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


(Aidan Jerde DVM)

DELIVERING BETTER HEALTH CARE VALUE TO CONSUMERS: THE FIRST THREE YEARS OF THE MEDICAL LOSS RATIO (PAPERBACK)



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Createspace, United States, 2015. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.Whether you call it the MLR, Medical Loss Ratio, Law or the 80/20 rule, it is responsible for hundreds of thousands of rebate checks that American families and small businesses have been receiving from their health insurance companies for the past 2 years. Prior the passage of the Affordable Care Act (ACA), Many of the policies health insurance companies were selling to families and businesses were not giving any good value. In some markets, insurers were efficiently spending 90 cents or more of each premium dollar on patient care. But in other markets, especially the market for the individual health insurance, some insurance companies were pocketing as much as 50 cents on every premium dollar. To counter this strong incentive to provide less care to their consumers, ACA mandated that health insurance companies needed to spend at least 80 cents of each premium dollar on their consumers healthcare. If they spent less than 80 percent on patient care, they had to rebate a proportion of the premium payments back to their customers.

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