

Celine Grothe

Professor Stubbs

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Scripted Interview

Celine Grothe: Hello thanks to you all for being here. Today's topic is the German healthcare system. In that interview, we want to talk about how the German healthcare system works. We also want to discuss if it's a bias that the healthcare system is really that great and in the end, I want to end with the question if the US healthcare system can learn something from the German system.

Megha, how does the German healthcare system work? Maybe you can also compare it to the US system so that we immediately can see the comparison.

Megha Tandon: So the special thing about the German healthcare system is that it's a social system. That means that everybody gets the same insurance with the same service no matter how big the income is, and there is also an insurance obligation. There are some specialties but over 90% are publicly insured the other 10% are privately insured. With public insurance, everything gets paid. Sometimes you have to pay 10 euros or a little bit more but besides that, the insurance is covering for everything.

Celine Grothe: That sounds great but how expensive is this insurance? Because as far as I know, Germany does not have free healthcare.

Megha Tandon: So Germany has an interesting system here. 14.6% of your gross income has to get paid to the insurance but you only pay 7% and your employer pays the other half. The

good thing about that is that it's a certain percentage for everybody and not a certain amount of money. That kind of leads back to the social system that Germany has.

Celine Grothe: That sounds great but are the people actually satisfied with that system in Germany? Goran Ridic, and Suzanne Gleason you both wrote an article that also included the satisfaction of the people in Germany with the healthcare system what did you find out?

Goran Ridic: "People are quite satisfied in Germany. Costs are lower, more services are provided, financial barriers do not exist, and health status as measured by mortality rates is superior. Canadians and Germans have longer life expectancies and lower infant mortality rates than U.S. residents." (Comparisons of Health Care Systems in the United States, Germany and Canada)

Suzanne Gleason: "However, the comparisons do not tell the whole story nor necessarily imply that the United States should adopt the Canadian or German approach. Some have argued that a system that is manageable for a population of 30 or 80 million people cannot easily be adapted to a more pluralistic, heterogeneous country with a population of nearly 280 million." (Comparisons of Health Care Systems in the United States, Germany and Canada)

Celine Grothe: That is really interesting. If the people in the US are actually the less satisfied people it would be interesting to know how the US healthcare system is ranked in the world. Julio Frenk you talked about that in your article.

Julio Frenk: Yes, I did. This is actually interesting. The US is only 37th on the list of how well the healthcare systems in the world perform. That means that the dissatisfaction of the Americans had definitely some truth in it.

Celine Grothe: That is really interesting. Christa Altenstetter I know you mentioned in your article whether the US could learn something from Germany. So what do you think about that?

Christa Altenstetter: Yes, I think the US could really learn something from the German system. “First, solidarity-based (employer and employee) financing, rather than funding from general taxes, has served health protection and industrial relations in Germany well, even with constant grumbling from employers. Second, universal health care comes with a price; it has never been free for German consumers. Although Germany ranks second among Organization for Economic Cooperation and Development countries (after the United States) in terms of public-mandated spending on health care, it spends 3% of the gross domestic product less than the United States.⁸ Mandated coverage and employer and employee contributions in Germany buy substantially more comprehensive medical services than. Third, long-term care has arrived in Germany, although with a time lag of some 120 years when compared with earlier social insurance programs.” (Insights From Health Care in Germany)

Celine Grothe: Thank you for this interview. It was really interesting to hear from different experts about this topic. It helped to see this topic from different angles.

Sources:

1. Health and Wealth Part II: The American and German Healthcare Systems Compared
(Megha Tandon)
2. Insights From Health Care in Germany
(Christa Altenstetter)
3. Ranking 37th — Measuring the Performance of the U.S. Health Care System
(Julio Frenk)
4. Comparisons of Health Care Systems in the United States, Germany and Canada
(Suzanne Gleason; Goran Ridic)
5. Germany Healthcare System and Health Insurance
6. Health care in Germany: The German health care system