

PROPOSAL: THE EFFECT OF UNBUNDLING IN HEALTH INSURANCE CONTRACTING IN MASSACHUSETTS

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My research interests are in empirical studies of competition, particularly in the healthcare industry. In fall 2010, the state of Massachusetts imposed new rules on both hospitals and insurers in the state that I think will significantly alter competition. In particular, the regulation prohibits hospitals from negotiating as groups (hospital systems) with an insurer, rather than one hospital at a time. Hospitals also may not link participation in one plan of an insurer with participation in another. Secondly, insurers are required by the state to offer a cheaper plan that has a “narrower network,” which means it includes fewer hospitals. I am interested in tracking the impact of this regulation on hospital networks in Massachusetts. The research assistant will research the regulation and understand its implications, and from there will develop a list of changes we would expect to see in the market. Secondly, she or he will collect data from the MA insurance commission and insurer websites that measures plans, prices, and networks to determine what impact the regulation had.

The undergraduate student should have ability to gather data, understand the setting, and organize those data in a spreadsheet.

Required Skills:

- Excel
- micro at any level