

Chapter 15

Individual Health Insurance Coverage

■ Teaching Note

This chapter includes two covered parts. The first part discusses health insurance policies in the United States, which have become increasingly complex in recent years. The second part discusses several individual health insurance programs, including plans provided through employers and individual market plans. The chapter includes a number of examples of individual health insurance policies. It is a generalist text, emphasizing general rules, with the exception of coverage for dependent children (which is more complicated). It is also somewhat more general in its coverage of dependent children, which have the potential for making the cost of health insurance and the number of dependents the variable.

The concluding part of the chapter discusses various health insurance policy provisions and suggestions for purchasing health insurance. Suggestions for purchasing individual health insurance can be useful, especially when making plans to add coverage to a group or plan of coverage.

■ Outline

15. Health Care Problems in the United States

- 15.1 Rising Health Care Expenditures
- 15.2 Increasing Access to Health Care
- 15.3 Access Quality of Health Care
- 15.4 Access to Health Care

16. Individual Health Insurance Coverage

16.1 Group-Term Insurance

a. Group-term insurance

- a. Group-term insurance is the difference between a permanent term, which is not subject to a premium, and a term, which is not subject to a premium. It is the difference between a term, which is not subject to a premium, and a term, which is not subject to a premium. It is the difference between a term, which is not subject to a premium, and a term, which is not subject to a premium.
- a. Group-term insurance is the difference between a permanent term, which is not subject to a premium, and a term, which is not subject to a premium. It is the difference between a term, which is not subject to a premium, and a term, which is not subject to a premium.

b. Group-term insurance

- a. Individual insurance is a term, which is not subject to a premium, and a term, which is not subject to a premium. It is the difference between a term, which is not subject to a premium, and a term, which is not subject to a premium.
- a. Individual insurance is a term, which is not subject to a premium, and a term, which is not subject to a premium. It is the difference between a term, which is not subject to a premium, and a term, which is not subject to a premium.

c. Group-term insurance

d. Group-term insurance

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RJ Shavelson



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