

CONTACT INFORMATION	<p>The Wharton School University of Pennsylvania 3641 Locust Walk Philadelphia, PA 19104</p> <p>Email: mfrean@wharton.upenn.edu Website: www.mollyfrean.com Phone: (339) 927-2911 Citizenship: United States</p>
EDUCATION	<p>PhD, Health Care Management and Economics, The Wharton School, expected 2021 Dissertation: <i>Essays in the Economics of Health Insurance</i> Committee: Mark V. Pauly (Chair), Abby Alpert, Hanming Fang, Claudio Lucarelli BA, Economics (Honors) and Psychology, <i>magna cum laude</i>, Macalester College, 2012</p>
RESEARCH FIELDS	Health Economics; Industrial Organization; Health Insurance; Health Policy
RESEARCH EXPERIENCE	<p>Research Assistant to Professor Mark V. Pauly, The Wharton School, 2017-Present Research Assistant to Professor Hanming Fang, University of Pennsylvania, 2017-Present Research Assistant to Professor Sara J. Singer, Stanford University, 2015-2019 Research Assistant to Professor Benjamin Sommers, Harvard School of Public Health, 2015-2016 Research Assistant to Professor Katherine Baicker, Harvard School of Public Health, 2015-2016 Research Associate, Boston Health Economics, Waltham, MA, 2014-2015 Research Assistant, Boston Health Economics, Waltham, MA, 2012-2013</p>
PUBLICATIONS	<p>Patient experiences of integrated care in Medicare Accountable Care Organizations and Medicare Advantage versus Traditional Fee-For-Service, forthcoming <i>Medical Care</i> (with Christian Covington, Maike Tietschert, Hassina Bahadurzada, Jodi So and Sara J. Singer)</p> <p>Premium subsidies, the mandate, and Medicaid expansion: Coverage effects of the Affordable Care Act, <i>Journal of Health Economics</i>, 2017, 53, 72-86 (with Jonathan Gruber and Benjamin D. Sommers)</p> <p>Medical group structural integration may not ensure that care is integrated from the patient's perspective. <i>Health Affairs</i>, 2017, 36(5), 885-892 (with Michaela J. Kerrissey, Jonathan R. Clark, Mark W. Friedberg, Wei Jiang, Ashley K. Fryer, Stephen M. Shortell, Patricia P. Ramsay, Lawrence P. Casalino and Sara J. Singer)</p> <p>Disentangling the ACA's coverage effects - lessons for policymakers. <i>New England Journal of Medicine</i>, 2016, 375(17), 1605-1608 (with Jonathan Gruber and Benjamin D. Sommers)</p> <p>Health reform and coverage changes among Native Americans. <i>JAMA Internal Medicine</i>, 2016, 176(6), 858-860 (with Shelbie Shelder, Meredith B. Rosenthal, Thomas Sequist and Benjamin D. Sommers)</p>
WORKING PAPERS	<p>Understanding Manufacturer-Sponsored Copay Assistance for Pharmaceuticals (<i>Job Market Paper</i>)</p> <p>Manufacturer-sponsored copay assistance is an increasingly common and controversial practice in the US prescription drug industry. While manufacturers claim that their "copay coupons" help underinsured patients access valuable therapies, insurers are concerned that the discounts undermine cost-sharing as a means to address moral hazard and constrain prices. To date, research and policy on coupons have largely focused on coupons offered for branded drugs with generic equivalents. Much less is understood about coupons for branded drugs without generic equivalents, despite the fact that they comprise over half of all couponed drugs. In this paper, I develop an economic model of coupons and show that coupons may raise spending through both higher prices and higher quantities. Importantly, I also show that the effect of coupons on total welfare is ambiguous and depends in part on whether a generic equivalent is available. In a complementary empirical analysis, I combine a novel dataset on coupon offers with administrative claims data from a large national insurer to estimate the effects of coupon introductions between 2015 and 2018. I use difference-in-difference methods to address the potential endogeneity of coupon offers and introduce a measure of coupon exposure that exploits variation in cost-sharing across insurance plans. I find that for brands with a generic equivalent available, coupons increased prescription fills by 6%. However, coupons did not have meaningful impacts on utilization of brands that did not face generic competition. I also find evidence that coupons are associated with significantly faster price growth, regardless of whether a generic equivalent is available, suggesting pricing motives can rationalize coupon offers even when demand responses are small.</p>

WORKING PAPERS, CONTINUED	<p>Does high cost-sharing slow the long-term growth rate of health spending? Evidence from the states, <i>NBER Working Paper No. 25156</i>. (with Mark V. Pauly)</p> <p>Medicare beneficiaries who perceive their care to be more integrated incur higher expenditures on average (with Michaela J. Kerrissey, Abd Al-Rahman Traboulsi and Sara J. Singer)</p>	
WORKS IN PROGRESS	<p>Enrollee turnover and implications for health insurance benefit design (with Hanming Fang and Benjamin Ukert)</p> <p>What does a deductible do to health care spending growth? (with Mark V. Pauly, Claudio Lucarelli, Aliza Gordon and Lynn Hua)</p>	
INVITED PRESENTATIONS	<p>Conference of the American Society of Health Economists (Virtual), 2020</p> <p>Conference of the American Society of Health Economists, Washington DC, 2019</p> <p>AcademyHealth Annual Research Meeting, Washington DC, 2019</p> <p>National Tax Association Annual Conference on Taxation, Baltimore, MD, 2016</p> <p>AcademyHealth Annual Research Meeting, Boston, MA, 2016</p>	
TEACHING EXPERIENCE	<p>Teaching Assistant, University of Pennsylvania</p> <p> HPR 501: The Microeconomics of Health and Health Care, Summer 2019</p> <p> HCMG 863: Management and Economics of the Pharmaceutical & Biotech Industries, Spring 2019</p> <p> BEPP 214: The Nonprofit Sector: Economic Challenges and Strategic Responses, Spring 2018</p> <p>Teaching Assistant, Harvard School of Public Health</p> <p> HPM 209: Economics for Health Policy, Summer 2017</p> <p>Teaching Assistant, Macalester College</p> <p> ECON 381: Introduction to Econometrics, Spring 2012</p>	
HONORS, AWARDS AND FELLOWSHIPS	<p>NIHCM Annual Health Care Research Award, Finalist, 2018</p> <p>Associate Fellow, Leonard Davis Institute of Health Economics, 2017</p> <p>Phi Beta Kappa, Macalester College, 2012</p> <p>David Meiselman Prize, Macalester College Economics Department, 2012</p> <p>Ruth and Vernon Taylor Public Health Fellowship, Macalester College, 2011</p>	
PROFESSIONAL ACTIVITIES	<p>Referee: <i>Health Affairs</i>, <i>Health Economics</i>, <i>Journal of Risk and Insurance</i>, <i>Journal of Policy Analysis and Management</i>, <i>Journal of Health Services Research and Policy</i>, <i>American Journal of Preventive Medicine</i></p> <p>Memberships: American Economic Association, American Society of Health Economists, Academy-Health</p>	
SELECTED PHD COURSEWORK	<p>Microeconomic Theory; Game Theory; Econometrics; Advanced Microeconometrics; Applied Econometrics; The Economics of Health Care and Policy; Industrial Organization of Health Care; Models and Methods in Health Economics; Cost-Benefit and Cost-Effectiveness Analysis</p>	
TECHNICAL SKILLS	<p>Stata, R, SAS, SQL, L^AT_EX, GitHub</p>	
REFERENCES	<p>Mark V. Pauly Bendheim Professor Department of Health Care Management The Wharton School pauly@wharton.upenn.edu</p> <p>Abby Alpert Assistant Professor Department of Health Care Management The Wharton School alpertab@wharton.upenn.edu</p>	<p>Hanming Fang Joseph M. Cohen Term Professor Department of Economics University of Pennsylvania hanming.fang@econ.upenn.edu</p> <p>Claudio Lucarelli Associate Professor Department of Health Care Management The Wharton School clucarel@wharton.upenn.edu</p>