# Working Paper: Title of the paper

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#### **Abstract**

Nam dui ligula, fringilla a, euismod sodales, sollicitudin vel, wisi. Morbi auctor lorem non justo. Nam lacus libero, pretium at, lobortis vitae, ultricies et, tellus. Donec aliquet, tortor sed accumsan bibendum, erat ligula aliquet magna, vitae ornare odio metus a mi. Morbi ac orci et nisl hendrerit mollis. Suspendisse ut massa. Cras nec ante. Pellentesque a nulla. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Aliquam tincidunt urna. Nulla ullamcorper vestibulum turpis. Pellentesque cursus luctus mauris.

Keywords: medical-care; key2; key3; key4.

**JEL Classification:** D91; C7; I18.

### Introduction

Unlike other areas of economic study, health economics has a clear origin with Arrow (1963), who highlighted the issue of medical-care insurance, particularly information problems. Building upon Arrow's foundational work, this research delves into the dynamics of the Colombian health system, specifically examining the interplay among the Health Promoting Entities (EPS), patients, and the government instituions. The unique focus on these interactions aims to provide insights into the incentives and behaviors that shape the functioning of the health sector in Colombia. By unraveling the complexities within this system, we contribute to the broader field of health economics, shedding light on the intricacies of healthcare delivery and decision-making in a context marked by *information challenges, moral hazard* and *asymetric power* representen in *symbolic violence* 

While Arrow primarily addressed the moral risk inherent in patients' decisions, our inquiry refines the scope to unravel the intricacies of moral hazard on the part of EPS. This transition in focus offers a distinctive perspective on the dynamics at play, exploring how the actions and strategies of EPS contribute to the broader landscape of healthcare in Colombia.

#### snippet:

- This research extends beyond theoretical exploration, seeking practical implications for policymakers and stakeholders involved in the Colombian health system.
- In this next section, we delve into the specific dimensions of moral hazard arising from the behavior of EPS, providing a comprehensive analysis that contributes

to a deeper understanding of the ethical contours within the Colombian health sector.

## References

Arrow, K. J. (1963). Uncertainty and the welfare economics of medical care. *The American Economic Review*, 53, 941–973.