

## **Author's Reply to Discussions**

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The authors appreciate the discussions of our paper including Professor Olshansky's written discussion received after the close of the symposium. We have not significantly altered the paper as presented at the symposium, but do have some comments.

The authors did, and do, recognize the work done by Euro-REVES and many authors, including Jean Marie Robine; two of his publications, and the works of many others, are listed in the reference section of our paper. From this large body of reference material, we did especially feature the work on HALYs, DALYs and QALYs, in Section 8 of our paper.

The reference material in general deals "in the large" with population data and population groups; "health expectancy" as described in our paper, however, deals "in the small" with individuals. We are interested in the health expectancy (within controls of specific individuals, taking into account actual ailments, if any, presently suffered by such individuals. We believe that the expression "healthy" must be defined. We believe that results must be of practical use by professionals working with seniors and others.

An early published account of "health expectancy," in the actuarial sense, appeared on August 16, 1999 in the *National Underwriter*: "Health Expectancy, a Tool for the Senior Market," by John M. Bragg.

With due respect, and without wishing to overemphasize parallelism, the authors are reminded of the controversies which took place in the 1920s, and later, between the advocates of relativity (dealing with the large) and the advocates of quantum mechanics (dealing with the small). The two approaches are entirely different. With our actuarial way of determining health expectancy, the authors are happy to be in the second camp.