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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 120 pages. Original publisher: Washington : U. S. G. P. O. , 2009. LC Number: KF27 . W344 2008b OCLC Number: (OCoLC)318357525 Subject: Health insurance -- United States. Excerpt: . . . 11 issue of affordability which was driving up the numbers of uninsured and underinsured. That will probably get us nowhere. As policymakers, we have always followed a two-path course to universal coverage. It is most obvious in the Medicare Program, where we have been making most national health insurance policy, since I became active in health policy reform in the early 1970s. We have used both social insurance and private insurance in our financing policy changes, aiming ourselves at expanding access coverage and cost containment. The test for high value health insurance is how well it does for people when they are sick, seriously injured, or chronically ill. Its the 80 - 20 problem. Twenty percent of the people present us with 80 plus percent of the cost challenge. So the real test, choosing an insurance course to universal coverage is how well does the plan do in that regard. How many benefits a plan has or how little people use a deductible is not the measure. The value test for both social insurance and private insurance is how well each does to consistently pay for quality, for outcomes, for effectiveness, and for efficiency. That has been our challenge since I started doing this sort of thing. How do you move both social and private insurance in that direction For example, the Federal F benefit plan has always been a model for consumer choice of private health plans, and the impact of that choice was important in creating health insurance competition, community by community, using Federal...



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