

The table below is from Congleton et al (2017, *Kyklos*) on the political economy of complex healthcare systems. It shows that composite healthcare systems are the norm, rather than the exception, even in countries that have universal healthcare insurance or systems.

The OECD data set divides risk-pooling systems into several categories according to delivery and funding method: (1) total government expenditures on healthcare (*gg*), (2) **government expenditures** financed from general revenues, which excludes mandated public insurance schemes (*gg\_nosocx*), (3) expenditure through social security programs (**compulsory social health insurance** programs, *socx*), (4) **private health insurance** (*privins*), (5) private out-of-pocket payments (*privoop*), (6) non-profit organizations such as charities and aid agencies providing goods and services to households free or at noneconomically significant prices, (*nonprofit*), and (7) health expenditures by corporations producing services other than health insurance, as for example employee clinics (*corporate\_noins*). Table 1 reports average values for each OECD country and category of expenditure in the 2000–14 period.

The largest outlay (bolded) varies from country to country. In some cases, the largest program is government provided healthcare, as in Britain and Canada. In others, the largest program is compulsory health insurance, as in France and Germany. In Switzerland, Chile, and the United States, private insurance is an important method of pooling risks. What is most important for the purposes of this paper is that in no case is the largest program the only source of healthcare expenditures. In most cases, at least three of the categories still account for significant expenditures.

Table 1. Expenditures Composition, by Shares (Average 2000–14)

Country	gg	gg_nosocx	socx	privins	privoop	nonprofit	corporate_noins
Australia	68.53	<b>68.53</b>	0	8.38	19.62	0.60	3.23
Austria	75.61	30.54	<b>45.33</b>	4.86	17.89	1.21	0.17
Belgium	76.22	11.07	<b>65.59</b>	4.66	18.46	0.16	0.06
Canada	70.00	<b>68.62</b>	1.47	13.14	15.06	1.25	0.76
Chile	44.31	37.43	4.41	20.12	<b>38.04</b>	0	0
Czech Republic	86.12	5.67	<b>79.46</b>	0.20	13.54	1.01	0.33
Denmark	84.03	<b>84.03</b>	0	1.63	14.28	0.07	0
Estonia	77.30	10.40	<b>66.90</b>	0.22	20.99	0.02	1.26
Finland	73.68	<b>58.60</b>	15.08	2.29	20.71	1.09	2.22
France	78.56	3.73	<b>74.71</b>	13.46	7.41	0.01	0.68
Germany	76.41	7.10	<b>69.32</b>	9.14	13.62	0.39	0.43
Greece	64.13	27.47	<b>39.21</b>	2.60	30.39	0.16	0.02
Hungary	67.16	8.90	<b>57.72</b>	2.04	26.75	1.69	2.90
Iceland	81.28	<b>53.34</b>	28.07	0	17.19	1.43	0
Ireland	74.03	0	0	0	0	0	0
Israel	62.10	16.73	<b>45.66</b>	9.96	24.75	0.66	1.17
Italy	76.62	<b>76.46</b>	0.16	0.95	22.42	0	0
Japan	81.42	8.98	<b>72.44</b>	2.47	15.52	0	0.89
Korea	55.83	11.43	<b>44.40</b>	4.98	38.38	0.67	0.14
Luxembourg	83.77	8.68	75.09	3.01	12.11	1.10	0.00
Mexico	45.24	18.82	26.79	3.65	<b>50.74</b>	0	0
Netherlands	78.75	7.34	<b>74.09</b>	9.67	6.18	0.79	1.85
New Zealand	79.62	<b>73.18</b>	6.53	5.18	13.74	1.36	0.00
Norway	83.75	<b>71.16</b>	12.91	0.00	15.63	0	0.29
Poland	70.13	6.88	<b>63.25</b>	0.95	25.68	1.09	2.13
Portugal	69.71	69.04	0.93	4.63	25.11	0.08	0.41
Slovak Republic	77.07	6.74	<b>65.07</b>	0	24.84	0.95	2.40
Slovenia	72.83	3.24	<b>69.41</b>	13.73	12.64	0.06	0.92
Spain	72.44	<b>67.81</b>	4.98	5.03	21.65	0.52	0
Sweden	82.77	<b>82.56</b>	0.00	0.39	16.34	0.18	0.53
Switzerland	61.35	17.56	<b>43.46</b>	8.93	28.94	0.96	0
Turkey	72.50	26.27	47.54	0	19.10	0	6.86
United Kingdom	86.28	86.28	0	3.62	10.50	4.51	0
United States	46.37	0	0	<b>35.88</b>	13.21	3.86	0.21

Notes: all values are percentages in terms of total expenditures. gg = general government; gg\_bosocx = general government excluding social security; socx: social security; privins = private insurance; privoop = private out of pocket expenditures; nonprofit = non-profit organizations; corporate\_noins = non insurance expenditures from corporate.