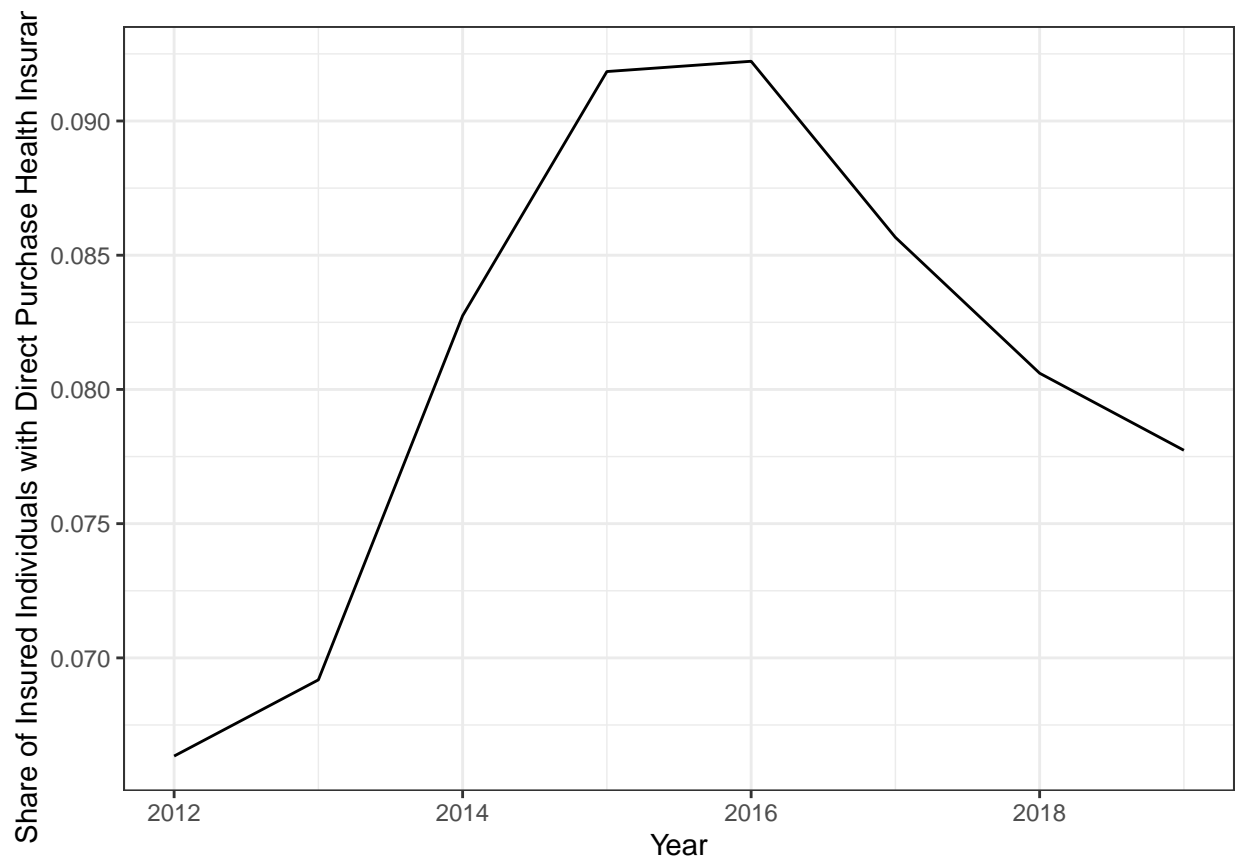# Bhasin-S-hwk5-2

Sachi Bhasin

2023-04-18

Question 1

Question 2

There have been several policy changes leading to the reduction in direct purchase health insurance recently. In 2012 under the ACA, Medicaid coverage was expanded. This led to several states adopting medicaid expansion, which may the share of insured individuals with direct purchase health insurance since they are eligible for medicaid. Thus, they will enroll in medicaid over direct purchase health insurance. In addition, subsidies and tax credits from the ACA made insurance purchases through exchanges more affordable compared to direct purchase products.

Question 3
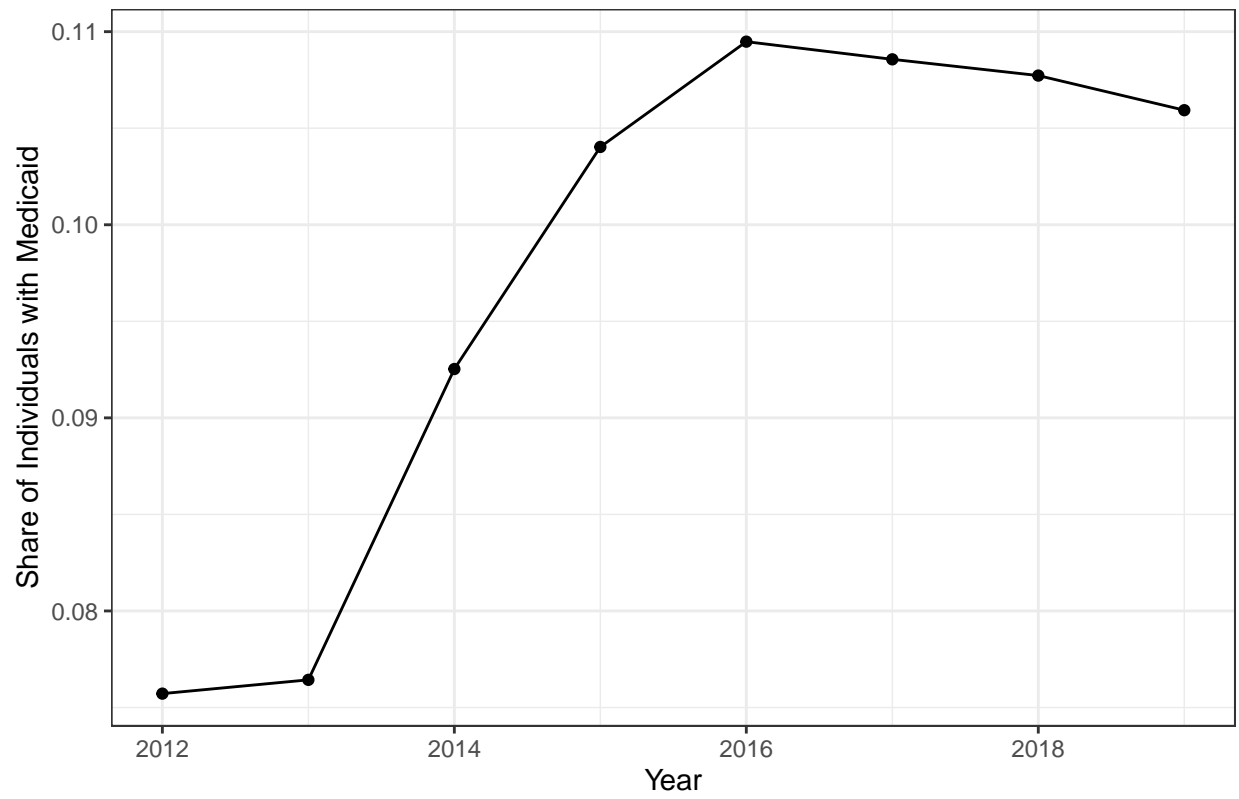
Question 4
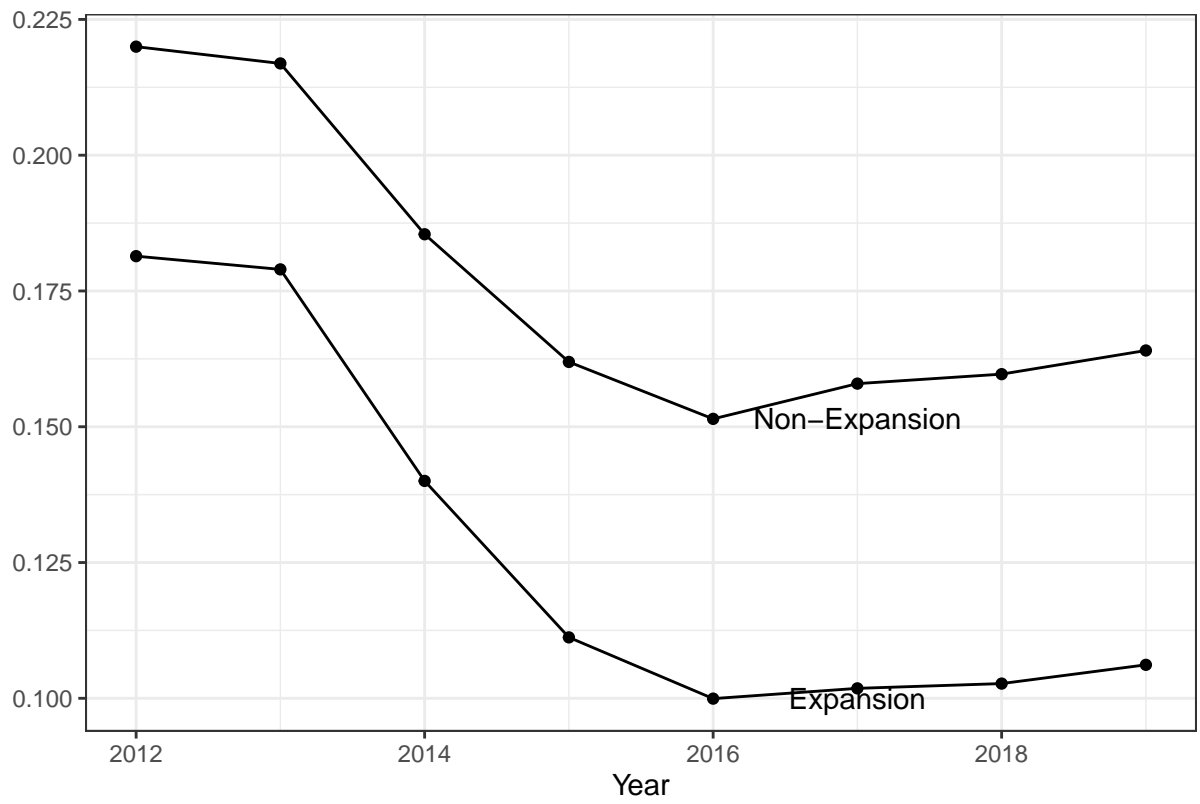
Question 5

```
## # A tibble: 2 x 3
##   Group        '2012' '2015'
##   <chr>         <dbl>  <dbl>
## 1 Non-Expansion 0.220  0.162
## 2 Expansion     0.181  0.111
```

	(1)
(Intercept)	0.218
	(0.008)
postTRUE	−0.055
	(0.010)
groupTreatment	−0.048
	(0.010)
postTRUE × groupTreatment	−0.019
	(0.012)
Num.Obs.	304
R2	0.510
R2 Adj.	0.505
AIC	−1073.4
BIC	−1054.9
Log.Lik.	541.722
F	103.885
RMSE	0.04

Question 6

	(1)
treat	−0.023
	(0.005)
Num.Obs.	400
R2	0.950
R2 Adj.	0.942
R2 Within	0.155
R2 Within Adj.	0.153
AIC	−2253.6
BIC	−2022.1
RMSE	0.01
Std.Errors	by: State
FE: State	X
FE: year	X

Question 7

	(1)
treat	−0.023
	(0.005)
Num.Obs.	400
R2	0.950
R2 Adj.	0.942
R2 Within	0.155
R2 Within Adj.	0.153
AIC	−2253.6
BIC	−2022.1
RMSE	0.01
Std.Errors	by: State
FE: State	X
FE: year	X

Question 8

My results are slightly different but not my much. This may be because the percent of uninsured individuals may have not drastically changed due to the expansion.

Event Study

Estimate and 95% Conf. Int.

0.00   −0.01   −0.02   −0.03

2012   2013   2014   2015   2016   2017   2018   2019

Time Until Treatment

Event Study