## Germany: Obesity Health System





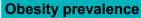
#### **Health system summary**

Germany has a health insurance system that is mandatory for all its citizens and permanent residents. The system is made up of two types of insurances: "sickness funds" through the statutory health insurance system and private health insurance. The latter is typically held by those with higher incomes who opt out of the statutory insurance and the self-employed, covering approximately 11% of the population.<sup>2</sup> "Sickness funds", on the other hand, are used by the majority (87%) and is financed by compulsory contributions by employees and employers.<sup>3</sup> There are said be approximately 109 different "sickness funds" available, all of which cover non-earning dependents free of charge.<sup>4</sup> As a result of this described system, Germany is considered to have universal health coverage for all legal residents. Out of pocket expenditure is considerably low compared to European neighbours at 12.5% of total health spending in 2017.<sup>5</sup>

Does Germany's healthcare provider(s) define 'Obesity as a disease'? Does Germany's government define 'Obesity as a disease'? In practice, how is obesity treatment largely funded? Is there specialist training available dedicated to the training of health professionals to prevent, diagnose, treat and manage obesity? (a): Government, : Insurance, : Out of pocket expense, : Unknown) Have any taxes or subsidies been put in place to protect/assist/inform the Are there adequate numbers of trained health professionals in specialties population around obesity? relevant to obesity in urban areas? Are there any obesity-specific treatment recommendations or guidelines Are there adequate numbers of trained health professionals in specialties published for adults? relevant to obesity in rural areas? Are there any obesity-specific treatment recommendations or guidelines published for children?



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23.9%	23.3%
Women	Men
4.6%	4.8%
Girls	Boys

### Overweight prevalence

29.0% Women	43.8% Men
19.2%	19.4%
Girls	Boys

#### **Key prevention policies**

- Mandatory nutrient lists on packaged foods
- ⇒ Voluntary guidelines on quality standards for school meals

#### Summary of stakeholder feedback\*

The German government is said to largely inactive in addressing obesity and do not yet act as if obesity is a disease. Obesity prevention is considered to be neglected and underfunded, with the few initiatives available provided by health insurance companies. However, the way in which health insurance companies address obesity differs between companies. While some do consider obesity to be a disease and act on this by covering some services, it was noted to be extremely variable because insurers were reluctant to provide care for financial reasons.

Stakeholder noted that most people living with obesity entered the system through primary care. Once in the system, it was felt that compliance to disease management was not sufficiently supported and there was inconsistency in referrals to local services. This, compounded by the poor financial coverage for obesity treatment and management, means that the majority receive insufficient care. It was agreed that there is too much variation in what insurers will cover, with coverage often extended to bariatric surgery only and few other treatment options. As a result, it appears that much treatment is paid for out of pocket.

Stakeholders felt that there are inadequate numbers of suitably qualified obesity treatment professionals in both urban and rural areas. Specifically, there is reportedly a lack of psychologists, specialist doctors and dieticians. It was recognised that while there are obesity guidelines, they are only partly followed due to lack of financing and training. It was reported that most obesity training is not mandatory for health professionals.

\*Based on interviews/survey returns from 3 stakeholders

### **Perceived barriers to treatment**

Lack of political will, interest and action

Obesity not recognised as a disease

High cost of out pocket payments

Influence of food industry

Poor health literacy & behavior

Fragmented or failing health system

Lack of training for healthcare professionals

#### References

- 1. <a href="https://blogs.worldbank.org/opendata/new-country-classifications-income-level-2019-2020">https://blogs.worldbank.org/opendata/new-country-classifications-income-level-2019-2020</a> (last accessed 29.08.19)
- 2-5. <a href="https://www.oecd-ilibrary.org/social-issues-migration-health/">https://www.oecd-ilibrary.org/social-issues-migration-health/</a> <a href="mailto:germany-country-health-profile-2019\_36e21650-en; jsessionid=q">germany-country-health-profile-2019\_36e21650-en; jsessionid=q</a> <a href="Wg94c0fiz4">Wg94c0fiz4</a> <a href="ws95EGjnuiGc.ip-10-240-5-111">v59EGjnuiGc.ip-10-240-5-111</a> (Last accessed 13.05.20

  <a href="Last updated May 2020">Last updated May 2020</a>

