

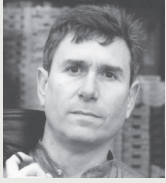


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A Healthy Dose of Cultural Divide

By Ronnie Klein

Editor's Note: *The following article is the winner of the International Section's annual country feature article competition.*

Well, it has been almost two years since I moved to Zurich, Switzerland and I believe that the country is beginning to get used to me. Sure it has taken a while, but it is very difficult to change the culture of an entire country, albeit a small one, in just two years. While living in the United Kingdom, it took a little less time to change the culture of the country, but it was a much easier task given the deeply engrained history and strong political ties between the United States and the United Kingdom.

Now before you go off saying something like, "I knew that guy Ronnie Klein was arrogant, but I didn't know to what degree until I read this article," I made these ridiculous statements to make a point. Culture is a very important part of a family, community, region and country that cannot be mimicked or changed easily—certainly not quickly.

This seems like a reasonable statement that many people will have trouble disagreeing with. Then why do the leaders in the United States have the arrogance to believe that the United States can adopt a health care system from another country because it works so well there? Do our leaders really believe that citizens of every country are just like U.S. citizens?

Let's take a quick look at the Swiss health care system, one that President Obama has cited as a model that we should move to in the United States, why it seems to work in Switzerland and why it cannot work in the United States.

Unlike what many people believe, there is no National Health Insurance in Switzerland as there is in the United Kingdom and Canada. Everyone pays for health insurance in Switzerland. In fact, not only do

people pay for health insurance, it is not typical for employers to contribute to premiums at all. In addition, every person must purchase health insurance in Switzerland! When I first moved to my small town in the canton of Zurich called Wädenswil, I was told that I had to visit the *Gemeinde* to register. The literal translation of this German word into English might be community. The actual meaning is the local government. You have to register before you can do anything – open a bank account, get a driver's license, buy a house, etc. Before you can register with the *Gemeinde*, you are required to prove that you have medical insurance. Every person in Switzerland is required to purchase medical insurance.

Of course there are basic plans with the required minimum coverage, silver plans and gold plans. Of course there are competing companies that have cheaper rates. Of course the rates change by age. And of course there are restrictions to changing between levels of plans including exclusions and waiting periods. But everyone is covered and no one can be denied.

So why can't this work in the United States? There are many reasons and most are due to the cultural differences between the United States and Switzerland. Please note that I am not necessarily saying that one country is wrong and the other is right—they are just different.

Blame Culture. The United States has a very strong culture of blaming someone when something goes wrong. It certainly cannot be my fault and it certainly cannot be bad luck. Someone is at fault and someone has to pay. While this blame culture is only estimated to cost between 2-5 percent of health care expenditures (in the form of medical malpractice insurance premiums), the effects are much more far reaching in the administering of additional tests and prescribed medications—just to be safe. This could not be more different in Switzerland. Here, there is a

strong culture of taking care of yourself. If something goes wrong—that is life. There are few lawsuits and no blame mentality. There are far fewer medical tests and procedures performed in Switzerland and far less prescribed medication. Now, before all of you actuaries in the room shout out – “that is why the United States has a higher life expectancy than Switzerland,” the opposite is true. Swiss People, on average, live longer than Americans.

Healthy Lifestyle. People in Switzerland lead a much healthier lifestyle than Americans. They walk and bike as a means of commuting, they hike, ski, bike and climb mountains as a means of relaxation and they eat much healthier with fresh foods including less red meat and more vegetables. I must emphasize fresh in that the refrigerators are so small here that you have to go shopping every few days lest you starve to death. It is difficult to find an overweight person in Zurich—not so much of a chore in most American cities.

Fair Share Mentality. In the United States, people are infatuated with getting a good deal or getting something for nothing. Swiss people have a sense of paying their fair share. Therefore, having to pay for health care is natural. It gives the Swiss people a feeling that they deserve their benefits and that they belong. After Margaret Thatcher died, I watched the movie “The Iron Lady.” In that movie, Thatcher was portrayed to have said that all people in the United Kingdom should pay taxes—even the poor—otherwise they will not have a sense of ownership in the country. I agree with her statement and that is exactly the culture in Switzerland.

More Socialistic than Capitalistic. Switzerland has one of the lowest unemployment rates in the world, which is a lot to say during these tough times. While the United States is hovering around an 8 percent unemployment rate, Switzerland boasts a rate of about 3 percent. Everyone here works and everyone makes a good living. While I can spend a lot of time speaking about the dual education system here (pure education versus apprenticeship), let’s just say that a gardener or bus driver in

Switzerland would be living in your neighborhood in the United States. What these high salaries translate into is a country that is very expensive in which to live. Everything costs a lot. Some might say that Switzerland is a rich country. That may be true – I just say that it is expensive to live here. In addition, the top jobs in Switzerland do not pay as well as in the United States. As my lovely Swiss wife says, the salary scissors are closed more in Switzerland than in the United States. Therefore, everyone can afford health insurance.

Doctors are not God. The dual education in Switzerland produces capable workers that are trained in their field of endeavor at a younger age. Medical assistants, some nurses, technicians, etc. usually go for an apprenticeship versus a formal college education. This makes the cost of medical services cheaper. In addition, because of the closing of the scissors, doctors are not put up on a pedestal in Switzerland and do not earn as high of a salary (relatively) as they would in the United States. This also helps keep costs down.

These are just a few of the major cultural differences between the United States and Switzerland that cause me to believe that the Swiss health care system cannot work as well in the United States as it does in Switzerland. But where is the Swiss system going? Will it continue to thrive?

The Swiss health care system is not without its problems as well. Higher costs are creeping into the system with the higher cost of medication, newer detection devices, people living longer, etc. In addition, the Swiss have this affinity for smoking (believe it or not) and it is getting worse. I believe that this will lead to higher costs in the future. So, be careful what you wish for President Obama, you just might get it.

I am all in favor of looking at every health care system to learn what may and may not work in your specific country. But it is very important to realize cultural differences when crossing borders. Just because something works in one country, it doesn’t guarantee success in another country.

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In my work career I have usually approached problems differently than others would. My goal is to search for the root cause of the problem and not attempt to resolve the symptom. What is the main issue in the U.S. health care problem? Is it the large number of uninsured people? Of course it is. Can we solve this by simply offering them medical insurance—for free? Can a country with massive debt continue to spend money this freely? I believe that the underlying cause is the rate of unemployment. Get the economy working again, get people back to work, get the minimum wage to increase, keep inflation under control and then solve the health care issue. I guarantee that more solutions will present themselves during a heated economy than during a poor economy. While this is not an easy task, neither is solving the problem of uninsured people in the United States.

It is much easier to see cultural differences when you actually live in a country than when you are just visiting or worse, just reading about it. I will end with a true story about a colleague of mine. I want you to imagine that this exact situation happened to you and what actions you would take.

It was the middle of this past winter and getting close to the February *Skiferien* (ski vacation—that's right, kids are off for two weeks from school and everyone must ski!). My colleague was on his way home one snowy evening by foot on his normal route. It seems that there was some construction being done on the sidewalk near his house earlier that day and the path was dug up. The fresh layer of 2-3 inches of snow covered the hole and there were no markings of any kind. He walked into the hole and broke his foot.

This “accident” caused him to be unable to ski with his wife and kids for the two week period of time. The vacation obviously cost him a lot of money (please refer to the section where I say everything is expensive here) and now he could not enjoy it to the fullest extent. So what did he do? Nothing. Things happen. He went on the vacation and sat in the lodge.



Now, if you are an American and reading this story—what would you have done? Need I say more? There is a healthy dose of cultural differences between countries that cannot always be mimicked or overlooked. Culture feeds into every part of society, including the health system. Culture will not change because a law changes—or at least, change will take a lot of time. There are no easy fixes to the health insurance problem in the United States. Copying from another country may actually make things worse. □