

Press release of 23 November 2022

Exclusive survey:

41% of respondents would welcome a reduction in doctors' fees if their treatment is ineffective

Martigny, 23 November 2022. According to a new representative survey conducted by Groupe Mutuel, the health system does not take patients' opinions into account. Approximately two out of three patients have never been asked about whether they are satisfied with their treatment. Most 15-29 year olds are not prescribed any generic drugs.

Who is responsible for the increase in premiums? Have the Swiss people ever undergone unnecessary medical treatment, and have they ever been asked about their health? The national survey carried out by the LINK institute on behalf of Groupe Mutuel focused on finding out what the Swiss people thought of pressing issues relating to the health system.

Who is behind the premium increases?

There is some uncertainty among the population as to the reasons of the premium increases. Most respondents hold the pharmaceutical industry responsible. 26% consider that this industry is responsible for high costs, whereas 21% blame insured persons for the rising trend. In the group aged under 29, close to one person out of five holds the Swiss Confederation and the cantons responsible. Insurers, on the other hand, are mentioned by one fifth of respondents. Healthcare providers, such as hospitals and doctors, are hardly mentioned at all, although according to [SASIS AG](#) they will be the largest costs' category in basic insurance in 2021 - 39% for inpatient and outpatient treatment, 24% for medical visits - along with medicines (18%).

Treatment is neither quality nor patient-oriented

Almost two thirds of respondents in general, and almost three quarters in the 30-44 age group, were never asked about their satisfaction with the outcome of their treatment. In addition, one third of the respondents have never been proactively prescribed generic medicines, despite the fact that this medication is up to 70% cheaper than original medicines. The use of generics could be significantly increased, especially among young patients. More than half of 15-29 year olds (53%) have never received a prescription for this category of medicines.

The survey also asked the Swiss population whether doctors should only be paid in full if the required therapeutic result is achieved. 41% of respondents agreed that the price should be determined according to the effectiveness of the treatment received. In addition, more than half of respondents would like to see a platform for evaluating doctors and hospitals.

Insured persons are no longer willing to pay for ineffective services

"The survey shows that if we want to stop the spiralling costs in the healthcare system, we must also take insured persons' opinions into account", said Thomas Boyer, CEO of Groupe Mutuel. "Politicians alone cannot prevent our healthcare system from going straight into the wall, at high speed. All stakeholders must be involved".

In order to control costs, Groupe Mutuel is proposing the "Pay for Quality" (P4Q) approach. This is an instrument that aims, among other things, to ensure that medical benefits are only fully reimbursed if the quality and satisfaction of patients are met.



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About Groupe Mutuel

With over 2,900 employees throughout Switzerland, Groupe Mutuel is at the service of 1.3 million private customers and 27,000 companies. As the only comprehensive insurer in Switzerland, Groupe Mutuel is the reference partner in the field of health and retirement benefits for private and corporate customers. Its turnover exceeds CHF 5.3 billion. Thanks to tailored solutions, whether in basic insurance (LAMa/KVG) or supplemental insurance (LCA/VVG), it is the third largest health insurer in Switzerland. Groupe Mutuel also offers an extensive range of products in individual retirement benefits and patrimony insurance. Based in Martigny, the insurer provides companies of all sizes solutions with loss of earnings in the event of illness, accident insurance (LAA/UVG) and occupational pension plans (LPP/BVG). In the field of corporate health insurance, Groupe Mutuel ranks fifth nationwide.