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

Yi-Tong Ma

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Table of Contents The Economics Of Health And Medical Care An Introduction

- 1. Understanding the eBook The Economics Of Health And Medical Care An Introduction
 - The Rise of Digital Reading The Economics Of Health And Medical Care An Introduction
 - Advantages of eBooks Over Traditional Books
- 2. Identifying The Economics Of Health And Medical Care An Introduction
 - Exploring Different Genres
 - o Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an The Economics Of Health And Medical Care An Introduction
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from The Economics Of Health And Medical Care An Introduction
 - Personalized Recommendations

- The Economics Of Health And Medical Care An Introduction User Reviews and Ratings
- The Economics Of Health And Medical Care An Introduction and Bestseller Lists
- 5. Accessing The Economics Of Health And Medical Care An Introduction Free and Paid eBooks
 - The Economics Of Health And Medical Care An Introduction Public Domain eBooks
 - The Economics Of Health And Medical Care An Introduction eBook Subscription Services
 - The Economics Of Health And Medical Care An Introduction Budget-Friendly Options
- 6. Navigating The Economics Of Health And Medical Care An Introduction eBook Formats
 - ∘ ePub, PDF, MOBI, and More
 - The Economics Of Health And Medical Care An Introduction Compatibility with Devices
 - The Economics Of Health And Medical Care An Introduction Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - o Adjustable Fonts and Text Sizes of The Economics Of Health And Medical Care An Introduction
 - Highlighting and Note-Taking The Economics Of Health And Medical Care An Introduction
 - Interactive Elements The Economics Of Health And Medical Care An Introduction
- 8. Staying Engaged with The Economics Of Health And Medical Care An Introduction
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers The Economics Of Health And Medical Care An Introduction
- 9. Balancing eBooks and Physical Books The Economics Of Health And Medical Care An Introduction
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection The Economics Of Health And Medical Care An Introduction
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine The Economics Of Health And Medical Care An Introduction
 - \circ Setting Reading Goals The Economics Of Health And Medical Care An Introduction
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of The Economics Of Health And Medical Care An Introduction
 - Fact-Checking eBook Content of The Economics Of Health And Medical Care An Introduction

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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