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1

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Reformdebatte oder Reformdebakel - ist
Deutschland zukunftsfähig?

Torsten Sundmacher, Duisburg

Transformation des deutschen
Gesundheitssystems
Anforderungen und Instrumente

Johann Eekhoff, Köln

Übertragbare Altersrückstellungen in der
privaten Krankenversicherung

*Gerhard Jochum und
Wolfgang Pfaffenberger, Bremen
Werner Brinker, Berlin
Dieter Schmitt, Essen*

Wirtschaftspolitisches
Forum

Wie viel und welche (De-)Regulierung
braucht die Energiewirtschaftsbranche?

*Ralf Fendel und Michael
Frenkel, Vallendar*

Taking the European Central Bank to the
Data

*Jörg Volker Schrader,
Molfsee*

Zur Reform der EU-Agrarpolitik: Umbau
statt Abbau der Subventionen

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Transformation des deutschen Gesundheitssystems Anforderungen und Instrumente

Torsten Sundmacher

Abstract

A rising discussion can be seen concerning a transformation of health care systems. Real system changes have till now strengthened competition predominantly and reduced state interventions. Such a procedure also is probably the right way for the German system. Previous reform trials in Germany have i.e. introduced the Integrated Health Care (Integrierte Versorgung, IV). In this special health care form, single contractual regulations are allowed in the contract relationship between doctors and health insurance companies. These contracts partly take the usual collective agreements off. But, until now, the significance of this special form for the normal health care is minor, though. Whether the IV can be a starting point to a system transformation of the health care system by small steps is the question to be examined here.

JEL-Classification: I 11, I 18.

Übertragbare Altersrückstellungen in der privaten Krankenversicherung

Johann Eekhoff

Abstract

Even in a capital funded health insurance system, competition between insurance companies is restricted. This is due to the fact that the insured who contribute to the capital fund are not allowed to transfer part of the capital fund if they change the insurer. This article deals with an alternative institutional arrangement, in which each person is assigned an individual portion of the capital fund that is transferred when the insurer is changed. It is asserted that an insurance company will systematically transfer reduced individual capital funds in order to avoid a loss of clients. In a competitive market, this is not a rational behaviour. The correct capital provision for each insured person is the present value of expected reimbursements of health expenditures minus the present value of expected premiums. Market competition will force the insurer to transfer an amount which is close to the necessary individual capital provision. This is the basis for a reaction on price signals by the insured and therefore for competition on the market of health insurance companies.

JEL-Classification: I 11, I 18.

Wirtschaftspolitisches Forum

Wie viel und welche (De-)Regulierung braucht die Energiewirtschaft in Deutschland ?

Gerhard Jochum and *Wolfgang Pfaffenberger* state that regulation sometimes is used as an euphemism for ad hoc interventions into the free play of the market. In the network based energy industries only the network should be regulated as far as it constitutes a bottleneck. The idea should be to promote competition rather than to determine (short term) results of the market.

To create a specific regulatory body for Germany based on a detailed regulatory framework in the longer run may prove to result in less rather than more competition in the industry if we look at the dynamic aspects of competition. It would be much better to rely on the long and general experience with the concept of misuse of market power rather than to create a specific system of regulation for the energy industries.

Regarding environmental regulation the present multiregulation based on taxation, special feed in tariffs plus the new CO₂ certificate trading scheme needs to be reorganised in order to avoid inconsistencies.

Werner Brinker points out that to ensure reliable network operation in spite of increasing input of renewables-based electricity, mainly due to the increased construction of new wind energy plants, large-scale network development measures requiring high economic costs will be necessary during the next years. At the same time, the amendment of the German Energy Industry Act provides for a regulation of network access. Discussions on the details of this regulation are still going on. The author requires that the government concentrates on setting up a calculable legal framework which guarantees fair network access and economically efficient network operation. This is the only possible way to enable long-term investment decisions in order to guarantee a reliable supply in the future.

Dieter Schmitt contributes that five years after the liberalisation of its electricity and gas markets Germany now has no choice but also to substitute the hitherto preferred negotiated by regulated third party access. This requires a profound amendment of the German energy law, last not least because finally it was decided to introduce a sector specific regulatory authority with own rules and procedures. The proposed regulation of the electricity and gas grids - meanwhile presented to the Parliament – has fundamentally been criticised regarding not only the procedure but also specific details of the planned “ex post” – cost- as well as “price cap” – regulation and the authorities to be involved. The author analyses the arguments in detail, finally resulting that neither “cost”- nor “price cap”- regulation could be recommended with respect to huge problems remaining open and that only the immediate development and introduction of incentive regulation, i. e. the explicit use of market forces for regulatory purposes will ensure permanent efficiency gains in this field. Finally the

paper argues that sector specific regulation of access to the grid in any case has to be supplemented by misuse of market power regulation, but which continuously has to be adjusted to the profoundly changing environment of the electricity and gas sectors.

JEL-Classification: L 95; Q 48.

Taking the European Central Bank to the Data

Ralf Fendel and Michael Frenkel

Abstract

The paper discusses the conduct of monetary policy of the ECB. We estimate monetary policy rules for the sample period 1999 through 2004. The results are in line with the change of the strategy the ECB recently announced. The implied inflation targets that are extracted from the regressions are close to the target range that the ECB has formulated. We also find that the interest rate setting behavior of the ECB is affected by M3 growth as a leading indicator for future inflation and real activity but not as an independent argument of the monetary policy rule. Furthermore, we validate the ECB's announcement of no explicit exchange rate target beside the fact that the exchange rate serves as an indicator for future inflation.

JEL-Classification: E5, E52, E58

Zur Reform der EU-Agrarpolitik: Umbau statt Abbau von Subventionen

Jörg-Volker Schrader

Abstract

The paper discusses the decisions on the reform of the CAP from June 2003. The decisions focus on the decoupling of the direct payments to farmers from production. This will reduce production incentives and thereby improve the allocation of resources. However, payments to farmers will hardly be reduced in total but rather partly be redirected towards rural development policies, environmental policies and animal health measures. Since a consistent rationale for permanent payments to farmers is missing, payments should be stopped completely. The increase of financial support for rural development is the wrong way, since most measures, again, are interventions in favour of farmers. The latest WTO-Agreement on the continuation of the Doha-Round will put additional reform pressure on the EU.

JEL-Classification: F 13, F 14, Q 17, Q 18.