

Accepted Manuscript

Health policy in the *concertación* era (1990–2010): Reforms the chilean way

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PII: S0277-9536(17)30235-6

DOI: [10.1016/j.socscimed.2017.04.012](https://doi.org/10.1016/j.socscimed.2017.04.012)

Reference: SSM 11169

To appear in: *Social Science & Medicine*

Received Date: 9 March 2016

Revised Date: 3 April 2017

Accepted Date: 8 April 2017

Please cite this article as: Martinez-Gutierrez, Mari.Soledad., Cuadrado, Cristó., Health policy in the *concertación* era (1990–2010): Reforms the chilean way, *Social Science & Medicine* (2017), doi: 10.1016/j.socscimed.2017.04.012.

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Abstract

The Chilean health system has experienced important transformations in the last decades with a neoliberal turn to privatization of the health insurance and healthcare market since the Pinochet reforms of the 1980s. During 20 years of center-left political coalition governments several reforms were attempted to regulate and reform such markets. This paper analyzes regulatory policies for the private health insurance and health care delivery market, adopted during the 1990-2010 period. A framework of variation in market types developed by Gingrich is adopted as analytical perspective. The set of policies advanced in this period could be expected to shift the responsibility of access to care from individuals to the collective and give control to the State or the consumers *vis a vis* producers. Nevertheless, the effect of the implemented reforms has been mixed. Regulations on private health insurers were ineffective in terms of shifting power to the consumer or the state. In contrast, the healthcare delivery market showed a trend of increasing payers' and consumers' control and the set of implemented reforms partially steered the market toward collective responsibility of access by creating a submarket of guaranteed services (AUGE) with lower copayments and fully funded services. Emerging unintended consequences of the adopted policies and potential explanations are discussed. In sum, attempts to use regulation to improve the collective dimension of the Chilean health system has enabled some progress, but several challenges had persisted.

Keywords: Health Policy; Health Care Reform; Market Reform; Chilean Health System; ISAPRE, AUGE

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