



# Stakeholder Health Insurance (Civil Society)

*David G. Green, Tim Baker, Nicolas Beazley, Adrian Bull*

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The NHS is underfunded; there is a lack of competition; and there is a lack of respect for individual choice. Unfortunately, the Blair Government has made matters worse by diminishing competition: GPs have been dragooned into primary care groups which have turned them into gatekeepers rather than champions of the patient, and hospital mergers have reduced incentives for improvement. As a means of addressing the now chronic problems within the NHS, David Green proposes a system under which, in return for assuming responsibility for part of the cost of their health care, individuals would receive a tax credit to allow them to register with stakeholder health insurers (SHIs), which would be independent of government and run by boards representing the members. The SHIs would then invite private insurers to submit tenders for a comprehensive package of cover. For those with insufficient income to make any contribution, the government would pay the full cost of cover to the SHI, but all members, including the poorest, would continue to be treated as individual consumers. He further proposes that NHS hospitals should be privatised as not-for-profit organisations, with the development of other types of hospital, charitable and commercial, encouraged as a means of raising standards through competition. Senior figures from three of the UK's largest private-sector healthcare providers respond to the proposal. "What I do recommend is that those people who believe in increased competition and consumer choice to serve all the British people think about schemes like this, analyse them, study their shortcomings and possible remedies for them, in short try to work out in credible detail the specifics of how such a scheme might be designed to make it politically attractive and practically workable." Professor Alain Enthoven

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