

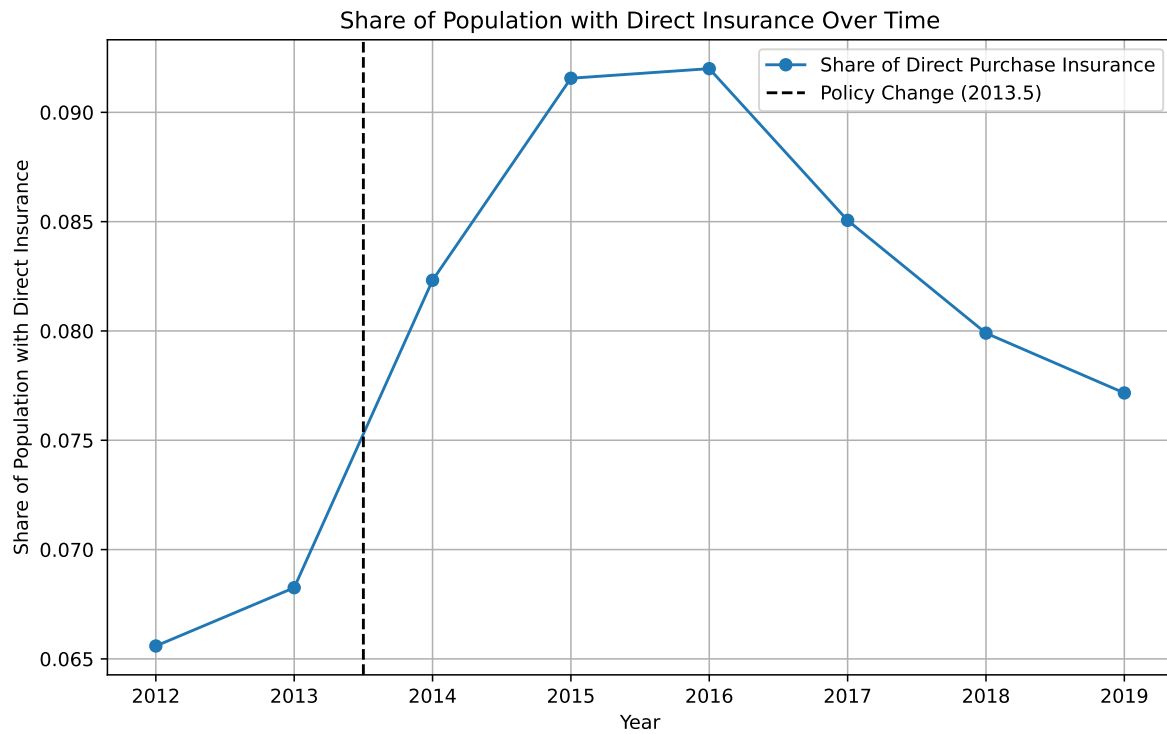
Homework 4

Research Methods, Spring 2025

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You can access the [Repository](#)

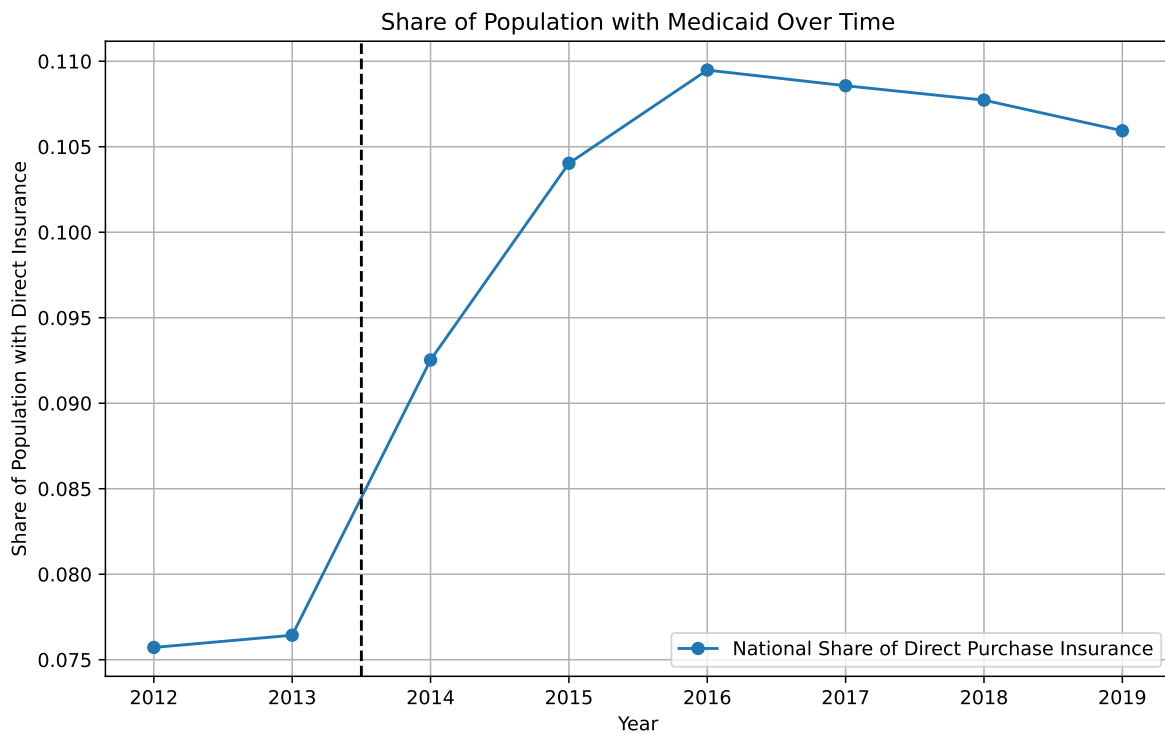
1



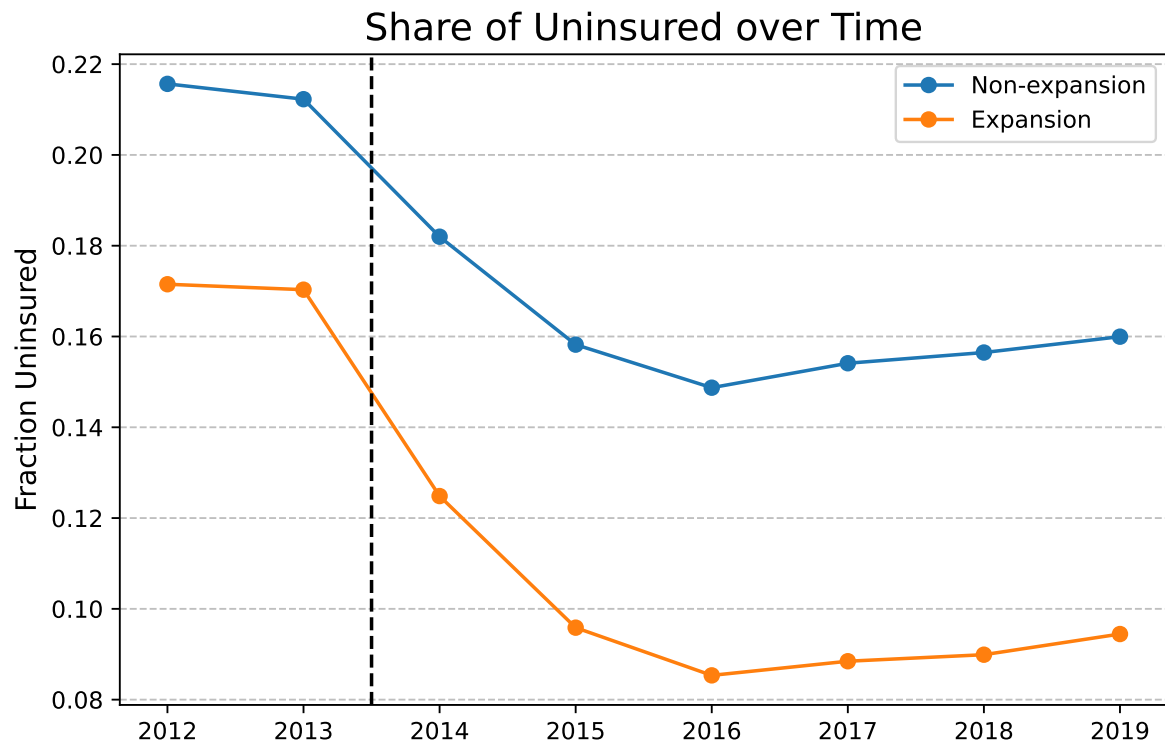
2

The decline in direct insurance purchase started in 2016 around when Trump's first term started. They attempted to undo many of the policies and actions of the previous administration especially with the ACA exchanges. They were not able to completely get rid of it but did little things that removed the previous expected support it needed. For example the ACA exchanges came with a punishment for not having insurance but the punishment was changed to \$0. Also advertising and resources to ensure people understand and can use an effective ACA exchange seemed to be reduced. Some research also mentioned the expansion of on ACA compliant short term limited duration insurance which I would expect to increase direct insurance as it is cheaper. But possibly the data measures something else or has a different effect from expected, or overshadowed by other factors.

3



4



5

Table 1

Group	Pre	Post
Non-expansion	0.215653	0.158208
Expansion	0.171511	0.095856

6

	Standard DD
Post 2014	-0.054*** (0.008)
Expand	-0.043*** (0.009)

	Standard DD
Post x Expand	-0.020* (0.010)
Num. Obs.	344
R2	0.508

7 + 8

Table 3

	Standard DD	TWFE	Time-varying Treatment
Post 2014	-0.054*** (0.008)		
Expand	-0.043*** (0.009)		
Post x Expand	-0.020* (0.010)	-0.020** (0.007)	-0.023*** (0.005)
Num. Obs.	344	344	400
R2	0.508	0.952	0.950

The results are different and this makes sense and the second set 3rd column takes into account the variation in treatment timing as expansion was rolled out in different years between different states. This should be more accurate than assuming all treated together where it can assume a state is treated when untreated or other way around.

