

## Economics of British India



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 34 pages. Original publisher: Washington, D. C. : U. S. Congressional Budget Office, 2009 OCLC Number: (OCOLOC)302407266 Subject: Health care reform -- United States. Excerpt: . . . Penalties would generally increase individuals incentives to comply with mandates, but when deciding whether to obtain insurance, people would also consider the likelihood of being caught if they did not comply. Data from the tax system and from other government programs, where overall rates of compliance range from roughly 60 percent to 90 percent, indicate that mandates alone would not achieve universal coverage, largely because some people would still be unwilling or unable to purchase insurance. Facilitating Enrollment Simplifying the process of enrolling in health insurance plans or applying for subsidies could yield higher coverage rates and could also increase compliance with a mandate to obtain coverage. One approach would be to enroll eligible individuals in health insurance plans automatically, giving them the option to refuse that coverage or to switch to a different plan. Automatic enrollment has been found to increase participation rates in retirement plans and government benefit programs. It requires the government, an employer, or some other entity to determine the specific plan into which people will be enrolled, however, and those choices may not always be appropriate for everyone. Factors Affecting Insurance Premiums Premiums for employment-based plans are expected to average about 5,000 per year for single coverage and about 13,000 per year for family coverage in 2009. Premiums for policies purchased in the individual insurance market are, on average, much lower - about one-third lower for single coverage and one-half lower for family policies. Those differences largely reflect the fact that policies purchased in the individual market generally cover a smaller share of...

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