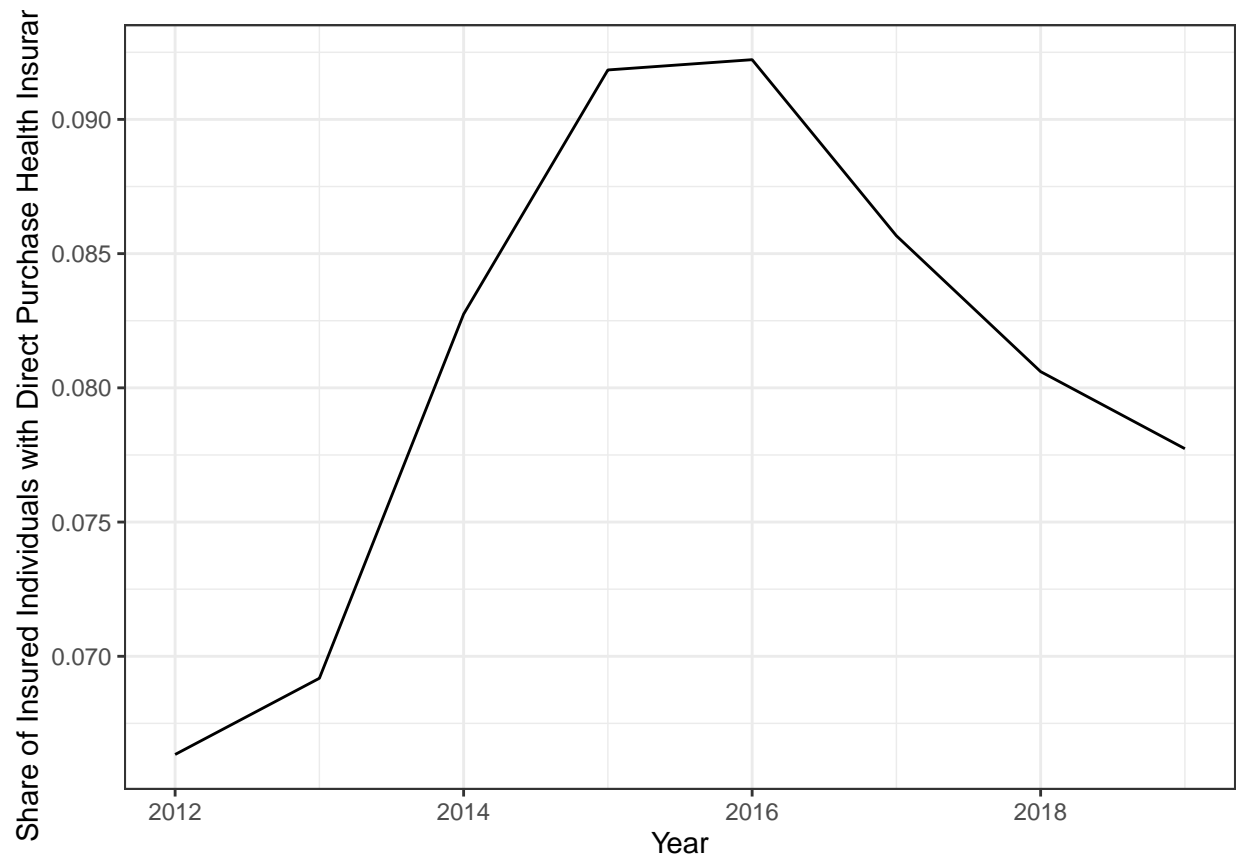


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Sachi Bhasin

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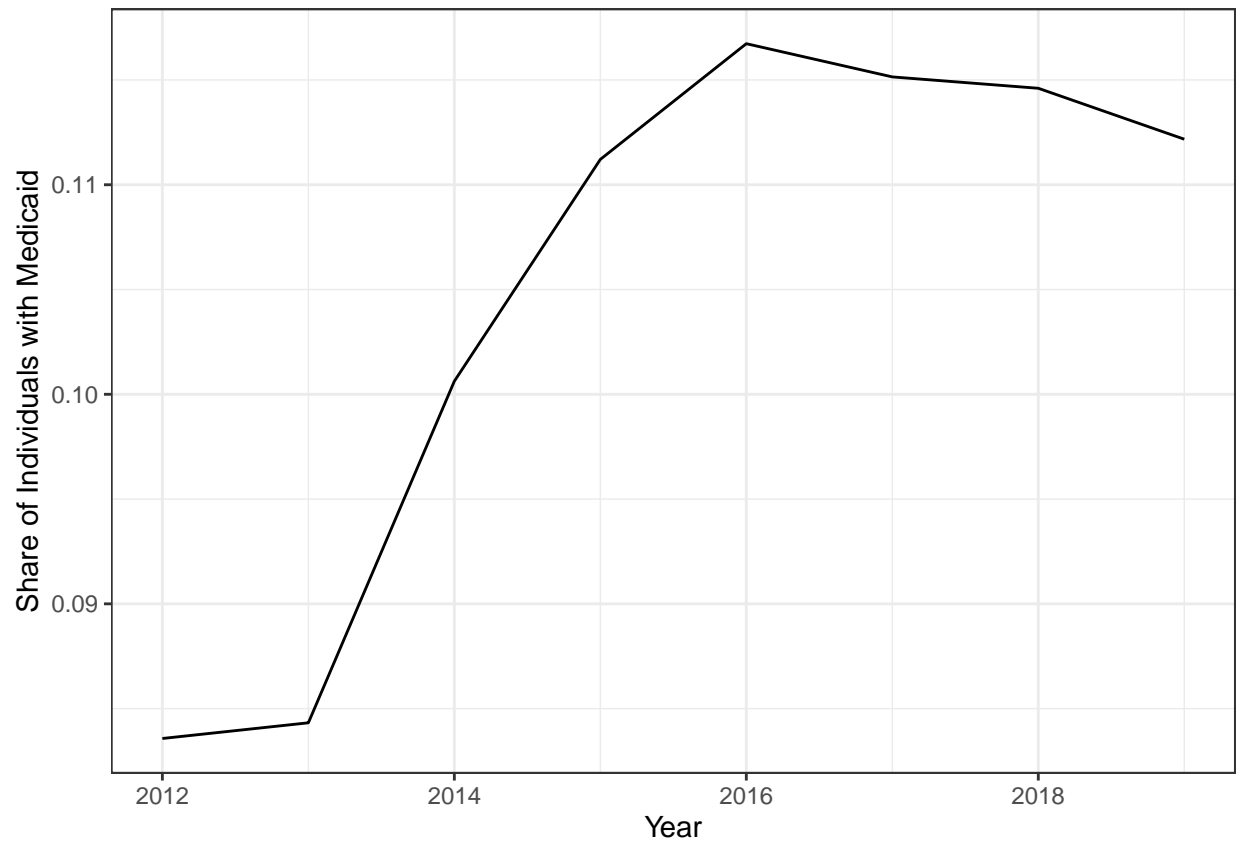
Question 1



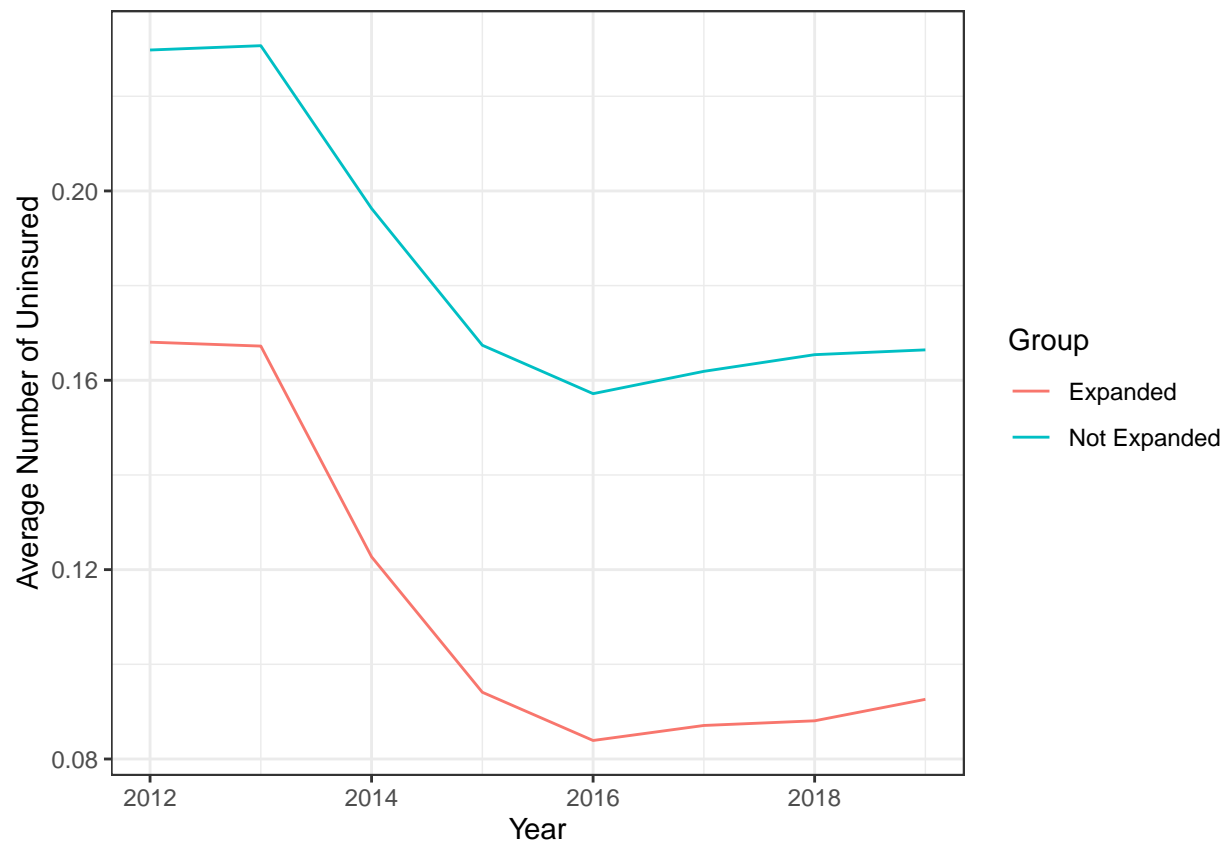
Question 2

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
## # Groups:   expand_ever [2]
##   expand_ever      '2012' '2015'
##   <chr>          <dbl>  <dbl>
## 1 States that did not expand Medicaid 0.230 0.167
## 2 States that expanded                 0.168 0.0941
```

Question 6

```
##
## Call:
## lm(formula = uninsured_share ~ treatment + time + treatment *
##     time, data = final.data)
##
## Residuals:
##      Min       1Q   Median       3Q      Max
## -0.115667 -0.026406 -0.005981  0.024582  0.117597
##
## Coefficients:
##              Estimate Std. Error t value Pr(>|t|)
## (Intercept)    0.23023    0.01425  16.162 < 2e-16 ***
## treatment      -0.06259    0.01526  -4.101 5.62e-05 ***
## time           -0.06113    0.01645  -3.716 0.000251 ***
## treatment:time -0.01177    0.01763  -0.668 0.504946
## ---
## Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.04029 on 244 degrees of freedom
## Multiple R-squared:  0.4895, Adjusted R-squared:  0.4832
## F-statistic: 77.99 on 3 and 244 DF,  p-value: < 2.2e-16
```

Question 7

```
## OLS estimation, Dep. Var.: uninsured_share
## Observations: 248
## Fixed-effects: State: 31, year: 8
## Standard-errors: Clustered (State)
##
```

	Estimate	Std. Error	t value	Pr(> t)
## year::2012:expand_ever	0.001738	0.001698	1.023703	0.31416
## year::2014:expand_ever	-0.010130	0.006981	-1.451061	0.15714
## year::2015:expand_ever	-0.009850	0.011659	-0.844796	0.40491
## year::2016:expand_ever	-0.009808	0.012525	-0.783081	0.43972
## year::2017:expand_ever	-0.011352	0.011667	-0.972959	0.33835
## year::2018:expand_ever	-0.013892	0.012331	-1.126588	0.26885
## year::2019:expand_ever	-0.010367	0.011697	-0.886272	0.38252

```
## ---
## Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
## RMSE: 0.014225      Adj. R2: 0.921307
##                      Within R2: 0.015151
```


Question 8

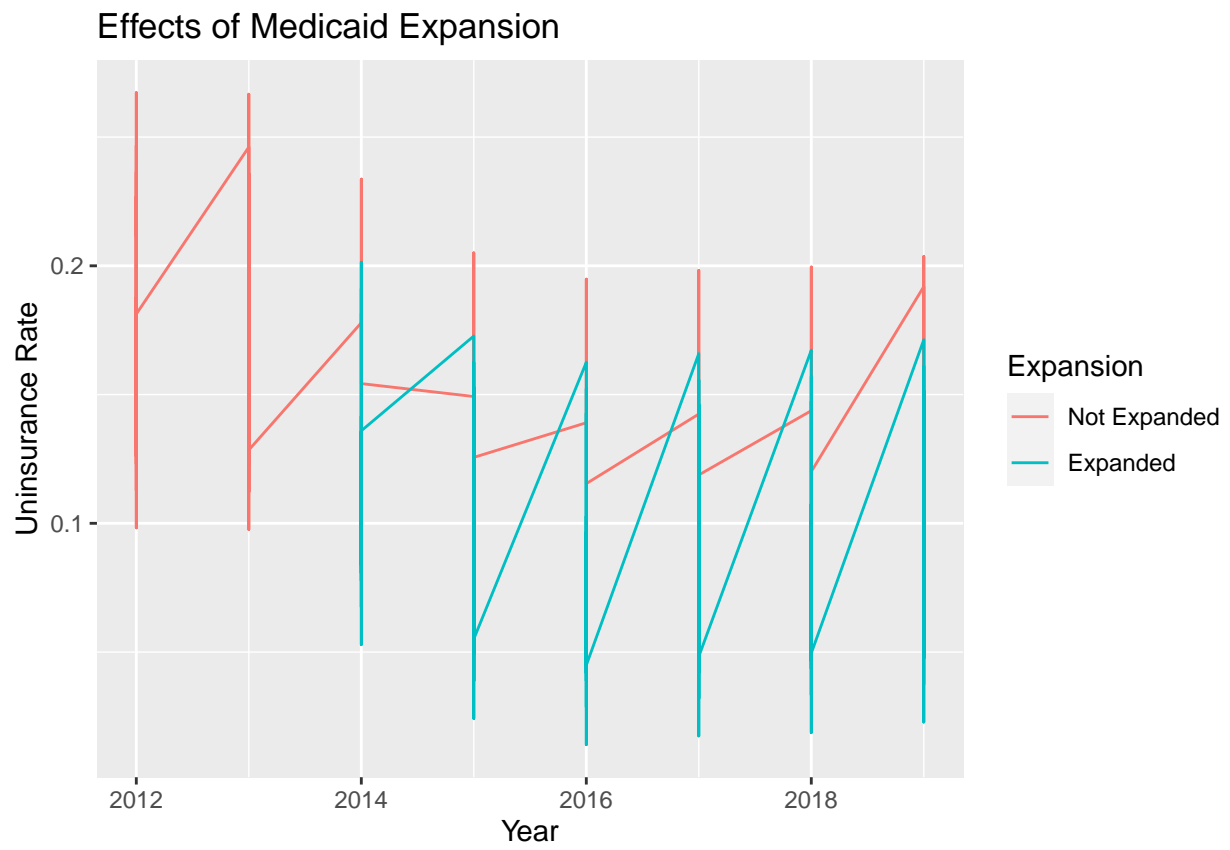
```
## OLS estimation, Dep. Var.: uninsured_share
## Observations: 248
## Fixed-effects: State: 31, year: 8
## Standard-errors: Clustered (State)
##
```

	Estimate	Std. Error	t value	Pr(> t)
## time_to_treat::-2:expand_ever	0.001738	0.001698	1.023703	0.31416
## time_to_treat::0:expand_ever	-0.010130	0.006981	-1.451061	0.15714
## time_to_treat::1:expand_ever	-0.009850	0.011659	-0.844796	0.40491
## time_to_treat::2:expand_ever	-0.009808	0.012525	-0.783081	0.43972
## time_to_treat::3:expand_ever	-0.011352	0.011667	-0.972959	0.33835
## time_to_treat::4:expand_ever	-0.013892	0.012331	-1.126588	0.26885
## time_to_treat::5:expand_ever	-0.010367	0.011697	-0.886272	0.38252

```
## ---
## Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
## RMSE: 0.014225      Adj. R2: 0.921307
##                      Within R2: 0.015151
```

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

Question 9



Question 10

