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Nota di contenuto	History of Health Insurance in the United States -- The Affordable Care Act -- A Summary of Insurance Coverage -- The Demand for Insurance -- Adverse Selection -- Underwriting and Rate Making -- Risk Adjustment -- Moral Hazard and Prices -- Utilization Management -- Managed Care, Selective Contracting, and the Insurance Industry -- Provider Consolidation, Monopsony Power, and the Managed Care Backlash -- Insurance Market Structure, Conduct, and Performance -- Premium Sensitivity and Health Insurance -- Compensating Differentials -- Taxes and Employer-Sponsored Health Insurance -- Employers as Agents -- Health Savings Accounts and Consumer-Directed Health Plans -- The Small-Group Market -- The Individual Insurance Market -- Health Insurance Regulation -- High-Risk Pools -- An Overview of Medicare -- Retiree Coverage -- Medicaid, Crowd-Out, and Long-Term Care Insurance.
Sommario/riassunto	"Health insurance is the machinery that makes the US health system run. But what's going on under the hood? Health Insurance, Third Edition, helps students with the nuts and bolts. Bridging the gap between introductory economics courses and the field of healthcare administration, the book applies economic theory to the real world to explain why the health insurance market functions the way it does.

Author Michael Morrisey, in a straightforward style, clearly explains such difficult concepts as adverse selection, moral hazard, managed care, and employer-sponsored health insurance. The book is distinguished by its in-depth discussion of research in health economics, both cutting edge and classic. It clarifies additional concepts like risk adjustment, demand, health savings accounts, selective contracting, the diversity of health insurance markets, and the functioning of Medicare and Medicaid. This third edition has been substantially revised to reflect the rapid evolution of the health field. Throughout, data used are the most recent available. Though health insurance has been a major player in the American healthcare system for decades, it's hardly static. This new edition of Health Insurance keeps pace with the changes while also keeping up on the basics"--

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