

CITY UNIVERSITY OF NEW YORK
Graduate School and University Center

ECON 87400-Economics of Health

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OUTLINE AND READING LIST-LAST OFFERED FALL 2016

Learning Goals and Outcome

This course emphasizes the distinction between health as an output and medical care as one input into the production of health. This distinction leads to a discussion of models of the production of health and the demand for health. Within the context of these models, the demand for medical care is treated as a derived demand for a factor of production. Approaches to optimal infant and child health, the health-schooling causality controversy, and the economic determinants of such unhealthy behaviors as cigarette smoking and alcohol abuse also are covered. In addition, more traditional topics in a course on the economics of health are discussed. These include the demand for and supply of various types of medical care services, the demand for health insurance, and the effects of insurance on the demand for medical care.

Learning goals and outcomes are as follows.

- (1). Acquire knowledge of the similarities and differences between health and other goods and services bought and sold in the marketplace.
- (2). Acquire knowledge of the differences between the production of health and the production of health care services and analyze the relationships between these concepts.
- (3). Analyze the factors influencing the demand for health.
- (4). Acquire an understanding of how economic tools can be used to analyze topics such as infant health, health and education, and health behaviors surrounding substance use, nutrition, and physical activity.
- (5). Develop an analysis of current health policy.
- (6). Be able to critically evaluate recent papers in health economics and acquire tools to conduct empirical research in that area.

The course will emphasize my interests, my previous and current research, and related research by others, some of which is critical of my work. I have done little research in issues revolving around the costs of medical care, and that topic is covered only briefly in the reading list below.

Course requirements are a final examination and a paper. The paper can be a critical review of an unpublished or published paper that is not discussed in class or an empirical study. If you want to do an empirical study, two interesting and readily available datasets are the Behavioral Risk Factor Surveillance System for the U.S. and the Demographic and Health Survey for developing countries. Just Google them.

There is no textbook for the course. If you want a broad overview of the economics of health and medical care, including topics that I will not cover, I suggest the following text:

Folland, Sherman; Goodman, Allen C.; and Stano, Miron. The Economics of Health and Health Care. Seventh Edition. Upper Saddle River, New Jersey: Prentice Hall, 2012.

A key reference for any serious student of the economics of health is the following:

Culyer, Anthony J., and Newhouse, Joseph P. Handbook of Health Economics, Volumes 1A and 1B. Amsterdam: North-Holland, Elsevier Science, 2000. (Hereafter cited as Handbook).

You can access all the papers in the Handbook from the Mina Rees Library Home Page. Click on Databases and select Handbooks in Economics Series. You have to be logged on with the Graduate Center domain (gc.cuny.edu). Given online access to the Handbook, there is no need to purchase it.

I will not place material on Blackboard. Instead, I will make it available to the class via e-mail.

Almost all of my papers are on my home page <https://mgrossman.ws.gc.cuny.edu>. The address is case-sensitive. My very recent National Bureau of Economic Research working papers and NBER working papers in health economics by other authors can be downloaded from www.nber.org free of charge if you are logged on with the Graduate Center domain. Click on Publication and then click on Working Papers. NBER books that have been in print for more than 18 months and chapters from forthcoming books can be downloaded at no charge by clicking on Books after clicking on Publications.

Valuable and informative health data and datasets can be found on the web site of the National Center for Health Statistics www.cdc.gov/nchs.

Assessment

As indicated above, the course requirements are a final examination and a paper. Both will require mastery of the theoretical underpinnings of each of the nine topics in the reading list and knowledge of competing theories when more than appears in a given section. Empirical evidence in support of an approach or theory should be evaluated in a critical fashion. That is

especially important if the course paper takes the form of a critical review of the literature. Many of the papers in the reading list contain examples of empirical techniques that are widely used in applied microeconomic research. If an empirical paper is selected, it is important to demonstrate that the appropriate empirical procedures are being applied. For example, if there is an issue of reverse causality or bias due to an omitted “third variable,” that needs to be addressed. Some of the questions on the final exam will take the form of problems in which students are asked to apply concepts developed in the course foundations in which basic assumptions are modified.

I. INTRODUCTION: THE HOUSEHOLD PRODUCTION FUNCTION APPROACH TO CONSUMER BEHAVIOR, HUMAN CAPITAL THEORY, AND TIME PREFERENCE

Michael, Robert T., and Becker, Gary S. “On the New Theory of Consumer Behavior.” Swedish Journal of Economics, 75 (1973).

Becker, Gary S. “A Theory of the Allocation of Time.” Economic Journal, 75, No. 299 (September 1965).

Michael, Robert T. “Education in Nonmarket Production.” Journal of Political Economy, 81, No. 2, Part I (March/ April 1973).

Ben-Porath, Yoram. “The Production of Human Capital and the Life Cycle of Earnings.” Journal of Political Economy, 75, No.4 (August 1967).

Becker, Gary S., and Mulligan, Casey B. “The Endogenous Determination of Time Preference.” Quarterly Journal of Economics, 112, No. 3 (August 1997).

Fuchs, Victor R. Who Shall Live? Health, Economics, and Social Choice. New York: Basic Books, Inc., 1974, Chapters 1-2.

O’Neill, June E., and O’Neill, Dave M. “Health Status, Health Care and Inequality: Canada vs. the U.S.” Forum for Health Economics and Policy (Frontiers in Health Policy Research), 10, No. 1. Berkeley, CA: Berkeley Electronic Press.

II. PRODUCTION OF HEALTH, DEMAND FOR HEALTH, AND DERIVED DEMAND FOR MEDICAL CARE

Zweifel, Peter. “The Grossman Model After 40 Years.” European Journal of Health Economics, 13, No. 6 (December 2012).

Kaestner, Robert. “The Grossman Model After 40 Years: A Reply to Peter Zweifel.” European Journal of Health Economics, 14, No. 2 (April 2013).

Zweifel, Peter. “The Grossman Model After 40 Years: Response to Robert Kaestner.” European Journal of Health Economics, 14, No. 2 (April 2013).

Grossman, Michael. "The Human Capital Model." Chapter 7 in Handbook.

Kenkel, Donald S. "Prevention." Chapter 31 in Handbook.

Grossman, Michael. The Demand for Health: A Theoretical and Empirical Investigation. New York: Columbia University Press for the National Bureau of Economic Research, 1972. (Out of print, but can be downloaded at no charge from www.nber.org/books/gros72-1.)

Grossman, Michael. "On the Concept of Health Capital and the Demand for Health." Journal of Political Economy, 80, No. 2 (March/April 1972). This paper is based on the first two chapters of my NBER monograph. It stresses the difference between health capital and other forms of human capital.

Wagstaff, Adam. "The Demand for Health: Some New Empirical Evidence." Journal of Health Economics, 5, No. 3 (September 1986).

Ehrlich, Isaac, and Chuma, Hiroyuki. "A Model of the Demand for Longevity and the Value of Life Extension." Journal of Political Economy, 98, No. 4 (August 1990).

Ried, Walter. "Comparative Dynamic Analysis of the Full Grossman Model." Journal of Health Economics, 17, No. 4 (August 1998).

Eisenring, Christoph. "Is There a Trade-off between Longevity and Quality of Life in Grossman's Pure Investment Model?" Health Economics 9, No. 8 (December 2000).

Grossman, Michael. "The Correlation Between Health and Schooling." In Household Production and Consumption, edited by Nestor E. Terleckyj. New York: Columbia University Press for the National Bureau of Economic Research, 1975. Also read the comments by Dan Usher on this paper.

Fuchs, Victor R., editor. Essays in the Economics of Health and Medical Care. New York: Columbia University Press for the National Bureau of Economic Research, 1972. See the paper by Richard D. Auster, Irving Leveson, and Deborah Sarachek and the two papers by Morris Silver.

Galama, Titus, and Kapteyn, Arie. "Grossman's Missing Health Threshold." Journal of Health Economics 30 (2011), pp. 1044-1056.

III. SCHOOLING AND HEALTH: CORRELATION OR CAUSALITY

Becker, Gary S. "Health as Human Capital: Synthesis and Extensions." Oxford Economic Papers 59, No. 3 (June 2007).

Kenkel, Donald S. "Health Behavior, Health Knowledge, and Schooling." Journal of Political Economy, 96, No. 2 (April 1991).

- Grossman, Michael, and Kaestner, Robert. “Effects of Education on Health.” In The Social Benefits of Education, edited by Jere R. Behrman and Nevzer Stacey. Ann Arbor, Michigan: University of Michigan Press, 1997.
- Grossman, Michael. “Education and Non-market Outcomes.” In Handbook of the Economics of Education Vol. 1, edited by E. Hanushek and F. Welch. Amsterdam: North-Holland, Elsevier Science, 2006.
- Fuchs, Victor R. “Time Preference and Health: An Exploratory Study.” In Economic Aspects of Health, edited by Victor R. Fuchs. Chicago: University of Chicago Press, 1982.
- Farrell, Philip, and Fuchs, Victor R. “Schooling and Health: the Cigarette Connection.” Journal of Health Economics, 1, No. 3 (December 1982).
- Berger, Mark C., and Leigh, J. Paul. “Schooling, Self-Selection, and Health.” Journal of Human Resources, 24, No. 3 (Summer 1989).
- Lleras-Muney, Adriana. “The Relationship Between Education and Adult Mortality in the United States.” Review of Economic Studies, 72, No. 1 (January 2005).
- Chou, Shin-Yi; Liu, Jin-Tan; Grossman, Michael; and Joyce, Ted. “Parental Education and Child Health: Evidence from a Natural Experiment in Taiwan.” American Economic Journal: Applied Economics, 2, No. 1 (January 2010).
- de Walque, Damien. “Does Education Affect Smoking Behavior? Evidence Using the Vietnam Draft as an Instrument for College Education.” Journal of Health Economics, 26, No. 5 (September 2007).
- Grimard, Franque, and Parent, Daniel. Education and Smoking: Were Vietnam Draft Avoiders also More Likely to Avoid Smoking?” Journal of Health Economics, 26, No. 5 (September 2007).
- Currie, Janet, and Moretti, Enrico. “Mother’s Education and the Intergenerational Transmission of Human Capital: Evidence from College Openings and Longitudinal Data.” Quarterly Journal of Economics, 118, No. 4 (November 2003).
- McCrary, Justin, and Royer, Heather. “The Effect of Female Education on Fertility and Infant Health: Evidence from School Entry Policies Using Exact Date of Birth.” American Economic Review, 101, No. 1 (2011).
- Auld, M. Christopher, and Sidhu, Nirmal. “Schooling, Cognitive Ability and Health.” Health Economics, 14, No. 10 (October 2005).
- Cutler, David M., and Lleras-Muney, Adriana. “Understanding Differences in Health Behaviors by Education.” Journal of Health Economics, 29, No. 1 (2010)

Cutler, David M.; Lange, Fabian; Meara Ellen; Richards Seth; and Ruhm, Christopher J. “Rising Educational Gradients in Mortality: The Role of Behavioral Risk Factors.” Journal of Health Economics 30, No. 6 (2011).

Clark, Damon, and Royer, Heather. “The Effect of Education on Adult Mortality: Evidence from Britain.” American Economic Review 106:6 (2013), pp. 2087-2120.

Kemptoner, Daniel, Jurges, Hendrik, and Reinhold, Steffen. “Changes in Compulsory Schooling and the Causal Effect of Education on Health: Evidence from Germany.” Journal of Health Economics, 30 (2011), pp. 340-354.

Braakmann, Nils. “The Causal Relationship between Education, Health and Health-related Behaviour: Evidence from a Natural Experiment in England.” Journal of Health Economics, 30 (2011), pp. 753-763.

Fabrice, Etile, and Jones, Andrew M. “Schooling and Smoking among the Baby Boomers-An Evaluation of Education Expansion in France.” Journal of Health Economics, 30 (2011), pp. 811-831.

Van Kippersluis, Hans, O’Donnell, Owen, and van Doorslaer, Eddy. “Long Run Returns to Education: Does Schooling Lead to an Extended Old Age?” Journal of Human Resources, 46, No. 4, (2011), pp. 695-721.

Van Der Pol, Marjon. “Health, Education and Time Preference.” Health Economics, 20, No. 8 (2011).

Buckles, Kasey, Andreas Hagemann, Ofer Malamud, Melinda S. Morrill, and Abigail K. Wozniak. 2013. “The Effect of College Education on Health.” National Bureau of Economic Research Working Paper 19222.

Karas Montez J, Friedman EM (Eds.). “Special Issue: Educational Attainment and Adult Health: Contextualizing Causality. Social Science and Medicine, 127, February (2015), pp. 1-206. Note: This is the entire February 2015 issue of the journal.

IV. ECONOMICS OF SUBSTANCE USE AND ABUSE: INTRODUCTION

Grossman, Michael. “Individual Behaviors and Substance Use: The Role of Price.” National Bureau of Economic Research Working Paper No. 10948, December 2004. A shorter version of this paper is published in Lindgren, Björn, and Grossman, Michael, editors. Substance Use: Individual Behavior, Social Interaction, Markets and Politics. Volume 16 of Advances in Health Economics and Health Services Research. Amsterdam: JAI, an imprint of Elsevier Ltd., 2005.

Becker, Gary, and Murphy Kevin M. “A Theory of Rational Addiction.” Journal of Political Economy, 96, No. 4 (August 1988).

Becker, Gary S.; Grossman, Michael; and Murphy, Kevin M. "An Empirical Analysis of Cigarette Addiction." American Economic Review, 84, No. 3 (June 1994). Also relevant in Section V.

Becker, Gary S.; Grossman, Michael; and Murphy Kevin J. "Rational Addiction and the Effect of Price on Consumption." American Economic Review, 81, No. 2 (May 1991).

Cawley, John, and Ruhm, Christopher J. "The Economics of Risky Behaviors." In Pedro Pita Barros, Tom McGuire, and Mark Pauly, Eds. Handbook of Health Economics, Volume 2. Amsterdam: North-Holland, Elsevier Science, 2012, 97-199.

V. ECONOMICS OF SUBSATANCE USE AND ABUSE: CIGARETTES

Chaloupka, Frank J., and Warner, Kenneth E. "The Economics of Smoking." Chapter 29 in Handbook.

Lewit, Eugene M., and Coate, Douglas. "The Potential for Using Excise Taxes to Reduce Smoking." Journal of Health Economics, 1, No. 2 (August 1982).

Lewit, Eugene M.; Coate, Douglas; and Grossman, Michael. "The Effects of Government Regulation on Teenage Smoking." Journal of Law and Economics, 24, No. 3 (December 1981).

Chaloupka, Frank J. "Rational Addictive Behavior and Cigarette Smoking." Journal of Political Economy, 99, No. 4 (August 1991).

Gruber, Jonathan, and Koszegi, Boton. "Is Addiction 'Rational'? Theory and Evidence." Quarterly Journal of Economics, 116, No. 4 (November 2001).

DeCicca, Philip; Kenkel Donald; and Mathios, Alan. "Putting out the Fires: Will Higher Taxes Reduce the Onset of Youth Smoking?" Journal of Political Economy, 110, No. 1 (February 2002).

Colman, Greg; Grossman, Michael; and Joyce, Ted. "The Effect of Cigarette Excise Taxes on Smoking Before, During and After Pregnancy." Journal of Health Economics, 22, No. 6 (November 2003).

DeCicca, Philip; Kenkel, Donald; and Mathios, Alan. "Cigarette Taxes and the Transition from Youth to Adult Smoking: Smoking Initiation, Cessation, and Participation." Journal of Health Economics 27, No. 4 (July 2008).

DeCicca Philip; Kenkel Donald, Mathios, Alan; Shin, Yoon-Jeong; and Lim, Jae-Young. "Youth Smoking, Cigarette Prices, and Anti-smoking Sentiment." Health Economics, 17, No. 6 (June 2008).

DeCicca Philip, and McLeod, Logan. "Cigarette Taxes and Older Smoking: Evidence from Large Tax Increases." Journal of Health Economics 27, No. 4 (July 2008).

Carpenter, Christopher, and Cook, Philip J. "Cigarette Taxes and Youth Smoking: New Evidence from National, State, and Local Youth Risk Behavior Surveys." Journal of Health Economics 27, No. 2 (March 2008).

VI. ECONOMICS OF SUBSTANCE USE AND ABUSE: ALCOHOL

Cook, Philip J., and Moore, Michael J. "Alcohol." Chapter 30 in Handbook.

Coate, Douglas, and Grossman, Michael. "Effects of Alcoholic Beverage Prices and Legal Drinking Ages on Youth Alcohol Use." Journal of Law and Economics, 31, No. 1 (April 1988).

Saffer, Henry, and Grossman, Michael. "Beer Taxes, the Legal Drinking Age, and Youth Motor Vehicle Fatalities." Journal of Legal Studies, 16, No. 2 (June 1987).

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Grossman, Michael; Chaloupka, Frank J.; and Sirtalan, Ismail. "An Empirical Analysis of Alcohol Addiction: Results from the Monitoring the Future Panels." Economic Inquiry 36, No. 1 (January 1998).

Chaloupka, Frank J.; Saffer, Henry; and Grossman, Michael. "Alcohol-Control Policies and Motor-Vehicle Fatalities." Journal of Legal Studies, 22, No. 1 (January 1993), 161-186.

Dee, Thomas. "State Alcohol Policies, Teen Drinking, and Traffic Fatalities." Journal of Public Economics, 72, No. 2 (May 1999).

Grossman, Michael; Kaestner, Robert; and Markowitz, Sara. "An Investigation of the Effects of Alcohol Policies on Youth STDs." In Substance Use: Individual Behavior, Social Interaction, Markets and Politics, edited by Bjorn Lindgren and Michael Grossman. Volume 16 of Advances in Health Economics and Health Services Research. Amsterdam: JAI, an imprint of Elsevier Ltd., 2005.

Dave, Dhaval. "The Effects of Cocaine and Heroin Price on Drug-Related Emergency Department Visits." Journal of Health Economics, 25, No. 2 (March 2006), 311-333.

Dave, Dhaval. "Illicit Drug Use among Arrestees, Prices and Policy." Journal of Urban Economics, 63, No. 2 (March 2008) 694-714.

Yoruk, Baris K., and Yoruk, Ceren, Ertan. "The Impact of Minimum Legal Drinking Age laws on Alcohol Consumption, Smoking and Marijuana Use: Evidence from a Regression

Discontinuity Design Using Exact Date of Birth.” Journal of Health Economics 30 (2011), pp. 740-752

Crost, Benjamin, and Guerrero, Santiago. “The Effect of Alcohol Availability on Marijuana Use: Evidence from the Minimum Legal Drinking Age.” Journal of Health Economics 31, No. 1, pp. 112-121.

VII. ECONOMICS OF SUBSTANCE USE AND ABUSE: ILLEGAL DRUGS

Grossman, Michael, and Chaloupka, Frank J. “The Demand for Cocaine by Young Adults: A Rational Addiction Approach.” Journal of Health Economics, 17, No. 4 (August 1998).

DiNardo, John, and Lemieux, Thomas. “Alcohol, Marijuana, and American Youth: The Unintended Effects of Government Regulation.” Journal of Health Economics, 20, No. 6 (November 2001).

Yoruk, Baris K., and Yoruk, Ceren, Ertan. “The Impact of Minimum Legal Drinking Age laws on Alcohol Consumption, Smoking and Marijuana Use: Evidence from a Regression Discontinuity Design Using Exact Date of Birth.” Journal of Health Economics 30 (2011), pp. 740-752.

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Jacobi, Liana, and Sovinsky, Michelle. “Marijuana on Main Street?” Estimating Demand in Markets with Limited Access.” American Economic Review 106, No. 8 (2016), pp. 2009-2045.

Olmstead, Todd A., Sheila M. Alessi, Brendan Kline, Rosalie Liccardo Pacula, and Nancy M. Petry. 2015. “The Price Elasticity of Demand for Heroin: Matched Longitudinal and Experimental Evidence.” *Journal of Health Economics* 41(May): 59-71.

Anderson, D. Mark, Benjamin Hansen, and Daniel I. Rees. 2013. “Medical Marijuana Laws, Traffic Fatalities, and Alcohol Consumption.” *Journal of Law and Economics* 56(2): 333-369.

VIII. ECONOMICS OF OBESITY

Lakdawalla, Darius, and Philipson, Tomas. “The Growth of Obesity and Technological Change: A Theoretical and Empirical Examination.” National Bureau of Economic Research Working Paper No. 8946, May 2002.

Lakdawalla, Darius, and Philipson, Tomas. “Labor Supply and Weight.” Journal of Human Resources, 42, No. 1 (Winter 2007).

Chou, Shin-Yi; Grossman, Michael; and Saffer, Henry. "An Economic Analysis of Adult Obesity: Results from the Behavioral Risk Factor Surveillance System." Journal of Health Economics, 23, No. 3 (May 2004).

Gruber, Jonathan, and Frakes, Michael. "Does Falling Smoking Lead to Rising Obesity?" Journal of Health Economics, 25, No. 2 (May 2006).

Chou, Shin-Yi; Grossman, Michael; and Saffer, Henry. Reply to Jonathan Gruber and Michael Frakes." Journal of Health Economics, 25, No. 2 (May 2006).

Chou, Shin-Yi; Rashad Inas; and Grossman, Michael. "Fast-Food Restaurant Advertising on Television and its Influence on Childhood Obesity." Journal of Law and Economics 51, No. 4 (November 2008).

Grossman, Michael, and Mocan, Naci, editors. Economic Aspects of Obesity. Chicago: University of Chicago Press, 2011. All chapters of the book can be downloaded at no cost by going to <http://www.nber.org/books/gros09-1>.

IX. ECONOMIC APPROACHES TO INFANT AND CHILD HEALTH

Currie, Janet. "Child Health in Developed Countries." Chapter 19 in Handbook.

Corman, Hope, and Grossman, Michael. "Determinants of Neonatal Mortality Rates in the U.S.: A Reduced Form Model." Journal of Health Economics, 4, No. 3 (September 1985).

Rosenzweig, Mark R., and Schultz, T. Paul. "Estimating a Household Production Function: Heterogeneity, the Demand for Health Inputs, and their Effects on Birth Weight." Journal of Political Economy, 91, No. 5 (October 1983).

Corman, Hope; Joyce, Theodore J.; and Grossman, Michael. "Birth Outcome Production Functions in the U.S." Journal of Human Resources, 22, No. 3 (Summer 1987).

Grossman, Michael, and Joyce, Theodore J. "Unobservables, Pregnancy Resolutions, and Birth Weight Production Functions in New York City." Journal of Political Economy, 98, No. 5, Part 1 (October 1990).

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Currie, Janet, and Gruber, Jonathan. "Saving Babies: The Efficacy and Cost of Recent Changes in the Medicaid Eligibility of Pregnant Women." Journal of Political Economy, 104, No. 6 (December 1996).

Levine, Philip B., and Staiger, Douglas. "Abortion Policy and Fertility Outcomes: The Eastern European Experience." Journal of Law and Economics 47, No. 1 (April 2004).

Levine, Philip B. "Parental Involvement Laws and Fertility Behavior." Journal of Health Economics, 22, No. 5 (September 2003).

Joyce, Theodore; Kaestner, Robert; and Colman, Silvie. "Changes in Abortions and Births and the Texas Parental Notification Law." New England Journal of Medicine, 354, No. 10 (March 9, 2006).

Dubay, Lisa; Joyce, Theodore; Kaestner, Robert; and Kenney Geraldine. "Changes in Prenatal Care Timing and Low Birth Weight by Race and Socioeconomic Status: Implications for the Medicaid Expansions for Pregnant Women." Health Services Research, 36, No. 2 (June 2001).

Joyce, Theodore. "Impact of Augmented Prenatal Care on Birth Outcomes of Medicaid Recipients in New York City." Journal of Health Economics 18, No. 1 (February 1999).

Rossin, Maya. "The Effect of Maternity Leave on Children's Birth and Infant Health Outcomes in the United States." Journal of Health Economics 30 (2011), pp. 221-239.

X. MEDICAL CARE: DEMAND AND HEALTH INSURANCE

Arrow, Kenneth J. "Uncertainty and the Welfare Economics of Medical Care." American Economic Review, 53 (1963), pp. 941-973.

Pauly, Mark J. "The Economics of Moral Hazard: Comment." American Economic Review, 58 (1968), pp. 531-537.

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Ehrlich, Isaac, and Becker, Gary S. "Market Insurance, Self-Insurance, and Self-Protection." Journal of Political Economy, 80, No. 4 (July/August 1972).

Zeckhauser, Richard. "Medical Insurance: A Case Study of the Tradeoff between Risk Spreading and Appropriate Incentives." Journal of Economic Theory, 2, No. 1 (March 1970).

Finkelstein, Amy, et al. "The Oregon Health Insurance Experiment: Evidence from the First Year." Quarterly Journal of Economics, 127, No. 3 (2012), pp. 1057-1106.

Courtemanche, Charles J., and Zapata, Daniela. “Does Universal Coverage Improve Health? The Massachusetts Experience.” National Bureau of Economic Research Working Paper 17893, March 2012. Journal of Policy Analysis and Management, 33, No. 1 (2014)