



New Estimates of the Effect of Kassebaum-Kennedy s Group-to-Individual Conversion Provision on Premiums for Individual Health Insurance

By Jacob Alex Klerman

RAND, United States, 1996. Paperback. Book Condition: New. 223 x 150 mm. Language: English . Brand New Book. Using new tabulations from the Survey of Income and Program Participation and newly released data from the Current Population Survey, this report reexamines the likely effect on insurance premiums in the individual health insurance market of the Health Insurance Act of 1995 (commonly known as Kassebaum-Kennedy). A widely cited study by the Health Insurance Association of America (HIAA) estimates that the proposed legislation would increase premiums for those currently buying individual health insurance by over twenty percent. This study estimates a range of effects from 5.5 percent to under one percent. The upper end of the range maintains the HIAA assumptions, but substitutes new tabulations of the figures used in the computation of the estimate. The lower end of the range considers the interaction of the proposed federal legislation and current state insurance regulations.



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