



News

# Dutch health insurers may distribute the additional costs of effects of the coronavirus crisis among each other

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This year, Dutch health insurers may distribute the additional costs of the effects of the coronavirus (COVID-19) crisis among themselves. The Netherlands Authority for Consumers and Markets has come to this conclusion following questions posed by health insurers. Without such distribution among themselves, the continuity of health care provision could be at risk.

Martijn Snoep, Chairman of the Board of ACM, comments: “Under normal circumstances, health insurers must bear the costs of any financial risks associated with their healthcare expenditures. This acts as an incentive for health insurers to procure health care efficiently, control healthcare expenditures, and keep premiums as low as possible. This does not include the distribution of costs among themselves. However, 2020 is not a normal year. The outbreak of the pandemic has had significant financial consequences for the health care system, and it has created exceptional uncertainties among health insurers regarding financial risks. Health insurers in 2020 may therefore make arrangements regarding the distribution of the additional costs of the effects of the coronavirus crisis among themselves. Exceptional times call for exceptional measures.”

## What was the problem?

In an early stage of the coronavirus crisis, health insurers collectively guaranteed financial assistance to health care providers for the reduction in regular, non-coronavirus-related health care. In addition, arrangements were made with regard to the compensation of additional costs for, for instance, separate units for coronavirus-related health care, the scaling-up of intensive-care capacity and protective equipment. That assistance was necessary for ensuring that patients could be able to continue to receive health care during and after the coronavirus crisis, and for ensuring that health care providers would be able to fulfill their duty of care.

At the time, no arrangements were made about the distribution of these extra costs for health insurers. Without this distribution, some health insurers could face considerably higher costs than other health insurers, while having little to no leeway in their individual strategic plans for 2020 to influence those costs. That is why health insurers want to distribute the costs caused by the coronavirus crisis among themselves for the year 2020.

# What is ACM's opinion?

In normal times, arrangements regarding mutual financial equalization of costs among health insurers violate competition rules. However, the outbreak of the novel coronavirus in the spring of 2020 led to an unprecedented level of uncertainty and urgency. ACM has ruled that an arrangement regarding mutual equalization for the year 2020 is necessary with an eye to the continuity of health care. That is why Dutch health insurers may distribute the additional costs of effects of the coronavirus crisis among each other.

## ACM and COVID-19

The rules and regulations that ACM enforces offer plenty of latitude to collaborate in these exceptional times in order to prevent people and businesses from becoming harmed by the coronavirus crisis. Various businesses and trade associations have contacted ACM, asking questions about collaborations. ACM does not take any action if the collaboration is in the general interest of people and businesses.

## Also see

- [29-10-2020 ACM's response to the health insurers' agreement on the distribution of the costs of the COVID-19 crisis for 2020](#)

## Publication type

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