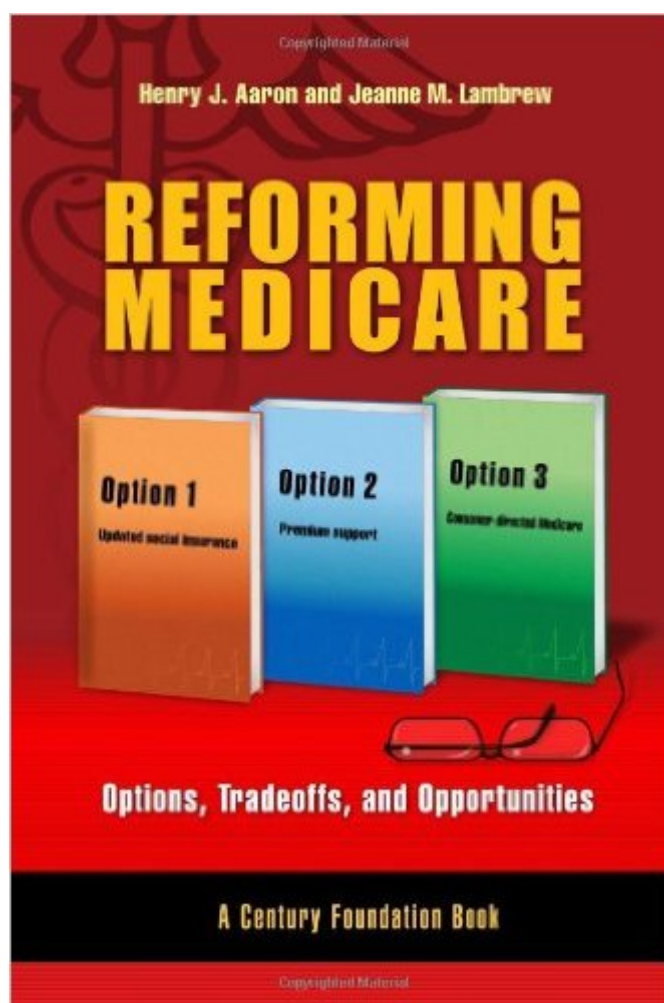


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Reforming Medicare: Options, Tradeoffs, And Opportunities (Century Foundation Books (Brookings Hardcover))



Synopsis

Everyone agrees on the need to reform Medicare but not on how to do it. Some argue the program is too comprehensive, others that it is not comprehensive enough. Some suggest it pays too much for health care, others, too little. Meanwhile, the financial stakes continue to mount. Medicare spending exceeded \$400 billion in 2007, making it more expensive than the entire health systems of most other nations, as well as the largest national public program other than Social Security and national defense. In *Reforming Medicare*, Henry J. Aaron and Jeanne M. Lambrew deftly guide readers through this complex debate. They identify and analyze the three leading approaches to reform. Updated social insurance would retain the current system while rationalizing coverage and reducing bureaucracy. Premium support would replace the current system with a capped, per-person payment that beneficiaries could use to buy health insurance. Consumer-directed Medicare would have beneficiaries pay for care up to a high deductible from government-supported savings accounts and offer premium-support coverage above the deductible. In addition to rating each option on its ability to promote access to health care, improve the quality of care, and control costs, the authors evaluate each reform's political strengths and weaknesses. Given the heat generated by the Medicare debate, it is unlikely that any single approach will be implemented in full. Consequently, Aaron and Lambrew describe incremental strategies that blend elements of each plan. Their analysis provides essential insight into the types of hybrid policies that Congress will consider in coming years.

Book Information

Series: Century Foundation Books (Brookings Hardcover)

Hardcover: 202 pages

Publisher: Brookings Institution Press; 1 edition (July 10, 2008)

Language: English

ISBN-10: 0815701241

ISBN-13: 978-0815701248

Product Dimensions: 6.1 x 0.8 x 9.1 inches

Shipping Weight: 1 pounds (View shipping rates and policies)

Average Customer Review: 3.5 out of 5 stars [See all reviews](#) (2 customer reviews)

Best Sellers Rank: #542,685 in Books (See Top 100 in Books) #25 in [Books > Textbooks >](#)

[Medicine & Health Sciences > Administration & Policy > Medicaid & Medicare](#) #58 in [Books >](#)

[Medical Books > Administration & Medicine Economics > Medicaid & Medicare](#) #178 in [Books >](#)

Customer Reviews

Henry Aaron and Jeanne Lambrew are two of the nation's leading experts on health policy. President Obama has named Lambrew Deputy Director of the new White House Office of Health Reform. Together Aaron and Lambrew have written an informative and accessible overview of the issues facing Medicare--the federal program that provides health coverage for older Americans and persons with disabilities. Their analysis is commendably free of the rhetoric of crisis that too often infuses discussions of the topic. They point out that Medicare's cost growth has roughly paralleled that of private health spending and that systemic reforms in the U.S. health care system would do far more to control Medicare spending than any reform in the program alone. Medicare nevertheless confronts major long-run financial challenges and leaves gaps in benefit protection. Aaron and Lambrew explain and analyze three distinct approaches for restructuring Medicare to deal with these challenges--an improved government-run social insurance program, competing private insurance plans with government premium support, or high-deductible insurance policies coupled with health savings accounts. Their analysis is extremely well balanced and will not fully satisfy die-hard advocates of any of the approaches. My only reservation is that the options are highly stylized, whereas the most likely outcome will feature a mixture of public and private plans competing on a relatively level playing field. Overall, however, the authors have succeeded in their goal of providing a clear, even-handed guide to the debate over Medicare reform.

Very short on text; much of the book is appendices. No amazing insights here.

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