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1 Opening slide

2 Introduction

- objective: calculate effects of different sizes and types of cost-sharing in health insurance
- empirical literature too specific
- theoretical models hard to estimate
- develop a model which solves both points

3 Why Bayesian?

- only a deductible and similar types of cost-sharing in the Netherlands
- distributions important for other types
- <example figure 1>

4 Model

5 Estimation

6 Fit

- fit op het gemiddelde plaatje (slider??)
- qq plot
- fit op de verdeling (density)
- fit \neq nullen

7 Simulations

- deductibles & co-insurance rates
 - plaatjes
 - * gemiddeld per leeftijd
 - * plot x deductible size, y mean expenditure
 - summary statistics:
 - * moral hazard reduction in euro/pp
 - * oop in euro/pp
 - *

8 What's next?