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Cover; Half Title; Title Page; Copyright Page; Table of Contents; Preface; 1 Economic Security and Insecurity; Nature of Economic Security; Nature of Economic Insecurity; Causes of Economic Insecurity; Concept of Social Security; Meaning of Social Insurance; Reducing Economic Insecurity; 2 Basic Principles of Social Insurance; Basic Principles and Characteristics of the OASDI Program; Is the OASDI Program Insurance?; Welfare Component; Social Insurance Compared with Private Insurance; Social Insurance Compared With Public Assistance; Economic Objectives of Social Insurance Programs

3 Problem of Premature Death Definition of Premature Death; Economic Impact of Premature Death on the Family; Reducing Economic Insecurity from Premature Death; 4 Reducing Economic Insecurity from Premature Death; Nature of the Old-Age Problem; Employment Problems of Older Workers; Reducing Economic Insecurity During Retirement; 5 Old-Age, Survivors, and Disability Insurance; Development of the Social Security Act; Covered Occupations; Determination of Insured Status; Benefit Amounts; Types of Benefits; Loss or Reduction of Benefits; Taxation of Social Security Benefits

Financing the Social Security Program Administration; 6 Problems and Issues in the Social Security Program; Higher Full Retirement Age; Adequacy of Benefits; Disability Income Problems and Issues; Public Confidence in the Social Security Program; Getting Your Money's Worth; Reducing Social Security Payroll Taxes to Stimulate the Economy; 7 Financing the Social Security Program; Methods of Financing; No Full Funding; Actuarially Sound Program; Social Security Trust Funds; Financial Condition of Social Security and Medicare; Solutions to the Long-Range Deficit

8 Problem of Poor Health and Health-Care Reform Health-Care Problems in the United States; Rising Health-Care Expenditures; Large Number of Uninsured in the Population; Uneven Quality of Medical Care; Waste and Inefficiency; Defects in Financing Health Care; Abusive Insurer Practices; Earlier Health-Care Reform Efforts; Basic Provisions of the Affordable Care Act; 9 Health-Care Reform and Private Health Insurance; Impact of Health-Care Reform on Individual and Group Coverage; Individual Health Insurance Coverages; Disability Insurance; Long-Term Care Insurance; Group Health Insurance Coverage

Traditional Indemnity Plans Managed Care Plans; Consumer-Directed Health Plans; Continuation of Health Insurance for Terminated Employees; Recent Developments in Group Medical Expense Plans; Group Disability Income Insurance; 10 Health-Care Reform and the Medicare Program; Overview of Medicare; The Original Medicare Plan; Medicare Advantage Plans; Other Medicare Health Plans; Medicare Prescription Drug Coverage; Extra Help Program; Medigap Insurance; Care Outside the United States; Medicare Savings Programs; Medicare Problems and Issues; Impact of the Affordable Care Act on Medicare

11 Problem of Occupational Injury and Disease

Sommario/riassunto

This classic social insurance work has been updated to cover a decade of policy developments and the impact of the recent economic crisis. The book includes in-depth discussion of all major programs to reduce economic insecurity in the United States, including Social Security, Medicare, workers' compensation, unemployment compensation, and temporary disability insurance. The principles, characteristics, and policy issues associated with social insurance and public assistance programs are discussed in detail. The book examines each major cause of economic insecurity and analyzes the appropriate
