

An excerpt from:

Better Health & Social Care: How are Co-ops & Mutuels Boosting Innovation & Access Worldwide?

An International survey of co-ops and mutuals at work in the health and social care sector (CMHSC14)

Volume 2: National Cases

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For the research framework, the analysis of the national cases, and other research components, including a description of the research team members, refer to Volume 1: Report.

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SOCIAL CARE COOPERATIVES

There are no health co-ops in Holland. Two social care co-ops have been identified. The health care insurance sector is cooperatively organized to a significant degree: four health mutual organizations were identified.

Zorgcoöperatie Noord U.A. is a cooperative for small-scale providers in Friesland. It targets “people with disabilities and/or in need for care” and reaches about 1,200 people.² It offers a number of services: “outpatient care, housing counseling, guidance and sheltered housing, day care, respite, training, and treatment.”³ **Thuiszorg Dichtbij** is a cooperative of independent working nurses and careers. It specializes in palliative care and provides 24-hour domiciliary care.

Social Care Cooperatives Data

Number of cooperatives	2
Types of cooperative	2 Producer-based
Number of members	N/A
Number of employees	N/A
Users	N/A
Facilities	N/A
Services offered	Illness prevention Wellness and health promotion Treatment and cure Rehabilitation
Annual turnover	N/A

PHARMACY COOPERATIVES

According to a 2009 survey of European cooperatives active in the pharmacy sector, there are two small purchasing cooperatives in the Netherlands.⁴

HEALTH MUTUAL ORGANIZATIONS

Under the Health Insurance Act (*Zorgverzekeringswet*), all residents of the Netherlands have to take out health care insurance. It covers standard medical expenses such as general practitioner consultations, hospital care, or pharmaceutical expenses. Each year the government determines which services the national health care scheme will cover.

Even the insurance companies have a responsibility: the so-called “open enrollment.” They have to accept anyone who applies for national health care insurance, regardless of their age or state of health.

Supplementary insurance can be taken out for expenses that are not included in the national package (“basic insurance”), such as

Population (in thousands): 16,714

Population median age (years): 41.47

Population under 15 (%): 17.21

Population over 60 (%): 23.02

Total expenditure on health as a % of Gross Domestic Product: 12.4

General government expenditure on health as a % of total government expenditure: 19.7

Private expenditure on health as a % of total expenditure: 13.4

physiotherapy or dental care. Indemnities and premiums vary per insurer. Requirements can be imposed by the insurer and a person can be refused access for these insurance packages. The government does not interfere in these matters.⁵

Four major health mutual organizations were identified: *Menzis*, *Achmea*, *CZ*, and *Coöperatie VGZ*. *Achmea* is a leading insurance company based in the Netherlands and provides health and other types of insurance to about half of all Dutch households.⁶ *CZ* offers general health insurance policies as well as dental and alternative care reimbursement. *Menzis* and *Coöperatie VGZ* operate on a smaller scale.

Health Mutual Organizations Data

Number of cooperatives	4
Types of insurance	Supplementary and complementary
Users	Over 12,200,000
Facilities	N/A
Annual turnover	Over \$40.8 billion USD

OTHER

Two user-based cooperatives provide insurance adapted to their members' needs. Boer & Zorg is a farmer cooperative and provides health benefits to its farmer members.⁹ The membership of Coöperatie Zorg & Co comprises self-employed workers. It provides them with health benefits and administrative services.

Social Care Cooperatives

Name of cooperative	Type			Members	Employees					Types of service			Annual turnover
	User	Provider	Multistakeholder		NB	Doctors	Nurses	Other health prof	Others	Illness & accident prevention	Wellness & health promotion	Treatment and cure	
Zorgcoöperatie Noord U.A. ⁷	X			N/A	N/A					X	X	X	N/A
Thuiszorg Dichtbij ⁸	X			N/A	N/A	X	X			X	X	X	N/A

Health Mutual Organizations

Name of cooperative	Type				# people reached	Basic information including examples of service costs	# employees	Infra-structure	Turnover
	Substitutive	Supplementary	Complementary	Duplicative					
Menzis	X	X			N/A	Menzis offers health insurance and is based in the Netherlands.	N/A	N/A	N/A
Achmea ¹⁰			X		About 8,000,000	Achmea operates in the Netherlands and eight other countries through a portfolio of companies. Vereniging Achmea (Achmea Society) is its customer society, founded following the merger of a number of mutual insurance companies and health insurance funds. Vereniging Achmea holds 65% of ordinary shares and monitors Achmea. Each customer is automatically a society member.	17,000	N/A	Over \$40.8b USD
CZ ¹¹	X	X			N/A	CZ offers three insurance policies for general health care: general practitioner, hospital, and pharmacy (from \$94.80 USD/month); six packages cover reimbursements excluded from the general policy, such as physiotherapy, glasses, and alternative therapies (from \$9.29 USD/month); and two dental packages (from \$23.15/month).	N/A	N/A	N/A
Coöperatie VGZ ¹²			X		4,200,000	Coöperatie VGZ is a non-profit health insurer, which plays an active role in the organization of care in the Netherlands. It is active in five locations in the country.	N/A	N/A	N/A

SOURCES

¹ We would like to thank Arjen van Nuland, Siward Zomer, and Klaus Niederländer for their collaboration.

² Zorgcoöperatie nord Nederland. 2014. "Algemeen." Retrieved June 23, 2014 (<http://www.zorgcooperatienoord.nl/over-ons/algemeen/>).

³ Zorgcoöperatie nord Nederland. 2014. Website. Retrieved June 23, 2014 (<http://www.zorgcooperatienoord.nl>).

⁴ Cooperatives Europe. 2009. "Co-operative Enterprises in the Pharmacy Sector: Opportunities & Challenges." Rome. March 30-31. Retrieved June 23, 2014

(http://static.correofarmaceutico.com/docs/2009/07/270709Informe_Cooperative_Europe.pdf).

⁵ ZilverenKruis achmea. 2014. "National Healthcare System." Retrieved June 23, 2014 (<http://www.zilverenkruis.nl/English/Pages/about-our-healthcare-system.aspx>).

⁶ Achmea. 2014. "About Achmea". Retrieved June 23, 2014 (<https://www.achmea.nl/en/about-us/Paginas/default.aspx>).

⁷ Zorgcoöperatie nord Nederland. 2014. Website.

⁸ Thuiszorg Dichtbij. 2014. "Algemeen." Retrieved June 23, 2014 (<http://thuiszorg.empirebuilder.nl/Informatie.aspx>).

⁹ Boer en Zorg. 2014. "Homepage." Retrieved June 23, 2014 (<http://www.cooperatieboerenzorg.nl/>).

¹⁰ Achmea 2014.

¹¹ CZ. 2014. "Discover CZ health insurance in 2014." Retrieved June 23, 2014 (<http://www.cz.nl/english/health-insurance>). The three package fees are 71.92, 7.05, and 17.55 EUR.

¹² Coöperatie VGZ. 2014. "Over Coöperatie VGZ." Retrieved June 23, 2014 (<http://www.cooperatievgz.nl/cooperatie-vgz/over-cooperatie-vgz>).