

## **Towards a divided welfare state? Sweden and the rapid rise of private health insurance**

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The famous Swedish welfare model was characterized by public delivery and public funding of central welfare services. Beginning in the 1990s, delivery of welfare started to be privatized in ever larger scale. From the 2000s and onwards, we see a similar tendency in the field of funding. The most remarkable example is the rapid rise of private health insurance which is now signed up for by a tenth of the adult population. The rapid rise of private health insurance bears all the characteristics of a hidden welfare state, indirectly sponsored by the state through different types of taxbreaks. It can also be argued that private health insurance patients come to a set table, where the public have already paid for large parts of the infrastructure. Further, semi-private welfare solutions may hollow out the public system in many ways. First, willingness to pay taxes is reduced when some people pay twice for their healthcare. Second, those who sign up for private health insurance are satisfied with their healthcare and do no longer see the crisis in the public system. This is convenient for politicians who thus get rid of those who would have been the angriest about cutdowns in the public sector. Third, the trust in the welfare system is affected when the Healthcare Act (healthcare due to need and on similar terms) is no longer valid.