BONUS OPTIONS IN HEALTH INSURANCE

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BONUS OPTIONS IN HEALTH INSURANCE

by

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Foreword

The novelty of this study "Bonus Options in Health Insurance" lies in the fact that different types of health insurance policies are compared in terms of their impacts on individual behavior. For these impacts to become recognizable, observations in the thousands or even tens of thousands are necessary because unmeasured subjective health status is of overriding importance in any individual health care episode. Compared to this prime mover of demand for health care services, incentives contained in health insurance plans will always rank second. These secondary effects now are much better known thanks to the unrelenting support provided by practitioners of private health insurance in Germany who made anonymized individual records available. In particular, thanks are due to H. Beecken and G. Kühn (both of NOVA Insurance), K. Bohn and Mrs. M. Drees (both of Hallesche National Insurance at the time), and D. Meierkamp (of SIGNAL Insurance). Without the help of these persons, this project could never have been realized. Financial support provided by the Robert Bosch Foundation is also gratefully acknowledged. Finally, R. Eichenberger, M. Ferrari, P. Ghermi, S. Illmer, S. Nocera, J.-R. Tyran, Mrs. H. Jeggli (University of Zurich) and two anonymous referees all have greatly contributed to improve this book.

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