

# HEALTH BENEFITS AT WORK

AN ECONOMIC AND  
POLITICAL ANALYSIS OF  
EMPLOYMENT-BASED  
HEALTH INSURANCE

MARK V. PAULY

MICHIGAN

# Health Benefits At Work An Economic And Political Analysis Of Employment Based Health Insurance

**Frank A. Sloan, Chee-Ruey Hsieh**



## **Health Benefits At Work An Economic And Political Analysis Of Employment Based Health Insurance:**

**Health Benefits at Work** Mark V. Pauly, 1999-06-04 Who really pays for health benefits An accessible explanation of the economic theory behind this question

**The Health and Wealth of a Nation: Employer-Based Health Insurance and the Affordable Care Act** Nan L. Maxwell, 2012 And Discussion 4 How Large Firms Might Respond to the ACA The ACA and Increasing Costs Large Firms Behavior as a Response to Increasing Costs Past Behavior and Potential Increased Health Care Costs Summary and Discussion 5 How Small Firms Might Respond to the ACA The ACA and Small Firms Small Firms That Did Not Offer ESI Small Firms That Offered ESI Summary and Discussion 6 Health Policy and Firm Behavior Analyzing Incentives for Firms to Offer ESI Firms Prereform Behavior Three Characteristics of Employer Sponsored Insurance in the Prereform Period

**The Economics of Health and Health Care** Sherman Folland, Allen Charles Goodman, Miron Stano, 2016-05-23 For courses in Health Economics U S Health Policy Systems or Public Health taken by health services students or practitioners the text makes economic concepts the backbone of its health care coverage Folland Goodman and Stano's book is the bestselling Health Care Economics text that teaches through core economic themes rather than concepts unique to the health care economy This edition contains revised and updated data tables where applicable The advent of the Patient Protection and Affordable Care Act PPACA in 2010 has also led to changes in many chapters most notably in the organization and focus of Chapter 16

**Understanding Health Inequalities and Justice** Mara Buchbinder, Michele Rivkin-Fish, Rebecca L. Walker, 2016-09-19 The need for informed analyses of health policy is now greater than ever The twelve essays in this volume show that public debates routinely bypass complex ethical sociocultural historical and political questions about how we should address ideals of justice and equality in health care Integrating perspectives from the humanities social sciences medicine and public health this volume illuminates the relationships between justice and health inequalities to enrich debates Understanding Health Inequalities and Justice explores three questions How do scholars approach relations between health inequalities and ideals of justice When do justice considerations inform solutions to health inequalities and how do specific health inequalities affect perceptions of injustice And how can diverse scholarly approaches contribute to better health policy From addressing patient agency in an inequitable health care environment to examining how scholars of social justice and health care amass evidence this volume promotes a richer understanding of health and justice and how to achieve both The contributors are Judith C Barker Paula Braveman Paul Brodwin Jami Suki Chang Debra DeBruin Leslie A Dubbin Sarah Horton Carla C Keirns J Paul Kelleher Nicholas B King Eva Feder Kittay Joan Liaschenko Anne Drapkin Lyerly Mary Faith Marshall Carolyn Moxley Rouse Jennifer Prah Ruger and Janet K Shim

**Pooling Health Insurance Risks** Mark V. Pauly, Bradley Herring, 1999 Uncertainty about risks to health virtually requires that people have health insurance But how is the cost of premiums determined Should rates vary according to some indicators of risk How much do premiums vary with risk Do the young and the healthy actually subsidize the old and the unhealthy

*Encyclopedia of Health Services Research* Ross M. Mullner, 2009-05-15 Today as never before healthcare has the ability to enhance the quality and duration of life At the same time healthcare has become so costly that it can easily bankrupt governments and impoverish individuals and families Health services research is a highly multidisciplinary field including such areas as health administration health economics medical sociology medicine political science public health and public policy The Encyclopedia of Health Services Research is the first single reference source to capture the diversity and complexity of the field With more than 400 entries these two volumes investigate the relationship between the factors of cost quality and access to healthcare and their impact upon medical outcomes such as death disability disease discomfort and dissatisfaction with care Key Features Examines the growing healthcare crisis facing the United States Encompasses the structure process and outcomes of healthcare Aims to improve the equity efficiency effectiveness and safety of healthcare by influencing and developing public policies Describes healthcare systems and issues from around the globe Key Themes Access to Care Accreditation Associations Foundations and Research Organizations Biographies of Current and Past Leaders Cost of Care Economics Finance and Payment Mechanisms Disease Disability Health and Health Behavior Government and International Healthcare Organizations Health Insurance Health Professionals and Healthcare Organizations Health Services Research Laws Regulations and Ethics Measurement Data Sources and Coding and Research Methods Outcomes of Care Policy Issues Healthcare Reform and International Comparisons Public Health Quality and Safety of Care Special and Vulnerable Groups The Encyclopedia is designed to be an introduction to the various topics of health services research for an audience including undergraduate students graduate students and general readers seeking non technical descriptions of the field and its practices It is also useful for healthcare practitioners wishing to stay abreast of the changes and updates in the field

**Hidden Costs, Value Lost** Institute of Medicine, Board on Health Care Services, Committee on the Consequences of Uninsurance, 2003-06-19 Hidden Cost Value Lost the fifth of a series of six books on the consequences of uninsurance in the United States illustrates some of the economic and social losses to the country of maintaining so many people without health insurance The book explores the potential economic and societal benefits that could be realized if everyone had health insurance on a continuous basis as people over age 65 currently do with Medicare Hidden Costs Value Lost concludes that the estimated benefits across society in health years of life gained by providing the uninsured with the kind and amount of health services that the insured use are likely greater than the additional social costs of doing so The potential economic value to be gained in better health outcomes from uninterrupted coverage for all Americans is estimated to be between 65 and 130 billion each year

Medical Care Output and Productivity David M. Cutler, Ernst R. Berndt, 2007-12-01 With the United States and other developed nations spending as much as 14 percent of their GDP on medical care economists and policy analysts are asking what these countries are getting in return Yet it remains frustrating and difficult to measure the productivity of the medical care service industries This volume takes aim at that problem while taking stock of where we are

in our attempts to solve it Much of this analysis focuses on the capacity to measure the value of technological change and other health care innovations A key finding suggests that growth in health care spending has coincided with an increase in products and services that together reduce mortality rates and promote additional health gains Concerns over the apparent increase in unit prices of medical care may thus understate positive impacts on consumer welfare When appropriately adjusted for such quality improvements health care prices may actually have fallen Provocative and compelling this volume not only clarifies one of the more nebulous issues in health care analysis but in so doing addresses an area of pressing public policy concern

**Ethical Health Care** Patricia Illingworth, 2017-10-03 Offering a format that is significantly different than that offered by other books Ethical Health Care begins by asking what is meant by health and how it is achieved The book then proceeds to explore with care and context the nature of the relationship between patients and clinicians health care providers and the societies in which they inhabit and finally the relationship between the health care enterprise and the international community By emphasizing the ethical issues that arise in the broad quest to foster human health and appreciating that health is not primarily a function of medical interventions Ethical Health Care introduces students to problems such as the international distribution of pharmaceuticals and the dangers of reemerging infections To a far greater extent than is done traditionally Ethical Health Care provides an interdisciplinary perspective to bioethics relying heavily upon the teachings of economics law and public health

The Oxford Handbook of the Economics of the Biopharmaceutical Industry Patricia M. Danzon, Sean Nicholson, 2012-04-12 The biopharmaceutical industry has been a major driver of technological change in health care producing unprecedented benefits for patients cost challenges for payers and profits for shareholders As consumers and companies benefit from access to new drugs policymakers around the globe seek mechanisms to control prices and expenditures commensurate with value More recently the 1990s productivity boom of new products has turned into a productivity bust with fewer and more modest innovations and flat or declining revenues for innovative firms as generics replace their former blockbuster products This timely volume examines the economics of the biopharmaceutical industry with eighteen chapters by leading academic health economists Part one examines the economics of biopharmaceutical innovation including determinants of the costs and returns to new drug development how capital markets finance R the effects of safety and efficacy regulation by the Food and Drug Administration FDA and of price and reimbursement regulation on incentives for innovation and the role of patents and regulatory exclusivities Part two examines the market for biopharmaceuticals with chapters on prices and reimbursement in the US the EU and other industrialized countries and in developing countries It looks at the optimal design of insurance for drugs and the effects of cost sharing on spending and on health outcomes how to measure the value of pharmaceuticals using pharmacoeconomics including theory practical challenges and policy issues how to measure pharmaceutical price growth over time and recent evidence empirical evidence on the value of pharmaceuticals in terms of health outcomes promotion of pharmaceuticals to physicians and

consumers the economics of vaccines and a review of the evidence on effects of mergers acquisitions and alliances Each chapter summarizes the latest insights from theory and recent empirical evidence and outlines important unanswered questions and areas for future research Based on solid economics it is nevertheless written in terms accessible to the general reader The book is thus recommended reading for academic economists and non economists and for those in industry and policy who wish to understand the economics of this fascinating industry *Getting by* Helen Hershkoff,Stephen

Loffredo,2020 *Getting By* offers an integrated critical account of the federal laws and programs that most directly affect poor and low income people in the United States the unemployed the underemployed and the low wage employed whether working in or outside the home The central aim is to provide a resource for individuals and groups trying to access benefits secure rights and protections and mobilize for economic justice The topics covered include cash assistance employment and labor rights food assistance health care education consumer and banking law housing assistance rights in public places access to justice and voting rights This comprehensive volume is appropriate for law school and undergraduate courses and is a vital resource for policy makers journalists and others interested in social welfare policy in the United States **The**

**Price of Smoking** Frank A. Sloan,Jan Ostermann,Christopher Conover,Donald H. Taylor,Gabriel Picone,2006-08-11 What does a pack of cigarettes cost a smoker the smoker s family and society This longitudinal study on the private and social costs of smoking calculates that the cost of smoking to a 24 year old woman smoker is 86 000 over a lifetime for a 24 year old male smoker the cost is 183 000 The total social cost of smoking over a lifetime including both private costs to the smoker and costs imposed on others including second hand smoke and costs of Medicare Medicaid and Social Security comes to 106 000 for a woman and 220 000 for a man The cost per pack over a lifetime of smoking almost 40 00 The first study to quantify the cost of smoking in this way or in such depth this accessible book not only adds a weapon to the arsenal of antismoking messages but also provides a framework for assessment that can be applied to other health behaviors The findings on the effects of smoking on Medicare and Medicaid will be surprising and perhaps controversial for the authors estimate the costs to be much lower than the damage awards being paid to 46 states as a result of the 1998 Master Settlement Agreement

**At What Price?** National Research Council,Division of Behavioral and Social Sciences and Education,Committee on National Statistics,Panel on Conceptual, Measurement, and Other Statistical Issues in Developing Cost-of-Living Indexes,2002-03-25 How well does the consumer price index CPI reflect the changes that people actually face in living costs from apples to computers to health care Given how it is used is it desirable to construct the CPI as a cost of living index COLI With what level of accuracy is it possible to construct a single index that represents changes in the living costs of the nation s diverse population At What Price examines the foundations for consumer price indexes comparing the conceptual and practical strengths weaknesses and limitations of traditional fixed basket and COLI approaches The book delves into a range of complex issues from how to deal with the changing quality of goods and services including difficult to define medical

services to how to weight the expenditure patterns of different consumers It sorts through the key attributes and underlying assumptions that define each index type in order to answer the question Should a COLI framework be used in constructing the U S CPI In answering this question the book makes recommendations as to how the Bureau of Labor Statistics can continue to improve the accuracy and relevance of the CPI With conclusions that could affect the amount of your next pay raise At What Price is important to everyone and a must read for policy makers researchers and employers Social Security Bulletin ,2007

**What Is Health Insurance (Good) For?** Robert D. Lieberthal,2016-08-26 This informative volume synthesizes the literatures on health economics risk management and health services into a concise guide to the financial and social basics of health insurance with an eye to its wide scale upgrade Its scope takes in concepts of health capital strengths and limitations of insurance models the effectiveness of coverage and services and the roles of healthcare providers and government agencies in the equation Coverage surveys the current state of group and public policies most notably the effects of the Affordable Care Act on insurers and consumers and the current interest in universal coverage and single payer plans Throughout the author provides systemic reasons to explain why today s health insurance fails so many consumers concluding with reality based recommendations for making insurance more valuable to both today s market and consumer well being Included among the topics Defining health insurance and healthcare finance Consuming and investing in health The scope of health insurance and its constraints Matching health insurance supply and demand The role of government in health insurance Ongoing challenges and the future of health insurance Bringing a needed degree of objectivity to often highly subjective material What Is Health Insurance Good For is a call to reform to be read by health insurance researchers including risk management insurance and health services research professionals practitioners and policymakers

*Handbook of Health Economics* A J. Culyer,J.P. Newhouse,2000-07-19 The Handbook of Health Economics provide an up to date survey of the burgeoning literature in health economics As a relatively recent subdiscipline of economics health economics has been remarkably successful It has made or stimulated numerous contributions to various areas of the main discipline the theory of human capital the economics of insurance principal agent theory asymmetric information econometrics the theory of incomplete markets and the foundations of welfare economics among others Perhaps it has had an even greater effect outside the field of economics introducing terms such as opportunity cost elasticity the margin and the production function into medical parlance Indeed health economists are likely to be as heavily cited in the clinical as in the economics literature Partly because of the large share of public resources that health care commands in almost every developed country health policy is often a contentious and visible issue elections have sometimes turned on issues of health policy Showing the versatility of economic theory health economics and health economists have usually been part of policy debates despite the vast differences in medical care institutions across countries The publication of the first Handbook of Health Economics marks another step in the evolution of health economics Health Economics, second

edition Frank A. Sloan, Chee-Ruey Hsieh, 2017-01-20 The new edition of a textbook that combines economic concepts with empirical evidence updated with material on the Affordable Care Act and other developments This book introduces students to the growing research field of health economics Rather than offer details about health systems without providing a theoretical context Health Economics combines economic concepts with empirical evidence to enhance readers economic understanding of how health care institutions and markets function The theoretical and empirical approaches draw heavily on the general field of applied microeconomics but the text moves from the individual and firm level to the market level to a macroeconomic view of the role of health and health care within the economy as a whole The book takes a global perspective with description and analysis of institutional features of health sectors in countries around the world This second edition has been updated to include material on the U S Patient Protection and Affordable Care Act material on the expansion of health insurance in Massachusetts and an evaluation of Oregon s Medicaid expansion via lottery The discussion of health care and health insurance in China has been substantially revised to reflect widespread changes there Tables and figures have been updated with newly available data Also new to this edition is a discussion of the health economics literature published between 2010 and 2015 The text includes readings extensive references review and discussion questions and exercises A student solutions manual offers solutions to selected exercises Downloadable supplementary material is available for instructors

**Health Economics** Frank A. Sloan, Chee-Ruey Hsieh, 2012-03-23 A textbook that combines economic concepts with empirical evidence to explain in economic terms how health care institutions and markets function This book introduces students to the growing research field of health economics Rather than offer details about health systems around the world without providing a theoretical context Health Economics combines economic concepts with empirical evidence to enhance readers economic understanding of how health care institutions and markets function It views the subject in both microeconomic and macroeconomic terms moving from the individual and firm level to the market level to a macroeconomic view of the role of health and health care within the economy as a whole The book includes discussion of recent empirical evidence on the U S health system and can be used for an undergraduate course on U S health economics It also contains sufficient material for an undergraduate or masters course on global health economics or for a course on health economics aimed at health professionals It includes a chapter on nurses as well as a chapter on the economics of hospitals and pharmaceuticals which can be used in master s courses for students in these fields It supplements its analysis with readings both classic and current extensive references links to Web sites on policy developments and public programs review and discussion questions and exercises Downloadable supplementary material for instructors including solutions to the exercise sets sample syllabuses and more than 600 slides that can be used for class presentations is available at [http://mitpress.mit.edu/health\\_economics](http://mitpress.mit.edu/health_economics) A student solutions manual with answers to the odd numbered exercises is also available

*The Rise and Fall of HMOs* Jan Coombs, 2005 Drawing upon a wealth of research Coombs compares HMOs throughout the nation with the

one in Marshfield which came as close as any HMO to realizing the ideal of early advocates This book is a resource for specialists in the fields of health policy research and analysis health care management health law and politics public health and social and organizational history of medicine It will also appeal to many readers who are disturbed by the current state of America's health care system and are curious about its future BOOK JACKET *Health Policy and the Uninsured* Catherine G. McLaughlin, 2004 The United States is unique in the industrialized world in the number of people without health insurance In 2002 nearly 44 million Americans did not have health insurance coverage Despite long running study of this problem the political debate on health insurance is often based on conventional wisdom and studies that haven't been integrated into a careful theoretical framework In *Health Policy and the Uninsured* leading experts in health policy survey the literature on this subject synthesizing a wide range of health insurance studies into a comprehensive overview of the uninsured They consider the methodological hurdles involved in the research explore the complex interaction between health insurance and labor supply and highlight the special issues facing children racial or ethnic minorities and immigrants the near elderly and people with psychiatric or substance abuse disorders This coordinated critique serves several purposes First it summarizes for policy makers what we do not know about the uninsured Second it provides a framework for the health policy research needed to fill the remaining gaps in our knowledge And finally it serves as a useful primer for economists and other policy analysts

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