

Health Insurance Market Reforms

- Theory of market regulation
 - Insurance is about pooling risk
 - Expenditure distribution is highly skewed (1/30, 10/70)
 - Voluntary purchase → selection is key issue
 - Competing views of “just” risk pools
 - Libertarian
 - Communitarian
 - Regulation is about forcing more pooling than the free market would offer up if left alone
 - Your job as legislators is about deciding how much forced risk pooling there will be

State Health Insurance Market Reforms

Y Pai

State Health Insurance Market Reforms:

State Health Insurance Market Reform Joel C. Cantor, Alan C. Monheit, 2012-09-25 In this volume leading American health economists provide a critical assessment of the current state of knowledge of insurance market reform that is accessible to both policy makers and researchers **Commission on State Health Insurance** Missouri. Commission on State Health Insurance, 1994 Final report of the commission State Health Insurance Market Reform Alan C. Monheit, Joel C. Cantor, 2004 In this volume leading American health economists provide a critical assessment of the current state of knowledge of insurance market reform that is accessible to both policy makers and researchers **The New Politics of State Health Policy** Robert B. Hackey, David A. Rochefort, 2001 State governments in the past decade have had to take on the problem of health care with mixed results This collection of 11 essays of which two are an introduction and conclusion by academics and policy makers consider the many issues that concern health care in the US and their effects at the state level including managed care health insurance expansion mental health care public health administration and bureaucratic reactions to health policy Hackey teaches health policy and management at Providence College in Rhode Island Rochefort teaches political science and public administration at Northeastern U in Boston c Book News Inc Health Reform in the 21st Century United States. Congress. House. Committee on Ways and Means, 2009 **The State of the States** Carl E. Van Horn, 2006 Provides up to date coverage of trends in state politics and the most pressing challenges currently facing state governments A collection of writings by leading observers of politics and public policy at the state level Provided by publisher

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Major Health Legislation in the States, '92 Merit Kimball, 1993 State Legislative Data Book, 1996 Health Insurance Market Reform United States. Congress. Senate. Committee on Finance, 1994 The State of Health Care in America, 1995 **BNA's Health Care Policy Report**, 1995 Major Health Care Policies Health Policy Tracking Service, 2001 **The Proceedings** Conference of Consulting Actuaries. Meeting, 1993 *Politics, Economics, and Organizational Innovation in the Small Group Market for Health Insurance* Jill Mathews Yegian, 1997 **EBRI Issue Brief**, 2009 Private Health Insurance in OECD Countries Organisation for Economic Co-operation and Development, 2004 This report provides the first ever comparative analysis of the role and performance of private health insurance PHI in OECD countries It analyses PHI markets and identifies policy issues arising from their interdependence with publicly financed health coverage schemes The report assesses the impact of PHI against health policy objectives paying special attention to the challenges and benefits associated with different insurance mixes The analysis identifies strengths as well as areas where private health insurance might pose challenges to health system performance This report shows how governments can help ensure that PHI markets make a positive contribution to the performance of health systems Examples of useful practices for developing more efficient and equitable health insurance markets are also presented Health Insurance Market Reforms

Mark A. Hall, 1999 This project evaluates the performance of health insurance market reforms in seven states. Its focus is on state reforms to the small group and individual markets but it also includes some preliminary findings about the early impact of the federal Health Insurance Portability and Accountability Act (HIPAA). Little is presently known about the details of how well these reforms have performed in achieving their various objectives and avoiding predicted harms. Other studies test for aggregate effects on enrollment and premiums using primarily quantitative measures. This project is a primarily qualitative evaluation that attempts to understand why these effects have occurred and how these reforms affect the inner workings of the insurance market. The principal reforms studied are: 1. guaranteed issue; 2. renewability and portability; 3. rating bands and community rating; 4. restrictions on underwriting practices such as risk selection and pre-existing condition exclusions; 5. reinsurance and risk adjustment; and 6. public purchasing cooperatives. The primary method is an intensive case study of seven states that have enacted varying reforms: Colorado, Florida, Iowa, New York, North Carolina, Ohio, and Vermont. This multiple case study consists primarily of two rounds of structured in-depth open-ended interviews with over 100 insurance industry and regulatory sources. The study also includes an analysis of quantitative documentary and other secondary data and a market test in which a potential purchaser contacted 144 agents.

Health Insurance Portability and Accountability Act, 1997

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