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# **Health care utilization among immigrants and native-born populations in 11 European countries. Results from the Survey of Health, Ageing and Retirement in Europe**

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## **Abstract**

*Objective:* This study examines health care utilization of immigrants relative to the native-born populations aged 50 years and older in eleven European countries.

*Methods.* We analyzed data from the Survey of Health Aging and Retirement in Europe (SHARE) from 2004 for a sample of 27,444 individuals in 11 European countries. Negative Binomial regression was conducted to examine the difference in number of doctor visits, visits to General Practitioners (GPs), and hospital stays between immigrants and the native-born individuals.

*Results:* We find evidence those immigrants above age 50 use health services on average more than the native-born populations with the same characteristics. Our models show immigrants have between 6% and 27% more expected visits to the doctor, GP or hospital stays when compared to native-born populations in a number of European countries.

*Discussion:* Elderly immigrant populations might be using health services more intensively due to cultural reasons.

**Keywords:** count data, physician services, immigration.

## **1. Introduction**

Healthcare utilization varies considerably among European countries (OECD, 2004). Some of the variation may reflect differences in use of and dissemination of medical technologies. It is also possible that variability in use of some services is related to the policies by which access to some services is controlled even though universal coverage for the majority of health care services is provided in most of these countries (OECD, 1993). Many European countries have been the recipients of numerous immigrants over the past half century. One concern in planning for future medical care needs, is the pattern of health care usage by these now aging immigrants.

Immigrants might use services differently across countries because they face different policies in each country, and countries may vary in their acceptance of immigrants and cultural difference between immigrants and natives may be greater in some situations than in others.

The relative importance of determinants of health care use might differ by type of medical care and by country. Differences in access have been shown to play an important role in the probability of choosing one type of physician or other (Rodríguez and Stoyanova, 2004). The increasing use of emergency room services as opposed to other alternatives is in some cases a consequence of differing barriers and level of satisfaction with primary care services (Puig-Junoy et al., 1998; García, 2007). When immigrants are from low-income countries their use of emergency services is even higher, which might be attributable to greater needs, barriers to access or reflect the way that immigrants access health care in their countries of origin (Rué et al., 2008).

However, there are some discrepancies in terms of health care usage. On one hand, some explanations of the lower utilisation rates for the immigrant population are the healthy immigrant effect (Burón et al., 2008). And, the costs of emergency visits by immigrants are lower than that of native-born population (Cots et al., 2007). On the other hand, other arguments find higher utilization rates among some immigrant groups explained by disparities in health status or lack of knowledge about the health care system (Norredam et al., 2004) or more compulsory admissions by immigrant population (Lay et al., 2006). These studies use different datasets and different models, applied in different countries with different cultures and types of immigrants, making the results difficult to compare.

Inequalities in health and the use of health care in the older population have been investigated by researchers in the last few decades (Jiménez-Martín et al., 2004; Hernández and Jiménez, 2008). While inappropriate use of health care among immigrants is often reported, there is no evidence of excessive and inappropriate use of other health-care resources; however, the percentage of immigrants hospitalised is reported to be higher (Albin et al., 2005; Carrasco-Garrido et al., 2007). Individual differences in health accounted for the major part of the between country variation in physician visits, while organization factors played a less important role (Bolin et al., 2008). There are a number of recent comparative analyses of health care systems in the literature (Peytremann and Santos, 2007). Among the studies, only a few focused on the differences between immigrants and native-born populations in terms of health care utilization (Cacciani et al., 2006). Previous work of the authors examined immigrants' health in multiple European countries, finding generally worse health for immigrants (Solé-Auró and Crimmins, 2008). The healthy immigrant effect is noted in many studies (McDonald and Kennedy, 2004; Crimmins et al., 2007), and is also well known that immigrants appears

to be positively selected when they are leaving from their country of origin (Jasso, et al. 2004), but some years after immigration the health differences may have disappeared (Stronks, 2003).

The increase in spending on medical services, as a percent of gross domestic product (GDP), in some European countries in the last few years, could affect the supply of medical services for adults. Table 1 shows the characteristics of national health care systems in 11 European countries. France and Switzerland are the countries with the highest percent of GDP spent and Spain the lowest. The number of physicians per 1,000 persons in 2006 also varies across countries. Denmark is the country with the lowest physician per person ratio and Greece the highest. In 7 out of 11 of these European countries, a general practitioner (GP) acts a gatekeeper and must be seen before a visit to a specialist (SP) can be arranged; in others the patient can visit an SP directly. Where the GP acts as a gatekeeper one might expect it to be harder to use specialists, and this might reduce usage. Almost half of the countries require a fee for physician's services payment as a part of their national health system, and this should reduce usage among all, but be a larger barrier to those who have less – e.g. immigrants -.

While immigrant movements have increased rapidly in the last decade, especially in Europe, we hypothesize that under the conditions to which immigrants are exposed because of their immigration – such as lack of economic integration, cultural and economic differences and social barriers - they might not use the medical system in the same way as the native-born population. The results may be important for planning the future needs in medical care.

The purpose of this study is to examine differences in health care utilization between the foreign and the native-born populations in a number of countries. The analysis is based on a relatively new multinational survey, the SHARE database which provides comparable cross-national individual data for 11 countries. The sample is nationally-representative of individuals who are 50 years old and over.

[Insert Table 1 about here]

The Andersen Model provides the basic theoretical approach (Andersen, 1968). Following this approach we include a variety of indicators of need for health care, factors that predispose one to use of medical care and factors that enable or encourage the use of medical care. The hypothesis is that need for health care might differ between immigrants and natives and effect the relative levels of health care usage, and the lower socioeconomic status of immigrants groups could be related to the increased use of GPs (Stronks et al., 2001). Enabling factors are the conditions that make health services resources easier to use. Studies have shown that older immigrants' health service usage is significantly affected by their health insurance status (Angel et al, 2002). This approach allows us to clarify the mechanisms related to differential use of health care by immigrants and the native-born, keeping in mind that the role of individual factors may differ for the two groups and between countries.

## **2. Data**

### ***2.1 The Survey of Health, Ageing and Retirement in Europe***

The data come from the Survey of Health, Ageing and Retirement in Europe (SHARE, 2004) which is coordinated centrally at the Mannheim Research Institute for the Economics of Aging (MEA). SHARE provides information

on the population 50 and over in participating countries based on probability samples of the noninstitutionalized populations in each country. While this is a multi-national project, each country conducted its own national survey using a common questionnaire translated into the appropriate languages. The questionnaire was administered face-to-face by computer-assisted personal interview (CAPI). In addition a self-completion drop-off questionnaire was returned after the interview (Börsch-Supan et al., 2005). Our study includes information from eleven countries, which range from Scandinavia through central Europe to the Mediterranean. We do not include Israel or Eastern European countries because of their different patterns of immigration. The list of individual countries used in the analysis is shown in Table 1. The first wave of SHARE took place in 2004.

The overall response rate in the SHARE database is 61.6%; This response rate slightly lower than that in the two official Eurostat surveys but it is substantially higher than the response rate of other scientific surveys (Börsch-Supan and Jürges, 2005). There is variation in the response rates of the SHARE database across countries. Five countries exceeded 60%; Denmark (63.2%), France (81.0%), Germany (63.4%), Greece (63.1%) and the Netherlands (61.6%). The remaining countries were lower; Austria (55.6%), Belgium (39.2%), Italy (54.5%), Spain (53%), Sweden (46.9%) and Switzerland (38.8%). The most common reason for household non-response was refusal to participate; Switzerland had the highest percentage of refusals (50%) and France the lowest (21%) (Börsch-Supan and Jürges, 2005).

## ***2.2 The sample***

Table 2 shows the size and composition of the SHARE sample. The data used in the present analysis include information on 27,444 individuals aged 50 years and older including 12,552 males (996 immigrants) and 14,892 females (1,224 immigrants). There are 545 individuals eliminated from the sample because their immigration status was unknown. The percentage of immigrants in the sample is 8.1% ranging from 18.7 percent in Germany to 1.5 percent in Italy. Most immigrants, 71.6 percent, have citizenship in the country in which they reside. This ranges from 50 percent in Belgium to 100 percent in Italy. Overall the number of foreign-born females exceeds that of immigrant males, this may reflect the higher mortality of older males rather than differences in immigration by gender. The countries with the highest proportion of female immigrants are Italy, Spain and Greece; male immigrants are highest in Germany and Denmark. While the sample ranges in age from 50 to 104, the average age is 65.3 years old. However, immigrants are a half-year younger on average (64.7) than the native-born (65.3). In almost all countries, the mean age is higher for the native-born than the immigrant population except for Austria, Belgium, Germany and Greece where immigrants average almost two years older than the native-born. The difference in mean age between immigrants and the native-born population ranges from 0.2 years (Belgium) to 5.5 years (Spain).

### ***2.3 Measures***

#### ***Immigrant Status***

Immigration status is defined as living in a country you were not born in. Each survey respondent is asked whether he or she was born in the country of interview. This response is used to divide the sample into the native-born and immigrant groups. Immigrant respondents also report their year of migration into the country (Table 2). The mean year of immigration ranges from 1953



in Greece to 1980 in Spain. While people indicate in which country they were born, these data are not yet available. Citizenship is not used in the definition of immigrant status in this paper. While respondents are also asked whether they hold citizenship in the country of interview because it is residence, not citizenship, that is required to obtain healthcare. An individual could have double nationality (from country of origin and country of destination), nationality of the country of origin, or even only nationality of the country of destination. Citizenship may indicate the integration of immigrants into the population into which they move and may indicate expanded rights. SHARE data does not provide information in the country of origin of the parents, which could be a useful tool to identifying cultural differences in the native born population. Therefore, with the available information of the survey, the best way to identify an immigrant is with the country of birth variable.

### ***Health care utilization***

We examine use of three different types of medical care in the past 12 months: times seen a medical doctor, visits to a general practitioner (GP) and times a hospital patient for at least a night. Visits to a medical doctor are determined through response to the following question: “During the last twelve months, about how many times in total have you seen or talked to a medical doctor about your health? Dentist visits and hospital stays are excluded, but emergency room or outpatient clinic visits are included”. Contact with a GP is reported in response to the question “How many of these medical doctor contacts were with a general practitioner or with a doctor at your health care center?” Finally, for hospital stays individuals answer the question “How often have you been a patient in a hospital overnight during the last twelve months?”

[Insert Table 2 about here]

### *Other variables and descriptives*

Factors affecting health care can be divided into need, enabling, and predisposing factors. Need is indicated by indicators of three dimensions of health. First the number of symptoms out of 11 reported by each individual. Symptoms include pain in back, knees, hips or other joint, heart trouble, breathlessness, persistent cough, swollen legs, sleeping problems, falling down, fear of falling down, dizziness, faints or blackouts, stomach or intestinal problems and incontinence. Second, the presence of 5 chronic diseases are reported in response to the question “Has the doctor told you that you had any of the following conditions?”: heart and cardiovascular diseases problems (heart attack or other heart problems, high blood pressure, high blood cholesterol, stroke or cerebral vascular disease), diabetes, lung disease (chronic lung disease or asthma), cancer (malignant tumor) and hip or femoral fracture. Finally, we included an indicator of self-perceived health.

Extended access to health care utilization may include direct access to specialists, medical care with a wider choice of doctors and as well as an extended choice of hospitals and clinics for hospital care. No extra payments for medical care or full coverage of costs for doctor visits (no co-payment) and full coverage of costs for hospital care (no co-payment) may be another enabling factor. As indicated above, there are three types’ factors explaining health care use: need, predisposing and enabling factors. Predisposing factors may include age, gender and higher education. Enabling factors can include the presence of a spouse or children, occupation, and the presence of voluntary supplementary health insurance that reduces the need for co-pay or increases access to physicians and services.

Descriptive statistics for the dependent and independent variables are shown in Table 3. There are important differences across a number of health and other dimensions between immigrants and the native-born population in the eleven countries under study. There is extensive variability in the use of medical care across these countries. As indexed by the average number of physician visits, GP visits and hospital stays during the last twelve months for immigrants and native-born populations in each European country under study. The lowest use of physicians and GPs is reported in Sweden for both immigrants (4.0) and native-born (2.9). The highest physician use for immigrants is in Belgium (9.3) and in Spain for the native-born (9.2). The average number of GP visits ranged from 2.4 to 7.4 for immigrants and from 2.0 to 7.6 for native-born populations. The average number of hospital stays ranged from 0.15 in Italy to 0.44 in Denmark for immigrants and from 0.13 in Greece to 0.37 in Austria for native-born populations. In most countries, immigrants have more physician visits, GP visits and hospital stays than the native-born populations. Exceptions include Italy, where the native-born population uses more of all three types of medical care, and in Italy where the native-born have more physician visits than immigrants, and Austrians and Spaniards where the native-born have more GP visits when compared to immigrant populations. In Austria and France, the native-born have on average more hospital stays than the immigrant population.

The proportion of immigrants reporting bad or very bad health varied from 31.5% in Switzerland to 55.7% in Germany. Among the native-born populations, it varied from 17.5% in Switzerland to 52.1% in Italy. Only in three countries, Austria, Italy and Spain, was the percentage of immigrants reporting bad or very bad health lower among immigrants than among the native-born population. Switzerland and Italy had the lowest and the highest mean number of chronic conditions for native-born populations, and for

immigrants Austria and France had the lowest and the highest mean number of chronic conditions. The countries with the lower number of symptoms are the same as those for the mean number of chronic conditions, whereas the highest number of symptoms occur in Spain among the native-born and Denmark for immigrants. Regarding marital status, both immigrants and the native-born populations more than half of the populations are married. Exceptions are Denmark and Greece where the percentage of married immigrants is less than 50 percent.

[Insert Table 3 about here]

There were wide variations in educational differences across countries. The mean number of years of education for the Spanish native-born population was 5.6, whereas for Germany it was 13.5. To the contrary, for immigrants, the mean for years of education was 7.3 in France and 13.9 in Denmark. Participation in the labor force ranged from 19.7 percent for the native-born population in Italy to 41.6 percent in Switzerland. While the corresponding figure for immigrants are 18.4 percent in Germany to 44.0 percent in Spain.

As can be seen in Table 3 in five countries (Belgium, Denmark, Greece, Italy and Spain) immigrants have a higher extended access to the system as compared to native-born populations. However, the percentage of individuals with full coverage of costs for doctor visits and for hospital care is higher for immigrants than native-born populations in Austria, Denmark, Greece, Spain and Switzerland.

### **3. Methodology**

#### ***3.1 Statistical Approach***

Poisson or Negative Binomial models are nonlinear models developed for variables whose form is counts with nonnegative integer values. Poisson regression models are the starting point for count data analysis, but in some cases this model is inadequate because of the assumption of equidispersion. This model produces incorrect estimates of its variance terms and misleading inference about the regression, if the data are over-dispersed (when the variance exceeds the mean). In this case, it is important to consider an alternative more general model, the Negative Binomial model. In this model a random term reflecting unexplained between subject differences is included in the regression model (Cameron and Trivedi, 2005).

We assume that the health care utilization variables in this analysis follow a Poisson basic model, with each individual having a separate gamma distribution mean, giving rise to a Negative Binomial specification. Let  $y_{ij}$  represent the count of the response variable for the  $i^{\text{th}}$  person residing in country  $j$ . Let  $x_{ij}$  the vector for the covariates and  $\mu_{ij}$  the mean number of occurrences. So, the Poisson regression model may be represented as:

$$P(y_{ij} = y) = \frac{e^{-\mu_{ij}} \mu_{ij}^{y_{ij}}}{y_{ij}!} \quad y_{ij} = 0, 1, 2, \dots$$

where,

$$\mu_{ij} = \exp(\beta_0 + \beta_1 x_{1ij} + \beta_2 x_{2ij} + \dots + \beta_k x_{kij}) = \exp(x'_{ij} \beta) > 0 \quad (1)$$

and where  $x_{ij}$  is the vector of independent variables and  $\beta$  the vector of parameters to be estimated.

The expected value of  $y_{ij}$  given  $x_{ij}$  is  $\mu_{ij}$ . The Poisson model restricts the conditional variance to equal the conditional mean of the endogenous variable, and then the variance of  $y_{ij}$  is also  $\mu_{ij}$ .

Over-dispersion means that given the exogenous information, the variance of  $y_{ij}$  exceeds its expectation. The observed count of a Poisson model often exhibits more variability than what is predicted and estimates of a Poisson regression model for over-dispersed data are unbiased (Gourieroux et al., 1984). Inappropriate imposition of mean-variance equality restriction may produce small estimated standard error of  $\beta$ . We can measure the extra variation by a dispersion or scale parameter. A simple over-dispersion test statistic, the likelihood ratio test, is developed to examine the null hypothesis of no over-dispersion. The likelihood ratio follows the Chi-squared distribution with one degree of freedom. If the null hypothesis is rejected, the Negative Binomial regression model is preferred to the Poisson regression (Cameron and Trivedi, 1998). A Negative Binomial regression model was estimated in SAS. Sample weights were used to account for the sample design.

## **4. Results**

### ***4.1 Regression Results***

Negative Binomial regression results are presented in Tables 4 to 7. The results indicate the effect of being an immigrant on the use of each of the medical services (physician visits, GP visits and hospital stays) in each country and data pooled across countries (Total).

The regression models including the following sets of individual characteristics among the explanatory variables:

*Model 1 (M1).* The regressions are estimated controlling for age and gender and a binary variable indicating that the respondent is an immigrant.

*Model 2 (M2).* Next, controls for health status or need for health care are added to the variables in model 1. These include the number of symptoms and the presence of heart and vascular diseases, lung conditions, cancer, diabetes and fractures. Once health status is controlled we are able to determine the effect of being an immigrant on the use of health services net of differences in health.

*Model 3 (M3).* Then, model M3 adds socio-economic variables to M2 (years of education and employment status).

*Model 4 (M4).* Finally, the last model controls for the presence of voluntary supplementary health insurance (extended access and full coverage).

[Insert Table 4, 5, 6 and 7 about here]

#### ***4.2 Impact of individual factors on health care utilization: immigrants versus native-born population***

We have estimated Negative Binomial regression models for each country and for the pooled sample from all countries. The dependent variables are the number of visits to the doctor in last twelve months, the number of visits to

the GP in the last twelve months and the number of stays in hospitals in the last 12 months. In Table 4 we present only the coefficients related to immigrant status. A positive and significant coefficient means that immigrants have a significantly larger use of medical services than native-born individuals of the same age and gender. We conclude that the expected numbers of all types of health care visits are significantly larger for immigrants than for native-born populations. The parameter estimate for the immigrant indicator for the number of visits to the physician in the overall sample model M1 is equal to 0.15. This means that the expected number of visits to the doctor is multiplied by  $\exp(0.15)=1.16$  if the respondent is an immigrant. So, we estimate that there exists a significantly higher (16%) number of physician visits for an immigrant compared to a native-born individual with the same age and gender. When interpreting the parameter corresponding to the immigrant indicator for GP visits in model M1 for the whole sample, we see that the expected number of visits to a GP is multiplied by  $\exp(0.12)=1.13$  if the respondent is an immigrant. So, we estimate that there exists a significant increase of approximately 13% in the expected number of GP visits for an immigrant compared to a native-born individual with the same age and gender. The largest difference between immigrants and native-born individuals is found when modeling the number of hospital stays. For an immigrant, the expected number of hospital stays increases by 27% when compared to a native-born individual of the same age and gender.

When we look at countries one by one, the estimated parameters are non significant in most cases and this is probably due to the small number of immigrants in the country specific samples. Still, in Table 4 we see that in many countries (Denmark, France, Germany, The Netherlands, Sweden and Switzerland), the expected number of visits to the physician in the previous 12 months is significantly larger for immigrants when compared to the native-



born population when controlling for age and gender as we have done in model M1. The same results, except for France and now for Belgium, appear when considering GP visits. Hospital stays do not show significant differences between immigrants and native-born population except in the case of Switzerland, where the expected number of visits is significantly larger for immigrants than for the native-born population and for Austria, where the effect is the contrary.

In Table 4, we see that Switzerland is one of the countries where there are more differences between the native-born and the immigrant populations. In all three indicators of health service usage, there is significantly more usage for immigrants than for native-born individuals. In other countries, like Denmark, Germany, The Netherlands and Sweden, there are differences in the expected number of visits between native-born individuals and immigrants for the number of physician visits and the visits to the GP, again controlling for age and gender. Austria is the only case where the expected number of hospital stays is significantly smaller for immigrants when compared to native-born individuals of the same age and gender. The exponential of the parameter estimate equals 0.6, which means that the expected number of hospital stays is 40% lower for the immigrant group.

In model M2 where we include variables indicating the presence of health problems, the differences between immigrants and the native-born population persist (Table 5). The magnitude of the difference between immigrants and native-born individuals in model M2 is slightly lower than in model M1, but it is still significant and positive, which means that immigrants with the same age, gender and health conditions are expected to use health services more often than their native-born counterparts. The overall sample

results show that 10%, 6% and 21%<sup>1</sup> increases in the frequency of physician visits, visits to the GP and in hospital stays, respectively, are expected for immigrants when compared to the native-born individuals of the same age, gender and health conditions.

The results presented in Table 5 also show the results for each country controlling for health conditions. In terms of hospital stays and for Austria, we see no evidence (the parameter is negative but non significant) that immigrants use hospitals more frequently than the native-born. In Switzerland, significant differences between immigrants and the native-born population persist for the expected frequency of physician and GP visits, but the parameter estimates are substantially reduced. For hospital stays, the parameter estimate is now non significant. In Denmark and Germany the differences in health service usage between native-born population and immigrants vanish when controlling for health conditions. In the Netherlands, model M2 in Table 5 indicates no difference between immigrants and native-born individuals for the expected number of visits to the physician, however significant differences are still found for GP visits and now the expected number of hospital stays appears to be significantly higher for immigrants compared to the native-born population. In Sweden, the expected number of GP visits is not significantly different for immigrants and native-born populations of the same gender, age and health conditions.

Table 6 shows the results for the three different health services using model M3. The results for the whole sample are very similar to the ones obtained in model M2. Now, we see that the expected number of physicians

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<sup>1</sup> The exponential of the parameter estimate for physician visits (0.1) equals 1.10, which means a 10% increase. Similarly, the exponential of the parameter estimate for GP visits (0.06) equals 1.06, so the immigrant effect corresponds to a 6% increase and for the hospital stays model, the exponential of the parameter estimate (0.19) equals 1.21, showing that the expected increase for immigrants is 21%.

visits is 10% larger for immigrants than for the native-born population, the expected number of visits to the GP is 7% higher and the expected number of hospital stays is 17% higher for immigrants when compared to the native-born population with the same age, gender, health conditions and socio-economic circumstances. The magnitude of the differences between those populations is about the same for model M2 and model M3, but is considerably smaller for hospital stays in model M3. When looking at the results in Table 6 for each country, we find evidence of positive and significant parameters for the immigrant effect only in France (visits to the doctor), the Netherlands (visits to the GP and hospital stays), Sweden (visits to the physician and to the GP) and Switzerland (visits to the GP). In all other countries, we do not find a significant effect, but we must bear in mind that we are only examining people 50 years and over, an age where the number of immigrants in the sample is small in some countries.

Finally, the results presented in Table 7 show the analysis for each country and the entire sample when controls for voluntary supplementary health insurance are added. The overall sample results are very similar to the ones obtained in models M2 and M3. The effects for the entire sample are the same: 12%, 8% and 17% are the expected increases for immigrants in the frequency of physician visits, GP visits and hospital stays. When looking at the results in model M4 for each country, we obtain very similar results to the preceding model, M3. The only difference being that France has consistently higher physician visits for immigrants as compared to the native-born population in model M4.

## **5. Discussion**

The comparison of the elderly immigrant and native-born populations in use of health services in European countries has not been much explored. There is

evidence that a difference in health conditions exists between the immigrants and the native populations, but after controlling for this variation, we examine whether immigrants use the health care system more extensively than native-borns.

Immigrants on average appear to be using health services more than native-born individuals with the same characteristics in some European countries. The larger difference in the use of medical care between immigrants and native-born individuals is in physician visits, but in general there are also more visits to the GP and hospital stays for immigrants.

In Denmark, France, Germany, Greece, the Netherlands, Sweden and Switzerland immigrants have a significantly larger number of visits to the doctor than the native-born population<sup>2</sup>. In the same countries, except for France and for Belgium, differences appear in the GP visits. Swiss immigrants compared to native-borns have the largest differences in the expected number of visits to the doctor, GP and hospital stays (model M1).

These findings point to the fact that the health differences between the native-born population and the immigrants alone do not explain the disparity in the use of medical care services. Because both the use of services and the health conditions generally occur many years after migration, we see that the differences in medical care usage at the ages when health tends to deteriorate generates more demand on the health care system.

There are some limitations in this analysis. For instance, the populations may be selected for health at the time of migration and that may affect

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<sup>2</sup> We refer to the number of visits to the doctor but we mean the expected number given the explanatory characteristics.

immigrant health. Some immigrants also may have returned to their countries of origin after becoming ill affecting differences. Other hypotheses are not addressed. One possible explanation for medical care usage disparities is cultural background or the lack of a strong social network. Immigrants might have fewer family links and less community support. In addition, there are differences in the response rates to the surveys across countries, which could affect our results. We should note again, that the lowest response levels were in Switzerland.

Another limitation in this analysis is the lack of information on the area of origin of migrants and how that differs across countries. The time of migration and its movements, in these European countries, differed across the 11 countries. For instance, the Southern European countries of Spain, Greece and Italy were sending immigrants to the Northern counties in the sixties. In the eighties, the characteristics of migrants to European countries changed and many migrants were motivated to move by political conflicts, civil wars, and economic crises in the Middle East, South America and Africa (Massey, 1990). Future research should examine the link between health of migrants and the place of origin.

Moreover, immigration has been part of the new political agenda in most developed countries and many European countries have been reviewing their health care systems in order to update them so that they can adapt and change with society. It is necessary that governments modify their public policies to meet new tendencies in health.

The results of this study add to our understanding of the behaviour of elderly citizens' across Europe. If the main reason for immigrants to be using medical care more often than the native-born is due to cultural reasons or lack

of information, then campaigns should be designed to explain to the residents how medical care units should be used. If the cause of the differential demand is the lack of social networks, then efforts must be made to integrate the elderly immigrants into European society. If no efforts are carried out in this direction, then a growing immigrant elderly population will exert more pressure on the health care systems in the subsequent years.

The complexity of healthcare systems and the heterogeneous nature of physician visits, GP visits and hospital stay calls for deeper analysis before tangible policy recommendations to increase efficiency and quality of healthcare can be produced.

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**Table 1: Characteristics of national health systems and the distribution of health spending by countries**

Country	Total health expenditure as a percent of GDP (%), 2006	Physicians/1000, 2006	GP <sup>a</sup> gatekeepers	Doctor type of payment <sup>a</sup>
Austria	10.1	3.6	YES	Fee for service
Belgium	10.3	4.0	NO	Fee for service
Denmark	9.5	3.3 <sup>2</sup>	YES	Fee for service
France	11.0	3.4	YES	Fee for service
Germany	10.6	3.5	NO	Fee for service
Greece	9.1	5.0 <sup>2</sup>	NO	Salary
Italy	9.0	3.7	YES	Capitation
Netherlands	9.5 <sup>1</sup>	3.8	YES	Capitation
Spain	8.4	3.6	YES	Salary
Sweden	9.2	3.5 <sup>2</sup>	YES	Capitation
Switzerland	11.3	3.8	NO	Fee for service

Source: OECD Health Data (2008) – Frequently Requested Data; <sup>a</sup> WHO (2004)

Remuneration for doctors: a) Capitation is when doctors are paid a fee for each patient registered with them b) Salary is when doctors are employed by the state or the insurer;

c) Fee for service is when doctors are paid on the basis of the services provided.

<sup>1</sup> 2004; <sup>2</sup>2005.

**Table 2. Number of respondents**

Country	N	Males	Females	Immigrants	Mean year of immigration	% of immigrants with citizenship	% of Immigrants		
							Total	Males	Females
Austria	1,849	777	1,072	173	1963	73.5	9.4	41.0	59.0
Belgium	3,649	1,715	1,934	253	1960	50.0	6.9	46.6	53.4
Denmark	1,615	757	858	59	1963	66.7	3.7	47.5	52.5
France	3,038	1,367	1,671	454	1964	65.1	15.1	46.3	53.7
Germany	2,941	1,370	1,571	550	1961	87.3	18.7	47.6	52.4
Greece	2,669	1,241	1,428	64	1953	90.3	2.4	39.0	61.0
Italy	2,508	1,126	1,382	37	1962	100	1.5	27.0	73.0
Netherlands	2,865	1,348	1,517	173	1967	82.5	6.0	46.8	53.2
Spain	2,353	989	1,364	52	1980	50.0	2.2	32.7	67.3
Sweden	2,997	1,407	1,590	250	1965	67.6	8.4	41.2	58.8
Switzerland	960	455	505	155	1964	52.9	16.2	45.8	54.2
Total	27,444	12,552	14,892	2,220	1964		8.1	44.9	55.1

Source: SHARE data 2004 (individuals 50+).

**Table 3. Descriptive Statistics and Means by country**

		Native-born											
Variables	Countries	All	Austria	Belgium	Denmark	France	Germany	Greece	Italy	Netherlands	Spain	Sweden	Switzerland
	Number of respondents	25,168	1,673	3,394	1,552	2,545	2,390	2,604	2,470	2,691	2,300	2,745	804
<i>Dependent</i>	Times physician	6.5	6.4	8.3	4.3	7.0	7.9	5.6	8.9	4.5	9.2	2.9	4.4
	Times GP	5.0	5.0	6.4	3.3	5.5	5.5	4.2	7.4	2.9	7.6	2.0	3.2
	Times Hospital	0.20	0.37	0.22	0.23	0.22	0.25	0.13	0.19	0.13	0.19	0.20	0.15
<i>Explanatory</i>													
Health status	Bad or very bad health	38.4%	39.6%	32.6%	30.6%	37.2%	46.7%	38.2%	52.1%	31.1%	50.0%	36.0%	17.5%
	Chronic Diseases	2.4	1.3	2.3	2.1	2.0	2.2	1.5	6.2	2.0	2.5	2.5	1.0
	Number of Symptoms	1.5	1.3	1.6	1.5	1.6	1.5	1.3	1.7	1.2	1.9	1.7	1.0
Marital Status	Married	63.7%	59.2%	68.9%	61.4%	64.8%	62.1%	67.1%	63.6%	65.9%	63.0%	56.1%	66.1%
Socio-economic characteristics	Age	65.3	65.0	64.9	64.6	65.7	65.1	65.2	65.9	64.4	66.4	66.2	64.7
	Gender	Female	54.2%	57.9%	53.0%	53.3%	55.4%	53.6%	53.3%	54.8%	53.0%	57.7%	52.6%
Education	Years of education	9.9	11.4	10.3	12.8	8.7	13.5	8.4	7.1	11.0	5.6	10.2	12.3
Occupation	Employed	27.9%	21.5%	22.5%	38.0%	26.9%	30.9%	25.0%	19.7%	30.8%	22.5%	39.1%	41.6%
Supplementary insurance coverage	Extended access	13.9%	18.7%	6.2%	13.1%	80.0%	7.5%	2.6%	3.7%	0%	6.9%	1.6%	25.6%
	Full coverage	15.0%	7.3%	56.2%	2.6%	50.9%	5.8%	2.3%	1.2%	0%	4.8%	1.7%	2.7%
		Immigrants											
Variables	Countries	All	Austria	Belgium	Denmark	France	Germany	Greece	Italy	Netherlands	Spain	Sweden	Switzerland
	Number of respondents	2,220	173	253	59	454	550	64	37	173	52	250	155
<i>Dependent</i>	Times physician	7.4	6.9	9.3	5.9	7.6	9.0	7.5	8.8	5.4	6.7	4.0	7.0
	Times GP	5.5	4.8	7.4	5.3	5.7	6.5	5.3	7.3	3.9	5.5	2.4	5.2
	Times Hospital	0.25	0.25	0.26	0.44	0.21	0.28	0.23	0.15	0.20	0.25	0.20	0.31
<i>Explanatory</i>													
Health status	Bad or very bad health	46.7%	37.9%	35.7%	38.4%	49.7%	55.7%	54.4%	41.9%	49.6%	30.9%	50.5%	31.5%
	Chronic	3.1	1.0	1.9	1.8	6.1	2.7	2.0	2.0	1.3	1.6	4.5	1.2
	Number of Symptoms	1.8	1.3	2.0	2.3	1.6	2.0	2.2	1.9	1.5	1.6	2.0	1.3
Marital Status	Married	60.8%	51.7%	67.6%	48.6%	64.8%	61.3%	45.8%	70.0%	59.4%	64.4%	54.6%	66.2%
Socio-economic characteristics	Age	64.7	66.6	65.1	63.4	63.5	66.6	68.5	64.7	62.7	60.9	63.9	63.5
	Gender	Female	55.1%	59.0%	53.4%	52.5%	53.7%	52.4%	60.9%	73.0%	53.2%	67.3%	58.8%
Education	Years of education	10.6	11.6	9.4	13.9	7.3	12.9	9.2	9.2	10.7	10.0	11.0	11.6
Occupation	Employed	27.2%	20.5%	19.6%	37.0%	31.5%	18.4%	22.0%	24.7%	31.8%	44.0%	37.5%	36.3%
Supplementary insurance coverage	Extended access	19.0%	17.3%	10.0%	15.4%	66.5%	3.6%	7.8%	4.6%	0%	14.5%	0.9%	19.3%
	Full coverage	14.6%	8.0%	47.1%	4.6%	33.7%	3.7%	4.7%	0%	0%	4.9%	1.2%	4.3%

Source: SHARE data, 2004 (Individuals 50+)

**Table 4. Immigrant vs. native-born populations: Parameter Estimates in the per country and whole sample model M1**

Country	Physician visits		GP visits		Hospital visits	
	$\beta$	95% CI	$\beta$	95% CI	$\beta$	95% CI
Austria	0.07	(-0.12,0.25)	-0.07	(-0.25,0.12)	-0.50*	(-0.95,-0.04)
Belgium	0.11	(-0.01,0.23)	0.16*	(0.04,0.28)	0.14	(-0.22,0.50)
Denmark	0.32*	(0.02,0.62)	0.47*	(0.19,0.75)	0.56	(-0.20,1.33)
France	0.12*	(0.04,0.21)	0.08	(-0.00,0.17)	0.02	(-0.27,0.32)
Germany	0.10*	(0.01,0.20)	0.14*	(0.04,0.23)	0.11	(-0.14,0.36)
Greece	0.21	(-0.08,0.50)	0.07	(-0.26,0.40)	0.56	(-0.29,1.41)
Italy	-0.03	(-0.43,0.37)	-0.05	(-0.46,0.37)	-0.25	(-1.35,0.84)
Netherlands	0.22*	(0.05,0.40)	0.36*	(0.20,0.53)	0.43	(-0.08,0.93)
Spain	-0.23	(-0.54,0.08)	-0.20	(-0.52,0.12)	0.46	(-0.42,1.33)
Sweden	0.35*	(0.21,0.49)	0.21*	(0.07,0.35)	0.27	(-0.14,0.68)
Switzerland	0.53*	(0.33,0.74)	0.56*	(0.35,0.76)	0.88*	(0.36,1.39)
Total	0.15*	(0.11,0.20)	0.12*	(0.07,0.17)	0.24*	(0.11,0.37)

M1: age and gender controlled. The model is estimated in each country and by the entire sample.

Source: SHARE data, 2004 (individuals 50+).

**Table 5. Immigrant vs. native-born populations: Parameter Estimates in the per country and whole sample model M2**

Country	Physician visits		GP visits		Hospital visits	
	$\beta$	95% CI	$\beta$	95% CI	$\beta$	95% CI
Austria	0.08	(-0.09,0.25)	-0.08	(-0.25,0.10)	-0.32	(-0.76,0.12)
Belgium	0.08	(-0.03,0.19)	0.13*	(0.02,0.24)	0.05	(-0.31,0.40)
Denmark	0.08	(-0.19,0.35)	0.23	(-0.03,0.49)	-0.07	(-0.86,0.72)
France	0.12*	(0.04,0.20)	0.06	(-0.02,0.14)	0.04	(-0.25,0.33)
Germany	-0.04	(-0.13,0.04)	-0.01	(-0.10,0.08)	-0.05	(-0.30,0.20)
Greece	-0.01	(-0.28,0.26)	0.04	(-0.27,0.36)	0.71	(-0.08,1.50)
Italy	-0.03	(-0.41,0.34)	-0.07	(-0.45,0.32)	-0.04	(-1.09,1.01)
Netherlands	0.13	(-0.03,0.30)	0.27*	(0.12,0.42)	0.54*	(0.05,1.03)
Spain	-0.17	(-0.47,0.12)	-0.15	(-0.47,0.16)	0.49	(-0.36,1.35)
Sweden	0.26*	(0.13,0.40)	0.13	(-0.00,0.27)	0.23	(-0.17,0.63)
Switzerland	0.28*	(0.09,0.47)	0.31*	(0.12,0.50)	0.49	(-0.01,0.99)
Total	0.10*	(0.05,0.14)	0.06*	(0.01,0.10)	0.19*	(0.07,0.32)

M2: age, gender, number of symptoms, heart and vascular diseases, lung conditions, cancer, diabetes and fractures controlled. The model is estimated in each country and by the entire sample.

Source: SHARE data, 2004 (individuals 50+).

**Table 6. Immigrant vs. native-born populations: Parameter Estimates in the per country and whole sample model M3**

Country	Physician visits		GP visits		Hospital visits	
	$\beta$	95% CI	$\beta$	95% CI	$\beta$	95% CI
Austria	0.01	(-0.17,0.18)	-0.13	(-0.30,0.05)	-0.31	(-0.75,0.13)
Belgium	0.07	(-0.05,0.18)	0.08	(-0.03,0.19)	0.07	(-0.29,0.42)
Denmark	0.06	(-0.21,0.33)	0.23	(-0.03,0.49)	-0.15	(-0.98,0.66)
France	0.11*	(0.03,0.19)	0.02	(-0.06,0.10)	0.04	(-0.26,0.33)
Germany	-0.07	(-0.15,0.02)	-0.05	(-0.13,0.04)	-0.07	(-0.32,0.19)
Greece	-0.02	(-0.29,0.25)	0.03	(-0.28,0.35)	0.78	(-0.02,1.57)
Italy	0.02	(-0.35,0.40)	0.05	(-0.34,0.44)	0.04	(-1.01,1.10)
Netherlands	0.13	(-0.03,0.29)	0.27*	(0.12,0.42)	0.51*	(0.02,1.00)
Spain	-0.07	(-0.37,0.23)	0.01	(-0.30,0.33)	0.70	(-0.18,1.57)
Sweden	0.30*	(0.16,0.43)	0.16*	(0.02,0.30)	0.26	(-0.15,0.67)
Switzerland	0.18	(-0.02,0.37)	0.22*	(0.02,0.41)	0.24	(-0.31,0.78)
Total	0.10*	(0.05,0.15)	0.07*	(0.02,0.11)	0.16*	(0.03,0.29)

M3: age, gender, number of symptoms, heart and vascular diseases, lung conditions, cancer, diabetes, fractures, years of education and occupation controlled. The model is estimated in each country and by the entire sample.

Source: SHARE data, 2004 (individuals 50+).

**Table 7. Immigrant vs. native-born populations: Parameter Estimates in the per country and whole sample model M4**

Country	Physician visits		GP visits		Hospital visits	
	$\beta$	95% CI	$\beta$	95% CI	$\beta$	95% CI
Austria	-0.01	(-0.19,0.17)	-0.09	(-0.27,0.09)	-0.26	(-0.71,0.19)
Belgium	0.08	(-0.03,0.19)	0.09	(-0.02,0.21)	0.11	(-0.25,0.46)
Denmark	0.06	(-0.21,0.33)	0.23	(-0.03,0.49)	-0.13	(-0.94,0.68)
France	0.13*	(0.04,0.22)	0.04	(-0.04,0.12)	0.07	(-0.23,0.37)
Germany	-0.03	(-0.12,0.06)	-0.02	(-0.11,0.07)	-0.07	(-0.34,0.19)
Greece	0.01	(-0.26,0.29)	0.06	(-0.25,0.38)	0.69	(-0.15,1.53)
Italy	0.03	(-0.35,0.40)	0.05	(-0.34,0.44)	0.07	(-0.97,1.13)
Netherlands	0.13	(-0.03,0.29)	0.27*	(0.12,0.42)	0.51*	(0.02,1.00)
Spain	-0.09	(-0.38,0.21)	-0.01	(-0.32,0.30)	0.72	(-0.15,0.16)
Sweden	0.30*	(0.16,0.43)	0.16*	(0.02,0.30)	0.25	(-0.16,0.66)
Switzerland	0.17	(-0.03,0.37)	0.21*	(0.02,0.41)	0.24	(-0.31,0.79)
Total	0.11*	(0.07,0.16)	0.08*	(0.03,0.13)	0.16*	(0.03,0.29)

M4: age, gender, number of symptoms, heart and vascular diseases, lung conditions, cancer, diabetes, fractures, years of education, occupation, extended access and full coverage controlled. The model is estimated in each country and by the entire sample.

Source: SHARE data, 2004 (individuals 50+).



2006

**CREAP2006-01**

**Matas, A.** (GEAP); **Raymond, J.Ll.** (GEAP)

"Economic development and changes in car ownership patterns"  
(Juny 2006)

**CREAP2006-02**

**Trillas, F.** (IEB); **Montolio, D.** (IEB); **Duch, N.** (IEB)

"Productive efficiency and regulatory reform: The case of Vehicle Inspection Services"  
(Setembre 2006)

**CREAP2006-03**

**Bel, G.** (PPRE-IREA); **Fageda, X.** (PPRE-IREA)

"Factors explaining local privatization: A meta-regression analysis"  
(Octubre 2006)

**CREAP2006-04**

**Fernández-Villadangos, L.** (PPRE-IREA)

"Are two-part tariffs efficient when consumers plan ahead?: An empirical study"  
(Octubre 2006)

**CREAP2006-05**

**Artís, M.** (AQR-IREA); **Ramos, R.** (AQR-IREA); **Suriñach, J.** (AQR-IREA)

"Job losses, outsourcing and relocation: Empirical evidence using microdata"  
(Octubre 2006)

**CREAP2006-06**

**Alcañiz, M.** (RISC-IREA); **Costa, A.**; **Guillén, M.** (RISC-IREA); **Luna, C.**; **Rovira, C.**

"Calculation of the variance in surveys of the economic climate"  
(Novembre 2006)

**CREAP2006-07**

**Albalade, D.** (PPRE-IREA)

"Lowering blood alcohol content levels to save lives: The European Experience"  
(Desembre 2006)

**CREAP2006-08**

**Garrido, A.** (IEB); **Arqué, P.** (IEB)

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(Desembre 2006)



**CREAP2006-09**

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What has happened in recent years?"

(Desembre 2006)

**CREAP2006-10**

**Andonova, V.; Díaz-Serrano, Luis. (CREB)**

"Political institutions and the development of telecommunications"

(Desembre 2006)

**CREAP2006-11**

**Raymond, J.L.(GEAP); Roig, J.L.. (GEAP)**

"Capital humano: un análisis comparativo Catalunya-España"

(Desembre 2006)

**CREAP2006-12**

**Rodríguez, M.(CREB); Stoyanova, A. (CREB)**

"Changes in the demand for private medical insurance following a shift in tax incentives"

(Desembre 2006)

**CREAP2006-13**

**Royuela, V. (AQR-IREA); Lambiri, D.; Biagi, B.**

"Economía urbana y calidad de vida. Una revisión del estado del conocimiento en España"

(Desembre 2006)

**CREAP2006-14**

**Camarero, M.; Carrion-i-Silvestre, J.LL. (AQR-IREA); Tamarit, C.**

"New evidence of the real interest rate parity for OECD countries using panel unit root tests with breaks"

(Desembre 2006)

**CREAP2006-15**

**Karanassou, M.; Sala, H. (GEAP); Snower, D. J.**

"The macroeconomics of the labor market: Three fundamental views"

(Desembre 2006)





2007

**XREAP2007-01**

**Castany, L** (AQR-IREA); **López-Bazo, E.** (AQR-IREA); **Moreno, R.** (AQR-IREA)

"Decomposing differences in total factor productivity across firm size"

(Març 2007)

**XREAP2007-02**

**Raymond, J. Ll.** (GEAP); **Roig, J. Ll.** (GEAP)

"Una propuesta de evaluación de las externalidades de capital humano en la empresa"

(Abril 2007)

**XREAP2007-03**

**Durán, J. M.** (IEB); **Esteller, A.** (IEB)

"An empirical analysis of wealth taxation: Equity vs. Tax compliance"

(Juny 2007)

**XREAP2007-04**

**Matas, A.** (GEAP); **Raymond, J.Ll.** (GEAP)

"Cross-section data, disequilibrium situations and estimated coefficients: evidence from car ownership demand"

(Juny 2007)

**XREAP2007-05**

**Jofre-Montseny, J.** (IEB); **Solé-Ollé, A.** (IEB)

"Tax differentials and agglomeration economies in intraregional firm location"

(Juny 2007)

**XREAP2007-06**

**Álvarez-Albelo, C.** (CREB); **Hernández-Martín, R.**

"Explaining high economic growth in small tourism countries with a dynamic general equilibrium model"

(Juliol 2007)

**XREAP2007-07**

**Duch, N.** (IEB); **Montolio, D.** (IEB); **Mediavilla, M.**

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