

Die Bedeutung Von Krankenversicherungsverträgen - Björn-eric Förster

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Der Markt für Gesundheitsleistungen ist geprägt von Marktversagen. Inhalt dieser Arbeit ist die Untersuchung des imperfekten Marktergebnisses für Krankenversicherungsverträge (KV). Die Gründe liegen in den vorhandenen Informationsasymmetrien, welche adverse selection und moral hazard hervorrufen. Lösungsansätzen zu deren Reduzierung kommen heute eine gestiegene Bedeutung zu. Dies zeigt sich auch darin, dass der Nobelpreis für Wirtschaft 2001 an die Wissenschaftler Akerlof, Stiglitz und Spence für ihre Analyse der Märkte mit asymmetrischen Informationen verliehen wurde. Die heutige Gesundheitspolitik hat ein zweidimensionales Zielsystem: Einerseits gewährleistet ein funktionierender Wettbewerbsmarkt eine stetige Effizienzerhöhung. Gleichzeitig muss die Politik aber auch das Ziel der distributiven Gerechtigkeit verfolgen, was unter Umständen Markteingriffe notwendig macht. Am Beispiel des Marktes für KV wird dieser trade-off beschrieben und analysiert. Author: Förster, Björn-eric Publisher: GRIN Verlag Illustration: N Language: GER Title: Die Bedeutung von Krankenversicherungsverträgen Pages: 00020 (Encrypted PDF) On Sale: 2005-01-01 SKU-13/ISBN: 9783638386999 Category: Business & Economics : Management - General

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