



Mini-Rotation on the Health Care System

Theme: The Organization and Financing of the US Health Care System

Topic: Evolution of the U.S. Health Insurance System

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Objectives:

By the end of this session, participants should be able to describe:

- The historical context in which the present U.S. health care system evolved.
- The changing roles of key players in the U.S. health care system.
- The challenges facing the system now, and how those challenges affect current initiatives for reform.

Overview of the presentation (August 2014):

Health reform in U.S. and Europe

- European approach, Bismark 1883
- American approach:
 - Robin Hood method: “Steal from the rich, Give to the poor”
 - Fee-for-service
 - Sliding scales
 - Cost shifting

Health insurance in America

- Birth of the Blues
- Private
- Voluntary
- Encouraged by tax laws and WW II wage/price freezes
- Role of the AMA

Key events and developments

- 1960s, Medicare and Medicaid
- HMOs: Kaiser-Permanente in 1940s; early HMOs, 1960-80s

- Cost concerns, Lee Iacocca warning
- 1990s, Clinton health plan
- Health reform, Massachusetts, Affordable Care Act

The future?