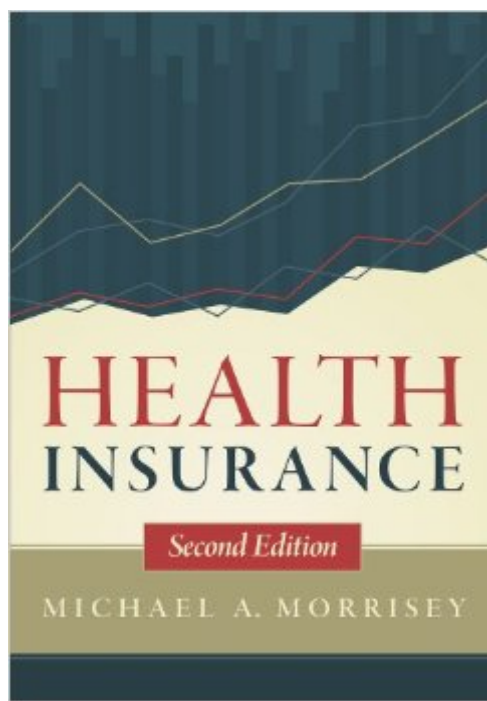


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# Health Insurance, Second Edition



## Synopsis

Rather than focus on the day-to-day operations of insurers, Health Insurance looks in from the outside and explains the role that private health insurance plays in the United States. Noted health economist Michael Morrisey presents a rigorous but intuitive examination of the issues raised by insurance and how the market and the government have dealt with these issues. His emphasis is on understanding the underlying problems from an economics perspective and then applying the empirical literature to provide insight into the impact and effectiveness of the solutions. As such, this book serves as a basis for understanding and predicting the effects of the Patient Protection and Affordable Care Act (ACA). This updated edition includes new chapters covering the ACA and the structure, conduct, and performance of the insurance market. Additional resources in each chapter include recent research articles and classic insurance papers that give readers further information on each topic. Topics covered include: The effect of the 2008 recession on insurance coverage Health savings accounts and consumer-directed health plans Adverse selection The predictive power of risk adjustment Moral hazard Selective contracting and market power Employer-sponsored health insurance Medicare and Medicaid

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Good book.

Should be on the book shelf of every health expert. Clear analysis. This is the second edition. And

it's right up to date,taking into account the Affordable Care Act.

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