

Economic Literature Review

The Link: Personal Coverage Requirement and Market Reforms

- **American Academy of Actuaries:** [The Individual Medical Insurance Market: A Guide for Policymakers](#)
- **American Economic Association:** [Did Community Rating Induce an Adverse Selection Death Spiral? Evidence from New York, Pennsylvania, and Connecticut](#)
- **American Journal of Law & Medicine:** [Oil and Water: Mixing Individual Mandates, Fragmented Markets, and Health Reform](#)
- **Commonwealth Fund:** [Insuring the Healthy or Insuring the Sick? The Dilemma of Regulating the Individual Health Insurance Market: Findings from a Study of Seven States](#)
- **Harvard School of Public Health/Commonwealth Fund:** [Markets for Individual Health Insurance: Can we make them work with incentives to purchase insurance?](#)
- **Health Affairs:** [Consider it Done: The Likely Efficacy of Mandates for Health Insurance](#)
- **Health Affairs:** [Hidden Assets: Health Insurance Reform in New Jersey](#)
- **Health Affairs:** [The Role of the Individual Health Insurance Market and Prospects for Change](#)
- **HHS-ASPE:** [The Regulation of the Individual Health Insurance Market](#)
- **Institute for Policy Research Northwestern University:** [The Effect of State Policies on the Market for Private Nongroup Health Insurance](#)
- **KFF:** [How Accessible is Individual Health Insurance for Consumers in Less Than Perfect Health](#)
- **Mark Pauly Presentation Slides to AEI:** [Individual Insurance Reform without Side Effects](#)
- **NASI/RWFJ:** [Regulation of Private Health Insurance](#)
- **NEJM:** [The Individual Mandate — An Affordable and Fair Approach to Achieving Universal Coverage](#)
- **RWFJ:** Expanding the Individual health Insurance Market: Lessons from the state reforms of the 1990s ([Full Report](#) and [Policy Brief](#))