

Homework 5

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1 Summary of the data

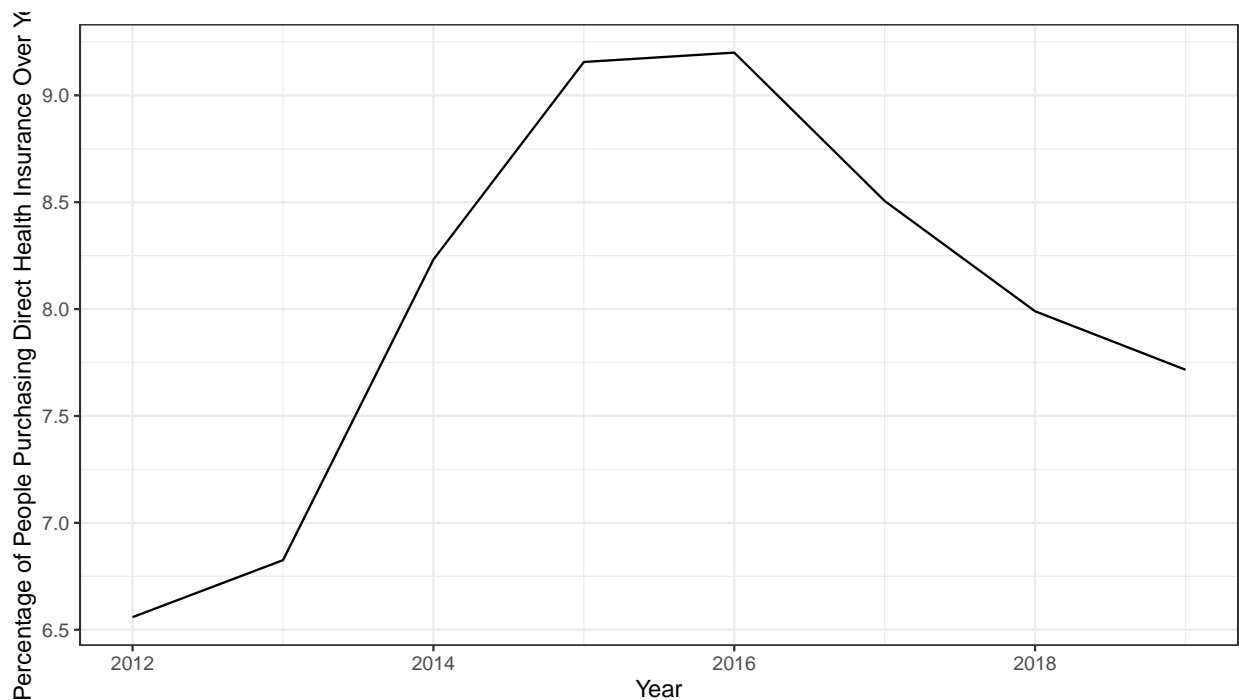


Figure 1: Direct Purchase Health Insurance Over Time

Some of the policies leading to the reduction could be on the one hand the expansion of Medicaid. Some people who previously had to directly purchase their insurance, are now eligible for Medicaid, which is why they don't purchase their insurance anymore. In addition to this, through the Affordable Care Act, individuals could purchase their insurance through federal and state exchanges, which decreased the demand for direct purchased plans. Lastly, the increased offering from health insurance from employers as well as the increase in popularity of the Medicare Advantage Program, could have contributed to the decline.

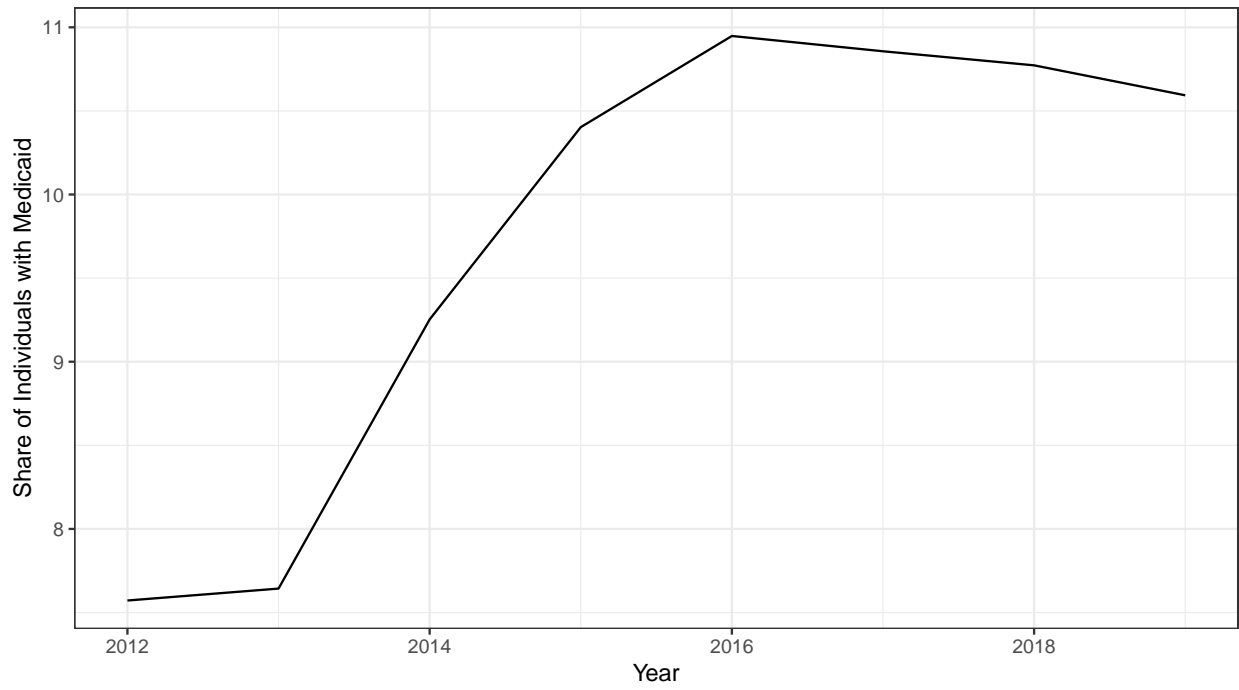


Figure 2: Share of individuals with Medicaid

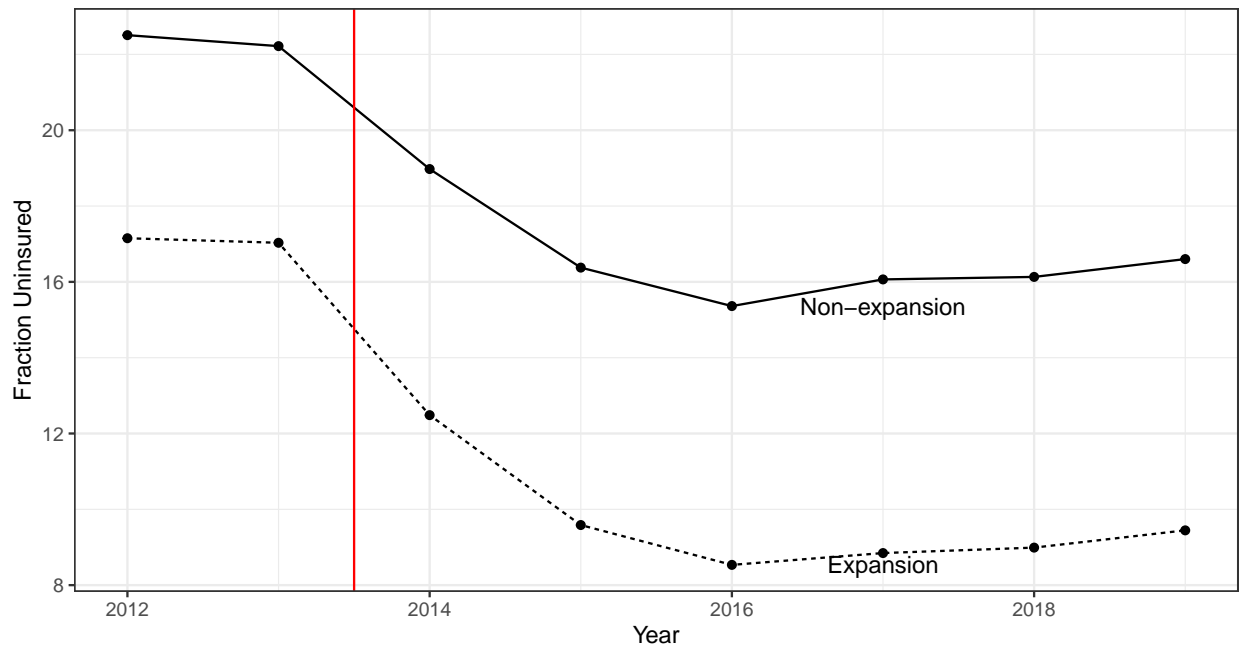


Figure 3: Share of uninsured over time

2 Estimate of the ATE's

2.1 Differences in Averages

Table 1: Differences in averages

expand_ever	2012	2015
Non-Expansion	22.50805	16.376280
Expansion	17.15112	9.585631

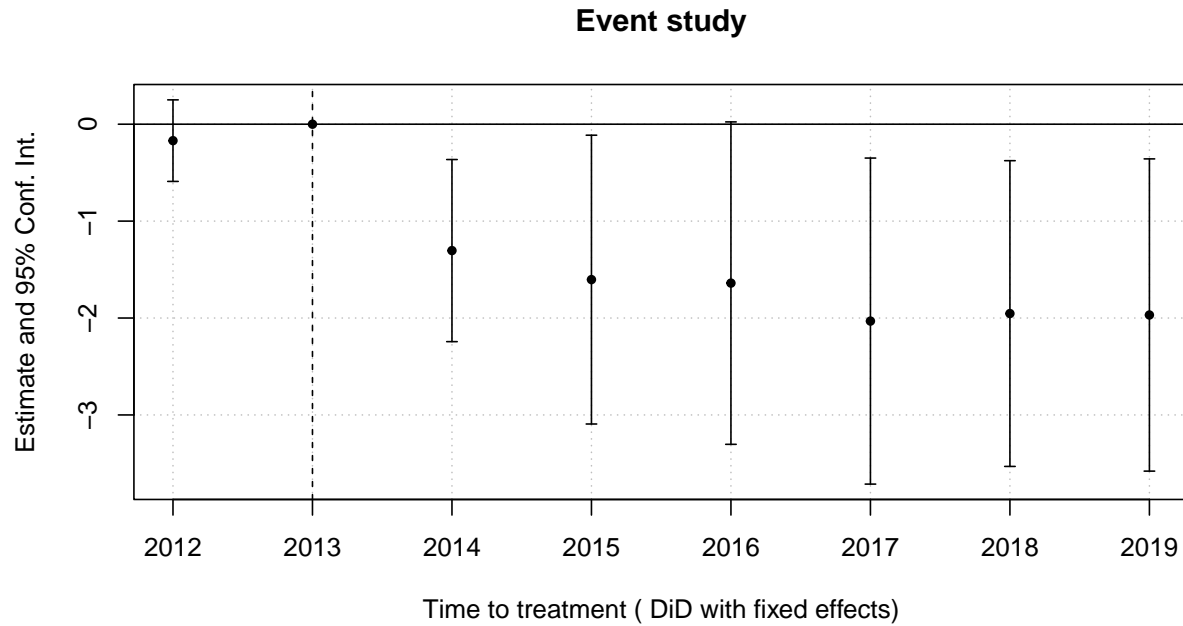
2.2 Different regressions

Table 2: DiD estimates

	DiD estimation	DiD with fixed effects	Staggered DiD
treat	-1.665 (1.206)	-1.665 (0.746)	-2.261 (0.519)
Num.Obs.	296	296	400
R2	0.520	0.951	0.950

The results for the first two regressions are identical, while the estimate from the staggered DiD is different. They are different, because for the first two, we are using the same states (expanded in 2014 vs. never expanded), while for the third one we are also using the states that expanded after 2014.

2.3 Event studies



Event study

