

The Effect of Benefit Plan Reimbursement Provisions on Health Care Cost
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Abstract

The fact that the more is paid by a health insurance plan the more services will be utilized is well known. Estimating the exact relationship is more complicated by the fact that the independent variable, the plan's reimbursement is a function. Also, generally the specifics of the reimbursement are not included in health care data, just the actual amount reimbursed on each claim. In this study, I will take actual claim data and develop some of the relationship using regression and non-parametric methods.