



HEALTH POLICY 101

# The Uninsured Population and Health Coverage

**KFF**

# Health Policy And The Uninsured

**Joel B. Teitelbaum, Sara E. Wilensky**



## **Health Policy And The Uninsured:**

**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

*Reinsuring Health* Katherine Swartz, 2006-05-11 America's current system of health insurance which relies almost exclusively on employer sponsored coverage is in danger of collapse and this problem is not limited to the poor and working class An increasing number of middle class Americans do not have employer provided insurance and due to skyrocketing premiums cannot afford to purchase coverage for themselves

*Reinsuring Health* by economist Katherine Swartz examines this growing national crisis and outlines a concrete plan to make health insurance accessible and affordable for all Americans *Reinsuring Health* documents why the number of uninsured Americans now 45.5 million people has grown in the last twenty five years Swartz focuses on how labor market changes such as the decline of domestic manufacturing decreased unionization and the growth of non standard work arrangements have led U.S. employers to retreat from providing health insurance for their workers These trends combined with the increasing costs of medical care have led to an explosion in health insurance premiums and a decline in coverage particularly among the middle class Since those who seek insurance as individuals are generally most likely to need health care private insurers charge higher premiums in the individual non group markets than to people who obtain group insurance This makes individual health insurance less attractive to the young and increasingly unaffordable for middle class Americans Similarly insurers charge higher per person or per family premiums to small firms than to large companies so many small firms do not sponsor coverage for their employees *Reinsuring Health* shows how these problems can be overcome if the federal government provides a new reinsurance program which would protect insurance companies that provide small group and individual health insurance against the possibility that their policy holders will incur very high medical expenses By assuming some of the risk that people will face extremely costly medical bills the government will make insurers less hesitant to offer coverage to high risk individuals and will help drive down premiums for others *Reinsuring Health* demonstrates that this

form of government reinsurance has worked in the past helping to establish smooth running private markets for catastrophe insurance and secondary mortgages Today growing numbers of middle class Americans lack health insurance Protection against the possibility of falling ill or getting hurt and having to pay extraordinary health care bills should not be a luxury available only to the very rich and the very poor Reinsuring Health proposes a straightforward solution that would bring health insurance back within the reach of the increasing ranks of the uninsured particularly those who are in the middle class

*Coverage Matters* Institute of Medicine,Board on Health Care Services,Committee on the Consequences of Uninsurance,2001-10-27 Roughly 40 million Americans have no health insurance private or public and the number has grown steadily over the past 25 years Who are these children women and men and why do they lack coverage for essential health care services How does the system of insurance coverage in the U S operate and where does it fail The first of six Institute of Medicine reports that will examine in detail the consequences of having a large uninsured population *Coverage Matters* Insurance and Health Care explores the myths and realities of who is uninsured identifies social economic and policy factors that contribute to the situation and describes the likelihood faced by members of various population groups of being uninsured It serves as a guide to a broad range of issues related to the lack of insurance coverage in America and provides background data of use to policy makers and health services researchers *Insuring America's Health* Institute of Medicine,Board on Health Care Services,Committee on the Consequences of Uninsurance,2004-02-14 According to the Census Bureau in 2003 more than 43 million Americans lacked health insurance Being uninsured is associated with a range of adverse health social and economic consequences for individuals and their families for the health care systems in their communities and for the nation as a whole This report is the sixth and final report in a series by the Committee on the Consequences of Uninsurance intended to synthesize what is known about these consequences and communicate the extent and urgency of the issue to the public *Insuring America's Health* recommends principles related to universality continuity of coverage affordability to individuals and society and quality of care to guide health insurance reform These principles are based on the evidence reviewed in the committee's previous five reports and on new analyses of past and present federal state and local efforts to reduce uninsurance The report also demonstrates how those principles can be used to assess policy options The committee does not recommend a specific coverage strategy Rather it shows how various approaches could extend coverage and achieve certain of the committee's principles *America's Uninsured Crisis* Institute of Medicine,Board on Health Care Services,Committee on Health Insurance Status and Its Consequences,2009-08-01 When policy makers and researchers consider potential solutions to the crisis of uninsurance in the United States the question of whether health insurance matters to health is often an issue This question is far more than an academic concern It is crucial that U S health care policy be informed with current and valid evidence on the consequences of uninsurance for health care and health outcomes especially for the 45.7 million individuals without health insurance From 2001 to 2004 the Institute of

Medicine IOM issued six reports which concluded that being uninsured was hazardous to people's health and recommended that the nation move quickly to implement a strategy to achieve health insurance coverage for all. The goal of this book is to inform the health reform policy debate in 2009 with an up to date assessment of the research evidence. This report addresses three key questions: What are the dynamics driving downward trends in health insurance coverage? Is being uninsured harmful to the health of children and adults? Are insured people affected by high rates of uninsurance in their communities?

**Hidden Costs, Value Lost** Institute of Medicine, Board on Health Care Services, Committee on the Consequences of Uninsurance, 2003-07-19. *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.

**Health Insurance is a Family Matter** Institute of Medicine, Board on Health Care Services, Committee on the Consequences of Uninsurance, 2002-09-18. *Health Insurance is a Family Matter* is the third of a series of six reports on the problems of uninsurance in the United States and addresses the impact on the family of not having health insurance. The book demonstrates that having one or more uninsured members in a family can have adverse consequences for everyone in the household and that the financial, physical and emotional well being of all members of a family may be adversely affected if any family member lacks coverage. It concludes with the finding that uninsured children have worse access to and use fewer health care services than children with insurance including important preventive services that can have beneficial long term effects.

*The Employed Uninsured and the Role of Public Policy*, 1985. *One Nation, Uninsured* Jill Quadagno, 2006-10-09. *One Nation Uninsured* offers a vividly written history of America's failed efforts to address the health care needs of its citizens. Covering the entire twentieth century, Jill Quadagno shows how each attempt to enact national health insurance was met with fierce attacks by powerful stakeholders who mobilized their considerable resources to keep the financing of health care out of the government's hands.

**Uninsured in America, Updated** Susan Sered, Rushika Fernandopulle, 2023-11-15. *Uninsured in America* goes to the heart of why more than forty million Americans are falling through the cracks in the health care system and what it means for society as a whole when so many people suffer the consequences of inadequate medical care. Based on interviews with 120 uninsured men and women and dozens of medical providers, policymakers and advocates from around the nation, this book takes a fresh look at one of the most important social issues facing the United States today. A new afterword updates the stories of many of the people who are so

memorably presented here *Uninsured in America* goes to the heart of why more than forty million Americans are falling through the cracks in the health care system and what it means for society as a whole when so many people suffer the consequences of inadequate medical care Essentials of Health Policy and Law Sara E. Wilensky, Joel B.

Teitelbaum, 2022-03-25 *Essentials of Health Policy and Law* Fifth Edition provides students of public health medicine nursing public policy and health administration with an introduction to a broad range of seminal issues in U S health policy and law analytic frameworks for studying these complex issues and an understanding of the ways in which health policies and laws are formulated implemented and applied Thoroughly revised the Fifth Edition explores the key health policy and legal changes brought about by the Biden Administration and the presently Democrat controlled Congress It also addresses the Covid 19 pandemic and its many devastating and intertwined health economic and social consequences New chapters provide an overview of Public Health and explain Public Health Emergency Preparedness Updated figures tables statistics and discussion questions New textbox icons identify discussion questions special topics and technical spotlights to help faculty pick and choose the appropriate content New or updated content in the areas of national and state health reform the healthcare delivery and public health systems the policymaking process the ACA s effect on Medicaid Medicare and CHIP individual rights in health care structural and social drivers of health and more New concluding chapter on Health Advocacy teaches readers the art and skill of advocacy Fully updated Interactive timeline incorporated into the eBook Undergraduate and graduate courses in Health Policy in Public Health Health Administration Nursing Medicine and Public Policy 2023 350 pages **America's Children** Institute of Medicine and National Research Council, Institute of Medicine, Committee on Children, Health Insurance, and Access to Care, 1998-10-27 *America's Children* is a comprehensive easy to read analysis of the relationship between health insurance and access to care The book addresses three broad questions How is children s health care currently financed Does insurance equal access to care How should the nation address the health needs of this vulnerable population *America's Children* explores the changing role of Medicaid under managed care state initiated and private sector children s insurance programs specific effects of insurance status on the care children receive and the impact of chronic medical conditions and special health care needs It also examines the status of safety net health providers including community health centers children s hospitals school based health centers and others and reviews the changing patterns of coverage and tax policy options to increase coverage of private sector employer based health insurance In response to growing public concerns about uninsured children last year Congress voted to provide 24 billion over five years for new state insurance initiatives This volume will serve as a primer for concerned federal policymakers and regulators state agency officials health plan decisionmakers health care providers children s health advocates and researchers **Health Insurance and the Uninsured** United States. Congress. House. Committee on Ways and Means. Subcommittee on Health, 1989 Essentials of Health Policy and Law Joel B. Teitelbaum, Sara E. Wilensky, 2012-04-06 *Essentials of Health*

Policy and Law provides students of public health with a firm foundation of the basics of American health policy and law. Given the prominent role played by policy and law in the health of all Americans the aim of this book is to help readers understand the broad context of health policy and law the essential policy and legal issues impacting and flowing out of the health care and public health systems and the way health policies and laws are formulated. Important Notice The digital edition of this book is missing some of the images or content found in the physical edition. *Health Policy* Charlene Harrington, Carroll Estes, 2008. The Fifth Edition of this best selling health policy text is updated with a collection of new articles on various health policies. Health Policy provides a basic overview of the health policy and political process as it relates to the health status of the US the organization and issues of the healthcare system and healthcare economics.

**Essentials of Health Policy and Law** Joel B. Teitelbaum, Sara E. Wilensky, 2016-02-21. Essentials of Health Policy and Law helps readers understand the broad context of health policy and law the essential policy and legal issues impacting and flowing out of the health care and public health systems and the way health policies and laws are formulated. Important Notice The digital edition of this book is missing some of the images or content found in the physical edition. *An Introduction to Health Policy* Manish K. Sethi, William H. Frist, 2013-08-04. Based on the current climate of our nation's finances and healthcare spending it is clear that young doctors and medical students are likely to see a dramatic transformation of the manner in which America offers medical care to its citizens over the course of their careers. As such it is pivotal that the next generation of America's leaders on the front lines of medicine develop a sense of where healthcare has evolved from and future potential directions of change. *An Introduction to Health Policy A Primer for Physicians and Medical Students* is the first of its kind a book written by doctors for doctors in order to allow busy physicians and medical students to quickly develop an understanding of the key issues facing American healthcare. This book seeks to efficiently and effectively educate physicians and medical students in a clinical context that they can understand on the past present and potential future issues in healthcare policy and the evolution of American healthcare. The reader will walk away from the book with the ability to discuss the fundamental issues in American healthcare with ease. *The Care of the Uninsured in America* Nancy J. Johnson, Lane P. Johnson, 2009-10-27. As Dr Cullen's chapter on information technology points out what is required is not just a new electronic system that follows the patients but a new language that creates and defines a system that can appropriately care for the patient. What we design for the complexities of caring for the medically underserved can serve as model for caring for everyone in this country. Many innovative bold and wonderful solutions have been developed as local regional models. As communities and states we can learn from and support each other. But the local models are not by and large self sustaining. Ultimately so tions to the lack of medical insurance in this country will require a national perspective and federal funding. That is part of the work we all must do and Dr Dalen's chapter points out some of the possibilities and pitfalls other countries have experienced. When I wonder how the system we have hasn't already collapsed from its own weight I just

need to look at the people working within it Healthcare is a service industry and we have been blessed with professionals who understand and live the concept of service in their daily lives who go the extra mile for the patient despite the vagaries the barriers and the sometimes mean spiritedness of the organizational infrastructure **Health Insurance** United States. General Accounting Office,1989 *Is Health Insurance Affordable for the Uninsured?* M. Kate Bundorf,Mark V. Pauly,2002 In this paper we investigate the meaning of affordability in the context of health insurance Assessing the relationship between the affordability of coverage and the large number of uninsured in the U S is important for understanding the barriers to purchasing coverage for the uninsured and evaluating the role of policy in reducing this number We propose several definitions of affordability and examine the implications of alternative definitions on estimates of the proportion of currently uninsured who are unable to afford coverage We find that depending on the definition health insurance was affordable to between one quarter and three quarters of the uninsured in 2000

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