

# NOTES

## Prologue

1. <http://www.nytimes.com/1988/11/14/opinion/essay-watch-what-we-do.html>
2. <http://jamanetwork.com/journals/jama/article-abstract/418809>
3. <http://www.news965.com/news/local/jimmy-kimmel-tearfully-talks-about-his-newborn-son-open-heart-surgery/GYbznGpoMp2NiKESMVNUKN/>
4. <http://www.news965.com/news/local/jimmy-kimmel-called-elitist-creep-editorial-about-his-emotional-monologue/uMLxys1sU9lx8s9dzIM3TL/>
5. Hospitals in Singapore have exactly this structure.
6. <http://www.startribune.com/mayo-to-pick-privately-insured-patients-amid-medicare-presures/416185134/>
7. [http://www.mankatofreepress.com/news/state\\_national\\_news/state-questions-whether-mayo-insurance-policy-violates-law/article\\_ff98e030-0ac2-11e7-96d2-ab3f1d6c1865.html](http://www.mankatofreepress.com/news/state_national_news/state-questions-whether-mayo-insurance-policy-violates-law/article_ff98e030-0ac2-11e7-96d2-ab3f1d6c1865.html)
8. <https://www.statnews.com/2017/03/17/mayo-insurance-medicare-medicare/>
9. <http://avalon.law.yale.edu/ancient/hamframe.asp>
10. Hammurabi's code also included penalties for medical malpractice, which I shall delicately spare the reader.
11. [http://jamanetwork.com/journals/jama/fullarticle/2635616?amp;utm\\_source=JAMALatestIssue&utm\\_campaign=03-07-2017](http://jamanetwork.com/journals/jama/fullarticle/2635616?amp;utm_source=JAMALatestIssue&utm_campaign=03-07-2017). See also a seminal and eye-opening study of the quality of

U.S. health care by Elizabeth McGlynn et al. in the *New England Journal of Medicine*.

12. <http://content.healthaffairs.org/content/25/1/57.abstract>

### Introduction

1. Uwe E. Reinhardt, "Is There Hope for the Uninsured," *Health Affairs*, W3-376—W3-390 (Abstract, Sep/Oct 03, 267).
2. [http://www.pgpf.org/sites/default/files/0059\\_income-growth-disparity-full.gif](http://www.pgpf.org/sites/default/files/0059_income-growth-disparity-full.gif), cited at [http://www.pnhp.org/news/2001/august/uwe\\_reinhardt\\_commen.php](http://www.pnhp.org/news/2001/august/uwe_reinhardt_commen.php)
3. Uwe Reinhardt, "Taking Our Gaze away from Bread and Circus Games," *Health Affairs*, 1995. Cited in Physicians for a National Health Program, "Uwe Reinhardt Comments on LeBow and Sullivan," August 16, 2001, [http://www.pnhp.org/news/2001/august/uwe\\_reinhardt\\_commen.php](http://www.pnhp.org/news/2001/august/uwe_reinhardt_commen.php)
4. If macroeconomists wanted to be honest about it, their work has focused primarily on averages or medians, rather than on the actual variances around these measures of central tendency where data on life in an economy actually can be found.
5. Not their opponents, of course, who always present a dire picture of the U.S. economy and promise to do better once they are in the White House and their description of our economy and health system switches 180 degrees.
6. <http://www.medpac.gov/docs/default-source/data-book/june-2016-data-book-health-care-spending-and-the-medicare-program.pdf>
7. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/ReportsTrustFunds/Downloads/TR2016.pdf> (figure I.1, p. 4).
8.  $100 * (\$75,700 - \$56,000) / \$56,000$ .
9. See, for example, Edward Luce, *The Retreat of Western Liberalism* (Atlantic Monthly Press, 2017). Luce argues that growing income inequality and the erosion of middle-class incomes has eroded the liberal democratic consensus.

10. As someone who served on Congress's Physician Payment Review Commission (PPRC) during the 1980s and 1990s, I recall that we pegged our recommendations to Congress on the fees Medicare should pay physicians to fees in the private health insurance sector. The rule was not to let Medicare fees fall below 68 percent of comparable private sector fees.
11. <http://www.kff.org/report-section/medicaid-spending-growth-compared-to-other-payers-issue-brief/>
12. The Medicaid program is jointly financed by the federal and state governments on a state-by-state basis. The federal government's share of Medicaid funding for states ranged from 50 percent to 74.63 percent in 2017, with 50 percent being the baseline, or minimum federal contribution. Rates higher than 50 percent are calculated based on the per capita income of the state.

### Chapter 1: U.S. Health Spending

1. The OECD excludes from "health spending" certain items included in the health spending data assembled and published by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services. Therefore, the OECD numbers are slightly lower than those published by the CMS, but the relative magnitude of spending among nations is indicative.
2. <http://www.kff.org/report-section/health-care-costs-a-primer-2012-report/>
3. <http://content.healthaffairs.org/content/22/6/27.full.pdf+html>
4. <https://www.healthaffairs.org/toc/hlthaff/22/3>
5. <http://content.healthaffairs.org/content/12/3/152.full.pdf>
6. <https://hbr.org/2013/09/the-downside-of-health-care-job-growth>
7. <https://www.ahip.org/health-care-dollar/>
8. [file:///C:/Users/reinhard/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/AW0EYNZM/IPS%20July%20Navigator%202017%20\(002\).pdf](file:///C:/Users/reinhard/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/AW0EYNZM/IPS%20July%20Navigator%202017%20(002).pdf)
9. <https://newsatjama.jama.com/2017/04/25/jama-forum-where-does-the-health-insurance-premium-dollar-go/>

10. <http://content.healthaffairs.org/content/30/8/1443.abstract>
11. <https://www.nytimes.com/2017/03/29/magazine/those-indecipherable-medical-bills-theyre-one-reason-health-care-costs-so-much.html>
12. <http://www.nejm.org/doi/full/10.1056/NEJMe030091>
13. [https://www.washingtonpost.com/news/wonk/wp/2017/01/11/trump-on-drug-prices-pharma-companies-are-getting-away-with-murder/?utm\\_term=.614b12412c86](https://www.washingtonpost.com/news/wonk/wp/2017/01/11/trump-on-drug-prices-pharma-companies-are-getting-away-with-murder/?utm_term=.614b12412c86)
14. <http://www.uhfnyc.org/assets/1574>
15. <https://www.bloomberg.com/news/articles/2017-04-06/blame-game-over-high-drug-prices-gets-worse-with-lobby-s-new-ad>
16. [http://healthpolicy.usc.edu/Flow\\_of\\_Money\\_Through\\_the\\_Pharmaceutical\\_Distribution\\_System.aspx](http://healthpolicy.usc.edu/Flow_of_Money_Through_the_Pharmaceutical_Distribution_System.aspx)
17. <http://www.reuters.com/article/us-pfizer-pricing-idUSKBN18T2QF>
18. <http://www.modernhealthcare.com/article/20160308/NEWS/160309856>
19. <http://www.medpac.gov/docs/default-source/reports/chapter-5-medicare-part-b-drug-and-oncology-payment-policy-issues-june-2016-report-.pdf?sfvrsn=0>
20. <https://economix.blogs.nytimes.com/2009/05/29/the-trouble-with-flexible-spending-accounts/>
21. All expenditures that are made out of pretax income or made tax deductible embody a classic tax-and-transfer mechanism. If  $P$  is the price buyers pay the vendor for a thing, then under tax-deductibility the net, out-of-pocket price the buyer pays is  $P(1-t)$ , where  $t$  is the marginal income tax rate faced by the buyer. In effect, the buyer receives a public subsidy equal to  $tP$ . The higher the buyer's marginal tax rate is, the higher that subsidy will be. To keep its budget balanced, the government then has to recover its lost revenue from other taxpayers. In that sense tax-deductibility is just another tax-and-transfer mechanism. It is why economists accurately describe this form of tax preference a "tax expenditure," on par with other government expenditures.
22. <http://healthaffairs.org/blog/2016/10/03/tax-deductibility-as-a-regressive-federal-subsidy/>

23. <http://money.cnn.com/2017/03/10/news/economy/hsa-republican-bill/index.html>
24. This is a truly harebrained idea, as it unleashes at year's end an inflationary rush to spend down unspent balances in the FSAs. For a humorous story on this phenomenon, see <https://economix.blogs.nytimes.com/2009/05/29/the-trouble-with-flexible-spending-accounts/>
25. Chad Terhune and Julie Appleby, "Companies offering HSAs could bank on big profits under GOP plan." *Kaiser Health News @CNMONEY*, March 10, 2017: 6:53 PM ET, <https://money.cnn.com/2017/03/10/news/economy/hsa-republican-bill/index.html>
26. <http://www.nytimes.com/2010/11/21/business/economy/21view.html>
27. David Brooks, "America is Europe." *New York Times*, February 23, 2012, [https://www.nytimes.com/2012/02/24/opinion/brooks-america-is-europe.html?\\_r=1](https://www.nytimes.com/2012/02/24/opinion/brooks-america-is-europe.html?_r=1)

## Chapter 2: Pricing Americans Out

1. "Money income" includes taxes and transfers, but it excludes imputed values of publicly financed benefits in kind—e.g., Medicare and Medicaid insurance coverage, food stamps, and so on. Although these benefits in kind surely have value to their recipients, it is not clear what monetary value one should assign to them. After all, the money for health benefits in kind granted the poor does not go to the poor at all, but instead to the doctors, hospitals, and other providers of health care who produce and deliver those benefits in kind to patients. So, for example, if the government raised the fees it pays doctors for the services they have rendered the poor and consequently the doctors' incomes went up, would it be reasonable to say that the "income" of the poor has risen in like amount?
2. [https://www.nytimes.com/2017/06/03/business/economy/high-end-medical-care.html?mcubz=1&\\_r=0](https://www.nytimes.com/2017/06/03/business/economy/high-end-medical-care.html?mcubz=1&_r=0)
3. <http://jamanetwork.com/journals/jama/fullarticle/2565273>
4. <http://www.npr.org/sections/health-shots/2017/04/10/523005353/how-u-s-health-care-became-big-business>

### Chapter 3: Facts about Our Health Care System

1. <http://news.yale.edu/2015/12/15/hospital-prices-show-mind-boggling-variation-across-us-driving-health-care-costs>
2. [http://www.healthcarepricingproject.org/sites/default/files/pricing\\_variation\\_manuscript\\_0.pdf](http://www.healthcarepricingproject.org/sites/default/files/pricing_variation_manuscript_0.pdf)
3. <http://content.healthaffairs.org/content/25/1/57.full.pdf+html>
4. <http://content.time.com/time/subscriber/article/0,33009,2136864,00.html>
5. <https://www.amazon.com/Americas-Bitter-Pill-Politics-Health-care/dp/0812986687>
6. <https://www.amazon.com/American-Sickness-Healthcare-Became-Business/dp/1594206759>
7. <https://www.youcaring.com/blog/2016/truth-medical-bankruptcy>
8. <http://content.healthaffairs.org/content/25/1/57.abstract>
9. <http://content.healthaffairs.org/content/30/11/2125.full>
10. <https://www.vox.com/2015/10/14/9528441/high-deductible-insurance-kolstad>
11. [http://www.nber.org/papers/w21632?utm\\_campaign=ntw&utm\\_medium=email&utm\\_source=ntw](http://www.nber.org/papers/w21632?utm_campaign=ntw&utm_medium=email&utm_source=ntw)
12. <https://www.nytimes.com/2014/09/29/us/costs-can-go-up-fast-when-er-is-in-network-but-the-doctors-are-not.html?action=click&contentCollection=The%20Upshot&module=RelatedCoverage&region=EndOfArticle&pgtype=article>
13. <http://catalyst.nejm.org/out-of-network-physicians-emergency-billing/>
14. <https://www.nytimes.com/2014/09/21/us/drive-by-doctoring-surprise-medical-bills.html?mcubz=1&r=0>
15. <https://www.cfr.org/report/evolving-structure-american-economy-and-employment-challenge>
16. <https://www.wsj.com/articles/how-many-jobs-does-obamacare-kill-1499296604>
17. <http://theincidentaleconomist.com/wordpress/expanded-coverage-has-pushed-health-services-employment-up-by-roughly-240000-jobs/>

18. <http://theincidentaleconomist.com/wordpress/expanded-coverage-has-pushed-health-services-employment-up-by-roughly-240000-jobs/>
19. <http://www.commonwealthfund.org/publications/issue-briefs/2017/jun/ahca-economic-and-employment-consequences>
20. <https://www.congress.gov/bill/115th-congress/house-bill/1628>
21. <https://www.nytimes.com/2017/02/13/upshot/medical-mystery-why-is-back-surgery-so-popular-in-casper-wyo.html>
22. <https://fred.stlouisfed.org/release/tables?rid=53&eid=15274>
23. <https://stats.oecd.org/Index.aspx?DataSetCode=REV>

#### Chapter 4: Who Actually Pays for Health Care?

1. It is sometimes assumed that single-payer systems imply rationing health care. However, imagine what Canada could not offer patients if it chose to spend 18 percent of its GDP on health care, as does the United States.
2. <http://www.cnn.com/2015/07/16/medicare-medicaid-popularity-high-ahead-of-birthday.html>
3. <https://www.congress.gov/bill/108th-congress/house-bill/1>
4. <http://jamanetwork.com/journals/jama/fullarticle/2533490>
5. I frequently point out to my students that a U.S. Marine Corps platoon also is a purely socialized enterprise. The marines are government employees, and their equipment is all government owned. I point it out lest students have lazy, knee-jerk reactions solely to labels, rather than *thinking* about different forms of enterprise.
6. <http://content.healthaffairs.org/content/30/9/1630.full.pdf+html>
7. To repeat a point made earlier (chapter 1, note 21), all expenditures that are made out of pretax income or made tax deductible embody a classic tax-and-transfer mechanism. If  $P$  is the price buyers pay the vendor for a thing, then under tax-deductibility the net, out-of-pocket price the buyer pays is  $P(1-t)$ , where  $t$  is the marginal income tax rate faced by the buyer. In effect, the buyer receives a public subsidy equal to  $tP$ . The higher the buyer's marginal tax rate is, the higher that subsidy will be. To keep its budget balanced, the

government then has to recover its lost revenue from other taxpayers. In that sense tax-deductibility is just another tax-and-transfer mechanism. It is why economists accurately describe this form of tax preference a “tax expenditure,” on par with other government expenditures.

8. <https://www.cbo.gov/budget-options/2013/44903>
9. <https://www.cbo.gov/publication/51385>

### Chapter 5: Value for the Money Spent

1. <https://www.health-holland.com/public/news/2016/11/health-affairs-rapport-2016.pdf>
2. <https://kaiserfamilyfoundation.files.wordpress.com/2016/01/8806-the-burden-of-medical-debt-results-from-the-kaiser-family-foundation-new-york-times-medical-bills-survey.pdf>
3. [http://www.commonwealthfund.org/~media/files/publications/in-the-literature/2016/nov/1915\\_osborn\\_2016\\_intl\\_survey\\_ha\\_11\\_16\\_2016\\_itl\\_v2.pdf](http://www.commonwealthfund.org/~media/files/publications/in-the-literature/2016/nov/1915_osborn_2016_intl_survey_ha_11_16_2016_itl_v2.pdf)
4. <http://www.nejm.org/doi/full/10.1056/NEJMsb1706645#t=article>
5. <https://www.ncbi.nlm.nih.gov/books/NBK154484/>
6. <https://www.cdc.gov/diabetes/data/center/slides.html>
7. <http://www.healthsystemtracker.org/indicator/health-well-being/life-expectancy>
8. [http://www.nationalacademies.org/hmd/~media/Files/Report%20Files/2013/US-Health-International-Perspective/USHealth\\_Intl\\_PerspectiveRB.pdf](http://www.nationalacademies.org/hmd/~media/Files/Report%20Files/2013/US-Health-International-Perspective/USHealth_Intl_PerspectiveRB.pdf)
9. Suppose it is expected that 900,000 of a 1 million cohort of babies born now will survive to age thirty. Then the currently projected age thirty survival probability for this cohort would be 0.9. To calculate life expectancy at birth, one must project these survival probabilities for all ages from one to at least one hundred. It is a daunting guessing game.
10. <http://www.sciencedirect.com/science/article/pii/S2049080113700189>



11. <http://content.healthaffairs.org/content/31/9/2114.full.pdf+html>
12. [http://www.nationalacademies.org/hmd/~media/Files/Report%20Files/2013/US-Health-International-Perspective/USHealth\\_Intl\\_PerspectiveRB.pdf](http://www.nationalacademies.org/hmd/~media/Files/Report%20Files/2013/US-Health-International-Perspective/USHealth_Intl_PerspectiveRB.pdf)
13. <https://hbr.org/2015/10/how-the-u-s-can-reduce-waste-in-health-care-spending-by-1-trillion>
14. <https://www.budget.senate.gov/imo/media/doc/davidcutler.pdf>
15. <http://businessroundtable.org/resources/the-business-roundtable-health-care-value-index-executive-summary>

### Chapter 6: The Social Role of Health Care

1. [http://www.cbc.ca/healthcare/final\\_report.pdf](http://www.cbc.ca/healthcare/final_report.pdf)
2. By a quirk of history, the German government has always paid half of the civil servants' reasonable medical bills, leaving civil servants to pick up the rest. Therefore, for civil servants, it is cheaper to buy private health insurance for their half of the medical bill than to pay the income-dependent premiums for insurance under the Statutory Health Insurance (SHI) system. Were it not for that quirk in the law, the percentage of Germans covered by private health insurance would be lower than 10 percent.
3. For the most part, people covered by private health insurance enjoy better amenities (somewhat longer physician visits, private rooms in hospitals with more amenities, and treatments by a "Chef Arzt" (department head) who, however, does not necessarily deliver better-quality care than do younger hospital-based physicians.
4. <https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/52849-hr1628senate.pdf>
5. [http://www.kff.org/interactive/premiums-and-tax-credits-under-the-affordable-care-act-vs-the-senate-better-care-reconciliation-act-interactive-maps/?utm\\_campaign=KFF-2017-June-Senate-BCRA-Tax-Credit-Map&utm\\_source=hs\\_email&utm\\_medium=email&utm\\_content=53551980&\\_hsenc=p2ANqtz-9De2pz5jpwbCCQxfVI5fDccb5aWako86Etgg64gxuycDKTYPF7VJuy](http://www.kff.org/interactive/premiums-and-tax-credits-under-the-affordable-care-act-vs-the-senate-better-care-reconciliation-act-interactive-maps/?utm_campaign=KFF-2017-June-Senate-BCRA-Tax-Credit-Map&utm_source=hs_email&utm_medium=email&utm_content=53551980&_hsenc=p2ANqtz-9De2pz5jpwbCCQxfVI5fDccb5aWako86Etgg64gxuycDKTYPF7VJuy)

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=53551980

## Chapter 7: The Mechanics of Commercial Health Insurance

1. The loading factor  $L$  could be a percentage markup, as in the equations above, or an additive markup. A percentage markup makes more sense, because insured members with high expected medical spending tend to require more administrative activity on the part of the insurer.
2. <https://newsatjama.jama.com/2017/04/25/jama-forum-where-does-the-health-insurance-premium-dollar-go/>
3. <http://theincidentaleconomist.com/wordpress/where-is-the-outrage-over-employer-sponsored-coverage-in-the-rate-shock-debate/>
4. <http://www.washingtonexaminer.com/mulvaney-agrees-with-jimmy-kimmel-test/article/2622843>
5. [https://www.budget.senate.gov/imo/media/doc/SENATE\\_HEALTHCARE.pdf](https://www.budget.senate.gov/imo/media/doc/SENATE_HEALTHCARE.pdf)
6. <http://content.healthaffairs.org/content/23/4/167.full>
7. New Jersey has since changed that by signing a bill into law in May 2018 imposing a mandate on all New Jersey residents to have health insurance or pay a penalty.

## Chapter 8: The Elephant in the Room

1. <http://www.politico.com/story/2017/02/trump-nobody-knew-that-health-care-could-be-so-complicated-235436>

## Chapter 9: The Ethical Vision of Obamacare

1. <https://www.kff.org/health-reform/fact-sheet/summary-of-the-affordable-care-act/>
2. <https://www.kff.org/health-reform/fact-sheet/summary-of-the-affordable-care-act/>

3. These percentages have increased slightly since 2014, at an annual compound rate of 0.66 percent.
4. <http://content.healthaffairs.org/content/29/8/1442.long>
5. <https://aspe.hhs.gov/system/files/pdf/212721/2017MarketplaceLandscapeBrief.pdf>
6. <http://www.thefiscaltimes.com/2016/11/01/Here-s-How-Much-Obamacare-Premiums-Are-Rising-All-50-States>
7. <https://aspe.hhs.gov/system/files/pdf/212721/2017MarketplaceLandscapeBrief.pdf>
8. <https://obamacare.net/2017-federal-poverty-line/>
9. The Obamacare insurance exchanges offer four types of health plans, which vary by the fraction of the total actuarial cost of the mandated benefit package that is covered by the plan. On average, the Bronze plan covers 60 percent of the actuarial cost, the Silver plan 70 percent, the Gold plan 80 percent, and the Platinum plan 90 percent. The federal subsidies toward the premium are based on the second-cheapest Silver plan in the insured's market area.
10. <http://acasignups.net/16/10/04/well-what-do-you-know-hhs-confirms-millions-exchange-enrollees-may-qualify-subsidies>
11. We often boast that ours is a “country of laws, not of men.” In fact, however, it seems more and more the other way around. What “the law” is at any moment in time seems to depend heavily on whether appeals court and Supreme Court judges are Republicans or Democrats.

### Chapter 10: Health Reform Proposals of 2017

1. <http://money.cnn.com/2017/05/04/news/economy/obamacare-republican-health-care/index.html>  
<http://www.latimes.com/projects/la-na-pol-obamacare-repeal/>
2. <http://files.kff.org/attachment/Proposals-to-Replace-the-Affordable-Care-Act-Summary-of-the-American-Health-Care-Act>
3. <http://healthaffairs.org/blog/2017/06/29/what-makes-covering-maternity-care-different/>

4. <http://healthblog.ncpa.org/obamacares-war-on-men/#sthash.JGb2idvM.dpbs>
5. <http://www.rawstory.com/2013/11/fox-news-guest-obamacare-is-a-war-on-bros-because-rates-are-same-as-women/>
6. <http://www.cnn.com/2017/03/10/politics/shimkus-prenatal-care-comments/index.html>
7. [https://www.washingtonpost.com/opinions/no-theres-no-war-on-men-in-health-care/2017/03/14/05b8440e-0822-11e7-b77c-0047d15a24e0\\_story.html?utm\\_term=.a5461e7194ae](https://www.washingtonpost.com/opinions/no-theres-no-war-on-men-in-health-care/2017/03/14/05b8440e-0822-11e7-b77c-0047d15a24e0_story.html?utm_term=.a5461e7194ae)
8. Research has shown that the quality of a female fetus's eggs is influenced by the in utero experience of that fetus.
9. <http://www.latimes.com/projects/la-na-pol-obamacare-repeal/>
10. <http://www.kff.org/health-reform/issue-brief/how-affordable-care-act-repeal-and-replace-plans-might-shift-health-insurance-tax-credits/>
11. <https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/hr1628passed.pdf>
12. <http://www.kff.org/health-reform/issue-brief/how-affordable-care-act-repeal-and-replace-plans-might-shift-health-insurance-tax-credits/>
13. <https://www.forbes.com/sites/theapothecary/2017/03/07/house-gops-obamacare-replacement-will-make-coverage-unaffordable-for-millions-otherwise-its-great/#7172dae037fd>
14. [https://www.nytimes.com/2017/06/13/us/politics/trump-in-zigzag-calls-house-republicans-health-bill-mean.html?mcubz=1&\\_r=0](https://www.nytimes.com/2017/06/13/us/politics/trump-in-zigzag-calls-house-republicans-health-bill-mean.html?mcubz=1&_r=0)
15. <https://www.nbcnews.com/politics/white-house/trump-gop-health-care-bill-will-be-generous-kind-heart-n771626>
16. [https://www.budget.senate.gov/imo/media/doc/SENATE\\_HEALTHCARE.pdf](https://www.budget.senate.gov/imo/media/doc/SENATE_HEALTHCARE.pdf)
17. <https://www.nytimes.com/2017/06/22/opinion/senate-health-care-bill.html>
18. The expansion was a deal state governors literally had a hard time refusing. Under the provision, the federal government paid 100 percent of the cost of the expansion for the first three years, and 90 percent forever thereafter.

19. <https://www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/nationalhealthexpenddata/nationalhealthaccountshistorical.html>
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### Conclusion

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