Record Nr. UNINA9910812465803321 Autore Pauly Mark V. <1941-> Titolo Health reform without side effects: making markets work for individual health insurance / / Mark V. Pauly Stanford, Calif.,: Hoover Institution Press, c2010 Pubbl/distr/stampa 0-8179-1046-8 **ISBN** Edizione [1st ed.] Descrizione fisica 1 online resource (123 p.) Collana Hoover Institution Press publication;; no. 580 Disciplina 362.1068 Health care reform - United States Soggetti Health insurance - Self-insurance - United States Health insurance - United States 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 and index. Front Cover; Title Page; Copyright; Contents; Foreword by John Raisian; Nota di contenuto Acknowledgments: Problem definition: The lay of the land: How many people have what problems?; Can individual insurance help?; Coverage for high risks; Community rating: the worst possible way to do a good thing; What's wrong with individual insurance?; What is good about the individual market?: How not to critique the individual health insurance market; Lowering administrative costs; Buying groups and exchanges: How many Chihuahuas equal a Great Dane? : Regulation and pricing without exchanges Insurance company economics, sharp practices, premiums, and exclusionsSubsidies: What to hope for and what to expect: Offering the right product; The ideal and the feasible: compromises and mixes: Conclusion; References; About the Author; About the Hoover Institution Working Group on Health Care Policy: Index Sommario/riassunto Mark V. Pauly offers a detailed look at the individual insurance market in the United States. He explains how it works, suggests approaches to improvement that build on what currently works well, and provides a realistic assessment of how much improvement we can demand and expect. He concludes that, although there are some serious deficiencies in today's individual insurance market, there are also some important

advantages in this market that should be preserved.