Acknowledgements
I offer my profound gratitude to the people without whom this thesis would not exist:

Wynand van de Ven – my promotor and my mentor, who taught me the essentials of health insurance, who encouraged me to carry on with my thesis (i.e. when my work-life balance came under strain), who discussed every new paper at length with me, who never got tired from reviewing draft papers and whose never-ending energy was very motivating.

Jef Pacolet – my other promotor, who challenged me, with whom I had in-depth -sometimes intensive- discussions, who gave me new insights and who supported me in writing my thesis.

My co-authors (besides Wynand and Jef): Bert Boer, who gave us insight in how access to new health technology is organised in the Netherlands; Dirk Moens, who gave us first-hand inside information on how national data are collected for the OECD Health Statistics; and Pieter Verlinden, who helped us out with the number crunching.

Richard Burton – who did a great job checking/editing the papers and the texts, contributing to a better readability of the thesis.

The anonymous reviewers and the editors of the journals in which the papers have been published.

The staff of the Erasmus School of Health Policy and Management, with whom I had fruitful discussions.

Erasmus University Rotterdam for giving me the opportunity to write my thesis.

The Doctoral Committee -Lieven Annemans, Patrick Jeurissen, Erik Schokkaert, Erik Schut, Bert, Jef and Wynand- for reading and commenting on my thesis.

DKV Belgium for facilitating my research.

My colleagues at DKV Belgium, who inspired me and with whom I have had (lengthy) discussions: Silke Lautenschläger, Birgit Hannes, Bernard Schacht, Gregor Schulte, Emmanuel de Talhouët, Damien de Laminne, Hans Peter Kaiser, Benoît Docquier, Philippe Galasse, Sophie Walravens, Linda Van Dijk, François Jacob, Thierry Brisack, Joëlle Da Cruz, Wim Mariën, Burt Ysebaert and many others.
My colleagues at DKV AG (Germany), DKV Seguros (Spain) and Munich Re, who provided me with valuable information: Friederike Seubert, Wolfgang Reuter, Dieter Ziegenhagen, Markus Morgenstern, Gabriel Toledo, Daniel Whitehead and many others.

My former colleagues at the Christian Mutualities, with whom I have had interesting discussions: Luc Van Gorp, Marc Justaert, Rob van den Oever, Michiel Callens, Jean Hermesse, Raf Mertens, Luc Cools and many others.

The following people who provided valuable facts and insights for my thesis: Jo De Cock, Ri De Ridder, Pedro Facon, Pol Gerits, Marc Moens, Paul Callewaert, Patrick Galloo, Jean-Philippe Mousset, Sandrine Noël, Gianni Duvillier, Louis Ide, Frank Vandenbroucke, Marc De Vos, Pieter Van Herck, Brieuc Van Damme, Thierry Vansweevelt, Herman Nys, Yves Jorens, Jean-Jacques Cassiman, Jan Bernheim, Marc Du Bois, Floris Goyens, Bart Vandermeiren, Yves Verboven, Martine Vanden Wyngaert, Ward Rommel, Filip Babylon, Koen Straetmans, Seraf Van Den Bosch, Peter Michiels, Judith Hallie, Anne-Claire van Harderwijk, Angèl Link, Jan Plass, Karin Siemeling, Jan Kasper Van den Bosch, Jan Veerkamp, Marleen Louagie, Bruno Nikolić, Paul Gross, Margriet Drouillon and many others.

My family and friends who have supported me.

Iris. Life mate. Soul mate. Without whom this thesis would not have been possible.

Anais and Samuel. My beloved children.