



## Moral Hazard Effects in Health Insurance

By Olesya Kazantseva

Grin Verlag Gmbh Grin Verlag. Taschenbuch. Book Condition: Neu. 210x148x1 mm. This item is printed on demand - Print on Demand Titel. Neuware - Seminar paper from the year 2014 in the subject Business economics - Economic Policy, grade: 1,3, University of Kassel, language: English, abstract: Within the discussion about the increasing expenditures in health insurance, the overutilization of medical care is often attributed to the existence of a moral hazard problem. Since moral hazard has a great impact on health insurance policies, there is a growing interest in the economic literature to identify and to measure its effects. Although the problem of overconsumption of medical care does not mean moral hazard per se, the determination of the latter may reduce its scope and help to mitigate the problem of overutilization. The main objective of this paper is an empirical evidence of the moral hazard phenomenon. By analysing the economic literature on moral hazard in health insurance this paper seeks for examples of its empirical evidence, whereby the emphasis lies on distinguishing between the demand-oriented (especially ex-post) and the supply-oriented (external) moral hazard. 20 pp. Englisch.



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