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## **Steigende Inanspruchnahme von Hilfe zur Pflege – Reformbedarf für die Pflegeversicherung?**

*Susanna Kochskämper*

### Abstract

Since the late 1990s, the number of people who are dependent upon welfare due to the need for long-term care is increasing continuously. This development is not only alarming because receiving social assistance is emotionally difficult for every single person who is in need. It also means an increasing challenge for the local authorities which are responsible for financing this social welfare scheme. However, neither enhancing the statutory long-term care insurance system nor subsidising supplementary private long-term care insurance will resolve this problem satisfactorily. It is necessary to find different political solutions.

JEL-Classification: I18, I38

Keywords: Financing long term care, benefit payment, long term care insurance

Schlagwörter: Hilfe zur Pflege, Pflegeversicherung, Finanzierung des Pflegefallrisikos

## **Führt Google Shopping zu einer neuen Art von Wettbewerbsproblem?**

*Korbinian von Blanckenburg*

### Abstract

This paper is concerned with the question of how to deal with Google Shopping's position on online markets in order to prevent harm to public welfare. From the perspective of sellers and buyers of goods and services in Germany, Google can be seen as a gatekeeper to the Internet and thus as an essential facility. It is shown that Google Shopping represents a typical club good. Therefore, welfare-optimal rules must be adhered. In this context, it should be noted that in the current Google Shopping search results, artificial rivalry is created among the sellers to get the maximum willingness to pay for a top listing. The proposed solution in this paper

provides a summary score list of all sellers of a particular product for which a quantitative independent contribution should be required instead of a fee.

JEL-Classification: L1, L8

Keywords: Google Shopping, Market Power, Competition Law, Monopoly

Schlagwörter: Google Shopping, Marktmacht, Wettbewerbsrecht, Monopol

Wirtschaftspolitisches Forum

## **Ärztmangel im ländlichen Raum – Neue Anreizstrukturen und innovative Versorgungsmodelle als Ausweg?**

Abstract

General practitioner (GP) care in Germany is characterized by a disparate distribution of GPs, explain *Stefan Greß* and *Klaus Stegmüller*. There is considerable oversupply in many urban areas while there is undersupply in many rural regions. Centralized planning of GP capacities so far has not been able to ameliorate this unequal distribution. What is more, several health policy reforms have not been able to make capacity planning more effective. The authors suggest a framework for more effective allocation of GP resources by decentralizing capacity planning to the level of local municipalities.

*Juergen Zerth* refers to the ongoing debate on the adequate distribution of physicians that are obliged to guarantee the overall access to health care in Germany.

Especially in rural regions, the number of general practitioners will decline in the next years, he states. From a health economics point of view it has to be discussed which role physicians have to play within different forms of organizing care and cure. In the paper, a standardized utility function that depicts physicians' interest helps to figure out the range in which physicians have an interest to choose an engagement in rural environments contingent of aspects of risk sharing between caretaker und cost payers. In consequence, patient driven care models will enforce new organizational and institutional arrangements of division of labour between medical practitioners as well as new needs to reorganize regional medical facilities.

*Hans-Joachim Helming* presents a possible solution approach to ensure the ambulatory care in economically underdeveloped, rural areas. Some regions of Brandenburg in the northeast of Germany face a shortage of medical care that is primarily caused by the change of generations, the lack of young people and the little existing infrastructure. In these parts of Brandenburg one also sees the consequences of the demographic change: the population is older, less mobile, and the proportion of multi-morbid patients comparatively increased. In addition, the practicing physicians tend to be older and young doctors are becoming less willing to settle in their own surgery. To cope with these challenges the Regional Associations of Statutory Health Insurance Physicians in Brandenburg (Kassenärztliche Vereinigung Brandenburg) invented the KV RegioMed Program. KV RegioMed is a modular concept with regionally tailored solutions that can be combined as needed. The concept meshes medical and non-medical capacities. Competencies and resources can be bundled by outpatient and inpatient areas and intertwined across different sectors.

JEL-Classification: I11, I18, H51, H75

Keywords: medical care, physicians, shortage of doctors, services for the public

Schlagwörter: medizinische Versorgung, Ärzte, Ärztemangel, Daseinsvorsorge

## **Adam Smith und die Bankenregulierung – Ein Widerspruch zu einer sonst liberalen Wirtschaftspolitik?**

*Christian E. W. Kremser*

### Abstract

Proponents of liberal economic policies in the financial market often refer to the moral and economic authority of Adam Smith, the founder of economics as a science, to add weight to their recommendations. They think, they can do so, because Adam Smith is in these circles considered a prominent representative of an economically unbridled laissez-faire liberalism. The fact that Adam Smith also advocated several measures of economic policies for the regulation of banking, like a limit for interest

rates of 5%, the prohibition of paper money under a nominal value of £5 and the use of option clauses on banknotes, is little known to the recipients. For this reason, this paper wants to give an answer to the question, whether Adam Smith's advocacy of banking regulation is a contradiction to his otherwise liberal economic policy or not.

JEL-Classification: B12, G18

Keywords: Adam Smith, bank regulation, state interventionism, liberalism, market failure

Schlagwörter: Adam Smith, Bankenregulierung, Staatsinterventionismus, Liberalismus, Marktversagen