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Herausgeber:
Juergen B. Donges
Michael Krause
Steffen J. Roth
Christian Watrin

*Thomas Kopetsch und Laura
Steffen, Berlin*

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Ambulante Notfallbehandlung in der Gesetzlichen Krankenversicherung – Eine empirische Analyse

Thomas Kopetsch und Laura Steffen

Abstract

Reorganization of the office-based emergency care system is currently on the political agenda in Germany. Analysing the present situation, the present study makes an empirical comparison between usage of the office-based emergency service and of the competing hospital outpatient departments in different localities, also examining the possible reasons for the differences.

Family doctor density was found to have a negative influence on the number of cases in hospital outpatient departments and a positive influence on the number of cases dealt with by the emergency service of the office-based physicians.

Further, the number of hospitals in a county correlates positively with the cases in hospital outpatient departments.

JEL-Schlüssel: I11, I12, D12

Keywords: Emergency service usage, emergency service of the statutory health insurance doctors, hospital outpatient departments, regional analyses

Schlüsselwörter: Notfallinanspruchnahme, Kassenärztlicher Bereitschaftsdienst, Krankenhausambulanzen, Regionalanalysen

Wirtschaftspolitisches Forum

„Weichenstellungen für die anstehende Reform der Riester-Rente“

Nachdem die Riester-Rente bereits seit geraumer Zeit in der Kritik steht, scheinen sich die Reformüberlegungen der Bundesregierung jetzt langsam zu konkretisieren. Den grundlegenden Reformbedarf haben die jüngsten Kursschwankungen zu Beginn der Corona-Lage nochmals plastisch veranschaulicht: Galten ETF-basierte Riester-Produkte zuletzt als mögliche Antwort auf das Niedrigzinsniveau, haben die kurzfristigen Kurseinbrüche im Zusammenspiel mit der gesetzlich geforderten Beitragsgarantie Anbieter teilweise zu Notverkäufen gezwungen. Während sich die Märkte schnell wieder erholten, blieb das verbliebende Sparvermögen vorerst in Cash geparkt. Die Riester-Sparer haben die Verluste realisiert und die zeitnah einsetzende Kurserholung verpasst. Angesichts der anstehenden Reform der staatlich geforderten privaten Altersvorsorge geht das Forum der Frage nach, ob überhaupt und wenn ja wie – die Riester-Rente noch eine Zukunft hat. Spannend ist hier insbesondere, ob sich das gegenwärtige System mit kleineren Anpassungen sinnvoll reformieren lässt, oder aber ob es tiefgreifender Veränderungen für eine zukunftssichere geforderte Altersvorsorge in Deutschland bedarf.

JEL-Classification: J32, H55

Keywords: Riester pension, private pension, subsidised pension schemes

Schlagwörter: Riester-Rente, private Altersvorsorge, geforderte Altersvorsorge

Riester reformieren oder revolutionieren – Das ist hier die Frage

Christian Hagist

Abstract

Considering the aging process in Germany with fewer young people having to finance more elderly, the government coalition aims to make the voluntary but subsidized Riester pension more attractive. This contribution backs the idea of replacing in parts the pay-as-you-go state pension scheme with a funded component and admonishes the urgency of reform. However, two mistakes are pointed out that have been made due to a lack of political courage: Firstly, the contribution guarantee leads to considerable losses in returns and secondly, the voluntary nature of the funded component leads to adverse selection. Since a reform would presumably not induce the desired renaissance, the proposal is to introduce a fully funded mandatory component.

Ordnungspolitische Weichenstellungen für die anstehende Reform der Riester-Rente

Axel Kleinlein

Abstract

The Riester pensions today face two main problems: First, life insurance industry in Germany faces the problem of inadequate solvency. Therefore, there is a need that we take the Riester pension not as a sole part of the life insurance sector and open it to the whole sector of financial services. Second, the previous regulation of the Riester pension is causing problems. Particularly the guarantee forces mandatory retirement with a life insurance company and the requirement of capital preservation. Therefore we have to review these two guarantee aspects. It is also important to limit costs and to simplify the funding system. The concept of the "Basisdepot-Vorsorge" solves these problems while it is based on promoting precisely those who want to save up for their retirement during their active career, no matter what kind of financial service is included

in the accumulation or decumulation phase. To include all different financial service providers creates the needed economical competition to ensure better products for the Riester-Rente.

Riester-Reform – Nur eine Erleichterung für die Anbieter

Klaus Müller

Abstract

The Riester pension was well thought out, but badly done. It is primarily the agents and insurance companies who benefit from Riester, while consumers hardly benefit at all – and if they do, it is only because of the generous state subsidy. The reform proposals to date do not eliminate the deficits, but are rather a restructuring plan for the supply side. However, private pension contracts should also pay off without subsidies. State-organised standard products in Sweden or Great Britain show how such efficiency can be achieved. The German “Verbraucherzentrale Bundesverband” has made a suggestion in this respect, the “Extrarente”: a public body pools consumer demand and can thus cost-effectively organise their capital investment on a share scheme basis.

Wege zu mehr Zufriedenheit im Flächentarif: Empirische Befunde für die Metall- und Elektro-Industrie

Helena Schneider

Abstract

As the German collective bargaining coverage continues to decline, calls for governmental measures to stop this development become stronger. However, social partners' possibilities to strengthen the collective bargaining system themselves are often ignored. To identify possible actions for employer organisations and trade unions, this paper investigates the satisfaction of covered firms with their sector-level agreement in the German metal and electrical industry. The aim is to gain information on factors influencing the satisfaction of covered firms. Based on this information, the social partners can stabilise or even raise the satisfaction of firms covered by the sector-level agreement and thus support the whole system.

JEL-Klassifikation: J50, J59

Keywords: collective bargaining system, sector-level agreement, metal and electrical industry

Schlüsselwörter: Tarifbindung, Flächentarifvertrag, Metall- und Elektro-Industrie

Ein Schuldenerlass als Ende mit Schrecken?

Arne Hansen und Dirk Meyer

Abstract

The rising debt-to-GDP ratios of the eurozone member states result not least from the coronavirus crisis. Without external support, especially with regard to Italy, but also for other Mediterranean states, access to the capital market could be seriously threatened in the medium run. The recovery fund 'Next Generation EU' likely directs the fundamental structures of the European Union (EU) towards a fiscal union with considerable transfer elements, while the Pandemic Emergency Purchase Programme (PEPP), which is declared as a monetary policy instrument, is even discussed as a violation of the prohibition of monetary

financing. As an alternative, this contribution analyses a debt relief by the European System of Central Banks (ESCB), implemented via an EU debt agency. This construction would avoid a negative equity position of the central banks and also enable a legal integration into the EU system. The question remains: What would be the consequences of such a non-recurring step?

JEL-Klassifikation: E42; E44; E52; E58

Stichworte: Anleihekaufprogramme (APP), Public Sector Asset Purchase Programme (PSPP), Pandemic Emergency Purchase Programme (PEPP), Wiederaufbaufonds , Next Generation EU ' , Währungsunion, monetäre Staatsfinanzierung, Schuldenerlass, Modern Monetary Theory (MMT)

Keywords: Asset Purchase Programme (APP), Public Sector Asset Purchase Programme (PSPP), Pandemic Emergency Purchase Programme (PEPP), Recovery Fund 'Next Generation EU', Monetary Union, Monetary Financing, Debt Relief, Modern Monetary Theory (MMT)