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Michael A. Morrisey, PhD



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This book provides a thorough overview of health insurance in the United States, with an emphasis on private insurance. Topics covered include: The historical development of U.S. health insurance and the theory of demand for insurance, Issues of adverse selection and moral hazard, How managed care affects hospital and physician markets, The large role played by employer-sponsored health insurance programs, Health savings accounts, consumer-driven plans, and the small-employer market, Traditional Medicare coverage as well as Medicare Advantage programs and Medigap coverage, Medicaid, SCHIP, and crowd-out of private coverage. Charts and tables as well as bulleted summaries further clarify the key points of each chapter.

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