

# Hospital financing is a billion-dollar scandal and the greatest fraud yet against the people!

I'll admit it: at first glance, it's a very daring title! - but hold on!

Hospital financing works as follows: hospital financing only takes place if the patient remains in the hospital. But not with outpatient doctor visits - i.e. treatments without overnight stays.

Example: a hospital bill - as described in the factual report below - ends with an amount of CHF 11925. The current law assumes that this invoice amount does not cover the real costs of the hospital, but only 45% of them. Now the Canton comes into play: it pays the hospital the missing 55%, or the sum of CHF 14,575 - this from tax receipts (i.e. with money from you and me). The hospital thus receives a total of  $11925 + 14575 =$  **CHF 26500**.

The associated law reads:

## **Klare Trennung der Verantwortlichkeiten**

Die Fallpauschalen werden in der Grundversicherung zu 45 Prozent von Versicherungen und zu 55 Prozent von der öffentlichen Hand getragen. Für den Kanton Zürich schlägt der Regierungsrat das so genannte Modell 100/0 vor.

So far, so bad! We voted on that and said **yes**. As we will see later, we probably - as so often before - had the wool pulled over our eyes.

I now want to prove that this hospital **financing is not needed - and that it must be abolished**. To do this, I analyse a **real** Triemli hospital bill, also in the amount of 11925 CHF for a gastric perforation, combined with a hospital stay of 13 days. Of course, the very difficult operation, which could have been fatal, went very well. Compliments to the doctors involved. The original invoice went directly to my health insurance company Assura. My copy did not come automatically as prescribed, I had to request it.

## **1st Part:**

Now I wanted to know exactly how the numbers add up. On 05/11/19, I called the "Lion's Den" - the finance department of the Canton of Zurich. There I was put through to the Directorate of Health. The information read:

The canton of Zurich has budgeted for hospital shares for 2019

**totalling CHF 1.553 billion (!)**

For comparison: the total tax revenue from Zurich taxpayers is just under **7 billion CHF**. In other words: in addition to our health insurance premiums, which are already 3-6 times too expensive, we pay our hospitals another CHF 1,553 billion via taxes. Believe it or not

**that's 22.18% of the total tax income of the Canton of Zurich!**

34 If this absolutely unnecessary hospital financing were omitted, our tax bill would be  
35 reduced accordingly.

36 Now I am trying to explain to you that this hospital financing richly deserves the title:

37 **Hospital financing, the billion-dollar scandal and fraud against the**  
38 **people**

39 **Part 2: Determining the Triemli cost for one day per patient:**

40 The new ward block of the "Triemli" cost a lot of money, namely CHF 624 million!



## Stadtspital Triemli Zürich

Neubau Bettenhaus, Instandsetzung Hauptgebäude, Erneuerung Energie- und Medienversorgung

<b>Bauherr</b>	Stadt Zürich, Immobilien-Bewirtschaftung
<b>Bauherrenvertretung</b>	Amt für Hochbauten
<b>Architekt</b>	Aeschlimann Prêtre Hasler Architekten AG
<b>Bauingenieur</b>	Heyer Kaufmann Partner Bauingenieure AG (Federführung) dsp Ingenieure & Planer AG
<b>Gesamtbaukosten</b>	624 Mio CHF
<b>bearbeitete Baukosten</b>	ca. 95 Mio CHF
<b>Bauzeit</b>	2008 – 2015 (Neubau Bettenhaus) 2009 – 2013 (Erneuerung Energie- und Medienversorgung) 2015 – 2020 (Instandsetzung Hauptgebäude)

41

42 Let's start with the **construction costs of the Triemli (tower renovation and new**  
43 **ward building)**. These can be read at:

44 [https://referenz-objekte.ch/doc/3746\\_2288\\_1364293503\\_stadtspital-triemli-zurich\\_neu-](https://referenz-objekte.ch/doc/3746_2288_1364293503_stadtspital-triemli-zurich_neu-pdf.pdf)  
45 [pdf.pdf](https://referenz-objekte.ch/doc/3746_2288_1364293503_stadtspital-triemli-zurich_neu-pdf.pdf)

46

47 **Ward block and renewal of energy and media supply.**

48	01 Total costs .....	624,000,000
49	02 Amortisation assumption .....	50 years
50	03 Interest on capital (conservative average) .....	4%
51	04 Usable beds .....	550

52 **Thus:**

53	05 Average capital (half) .....	<b>312,000,000</b>
54	06 Interest on capital per year .....	12,480,000
55	05 Interest costs for 50 years = 50 x 12,480,000 .....	624,000,000

56 **06 Subtotal = investment costs, "repairs" + interest costs .....** **1,248,000,000**

57

58 **07 Allocated to 1 year = 1/50 = 24.96 million .....** 24,960,000

59

60 **08 Allocated to 365days = per day .....** 68,383

61

62 **09 Allocated to 550 beds = 124 per bed at "full load" .....** 124

63 10 Assumption of **occupancy only 80%** = costs per bed 155

64 11 Assumption of energy, communication, insurance, administration 150

65 12 Hospital kitchen is cost-neutral, is passed on to patients .....

66 13 Assumption of building maintenance, room cleaning, laundry .....

67 14 Assumption of wage costs for daily visits / nursing staff

68 every 2 hours per day .....

69 15 The wages of the "producing" doctors are passed on horribly. ....

70 **16 Production costs at 4% return on capital per bed and day.....** **465**

71 17 I cannot see how much of the costs for the pure ward block and how much of the

72 renovation costs in the old tower were spent on the renovation there. For the sake

73 of simplicity, I have considered the **entire system costs** of CHF 624 million to have

74 been used for the ward block. Of course, that makes the hospital look much better.

75 On the other hand, I did not calculate anything for the movable goods in the ward

76 block (beds, linen, etc.). So, all in all, very generously calculated in favour of the

77 hospital! Of course, for the operating room in which the gastric perforation was

78 performed, I didn't calculate anything.

79 18 Hotel industry 13 days 6045

80 19 Operation acceptance:

81 Cost of wages for 4 doctors at 3 hours each and 60 francs 720 each 720

82 20 operating rooms - because already included in item 18 0

83 **21 Total cost of this operation 6765**

84 22 According to KVG Article 00, a decent profit would be 20% = 1353

85 23 This **would result in an invoice amount for the health insurance of 8118**

86 24 However, the hospital has now received a total of CHF 26,500. The

87 difference to the "correct" invoice mentioned on line 83 is **CHF 18382**

88 **25 Total checks: 26500**

## Evaluation of the result:

The additional margin of CHF 18382 achieved in this case corresponds to one

truly insane fraud against the people!

## Conclusion:

I sent this calculation by registered mail to the Cantonal administration - head of the health department - government councillor [Natalie Rickli](#)<sup>085</sup> for inspection and comment. She is brand new in office and has no fault in this matter - but she has the opportunity to "clean up." We look forward to reading your opinion.

The [answer from Ms. Rickli's Secretariat](#)<sup>086</sup> does not go into the heart of the matter. Shameful

## Big general question:

Where and to whom does all that money go?

Please tell me - maybe an apology is due on my part?

Education - and above all remedial measures  
- is necessary!

[Please rate my request to abolish hospital funding here](#). Many thanks!

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