

unhappy about their earnings; in fact, the sector is one of the few registering a national strike during 1993.

32. Meanwhile, access to private sector health insurance and privately provided medical services is available mainly to the richest third of the population. Although ISAPRES have substantially reduced their administrative costs and lowered the price for their plans, there are still large segments of the population (specially the aged and the poorer) unable to get on to this system. This is opening important opportunities for new business in various areas.

33. One, to devise new schemes, sufficiently low priced, capable of attracting more people from the medium and low income range.

34. Two, given that per capita income is rising fast, more people are willing to pay for a private health insurance that renders much better services than FONASA. This is creating a growing potential market from which ISAPRES could tap new customers in the future.

35. Third, the ISAPRE approach is becoming very attractive to a number of other countries in the Latin American region. Local experts in ISAPRE organization and management are often invited to other countries to explain how the system works. Meanwhile, many ISAPRES are interested in starting new ventures in other countries.

36. Health care was a central issue in the recent presidential elections and a well known economist has been nominated as the new Health Minister. People from the medical community are anticipating a number of institutional and budgetary changes in the system. Most likely, a sort of concession scheme allowing the private sector to run public hospitals will be implemented. In fact, it was just announced that the State owned Hospital El Salvador Cancer Center in Santiago will be jointly operated with the private sector. This will attract more paying customers which, in turn, would permit keeping the operating rooms running all day instead of half a day as they do now. Doctors and other professional personnel will be able to work full time at hospitals instead of sharing their time with private clinics and medical centers in order to increase their earnings.