Project Name: "Characterizing Longitudinal Patterns in Nonelderly Medical Expenditures"
Professor Amanda Kowalski

Tiffany Fan, Class of 2014

Overview of Project:

With the implementation of the Patient Protection and Affordable Care Act underway, the health insurance market will soon see drastic changes from an economic standpoint. One significant change is the elimination of reclassification risk, or the risk that a change in health status will lead to a significant change in insurance status or insurability. Using the New York state Statewide Planning and Research Cooperative System (SPARCS) data set, the project aims to explore the returns to health insurance as a form of protection from risk. My responsibilities involved a subset of the data that dealt primarily with insurance measures.

Responsibilities:

At the start of the summer, Professor Kowalski was beginning to explore health insurance as part of the larger project, and so my responsibilities involved the examining and synthesis of health insurance information in the data set and in theory. First, I searched for and studied the methods health insurers use to deny applicants to simulate the individual health insurance market, where reclassification risk poses a problem. Then, after cleaning and synthesizing the variables in the data using STATA, I created summary statistic tables and line graphs to show general trends across time. In order to better understand longitudinal trends, I then generated graphs to show patients' insurance histories for specific insurance types.

Learnings:

The most valuable part of this experience has been learning how to view data from an economic perspective and how to formulate valid analyses from a general question. Through the technical work, I have become more familiar with STATA programming and how to present findings in a logical and sensible manner. Much of my work has involved making tables and graphs to better understand the data and to explore what is available in the data set. Although these tasks seemed straightforward at first, the original data required careful interpretation and synthesis to understand the true meaning of the variables. In addition, I learned how to thoroughly document my work so that future researchers could understand what I had done.

Overall Experience:

I enjoyed my SRO experience very much and would recommend the program to anyone interested in economics research or graduate school. Prior to this experience, the majority of my coding experience came from problem sets and classes; working on this project has given me invaluable insight into the research process and how to handle unprepared data, which is very different from the "finished products" I was used to seeing. I am extremely grateful to Professor Kowalski for allowing me the opportunity to learn, make mistakes, and gain experience, and also to her other research assistants who helped me feel like part of a team.