

SPANISH COMPETITION *Highlights...*

Weekly follow-up: 20 Mar – 24 Mar

CNMC opens public consultation on health care insurance

The public enquiry

In order to identify barriers to competition and make recommendations to improve competition and the quality of services offered by the insurance companies, the CNMC has opened a public consultation available until 26 May 2023.

The CNMC has stated that, in particular, the study aims to gather information on (i) the concentration in the supply of health insurance and healthcare services; (ii) the vertical integration and relationship between insurers and healthcare service providers; (iii) the differences in bargaining power between the different agents involved in the sector, including doctors and citizens; and (iv) the asymmetries of information for citizens.

The insurance sector in the CNMC's crosshairs

Although advocacy initiatives do not always go along with antitrust infringements, it should not be excluded that the CNMC might have suspicions of possible anti-competitive behaviors in the Spanish insurance sector. Most recently, this sector has been under the CNMC's scrutiny in:

- The [C/1362/22 SEGURCAIXA ADESLAS / IMQ SEGUROS Y GRUPO IMQ](#) merger, cleared on 8 February 2023, whereby Segurcaixa Adeslas, the leading health insurer at national level [20%-30%], followed by SANITAS, ASISA, DKV and MAPFRE, acquired sole control of (i) IMQ Seguros, active in the provision of non-life insurance in the Basque Country, and (ii) Grupo Igualemisa, active in the provision of healthcare services in the Basque Country.
- The [S/0030/20: DKV COVERTURAS AUTÓNOMOS](#) file, when DKV unilaterally cancelled the "DKV Renta" temporary disability policies of certain self-employed insured persons during the pandemic and encouraged them to take out other services, alleging the absence of the object of the policies. The file was closed on 10th February by conventional termination.