Because writing assignments are meant to prepare you for class discussions, you must post a draft question on the Moodle Forum for this date if you want your submission to count. After posting a draft, you must revise and resubmit your final response for a grade by the following Sunday night. In the case of questions posted below, the final draft of your question is due by the end of the day on Sunday, **November 10**. Include your name, the full question number, and the text of the question on both your draft and final submissions.

21-1. Conservatives say a strength of our medical care system is that it is market based. What advantages would follow if it were market based, and is it actually based on the economic principles of a market?

   You ought to be able to answer this question by following Gordon’s explanation of how a market works and why it is supposed to provide efficient policy resolutions and then look at Starr.

21-2. Evaluate the mandate that all citizens have health insurance in terms of why it is necessary for the system to work.

   You might want to cover objections conservatives have to the mandate in terms of individual freedom and whether this actually is a fair objection. You also will want to explain why broad participation is necessary in order for an insurance plan to work.

21-3. What is the difference between experience rating and community rating, and why did the predominance of experience rating prior to the Affordable Care Act cause our health insurance system to become increasingly ineffective as way to actually cover health care cost coverage for the population?

   You need two things to answer this question. First, you need to understand the two key terms and why the difference between the approaches matters. Second, you need to know something about the history of health insurance and why it has become less effective over time, based as it is on experience-based rating.