

INSURANCE RATES



Voluntary Health Insurance And Rate Making

Mancur Olson



Voluntary Health Insurance And Rate Making:

Voluntary Health Insurance and Rate Making Duncan M. MacIntyre, 1962 *The Shadow Welfare State* Marie Gottschalk, 2018-09-05 Why in the recent campaigns for universal health care did organized labor maintain its support of employer mandated insurance Did labor's weakened condition prevent it from endorsing national health insurance Marie Gottschalk demonstrates here that the unions surprising stance was a consequence of the peculiarly private nature of social policy in the United States Her book combines a much needed account of labor's important role in determining health care policy with a bold and incisive analysis of the American welfare state Gottschalk stresses that in the United States the social welfare system is anchored in the private sector but backed by government policy As a result the private sector is a key political battlefield where business labor the state and employees hotly contest matters such as health care She maintains that the shadow welfare state of job based benefits shaped the manner in which labor defined its policy interests and strategies As evidence Gottschalk examines the influence of the Taft Hartley health and welfare funds the Employee Retirement Income Security Act E R I S A and experience rated health insurance showing how they constrained labor from supporting universal health care Labor Gottschalk asserts missed an important opportunity to develop a broader progressive agenda She challenges the movement to establish a position on health care that addresses the growing ranks of Americans without insurance the restructuring of the U S economy and the political travails of the unions themselves *Private Health Insurance and Medical Care* ,1968 **Social Security Bulletin** ,1948 **Proceedings of the National Association of Insurance Commissioners** National Association of Insurance Commissioners. Meeting, 1965 Vols for 1914 include adjourned meetings **Private Voluntary Health Insurance in Development** Alexander S. Preker, Richard M. Scheffler, Mark C. Bassett, 2007 This volume presents findings of a World Bank review of the existing and potential role of private voluntary health insurance in low and middle income countries and is the third volume in a series of reviews of health care financing Also this volume is about managing risk Not the risk of national or man made disasters but the risk of illness The developing world is plagued by many of the historical scourges of poverty infectious disease disability and premature death As countries pass through demographic and epidemiological transition they face a new wave of health challenges from chronic diseases and accidents In this respect illness has both a predictable and an unpredictable dimension Contributors to this volume emphasize that the public sector has an important role to play in the health sector but they demonstrate that the private sector also plays a role in a context in which private spending and delivery of health services often composes 80 percent of total health expenditure Managing risks in the private sector begins at the household level Private voluntary health insurance is merely an extension of such nongovernmental ways to deal with the risk of illness and its impoverishing effects in low and middle income countries The authors examine frameworks for analyzing health financing and health insurance They conclude that most studies are hampered by lack of data on the impact of private voluntary health insurance

on broad social goals such as financial protection They find no overall consensus on the impact of voluntary health insurance on public health activities or on the quality innovation and efficiency of personal health services

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