Robertson

Exposed

Why Our Health Insurance Is Incomplete and What Can Be Done about It

A sharp exposé of the roots of the cost-exposure consensus in American health care that shows how the next wave of reform can secure real access and efficiency. The toxic battle over how to reshape American health care has overshadowed the underlying bipartisan agreement that health insurance coverage should be incomplete. Both Democrats and Republicans expect patients to bear a substantial portion of health care costs through deductibles, copayments, and coinsurance. In theory this strategy empowers patients to make cost-benefit tradeoffs, encourages thrift and efficiency in a system rife with waste, and defends against the moral hazard that can arise from insurance. But in fact, as Christopher T. Robertson reveals, this cost-exposure consensus keeps people from valuable care, causes widespread anxiety, and drives many patients and their families into bankruptcy and foreclosure. Marshalling a decade of research, Exposed offers an alternative framework that takes us back to the core purpose of insurance: pooling resources to provide individuals access to care that would otherwise be unaffordable. Robertson shows how the cost-exposure consensus has changed the meaning and experience of health care and exchanged one form of moral hazard for another. He also provides avenues of reform. If cost exposure remains a primary strategy, physicians, hospitals, and other providers must be held legally responsible for communicating those costs to patients, and insurance companies should scale cost exposure to individuals' ability to pay. New and more promising models are on the horizon, if only we would let go our misguided embrace of incomplete insurance.

47,00 €
43,93 € (zzgl. MwSt.)

Nicht mehr lieferbar

Artikelnummer: 9780674972162
Medium: Buch
ISBN: 978-0-674-97216-2
Verlag: Harvard University Press
Erscheinungstermin: 01.12.2019
Sprache(n): Englisch
Auflage: Erscheinungsjahr 2019
Produktform: Gebunden
Gewicht: 522 g
Seiten: 256
Format (B x H): 157 x 246 mm

Kundenservice Verlag Dr. Otto Schmidt KG
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