

## CURRICULUM VITAE

### PIETER J.A. STAM, PhD

Dr. Pieter J.A. Stam is born in the Dutch city of Schoonhoven at April 10<sup>th</sup>, 1967. At secondary school he did exams in mathematics, economics, history, Dutch, English, French and German. He studied econometrics at Erasmus University Rotterdam, during which he also worked as a research assistant to prof. dr. B.M.S. Van Praag. One of the key projects was on measuring the classical musical preferences of visitors to the Dutch Concertgebouw orchestra by conjoint analysis. After obtaining his masters degree, he worked on a broad range of consultancy projects at SEO Foundation for Economic Research in Amsterdam for two years. In 1996 he started working in the health insurance sector.

At the start of his career at Agis Health Insurance (formerly known as ZAO Health Insurance), actuarial analyses, reporting and advisory tasks were taken up, including those that derived from the existence of a model for risk equalization between insurers in the Dutch sickness fund sector. Since 1998, he is an active member of all relevant working groups and commissions that are responsible for the risk equalization model in the Dutch health insurance sector. He is also one of the leading actors in the development and implementation of the so-called “pay-for-performance” health care purchasing strategy at Agis. This strategy implies quality differentiation of the contracts with preferred health care providers. He is member of the Scientific Research Group of the Centrum Klantervaringen Zorg (“Center for Patient Experiences in Health Care”) that supervises the methodological aspects of the development and implementation of the Dutch versions of the CAHPS questionnaire, called CQ-Index, a standardized survey procedure to measure patient experiences with health care providers and insured people with health insurers (see [here](#)). As a project manager, he will finish a two-year project aiming at the design of three types of value based contracts with physical therapists to be introduced into the market by Agis at the start of 2009.

Since 2000 he is affiliated with the institute for Health Policy and Management (iBMG) at Erasmus University Rotterdam. Since 2003 he is also a member of the European Risk Adjustment Network (RAN) for selected international health scientists that work in the field of competitive health insurance markets and risk equalization modeling. In 2004 he set up the risk equalization model at the individual member level in order for Agis to be able to quantify business cases for targeted groups of enrollees. This novum amongst Dutch health insurers is now part of regular Agis business process, but this probably still does not hold for the other Dutch health insurers. In 2007 he finished his PhD thesis on the effectiveness of risk equalization systems in competitive health insurance markets under the supervision of Prof.dr. W.P.M.M. van de Ven and Dr. R.C.J.A. Van Vliet (see [video summary](#) in English and Dutch). This scientific study is financed by Agis as one of their regular R&D projects. As a follow-up to this study, he recently proposed a promising route for Dutch government to improve the Dutch risk equalization model which paves the way to significantly increase the financial incentives for insurers to become prudent purchasers of health care.

## **EDUCATION**

PhD [Department of Health Insurance](#) of the [Institute for Health Policy and Management](#) (iBMG) at [Erasmus University Rotterdam](#), 2000-2007 (2.8 fte in total).

Title: "Testing the effectiveness of risk equalization models in health insurance: A new method and its application". In this study a procedure is developed in order to determine the extent to which the implementation of a risk equalization model meets the policy goals of the sponsor (e.g. government, employer, insurer). Promotor: [Prof. dr. W.P.M.M. Van de Ven](#), co-promotor: [Dr. R.C.J.A. van Vliet](#). (download [here](#))

MSc [Econometrics](#) at the [Erasmus University Rotterdam](#), 1985-1993.

## **PROFESSIONAL EXPERIENCE**

1999 - Present [Agis Health Insurance](#), Amersfoort

R&D consultant. Selected member of the "Research Working Group on Risk Equalization" (WOR, formerly called WOVM) in which econometric research on the Dutch risk equalization scheme is monitored and validated under the authority of the Dutch Ministry of Public Health, Well-Being and Sports (VWS). In 2001 project leader of the Agis Health Survey amongst 50,000 Agis members. The international SF-36 questionnaire is part of this survey and forms the basis for a PhD thesis as an independent test of the current risk adjustment model. In 2002 on the advisory board for the publication of the CPB Netherlands Bureau for Economic Policy Analysis on the consequences of market competition in the Dutch health care and health insurance market (advise to the Dutch government). In 2003 co-founder of the so-called "Pay for Performance" project within Agis, destined to be the purchasing strategy for Agis the coming years. The aim of the project is to redesign contracts with health care providers into outcome (as preferred to process) indicators, both from the clinical and patient perspectives (a.o. CAHPS). R&D consultant for actuarial and econometric (fundamental) research within the Agis company. Activities are conducted in close cooperation with all market parties, i.e. health care providers, universities and government agencies. Main topics: health insurance, health surveys, health status measurement, capitation payments, cost- and risk-sharing schemes, managed competition, selection, efficiency, equity, pay for performance.

1996 - 1999 [ZAO Health Insurance](#), Amsterdam

Staff member, actuarial specialist and senior researcher. WOVM representative for ZAO at the Dutch Ministry of Public Health, Well-Being and Sports, in order to monitor and validate the development of the Dutch risk-adjustment payment system. Adviser to the ZAO directors on the development of new insurance products and premium settings. Supervisor of actuarial and econometrical (fundamental) research on budget and cost projections.

1994 - 1996 [SEO Foundation for Economic Research](#), [University of Amsterdam](#)

Junior researcher. Many different research projects, e.g., on the life insurance market for OHRA Insurances, on the economic costs and health benefits of physical exercise for the Dutch Ministry of Public Health and NOC\*NSF, on the preferences of people attending classical music concerts (a/o the Koninklijk Concertgebouw Orkest), and on the customer perceptions of price/quality for the energy products of the Dutch energy distribution company PEN. For several projects, easy-to-use tailor-made computer software was developed in order to facilitate policy makers to calculate consequences of policy changes themselves.

1993 - 1994      [SEOR Foundation for Economics Research Rotterdam](#), [Erasmus University Rotterdam](#), location: [University of Amsterdam](#)

Junior researcher. Research on poverty and poverty perception in the Netherlands, financed by the Dutch Ministry of Social Affairs and Employment. Research based on tailor-made so-called GDP survey in local and national newspapers.

1990 – 1993      [SEOR Foundation for Economics Research Rotterdam](#), [Erasmus University Rotterdam](#)

Research assistant to [prof. dr. B.M.S. van Praag](#). On behalf of EUROSTAT, Luxembourg, research on subjective poverty in European countries derived from national household budget surveys. Furthermore, supervision of European national statistical offices projects activities.

## **MEMBER OF ADVISORY BOARDS**

1998 - Present      Werkgroep Onderzoek Risicoverevening (“Research Working Group on Risk Equalization”, also called WOR)

Selected member of the WOR (formerly called WOVN) in which econometric research on the Dutch risk equalization scheme is monitored and validated under the authority of the Dutch Ministry of Public Health, Well-Being and Sports (VWS).

2005 - Present      Wetenschappelijke Onderzoeks Groep of the Centrum Klantervaring Zorg (“Scientific Research Group of the Center for Patient Experiences in Health Care”), also called WOG

The WOG advises on the methodological aspects of the development and implementation of Dutch versions of the CAHPS surveys to measure patient experiences. In 2007, this type of survey has been renamed to CQ-Index. In 2005 and 2006, the WOG was functioning under the authority of the Miletus Foundation and co-financed by Agis Health Insurance.

2006      Knellende contracteerruimtes (“Tight contracting opportunities”)

Given their professional experience, the advisory board actively contributed to the explanation of the relatively high urban costs of expensive and long-term health care that is covered under the Dutch Exceptional Medical Expenses Act (AWBZ). The central question of this study was how current and future AWBZ financing may adequately take account of regional cost differences that derive from differences in demand and cost prices and can not be influenced by insurers and health care institutions. This research is financed by Agis Health Insurance and the PZGS (Platform for Health Care in the Big Cities). (Authors: Van den Hauten, Goudriaan, and Sneijders, APE, The Hague)

2005 - 2006      Onderzoek Beleidskaderontwikkeling Amsterdamse GGZ      (“Research to develop a policy view on mental health care in Amsterdam”)

The advisory board safeguarded the validity of the data comparisons being made between Amsterdam and Dutch mental health care provision and financing, and the conclusions being drawn. The purpose of this project was to give clues for policy makers to deal with the relatively high demand for mental health care in the city of Amsterdam,

both in terms of finance and organization. This research is co-financed by Agis Health Insurance. (Author: Heijnen, Heijnen Organisatieadviseurs, Amsterdam)

2002

Zorg voor concurrentie (“Caring for competition”)

The advisory board of the “Netherlands Bureau for Economic Policy Analysis” (CPB) controls the advice to Dutch government on the policy options for the implementation of a reform in the Dutch health care sector. The published study investigates under what conditions such a reform is likely to be successful. The overall conclusion is that (1) there is a fair chance that the reforms will improve efficiency and at the same time maintain accessibility, although the precise effects cannot be predicted with certainty, and (2) the risks are manageable, provided that the government implements supplementary policies in time. (Authors: CPB, The Hague)

## **INTERNATIONAL PUBLICATIONS**

Van den Berg, B., P. van Dommelen, P.J.A. Stam, T. Laske-Aldershof, T.C. Buchmueller and F.T. Schut (2008). “Preferences and choices for health care and health insurance”, *Social Science and Medicine*, Available online, to be published 66:11. [[Paper](#)]

Delnoij, D.M.J., A.H.A. Ten Asbroek, O.A. Arah, J.S. De Koning, P.J.A. Stam, A. Poll, P.F. Schmidt, B. Vriens, N.S. Klazinga (2006), “Made in the USA: the import of American consumer assessment of health plan surveys (CAHPS®) into the Dutch social insurance system”, *European Journal of Public Health*, 16, 6, 652-659. [[Paper](#)]

Paolucci, F., F. Prinsze, P.J.A. Stam, and W.P.M.M. van de Ven (2006), “Solidarity in competitive markets for supplementary health insurance: an empirical analysis”, HEDG Working Paper 06/02, University of York. [[Abstract](#)] [[Paper](#)]

Arah, O.A., A.H.A. Ten Asbroek, D.M.J. Delnoij, J.S. De Koning, P.J.A. Stam, A.H. Poll, B. Vriens, P.F. Schmidt, N.S. Klazinga (2006), “Psychometric properties of the Dutch version of the Hospital Hospital-level Consumer Assessment of Health Plans Survey instrument”, *Health Services Research*, 41, 1, 284-301. [[PubMed](#)]

Ten Asbroek, A.H.A., D.M.J. Delnoij, O.A. Arah, H.J. Sixma, J.S. De Koning, I. Rupp, P.J.A. Stam, P.F. Schmidt, B. Vriens, A. Poll, N.S. Klazinga (2005), “Measuring patient experiences with diabetes care in the Netherlands: the validity of a new survey instrument”, *European Journal of Public Health*, 15, 1, 142. [[Paper](#)]

Van Ophem, J.C.M., P.J.A. Stam and B.M.S. van Praag (1999), “Multichoice logit: modeling incomplete preference rankings of classical concerts”, *Journal of Business & Economic Statistics*, 17, 1, 117-128 (ASA journal). [[Abstract](#)]

## **SUBMITTED INTERNATIONAL PAPERS**

Stam, P.J.A., R.C.J.A. van Vliet and W.P.M.M. van de Ven (2008), “A new method for measuring and improving the performance of risk equalization models in health insurance”, *Submitted to the Journal of Health Economics*.

Van de Ven, W.P.M.M., P.J.A. Stam, R.C.J.A. van Vliet and F.T. Schut (2008), “Risk equalization: The key to combine free consumer choice of health plan with an affordable premium”, *Submitted to Health Affairs*.

Paolucci, F., P.J.A. Stam, and W.P.M.M. van de Ven (2008), "The potential for risk-rating in competitive markets for supplementary health insurance", *Submitted to the International Journal of Health Care Financing and Economics*.

## **PUBLICATIONS IN DUTCH**

Stam, P.J.A. Stam and W.P.M.M. van de Ven (2008). "Evaluatie risicoverevening tussen zorgverzekeraars: Prikkels tot risicoselectie?" (transl.: "An evaluation of risk equalization among health insurers: Incentives for risk selection?"). *TSG Tijdschrift voor Gezondheidswetenschappen*, 86:2, 92-100.

Stam, P.J.A. Stam (2008). "Risicovereveningsmodellen voor zorgverzekeringen" (transl.: "Risk equalization models for health insurance"). *TSG Tijdschrift voor Gezondheidswetenschappen* 86:1, 52.

Van den Berg, B., P. Van Dommelen, P.J.A. Stam, T. Laske-Aldershof, and F.T. Schut (2008). "Preferenties voor zorg en zorgverzekeraars" (transl.: "Preferences for health care and health insurance"). *TSG Tijdschrift voor Gezondheidswetenschappen* 86:1, 39-46.

Stam, P.J.A. Stam and W.P.M.M. van de Ven (2008). "De harde kern in de risicoverevening" (transl.: "The hard core risks in risk equalization models"), *Economisch Statistische Berichten*, 93, 104-107.

Van den Berg, B., P.J.A. Stam and T. Laske-Aldershof (2007), "Preferenties voor kwaliteit van zorg gemeten met de vignettenmethode", (transl.: "Preferences for quality of care measured by means of conjoint analysis"), *TSG Tijdschrift voor Gezondheidswetenschappen*, 85, 6, 345-353.

Van den Berg, B., P.J.A. Stam and T. Laske-Aldershof (2007), "Het meten van kwaliteitsvoorkeuren in de zorg", (transl.: "Measuring quality of care by conjoint analysis"), *Tijdschrift voor Politieke Economie*, 28, 1.

Stam, P.J.A. and J.W. Velthuisen (1996), "Geniet, maar sport met mate", (transl.: "Enjoy sports, but at a moderate level of exercise"), *Economisch Statistische Berichten*, 81, 712-713.

## **BOOKS AND REPORTS**

Stam, P.J.A. (2007), "Testing the effectiveness of risk equalization models in health insurance: A new method and its application", PhD Thesis, Erasmus University Rotterdam, The Netherlands. [[Abstract in Dutch](#)] [[PhD Thesis in English](#)]

Stam, P.J.A. and W.P.M.M. van de Ven. (2007). "Evaluatie risicoverevening: prikkels tot risicoselectie? Een evaluatie van het risicovereveningsmodel 2007 en oplossingsrichtingen voor verbetering", (transl.: "Evaluating risk equalization: incentives for risk selection? An evaluation of the 2007 Dutch risk equalization model and routes for improvement"), Institute for Health Policy and Management (iBMG), Erasmus University Rotterdam, Rotterdam. Commissioned by the Dutch Patients and Consumers Federation (NPCF).

Stam, P.J.A. and W.P.M.M. van de Ven. (2006). "Risicoverevening in de zorgverzekering: een evaluatie en oplossingsrichtingen voor verbetering", (transl.: "Risk equalization in Dutch health insurance: an evaluation and routes for improvement"), Institute for Health Policy and Management (iBMG), Erasmus University Rotterdam, Rotterdam. Commissioned by the Dutch Patients and Consumers Federation (NPCF). [[Abstract in Dutch](#)] [[Abstract in English](#)] [[Paper in Dutch](#)]



Stam, P.J.A., and P. van der Bel (2006), “Gezondheidsverschillen in het APG-model: Ontwikkeling en validatie van paramedische kostengroepen ter verbetering van de risicoverevening tussen Agis verzekerden”, (transl.: “Health status differences in the APG-model: Development and validation of paramedic cost groups to improve the risk equalization among Agis insured”), Agis Zorverzekeringen, Amersfoort. [Report not disclosed]

Stam, P.J.A. (2002), “Financiering van transmurale zorg” (transl.: Financing transmural health care), In: Van Kammen, J. (ed.), “Zorgtechnologie: kansen voor innovatie en gebruik”, (transl.: Health care technology, innovative opportunities and their application), STT/Beweton, 66, The Hague, The Netherlands. [[Summary in Dutch](#)]

Van Praag, B.M.S., R.J. Flik and P.J.A. Stam (1997), "Poverty Lines and Equivalence Scales: A Theoretical and Empirical Evaluation", published in “Poverty and Economic Inequality in Industrialized Western Societies” (eds. N. Keilman, J. Lyngstad, H. Bojer and I. Thomsen), ISBN 8200224937, Scandinavian University Press, Oslo, Norway. [[Order this book](#)]

Van Praag, B.M.S., E.S. Mot and P.J.A. Stam (1996), “De economische aspecten van geneesmiddelenwaardering: de stand van zaken kritisch bekeken”, (transl.: "The economic aspects of drugs evaluation: a critical review of the current state of affairs"), SEO Foundation for Economic Research, Amsterdam. Commissioned by the Dutch Ministry of Public Health, Well-Being and Sports.

Stam, P.J.A., V.H. Hildebrandt and F.J.G. Backx (1996), “Sportief bewegen en gezondheidsaspecten: een verkennende studie naar kosten en baten”, (transl.: "Sportive exercise and health aspects: An explorative study on costs and benefits"), SEO Foundation for Economic Research, NOC\*NSF, and TNO-PG, SEO-report 372, Amsterdam. Commissioned by the Dutch Ministry of Public Health, Well-Being and Sports and NOC\*NSF.

N.M. Brouwer, V. Dings, E. Oldenboom, P.J.A. Stam and J.W. Velthuisen (1996), “Het nut van kwaliteit: een econometrische studie naar de perceptie van de prijs-kwaliteitsverhouding van producten van het PEN”, (transl.: "The utility of quality: an econometrical study on the price/quality perceptions of PEN energy distribution products"), SEO Foundation for Economic Research, Amsterdam. Commissioned by PEN N.V., Energy Company North-Holland and KEMA.

Van Praag, B.M.S., K.C.P. Slootman, P.J.A. Stam, J.C.M. van Ophem, W. Wijnbergen and C.M. van Praag (1996), “The demand for concerts of classical music: decision support for the scenario-planning of orchestras by means of ROA-analysis”, The Journal of the European Society for Opinion and Marketing Research, 24, 1. (This article was awarded the [ESOMAR](#) “most original applied research paper” award for the 48<sup>th</sup> Congress). Commissioned by the Concertgebouw N.V., the Royal Concertgebouw Orchestra and the Dutch Philharmonic Orchestra.

Hopstaken, P., P.J.A. Stam, and J.W. Velthuisen (1995), “Economic aspects of health through sport”, paper for the seminar on “Sport for All & Health”, Council of Europe, Olympic Sports Complex Raubachi, 1-4 October 1995, Minsk, White Russia.

Stam, P.J.A. and J.W. Velthuisen (1995), “A multivariate analysis of leisure time physical activity and the incidence of diseases”, paper presented at the “Active Living” expertmeeting at Papendal, SEO Foundation for Economic Research, Amsterdam.

Van Praag, B.M.S., P.J.A. Stam en J.C.M. van Ophem (1995), “Presentatie muzikale voorkeuren: rapportage ROA analyse”, (transl.: "Presentation of musical preferences: the ROA analysis report"), Intomart and SEO Foundation for Economic Research, Amsterdam. Commissioned by

the Concertgebouw N.V., the Royal Concertgebouw Orchestra and the Dutch Philharmonic Orchestra. [Report not disclosed]

Van Praag, B.M.S., C. van Oers, F. Laroui, P.J.A. Stam, E. Brouwer, and J.C.M. van Ophem (1995), "De plaats van OHRA in de Nederlandse particuliere markt voor levensverzekeringen", (transl.: "The OHRA position in the Dutch private market for life insurances"), SEO Foundation for Economic Research, Amsterdam. [Report not disclosed]

Van Praag, B.M.S., P.J.A. Stam, J.C.M. van Ophem, E. Brouwer, A.J.G. Meulenbeek, R. de Zwart (SEO); U. de Jong, P.T. van der Hoef, J. Lington, M.E. Voorthuis (SCO Kohnstamm Instituut) (1994/1995), "Nationale Abituriënten Monitor 1993/1994", (transl.: "National High School Graduates Monitor"), reports for: State University Limbourg, Erasmus University Rotterdam, State University Leyden, Catholic University Brabant, University of Amsterdam. SEO Foundation for Economic Research, and SCO Kohnstamm Institute, Amsterdam.

Van Praag, B.M.S., A. Bispo and P.J.A. Stam (1993), "Armoede in Nederland: Een verkennend onderzoek naar aspecten van armoede en armoedebeleving in Nederland", (transl.: "Poverty in the Netherlands: An explorative study on the aspects of poverty and poverty perceptions in the Netherlands"), ISBN 9052506280, Ministry of Social Affairs and Employment, VUGA, The Hague.

Van Praag, B.M.S., R.J. Flik and P.J.A. Stam (1992), "Poverty line concepts: an application to Czechoslovakia", Econometrisch Instituut Rotterdam rapport no. 9252/A, Tinbergen Institute discussion paper TI 93-66 and SEO discussion paper no. 3.1.

### **SCIENTIFIC PRESENTATIONS** *(first author is presenter)*

Stam, P.J.A., R.C.J.A. van Vliet and W.P.M.M. van de Ven (2005), "A new approach to health-adjustment of capitation payments that are based on individual diagnostic data", oral presentation at the 5<sup>th</sup> International Health Economics Association (iHEA) conference, July 10-13, Barcelona, Spain.

Paolucci, F., F. Prinsze, P.J.A. Stam, and W.P.M.M. van de Ven (2005), "Solidarity in competitive markets for voluntary supplementary health insurance", oral presentation at the 5<sup>th</sup> International Health Economics Association (iHEA) conference, July 10-13, Barcelona, Spain.

Arah, O.A., A. Poll, P.J.A. Stam, G. ten Asbroek, J. de Koning, N. Klazinga (2005), "Determinants of global ratings and recommendation by patients in the Dutch Hospital CAHPS pilot", poster presentation at the AcademyHealth's Annual Research Meeting (ARM), June 26-28, Boston, USA.

Paolucci, F., F. Prinsze, P.J.A. Stam, and W.P.M.M. van de Ven (2004), "Solidarity in competitive markets for voluntary supplementary health insurance", oral presentation at the 5<sup>th</sup> European Conference on Health Economics (ECHE), September 10, London School of Economics, London, England, UK.

Arah, O.A., A. Poll, P.J.A. Stam, H. de Vries, D.M.J. Delnoij, A.H.A. Ten Asbroek, N.S. Klazinga (2004), "Applying CAHPS® instruments in the Dutch healthcare system to track consumer experience and improve performance", poster presentation at the AcademyHealth's Annual Research Meeting (ARM), June 8, San Diego, USA.

Stam, P.J.A., R.C.J.A. van Vliet and W.P.M.M. van de Ven (2003), "A new approach of capitation payments that are based on individual diagnostic data", oral presentation at the University of California, Los Angeles (UCLA), June 20, Los Angeles, USA.

Stam, P.J.A., R.C.J.A. van Vliet and W.P.M.M. van de Ven (2003), “A new approach of capitation payments that are based on individual diagnostic data”, oral presentation at the 4<sup>th</sup> International Health Economics Association (iHEA) conference, June 15-18, San Francisco, USA.

Stam, P.J.A., O.P. Van der Galiën, E.M. Van Barneveld and A.P.M. Van der Lee (2001), Dividing the financial risk of hospital expenditures between competing health plans and their sponsor: The Dutch experience since 1996, poster presentation at the 3<sup>rd</sup> International Health Economics Association (iHEA) conference, July 22-25, York, UK.

## **MEMBERSHIPS**

International Health Economics Association (publications: Health Economics, Journal of Health Economics, European Journal of Health Economics, Handbook of Health Economics).

American Economic Association (publications: Journal of Economic Literature, American Economic Review, Journal of Economic Perspectives).

Royal Netherlands Economic Association (publications: De Economist, Pre-advies).

## **LANGUAGES**

Dutch:	Native
English:	Excellent
German:	Fair (5 years education)
French:	Fair (4 years education)