

Health insurance company buys 28 Dutch medical centres

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Dutch GPs have raised concerns over their future independence after it was revealed that a health insurer backed by a private investment company now owns dozens of primary care centres in the Netherlands.

A survey by the national newspaper *De Volkskrant* identified 38 centres owned by commercial investors spread across the country, covering 155 000 patients. The largest investor, Zorgpunt, operating 28 centres, is a subsidiary of the health insurance company Menzis, which owns half the shares of Zorgpunt. The remainder are owned by an investment group, Reggeborgh.

Zorgpunt was launched last year by Menzis to fulfil its mission “to roll out good and affordable primary care faster and broader.” Its GPs are paid as salaried employees rather than acting as independent entrepreneurs.

It means that Menzis, one of the four largest players in the Dutch system of competing private health insurance companies, is both a purchaser of care and part owner of a provider. Such “vertical integration” of insurer and provider has sparked controversy and is opposed by the government.

The National Association of General Practitioners is now urging clear boundaries to be set. Its director, Lodi Hennink, said, “Wearing two hats may not in itself be a problem as long as the GP retains professional independence.” But he questions what the insurer seeks from this arrangement and whether, to ensure sufficient provision of care, it might in future dictate policy in its GP centres on prescribing and referrals—areas where it, in theory, has an interest.

“Has the insurer enough self discipline not to interfere in the medical process if, in five or 10 years’ time, there are rising costs?” asked Mr Hennink.

Zorgpunt’s director, Arjan Hoop, said that there was “no question” of Menzis “interfering in the consulting room,” as that would “damage” the insurer. Zorgpunt’s aim, he said, is to ensure “affordability, accessibility, quality, and continuity” in primary care, and it offers many forms of “cooperation” in general practice, including joint ventures where the GP retains the majority of shares.

“Purchasing GP centres has been given a lot of prominence, but the idea that I sit in my car with a fat wallet and go around Holland buying everything I can is not correct,” said Mr Hoop.

Zorgpunt emphasises that it is not directly owned by Menzis. Its joint shareholder is Menzis Primary Care (Menzis Eerstelijjn Zorg), part of the Menzis group but separate from its insurance activities. Zorgpunt too has its own independent medical board. But the Netherlands’ health minister, Edith Schippers, has told MPs that the fact that Menzis “is a joint shareholder of a primary care company is a form of vertical integration between insurer and provider.” She did not support such integration in general, as it risked “impure” purchasing decisions.

Exceptions were possible, she said—for example, where there were difficulties recruiting GPs. Ms Schippers told MPs that proposed legislation banning “vertical integration” in principle is in preparation.

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