

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

Emilie Sanchez



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