THE MARKET FOR HEALTH INSURANCES Cheat Sheet

by Joh via cheatography.com/168039/cs/35170/

I. Health Insurances

Two or Three Healthcare Market Models

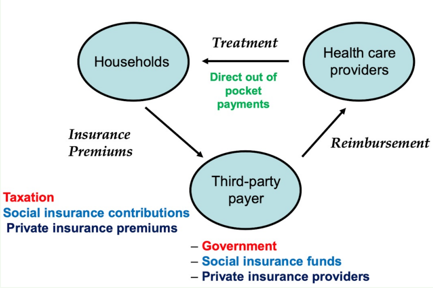
1. Why Health Insurances ?
Demand is Uncertain -> risk from unexpected ill health
Health Insurance removes the Uncertainty

I. Health Insurances

2- Health Care Financing

Three types of Third Party Payer	Government Social Health Insurance Funds Private Health Insurance Providers
Three methods of financing Insurance Premiums:	Taxation Social Health Insurance Contributions Private Health Insurance Premiums

Shema



Public & Private

	Public	Private
	Compulsory: 70% Taxation	Voluntary: 14%
Who	Public Health Insurance	Private individuals purchasing policies
What	100% Population Categorie 1: Medical Card 30%-40% Category 2: Non-Medical Card 60%-70%	40%-50%