

The Netherlands: Zorgverzekeraars Nederland signs Integral Care Agreement

Representatives of the entire Dutch healthcare sector have looked ahead to healthcare for the next four years with the Integral Care Agreement (IZA). Health insurers participated intensively in the drafting process and contributed ideas based on the interests of their policyholders. After all, it is important for insured parties to be able to trust that good care remains accessible to them and that premiums need to rise as little as possible, especially in these times. With the agreement, parties will take important steps to this end. In almost all subdivisions, difficult and acute bottlenecks are addressed. To keep healthcare accessible in the future, the entire healthcare sector faces a major challenge. This requires all healthcare parties to jointly take responsibility and shape the necessary movement towards prevention and appropriate care.

Health insurers are keen to work with patient organisations, healthcare providers and care providers, municipalities, regulators and the Ministry of Health, Welfare and Sport. It is a joint responsibility, especially for people with fewer opportunities, to provide appropriate care and help, not only when ill, but also to live healthier lives. Agreements on appropriate care and cooperation in the region make this possible. Health insurers hereby have the challenging task of both fulfilling their duty of care and at the same time not letting health care premiums rise too fast, despite increasing demand for care, staff shortages and high inflation. Because both an affordable premium and the accessibility of care are in the interest of the policyholders.

All parties involved in this healthcare agreement will build new and different solutions. Parties are working together on digital care, digital data exchange and a focus on appropriate care. Primary care in particular plays an important role in all these changes. That is why health insurers are investing in projects precisely there to make the sector ready for this new future. These include projects in the field of digitalisation, training and development of nurses, tackling absenteeism and the use of home automation. A strong financial boost has been agreed for district nursing through a special fund with which these kinds of projects will be started.

Appropriate care and prevention

The IZA parties join the movement towards appropriate care. There are already many successful programmes and initiatives in this field, that will be applied

on a larger scale. It is important that care is as effective as possible, organised around the patient and appropriate to the personal situation. The starting point is: self where possible, digital where possible and physical where better. In this way, available care capacity is used sparingly.

Throughout healthcare, the focus is increasingly shifting from curing disease to improving health. The idea is that care providers can collaborate more with the social sector in the process. The role of municipalities in this movement contributes to this, provided sufficient funding also becomes available. This will make a big difference in supporting people who need it most, and who are now too often offered medical solutions to their social or financial problems.

Maintaining access

It is important that all parties recognise that healthcare demand and supply are increasingly out of balance. With an ageing population, more people need more care. At the same time, supply can no longer grow with them. Already, 1 in 6 Dutch people work in care. With the current growth in demand for care, this should become 1 in 4 by 2040. That is not realistic, also because other

important sectors like education, the police and construction, are facing shortages. This very situation calls for smart solutions and working differently. Health insurers are highly motivated to organise this together with all parties. This is a major task that also calls for clear political choices about the basic package and an acceleration of digitalisation.

Making working in care attractive

Another important shared ambition is to keep working in healthcare attractive. Health insurers also see that the pressure on care is high. Healthcare providers are having more and more difficulty to complete their grids and healthcare professionals sometimes lose pleasure in their work, especially in (district) nursing and GP care. We will therefore work together on organising care better, with an eye for employees and for the task we face together. The agreements made about self-employed workers in healthcare also contribute to this. Health insurers will also continue to take a critical look at their own share of the administrative burden and make further improvements where possible. On these and all other parts of the agreement, health insurers are motivated to further elaborate the agreements made and put them into practice. All parties of the IZA and all healthcare providers are future-proofing healthcare.