

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

Jill Mathews Yegian



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 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 **Health Reform in the 21st Century** United States. Congress. House. Committee on Ways and Means, 2009 **Commission on State Health Insurance** Missouri. Commission on State Health Insurance, 1994 Final report of the commission 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** Melissa Calderwood, 2012 This briefing paper outlines the insurance marketplace reforms included in the Affordable Care Act related changes in Kansas law and the interaction of the market and Exchange and available options following the June 2012 U S Supreme Court decision This paper also highlights the remaining implementation time line and policy considerations for state policy makers as established by the Act *Health Insurance Market Reform* United States. Congress. Senate. Committee on Finance, 1994 *Hoosierhealth Reform* Indiana Commission on State Health Policy, 1992 *Access to Health Insurance* Mark V. Nadel, 1992 **The State of Health Insurance in California**, 1996 Health Care Reform United States. Congress. House. Committee on Commerce. Subcommittee on Health and the Environment, 1996 **Healthier Choice**, 2009 Millions of Americans are living without health insurance Congress is currently considering a variety of insurance market reforms intended to reduce their number In New York there are well over 2 million uninsured adults representing 14 percent of the non elderly population a figure just below the national average The goal of this paper is to estimate the reduction in the number of uninsured New Yorkers that would result from expanding access to unsubsidized private health insurance Bills before both houses of Congress contain provisions similar to New York State laws that mandate guaranteed issue which prohibits denial of coverage on the basis of health status and community rating which requires insurance companies to charge policyholders the same premium regardless of their age gender or health status Four other states have similar regulations Yet New York s individual insurance market is unique in requiring insurers to offer coverage to all individuals at all times at exactly the same price Although New York s guaranteed issue and community rating laws were

adopted with the best of intentions they have not been effective in substantially reducing the size of the state's uninsured population. In fact, as a result of a significant increase in the cost of private insurance coverage for individuals, the market for individual health insurance in New York has nearly disappeared, declining by 96 percent since 1994. Uninsured New Yorkers of all income levels would benefit from access to a reasonably priced private insurance market. The existence of such a market would ensure that scarce public dollars are reserved for government programs like Medicaid that protect New York's poorest and sickest citizens. With data collected from a survey and three focus groups composed of uninsured New Yorkers and conducted by Zogby International, the authors of this study constructed a micro simulation model to assess the potential impact of four individual insurance market reforms on the level of premiums that individuals would pay for private insurance coverage and the potential willingness of the uninsured to purchase coverage voluntarily. This model was first used by the U.S. Department of Health and Human Services to simulate the effect of the Medicare Modernization Act of 2003 on take-up rates of lower premium catastrophic protection health plans in the individual health insurance market that were compatible with Health Savings Accounts. Such accounts are not available in New York State. The market reforms that this paper proposes are: 1. Repeal of community rating and guaranteed issue laws; 2. Approval of Health Savings Accounts for New York's individual insurance market; 3. Permission to individuals to shop for approved and affordable health insurance policies across state lines; 4. Approval of mandate-lite plans which permit insurers to offer plans with narrower coverage for sale in New York. While each of these reforms would have some effect on reducing the number of uninsured, repeal of New York's community rating and guaranteed issue laws would have the greatest impact, potentially reducing the price of individual insurance coverage by 42 percent and encouraging up to 37 percent of the uninsured to buy coverage. However, as the report also notes, a small portion of the uninsured, those with certain preexisting conditions, could be deemed uninsurable or find individual insurance coverage too expensive. Therefore, the authors recommend a modest assessment on policyholders in the individual and small group insurance markets, with the proceeds used to fund a guaranteed access high risk pool for this population. The pool would offer portable private health insurance at a subsidized price. Such a program would ensure that all New Yorkers had access to health insurance.

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.

Core Concepts in Advanced Practice Nursing Denise L. Robinson, Cheryl Pope Kish, 2001. Developed specifically for masters level nursing courses, this information-packed text addresses nearly all core content subjects of the graduate curriculum. It contains information on health care policy, organization of the health care delivery system, health care financing, ethics, professional role development, theoretical foundations of nursing practice, human diversity, and social issues, and health promotion and disease prevention. Written by experts, each chapter includes an overview of the topic, definitions of relevant terms, review, and history of the literature.

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 Politics, Economics, and Organizational Innovation in the Small Group Market for Health Insurance Jill
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Table of Contents State Health Insurance Market Reforms

1. Understanding the eBook State Health Insurance Market Reforms
 - The Rise of Digital Reading State Health Insurance Market Reforms
 - Advantages of eBooks Over Traditional Books
2. Identifying State Health Insurance Market Reforms
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an State Health Insurance Market Reforms
 - User-Friendly Interface
4. Exploring eBook Recommendations from State Health Insurance Market Reforms
 - Personalized Recommendations
 - State Health Insurance Market Reforms User Reviews and Ratings
 - State Health Insurance Market Reforms and Bestseller Lists
5. Accessing State Health Insurance Market Reforms Free and Paid eBooks
 - State Health Insurance Market Reforms Public Domain eBooks
 - State Health Insurance Market Reforms eBook Subscription Services
 - State Health Insurance Market Reforms Budget-Friendly Options

6. Navigating State Health Insurance Market Reforms eBook Formats
 - ePub, PDF, MOBI, and More
 - State Health Insurance Market Reforms Compatibility with Devices
 - State Health Insurance Market Reforms Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of State Health Insurance Market Reforms
 - Highlighting and Note-Taking State Health Insurance Market Reforms
 - Interactive Elements State Health Insurance Market Reforms
8. Staying Engaged with State Health Insurance Market Reforms
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers State Health Insurance Market Reforms
9. Balancing eBooks and Physical Books State Health Insurance Market Reforms
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection State Health Insurance Market Reforms
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine State Health Insurance Market Reforms
 - Setting Reading Goals State Health Insurance Market Reforms
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of State Health Insurance Market Reforms
 - Fact-Checking eBook Content of State Health Insurance Market Reforms
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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