

Molly Emma Freaan

Curriculum Vitae - Updated November 2020

The Wharton School, University of Pennsylvania
Department of Health Care Management
3641 Locust Walk
Philadelphia, PA 19104

mfreaan@wharton.upenn.edu
www.MollyFreaan.com
(339) 927-2911
US Citizen

EDUCATION

The Wharton School, University of Pennsylvania

PhD, Health Care Management and Economics

2016-2021 (*expected*)

Dissertation Committee and References:

Mark V. Pauly
Bendheim Professor
Department of Health Care Management
The Wharton School, University of Pennsylvania
pauly@wharton.upenn.edu

Hanming Fang
Joseph M. Cohen Term Professor
Department of Economics
University of Pennsylvania
hanming.fang@econ.upenn.edu

Abby Alpert
Assistant Professor
Department of Health Care Management
The Wharton School, University of Pennsylvania
alpertab@wharton.upenn.edu

Claudio Lucarelli
Associate Professor
Department of Health Care Management
The Wharton School, University of Pennsylvania
clucarel@wharton.upenn.edu

Macalester College

BA, Economics and Psychology

2008-2012

RESEARCH INTERESTS

Health Economics, Industrial Organization, Health Insurance, Health Policy

RESEARCH EXPERIENCE

University of Pennsylvania

Research Assistant to Professor Mark V. Pauly

2017-Present

Research Assistant to Professor Hanming Fang

2017-Present

Research Assistant to Professor Claudio Lucarelli

2018-Present

Stanford University School of Medicine

Research Assistant to Professor Sara J. Singer

2017-2019

Harvard T.H. Chan School of Public Health

Research Assistant to Professors Benjamin Sommers, Katherine Baicker and Sara J. Singer

2015-2016

Boston Health Economics, Inc.

Research Associate

2014-2015

Research Assistant

2012-2013

PUBLICATIONS

Molly Frean, Christian Covington, Maike Tietschert, Hassina Bahadurzada, Jodi So, & Sara J. Singer. (2020). Patient experiences of integrated care in Medicare Accountable Care Organizations and Medicare Advantage versus Traditional Fee-For-Service. *Medical Care* (*forthcoming*).

Molly Frean, Jonathan Gruber, & Benjamin D. Sommers. (2017). Premium subsidies, the mandate, and Medicaid expansion: Coverage effects of the Affordable Care Act. *Journal of Health Economics*, 53, 72-86.

Michaela J. Kerrissey, Jonathan R. Clark, Mark W. Friedberg, Wei Jiang, Ashley Fryer, **Molly Frean**, Stephen Shortell, Patricia Ramsay, Lawrence P. Casalino & Sara J. Singer. (2017). Medical group structural integration may not ensure that care is integrated from the patient's perspective. *Health Affairs*, 36(5), 885-892.

Molly Frean, Jonathan Gruber, & Benjamin D. Sommers. (2016). Disentangling the ACA's coverage effects - lessons for policymakers. *New England Journal of Medicine*, 375(17), 1605-1608.

Molly Frean, Shelbie Shelder, Meredith B. Rosenthal, Thomas Sequist, & Benjamin D. Sommers. (2016). Health reform and coverage changes among Native Americans. *JAMA Internal Medicine*, 176(6), 858-860.

WORKING PAPERS

Understanding Manufacturer-Sponsored Copay Assistance Programs for Pharmaceuticals (*Job Market Paper*)

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 partially 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.

Does high cost-sharing slow the long-term growth rate of health spending? Evidence from the states. [NBER Working Paper No. 25156](#). (*with Mark V. Pauly*)

Medicare beneficiaries who perceive their care to be more integrated incur higher expenditures on average (*with Michaela Kerrissey, Abd Al-Rahman Traboulsi, and Sara J. Singer*)

WORKS IN PROGRESS

Enrollee turnover and implications for health insurance benefit design (*with Hanming Fang and Benjamin Ukert*)

Competition between community-rated and risk-rated but guaranteed-renewable insurance (*with Mark V. Pauly*)

What does a deductible do to health care spending growth? (*with Mark V. Pauly, Claudio Lucarelli, Aliza Gordon and Lynn Hua*)

INVITED CONFERENCE PRESENTATIONS

Conference of the American Society of Health Economists - Virtual	2020
Conference of the American Society of Health Economists - Washington D.C.	2019
AcademyHealth Annual Research Meeting - Washington D.C.	2019
National Tax Association Annual Conference on Taxation - Baltimore, MD	2016
AcademyHealth Annual Research Meeting - Boston, MA	2016

TEACHING EXPERIENCE

<i>Teaching Assistant</i>	Summer 2019
The Microeconomics of Health and Health Care Perelman School of Medicine, University of Pennsylvania	
<i>Teaching Assistant</i>	Spring 2019
Management and Economics of the Pharmaceutical & Biotech Industries The Wharton School, University of Pennsylvania	
<i>Teaching Assistant</i>	Spring 2018
The Nonprofit Sector: Economic Challenges and Strategic Responses The Wharton School, University of Pennsylvania	
<i>Teaching Assistant</i>	Summer 2017
Economics for Health Policy Harvard T.H. Chan School of Public Health	
<i>Teaching Assistant</i>	Spring 2012
Introduction to Econometrics Macalester College	

HONORS, AWARDS AND FELLOWSHIPS

NIHCM Annual Health Care Research Award, Finalist	2018
Associate Fellow, Leonard Davis Institute of Health Economics	2017
Phi Beta Kappa	2012
David Meiselman Prize, Macalester College Economics Department	2012
Ruth and Vernon Taylor Public Health Fellowship, Macalester College	2011

PROFESSIONAL ACTIVITIES

Referee Service	Health Affairs, Health Economics, Journal of Risk and Insurance, Journal of Policy Analysis and Management, American Journal of Preventive Medicine, Journal of Health Services Research and Policy
Memberships	American Economic Association (AEA), American Society of Health Economists (ASHEcon), AcademyHealth

TECHNICAL SKILLS

Programming Languages	Stata, R, SAS, SQL
------------------------------	--------------------