

1. Record Nr.	UNINA9910460357203321
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Titolo	Moral hazard in health insurance : developments since Arrow (1963) // Amy Finkelstein
Pubbl/distr/stampa	West Sussex, England : , : Columbia University Press, , 2015 ©2015
ISBN	0-231-53868-5
Descrizione fisica	1 online resource (161 p.)
Collana	Kenneth J. Arrow Lecture Series
Classificazione	QX 710
Altri autori (Persone)	ArrowKenneth GruberJonathan NewhouseJoseph StiglitzJoseph E
Disciplina	368.38/2
Soggetti	Health insurance Moral hazard Risk (Insurance) Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Includes index.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Front matter -- Contents -- Foreword / Stiglitz, Joseph E. -- Introduction / Newhouse, Joseph P. -- Moral Hazard in Health Insurance / Finkelstein, Amy -- Commentary / Gruber, Jonathan -- Commentary / Arrow, Kenneth J. -- Commentary / Stiglitz, Joseph E. -- Discussion -- Arrow (1963): Uncertainty and the Welfare Economics of Medical Care Notes On Contributors / Arrow, Kenneth J. -- Notes on Contributors -- Index
Sommario/riassunto	Moral hazard-the tendency to change behavior when the cost of that behavior will be borne by others-is a particularly tricky question when considering health care. Kenneth J. Arrow's seminal 1963 paper on this topic (included in this volume) was one of the first to explore the implication of moral hazard for health care, and Amy Finkelstein-recognized as one of the world's foremost experts on the topic-here examines this issue in the context of contemporary American health care policy. Drawing on research from both the original RAND Health Insurance Experiment and her own research, including a 2008 Health

Insurance Experiment in Oregon, Finkelstein presents compelling evidence that health insurance does indeed affect medical spending and encourages policy solutions that acknowledge and account for this. The volume also features commentaries and insights from other renowned economists, including an introduction by Joseph P. Newhouse that provides context for the discussion, a commentary from Jonathan Gruber that considers provider-side moral hazard, and reflections from Joseph E. Stiglitz and Kenneth J. Arrow.
