

# **COLLUSION IN PRIVATE HEALTH INSURANCE COVERAGE IN CHILE COMMENT**

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## **Abstract**

In an article published in 2011 by the *Journal of Competition Law & Economics* entitled "Collusion on Private Health Insurance Coverage in Chile," Claudio Agostini, Eduardo Saavedra, and Manuel Willington presented a critical analysis of the 2007 pronouncement by the Chilean antitrust authority rejecting an accusation of collusion against the five largest health insurance companies in Chile. Given the lack of direct evidence of collusion, the accusation against the health insurance providers was based mainly on economic and econometric evidence provided by these authors during the trial. This article shows that, when properly assessed, such empirical evidence does not support the claim of collusion. This article concludes that the Chilean antitrust authority did not make a mistake in rejecting the accusation.

## **Keywords**

D43 Oligopoly and Other Forms of Market Imperfection, 11 Analysis of Health Care Markets, L41 Monopolization; Horizontal Anticompetitive Practices.