



## Public Insurance and Private Markets

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As America debates the merits of government-provided health insurance, it is important to note that the U.S. government is already the largest insurance provider in the world. For decades, it has used taxpayer funds to support the world's largest health care insurance programs (Medicare and Medicaid) as well as the biggest pension and disability insurance system (Social Security). The recent economic crisis has prompted the government to dramatically increase its insurance role by assuming large equity positions in private firms and bailing out troubled mortgage buyers and sellers. Do these public insurance programs improve social welfare? Or does government intervention risk moral hazard and result in inefficient programs that would be better handled by the private sector?

In *Public Insurance and Private Markets*, leading economists critically examine the government's role in insuring against pension fund shortfalls, crop losses, property damage from floods and other natural catastrophes, bank failure, and terrorism. Jeffrey R. Brown and his coauthors argue that government intervention must always be economically justified; that risk adjusted premiums are essential; that the true taxpayer burden for public insurance programs must be recognized; and that private markets are capable of transferring risk without government intervention.

Poorly designed government insurance programs result in misallocation of resources, excessive risk-taking, and potentially enormous burdens on current and future taxpayers. *Public Insurance and Private Markets* offers market-based guidelines for the proper scope of government intervention and the design of public insurance programs?guidelines that will benefit the U.S. economy and protect the resources of future generations.

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