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The health care system in the United States has been called “a paradox of excess and deprivation” (Enthoven & Kronick, 1989). Some persons receive too little care because they are uninsured, inadequately insured, or have Medicaid coverage that many physicians will not accept.

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Divide into two groups: one insurance company selling community-rated health insurance policies and the other selling experience-rated policies. Each side should try to convince the instructor to buy its policy, first with the instructor as

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a young, healthy person, and then with the instructor as an older person with diabetes.

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