Name 1: Juergen Jung

Student Number: 0078998798

Name 2: Carl Jung

Student Number: 0079998798

Term paper for Health Economics, Econ 339

Student Health Insurance Plans: How Towson University Measures Up

**Abstract:** Every year it is reported that thousands of traditional college age students (ages 18-23) are uninsured. Speculations as to why these numbers are so high range from discontinued coverage from parental plans, to a lack of employer-sponsored healthcare. In this paper I discuss and analyze the Student Health Insurance Plan (SHIP) offered by Towson University. We use national statistics provided by the Government Accountability Office (GAO) to further evaluate the plan offered by Towson University.

**Keywords:** Student Health Insurance Plan (SHIP), Government Accountability Office (GAO), Dowell Health Center (DHC), Primary Care Provider (PCP)

**Acknowledgements:** I would like to thank my supervisor at work Jim Becker for useful discussions. In addition I would like to thank my colleague William Becker for pointing out an important data source. All remaining errors are mine.

# 1 Introduction

## 1.1 Requirements

* **WHATEVER YOU’VE IN MIND FOR THE STRUCTURE OF YOU PAPER, but make sure you have an introduction section and a conclusion section.**
* **I EXPECT YOU TO WRITE BETWEEN 18 to 20 PAGES, including everything! If you go over 20 pages, I will deduct points, if you only write 15 same deal!**
* **There has to be a minimum of 12 pages with text on it! So do not write a paper that has 8 pages with tables and figures and 8 pages of text. This will not get you a lot of points.**
* **If you are unsure whether your paper is sufficient, show me a first draft during office hours and I can tell you what to do to improve the paper and meet my expectations.**

## 1.2 Tips

* Try to choose a topic that is very specific. It is tempting to choose a general topic e.g. “The comparison of the U.S. health insurance system to other systems in the world,” because an initial Google search will result in many hits and information is easier to find. However, writing a good and interesting paper on a broad topic is very difficult, especially with the space limitations that you have. Comparing the U.S. to the Canadian health care system is BORING since so much has been written about it already.
* Start early. The paper is due earlier in the semester since we all want to read it before your presentation. So do not wait too long.

# 2 Writing

I do not want to read fluff and opinions based on hearsay. It’s fine to formulate an opinion of course (you are encouraged to do that), however, I as the reader, want to get the impression that you formulate this opinion from an informed position (that you know what you are talking about). It’s therefore a good idea to always think about the opposite opinion.

Example: Somebody says Canadian style health care will insure everybody and drive down costs if implemented in the U.S. Proof can be found by comparing per capital health care spending of U.S. and Canada. Somebody else might say, no, costs will explode. Proof can be found by looking at Medicare, which is a one insurer system run by the government and its costs are not contained.

So which one is more plausible? Now you need to dig in and look for some literature. See who has done studies on this and what do they come up with. You are likely to find contradictory results from different studies. The differences can always be explained by some underlying assumptions.

Don’t get discouraged. MOST OF THESE HEALTH TOPICS ARE VERY COMPLICATED. If there would be an easy solution that everybody could agree upon, somebody would have implemented a good reform years ago.

# 3 Tables and figures

ALL TABLES AND GRAPHS GO IN THE BACK. YOU REFERENCE TABLES AND GRAPHS USING FOR EXAMPLE:

In table 1 we report the aggregate health expenditure in France and compare it to….! In addition we see from figure 3 that the increase in total health service expenditures for the unemployed increased by more than…..

ALL FIGURES AND TABLES GO INTO THE APPENDIX AND MUST BE NUMBERED. THEY MUST ALSO HAVE A CAPTION THAT DESCRIBES THE TABLE OR FIGURE. SEE THE EXAMPLE IN THE APPENDIX TO THIS TEMPLATE.

# 4 How to cite a source

Khwaja (2002) finds that something is up, whereas Kydland and Prescott (1982) find something is down.

In addition, a report by eHealthInsurance (eHealthInsurance (2005)), an internet health portal, finds that…

In a recent report to the President (U.S. Department of Health and Human Services (2000)) the following numbers where published: ….

# 5 Conclusion

A brief summary of your findings goes here.

# References

(EXAMPLES FOR ARTICLES, BOOKS, or INTERNET SOURCES)

Dougherty, Adam. 2008, “France: The Health Care System”, Insure the Uninsured Project (ITUP), <http://www.itup.org/Reports/Fresh%20Thinking/France.pdf>

Park, Edwin, Robert Greenstein and Joel Friedman. 2006. “Last-Minute Addition to Tax Package Would Make Health Savings Accounts More Attractive as Tax Shelters for High-Income Individuals.” Center on Budget and Policy Priorities.

Prescription Drug Coverage, Spending, Utilization, and Prices: Report to the President. 2000. U.S. Department of Health and Human Services. <http://aspe.hhs.gov/health/reports/drugstudy/>

Six, Sarah. 2003. “Update on the Older Worker: 2002.” Data Digest 88, AARP.

The Cost and Beneﬁt of Individual Health Insurance Plans. 2005. eHealthInsurance. www.ehealthinsurance.com/content/ ReportNew/110905CandBReportFinal.pdf

(JOURNAL ARTICLES)

Kydland, Finn E. and Edward C. Prescott. 1982. “Time to Build and Aggregate Fluctuations.” *Econometrica 50(6)*:1345—1370.

Khwaja, Ahmed W. 2002. Health Insurance, Habits and Health Outcomes: Moral Hazard in a Dynamic Stochastic Model of Investment in Health. In *Proceedings of the 2002 North American Summer Meetings of the Econometric Society: Labor Economics and Applied Econometrics*, ed. David K. Levine and William Zame.

(NOT YET PUBLISHED WORKING PAPERS)

Suen, Richard M. H. 2006. “Technological Advance and the Growth in Health Care Spending.” Economie D’Avant Garde, Research Report No. 13. University of Rochester.

Jeske, Karsten and Sagiri Kitao. 2005. “Health Insurance and Tax Policy.” Federal Reserve Bank of Atlanta.

BOOK:

Heer, Burkhard and Alfred Maussner. 2005. *Dynamic General Equilibirum Modelling*, Computational Methods and Applications. Springer Verlag.

# Appendix

## Tables

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

Table 1: Health Care Spending in France. Source: StatsFrance 2003.

## Figures

Figure 1: Aggregate Health Expenditure in France, the U.S., and OECD Average. Source: StatsFrance 2002 and OECD Report 2004.