

- The 1990s and 2000s saw consolidation among healthcare providers and a backlash against the utilization management of managed care plans. Both actions undercut the ability of managed care plans to selectively contract.
- Consumer-driven health plans offering a high-deductible insurance plan and a tax-sheltered health spending account were emerging in the mid-2000s.

Discussion Questions

1. How might the history of U.S. healthcare been different if single-hospital plans rather than all-hospital plans had been the model Blue Cross adopted?
2. In what ways did insurance undercut physician income opportunities? Overall, how has health insurance affected the demand for physician and hospital services?
3. How might tax policy toward employer-sponsored health insurance affect the extent of coverage employers offer?
4. What features of a PPO have contributed to its rise as the predominant form of managed care for insured workers?