

Pooling Health Insurance Risks

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Pooling Health Insurance Risks Mark V. Pauly, Bradley Herring, 1999 Uncertainty about risks to health virtually requires that people have health insurance But how is the cost of premiums determined Should rates vary according to some indicators of risk How much do premiums vary with risk Do the young and the healthy actually subsidize the old and the unhealthy Health Risk Pooling for Small-group Health Insurance White House Task Force on Health Risk Pooling (U.S.), 1993 Establishment of State Risk Pools to Provide Health Coverage for Uninsured Americans United States.

Congress. House. Committee on Ways and Means. Subcommittee on Health, 1989 **Health Insurance: The Trade-Off Between Risk Pooling and Moral Hazard**, 1989 Choosing economically optimal health insurance coverage involves a trade off between risk reduction and the overuse of health care The economic purpose of insurance is to reduce financial uncertainty or risk the more health insurance lowers the risk the greater will be the increase in social well being But increases in health insurance also increase the amount of medical care demand because insurance lowers the out of pocket cost of health care the larger the demand response of medical care to cost sharing the greater the decrease in social well being due to the purchase of too much health care This study examines this trade off empirically by estimating both the demand for health insurance and the demand for health services It relies on data from a randomized controlled trial of the cost sharing s effects on the use of health services and on the health status for a general nonelderly under age 65 population

Health Insurance United States. General Accounting Office, 1988 **Health Insurance** Willard G. Manning, M. Susan Marquis, Health Sciences Program (Rand Corporation), 1997 Choosing optimal health insurance coverage involves a trade off between the gain from risk reduction and the deadweight loss from moral hazard This paper examines this trade off empirically by estimating both the demand for health insurance and the demand for health services It relies on data from a randomized controlled trial of cost sharing s effects on the use of health services and on the health status for a general non elderly population **Health Insurance Risk Sharing Plan**, 1997 **HEARING BEFORE THE SUBCOMMITTEE ON**

HEALTH OF THE COMMITTEE ON WAYS AND MEANS HOUSE OF REPRESENTATIVES, 1989 **BNA's Health Care Policy Report**, 2003 The Milbank Quarterly, 1923 Health Risk Pooling for Small-group Health Insurance White House Task Force on Health Risk Pooling (U.S.), 1993 **Connecticut Insurance Law Journal**, 2008 South Dakota Codified Laws South Dakota, 1968 *Expanding Health Care Coverage for the Uninsured in Texas* David C. Warner, Kenneth Stephen Apfel, 2001 **AIDS, a Public Health Challenge: Managing and financing the problem** Mona Rowe, 1987

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