

Providing Health Care Benefits in Retirement

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Providing Health Care Benefits in Retirement

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Edited by
Judith F. Mazo
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Preface

This is a book about health care insurance for retirees in the United States. In the past, many employers automatically extended to workers who retired before age 65 the same health insurance package provided to active employees. At and after age 65, older retirees would turn to Medicare coverage for large components of their medical care needs.

Unfortunately, health insurance coverage patterns have changed in the last decade, leaving many older (as well as younger) Americans susceptible to economic insecurity occasioned by inadequate health insurance coverage. One objective of this volume is to evaluate several explanations for recent trends in retiree health insurance patterns. These explanations are often complex, as illustrated by contributors to this volume who come from private sector management and labor, and who are economists, physicians, and policymakers.

As the health care reform debate continues, a second objective of this book is to underscore the need to focus on retirees' special health issues. Policy discussions frequently have overlooked both the costs of offering retiree health insurance coverage and the benefits of providing health care to the elderly. As many contributors to this volume note, the elderly are caught between the pincers of reform proposals: prospective benefits legislation that certainly will affect employer willingness to continue support for expensive retiree health benefits, and Medicare changes that also may curtail benefits obtainable from the government. The fact that these reforms often are targeted at the types of medical care most often consumed by older people makes this group deserving of special attention.

The last and, perhaps, most important goal of this book is to offer new perspectives and evaluative tools that readers then may use to examine these as well as other health reform concerns. To this end, the contribu-

tors have supplied an unusually rich combination of facts and philosophical insights, derived from ethicists and academicians as well as from medical and benefits practitioners. These discussions should inform the public by supplying a much needed perspective on health care insurance for retirees.

This volume owes its existence to the vision and hard work of Judith Mazo, Anna Rappaport, and Sylvester Schieber, who conceived of the May 1993 conference at which earlier versions of these papers and discussions were presented. On behalf of the Pension Research Council of the Wharton School of the University of Pennsylvania, I wish to thank the editors and all contributors. The Pension Research Council also acknowledges the groups that supported the excellent research that led to this volume, including the Institutional Members of the Pension Research Council, the Office of the Dean of the Wharton School which designated this event as a Wharton Impact Conference, and the Leonard Davis Institute of Health Economics.

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