



Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do

Katherine Swartz

Download now

[Click here](#) if your download doesn't start automatically

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do

Katherine Swartz

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do

Katherine Swartz

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.

 [Download Reinsuring Health: Why More Middle-Class People Are Uni ...pdf](#)

 [Read Online Reinsuring Health: Why More Middle-Class People Are U ...pdf](#)



Download and Read Free Online Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do Katherine Swartz

Download and Read Free Online Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do Katherine Swartz

From reader reviews:

Wayne Santiago:

Now a day people who Living in the era exactly where everything reachable by interact with the internet and the resources inside it can be true or not demand people to be aware of each facts they get. How individuals to be smart in receiving any information nowadays? Of course the correct answer is reading a book. Reading through a book can help persons out of this uncertainty Information particularly this Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do book because book offers you rich details and knowledge. Of course the info in this book hundred pct guarantees there is no doubt in it as you know.

Joseph Moody:

Reading a reserve can be one of a lot of pastime that everyone in the world likes. Do you like reading book consequently. There are a lot of reasons why people fantastic. First reading a e-book will give you a lot of new details. When you read a guide you will get new information since book is one of numerous ways to share the information as well as their idea. Second, looking at a book will make anyone more imaginative. When you reading a book especially fiction book the author will bring that you imagine the story how the people do it anything. Third, you may share your knowledge to others. When you read this Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do, you may tells your family, friends as well as soon about yours reserve. Your knowledge can inspire the mediocre, make them reading a e-book.

Rosa Rodriguez:

The book untitled Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do contain a lot of information on this. The writer explains the girl idea with easy technique. The language is very straightforward all the people, so do not worry, you can easy to read the item. The book was authored by famous author. The author brings you in the new time of literary works. It is easy to read this book because you can please read on your smart phone, or device, so you can read the book throughout anywhere and anytime. If you want to buy the e-book, you can open their official web-site along with order it. Have a nice learn.

David Wilkens:

Within this era which is the greater individual or who has ability in doing something more are more precious than other. Do you want to become one of it? It is just simple solution to have that. What you must do is just spending your time very little but quite enough to have a look at some books. One of several books in the top list in your reading list is actually Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do. This book and that is qualified as The Hungry Inclines can get you closer in growing to be precious person. By looking up and review this publication you can get many advantages.

Download and Read Online Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do
Katherine Swartz #9Y12HJELZWQ

Read Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz for online ebook

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz books to read online.

Online Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz ebook PDF download

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz Doc

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz Mobipocket

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz EPub

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz Ebook online

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do by Katherine Swartz Ebook PDF