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commission two major reform proposals are discussed the citizens insurance bürgerversicherung a universal system of health care and a system of flat rate health premiums pauschale gesundheitsprämien these approaches are intensively discussed by politicians and economists who search for an appropriate solution for a health care reform therefore the following question should be answered by this seminar paper should we move to a universal flat rate system in order to develop an appropriate recommendation the following questions appear how does the current health insurance system in germany look like which problems does this system face what contribution do the two reform proposals provide for a solution of these challenges which are the main arguments in favour and against these approaches are there any economic consequences of their implementation what could be a final solution these questions will be responded in the following seminar paper

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