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Three or Four Tonics and a Wave: The Trajectory of Health Insurance Regulation in Brazil

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Abstract : Currently, in Brazil, there is a considerable collection of publications on the supplementary health sector, but the vast majority is limited to retrospective examination of the sector. The present contribution starts from the diagnosis of an overwhelming change in the role of the State and its institutions, as well as an accelerated and no less forceful change in the way of producing goods and services, resulting in a clash between these different waves (state and market). This shock produces unique energy, capable of imposing major changes in the most varied sectors. Based on this diagnosis, there was an opportunity to offer the perspective and propositional study of regulatory measures relevant to the best conduct and performance of this sector in the future.

Keywords: private health regulation, state and market, forecasts in Brazilian regulation, political economy

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