The Annals of Health Law is proud to present the Thirteenth Issue of our online, student-written publication, Advance Directive. Advance Directive aims to support and encourage student scholarship in the area of health law and policy. In this vein, this Issue explores the legal and policy issues in the health insurance industry by examining past, current, and future trends. The authors examine a variety of issues related to health insurance, ranging from the implications of Medicaid expansion under the Patient Protection and Affordable Care Act to the issues presented by narrow networks.

The Issue begins with a look at the regulation of health insurance in Illinois. First, we examine the Illinois Compassionate Use Act and how medical marijuana may affect Medicare and Medicaid reimbursement for hospital services. Our authors also explore the potential of incorporating value-based insurance design into the Illinois state exchange and Medicaid expansion. Next, our authors discuss the need for community-based, long-term care services rather than institutional-based services in the wake of Medicaid expansion in Illinois.

Our Issue continues with an analysis of Medicaid expansion across the United States under the Affordable Care Act. First, we consider Section 1115 waivers utilized in states such as Arkansas, and the benefits of such waivers. Our authors also examine how the Affordable Care Act affects vulnerable populations, deterrents to Medicaid enrollment of such populations, and the roles of state and federal government in expanding health coverage.

The Issue proceeds with an analysis of broad changes to health insurance laws and regulations throughout the United States. First, our authors examine restrictions that the Affordable Care Act places on small businesses providing health insurance coverage to employees and women seeking coverage for abortion services, and propose changes to alleviate these restrictions. Our authors further discuss the constitutionality of the Affordable Care Act’s risk corridor program. We also explore narrow networks in the health insurance industry and the need for enhanced guidelines to ensure that consumers are able to choose the appropriate plan for their needs. Lastly, our authors examine antitrust liability in the health insurance industry and advocate for the repeal of the McCarran Ferguson Act, which exempts the business of insurance from most federal regulation.

Finally, our Issue concludes with a comparative look at other countries’ policies concerning the pharmaceutical industry and suggests ways that the United States could change its laws to achieve a more cost-effective system. Our authors look to countries such as France, Canada, Germany, and the United Kingdom for an exploration of best practices in the pharmaceutical regulation industry.

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We hope you enjoy our Thirteenth Issue of Advance Directive.

Sincerely,

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