

## Short Answer Questions (Difficulty +)

Answer the following questions in **2-3 sentences** :

1. What are the three main components of a health system?
2. Name three key characteristics that define health systems.
3. Why is it important to study different models of health systems?
4. Explain the three pillars of the liberal health model.
5. What are the advantages of the liberal health model? Name three.
6. What are the disadvantages of the liberal health model? Name three.
7. Explain how the Beveridge model is financed.
8. What are the advantages of the Beveridge model? Name two.
9. What are the disadvantages of the Beveridge model? Name two.
10. Explain how Algeria adapted the Bismarckian model to its context.

## Quiz 1 Answer Key

- 1) The three main components of a health system are: **organizations, institutions and resources** (hospitals, clinics, health professionals, insurance, etc.), **health activities** (prevention, treatment, health promotion) and the **interactions between these different components** .
- 2) Health systems are **multidimensional** (medical, economic, social and political aspects), **adaptive** (evolve according to needs) and **goal-oriented** (health, equity and efficiency).
- 3) The study of different models allows us to **understand the various organizational and financing approaches** , to **identify the strengths and weaknesses of each system** , to **draw inspiration from best practices** , to **anticipate future challenges** and to **encourage critical reflection on health policies** .
- 4) The liberal model is based on a **mainly private healthcare offering** , **financed by private insurance and patients** , and **regulation by the market** (supply and demand).
- 5) The advantages of the liberal model include **innovation and competition** , **high incomes for practitioners** , **freedom of choice for patients** , and **quality and diversity of services** .
- 6) The disadvantages of the liberal model are the **high costs of care** , **inequalities in access to care** , **overconsumption of medicine** and the **significant remaining costs for patients** .
- 7) The Beveridge model is **financed by taxes** . All citizens contribute through their taxes and in return benefit from **access to care without direct costs or with very reduced costs** .
- 8) The Beveridge model allows **costs to be controlled** through the mutualisation (pooling) of resources and **guarantees equity in access to care** through universal coverage.
- 9) The disadvantages of the Beveridge model are **waiting times** for some non-urgent care and the **bureaucracy** associated with centralized management.
- 10) Algeria adapted the Bismarckian model by **extending social coverage to a larger part of the population** (self-employed workers, students, disabled people and young unemployed people), by **combining financing by social contributions with significant public financing** and by maintaining a **central role for the State in the management of the system** .

## Short Answer Questions 2 (Difficulty +++)

1. What is a health system and what are its key characteristics?
2. Why study different models of health systems?
3. What are the three main models of health systems?
4. What are the advantages and disadvantages of the liberal model?
5. How does the American healthcare system work?
6. What is the Beveridge model and how does it work in the UK?
7. What are the characteristics of the socialized (Bismarckian) model?
8. How is the Bismarckian model applied in Algeria and what are the challenges encountered?

## Quiz 2 Answers

- 1) A health system is a complex set of **organizations** , institutions , and **resources** that aim to improve, maintain, or restore the health of a population. It includes hospitals , clinics , health **professionals** , **insurance** , **patients** , and **various government departments** . Its activities include **preventing** , **treating disease** , and **promoting healthy lifestyles** . Health systems are characterized by their **multidimensionality** , **adaptability** and **goal orientation** . **They integrate medical** , **economic** , **social** and **political** dimensions , evolve according to the needs of the population and aim to achieve health, equity and efficiency objectives.
- 2) The comparative study of different models of health systems in the world is essential for several reasons:
  - **Understanding organizational and financing approaches** : Each country has developed a unique model based on its history, culture and values.
  - **Identify the strengths and weaknesses** of each model and draw inspiration from best practices to optimize existing systems.
  - **Anticipating future challenges** : studying different models helps predict future challenges, such as the impact of an aging population or the increase in chronic diseases.
  - **Promote critical thinking** : understand that there is no perfect model and that each system is the result of societal choices.
- 3) There are three main models of health systems:
  - **The liberal (decentralized) model** : predominance of the private sector, financing by private insurance and patients, regulation by the market. Examples: United States, Switzerland.
  - **The planned (Beveridgian) model** : public health care provision, financing by taxes, regulation by the State. Examples: United Kingdom, Canada, Sweden.
  - **The socialized (Bismarckian) model** : healthcare provision with public dominance, financing by social contributions, mixed regulation (State and social partners). Examples: Germany, France, Belgium, Algeria.
- 4) **Advantages and Disadvantages of the Liberal Model:**
  - **Benefits :**
    - Innovation and competition, which stimulate the improvement of practices and the offer of diversified services.
    - High incomes for practitioners, attracting top talent.
    - Freedom of choice for patients, allowing them to choose their providers and insurance.
  - **Disadvantages:**
    - High costs for the system and for patients, particularly due to the fragmentation of the players.
    - Inequalities in access to care, favoring people with financial resources.
    - Overconsumption of medicine, driven by the pursuit of profit.

- 5) The American health care system is an example of a **fragmented liberal model** , with a **strong presence of the private sector** . It is characterized by:
- A **provision of care and financing mainly private** , with a limited role for the public sector.
  - The **coexistence of private and public insurance** , such as Medicaid and Medicare.
  - **High health expenditure** , representing 17.8% of GDP.
- 6) The Beveridge model, exemplified by the British health system (NHS), is based on:
- A **mainly public healthcare offering** , provided by the NHS.
  - **Tax funding** , guaranteeing free care at the point of use.
  - **regulation by the state** , which plans, organizes and manages health services.
- 7) The Bismarckian model is based on three pillars:
- **Publicly-dominated healthcare provision** : hospitals and clinics are mainly managed by public entities.
  - **Financing by social contributions** : employers and employees finance the system by deductions from salaries.
  - **Mixed regulation** : the State and social partners (unions and employer representatives) participate in the management of the system.
- 8) Algeria has adapted the Bismarckian model to its context. It is characterized by:
- **Predominance of the public sector** : network of public hospitals (MSPRH) and local structures (EPSP). Almost free care, financed by the State and social contributions.
  - **Mixed financing** : workers' contributions and public financing.
  - **More or less shared regulation** : strong state control, limited involvement of social partners.

Algeria faces several challenges, including:

- **Aging population and increase in chronic diseases** , increasing health care costs.
- **Regional inequalities** in access to care.
- **Deterioration of public services health** , due to overload and lack of resources.
- **Risk of social security deficit** , aggravated by the informal sector and dependence on oil revenues.

Structural reforms are needed to ensure the **long-term sustainability of the system** , including the **integration of the informal sector** , **improving the management of hospital resources** and **establishing prevention programmes** .