Introduction
<table>
<thead>
<tr>
<th>GDP – per capita (PPP)</th>
<th>$ 44,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area</td>
<td>9,826,630 km²</td>
</tr>
<tr>
<td>Population</td>
<td>301,139,947</td>
</tr>
</tbody>
</table>

* Central Intelligent Agency
Public and private expenditure on health
US dollars per capita, calculated using PPPs, 2004 or latest available year

- Public health expenditure
- Private health expenditure

Countries: Turkey, Mexico, Republic, Poland, Hungary, Czech Republic, Portugal, New Zealand, Spain, Greece, Finland, Japan, Italy, United Kingdom, OECD average, Ireland, Denmark, Sweden, Belgium, Netherlands, Germany, Australia, Austria, France, Canada, Iceland, Norway, Switzerland, Luxembourg, United States
- Life expectancy at birth: 78 years
- Infant mortality rate: 6.37 deaths/1,000 live births

- : 2,413 US$/GDP
- : 5,711 US$/GDP
- : 15.2%
Primary Source of Health Insurance Coverage in U.S.
미국의 의료 제도

Medicare

Medicaid

BlueCross
BlueShield

HMOs
PPOs
POS
### 보장내용

<table>
<thead>
<tr>
<th>구분</th>
<th>자금 사유</th>
<th>자금 금액</th>
</tr>
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<tbody>
<tr>
<td>기본계약</td>
<td>건병비용</td>
<td>입원 31일/61일째 : 각 해당일에 가입금액의 60% 지급&lt;br&gt;입원 91/121일째 : 각 해당일에 가입금액 지급, 입원 31일/61일째 : 각 해당일에 가입금액의 50% 지급, 입원 91/121일째 : 각 해당일에 가입금액지급</td>
</tr>
<tr>
<td>질병입원</td>
<td>건병보험</td>
<td>입원 31일/61일째 : 각 해당일에 가입금액의 50% 지급&lt;br&gt;입원 91/121일째 : 각 해당일에 가입금액지급</td>
</tr>
<tr>
<td>고정부가족박</td>
<td>입원료비(본인 또는 가족)</td>
<td>입원치료비 3,000만원단위(사고발생 시 180일면지 해당일시까지 자립능력이 있는 경우), 입원치료비 3,000만원단위(사고발생 시 180일면지 해당일시까지 자립능력이 있는 경우)</td>
</tr>
<tr>
<td>병원치료약</td>
<td>정보증보상비</td>
<td>국민건강보험약물보급법에 의하여 피보험자가 부담하는 비용의 50% (2인실 기준)</td>
</tr>
<tr>
<td>통행료비(본인 또는 가족)</td>
<td>통행료비</td>
<td>국민건강보험법에 의하여 피보험자가 부담하는 비용에 있어서 통행완료 5천원을 공제한 금액의 100%&lt;br&gt;통행완료 10만원의 통행료 지원(사고 발생 시 385일이내에서 통행완료ål 수량의 10만원의 통행료 지원)</td>
</tr>
</tbody>
</table>
BBC News Online: Health

Fake patients 'cost millions'

Fake patients 'cost millions'
The NHS is losing up to £0m a year because family doctors have some three million fictitious patients on their books, according to a report.

The Sunday Times says a study by the Audit Commission, not yet published, concludes that one in five patients on doctors' lists in some metropolitan areas should not be there.
HMO

(Health maintenance organization)

- POS, PPO
  Update version
HMO
2004 61%
Tom, P&G 2. 3. Mr. Tom.
Mr. Tom

(22% 20%)

(2004)
Mr. Tom

(National Coalition on Health Care, 2004)
P&G Gillette VS

보험이에

고용가입

개인가입

(Denavas-Walt et al., 2004)
(1) - 

**: 42 190 (2002 4 9)
This is not the end!!

10%

22%

30% T- T
Show me the money !!!
200%  50%
(Himmelstein et al., 2005)
Your healthcare dollar pays for a lot of healthcare.

Hospitals, doctors & prescription drugs

Insurance services

(The Kaiser Family Foundation, 2005)
1차 의료체계

2차 의료체계

3차 의료체계
- Smoke, Tobacco, or Other Drug Services (Fee for service)
- Long-term Care Services
- Outpatient, Inpatient, and Ambulatory Services
미국의 의료 제도

Medicare

Medicaid

BlueCross BlueShield

HMOs

PPOs

POS
Medicare

Original medicare plan

Part A (Hospital) | Part B (Medical)

Medicare advantage plans like HMOs & PPOs

Part C
This option combines with your Part A & Part B

Part D (Prescription drug coverage)

Medigap (Medicare supplement insurance) Policy

1. 

2. 

3. 

12
Medicaid

- 12
- 21
- 21
- (nurse practitioner)
(Diagnosis related groups)

<table>
<thead>
<tr>
<th>#</th>
<th>DRG description</th>
<th>n</th>
<th>[%]</th>
</tr>
</thead>
<tbody>
<tr>
<td>127</td>
<td>Heart failure and shock</td>
<td>133</td>
<td>[5.4]</td>
</tr>
<tr>
<td>140</td>
<td>Angina pectoris</td>
<td>89</td>
<td>[3.6]</td>
</tr>
<tr>
<td>14</td>
<td>Specific cerebrovascular disorders except TIA</td>
<td>75</td>
<td>[3.1]</td>
</tr>
<tr>
<td>89</td>
<td>Simple pneumonia</td>
<td>74</td>
<td>[3.0]</td>
</tr>
<tr>
<td>182</td>
<td>Esophagitis, gastrointestinal, and miscellaneous digestive disorders</td>
<td>66</td>
<td>[2.7]</td>
</tr>
<tr>
<td>96</td>
<td>Bronchitis and asthma with complications</td>
<td>63</td>
<td>[2.6]</td>
</tr>
<tr>
<td>209</td>
<td>Major joint procedure</td>
<td>55</td>
<td>[2.2]</td>
</tr>
<tr>
<td>15</td>
<td>Transient ischemic attacks</td>
<td>47</td>
<td>[1.9]</td>
</tr>
<tr>
<td>138</td>
<td>Cardiac arrhythmia and conduction disorders</td>
<td>45</td>
<td>[1.8]</td>
</tr>
<tr>
<td>296</td>
<td>Nutritional and miscellaneous metabolic disorders with complications</td>
<td>44</td>
<td>[1.8]</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2,451</td>
<td>[100.0]</td>
</tr>
</tbody>
</table>

Table 1: DRGs billed most frequently, 1988
(fee for service)
Capitation
6. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Patients
- Managed care: 51%
- Managed care: 72%
- Managed care: 89%

Doctors
- Managed care: (7.5%), Managed care: (4%) (NEJM)

Industry
- (GDP: 15%): 
- GM: 25000
Number of Uninsured

- 18% (4500 uninsured, 1 million)

Health Base Operating Spending Increases*

- 3.1% (2014 GDP 18.4%)

OECD 21%, 7.0
Clinton's Health Care Reform (1993)

- Investors, CEOs, and other business leaders were concerned about the potential impact of the legislation on their bottom lines.
- Managed care was a major concern for many businesses.

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Image: A cartoon showing a scene at Healthy Profits Inc. with a sign saying, "Are you crazy? A government healthcare system would be a bureaucratic nightmare."
만간보험 위주
제한된 공적 부조

높은 수준의 의료 기술
넓은 선택의 폭

높은 의료 비용
낮은 형평성
8. □ □ □ □ □ □ □
총 의료비 중 본인부담률(%)

<table>
<thead>
<tr>
<th>국가</th>
<th>공공부문 부담</th>
<th>개인부담</th>
</tr>
</thead>
<tbody>
<tr>
<td>한국</td>
<td>56</td>
<td>44</td>
</tr>
<tr>
<td>OECD 평균</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>일본</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>독일</td>
<td>24</td>
<td>76</td>
</tr>
<tr>
<td>프랑스</td>
<td>24</td>
<td>76</td>
</tr>
</tbody>
</table>

GDP 대비 본인부담 의료비 비율(GDP대비%)

<table>
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<th>개인부담</th>
</tr>
</thead>
<tbody>
<tr>
<td>한국</td>
<td>3.3</td>
<td>2.6</td>
</tr>
<tr>
<td>OECD 평균</td>
<td>1.9</td>
<td>5.9</td>
</tr>
<tr>
<td>일본</td>
<td>1.7</td>
<td>5.7</td>
</tr>
<tr>
<td>독일</td>
<td>2.5</td>
<td>7.8</td>
</tr>
<tr>
<td>프랑스</td>
<td>2.3</td>
<td>7.2</td>
</tr>
</tbody>
</table>

* 양약 및 한약 기출액을 모두 포함
*** 사회보장체계를 가진 OECD국가들의 평균
자료: OECD, 맥킨지 보석
(2)

- ( )
- ( )
- ( )

( )


[Foreign Text]

Department of health and human services national DRG validation study update : summery report 1988

HMO INDUSTRY REPORT 9.2, INTERSTUDY PUBLICATIONS, MINNEAPOLIS, 1999

http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf
http://www.bcbs.com/
http://www.cms.hhs.gov/home/medicaid.asp