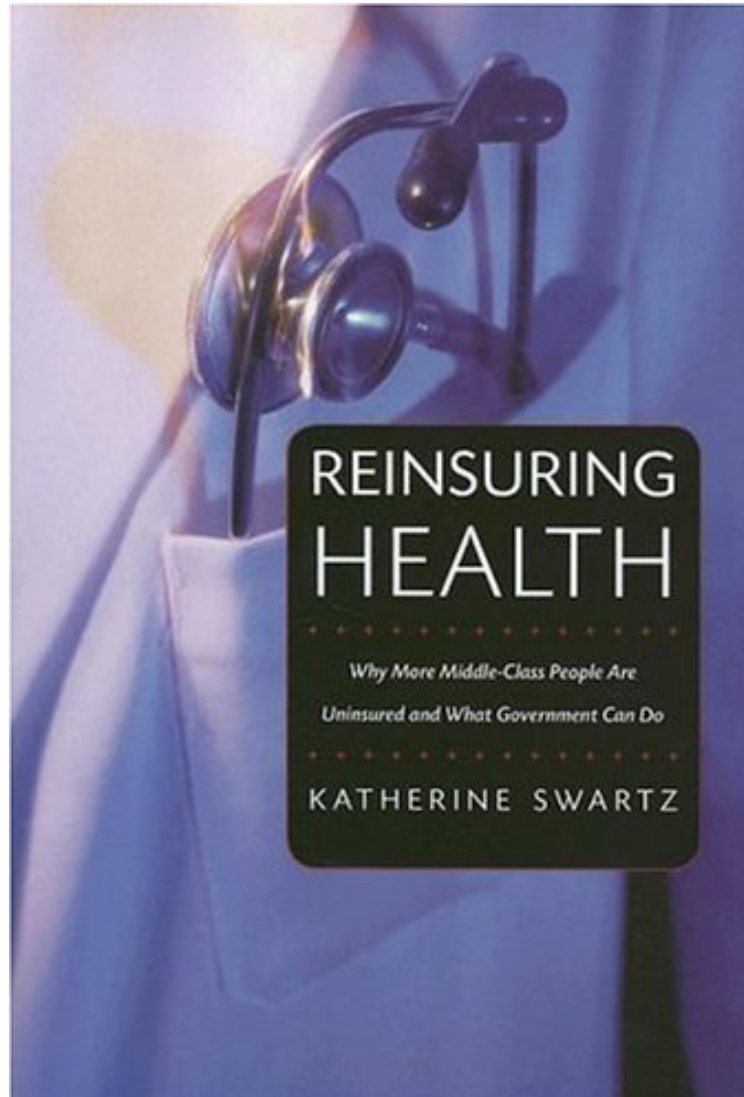


(Free) Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do

Katherine Swartz

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Katherine Swartz : Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do before purchasing it in order to gage whether or not it would be worth my time, and all praised Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do:

0 of 0 people found the following review helpful. Simple idea for cutting health care costsBy Nancy KirkKatherine Swartz, a professor at the Harvard School of Public Health, wrote a carefully researched and persuasive account of how the Federal Government can help control health care costs by reinsuring the top one percent of health care

expenditures, therefore eliminating the dreaded death spiral of insurance companies. It would be a simplified way of helping the individual and small group markets.² of 2 people found the following review helpful. A moderate plan for helping the uninsured

By Sarah Schwartz Over 15% of the American population has no health insurance, and polls show that the American public is worried about their own health insurance. The American health care system seems both precarious and mysterious: even some solidly employed and middle-class people cannot access affordable health insurance and even go deep into debt because of medical bills; still others stay in jobs solely because they don't want to go without insurance. Professor Swartz gives vivid portraits of the wide variety of uninsured people in the US. Her portraits are based in real individuals, and show the true dilemmas faced by the uninsured. She also presents a solid economic description of how the health insurance market developed as it did, giving clear explanations for how adverse selection makes it difficult for people without employer-based insurance to obtain affordable health insurance, and why the states' attempts to make insurance more available have failed. Her plan for making health insurance available and affordable for more Americans is truly moderate. It accounts for market forces, but arises from compassion for the uninsured. This book should appeal to both liberals and conservatives. The reader of this book will come away with a strong understanding of the American health insurance market, and an ability to look more critically at the health care proposals which will be proposed over the next few years.

0 of 0 people found the following review helpful. Reinsuring Health- Good Essay, but not the Answer

By Dan from CTI found that the author did a very good job of laying out the issue; which is that too many in the U.S. are without healthcare and why that is happening. The author did describe the issue well of the impact of anti-selection and underwriting in the insurance market. The author's solution does seem to miss the target because it does not recognize how hospitals bill different charge levels today to different payers. Nor did it recognize that many healthcare firms do not reinsure coverage today, thereby a program as suggested would be adding administrative burdens on those carriers. The book is a relatively easy read at 147 pages.

America's current system of health insurance, which relies almost exclusively on employer-sponsored coverage, is in danger of collapse, and this problem is not limited to the poor and working class. An increasing number of middle class Americans do not have employer-provided insurance and due to skyrocketing premiums cannot afford to purchase coverage for themselves. Reinsuring Health, by economist Katherine Swartz, examines this growing national crisis and outlines a concrete plan to make health insurance accessible and affordable for all Americans. Reinsuring Health documents why the number of uninsured Americans now 45.5 million people has grown in the last twenty-five years. Swartz focuses on how labor market changes such as the decline of domestic manufacturing, decreased unionization, and the growth of non-standard work arrangements have led U.S. employers to retreat from providing health insurance for their workers. These trends, combined with the increasing costs of medical care, have led to an explosion in health insurance premiums and a decline in coverage, particularly among the middle-class. Since those who seek insurance as individuals are generally most likely to need health care, private insurers charge higher premiums in the individual (non-group) markets than to people who obtain group insurance. This makes individual health insurance less attractive to the young and increasingly unaffordable for middle-class Americans. Similarly, insurers charge higher per person (or per family) premiums to small firms than to large companies, so many small firms do not sponsor coverage for their employees. Reinsuring Health shows how these problems can be overcome if the federal government provides a new reinsurance program which would protect insurance companies that provide small group and individual health insurance against the possibility that their policy-holders will incur very high medical expenses. By assuming some of the risk that people will face extremely costly medical bills, the government will make insurers less hesitant to offer coverage to high-risk individuals, and will help drive down premiums for others. Reinsuring Health demonstrates that this form of government reinsurance has worked in the past, helping to establish smooth running private markets for catastrophe insurance and secondary mortgages. Today, growing numbers of middle class Americans lack health insurance. Protection against the possibility of falling ill or getting hurt and having to pay extraordinary health care bills should not be a luxury available only to the very rich and the very poor. Reinsuring Health proposes a straightforward solution that would bring health insurance back within the reach of the increasing ranks of the uninsured, particularly those who are in the middle class.

About the Author KATHERINESWARTZ is professor of health policy and management at the School of Public Health, Harvard University