Index

Administrative cost issues, 9-10 Anemia, cost-sharing effects on, 7, 32 Annual limits on out-of-pocket expenses, 2, 17, 27 Average to above-average income persons, 29	Medicare, 19 Costs of health care. See Expenditure controls; Out-of- pocket costs Coverage of Preventive Services: Provisions of Selected Current Health Care Reform
Background on cost-sharing definition of cost-sharing, 2-3 effects of cost-sharing, 10-11, 13-14 issues, 4-10, 13 out-of-pocket costs, 14-21 Balance billing, 9, 15, 16 Benefit Design in Health Care Reform series, 2,3,38	Proposals, 38 Deductibles cost-sharing elements, 2 fee-for-service health plans, 17 health maintenance organizations, 18 HIE description, 25 HIE findings, 27
California Medicaid program, 45 Children cost-sharing effects on, 11 equity in health coverage, 10 Group Health Cooperative of Puget Sound findings, 46 HIE health effects findings, 6-8,32, 35-36 HIE limitations, 26, 33 utilization of services, 27, 29 Chronically ill persons, 10, 26, 33. See <i>also</i> Lowerincome persons, in poor health Coinsurance, 2, 17, 18 Consumer perceptions of cost-sharing, 10 Consumer spending. <i>See</i> Out-f-pocket costs Copayments	Medicare, 19 Diagnostic services, 27. See also Preventive services Differential cost-sharing, 14 Does Health Insurance Make a Deference?, 37 Effectiveness of treatments, 7,29,30,32 Efficiency of health care system, 10 Elderly persons, 19. See also Medicare costs Elements of patient cost-sharing, 2-3 Employment-based health plan costs. See Private health insurance costs Equity in health coverage, 10 Exemptions from cost-sharing, 9 Expenditure controls, 8,34 Eye examinations, 6,32
cost-sharing elements, 2 Group Health Cooperative of Puget Sound, 4546 health maintenance organizations, 14-15, 18 Medicaid, 20-21,45	Fee-for-service health plans. See <i>also</i> Balance billing; Health Insurance Experiment annual expenditure limits, 17 coinsurance rates, 17

cost-sharing background, 2, 13-14	Infants, 35
deductibles, 17	Inpatient services. See Hospitalizations; Utilization o
maximum lifetime benefit, 17-18	health care services
Palo Alto Medical Clinic study, 43-44	insurance Status and Health Care Utilization, 39
Findings summary	IPAs. See Independent Practice Associations
background, 1-2	•
conclusions, 10-11	Kaiser Foundation of Northern California, 44
cost-sharing elements, 2-3	
cost-sharing issues, 4-9	Lasers in Health Care: Coverage Decisions, 39
policy questions and issues, 9-10	Lower-income persons
,	health effects findings, 5-7,29,31-35
Group Health Cooperative of Puget Sound, 45-46	HIE limitations, 26, 33
	policy questions and issues, 9-10
Health care providers	in poor health, 6, 8, 11, 34-35
HIE findings, 9, 36	utilization findings, 26-27, 29
preferred provider organizations, 19	3 /
referrals from, 46	Managed care plans, 14,45. See also Health Mainte-
UMWA health plan findings, 45	nance Organizations
utilization of services and, 4-5, 11	Maximum annual dollar amount. See Annual limits on
Health effects of cost-sharing, 5-8, 11, 29,31-35	out-of-pocket expenses
Health Insurance: The Hawaii Experience, 38	Maximum lifetime benefit, 17-18
Health Insurance Experiment	Maximum out-of-pocket expenses. See Out-of-pocket
children, findings on, 35-36	maximums
conclusions, 10-11	Medicaid costs, 20-21,45
description, 23-26	Medicare costs, 16, 19
episode of care probabilities, 28	Methods of studies, 23-26,32-33,40,4346
expenditure control findings, 8, 34	
findings summary, 3-10	National Medical Expenditure Survey, 15
health effects findings, 29,31-34	National Technical Information Service, 38-39
health status information sources, 31	Nonfinancial Barriers to Access to Health Care, 39
limitations of, 4,6-7, 26, 33	··· y·······
lower-income persons, findings on, 34-35	Out-of-pocket costs
preventive services findings, 35-36	cost-sharing elements, 2-3
utilization findings, 26-27, 29	fee-for-service health plans, 14
Health insurance premiums. See Premiums	health maintenance organizations, 14-15, 18
Health maintenance organizations, 2,14-15,18,4546	private health insurance trends, 3,4, 15-18
HIE. See Health Insurance Experiment	publicly funded plans, 19-21
HMO Act of 1973, 18	Out-of-pocket maximums, 2,9, 17,25,27
HMOS. See Health maintenance organizations	Outpatient services. See Preventive services; Utiliza-
Hospitalizations, 8, 27, 29, 35	tion of health care services
Hypertension, cost-sharing effects on, 6,29,31-32	
	Palo Alto Medical Clinic study, 43-44
Immunizations, 7-9, 35-36	Papanicolaou (Pap) smears, 7-9,33,35
Income-based coverage, 8,9, 17,25,34	Pediatric preventive services, 8,35
An Inconsistent Picture, 37-38	Physicians. See Health care providers
Indemnity health care plans. See Fee-for-service health	Point of Service plans, 19
plans	Preferred provider organizations, 19
Independent Practice Associations, 18	Premiums, 2-3,9, 15

Index 59

Preventive services, 7-9, 33, 35-36,46 Primary Care for the Uninsured, 38-39 Private health insurance costs, 3,4, 14-21 Providers. See Health care providers Publications availability, 2,3,37-39 Publicly funded plan costs, 19-21

Rand Health Insurance Experiment. See Health Insurance Experiment

The Relationship among Insurance Coverage, Access to Services and Health Outcomes: Case Study of Depression, 39

Research on cost-sharing effects. See Studies on cost-sharing effects

Risk of dying, cost-sharing effects on, 6,32,33 Russelton Medical Group, 45

Staff-model health maintenance organizations, 18 State Medicaid programs requiring copayments, 20-21,45

Studies on cost-sharing effects, 23,24,43-46

Technology, Insurance, and the Health Care System, 1,37-39,40

Treatment effectiveness, 7,29, 30, 32

United Mine Workers of America health plan, 44-45 Utilization of **health** care services

conclusions, 10-11 cost-sharing issues, 4-5, 8 Group Health Cooperative of **Puget** Sound, 46 **HIE** findings, 26-27, 29 Palo Alto Medical Clinic study, 44 **UMWA** health plan, 44-45

Vision correction, cost-sharing effects on, 6,32

Women

Group Health Cooperative of **Puget** Sound findings, 46

HIE utilization findings, 9,27,33,35