
Economic Crisis and Impacts on Healthcare Plans and Insurance Companies in Brazil

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Résumé

Introduction: Economic crises have an impact on the health system. In the US, studies suggest that the effects of the 2008 crisis on large insurers have been limited, not threatening the solvency of this sector. When it comes to Brazil, it is suggested that the economic crisis did not affect the profitability of health insurance companies. **Objectives:** To verify the impacts of the financial crisis on health insurance companies in Brazil, as well as the strategies adopted to expand or preserve the private health market in different economic cycles. **Method:** Research was done on electronic databases and on internet search sites for studies, documents and news related to crisis and health, especially crisis and health systems. **Results:** Despite the crisis that began in 2008, between 1998 and 2013, both the increase in access to the SUS and brazilians with private plans were identified due to the non-synchronization between the effects of the 2008 crisis in Brazil. The increase in formal employment and purchasing power in the first decade of the 2000s and Law 13.097 / 2015, which allows foreign capital to function in the private healthcare market, attracted investments and stimulated the business reorganization of the sector. In spite of the recession, initiated after the inauguration of the Presidency of the Republic in 2014, which restricted the expansion of the private health market and led to a reduction in the number of contracts, there are indications that health insurance companies increased their rates of return. It was observed that the corporate strategies of attraction of foreign investors combined with the action to obtain credits with public institutions and increase of deductions and tax exemptions, preserving the financial gains of the companies. **Conclusions:** It becomes relevant to deepen and evaluate the evidence of dependence on the expansion of private health coverage to cycles of economic growth.

Mots-Clés: prepaid health plans, private health, health insurance, health care sector, economic recession, economic crisis, austerity

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