

THE MARKET FOR HEALTH INSURANCES Cheat Sheet

by Joh via cheatography.com/168039/cs/35170/

I. Health Insurances

Two or Three Healthcare Market Models

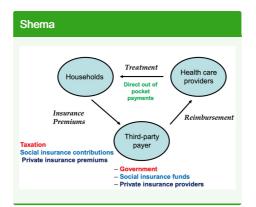
 Why Health Insurances ?
 Demand is Uncertain -> risk from unexpected ill health

Health Insurance removes the Uncertainty

I. Health Insurances

2- Health Care Financing

Three types of Third Government Party Payer Social Health Insurance Funds Private Health Insurance Providers Three methods of Taxation financing Insurance Social Health Premiums: Insurance Contributions Private Health Insurance Premiums



Public & Private		
	Public	Private
	Compulsory: 70% Taxation	Voluntary: 14%
Who	Public Health Insurance	Private individuals purchasing policies
What	100% Population Categorie 1: Medical Card 30%-40% Category 2: Non-Medical Card 60%-70%	40%-50%



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Not published yet.

Last updated 2nd November, 2022.

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