



European  
Commission

Financial  
resources  
linked to  
health need

Services  
affordable for  
everyone

Relevant,  
appropriate,  
cost-effective  
services

Everyone can  
use services  
when they  
need them

Equitable  
access  
to health  
services

Services  
acceptable to  
everyone

Well-  
equipped  
facilities  
within easy  
reach

Staff with  
the right skills  
in the right  
place

Quality  
medicines  
and devices  
available at  
fair prices

Report of the

## **EXPERT PANEL ON EFFECTIVE WAYS OF INVESTING IN HEALTH (EXPH)**

on

# **Access to health services in the European Union**





EXPERT PANEL ON EFFECTIVE WAYS OF INVESTING IN HEALTH  
(EXPH)

Access to health services in the European Union

The EXPH approved this opinion at the 14th plenary meeting of 3 May 2016 after public consultation

### **About the Expert Panel on effective ways of investing in Health (EXPH)**

Sound and timely scientific advice is an essential requirement for the Commission to pursue modern, responsive and sustainable health systems. To this end, the Commission has set up a multidisciplinary and independent Expert Panel which provides advice on effective ways of investing in health ([Commission Decision 2012/C 198/06](#)).

The core element of the Expert Panel's mission is to provide the Commission with sound and independent advice in the form of opinions in response to questions (mandates) submitted by the Commission on matters related to health care modernisation, responsiveness, and sustainability. The advice does not bind the Commission.

The areas of competence of the Expert Panel include, and are not limited to, primary care, hospital care, pharmaceuticals, research and development, prevention and promotion, links with the social protection sector, cross-border issues, system financing, information systems and patient registers, health inequalities, etc.

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The opinions of the Expert Panel present the views of the independent scientists who are members of the Expert Panel. They do not necessarily reflect the views of the European Commission or its services. The opinions are published by the European Union in their original language only.

## **ACKNOWLEDGMENTS**

Members of the Working Group are acknowledged for their valuable contribution to this opinion.

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The Working Group would like to thank Pooja Yerramilli and Jens Detollenaere for their help in preparing some of the figures.

## ABSTRACT

The 28 Member States of the European Union (EU) have a clear mandate to ensure equitable access to high-quality health services for everyone living in their countries. This does not mean making everything available to everyone at all times. Rather, it means addressing unmet need for health care<sup>1</sup> by ensuring that the resources required to deliver relevant, appropriate and cost-effective health services are as closely matched to need as possible.

Access is a multi-dimensional issue. Barriers to access can be found at the level of individuals, health service providers and the health system. Access is also affected by public policy beyond the health system – especially fiscal policy, but also social protection, education, employment, transport and regional development policy. Survey data suggest that financial barriers are the largest single driver of unmet need for health care in the European Union.

Between 2005 and 2009, EU Member States made huge progress in improving access to health care. The number of people reporting unmet need for health care due to cost, travel distance or waiting time fell steadily from 24 million in 2005 to 15 million in 2009. Since 2009, however, this positive trend has been reversed – a visible sign of the damage caused by the financial and economic crisis. By 2013, the number of people reporting unmet need for health care had risen to 18 million (3.6% of the EU population).

This report highlights key access problems and policy responses in EU health systems. It is structured around eight policy areas: financial resources linked to health need; services affordable for everyone; relevant, appropriate and cost-effective services; facilities within easy reach; staff with the right skills in the right place; quality medicines and medical devices available at fair prices; everyone can use services when they need them; services acceptable to everyone. The report includes a focus on three groups of people who are systematically underserved: Roma, undocumented migrants and people with mental health problems. A final section of the report discusses the roles and responsibilities of the European Union and its Member States in ensuring equitable access to health services.

The report emphasises the need for **a new generation of data collection for effective, accessible, resilient and accountable health systems**. It calls for **better monitoring** to identify the magnitude of access problems in a timely manner, to measure changes over time and across groups of people and to enhance international comparability. The ability to disaggregate data at sub-national level and by sub-groups in the population is essential. The report also calls for **more policy analysis** to enable a deeper understanding of the causes of access problems and to identify cost-effective policy responses, underpinned by **research targeting groups of people facing multiple vulnerabilities**. Policy responses should reflect the multi-dimensional nature of access problems, the importance of intersectoral action and the specificities of national and regional contexts.

**Keywords:** EXPH, Expert Panel on effective ways of investing in Health, scientific opinion, access to health services

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<sup>1</sup> In this report, the term 'unmet need' refers to a situation in which people are not able to obtain the health services they need – at any level of the health system – because they face barriers to access due to cost (too expensive), distance (too far to travel) or waiting time. All data on unmet need in the report come from the EU Survey on Income and Living Conditions (EU-SILC). See the report for details.

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## **NOTE TO THE READER**

Each chapter in this report begins with a summary of the chapter's main points.

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**TABLE OF CONTENTS**

ACKNOWLEDGMENTS .....	3
ABSTRACT.....	4
TERMS OF REFERENCE.....	9
An introduction to access to health services in the European Union.....	11
1. Financial resources are linked to health need.....	29
2. Services are affordable for everyone .....	39
3. Services are relevant, appropriate and cost-effective.....	53
4. Facilities are within easy reach .....	61
5. There are enough health workers, with the right skills, in the right place .....	67
6. Quality medicines and medical devices are available at fair prices .....	73
7. People can use services when they need them.....	83
8. Services are acceptable to everyone.....	91
Access for Roma, undocumented migrants and people with mental ill health.....	95
Ensuring equitable access: EU and Member State responsibilities and responses .....	107
Annex 1 Informal care and its impact on access to health services .....	121
Annex 2 Trends in unmet need for health care in each EU Member State.....	123
Annex 3 Indicators for monitoring access in Europe.....	137
PUBLIC CONSULTATION .....	141
LIST OF ABBREVIATIONS .....	143
REFERENCES .....	145

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## **TERMS OF REFERENCE**

The Expert Panel on Effective ways of Investing in Health (EXPH) is requested to give its views on options for action to improve equity of access to health services in the EU. In particular, the Expert Panel is requested to provide its assessment on the following points:

### **1. Overall impact of poor access**

How do limitations and variations in access to health care affect EU health systems and the broader economy?

### **2. Measuring and monitoring**

Which groups of people are most likely to suffer from limited access to health care? Can the Expert Panel provide a taxonomy of these groups, highlighting the main mechanisms of exclusion? What can policy makers, professional and patients' associations, and other stakeholders do to identify in a timely way problems in access to health care, including those affecting the most vulnerable population groups, and to reduce inequities in access to health services? Which monitoring tools are already in place and which tools could be developed?

### **3. Acceptable variations**

How can the limits of acceptable variation in health care access within and across Member States be defined?

### **4. Policy measures**

How can the main barriers to access be overcome? Which tools can be used to tackle unmet need for health care and unwarranted variation? What role can the financing of the system, legislative tools or best-practice sharing play? With regard to this point, the opinion of the Expert Panel should focus on general policies and actions which can be taken at health system and health service level. Additionally, the Expert Panel is requested to reflect on how the added-value of EU action on access to health care may be maximised.

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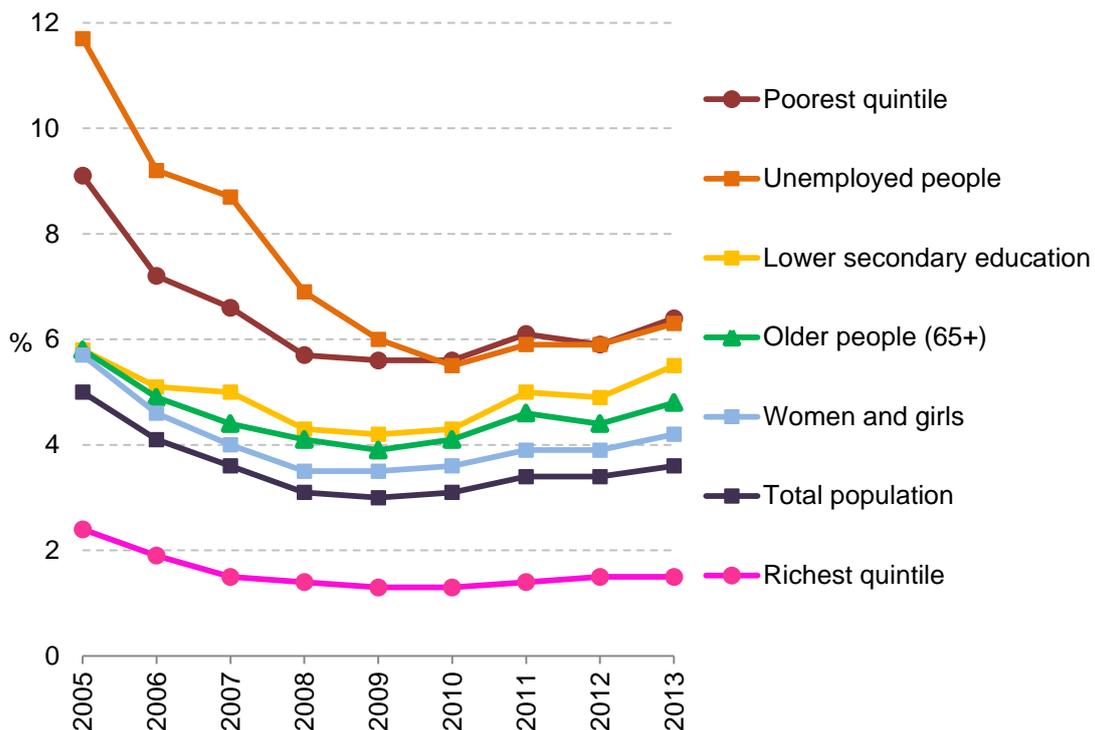
**An introduction to access to health services in the European Union**

**Chapter summary**

Access is a critical component of universal health coverage. The 28 Member States of the European Union (EU) have a clear mandate to ensure equitable access to health services – at all levels of the health system – for everyone living in their countries. This does not mean making everything available to everyone at all times. Rather, it means addressing unmet need for health care by ensuring that the resources required to deliver relevant, appropriate and cost-effective health services are as closely matched to need as possible.

Survey data indicate that in 2013 around 18 million people living in the European Union experienced unmet need for health care due to cost, travel distance or waiting time (3.6% of the population). Between 2005 and 2009, Member States made huge progress in improving access to health care: the number of people experiencing unmet need fell from 24 million in 2005 (5%) to 15 million in 2009 (3%). This positive trend has been reversed since 2009 – a very visible sign of the damage caused by the financial and economic crisis.

**Share (%) of the population reporting unmet need for health care due to cost, distance or waiting time, EU28, 2005-2013**



Source: Authors based on EU-SILC (2015)

Note: 'Health care' here refers to examination or treatment by a physician or equivalent professional and does not include dental care. 'Lower secondary education' refers to people who did not complete their secondary education.

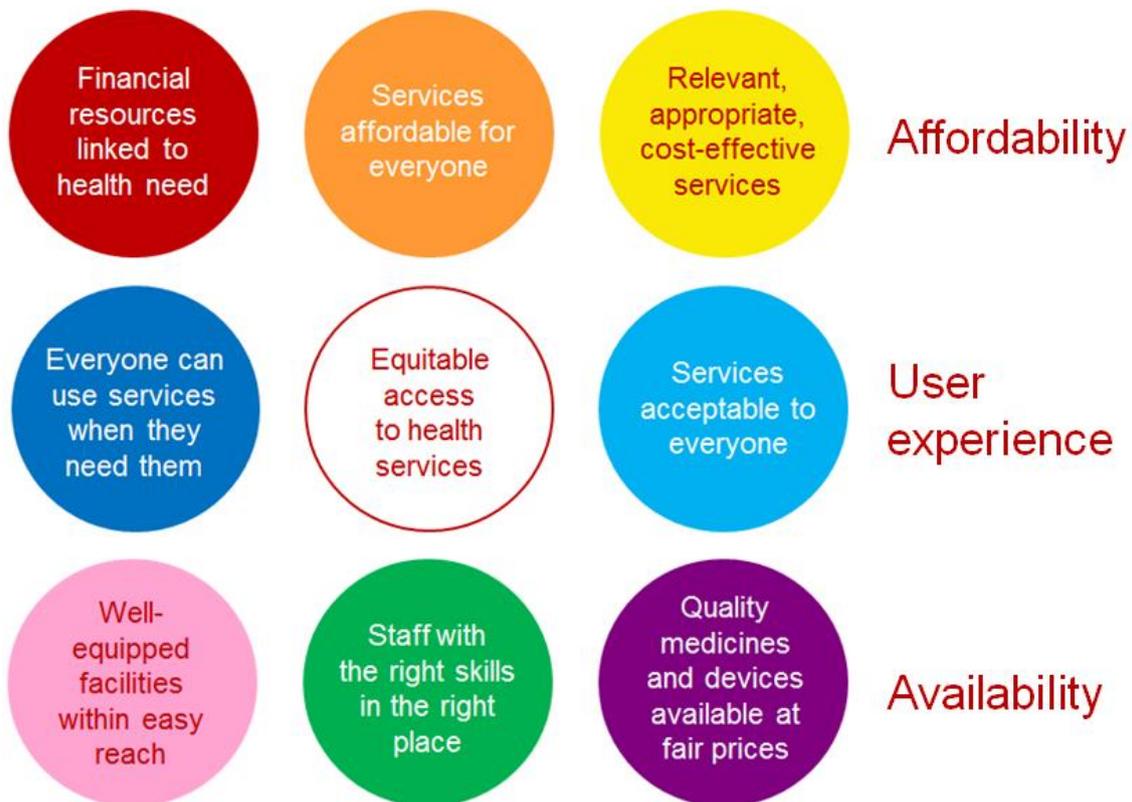
Access is a multi-dimensional issue. Barriers to access can be found at the level of individuals, health service providers and the health system. Access is also affected by public policy beyond the health system – especially fiscal policy, but also social protection, education, transport and regional development policy.

Survey data suggest that financial barriers to access are the largest single driver of unmet need for health care in the European Union. The figure above shows how unmet need disproportionately affects people of lower socio-economic status, older people and women and girls, although the precise composition of the worst-affected groups varies across countries.

If policy makers responsible for the health system are to avoid or overcome barriers to access and to promote equity in service use, they need to take action in many areas, as highlighted in the figure below. Policy responses should reflect the multi-dimensional nature of access problems, the importance of intersectoral action and the specifics of national and regional contexts.

The following chapters discuss these eight policy areas in turn, using a common template. A further chapter focuses on issues and policy responses in relation to three groups of people who are systematically underserved in the European Union: Roma, undocumented migrants and people with mental health problems. A final chapter discusses the roles and responsibilities of the European Union and its Member States in ensuring equitable access to health services; focuses on the need for a new generation of data collection for effective, accessible, resilient and accountable health systems; summarises policy responses identified in previous chapters; and comments on the challenges and opportunities these actions entail.

### Factors ensuring equitable access to health services



Source: Authors

### **What is access?**

In 2006, the Council of Health Ministers in the European Union (EU) agreed common values and principles for EU health systems: universality, access to good quality care, equity and solidarity (Council of the European Union 2006: 2). The Council defined these terms as follows:

Universality means that no one is barred access to health care; solidarity is closely linked to the financial arrangement of our national health systems and the need to ensure accessibility to all; equity relates to equal access according to need, regardless of ethnicity, gender, age, social status or ability to pay.

Article 35 of the Charter of Fundamental Rights, which has been legally binding on the European Union since 2009 (European Union 2010), states that:

Everyone has the right of access to preventive health care and the right to benefit from medical treatment under the conditions established by national laws and practices. A high level of human health protection shall be ensured in the definition and implementation of all the Union's policies and activities'.

These documents commit EU Member States to promote access to health services by:

- reducing the gap between a person's need for health care and their use of health services; that is, addressing unmet need
- ensuring people do not experience financial hardship when using health services; having to pay for health care at a given point in time may mean people do not have money to pay for other essentials or on health care in the future
- ensuring health services are provided in a way that is responsive to people's needs and expectations; a poor user experience at a given point in time may prevent people from using services in the future
- ensuring health services are effective enough to improve health, because access is instrumental to health improvement, and cost-effective, because resources for health care are limited
- ensuring equity in all of the above

Personal preferences may result in legitimate differences in demand and, ultimately, use for a given level of need. For this reason, health systems generally aim to promote equity of access to health services, as opposed to equity in the use of health services.

Promoting equitable access to health care does not mean making everything available to everyone at all times. Rather, it means addressing unmet need for health care across all levels of the health system by ensuring that the resources required to deliver relevant, appropriate and cost-effective health services – financial and human resources, facilities and interventions – are as closely matched to need as possible. Access is a critical component of universal health coverage (WHO 2010a).

This report focuses on the formal provision of health services, but the availability of dental care and informal care are important issues that deserve further policy attention (see Annex 1).

### **Why does access matter?**

Access to health services should be a matter of concern for the European Union as a whole, and for each of the Member States, for four main reasons. First, extensive evidence shows how access to effective health care by those in need improves health, prolongs life and prevents suffering. Health is therefore a major determinant of wellbeing. We know, for example, that there have been substantial reductions in deaths from causes amenable to health care in all Member States in recent decades, although there are considerable differences in what each Member State has achieved (Nolte and McKee 2011).

Second, there is also evidence that improved population health drives economic growth, greater labour force participation and higher productivity (Figueras and McKee 2011). This is recognised in the European Union's inclusion of the theme 'health is wealth' in its public health strategy, as well as the endorsement by all Member States in 2008 of the World Health Organization's Tallinn Charter (WHO 2008).

Third, persistent inequalities in health within the European Union (Mackenbach et al 2008) conflict with the right to health enshrined in the Charter and with the EU Treaty objective of ensuring 'the development of human resources with a view to lasting high employment and the combating of exclusion' (European Union 2008).

Fourth, survey data routinely collected by the European Union provide evidence of significant variation in unmet need for health care – a major indicator of lack of access – across and within EU Member States. Inadequate access to needed health services affects millions of people across the European Union. These numbers have grown substantially since 2009.

### **Evidence of variation in unmet need for health care**

Health need has been defined as the ability to benefit from health care. This implies that there is information on the presence of a health problem and the existence of a corresponding treatment. It also implies that there is a defined threshold above which treatment is appropriate. In practice, this type of information is not readily available outside surveys undertaken for research purposes, such as those that have looked at the need for hip replacement (Wilcock 1979) or treatment for prostatic enlargement (Hunter et al 1995).

Given the challenges of undertaking such studies on a large scale, social surveys typically use questions that seek to elicit self-reported unmet need, with a focus on quantifying instances in which people are not able to obtain the health (or dental) services they need because they face barriers to access. This is achieved by asking respondents whether they were unable to obtain care or treatment when they believed it to be medically necessary.

The main source of such data in the European Union is the European Union Survey on Income and Living Conditions (EU-SILC), undertaken annually in all EU Member

States since 2005 (see Eurostat<sup>2</sup> for details and Arora et al 2015 for an overview of this data source). EU-SILC monitors unmet need for individual health services (examination or treatment by a physician or equivalent professional) and individual dental services (examination or treatment provided by or under the direct supervision of dentists and orthodontists due to cost (too expensive), distance (too far to travel) or waiting time. The EU's Survey of Health, Ageing and Retirement in Europe (SHARE) also asks about unmet need, but it is limited to people aged over 50 in 18 EU Member States only and does not take place every year.

EU-SILC data on unmet need have some limitations and could be improved, an issue we discuss further in the final chapter of the report. However, as they are the only systematic source of information on this issue currently available for all EU Member States and covering a substantial period of time, they are a valuable resource.

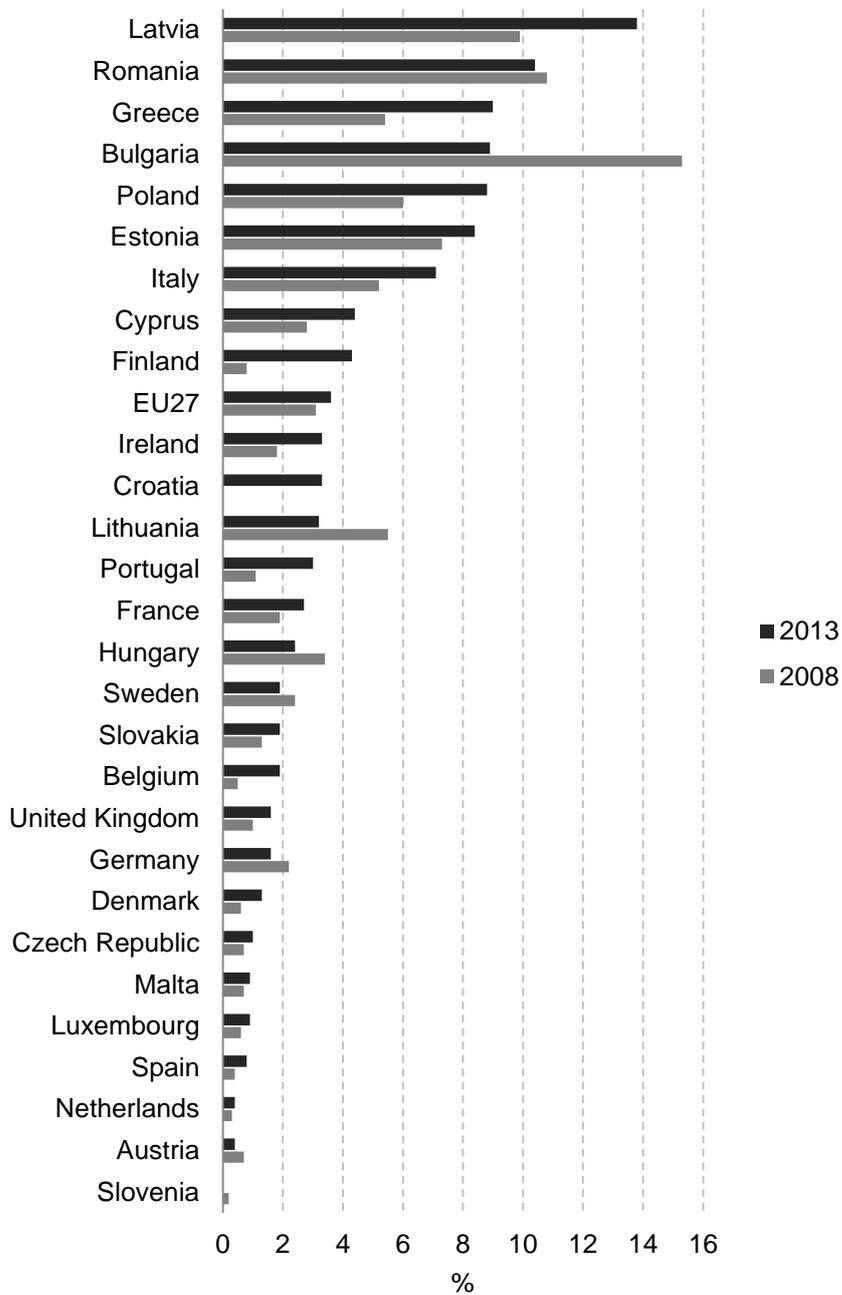
Figure I.1 shows how the level of self-reported unmet need for health care varies across EU Member States. Most of these data are consistent with other evidence on health system performance, but some are less easily explicable, such as the very low figure for Slovenia. This suggests a need for caution when comparing across countries and additional research to understand how the survey question is understood by different people. The data do, however, present a useful picture of changes over time. Data for each country can be found in Annex 2.

Figures I.2, I.3 and I.4 show how unmet differs among different groups of people. Poorer people experience much higher levels of unmet need than richer people. The gap between the richest and poorest quintiles had narrowed before the crisis, mainly due to a reduction in unmet need among the poorest quintile (3.5 percentage points between 2005 and 2010), but began to grow again in 2011 (Figure I.2). In comparison to the population as a whole, unmet need is also higher among unemployed people, older people, girls and women and people who did not complete their secondary education (Figure I.3).

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<sup>2</sup> [Unmet health care needs statistics](#) and [Health variables in SILC - methodology](#)

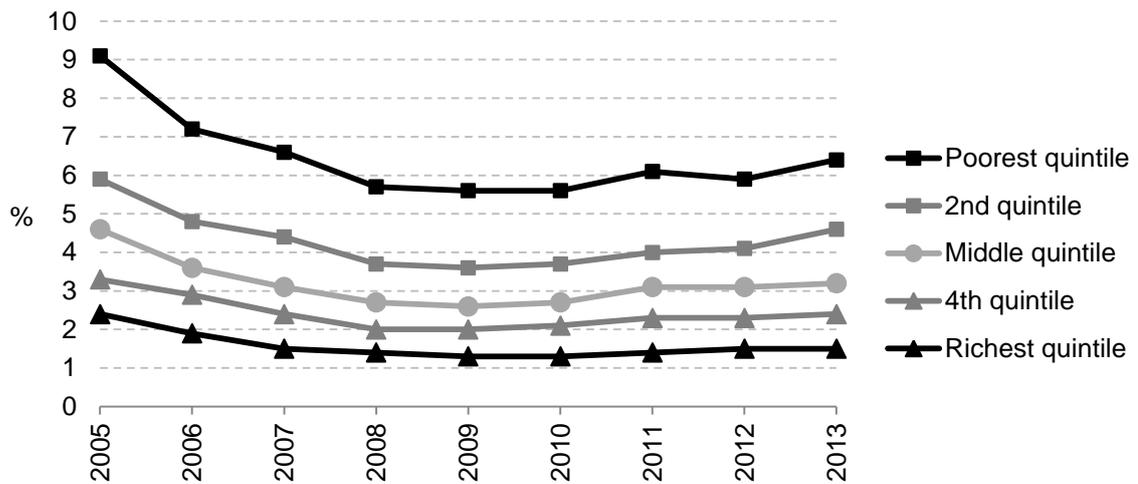
**Figure I.1 Share (%) of people reporting unmet need for health care due to cost, travel distance and waiting time, EU28, 2008 and 2013**



Source: Authors based on EU-SILC (2015)

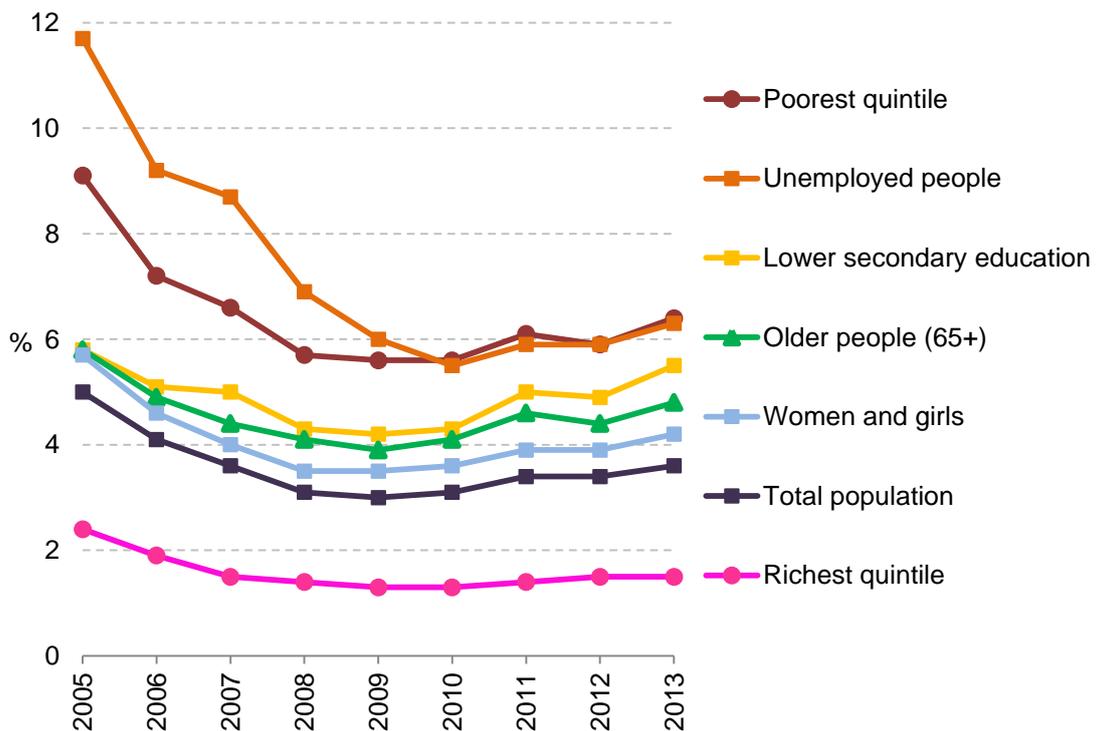
Note: In Slovenia, in 2013, 0.1% of the population experienced unmet need for 'other reasons'.

**Figure I.2 Share (%) of people reporting unmet need for health care due to cost, travel distance and waiting time by income group, EU27, 2005-2013**



Source: Authors based on EU-SILC (2015)

**Figure I.3 Share (%) of people reporting unmet need for health care due to cost, travel distance and waiting time by income, age, gender, education and employment status, EU28, 2005-2013**

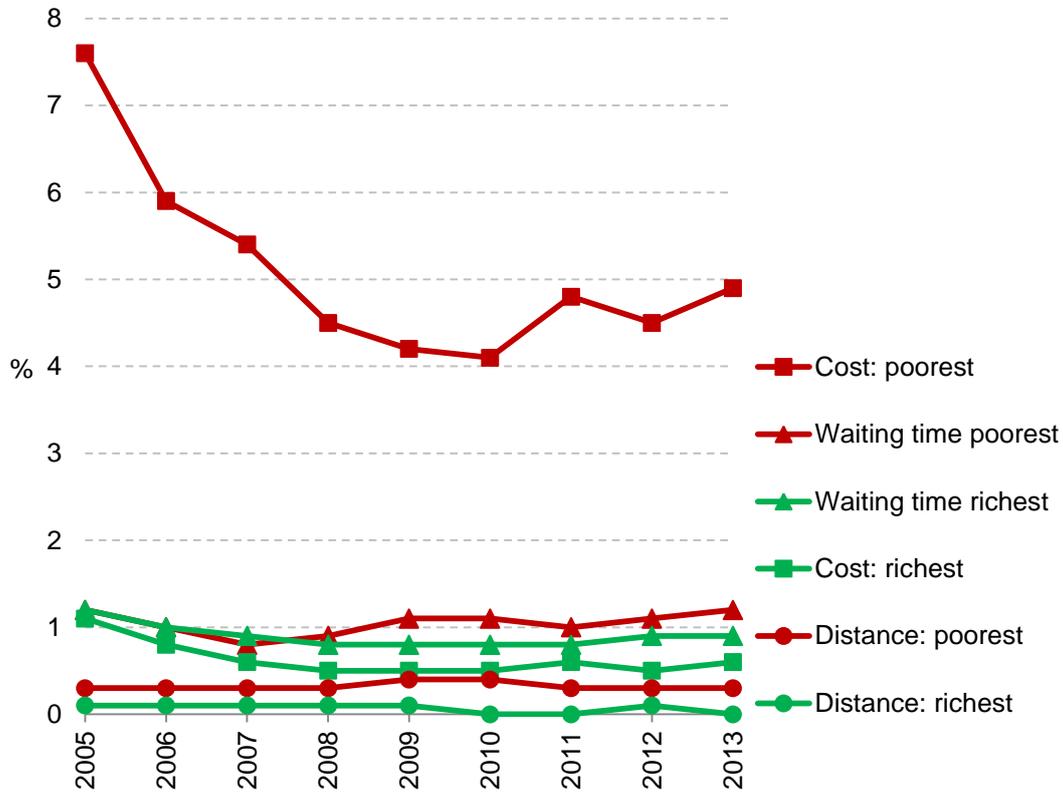


Source: Authors based on EU-SILC (2015)

Note: Lower secondary education refers to people who did not complete their secondary education.

Figure I.4 shows how cost is by far the most important determinant of unmet need among poorer people. It is also the aspect of unmet need that has risen most sharply in recent years.

**Figure I.4 Share (%) of people reporting unmet need for health care due to cost, travel distance and waiting time, poorest and richest quintiles, EU27, 2005-2013**



Source: Authors based on EU-SILC (2015)

**The crisis seems to have reversed a downward trend in unmet need**

All of these figures indicate changes in unmet need over time. Between 2005 and 2009, unmet need fell by two percentage points across the European Union as a whole, from 5.0% to 3.0%. From 2009, unmet need began to grow again, reaching 3.6% in 2013. This notable change in trend coincided with the onset of the financial and economic crisis and the introduction of austerity measures in many countries, often including a reduction in public spending on health and other forms of social protection.

A recent study of the implications of rising unmet need looked at two counterfactual scenarios (Reeves et al 2015). The first was conservative, assuming that, in the absence of austerity measures, levels of unmet need would have plateaued after 2010, resulting in an additional 1.5 million people facing unmet need in 2013 in comparison to 2008. The second scenario assumed that unmet need would have continued to decline at the earlier rate, in which case the equivalent figure facing additional unmet need would be 7.3 million people. In both scenarios, the increase in unmet need was approximately six times larger among people in the poorest quintile compared to the richest quintile.

While we cannot attribute causality, it seems highly plausible that this reversal in trend is linked to the crisis and policy responses to the crisis. Several studies have documented health policy responses to the crisis in Europe and the impact of the crisis on health and health systems (see Stuckler and Basu 2013, Eurofound 2014, Lamata and Oñorbe 2014, Thomson et al 2014, Maresso et al 2015, Thomson et al 2015). Although there are still unanswered questions about the mechanisms leading to rising unmet need, these may include health system factors such as changes in entitlement to publicly financed health services, higher user charges, the de-listing of some publicly financed benefits, large and sustained cuts in public spending on health, the closure of facilities and reduced opening hours. Public spending on health per person was lower in 2013 than it had been in 2008 in eight EU Member States (Croatia, Greece, Ireland, Italy, Latvia, Portugal, Spain and Slovenia); five countries reported reducing entitlement to publicly financed health services for relatively vulnerable groups of people in response to the crisis (Cyprus, the Czech Republic, Ireland, Spain and Slovenia); and twelve countries reported increasing user charges in response to the crisis (Thomson et al 2015). Non-health systems factors are also highly likely to have played a part, especially rising unemployment and reduced incomes. Table I.1 shows how the share of the population at risk of poverty or social exclusion<sup>3</sup> has increased steadily in the last few years in every EU country except Poland.

**Table I.1 The share (%) of the population at risk of poverty or social exclusion, EU28, 2005-2014**

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Finland	17.2	17.1	17.4	17.4	16.9	16.9	17.9	17.2	16.0	17.3
France	18.9	18.8	19.0	18.5	18.5	19.2	19.3	19.1	18.1	18.5
Poland	45.3	39.5	34.4	30.5	27.8	27.8	27.2	26.7	25.8	24.7
Croatia						31.1	32.6	32.6	29.9	29.3
Portugal	26.1	25.0	25.0	26.0	24.9	25.3	24.4	25.3	27.5	27.5
Romania			45.9	44.2	43.1	41.4	40.3	41.7	40.4	39.5
Estonia	25.9	22.0	22.0	21.8	23.4	21.7	23.1	23.4	23.5	26.0
Italy	25.0	25.9	26.0	25.3	24.7	24.5	28.2	29.9	28.4	28.3
Czech Republic	19.6	18.0	15.8	15.3	14.0	14.4	15.3	15.4	14.6	14.8
Slovakia	32.0	26.7	21.3	20.6	19.6	20.6	20.6	20.5	19.8	18.4
Belgium	22.6	21.5	21.6	20.8	20.2	20.8	21.0	21.6	20.8	21.2
United Kingdom	24.8	23.7	22.6	23.2	22.0	23.2	22.7	24.1	24.8	24.1
EU27 average	25.7	25.3	24.4	23.8	23.3	23.6	24.2	24.7	24.5	24.4
Greece	29.4	29.3	28.3	28.1	27.6	27.7	31.0	34.6	35.7	36.0
Netherlands	16.7	16.0	15.7	14.9	15.1	15.1	15.7	15.0	15.9	16.5
Denmark	17.2	16.7	16.8	16.3	17.6	18.3	18.9	19.0	18.9	17.9
Luxembourg	17.3	16.5	15.9	15.5	17.8	17.1	16.8	18.4	19.0	19.0
Hungary	32.1	31.4	29.4	28.2	29.6	29.9	31.0	32.4	33.5	31.8
Lithuania	41.0	35.9	28.7	28.3	29.6	34.0	33.1	32.5	30.8	27.3
Cyprus	25.3	25.4	25.2	23.3	23.5	24.6	24.6	27.1	27.8	27.4
Latvia	46.3	42.2	35.1	34.2	37.9	36.2	40.1	36.2	35.1	32.7
Bulgaria		61.3	60.7	44.8	46.2	49.2	49.1	49.3	48.0	40.1
Sweden	14.4	16.3	13.9	14.9	15.9	15.0	16.1	15.6	16.4	16.9
Austria	17.4	17.8	16.7	20.6	19.1	18.9	19.2	18.5	18.8	19.2
Ireland	25.0	23.3	23.1	23.7	25.7	27.3	29.4	30.0	29.5	27.6
Spain	24.3	24.0	23.3	24.5	24.7	26.1	26.7	27.2	27.3	29.2
Slovenia	18.5	17.1	17.1	18.5	17.1	18.3	19.3	19.6	20.4	20.4
Malta	20.5	19.5	19.7	20.1	20.3	21.2	22.1	23.1	24.0	23.8
Germany	18.4	20.2	20.6	20.1	20.0	19.7	19.9	19.6	20.3	20.6

Source: Authors based on Eurostat (2015)

Note: Green (light) shading indicates the lowest share since 2005; red (dark) shading indicates an increase in the share. Countries are ranked from 2005 to 2014 by the year in which the share has been lowest since 2005.

<sup>3</sup> This refers to the situation of people either [at risk of poverty](#), or [severely materially deprived](#) or [living in a household with a very low work intensity](#).

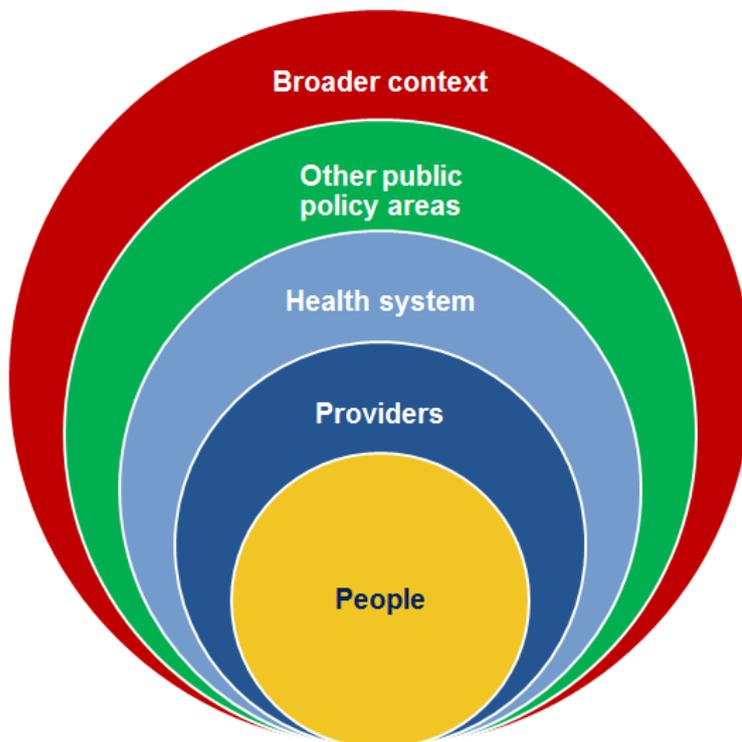
### What causes unmet need?

In 1971, Tudor Hart formulated the Inverse Care Law, which states that 'the availability of good medical care tends to vary inversely with the need for it in the population served' (Tudor Hart 1971). In other words, those with the greatest need for care often have the least access to it. This outcome has been attributed to the behaviour of providers – for example, Illich noted that 'doctors tend to gather where the climate is healthy and where patients can pay for their services' (Illich 1974). It can also be linked to the goals and content of public policy: 'to the extent that health care becomes a commodity it becomes distributed just like champagne ... Rich people gets lots of it, poor people don't get any of it' (Tudor Hart 1971).

**Defining need:** A prerequisite for health care use is that a person perceives a need for health care (felt need) and formulates a demand for help from the health system (expressed need) (Bradshaw 1972). Use can be triggered by individuals, by health professionals (through referral) and by the health system (through the implementation of screening programmes, for example). Need defined by experts is referred to as normative need. Standards for need may vary across experts (see chapter 3).

**Barriers to using health services:** Access is a multi-dimensional issue. Barriers that prevent individuals from using necessary health services may be found at different levels: individual people (potential users), health service providers, the health system and – more broadly – public policy in areas beyond the health system, as depicted in Figure I.5.

**Figure I.5 The determinants of health service use**



Source: Authors, based on Dahlgren and Whitehead (1991)

There are likely to be important interactions across these levels and over time. For example, a person's experience of using health services at one point in time can influence health care-seeking behaviour later on. In some instances, barriers may be systematically experienced by an entire group of people, such as people from ethnic minorities, undocumented migrants or people with disabilities. In other instances, barriers will only be experienced by some people – perhaps those with lower incomes or limited mobility.

Systematic reviews of barriers to effective care for hypertension have identified barriers related to capability (communication skills or ability to recognise risk factors) and intention (health beliefs and fatalism) at the level of health professionals and patients, as well as health system barriers related to the cost and availability of staff, equipment, referral networks and guidelines for treatment.

**Barriers at the level of individual people:** As noted above, whether or not people feel and express need for health care can be influenced by a wide range of personal characteristics, including beliefs about health, levels of health literacy, coping and communication skills, other psychosocial factors and access to different resources. As a result of differences in personal characteristics, two people with the same 'objective' need may express need and use health services in different ways.

Health beliefs – people's views about the nature of their health problems, about their ability to take care of problems themselves and the forms of help they regard as appropriate – differ widely across and within social groups (O'Malley and Forrest 2002). Although the decision to use health services is an individual choice, this choice is framed by social context (Bussing et al 2003). For example, in the Roma culture the concept of *marime* (meaning polluted, defiled or unclean) is central to their understanding of disease and death and explains why Roma may consider hospitals as potentially dangerous places in which they are unable to adhere to purity rules (Honer and Hoppie 2004). Similarly, higher socioeconomic groups often consider health to be a value in itself, something to be sought and achieved, whereas lower socioeconomic groups might view health from a utilitarian perspective – particularly as a means of being able to work (Chamberlain and O'Neill 1998).

Health literacy refers to people's knowledge, motivation and competence to access, understand, appraise and apply health information in order to make judgments and take decisions about health care, disease prevention and health promotion to maintain or improve quality of life throughout their lives (Sørensen et al 2012). Low health literacy is linked to reduced safety of care due to medication errors and poor adherence to medication and treatment, less use of preventive care, more hospitalisation, worse health outcomes and greater risk of death (Omachi et al 2013; Institute of Medicine 2013; Parker and Ratzan 2010).

In addition to coping and communication skills (requesting information, giving information and opinions and negotiating the system), need and use may be influenced by other psychosocial factors such as self-determination, the time perspective adopted (long-term focused on future gains versus short-term focused on immediate survival), strength of belief in one's own ability to complete tasks and reach goals (self-efficacy) (Bandura 1977), and preferences among competing priorities such as health, food and shelter. Finally, health care use requires recourse to financial resources and other resources such as a supportive social network of family, friends and informal carers. The relevance of these different factors is illustrated in the case of screening for breast cancer (Box I.1).

**Box I.1 Low participation of women from lower socioeconomic groups in the national breast cancer screening program in Flanders (Belgium)**

In 2013, 76% of Flemish women in the target group for breast cancer screening reported having had a mammogram in the last two years, ranging from 56% among the least-educated women and 76% among the most-educated women (Drieskens et al 2015). Physicians indicate that participation rates remain low even after the importance of this screening programme has been explained to the least-educated women. Qualitative research reveals a wide range of barriers to use among this group, beyond knowledge or lack of information: fear of the outcome of the examination, struggles in other areas of life requiring all the women's time and energy and the lack of a supporting network. Outreach interventions tackling the true causes of non-participation were the only ones able to increase the participation rate (Willems 2005).

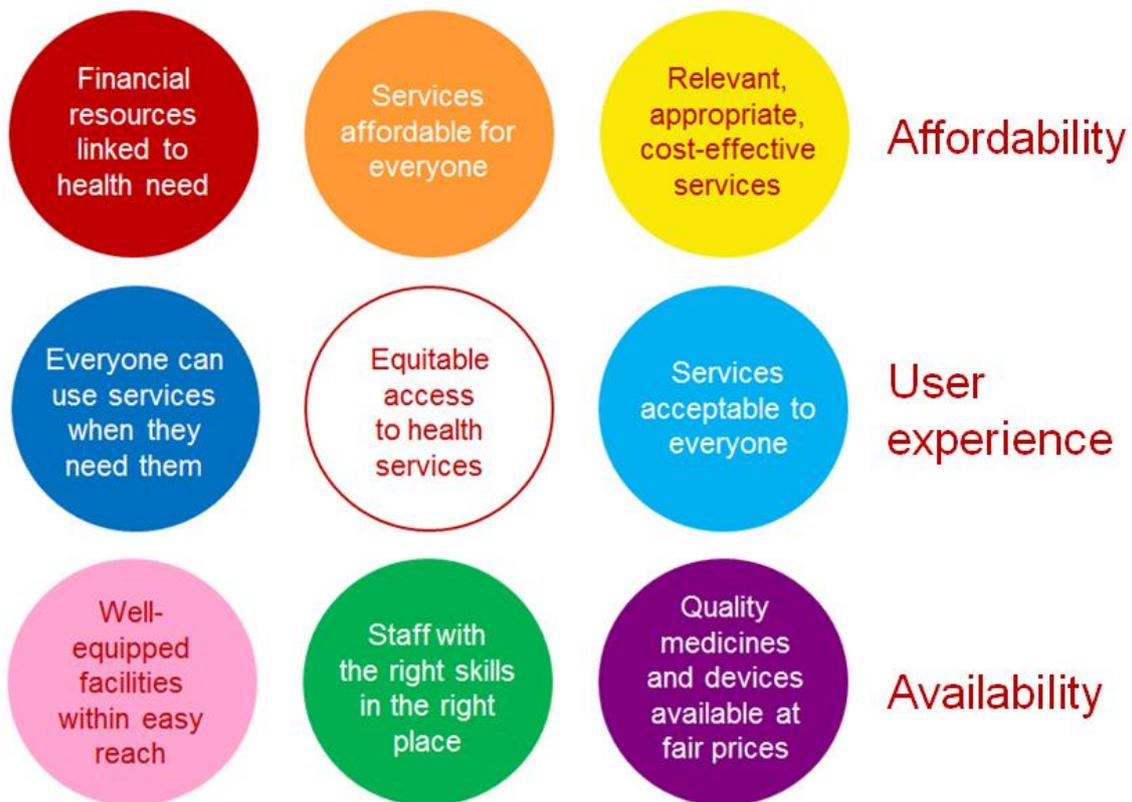
**Provider-level barriers:** Provider-level barriers relate to the size, composition and socioeconomic and demographic characteristics of the health workforce, as well as the knowledge, skills, preferences, perceptions attitudes and prejudices of both patients and providers (the full spectrum of health care professionals) (Goddard and Smith 2001). Good patient-provider communication is associated with better access to care, a higher level of patient satisfaction, better compliance and better care outcomes (Verlinde et al 2012; Bensing 1991; Jensen et al 2010). Sub-optimal patient-provider relations may lead to a negative experience for the patient, which can in turn limit adherence to treatment, resulting in poor outcomes, or become a potential barrier to access in the future (Bensing 1991). The concept of cultural competence encompasses interpersonal and organisational interventions and strategies that enable health systems, agencies and health professionals to understand the needs of diverse patient groups and facilitate the provision of culturally and linguistically appropriate health services (Fortier and Bishop 2003).

**Health system-level barriers:** To avoid or overcome barriers to using health services and to promote equitable access to health services, policy makers responsible for the health system need to take action in many areas. Figure I.6 highlights common areas requiring policy attention.

These eight policy areas are adapted from Tanahashi's (1978) model of barriers to 'effective' coverage, which indicates that, in order to improve health outcomes, health services need to be available to the population or a specific target group (facilities and equipment, health workers, medicines and medical devices), accessible to people (no financial, geographical or organisational barriers to access), acceptable to people (people must be willing to use them and not face discrimination in use) and effective (the provision of appropriate care of a quality good enough to improve health). The eight policy areas also reflect the literature on access to health care (see, for example, Gulliford and Morgan 2003 and Healy and McKee 2004).

Figure I.6 provides a form of checklist to remind policy makers of the multiple factors that need to be considered when thinking about access to health services. The policy areas in the top row broadly relate to the **affordability** of health care; the policy areas in the middle row to **user experience**; and the policy areas in the bottom row to the **availability** of health services. The specific actions needed to address access problems will, of course, vary from one health system to another. Policy responses to access problems should, therefore, be context-specific.

Figure I.6 Factors ensuring equitable access to health services



Source: Authors

**The role of public policy beyond the health system:** Non-health areas of public policy such as fiscal policy, social protection, education, employment, transport and regional development (among others) can have an important effect on access to health services. Sometimes the relationship between access to health care and other areas of public policy is direct – for example, where changes in labour market, pension or other non-health benefits affect entitlement to publicly financed health services, or where changes in transport policy affect people’s ability to travel to health facilities. Often, however, the relationship may be more indirect, with changes in public policy affecting socioeconomic status leading to knock-on effects on health status and ability to use health services.

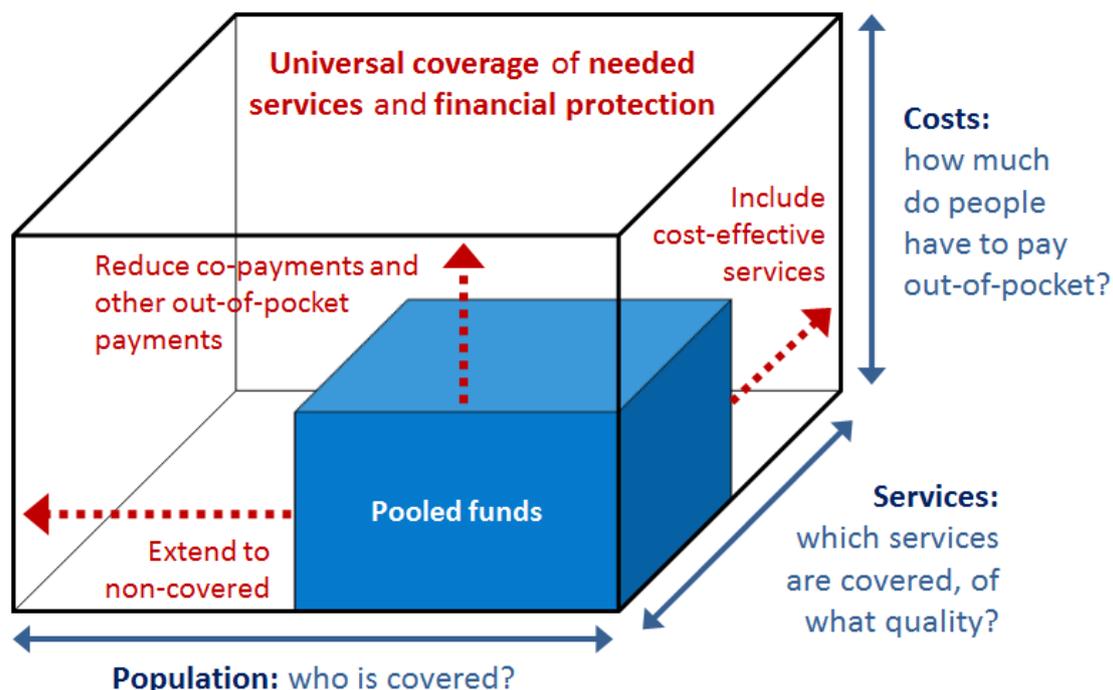
**Interaction between users, providers, the health system and other areas of public policy:** Access barriers are rarely attributable simply to the user, the provider or the health system alone but rather to the lack of alignment between these different levels. Health literacy, for example, is the result of a mismatch between a person’s ability to understand health information and the provider or health system response (Parker and Ratzan 2010). Tackling the negative effects of inadequate health literacy therefore requires a double approach: helping patients to make well-informed decisions and at the same time reducing the complexity of the health system (Parker and Ratzan 2010, Institute of Medicine 2013).

Addressing financial barriers to access is another example of the need for awareness of interactions across levels and a multidimensional and intersectoral approach. Financial barriers may be related to an individual’s income, provider attitudes, health system policy regarding the three dimensions of coverage

depicted in Figure I.7 (population entitlement, the benefits package and user charges) and broader public policy. Changes at each level can create or exacerbate financial barriers to access at the level of individual people. For example, in countries where fiscal policy promotes greater rich-poor redistribution and pensioners enjoy a standard of living similar to the rest of the population, user charges may not create financial barriers to access or result in income-related inequalities in use.

An important implication is that policy responses to access to health care should reflect the multidimensional nature of access problems, the need for intersectoral action and the specifics of national or local context.

**Figure I.7 Three dimensions of health coverage**



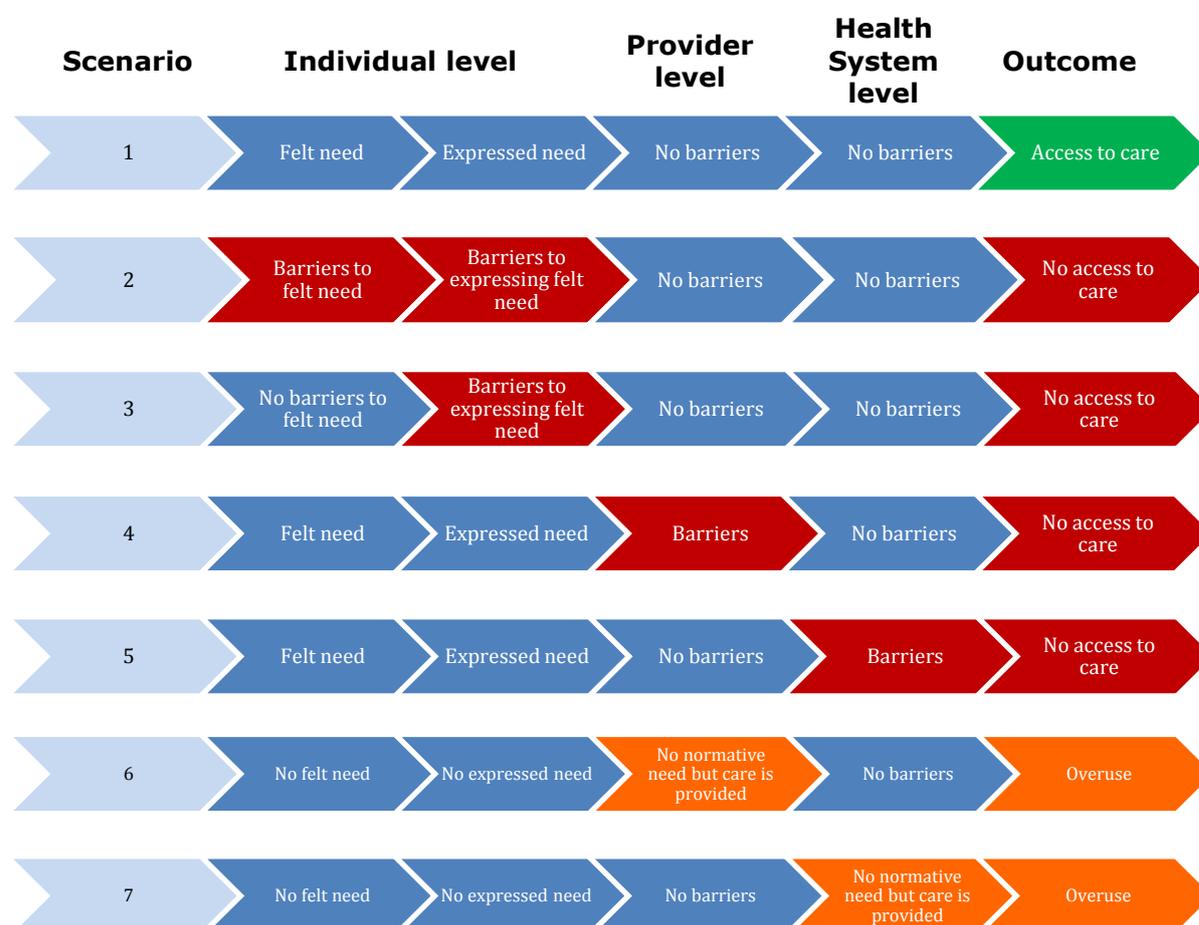
Source: Adapted from WHO (2010a)

Note: In almost every country in the world, the vast majority of pooled funds are public – that is, they are generated through compulsory forms of pre-payment (the government budget or contributions earmarked for health). Quality of care and timely access to care are included under 'services'. Where services provided through pooled funds are not provided in a timely way or are of poor quality, some people may pay out-of-pocket for alternatives.

Figure I.8 shows where access barriers can occur and how different scenarios may lead to non-use, use and overuse. In the first scenario, people do not face any barriers to access. In the second, they do not perceive their condition to be a problem, perhaps due to health norms in their social context or low health literacy. In the third, people feel a need for health care but are unable to express it due to low health literacy or fear and anxiety. In the fourth, people express need but experience barriers when interacting with the provider or due to the way in which the health facility is organised (for example, limited opening hours). In the fifth, people express need but experience barriers in the organisation of the health system (for example, the system requires registration prior to consultation). In the sixth, people do not feel a need for health care, and experts would agree, but are encouraged by something they saw on television or read on the Internet to seek

non-evidence-based treatment, resulting in overuse. In the seventh scenario, people do not feel a need for health care, and experts would agree, but the organisation of the health system induces care (for example, a patient undergoes duplicate diagnostic tests due to the absence of any (electronic) medical record of treatment), resulting in overuse.

**Figure I.8 Barriers to access and their impact on the use of health services**



Source: Authors

### European efforts to monitor access

Since the mid-1980s countries and international organisations have invested in tools to monitor population health status and its determinants. The scope of these tools has expanded over time to include dimensions relating to access to health services and quality of care. In 1998, the European Union established a pan-European health monitoring system (Box I.2) and a programme to define and collect a core set of indicators to generate evidence for the implementation of its Health Strategy. The development of these indicators built on the earlier experience of the OECD and the WHO Regional Office for Europe in international data collection and reporting.

The production of EU-wide statistics is regulated under a multi-year programme and achieved through close collaboration between Eurostat (the EU Statistical Authority), national statistical authorities designated by the Member States, the OECD and WHO. The results of this joint effort constitute the backbone of an online

database (Eurostat), which provides data on a relatively comprehensive set of indicators. A significant number of the European Core Health Indicators are based on data collected by Eurostat (see Box I.2). Only a few relate to health services, most of which describe inputs, such as the number of health professionals or hospital beds. Data on unmet need are reported using figures from EU-SILC. They also include data on the numbers of certain procedures undertaken, although in most cases the most recent figures are from 2010 or earlier. Moreover, given the many challenges involved in collecting data from all providers, public and private, there must be many questions about the validity of the information. Technical and strategic direction is determined through consultation with the Expert Group on Health Information (delegates from Member States), which works with the Commission (mainly DG Santé).

### Box I.2 The European Core Health Indicators

The European Core Health Indicators (ECHI) are a list of 88 health indicators classified in five areas:

- demography and socio-economic situation
- health status
- determinants of health
- health services
- health promotion

The indicators are selected based on policy relevance and potential policy impact at EU and Member State level and on the magnitude of the public health problems considered. They are usually drawn from existing databases such as Eurostat, the WHO health for all database and OECD health data.

Source: [http://ec.europa.eu/health/indicators/echi/list/index\\_en.htm](http://ec.europa.eu/health/indicators/echi/list/index_en.htm)

### Table I.2 Sources of data collected at EU level

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#### **Data routinely provided by national statistical authorities**

OECD/Eurostat/WHO-Europe joint questionnaire on non-monetary health care statistics (data on human and technical resources for health) and joint questionnaire on health accounts (data on health expenditure by function)

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#### **Data routinely obtained through nationally representative surveys**

EU Survey on Income and Living Conditions (EU-SILC)  
European Health Interview Survey (EHIS)

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#### **Non-routine EU-supported sources of data**

Primary Health Care Activity Monitor for Europe (PHAMEU): designed to establish an information and knowledge system on the state and development of primary care in Europe, including access to primary care  
QUALICOPC: designed to investigate primary care costs, quality and access in 31 countries

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Source: Authors

## **About this report**

This report builds on previous studies of access to health care in high-income countries (see, for example, Gulliford and Morgan 2003, which focuses on Europe, and Healy and McKee 2004, which focuses on high-income countries). It aims to highlight key issues in promoting access to health care in EU health systems and includes a focus on access issues among underserved groups of people.

The report is structured around the eight policy areas identified in Figure I.6. The next eight chapters discuss each of these policy areas in turn, using a common template. Each chapter begins with an overview of common access problems then reviews the range of tools used to monitor effects on access; comments on data availability at EU level; presents evidence of variation in access across and within countries; notes whether specific groups of people are systematically disadvantaged; and highlights key policy actions to promote equitable access. Where possible, we include examples of good practice from EU Member States. This set of eight chapters is meant to be succinct and illustrative rather than exhaustive.

A further chapter focuses on issues and policy responses in relation to three groups of people who are systematically underserved in the European Union: Roma, undocumented migrants and people with mental health problems. The fact that we highlight these three groups is not intended to downplay the plight of other underserved people.

A final chapter discusses the roles and responsibilities of the European Union and its Member States in ensuring equitable access to health services; focuses on the need for a new generation of data collection for effective, accessible, resilient and accountable health systems; summarises policy responses identified in previous chapters; and comments on the challenges and opportunities these actions entail.

Annex 1 briefly discusses the issue of informal care.

Annex 2 presents data on unmet need across time and across different groups of people by country for all 28 EU Member States.

Annex 3 lists access-related indicators that are routinely collected by Eurostat, the OECD or the WHO Regional Office for Europe.

Every chapter in the report begins with a one-page summary of the chapter's main points.

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## 1. Financial resources are linked to health need

### Chapter summary

Health needs vary across and within countries. Financial resources for the health system should reflect a country's health needs at national and sub-national levels. Failing to match financial resources to need will result in unequal access to health care and is likely to lead to inequalities in the use of health services. It is also inefficient: if some people are not able to use services while others are using too much, relative to need, the ensuing mismatch wastes resources. Across and within EU Member States, financial resources for health care vary in ways that are unrelated to health needs.

The mismatch between need for health care and ability to pay means that collective, public spending, incorporating a degree of redistribution, is essential to ensure equitable access to health. In 2013, public spending on health varied from a low of 3.4% of GDP in Cyprus to a high of 10.3% of GDP in the Netherlands, with a mean of 7.7% in EU15 countries and 5.1% in EU13 countries. The health share of total public spending ranged from 7.5% in Cyprus to 20.7% in the Netherlands, with a mean of 15.1% in EU15 countries and 11.7% in EU13 countries.

To ensure an **adequate level of spending on health**:

- All countries should aim to link the availability of public funding for health to population health needs. This is especially important during economic downturns, when funds may decline but needs are likely to increase.
- Countries with low levels of public spending on health should increase the share of the government budget allocated to the health sector.<sup>4</sup>
- Countries should ensure that public funding is used effectively, based on evidence.

Evidence from several countries suggests that the relationship between regional health needs and levels of public spending on health is imperfect, even in countries that have developed needs-based resource allocation formulas.

To ensure **the distribution of spending on health** meets regional health needs:

- Countries should introduce or refine sub-national allocation formulas, building on the long experience of countries such as England and Sweden.
- Provider payment should not be based primarily on inputs but should account for population health needs and consider provider performance.
- The European Union can facilitate needs-based resource allocation by routinely collecting data on sub-national health care expenditure patterns; identifying regions and groups in particular need of additional public spending on health; ensuring unmet need is accounted for in country-specific recommendations made as part of the European Semester; and helping countries develop secure and confidential systems of record linkage, including unique patient identifiers.

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<sup>4</sup> See Expert Panel on effective ways of investing in Health (EXPH), [Report on Cross-border Cooperation](#), 29 July 2015

## 1.1 Ensuring an adequate level of spending on health

There is little evidence to suggest that governments of EU Member States explicitly link the availability of public funding for health to population needs and the contents of the publicly financed benefits package. Although all EU Member States carry out long-term forecasts of current and future health care spending, very few report using forecasts to define an overall budget for the health system (OECD 2014a). Linking public funding to health need is especially important when the economy is shrinking (see Box 1.1).

Inadequate public funding for the health system creates and exacerbates barriers to access. Private spending through voluntary health insurance (VHI) and out-of-pocket payments (OOPs) is sometimes seen as a way to make up for public shortfalls. However, private spending on health is far from a perfect substitute for public spending. Out-of-pocket payments place an undue burden on poorer households and undermine financial protection, potentially leading to access problems (see chapter 2). Both OOPs and VHI can undermine equity of access by skewing the distribution of health spending in favour of richer people, sometimes at the expense of poorer, sicker and older people (see Box 1.2). They are usually more expensive to collect than funding raised from taxation and social insurance. The extent to which this is a concern for public policy will vary across countries.

### **Box 1.1 Economic downturns call for more – not less – public social spending**

The financial and economic crisis has drawn attention to the need for countercyclical (as opposed to pro-cyclical) public social spending, including public spending on health. Linking the availability of public funding for health to population health needs is especially important during economic downturns. First, at such times, health needs can increase, reflecting the health consequences of job loss and cuts to the social sector. Second, health expenditure can, to some extent, act as an automatic stabiliser, increasing demand in the economy, especially where the money is used to increase employment among low-paid workers. Third, health expenditure has a positive impact on economic growth, with a fiscal multiplier effect of three or more (Reeves et al 2013).

Cyclicity in public spending on health can occur regardless of the nature of public funding for the health system – whether the health system is funded through direct transfers from the government budget or via earmarked contributions is not important in this respect.

A survey of policy responses to the economic crisis in Europe shows how, during the crisis, some EU countries benefited from automatic stabilisers such as health insurance reserves and formulas for government budget transfers to the health insurance system, while others struggled because means-tested entitlement was not automatically linked to additional public funding (Thomson et al 2015).<sup>5</sup> Although the largest annual reductions in public spending on health occurred as a result of government decisions (for example, in Greece, Ireland, Latvia and Portugal), as opposed to due to reductions in employment-based revenue, this largely reflected the magnitude of the economic shock, including external intervention through EU-IMF economic adjustment programmes. It also reflected the absence of automatic stabilisers: Greece had no reserves or countercyclical formulas to compensate the health insurance system for falling revenue from payroll taxes, and Ireland had no countercyclical formula to cover a huge increase

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<sup>5</sup> Some automatic stabilisers have the added advantage of helping to moderate growth in public spending on health when the economy is expanding.

in the share of the population entitled to means-tested benefits (Thomson et al 2015).

Overall, just over half of all EU Member States demonstrated pro-cyclical patterns of public spending on health between 2008 and 2013, bucking a global trend in which pro-cyclical social spending has historically been the preserve of low-income countries and countries with weak institutions (Velenyi and Smitz 2014).

### **Box 1.2 Private spending often undermines equitable access to health care**

Richer households usually spend much higher absolute amounts out-of-pocket than poorer households and are much more likely than poorer households to be covered by VHI (OECD 2004, Thomson and Mossialos 2009, Sagan and Thomson 2016). Consistent evidence shows how user charges disproportionately negatively affect access, adherence to medication, cost-effective patterns of use and health outcomes among poorer people (Swartz 2010), even where the poor benefit from reduced user charges or exemptions. VHI not only disproportionately benefits richer people but can sometimes make people who rely on publicly financed services worse off – for example, where doctors have incentives to prioritise treatment of privately financed patients, leading to longer waiting times for publicly financed patients (OECD 2004, Thomson and Mossialos 2009). Tax subsidies for VHI, which also often disproportionately benefit richer people, are not usually a cost-effective use of public revenue.

### **Tools for monitoring and evidence of variation**

Data on national levels of public (and private) spending on health are routinely available from Eurostat, but with a 15-month delay – for example, internationally comparable data for 2013 became available in April 2015.

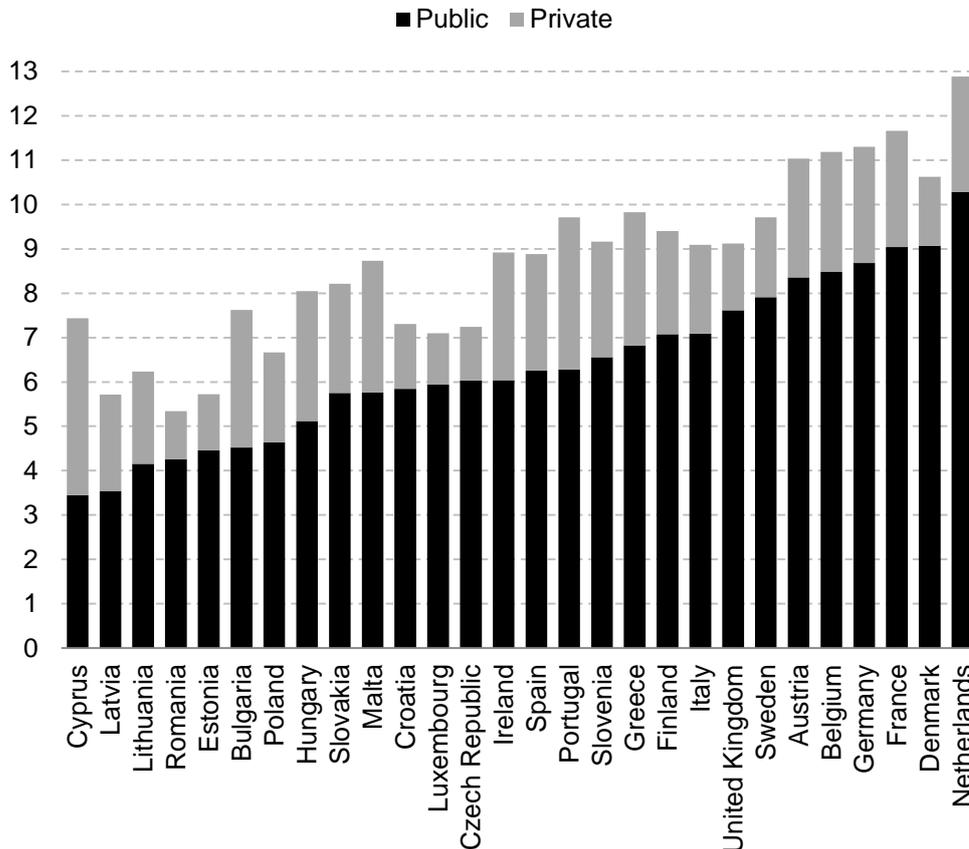
There is no international standard for the 'right' level of public spending on health, nor any single measure that indicates whether or not public spending levels are adequate to meet population health needs. Such an assessment calls, instead, for a combination of political and technical judgements based on a range of factors and making trade-offs where appropriate between competing goals. Factors to be considered include: historic levels of spending on health (for example, whether there is a backlog of requirements for capital spending); indicators of health system performance, because how available resources are spent is important, not just the absolute amount; the socioeconomic and health context; the fiscal context, including levels of tax fraud; the value of public spending in different sectors; and political values and societal preferences. International comparisons are further complicated by differences in national income, which influences the fiscal space within which decisions are made, political decisions on raising tax revenues, differences in the cost of inputs and differences in price.

Having said that, a low level of public spending on health is likely to lead to access problems. International analysis shows how out-of-pocket payments fall as a share of total spending on health as public spending rises (see Figure 2.1 in chapter 2). There is also some correlation between public spending on health and the levels of unmet need shown in Figure I.1, although there are notable outliers such as France, which has relatively high levels of unmet need and a very high level of public spending on health.

Figure 1.1 shows the extent of variation in public and private spending on health as a share of gross domestic product (GDP) in EU Member States. Public spending on

health ranges from a low of 3.4% of GDP in Cyprus to a high of 10.3% in the Netherlands, with a mean of 7.7% in EU15 countries and 5.1 in EU13 countries. Differences in levels of total spending on health across EU Member States are strongly associated with levels of public spending on health ( $R^2 = 0.86$ ) – in other words, countries that spend a higher share of GDP on health publicly are also likely to spend more on health overall.

**Figure 1.1 Spending on health as a share (%) of GDP, EU28, 2013**

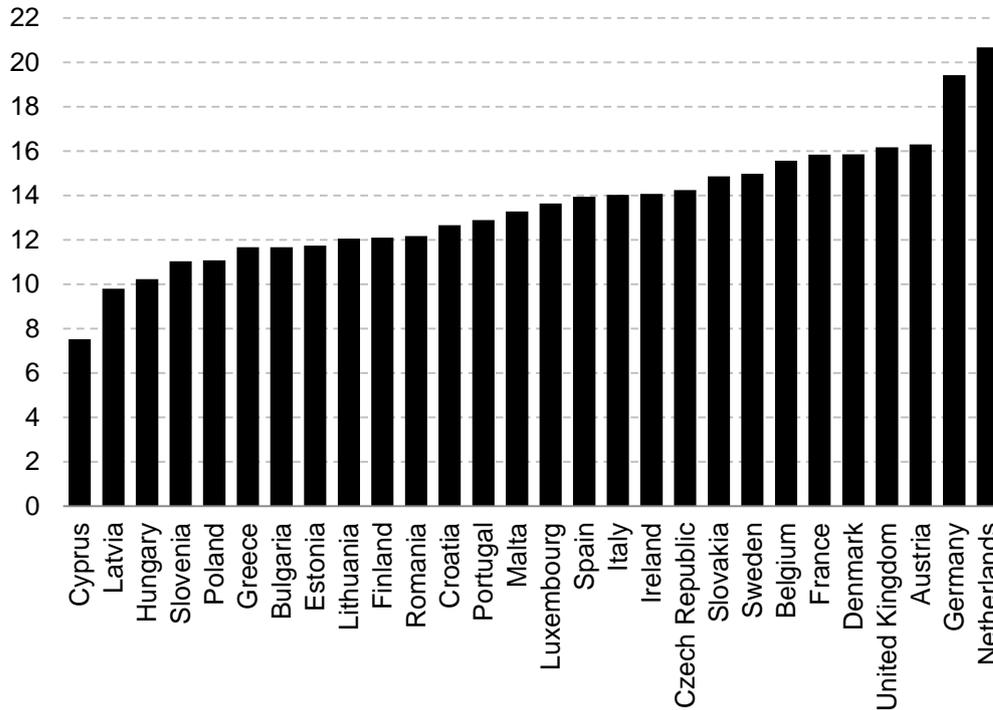


Source: WHO (2015b)

Note: Countries ranked from low to high by public spending on health as a share of GDP.

Public spending on health as a share of GDP is a function of the size of government (tax revenue as a share of GDP) and the 'priority' given to the health sector in decisions about how to allocate the government budget. Some EU countries allocate around 20% of the government budget to the health sector (Germany and the Netherlands), while others do not even allocate 10% (Cyprus and Latvia) (Figure 1.2).

**Figure 1.2 Public spending on health as a share (%) of total government spending, EU28, 2013**



Source: WHO (2015b)

### Policy responses

To ensure an adequate level of spending on health:

- All countries should link the availability of public funding for health to population health needs. This is especially important during economic downturns. Countries can also establish mechanisms in which health financing acts as an automatic stabiliser to address fluctuation in need (changes in population size, age structure and health need) and revenue (changes in unemployment, wages and tax revenue).
- Countries with low levels of public spending on health should increase the share of the government budget allocated to the health sector.
- It is important for public funding to be used effectively, based on evidence, rather than simply driving up the prices of resources whose supply is constrained, such as technology or highly specialised staff.

## **1.2 Ensuring the distribution of spending meets sub-national (regional) health needs**

To ensure equitable access to health services, countries need to match the allocation of health system resources to variation in health need across sub-national regions. Regions with higher health need (lower health status and higher unmet need) should benefit from higher levels of per capita public spending on health. This may be more difficult to achieve where public revenue collection is decentralised, contribution rates vary across the country and there are no mechanisms for the (re)allocation of public funds across the country. It can also be difficult where (re)allocation mechanisms are weak – for example, they are based on inputs such as the number of beds, they do not adjust for health risk or they only include crude health risk adjusters (age and sex). The methods used to pay health care providers or to set priorities for health system sub-sectors and health care interventions often play an important in linking resources to need.

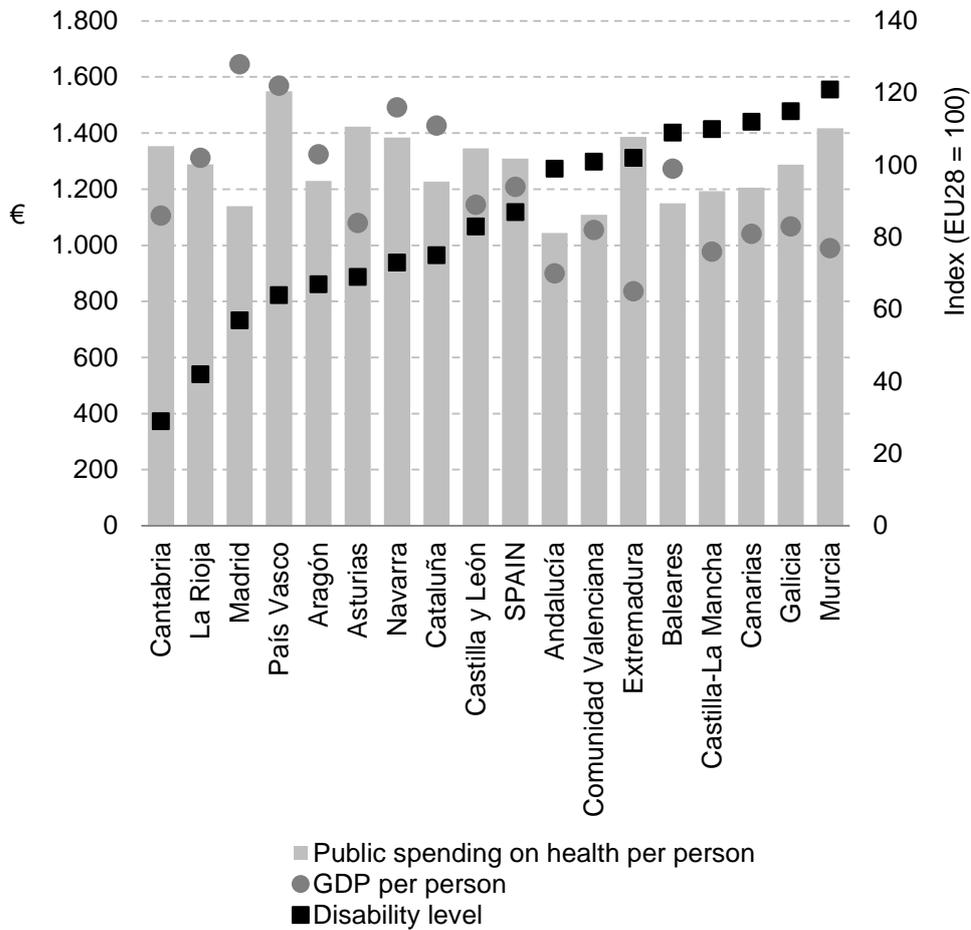
### **Tools for monitoring and evidence of variation**

To understand the distribution of health spending within a country, it is useful to compare levels of per capita spending on health by sub-national region and to note differences between richer and poorer sub-national regions and differences in health status. Sub-national expenditure data are not routinely available at EU level. Qualitative analysis of resource allocation processes from national to sub-national level is therefore important in identifying potential access problems, although it is not sufficient for monitoring.

Higher spending on health does not in itself imply better access to health care. The distribution of spending is critical, as is the extent to which spending is linked to need. Methods for evaluating health care use in relation to need (equity in use) and the fairness of financial contributions (equity in financing) have been developed and used to compare countries in Europe (Van Doorslaer et al 1997, O'Donnell et al 2007).

National data indicate a degree of sub-national regional variation that is not linked to need. For example, data from Spain show there is little relationship between a region's level of wealth, level of disability and level of public spending on health (Figure 1.3). While Spain has a formula for allocating resources for public services in a way that is intended to reflect regional needs (Table 1.1), its health spending patterns suggest the formula does not adequately reflect regional health needs.

**Figure 1.3 GDP, disability and public spending on health across regions in Spain, 2013**



Source: Eurostat (2015)

Note: Regions ranked from low to high by size of GDP per person and extent of disability

**Table 1.1 Variables used to allocate resources for public services (health, education and social services) to regions in Spain, 2015**

Variable	Weighting
Protected population in seven age groups	38.0%
Population size	30.0%
Population aged between 0 and 16	20.5%
Population aged over 65	8.5%
Geographical size of region	1.8%
Distribution of the population across the region	0.6%
Insularity of the region (for example, being an island)	0.6%
Total	100.0%

Source: [Ministry of Economy of Spain](#)

## Policy responses

Many EU Member States have already moved away from historical resource allocation based on health system inputs (beds, health workers) and other line items. To strengthen resource allocation mechanisms, countries should aim to link national and sub-national health budgets to objective measures of population health need and its determinants, including geographical deprivation. This requires going beyond the use of demographic factors (population size, age structure and sex). Some countries are also trying to move away from simply reimbursing health care provider costs (retrospective payment) towards the use of prospective payment, including payment linked to objective measures of performance.

Needs-based resource allocation presents different challenges in different contexts. In a handful of EU countries (for example, Cyprus), it requires reform of public financial management rules, so that resources do not need to be linked to inputs. In health systems with competing purchasers (the Czech Republic, Germany, the Netherlands and Slovakia), it requires access to highly sophisticated, unified databases. Very few countries currently have the capacity to engage in record linkage within the health sector or across different social sectors. For example, many do not yet use unique patient identifiers. Needs-based resource allocation to regions is easier to achieve, from an information perspective, although implementation may be challenging for political reasons, as the UK experience shows (see Box 1.3, Figure 1.4 and Figure 1.5).

The European Union can facilitate needs-based resource allocation by routinely collecting data on sub-national health care expenditure patterns; identifying regions in particular need of additional public spending on health; ensuring unmet need is accounted for in country-specific recommendations made as part of the European Semester; and helping countries develop secure and confidential systems of record linkage, including unique patient identifiers.

**Box 1.3 Resource allocation for health in England: the politics of redistribution**

England first developed a regional resource allocation formula in the 1970s, in response to concerns about unequal access to health care identified by Julian Tudor Hart and others. The formula is still in use today. It is based on clear principles that are the result of compromise between what is technically sound and what is politically feasible:

- a target allocation for each region
- allocations reflecting population size and health need – ‘weighted capitation’
- the formula is defined by independent technical experts
- the speed at which target allocations should be reached – the ‘pace of change’ – is determined based on political judgement
- the formula aims to promote equal access to health care for people at equal risk of ill health
- it also aims to reduce avoidable inequalities in health – areas with higher unmet need should receive more funds (a principle introduced by a Labour government in the 1990s)

The formula adjusts for a wide range of factors to reflect not only health needs but also unavoidable regional differences in the costs of providing health services, such as wage levels and cross-boundary patient flows. Over time, the formula has been extended to apply to general practitioner (GP) and prescribing services as well as hospitals. The complexity of the formula is shown in Figure 1.4.

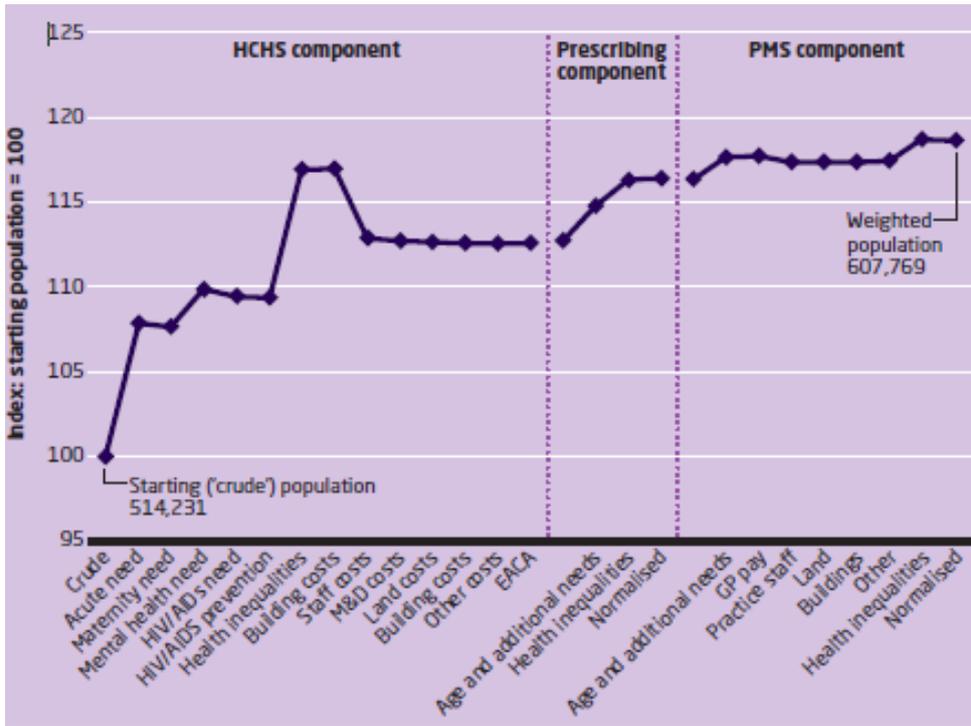
From the outset, the formula revealed a large difference between what regions were getting and what they should have been getting. This raised a technical challenge: how quickly could regions adjust to potentially large changes in funding (increases and reductions)? It also raised a political one: the creation of regional ‘winners’ and ‘losers’. The solution was to allow target allocations to be met over a period of time, at a pace to be determined by politicians. What this has meant in practice is, first, that the formula has always been applied in a way that does not take funds away from regions and, second, that the amount of money available for reallocation is quite small. As a result, under-funded areas have never actually caught up. What is more, the rate of catch-up is slower when the NHS budget is stable or falling, leading to pro-cyclical allocations that systematically disadvantage more deprived regions. Figure 1.5 shows the difference between target and actual allocations in 2011/2012.

The formula was changed by the Conservative-Liberal Democrat coalition government of 2010-2015, which reduced the weight given to health inequalities from 15% to 10%. While this makes a significant difference in target allocations, it has not yet had much impact in practice given the overall squeeze on NHS funding in recent years. As NHS funding begins to rise, however, the change in formula will shift resources away from more deprived areas to more affluent areas.

The English experience clearly demonstrates how a technically robust formula determined by independent experts can be watered down in implementation to reflect political priorities.

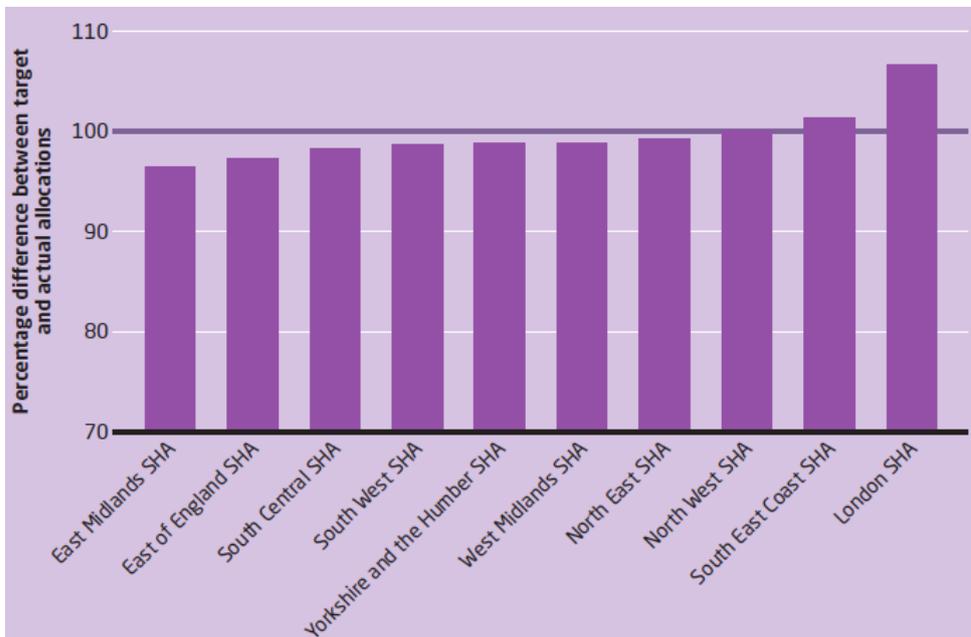
Source: Buck and Dixon (2013)

**Figure 1.4 The weighted capitation formula used to allocate health care resources in England and its effect in one region, 2009-2011**



Source: Buck and Dixon (2013)  
 Note: HCHS = hospital services; PMS = GP services

**Figure 1.5 Target vs actual allocations by region in England, 2011-2012**



Source: Buck and Dixon (2013)  
 Note: SHA = strategic health authority

## 2. Services are affordable for everyone

### Chapter summary

People should not be prevented from using necessary health services because of the costs associated with use. Financial barriers to access can be caused by a wide range of factors at individual, provider and health system levels, including factors beyond the health system – for example, the adequacy of pensions and unemployment benefits or the cost of transport. Affordability issues most commonly arise where public spending is low as a share of total spending on health and where there are gaps in the breadth, scope and depth of publicly financed coverage. As a result of these gaps people have to buy voluntary health insurance or pay out-of-pocket or – if they cannot afford these options – rely on health services provided by NGOs (non-governmental organisations).

Lack of affordability is the single most important factor behind self-reported unmet need for health care in EU countries. In 2013, 12 million people experienced unmet need due to cost (2.4% of the EU population), which was a particular problem among older inactive people, unemployed people, retired people, the poorest 40% of the population, people aged over 75, people with lower educational status and women and girls. EU-level data mask important differences across countries. While older people have very good access to health care in many countries, they experience much higher levels of unmet need due to cost than the general population in Poland, Bulgaria, Italy, Greece, Latvia and Romania.

To ensure affordable access (see Box 2.4 also) countries should:

- Ensure most spending on health comes from collective public rather than private sources.
- Ensure out-of-pocket payments are as low as possible. The incidence of catastrophic and impoverishing spending on health rises as the out-of-pocket share of total spending on health rises.
- Identify and close gaps in publicly financed coverage of cost-effective services.
- Broaden the basis for entitlement to encompass everyone living in a country, regardless of legal status.
- Eschew discriminatory approaches such as entitlement linked to employment status and payment of contributions or situations in which people with different diagnoses are entitled to different benefits ('inequity by disease').
- Reduce or eliminate user charges so that they do not create financial barriers to cost-effective services or undermine financial protection.
- Ensure efficiency in spending public resources, paying attention to the scope of the benefits package, prioritising cost-effective health services, including elements of performance in provider payment and developing appropriate pricing strategies.
- Eliminate informal payments using a mix of policy instruments.
- Outside the health sector, fiscal and social protection policies are critical to addressing poverty and income inequality.

The European Union can adapt EU-SILC, its main source of comparable data on income and living conditions, to include proxy measures of financial hardship; require countries to carry out household budget surveys more regularly; and ensure these surveys use a robust, standardised, extended health module to enable better estimation of financial hardship. The European Union can also ensure better enforcement of the European Health Insurance Card.

## 2.1 The rationale for public spending on health

Need for health care varies widely across the population and both need and health care are characterised by uncertainty – people cannot always tell if or when they will become ill, how severe their illness may be or how much their treatment will cost. Because of this uncertainty, out-of-pocket payments, savings and voluntary health insurance are relatively inefficient forms of health care financing.

Over the course of the 20<sup>th</sup> century, compulsory health insurance – pre-payment with risk pooling, publicly financed through the government budget or via earmarked contributions (often payroll taxes) – developed and spread to cover most people in EU countries. During this time the ability of the health system to promote health and prevent, detect and treat disease also grew exponentially, placing treatment in hospitals and through new and expensive medicines beyond the financial reach of many people and reinforcing the need for redistributive financing mechanisms on efficiency and equity grounds (see Box 3.1).

### Box 3.1 The principles underpinning affordable access to health care

Promoting affordable access to health care for the whole population is regarded as a predominantly social responsibility in the European Union. The common values for EU health systems agreed by the Council of Health Ministers in 2006 imply that revenue for the health system should be raised in line with three closely related principles (Council of the European Union 2006: 2):

- access to health care based on need rather than ability to pay
- solidarity in the form of redistribution from healthy to sick, richer to poorer, active to non-active, younger to older
- equity in financing, meaning that payment for health care should be proportionate to income (all people pay the same share of income) or progressive (richer people pay a higher share of income than poorer people) and should not be regressive (poorer people pay a higher share of income than richer people)

The degree to which these principles are upheld varies across countries, but the principles themselves are broadly accepted and often explicitly stated in national health documents. Nevertheless, they are not inviolable. In future they may come under challenge as progressive 19<sup>th</sup> and 20<sup>th</sup> century movements to establish human rights, rights for workers and social cohesion in the wake of the industrial revolution and two world wars fade from public consciousness. The institutions of the new global economy also increasingly enable the richest people to avoid and evade taxes, placing ever greater responsibility for financing public benefits such as pensions, education and health care on the middle classes.

Affordability issues most commonly arise where there are gaps in publicly financed health coverage – for example, where people lack entitlement to publicly financed health coverage, the benefits package excludes needed services or user charges are imposed (see below). Gaps in publicly financed health coverage mean people have to purchase voluntary health insurance (VHI) or pay out-of-pocket.<sup>6</sup> If they cannot afford either of these options, they will have to rely on health services provided by charitable (non-governmental) organisations (NGOs).

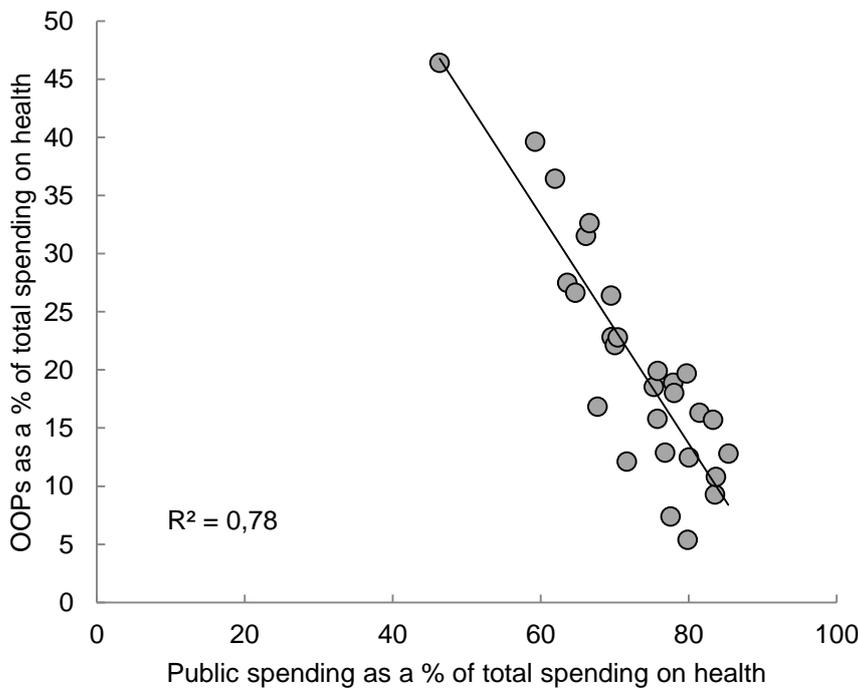
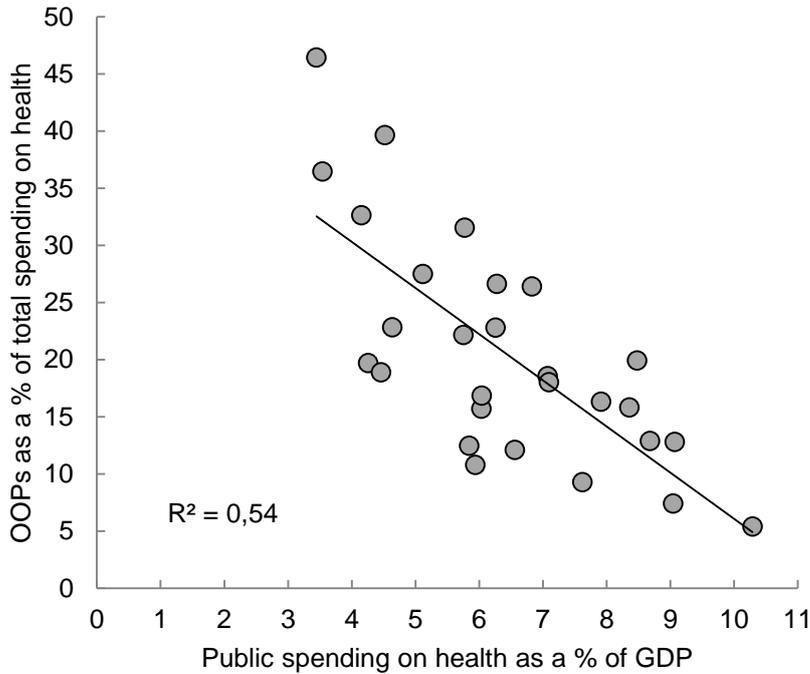
Promoting affordable access to health care requires keeping out-of-pocket payments as low as possible. Figure 2.1 shows the extent of the relationship

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<sup>6</sup> Out-of-pocket payments (OOPs) refer to any payment made by people at the time of using health services.

between levels of public spending on health and levels of out-of-pocket payments in the European Union. To reduce out-of-pocket payments, countries will need to ensure first, that a large majority of total funding for the health system comes from public sources and second, that the level of public funding is adequate (see chapter 1). How public revenues for health are spent is also important.

**Figure 2.1 Relationship between out-of-pocket payments and public spending on health, EU28, 2013**

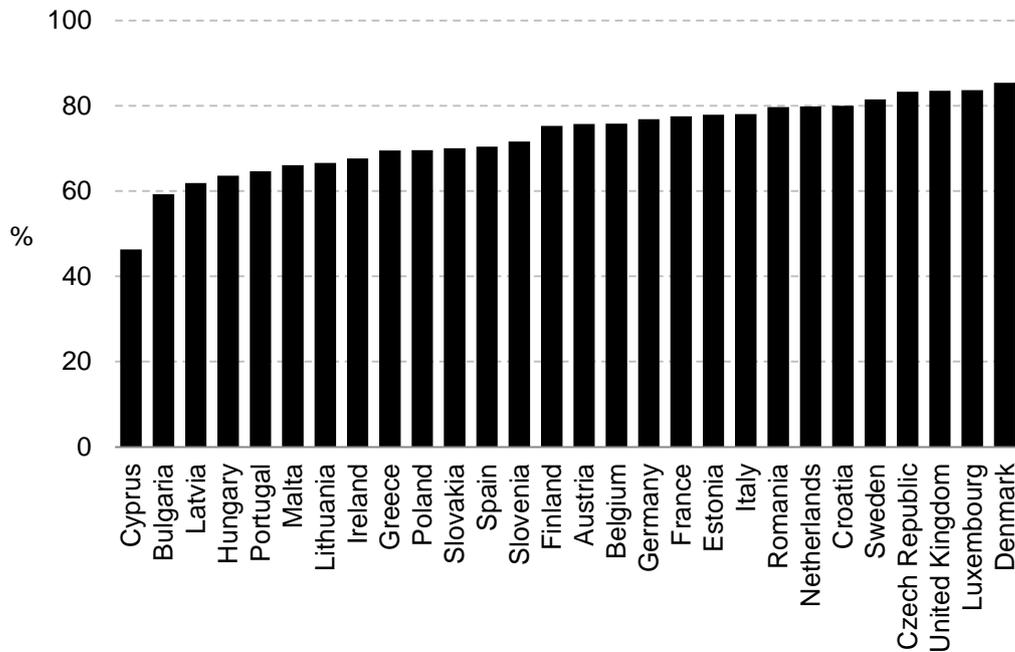


Source: Authors based on WHO (2015b)

Note: OOPs = out-of-pocket payments

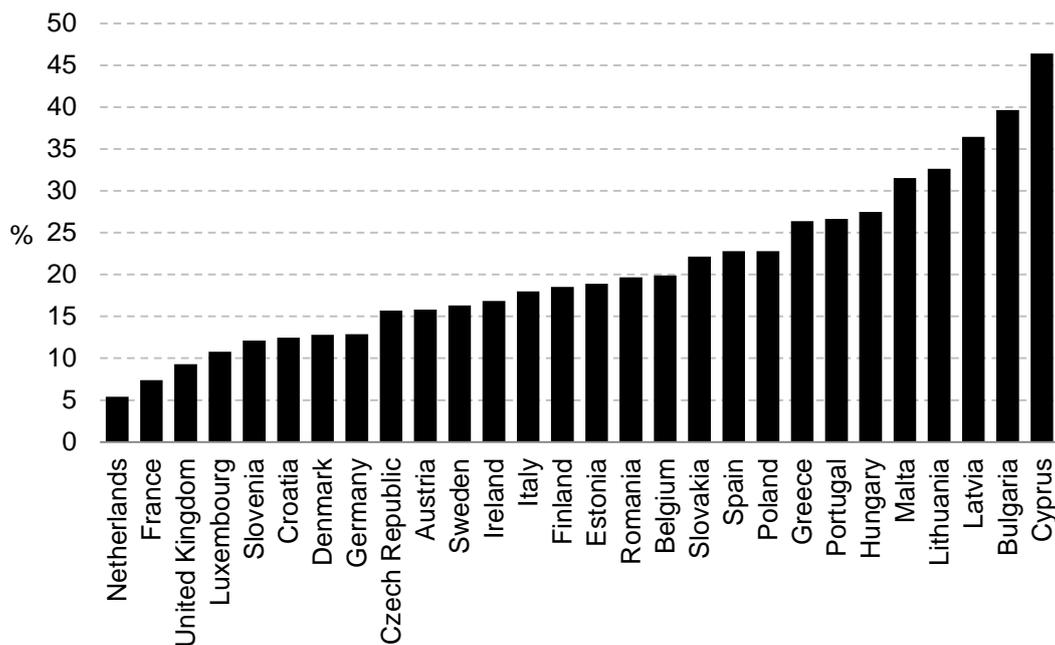
Levels of public spending on health vary substantially across EU Member States, both as a share of GDP (see Figure 1.1) and as a share of total spending on health (Figure 2.2). The out-of-pocket share of total spending on health also varies, ranging from under 10% in France, the Netherlands and the United Kingdom to over 35% in Latvia, Bulgaria and Cyprus (Figure 2.3).

**Figure 2.2 Public as a share (%) of total spending on health, EU28, 2013**



Source: WHO (2015b)

**Figure 2.3 Out-of-pocket payments as a share (%) of total spending on health, EU28, 2013**



Source: WHO (2015b)

## 2.2 Gaps in publicly financed health coverage

Policies on health coverage play a key role in ensuring affordable access to health care. Health coverage has three dimensions (see Figure I.7). Gaps in the breadth, scope or depth of publicly financed health coverage are a major source of affordability problems. Gaps mean people have to buy voluntary health insurance (VHI) or pay out-of-pocket or – if they cannot afford these options – rely on health services provided by charitable (non-governmental) organisations (NGOs).

**Population entitlement:** In the last twenty years the share of the population entitled to publicly financed health services has grown where coverage was not already universal. Entitlement is now increasingly based on residence rather than more restrictive categories such as citizenship or employment status (see Box 2.2). However, entitlement for migrant workers from countries outside the EU, undocumented migrants and destitute EU citizens is often extremely limited (see Table 2.1).

### Box 2.2 The basis for entitlement to publicly financed health care

Linking entitlement to employment status or payment of contributions generally makes health care less widely accessible and affordable, since those who lose their entitlement tend to be poorer people. For example, some EU Member States (among them Estonia and Greece) remove entitlement from people who are long-term unemployed, even though these people may have paid contributions for most of their working lives.

In recent years, some countries have considered linking entitlement to payment of contributions (Latvia, for example) as a way of encouraging employers and employees in the informal sector to pay taxes. However, making tax compliance the responsibility of the health sector has not been shown to be an effective strategy for formalising the economy and creates barriers to access.

Requiring people to show evidence of a permanent address or renew a health card on a regular basis can create administrative barriers to entitlement and is likely systematically to prevent certain groups from accessing publicly financed health services – for example, homeless people.

**Table 2.1 Entitlement to health services for undocumented migrants, EU28, 2014**

Level of entitlement	Countries
Emergency care only	Bulgaria, Cyprus, Finland, Lithuania, Luxembourg, Slovakia
Entitlement to selected specialist services (eg care for communicable diseases)	Austria, Croatia, Denmark, Estonia, Greece, Hungary, Latvia, Malta, Poland, Romania, Slovenia, Spain
Entitlement to some degree of primary and secondary care	Belgium, Czech Republic, Germany, Ireland, Italy, France, the Netherlands, Portugal, Sweden, United Kingdom

Source: Spencer and Hughes (2015)

Notes: Undocumented migrants are entitled to emergency care in all EU Member States but in some cases payment at the point of use may be required. Czech Republic and United Kingdom: access requires full payment. Germany: Same but some allowances made in case of undue financial hardship. Ireland: free access requires an approach to the social security office, which has a duty to report undocumented migrants.

**The benefits package:** Although most EU countries cover a relatively wide range of services, there is evidence of cross-national variation in the content of the benefits package, especially with regard to medicines for chronic conditions and new and expensive medicines. There is also significant variation in expectations and norms around the way in which covered services are delivered – for example, around the use of referral and evidence-based clinical pathways and guidelines.

**User charges:** All EU Member States have some formal user charges for health services. User charges are most widespread for outpatient prescription drugs, but are also often applied to other health services. The depth of publicly financed coverage varies widely across countries. Countries generally apply user charges for three reasons: to limit access to health care in the hope that this will contain public spending on health, to direct people towards more cost-effective services or patterns of use and to raise revenue for the health system. There is little evidence to suggest user charges are an effective instrument for achieving any of these aims. In fact, the need to protect access to cost-effective services, interventions that aim to prevent disease and services used by poorer people and people with chronic conditions is increasingly recognised. However, although there have been improvements in some EU countries, the design of user charges continues to lack any evidence base and is sub-optimal in many countries.

**Informal payments:** Informal payments are frequent in health systems in some Member States, especially some of those in central Europe that joined the EU after 2004. They have been characterised as a form of informal exit (“inexit”) from the health system, occurring when supply is limited and the classic mechanisms of exit, such as moving into the private sector, or voice, such as applying political pressure for reform of the system, are unavailable or dysfunctional (Gaál and McKee 2004).

Informal payments have many adverse consequences. First, they are regressive in nature, taking a higher proportion of the income of the poor. Second, because they are typically used for access to interventions, they may encourage oversupply and waste. Third, they create an alternative line of accountability of physicians to those who can pay rather than to those charged with managing the overall system. As a result, they form a powerful barrier to health system reform (Gaál et al 2006).

Because of their covert and pervasive nature, informal payments have proven difficult to overcome. Given what is known of their role, the most promising avenue to addressing them is a comprehensive approach involving adequate funding and the strengthening of health system governance (Kutzin 2010).

### 2.3 The role of VHI in addressing gaps in publicly financed coverage

VHI provides financial protection where it plays a substitutive role (a person's only source of coverage) and a complementary role (covering excluded services or user charges). It provides faster access to health services where it plays a supplementary role. However, with some important exceptions, VHI does not do well in addressing gaps in coverage in EU countries or indeed globally (see Box 2.3). In most countries around the world its share of private spending on health is minimal (see below) and the relationship between VHI and out-of-pocket payments as a share of total spending on health is extremely weak.

#### Box 2.3 VHI does not do well in addressing gaps in health coverage

In 2013, VHI accounted for over a third of all private spending on health in only 6 EU Member States – Croatia (38%), the Netherlands (38%), Germany (40%), Ireland (41%), Slovenia (48%) and France (59%) – and accounted for under 10% of private spending in 14 EU Member States (see Figure 2.8). Its share is especially low in countries with higher levels of out-of-pocket payments. Thus, while there is evidence of significant gaps in coverage in several EU countries, VHI does not systematically address these gaps. Gaps in publicly financed coverage (or perceptions about the quality of publicly financed coverage) are a necessary but not sufficient prerequisite for VHI market development. VHI coverage is also systematically biased in favour of higher socio-economic groups of people.

International analysis suggests that if VHI is to address gaps in coverage it must:

- be easily accessible and affordable, including to older people and people in poor health; VHI does not usually cover pre-existing or chronic conditions or will cover them only in return for higher premiums
- cover a very high share of the population (over 80% in Slovenia, the Netherlands and France, over 50% in Croatia and close to 50% in Ireland)
- or play a significant substitutive role in countries where public spending dominates

Although VHI can and does play a role in enhancing the affordability of health care, the EU experience suggests that the conditions under which this is most likely to happen are not easy to replicate. They also involve a number of risks for policy, including excluding richer people from publicly financed coverage (as in Germany) and introducing very high user charges in the form of co-insurance across the board (as in France and Slovenia). In general, the larger the market for VHI, the larger the challenges for public policy.

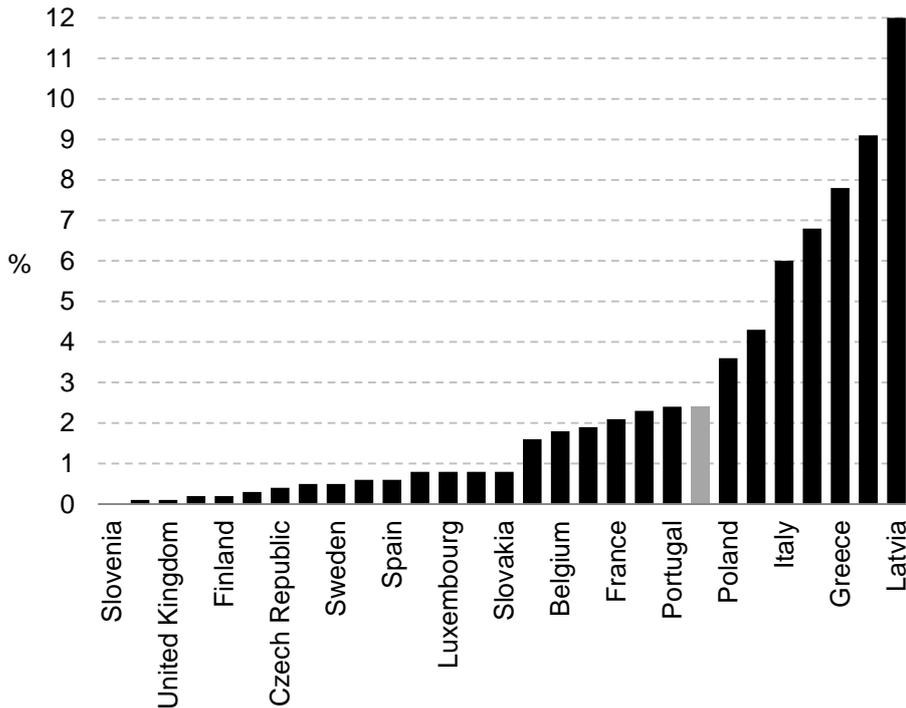
Promoting VHI through tax subsidies – in the hope that this will relieve pressure on the health budget – has not been shown to be a cost-effective or equitable way of enhancing access. As we noted in chapter 2, due to sometimes complex interactions between publicly and privately financed and delivered care – and poor policy design – the promotion of VHI can skew the distribution of public and private health care resources away from need.

Source: Sagan and Thomson (2016)

**Tools for monitoring and evidence of variation**

The most common way of monitoring affordability issues is to look at data on unmet need due to cost (see Figure 2.4). These data are routinely available in the European Union. They show how unmet need due to cost was experienced by around 12 million people across the European Union in 2013 (2.4% of the EU population). It is also relatively high as a share of the total population in some EU countries.

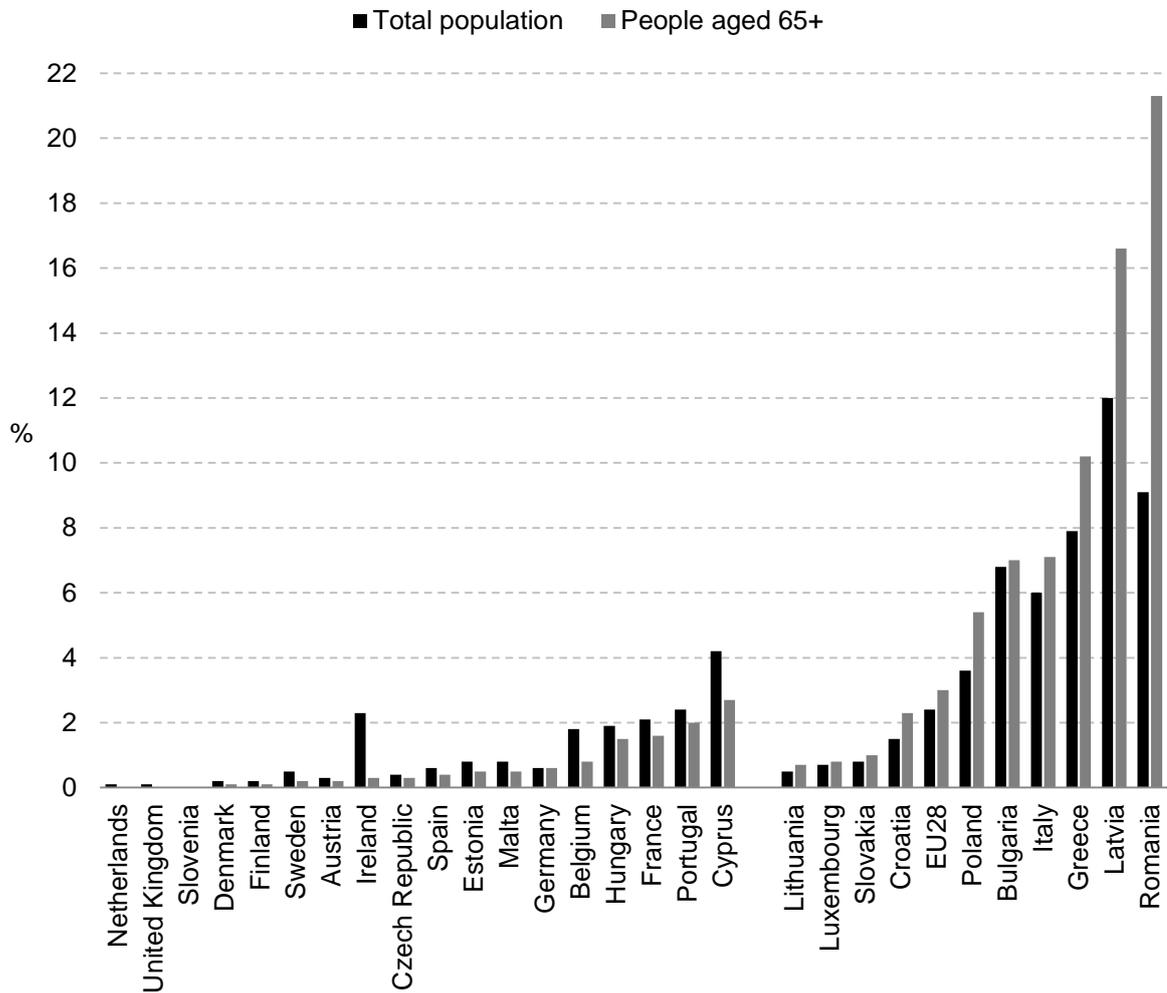
**Figure 2.4 Share (%) of the population reporting unmet need for health care due to cost, EU28, 2013**



Source: Authors based on EU-SILC (2015)

At EU level, unmet need due to cost is a particular problem among older inactive people, unemployed people, retired people, the poorest 40% of the population, people aged over 75, people with lower educational status and women and girls (EU-SILC 2015). In comparison, people aged 65 and over experience quite low levels of unmet need due to cost. EU-level data mask important differences across countries, however. Figure 2.5 shows how older people have very good access to health care in many countries – and do not, in fact, report any unmet need due to cost in the Netherlands, the United Kingdom and Slovenia – but experience much higher levels of unmet need due to cost than the general population in Poland, Bulgaria, Italy, Greece, Latvia and Romania.

**Figure 2.5 Share (%) of the population reporting unmet need for health care due to cost, total population vs older people, EU28, 2013**

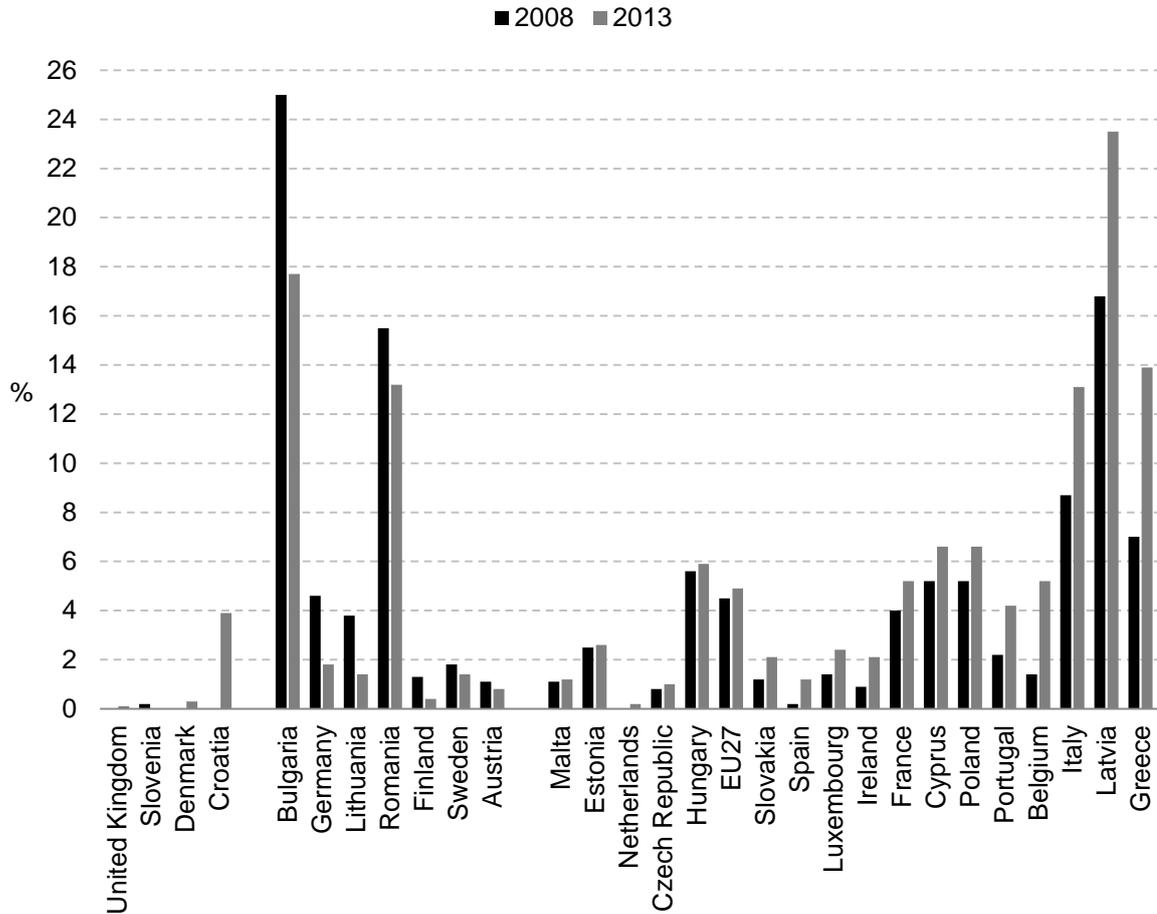


Source: Authors based on EU-SILC (2015)

Note: Countries in two groups – older people experience lower (left) or higher (right) levels of unmet need than the general population – ranked by difference in percentage points between older people and the total population.

Although the unmet need data currently collected through EU-SILC are of limited value for comparative purposes, as we noted in the introduction, and lack explanatory power, they are useful for identifying trends over time within a country. For example, Figure 2.6 shows how unmet need due to cost has increased quite substantially for the poorest quintile in 12 countries since 2008.

**Figure 2.6 Change in the share (%) of the poorest quintile perceiving an unmet need for a medical examination due to cost, 2008-2013**



Source: Authors based on EU-SILC (2015)

Note: Countries are shown in three groups: on the left, countries with only one year of data; in the middle, countries in which unmet need has fallen since 2008; on the right, countries in which unmet need has increased since 2008. Countries ranked from high to low by the extent to which unmet has improved for the poorest quintile since 2008.

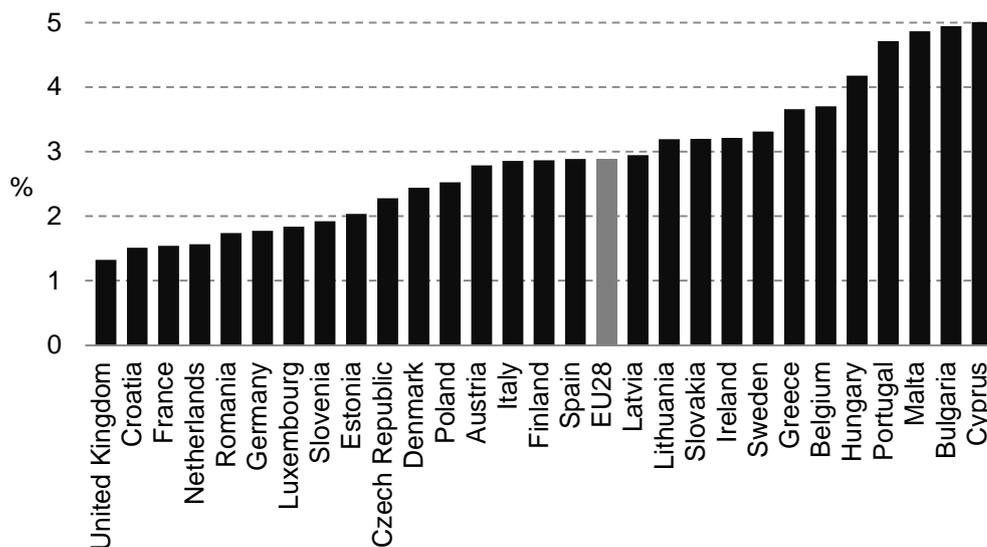
Estimates of financial hardship among people who use health services are important, because having to pay for health care at a given point in time may reduce affordability in the future. Financial hardship is usually measured by calculating how much a household spends on health care out-of-pocket and then assessing this against measures of poverty and capacity to pay (Saksena et al 2014, Flores et al 2008). This type of analysis provides valuable information on the incidence, distribution and drivers of financial hardship caused by out-of-pocket payments by income level and other household characteristics.

While this calculation is straightforward, the household survey data required are not routinely available. EU Member States are only required to conduct household budget surveys every five years (although some do this on an annual basis) and the number of questions relating to health spending is usually very low in this type of survey and the recall period is often very short, which means financial hardship due to health spending is likely to be systematically underestimated. The WHO Regional Office for Europe is currently conducting a regional analysis of financial protection across a range of countries, including several EU Member States (WHO

2015c, Thomson et al 2016). Results for around 20 countries will be available in 2017 and 2018.

The Eurostat database can be used to calculate the share of total household consumption spent on out-of-pocket payments for health, as shown in Figure 2.7. However, these data are only available at five-year intervals and, more importantly, they do not permit any disaggregation by income or type of household. As a result, they can provide a rough picture of differences across countries and over time but do not really capture the incidence, distribution or drivers of financial hardship.

**Figure 2.7 OOPs as a share (%) of total household consumption, EU28, 2012**



Source: OECD (2014c)

The simplest proxy indicator for affordability and financial protection is the out-of-pocket share of total spending on health (Figure 2.3). International analysis shows the incidence of catastrophic and impoverishing out-of-pocket payments rises sharply when out-of-pocket payments exceed 15% of total spending on health (Xu et al 2010). OOPs vary enormously as a share of total spending on health across EU countries, with two-thirds of countries having shares of over 15% and almost one third having shares of over 25% (see Figure 1.4).

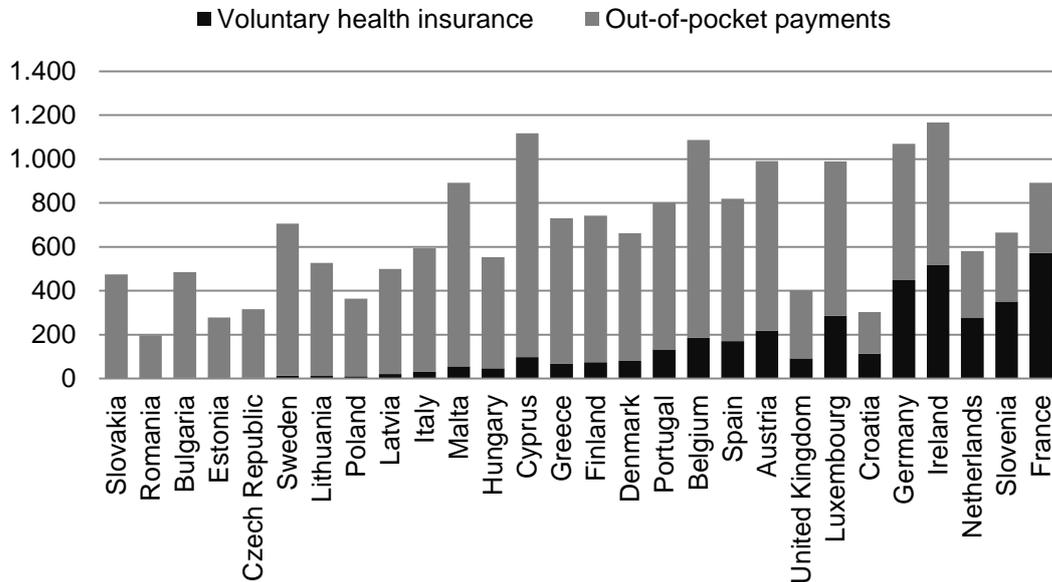
Similarly, the VHI share of private spending on health can shed light on how well VHI addresses gaps in publicly financed coverage. Figure 2.8 shows how VHI does not do well in addressing gaps in publicly financed coverage in all but a handful of countries. In many countries its share of private spending is minimal, particularly in countries where the private share of total spending on health is high (see Figure 2.2).

Data on patterns of service use are useful if they can be disaggregated by coverage status (publicly covered, VHI coverage, uninsured), income quintile and other individual characteristics. Unfortunately, such data are not available at EU level.

Qualitative assessment of health coverage is important in understanding where affordability is likely to be an issue. Looking at which groups are excluded from

entitlement, whether certain essential services are available only to those who are eligible for specific schemes and the design of user charges policy is a useful starting point for analysis.

**Figure 2.8 Per capita spending on health through VHI and OOPs (PPP), EU28, 2013**



Source: WHO (2015b)

Note: PPP = purchasing power parity. Countries ranked from low to high by VHI as a share (%) of private spending on health.

### Resonance for specific people

Affordability is most likely to be problematic for poorer people and people in poor health, especially people with chronic conditions, who use health services and medicines on a regular and ongoing basis. In 2013, one in four people in the European Union (24.5%) – about 122 million people in total – was at risk of poverty or social exclusion. This number has risen since substantially since 2009, following a period of decline (see Table I.1). Women, young adults, unemployed people and less-educated people face the highest risks.

### **Policy responses**

Within the health sector, ensuring affordable access to health care requires the following actions (see also Box 2.4):

- Ensure most spending on health comes from collective public rather than private sources.
- Ensure out-of-pocket payments are as low as possible. The incidence of catastrophic and impoverishing spending on health rises as the out-of-pocket share of total spending on health rises.
- Identify and close gaps in publicly financed coverage of cost-effective services.
- Broaden the basis for entitlement to encompass everyone living in a country, regardless of legal status.
- Eschew discriminatory approaches such as entitlement linked to employment status or payment of contribution or situations in which people with different diagnoses are entitled to different benefits ('inequity by disease').
- Reduce or eliminate user charges so that they do not create financial barriers to cost-effective services or undermine financial protection.
- Ensure efficiency in spending public resources, paying attention to the scope of the benefits package, prioritising cost-effective health services, including elements of performance in provider payment and developing appropriate pricing strategies.
- Eliminate informal payments using a mix of policy instruments.

Outside the health sector, fiscal and social protection policies are critical to addressing poverty and income inequality.

To support Member States, the European Union can adapt EU-SILC, its main source of comparable data on income and living conditions, to include proxy measures of financial hardship; require countries to carry out household budget surveys more regularly; and ensure these surveys use a robust, standardised, extended health module to enable better estimation of financial hardship.

**Box 2.4 Coverage policies for equitable access to health services**

The basis for entitlement is living in a country rather than employment status, payment of contributions or income.

Everyone living in a country is in the same (risk) pool. This may be a virtual pool, achieved through risk-adjusted transfers to or among purchasing agencies.

Everyone living in a country is entitled to the same package of publicly financed benefits.

There are no incentives for providers to treat people differently.

The publicly financed benefits package covers the full spectrum of health services, from prevention to treatment, rehabilitation and palliative care.

The publicly financed benefits package includes evidence-based clinical pathways, including referral.

Before applying user charges (co-payments), consider the potential costs involved: the costs of increasing the complexity of entitlements; the costs of administering user charges and exemptions from user charges; the costs of creating barriers to cost-effective services and patterns of use; and the costs of any care foregone or delayed as a result of user charges. For example, a recent study from Germany found that the cost of excluding asylum seekers and refugees from publicly financed health services was, ultimately, higher than granting them regular access (Bozorgmehr and Razum 2015).

If user charges are applied, they should be carefully designed to avoid creating barriers to cost-effective services and patterns of use and to avoid creating uncertainty about how much people have to pay for health care. Poorer people and people who regularly use health services (including medicines) require special protection. Some examples of good practice include:

- exempting poorer people, economically inactive people, people with chronic conditions, minors, pregnant women and new mothers from user charges
- exempting preventive services from user charges
- the use of (low) co-payments (a fixed rate per prescription or service) rather than co-insurance (a share of the medicine or service price), so that people know exactly how much they will have to pay for a prescription or physician visit or stay in hospital
- setting a ceiling or cap on user charges so that people know they will not have to pay more than a certain share of their income every year; Germany uses this policy and the share of annual income is set at 2% or 1% for people with chronic conditions

Entitlements should be defined as simply and transparently as possible to avoid confusing users and health workers.

If austerity measures are introduced in the health sector, ensure they have the least possible impact on access to health care, especially among more vulnerable groups of people.

### 3. Services are relevant, appropriate and cost-effective

#### Chapter summary

Promoting access does not mean making everything available to everyone at all times. In the context of limited resources, it is important to ensure that spending on health is as cost-effective as possible, so that more can be done with available resources. While the publicly financed benefits package needs to be broad, covering the full spectrum of services from health promotion, disease prevention and early detection to disease management, treatment, rehabilitation and palliative care, it should also be relevant to the health needs of the population and defined and delivered in a way that is consistent with evidence, including evidence of cost-effectiveness. Otherwise, the right care may not be provided to the right people in the right place at least cost, with negative implications for access and other health system goals (quality, efficiency, equity and financial protection).

Evidence of the provision of non-cost-effective health services, of avoidable hospital admissions and of unwarranted variations in clinical practice is growing in EU Member States.<sup>7</sup> Data in each of these areas reveal a social gradient, indicating that people living in more deprived areas may be subject to more unnecessary and potentially harmful overuse than others. International research on unwarranted clinical variations shows that geography is the main determinant of health care use and spending at the population level, not need, and that higher-spending regions fail to achieve consistently better outcomes.

To address these issues, countries should adopt a comprehensive strategy mainly targeting health workers, but also health service users and the public:

- Ensure the publicly financed benefits package covers the full spectrum of services, is correlated with population health needs and does not result in inequity by disease.
- Invest in cost-effective strategies to promote health and prevent disease.
- Take steps to avoid over-medicalisation.
- Put in place systematic priority-setting processes that are coordinated with decision-making processes to enable HTA-informed, cost-effective coverage decisions for both new *and* existing technologies. These processes should be guided by national needs.
- Develop clinical pathways, guidelines and systems of referral; adapt single-condition guidelines to meet the needs of people with multiple morbidities; and monitor adherence to guidelines.
- Train and support health workers to deliver services in line with evidence.
- Ensure all patients have access to adequate and accessible information about treatment options and outcomes.
- Establish information systems to identify (and publicly report on) practice variations; strengthen the use of electronic patient records and mobile health solutions to collect and analyse clinical and patient-reported outcomes; use this information to support effective decision making by health professionals and patients. This should include decision aids for patients to help them assess the potential benefits and risks of different treatment options.

The EU can facilitate this by supporting the strengthening of activities currently carried out by EUnetHTA.

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<sup>7</sup> See, for example, the work of the [ECHO project](#).

People should have access to a full spectrum of publicly financed health services: health promotion, disease prevention, early detection, disease management, treatment, rehabilitation and palliative care. However, as we noted in the introduction, promoting equitable access does *not* mean making everything available to everyone at all times. Rather, it aims to ensure three things:

- The services available broadly correspond to the health needs of the population, including people with rare diseases. This notion of ‘relevance’ (Maxwell 1992) refers to an optimal overall pattern and balance of services, given the needs and desires of a specific population.
- Services are delivered in way that is consistent with the needs of a particular person and with evidence. This is often referred to as appropriate care<sup>8</sup> and reflects a people-centred approach to health system development.
- Services are defined and delivered in relation to cost-effectiveness, meaning that benefits should outweigh costs and, where alternatives are available, the most cost-effective option is chosen.

Meeting these aims is an important dimension of access because public resources are limited and it is therefore wasteful – and unethical – from a societal perspective, to promote access to services that are ineffective or more costly than alternatives offering the same degree of benefit. The provision of non-cost-effective services is not only inefficient. It can also undermine quality of care and may diminish financial protection and equity if it causes people to use unnecessary services or draws resources away from cost-effective treatment.

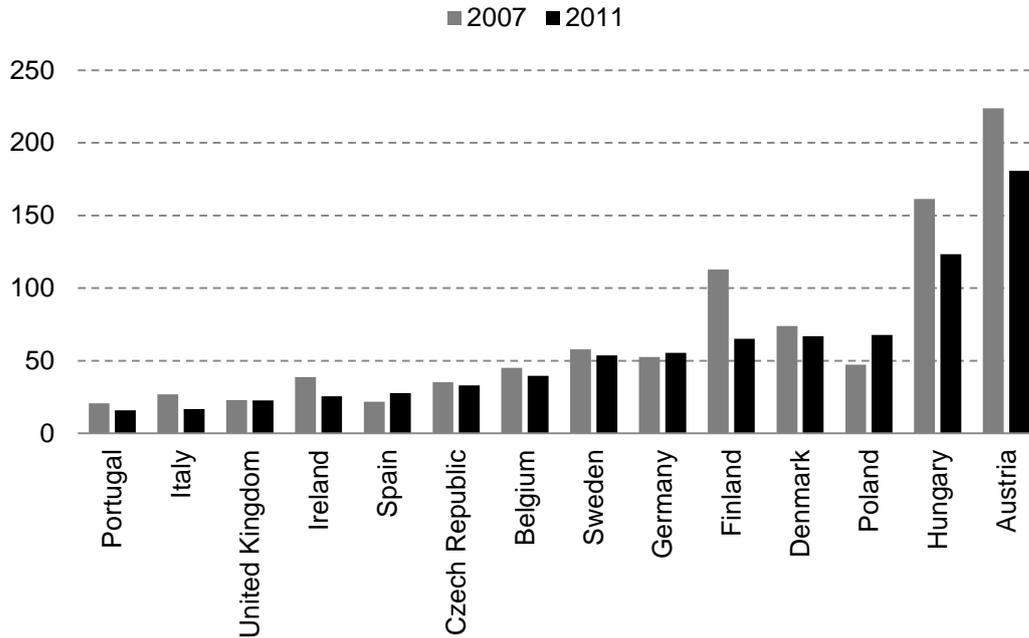
Evidence of the provision of non-cost-effective health services, of avoidable hospitalisations and of unwarranted variations in clinical practice is growing in EU Member States. International research on unwarranted clinical variations indicates that geography is the main determinant of health care use and spending (at the population level), not need, and that higher-spending regions fail to achieve better outcomes. Data on avoidable hospitalisations for ambulatory care sensitive conditions such as asthma and diabetes also show substantial variation within and across countries. In 2012, the rate of hospital admission for uncontrolled diabetes ranged from under 25 to over 150 per 100,000 people (Figure 3.1). Both types of data demonstrate a social gradient, indicating that people living in more deprived areas may be more subject to unnecessary and potentially harmful over use than others.

There is significant evidence of variation across countries in the use of – for example – antibiotic drugs and in the effectiveness of basic but vital preventive programmes such as immunisation. In 2013, the share of children immunised against diphtheria, tetanus and pertussis ranged from 83% to 99% (Figure 3.2).

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<sup>8</sup> See the [EXPH opinion on quality and patient safety](#).

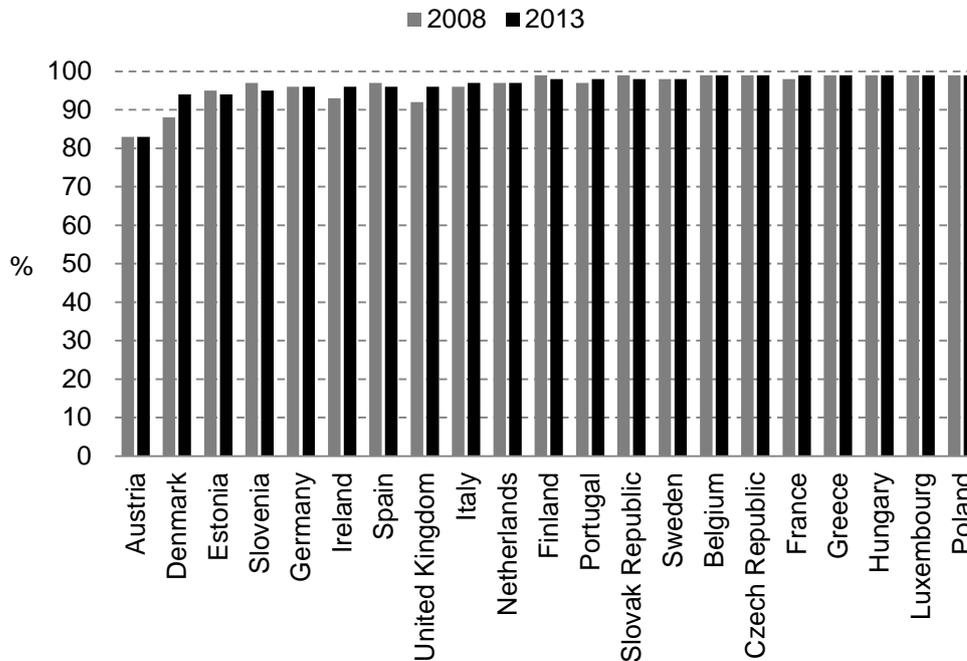
**Figure 3.1 Hospital admissions for uncontrolled diabetes (age-sex standardised rates per 100,000 people), EU28, 2007 and 2012 or latest available year**



Source: OECD (2015)

Note: Countries ranked from low to high in latest available year; no data available for most EU countries; data are for people aged 15 and over; data for Austria and Italy are for 2009 for the earlier year; data for the UK and Germany for the later year are 2009 and 2010 respectively.

**Figure 3.2 Share (%) of children immunised against DTP, EU28, 2008 and 2013**



Source: OECD (2015)

Note: Countries ranked from low to high in 2013. DTP = diphtheria, tetanus, pertussis.

In theory, ensuring services are relevant, appropriate and cost-effective can be achieved by using systematic and evidence-based approaches such as health needs assessment to define overall service availability at national and local levels and health technology assessment (HTA) to inform coverage decisions (the content of the publicly financed benefits package) and clinical practice. Health needs assessment is a systematic method of identifying the unmet health and health care needs of a population, so that resources can be targeted effectively. It may involve working with other agencies, local people and service users (Stevens and Gillam 1998). HTA identifies safe, effective, patient-focused and cost-effective interventions (Velasco Garrido et al 2008). In reality, evidence-based approaches frequently fall short of expectations for a variety of reasons.

**Limited uptake of HTA to inform coverage decisions:** Some EU health systems use HTA evidence to inform coverage decisions although it tends to be the exception rather than the norm – limits to coverage more often focus on whole areas of service and usually those not provided by physicians such as dental care and physiotherapy. Countries are increasingly trying to use cost-effectiveness as a decision criterion (Sorenson et al 2008). However, HTA presents technical, financial and political challenges, which may explain why it is not as widely used as it might be, especially for disinvestment, and why it is mainly applied to new technologies.

**HTA focuses on new technologies rather than on disinvestment:** To date, only a handful of EU countries systematically uses HTA for disinvestment (de-listing of existing benefits) (Ettelt et al 2007).

**Evidence is ill-equipped to meet changing health and policy needs:** Since the early 1990s, evidence-based medicine has played an increasingly prominent role in health service delivery, resulting in the development of a vast set of guidelines to inform clinical practice. However, most guidelines focus on a single disease or condition and draw on evidence from trials in which people with multiple morbidities were excluded. As a result, they are frequently unsuited to – even inappropriate in – a context in which many people have more than one illness or condition – ‘multi-morbidity’ (De Maeseneer et al 2003). There is also the view that clinical evidence should be complemented by contextual and policy evidence, taking into account the history, expectations and goals of specific patients and the cost-effective use of resources.

**Evidence-based practice guidelines are lacking or ignored:** Evidence of large variations in delivering care to similar patients has stimulated efforts to optimise treatment of specific conditions or groups of patients over the course of care by using professions-endorsed practice guidelines, protocols and care pathways. These tools have been shown to improve the quality of care provided by physicians and allied health professionals (Grimshaw et al 2004a, Grimshaw et al 2004b, Thomas et al 2000). A small body of evidence suggests guidelines can also enhance efficiency and reduce costs, although care needs to be paid to implementation (Bahtsevani et al 2004, Legido-Quigley et al 2013).

In general, it is difficult to assess to what extent available guidelines are implemented, adhered to and influence outcomes. A recent survey mapping the use of practice guidelines in 29 (mainly EU) countries identified relatively few as being ‘leaders’ in the field (Belgium, England, France, Germany, the Netherlands) or having well-established programmes (Finland, Norway, Sweden), but noted recent albeit sometimes fragmented developments in a few other countries (the Czech Republic, Greece, Hungary, Ireland, Luxembourg, Malta, Spain) (Legido-Quigley et al 2013). This suggests considerable scope for action in EU and non-EU countries.

**Lack of processes to ensure access is based on severity of need:** Ensuring equitable access means treatment should be prioritised according to the severity of a person's condition or need for health care. This requires the use of effective referral systems and triage. Most health problems are self-limiting and appropriate use of basic diagnostic tools – starting with low-cost strategies such as history-taking and clinical examination, then moving onto simple technologies (lab tests or imaging) – can therefore address over 90% of all new health problems. For this reason it is most cost-effective for most people to enter the health system at the primary care level and then, when needed, to be referred to secondary care.

Referral systems aim to improve quality and efficiency in health service delivery by ensuring that people receive appropriate and well-coordinated care. Through referral, patients are guided to the professionals and facilities most suited to treating them. Referral systems can contribute to efficiency by minimising inappropriate care and duplication and by upholding the principle of subsidiarity – that is, that tasks should be carried out at higher levels if they cannot be performed effectively at lower levels (and vice-versa). In the absence of a referral system, hospitals and secondary care doctors would see too many self-limiting cases, eroding their ability to deal with complex cases, while family physicians would not see enough children (for example), eroding their ability to provide effective out-of-hours care to children; and sometimes a second opinion is called for to confirm or reject an initial diagnosis. As a result, effective referral systems benefit patients and health professionals.<sup>9</sup>

**Over-medicalisation:** Some domains of daily life are increasingly subjected to medical definition and jurisdiction, often as a result of 'disease mongering', a process in which interested parties create public awareness of and demand for specific treatments through direct to consumer advertising, use of the news media and other strategies (Moynihan and Cassels 2005). Disease mongering has been defined as 'the selling of sickness that widens the boundaries of illness and grows the markets for those who sell and deliver treatments . . . [it leads to] aspects of ordinary life, such as menopause, being medicalised; mild problems portrayed as serious illnesses, as has occurred in the drug-company-sponsored promotion of irritable bowel syndrome, and risk factors, such as high cholesterol and osteoporosis, being framed as diseases' (Moynihan and Henry 2006). Disease mongering is problematic because it can turn healthy people into patients, it wastes limited resources and it may harm health. In the European Union, the prohibition of direct to consumer advertising of prescription medicines helps to limit opportunities for disease mongering, but does not prevent it from happening all together.

**Inequity by disease:** This can occur when people with the same need but with a different diagnosis receive different levels of care. A good example includes the increasing tendency to prioritise the treatment of cancer. For example, the UK government set up a Cancer Drugs Fund in 2010 to ring-fence funding for cancer drugs and enable the use of drugs normally deemed non-cost-effective. Similarly, in Belgium, patients with hemiplegia caused by a brain tumour are much better off than patients with the same condition caused by stroke because the government's cancer plan offers cancer patients access to all kinds of additional support (very often free of charge) that is not available to stroke patients. It will be important to monitor this phenomenon in the future (De Maeseneer et al 2012).

**Under-investment in health promotion and prevention of disease:** There is good evidence of the cost-effectiveness of investing in health promotion and

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<sup>9</sup> For more information, see the [EXPH opinion on primary care](#), which includes a section on referral.

prevention of disease, including many interventions aimed at reducing the use of tobacco products and alcohol consumption, improving diets, increasing physical activity, promoting mental health, preventing road traffic accidents and tackling environmental chemical hazards (McDaid et al 2015). In spite of this, investment in public health tends to be extremely low in most countries. Recent estimates of the share of total spending on health allocated to prevention and public health range from under 1% in some EU Member States to around 2-3% in others (Rechel and McKee 2014). From this already low base, many countries targeted prevention and public health services for cuts during the economic crisis (Thomson et al 2015).

**Politics:** The examples highlighted in the preceding paragraphs reflect the role of interests, politics and the media in determining which people obtain access to which services. Systematic, evidence-based approaches attempt to overcome the pitfalls of arbitrary or interest-driven decision-making, but other factors inevitably intervene, often in response to the limits imposed by those same approaches. This does not undermine the case for such approaches. It emphasises the importance of ensuring that efforts to allocate resources based on explicit criteria or to influence clinical practice pay careful attention to the views of the public, patients and health professionals in a transparent way. In many instances, political obstacles can be overcome through political will and coherent policy-making.

### **Tools for monitoring and evidence of variation**

There is now a growing body of evidence on variations in clinical practice within and across countries, indicating potentially substantial amounts of waste and harm due to misuse, overuse and underuse of a wide range of health services. Four EU countries have established atlases of clinical practice variations (Spain, the United Kingdom, Germany and the Netherlands), there are national studies in other countries (Peiró and Maynard 2015) and the OECD has recently analysed variations in nine EU Member States (OECD 2014b). Analysis from the five countries involved in the EU-funded European Collaboration for Health Optimization (ECHO)<sup>10</sup> reveals significant scope for improving efficiency by lowering the provision of non-cost-effective health services.

### **Resonance for specific people**

The absence of relevant, appropriate and cost-effective care will ultimately affect all those in need of health services, but has particular resonance for the rising share of patients with multiple morbidities.

### **Policy responses**

Public reporting via 'atlases' documenting unwarranted variations in clinical practice can be a first step towards promoting change. Less is known about how to address unwarranted variations, which has proved to be intractable over a long period of time. However, countries should adopt a comprehensive strategy that mainly targets health workers, but also health service users and the public:

- Ensure the publicly financed benefits package covers the full spectrum of services, is correlated with population health needs and does not result in inequity by disease.

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<sup>10</sup> [www.echo-health.eu](http://www.echo-health.eu)

- Increase investment in cost-effective strategies to promote health and prevent disease.
- Take steps to avoid over-medicalisation.
- Put in place systematic priority-setting processes that are coordinated with decision-making processes to enable HTA-informed, cost-effective coverage decisions for both new *and* existing technologies. These processes should be guided by national needs.
- Develop clinical pathways, guidelines and systems of referral; adapt single-condition guidelines to meet the needs of people with multiple morbidities; and monitor adherence to guidelines.
- Train and support health workers to deliver services in line with evidence.
- Ensure all patients have access to adequate and accessible information about treatment options and outcomes.
- Establish information systems to identify (and publicly report on) practice variations; strengthen the use of electronic patient records and mobile health solutions to collect and analyse clinical and patient-reported outcomes; use this information to support effective decision making by health professionals and patients. This should include decision aids for patients to help them assess the potential benefits and risks of different treatment options.

The EU can facilitate this by supporting the strengthening of activities currently carried out by EUnetHTA.

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## 4. Facilities are within easy reach

### Chapter summary

Proximity to health facilities is determined by a number of interrelated factors, including the topography of the land, the density of the population and the quality of the transport infrastructure. The situation may be compounded by the maldistribution of facilities due to a failure of planning or official neglect, as is the case with Roma people in some countries in central Europe.

Geographical barriers present inevitable trade-offs. The provision of modern health services requires facilities with 24-hour cover of a range of specialties. An equitable distribution of services is not simply a matter of funding. It also requires a substantial number of staff with qualifications that cannot easily be substituted, as well as a sufficient workload to justify employment and ensure staff retain their skills.

Although in many places the problems are obvious – for example, small islands, mountainous terrain or remote areas – those involved have typically developed their own solutions, influenced by the resources available and what is provided in the facilities that serve them. Few of these approaches have been evaluated systematically and evidence of the health impact of differences in access to facilities in Europe is limited.

Potential solutions lie in two broad areas:

- To engage in area-level planning (at local, regional, national and EU levels, depending on the disease or service being considered) to create networks of dispersed facilities feeding into a central one, based on agreed clinical pathways.
- To develop mechanisms to facilitate the transport of patients to health facilities or health professionals to patients.

Both sets of policy responses require administrative structures that can take a population-wide perspective and that have the managerial tools required for capacity planning. In the absence of geographical responsibility for health, instruments such as certificates of need for particular forms of advanced medical technology can be used.

Ensuring policy responses are effective is challenging and there is a need to accept trade-offs. Where barriers are social rather than geographical – for example, those that lead to a relative lack of facilities in areas populated by poorer people or ethnic minorities – there is a need to document the extent of inequalities and to take action within the context of health planning systems.

The European Union can support Member States by continuing work to develop reference networks.

Facilities and equipment should be distributed so that they are in easy reach of everyone. However, this is a goal that is much easier to state than to achieve in practice. In many parts of Europe there are significant barriers to achieving equitable geographic access to appropriate facilities. These can be related to supply factors, with a number of considerations serving to increase pressure to centralise services in large facilities providing a high volume of care – notably, the challenge of providing 24-hour cover safely in certain specialties and evidence of a relationship between volume and outcome in some areas of care. For example, paediatric cardiac surgery is now organised on a national basis in England following revelations of sub-standard care in one facility and clear evidence of a volume-outcome relationship (NHS England 2013), while in Germany there are continuing concerns about the large number of low-volume and solo practitioners (Porter and Guth 2012).

Other factors are related to demand. This is the case in isolated rural areas with a very low population density, such as northern Sweden and Finland. To a lesser extent, similar problems can arise around large cities, many of which have hospitals occupying the same land as they did several centuries previously, even though the distribution and composition of the population around the hospital may have changed beyond recognition. Particular challenges arise in places that are isolated by the presence of natural barriers. The most obvious examples are islands and mountainous areas.

Even where these geographical problems do not exist, facilities providing appropriate care may not be effectively distributed. The nature of health care has changed dramatically in the past century. The modern hospital was created around three major technological developments: operating theatres, laboratories and x-ray machines. The advent of minimally invasive surgery, interventional radiology, handheld or desktop analysers and ultrasound have challenged the traditional model. In addition, the growth of multi-morbidity and chronic disease means that many patients will be managed not as a series of isolated episodes requiring hospitalisation but as a continuum that spans primary, secondary, tertiary and social care.

These developments call for systems that can put in place co-ordinated or integrated models of service delivery that allow patients and carers to move seamlessly between different settings. The ability of health systems to respond effectively varies greatly, with many facing considerable organisational and financial barriers to change.

### **Tools for monitoring and evidence of variation**

Traditionally, indicators of health system capacity, and particularly those that relate to facilities, have been based on counting structures such as hospitals or hospital beds. However, these measures are largely meaningless. Definitions vary enormously, both among countries and over time, as when the Belgian authorities reclassified many small facilities that had been described as hospitals, recognising that in effect they were nursing homes.

More appropriate measures would look at the experience of people seeking care. There may be questions on unmet need for health care in individual surveys conducted within countries or comparing a few countries, as well as surveys of unmet need for specific conditions. The only comparable source of such data across Europe is EU-SILC (Arora et al 2015), which includes a question on unmet need for medical and dental examinations due to travelling distance. However, interpreting these data is challenging given the complex nature of the interaction between

people and the health system. Thus, it may be relatively easy to make first contact with the health system then face significant barriers in progressing further.

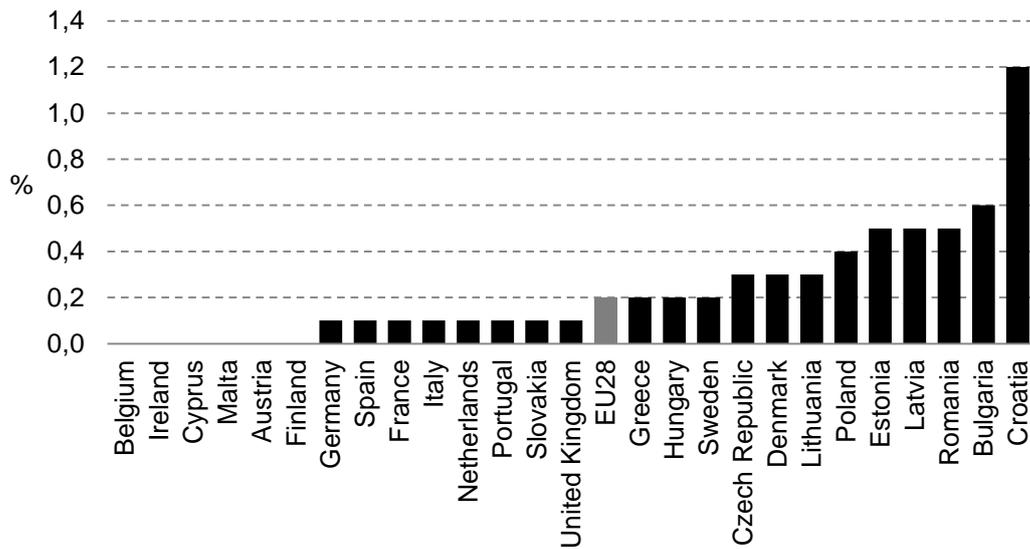
Measurement is also complicated in countries that have adopted targets and have imposed either incentives to meet targets or penalties for failing to do so. The experience of England illustrates the pitfalls. During the 2000s, the imposition of targets led to numerous imaginative gaming strategies, allowing providers to meet the targets without necessarily conferring any benefit on patients (Wismar et al 2008).

A further problem is that aggregate figures may obscure important differences. Thus, the population overall may be able to obtain access to care at nearby facilities but there may be barriers facing particular groups within the population (see below).

For all of these reasons, it is unlikely that any single indicator can be used to assess unmet need related to the distribution of health facilities. Instead, it is likely to require specific studies to understand the barriers facing different groups of people as they seek to obtain care at different levels of the health system and at different points in their trajectory through it.

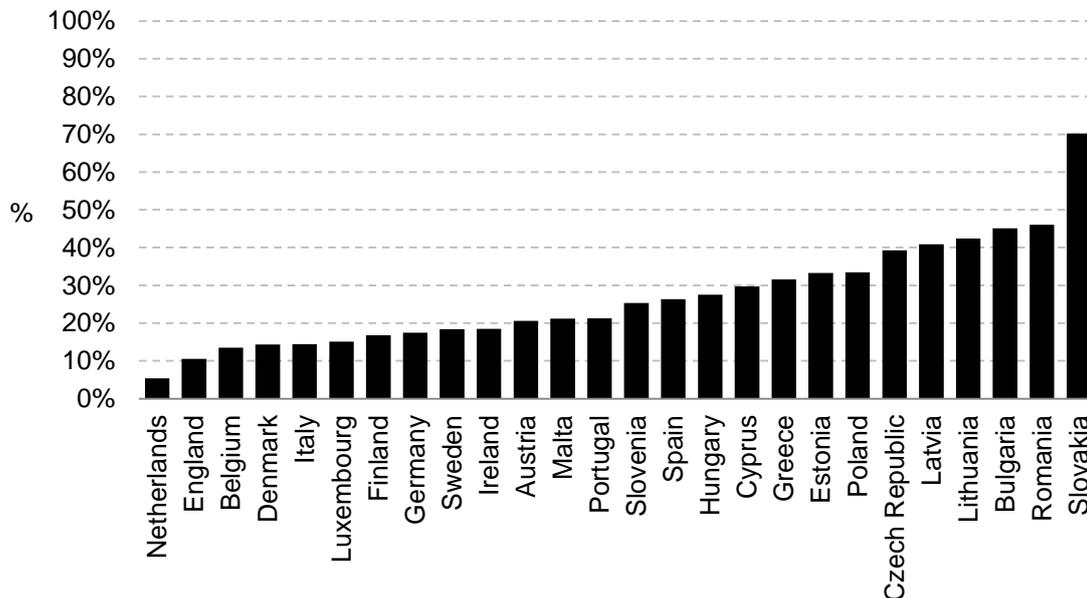
EU-SILC data suggest that levels of unmet need attributable to travel distance are low in most Member States, at under 1% in all except Croatia (Figure 4.1). In about half of EU Member States reported rates were 1 in 1000 or less. However, as noted above, this indicator has many limitations and it is possible that the sampling strategy tends to exclude those in most need. Survey data from the EU-funded QUALICOPC study (Figure 4.2) confirm that problems with distance to facilities is mainly experienced among people living in the Member States that joined the European Union in 2004.

**Figure 4.1 Share (%) of the population reporting unmet need for a medical examination because it was too far to travel, EU28, 2013**



Source: Authors based on EU-SILC (2015)

**Figure 4.2 Share (%) of people that have to travel for more than 20 minutes to reach their nearest primary care facility, EU27, 2013**



Source: QUALICOPC study; Schäfer (2011)  
 Note: No data are available for Croatia and France.

### Resonance for specific people

In some cases it is straightforward to identify those groups who will be particularly disadvantaged by the distribution of health facilities. However, there will also be many problems that are not so obvious. The former include the delivery of health care in sparsely populated rural areas, especially where there are geographical barriers like mountains and stretches of water, and in locations experiencing

severe deprivation. The less obvious barriers are often to do with social and economic disadvantages facing particular groups of people.

One group that faces particular barriers within the EU are the Roma. In some countries Roma people live in separate settlements or in rundown areas on the outskirts of larger settlements. A number of studies have documented how these places are underserved by health facilities and often have poor transport connections to the facilities that do exist. The situation is compounded by widespread discrimination, so that emergency services are often inaccessible. The title of a seminal report on the experiences of Roma people – *Ambulance Not on the Way* – conveys this issue very clearly (ERRC 2006).

### **Policy responses**

Working from first principles, there are two ways in which access to health facilities might be improved. The first is to design health systems in ways that allow the dispersal of facilities; for example, through the creation of integrated networks that allow individuals to have rapid access to immediate or basic routine care and then be referred to more specialised facilities when necessary.

A recent study includes two examples of area-level approaches to planning, both of which involve creating networks of health facilities offering different levels of care (Northern Ireland and the region of Tuscany in Italy). Both are based on a comprehensive assessment of health needs in the population and the definition of appropriate clinical pathways. Both also involved investment in new facilities, including hospitals and peripheral clinics.

However, these approaches face considerable challenges. First, there may be problems with recruiting and retaining adequately trained staff in peripheral facilities, and in particular providing full-time staffing for emergencies. Second, they often require a high level of co-ordination between different agencies coupled with measures to overcome fragmentation imposed by organisational and financial barriers to co-operation.

The second approach involves moving patients to a central facility or health professionals to the patient or a dispersed facility. This may call for investment in public transport, recognising that services have declined dramatically in many rural areas in recent years. In some places this may also require public funding for helicopter or aircraft services (see Box 4.1). When health professionals move into the community it is inevitable that a lot of time will be taken up with travelling. This has a significant opportunity cost in terms of treating patients.

The advent of high-speed Internet holds out the possibility of innovative models of care delivery, including telehealth or mHealth services. So far, however, claims about benefits have outweighed actual evidence of cost-effectiveness. For example, numerous systematic reviews of telemedicine have concluded that evidence of cost-effectiveness is lacking and published papers are subject to considerable publication bias (Nordheim et al 2014, Hasselberg et al 2014, Mistry et al 2014). The use of eHealth options should be developed with an adequate focus on the needs of end users, especially patients, and with their involvement (Car et al 2008).

**Box 4.1 Helicopter emergency medical services in a region of Spain**

Ensuring access to emergency services in case of serious illness or accident is not easy in very remote and isolated villages. Castilla-La Mancha is an autonomous community of Spain, between Madrid and Andalusia. Is one of the most sparsely populated European Regions, with an average population density of 26.16 per square kilometres (2,076,000 inhabitants; 79,463 k2). Of its 919 municipalities, only 297 have more than 1,000 inhabitants. 100 municipalities have less than 100 inhabitants. Some of these villages are in mountain areas, at a distance of more than 1 hour and a half to the nearest hospital.

The rural areas are equipped with Health Centres, multidisciplinary primary health teams, and road ambulances equipped for transport of patients or for advance treatment. Districts are equipped with Diagnostic and Treatment Centres or with General Hospitals depending on the covered population. But it is not possible, nor is convenient, creating this kind of services in all the villages.

Since 2002, in order to improve emergency and urgency services in remote areas, the Regional Health Service put in place 4 Helicopters fully equipped as Mobile ICUs for treating severe patients: the "Helicopter Emergency Medical Service" can reach remote areas in 20', patients can be stabilised and treated while they are transported to the hospital. The emergency team (doctor and nurse), adequately trained, is connected to their colleagues at the Hospital Emergency service, and is able to transmit the relevant information on-line. The service can operate 24 hours a day, 365 days a year. From 2002 this service has treated people affected by heart attack, strokes, traffic and train accidents, work injuries, etc. There have been built 225 landing sites at the rural areas of Castilla-La Mancha, making it possible to offer safe and quality health services to isolated people living in places with difficult access by road (mainly in the winter).

Effective policy responses are complicated because they will often require major changes to the organisation of health systems, in terms of governance and service delivery. Most will require the creation of some form of administrative structure that can take a population-wide perspective and has the managerial tools needed for capacity planning. The precise approach taken will depend on the nature of the health system. There are major differences in approaches to hospital planning in Europe (Thompson and McKee 2011). For example, where health services are provided by geographically defined bodies, such as county councils in Denmark or Sweden, it is relatively easy – at least in theory – to design service delivery in a way that reflects the health needs of the population and, over time, to realign it in accordance with changing needs (Saltman et al 2006). The situation is more challenging where those responsible for financing and delivering health services do not have a geographical responsibility. There are, however, instruments that can be used, such as certificates of need for particular forms of advanced medical technology.

The European Union can support Member States by continuing work in the area of European reference networks.<sup>11</sup>

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<sup>11</sup> See, for example, the [European Reference Networks](#).

## 5. There are enough health workers, with the right skills, in the right place

### Chapter summary

Health systems across Europe are facing shortages of health workers for a number of reasons. First, the demand for health care is increasing. Populations in many European countries are increasing and more people are living into old age, benefitting from treatment for long-term conditions.

Second, there are factors acting to reduce supply: there are fewer people of working age, even though retirement ages are increasing in many countries; the increasing intensity of clinical work coupled, in some countries, with less attractive working conditions makes it difficult to retain health professionals at older ages; the European Working Time Directive and the quest for an improved work-life balance are reducing the number of hours worked; health workers are increasingly mobile in a globalised economy and in the EU's single market, so those who feel they are not being adequately rewarded for what they are doing or who do not experience satisfactory working conditions or career opportunities can move somewhere else; while some countries have increased the number of training posts, this may not have been able to compensate for the other changes; within countries it can be difficult to recruit and retain health workers in isolated rural areas with few employment opportunities for partners, limited leisure infrastructure or weak provision of education for children.

In addition, training programmes may not always provide for a workforce with the appropriate mix of skills required to meet the needs of patients, including people with (multiple) chronic conditions, people with intellectual disabilities and people facing multiple vulnerabilities.

The precise extent to which access to care is hindered by an inadequate availability of health workers is difficult to ascertain, even though the problem is widely accepted to be important. In part this reflects weaknesses in existing data systems.

To address these issues countries should:

- Ensure they have processes in place to train adequate numbers of health workers. Unfortunately, workforce planning has had a very poor record in most countries.
- Establish working conditions designed to retain staff in underserved countries and areas: not only remuneration commensurate with skills, but also attention to broader working conditions and career opportunities, including access to peer support and continuing professional development.
- Ensure an appropriate mix of skills is in place. This may require investment in additional administrative or care staff to relieve pressure on specialised health professionals (and, in a period of austerity, avoiding short-sighted cuts in staff); the development of staff with more advanced skills, such as specialist nurses; and task shifting, with delegation of specific roles to less specialised staff where this can be shown clearly to be beneficial to patients. Task substitution and skill mix developments often require significant changes to legislation, to the organisational structure of health facilities and to remuneration systems. Changes to existing professional hierarchies are often resisted, although this may be because the case for change has not been made.

Where change is appropriate, delays to implementation or poorly managed processes of change can hinder access for patients.

- Ensure staff receive adequate training to support patients in the management of chronic conditions and to be effective and culturally competent communicators.

The European Union can support Member States through exchange of best practice on data collection on health worker roles and functions, remuneration and working conditions; ensuring ethical international recruitment in line with the WHO Global Code of Practice on the International Recruitment of Health Personnel; and promoting cooperation on health workforce policies through the Expert Group on European Health Workforce and Joint Action on health workforce planning and forecasting.

Access to effective and appropriate health care requires that there are sufficient numbers of health workers, with the right combination of skills and expertise, in the places that they are needed. Within Europe there are significant problems with regard to all of these issues (Dubois et al 2005).

For decades, some European countries have been failing to train adequate numbers of health workers. Instead, they have depended on importing health workers from other parts of the world, in particular from some of the poorest countries where they are most needed (Buchan and Sochalski 2004).

Historically, there have also been long-standing patterns of migration within Europe, such as the movement of doctors and nurses from Ireland to the United Kingdom and from Austria to Germany. These intra-European movements have increased with progressive European Union enlargements (Garcia Perez et al 2007, Buchan et al 2014). Initially, this involved movement of health workers from Spain and Portugal to countries such as the United Kingdom, but more recently there has been large-scale migration from some of the countries of Central and Eastern Europe to those in Western Europe. This has created major challenges for some of the countries that have lost large numbers of skilled health workers, in particular some of the post-2004 Member States (Starkiene et al 2005).

Another problem is the failure to train health workers with the combination of skills that are needed in a rapidly changing health care environment. Ageing populations bring with them higher rates of multi-morbidity (Barnett et al 2012). This calls for more generalist health care professionals who can support patients with problems spanning different body systems, both in primary care and in hospitals. In practice, in many countries there has been a tendency to emphasise the training of specialists, encouraged by payment systems that offer disproportionate rewards to those with specialist skills, in particular where this involves undertaking specialised procedures (O'Neil et al 2015).

There are areas where more health workers with specialist skills are required. It can be difficult to recruit and retain adequate numbers of nurses with specialist skills in areas such as critical care, musculoskeletal care, stoma care, and other forms of cancer care, as well as staff trained in mental health and the care of people with intellectual disabilities (Patel et al 2007).

The problem extends beyond shortages of specific types of staff. Health systems will not be able to develop and deliver people-centred health services if health workers are not equipped with good communications skills, cultural competence and adequate training to ensure they can care for people with intellectual disabilities or support patients in managing chronic conditions. For example, many

countries have struggled to put in place mechanisms to facilitate the multi-professional team working required to prevent disease, promote health and care for patients with chronic conditions (Nolte and McKee 2008), especially where the payment system encourages individualism and fragmentation. This is an important dimension of having 'the right skills' and is discussed in more detail in chapter 8.

Finally, the geographical distribution of health workers within countries can be an obstacle to equitable access to health services. Some countries face the challenge of attracting and retaining staff in isolated rural areas and deprived urban areas where there is a high burden of disease, and associated workload, and where the quality of life for health workers and their families maybe poor.

### **Tools for monitoring and evidence of variation**

Although data on health workforce are available, they are almost exclusively limited to workforce numbers, there are questions about data quality and interpretation is often problematic. In spite of work to standardise definitions, many blurred boundaries remain and all sources of data have limitations. For example, while most doctors on a medical register will be providing direct patient care, a significant number may be involved in other activities, such as medical management, health promotion, public health, academic research or the pharmaceutical industry. Others may be retired, taking a break from work for family reasons, or working abroad. Data obtained from employers typically captures only a subset of all possible employers (often, only in public facilities). Some data sources record headcounts, others the full-time equivalent numbers, which account for growing rates of part-time working. The problem is further complicated by the indistinct and often varying boundary between health and social care in many countries. Thus, a substantial number of nurses may be working in facilities that would be considered to lie within the health sector in one country and within the social care sector in another.

Most data collection systems have failed to keep up with changing patterns of health care. They tend to focus on numbers of doctors, dentists and nurses, even though modern health care requires the input of many other professional groups, including specialist therapists, laboratory workers and health promotion or public health specialists, as well as ancillary staff such as health care assistants.

Routine data are even more problematic at finer levels of disaggregation. Thus, even the definition of medical specialties varies across Europe. Dermato-venerology is a distinct specialty in many countries, while others have separate groups of physicians who specialise either in dermatology or sexually-transmitted diseases. The situation is complicated further because of variation among countries in whether such specialists operate in hospitals or in ambulatory care facilities and who is included in the data gathering system (Box 5.1).

In addition to routinely collected data, there are a number of ad hoc studies and surveys that provide some comparative data. These are often undertaken by European professional bodies to inform their policies and practice and many depend on the availability of committed individuals in each country to collect the data. Although they may have the advantage of using standardised definitions and survey methods and, in many cases, provide information on the scope of practice of the professionals concerned, a disadvantage is that they do not cover all countries and are undertaken infrequently and at irregular intervals. An example is the European Primary Care Monitor.

**Box 5.1 Definitions of medical specialists included in data from selected Member States**

*France:* Data refer to active physicians in metropolitan France and overseas departments. Interns and residents are not included.

*Germany:* Data are on the number of specialists who are actively practising medicine in public and private institutions and provide services directly to patients (head-count data).

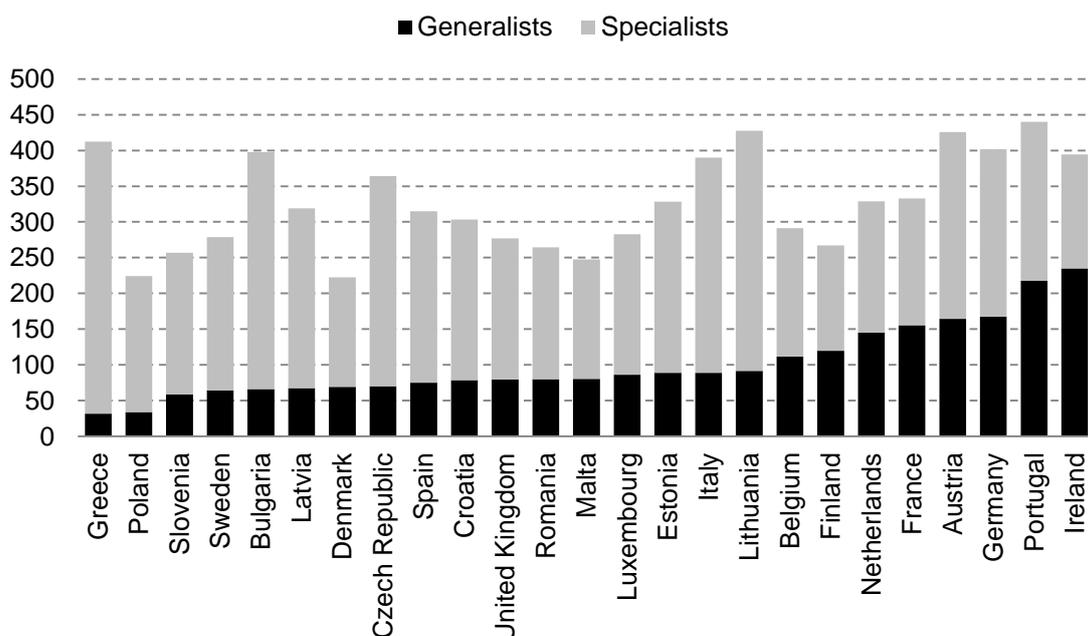
*The Netherlands:* Data are for professionally active and licensed physicians based on a register of (para)medical professions and a micro-integrated database of Statistics Netherlands with data from municipal register, tax register, social security, business register. Data on doctors in training are from the Royal Dutch Society for the Advancement of Medicine.

*United Kingdom:* Data do not include the private sector. In Northern Ireland, data exclude bank staff, research fellows, clinical assistants and hospital/medical practitioners. In Scotland the sum of GPs and specialists is greater than the total number of physicians due to some staff holding more than one post. There is currently no simple way of assigning such staff to one group only.

Source: OECD (2015)

For all these reasons, the limited published data on the health workforce in Europe are difficult to interpret and comparisons must be made with great caution. Recognising this, there is evidence of considerable variation across countries (Figures 5.1 and 5.2), with a twofold difference in the density of physicians and an almost fourfold difference in the density of nurses, although some of the figures at the extremes of the range raise questions about the definitions in use. Eurostat data on health workers by region also show that there are very substantial differences in health worker density within countries, where the definitions should be consistent.

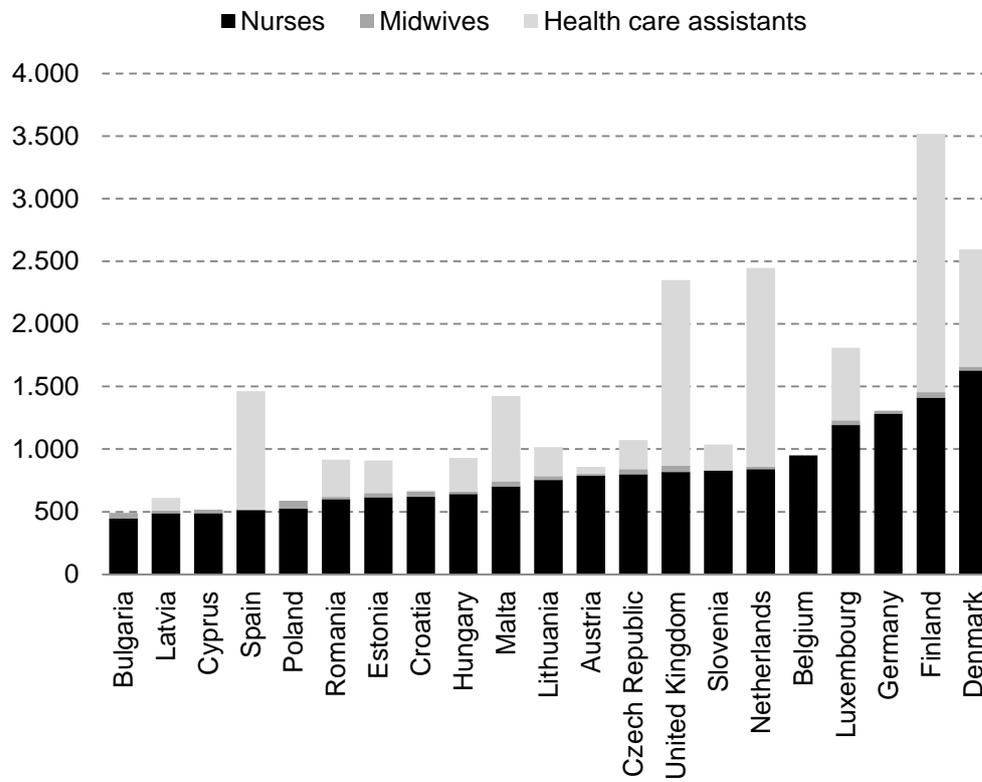
**Figure 5.1 Physicians per 100,000 population, EU28, 2013**



Source: Eurostat (2015)

Note: No data for Cyprus, Hungary or Slovakia; 2012 data for Denmark and Sweden.

**Figure 5.2 Nurses, midwives and health care assistants per 100,000 population, EU28, 2013**



Source: Eurostat (2015)

Note: Data for 2012 for some countries

### Policy responses

Policy responses to shortages of health workers are simple in theory but difficult to implement in practice. Many health workers have portable skills that are in demand in a wide range of high-income countries. Thus, it is clear that there is a global market for them. Following from this, responses can be considered under the headings of demand and supply. If the price a country is willing to pay for health workers is substantially lower than elsewhere, this implies it has expressed a low level of demand as a government or a society (this is separate from the demand that individuals may express). In such circumstances, the logical response is to raise the price that it will pay, by increasing salaries. Of course, there may be many obstacles to doing so, including affordability, political willingness and concerns about differentials with other workers whose skills can less easily be traded internationally. The other response is to increase supply, with greater investment in training. However, this is unlikely to be effective unless attention is paid to the demand side, as otherwise the additional health workers will simply move abroad.

Potential responses to the maldistribution of health workers within a country, especially shortages in rural areas, were examined in a comprehensive review conducted by the World Health Organization (Dolea et al 2010). It found that the quality of the evidence overall was weak and there were few evaluations using robust designs. Interventions for which there was some evidence of effectiveness

included recruitment of students from rural areas, reorienting training to prepare health workers for practice in rural areas, financial incentives and support programmes for isolated practitioners, such as those linking them to peers for mutual support.

There is a growing body of evidence on skill mix, ensuring that patients are cared for by those with the most appropriate skills. The evidence mainly relates to nurses taking on roles traditionally associated with physicians and there are an increasing number of well-designed comparisons, including randomised controlled trials (Martinez-Gonzalez et al 2015). Many studies have methodological limitations and results cannot easily be extrapolated from one setting to another because of differences in nurses' roles and competencies. Nevertheless, findings show that specially trained nurses can provide care for patients with chronic diseases that is at least equivalent to care provided by physicians, in terms of process of care (Dubois et al 2005).

Research into which type of physician is most appropriate to manage patients in emergency care shows that general practitioners working in hospital emergency departments request fewer tests and get better results than junior doctors in training (Dale et al 1996). A recent trial in which severe head injuries were randomised to be managed at the site of injury by paramedics only or with additional input from a physician transported by helicopter produced results that tended to favour the latter (Garner et al 2015). However, skill mix developments often require significant changes to the organisational structure of the health facility, recognising that new responsibilities require different reward systems and can challenge existing professional hierarchies. They should be supported by well-designed programmes of retraining and continuing professional development. They must also take account of the widespread existence of financial incentives that serve to maintain the status quo.

The European Union is supporting Member States (European Commission 2012a) through better data collection on health worker functions, remuneration and working conditions; ensuring ethical international recruitment in line with the WHO Global Code of Practice on the International Recruitment of Health Personnel (WHO 2010b); and promoting cooperation on health workforce policies through the Expert Group on European Health Workforce and Joint Action on health workforce planning and forecasting (Simmelweis University 2015).

## 6. Quality medicines and medical devices are available at fair prices

### Chapter summary

Medicines and medical devices contribute significantly to health and quality of life and generally account for a significant share (around 25%) of total spending on health care. The efficient use of these vital resources is therefore critical to guaranteeing equitable access to safe and high quality health services. Yet across and within EU countries, many people find it hard to access necessary medicines, supplies and diagnostic tests, and out-of-pocket payments for outpatient medicines are the single most important driver of health-care related financial hardship among poor households. In addition, people sometimes face long waiting times for diagnostics due to lack or inappropriate use of equipment and staff. Routinely available data on the use, costs and prices of medicines and medical devices are limited. Nevertheless, the extent of variation across countries suggests problems of both underuse and overuse of medicines and diagnostic equipment.

On the one hand, access to medicines has improved over time due to the expiry of patents for 'blockbuster' products. For off-patent medicines, access issues focus on the importance of generics and biosimilars; the ability of competition to drive prices down; and coverage with financial protection – how well the health system protects people against out-of-pocket payments for medicines.

On the other hand, debates around access to new medicines have intensified. Key issues here also concern coverage (who has access, within and across countries?) and prices (are health systems able to pay for new medicines?), and extend to thinking about how best to provide incentives for innovation (do payment mechanisms encourage the development of medicines that address unmet therapeutic needs?) and how to balance incentives against the budget impact of paying for new products. These issues have led many to call for a re-think of funding for R&D and payment for innovation – a complex challenge that deserves a careful reassessment of existing mechanisms and a thorough exploration of all alternative mechanisms, including mandatory licensing on public health grounds when no price and quantity agreement is reached with innovators and public-private policy initiatives such as de-linking prices and R&D costs where appropriate. Such an assessment is, however, beyond the scope of this opinion and its implications go beyond issues of access.

Strategies for improving access to cost-effective medicines and medical devices include the development of new payment mechanisms for innovative medicines; the development of joint procurement agreements for medicines and medical devices (taking into account dynamic issues that might jeopardise the potential for competition in the long run); systematic use of HTA, including cost-effectiveness and cost-utility analysis, to inform coverage decisions and disinvestment for medical devices as well as medicines; the use of instruments and incentives to ensure rational prescribing, dispensing and use of medicines and medical devices (selection of essential medicines, clinical decision support tools, capacity planning of big-ticket equipment and specialised medical equipment management units and carefully designed payment mechanisms); and better information systems and data collection at regional, national and EU level. The European Union can support Member States to develop better information, assessment and procurement strategies.

This chapter highlights issues in access to medicines and medical devices. The discussion of medicines distinguishes between off-patent and new medicines. Access to new medicines is a complex matter because the need for incentives for the development of innovative products must be balanced against concerns about the budget impact of new products. Striking the right balance, from a societal perspective, and finding the most effective instruments to achieve this balance requires a depth of analysis that goes beyond the scope of this opinion. Ensuring that medicines and medical devices, once developed, are affordable for patients and prescribed and used in line with evidence – including evidence of cost-effectiveness – are equally important access issues. These issues are discussed in chapters two and three, respectively.

## **Medicines**

Pharmaceutical products are a key input to treatment, enabling people to be treated on an ambulatory basis over a potentially long period of time. The development of innovative therapies such as antibiotics, vaccines, insulin, anti-psychotics and many other medicines has changed the history of health care. The European Union accounts for about a quarter of all pharmaceutical sales globally, and the pharmaceutical industry employs over half a million people in EU countries, around half of whom are in just three countries, Germany, the United Kingdom and Italy (EFPIA 2014).

People living in EU countries have publicly financed entitlement to a wide range of medicines. And yet there are many people who cannot access the medicines they need or face financial hardship when using them. There are also many conditions for which effective medicines are lacking. Ensuring access to medicines and addressing issues of underuse and overuse involves tackling interrelated and sometimes challenging problems ranging from the way in which research and development (R&D) is funded and rewarded to rational use and disinvestment (WHO 2015a).

We discuss medicines after patent expiry first and then turn to access to new medicines.

### *Access after patent expiry*

Access to medicines has improved over the years due to the expiry of patents for several 'blockbuster' products. Many once-expensive patented medicines such as anti-ulcer drugs are now available 'over the counter' (OTC) at very low prices. Due to lower prices, use has also increased significantly.

For medicines for which patents have expired, access is linked to the role of generics and biosimilars and the ability of competition to drive prices down. Lower prices can improve access by reducing the impact on public budgets, which allows more of a particular medicine or a wider range of medicines to be covered. Lower prices may also reduce the financial burden on households for OTC medicines or where user charges (co-payments) are linked to medicine prices.

There is evidence of significant variation in the price of generic medicines across EU Member States (IMS Institute for Healthcare Informatics 2015). Some health systems have pursued aggressive procurement policies, with a strong impact on prices after patent expiry. This could reduce competition in the long run in markets where there are (re)entry costs. Promoting a balanced generics market may, therefore, be one way in which countries can improve access. However, concerns about dynamic effects (over time) are less important where generic producers are able to change product line without incurring prohibitive costs.

Procurement via tendering or bidding is an option for ensuring improved access to medicines when several producers offer the same well-defined product. Procurement faces difficulties when other criteria, like quality, are relevant but hard to specify in advance. Contracting authorities should establish clear general principles and rules for tender procedures, which can be adapted for specific products. For example, several bidders should be involved, prices below cost should not be allowed and contracts should provide sufficient certainty for the entire contract period.

Some countries or regions have established joint procurement mechanisms to obtain lower prices. The European Union's Joint Procurement Agreement for the purchasing of vaccines could be used for other products so long as purchasing power differences between Member States are acknowledged and addressed. If joint procurement of medicines were to result in a single price for medicines throughout Europe, this price might still be expensive for some Member States, even if on average it is lower than at present. There is a need to develop clear ideas about how to deal with socio-economic differences across countries, including the use of solidarity payments from higher-income to lower-income Member States.

The way in which co-payments for medicines are designed can influence prices if co-payments are linked to price and companies compete to have their products selected by more price-sensitive prescribers, dispensers and patients. Some countries use internal reference pricing to lower medicine prices – that is, linking co-payments to a reference price, usually selected from a small set of prices at the lower end of the market. However, generic substitution is generally a more effective instrument for lowering prices than internal reference pricing because the latter may keep prices high through incentives for collusion and disincentives for new entrants to the market. One example is the shift in Swedish policy on generics from internal reference pricing introduced in 1993 to generic substitution at the pharmacy level introduced in 2002 (Jönsson 1994).

### *Access to new medicines*

Policy makers need to ensure people have timely access to new medicines and, at the same time, secure the development of innovative products that address unmet *therapeutic* needs (not to be confused with unmet need for health services). Creating incentives for and rewarding innovation involves two approaches: a) compensation for the costs of developing a new product; and b) compensation for the value of the innovation to encourage the development of products that are more highly valued than others because they address a more important therapeutic gap. The first approach is complicated by the lack of information on R&D costs and because it may create incentives for inflating the costs of development. The second approach is complicated by the role of third-party payers (governments and other entities providing health coverage, who are unlikely to be as sensitive to price as individual consumers would be, giving sellers significant market power over buyers). In general, the combination of multiple objectives, multiple instruments and multiple agents results in substantial complexity.

Patents were originally developed as a means of rewarding and ensuring innovation in a private market. The patent system allows innovators to recoup their costs by giving them the right to be sole producer and seller of a product for a defined period of time, during which they are also able to set their own prices. In the case of pharmaceutical products, the increasingly demanding regulatory rules for approval for human use (for example, after the thalidomide disaster) increased costs and reduced the time in which producers were able to recoup costs through sole production and sales. This led to extensions of patent duration and specific

legislation for the development of drugs for small populations (orphan drugs). As a result, launch prices also increased, leading to debate about high prices for new products.

Viewed from a historical perspective, the patent framework has been able to stimulate the development of therapeutically innovative medicines, with several important discoveries in the last half century. However, innovation has come at a cost: technological developments are a major driver of health care expenditure growth – much more so than demographic factors such as population ageing. In recent years, a number of developments have raised concerns about the current approach, which results in high prices for new medicines, particularly those targeting small patient populations. These developments have raised questions about linking prices to value, the ways in which value is determined, and the treatment of pharmaceutical products as financial products by some companies.

Concerns about pressure on public budgets, concerns about the absence of new products to address therapeutic gaps and the interaction and contribution of public and private funding for research (Mazzucato 2011) have brought the issue of innovation in medicines to the fore. In the late 20<sup>th</sup> Century, in response to cost pressures faced by health care payers, economists began to develop methods to assess the therapeutic (added) value of new medicines in absolute terms and in relation to alternatives. The concept of economic evaluation of health technologies, especially medicines, is now widely used in discussions about market access for new products and greater use of economic evaluative techniques has helped to make clear the value of new medicines in terms of health and other outcomes.

As it has become possible to determine value, value has played a growing role in setting prices. Over time, this has enabled the notion that prices can be set up to the point the payer is willing to pay (as would be the case where prices match a threshold value for expected incremental cost-effectiveness, for example), leading to situations where innovators claim all or most of the value generated by a new medicine. In other words, the monopoly awarded by the patent system is used to obtain the maximum possible price, which may go well beyond the costs of R&D and a reasonable profit.

Once again, health care payers have looked for new ways of negotiating and lowering prices, leading to the rise (and fall) of international reference pricing – that is, using prices set in other countries as a guide to setting domestic prices (Persson and Jönsson 2015) – and more recently, the development of sophisticated mechanisms such as those included under the heading of ‘risk-sharing agreements’ and payment for performance. Alongside these developments, there has been discussion of using differential pricing across countries to reward innovation<sup>12</sup> on the grounds that countries that value the product more (that is, that are less sensitive to price) should pay more of the reward for innovation. This debate has reinforced a focus on the value of innovation.

The original rationale for patent protection was to provide a reward for innovation, but recent developments have led to apparent acceptance of the notion that innovators can claim all (or most of) the value generated by their innovation until a patent expires. There are various problems with this: it may be regarded as an unbalanced reward for innovation; value may not be accurately established if the prices of comparable medicines have been set too high; the value of a given product may change over time (for example, if the number of patients treated

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<sup>12</sup> See the work by Danzon and Towse (2003) adjusted for the explicit role of health insurance protection and its moral hazard effect by Barros and Martinez-Giralt (2008). See also Vogler et al (2015).

changes); new products may exert substantial financial pressure on the budgets of health care payers; and price discussions may therefore focus on the 'discounts' (relative to maximum value) sellers are willing to provide to health care payers.

A discussion of mechanisms to determine the price of new medicines<sup>13</sup> needs to consider price as a signal to encourage innovation in desired areas and should also ensure that prices fairly distribute the gains from innovation. At one extreme, setting prices so that the full value of innovation accrues to firms will provide incentives to develop higher-value products, but ignores these distributional issues. At the other extreme, prices could be set to match the costs of R&D and production, but this would fail to provide signals about innovation and might encourage cost-inflation by companies, to boost revenue; in this case, the beneficiaries would be firms and consumers at the expense of health care payers.

It is important to find a balance between incentives for innovation and distributional concerns, including the costs to countries of finding funds to pay for new medicines. This requires a transparent process based on clear, accepted principles. The first step is to agree on a reasonable and fair starting price under patent protection, rather than an abusive one. Some proposals for what a reasonable price might look like emphasise the incentive argument and call for a price based on value, but this does not mean the price should be equal to the full value of the outcome. Others start from a different perspective and ask what sort of division of gains from innovation should result from price determination and how the bargaining power of payers can be rebalanced. This latter view requires accurate information on R&D costs, including the costs of failed attempts to innovate and the opportunity costs of investment.

Second, all instruments for rewarding innovation should be considered and assessed in terms of their advantages and disadvantages for access as well as innovation, including giving regulatory authorities the ability to invoke mandatory licensing on public health grounds when no price and quantity agreement is reached with innovators and public-private policy initiatives. For example, in 2010, Council Conclusions on the EU's role in global health asked Member States to ensure that EU investments in health research secure access to the knowledge and tools generated as a global public good and generate socially essential medical products at affordable prices (Council of the European Union 2010). The Conclusions asked Member States to consider supplementary mechanisms where appropriate, among them the de-linking of prices and R&D costs (WHO 2012). These ideas were discussed in relation to low- and middle-income countries, but may be relevant to EU countries (Anderson 2016). An in-depth assessment of the advantages and disadvantages of alternative instruments for access and innovation is beyond the scope of this opinion, but deserves careful attention, including deliberation by the EXPH in the future.

Third, while different instruments give different emphasis to the rate of innovation and the way in which value is distributed, there is a need to acknowledge that these objectives are not independent. Setting prices based on value may not be efficient – that is, may not maximise social value – if the way in which value is distributed between companies and society at large (the public, service users and health care payers) matters. This is because raising the revenue to pay for new medicines – for example, by increasing taxes or health insurance contributions – can incur distortionary costs. For this reason, price determination mechanisms cannot ignore costs and focus exclusively on the value of benefits. To understand

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<sup>13</sup> A useful discussion of alternative mechanisms to pay for new medicines can be found in Jönsson and Carlsson (2014).

how value is distributed, information on R&D and production costs should be collected, in addition to information on benefits.

Fourth, discussions about value will benefit from being treated separately from discussions about price, in contrast to the current trend of using assessment of value to set prices. There is also scope to explore new ways of setting prices. Recent experiments with new payment mechanisms attempt to shift some or all of the risk of ineffective treatment to producers. However, depending on the specific characteristics of these risk-sharing arrangements they may result in more or less budget certainty and more or less litigation when payment is contingent on outcomes that are difficult to measure. They may also introduce a range of incentives – for example, to develop higher-value medicines; for providers to treat too many patients when ‘failures’ are not paid for (that is, when the probability of a treatment working is low and payment only occurs for successful treatments, the patient may still be treated); to enable the use of ‘secret price discounts’ etc.

Finally, rewarding global innovation is likely to demand coordination of some sort across countries (easier in theory than in practice), including the role of public funding for R&D or identification of effective decentralized mechanisms. International approaches are challenging due to differences in health system and socio-economic contexts. EU Member States differ both in terms of ability to pay and in their assessment of value, so that even standard cost-effectiveness assessments can yield different decisions depending on country conditions.

### *Coverage and priority setting*

Most EU Member States require people to pay co-payments at the point of use for outpatient prescribed medicines. Medicines used in hospitals do not usually involve separate payment by patients but are included in general hospital co-payments (if co-payments are required for inpatient care; several Member States provide hospital services without co-payments). The rationale for co-payments in general is worth examining because co-payments are an important barrier to accessing care and impose significant costs on households. The rationale for co-payments for medicines is of particular importance because medicines are the largest single driver of out-of-pocket payments across OECD countries (OECD 2015), and out-of-pocket payments for outpatient medicines are the most important driver of health care-related financial hardship for households internationally and in Europe (Saksena et al 2010, Thomson et al 2016). Differences in the design of co-payments will have an impact on access and financial hardship.

Cost-effectiveness analysis and HTA are good instruments for informing priority-setting and disinvestment processes and can also be used to inform periodical reviews of medicine lists for safety, efficacy and control of adverse effects. Where there are products with different levels of effectiveness for the same clinical need, electronic health records (databases) and patient registries can play a role in identifying the most effective products, through analysis of diagnoses, dosage and outcomes, and contribute to improved prescribing and efficiency.

If regional variations in access are a problem, coverage decisions alone will not solve them. Understanding regional variations requires individual-level patient data.

### *Ensuring effective prescribing, dispensing and use of medicines*

Improving prescribing is not driven by a concern for cost. It is primarily an issue of quality of care – safety, appropriate use and the prevention of negative long-term side-effects like antimicrobial resistance. It is possible to improve prescribing through continuous training for health workers; the use of clinical decision support tools (e-prescription, algorithms, wise lists and guidelines); and giving priority to

generics and biosimilars using INN prescribing (prescribing by international non-proprietary name) and generic substitution. Careful attention should be paid to ensuring that the incentives facing prescribers, dispensers and users of medicine are aligned.

People do not always take their medicines in the most effective way for many reasons: inappropriate advice by physicians; lack of clarity about the dose; forgetfulness; difficulty adapting to changes in pills; and lack of trust in generics and biosimilars. It is important to provide people with careful explanations of how and why to take medicines and to monitor adherence to treatment. Self-management of complex polypharmacy is a challenge.

### **Policy responses**

Strengthening access to off-patent and new medicines requires a comprehensive approach. Efforts to promote access to new medicines need to strike a balance between stimulating innovation and budget impact – an issue that warrants deliberation by the EXPH in the future. In terms of policy responses, the following options can be considered, taking into account the context of specific products:

- Promote dialogue between Member States and stakeholders to reward R&D investment without excessive payment. Payment should cover the costs of R&D and production and allow for a reasonable profit, guaranteeing a fair reward for industry innovation, ensuring access for patients and contributing to the financial sustainability of health systems. Payment should also provide incentives for the development of cost-effective innovations for improved outcomes (that is, innovations that have a lower cost per unit of benefit, which allows for higher costs if higher benefits also result).
- There are advantages in Member States coordinating to develop a common strategy to enhance access, although it may be challenging to find a solution that can be equally applied to all countries. Still, agreeing a common set of guiding principles has the potential to improve access to new medicines.
- Access to new medicines protected by patent laws generally involves complex negotiations between public payers and innovators. Instruments are available, or should be made available, to improve these negotiations, including decisions on volume (number of patients treated or number of treatments bought) in addition to price; subsequent assessments of the value of new products; the use of cost-effectiveness analysis; and even, eventually, the use of mandatory licenses, on public health grounds, in the absence of agreement.
- Creating greater transparency around the costs of pharmaceutical products and the price of medicines would provide better grounds for assessing affordability, equitable access, fairness in pricing and incentives to develop new medicines.
- Countries should make use of available instruments to promote efficient use of medicines, including HTA and cost-effectiveness analysis to inform coverage decisions (disinvestment); aligned incentives for prescribing, dispensing and use; and joint procurement agreements for public purchasing (vaccines, emergency circumstances, others).

- Improve information systems and data collection at regional, national and EU level, to document and understand geographic variations in access to medicines and how differences relate to overuse and underuse of medicines.

## Medical devices

Medical devices include a huge range of products ranging from contact lenses and software to stents, prostheses, ophthalmic lasers, pacemakers, defibrillators, clinical laboratory equipment, surgical equipment, scanning equipment and e-health technologies. These devices can have a substantial impact on health outcomes, quality of life and health care expenditure. In addition, the industry employs over half a million people in Europe and had total sales of €100 billion in 2013. In spite of the crisis, the European market for medical devices grew on average by 4% a year between 2008 and 2013 (MedTech Europe 2015).

The EU regulatory framework for medical devices was reviewed in Directive 2007/47/EC (European Union 2007), followed by an exploratory process on the future of medical devices initiated in 2009. The Poly Implant Prothèse breast implant scandal prompted a European Parliament Resolution calling on Member States and the Commission to implement specific actions, such as a shift to a system of pre-market authorisation for certain categories of medical devices (European Parliament Resolution 2012). In 2012, the Commission adopted a proposal for a Regulation on medical devices and in vitro medical devices (European Commission 2012b, 2012c). The proposal has been discussed in the European Parliament and in the Council of Ministers and negotiations between them are expected to start soon.

Access issues around medical devices are similar to those around medicines. However, there is even less transparency and information where medical devices are concerned, and more needs to be known about their certification, distribution and use. In 2010, the World Health Organization established a global atlas of medical devices, which it updated in 2014 (WHO 2014a). In the following paragraphs we highlight some important concerns.

**Geographical distribution, supply and efficiency in use:** There are wide variations in the distribution and use of medical devices within and across countries (OECD 2015). Although there are no European guidelines regarding the appropriate rate of use of different devices, the available information suggests there are likely to be significant problems of underuse and overuse. So-called big-ticket equipment needs to be limited in supply to ensure efficiency and quality. If facilities are lacking or equipment is not being operated efficiently, people may have to wait too long, resulting in delayed diagnosis, unnecessary suffering, complications, economic losses and other negative effects.

**Maintenance and lifecycle substitution:** High technology requires careful instalment and supervision, regular maintenance and attention to replacement as new devices become available.

**Reprocessing:** The practice of reprocessing and re-using medical devices designed for single use merits attention. Opportune and adequate reprocessing may improve access. One key issue is the exact definition of opportunity (including patient safety considerations) and adequacy. Another major aspect is to ensure traceability of the device, in order to effectively report and learn from device failure (European Commission 2010).

**Resource allocation:** During the crisis some countries cut medical device budgets, affecting the availability of supplies ranging from prostheses to CT scans. However, the crisis also created opportunities for countries to negotiate better prices, organise joint procurement schemes, assess rates of prescribing and use and improve the supply of clinical and epidemiological information.

### **Tools for monitoring and evidence of variation**

There is a need for additional comparable information on medical devices. The only routinely available data focus on big-ticket technologies, mainly the availability and use of scanning equipment. There are no data on the prices, cost-effectiveness and use of or waiting times for other medical devices that have an important impact on health outcomes and health care expenditure – notably, pacemakers, prostheses, lenses, computer software, etc.

There is large variation across EU Member States in the availability of MRI scanning equipment, with a ten-fold difference in the number of MRI units between Italy and Hungary (OECD 2015). There are three- to twelve-fold differences for other types of scanning equipment (CT, radiation therapy, PET, etc). There is also a huge difference in the number of MRI scans per 1,000 people. A difference of this magnitude is difficult to justify on clinical or epidemiological grounds in countries with similar levels of economic development. It suggests problems of overuse and underuse which are likely to be linked to lack of control over the location of scanning equipment and incentives for overuse created by the procurement, pricing and provider payment mechanisms in place.

### **Policy responses**

Countries can take a wide range of steps to ensure equitable access to medical devices, to address problems of underuse and overuse and to improve efficiency in the use of resources, taking into account devices that are part of a service and the ultimate goal of improving health. These include measures to:

- Define national policies on medical devices.
- Establish regulatory agencies and national health technology units. Promote use of HTA for medical devices, acknowledging the natural limitations of its use in this particular context. In areas where technology is rapidly evolving, care must be taken to ensure regulation does not become an undue obstacle to access.
- Stimulate more information exchange between authorities and agencies across Member States.
- Ensure careful planning of facilities and big-ticket equipment.
- Create specialised medical equipment management units at national, regional and hospital level to ensure appropriate use and maintenance.
- Improve the prescribing and rational use of devices and introduce systematic assessment of variations in use and cost-effectiveness.
- Use devices efficiently (functioning hours) to optimise investment.
- Promote cost-effective ICT solutions to provide services in remote areas.

The EU can support Member States by:

- Approving the new regulations on medical devices and in vitro diagnostic medical devices and promoting effective coordination between national authorities in implementing the regulations.
- Promoting the development of methods to apply HTA to medical devices.
- Stimulating cooperation between Member States in the development of e-health solutions.
- Contributing to the development of information systems and assessment methods.
- Reinforcing information systems at EU level to monitor the medical devices sector, including monitoring of infrastructure, procurement, prices, maintenance, use and clinical evaluation, adverse effects, serious incidents and traceability throughout the supply chain.
- Promoting R&D in medical devices and optimal use strategies.

## 7. People can use services when they need them

### Chapter summary

People may find it difficult to use health services when they need them due to: lack of information about services, especially if information is not provided in the patient's language; low levels of literacy in general and health literacy in particular; factors affecting the convenience of services for the general population, such as the absence of an effective appointments system (recognising that not all have access to the internet) or the limited availability of out-of-hours services, home visits or mobile phone contact with providers; the extent to which services are equipped to meet the needs of people with disabilities; and long waiting times.

Although it is extremely hard to find comparable and robust data in any of these areas, the available data consistently highlight the potential for these types of barriers to exacerbate underlying inequalities in access to health services.

Comparative data on health literacy – available for eight countries only – suggest inadequate health literacy is a widespread problem affecting the general population. They also indicate a clear socio-economic gradient, with lower levels of health literacy concentrated among people with poor health status, high health care use, low socio-economic status, lower education and older age (over 75 years). The evidence base for strategies to improve health literacy is weak and needs to be strengthened.

Waiting time data are notoriously problematic, both in terms of definitions and the scope for manipulation. Data on self-reported unmet need due to waiting time also need to be interpreted with caution, especially since they do not account for financial hardship experienced by people who seek privately financed alternatives when waiting times for publicly financed treatment are excessive. Many national waiting time initiatives have been criticised for failing to prioritise access to treatment based on severity of illness and, in some instances, for creating perverse incentives to prioritise patients with relatively minor needs. Nevertheless, attempting to specify and adhere to maximum waiting times and efforts to provide the public with reliable information on waiting times can play a role in enhancing transparency, accountability and other dimensions of health system performance.

EU-wide data show how 95% or more of all health facilities are accessible to people using wheelchairs in Sweden, Finland, Spain, Greece, Cyprus and the United Kingdom, in contrast to less than 60% in Austria, Germany, Slovakia and Luxembourg<sup>14</sup> – perhaps a reflection of the dominance of solo office-based practice in these countries. Individual health facilities can and should take a wide range of relatively straightforward steps to make existing services more easily accessible to the general population and to meet the needs of people with disabilities.

Countries should also do more to ensure that people have good information about health services in their own language and have access to translation or interpretation services when necessary.

The European Union can support Member States by harmonising the definition of and collection of waiting time indicators and setting and enforcing standards for accessibility in health facilities for people with disabilities.

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<sup>14</sup> No data were available for Denmark, Croatia and France.

This chapter focuses on six factors that may make it difficult for people to use health services when they need them: service information; languages; health literacy; service convenience; meeting the needs of people with physical and intellectual disabilities; and waiting times.

### **Service information**

Patient organisations report that 19 out of 28 EU Member States provide an interactive, 24-hour, web- or telephone-based health care information service that is publicly available throughout the country (Björnberg 2015). However, such services are not reported to be effective in 6 out of the 19 countries, either because people do not know about it or because it is hard to access (see Table 7.1).

**Table 7.1 Availability and effectiveness of interactive, 24-hour web- or telephone based health care information service, EU28, 2014**

<b>Status of service</b>	<b>EU Member State</b>
Service exists	Austria, Estonia, Finland, France, Italy, Latvia, Lithuania, Portugal, Spain, Sweden, UK
Service exists but few members of the public know about it, or it is hard to access	Belgium, Malta, Netherlands, Poland, Slovakia, Slovenia
Service does not exist	Bulgaria, Croatia, Cyprus, Czech Republic, Greece, Hungary, Ireland, Luxembourg, Romania

Source: Björnberg (2015)

### **Languages**

A more important consideration may be whether information about health services is routinely provided in people’s languages and the availability of translation and interpretation services. Unfortunately, European efforts to capture the quality of the user experience – for example, the Euro Health Consumer Index produced by the Health Consumer Powerhouse – do not focus on this or on other factors relevant to people who may be especially vulnerable where access to health services is concerned.

### **Health literacy**

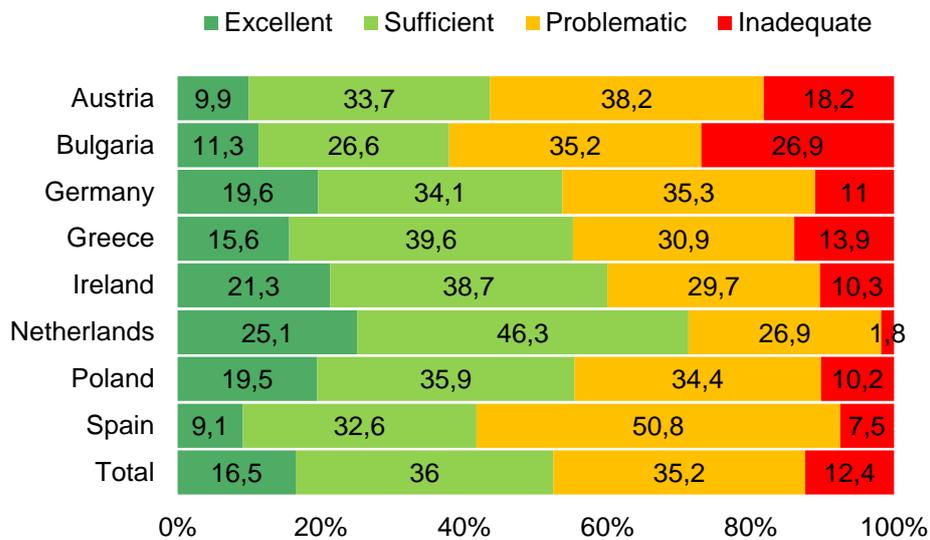
Traditional indicators of health literacy have been criticised for focusing on reading skills, being too clinically focused and not assessing important aspects such as understanding and the ability to assess and use information for health promotion, disease prevention and self-management of health conditions. More comprehensive definitions of health literacy encompass its dynamic interaction with the wider health, education and social systems (Nutbeam 2000; Rudd 2004; Institute of Medicine 2004).

Recent research in Europe is adopting a population health perspective going beyond individual and clinical dimensions to include interdependencies between health understanding, health attitudes and behaviour, the social determinants of health and the design and delivery of health services (Sørensen et al 2012; Kickbusch et al 2013). This research defines health literacy as ‘people’s knowledge,

motivation and competences to access, understand, appraise and apply health information in order to make judgments and take decisions in everyday life concerning health care, disease prevention and health promotion to maintain or improve quality of life during the life course’ (Sørensen et al 2012).

Survey results from Europe and north America show that around half of all patients cannot understand basic health care information, which indicates that health literacy is not simply a minority problem. The first European survey of health literacy, carried out in 2011, found that 48% of all respondents had an inadequate or problematic level of health literacy (Figure 7.1). However, this share varied across countries, ranging from around 29% in the Netherlands to around 60% in Bulgaria and Spain.

**Figure 7.1 Levels of health literacy in eight EU Member States, 2011**



Source: HLS-EU Consortium (2012)

Note: Data for Germany are for one region only (North Rhine-Westphalia)

Low health literacy can increase the risk of medical errors, reduce the success of treatment or lower the take up disease prevention and health promotion actions. It is also likely to be a determinant of inequalities in health, because low levels of health literacy tend to be concentrated among people with poor health status, high health care use, low socio-economic status, lower education and older age (over 75 years) (HLS-EU Consortium 2012).

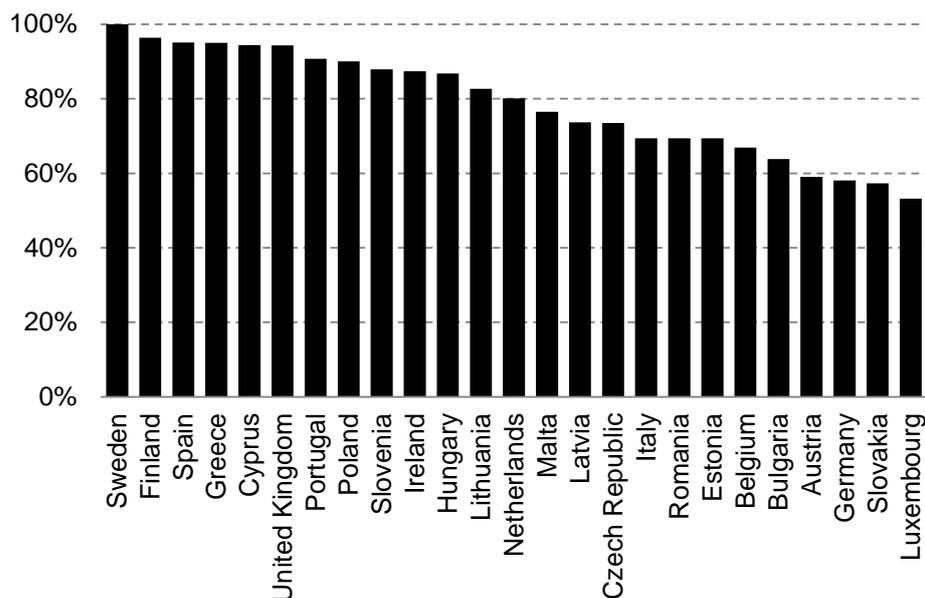
## Service convenience

The term ‘convenience’ covers a wide range of issues around how easily patients are able to make use of available health services and how well services are organised to be as accessible as possible for everyone. The issue of accessibility for people with disabilities is discussed in more detail below. Here, the focus is on the population as a whole and people’s ability to access non-emergency services beyond normal working hours; have health professionals visit them at home if they are unable to travel; obtain repeat prescriptions by telephone or some other means so that they do not have to return to the physician’s practice or health centre; communicate with the health system in ways that are convenient for them, such as by email or mobile phone; and use non-emergency services without registration.

## Meeting the needs of people with physical and intellectual disabilities

People with temporary or permanent physical disabilities and people with intellectual disabilities may face a range of barriers to accessing facilities. To give just one example, Figure 7.2 shows how the number of primary care facilities accessible to people using wheelchairs varies from 100% in Sweden to less than 60% in Austria, Germany, Slovakia and Luxembourg.

**Figure 7.2 Share of primary care practices accessible to people using wheelchairs, EU28, 2013**



Source: QUALICOPC study; Schäfer (2011)  
 Note: No data available for Denmark, Croatia and France

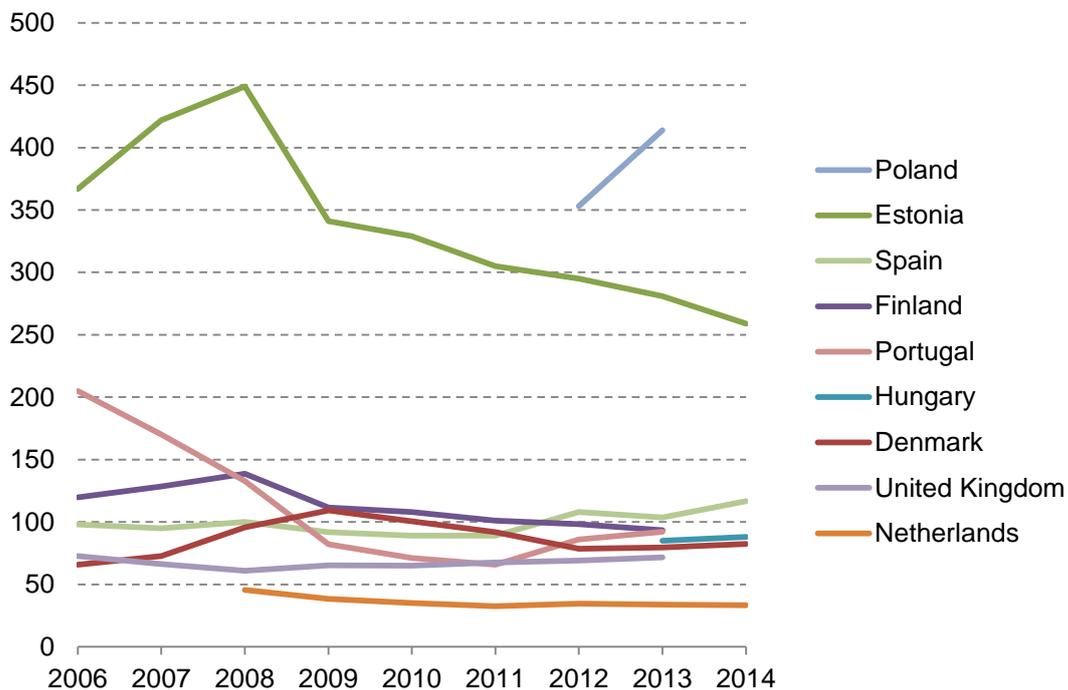
## Waiting times

If services are not readily available due to capacity or funding constraints or inefficient use of resources, people may be required to wait for treatment. Not all waiting has negative outcomes: some people on waiting lists decide they would prefer not to be treated. However, in many instances having to wait involves stress, anxiety, pain and deterioration in health status (especially for people with chronic conditions); some people may even die before being treated. Long waiting

times can also lead to serious financial hardship for people who seek private alternatives and may be damaging for public perceptions about the health system.

There is large variation in the extent to which waiting times for treatment are a problem in EU Member States. Among European OECD countries, long waiting times are not seen as an issue in Belgium, France, Germany and Luxembourg (OECD 2013). In the small number of European OECD countries reporting waiting times, the average waiting time from specialist assessment to treatment for coronary bypass in 2014 ranged from 33 days in the Netherlands to over 400 days in Poland (Figure 7.3).

**Figure 7.3 Average waiting time (days) from specialist assessment to treatment for coronary bypass, OECD countries for which data are available, 2006-2014**



Source: OECD (2015)

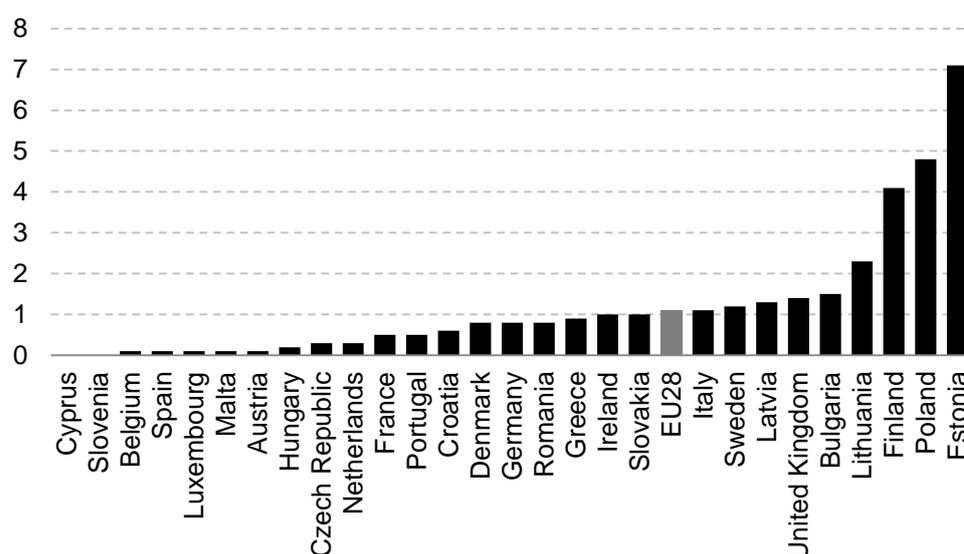
According to patient organisations, most patients would not wait for more than three months for elective surgery in 18 out of 28 EU Member States (see Table 7.2). Comparing this information to reported unmet need due to waiting lists suggests there is no clear link between patient organisation-reported waiting times and self-reported unmet need due to waiting lists. The three countries in which more than 4% of those surveyed reported unmet need due to waiting lists (Finland, Estonia and Poland), as shown in Figure 7.4, experience very different levels of waiting time, as shown in Table 7.2. It is possible that patients in some countries resolve waiting time issues by paying privately for treatment, either through voluntary health insurance or out-of-pocket.

**Table 7.2 Extent of waiting time problems for elective surgery, EU28, 2014**

Extent of waiting time problem	EU Member State
The vast majority of patients (over 90%) would get the operation within three months	Belgium, Bulgaria, Denmark, Finland, France, Germany, Luxembourg, Netherlands
Most patients (over 50%) would get the operation within three months	Austria, Czech Republic, Estonia, Greece, Hungary, Italy, Lithuania, Romania, Sweden, UK
Most patients (over 50%) would typically wait more than three months	Croatia, Cyprus, Ireland, Latvia, Malta, Poland, Portugal, Slovakia, Slovenia, Spain

Source: Björnberg (2015)

**Figure 7.4 Share (%) of the population reporting unmet need for a medical examination due to waiting lists, EU28, 2013**



Source: Authors based on EU-SILC (2015)

Waiting time indicators are problematic for several reasons (Pope et al 1991). First, their interpretation, although superficially simple, is actually quite complex (Cromwell 2004). Second, they assume that everyone on the waiting list is actually in need of care, which is not necessarily the case. Third, they may fluctuate in line with supply, so that the threshold for placing someone on a waiting list may vary according to the anticipated capacity for treatment. Put another way, there may be little point in placing someone on a waiting list if there is no prospect of their being treated within a reasonable period.

Having said that, there has been progress in collecting comparable waiting times across OECD countries for several surgical procedures (Siciliani et al 2014). There is also a growing body of empirical literature which provides evidence of inequalities in waiting times by socioeconomic status. This suggests that patients with higher socioeconomic status tend to wait less for publicly financed health services, for a given level of need, across several European countries (Siciliani and Verzulli 2009, Laudicella et al 2012, Carlsen and Kaarboe 2014, Tinghög et al 2014).

## Policy responses

Health literacy is recognised as a key dimension of population health improvement in the World Health Organization's Health 2020 policy framework. Unfortunately, the European evidence base on the most effective strategies to use for improving population health literacy remains underdeveloped, particularly in the area of disease prevention, health promotion and control of communicable diseases (Barry et al 2013b).

Many actions to make existing services more easily accessible can be taken without detailed evidence but rather by applying basic principles. Individual health facilities can take steps to improve accessibility by strengthening the transport infrastructure, including public transport networks; extending hours of operation to fit in with patients' working lives; introducing measures for people with disabilities, such as wheelchair access, clear signage for those with impaired eyesight and hearing loops for people with hearing problems; and taking account of the very low levels of literacy among some groups of patients (Dani et al 2007).

Other measures include outreach activities, such as locating services in peripheral clinics or using telemedicine. It is essential, however, for these types of strategies to be evaluated before use. For example, numerous systematic reviews of telemedicine have concluded that evidence of cost-effectiveness is lacking and published papers are subject to considerable publication bias (Nordheim et al 2014, Hasselberg et al 2014, Mistry et al 2014). The use of eHealth options should be developed with an adequate focus on the needs of end users, especially patients, and with their involvement (Car et al 2008).

Strategies to reduce long waiting times used in EU Member States include targets backed up by heavy sanctions for hospital managers, including job loss (England); maximum waiting times organised by the national purchasing agency and negotiated with providers (Estonia); waiting time guarantees set in law (Sweden); waiting time guarantees accompanied by access to treatment in the private sector or abroad (Denmark and Sweden); financial incentives targeting regional purchasers (Denmark and Sweden); using private sector capacity (England); allocating additional funds to tackle long waits in problem specialties (England, Estonia); and the use of civic audits, which allow people to describe the accessibility and quality of the services they use as they see them (Italy). Box 7.1 gives examples of maximum waiting times in selected countries.

Many national waiting time initiatives have been criticised for failing to prioritise access to treatment based on severity of illness and, in some instances, for creating perverse incentives to prioritise patients with relatively minor needs. For this reason, the Danish government recently announced plans to abolish the one-month guarantee and replace it with a differentiated guarantee based on severity.

In spite of challenges, attempting to specify and adhere to maximum waiting times and efforts to provide the public with reliable information on waiting times can play a role in enhancing transparency, accountability and other dimensions of health system performance. The waiting time guarantee in Denmark enabled nearly half a million people to obtain treatment in private hospitals between 2002 and 2009, which may have helped to limit out-of-pocket spending and financial hardship for the patients concerned (Olejaz et al 2012). At the same time, it is possible that poorly designed and implemented initiatives will exacerbate inequities in the use of health services.

Monitoring of waiting times should not just focus on time but also on the accessibility and transparency of the information available to the public.

The European Union can support Member States by harmonising the definition of and collection of waiting time indicators and setting and enforcing standards for accessibility in health facilities for people with disabilities.

**Box 7.1 Examples of maximum waiting times in selected EU Member States**

**Estonia**

Maximum wait for a specialist outpatient visit: 6 weeks  
Maximum wait for inpatient treatment / day surgery: 8 months  
Maximum wait for cataract surgery: 1.5 years  
Maximum wait for large joint replacement: 2.5 years

**Denmark**

Maximum wait from diagnosis to treatment: 1 month

**Sweden**

Maximum wait for contact with the health system: same day  
Maximum wait to see a GP: 7 days  
Maximum wait to see a specialist: 3 months  
Maximum wait from diagnosis to treatment: 3 months

Source: European Observatory HiT reports for Estonia, Denmark and Sweden, available from [www.healthobservatory.eu](http://www.healthobservatory.eu)

## 8. Services are acceptable to everyone

### Chapter summary

People need to be willing to use available services, especially in primary care, which is the first point of contact with the health system for many people. When they use health services, their experience should be as positive as possible because user experience shapes expectations and can influence health care-seeking behaviour in the future. Services that fail to be acceptable to people are likely to be under used, with negative implications for health, efficiency in the use of health system resources and equity in use.

User experiences may be sub-optimal due to not having enough time with the provider, communication failures, lack of involvement in care decisions, lack of respect and lack of privacy. These factors may reflect fear on the part of the user; social, demographic and cultural differences between user and provider, potentially resulting in discrimination on the grounds of age, gender, race, ethnicity, religion or other individual characteristic; lack of user participation or consultation; lack of informational continuity (good health records) and service continuity (especially for out-of-hours services); poor management; and poor training of staff (communication skills, cultural competence).

Comparable data on overall user experience of the health system are not available in the European Union. Routinely collected data on the quality of patient-provider interactions are limited to a handful of countries (see Annex 3). The EU-funded QUALICOPC study is the only reliable source of comparable data on aspects of patient-provider interaction across all Member States. The study shows variation across countries, but its results are difficult to interpret. In general, there is a clear socioeconomic gradient in the quality of interaction between patients and physicians. Poorer people, people with less education and people in lower-paid jobs receive less information, explanation and emotional support than others and are less involved in treatment decisions.

Policy responses lie in the following areas:

- Strengthen the development of culturally sensitive and appropriate services (cultural competence). Culturally competent health services require a range of actions, including the definition of agreed standards and frameworks for practice, the development of supportive policies and organisational structures, the provision of education and training for staff and patients, the effective use of cultural mediation to support providers and the recruitment of staff from ethnic or cultural minorities.
- Improve the communication skills of health workers and work to empower the users of health services.
- Develop e-health systems for better informational and service continuity.
- Conduct regular national surveys of user experience of the health system, building on the experience of regular user surveys carried out in countries such as Denmark, Spain, Sweden and the United Kingdom. Surveys of informal carers may also be useful.

The EU can support Member States by enabling the sharing of good practice regarding methods to assess user experience.

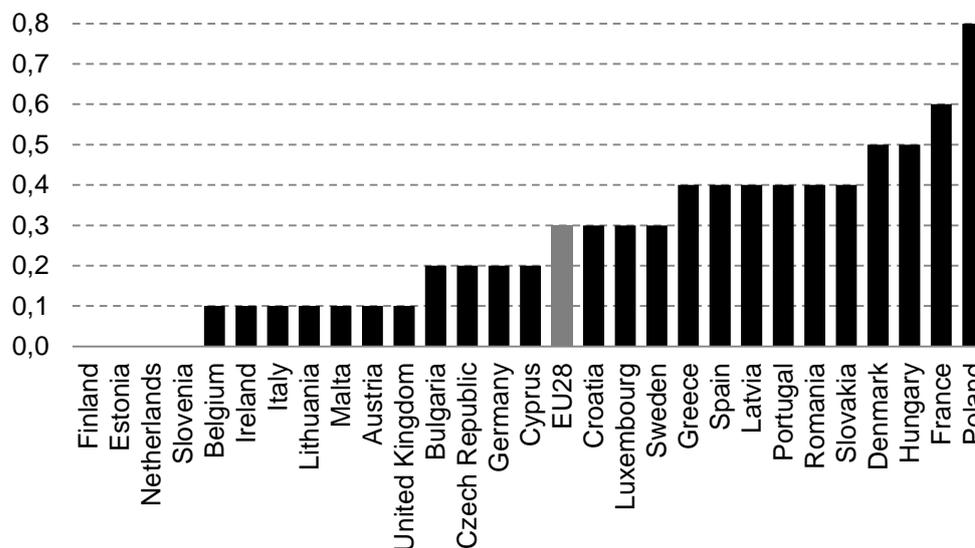
People need to be willing to use services, especially in primary care, which is the first point of contact with the health system for many people. When they use health services, their experience should be as positive as possible because user experience shapes expectations and can influence health care-seeking behaviour in the future. Services that fail to be acceptable to people are likely to be under used, with negative implications for care quality and outcomes, health, efficiency in the use of health system resources and equity in use.<sup>15</sup>

User experiences may be sub-optimal due to not having enough time with the provider, communication failures, lack of involvement in care decisions, lack of respect and lack of privacy. These factors may reflect fear on the part of the user; social, demographic and cultural differences between user and provider, potentially resulting in discrimination on the grounds of age, gender, race, ethnicity, religion or other individual characteristic; lack of user participation, consultation or empowerment; lack of informational continuity (good health records) and service continuity (especially for out-of-hours services); poor management; and poor training of staff (communication skills, cultural competence).

### Tools for monitoring and evidence of variation

Comparable data on overall user experience of the health system are not available in the European Union. Routinely collected data on the quality of patient-provider interactions are limited to a handful of EU Member States (see Annex 3). The only routinely collected data available across all Member States are for unmet need due to fear of doctor, hospital, examination or treatment, as shown in Figure 8.1. In general, this is a very minor source of unmet need, although there is some variation across countries.

**Figure 8.1 Share (%) of the population reporting unmet need for a medical examination due to fear of doctor, hospital, examination or treatment, EU28, 2013**

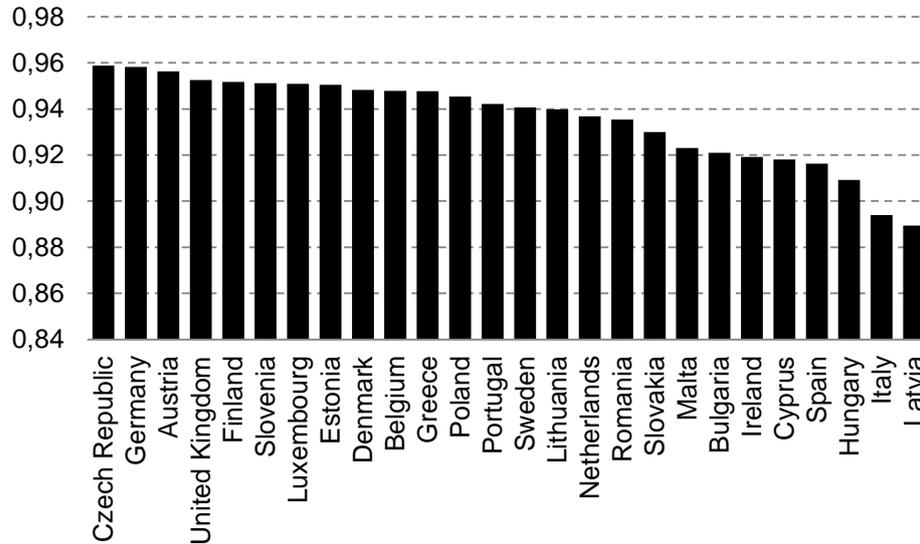


Source: Authors based on EU-SILC (2015)

<sup>15</sup> Patient-centred care and the involvement of patients and people as key partners in the process of care have been identified as critical to the delivery of safe and high-quality health services in Expert Panel on effective ways of investing in Health (EXPH), Final report on Future EU Agenda on quality of health care with a special emphasis on patient safety, 9 October 2014.

The EU-funded QUALICOPC study is the only reliable source of comparable data on aspects of patient-provider interaction across all 28 Member States (Schäfer et al 2011). Figure 8.2 ranks countries on the quality of this interaction in primary care. It shows some variation across countries. These data are hard to interpret, however, as we know very little about the reasons why patients report lower levels of quality.

**Figure 8.2 Quality of interaction between patient and primary care physician (score), EU28, 2013**

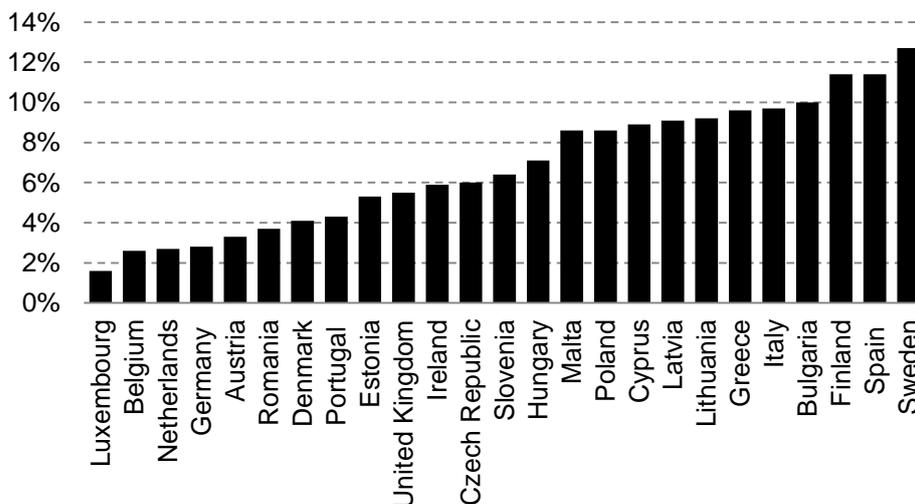


Source: QUALICOPC study; Schäfer (2011)

Note: A higher score indicates better interaction based on factors such as politeness, attentiveness, eye contact, understandability and asking questions; no data available for Croatia and France.

The same study reports on the share of patients feeling they have been discriminated against in the past year because of their gender, age or ethnic background by health workers in the primary care practice they visit or by other patients (Figure 8.3). Although this ought to provide some explanation in theory, in practice the association between these two sets of results is weak ( $R^2 = 0.19$ ).

**Figure 8.3 Share (%) of people feeling discriminated against by health workers or other patients in their primary care practice, EU28, 2013**



Source: QUALICOPC study; Schäfer (2011)

Note: No data available for Croatia, France and Slovakia.

Continuity of care – the extent to which a series of health services is experienced as connected, coherent and consistent with a patient's health needs and personal circumstances (Haggerty et al 2003) – is an important factor in determining the quality of patient-provider interaction. While the benefits to patients of always seeing the same physician (relational continuity) are limited, the benefits of informational continuity cannot be overstated, especially the presence of good health records. Continuity of out-of-hours services is also critical.

### **Resonance for specific people**

Studies find a clear socioeconomic gradient in the quality of interaction between patients and physicians. Poorer people, people with less education and people in lower-paid jobs receive less information, less explanation, less emotional support and are less involved in treatment decisions.

### **Policy responses at national level**

Policy responses lie in the following broad areas: strengthening the development of culturally sensitive and appropriate services (cultural competence); improving the communications skills of health workers (for example, when providing information, counselling and advice); working to empower the users of health services; and developing interoperable e-health systems for better informational continuity and service continuity.

Culturally competent health services require a range of actions, including the definition of agreed standards and frameworks for practice, the development of supportive policies and organisational structures, the provision of education and training for staff and patients, the effective use of cultural mediation to support providers and the recruitment of staff from ethnic or cultural minorities.

Countries should increase efforts to conduct regular national surveys of user experience of the health system, building on the experience of regular user surveys carried out in countries such as Denmark and Sweden. It may also be useful to survey informal carers for their views.

## Access for Roma, undocumented migrants and people with mental ill health

### Chapter summary

Some people experience particular difficulties in accessing health services. This chapter focuses on barriers to access among three systematically underserved population groups in Europe: Roma people, undocumented migrants and people with mental ill health. The literature shows that these groups of people experience substantial problems in accessing health services due to legal, financial and administrative barriers' fragmentation and lack of flexibility in the organisation of services; complex needs; lack of knowledge about health services; fear and mistrust; cultural, language and communication barriers; and experience of stigma and discrimination.

Focusing on these three groups is not to downplay the access problems faced by other people. Other groups that experience particular difficulties in accessing health services include: people living in poverty, homeless people, long-term unemployed people, people without health insurance, people with poor education, poor health literacy or intellectual disability, people living in isolated rural areas, older people, ethnic minorities, migrants, destitute or undocumented EU citizens, asylum seekers and refugees and members of traveller communities.

Effective policy responses to bridge the gap between need and health service use for underserved groups of people include the following:

- Guarantee their entitlement and safe access to health services. In some EU countries, service providers deliver care in a way that both protects the privacy of undocumented migrants (including from immigration authorities) and ensures accurate identification in the care process. Guarantees should be incorporated explicitly into health policies and supported by adequate resources and user involvement.
- Provide a combination of mainstream and specialised outreach health services. To avoid stigma, underserved groups should use mainstream services, which should be organised to ensure uptake among these groups. Establish outreach services with trained peer health workers who will help bridge the gap between the specific needs of excluded groups and mainstream health service provision.
- Deliver interventions to enhance knowledge about health services and improve health literacy for underserved groups.
- Develop culturally competent health services through the use of qualified interpretation services, multilingual staff, gender sensitivity, cultural mediators and other organisational supports and practices.
- Train health care providers to enable the participation of services users in the planning and delivery of services – for example, through hearings and focus groups. This includes advocacy, informal support and advice on empowering both providers and patients to reduce barriers to service uptake.

The European Union can support Member States by funding research into cost-effective approaches to improving access for underserved people and research on the benefits of improved access for these people; promoting the dissemination of good practice; advocating the implementation of effective policy responses; and enforcing the application of EU rules across all Member States (for example, the European Health Insurance Card system).

Population groups that experience particular difficulties in accessing health services include: people living in poverty, homeless people, long-term unemployed people, people without health insurance, people with poor education, poor health literacy or intellectual disability, people living in isolated rural areas, older people, people with mental health problems, undocumented migrants, ethnic minorities, migrants, destitute or undocumented EU citizens, asylum seekers and refugees and members of traveller and Roma communities.

These groups of people experience the same array of barriers to access as the general population, but the barriers they face may be greater in magnitude due to their generally lower socioeconomic status and due to issues around language, communication, sociocultural factors, lack of trust and discrimination (Dauvrin et al 2012). The stressful and poor living conditions of vulnerable and socially excluded groups and the lack of responsiveness of health services in meeting their complex health and social needs can result in costly patterns of service use (Carr et al 2014). This includes a high reliance on acute (often emergency) services as opposed to primary care and underuse of specialist or outpatient care. Vulnerable groups of people experience low referral and attendance rates for disease prevention, including lower coverage and uptake of screening and immunisation, and difficulties in accessing services related to preventive reproductive health, prenatal care and mental health services. Efforts to improve the accessibility and uptake of health services for vulnerable groups of people are likely not only to improve health, but also to enhance efficiency in the use of health system resources. For example, a recent study from Germany found that the cost of excluding asylum seekers and refugees from publicly financed health services was, ultimately, higher than granting them regular access (Bozorgmehr and Razum 2015).

An earlier study of differences in access to health care worldwide identified three broad categories of people most at risk of being underserved (Healy and McKee 2004): i) indigenous populations, such as Native Americans, Australian Aborigines and New Zealand Maori; ii) migrants, especially those with cultural characteristics that differ from the majority population and those lacking documentation; iii) others defined by shared characteristics, including location (e.g. rural dwellers), legal status (e.g. prisoners), functioning (e.g. physical or mental disability or age), among others. In this report we examine the barriers faced by groups representing each of these three categories in Europe: Roma, undocumented migrants and people with mental health problems.

Much research and many policy responses to inequalities in access to care have focused on groups defined by single characteristics, such as those listed in the previous paragraph. However, many people have multiple characteristics that, while individually important, have even more important consequences when combined. This recognition has given rise to an area of study termed intersectionality (Bauer 2014).<sup>16</sup> So far, most research on inequalities in access to health care using an intersectionality perspective has been undertaken in North America, but similar studies are required to provide a more comprehensive understanding of the determinants of inequalities in Europe.

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<sup>16</sup> Initially developed by feminist scholars researching the experiences of African Americans, intersectionality seeks to understand the complex challenges faced by those defined by the interaction of different social locations. These interactions occur within the context of connected systems and structures of power, such as laws, policies, religious institutions, and the media. Thus, from an intersectionality perspective, human lives cannot be reduced to single characteristics and social categories such as gender, sexuality, ethnicity, and class are socially constructed, fluid, and flexible while social locations are shaped by interacting social processes and structures that are influenced by time and place.

## Roma

Roma are Europe's largest ethnic minority, numbering 10-12 million and comprising up to 12% of the population in some countries. They have long been known to face barriers to health care, including distance to health facilities, unwillingness of health professionals to treat them, fear and mistrust of health professionals and lack of access to statutory health insurance schemes. In the last decade more and more attention has been drawn to Roma in Europe as a vulnerable and marginalised population group. The Roma population is an extremely diverse group that includes several subgroups (Hajioff and McKee 2000; Jarcuska et al 2013). Depending on the place they currently reside they will be referred to as Roma, Romani or Gypsies.

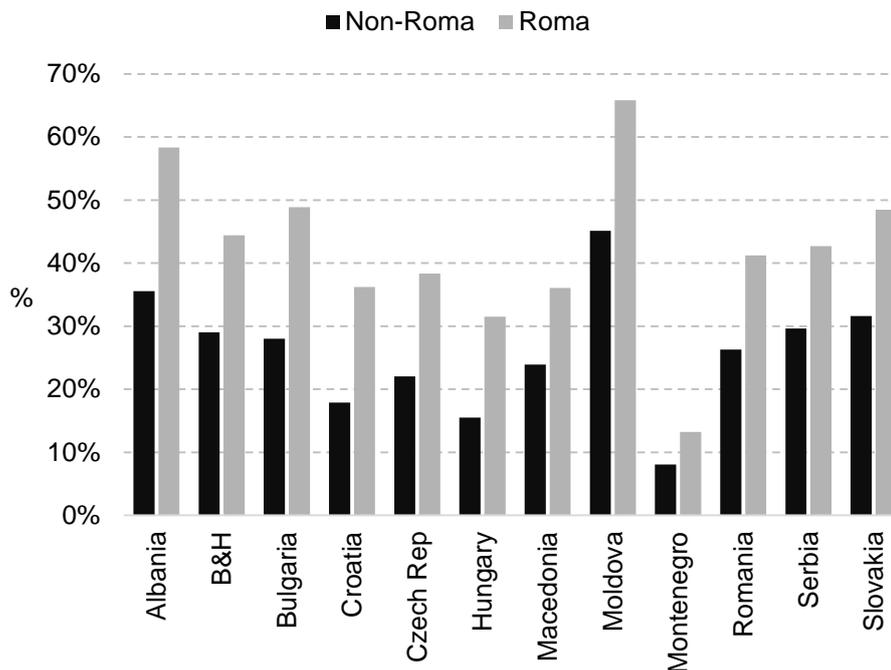
The European Commission's Roma Health Report (European Commission 2014b) highlights how Roma still experience a lower life expectancy of up to 20 years fewer than the general population. In addition, infant mortality rates are significantly higher in some Roma populations and Roma are generally more likely to suffer from communicable diseases (European Commission 2004, 2014a). These findings can be explained partly by worse living conditions (Eurofound 2012) and risk factors. However, the lower health status of Roma can also be explained by their limited access to care and higher levels of unmet need (ERRC 2006).

Household surveys designed to assess the living conditions of Roma conducted in 2011 in 11 European central and eastern European countries found that Roma were significantly less likely to have health insurance than non-Roma in all countries except Slovakia and Serbia, with the greatest differences in Montenegro, Bosnia and Herzegovina, Croatia, Bulgaria and Romania (European Union Agency for Fundamental Rights and UNDP 2012). Even after adjusting for employment status and income, the gap between Roma and non-Roma remained significant in Montenegro, Croatia, Bosnia and Herzegovina, Bulgaria, Romania and Moldova. Further analysis of these data shows that Roma report higher levels of unmet need than non-Roma in each of the countries studied (Figure U.1).

Some of the barriers to access Roma face - lack of financial resources and geographical remoteness - are prevalent barriers for other vulnerable groups of people (ERRC 2006; Jarcuska et al 2013). However, the European Roma Rights Centre (2006) identified barriers that are particularly critical for the Roma population. One of these barriers is the systematic exclusion of Roma from health insurance coverage (ERRC 2006). Not only are health insurance contributions usually unaffordable for this population, they often lack the necessary documents and identification required to join a scheme. A recent study has shown that in almost all central and eastern European countries, Roma are significantly less likely to be insured than non-Roma, with the biggest differences being found in Montenegro, Bosnia and Herzegovina, Croatia, Bulgaria and Romania (Kühlbrandt et al 2014). The absence of personal documents and citizenship is not only problematic in obtaining an insurance but also in receiving fundamental rights and social benefits, such as pensions, social assistance and basic care (ERRC 2006).

Information on how to access relevant care is mostly absent in Roma communities (ERRC 2006). This is true for Roma in their native country as well as for those who have migrated to another country in Europe. In both cases, Roma often live outside mainstream society and have little knowledge about their rights or about ways of accessing health services. Literacy and language differences also hinder Roma in accessing and obtaining health care.

**Figure U.1 Unmet need for health care among Roma and their non-Roma neighbours, 2011**



Source: EU-SILC (2015)

All of these barriers are exacerbated by direct and indirect discrimination by health service providers and government policies (European Commission 2004). In 2012, a survey in 11 EU Member States revealed that the share of Roma who felt discriminated against ranged from 25% in Romania to 60% in the Czech Republic, Greece, Italy and Poland (European Union Agency of Fundamental Rights and UNDP 2012). Discrimination can occur in an indirect way by excluding Roma from education and the labour market or denying them citizenship (ERRC 2006) and forcing them to migrate to neighbouring countries, where they often remain permanently illegal. More overt forms of discrimination have also been reported, including the denial of emergency aid, refusal to treat patients, segregation in hospital facilities and extortion of money from patients by health care providers (ERRC 2006; European Commission 2014a).

In response to these problems, several European countries have implemented new policies (ERRC 2006). The literature documents outreach programmes using trained members of Roma and Traveller communities (Carr et al 2014). Examples include the Pavee Point Primary Health Care Project in Ireland (Murphy 1999) and the Roma health mediators programme in Eastern Europe and Finland (Open Society Institute 2005). A new platform called 'Decade of Roma Inclusion' was launched in 2005. In its statement 14 European countries declared they would: "work toward eliminating discrimination and closing the unacceptable gaps between Roma and the rest of society" (Decade of Roma Inclusion 2005). These countries have developed different projects to achieve Roma inclusion – for example, targeted immunisation campaigns, health education, communication training for people working with Roma (European Commission 2014a) and the use of Roma health mediators, including those trained by the ROMED programme<sup>17</sup> (see Box U.1). Since the launching of this platform, more attention has been given to the health of Roma people in Europe, although progress in the health sector has

<sup>17</sup> <http://romed.coe-romact.org/>

not been as marked as progress in housing, education and employment, and many significant access challenges remain, as shown in Figure U.1.

### **Box U.1 Roma mediators**

In 1987, a non-governmental organisation implemented the 'Health Promotion among Navarre Ethnic Minorities' programme (Jarauta et al 2010). This programme targeted the deplorable health of the Roma community by using mediators from within the Roma community. They received extensive training in the health needs of Roma, aspects of personal empowerment, the functioning of health care services and other services used by the Roma. The mediators function as an intermediary between the Roma community and policy, by assessing their needs and expectations, developing a local strategy for that particular community and implementing the plan. The programme succeeded in achieving higher levels of primary health care coverage, better maternal and child care, increasing the participation of Roma in various health care and prevention programmes and increasing school attendance among Roma children. Since its success, similar programmes have been launched in Belgium, France and Romania (European Commission 2014a).

### **Undocumented migrants**

In the EU context, undocumented migrants are "third country nationals without a valid permit authorizing them to reside in EU Member States" (Cuadra 2011). This category covers rejected asylum seekers, those who have violated the terms of their visas and those who have entered the country illegally. It is estimated that 1% of the entire population in the EU and circa 10% of the foreign-born population is undocumented (Duvell 2010 cited in Cuadra 2011).

Some EU citizens can also be considered to be 'irregular' or undocumented in accordance with Directive 2004/38/EC – for example, those who reside in a second Member State but lack sufficient income and health insurance coverage. In most countries, this group of people has no access to publicly financed health care. A handful of Member States offer destitute and undocumented EU citizens the same entitlement to health services as undocumented migrants from third countries, but this is very much the exception. The focus of this section is on the latter group, but the policy concerns identified clearly extend to undocumented EU citizens as well.

Policies exist at a European level to improve health care for migrants. For example, article 13.2 of the Council of Europe Resolution 1509 (2006) on the Human Rights of Irregular Migrants states that, as a minimum right, emergency care should be available and Member States should seek to provide a broader range of health services also, especially for vulnerable groups such as pregnant women, children, people with a disability and older people. However, in most Member States, these human rights obligations appear to be only partially met or not met at all. A recent comparative study found wide differences in entitlement to health care for undocumented migrants across the European Union (Cuadra 2011) (see also Table 2.1). The study also found gaps in the implementation of these policies in practice; health care staff may refuse access where they do not know the rules or may grant access in spite of restrictive regulations. These variations were found to be independent of the health financing system or the number of undocumented migrants present in the country, but were related to categories or types of undocumented migrants and country-level strategies for controlling migration.

**Box U.2 Access to health care among undocumented migrants in the UK**

In 2014, the United Kingdom government imposed major restrictions on the ability of undocumented migrants to access health care. This was despite evidence that, even before this, undocumented migrants faced many obstacles because of difficulties in navigating the system. As a consequence, when they were treated, it was often at a late stage in their illness. A number of qualitative studies seeking to understand their experiences have highlighted the scale of the challenges they face (Poduval et al 2015, Britz and McKee 2015). These studies show that claims by politicians that migrants come to the United Kingdom purely to obtain health care, a phenomenon pejoratively termed health tourism, has no basis in evidence. They also raise serious questions about the risk posed to the population in general as a result of the late diagnosis of communicable diseases.

**Box U.3 Access to health care for undocumented people in Belgium**

Since 1996, a royal decree has organised access to "urgent medical care" for undocumented people in Belgium. Originally, this system was organised in the framework of Public Centres for Social Welfare run by local authorities. Undocumented people had access to care providers (physicians, nurses,) and received free treatment for urgent health conditions, including publicly financed medicines. Providers at the primary care level and in emergency departments frequently tried to help undocumented people, broadening the scope of urgent medical care to include follow-up of chronic conditions, disease prevention, family planning and care in pregnancy. The system was complex, however, required a lot of instruction for stakeholders and created frustration as reimbursement of treatment costs was sometimes delayed.

In the mid 2000s, the system was changed so that undocumented people had to obtain a medical card in order to access services, adding to administrative costs and stakeholder frustration. The card required people to have an address, had to be renewed regularly and was not available to all undocumented people.

A proposal to integrate the system for undocumented migrants with the system available to normal residents is currently under assessment.

**Box U.4 Access to health care for undocumented people in Spain**

Before 2012, Spain offered undocumented people relatively good access to health services. Measures adopted by the Spanish government in 2012 resulted in substantial restrictions in access to health care for adult undocumented migrants (Council of Europe 2014). However, the measures were not implemented by all regions. In 2015, the central government partially reversed its previous policy and announced it would grant adult undocumented migrants access to primary care. In the absence of concrete action since then, several regions have initiated their own programmes to extend access for undocumented adults.

The information in the boxes illustrate how different EU Member States have taken measures to restrict access to health care for undocumented migrants in recent years. In contrast, Sweden passed a law in 2013 which has broadened access to health services for undocumented migrants, leading to improved access to a range of primary and secondary health services, and with no evidence of an increase in migration following the reforms. However, Sweden's example appears to be the exception. As international and national migration policies become more restrictive, urgent attention is needed to avoid a further deterioration in access to health care for undocumented people.

Undocumented migrants are regarded as one of the most socially marginalised groups in Europe. In addition, the stressful environments in which they live and work are not conducive to good health, particularly mental health. Mental health is one of the most frequently reported health needs of undocumented migrants in EU countries (PICUM 2010) and findings also indicate that rates of communicable diseases such as HIV, TB and chronic Hepatitis B may be relatively high, while access to screening, immunisation and treatment is relatively low (Chauvin et al 2009, 2015). Effective publicly financed health services need to reach everyone, including those without documentation.

The lack of reliable data on the health of undocumented migrants is a problem, especially the absence of data on those not seeking care, and leads to their invisibility in health service planning (Mladovsky 2007; PICUM 2015). The literature on health and access to health care for undocumented migrants in the EU is also limited, although increasing, in part because of growing restrictions on entitlement to care in several countries (see the boxes above). A recent scoping review identified studies highlighting: poor self-reported health among undocumented migrants, including heightened stress and mental health problems; variable and unpredictable access to health care at all levels of the health system, often dependent on the choices of health workers; delayed access to primary care, with the continuum of care disrupted for pregnant women; limited hospital referrals; and concerns about access to mental health services (Strassmayr et al 2012, Woodward et al 2014).

Preserving the health advantage of newly arrived migrants has been identified as an important preventive strategy (Mladovsky 2007). However, there is a paucity of research on access to health promotion and disease prevention among undocumented migrants in Europe. Particularly vulnerable undocumented migrant groups include children, pregnant women and detainees. Studies describe the lack of, or delays in, antenatal care (van den Muijsenbergh 2007, PICUM 2014, Mladovsky 2007), with women facing financial barriers at hospitals and lack of referrals to gynaecologists. Delayed health care seeking and practical financial and administrative barriers to health service among undocumented migrant children and their parents is frequently reported (PICUM 2014, 2015). Access to dental, HIV and TB services are also reported as limited.

In summary, major access barriers reported in the literature include:

- Lack of awareness of legal entitlements among undocumented migrants and health care providers.
- Fear of being reported to the authorities.
- Financial obstacles preventing the use of medicines and limiting access to secondary care, with access to primary care also affected.
- Cultural and language barriers reducing undocumented migrants' ability to negotiate treatment options, compounded by limited socio-cultural skills among providers, potentially compromising quality of care.
- The complexity of the social needs and health problems of undocumented migrants, leading to difficulty in providing adequate treatment and lowering quality of care.

The Platform for International Cooperation on Undocumented Migrants (PICUM) argue that for services to be accessible in practice, there needs to be a clear separation or 'firewall' between service provision and immigration enforcement, so that the personal information of undocumented service users is not shared with

immigration authorities. Access also appears to be improved by the presence of voluntary health organisations, which play a role in referring undocumented migrants to accessible primary and secondary care providers and provision via outreach clinics. Some NGOs provide advocacy and legal support as well. However, there is concern that the responsibility for delivery should not rest solely with non-governmental organisations. Closer cooperation between governments and NGOs is needed, including user involvement in the design and provision of accessible services.

Measures to restrict access to health services for undocumented people should be assessed in the light of EU rules (Directive 2008/115/EC) and international human rights obligations, including the minimums stated by the Council of Europe and the International Covenant on Economic, Social and Cultural Rights (see the next chapter), article 12 of which notes that States recognise 'the right of everyone to the enjoyment of the highest attainable standard of physical and mental health'.

The question of access for undocumented people is complex and multi-faceted, involving organisational, public health, economic and ethical arguments in addition to legal obligations and human rights aspects. Policy responses to the economic crisis and the recent increase in migrants as a result of the war in Syria have intensified debates. There is a need for a more comprehensive analysis of the issue, taking into account the fundamental principles and values that underpin the European Union.

### **People with mental ill health**

Mental ill health is estimated to account for up to 30% of the burden of ill health in Europe (WHO 2014b), where suicide is one of the ten most common causes of premature death. In any one year, some 38% of the EU's population experience mental ill health (Wittchen et al 2011). This rate remains persistently high.

Access to mental health care for all those who need it is critical, yet the gap between need for and use of mental health services is wide in many countries in Europe (Alonso et al 2007). In recent years, this gap is likely to have widened even further, in part due to the health effects of the financial and economic crisis in Europe, and in part due to cuts in mental health care budgets in response to the crisis, often in countries where these budgets were already very low.

People with mental health problems are at greater risk of poor physical health and have higher levels of disability and earlier mortality than the general population, dying on average 20 years earlier than the population as a whole (Brown et al 2010). People with severe mental health problems and comorbid physical health problems are also less likely to receive standard levels of health care for metabolic, cardiovascular, viral, respiratory and other conditions (De Hert et al 2011). On average, 26% of people with mental health problems in Europe are provided with treatment, compared to over 75% for those with physical illnesses only (Wahlbeck and Huber 2009).

Health professionals find it more difficult to diagnose and treat physical health problems in people affected by mental ill health problems and stigma and discrimination are recognised as being detrimental to the provision of good quality care. As a result, specific strategies are needed to improve access to appropriate health services for people with mental health problems, including improving the early detection of mental health problems and the effective delivery of mental health promotion and primary disease prevention for children and adults (Campion et al 2012, Barry et al 2013a). This involves ensuring health professionals receive

appropriate training in preventing, diagnosing and treating mental ill health, especially those working in primary care. It is also important to take action to raise awareness about mental ill health and reduce the stigma surrounding mental ill health at all levels of health service delivery and in society more generally.

Access to health services is often a problem for all groups of people living with mental ill health. This is compounded by the fact that people who experience social exclusion and marginalisation are more likely than the rest of the population to experience mental health problems (Friedli 2009) and are also more likely to be over-represented in psychiatric hospital admissions (Priebe et al 2012). It is not clear what actions governments in different Member States have taken to address social exclusion as a determinant of mental health, or how much priority has been given to targeted mental health promotion and strategies to improve access to appropriate health services. If mental health services are organised separately from other health care services, gaps arise in the provision of comprehensive services to people with multiple and complex problems, including mental and physical health needs, addiction and social needs such as homelessness (Canavan et al 2012). The integration and co-ordination of services across the health and social care sectors is therefore vital, as is ensuring good coordination between primary care and mental health services. The co-occurrence of mental health problems with substance use disorders has given rise to the integration of specialised mental health and addiction treatment in several European countries (Wahlbeck 2010). Although the evaluation of integrated care models for people with mental health problems or addictions is limited, existing evidence suggests they have positive outcomes (Wahlbeck 2010).

From 2007 to 2010, the EU-funded PROMO project<sup>18</sup> assessed and described legislation, policies and health services in 14 Member States to identify good practice in mental health care for socially marginalised groups (Priebe et al 2012). The focus was on the delivery of health and social care for people with mental health problems who belong to one of the six following groups: long-term unemployed; homeless; street sex workers; asylum seekers/refugees; undocumented migrants; and travelling communities. The study identified the following categories of important barriers to care for these socially marginalised groups:

- Limited entitlements and administrative barriers to obtaining health care, particularly for asylum seekers and undocumented migrants, but also for the other groups who may lack health coverage.
- Complexity of needs and limited ability to engage, because marginalised people often live in poor socio-economic circumstances, inadequate housing and social isolation, have chaotic life styles and lack information on health services.
- Language barriers and cultural differences between clients and staff in services, with a shortage of resources for trained interpreters (and a reluctance to use them where available) and often very different explanatory models for mental health problems.
- Lack of flexibility in the organisation of services and administrative procedures.
- Poor co-ordination and collaboration among services in the same area.
- Negative attitudes and discrimination towards some of the marginalised groups (particularly travelling communities, street sex workers and the homeless).
- Clients from marginalised groups often mistrust or fear staff in services, which may be associated with previous negative experiences.

The collected evidence from this project suggested four components of good practice that apply across all marginalised groups:

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<sup>18</sup> See the [final report](#) of the study.

- Establishing outreach programmes for marginalised groups to identify, engage with and help individuals with mental health problems.
- Facilitating access to general health services that include expertise and treatment programmes for mental health problems (providing different aspects of health care in one service and reducing the need for further referrals).
- Sufficient financial and human resources, the appropriate organisation of individual services and the way in which services are co-ordinated, training programmes for staff in different services, the provision of information and improving the attitudes of health and social care professionals towards socially excluded groups.
- Disseminating information on health services available to marginalised groups to both the marginalised groups themselves and to providers of other services.

**Box U.4 Good practice for different marginalised people with mental health problems**

*Homeless people*

- Reducing administrative barriers to access mental health care (especially for those without insurance or without a permanent address).
- Including mental health expertise in outreach teams for appropriate assessments and referrals.
- Training mental health professionals to use a flexible and non-intrusive approach.
- Training staff in frontline services for homeless people, including accommodation/housing services, to increase awareness of mental health problems.

*Asylum seekers or refugees*

- Funding of and facilitating access to competent interpreting services.
- Providing culturally appropriate mental health care services.
- Developing good collaboration between mental health services and other organisations involved in the care for asylum seekers/refugees such as migrant organisations, not-for-profit organisations, asylum authorities and social welfare organisations.
- Clear information for mental health services on the entitlements of asylum seekers and refugees to care.

*Street sex workers*

- Including mental health expertise in the outreach services for sex workers.
- Establishing effective collaboration between specialised outreach services and mental health services to facilitate access to care.

*Undocumented migrants*

- Funding and facilitating access to competent interpreting services.
- Providing clear information to migrant organisations on available services and on the entitlements of undocumented migrants to use them.
- Develop effective collaboration between mental health services and other organizations involved in the care of undocumented people

*Long-term unemployed people*

- Training staff in unemployment agencies (job centres) to be aware of the prevalence and implications of mental health problems.
- Establishing close collaboration of unemployment agencies (e.g. job centres) with mental health and social care services.
- Providing long-term and flexible training and employment schemes to accommodate the specific needs of people with mental disorders.

*Travelling communities*

- Providing a specialised point of entry into health care either with mental health expertise (eg cultural mediators, specialised health care staff) or close collaboration with a mental health service.
- Fostering cooperation between mainstream mental health services and non-governmental organisations specialising in care for travelling communities.

Source: Adapted from the PROMO project; Priebe et al (2012)

**Policy responses**

It is clear from this brief review that entitlement to health care does not always translate into access or uptake of services. The literature on barriers to access for underserved population groups shows there is some consistency across the groups in relation to the main barriers experienced. There is also some consistency regarding examples of good practice in reducing inequalities in health access. These include strategies to:

- Guarantee entitlement and safe access for underserved groups. In some EU countries, service providers deliver care in a way that both protects the privacy of undocumented migrants (including from immigration authorities) and ensures accurate identification in the care process.
- Guarantees should be incorporated explicitly into health policies and supported by adequate resources and service user involvement in the design and planning of services to meet their specific needs.
- To avoid stigma, underserved groups should use mainstream services, which should be organised to ensure uptake among these groups.
- Establish outreach services for underserved and socially excluded groups with trained peer health workers who will help bridge the gap between the specific needs of excluded groups and mainstream health service provision.
- Increase knowledge related to access and health literacy for vulnerable and underserved groups, supported by the provision of services and material developed for specific ethnic and linguistic groups, taking into account levels of education and literacy.
- Develop culturally competent health services that will meet the health needs of diverse population groups through the use of qualified interpretation services, multilingual staff, gender sensitivity, cultural mediators and other organisational supports and practices to ensure services are culturally accessible, acceptable and effective.
- Train health care providers to enable the participation of services users in the planning and delivery of services – for example, through hearings and focus groups. This includes advocacy, informal support and advice in empowering both providers and patients to reduce barriers to service uptake.

Further research is needed to determine the most effective and efficient approaches to improving access to health service for underserved population groups, including research to inform policy decisions about the optimal balance of specialised and mainstream services and the effectiveness of different outreach service models for different groups.

The provision of effective health promotion and disease prevention services for these groups is important to ensure tailored support and interventions are provided before health problems emerge and become severe and intractable.

Accessible and good quality health care for vulnerable underserved population groups needs to be defined and developed in a participatory way based on the active involvement of group members in determining levels of needs and the planning and delivery of appropriate models of service provision. A combination of research evidence and other types of information, such as user participation, is critical.

The European Union can support Member States by funding research into cost-effective approaches to improving access for underserved people and research on the benefits of improved access for these people; promoting the dissemination of good practice; advocating the implementation of effective policy responses; and enforcing the application of EU rules across all Member States (for example, the European Health Insurance Card system).

## Ensuring equitable access: EU and Member State responsibilities and responses

### Chapter summary

The EU Charter, the EU Treaty and the International Covenant on Economic, Social and Cultural Rights all establish a right of access to core health services for everyone, especially vulnerable and marginalised groups of people, with an equitable distribution based on need. Interpretation of these documents suggests there should be progressive realisation of the right to health, requiring countries to move forward and, by implication, not to adopt measures that are regressive. In addition, core obligations constitute a universal floor, not a ceiling. This has particular resonance in light of health system responses to the financial and economic crisis in Europe.

Assuring this right is the joint responsibility of Member States and the European Union: primary responsibility lies with Member States, but the European Union has a mandate to complement national policies towards improving public health, preventing physical and mental illness and diseases and removing sources of danger to physical and mental health.

This report has reviewed access issues in eight policy areas. Based on this review, the report calls for **better monitoring to identify the magnitude of access problems within and across Member States** in a timely manner, to measure changes over time and across groups of people and to enhance international comparability. There is also a need for **more policy analysis to enable a deeper understanding of the causes of access problems and to identify cost-effective and context-specific policy responses**.

The indicators routinely used to monitor access in the European Union are limited in scope and relevance (see Annex 3): very few are available across all 28 Member States, almost none is available at sub-national level and only a handful can be broken down by population sub-group. **Effective, resilient and accountable health systems call for a new generation of data collection** in which indicators are robust, comparable across countries and relevant to European and national contexts; data are collected and disseminated in a timely and visible manner; and disaggregated at sub-national levels and by sub-groups in the population.

For example, the European Union should look to the United States, where the National Center for Health Statistics provides a wealth of up-to-date information and analysis for the nation as a whole and across its 50 states.<sup>19</sup> To match the quantity and quality of data available to health policy makers in the United States, the European Commission will need to:

- Develop a robust framework of indicators relevant to access issues that can be tailored to national contexts.
- Harmonise data collection and classification across national statistical offices and ensure adequate funding for national data collection, especially during economic downturns.
- Safeguard confidentiality and privacy in data collection, particularly where record linkage is required.

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<sup>19</sup> <http://www.cdc.gov/nchs/>

- Gather information from groups facing multiple vulnerabilities, who are likely to experience the worst barriers to access.
- Co-ordinate initiatives across countries.

The most important areas requiring better data collection, and those where the information gaps are generally the largest, are utilisation of health services (disaggregated by region and population groups), user experience of the health system (especially among groups that are systematically underserved), financial protection, links between access barriers and health outcomes, and unmet need (more explanatory power and comparability across countries). Improving the availability and transparency of data on pharmaceutical costs and prices and finding a more efficient way to fund R&D should also be priorities, so that people can benefit from access to medicines and medical devices that are fairly priced.

The causes and consequences of poor access to health services are diverse. Because of this, monitoring, policy analysis and actions to improve access need to be tailored to a specific context. This report has identified actions in eight policy areas, at national and EU level. The policy responses required in a given context will depend, to a large extent, on the current state of the health system.

Evidence on unmet need clearly indicates the magnitude of financial barriers to access: cost is the single most important factor behind self-reported unmet need (EU-SILC 2015). Ensuring health services are affordable for everyone should therefore be a priority for Member States. Improving **affordability** requires identifying and addressing gaps in publicly financed coverage to keep out-of-pocket payments as low as possible – for all health services, but especially for medicines, which are the main source of financial hardship for people in many countries, particularly poorer households.

The report has emphasised that promoting access does not mean making everything available to everyone at all times. Rather, it involves efforts to ensure access to health services that are relevant to people's need, appropriate and as cost-effective as possible. This is an area that will require added attention as evidence of unwarranted variation in clinical practice increases and if health budgets do not grow in line with population health needs. The report has also emphasised the importance of service **availability** – facilities within easy reach; enough health workers, with the right skills, in the right place; and stimulating research and development in areas of significant clinical need, such as antibiotics.

A final area the report has covered is **user experience**. Whether people have the information and skills needed to navigate complex health systems; whether they can obtain appointments with ease and treatment without excessive waits; whether they are treated with respect and dignity, are able to avail of services in their own language and are sufficiently involved in decisions about their treatment – these are questions that are often overshadowed by issues of affordability and availability and yet they may have a critical impact on access to health care, especially for systematically underserved groups of people.

In covering all of these different areas, the report has aimed to show how ensuring equitable access to health services is a multi-dimensional challenge. There are very few simple or quick fixes. It is also a permanent challenge, requiring sustained effort on many fronts. Better monitoring, context-specific policy analysis and research targeting groups of people facing multiple vulnerabilities can contribute to this effort. However, real progress will only be made – and felt – when Member States are ready to act in response to what the available data already clearly demonstrate. Addressing access barriers among vulnerable groups of people should be a priority.

This report has tried to illustrate the extent of variation in access to health care between countries in the European Union. Demographic changes, increasing migration, ethnic diversity and the high price of some medicines are creating new challenges for EU health systems. More inclusive and accessible health systems, alongside intersectoral actions to influence the social determinants of health, are needed to prevent inequities in health from growing.

The focus of this chapter is on the roles and responsibilities of the European Union and its Member States in ensuring equitable access to health services. It focuses on the need for a new generation of data collection for effective, accessible, resilient and accountable health systems; summarises the policy responses identified in previous chapters; and comments on the challenges and opportunities these actions entail.

### **The roles and responsibilities of the European Union and its Member States**

As noted at the beginning of the report, the right to access health services is set out in the European Union's Charter of Fundamental Rights, which states that:

Everyone has the right of access to preventive health care and the right to benefit from medical treatment under the conditions established by national laws and practices. A high level of human health protection shall be ensured in the definition and implementation of all the Union's policies and activities. (Article 35)

The Charter does not specify where responsibility lies for ensuring these rights. For this it is necessary to look to the Treaty on the Functioning of the European Union, which makes clear that the competence of the European Union is strictly limited with respect to the first part of Article 35 of the Charter:

Union action shall respect the responsibilities of the Member States for the definition of their health policy and for the organisation and delivery of health services and medical care. The responsibilities of the Member States shall include the management of health services and medical care and the allocation of the resources assigned to them. (Article 168.7)

The Treaty also notes that Union action to ensure health protection:

...shall complement national policies, shall be directed towards improving public health, preventing physical and mental illness and diseases, and obviating sources of danger to physical and mental health. Such action shall cover the fight against the major health scourges, by promoting research into their causes, their transmission and their prevention, as well as health information and education, and monitoring, early warning of and combating serious cross-border threats to health. (Article 168.1)

Taken together, the Charter and the Treaty could be seen as conferring joint responsibility: primary responsibility lies with Member States, but the European Union has a mandate to complement national policies towards improving public health, preventing physical and mental illness and diseases and removing sources of danger to physical and mental health.

EU Member States have other obligations under international agreements. The primary instrument in this respect is the International Covenant on Economic, Social and Cultural Rights (United Nations 1966). The Covenant has been interpreted by the Committee on Economic, Social and Cultural Rights (2000, 2001, 2005), an international body tasked with monitoring compliance with Covenant, giving rise to a body of jurisprudence and authoritative interpretation of international human rights law that identifies the rights of individuals and the obligations of those who should secure their rights. Several principles flow from this body of material.

*All states, no matter how poor, should offer a minimum core level of provision, which should include at least the following obligations:*

- To ensure the right of access to health facilities, goods and services on a non-discriminatory basis, especially for vulnerable or marginalised groups
- To provide essential drugs, as from time to time defined under the [World Health Organization] Action Programme on Essential Drugs
- To ensure equitable distribution of all health facilities, goods and services [based on need]
- To adopt and implement a national public health strategy and plan of action, on the basis of epidemiological evidence, addressing the health concerns of the whole population

Right of access to core health services, with an equitable distribution based on need, therefore lies at the heart of Member States' responsibilities.

*There should be progressive realisation of the right to health.* This requires countries to move forward towards the right to health and, by implication, *not to adopt measures that are regressive*, a principle with particular resonance in light of policy responses to the financial and economic crisis in Europe and increased migration. In addition, each state should make progress 'to the maximum of its available resources,' which implies an explicit comparison of what is being provided and available resources. If states claim they cannot provide health care to the level seen elsewhere, they are obliged to demonstrate why. And if states are able to move beyond their core obligations, they have a legal obligation to do so: core obligations constitute a universal floor, not a ceiling. One clear implication of this principle is that when budget cuts cannot be avoided, they should be implemented selectively, with great care to ensure that cuts first target areas in which they will do least damage to equitable access to health services and to population health.

*Interventions should be cost-effective to maximise the benefit from available resources*, derived from non-discrimination. The Committee has noted that 'expensive curative health services which are often accessible only to a small, privileged fraction of the population, rather than primary and preventive health care benefiting a far larger part of the population' are an '[i]nappropriate health resource allocation [that] can lead to discrimination that may not be overt'. In countries with relatively generous entitlement for the whole population, the same principle applies, but the divide is not so much between privileged and poor as between different illnesses. Non-discrimination therefore takes a broader perspective.

*There should be shared responsibility among states.* When the Committee elaborated states' core obligations arising from the right to health, it explicitly referred to international assistance: 'For the avoidance of any doubt, the Committee wishes to emphasise that it is particularly incumbent on State parties

and other actors in a position to assist, to provide 'international assistance and co-operation, especially economic and technical' which enable developing countries to fulfil their core and other obligations'. Thus, there is an obligation on richer states to prioritise equitable access to health care in their international assistance programmes. While this elaboration was originally devised in the context of international *development* assistance, it has resonance for assistance within the European Union as well, including the use of European Structural and Investment Funds and other EU-funded programmes.

*There is an imperative for participatory decision-making*, derived from the principle of non-discrimination. The Committee believes that national public health strategies and plans of action that states are required to adopt and implement 'shall be devised, and periodically reviewed, on the basis of a participatory and transparent process'. Thus, the health concerns of the whole population should not simply be assessed using epidemiological data, but should incorporate people's expressed priorities.

*The needs of vulnerable or marginalised groups should be addressed explicitly*, the last derived from non-discrimination. Participation in the process of developing and monitoring national plans must specifically include marginalised populations in a meaningful way. Where particular health concerns disproportionately affect vulnerable or marginalised populations, it may be incumbent on the state to include interventions in its benefit package, even where the interventions needed are not considered cost-effective overall. This presents an explicit trade-off between the different objectives of a health system, in which improving access for disadvantaged groups may receive more weight than improving access for more advantaged groups.

In summary, the EU Charter, the EU Treaty and the International Covenant all establish a right to health care for everyone living in the European Union. They indicate a joint responsibility for upholding this right: primary responsibility lies with Member States, but the European Union has a mandate to complement national policies towards improving public health, preventing physical and mental illness and diseases, and obviating sources of danger to physical and mental health. The following section indicates areas and ways in which this might be possible.

### **A new generation of data collection for effective, accessible, resilient and accountable health systems**

Ensuring equitable access to health services across and within countries in the European Union requires action at EU and national levels:

- **Better monitoring** to identify the magnitude of access problems in a timely manner, to measure changes over time and across groups of people and to enhance international comparability.
- **More policy analysis** to enable a deeper understanding of the causes of access problems and to identify cost-effective and context-specific policy responses.

The tables in Annex 3 list the indicators that are routinely used to monitor access in the European Union. On the one hand, these indicators have the advantage of being consistently defined and collected over several years. On the other hand, it is evident that they are limited in scope and relevance. For example, none of these indicators is available at sub-national level, only a handful can be broken down by

population sub-group and, with the exception of health expenditure data and unmet need data from EU-SILC, none are available across all 28 Member States.

### ***Goals, principles and governance for better monitoring and analysis***

If the European Union is to promote effective, accessible and resilient health systems,<sup>20</sup> there is an urgent need to invest in improving the health information infrastructure. Stronger and more accountable health systems call for a new generation of data collection based on the following principles:

- Indicators that are robust, comparable across countries and relevant to European and national contexts.
- Data collected and disseminated in a timely and visible manner.
- Data disaggregated at sub-national levels, so that it is possible to identify regions requiring particular attention; analysis shows that variations within countries are sometimes greater than variations across countries.
- Data disaggregated by sub-groups in the population, so that it is possible to identify differences between groups of people based on socio-economic status, health status, age, gender, ethnicity, residence in urban vs rural areas or other relevant characteristics.

The governance of this new data collection system will require greater involvement by the European Commission in the way in which relevant data are identified and collected, in line with the European Union's mandate to ensure a high level of human health protection. For example, the Commission can look to the United States, where the National Center for Health Statistics provides a wealth of up-to-date information and analysis for the nation as a whole and across its 50 states.<sup>21</sup>

To match the quantity and quality of data available to health policy makers in the United States, the Commission will need to engage in a number of areas:

*Develop a robust framework of indicators relevant to access issues that can be tailored to national contexts.* This is something the EU Social Protection Committee identified as a key priority in 2013. Since then it has been working on a Joint Assessment Framework for Health, which includes indicators measuring access to health services.

*Harmonise data collection and classification across national statistical offices.* The Commission has been reluctant to require national statistical offices to adhere to EU standards, seeing its role as co-ordinating rather than imposing standards. However, this stance no longer seems appropriate in an era in which the Commission and EU Member States have committed to systematic assessment of health system performance.<sup>22</sup> International and national statistical offices need to use standard definitions and make sure that indicators capture the same dimensions in a consistent fashion across countries and account for cultural differences.

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<sup>20</sup> See the 2015 [Communication from the European Commission on effective, accessible and resilient health systems](#).

<sup>21</sup> <http://www.cdc.gov/nchs/>

<sup>22</sup> Through [the Tallinn Charter](#), for example.

*Safeguard confidentiality and privacy in data collection, especially where record linkage is required.* Monitoring access more effectively means developing national information systems that allow countries to link patient records across datasets using unique patient identifiers (see below). Few countries are able to link records at present, but the need to do so is growing and, as it grows, the need to safeguard patient rights also increases.

*Gather information from groups facing multiple vulnerabilities, who may experience the worst barriers to access.* Vulnerable or marginalised groups of people are often least likely to participate in surveys targeting the general population, making them invisible to researchers and health systems. None of the European Union's survey instruments that can offer insights into access – EU-SILC, SHARE, Health interview and Health Examination Surveys – is likely to adequately capture the experience of people who are systematically underserved by the health system. This failure wastes resources. The Commission should develop specific methods to improve data collection among people facing multiple vulnerabilities, some of whom may actively avoid contact with government authorities and researchers.

*Ensure adequate funding for national data collection.* At the start of the crisis, Greece stopped collecting SHARE data due to the severe fiscal constraints it faced, a move that has undermined its ability to monitor the effects of the crisis on a vulnerable group of people. The European Union could draw on European Structural and Investment Funds to provide matching funding for national statistical offices that adhere to EU-defined standards and to enable Member States to invest in vital data collection when it is most needed.

*Ensure national data collection results are easily accessible.* Some countries charge individuals and institutions relatively large sums of money to access routinely collected household budget survey data or restrict access to these data in ways that do not seem to be proportionate to privacy concerns, while others make it freely available and easily downloadable, at least to people based in universities. The Commission could address this by requiring more data to be made available centrally, through Eurostat.

*Co-ordinate initiatives across countries.* Some EU health systems are making rapid progress in the design and use of access measures such as surveys of unmet need, user experiences and outcomes. Reaping the benefits of these innovations, and making them more internationally comparable, requires an international framework. The Commission can use its coordinating capacity to share good practice.

EU Member States should not see robust and careful collection of EU-wide data as a threat or a burden. A stronger system of data collection will benefit individual Member States by enhancing their ability to identify and respond to problems. It will also benefit the European Union as a whole.

### ***The content of better monitoring and analysis***

There are many areas that could be strengthened. Here, we focus on what we regard as the most important and those where the information gaps are largest.

*Use of health services, disaggregated:* Countries should be required to collect standardised administrative data on the use of health services, to help identify and interpret evidence of unmet need. Administrative data on use need to be linked to data on individual characteristics, including socio-demographic information and measures of deprivation within geographically defined communities. Such systems

are currently rare within Europe, but should be encouraged to become the norm in the next few years, accompanied by appropriate safeguards.

*User experience of the health system:* Data on user experience would also help to identify and interpret evidence of barriers to access. Some countries are beginning to invest in regular national surveys. Now is the time for the Commission to build on their experience and facilitate sharing of good practice and better collection of data across more countries.

*Financial protection:* A limitation of unmet need data is that they do not tell us about financial hardship patients experience when using health services, which might be significant enough to present a financial barrier to access in the future. Two routes can be explored. First, EU-SILC could be adapted to include proxy measures of financial hardship. In 2014, suggestions were made to and considered by the EU Social Protection Committee's Joint Assessment Framework for Health. Second, the Commission should invest in better and more regular collection of household budget survey (HBS) data – for example, by developing a standardised health module with a more detailed set of questions on households' use of and spending on health services and by requiring countries to use this at regular intervals. At present, the minimum requirement for household budget surveys is one every five years. HBS can be used to estimate the extent to which people are pushed into (or further into) poverty by out-of-pocket spending on health and the extent to which out-of-pocket payments prevent people from spending on other essential items such as food, housing and utilities (gas, electricity and water). The WHO Regional Office for Europe is currently working to provide new and more robust estimates of financial protection in a wide range of EU Member States, but the lack of comparable data remains an obstacle.

*Links between access barriers and health outcomes:* More research is needed into how typical indicators of access – for example, health workforce shortages, time spent with health professionals, waiting times etc – affect health outcomes.

*Unmet need:* Throughout the report we have highlighted both the importance and the limitations of EU-SILC data on unmet need. These vital data are not as useful as they could be because they lack international comparability and explanatory power. Additional research is needed to understand how the survey question on unmet need is understood by different people in different countries and whether it is able to capture unmet need for medicines, which are a major driver of out-of-pocket payments and financial hardship, especially among poorer households.

### **Actions to ensure equitable access: a summary of national and EU policy responses**

The causes and consequences of poor access to health services are diverse. Because of this, monitoring, policy analysis and actions to improve access need to be tailored to a specific context. Here, we identify a broad set of actions in the eight policy areas covered in the report. For each area we summarise actions to be taken at national level, by the Member States, and supporting actions to be taken at EU level, by the European Union. The actual policy responses required in a given context will depend, to a large extent, on the current state of the health system.

**1 Financial resources are linked to health need**

<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Link the availability of public funding for health to population health needs, especially during economic downturns.</li> <li>▪ Countries with low levels of public spending on health should allocate a higher share of the government budget to the health sector.</li> <li>▪ Ensure public funding is used effectively, in line with evidence.</li> <li>▪ Introduce and improve sub-national resource allocation formulas.</li> <li>▪ Move away from provider payment that links payment solely to inputs.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Routinely collect data on sub-national health care expenditure patterns.</li> <li>▪ Identify regions in need of additional public spending on health.</li> <li>▪ Ensure unmet need is accounted for in country-specific recommendations made as part of the European Semester.</li> <li>▪ Help countries develop secure and confidential systems of record linkage, including unique patient identifiers, while respecting data protection legislation.</li> <li>▪ Promote a 'health in all policies' approach at EU and national level to tackle social determinants of health inequalities.</li> </ul>

**2 Services are affordable for everyone**

<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Ensure most health system funding comes from public rather than private sources.</li> <li>▪ Keep out-of-pocket payments as low as possible.</li> <li>▪ Identify and close gaps in publicly financed coverage of cost-effective services.</li> <li>▪ Broaden the basis for entitlement to encompass everyone living in a country.</li> <li>▪ Move away from discriminatory approaches such as entitlement linked to employment status or payment of contribution or situations in which people with different diagnoses are entitled to different benefits.</li> <li>▪ Improve user charges so they do not create financial barriers to cost-effective services or undermine financial protection.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Adapt EU-SILC to include proxy measures of financial protection.</li> <li>▪ Require countries to carry out household budget surveys more frequently than every five years and develop a standardised health module to enable better estimation of financial protection.</li> </ul>

- Ensure efficient use of public resources.
- Address informal payments using a mix of policy instruments.
- Fiscal and social protection policies are critical to addressing poverty and income inequality: encourage intersectoral cooperation and integrated health, social, education and employment services.

### **3 Services are relevant, appropriate and cost-effective**

<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Ensure the publicly financed benefits package covers the full spectrum of services, is correlated with population health needs and does not result in inequity by disease.</li> <li>▪ Take steps to avoid over-medicalisation.</li> <li>▪ Support the development of evidence-informed public health policies, including health promotion and disease prevention approaches, interventions and monitoring.</li> <li>▪ Put in place systematic priority-setting processes to enable HTA-informed, cost-effective coverage decisions for both new and existing technologies.</li> <li>▪ Develop clinical guidelines and referral systems, adapt guidelines to meet the needs of people with multiple morbidities and monitor adherence to guidelines.</li> <li>▪ Train and support health workers to deliver services in line with evidence.</li> <li>▪ Ensure all patients have access to adequate and accessible information about treatment options and outcomes.</li> <li>▪ Establish information systems to identify (and publicly report on) practice variations and patient outcomes and to support effective decision making by health professionals and patients.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Support the strengthening of activities currently carried out by EUnetHTA.</li> </ul>

**4 Facilities are within easy reach**

<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Engage in area-level planning to create networks of dispersed facilities feeding into a central one, based on agreed clinical pathways.</li> <li>▪ Develop mechanisms to facilitate the transport of patients to health facilities or health professionals to patients.</li> <li>▪ Both responses require administrative structures that can take a population-wide perspective and that have the managerial tools required for capacity planning.</li> <li>▪ In the absence of geographical responsibility for health, instruments such as certificates of need for advanced medical technology can be used.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Continue work to develop European reference networks.</li> </ul>

**5 There are enough health workers, with the right skills, in the right place**

<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Put in place processes to train adequate numbers of health workers with the necessary skills to meet population needs.</li> <li>▪ Establish working conditions designed to retain staff in underserved countries and areas: remuneration commensurate with skills and attention to broader working conditions, including access to peer support and continuing professional development.</li> <li>▪ Ensure an appropriate mix of skills is in place. This may require investment in additional administrative or care staff to relieve pressure on specialised health professionals, the development of specialist nurses, or task shifting, with delegation of certain roles to less specialised staff where this can be clearly shown to be beneficial to patients.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Improve data collection on health worker functions, remuneration and working conditions.</li> <li>▪ Ensure ethical international recruitment in line with the WHO Global Code of Practice on the International Recruitment of Health Personnel.</li> <li>▪ Promote cooperation on health workforce policies through the Expert Group on European Health Workforce and Joint Action on Health Workforce Planning and Forecasting.</li> <li>▪ Ensure the effective implementation of EU legislation affecting doctors and other health workers, notably Directive 2003/88/EC (European Union 2003) and Directive 2005/36/EC (European Union 2005).</li> </ul>

**6 Quality drugs and devices are readily available**

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<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Strengthening access to off-patent and new medicines requires a comprehensive approach.</li> <li>▪ Promote dialogue between Member States and stakeholders to reward R&amp;D investment without excessive payment.</li> <li>▪ There are advantages in Member States coordinating to develop a common strategy to enhance access.</li> <li>▪ Instruments are available, or should be made available, to improve negotiations between public payers and innovators for new medicines.</li> <li>▪ Creating greater transparency around the costs of pharmaceutical products and the price of medicines would provide better grounds for assessing affordability, equitable access, fairness in pricing and incentives to develop new medicines.</li> <li>▪ Define national policies on medical devices.</li> <li>▪ Make use of instruments to promote efficient use of medicines and medical devices, including HTA and cost-effectiveness analysis to inform coverage decisions (disinvestment); aligned incentives for prescribing, dispensing and use; capacity planning of big-ticket equipment; specialised medical equipment management units; and joint procurement agreements for public purchasing (vaccines, emergency circumstances, others).</li> <li>▪ Promote cost-effective ICT solutions to provide services in remote areas.</li> <li>▪ Improve information systems and data collection at regional, national and EU level.</li> <li>▪ Stimulate more information exchange between authorities and agencies across Member States.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Develop more efficient R&amp;D and pricing systems.</li> <li>▪ Contribute to the development of information systems and assessment methods for medicines and medical devices.</li> <li>▪ Reinforce information systems at EU level to monitor the medical devices sector.</li> <li>▪ Approve the new regulations on medical devices and in vitro diagnostic medical devices and promote effective coordination between national authorities in implementing the regulations.</li> <li>▪ Promote R&amp;D in medical devices and optimal use strategies.</li> <li>▪ Stimulate cooperation between Member States in the development of e-health solutions.</li> </ul>

**7 People can use services when they need them**

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<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Ensure people have good information about health services in their own language and have access to translation or interpretation services when required.</li> <li>▪ Strengthen the development of culturally sensitive and appropriate services (cultural competence).</li> <li>▪ Strengthen the evidence base for strategies to improve health literacy and empower users.</li> <li>▪ Specify and adhere to maximum waiting times; differentiate waiting times by severity of illness; provide the public with reliable and accessible information on waiting times.</li> <li>▪ Individual health facilities can and should take a wide range of relatively straightforward steps to make existing services more easily accessible to the general population and to meet the needs of people with physical and intellectual disabilities.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Harmonise definition and data collection for waiting time indicators.</li> <li>▪ Set and enforce standards for disabled access in all health facilities.</li> </ul>

**8 Services are acceptable to everyone**

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<b>National policy responses</b>	<b>EU support</b>
<ul style="list-style-type: none"> <li>▪ Strengthen the development of culturally sensitive and appropriate services (cultural competence).</li> <li>▪ Improve the communications skills of health workers (providing information, counselling and advising) and work to empower users.</li> <li>▪ Develop e-health systems for better information and service continuity; this will involve training health workers, patients and carers.</li> <li>▪ Conduct regular national surveys of user experience of the health system, building on the experience of regular user surveys carried out in countries such as Denmark, Spain, Sweden and the United Kingdom.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Support the sharing of good practice regarding methods to assess user experience.</li> </ul>

## **Challenges and opportunities**

In discussing ways of ensuring equitable access to health care, this report has focused on eight policy areas, identifying key issues, highlighting evidence of variation within and across countries where available and suggesting policy responses at national and EU level.

Evidence on unmet need clearly indicates the magnitude of financial barriers to access: cost is the single most important factor behind self-reported unmet need. Ensuring health services are affordable for everyone should therefore be a priority for the Member States. Improving affordability requires identifying and addressing gaps in publicly financed coverage to keep out-of-pocket payments as low as possible. It also has particular resonance when it comes to access to medicines, especially (but not only) new and innovative medicines, which are increasingly priced beyond the reach of many countries, including countries in the European Union.

The report has pointed out that promoting access does not mean making everything available to everyone at all times. Rather, it involves efforts to ensure access to health services that are relevant to people's need, appropriate and as cost-effective as possible. This is an area that will require added attention as evidence of unwarranted variation in clinical practice increases and if health budgets do not grow in line with population health needs. The report has also emphasised the importance of service availability – facilities within easy reach; enough health workers, with the right skills, in the right place; and stimulating research and development in areas of significant clinical need, such as antibiotics.

A final area the report has covered is user experience. Whether people have the information and skills needed to navigate complex health systems; whether they can obtain appointments with ease and treatment without excessive waits; whether they are treated with respect and dignity, are able to avail of services in their own language and are sufficiently involved in decisions about their treatment – these are questions that are often overshadowed by issues of affordability and availability and yet they may have a critical impact on access to health care and health outcomes, especially for systematically underserved groups of people.

In covering all of these different areas, the report has aimed to show how ensuring equitable access to health services is a multi-dimensional challenge. There are very few simple or quick fixes. It is also a permanent challenge, requiring sustained effort on many fronts. Better monitoring, context-specific policy analysis and research targeting groups of people facing multiple vulnerabilities can contribute to this effort. The European Union can provide valuable support to Member States in all of these areas. However, real progress will only be made – and felt – when Member States are ready to act in response to what the available data already clearly demonstrate. Addressing access barriers among vulnerable groups of people should be a priority.

## Annex 1 Informal care and its impact on access to health services

Although this report is concerned primarily with access to formal care, it is important to recognise that a large amount of care in Europe is delivered by informal carers such as the family and friends of people in need. While there are major gaps in the available data on access to formal care in Europe, the situation is even worse for informal care. Obtaining such evidence is important for several reasons. First, the absence of informal carers may mean that individuals with need for care can only obtain it in formal settings (hospitals, care homes) that are both more expensive and, in many cases, less acceptable to the individuals concerned, many of whom would prefer to be cared for in their own home. Second, a failure to support informal carers may lead to them becoming patients in their own right (Schulz and Beach 1999; Bobinac et al 2010). Third, informal carers represent a substantial economic resource to health systems and society (Triantafillou et al 2010).

The most important source of evidence on the situation in Europe is the EU-funded ANCIEN project (Pickard et al 2011). To understand the role of informal care, the researchers first developed a typology of long-term care in European countries, based on two dimensions. The first is organisational depth, characterised by an absence of means testing, clear entitlements, availability of cash benefits, quality assurance mechanisms and integration. The second is financial generosity, characterised by a high share of GDP being spent on long-term care and low user charges. The position of many countries is intuitive, with the post 2004 Member States<sup>23</sup> being relatively less generous, although they vary in organisational depth. However, there is also considerable variation among the pre-2004 Member States on both measures.

Across the European Union, there are large differences in the share of the population receiving informal care, from 21% of those over 65 in France to 43% in the Czech Republic, and from 41% to 60% among those over 85 in the same countries. There are also large differences in the share of the population providing informal care, from just over 10% of those aged over 18 in Denmark to almost 19% in Lithuania. While those providing care are most likely to be female in all countries, there are marked differences among countries in the age distribution of carers and their relationship to those they are caring for.

There are also substantial differences in the support offered to informal carers. In some countries either carers or those in need of care are entitled to financial support. In the Netherlands, those in need of care may be given a personal health budget that can be spent largely as they wish and, while this has provided greater autonomy for some in need of care, there have also been many examples of abuse, with exploitation of vulnerable individuals. A pilot study of a similar initiative in England achieved at best mixed results. The support available to those in need of care or their carers is often means tested, as in France, Spain and Finland, but not always and, in Belgium, a federal allowance is means tested while another, paid in Flanders, is not. Another form of support, respite care, whereby those receiving care may enter a residential facility for a few weeks to relieve their carer, is also available in many countries but its extent, and the mechanisms involved, including financial arrangements, are poorly documented.

In summary, the volume of informal care provided in Europe is substantial, but evidence on the extent of need, both met and unmet, is still very limited.

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<sup>23</sup> Bulgaria, Croatia, Cyprus, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Romania, Slovakia and Slovenia.

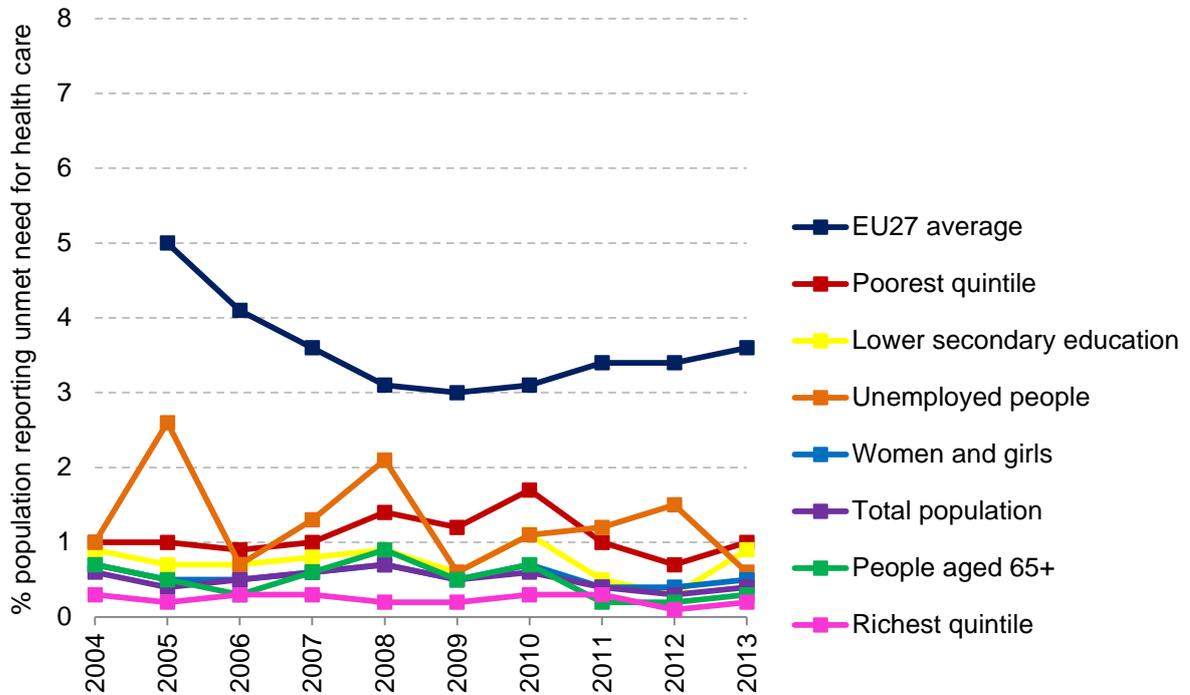
Monitoring informal carers' input and quality of life remains pivotal and instruments for this have been developed (e.g. Brouwer et al 2006).

**Annex 2 Trends in unmet need for health care in each EU Member State**

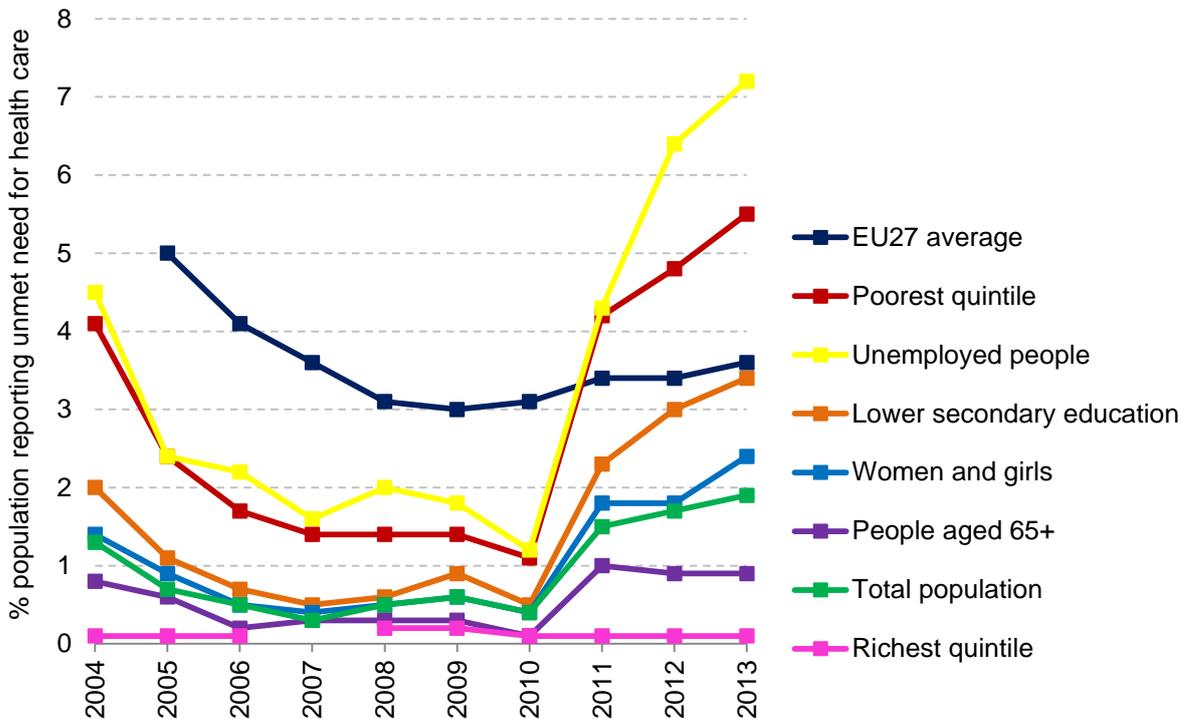
**Trends in unmet need for health care due to cost, distance or waiting time**

Note: Data are from EU-SILC (2015). Most figures are scaled from 0-8% but some have a larger scale.

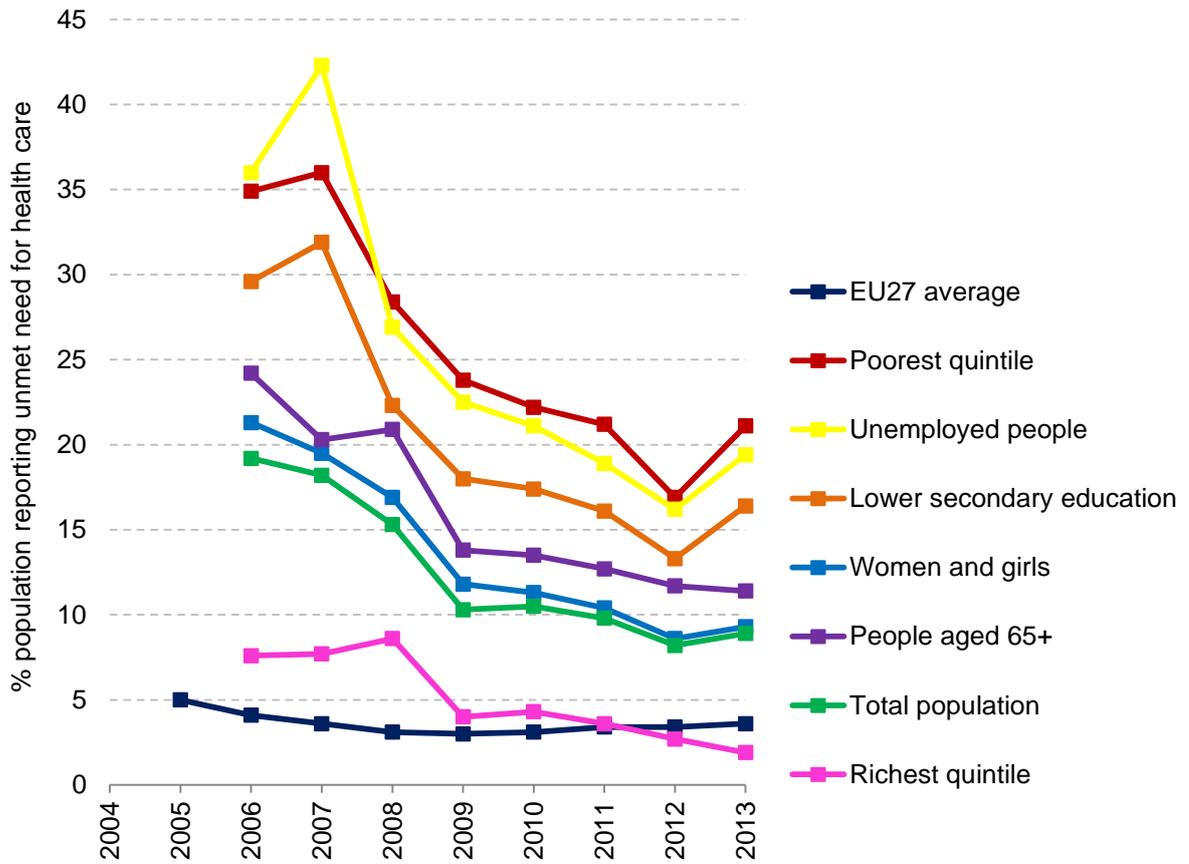
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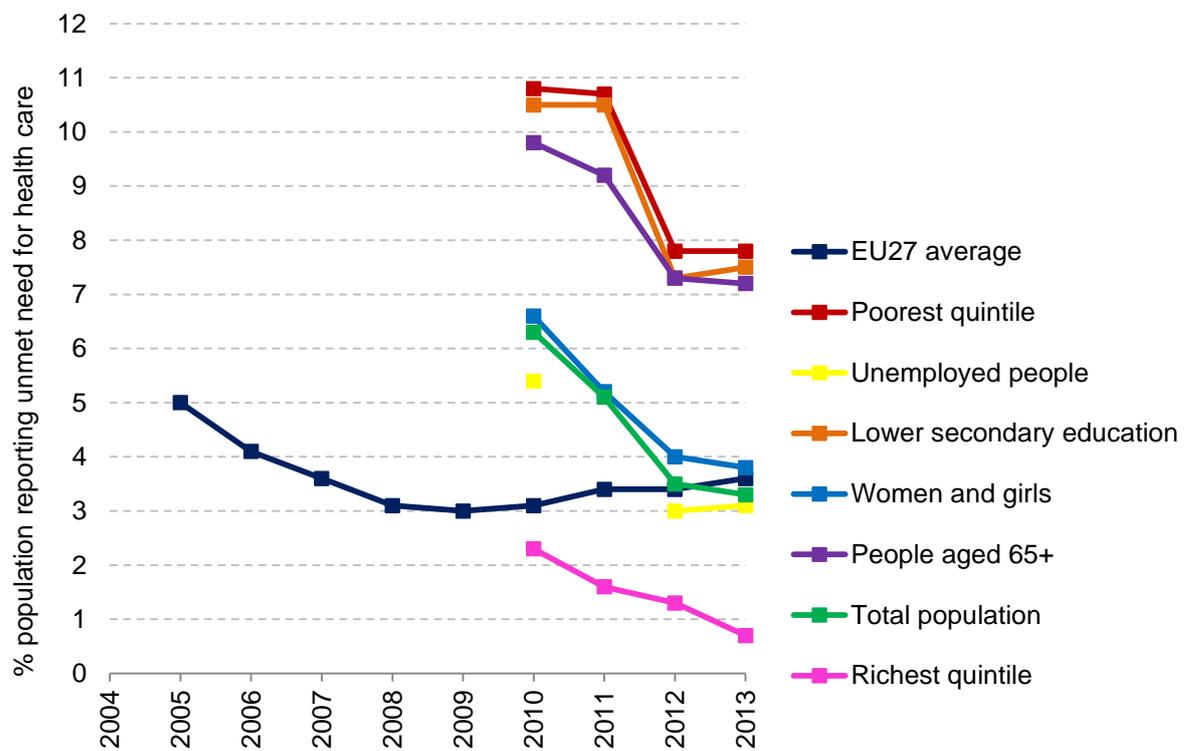
**Belgium**

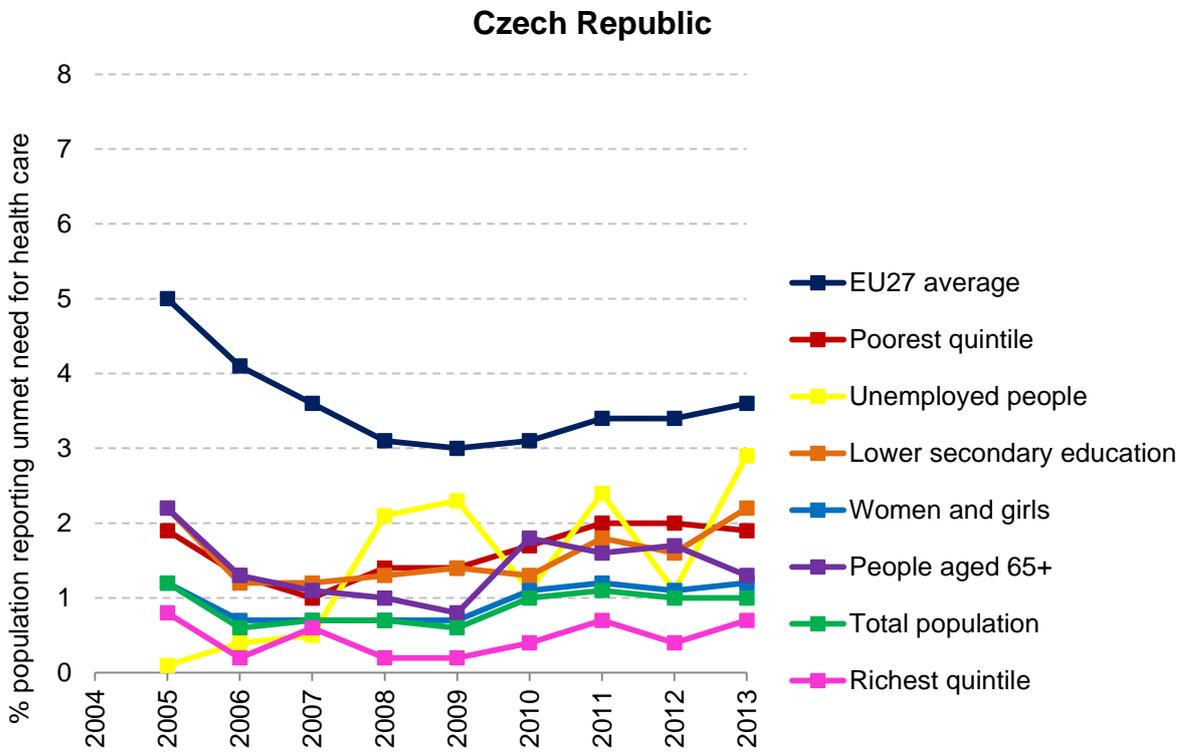
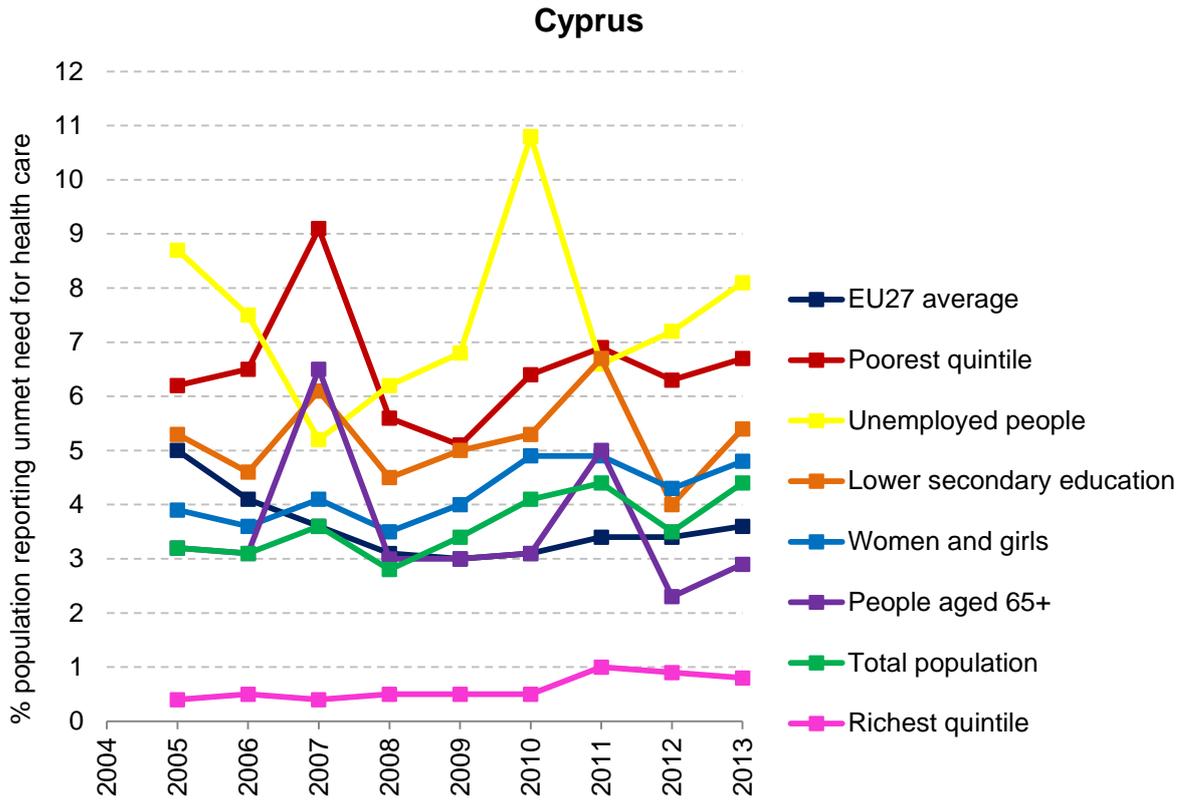


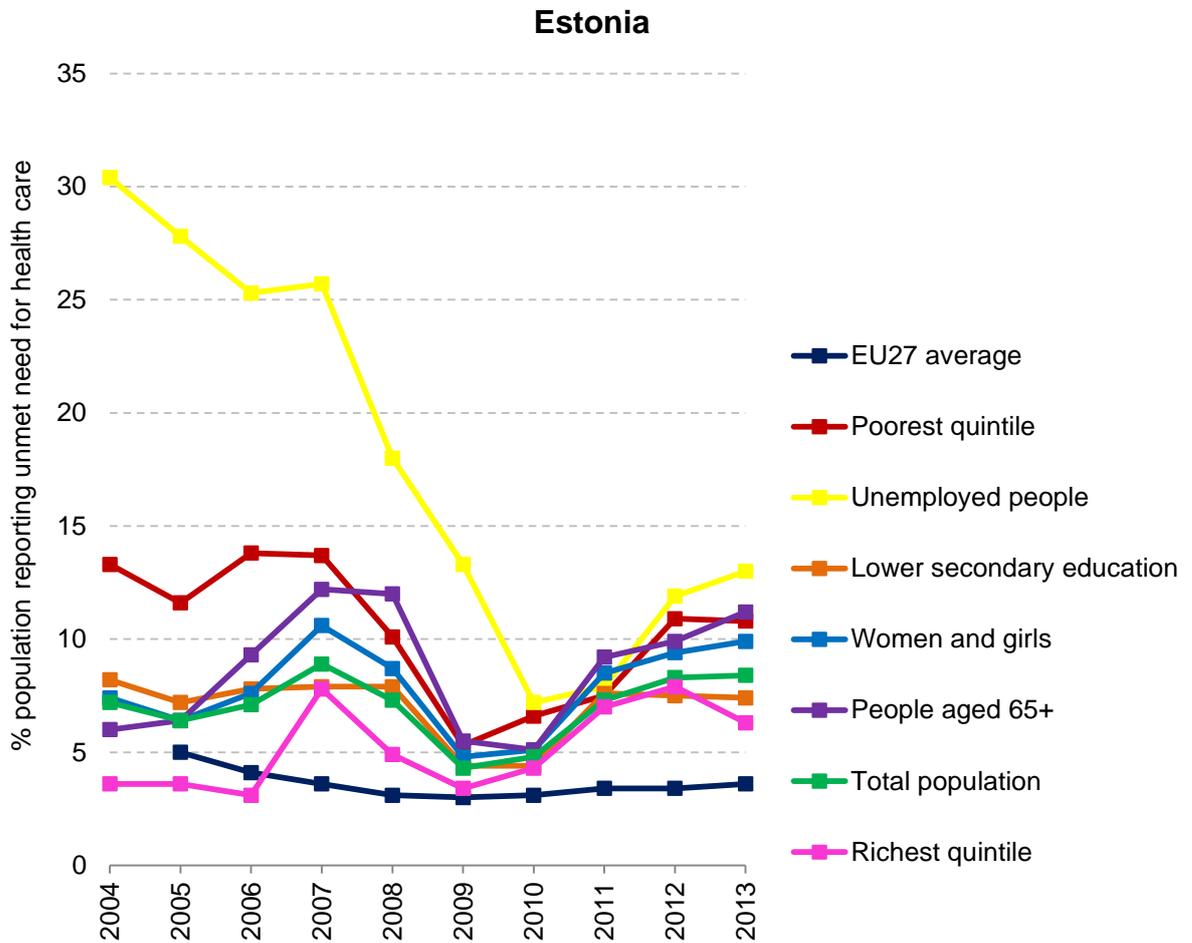
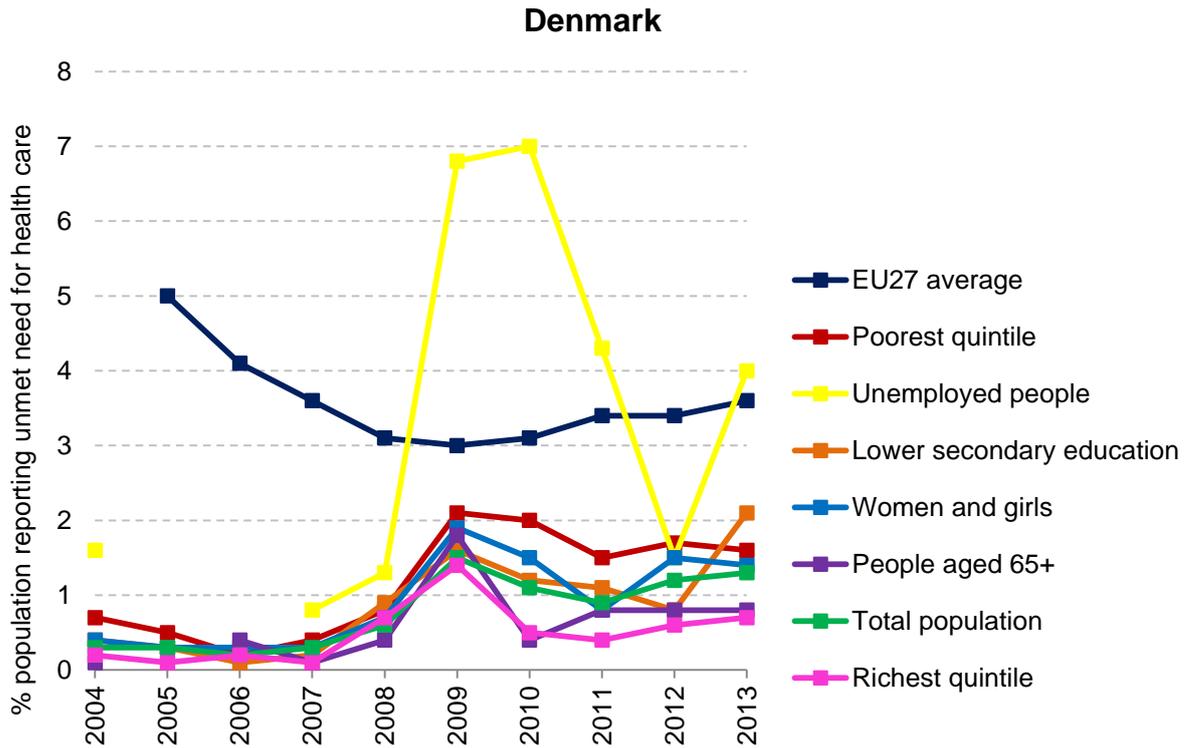
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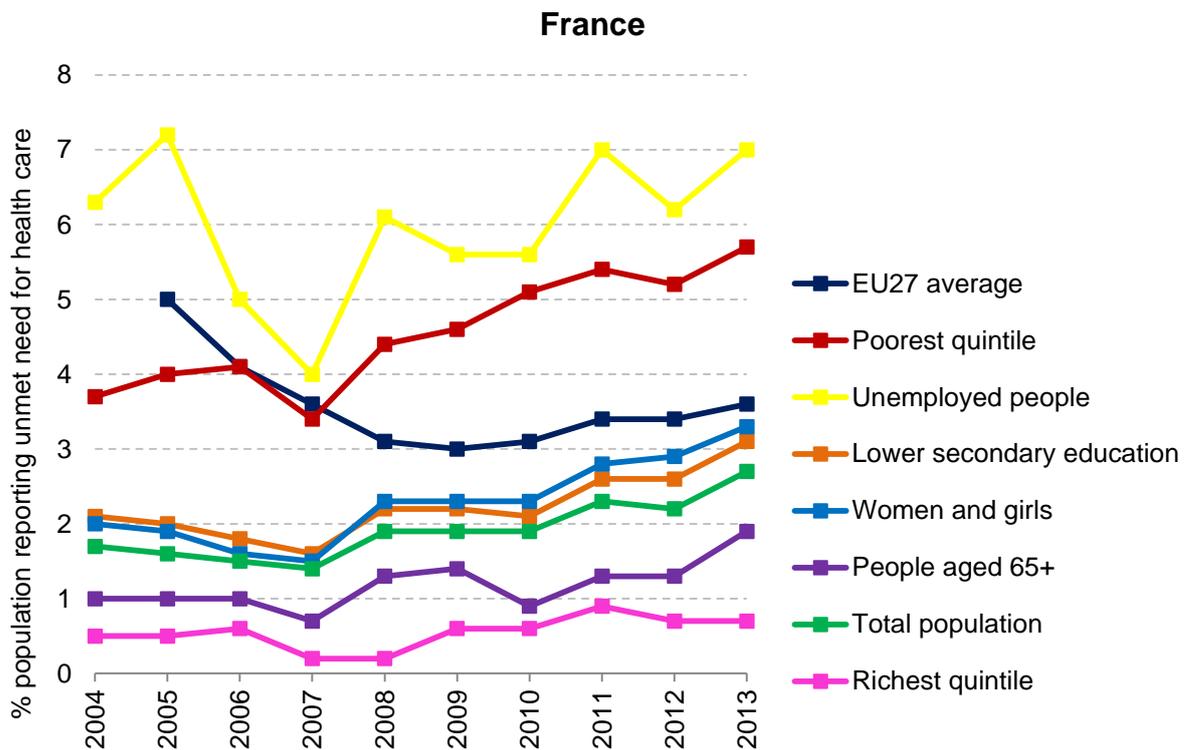
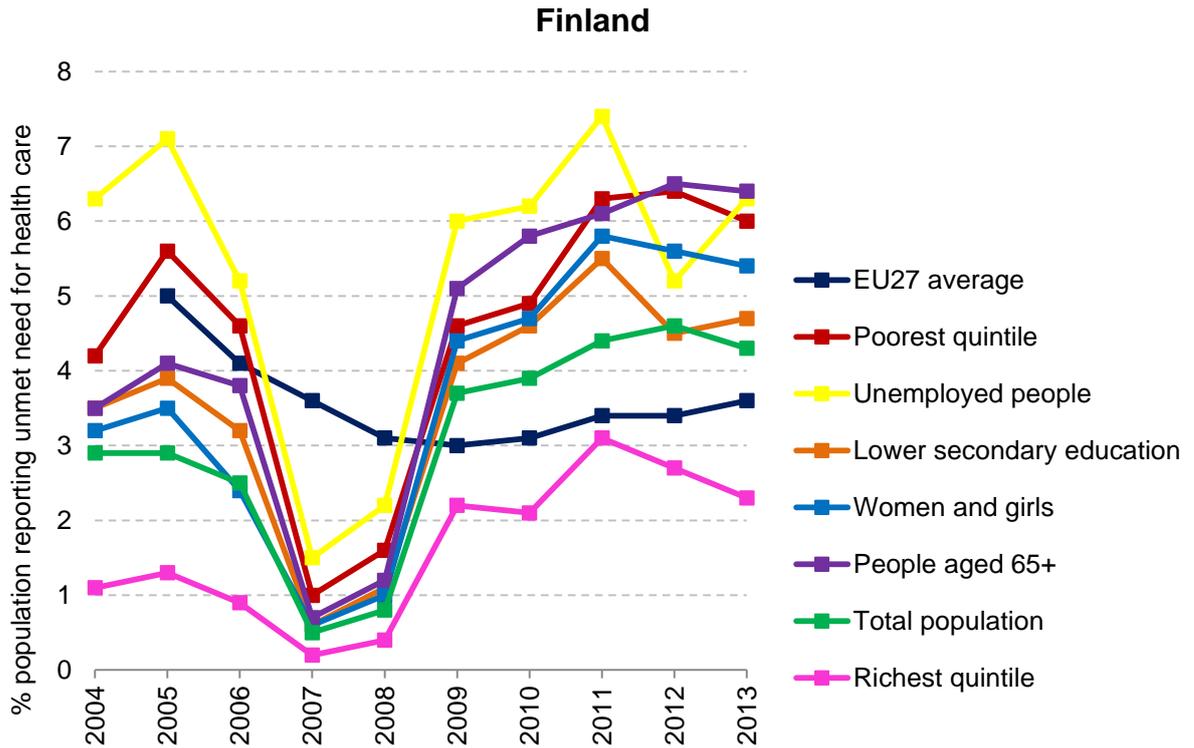


Croatia

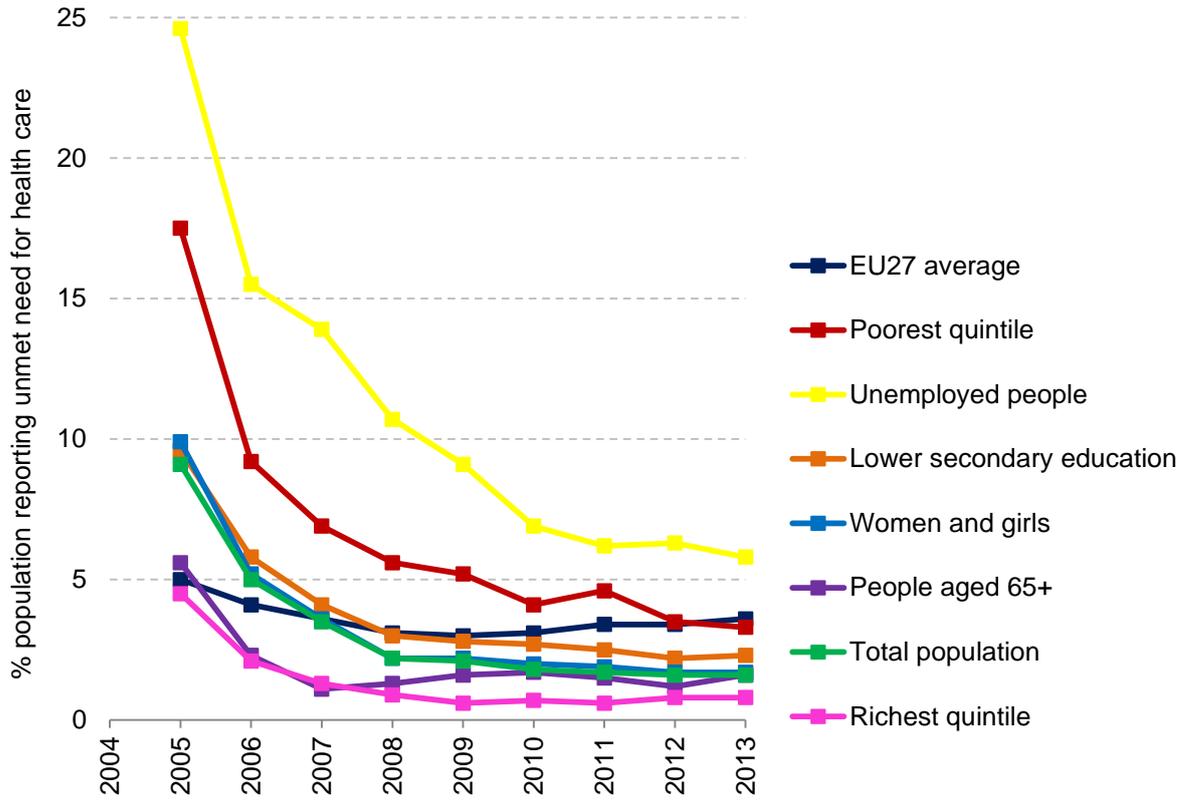




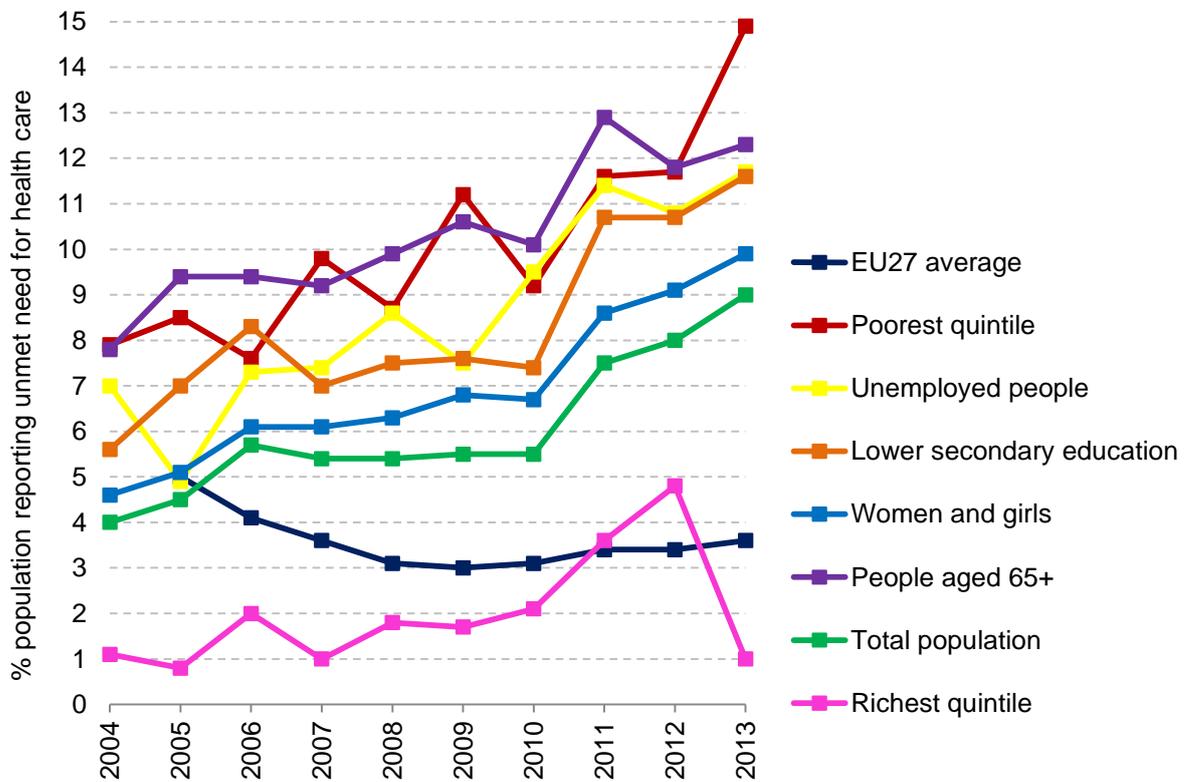




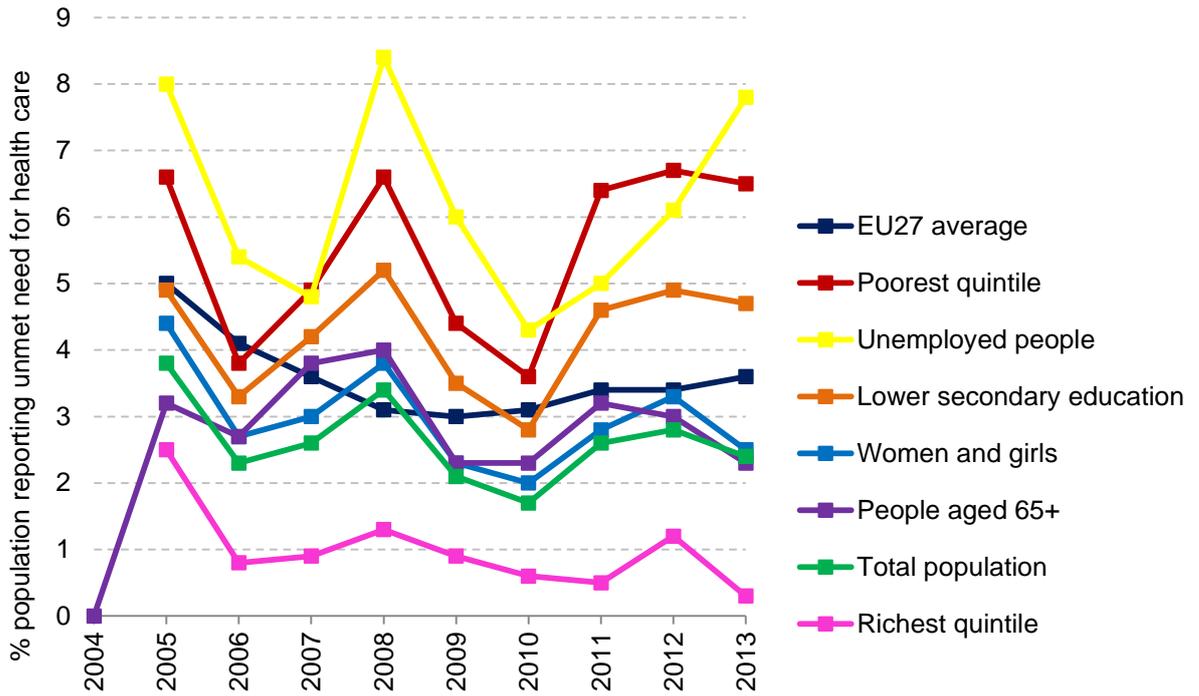
Germany



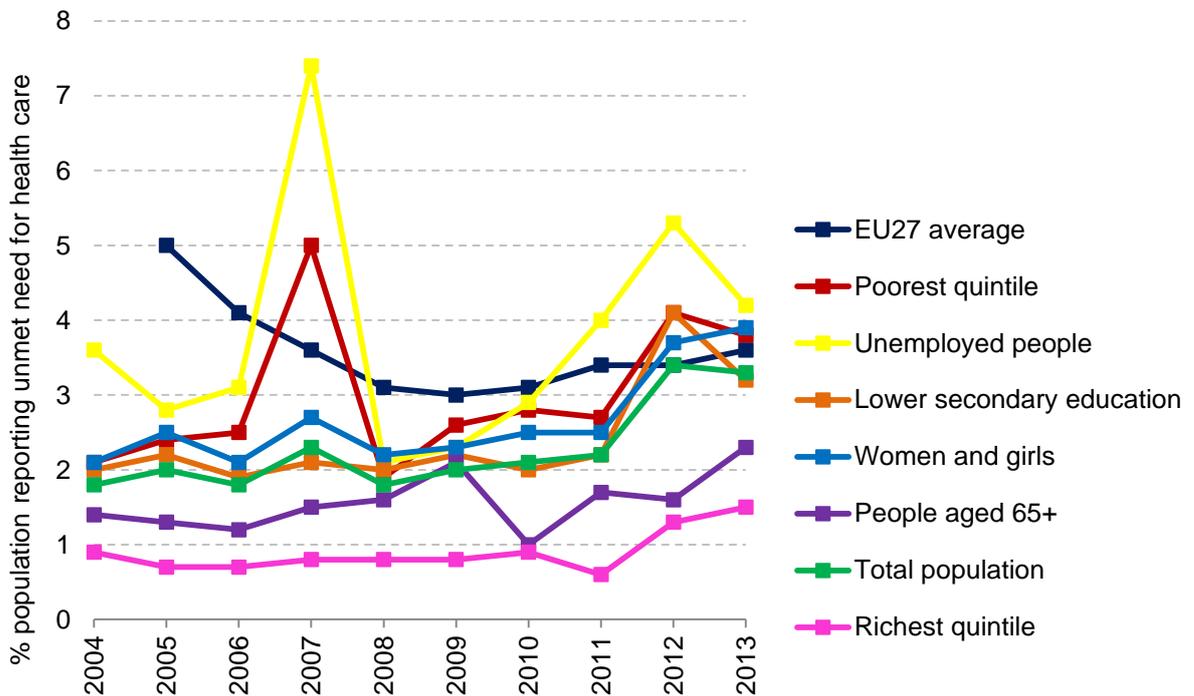
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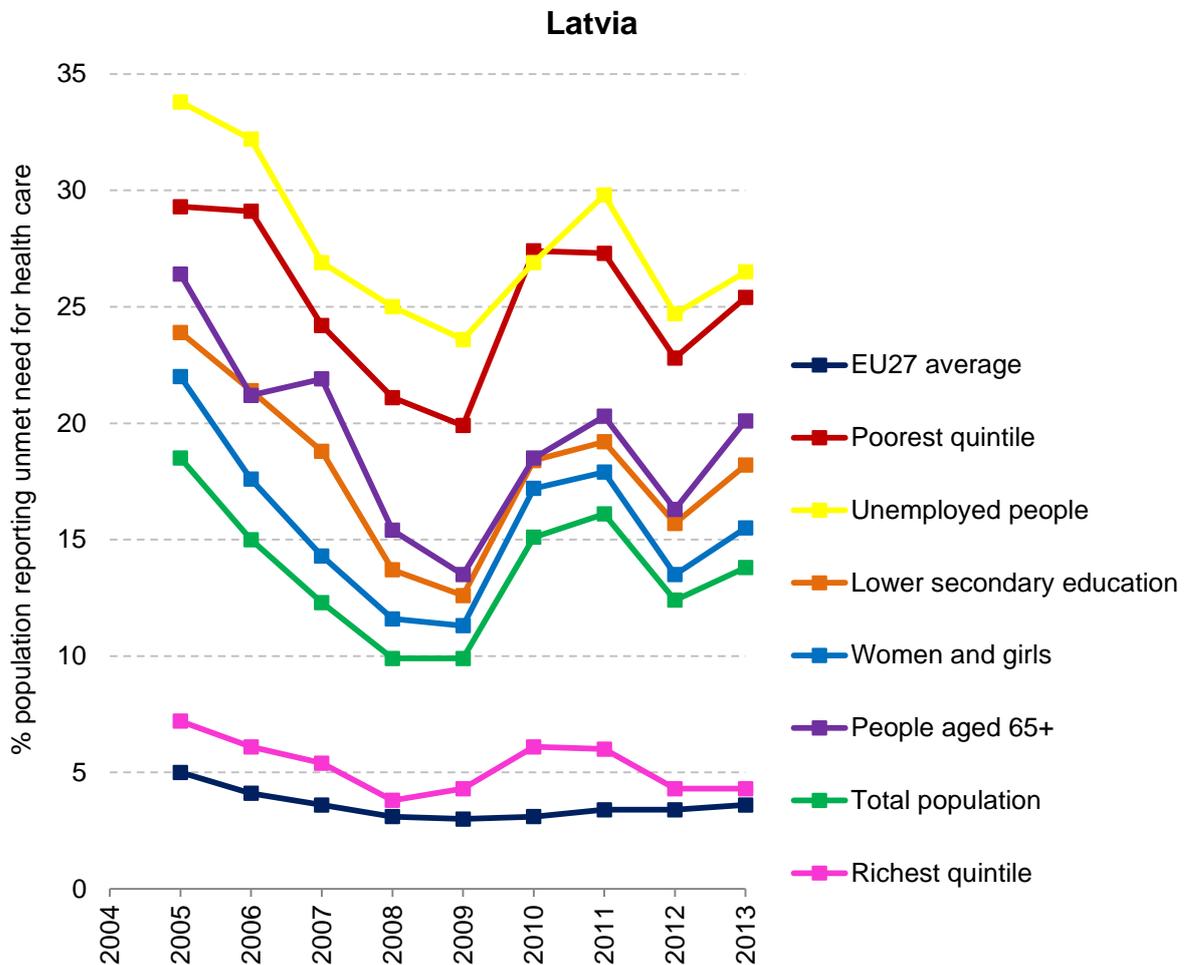
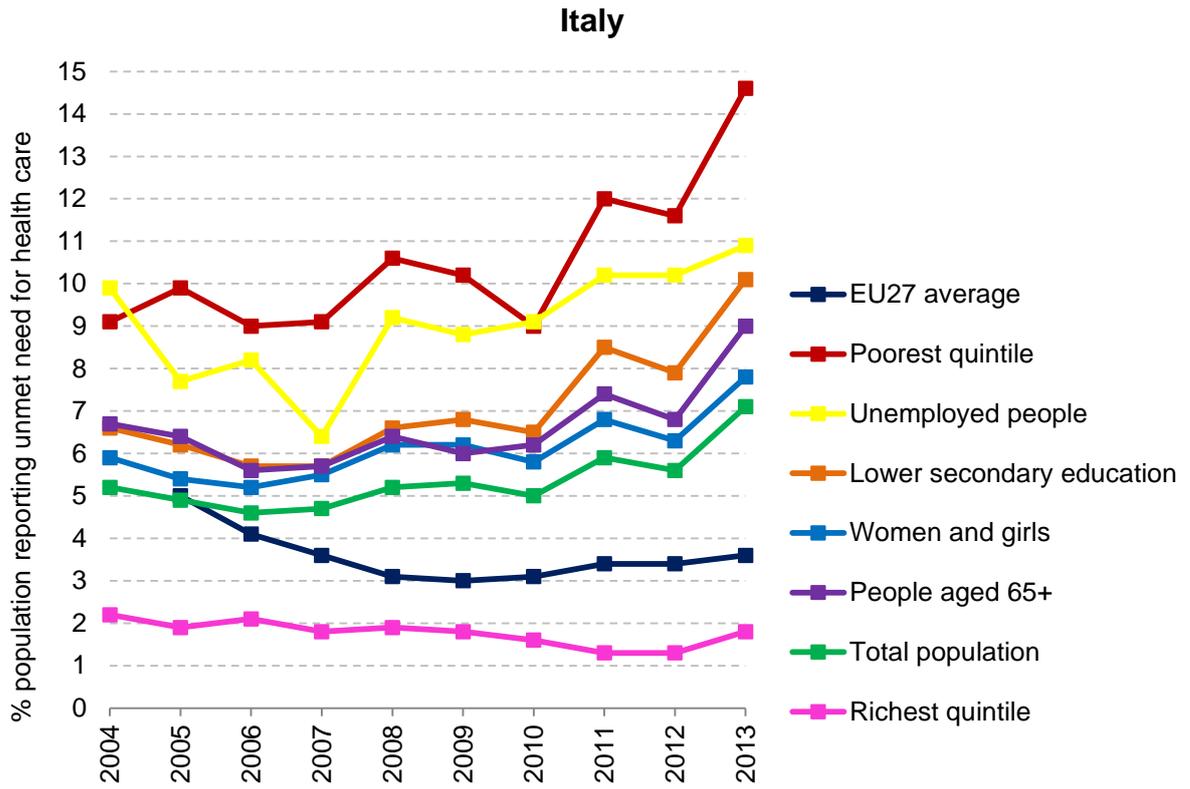


Hungary

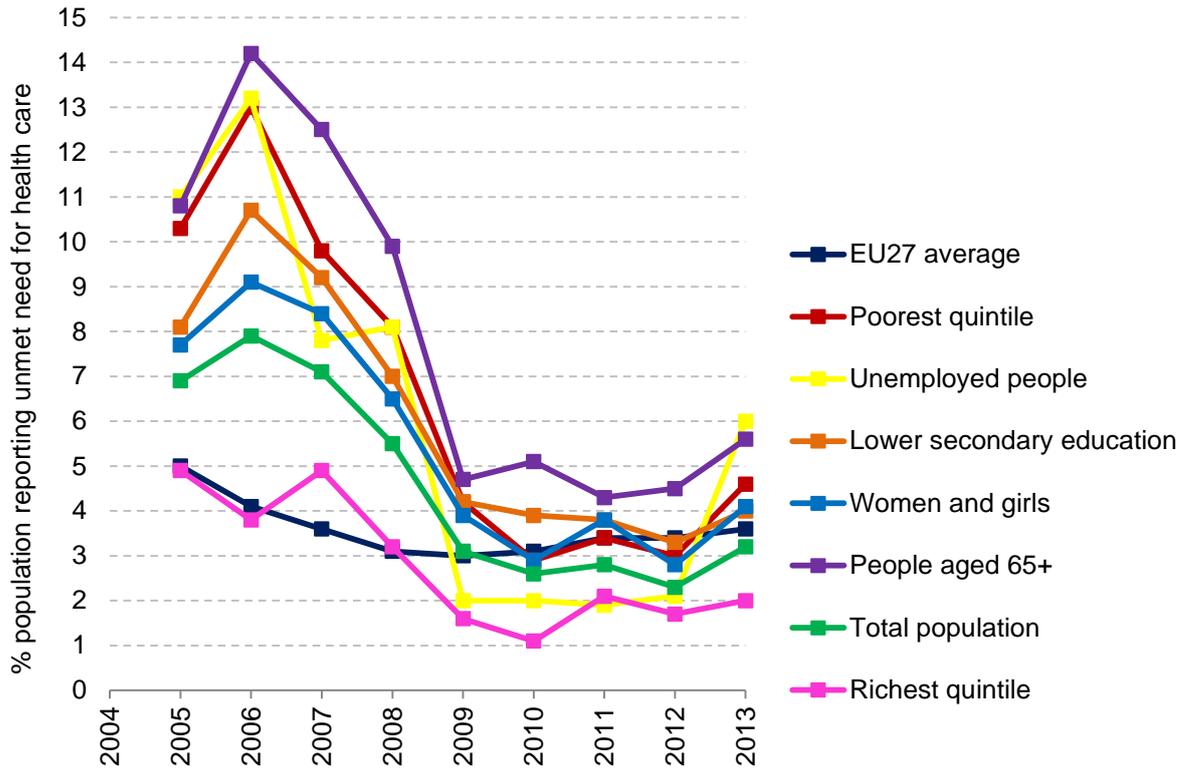


Ireland

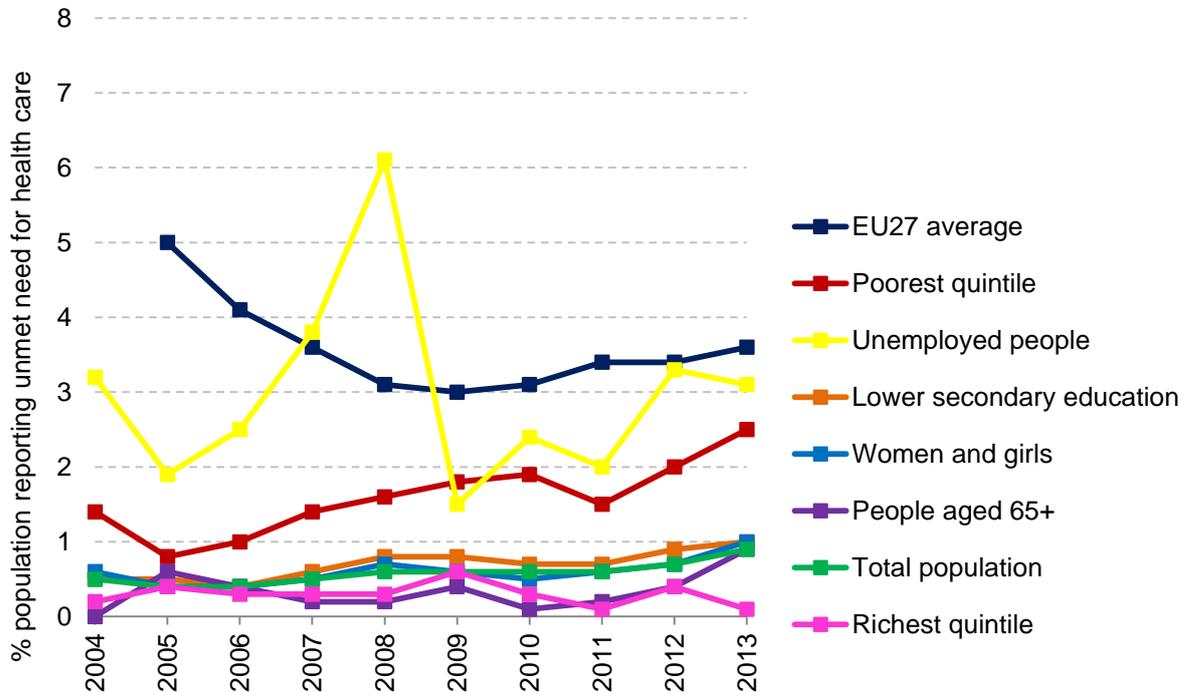




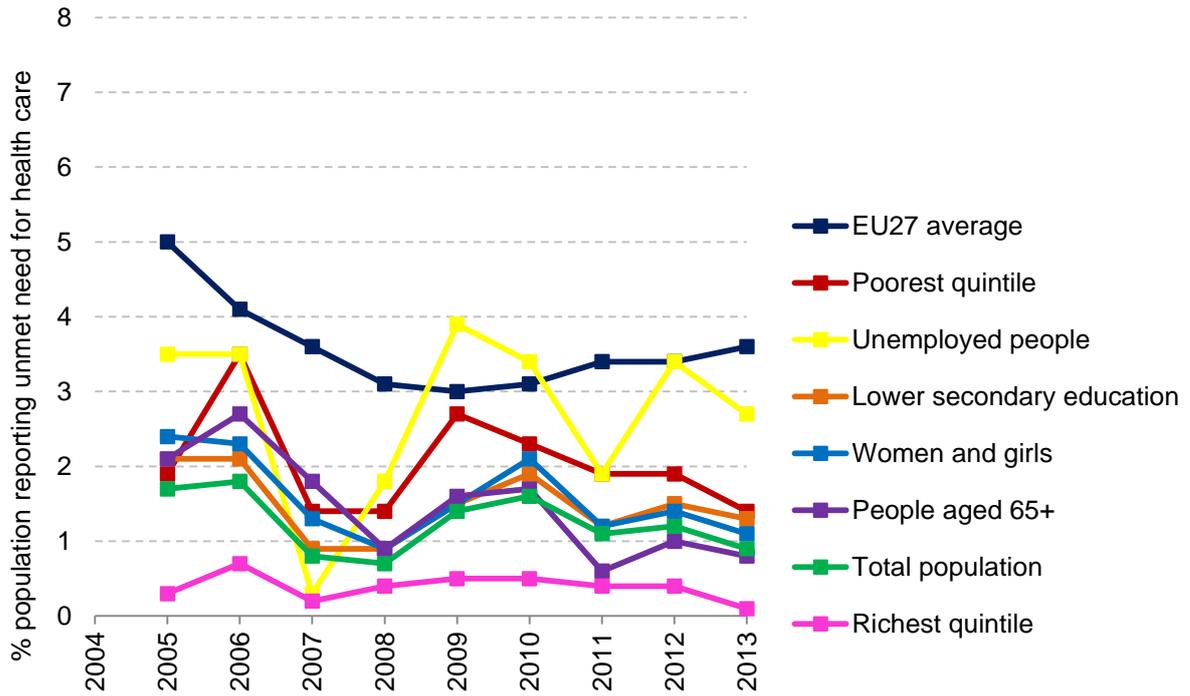
Lithuania



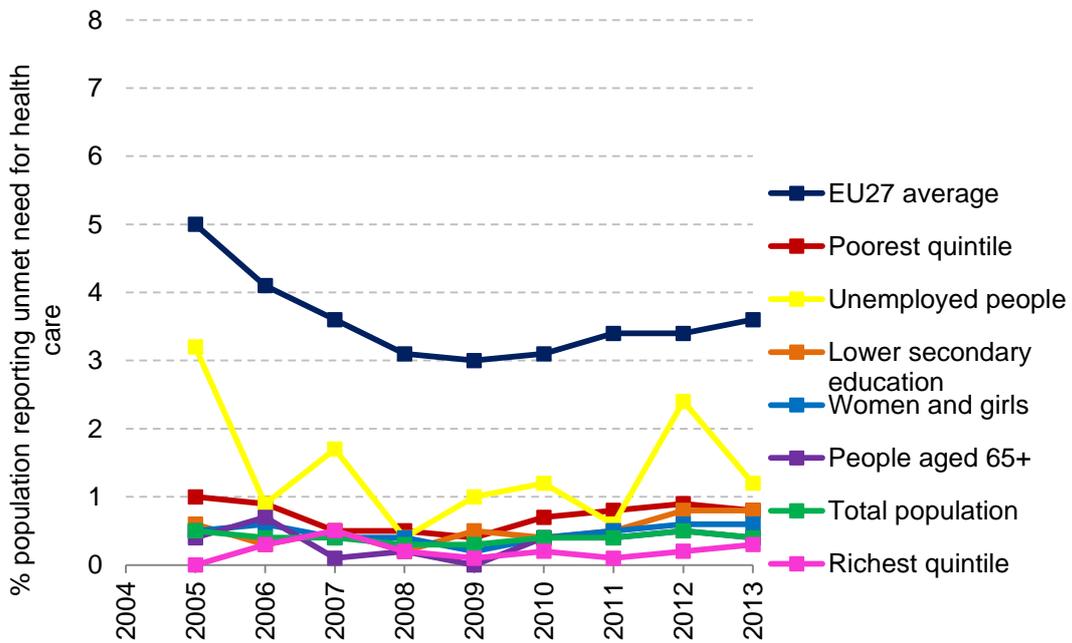
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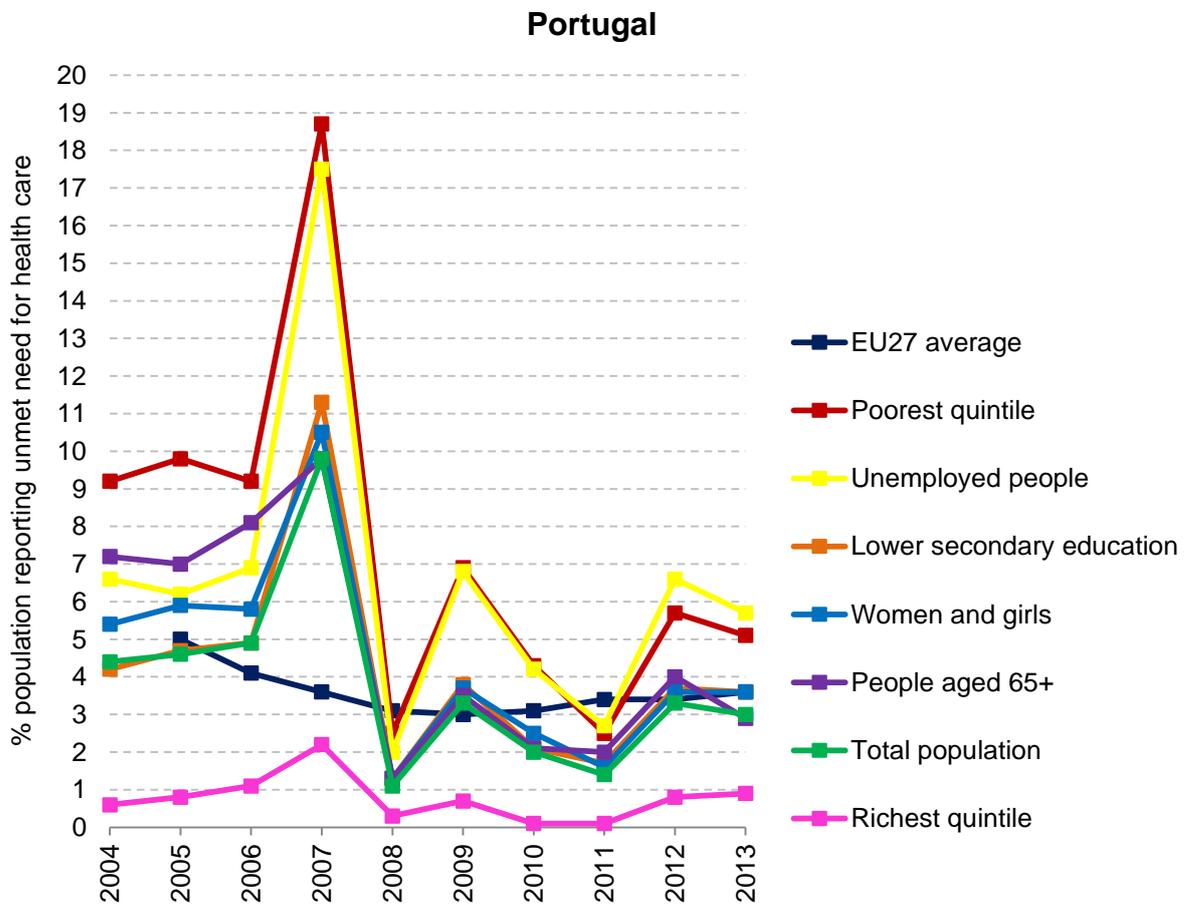
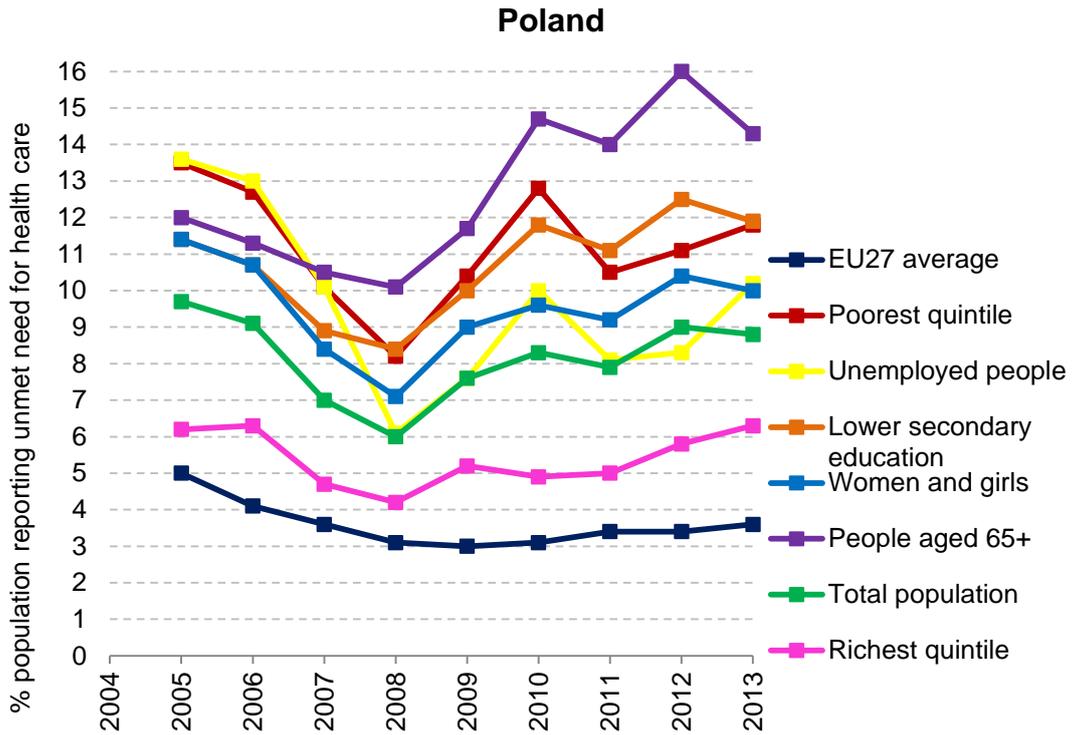


Malta

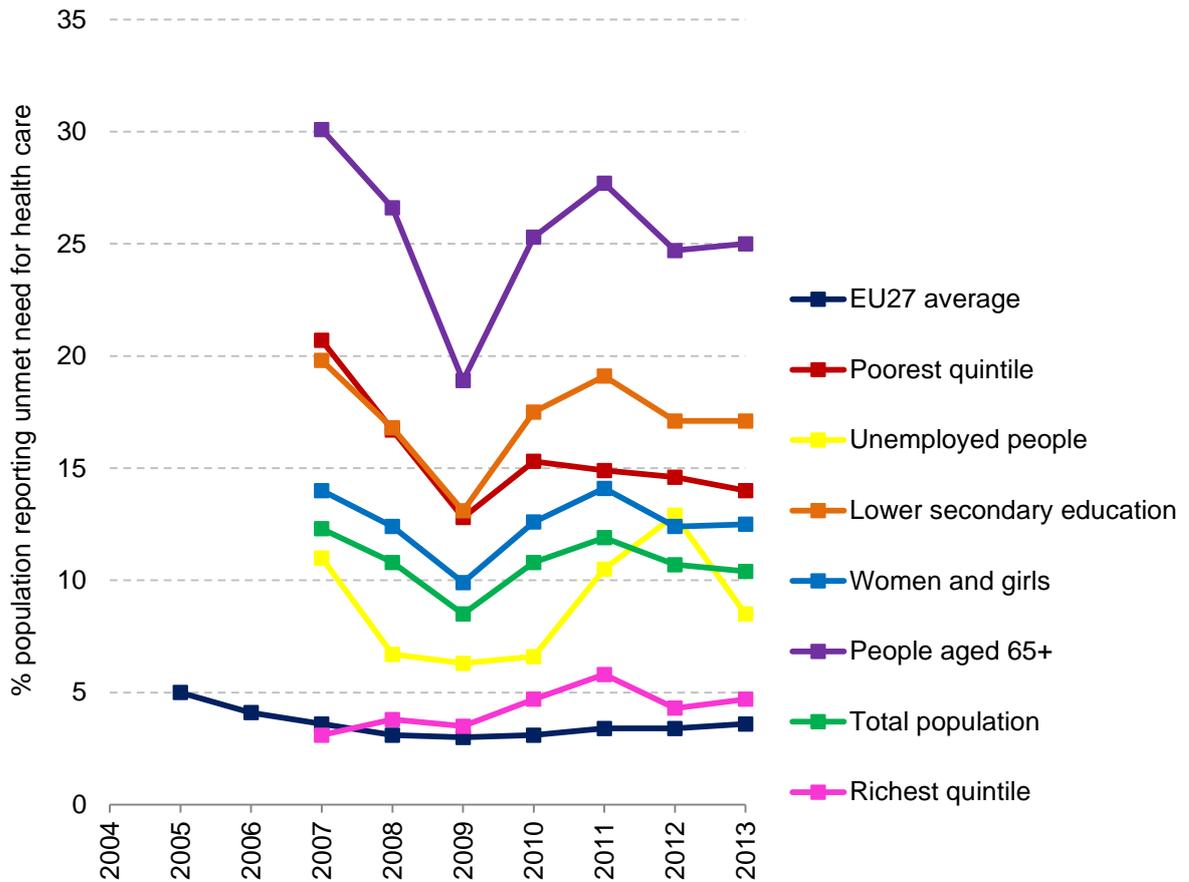


Netherlands

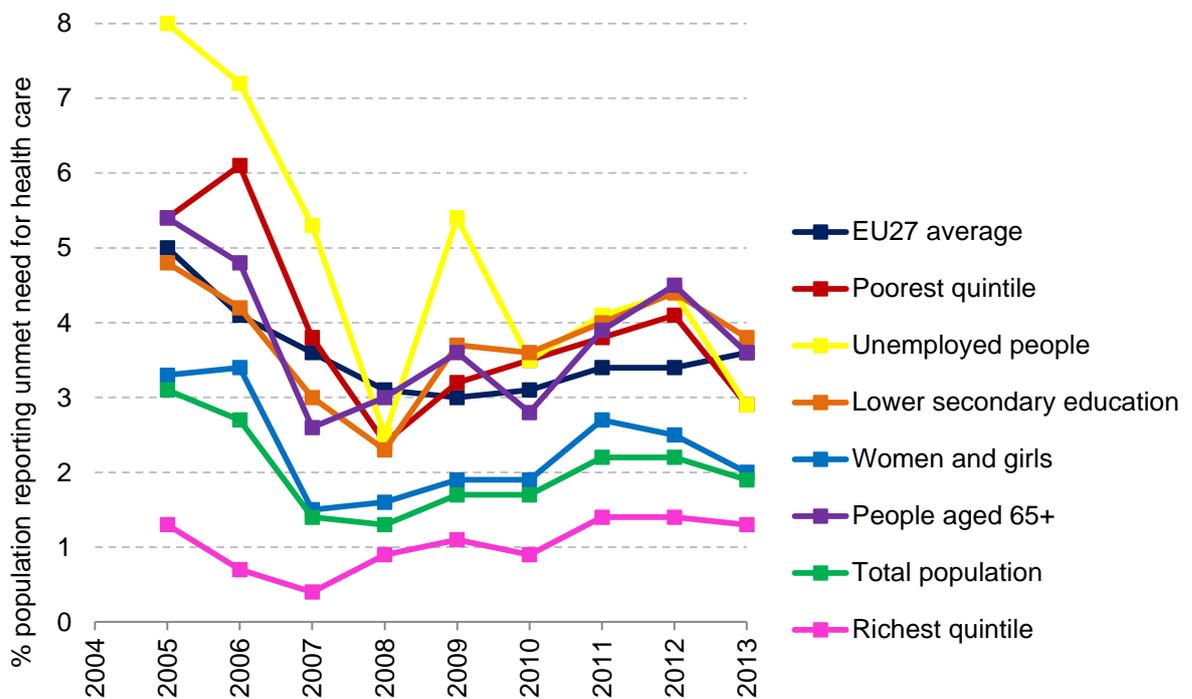




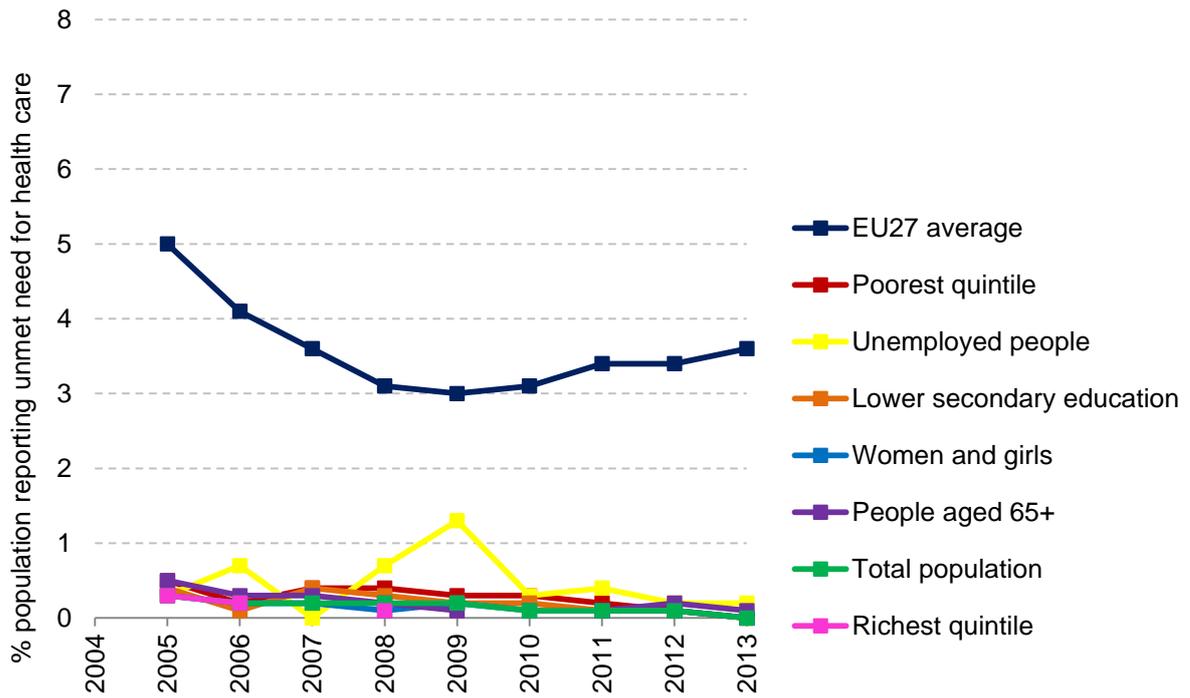
Romania



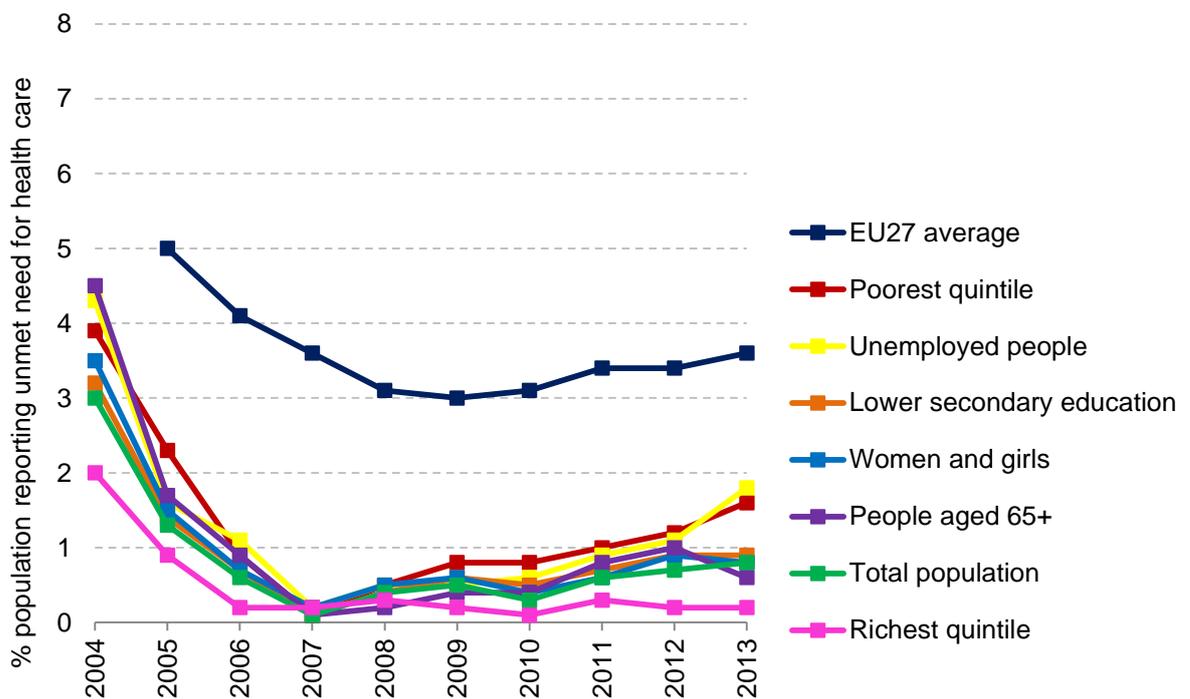
Slovakia



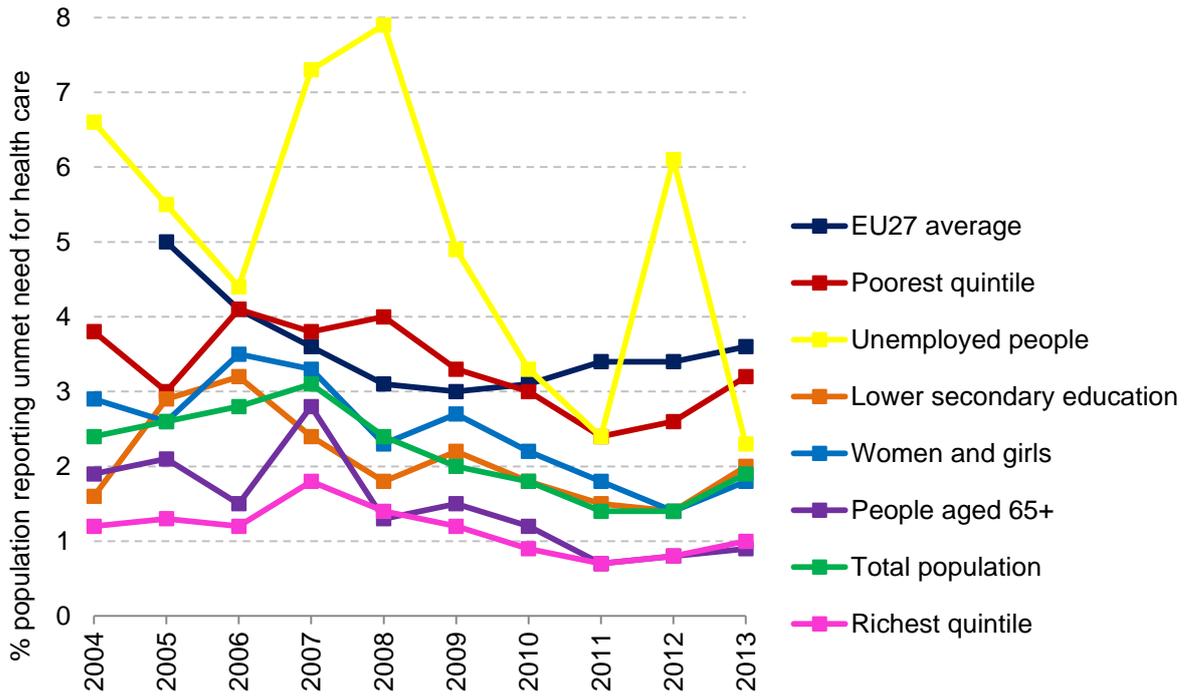
Slovenia



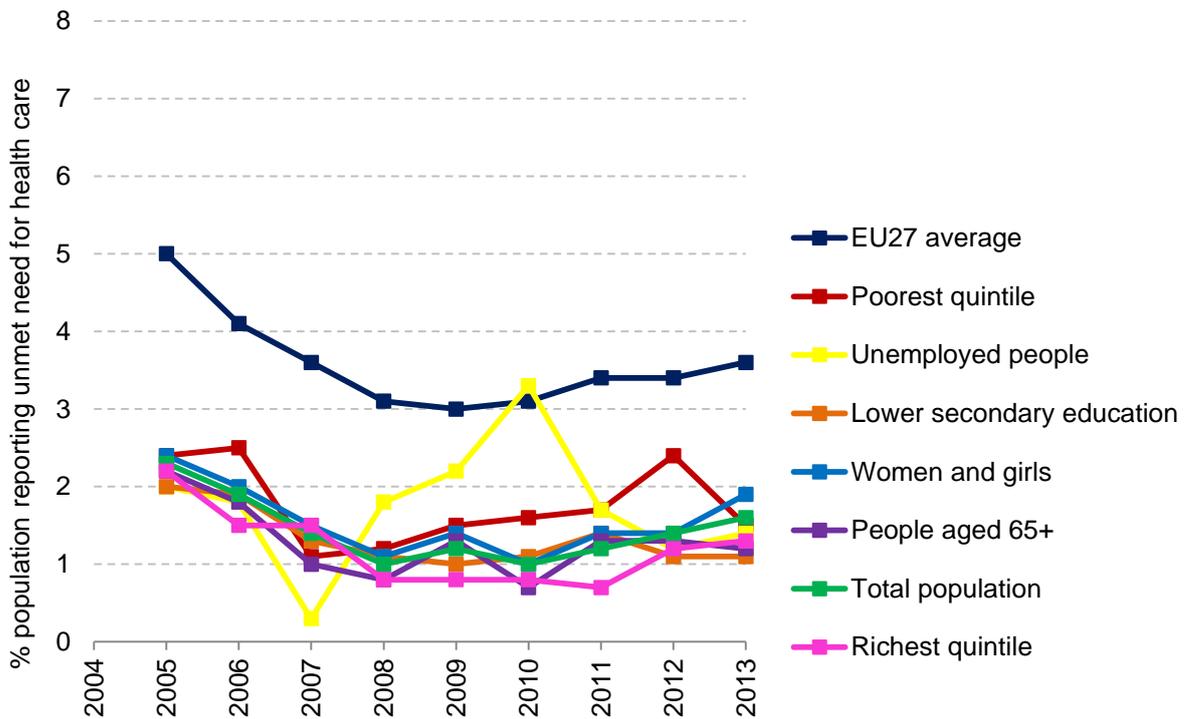
Spain



Sweden



United Kingdom



### Annex 3 Indicators for monitoring access in Europe

A = age; E = education; I = income; LS = labour market status; MS = Member States; NUTS = Nomenclature of Territorial Units for Statistics; SES = socio-economic status

**Table A3.1 Financial resources are linked to health need**

Indicator	Data source	No of countries	Gender, age	SES	Sub-national
Public spending on health as share of GDP	Eurostat	28 EU MS	-	-	-
Public spending on health as share of government spending	Eurostat	28 EU MS	-	-	-
OOP as share of total spending on health	Eurostat	28 EU MS	-	-	-
Public spending on health per capita PPP	Eurostat	28 EU MS	-	-	-

**Table A3.2 Services are affordable for everyone**

Indicator	Source	No of countries	Gender, age	SES	Sub-national
Consultation skipped due to cost	OECD	3 EU MS	-	-	-
Medical tests, treatment or follow-up skipped due to cost	OECD	4 EU MS	-	-	-
Prescribed medicines skipped due to cost	OECD	4 EU MS	-	-	-
OOP % of total current expenditure on inpatient care, day care, basic medical and diagnostics, home health care, prescribed medicines, over the counter medicines, other medical non-durables, glasses, orthopaedic appliances, hearing aids, medico-technical devices, other medical durables	OECD/Eurostat	27	-	-	-
Medical examination skipped due to cost	Eurostat	32	Gender, age	A, E, LS, I	-
Dental examination skipped due to cost	Eurostat	34	Gender, age	A, E, LS, I	-

## Access to health services

**Table A3.3 Services are relevant, appropriate and cost-effective**

Indicator	Source	No of countries	Gender, age	SES	Sub-national
Immunisation diphtheria, tetanus and pertussis – share of children	OECD	24	-	-	-
Immunisation measles – share of children	WHO	36	-	-	-
Immunisation hepatitis B – share of children	WHO	28	-	-	-
Immunisation influenza – share of aged 65+	Eurostat	31	-	-	-
Breast cancer screening – share of 50-69	Eurostat	17	-	E	-
Cervical cancer screening – share of 20-69	Eurostat	17	-	E	-

**Table A3.4 Facilities are within easy reach**

Indicator (density per population)	Source	No of countries	Gender, age	SES	Sub-national
Hospitals	OECD	21	-	-	-
Hospitals publicly owned / not-for-profit private / for-profit private	OECD	15 / 14 / 16	-	-	-
General hospitals	OECD	22	-	-	-
Total hospital beds / curative (acute care) / long-term care / psychiatric / other	OECD	24 / 24 / 18 / 24 / 22	-	-	-
Beds in publicly owned hospitals / not-for-profit private / for-profit private	OECD	18 / 15 / 15	-	-	-
Hospital beds	Eurostat	20	-	-	NUTS

**Table A3.5 There are enough health workers, with the right skill mix, in the right place**

Indicator (worker density per population)	Source	No of countries	Gender, age	SES	Sub-national
Total number of physicians	OECD	22	-	-	-
Generalist practitioners / specialist practitioners	OECD	18 / 24	-	-	-
Obstetricians and gynaecologists / psychiatrists / medical specialists / surgical specialists	OECD	24	-	-	-
Other specialists	OECD	19	-	-	-
Midwives / nurses / caring personnel	OECD	17 / 18 / 14	-	-	-
Dentists / pharmacists / physiotherapists	OECD	18 / 21 / 23	-	-	-
Hospital employment	OECD	21	-	-	-
Medical graduates	OECD	23	-	-	-

## Access to health services

Dentist / pharmacist / midwife / nursing graduates	OECD	22	-	-	-
Doctors, nurses and midwives, dentists, pharmacists, physiotherapists	Eurostat	20	-	-	NUTS

**Table A3.6 Quality medicines and medical devices are readily available**

<b>Indicator (density per population)</b>	<b>Source</b>	<b>No of countries</b>	<b>Gender, age</b>	<b>SES</b>	<b>Sub-national</b>
CT scanners total / in hospitals / in ambulatory settings	OECD	20 / 19 / 17	-	-	-
MRI units total / in hospitals / in ambulatory settings	OECD	19 / 20 / 17	-	-	-
PET scanners total / in hospitals / in ambulatory settings	OECD	20 / 20 / 16	-	-	-
Gamma cameras total / in hospitals / in ambulatory settings	OECD	20 / 19 / 16	-	-	-
Digital subtractions angiography units total / in hospitals / in ambulatory settings	OECD	18 / 18 / 15	-	-	-
Mammographs total / in hospitals / in ambulatory settings	OECD	18 / 15 / 12	-	-	-
Lithotriptors total / in hospitals / in ambulatory settings	OECD	15 / 16 / 12	-	-	-

## Access to health services

**Table A3.7 People can use services when they need them**

Indicator	Source	No of countries	Gender, age	SES	Sub-national
Waiting time more than 4 weeks for an appointment with a specialist	OECD	5	Age standardised	-	-
Medical exam skipped due to travelling distance	Eurostat	33	Gender, age	I, LS, E	-
Medical exam skipped due to lack of time	Eurostat	34	Gender, age	I, LS, E	-
No unmet needs to declare for medical examinations	Eurostat	34	Gender, age	I, LS, E	-
Medical exam skipped due to not knowing any good doctor	Eurostat	32	Gender, age	I, LS, E	-
Medical exam skipped due to waiting time (waiting list)	Eurostat	34	Gender, age	I, LS, E	-
Medical exam skipped due to fear of doctors/treatment	Eurostat	34	Gender, age	I, LS, E	-
Medical exam skipped due to decision to wait to see if problem got better	Eurostat	34	Gender, age	I, LS, E	-
Medical exam skipped due to other reasons	Eurostat	34	Gender, age	I, LS, E	-
Dental exam skipped due to travelling distance	Eurostat	34	Gender, age	I, LS, E	-
Dental exam skipped due to lack of time	Eurostat	34	Gender, age	I, LS, E	-
No unmet needs to declare for dental examinations	Eurostat	34	Gender, age	I, LS, E	-
Dental exam skipped due to not knowing any good doctor	Eurostat	32	Gender, age	I, LS, E	-
Dental exam skipped due to waiting time	Eurostat	34	Gender, age	I, LS, E	-
Dental exam skipped due to fear of doctors/treatment	Eurostat	34	Gender, age	I, LS, E	-
Dental exam skipped due to decision to wait to see if problem got better	Eurostat	34	Gender, age	I, LS, E	-
Dental exam skipped due to other reasons	Eurostat	34	Gender, age	I, LS, E	-

**Table A3.8 Services are acceptable to everyone**

Indicator	Source	No of countries	Gender, age	SES	Sub-national
Patients reporting spending enough time with any / regular doctor during consultation	OECD	2 / 7	Gender, age standardised	-	-
Patients reporting easy-to-understand explanations by any doctor / regular doctor	OECD	2 / 7	Gender, age standardised	-	-
Patients reporting having the opportunity to ask questions to any doctor / regular doctor	OECD	1 / 7	Gender, age standardised	-	-
Patients reporting being involved in decisions about care by any doctor / regular doctor	OECD	2 / 7	Gender, age standardised	-	-

## **PUBLIC CONSULTATION**

A public consultation on this opinion took place via the website of the Expert Panel on Effective Ways of Investing in Health (EXPH) from 29 September to 6 November 2015. Information about the public consultation was widely communicated to national authorities, international organisations and other stakeholders.

Fifty-four organisations and one individual person participated in the public consultation, providing input to the opinion. Out of the 54 organisations participating in the consultation, there were 7 public authorities, 2 universities/research institutions, 32 NGOs, 4 companies and 9 other.

Each submission was carefully considered by the Working Group and the EXPH and the scientific opinion has been revised to take account of relevant comments wherever appropriate.

Contributors proposed adding many references to the report. It was not possible to assess and include each suggested reference.

All contributions received and the reactions of the EXPH are available at [http://ec.europa.eu/health/expert\\_panel/consultations/docs/2015\\_results\\_access\\_health\\_services\\_en.pdf](http://ec.europa.eu/health/expert_panel/consultations/docs/2015_results_access_health_services_en.pdf)

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**LIST OF ABBREVIATIONS**

CT scan	Computerised tomography scan
DTP	Diphtheria, tetanus and pertussis
EC	European Commission
ECHI	European Community Health Indicators
ECHO	European Collaboration for Health Optimisation
EHIS	European Health Interview Survey
EU	European Union
EUnetHTA	European network for Health Technology Assessment
EU-SILC	European Union Survey on Income and Living Conditions
EXPH	Expert Panel on effective ways of investing in Health
GDP	Gross domestic product
GP	General practitioner
HBS	Household budget survey
HLS-EU	European Health Literacy Survey
HTA	Health technology assessment
ICT	Information and communication technology
ICU	Intensive care unit
IMF	International Monetary Fund
INN	International non-proprietary name
MRI	Magnetic resonance imaging
NGO	Non-governmental organisation
NHS	National Health Service (England)
OECD	Organisation for Economic Co-operation and Development
OOP	Out-of-pocket payment
OTC	Over the counter
PET scan	Positron emission tomography
PPP	Purchasing power parity
R&D	Research & Development

SHARE	Survey of Health, Ageing and Retirement in Europe
UK	United Kingdom
VHI	Voluntary health insurance
WHO	World Health Organization

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