

1. Record Nr.	UNINA9910455924803321
Titolo	Employment and health benefits [[electronic resource]] : a connection at risk // Committee on Employer-Based Health Benefits, Division of Health Care Services, Institute of Medicine ; Marilyn J. Field and Harold T. Shapiro, editors
Pubbl/distr/stampa	Washington, D.C., : National Academy Press, 1993
ISBN	1-280-19623-8 9786610196234 0-309-58511-2 0-585-02019-1
Descrizione fisica	1 online resource (376 p.)
Altri autori (Persone)	FieldMarilyn J (Marilyn Jane) ShapiroHarold T. <1935->
Disciplina	331.25/5
Soggetti	Health insurance - United States Voluntary employees' beneficiary associations - United States Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references (p. 262-284) and index.
Nota di contenuto	""Employment and Health Benefits""; ""Copyright""; ""Preface""; ""Acknowledgments""; ""Contents""; ""Summary""; ""EMPLOYMENT-BASED HEALTH BENEFITS IN CONTEXT""; ""Historical Development""; ""Key Statistics""; ""International Comparisons""; ""Scope and Functions""; ""Access to Health Services""; ""Costs in Context""; ""DISTINGUISHING FEATURES OF THE CURRENT SYSTEM""; ""Voluntary Group Purchase""; ""Lack of Universal Coverage""; ""Risk Selection and Discrimination""; ""Dispersed Power and Accountability""; ""Diversity""; ""Innovation""; ""Discontinuity""; ""Barriers to Cost Management""; ""Complexity""; ""Strengths and Limitations of These Features""; ""FUTURE DIRECTIONS""; ""To Improve a Voluntary System""; ""Reducing or Compensating for Risk Selection""; ""Subsidizing Coverage""; ""Other Regulatory Issues""; ""The Financing Dilemma""; ""Beyond Voluntary Coverage""; ""Research Agenda""; ""FINAL THOUGHTS""; ""1 Background and Introduction""; ""EMPLOYMENT-BASED HEALTH BENEFITS IN

CONTEXT"; "OVERVIEW OF REPORT"; "WHY THIS STUDY?"; "Relation to the Debate over Health Care Reform"; "Issues and Concerns"; "KEY CONCEPTS AND TERMS AS USED IN THIS REPORT"

"Employment-Based Health Benefits""Social Insurance and Private Insurance"; "Small and Large Groups"; "Risk, Insurance, and Benefits"; "Insurable Events"; "Moral Hazard, Biased Selection, Risk Segmentation, and Underwriting"; "CONCLUSION"; "2 Origins and Evolution of Employment-Based Health Benefits"; "THE BIRTH OF INSURANCE FOR MEDICAL CARE EXPENSES"; "Early Voluntary Initiatives"; "Early Public Action"; "THE DIVERGENT PATH OF THE UNITED STATES"; "Unsuccessful Early State Initiatives"; "Proposals for National Health Insurance in the Depression and Postwar Years"

"Innovation in the Private Sector""Employment-Based Benefits, Federal Regulations, and Union Policies"; "Growth and Change in Health Insurance Products"; "Federal Government as Sponsor of Employee Health Benefits Program"; "EARLY COST MANAGEMENT EFFORTS BY INSURERS AND OTHERS"; "Management of the Risk Pool"; "Design of the Benefit Plan"; "Controls on Payments to Providers"; "Constraints on Supply"; "Utilization Review"; "Impact of Early Cost Management Efforts"; "THE LIMITS OF VOLUNTARY HEALTH BENEFITS AND MEDICARE AND MEDICAID"; "Medicare"; "Medicaid"

"National Health Insurance Revisited""FEDERAL REGULATION AND THE EMPLOYER'S GROWING ROLE"; "Federal and State Roles Before 1974"; "The Employee Retirement Income Security Act of 1974";

"CONCLUSION"; "3 Employment-Based Health Benefits Today";

"DATA SOURCES"; "WHO IS AND IS NOT COVERED BY EMPLOYMENT-BASED HEALTH BENEFITS?"; "Covered Workers and Family Members"; "Uninsured Workers and Family Members"; "Retirees"; "Sources of Variation in Employment-Based Coverage"; "WHAT TYPES OF COVERAGE ARE OFFERED?"; "Types of Health Plans"; "Conventional Plans"

"Network Plans"
