

## Health Economics

### Demand and Supply of Health Insurance Selected problems and answers

Questions include modified questions from Santerre and Neun

**1. Joe is currently unemployed and without health insurance coverage. He derives utility ( $U$ ) from his interest income on his savings ( $Y$ ) according to the following function:**

$$U = 5(Y^{0.5})$$

Joe presently makes about \$40,000 of interest income per year. He realizes that there is about a 5 percent probability that he may suffer a heart attack. The cost of treatment will be about \$20,000 if a heart attack occurs.

**A. Calculate Joe's expected utility level without any health insurance coverage. Joe's expected utility is 985.35, or  $1,000(0.95) + 707(0.05)$ .**

**B. Calculate Joe's expected income without any insurance coverage. Joe's expected income without any health insurance would equal \$39,000, or  $\$40,000(0.95) + \$20,000(0.05)$ .**

**C. Suppose Joe must pay a premium of \$1,500 for health insurance coverage which covers for the entire cost of treatment when he gets ill. Would he buy the health insurance? Why or why not?**

Joe's actual utility if he purchased health insurance is 981, or  $5(40,000 - 1,500)^{1/2}$ . Because his expected utility without insurance exceeds his actual level of utility if he were to purchase health insurance, Joe would not purchase health insurance.

**D. Suppose now that the government passes a law that allows all people—not just the self-employed or employed—to have their entire insurance premium exempted from taxes. Joe is in the 33 percent tax bracket. Would he buy the health insurance at a premium cost of \$1,500? Why or why not? What implications can be drawn from the analysis?**

If Joe were allowed to deduct the cost of health insurance, then the effective price of the insurance would fall to \$1,000. In this case, if Joe purchased health insurance, his actual level of utility would equal 987, or  $5(40,000 - 1,000)^{1/2}$ . Since the actual level of utility with the health insurance exceeds the expected level without insurance, Joe would purchase the health insurance. This problem illustrates the significant impact tax policy can have on individual decisions. By lowering the effective price of health insurance, the government increases the incentive for consumers to purchase health insurance.

**E. Suppose Joe purchases the health insurance coverage (at a premium cost of \$1500) and represents the average subscriber, and his expectations are correct. Calculate the loading fee the insurance company will receive.**

If Joe represents the average subscriber, then the insurance can expect to pay out \$1,000 per subscriber, or  $\$20,000(0.05)$ . This means that the loading fee equals \$500 per subscriber, or  $\$1,500 - \$1,000$ .

# Insurance Handbook Chapter 8 Answers

**Emmett J. Vaughan, Curtis Miller Elliott**

## **Insurance Handbook Chapter 8 Answers:**

**Insurance Handbook for the Medical Office** Marilyn Takahashi Fordney, 2006 Offering guidance for all aspects of submitting tracing appealing and transmitting claims for today's full range of health plans this essential reference streamlines administrative procedures and increases office efficiency during the insurance billing process The 9th edition has been completely updated to include the latest information on essential topics such as the HIPAA regulations diagnostic coding procedural coding office and insurance collection strategies Medicare and more In addition this trusted resource of choice for medical insurance specialists is now printed in full color and contains a CD ROM that features Altapoint software that simulates the billing process and provides real world experience All content has been reviewed by industry experts and meticulously updated to reflect recent changes in insurance claim filing Procedural coding CPT and HCPCS and diagnostic coding ICD 9 CM and required documentation are emphasized as keystones to obtaining maximum reimbursement Unique color coded payer icons clarify information specific to different payers and help you understand CMS claim form completion Special HIPAA Alerts throughout the book help you comply with important governmental privacy regulations Emphasizes procedural CPT and HCPCS and diagnostic ICD 9 CM coding and documentation since they are the keystones to obtaining maximum reimbursement Block by block explanations and examples clearly demonstrate the correct way to complete the CMS 1500 claim form A wealth of completed sample insurance forms show how concepts are applied in real life Completely revised and updated to provide the most up to date information available Special HIPAA Alerts throughout the book help you comply with important governmental privacy regulations Accompanying CD ROM features AltaPoint software that simulates the billing process and provides realistic practice with patient scenarios An entire new chapter is dedicated to compliance and the e health initiative New Form icons and Computer icons throughout the text indicate the industry's current state of transition

The Solomon Exam Prep Guide Ken Clark, 2010 *IC 22 LIFE INSURANCE UNDERWRITING III Associateship Exam Preparation Guide with 1250+ Question Bank Revised 2024* P. Anshu, 2024-10-18 The *IC 22 LIFE INSURANCE UNDERWRITING III Associateship Exam Preparation Guide with 1250 Question Bank Revised 2024* is a comprehensive resource designed to help candidates prepare for the examination mastering with Practice Test Mock Test for Insurance Institute of India Associateship Exams for IC 22 as updated syllabus 2024 Within the pages of this book readers will find comprehensive 1250 Practice Question Bank and Random Evaluation Questions 140 Questions Chapter Wise Practice Test 650 Questions Mock Tests Learning Outcome Test Objective Wise 500 Questions Each question comes with explanations for learners to recall the concept which will help them master each topic Learning Outcome Test Objective At end of each test the correct answers along with explanations are given This publication dated October 2024 represents the concepts covered under as per the 2024ed prescribed workbook by Insurance Institute of India for Associateship Exams Various Types of Tests in this book Random Evaluation Test We have given some random 140 questions for evaluation before you make purchase

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**Practitioner's Guide to Litigating Insurance Coverage Actions** Jerold Oshinsky,Theodore A. Howard,1998-01-01 Practitionerand s Guide to Litigating Insurance Coverage Actions Second Edition is a comprehensive two volume manual that

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**Audit and Accounting Guide: Life and Health Insurance Entities 2018** AICPA,2018-10-26 This book helps simplify the complexities of insurance entity regulatory compliance Whether performing audit engagements or management at an insurance entity the 2018 edition of this guide is a must have resource to keep abreast of recent regulatory changes related to the life and health insurance industry its products and regulatory issues and the related transaction cycles that an insurance entity is involved with New to the 2018 edition This edition covers recent regulatory updates related to the Affordable Care Act and provides guidance for new standards that impact life and health insurance including revenue recognition financial instruments leases and more

Fundamentals of Risk and Insurance Emmett J. Vaughan,Curtis Miller Elliott,1978 This classic comprehensive book is divided into three sections The first section examines the concept of risk the nature of the insurance device and the principles of risk management This section also provides an overview of the insurance industry The second section examines the traditional fields of life and health insurance as solutions to the risks connected with the loss of income The Social Security system workers compensation and other social insurance coverages are discussed The final section deals with the risks associated with the ownership of property and legal liability Updated to reflect the changes in the field of insurance since 1996 and a listing of Web sites of interest

**Handbook of the Law of Equity Pleading** Benjamin Jonson Shipman,1897

**General Liability Insurance Handbook** Davis Tyree Ratcliffe,1959

*The Complete Idiot's Guide to Breastfeeding* Annie Mark,2000-11-01 Provides advice and tips to new mothers on why how and when to breastfeed including information on choosing a breast pump preventing breast infections and practicing proper techniques

**Group Insurance Handbook** Robert D. Eilers,Robert M. Crowe,1965 Of use to those selling group insurance or who want to know about it from experts

*The Complete Small Group Health Insurance Handbook* William Y. Wilson,1992

The Accountants' Manual ,1908

**Handy Guide to Premium Rates, Applications and Policies of American Life Insurance Companies** Spectator Company (New York, N.Y.),1891

**Insurance Agents' Accounts** A. H. Maclean,1911

**Business Guide**

University of Texas at Austin. Bureau of Business Research,1956      *Marine Insurance* William Gow,1903      *Bulletin of the International Labour Office* International Labour Office,1913 Vol 7 1912 contains as a supplement the Resolutions of the VIIth delegates meeting of the International Association for labour legislation

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