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vaccinate children against deadly pneumococcal disease or pay for cardiac patients to undergo lifesaving surgery cover the costs of dialysis for kidney patients or channel the money toward preventing the conditions that lead to renal failure in the first place policymakers dealing with the realities of limited health care budgets face tough decisions like these regularly and for many individuals their personal health care choices are equally stark paying for medical treatment could push them into poverty many low and middle income countries now aspire to universal health coverage where governments ensure that all people have access to the quality health services they need without risk of impoverishment but for universal health coverage to become reality the health services offered must be consistent with the funds available and this implies tough everyday choices for policymakers that could be the difference between life and death for those affected by any given condition or disease the situation is particularly acute in low and middle income countries where public spending on health is on the rise but still extremely low and where demand for expanded services is growing rapidly what s in what s out designing benefits for universal health coverage argues that the creation of an explicit health benefits plan a defined list of services that are and are not available is an essential element in creating a sustainable system of universal health coverage with contributions from leading health economists and policy experts the book considers the many dimensions of governance institutions methods political economy and ethics that are needed to decide what s in and what s out in a way that is fair evidence based and sustainable over time

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a groundbreaking program to help women create a habit of building wealth from renowned financial therapist barbara huson formerly barbara stanny the men in her life had always handled barbara huson s money first her father the r of h r block and then her husband a stockbroker who turned out to be a compulsive gambler when tax bills arrived for over 1m for his illegal deals her ex left the country her father refused to help and huson who d always been scared and intimidated by money realized she had to grow up financially fast since that dramatic financial wake up call huson has devoted herself to learning everything there is to know about women and money and in rewire for wealth she goes to the very core of the disconnect between the two according to multiple studies women s and men s brains process information differently and that has a profound effect when it comes to money men for example view investing as a challenge women see it as a threat fortunately you can un learn previous bad lessons and train your brain to process differently in rewire for wealth huson offers a proven and integrative approach to re wiring your brain using the latest neuroscience psychology and mind training techniques with original research that includes more than 20 years of hard won financial expertise she shows you how to quickly but methodically eliminate maladaptive financial behaviors and expand your ability to build wealth by repeatedly applying a practical three step formula recognize reframe and respond differently old brain circuits become weaker and new ones grow stronger paving the way to a more confident approach to wealth building you may never get a financial wake up call as dramatic as huson s but the real positive and life changing power to take charge now is at your fingertips

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