



Análisis del Proyecto sobre Tarifa Plana y Eliminación de Preexistencias en ISAPRE. [

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text (article)

Analítica

The project aims to make significant improvements to the Chilean health system. Despite the relevance of the proposed changes, it does not eliminate the segmentation of the insurance system, which complicates its implementation. The law proposes to eliminate pre-existing conditions and risk tables, as well as to establish a Common Health Plan with flat rates, seeking to guarantee equitable and universal access. The project also includes the creation of a mandatory reinsurance system to mitigate the risks of adverse selection. However, this measure appears insufficient to ensure the financial stability of the ISAPRE system. The article highlights the need to establish an inter-ISAPRE compensation fund and measures to regulate mobility between FONASA and ISAPRE. Furthermore, the creation of a Common Plan, along with a reference fee for calculating coverage, presents an opportunity to enhance the model of care and quality of services. However, there is a significant risk if the approach taken is to contain costs by reducing prices

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