

**K.P. Companje (ed.), *Tussen volksverzekering en vrije markt. Verzekering van zorg op het snijvlak van sociale verzekering en gezondheidszorg 1880-2006*, Aksant 2008, ISBN 978-90-5260-294-3, pp. 938, price € 39,90**

The Dutch social security system has recently undergone crucial changes. These changes aim to make the system able to cope with new economic challenges, European legislation and unification. Some alterations of the system were based on an analysis of the way in which public authorities and civil society, state and community and the various levels of government have been interacting. New laws on disability, local health care and health insurance were implemented, which introduced notions like profit and competition in a previously non-profit system. More changes are currently underway.

*Tussen volksverzekering en vrije markt* offers a historical analysis of the development and functioning of the Dutch system of social security and places recent developments in a historical context. The need for insuring health risks has not changed over time, but the way it is organized has. *Tussen volksverzekering en vrije markt* shows that beside political choices, social and historical influences shaped the Dutch system of social security.

Interest groups and medical professionals played an important role in the development of social security in the Netherlands. Through their political influence and price policy physicians, and other medical professionals, created the basis for the Dutch system. Professionalization of the various medical professions and the implementation of laws on labour conditions, minimum wages and social security resulted in ever rising costs.

The restraint of the Dutch government combined with the traditionally important role of the civil society in the Dutch social security system, have led to complaint that the system was unorganized and chaotic. A parliamentary committee of 1993 led by F. Buurmeyer came to the conclusion that the customary influence of employer's associations and trade unions on social security through the so-called *poldermodel* needed to be restricted. As a result of the conclusions of this committee the government assumed a more active role in controlling the system of social security.

The position and rights of consumers in the Dutch system of social security has varied over the years. Recently implemented regulations aim to reinforce the position of the consumer and make the system more transparent. Containing the rising costs of social security system is essential for its survival. Therefore the discussion of the question whether social insurance should be mandatory or not has never ceased.

A system of social security is not developed in a vacuum. Political decisions and developments that shaped the Dutch system were based on and related to the already existing situation and similar developments in neighbouring countries. *Tussen Volkverzekering en vrije markt* shows that the Dutch system of social security is embedded in broader European lines of development. What makes the Dutch system unique in European perspective is the legislative separation of the social insurance of sick pay and health care early in the twentieth century. *Tussen volksverzekering en vrije markt* connects historical and recent developments and give readers more insight in the peculiarities of the Dutch system of social security and its similarities with other social security systems in Europe.

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