

WHAT IS THE FUTURE FOR HEALTHCARE NETWORKS UNDER THE “100% HEALTHCARE” SYSTEM?

Did the healthcare networks invent “100% healthcare” fifteen years ahead of time? Well, almost... One of their promises was to offer people optical appliances with no copay. The “copay 0” reform, now better known as “100% healthcare”, took the wind out of their sails by destroying their main sales argument. Nevertheless, even though the reform has severely shaken the networks, they still have a number of trump cards and future prospects

The sales argument based on price would disappear with uniform pricing

With the 100% healthcare reform, are patients going to rush to take advantage of the appliances designated by the authorities as no copay? This would seem to be the opinion of those commentators who predict (or hope for) the death of healthcare networks. In the future, people in France will now be able to find at all practitioners - whether members of a network or not - a full range of optical appliances, hearing aids and dentures of sufficient quality, all with no copay. Some very real levers of differentiation will remain however. The copay 0 “basket” does in fact exclude brand-name frames and new generation lenses. When it comes to hearing aids, some features such as the “television” option may push patients over to freely-priced appliances. However, given that the new regulations force practitioners to moderate their margins on products and services in the “baskets”, they will most probably be looking for ways of catching up a little on freely-priced items. In or out of a network, it is just not possible to cut back pricing on the whole of one’s range.

Networks have some trump cards

Even though networks seem to have lost their main sales argument, they are, for the moment, still ahead of the game in two other areas: the third-party payer system and varying refund percentages on freely-priced items. In this area, nothing seems to prevent second-tier healthcare insurers from providing higher refunds on appliances and practitioners stamped as “network”. In addition, in such a uniform market, confidence could be the essential factor guaranteeing the quality and seriousness of the 100% healthcare reform. Patients might well be better off if they continued to place their confidence in the healthcare networks they are used to dealing with.

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Stand out by innovating

The networks have not waited for implementation of the reform to take a deep look at their economic model. Digital offers them the opportunity to move on from a role as central purchasing bodies into that of facilitators for the benefit of patients: assistance in finding practitioners and help in checking and understanding price estimates. The chat bot developed by the network Santéclair already offers these services. Their ability to collect and process data makes them, in addition, indispensable partners for second-tier insurers in combating fraud and containing costs. What is more, the 100% healthcare basket does not cover all patients' expectations. Amongst care items not subject to fixed pricing or not refunded by Social Security there are areas still to be explored such as alternative medicines, wellness and dental implants. Implantology is a dental speciality that is likely to progress over the coming years. Such blind spots in the new system do leave some room for the healthcare networks, but if they are to move in there, they are forced to innovate. A good job too. That's what they have always been doing.

Damien Vieillard-Baron

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