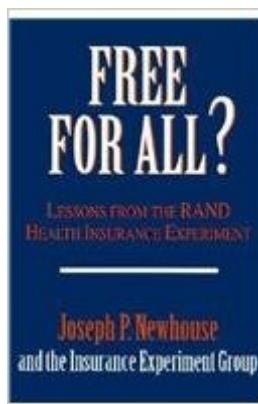


The book was found

Free For All?: Lessons From The RAND Health Insurance Experiment



Synopsis

From 1971 to 1982, researchers at the RAND Corporation devised an experiment to address two key questions in health care financing: how much more medical care will people use if it is provided free of charge? and what are the consequences for their health? This book presents a comprehensive account of the experiment and its findings. It will be an invaluable teaching tool and reference for anyone concerned with health-care policy.

Book Information

Hardcover: 504 pages

Publisher: Harvard University Press (January 1, 1993)

Language: English

ISBN-10: 0674318463

ISBN-13: 978-0674318465

Product Dimensions: 9.6 x 6.5 x 1.7 inches

Shipping Weight: 1.8 pounds

Average Customer Review: 1.0 out of 5 stars 1 customer review

Best Sellers Rank: #808,472 in Books (See Top 100 in Books) #208 in Books > Business & Money > Insurance > Health #265 in Books > Textbooks > Medicine & Health Sciences > Administration & Policy > Health Policy #556 in Books > Medical Books > Administration & Medicine Economics > Health Policy

Customer Reviews

This study has more to tell us about health reform than any other that has occurred in the past or is likely to occur in the future. *Free for All?* represents the most monumental and seminal contribution in health care services research ever. (Deborah A. Freund *Health Affairs*) There is little question that the Health Insurance Experiment has had a major influence on research and policy, and this study will prove a very useful reference for economists to the findings from that literature. (Randall P. Ellis *Journal of Economic Literature*) [The RAND Study] remains the most important source of evidence about the behavior of individuals in response to health service charges. (Charles Normand *British Medical Journal*)

From 1971 to 1982, researchers at the RAND Corporation conducted an experiment to address two key questions in health-care financing: how much more medical care will people use if it is provided free of charge, and what are the consequences for their health? --This text refers to the Paperback

edition.

I learned about the Rand Health Insurance Experiment from another book, Amy Finkelstein's "Moral Hazard in Health Insurance" (2014) and it led me to this book. From the title, I imagined that it would address the pros and cons of providing free or heavily subsidized health care. Maybe it does, but not in a way that's likely to prove useful to the lay reader. If you have a PhD. in Econometrics you might be able to wade through it, but for the average person this book will be almost entirely incomprehensible. A sample paragraph from page 40 illustrates the point: Illustrative Quotation: "Selection Models. The econometric literature provides an additional class of models for continuous but limited dependent variables. These models include the Tobit model (Tobin 1958), the adjusted Tobit model (van de Ven and van Praag 1981), and sample selection models (Maddala 1983). Like our four-equation model, these are multi-equation models, with one equation, typically a probit, for whether there is a positive amount, and another equation for the level of the positive amount. These models differ from ours in that they explicitly model the correlation between the probability of any use at the level of use." One word in the above paragraph, "probit," occurs frequently throughout the book. Thanks to Wikipedia, I learned that, "In probability theory and statistics the probit function is the quantile function associated with the standard normal distribution." That didn't leave me any wiser than I was before I started. And lest someone think I chose page 40 for its being especially dense, you'll find pages 140, 240, and 340 equally dense. In summary, I am persuaded that the Rand Health Insurance Experiment, a study involving thousands of people, randomly given various levels of health coverage from 1974 to 1982, made a valuable contribution to the subject of health care. But about the only takeaway for the layperson is that, except for certain chronically ill populations, when health care is entirely free it tends to be over-used. I think I already knew that.

[Download to continue reading...](#)

Free for All?: Lessons from the RAND Health Insurance Experiment
AUTO INSURANCE: A Business Guide On How To Save Money On Car Insurance (Home insurance, car insurance, health insurance)
INSURANCE: The Ultimate How-To Guide on Deciding What Insurance Is Right for You (Insurance, Insurance policies, AIG story, Risk Management, Coverage, Life insurance, Book 1)
Car insurance book: A Complete Guide to Car insurance (Auto insurance book, Understanding your car insurance)
Debt Free for Life: The Ultimate Guide to Get Out of Debt (FREE Bonuses Included)
(Debt, Debt Free, Debt Free Forever, Debt Free for Life, Debt Free for Good, Debt Management,

Get Out of Debt) Allergy-free Desserts: Gluten-free, Dairy-free, Egg-free, Soy-free, and Nut-free Delights Gluten Free: Gluten Free Diet for Beginners: Create Your Gluten Free Lifestyle for Vibrant Health, Wellness & Weight Loss (Gluten-Free Diet, Celiac Disease, Wheat Free, Cookbook Book 1) Life Insurance Made Easy: A Quick Guide - Whole Life Insurance Policy and Term Life Insurance Coverage Questions Answered The Healthy Gluten-Free Life: 200 Delicious Gluten-Free, Dairy-Free, Soy-Free and Egg-Free Recipes! Allergy Proof Recipes for Kids: More Than 150 Recipes That are All Wheat-Free, Gluten-Free, Nut-Free, Egg-Free and Low in Sugar The Affordable Care Act as a National Experiment: Health Policy Innovations and Lessons Money. Wealth. Life Insurance.: How the Wealthy Use Life Insurance as a Tax-Free Personal Bank to Supercharge Their Savings Paleo Recipes: Paleo Recipes for Beginners: 30 Amazing Recipes to Maximize Health (Caveman Diet, Maximize Health, Grain Free, Wheat Free, Dairy Free, Real Food, Detox Recipes, Antioxidants) Health Communication: From Theory to Practice (J-B Public Health/Health Services Text) - Key words: health communication, public health, health behavior, behavior change communications Bundle: Understanding Health Insurance: A Guide to Billing and Reimbursement, 13th +Premium Web Site, 2 terms (12 months) Printed Access Card + ... for MindTap Medical Insurance & Coding, 2 ter The Whole Life Nutrition Cookbook: Over 300 Delicious Whole Foods Recipes, Including Gluten-Free, Dairy-Free, Soy-Free, and Egg-Free Dishes My Grain & Brain Gluten-free Slow Cooker Cookbook: 101 Gluten-free Slow Cooker Recipes to Boost Brain Power & Lose Belly Fat - A Grain-free, Low Sugar, Low Carb and Wheat-Free Slow Cooker Cookbook Free Cookbooks: Box Set: The Complete Healthy And Delicious Recipes Cookbook Box Set(30+ Free Books Included!) (Free Cookbooks, Free, Cookbooks, Recipes, Easy, Quick, Cooking,) Vegan: High Protein Vegan Cookbook-Vegan Diet-Gluten Free & Dairy Free Recipes (Slow cooker,crockpot,Cast Iron) (vegan,vegan diet,vegan slowcooker,high ... free,dairy free,low carb) Clutter-Free: ONE HOUR A WEEK DECLUTTER! Simple Stress-Free Habits of a Clutter-Free Life.How to Organize Your Home,Finance&Lifestyle! (Clutter Free,Lifestyle,Clutter,Declutter)

[Contact Us](#)

[DMCA](#)

[Privacy](#)

[FAQ & Help](#)