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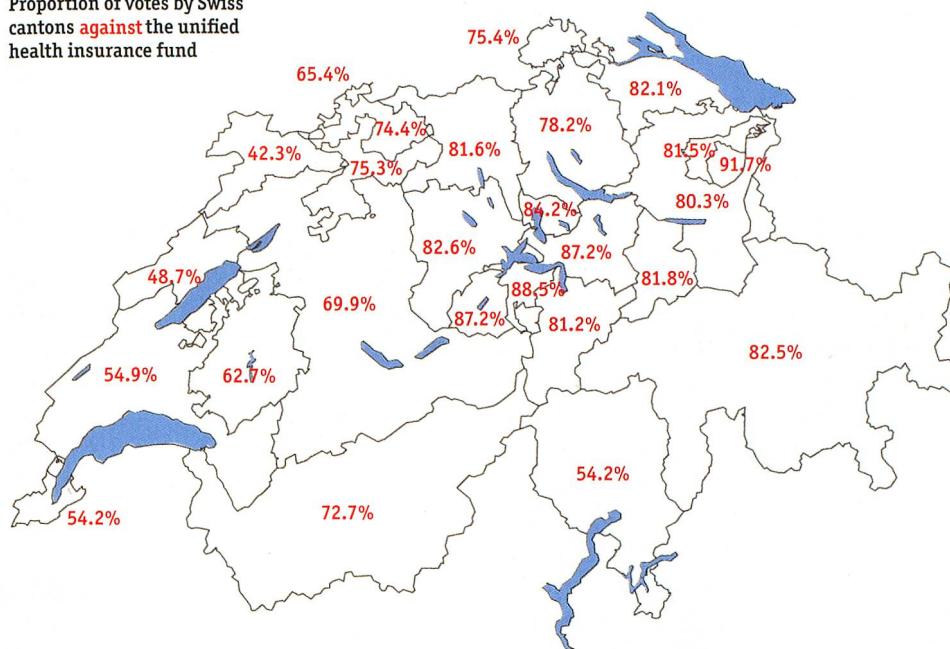
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## Unified health insurance fund rejected categorically.

71% of voters and 24 cantons turn down unified fund.

Turnout: 46%

Proportion of votes by Swiss cantons **against** the unified health insurance fund



## Reforming the invalidity insurance scheme.

The Federal Council and Parliament want to help speed up the reintegration of sick people into the job market and slightly cap invalidity benefits. The reforms will be put to a referendum on 17 June. By René Lenzin

Everyone agrees that the Swiss Federal Invalidity Insurance scheme (IV) is deeply in debt and urgently needs to be overhauled. However, no-one can quite agree on the best remedy. The Federal Council and the centre-right majority in Parliament believe that the fifth reform of the IV should be a mixture of greater efforts at reintegration and adjustments to the benefits paid out.

Under the motto "reintegration before benefits" they want long-term patients to be guided back into employment rather than receiving an IV pension. The politicians therefore suggest introducing an "early-warning" system and want to oblige those affected to cooperate with their reintegration. They also want to ease the financial burden on the IV by cutting supplementary pensions for spouses and career allowances, which top up pensions for people who become disabled under the age of 45 (an extensive explanation of the reforms can be found in issue 2/2006 of the Swiss Review).

Parliament has yet to decide on the extra revenues demanded by the Federal Council. The centre-right parties don't want to approve increases in VAT or employees' contributions until the reforms are in the bag.

But it's still not certain whether the reforms will come into effect. Small associations representing disabled people have successfully petitioned for a referendum on the matter. They claim that the changes are one-sided and detrimental to the sick and disabled. They also want the reforms to include rules that would force companies to employ sick and disabled people. And they say that the IV cannot be reformed without extra revenues. The referendum is supported by the Greens. Grassroots Social Democrats have also decided to ignore the party whip and oppose the bill. The reforms are backed on the Federal Council by the Christian Democrats (CVP), Free Democrats (FDP), Liberals and Swiss People's Party (SVP).

## Comment

The outcome of the referendum of 11 March was nothing, if not emphatic. More than seven out of ten voters and 24 of the 26 cantons distanced themselves from the idea of a unified health insurance fund and income-related premiums. As expected, the initiative got a more favourable response in the French- and Italian-speaking regions of Switzerland than in German-speaking areas. But apart from Jura and Neuenburg, even the western Swiss cantons and Ticino rejected the initiative launched by francophone left-wing parties and backed by the Greens, Social Democrats and trade unions. The results confirm the outcomes of earlier referenda along similar lines. Four years ago, for example, an almost identical proportion of the Swiss electorate and cantons turned down the SP's healthcare initiative.

In spite of spiralling healthcare costs and hospital premiums, the initiative had no chance of being accepted, primarily because it raised more questions than it answered. The initiative was worded so generally that it would have given Parliament a lot of freedom in implementing the demands. In particular, the text said nothing whatsoever about who should pay more or less for their health insurance.

Opponents of the initiative capitalised on this ambiguity to great effect, presenting figures which suggested that middle-income families could end up paying more if the referendum were accepted. Unfortunately for the initiators of the referendum, they were unable to refute such claims convincingly. Nor, indeed, were they able to give a credible explanation for why healthcare policy needed fundamental reform. After all, that was the underlying aim.

So what happens now? The failure of the popular initiative solves none of the problems of Switzerland's healthcare system. Although the categorical rejection of a radical rethink confirms the current policy of the Federal Council and parliamentary majority, Switzerland's elected representatives will have to show themselves more open to reform if the country's problems are to be overcome.

RENÉ LENZIN