



Ja Wa Da Pa C

ABSTRACT

Journal of Insurance Regulation

E. Economics of Low-Value Products

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A. Cautionary Disclosures

.. D., ,, ,, 'a, b, ,, a, ,, ,, ,,

C. Comparative Disclosures

7. Fa, ab, 77, 77

. A , , , , , a, ab , a, ab ,

 A_{λ} , A,, ab ,,,, ,, ,, ,, $M = C \qquad , \quad S \qquad , \quad B = a_{i} \quad , \quad , \quad \ldots \quad$, a, , . . . baa, , . . . b , a , . . . a , . a , . a , C., a, a, a, a, a, a, a, a, ,

, , a , , a , , , , , . S, , , -, , , , a , , , , a , , , . \mathbf{a}_{i} , \mathbf{a}_{i} , \mathbf{b}_{i} , \mathbf{b}_{i} , \mathbf{b}_{i} , \mathbf{b}_{i} , \mathbf{a}_{i} , \mathbf{b}_{i} , \mathbf{a}_{i} , \mathbf{b}_{i} , \mathbf{b} $\underline{\textbf{1}}, \quad \text{\downarrow}, \quad \text{$$.,, .a, ..., a, ..., a, ..., b, ., ..., b, ., ..., a,

A. Problems in the Market for Ancillary Health Products

, . , S, . , . - , , , , , , . , . . , .

 $T_{n,n,n}$. STLDI , $T_{n,n,n}$ ACA' , $T_{n,n,n}$ a , $T_{n,n,n}$ a , $T_{n,n,n}$.,,, .,, a, ,,,,, a **, ,** ab, , ., ,,-,, a, \mathbf{a}_{i} , \mathbf{a}_{i} a,, ., .

A, a, -, r, 1 , ra, b, ... H, C, ..., E, ..., a, C, ...,

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B. Reforming Disclosures to Facilitate Product Comparisons

 $oldsymbol{\mathsf{J}}$, , , , , a , , $oldsymbol{\mathsf{J}}$, $oldsymbol{\mathsf{J}}$, , , $oldsymbol{\mathsf{J}}$, , , $oldsymbol{\mathsf{J}}$ $a_{i,j}$, $a_{i,j}$, ,, <u>l</u>a, , , <u>l</u>, ,, ,, <u>l</u>a ,, (Ca ,, ...a, , .).

l , **j**., a , a, , , ,

D , a,, , a , , , a , . . . a , .

Fa ab , a a .

 $D_{i,j}$, , , $a_{i,j}$, .

A \ldots , \ldots , b, , .

R , ab, .

 $T_{n,\infty},\dots,x_n = \{a_1,\dots,a_n,\dots,a_{n-1},\dots,a_{n _{,,,+,+}$, $_{a}$, $_{b}$, $_{a}$, $_{b}$, $_{a}$, $_{a}$, $_{a}$, $_{a}$, $_{a}$, $_{a}$, $_{a}$..., ..., ;),, ..., a, ..., a a_1,\dots,a_r a_r , $a_$ $(A_{i,j}, A_{i,j}, A_{i,j},$, \mathbf{v}_{i} , \mathbf{a}_{i} , \mathbf{a}_{i}

a 、

b a a b NCQA ,, ,,, , , a , , , a a , , , a a , , a , **,** , , , a , ,, , a, , a, . , a, b, Ca , a' D, a, , . . Ma a, , H, a , Ca, (DMHC), , , a, , , a, a, , , , , , , , a, , , a, , , a, , .

. Fa, ab, , a, a,

A, a, ab, ,, a, a, , , a , , , , , a, , a, , , a

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	, , ,	. ,		.a,,a,,a,,,	a , ,	USC 🖲	11-, (b)
(-),	,,, b	a	, . W, ,		, a, a, , , a,	、 , ,	

-. A (a_1, a_2, \dots, a_n) , (a_n, a_n) , (a_n, a_n) , (a_n, a_n) , (a_n, a_n)

. C

, _ , **|** , _

Journal of Insurance Regulation · - I a . Ka , H a , N . <u>https://khn.org/news/trump-administration-loosens-</u> restrictions-on-short-term-health-plans/ healthaffairs.org/do/10.1377/forefront.20200813.226193/full/ $B = \{1, \dots, a, a, a, D, A, B, \dots, a, A, B, \dots, B,$ Economics, 26(,), B_{-1} , S_{-1} , S_{- F , a , ._____

78: . . .

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Sola ball, C., & W. J., H. (). L. a ... G., a ... a ... U.S. Journal of Insurance Regulation, 35

