## References

- America's Health Insurance Plans. A Comprehensive Survey of Premiums, Availability and Benefits, 2006–2007. AHIP. December 2007.
- Austin, D. Andrew, and Thomas L. Hungerford. "The Market Structure of the Health Insurance Industry." Congressional Research Service report for Congress, October 15, 2009.
- Baker, Charlie. "Small Group Reform in Massachusetts." *Let's Talk Healthcare*. Blog. May 18, 2009. http://www .letstalkhealthcare.org/uncategoized/small-group-reformin-massachusetts (accessed November 12, 2009).
- Beeuwkes Buntin, Melinda, M. Susan Marquis, and Jill M. Yegian. "The Role of the Individual Health Insurance Market: Prospects for Change." *Health Affairs* 23, no. 6 (2004): 79–90.
- Bluhm, William. "Duration-based Policy Reserves." *Transactions of the Society of Actuaries* 19, no. 3 (2006): 11–32.
  - *——. Individual Health Insurance*. Winstead, CT: ACTEX Publishing, 2007.
- Bundorf, M. Kate, Bradley J. Herring, and Mark V. Pauly. "Health Risk, Income, and Employment-Based Health Insurance." *Forum for Health Economics and Policy*, forthcoming.

Chollet, D. S., and A. M. Kirk. Understanding Individual

Health Insurance Markets: Standards, Practices, and Products in Ten States. Washington, D.C.: Alpha Center, 1998.

- Cochrane, John. "Time-Consistent Health Insurance." Journal of Political Economy 103, no. 3 (1995): 445–73.
- Commonwealth Fund. "2007 Biennial Survey of Health Insurance." 2009. http://www.commonwealthfund.org/Con tent/Grants/2006/Dec/The-Commonwealth-Fund-2007-Biennial-Health-Insurance-Survey.aspx (accessed October 29, 2009).
- Frakt, Austin B., Steven Pizer, and Marian Vrobel. "High Risk Pools for Uninsurable Individuals: Recent Growth, Future Prospects." *Health Care Financing Review* 26.2 (2004): 73–85.
- Herring, Bradley J., and Mark V. Pauly. "Risk Pooling and Regulation: Policy and Reality in Today's Individual Health Insurance Market." *Health Affairs* 26.3 (2007): 770–79.
- Holtz-Eakin, Douglas. Washington Week in Review. October 29, 2007.
- Kingsdale, Jon, and John M. Bertko. "Health Insurance Exchanges: A Typology and Guide to Key Design Issues." *Health Industry Forum*. July 20, 2009.
- Kunreuther, Howard C., Mark V. Pauly, and Stacey McMorrow. *Anomalies in Insurance Markets*. Cambridge University Press, forthcoming.
- Marquis, M. Susan, et al. "Consumer Decision Making in the Individual Health Insurance Market." *Health Affairs* 25.3 (2006): w226–w234. http://content.healthaffairs.org/cgi/ reprint/25/3/w226 (accessed August 28, 2009).
- National Association of Health Underwriters. "Cost and Availability of Insurance for People with Chronic Health Conditions." Press release, March 12, 2002.

Newhouse, Joseph P., and the Insurance Experiment Study

Group. Free for All? Lessons from the Rand Health Insurance Experiment. Cambridge, MA: Harvard University Press, 1993.

- Patel, Vip, and Mark V. Pauly. "Guaranteed Renewability and the Problem of Risk Variation in Individual Health Insurance Markets." *Health Affairs* 21.4 (2002): w280– w289. http://content.healthaffairs.org/cgi/reprint/hlthaff .w2.280v1 (accessed October 29, 2009).
- Pauly, Mark V. "The Economics of Moral Hazard." American Economic Review 58 (1968): 531-537.

------. "The Welfare Economics of Community Rating." Journal of Risk and Insurance (1970): 310–21.

*——. Health Benefits at Work.* Ann Arbor: University of Michigan Press, 1997.

. "Risks and Benefits in Health Care." *Health Affairs* 26.3 (2007): 653–62.

——. "Adverse Selection and Moral Hazard: Implications for Health Insurance Markets." *Incentives and Choice in Health and Health Care*. Eds. Frank A. Sloan and Hirschel Kasper. Cambridge, MA: MIT Press, 2008. 103–129.

Pauly, Mark V., and Bradley J. Herring. *Pooling Health Insurance Risk*. Washington, DC: AEI Press, 1999.

------. "Incentive-compatible Guaranteed Renewable Health Insurance Premiums." *Journal of Health Economics* 25.3 (2006): 395–417.

- Pauly, Mark V., Bradley J. Herring, and David K. Song. "Information Technology and Consumer Search for Health Insurance." *The International Journal of the Economics of Business* 13.1 (2006): 45–63.
- Pauly, Mark V., et al. "Competitive Behavior in the HMO Marketplace." *Health Affairs* 21.1 (2002): 194–202.

Pauly, Mark V., Howard Kunreuther, and Richard Hirth. "Guaranteed Renewability in Insurance." *Journal of Risk and Uncertainty* 10.2 (1995): 143–56.

- Pauly, Mark V., and Robert Lieberthal. "How Risky Is Individual Health Insurance?" *Health Affairs* 27.3 (2008): w242-w249. http://content.healthaffairs.org/cgi/reprint/ 27/3/w242 (accessed August 28, 2009).
- Pauly, Mark V., Allison Percy, and Bradley J. Herring. "Individual versus Job-Based Health Insurance: Weighing the Pros and Cons." *Health Affairs* 18.6 (1999): 28–44.
- Pollitz, Karen, and Richard Sorian. "How Accessible Is Individual Health Insurance for Consumers in Less Than Perfect Health?" Kaiser Family Foundation, 2001.
- Sheiner, Louise. Health Care Costs, Wages, and Aging. Federal Reserve Board of Governors, Finance and Economics Discussion Series, no. 1999–19. Washington, DC: FRB, 1999.
- Sood, Neeraj, et al. "Health Insurance: Should California Regulate Health Insurance Premiums?" Rand Corporation, 2004.
- Sunstein, Cass R., and Richard H. Thaler. Nudge: Improving Decisions about Health, Wealth, and Happiness. New York: Penguin Books, 2008.
- Swartz, K., and D. W. Garnick. "Lessons from New Jersey." *Journal of Health Politics, Policy, and Law* 25.1 (February 2000): 45–70.
- Turnbull, Nancy. Comment on "What's the Role of a Health Exchange?" in *Let's Talk Healthcare*. Blog by Charlie Baker. July 9, 2009. http://www.letstalkhealthcare.org/mahealth-reform/whats-the-role-of-a-health-exchange/ (accessed November 12, 2009).
- Yegian, Jill M., et al. "The Nonpoor Uninsured in California, 1998." *Health Affairs* 19.4 (2000): 171–77.