

READING LIST [HANDEL LECTURES]

Health Economics

2024 Continuing Education Lectures

Adverse Selection (Class 2)

L. Einav, A. Finkelstein, and M. Cullen, “[Estimating Welfare in Insurance Markets using Variation in Prices](#),” *QJE*, 2010, 877-921.

B. Handel, I. Hendel and M. Whinston “[Equilibria in Health Exchanges: Adverse Selection vs. Reclassification Risk](#),” *EMA*, Aug. 2015, 1261-1318.

B. Handel, “[Adverse Selection and Inertia in Health Insurance Markets: When Nudging Hurts](#),” *AER*, Dec. 2013, 2643-2682.

B. Handel, J. Kolstad, J. Spinnewijn, “[Information Frictions and Adverse Selection: Policy Interventions in Health Insurance Markets](#),” *ReStat*, 2019, 326-430.

S. Ghili, B. Handel, I. Hendel and M. Whinston “[Optimal Long-Term Health Insurance Contracts: Characterization, Computation and Welfare Effects](#),” *ReStat*, forthcoming.

David M. Cutler, Sarah J. Reber, [Paying for Health Insurance: The Trade-Off between Competition and Adverse Selection](#), *The Quarterly Journal of Economics*, Volume 113, Issue 2, May 1998, Pages 433–466.

B. Handel and K. Ho, “[Industrial Organization of Health Care Markets](#),” Handbook of Industrial Organization Vol. 4, 2021, eds. Kate Ho, Ali Hortacsu, Alessandro Lizzeri. **Sections 3-6**

L. Einav, A. Finkelstein and N. Mahoney, “[The IO of Selection Markets](#),” Handbook of Industrial Organization Vol. 4, 2021, eds. Kate Ho, Ali Hortacsu, Alessandro Lizzeri.

Moral Hazard (Class 3)

Zarek Brot-Goldberg, Amitabh Chandra, Ben Handel and Jon Kolstad “[What Does a Deductible Do? The Impact of Cost-Sharing on HealthCare Prices, Quantities, and Spending Dynamics](#)” *Quarterly Journal of Economics*, Vol. 132(3), 2017, pp. 1261–131.

Amy Finkelstein, Sarah Taubman, Bill Wright, Mira Bernstein, Jonathan Gruber, Joseph P. Newhouse, Heidi Allen, Katherine Baicker, Oregon Health Study Group, [The Oregon Health Insurance Experiment: Evidence from the First Year*](#), *The Quarterly Journal of Economics*, Volume 127, Issue 3, August 2012, Pages 1057–1106.

Aron-Dine, Aviva, Liran Einav, and Amy Finkelstein. 2013. "[The RAND Health Insurance Experiment, Three Decades Later](#)." *Journal of Economic Perspectives*, 27 (1): 197-222.

Katherine Baicker, Sendhil Mullainathan, Joshua Schwartzstein, [Behavioral Hazard in Health Insurance](#), *The Quarterly Journal of Economics*, Volume 130, Issue 4, November 2015, Pages 1623–1667.

Choice Frictions in Insurance (Class 6 and 8)

B. Handel and K. Ho, "[Industrial Organization of Health Care Markets](#)," Handbook of Industrial Organization Vol. 4, 2021, eds. Kate Ho, Ali Hortacsu, Alessandro Lizzeri. **Sections 3-6**

B. Handel, "[Adverse Selection and Inertia in Health Insurance Markets: When Nudging Hurts](#)," *AER*, Dec. 2013, 2643-2682.

B. Handel, J. Kolstad, J. Spinnewijn, "[Information Frictions and Adverse Selection: Policy Interventions in Health Insurance Markets](#)," *ReStat*, 2019, 326-430.

Handel, Benjamin, and Joshua Schwartzstein. 2018. "[Frictions or Mental Gaps: What's Behind the Information We \(Don't\) Use and When Do We Care?](#)" *Journal of Economic Perspectives*, 32 (1): 155-78.

Amitabh Chandra, Ben Handel and Josh Schqartzstein. [Behavioral Health Economics](#), Handbook of Behavioral Economics – Foundations and Applications, Vol. 2, 2019, pp. 459–902.

Ben Handel, Jon Kolstad, Thomas Minten, and Johannes Spinnewijn. [The Social Determinants of Choice Quality: Evidence from Health Insurance in the Netherlands](#). Forthcoming, AER:Insights.

Rationing and Health System Design (Class 9)

Slides to be posted on general overview of what different countries do

Zarek Brot-Goldberg, Samantha Burn, Timothy Layton and Boris Vabson. *Rationing Medicine Through Bureaucracy: Authorization Restrictions in Medicare*. [NBER WP 30878](#).

Layton, Timothy J., Nicole Maestas, Daniel Prinz, and Boris Vabson. 2022. "[Health Care Rationing in Public Insurance Programs: Evidence from Medicaid](#)." *American Economic Journal: Economic Policy*, 14 (4): 397-431.

Anna Russo, [Waiting or Paying for Healthcare: Evidence from the Veterans Health Administration](#), working paper, MIT.