

Benjamin R. Handel

Associate Professor of Economics

University of California at Berkeley

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Primary Fields: Industrial Organization, Health Economics

Academic Positions

Associate Professor, Department of Economics, Berkeley	2016-present
Director, Gilbert Center for Applied Economics	2017-present
Co-Director, Insurance Working Group, National Bureau of Economic Research	2016-present
Research Associate, National Bureau of Economic Research (Health Care, Industrial Organization, Public Economics)	2016-present
Editor, Review of Economics and Statistics	2019-present
Co-Director, Berkeley Opportunity Lab	2018-present
Assistant Professor, Department of Economics, Berkeley	2012-2016

Education

Ph.D. Economics, Northwestern University	2010
M.A. Economics, Northwestern University	2005
A.B Economics, Princeton University (concentrations in Applied Mathematics and Finance)	2004

Honors / Awards

ASHEcon Medal (top health economist under 40)	2018
NIHCM Research Award (top health econ research paper)	2018
Frisch Medal, Econometric Society	2016
NSF CAREER Award	2016
Alfred P. Sloan Research Fellow in Economics	2015
<i>Review of Economic Studies</i> European Tour	2010

Publications

The Role of Commitment Contracts, Price and Information in Preventive Health Investments: Evidence from Randomized Evaluations in India

Review of Economics and Statistics, forthcoming.

(joint with Liang Bai, Ted Miguel, and Gautam Rao)

Information Frictions and Adverse Selection: Policy Interventions in Health Insurance Markets

Review of Economics and Statistics, vol. 101, no. 2, 2019, 326-340.

(joint with Jonathan T. Kolstad and Johannes Spinnniwijn)

Behavioral Health Economics

Handbook of Behavioral Economics – Foundations and Applications Vol. 2, 2019, 459-902.

(joint with Amitabh Chandra and Josh Schwartzstein)

Frictions or Mental Gaps: What's Behind the Information We (Don't) Use and When Do We Care?

Journal of Economic Perspectives, vol. 32(1), 2018, 155-178.

(joint with Joshua Schwartzstein)

What Does a Deductible Do? The Impact of Cost-Sharing on Health Care Prices, Quantities, and Spending Dynamics

Quarterly Journal of Economics, vol. 132, no. 3, 2017, 1261-1318

(joint with Zarek Brot-Goldberg, Amitabh Chandra and Jonathan T. Kolstad)

Select Coverage: [Vox](#), [New York Times](#), [CBS Moneyline](#), [Forbes](#), [NBER Digest](#), [Conversation](#), [Center for Health Journalism](#), [Center for Health Journalism -2](#), [California Healthline](#), [Kaiser Health News](#)

Equilibria in Health Exchanges: Adverse Selection vs. Reclassification Risk

Econometrica 83(4), 2015, 1261-1313 (lead article, recipient of Frisch Medal)

(joint with Igal Hendel and Michael Whinston)

Health Insurance for "Humans": Information Frictions, Plan Choice, and Consumer Welfare

American Economic Review, vol. 105 (8), 2015, 2449-2500

(joint with Jonathan T. Kolstad)

Select Coverage: [Huffington Post](#), [New York Times](#), [Incidental Economist](#)

Robust New Product Pricing

(joint with Kanishka Misra)

Marketing Science, vol. 34 (6), 2015, 864-881.

Getting the Most From Marketplaces: Smart Policies on Health Insurance Choice

Brookings Hamilton Project: Discussion Paper 2015-08

(joint with Jonathan T. Kolstad)

Select Coverage: [Brookings Panel Video](#)

Market Power, Transaction Costs, and the Entry of Accountable Care Organizations in Health Care

Review of Industrial Organization, vol. 47, 2015, 167-193.

(joint with Ted Frech, Chris Whaley, Liora Bowers, Richard Scheffler, and Caro Simon)

Adverse Selection and Inertia in Health Insurance Markets: When Nudging Hurts

American Economic Review, vol. 103(7), 2013, 2643-2682 (lead article)

Select Coverage: [New Yorker](#) , [Wall Street Journal](#) , [Incidental Economist](#) , [New York Times](#)

Robust Firm Pricing with Panel Data

Journal of Econometrics, vol. 174 (2), 2013, 165-185

(joint with Kanishka Misra and James Roberts)

A Behavioral Blueprint for Improving Health Care Policy

Behavioral Science & Policy, vol. 3 (1), 2017, 53-66

(joint with George Loewenstein et al.)

Messaging and the Mandate: The Impact of Consumer Experience on Health

Insurance Enrollment Through Exchanges

American Economic Review, Papers and Proceedings, vol. 105(5), 2015, 105-109.

(joint with Natalie Cox, Jonathan T. Kolstad and Neale Mahoney)

Wearable Technologies and Health Behaviors:

New Data and New Methods to Understand Population Health

American Economic Review, Papers and Proceedings, vol. 107(5), 2017, 481-485.

(joint with Jonathan T. Kolstad)

Commentary: Accountable Care Organizations and Narrow Network Insurance Plans

Journal of Health Politics, Policy, and Law, vol. 40(4), 2015, 705-710.

Working Papers

The Welfare Effects of Long-Term Health Insurance Contracts

(joint with Soheil Ghili, Igal Hendel and Michael Whinston)

Managing Intelligence: Skilled Experts and AI in Markets for Complex Products

(joint with Jon Gruber, Samuel Kina, and Jonathan T. Kolstad)

The Social Determinants of Choice Quality: Evidence from Health Insurance in the Netherlands (joint with Jonathan T. Kolstad, Thomas Minten and Johannes Spinnewijn)

Outcomes-Based Payments and Physician Productivity: Evidence from Hawaii

(joint with Jonathan T. Kolstad, Allyson Root and Michael Whinston)

Insurer Structure and Efficient Health Care Provision: Evidence from Utah

(joint with Jonathan Holmes, Jonathan T. Kolstad and Kurt Lavetti)

Health Care and Industrial Organization

(joint with Kate Ho)

Ph.D. Student Advising

Mitchell Hoffman (Primary Advisor) 2013 – Toronto Rotman Business School

Daniel Gross (Primary Advisor): 2015 – Harvard Business School

Juan Pablo Atal (Primary Advisor): 2016 – University of Pennsylvania

Thomas Beckford (Primary Advisor): 2016 – Analysis Group

Christopher Whaley (Primary Advisor): 2016 – RAND

Natalie Cox (Primary Advisor): 2017 – Princeton

Jordan Ou (Co-Adviser): 2017 – Analysis Group

Katalin Springel (Primary Advisor): 2017 – Georgetown

Tiffany Tsai (Co-Adviser): 2019 – National University of Singapore

Jennifer Kwok (Primary Advisor): 2019 – University of Illinois at Chicago

Zarek Brot-Goldberg (Primary Advisor): 2019 – University of Chicago Harris

Zhenia Iarmosh (Primary Advisor): 2019 – Penn State

Allyson Root (Co-Adviser): 2019 – Amazon

Grant Graziani (Co-Adviser): 2020 – VA Postdoc

Jonathan Holmes (Primary Advisor): 2021 (expected)

Nianyi Hong (Primary Advisor): 2021 (expected)

Helen Willis 2021 (expected)

Kayleigh Barnes (Co-Adviser) 2022 (expected)

Tarso Medeira (Committee Member): 2015 -- Amazon

Matthew Eisenberg (Committee Member): 2015 – Department of Justice

Sheng Li (Committee Member): 2015- NERA Economic Consulting

Alexis Pozen (Committee Member): 2015- SUNY

Paolo Zacchia (Committee Member) 2015

Yujin Kim (Committee Member): 2016

David Silver (Committee Member): 2016 – Princeton

Andy Chen (Committee Member): 2016

Marion Aouad (Committee Member): 2017

Zachary Zhong, (Committee Member) 2017 – University of Toronto

Fenella Carpena, (Committee Member) 2017 –Oslo

Xin Chen, (Committee Member) 2020

Oren Reshef, (Committee Member) 2020 – Washington University Olin School of Business

Avner Shlain, (Committee Member) 2020 – University of Chicago Booth School of Business

Jaemin So, (Committee Member) 2020 -- Amazon
 Kwabena Donkor, (Committee Member) 2020 – Stanford Graduate School of Business
 Scott Kaplan (Committee Member) 2021 (expected)
 Eva Lyubich (Committee Member) 2022 (expected)

Grant Funding

CalPERS: Health Insurance Plan Migration and Menu Design \$155,000	June 2019-December 2020
Arnold Ventures Grant Competition Policy and Pharmacy Benefit Managers (PBMs) \$270,000	August 2020-July 2021
National Institute of Aging, Principal Investigator “The Role of Information Technology & Treatment Heterogeneity in Population Health” Amount: \$820,000	Sept. 2017-June. 2022
National Science Foundation, Principal Investigator “CAREER: Empirical Studies of Incentive Design, Information Technology Use, and Productivity in Physician Markets” Award Number: SES-1552824 Amount: \$450,000	March 2016-Feb. 2021
National Science Foundation, Principal Investigator “Equilibria in Health Exchanges: Adverse Selection, Reclassification Risk, and Dynamic Contracting” Award Number: SES-1259770 Amount: \$146,832	July 2013-June 2016
Jameel Poverty Action Lab: North America “Deferring Agency at End-of-Life: The Role of Information and Advanced Directives” Amount: \$49,739	June. 2018-May 2019
NBER Pilot Grant: Fatigue and Complexity in Physician Choice \$30,000	2020
Alfred P. Sloan Research Fellow, 2015 Amount: \$50,000	Sept. 2015-Sept. 2017
National Bureau of Economic Research P01 Pilot Grant, with primary funding source of National Institute on Aging	Dec. 2015 – June 2016

“Understanding Physician Incentives and the Impact of Information and Information Technology”

Amount: \$64,995

Jameel Poverty Action Lab: North America

Nov. 2015-Oct. 2016

“Mobile-izing Medicine: The Impact of Accessible Clinical Practice Guidelines on the Quality of Hospital Care”

Amount: \$49,457

Center on the Economics of Demography and Aging

Aug. 2016 – July 2017

“Preventive Care Utilization and Health Effects of Physicians’ Incentives and Information”

Amount: \$25,122

Berkeley Center for Equitable Growth Grant for “Incentives for Preventive Health Care in India: Evidence from a Randomized Control Trial,” \$30,000

2012

Berkeley Population Center Pilot Project Grant for “Understanding the Impacts of, and Demand for, Modern Health Care and Water Treatment in Rural India,” \$10,000

2012

Robert Wood Johnson Foundation, for Accountable Care Organization and Antitrust Conference, \$5,000

2011

UC Berkeley Institute for Research on Labor and Employment, for Accountable Care Organization and Antitrust Conference, \$6,378

2011

Teaching

Organizer, NBER Healthcare Bootcamp

2018,2019

Graduate Industrial Organization, ECO 220A, UC Berkeley

Spring 2012 –2020 (Yearly)

Health Economics, Undergraduate, ECO 157, UC Berkeley

Spring 2014, 2016-2018

Health Economics Reading Group, Graduate level

Fall 2013-Present

Industrial Organization Economics Reading Group, Graduate Level

Fall 2013- Present

Additional Affiliations

Placement Director, Berkeley Department of Economics

2017-present

Faculty Awards Committee, Berkeley Academic Senate

2018-present

Associate Editor, Journal of Political Economy

2016-present

Associate Editor, RAND Journal of Economics	2017-present
Board of Editors, American Economic Journal: Applied Economics	2017-present
Faculty Affiliate, Center For Effective Global Action, Berkeley	2015-present
Faculty Member, Health Services and Policy Analysis Program, Berkeley	2013-present
Co-Director, Competition Policy Center, Berkeley	2016-2019
Junior Fellow, Department of Economics, Hebrew University	2012-2016
Faculty Research Fellow, National Bureau of Economic Research	2011-2016
Consulting Researcher, Microsoft Research	2010-2016
Robert Wood Johnson Scholar in Health Policy Research, Berkeley	2010-2011

Other Honors / Awards

Distinguished Teaching and Service Awards, UC Berkeley	2020
QJE Referee Award	2019
Early Career Scholar Achievement Award, American Risk and Insurance Association	2018
Kavli Fellow: Frontiers of Science Symposium	2015
Excellence in Refereeing Awards, <i>American Economic Review</i>	2013, 2015, 2016, 2017

Other Employment

Consulting Expert, Corenerstone	2017-present
Consulting Expert, Bates White LLC	2016-present
Analytics Advisor, Picwell	2014-present
Scientific Advisor, Precision Health Economics	2014-2016
Consultant, Connected Health	2011-2012