

Special Issue

Health Insurance: Design and Risk Adjustment

Message from the Guest Editors

Medical discoveries that extend the human lifespan have opened up new challenges to address in the field of healthcare. The more these allow for life extension, the more heterogeneity related to health status increases. Within this framework, trends in healthy life expectancy and the assessment of health risk factors, which contribute not only to the prolongation of life but also to the maintenance of a good state of health in the elderly, are fundamental for proposing effective health insurance products. Authors are kindly invited to submit original research focusing on models and methodologies based on demography, medical science, healthcare economics, actuarial science, or risk management literature to support decision making in health insurance products. We look forward to receiving your contributions.

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Risks is published in an open access format; research articles, reviews, and other content are released on the internet immediately after acceptance. Specifically, *Risks* welcomes submissions that (a) contribute with insight, outlook, understanding, and overview; (b) show creativity in terms of pedagogical methods and techniques; (c) help the transfer of theoretical and applied research into applications in the public and private domains; and (d) show responsibility for the impact on society. The scientific and the general public have unlimited free access to the content as soon as it is published.

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