



# Health Benefits at Work: An Economic and Political Analysis of Employment-Based Health Insurance

*Mark V. Pauly*

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The majority of Americans receive their health insurance for themselves and their families through their job. The employee pays a portion of the premium but the employer chooses the type and amount of coverage offered as well as administers the plan. This book addresses the question: Who really pays for employer-arranged health insurance? Are premiums paid from company profits or do employees bear the cost through lower wages? Pauly suggests that this confusion has complicated the debate on public policy and needs to be alleviated.

This work first shows how views taken by business and political leaders during the Clinton health reform proposal debate were affected by this confusion and did not follow the economic view. It then provides a novel, intuitive, but comprehensive outline of the economic theory that bears on this question. Empirical evidence consistent with the economic view is summarized, and the implications of the view for some important issues in health policy and in practical health benefits management are discussed in detail.

*Health Benefits at Work* explores the political economy of health policy when the stakeholders have an uncertain and possibly incorrect understanding of their actual interests. For the benefits specialist, it provides an accessible treatment of the complex and often counterintuitive economics of health benefits. This will appeal to the health policy community as well as economists and anyone concerned with issues surrounding health insurance in employment settings.

"This book is refreshing . . . clean and intuitive; the logic devastating." --Michael A. Morrissey

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