

CEBS: GBA 2, MODULE 1 STUDY GUIDE

Basic assumption of free markets - Answers :Rational consumers will make informed decisions about value, quality and price, while producers meeting consumers' demands will be rewarded with market share and profit.

Benefits of free markets - Answers :People who do not like their provider or health plan should be able to "vote with their feet" and select other options. The theory is that choice empowers consumers, regulates producers and, under the right conditions, drives efficiency.

Ways in which health care does not function like a free market - Answers :The health care market has significant asymmetry in information between consumers, providers and insurers. Additionally, moral hazard is a problem because the marginal cost of covered care is zero, causing some to over-consume medical care. Research also indicates that many consumers choose their doctors initially by convenience, accessibility or recommendation from a friend or relative. Cost has also been shown to be lower on a priority scale for choosing a provider.

Bounded Rationality - Answers :the rational consumer is only functional up to a certain point, in which their choices are constrained or bound by limited knowledge and an understanding of available choices.

Initiatives that purport to use market forces to increase efficiency - Answers :(a) Employers are offering more high-deductible plans with some as high as \$10,000. These plans, often paired with health savings accounts (HSAs) are coupled with the idea of transparency, or making more information available to the consumer on cost and quality. The idea is that consumers will have more "skin in the game" and be more prudent purchasers of care with their own money.

(b) The Affordable Care Act (ACA) is creating marketplaces that employ a form of managed competition where standardized health plans compete on cost and quality.

(c) Public Medicaid and Medicare programs are moving toward requiring or making choices available for managed care products that structure care within provider networks.

U.S. Programs for obtaining health insurance & percentage of population covered - Answers :The largest portion of Americans, 48%, receive health insurance through an employer, 16% through Medicaid and 15% through Medicare, and 6% purchase insurance on their own. 15% are uninsured

How did ACA change Medicare? - Answers :ACA expanded Medicare's wellness and prevention benefits, improved prescription

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