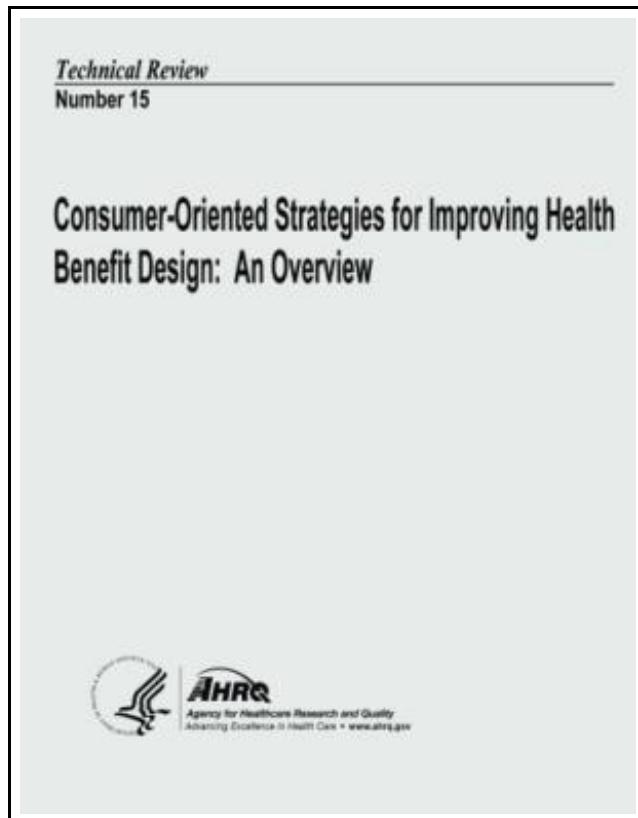


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Createspace. Paperback. Book Condition: New. This item is printed on demand. Paperback. 60 pages. Dimensions: 11.0in. x 8.5in. x 0.1in. Responding to persistently rising health care costs and continuing concerns about the quality of health care, many health insurance purchasers have become interested in consumer-oriented strategies to improve health plan design that hold the promise of reducing health care costs and improving quality. While a number of specific activities fall within the general umbrella of consumer-oriented strategies, most of the recent developments in this area can be classified in three categories. Consumer directed health plans (CDHPs) are health insurance plans that use high deductibles coupled with personal health spending accounts to increase consumer accountability for health care spending. Tiered networks are health benefit structures that group providers into tiers based on their costs or quality, and reward consumers with favorable prices if they choose providers in higher quality or lower cost tiers. These strategies, which place greater financial responsibility on consumers for health care decision-making, can also be accompanied by initiatives to provide consumers with better information about the cost and quality of health care, including, for example, information about the quality of health care providers, to enable them to make more informed decisions. While these three strategies have been increasingly discussed, there remains little consensus about their likely impacts on the health care system or how purchasers can most effectively use these strategies, either alone or in combination, to achieve the goals of reducing costs and improving quality. Over the past several years, several studies and reviews have been published that appear to offer some insight into how consumer-oriented strategies can affect the provision of care, costs, and outcomes. However, many of these studies have examined narrow ranges of consumer oriented strategies and often do so in a very tightly...

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