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Insuring the Uninsurable: The Growth in High-Risk Pools

HSRE Working Paper 12

Abstract

May 15, 2002

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Insuring the Uninsurable: The Growth of High-Risk Pools

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May 15, 2002

The work documented in this paper has been supported by the Centers for Medicare and Medicaid Services (Contract No. 500-95-0062/T.O. #8) and by Abt Associates Inc.

Abstract

This Data Watch studies the growth and affordability of state high-risk pools (also known as comprehensive health insurance associations for high-risk individuals). For a subsidized, yet above-market premium, high-risk pools provide coverage to individuals who do not have access to private health insurance, typically due to pre-existing conditions. While enrollment in most high-risk pools is growing, premiums remain unaffordable to many in the target population. Lowering risk pool premiums in all states to the level currently observed in the most generous states could lead to a modest but significant increase in pool enrollment relative to the numbers of uninsurable individuals.