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Türkiye Sigorta ve Reasürans Şirketleri Birliđi
Association of the Insurance and Reinsurance Companies of Turkey
Association des Sociétés d'Assurances et de Réassurances de Turquie



**INTERNATIONAL SEMINAR ON AWARENESS AND EDUCATION
RELATIVE TO RISKS AND INSURANCE ISSUES**

**Swissôtel, Istanbul
13 April 2007**

Role of institutes and training centers – Turkish case

Ms. Suna Oksay, Turkish Insurance Institute

(PowerPoint presentation)



OECD

International Seminar on Awareness and Education

April 13, 2007

**Diana C. Dennett
Counsel**

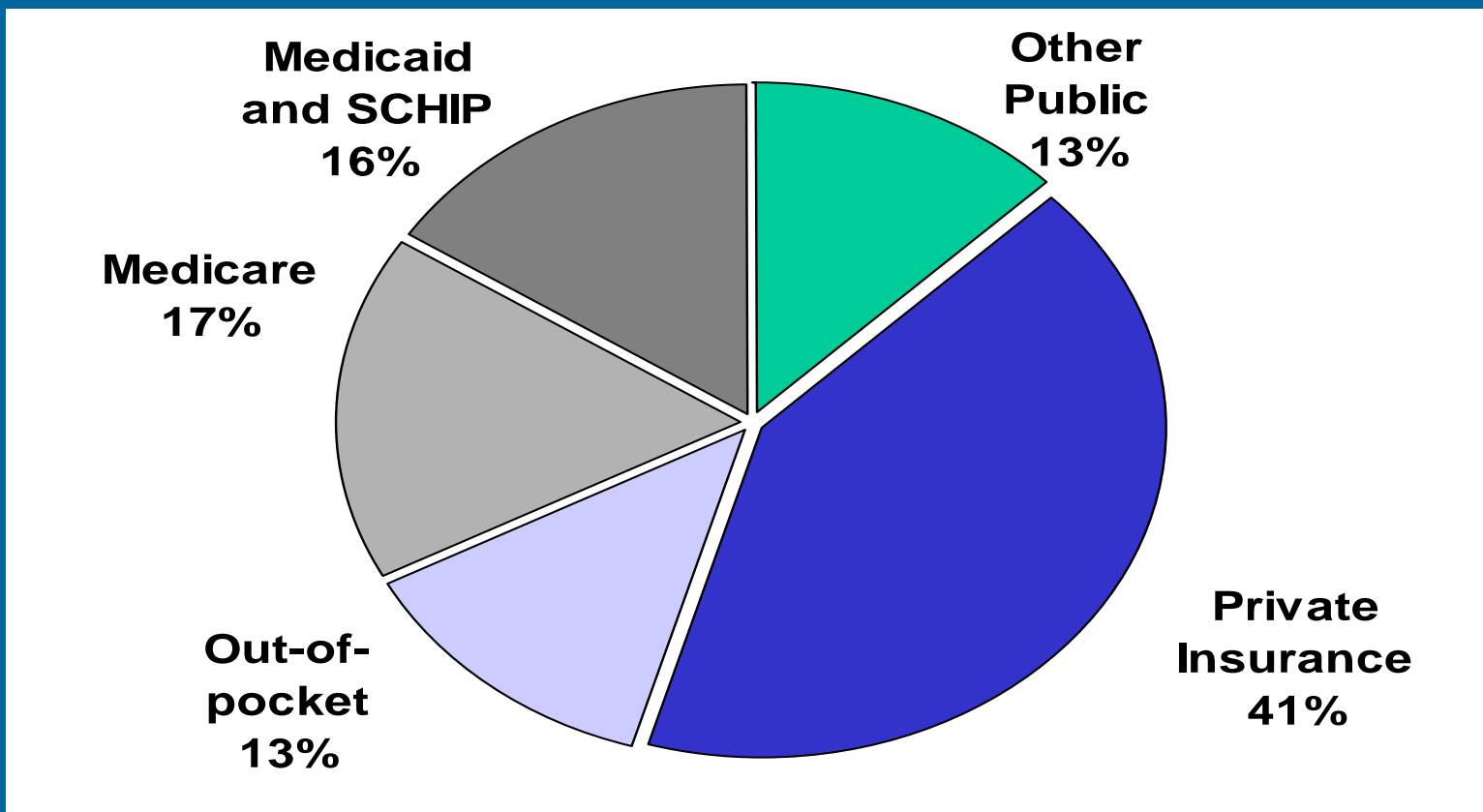
**America's Health Insurance Plans
ddennett@ahip.org – www.ahip.org**



America's Health Insurance Plans (AHIP) – Who We Are

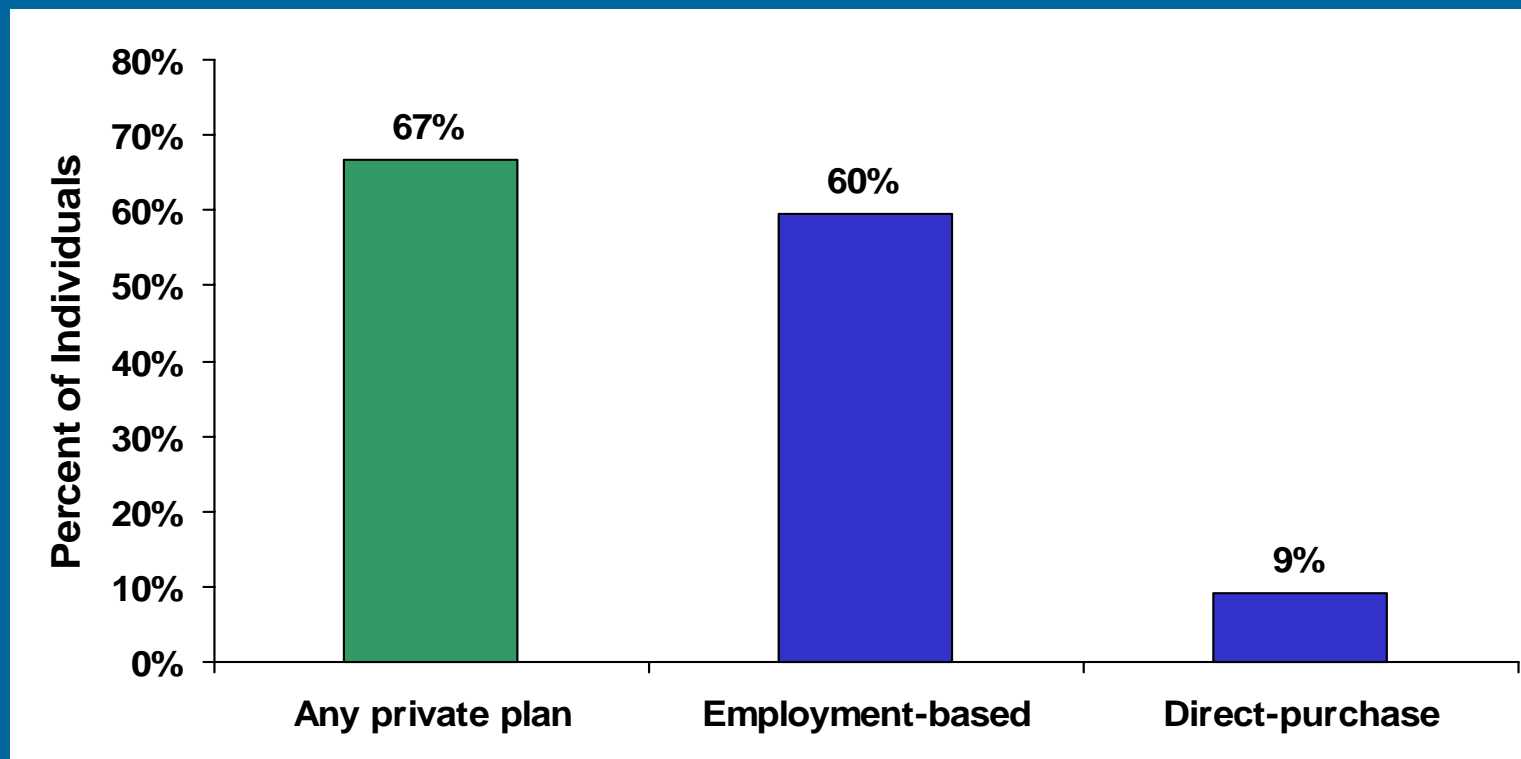
- AHIP Represents Over 90% of Health Insurers in USA
- Serves as Key Role in Education of Our Members:
 - Conferences
 - Web Conference Calls
 - Newsletters / Issue Briefs on Key Issues
 - Training and Accreditation Programs

The Nation's Health Dollar: Where It Came From, Calendar Year 2005



Other Public includes programs such as workers' compensation, public health activity, Department of Defense, Department of Veterans Affairs, Indian Health Service, State and local hospital subsidies and school health. Numbers shown may not add to 100% because of rounding.
Source: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group.

Private Insurance Coverage, 2005

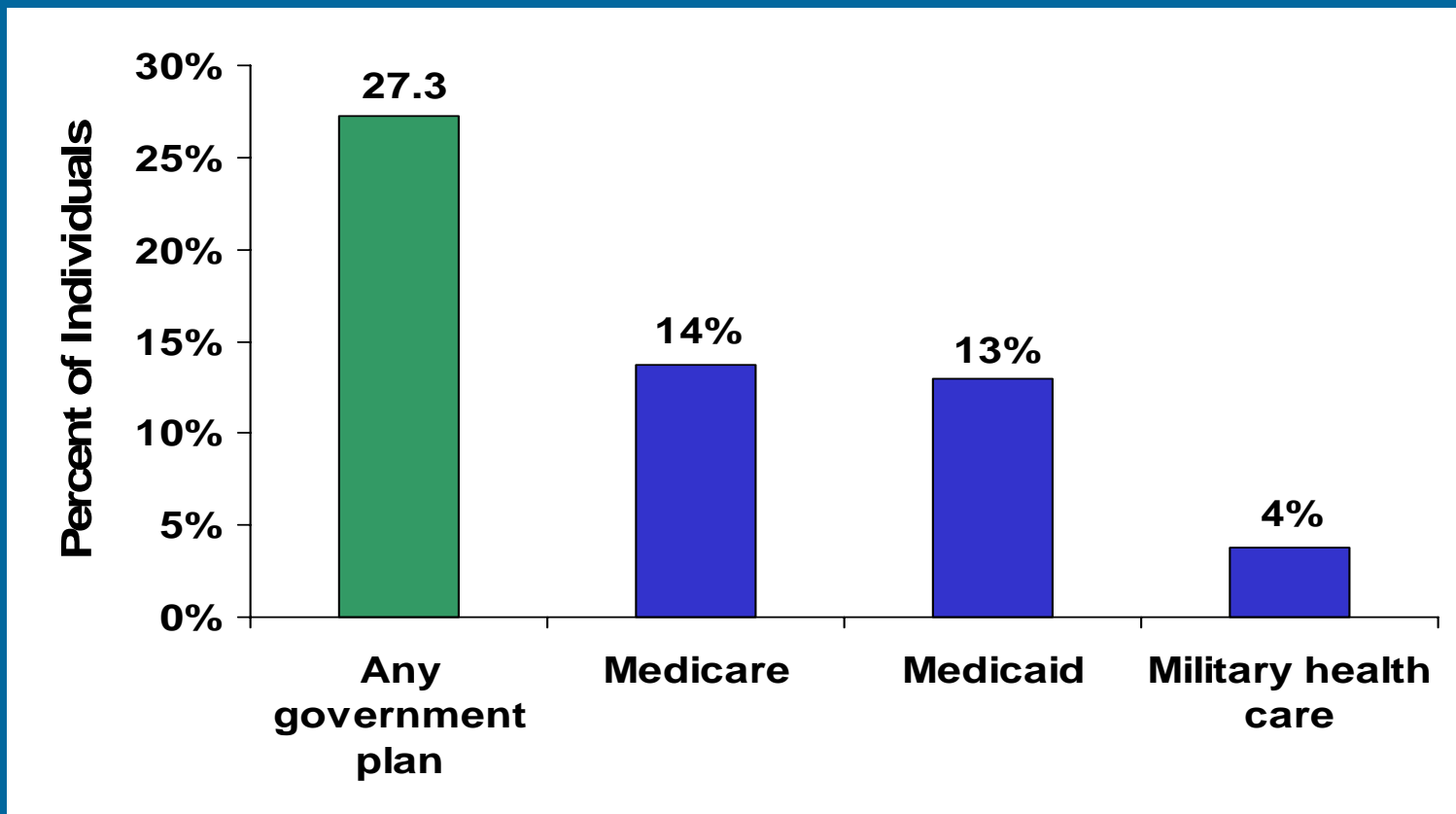


Note: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year.
Source: U.S. Census Bureau, Current Population Survey, 2005 and 2006 Annual Social and Economic Supplements.

Insured Private Coverage

- Key Challenges
 - Affordability
 - Product Design
 - Manage Cost
 - Innovation in Quality, Prevention and IT
 - Education
 - Younger Age Groups
 - Upper Middle and Above Income
-

Government Insurance Coverage, 2005



Note: Military health care includes CHAMPUS (Comprehensive Health and Medical Plan for Uniformed Services)/Tricare and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs and the military. The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year. Source: U.S. Census Bureau, Current Population Survey, 2005 and 2006 Annual Social and Economic Supplements.

Insured Government Programs

- Private Health Plan Role Significant
 - Examples:
 - 20% of Medicare Coverage
 - All Medicare Drug Coverage
 - 50% of Medicaid Programs
 - Innovation
 - Choice
 - Flexibility
-

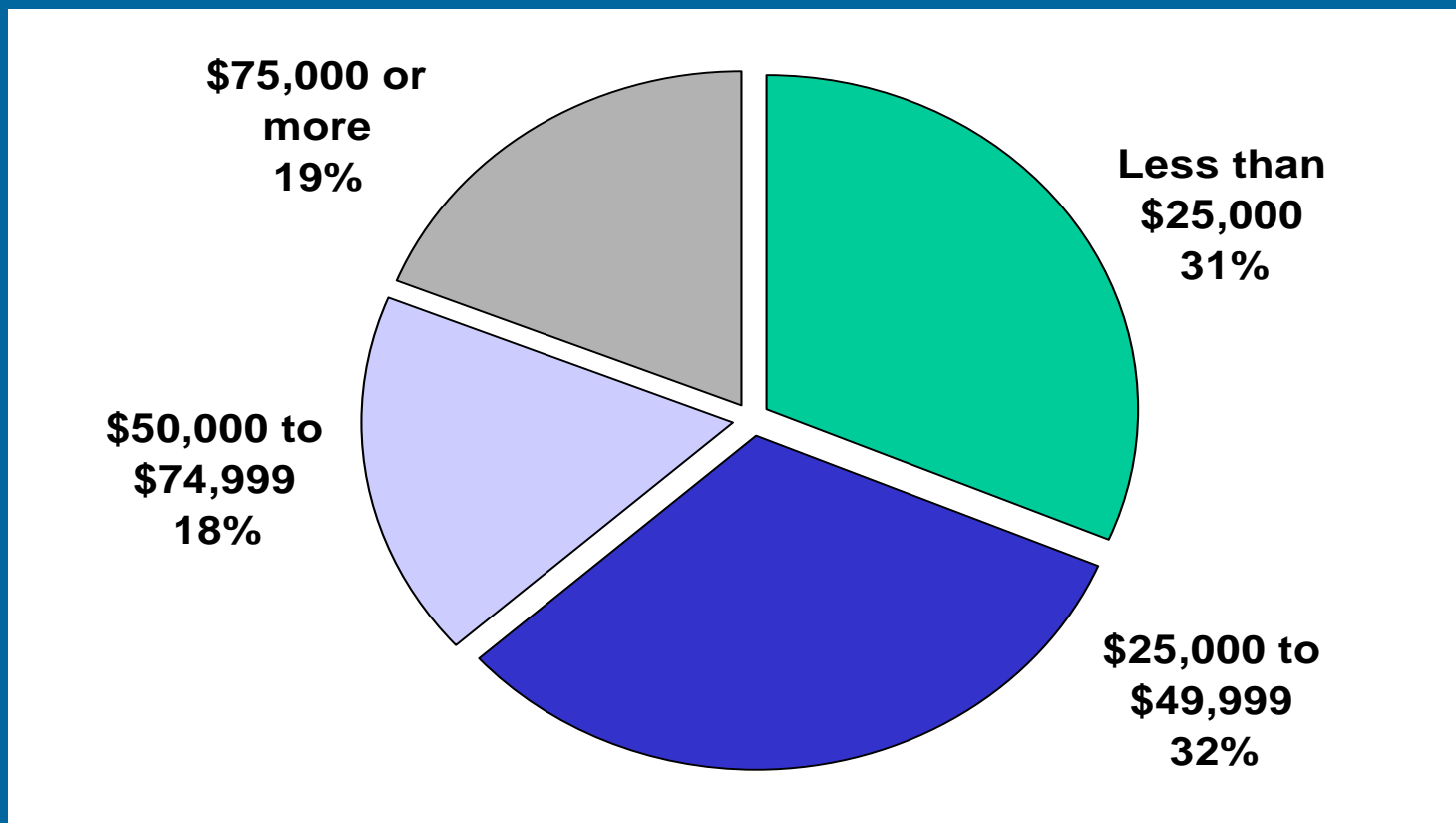


Uninsured Rates Are Increasing for Low- and Moderate-Income Households

| | 2004 | 2005 |
|---|----------------------|-------|
| | Uninsured (millions) | |
| Total Population | 45.3 | 46.6 |
| Children | 7.9 | 8.3 |
| | Uninsured Rates | |
| Total Population | 15.6% | 15.9% |
| Low Income (< \$25,000) | 24.3% | 24.4% |
| Moderate Income (\$25,000 to \$49,999) | 19.8% | 20.6% |
| Moderate Income (\$50,000 to \$74,999) | 13.0% | 14.1% |

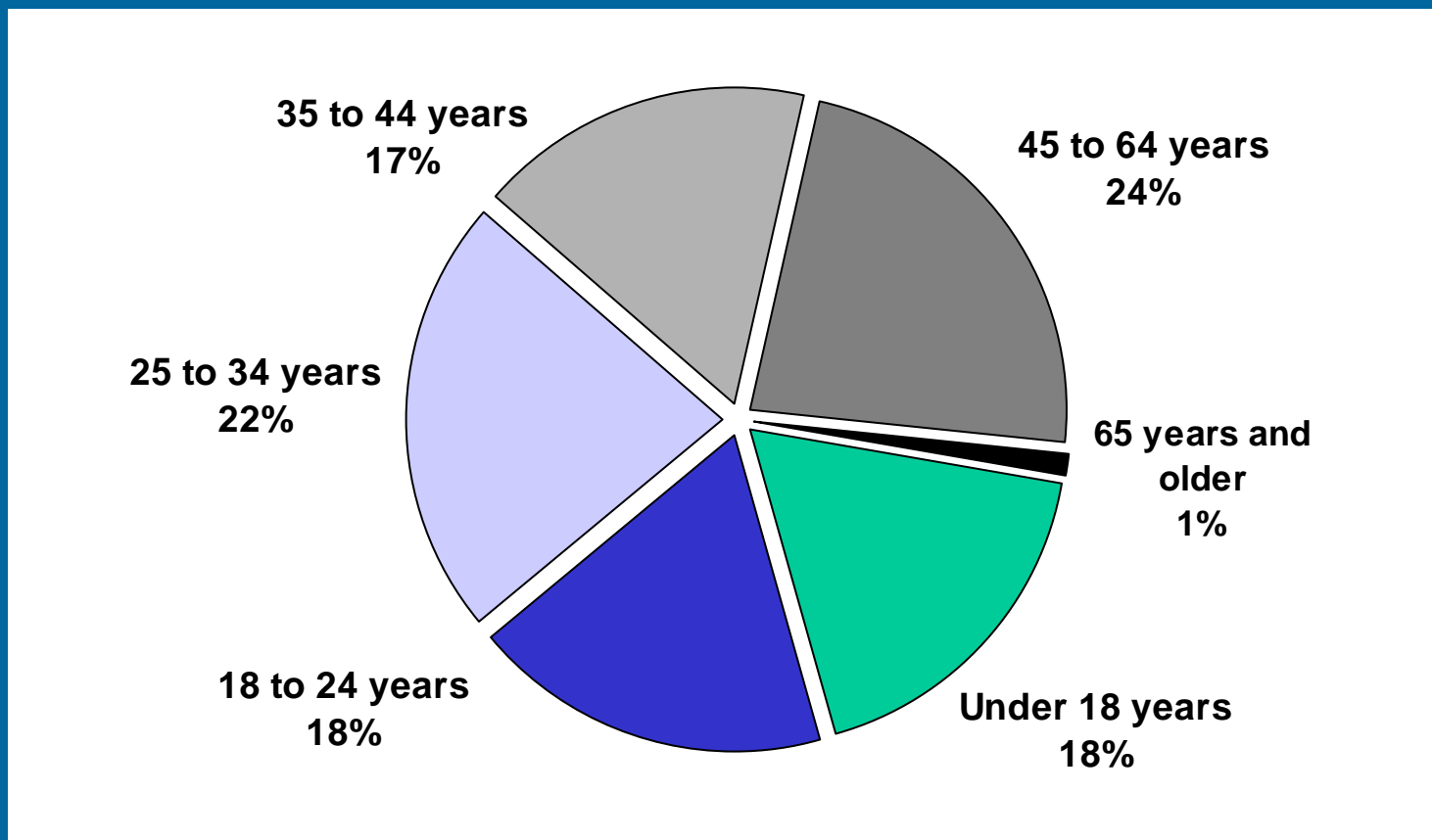
Source: [Income, Poverty, and Health Insurance Coverage in the United States: 2005](#), Census Bureau.

Percent of Uninsured by Household Income, 2005



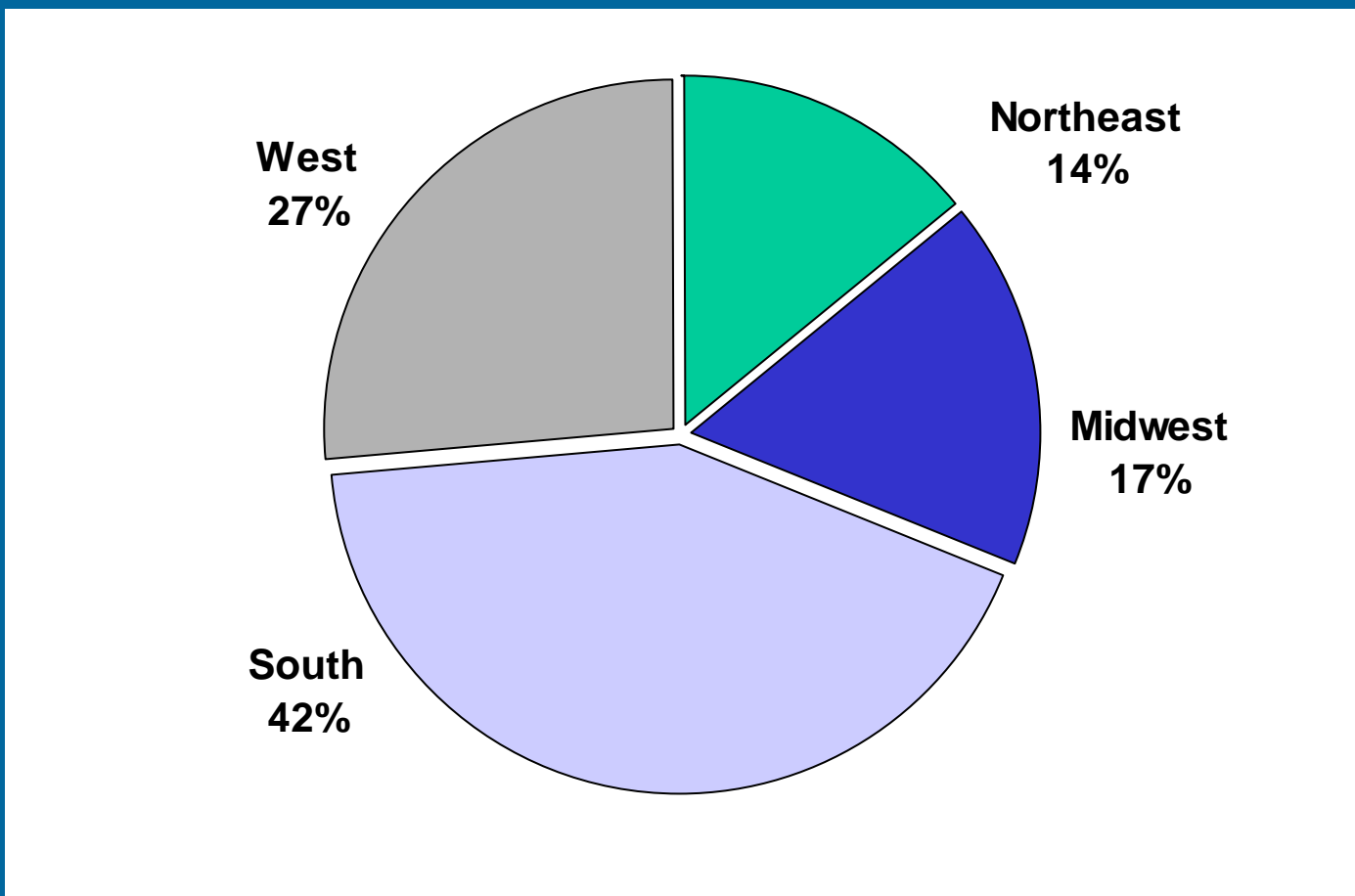
Source: U.S. Census Bureau, Current Population Survey, 2005 and 2006 Annual Social and Economic Supplements.

Percent of Uninsured by Age: 2005



Source: U.S. Census Bureau, Current Population Survey, 2005 and 2006 Annual Social and Economic Supplements.

Percent of Uninsured by Region, 2005



Source: U.S. Census Bureau, Current Population Survey, 2005 and 2006 Annual Social and Economic Supplements.

Uninsured

- Focus on Expanding Coverage
 - Federal Efforts
 - Children 2007?
 - Broader 2009?
 - State Efforts
 - Starting Now
-

Uninsured

California

- Individual Mandate
- Expand government programs for low income
- Employer required to offer or pay
- All parties contribute to cost

Massachusetts

- Individual Mandate
 - Expand government programs for low income
 - Employer required to offer insurance
-

AHIP Proposal to Expand Health Insurance to All Americans

- Expand access to health insurance coverage to all children within three years, and 95 percent of adults within 10 years.
 - Expand eligibility for public programs
 - Enable all consumers to purchase health insurance with pre-tax dollars
 - Provide financial assistance to help working families afford coverage
 - Encourage states to develop and implement access proposals.
-

Uninsured

- Keys to Expanding Access
 - Public-Private Partnership
 - Share the pain / cost
 - Keep focus on innovation and flexibility
 - Keep focus on affordability (regardless of who is paying)
 - Education will be key

**ALL AMERICANS MUST HAVE
HEALTH INSURANCE**
