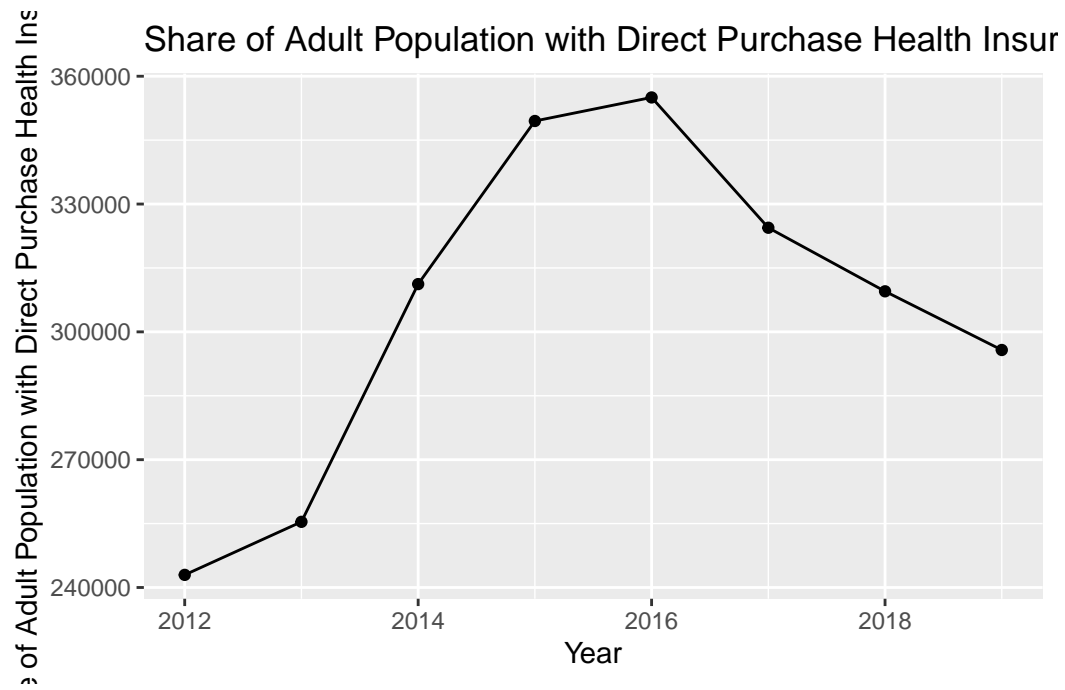


Git Repository: <https://github.com/AlekhyaPidugu/Homework5>

Question 1



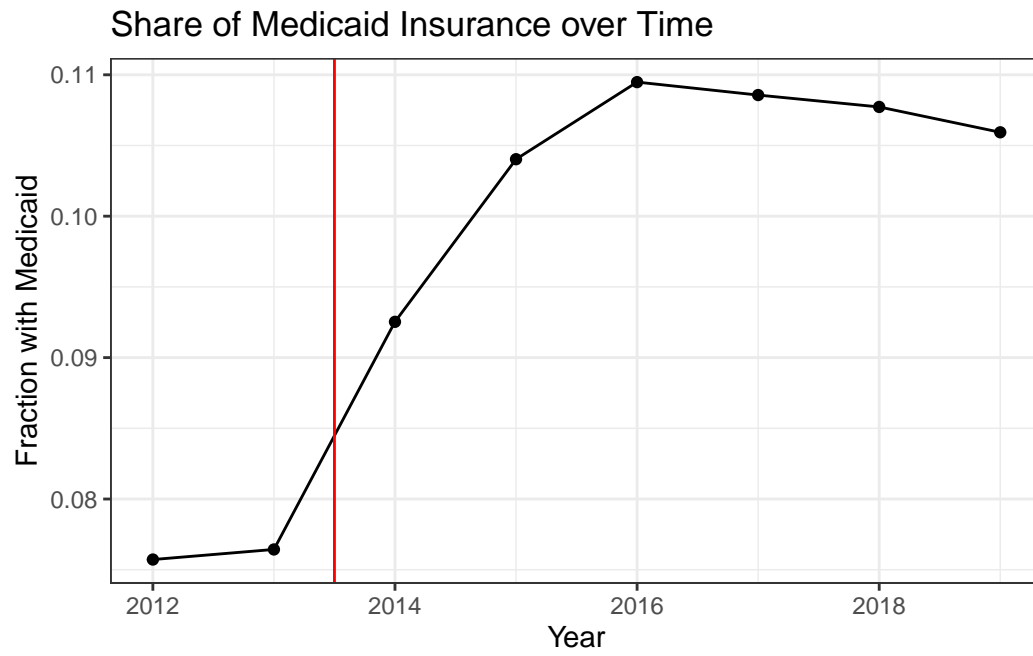
Question 2

The expansion of Medicaid eligibility under the ACA provided coverage to millions of low-income individuals who might have otherwise purchased insurance directly from the market. This could have reduced the pool of potential customers for direct purchase insurance plans.

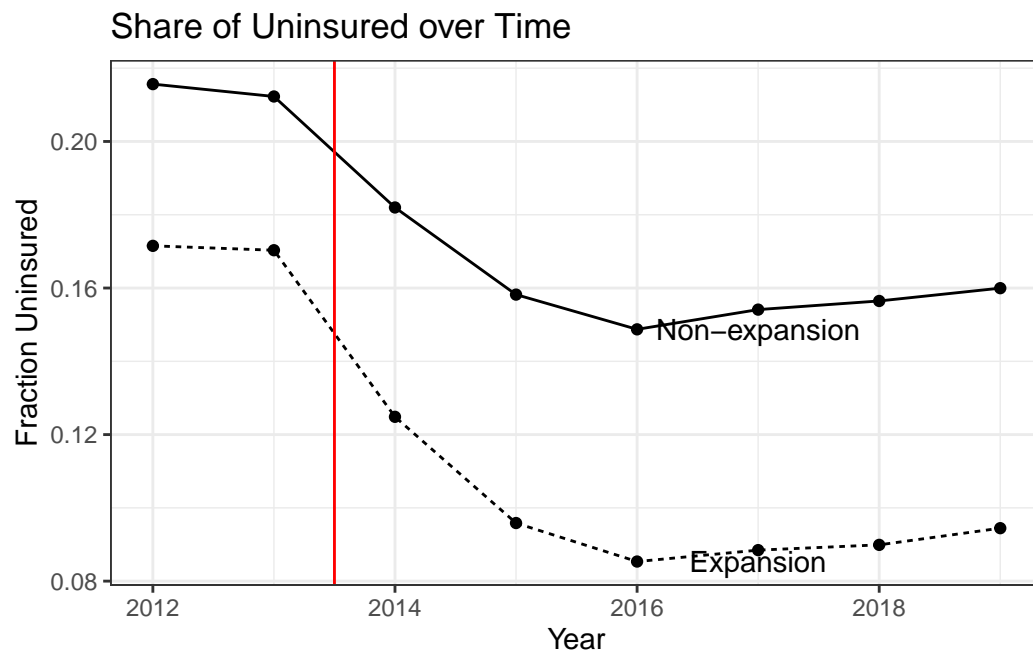
The ACA prohibits insurance companies from denying coverage or charging higher premiums based on pre-existing conditions. This provision made it easier for individuals with pre-existing conditions to obtain coverage through ACA-compliant plans offered in the marketplaces, potentially reducing the demand for direct purchase plans.

State-level regulations regarding insurance market practices, such as rate review requirements, benefit mandates, and network adequacy standards, can influence the availability and affordability of direct purchase insurance plans. Regulatory changes that increase the cost of offering or purchasing direct purchase plans could impact their viability in the market.

Question 3



Question 4



Question 5

Group	Pre	Post
Non-expansion	0.22	0.16
Expansion	0.17	0.10

Question 6

Call:

```
lm(formula = perc_unins ~ post + expand_ever + treat, data = reg.data)
```

Coefficients:

(Intercept)	postTRUE	expand_everTRUE	treat
0.21397	-0.05406	-0.04305	-0.02038

Question 7

OLS estimation, Dep. Var.: perc_unins

Observations: 344

Fixed-effects: State: 43, year: 8

Standard-errors: Clustered (State)

	Estimate	Std. Error	t value	Pr(> t)
treat	-0.020378	0.007113	-2.86472	0.0064911 **

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

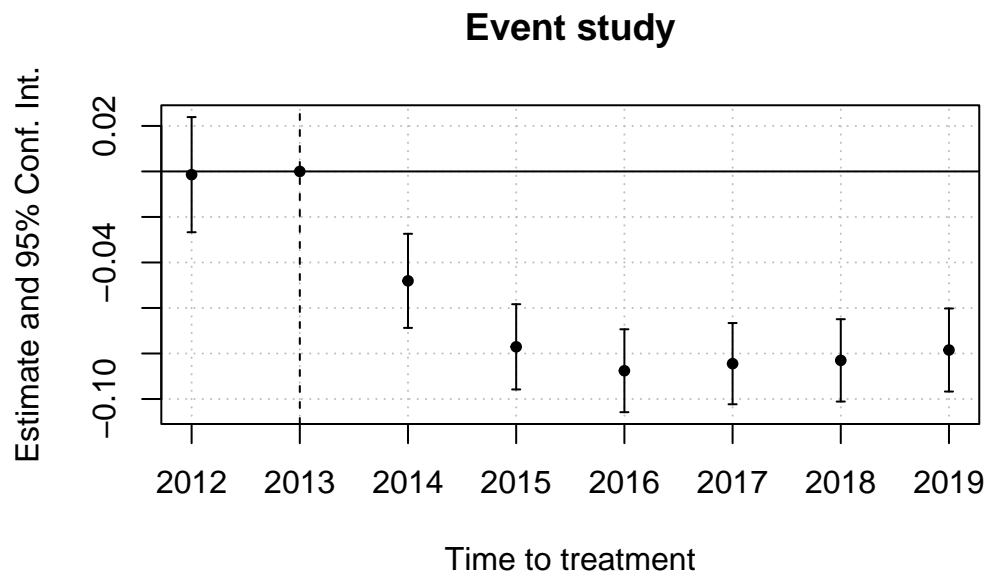
RMSE: 0.012536 Adj. R2: 0.943601

Within R2: 0.105898

Question 8

```
OLS estimation, Dep. Var.: perc_unins
Observations: 400
Fixed-effects: State: 50, year: 8
Standard-errors: Clustered (State)
      Estimate Std. Error  t value  Pr(>|t|)
treat -0.022609   0.005192 -4.35503 6.7699e-05 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
RMSE: 0.012514      Adj. R2: 0.941658
              Within R2: 0.15512
```

Question 9



Question 10

