ZUR NOTWENDIGKEIT DES VORSTANDSVERGÜTZUNGSOFFENLEGUNGSGESETZES

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KLEINE BUNDESläNDER - ACHILLESFERSE DES FÖDERALISMUS?

Ulrich Meyer, Bamberg
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Dirk Meyer, Hamburg

DAS PERSONENGBUNDENE BUDGET (PGB) IN DER PFLEGE - EINE GOVERNANCE ANALYSE

Ulf von Kalckreuth und
Gerhard Ziebarth, Frankfurt/M.

GLOBALISATION, ACCUMULATION AND INEQUALITY - THE CASE OF GERMANY

ISSN: 0721-3808
Zur Notwendigkeit des Vorstandsvergütungsoffenlegungsgesetzes

Georg Stadtmann, Düsseldorf und Markus Wissmann, Vallendar

Abstract

Due to changes in the German Corporate Governance Code the transparency of compensation of the members of the management board has become a central element of the German corporate governance system. We analyze how the new transparency will influence the average compensation level. It can not be ruled out that average compensation levels will increase. By applying the so called unraveling theory we are able to show that a law was not necessary and a trend to a higher degree of transparency was on its way anyway.

Schlagworte: Deutscher Corporate Governance Kodex, Vorstandsvergütungsoffenlegungsgesetz (VorstOG), Transparenz, Individuelle Vorstands-vergütung, Lohndifferenzierung

JEL-Klassifizierung: G34, G38, J3

Kleine Bundesländer - Achillesferse des Föderalismus?

Berthold, Holger Fricke und Andreas Müller, Würzburg

Abstract

In this article we examine whether or not the small size (in terms of population) of some German Laender (states) is harmful. The economic theory of federalism forms the ground on which we present empirical evidence, focusing on our own results for the German Laender. We find evidence that political decisions on federal level instead of Laender level cause preference costs, and so do decisions in big or merged Laender. On the other hand, economies of scale as an assumed advantage of big jurisdictions obviously do not influence the economic outcome very much. We do not find indications for strategic behaviour due to external effects either. Nonetheless, if external effects are regarded as a problem concerning “Stadtstaaten”, they should rather be internalised by horizontal negotiations than by other instruments such as vertical payments or mergers between Laender. Hence, mergers of Laender do not seem to be a necessary precondition for decentralisation, which in turn is advisable as our results show.

JEL-Classification: H11, H41, H77
Wirtschaftspolitisches Forum

Zur Zukunft der privaten Krankenversicherung - Perspektiven nach der jüngsten Gesundheitsreform

Ulrich Meyer: Auswirkung der Gesundheitsreform auf die PKV

In the actual discussion there are two major drawbacks of the German private medical insurance (PMI):

- firstly, there is no competition for already insured persons due to the non-portability of ageing reserves,
- secondly, the PMI has risk selection advantages over the social health insurance (SHI) because SHI has an obligation to contract with every customer, whereas PMI has not.

This article analyzes the impact of the recent reform of the German health care system on these drawbacks. It is shown that the passed law can not solve the problem of missing competition for already insured persons in the PMI. In this context severe consequences for the PMI due to the passed law will be illustrated.

Peter Schramm: Bleibt private Krankenversicherung bei privaten Krankenversicherungsunternehmen wettbewerbsfähig?

Competition in German private health insurance is restricted by highly complex supervisory regulations, focussing on protection of existing clients in their once chosen tariffs, especially by sufficiently prudent calculations with age reserves. Now legislation in GKV-Wettbewerbsstärkungsgesetz gives social health insurance the chance to develop quasi-private health insurance tariffs without these regulative restrictions. The author concludes that this will lessen the competitive ability as private health insurers but may be a chance for them to use their competence competing at the same terms as social health insurers.

Peter Oberender und Jürgen Zerth: Zur Zukunft der Privaten Krankenversicherung (PKV) – Perspektiven nach der jüngsten Gesundheitsreform für eine private Krankenversicherung!

The recent health care reforms in Germany („GKV-Wettbewerbsstärkungsgesetz“) also influence the structure and the future of private health care insurance (PKV). An important basic question is the economic legitimation of two parallel health care systems (GKV and PKV) which is not immediately clear. On the one hand there are good reasons for establishing a mandatory insurance but on the other hand the insurance has not been offered by the state. In the consequence, market oriented health care reforms only need a proper use of incentive structures and concomitant social aids. The current problem of the private health insurance in Germany is the lack of good governing structures for regulating and the health care delivery.
Considering the demand for health in the future it is necessary to evolve a sustainable form of health care without an artificial separation of GKV and PKV.

JEL-Classification: G22, H55, I11, I18

**Das Personengebundene Budget (PGB) in der Pflege - Eine Governance Analyse**

*Dirk Meyer, Hamburg*

**Abstract**

The personal budget for persons in need of care is tested currently as large-scale model project. As a hybrid between the benefit in cash and in kind the acceptance as a standard benefit is considered in the discussion about reforming of nursing care insurance. Especially a priority related expenditure of budget and the avoidance of cost intensive stays at nursing homes would be seen as an advantage. Within the score of governance analyses the actors and their roles in the currently corporate influenced system will be analysed so then their interests in an implementation of the PB can be worked out. Opposed to superficial assumptions there seems any serious resistance excluding by the owners of the nursing homes. This is even more remarkable considering that the PB will work as an accelerator for a change of system towards a marked based nursing care system. The corresponding relief of responsibilities of the state and the social insurance offers new opportunities and poses challenges. Therefore the deregulation will have to be accompanied by a re-regulation that focuses the quality assurance.

Schlüsselwörter: personenbezogenes Budget, Pflegebedürftigkeit, Pflegedienst-leistung, Case Management

Key words: personal budget, need of care, case management

JEL-Classification: I18

**Globalisation, Accumulation and Inequality - the Case of Germany**

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**Abstract**

We study the conditions under which in a small open economy the labour share in national income may retain a stable value and the significance of primary savings from labour income is maintained. We conclude that the growth of domestic product must not be lower than the real rate of return on capital weighted by the savings ratio of asset holders. For Germany, we estimate a hurdle rate of growth of about 1.5 % that must be surpassed in the long run just to prevent the labour share from falling indefinitely. The condition has not been met for a number of years, because of
chronically sluggish growth and high structural unemployment. We present a dynamic model of economic integration to show that, to a large extent, this pattern is an effect of globalisation. Besides fostering innovation, reinforcing the education system should have priority.

JEL Classification: F43, D31, O52