

# Contents

## **PART 1, Summary and Overview of Competing Approaches to Health Care Reform, 1**

### **1 Summary and Overview of Competing Approaches to Health Care Reform, 3**

- Summary of Findings, 3
- History of Request, 6
- OTA'S Method of Review, 6
- Organization of Report, 6
- Major Approaches to Health Care Reform, 7
- Caveats Concerning the Analyses Examined by OTA, 13
- Other Policy Considerations, 14
- Summary of the Estimates, 14

## **PART II Potential Economic Impacts of Selected Reform Approaches, 27**

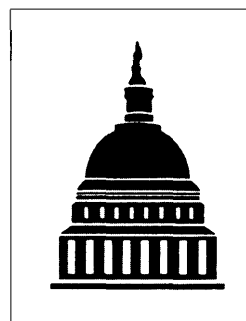
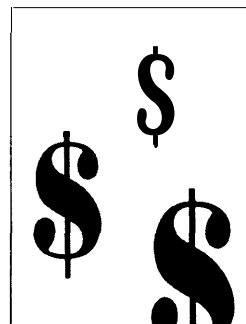
### **Introduction to Part II, 29**

### **2 Impacts on National Health Care Spending and Savings, 31**

- Introduction, 31
- Impacts of Single Payer Approaches, 32
- Impacts of Play-or-Pay Approaches, 32
- Impacts of Approaches Employing Individual Vouchers or Tax Credits, 33
- Impacts of Managed Competition Approaches, 34
- summary, 35

### **3 Impacts on Federal, State and Local Budgets, 37**

- Introduction, 37
- Impacts of Single Payer Approaches, 38
- Impacts of Play-or-Pay Approaches, 39
- Impacts of Approaches Employing Individual Vouchers or Tax Credits, 40
- Impacts of Managed Competition Approaches, 40
- summary, 41



## **4 Impacts on Employers, 43**

- Introduction, 43
- Impacts of Single Payer Approaches, 44
- Impacts of Play-or-Pay Approaches, 45
- Impacts of Approaches Employing Individual Vouchers or Tax Credits, 45
- Impacts of Managed Competition Approaches, 46
- Summary, 47

## **5 Impacts on Employment, 49**

- Introduction, 49
- Impacts of Single Payer Approaches, 50
- Impacts of Play-or-Pay Approaches, 50
- Impacts of Approaches Employing Individual Vouchers or Tax Credits, 51
- Impacts of Managed Competition Approaches, 51
- Summary 51

## **6 Impacts on Households, 53**

- Introduction, 53
- Impacts of Single Payer Approaches, 55
- Impacts of Play-or-Pay Approaches, 56
- Impacts of Approaches Employing Individual Vouchers or Tax Credits, 56
- Impacts of Managed Competition Approaches, 57
- Per-Capita and Per-Family Estimates, 57
- Distributional Effects, 57
- Summary, 58

## **7 Impacts on Other Costs in the Economy, 59**

## **8 Impacts on Administrative Costs, 61**

- Introduction, 61
- Impacts of Single Payer Approaches, 63
- Impacts of Play-or-Pay Approaches, 63
- Impacts of Approaches Employing Individual Vouchers or Tax Credits, 63
- Impacts of Managed Competition Approaches, 64
- Summary, 65

## **PART III. Additional Policy Considerations and Conclusions, 67**

## **9 Additional Policy Considerations, 69**

- The Health- and Health-Care-Related Goals of Health Care Reform, 70
- Other Social, Political, and Economic Values, 70

## **10 Conclusions and a Provisional Checklist for Policy makers, 73**

Conclusions, 73

A Provisional Checklist to Guide Policymakers, 75

### **Box**

10-A Provisional Checklist: A Guide for Policymakers, 76

### **Figures**

1 Flow of Funds To and From Areas of the U.S. Economy, 5

2 Major Approaches and Specific Proposals in Analyses Reviewed by OTA: Strategies to Achieve Universal Coverage and Cost Containment, 9

### **Tables**

1 **Quantitative** Estimates of the Impact of Competing Approaches to Health Care Reform on National Health Care Spending and Savings, 16

2 Quantitative Estimates of the Impact of Competing Approaches to Health Care Reform on Federal, State and Local Budgets, 18

3 Quantitative Estimates of the Impact of Competing Approaches to Health Care Reform on Employers, 20

4 Quantitative Estimates of the Impact of Competing Approaches to Health Care Reform on Households, 22

5 Quantitative Estimates of the Impact of Competing Approaches to Health Care Reform on Administrative Costs, 24

## **APPENDIXES**

A Overview of OTA Assessment: Technology, Insurance, and the Health Care System, 81

B **Summaries of Specific Analyses of the Economic Impacts of Competing Approaches to Health Care Reform, 83**

C Acknowledgments, 112

D Acronyms and Glossary of Terms, 114

## **REFERENCES, 123**

## **INDEX, 129**