



# Mission

The CSS Institute was founded by the CSS Group in 2007. Its purpose is scientific research and teaching.

The institute is intended to deliver empirically verifiable answers to questions about how healthcare services can be financed efficiently and how their costs can be distributed fairly.

The institute is funded in part by CSS Insurance AG and – depending on the nature of the research project – in part by third parties, such as the Swiss National Science Foundation.

The scientific objectivity and independence of research is measured in terms of the quality and nature of articles published in peer-reviewed journals.

The opinions expressed by the CSS Institute do not necessarily reflect those of the CSS Group.

## Team



**Konstantin Beck** (Prof. Dr. oec. publ., 1962)

Studies in economics at the University of Zurich, gaining his PhD in 1991; habilitation in 2004; since 1993 with CSS Insurance; 1996–2013 Head of Department of Mathematics & Statistics; actuary in charge; since 2007 Head of the CSS Institute. In 2016 appointed titular professor at the Faculty of Economics and Management at the University of Lucerne.



**Lukas Kauer** (PhD, 1982)

Studies in economics at the University of Zurich, including a semester spent in Berlin (Germany). From 2008–2009 research associate at the Winterthur Institute of Health Economics (WIG) at the Zurich University of Applied Sciences; 2010–2013 PhD thesis at the University of St. Gallen; since 2014 research associate at the CSS Institute.

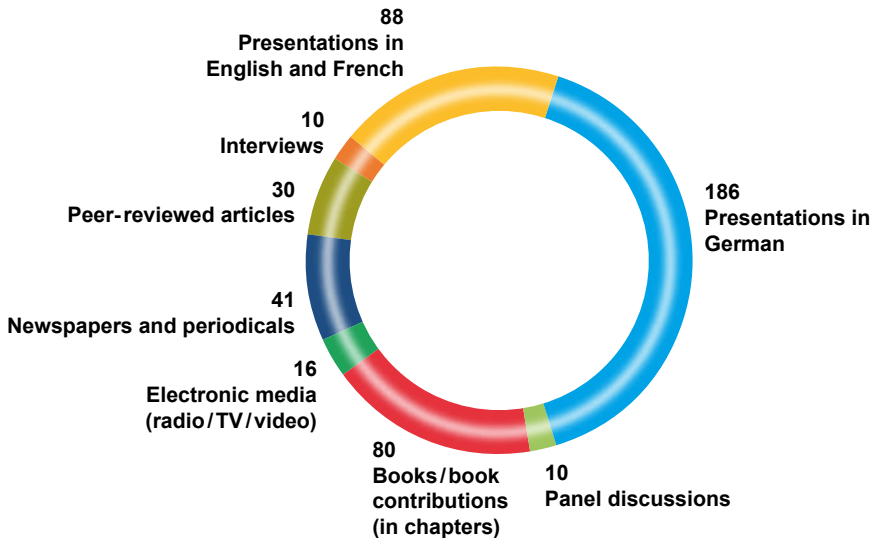


**Christian Schmid** (Dr. rer. oec., 1982)

Studies in economics at the Universities of Bern and Lund (Sweden). Swiss Programme for Beginning Doctoral Students in Economics, Study Center Gerzensee, PhD in economics from the University of Bern (2014), and habilitation at the University of Bern (2019); since 2015 research associate at the CSS Institute.

# Publications and presentations since 2007

As of March 2019



## Our work has been published in the following peer-reviewed publications

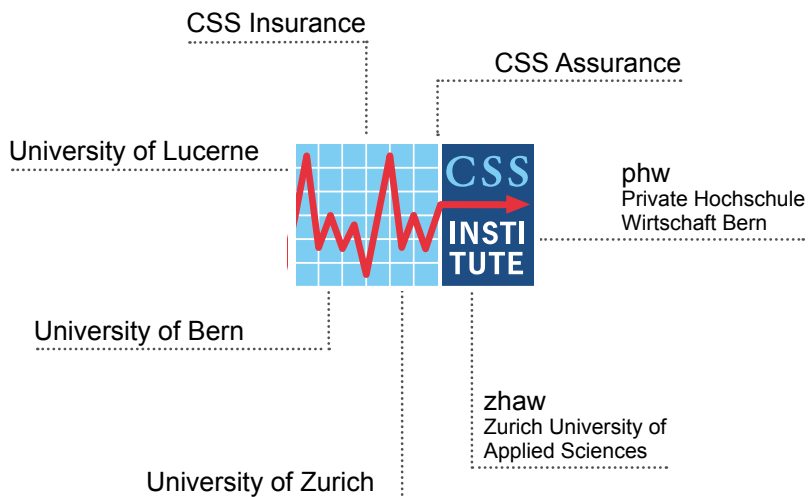
Journal of Health Economics; Health Economics; Health Policy; International Journal of Health Economics and Management (bis 2014: International Journal of Health Care Finance and Economics); Health Economics, Policy and Law; European Journal of Health Economics; Health Economic Review; Preventive Medicine Reports; Schweizerische Ärztezeitung; Journal für Urologie & Urogynäkologie; Managed Care; Gesundheitsökonomisches Qualitätsmanagement

# Teaching engagements

With its teaching engagements, the institute aims to shed light on the economic and actuarial structures and mechanisms of social and private health insurance. The lectures are aimed at persons interested in questions related to fair and affordable insurance coverage.

The institute teaches at numerous universities and universities of applied sciences, from undergraduate to postgraduate degree.

## Teaching engagements at Swiss institutes of higher education



# High-impact research

## Risk adjustment

In 1995, CSS researchers forecasted a sharp increase in risk selection within the KVG market as long as the system to adjust the risk between health insurers is not optimised. Subsequently, CSS researchers were able to show that risk selection had risen twentyfold in just 12 years. Only in 2007 and 2014 did the Federal Assembly adopt the standpoint of the CSS Institute. The positive outcome: a decline in risk selection is observed in the market.

## Timeline (in short)

### 18 January 1996:

CSS presents scientific evidence to the media which challenges the effectiveness of the risk adjustment system. It calls for morbidity indicators to be included in the risk adjustment.

### 21 December 2007:

First Federal Assembly decision: to introduce the pragmatic CSS formula for risk adjustment as of 2012.

### 21 March 2014:

Second Federal Assembly decision: to introduce a more detailed, morbidity-based risk adjustment approach. The risk adjustment system is codified

in Swiss law as a conscious move by lawmakers to strengthen solidarity between the young and the old, as well as between the healthy and the sick, in the competitive health insurance market environment.



### The CSS institute on solidarity between generations:

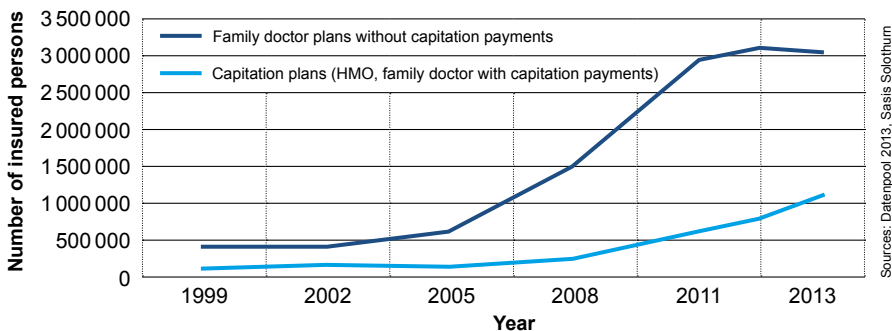
By law young people are obliged to cross-subsidize senior citizens; the sum amounts to CHF 1.4 billion per year. To enable the young to do so, the elderly in turn subsidise them with a transfer of CHF 1.2 billion. The proposal of the CSS institute to reduce the redistribution was implemented on January 1st, 2019.



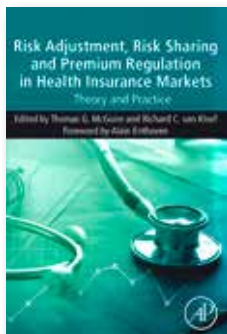
### Managed Care

The CSS Institute developed a calculation method for the cooperation between physicians and insurers within Managed Care models. These models have become a success story, especially in the first decade of the 21st Century pulling the market out of long-standing deficits.

Since 2011, more than 50% of the population is insured in a Managed Care plan:



## Latest publications



«**Risk Adjustment, Risk Sharing and Premium Regulation in Health Insurance Markets**»,  
Academic Press (2018)



«**Brennpunkt Solidarität**»,  
SGPP (2014)



«**Managed Care Swiss made**»,  
SGPP (2019)



Der satirische Bestseller  
«**Sackgasse Einheitskasse**»,  
Orell Füssli (2012),  
3 Sprachen, 7 Auflagen,  
12 700 abgesetzte Exemplare



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