

Barriers to cross-border health care: can behavioural insights help?

A study funded by the European Commission

Cross border healthcare conference
European Patients' Forum

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Policy context and study objective

Directive on the application of patients' rights in cross-border healthcare

Requirement for each EU Member State to establish a National Contact Point (web portal) to inform citizens about cross-border healthcare

Objective : Inform the development of National Contact Points (NCP)

Method: Implement an online experiment to address two key areas

Member State A



Member State B



Member State A



Framing of information on healthcare websites: impact on understanding and choice to seek healthcare in another European country



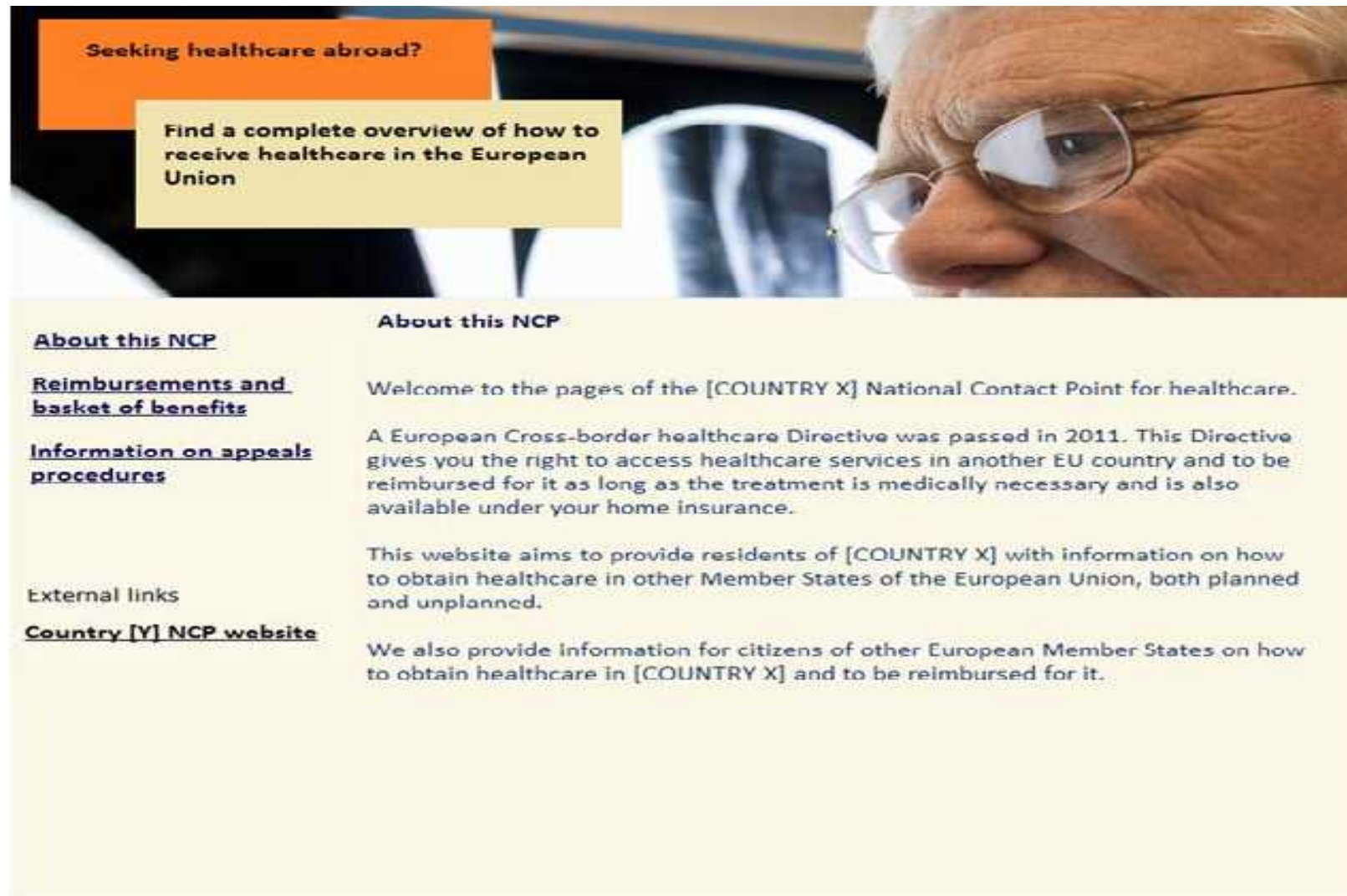
Member State B



The process

- We set-up hypothetical NCP portals
- Home country NCP and cross-border country NCP
 - Each NCP had 3 pages of information
- Pages had links between them such that participants could browse in a natural fashion moving backwards and forwards between the pages and the home and cross-border NCP

Home country NCP



Seeking healthcare abroad?

Find a complete overview of how to receive healthcare in the European Union

About this NCP

Reimbursements and basket of benefits

Information on appeals procedures

External links

Country [Y] NCP website

About this NCP

Welcome to the pages of the [COUNTRY X] National Contact Point for healthcare.

A European Cross-border healthcare Directive was passed in 2011. This Directive gives you the right to access healthcare services in another EU country and to be reimbursed for it as long as the treatment is medically necessary and is also available under your home insurance.

This website aims to provide residents of [COUNTRY X] with information on how to obtain healthcare in other Member States of the European Union, both planned and unplanned.

We also provide information for citizens of other European Member States on how to obtain healthcare in [COUNTRY X] and to be reimbursed for it.

Cross-border NCP



About this NCP

Quality and Safety

Providers

External links

[NCP Website \[COUNTRY X\]](#)

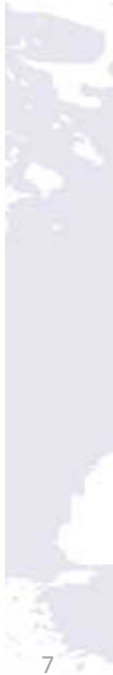
About this NCP

Welcome to the pages of the [COUNTRY Y] National Contact Point for healthcare.

A European Cross-border healthcare Directive was passed in 2011. This Directive gives you the right to access healthcare services in another EU country and to be reimbursed for it as long as the treatment is medically necessary and is also available under your home insurance.

This website aims to provide residents of [COUNTRY Y] with information on how to obtain healthcare in other Member States of the European Union, both planned and unplanned.

We also provide information for citizens of other European Member States on how to obtain healthcare in [COUNTRY Y] and to be reimbursed for it.



Framing of the web pages

Design

- Reimbursement page was re-framed to highlight **possible advantages** of going **cross-border** rather than only focusing on reimbursement

Language

- The cross-border NCP was provided in the **language** of the respondent's **home country**

Complexity

- Reimbursement page was modified to include more detailed and **complex information** on medical treatments

Information source

- Details on cross-border providers **legal requirements and validation processes** were **provided by the home NCP** instead of the cross-border NCP

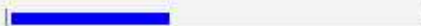
Choice between providers

Respondent Serial: 86 Current question: Q14_2

Which of these two options would you be more likely to choose?

Please select one answer

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Name: Marien Krankenhaus</p> <p>Country: Germany</p> <p>Distance from you: - 120 kilometers</p> <p>Cost of treatment: £5,500.00</p> <p>The health insurance reimburses within two months: £5,000.00</p> <p>You pay upfront: £5,500.00</p> <p>Overall cost to you: £500.00</p>  <p>Waiting time: 100 days</p> | <p>Name: University hospita</p> <p>Country: UK</p> <p>Distance from you: - 120 kilometers</p> <p>Cost of treatment: £5,875.00</p> <p>The health insurance reimburses immediately: £5,000.00</p> <p>You pay upfront: £875.00</p> <p>Overall cost to you: £875.00</p>  <p>Waiting time: 100 days</p> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



Previous

Next

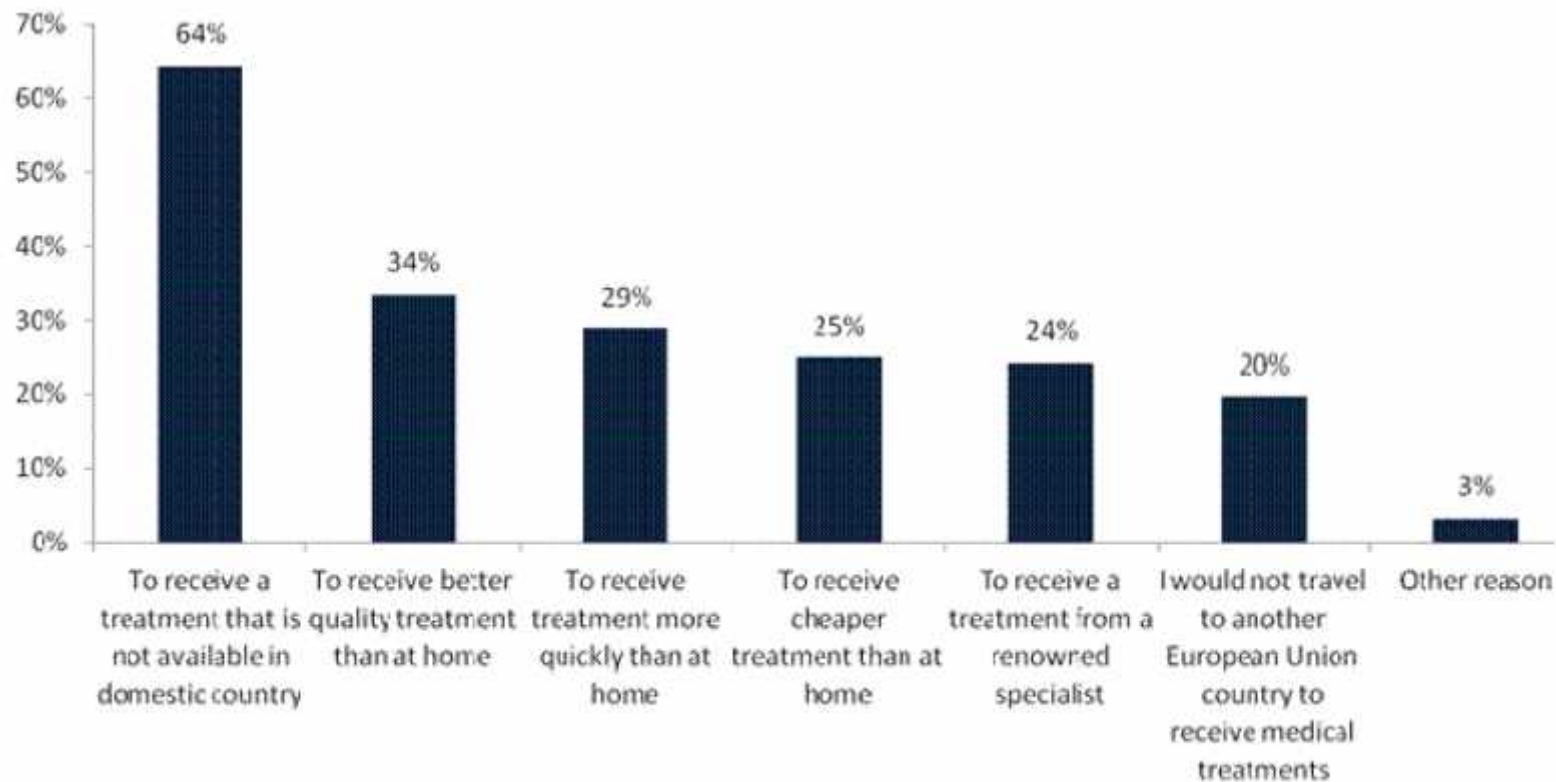
Country pairings for the experiment

| Country of origin | Target Country |
|-------------------|----------------|
| Denmark | Germany |
| Estonia | Finland |
| Germany | Netherlands |
| Italy | Austria |
| Poland | Germany |
| Spain | Germany |
| Sweden | Denmark |
| Czech Republic | Austria |

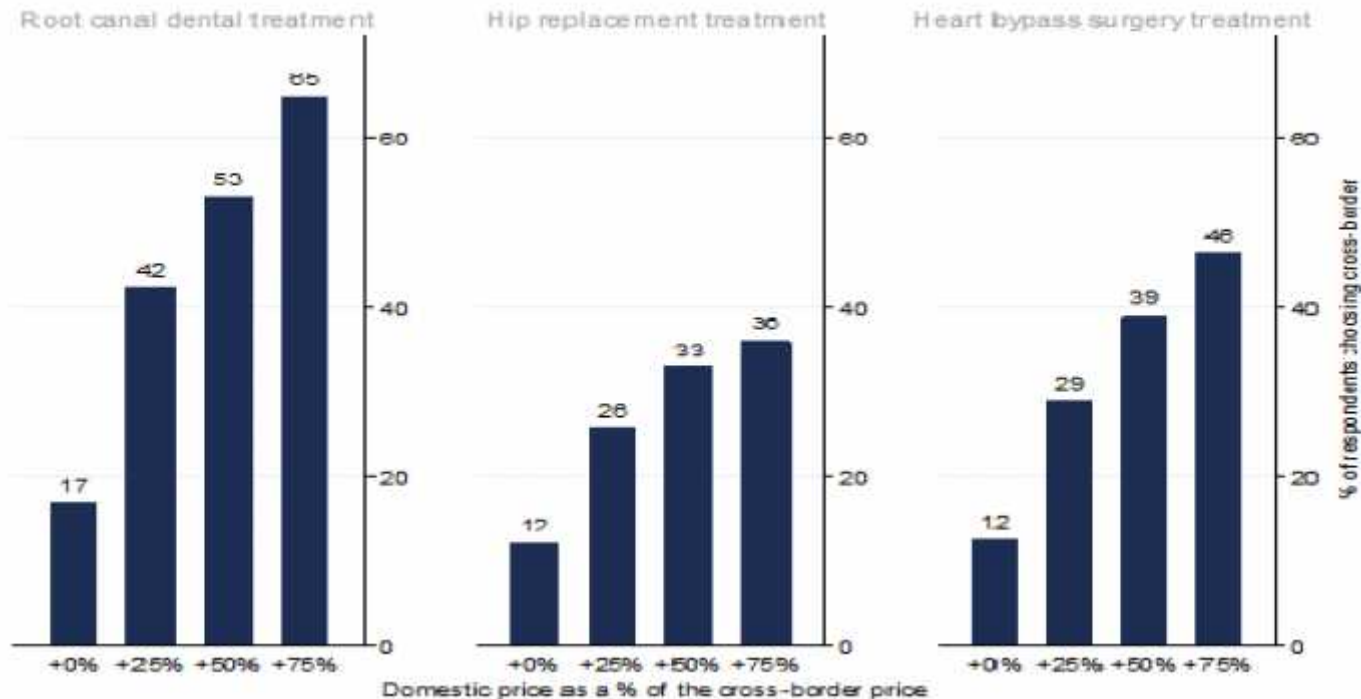
Selected based on existing evidence of cross-border healthcare provision and using expert advisor opinion

Key drivers and barriers for citizens

- Motivation for seeking cross-border healthcare

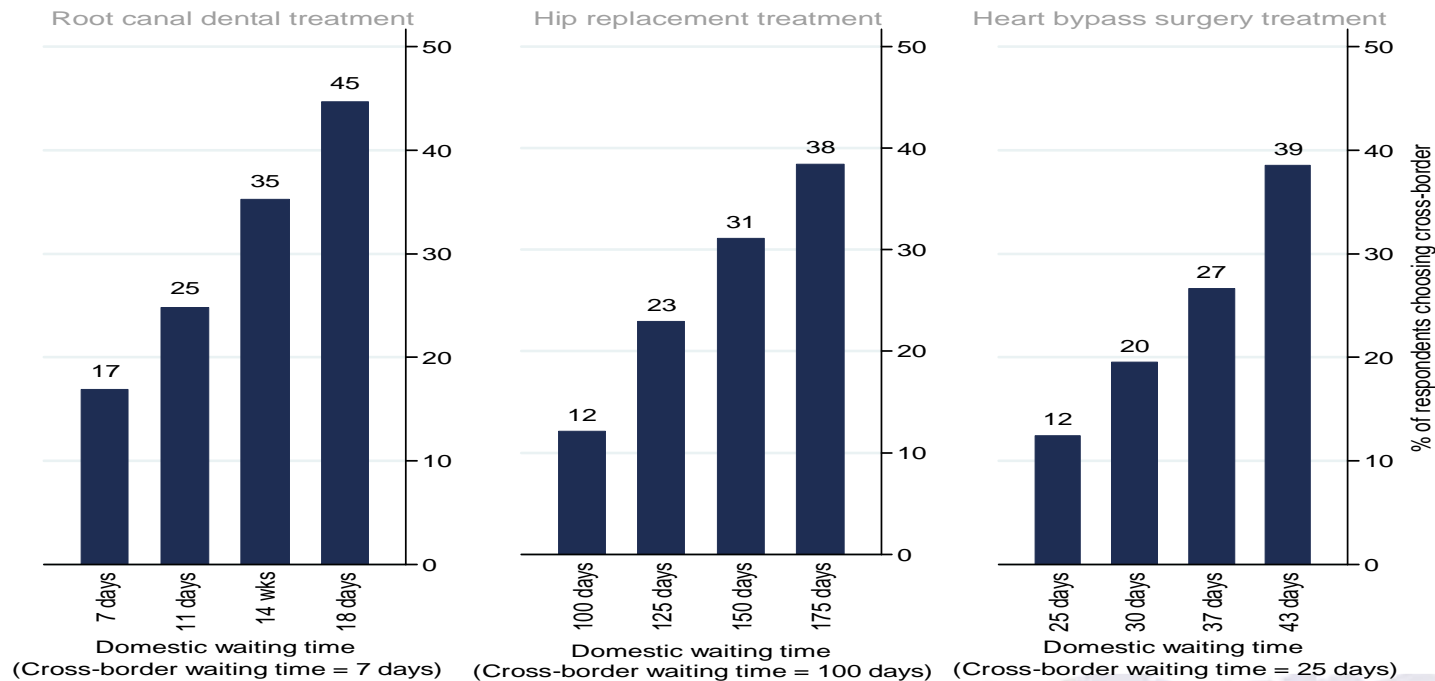


Key drivers and barriers: Cost to the patient



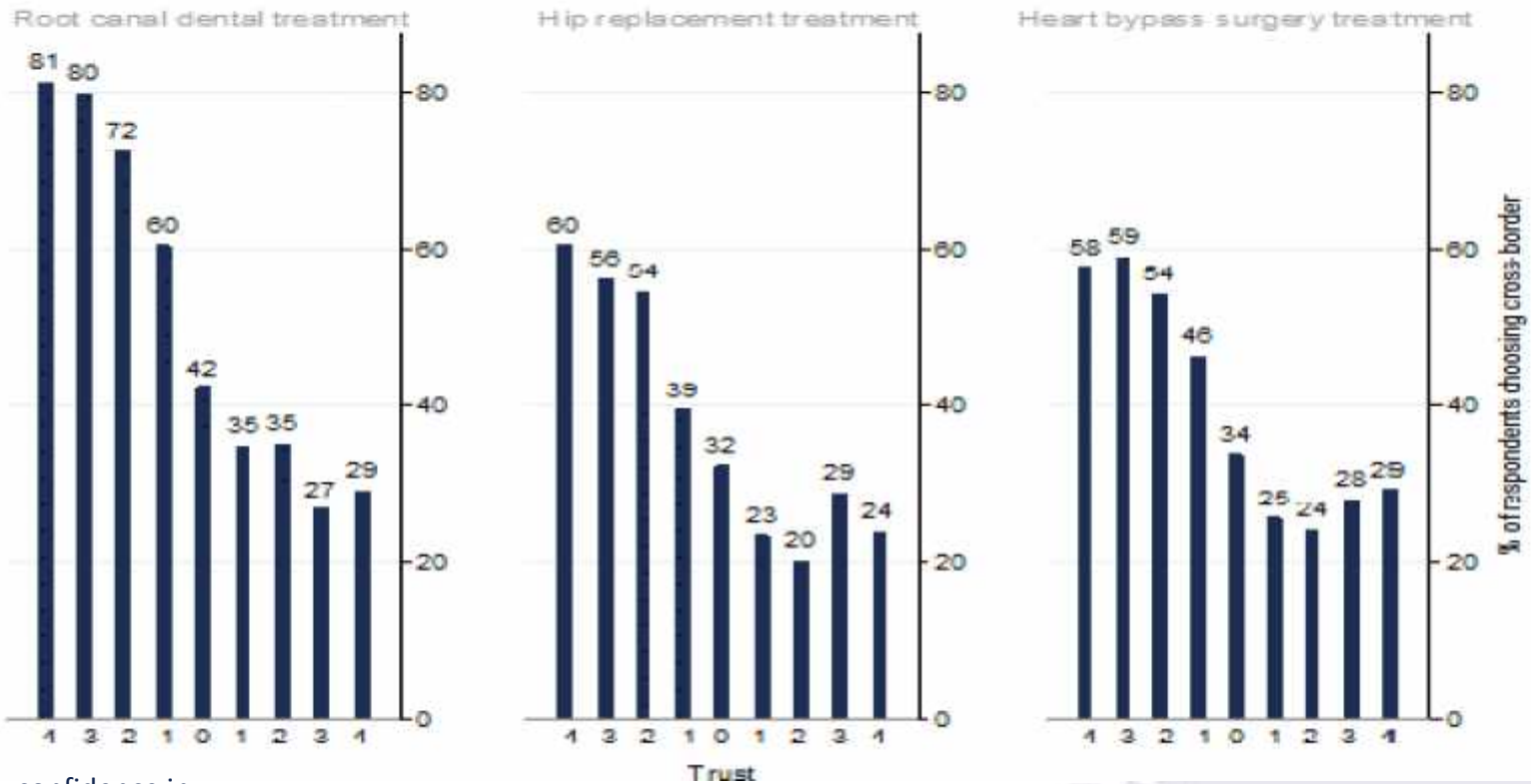
- If cost of domestic treatment relative to cross-border cost is doubled citizens are roughly 40% more likely to choose cross-border, highly statistically significant in all regression specifications used.
- Greatest driver of choice in the experiment.

Key drivers and barriers: Waiting time



- If domestic waiting time relative to cross-border waiting time is doubled citizens are roughly 20% more likely to choose cross-border , highly statistically significant in all regression specifications used
- Second greatest driver of choice in the experiment

Key drivers and barriers: Relative trust



Low confidence in domestic and high confidence in cross-border country



High confidence in domestic and low confidence in cross-border country

Key drivers and barriers: Other findings

- **Language** is an important barrier (linked with possible familiarity with the country and customs)
 - respondents who spoke the language of the cross-border country were more likely to choose the cross-border option
- Men were more likely to choose cross-border option (supports previous findings by Eurobarometer)
- Respondents who are more **risk averse** were less likely to choose cross-border option

Framing of information on websites

- Specific framing of the information on the mock-up websites did not have a statistical impact on respondents choice in the experiment
- However, respondent **understanding** (measured in an incentivised quiz), tended to be **lower** when information on treatment options was **presented in more complex terminology**

So what does this mean for NCP websites?

- Access to **information on costs and waiting** time should be available through the portal
- Trust:
 - Clear information about healthcare providers in other Member States including **liability insurance, quality and safety standards**
 - Reviews of other **patients' experiences** in the cross-border country
- Information that is **not too complex** for users

Next steps

- Phase II
 - A survey and experiment hosted on NCP sites
 - End February through March
 - Conduct elements of the survey and experiment with visitors to the sites
 - Seek engagement with organisations to promote the study and encourage participation