

Key Messages

Background and Context

In Switzerland, selecting and adequately using health insurance is something that individuals often struggle with. Not being able to adequately navigate the health insurance system not only impacts one's finances but also an individual's health status. Limited understanding of the health insurance system and a lack of skills to navigate it; namely limited health insurance literacy (HIL), is associated with poor quality health insurance choices as well as inadequate healthcare utilization and access, and thus may not only bear far reaching consequences at the individual level but also at level of the healthcare system.

The Swiss health insurance system is characterized by mandatory basic health insurance coverage with a relatively complex design and continuously growing costs; at the same time, it is increasingly focusing on expanding offers of consumer-directed plans and alternative models. As a result, individuals with limited HIL struggle to adequately navigate it. Empowering citizens to make adequate and well-informed decisions relevant to their health thus becomes an imperative. This includes the appropriate selection, use, and navigation of health insurance.

The Issue

Just as health literacy is crucial for individuals to make appropriate decisions regarding their own health, HIL plays an important role when navigating the health insurance system, making decisions regarding one's coverage, and accessing care. However, trying to improve individual decision-making within the Swiss health insurance system is complicated by the following three challenges:

- Few available HIL assessments and a subsequent lack of information on distribution of HIL in Switzerland.
- No knowledge regarding the consequences and costs of low or limited HIL.
- Limited knowledge on HIL interventions, especially in the Swiss context.

Recommendations for Action

First steps to address the issue involve furthering our understanding of the distribution of HIL and associated factors to identify vulnerable groups in Switzerland. Additionally, individual decision-making must be empowered at different levels. This Policy Brief recommends:

- Further data collection and monitoring to assess the distribution of HIL in Switzerland and to identify vulnerable groups, individuals, and their needs.
- Provision of appropriate decision support tools and information to help individuals make informed choices and navigate the system.
- Develop and strengthen HIL and other relevant skills through compulsory education.

Implementation Considerations

Barriers to implementation include:

1. Limited resources at different levels, such as financial and time constraints, might limit the extent to which it is possible to work on these recommendations.
2. Privacy and data issues may limit organizations and companies from sharing data due to sensitive private information and legal reasons.
3. An overprovision or excess of resources and information might negatively affect individual decision-making due to information overload, making decisions more difficult when there is too much information.

Potential windows of opportunity include:

- One of the objectives of Health2030, the Federal council's health policy strategy for the period 2020-2030, is to promote health literacy to empower citizens to make decisions determinant to their own health. An objective that could be expanded to include HIL related skills.
- Initial efforts to measure HIL in Switzerland have taken place.
- Existing recurrent surveys can be used to assess HIL regularly. Similarly, existing institutions such as the OBSAN (Swiss Health Observatory) can facilitate data collection and monitoring.
- Several organizations, companies, and institutions already provide some information and decision support tools.