

**Table 1: Variables and Scores on Regulation of Market Competition**

	Start Date	Regulation							Degree of Regulation: Total Score	Outcomes		
		Experiment with market competition	Guaranteed Issue for individuals in geographic areas where offered	Community rating or Modified community rating	Individual Mandates	Low income subsidy	Standard benefits package	Risk pool for insurers		Limit Insurers profits on basic policy	Access	Quality
Switzerland	1994-96	yes	Yes	Yes	Yes	Yes	Yes	Yes	7	Maintained at Near 100%	?	Up
Netherlands	2006	yes	Yes	Yes	Yes	Yes	Yes	No	6	Maintained at Near 100%	?	Up 5.5% 2007
<b>USA</b>												
Massachusetts	2006/2007	No	Yes	Yes	Yes	No	No	No	3	Up: increased to near 100% (with Connector)	?	Up
Medicare Advantage Plans	1997 & 2003	Yes	Yes	No	No	No	No	No	2	Up: Increased enrollment Since Rx, Part D added	?	Up <sup>1</sup>
Private independent health insurance market	Since mid-20 <sup>th</sup> century	No	No	No	No	No	No	No	0	Down - more uninsured and underinsured	? <sup>2</sup>	Up

<sup>1</sup> Biles et al, 2004, "The Cost of Privatization: Extra Payments to Medicare Advantage Plans", Commonwealth Fund

<sup>2</sup> OECD 2004 "Private Health Insurance in OECD Countries"

## Table 2: Cost Containment by Market Competition

Hypothesis Rejected: If A is a Necessary Condition for B, then there should be no cases in the upper-left cell

Hypothesis Rejected: If A is sufficient for B, all cases will be in the upper-right cell

<b>Cost Containment (B)</b>	<b>Present</b>	Canada, Finland, Japan and other OECD countries without markets	
	<b>Absent</b>		Switzerland Netherland Massachusetts Medicare Advantage Private Independent Health Insurance Market in the U.S.
		<b>Absent</b>	<b>Present</b>
	<b>Market Competition in the Health Sector (A)</b>		

**Table 3: Access by Market Competition**

**Hypothesis Rejected: If A is a Sufficient Condition for B, then there should be no cases in the lower right cell**

<b>Access Maintained or Improved (B)</b>	<b>Present</b>	Canada, Finland, Japan and other OECD countries without markets	Switzerland Netherlands Massachusetts Medicare Advantage
	<b>Absent</b>		Private Independent Health Insurance Market in the U.S.
		<b>Absent</b>	<b>Present</b>
	<b>Market Competition in the Health Sector (A)</b>		

## Table 4: Access by Degree of Regulation of Market Competition

Hypothesis is accepted: If CA is a Sufficient Condition for B, then there should be no cases in the lower right cell

<b>Access is maintained or improved (B)</b>	<b>Present</b>	<b>Massachusetts Medicare Advantage</b>	<b>Switzerland Netherlands</b>
	<b>Absent</b>	<b>Private Independent Health Insurance Market in the U.S.</b>	
		<b>Low</b>	<b>High</b>
	<b>Level of Regulation (C) of Market Competition (A) in the Health Sector (CA)</b>		

Figure 1. Access by Regulation of Market Competition

