

Anqi Chen

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RESEARCH INTERESTS

Health Economics, Health Policy

PROFESSIONAL EXPERIENCE

Post-doctoral Researcher, Center for Insurance Policy and Research, National Association of Insurance Commissioners, May 2025 – Present

EDUCATION

Ph.D. in Economics, University of Notre Dame, 2025

B.A. in Economics and Mathematics, Boston University, 2020

WORKING PAPERS

“Medicare's Home Health Benefits and Elderly Living Arrangements” (Job Market Paper) [\[PDF\]](#)

Abstract: This paper examines how access to Medicare's home health benefits affects home health care utilization and the likelihood of co-residence among older adults. Using a regression discontinuity design (RDD) that exploits the sharp eligibility threshold at age 65, I find that Medicare eligibility leads to an 11-percentage-point increase in home health care utilization among less healthy, single older adults, with no statistically significant effects for healthier or married individuals. I also find racial heterogeneity in the effect of home health care utilization on co-residence: among less healthy, single Black older adults, the increase in home health care utilization reduces co-residence by 3 percentage points, while no statistically significant changes are observed among other racial groups. Additionally, these effects are concentrated in the second quartile of the income distribution, where prior insurance coverage is less likely. These findings suggest that public transfers expanding access to affordable home health care can play a significant role in shaping care utilization patterns and living arrangements among vulnerable older adults, specifically those facing health, income, or social disadvantages.

“Price Elasticity with Non-linear Contract: Evidence from the RAND Health Insurance Experiment”

“Intra-Household Dynamics of Non-communicable Diseases”

WORK IN PROGRESS

“Impacts of Prior Authorization, Step Therapy, and Formulary Exclusion on Medication Adherence in Specialty Drug Populations”

“Decision Support in Health Insurance Shopping: Effects of Plan Comparison Table and Scenario-Based Cost Illustrations” with Brenda Rourke and Kelly D. Edmiston

“Theory of Planned Behavior Predictors of Policyholder Responses to Premium Increases in Long-Term Care Insurance” with Florent Nkouaga, Brenda Rourke, and Dorothy Andrews

OTHER WRITING

Edmiston, Kelly, Anqi Chen, and Gayle Brekke. 2025. *Trends, Challenges, and Options in Small Group Health Insurance*. Kansas City, MO: National Association of Insurance Commissioners.

PROFESSIONAL PRESENTATIONS

Small Group Health Insurance: Trends and Challenges (with Kelly D. Edmiston). 2025 NAIC Insurance Summit, Kansas City, MO, September 2025.

Medicare's Home Health Benefits and Elderly Living Arrangements. Poster presented at the 3rd Annual Regulatory Research Symposium, 2025 NAIC Insurance Summit, Kansas City, MO, September 2025.

EXTERNAL GRANTS

National Pharmaceutical Council Research Grant, “Utilization Management and Specialty Drug Adherence” (PI, \$50,000), status: under review, submitted October 2025

TEACHING EXPERIENCE

University of Notre Dame

TA, Principles of Microeconomics (Fall 2021, Spring 2022, Fall 2022)

TA, Game Theory and Strategic Analysis (Spring 2023, Spring 2024)

TA, Econometrics (Fall 2023)

TA, Money, Banking, and Mortgage Markets (Fall 2024)

TECHNICAL SKILLS

Software: Stata, MATLAB, SAS, Python, SQL, LaTeX, Microsoft Office

Languages: Mandarin Chinese (native), Dutch (fluent), English (fluent)

REFERENCES

Ethan Lieber (Chair)

Gilbert F. Schaefer Associate Professor

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