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## **Toward Health Status Insurance**

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This paper advances a new concept in health insurance. Health status insurance is a health insurance whose primary aim is to improve health status and decrease inequality in health within the covered population. Redistribution and control of cost is a secondary aim, closely integrated with the health status aim. Health status insurance differs from conventional health insurance in four respects: 1) the health status and health risks of enrollees are assessed and individual plans are developed jointly by the providers and enrollees to raise their health status to a given level; 2) interventions are not limited to the patients, but they extend to the patients' physical and social environments; 3) supplementary income or help in organizing are provided to enrollees who do not have an income sufficient to maintain their health or who need help to overcome local environmental situations adverse to their health, respectively; and, 4) the health status insurance organization actively champions national policies to change the social environment for the improvement of health. The concept of health status insurance is applicable to national health insurance systems, large private health insurance systems, or, national health service (when the responsible governmental agency becomes the health status insurer). Three modalities of implementation are presented. The readiness of society and governments to adopt health status insurance is discussed from a historical perspective.

**Key words:** health and welfare; health insurance; health status; insurance, health; patient outcome assessment; planning; risk factors; social class; social environment; socioeconomic status