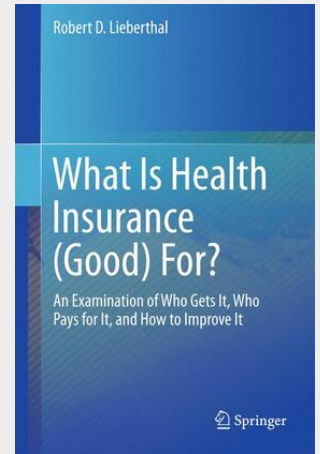


Lieberthal

## What Is Health Insurance (Good) For?

An Examination of Who Gets It, Who Pays for It, and How to Improve It

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.



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