

Healthcare Delivery – Healthcare Options

Bibliography

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Appearance Focused Wellness Plans

1. [2007 Report of the 2006 Statistics: National Clearinghouse of Plastic Surgery Statistics](#). Arlington Heights, IL: American Society of Plastic Surgeons, 2007. (HO-208)
Nearly 11 million cosmetic plastic surgery procedures were performed in the United States in 2006, according to statistics released by the American Society of Plastic Surgeons. Statistics were collected through an online national database for plastic surgery procedures, Tracking Operations and Outcomes for Plastic SurgeonsSM (TOPSSM). The data were combined with the annual survey sent to ABMS board-certified physicians. Responses were aggregated and extrapolated to the population of more than 23,000 physicians most likely to perform cosmetic and reconstructive plastic surgery procedures.
2. Levine, N., MD. [Financing your Cosmetic Surgery](#). WebMD, Last Updated September 18, 2007 (HO-207)
A survey by the American Society of Plastic Surgeons found that in 2006, average surgeon fees for cosmetic procedures were: Botox - \$492, Eyelid surgery (blepharoplasty) - \$2,877, Cheek implants - \$1,764, Face lift (rhytidectomy) - \$4,856, Chemical peel - \$686, Forehead/brow lift - \$2,846, Chin implant - \$1,910, Laser skin resurfacing - \$2,160, Collagen injection - \$390, Lip augmentation - \$1,603, Dermabrasion - \$264 and Nose surgery (rhinoplasty) - \$ 3,841. There are additional costs (fees for anesthesia, operating room facilities or other related expenses.) The total bill can be 50% to 100% higher than the surgeon fees above. In some cases, health insurance may cover some of the costs of cosmetic surgery.
3. Beans, B. E. "Is Plastic Surgery Right for You?" [Health & You](#) 21(3): 27-28, Fall 2005. (HO-136)
The American Society of Plastic Surgeons reported that 9.2 million cosmetic procedures took place in 2004.

Catastrophic Illness

4. Wojcik, J. "Critical Illness Insurance Fills Gaps Left by Other Coverage Cuts." [Business Insurance](#). 40 (9): 10, February 27, 2006. (HO-180)
The lump sum payments critical illness insurance policies typically provided ranged from \$10,000 to \$50,000, with premiums ranging between \$250 and \$400 per year in 2006.
5. Wild, R. "Pointless Policies." [AARP: The Magazine](#). 47: 13, March/April 2004. (HO-039)
Cancer Insurance could cost more than \$400 per year, according to Robert O. Weagley, PhD, a consumer and family economics expert at the University of Missouri-Columbia.

Complimentary Medicine

6. "Thomson Medstat Survey Finds Over One-Third Of Americans Now Using Alternative Medicine." [Medical News Today](#), February 14, 2007. (HO-211)
Thomson Medstat's 2006 consumer healthcare survey asked 23,000 adults about their use of alternative medicine and found that 37.2 percent of U.S. households used some form of alternative medicine.
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Health Forum LLC, a subsidiary of AHA, conducted a survey of nearly 1,400 hospitals throughout the United States in 2005. Nearly 27% of the hospitals that responded were offering one or more CAM therapies.

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Outpatient claims for the treatment of back pain were analyzed. Most people used only CAM (43%) or only conventional providers (45%) for back pain treatment, with merely 12% using both. Average amount allowed per outpatient low back pain claim for CAM visits was: mean \$50, SD \$28. Total outpatient costs for the treatment of back pain for the group using both CAM and conventional care was: mean \$1079, SD \$1185, and for the group using CAM only was: mean \$342, SD \$429.
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In 2004, acupuncture coverage was 47% of covered workers, and chiropractic coverage was 87%, according to Kaiser/HRET data.
10. [Employer Health Benefits 2004 Annual Survey](#), The Kaiser Family Foundation and Health Research and Educational Trust: 2004. (HO-095)
Kaiser/HRET surveyed 3,017 US firms in 2004. 47% offered acupuncture coverage and 87% offered chiropractic coverage.

Consumer Driven Plans

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More than 40% of U.S companies were expected to offer a consumer-driven health plan during 2007, according to the Heartland Institute.
12. [National Survey Shows Employee Fears about Consumer-Driven Health Plans on Decline](#). Aon Corporation, September 12, 2007 (HO-213)
Human capital consulting organization of Aon Corporation and the International Society of Certified Employee Benefit Specialists conducted a nationwide study of 470 employers in 2007 and found that 37% offering of employers were offering consumer driven health plans to employees, up from 28% of employers in 2006 and 22% in 2005
13. Gabel, J. R., et al. [Behind the Slow Growth of Employer-Based Consumer-Driven Health Plans](#). Washington, DC: Center for Studying Health System Change, December 2006. (HO-170)
According to the 2006 Kaiser Family Foundation/Health Research and Educational Trust Employer Health Benefits Survey (KFF/HRET), workers' average monthly premium contribution for single coverage in CDHPs was \$56 in 2006. In 2006, the average annual in-network deductible in CDHPs—when offered as choice to workers—was \$1,459 for single coverage. When offered a choice of plans, 19% of employees selected CDHPs in 2006.
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29% of employers will offer CDHPs to employees in the next year, according to a June 2006 survey of 1,000 member agents and brokers of the National Association of Health Underwriters. The 2005 Employee Health Benefits Annual Survey found that less than 5% of Americans with private health insurance had CDHPs. 438,000 Americans enrolled in 2004; by January 2006, there were 3.2 million, reported America's Health Insurance Plans.
15. Pierce, O. "Analysis: HSAs Rolled Out for Small Firms." [UPI](#), August 22, 2006. (HO-168)
A Government Accountability Report stated that 3 million people were covered by consumer directed plans in 2005, and between 5-6 million were in 2006. Blue Cross estimated that between 17%-60% of employees chose consumer directed plan options in 2006.
16. Rose, J. R. "Consumer-Driven Health Plans Gaining Popularity." [Medical Economics](#). 83 (15): 17, August 4, 2006. (HO-176)
Aon Consulting and the International Society of Certified Employee Benefit Specialists conducted a nationwide survey of 434 employers in 2006 and found that 28% offered a CDHP (22% in 2005). 40% of the remaining respondents plan to offer a CDHP. About 5 million people (nearly 3% of the 177 million Americans with private health coverage) participated in CDHPs in 2006, according to the Government Accountability Office.
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The Government Accounting Office examined survey data and interviewed and obtained data from employers, insurance carriers, individuals, financial institutions and experts to estimate that the number of enrollees and dependents in consumer directed health plans increased from about 3 million in January 2005 to 5-6 million in January 2006.
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Roughly 4 million CDHPs had been sold in 2005, of which about 1 million were HSAs and the remainder HRAs.

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Healthquest found that there were 2.6 million people enrolled in consumer directed plans in 2005.
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The National Center for Policy Analysis reported that 15% of employers offered consumer driven plans in 2004 and it was estimated that about 30% would offer the plans in 2005.
21. [Consumer Directed Insurance Products: Survey Results \[Health Savings Accounts/Health Reimbursement Arrangements\]](#), Reden & Anders, April 2005. PowerPoint presentation accessed on June 4, 2005. (HO-106)
61 companies received email surveys between Oct-Nov 04. Survey data was supplemented with telephone contacts and publicly available information. 28 companies representing 800,000 covered lives responded. 87% offered HRA and HSA. 7% offered HRA only; 7% offered HSA only.
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The National Business Group on Health and Watson Wyatt Worldwide surveyed 159 large employers in 2004. Results showed that consumer directed plans covered 480,000 workers in 2004. Nearly one-third of employers offered consumer directed plans in 2004, though less than 2% offered only consumer directed plans.

Concierge Care

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In 2007, boutique medicine patients paid from \$1,500 - \$25,000 a year. One practice, MDVIP, covered 60,000 lives in 2007.
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Current Healthcare System

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The annual premium for an employer health plan covering a family of four averaged nearly \$11,500 and the annual premium for single coverage averaged over \$4,200 in 2006, according to the Kaiser/HRET survey.
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According to a study by Hewitt Associates, the cost of providing health-care benefits to employees was \$7,982 in 2007. The average employee contribution toward premiums was \$1,690. Hewitt data included than 1,800 health plans throughout the U.S., including 400 large employers, and more than 18 million plan participants in its survey. The results were based on responses from employers that pay premiums to insurance companies for coverage and employers who are self-insured.

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David Cutler, a Harvard economics professor, stated that health insurance cost \$11,000 or \$12,000 a year in 2007.
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The Kaiser Family Foundation reported that total average annual cost for family coverage premiums in 2007 was \$12,106. 60% of employers offered health benefits in 2007. The telephone survey, which ended in May and was conducted by Kaiser and the Health Research and Educational Trust, queried 3,078 public and private employers and was based on 1,997 that responded to the full survey.
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A wide-ranging national telephone survey taken in September 2006 by USA TODAY, ABC News and the Kaiser Family Foundation found that 80% of respondents were dissatisfied with the total tab the nation spends on health care. The average yearly cost of the most popular type of insurance plan offered by employers hit \$11,765 in 2006, with the average employee paying \$3,226 of that total, a Kaiser Family Foundation study showed.
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The average employee share of premiums was \$2,712 in 2005.
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Actuarial and consulting firm Milliman reported that the average family of four with an employer sponsored PPO spent more than \$12,200 on medical expenses in 2005.
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According to the Employee Benefits Survey, the average monthly premium for family coverage for full-time employees was \$263.65 (\$3,163.80 annually) in 2004.
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Milliman Inc. completed its first annual study to produce the Milliman Medical Index (MMI), which measures average spending by a family of four covered by an employer-sponsored PPO program. The average annual medical cost for a family of four was \$11,192 in 2004 and \$12,214 in 2005.
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Kaiser/HRET surveyed 2,013 US firms by telephone in 2005. The average annual cost of health insurance was \$4,024 for single coverage and \$10,880 for families in 2005.
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58. [Employer Health Benefits Annual Survey](#), The Kaiser Family Foundation and Health Research and Educational Trust: 2004. (HO-095)

Kaiser/HRET surveyed 3,017 US firms in 2004. The average annual cost of health insurance was \$3,696 for single coverage and \$9,948 for families in 2004.

Defined Contribution Plans

59. "2007 Plansponsor DC Survey: Picking Up the Pace." [Plansponsor Magazine](#). November 2007. (HO-231)
23.1% of responding employers to Plansponsor's 2007 Defined Contribution Survey had programs in place compared with 17.1% in 2006. The median participation rate among eligible employees was 78% in 2007 and 75% in 2006 (average 72.7% in 2007 and 70.1% in 2006)

Diet Focused Wellness Plans

60. Okie, S., "The Employer as Health Coach." [New England Journal of Medicine](#). 357 (15): 1465-9, October 11, 2007. (HO-229)
A 2007 Watson Wyatt survey of 573 U.S. employers with 11 million employees found that 42% had obesity-reduction programs.
61. Schoultz, C. O. C. [Employment Policies: Corporate Wellness Plans Are Increasing, Changing, Business Group Survey Finds](#). Daily Labor Report, September 21, 2007. (HO-220)
The Business Roundtable, a group of 160 large U.S. companies surveyed their membership to find that in 2006-07, 85% included obesity management.
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A three-page questionnaire was sent to eligible Pennsylvania health plans. Sixteen of 19 eligible plans (84%) responded. All plans provided some coverage for bariatric surgery. 56% stated that they covered individual dietary counseling, but only five paid for intensive counseling. Less than 50% of plans reimbursed other forms of lifestyle modification or weight loss medication.
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In 2005, the annual Jenny Craig membership was \$5,078 (\$4,750 for just meals). The author estimated that the yearly average for a fitness plan that included diet, exercise, doctor visits and gear was between \$5,027-\$5,855.
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45 million Americans diet each year.

Disease Management Programs

69. [Disease Management Programs May Improve Quality of Care, But May Not Save Money](#). RAND Corporation, December 10, 2007 (HO-225)

RAND researchers selected 29 evaluations, systemic reviews and meta-analyses to focus on, covering 317 unique studies, finding that 96% of the top 150 U.S. health insurance companies offered some form of disease management service in 2005.

70. Okie, S., "The Employer as Health Coach." [New England Journal of Medicine](#). 357 (15): 1465-9, October 11, 2007. (HO-229)
A 2007 Watson Wyatt survey of 573 U.S. employers with 11 million employees found that 28% offered reduced insurance premiums for participation in health management programs.
71. McQueen, M. P. "Look Who's Watching Your Health Expenses: Employers Increasingly Turn to 'Care Managers' to Control Medical Costs, but Some Wonder if Patients Always Benefit." [Wall Street Journal](#), September 25, 2007. (HO-200)
A spokeswoman for Blue Cross-Blue Shield of Minnesota said: "Our research shows that over 90% of members who participate with our care-management programs say they are satisfied or very satisfied with their interactions in the programs."
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The Business Roundtable, a group of 160 large U.S. companies surveyed their membership to find that in 2006-07, over four out of five offered disease management programs.
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A 2007 survey conducted by the ERISA Industry Committee (ERIC), the National Association of Manufacturers (NAM) and IncentOne Inc. of 242 major employers found that 75% of the surveyed employers offered health-management programs to their employees.
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eMedicine/Web-based

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71% of online users turn to their computers to research health issues, according to 2006 research from JupiterKagan Inc.'s JupiterResearch.
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80% of American Internet users, or some 113 million adults, searched for information on health topics in 2006.
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Markle Foundation and the Robert Wood Johnson Foundation surveys found that 72% of Americans were eager for a nationwide electronic information exchange and the functionality that personal health records offered in 2005.
79. "Widespread Adoption of Health Information Technology Could Save \$162 Billion a Year, Says RAND Study, But the Federal Government Needs to Help," [Health Affairs](#). Press Release. September 14, 2005. (HO-139)
RAND found that 15%-20% of US physicians' offices and 20%-25% of hospitals had electronic medical records in 2005.
80. "RAND Reports Unprecedented Consumer Demand for Online Health Info." [Medicine on the Net](#), May 2005: 9. (HO-112)
As of March 2005, more than 60% of American consumers searched for online health information to make treatment decisions in the last 12 months, according to a report released by RAND and the Blue Cross and Blue Shield Association.
81. Freudenheim, M. "Digital Rx: Take Two Aspirins and E-Mail Me in the Morning." [New York Times](#): A1, C9, March 2, 2005. (HO-104)
In 2005, fees paid by insurance companies to doctors for using e-mail consultations were listed: \$25 for each Blue Cross of California exchange (\$24-\$30 were amounts various BCBS plans paid doctors for online consultations), \$30 for each Dartmouth-Hitchcock online visit, and \$60 per year for patients to use the Palo Alto Medical Foundation's online answers service. Some patients were charged a \$5-\$10 co-pay for these services.

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RelayHealth tracked utilization of their online doctor-patient communication services product. They found that the average patient used RelayHealth to communicate with their doctor 1-2 times per year at a co-pay of \$5-7 per webVisit in 2003 and 2004.
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Exercise Focused Wellness Plans

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73% of clients stayed with an exercise program for one year or longer in 2007. Results were compiled from the responses of 225 IDEA members who are health club owners, fitness center managers and/or exercise program directors.
87. Schroeder, B. [IDEA Health & Fitness Association Announces Results of 2006 Programs & Equipment Survey, Ranking Top Activities and Equipment to Meet a Variety of Individualized Fitness Needs](#). San Diego, CA: IDEA Health and Fitness Association, August 8, 2006. (HO-210)
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88. Matamoros, F. "Cost of Living: The Road to Fitness." [Boston Globe](#): D4, January 2, 2005. (HO-100)
In 2005, the average yearly membership at Gold's Gym was \$500. The author estimated that the yearly average for a fitness plan that included diet, exercise, doctor visits and gear was between \$5,027-\$5,855.

Faith-Based Health Insurance

89. "Washington Post Examines Faith-Based Health Plans." [Medical News Today](#), October 31, 2005. (HO-216)
Members paid \$2,400-\$4,800 per year to their churches for faith-based health insurance in 2005.
90. Freudenheim, M. "Federal Health Plans to Include One Shaped by Catholic Tenets." [New York Times](#): A1, C3, September 25, 2004. (HO-082)
In November 2004, the United States government began a new form of health coverage for federal workers, a Catholic health plan that excludes payment for contraceptives, abortion, sterilization and artificial insemination. OSF Health sponsored the plan, which was available to 4 million federal workers and offered a choice of 249 plans for 2005. The employee's monthly premium was \$80.30 for individuals and \$199.66 for families.

Flexible Spending Accounts

91. "Consumer-Driven Participation: Enrollment in New CDHPs Remains Low." [Employee Benefit News](#). June 15, 2006. (HO-178)
Paul Dennet, vice president of health policy for the American Benefits Council, estimated that 20% of eligible employees participated in FSAs in 2006.
92. [Flexible Spending Accounts, Flexible Cards? An Examination of Prepaid Cards in the Health Care FSA Market](#). San Francisco, CA: Celent, May 15, 2006. (HO-223)

Celent conducted FSA administrator interviews to project the number of flexible spending accounts for 2005 - 17,000, 2006 - 18,000, 2007 - 19,000, 2008 - 18,000.

93. Armour, S. "Workers Forfeit Millions in Health Spending Accounts." [USA Today](#), December 20, 2004. (HO-224)
About 7 million Americans were enrolled in flexible spending accounts in 2004, according to the Employers Council on Flexible Compensation.

Genetically Personalized Care

94. "Taking Charge of our Own Health." [Parade Magazine](#), August 2004. (HO-077)
A poll conducted by Charlton Research Co., commissioned by Parade Magazine and Research!America, of 1,000 nationally representative people, found that 34% of people would be willing to pay more for genetically personalized health care in 2004.

Health Coverage Tax Credits

95. Palmisiano, D. J., et al. "Expanding Insurance Coverage through Tax Credits, Consumer Choice, and Market Enhancements: The American Medical Association Proposal for Health Insurance Reform." [Journal of the American Medical Association](#) 291(18): 2237-2242, May 11, 2004. (HO-075)
According to research published in Health Affairs, the average family health insurance tax subsidy was \$1,492 in 2004, with averages of \$102 for low-income and \$2,780 for high-income families.
96. Pear, R. "Sluggish start for Offer of Tax Credit for Insurance." [New York Times](#), January 25, 2004 (HO-056)
The Health Coverage Tax Credit Program was created in 2002 to offer tax credits to jobless workers who buy health insurance. As of January 2004, 8,374 workers were receiving the credits (25,000 people, including dependents) out of the anticipated 500,000 that the government hoped would use the program. In 2004, 29 states have designated health plans to provide coverage to people receiving the tax credit. Consumers would have to pay 35% of their insurance premium, which would be about \$3,360 annually for state-based health insurance, according to federal officials. One person interviewed for this article was quoted \$22,680 for her annual share of the health insurance premium to be eligible for this program.

Health Reimbursement Accounts

97. Okie, S., "The Employer as Health Coach." [New England Journal of Medicine](#), 357 (15): 1465-9, October 11, 2007. (HO-229)
A 2007 Watson Wyatt survey of 573 U.S. employers with 11 million employees found that 72% offered HRAs.
98. [Consumer Directed Insurance Products: Survey Results \[Health Savings Accounts/Health Reimbursement Arrangements\]](#), Reden & Anders, April 2005. PowerPoint presentation accessed on June 4, 2005. (HO-106)
61 companies received email surveys between Oct-Nov 04. Survey data was supplemented with telephone contacts and publicly available information. 28 companies representing 800,000 covered lives responded. 87% offered HRA and HSA. 7% offered HRA only; 7% offered HSA only.
99. [Employer Health Benefits: 2005 Summary of Findings](#). The Kaiser Family Foundation and Health Research and Educational Trust, 2005. (HO-161)
Kaiser/HRET surveyed 2,013 US firms by telephone in 2005. 1.9% of firms offered an HRA in 2005 (covering 1.6 million workers). HRA average annual deductibles were \$1,870 for single coverage and \$3,686 for families.
100. "CDH Products and Enrollment Data from Select Vendors and Insurers." [Inside Consumer-Directed Care](#) 2(18): 6-7, September 24, 2004. (HO-094)
Atlantic Information Services, Inc. found that there were over 1,486,425 lives covered by 19 selected insurers through consumer driven plans in 2004. Aetna covered 191,000 lives through their HealthFund HRA and United Health Group covered nearly 100,000 lives through their iPlan high-deductible PPO paired with an HRA.

Health Savings Accounts

101. Knight, V. "Health-Care Premiums Expected to Jump 8.7% in 2008, Study Says." [Wall Street Journal](#), September 24, 2007. (HO-201)
According to a study by Hewitt Associates, more than 20% of employers offer, or plan to offer, a high-deductible health plan with a tax-advantaged health savings account, or HSA, by the end of this year, and almost half are considering offering one at

a future date. 3% of employees elected these plans in 2006. Hewitt data included than 1,800 health plans throughout the U.S., including 400 large employers, and more than 18 million plan participants in its survey. The results were based on responses from employers that pay premiums to insurance companies for coverage and employers who are self-insured.

102. Freudenheim, M. "Cost of Health Insurance Rises Again, but at a Slightly Slower Rate." [New York Times](#), September 12, 2007. (HO-198)
A telephone survey, which ended in May and was conducted by Kaiser and the Health Research and Educational Trust, queried 3,078 public and private employers and was based on 1,997 that responded to the full survey. It found that almost one in five large employers offered some sort of health savings option, combined with high-deductible insurance, in 2007.
103. Rowan, C. [Health Savings Account Enrollees Predicted to Rise to 30 Million by 2009](#). Mintel, May 10, 2007 (HO-194)
Mintel's survey revealed that 13% of employees had a HSA through their employer in 2007.
104. Kotlikoff, L. J. [The Healthcare Fix: Universal Insurance for All Americans](#). Cambridge, MA: The MIT Press, 2007. (HO-203)
3 million people had health savings accounts in 2007.
105. Dicken, J. E. [Health Savings Accounts: Early Enrollee Experiences with Accounts and Eligible Health Plans](#). Washington, D.C.: Subcommittee on Health Care, Committee on Finance, U.S. Senate, September 26, 2006. (HO-162)
The number of enrollees and dependents covered by an HSA-eligible plan increased from about 438,000 in September 2004 to about 3 million in January 2006. Annual deductibles for HSA-eligible plans averaged \$1,901 for single coverage and \$4,070 for family coverage in 2005.
106. [Consumer-Directed Health Plans: Early Enrollee Experiences with Health Savings Accounts and Eligible Health Plans](#). Washington, DC: Government Accountability Office, August 2006. (HO-169)
The Government Accountability Office studied IRS records and found that the average deduction for health savings accounts was \$2,100 in 2004.
107. [HSAs and Account-Based Health Plans](#). Washington, D.C.: America's Health Insurance Plans, June 2006. (HO-165)
The AHIP HSA Census found that 438,000 people were enrolled in HSAs in 2004, 1,031,000 in 2005 and 3,168,000 in 2006. The average annual premiums were \$2,700 for single plans and \$7,909 for family coverage, according to Kaiser Family Foundation research.
108. Luhby, T. Bush Advocates Health Accounts. [Newsday](#): A48, February 2, 2006. (HO-145)
America's Health Insurance Plans (AHIP) reported that over 3 million people signed up for high-deductible policies with HSAs in 2006. HSAs had deductibles of at least \$1,050 for individuals and \$2,100 for families in 2006.
109. Bush, G. W. [The Economic Report of the President, Transmitted to Congress February 2006](#). Washington, DC, United States Government Printing Office. February 2006. (HO-150)
HSA minimum deductibles were \$1,050 for individuals and \$2,100 for families with annual out-of-pocket limits of no more than \$5,250 or \$10,500 for individuals and families in 2006. As of January 2006, at least 3 million people were covered by HSA plans.
110. [Summary: January 2006 Census Shows 3.2 Million People Covered By HSA Plans](#). Washington, DC: America's Health Insurance Plans, January 2006. (HO-174)
A periodic census by America's Health Insurance Plans (AHIP) of its member companies shows that the number of people covered by health savings accounts/high-deductible health plans (HSA/HDHPs) was almost 3.2 million in January 2006, more than triple the HSA/HDHP coverage of about one million reported by AHIP members in March 2005. There were 438,000 members in 2004.
111. Robinson, J. C. "Health Savings Accounts - The Ownership Society." [New England Journal of Medicine](#) 353(12): 1199-1202, September 22, 2005. (HO-130)
America's Health Insurance Plans found that the HSA market averaged \$2,790 for single persons and \$5,230 for families in 2005.
112. [The Changing Landscape of Health Insurance: Summary of Current Trends in Health Insurance](#). Waltham, MA, Massachusetts Medical Society, September 2005. (HO-138)
In 2005, health savings accounts had a minimum deductible of \$1,000 for individuals and \$2,000 for families
113. Andrews, M. "The Promise and Pitfalls of Health Savings Accounts." [New York Times](#). August 14, 2005.
[Inside Consumer Directed Care](#) reported that there were 425,000 health savings accounts in 2005.

114. Covertheuninsuredweek.org [HSAs, Growing in Popularity, Represent a Philosophical Shift](#), Robert Wood Johnson Foundation. July 21, 2005. (HO-126)
The New York Times reported that 8% of large employers offered HSAs in 2005, and 18% planned to offer them in 2006, and 47% are considering offering them.
115. "Report Offers Skeptical View of HSAs." [Medicine on the Net](#): 3, July 2005. (HO-134)
The Commonwealth Fund reported that 1 million people were enrolled in health savings accounts in the US in 2005.
116. Covertheuninsuredweek.org. [Surveys Look at Appeal of Health Savings Accounts](#), Robert Wood Johnson Foundation. May 11, 2005. (HO-115)
America's Health Insurance Plans conducted a survey and found that 1,031,000 HSAs have been opened between 2003-2005.
117. [Summary: Number Of HSA Plans Exceeded One Million in March 2005](#). Washington, DC, America's Health Insurance Plans. Accessed on June 10, 2005. (HO-108)
An ongoing census by America's Health Insurance Plans (AHIP) found that the number of people covered by health savings accounts was 1,031,000 in March 2005 and 438,000 in September 2004.
118. [Consumer Directed Insurance Products: Survey Results \[Health Savings Accounts/Health Reimbursement Arrangements\]](#), Reden & Anders, April 2005. PowerPoint presentation accessed on June 4, 2005. (HO-106)
61 companies received email surveys between Oct-Nov 04. Survey data was supplemented with telephone contacts and publicly available information. 28 companies representing 800,000 covered lives responded. 87% offered HRA and HSA. 7% offered HRA only; 7% offered HSA only.
119. Freudenheim, M. "Health Savings Accounts Off to a Slow Start." [New York Times](#), January 11, 2005. (HO-097)
A random survey of 1,000 people by Watson Wyatt Worldwide in 2005 found that less than a third of workers with health insurance heard about health savings accounts, and once described, 66% said that paying the full price of prescription drugs until the coverage kicked in seemed extremely undesirable.
120. [Employer Health Benefits: 2005 Summary of Findings](#). The Kaiser Family Foundation and Health Research and Educational Trust, 2005. (HO-161)
Kaiser/HRET surveyed 2,013 US firms by telephone in 2005. 2.3% of firms offered an HSA in 2005 (covering 810,000 workers). HSA average annual deductibles were \$1,901 for single coverage and \$4,070 for families.
121. Cannon, M. F. [Healthy Competition: What's Holding Back Health Care and How to Free It](#). Washington, DC, Cato Institute, 2005. (HO-153)
HSA enrollment reached over 1 million covered lives in 2005. A Mercer survey found that up to 73% of employers planned HSAs for 2006.
122. Gleckman, H. "Your New Health Plan: Health Savings Accounts, Like 401(K)s, Will Give Employees More Choices - But Also a Greater Share of the Costs." [Business Week](#), November 8, 2004. (HO-116)
Mercer Human Resource Consulting conducted a survey and found that 73% of employers were likely or somewhat likely to offer HSAs by 2006.
123. Covertheuninsuredweek.org. [Government Offers Health Savings Accounts to 3 Million Federal Workers](#), Robert Wood Johnson Foundation. September 27, 2004. (HO-088)
The US government offered high deductible health savings accounts to more than 3 million federal employees and their families in 2004.
124. Covertheuninsuredweek.org. [Health Savings Accounts Growing in Popularity](#), Robert Wood Johnson Foundation. September 15, 2004. (HO-089)
In 2004, Mercer Human Resources Consulting found that 81% of all employers with 20,000 or more employees were somewhat or very likely to offer HSAs within 2 years.
125. Coveringtheuninsured.org. [As Employers Turn to HSAs, Deductibles Expected to Soar](#), April 29, 2004. (HO-050)
A survey by Mercer Human Resources Consulting found that 73% of employers said that they would offer health savings accounts to employees. Annual deductibles for HSAs ranged from \$300-\$2,000+ in 2004.
126. Greene, J. "HSA's Make a Splash." [Healthplan Magazine](#), March/April 2004. (HO-066)
The U.S. House of Representatives Joint Committee on Taxation estimated that 1 million HSA's would be sold in 2004. A survey by Destiny Health in January 2004 showed that 66% of people would be interested in a tax-free account.

127. Laffey, J. [Hewitt Study Shows Majority of Employers Likely to Offer New Health Savings Accounts - HSAs-; Addition of HSAs Will Require Substantial Health Plan Design Changes](#), Hewitt Associates, March 31, 2004. (HO-051)
Hewitt Associates surveyed nearly 270 companies and found that while 61% of employers were likely to offer HSAs in the near future, only 33% of the companies had the required design structure in place to do so. HSAs allowed an annual deductible of at least \$1,000 per individual and \$2,000 per family in 2004.
128. Appleby, J. "Health Savings Accounts Get Boost: New Rules Clarify What's Included Under Coverage." [USA Today](#): 2B, March 31, 2004. (HO-053)
US Treasury Department guidelines on Health Savings Accounts issued in March 2004 clarified that consumers must buy health insurance policies with a minimum \$1,000/maximum \$2,600 deductible for individuals and a minimum \$2,000/maximum \$5,150 deductible for families.
129. Kelly, K. [Health Savings Accounts: Interest High, Knowledge Low](#), Destiny Health. February 10, 2004. (HO-052)
Destiny Health surveyed 1,000 Americans and found that 66% were interested in having their own tax-free savings account in 2004.
130. Goodman, J. C. [Health Savings Accounts Will Revolutionize American Health Care](#). Washington, DC, National Center for Policy Analysis, January 15, 2004. (HO-054)
250 million nonelderly Americans had access to health savings accounts in 2004, provided they were combined with catastrophic insurance. Health insurance policies accompanying HSAs must have an overall deductible of \$1,000/not exceeding \$2,600 for individuals and \$2,000/not exceeding \$5,150 for families.
131. [Employer Health Benefits 2004 Annual Survey](#), The Kaiser Family Foundation and Health Research and Educational Trust: 2004. (HO-095)
Kaiser/HRET surveyed 3,017 US firms in 2004. 3.5% of firms offered an HSA in 2004, and 27% of firms said that they were likely to offer a high deductible plan or HSA within the next 2 years.

Healthcare Consultant/Coach

132. Andres, M. "Does It Pay to Manage your Own Care?" [New York Times](#), January 18, 2004. (HO-042)
Some consumer driven plans added \$100 to someone's health account for talking with a health coach to manage chronic conditions in 2004.

High Deductible Insurance Plans

133. Freudenheim, M. "Cost of Health Insurance Rises Again, but at a Slightly Slower Rate." [New York Times](#), September 12, 2007. (HO-198)
A telephone survey, which ended in May and was conducted by Kaiser and the Health Research and Educational Trust, queried 3,078 public and private employers and was based on 1,997 that responded to the full survey. It found that high-deductible plans covered 3.8 million workers in 2007. Almost one in five large employers offered some sort of health savings option, combined with high-deductible insurance, in 2007.
134. Galvin, R. S. "Between A Rock And A Hard Place: Understanding The Employer Mind-Set." [Health Affairs](#). 25 (6): 1548-55, November/December 2006. (HO-187)
According to Watson Wyatt Worldwide, 29% of employers provided access to a high-deductible plan in 2006. Another 33% planned to add one by 2007.
135. "Consumer-Driven Participation: Enrollment in New CDHPs Remains Low." [Employee Benefit News](#). June 15, 2006. (HO-178)
Median employee enrollment in high-deductible health plans was 7% in 2006, according the National Business Group on Health.
136. [Summary: January 2006 Census Shows 3.2 Million People Covered By HSA Plans](#). Washington, DC: America's Health Insurance Plans, January 2006. (HO-174)
A periodic census by America's Health Insurance Plans (AHIP) of its member companies shows that the number of people covered by health savings accounts/high-deductible health plans (HSA/HDHPs) was almost 3.2 million in January 2006, more than triple the HSA/HDHP coverage of about one million reported by AHIP members in March 2005. There were 438,000 members in 2004.
137. Appleby, J. "Bush Expected to Push Health Savings Accounts." [USA Today](#). (HO-155)

According to America's Health Insurance Plans, 1 million people had high deductible policies in 2005 and 3 million in 2006.

138. Lee, T. H. "Do High-Deductible Health Plans Threaten Quality of Care?" [New England Journal of Medicine](#) 353(12): 1202-4, September 22, 2005. (HO-131)
High deductible health plans cost individuals \$1,000 or more per year in 2005.
139. [Summary: Number Of HSA Plans Exceeded One Million in March 2005](#). Washington, DC, America's Health Insurance Plans. Accessed on June 10, 2005. (HO-108)
An ongoing census by America's Health Insurance Plans (AHIP) found that the number of people covered by health savings accounts/high-deductible insurance plans was 1,031,000 in March 2005 and 438,000 in September 2004.
140. Covertheuninsuredweek.org. [High-Deductible Insurance Plans Become Increasingly Popular with Employers and Workers](#). Robert Wood Johnson Foundation. May 25, 2005. (HO-111)
The Los Angeles Times reported that surveys found that 14% of employers offered high deductible insurance plans in 2005 and 26% planned to offer them in 2006.
141. Freudenheim, M. "60 Companies Plan to Sponsor Health Coverage for Uninsured." [New York Times](#), January 27, 2005. (HO-117)
60 large employers sponsored low-cost plans for uninsured workers in 2005, including a high deductible plans for \$49.83-\$303 per month that cover major medical and hospital expenses.
142. Freudenheim, M. "Health Savings Accounts Off to a Slow Start." [New York Times](#), January 11, 2005. (HO-097)
Hewitt Associates said that 17% of employers offered some kind of high deductible plan in 2005.
143. Gleckman, H. "Your New Health Plan: Health Savings Accounts, Like 401(K)s, Will Give Employees More Choices - But Also a Greater Share of the Costs." [Business Week](#), November 8, 2004. (HO-116)
The Segal Company estimated that 32 million people (20% of the 160 million insured through employers) could sign up for high deductible consumer driven plans within the next five years.
144. Gabel, J. R., et al. "Health Benefits in 2004: Four Years of Double-Digit Premium Increases Take their Toll on Coverage." [Health Affairs](#) 23(5): 200-209, September/October 2004. (HO-092)
In 2004, about 10% of firms reported offering a high deductible health plan, according to the Kaiser/HRET survey.
145. Greene, J. "HSA's Make a Splash." [Healthplan Magazine](#), March/April 2004. (HO-066)
The National Business Group on Health estimated that 20% of employers offered high deductible insurance plans in 2004 and predicted that 30% planned to offer them.
146. [Employer Health Benefits 2004 Annual Survey](#), The Kaiser Family Foundation and Health Research and Educational Trust: 2004. (HO-095)
Kaiser/HRET surveyed 3,017 US firms in 2004 families in 2004. 10% of firms offered a high deductible plan in 2004 and 27% said that they were likely to offer a high deductible plan or HSA within the next 2 years.

Individual Health Accounts

147. [Individual Health Insurance: A Comprehensive Survey of Affordability, Access, and Benefits](#). America's Health Insurance Plans, August 26, 2005. (HO-191)
AHIP conducted a survey of individual market premiums included just under 1.9 million policies, covering approximately 3.2 million individuals. Nationwide, annual premiums averaged \$2,268 for single coverage and \$4,424 for a family plan in 2004.
148. Covertheuninsuredweek.org. [9 Million Fewer People are Insured through Work, Study Finds](#), Robert Wood Johnson Foundation. August 5, 2004. (HO-090)
A study sponsored by eHealthInsurance and the Kaiser Family Foundation found that 16.5 million people bought their own insurance in 2004. The average annual premium was \$1,776 for individuals and \$3,324 for families.
149. Lewis, DE. "Tax Savings are in the Cards." [Boston Globe](#): G1, G4, January 18, 2004. (HO-033)
In 2004, Staples workers could use a medical debit card to deduct up to \$3,500 worth of medical expenses from their wages. In 2004, 20,000 full-time Staples workers had used this card. In 2004, 800,000 workers used the MBI medical debit card.

Limited Benefit Health Plans

150. Ruiz, G. "Limited-Benefit Plans Poised for Expansion, Greater Debate." [Workforce Management](#). 85 (5): 42, March 13, 2006. (HO-179)
Ben Rozum, senior vice president of sales at Star HRG, said that limited benefit plan premiums could start at \$28 per month in 2006.
151. Cavanaugh, B. B. "Less is More Opportunity: Mini-Meds or Limited-Benefit Health Plans are Fast Becoming a Standard Product Among Carriers." [Best's Review](#). 106 (9): 69(4), January 2006. (HO-181)
Typically, a mini-med plan cost subscribers \$13 to \$40 per week in 2006.
152. Covertheuninsuredweek.org. [Popularity of "Limited Benefit" Health Plans Increases](#), Robert Wood Johnson Foundation. June 9, 2005. (HO-109)
The average costs for limited benefit health plans (plans that provide limited coverage for routine doctor's visits, but usually not catastrophic care) were \$50-\$100 a month for individual coverage and about \$200 a month for families in 2005, according to the Los Angeles Times.
153. Norris, C. "Mini-Meds: Limited Benefit Plans Provide Cost-Effective Compromise." [Houston Business Journal](#). February 13, 2004. (HO-230)
In 2004, an employee could buy the most basic coverage for \$6 a week. A family of four might be covered for between \$40 and \$50 per week.

Long Term Care

154. Brenner, L. "Do You Need Insurance for Long-Term Care?" [Parade Magazine](#). 10, February 17, 2008. (HO-228)
Long-Term Care insurance policy premiums ranged from \$1,500 to \$8,000 per year for people aged 60-70 in 2008.
155. Jackson, M. "Out-of-Pocket Elder Expenses Strain Caregivers' Finances, Lives." [Boston Globe](#), December 16, 2007. (HO-226)
In 2007, 34 million Americans were helping an aging relative or friend. Caregivers spend an average of \$5,500 annually of their own money in caring for a loved one over the age of 50, according to the study by the National Alliance for Caregiving and Evercare, a Minnesota firm that coordinates long-term care.
156. [American Public's Experience with Long-Term Care, 2007](#). Kaiser Family Foundation, December 7, 2007. (HO-221)
Kaiser Family Foundation conducted a survey between October 1 – October 10, 2007 and found that 68% of Americans had a family member or someone they know well receiving long-term care.
157. [Alternate Care Industry Summary](#), Sanofi Aventis, 2004. (HO-063)
Data gathered by Verispan LLC from state health licensing agencies, federal government sources and telephone or mail surveys through May 2004 showed that the number of nursing homes operating in the U.S. was 15,300 in and the number of home care agencies was 12,284 in 2004.
158. Pear, R. "New Medicare Drug Plan is Raising Difficult Issues for Nursing Home Patients." [New York Times](#): 38, December 4, 2004. (HO-099)
In 2004, about 1.5 million people lived in nursing homes at any given time, and 3.5 million spent time in a nursing home in the course of the year.
159. [Financing Long-Term Care for the Elderly](#). Washington, DC: Congressional Budget Office, April 2004. (HO-193)
In 2004, 3%-4% of spending on long term care was through private long term care insurance. CBO found 2004 annual LTC policies ranging from \$1,487-\$5,098, depending on the age of the person purchasing the policy.
160. Kronenfeld, J. J. [Healthcare Reform in America: A Reference Handbook](#). Santa Barbara, CA, ABC-CLIO, 2004. (HO-098)
According to the Alliance for Health Reform, in 2004, a year's stay in a nursing home cost roughly \$50,000 and the average annual cost of hiring someone to provide care at home was about \$15,000.
161. Wurman, R. S. [Understanding Healthcare](#). Newport, RI, TOP, 2004. (HO-037)
In 2004, the annual nursing home cost was \$57,700. 42% of Americans 65 and older were estimated to need nursing home care in 2004. According to the National Center for Assisted Living, there were 33,000 assisted living facilities in the United States in 2004, with about 800,000 people living in them, at an average cost of \$22,800 annually.

Mind/Body Focused Wellness Plans

162. Lehoczky, E. "The Darkness of Depression." [Boston Globe](#): G1, G4, December 26, 2004. (HO-101)
In February 2004, an American Psychological Association survey found that 85% of people felt that health insurance should cover mental health services.

Prescription Drugs

163. Freudenheim, M. "Cost of Health Insurance Rises Again, but at a Slightly Slower Rate." [New York Times](#), September 12, 2007. (HO-198)
A telephone survey, which ended in May and was conducted by Kaiser and the Health Research and Educational Trust, queried 3,078 public and private employers and was based on 1,997 that responded to the full survey. It found that drug plans served three in four covered employees in 2007.
164. [Prescription Drug Trends](#). Menlo Park, CA: Henry J. Kaiser Family Foundation, June 2006. (HO-184)
98% of covered workers in employer-sponsored plans had a prescription drug benefit in 2005, according to the Kaiser/HRET Survey.
165. [Statistical Abstract of the United States: 2006. Section 3: Health and Nutrition](#). Washington, DC, U.S. Census Bureau. Last revised January 4, 2006. (CS-218)
In 2004, there were 3.7 million retail drug prescriptions. Based on the National Compensation Survey, 100% of workers covered by medical insurance had outpatient prescription drug coverage in 2004.
166. Freudenheim, M. "60 Companies Plan to Sponsor Health Coverage for Uninsured." [New York Times](#), January 27, 2005. (HO-117)
60 large employers sponsored low-cost plans for uninsured workers in 2005, including a prescription drug discount card starting at \$4.41 per month.
167. [Trends and Indicators in the Changing Health Care Marketplace](#), Kaiser Family Foundation, Updated 02/02/05. (HO-152)
The Kaiser Family Foundation/Health Research and Educational Trust Employer Health Benefits 2004 Annual Survey found that 100% of covered workers had prescription drug coverage.
168. Gabel, J. R., et Al. "Health Benefits in 2004: Four Years of Double-Digit Premium Increases Take their Toll on Coverage." [Health Affairs](#) 23(5): 200-209, September/October 2004. (HO-092)
The Kaiser/HRET 2004 survey found over 99% of insured workers had prescription drug coverage.
169. [Employer Health Benefits 2004 Annual Survey](#), The Kaiser Family Foundation and Health Research and Educational Trust: 2004. (HO-095)
Kaiser/HRET surveyed 3,017 US firms in 2004. 100% of firms offered prescription drug coverage.

Preventive Medicine/Diagnostic

170. [Trends and Indicators in the Changing Health Care Marketplace](#), Kaiser Family Foundation, Updated February 2, 2005. (HO-152)
The Kaiser Family Foundation/Health Research and Educational Trust Employer Health Benefits 2004 Annual Survey found that 95% of covered workers received coverage for adult physicals.
171. Gabel, J. R., et al. "Health Benefits in 2004: Four Years of Double-Digit Premium Increases Take their Toll on Coverage." [Health Affairs](#) 23(5): 200-209, September/October 2004. (HO-092)
The Kaiser/HRET 2004 survey found that over 95% of insured workers had preventive benefits coverage (adult physicals, well-baby care, annual ob/gyn exams, prenatal exams).
172. Parker-Pope, T. "The Annual Physical Gets a Makeover." [Wall Street Journal](#), September 14, 2004. (HO-093)
Intensive (also called extreme) physicals cost between \$2,000-\$7,500 in 2004, with some insurance plans covering 30%-60% of the cost. The reporter estimated costs of \$125-\$175 for a nutrition analysis and \$600 for a 2 hour long physician counseling session.
173. [Employer Health Benefits 2004 Annual Survey](#), The Kaiser Family Foundation and Health Research and Educational Trust: 2004. (HO-095)

Kaiser/HRET surveyed 3,017 US firms in 2004. 95%-99% of plans surveyed offered preventive benefits (adult physicals, prenatal care, well baby care, ob/gyn).

Store Based Health Care Programs

174. Grove, A. "Think Disruptive." [Conde Nast Portfolio](#). 170-5, December 2007. (HO-227)
A standard check-up at Walmart topped out at \$65 in 2007.
175. "McClinics: "Convenient Care" Clinics are Taking Off." [Economist](#). April 12, 2007. (HO-196)
Retail based clinics typically charged \$50-\$60 per visit in 2007.
176. Bohmer, R. "The Rise of In-Store Clinics — Threat or Opportunity?" [New England Journal of Medicine](#). 356 (8): 765-8, February 22, 2007. (HO-195)
A Harris survey found that in-store clinic visits usually cost less than \$50 in 2005. 7% of respondents had used one, and 41% said they would be likely to do so.
177. Landro, L. "The New Force in Walk-In Clinics." [Wall Street Journal](#), July 26, 2006. (HO-163)
Blue Cross & Blue Shield of Minnesota analyzed 22,956 visits to minute clinics between June 2004 - July 2005 and found that the average cost was \$43.
178. Rowland, C. "I'll Have a Loaf of Bread, Milk and a Flu Shot." [Boston Globe](#): A1, A48, December 11, 2005. (HO-146)
Solantic found costs between \$10-\$90 per visit at store based health care programs, such as Walmart, Target and CVS in 2005.
179. "Many Americans Open to Care at Retail-Based Health Clinics." [Wall Street Journal](#), October 26, 2005. (HO-156)
A Harris Interactive Poll of 2,245 adults conducted between Oct 12-14, 2005 found that 7% of adults have used retail-based health clinics and average costs were \$25-\$60 per visit.
180. Spencer, J. "Getting your Health Care at Wal-Mart." [Wall Street Journal](#): D1, October 5, 2005.
In 2005, patients could go to CVS, Wal-Mart or Target and receive routine medical services like strep throat tests, sports physicals or flu shots, for \$25-\$60 per visit.
181. Powell, J. H. "Sam's Enters Health Care Market." [Boston Herald](#): 33, March 8, 2005. (HO-103)
In 2005, Sam's Club 46 million members could get up to 50% discount off selected health services, such as laser eye surgery, home health care, fitness club memberships and dental care, through UnitedHealth Group's Health Allies Program. Sam's membership cost \$100 in 2005. In 2005, BJ's Wholesale Club offered discounts of 30% or more on health care services and Costco offered up to 40% up to \$12.95 per month.

Tiered Pricing Plans

182. Draper, D. A. [Managed Care Redux: Health Plans Shift Responsibilities to Consumers](#). Washington, DC, Center for Studying Health System Change, March 2004. (HO-087)
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A 2006 survey by USA Today, ABC News and Kaiser Family Foundation found that 56% of people favored universal coverage.
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A Pew poll found that two thirds of people supported universal healthcare in 2005.
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A September 2006 poll by ABC News, Kaiser Family Foundation and USA Today found that 56% of Americans favored a government run universal healthcare system.

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A poll conducted by the Civil Society Institute in 2004 found that 67% of Americans would support guaranteed health insurance, and 52% would support national health insurance.
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The Civil Society Institute issued a survey of 1,020 adults conducted by Opinion Research Corp. in 2004 and found that two-thirds of respondents supported a healthcare "guarantee" and 78% advocated government regulation of health care.

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