Scientific American: The Health Insurance Shell Game

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From Scientific American, June 17, 2013:

Janet Schwartz, assistant professor of marketing at the Freeman School and an expert on the intersection of marketing and public policy with regard to health care, co-authored a guest blog for *Scientific American* on the problem of current health insurance models.

> Rather than tolerate increases in co-pay and deductible, shouldn't we be able to pay less because we do not value particular options? Better yet, shouldn't the options relate to the likelihood of benefit? Those of us who consider interventions with unlikely or small benefits of little value should not be asked to burden the cost of providing such for those who value such. We should be offered a "high efficacy option" at lower cost than an "any efficacy option" and no one should be offered an option that indemnifies for interventions that have been studied and cannot be shown to offer a clinically meaningful benefit.

To read the article in its entirety, visit scientificamerican.com.

http://blogs.scientificamerican.com/guest-blog/2013/06/17/the-health-insurance-shell-game/