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## 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"

### Sommario/riassunto

This book describes the strengths and limitations of the current system of employment-based health benefits and outlines what might be done to overcome some of the problems associated with current policies and practices. It provides information on who is covered for what services and at what costs, on how programs vary by employer size and industry, and on what governments do, and do not do, to oversee employment-based health programs.