# **Health Economics and Medical Care**

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# Introduction

Lanis Hicks is the author of Economics of Health and Medical Care, the book about economics, various economic tools and methods that can be used in health care, and health policies that have to be taken into consideration. The book is divided into several parts with a number of chapters in each section. In this project, Chapter 14, titled "Financing Health Care" will be summarized and analyzed. At the beginning of the chapter, there are six main objectives set.

One of the tasks the author of the chapter offers is the identification and description of basic insurance terminology. In other words, it is necessary to clarify the main terms in order to use them properly. In health care, there are three main methods of financing that are "out-of-pocket payments by consumers, insurance premiums, and taxation" (Hicks 385). Each method has its own characteristics, types, impacts on different groups of people, and various costs. It is not enough to know the existence of such methods. It is more important to comprehend how to use the offered methods and what benefits or challenges to expect.

# Importance of Financing Characteristics

The main characteristics of financing health care methods vary considerably including the sources of payment, the reasons for payment, etc. For example, such financing category as consumers' out-of-pocket payments may contain plenty of techniques and approaches such as deductibles that may influence certain administrative costs, copayments that are applicable when certain health care services have fixed prices, and coinsurance that is used to pay the difference, full consumer payments, etc.

The impact of each financing method varies because of the different characteristics of people, who are involved in financing operations. Much attention is paid to income levels or family sizes. It is important to evaluate patients' abilities to pay for health care

# The Economics Of Health And Medical Care An Introduction

**Rachel S Tattersall** 

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