

## Eigen bijdragen en remgelden als instrument om uitgaven te beheersen

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### ABSTRACT

Health care in Belgium is mainly financed by the government and is absorbing an increasing amount of public resources. An easy solution to maintain budgetary constraints is to introduce or increase cost-sharing. If patients pay more out-of-pocket, less health care will be consumed and the financial burden is partly shifted from public to private means. However, this may not always be desirable, especially if effective medical care is reduced or if some groups in the population suffer a high financial burden. In Belgium there has always been a concern to keep health care accessible and affordable. Therefore increased cost-sharing is accompanied with increased protection such as maximum billing, OMNIO etc. We put together evidence on the amount and distribution of out-of-pocket payments of the patient in Belgium. The results clearly show an unequal distribution and some groups of patients face a large financial burden due to out-of-pocket payments.

**Keywords:** Health insurance, cost-sharing, cost containment, equity.

**JEL classification code:**

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I11 - Analysis of Health Care Markets

I18 - Government Policy; Regulation; Public Health