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healthcare for all at affordable prices is still a major but universally elusive goal everyone spends money on healthcare and it is the most impoverishing consumption item thus most governments and the united nations promote universal health coverage each country s unique blend of tools for healthcare financing including taxes subsidies and market controls most people in low and middle income countries Imics have no health insurance of any kind and most Imic

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papers presented at regional and annual meetings of the society of actuaries

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