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Legislation; Merging the Small Group and Individual Markets; Commonwealth Care Subsidies; Key Features of Massachusetts Reform; Recounting the Results of Reform in Massachusetts; Universal Coverage; Response of the Healthcare Provider Community; Differing Views of Massachusetts Reform; Special Commission on the Health Care Payment System; The Alternative Quality Contract; State Government Reports Tracking the Results of Reform; The Small Group and Individual Market versus Self-Insured Market; Massachusetts Quarterly Reports
Massachusetts Attorney General's Report Similar Experience in Other Markets; Specific Comparisons; Take from the Poor and Give to the Rich?; Impact on Market Share of Financially Weaker Providers; Most Favored Nation Clauses; Tiered Pricing; Recent Legislative Changes through August 2010; Open Hearings in December 2009; August 2010 Changes in Massachusetts; Open Enrollment; Review of Premium Increases; Tiered Network Requirement; What Can We Learn from the Massachusetts Experience?; Notes; CHAPTER 3: Insurance Reforms; What is Insurance?
Components of Health Insurance and Healthcare Entitlement Sources of Coverage; Medicare; Medicaid; Self-Insured Employers; Small Group (Small Business) Insureds; Individual Insureds; Large Group-Business Not Self-Insuring; Uninsured; Health Insurers; How Do Health Insurers Provide Health Insurance?; Understanding Actuarial Risk; How Does Self-Insurance Work?; Regional and Industry Factors in Health Insurance; The Reform of Health Insurance; Minimum Essential Coverage; Preventive Medicine Services; The Precious Metals of Health Insurance Policies; Defining Actuarial Value; Deductibles
Glossary of Health Insurance and Medical Terms

Sommario/riassunto

"A comprehensive reference guide interpreting and applying healthcare reform law for consultants, appraisers, accountants, and attorneys The Financial Consultants' Guide to Healthcare Reform provides an historical backdrop on how the healthcare system got to its present state including the Massachusetts Reform and Medicare Advantage along with an explanation of the principal types of health insurance in the United States and how "insurance" actually works. A review and explanation of each of the reform provisions follows, including an analysis of what the implications are for providers, consumers and business and what responses each of these communities might have to the Reform. Using the authors' insights and firsthand experiences in U. S. healthcare finance, this book explains the new healthcare law for individuals and businesses alike, what to expect from it and what actions they need to take to comply. Interprets and applies the health care reform law Provides examples of what the impact of the law might look like Extensive use of sidebars to provide in-depth analysis or background on particular topics of import, where the reader may need more detail to understand the context of Reform's changes. Written for consultants, appraisers, accountants, and attorneys Written by major figures in the world of healthcare valuation and consulting The Financial Consultants' Guide to Healthcare Reform provides a complete handbook to healthcare reform for financial consultants, both for understanding this important legislation as well as for planning responses to it"--
