

Bhasin-S-hwk5-3

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Question 1

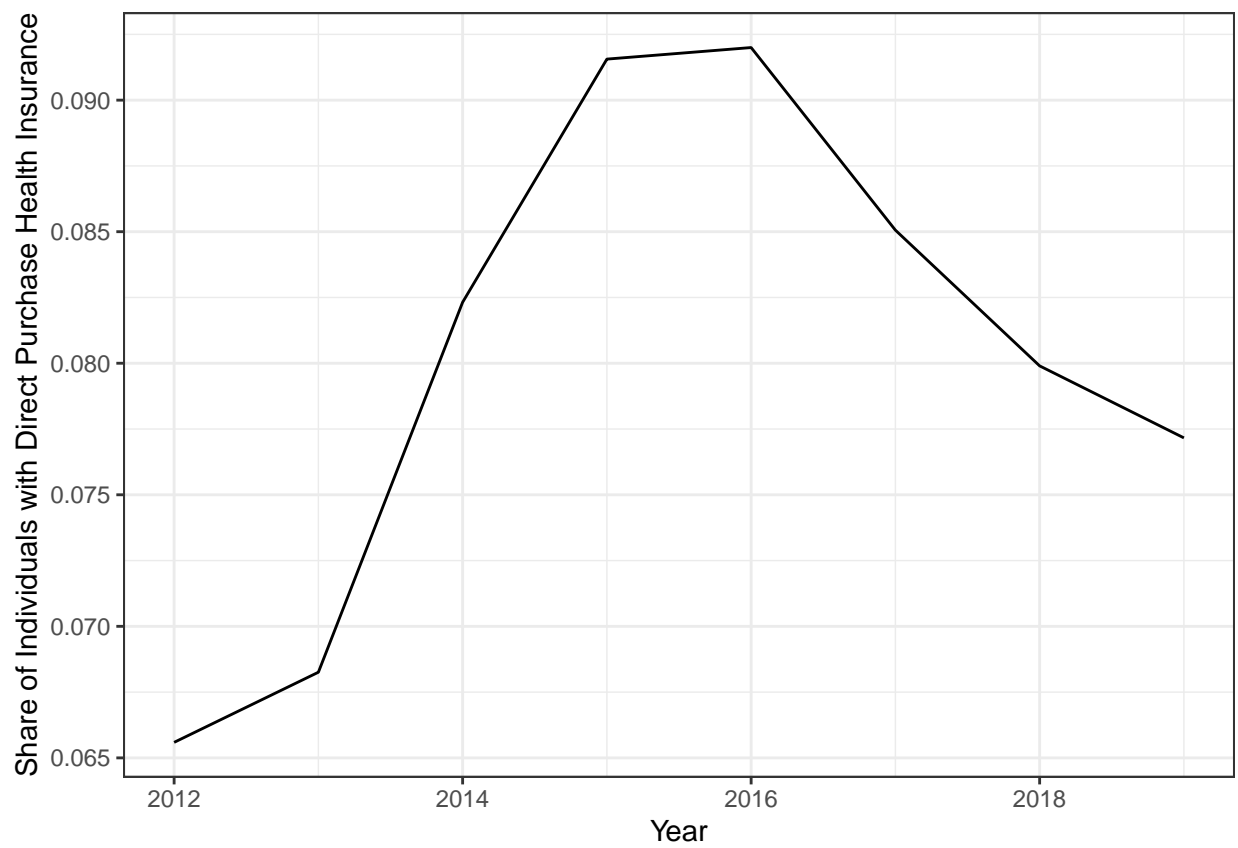


Figure 1: Share of Adult Population with Direct Purchase Health Insurance Over Time

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

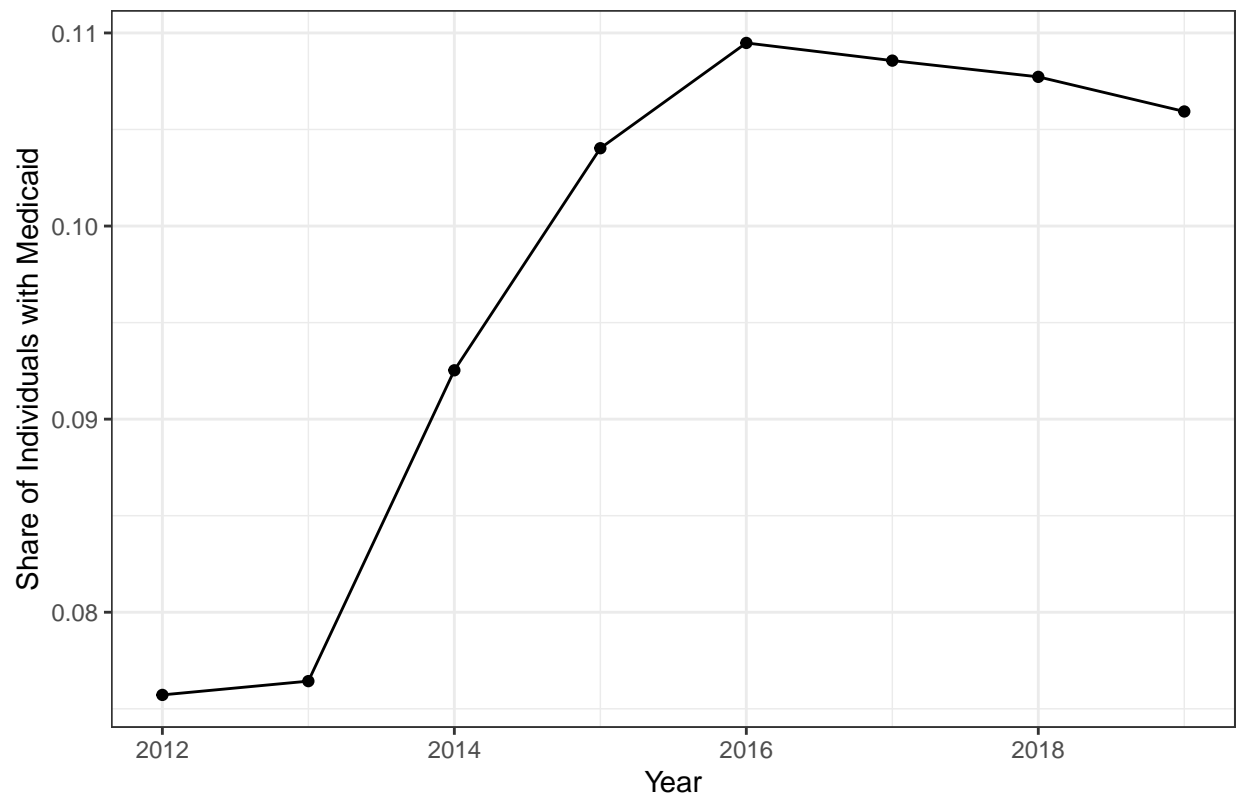


Figure 2: Share of Adult Population with Medicaid Over Time

Question 4

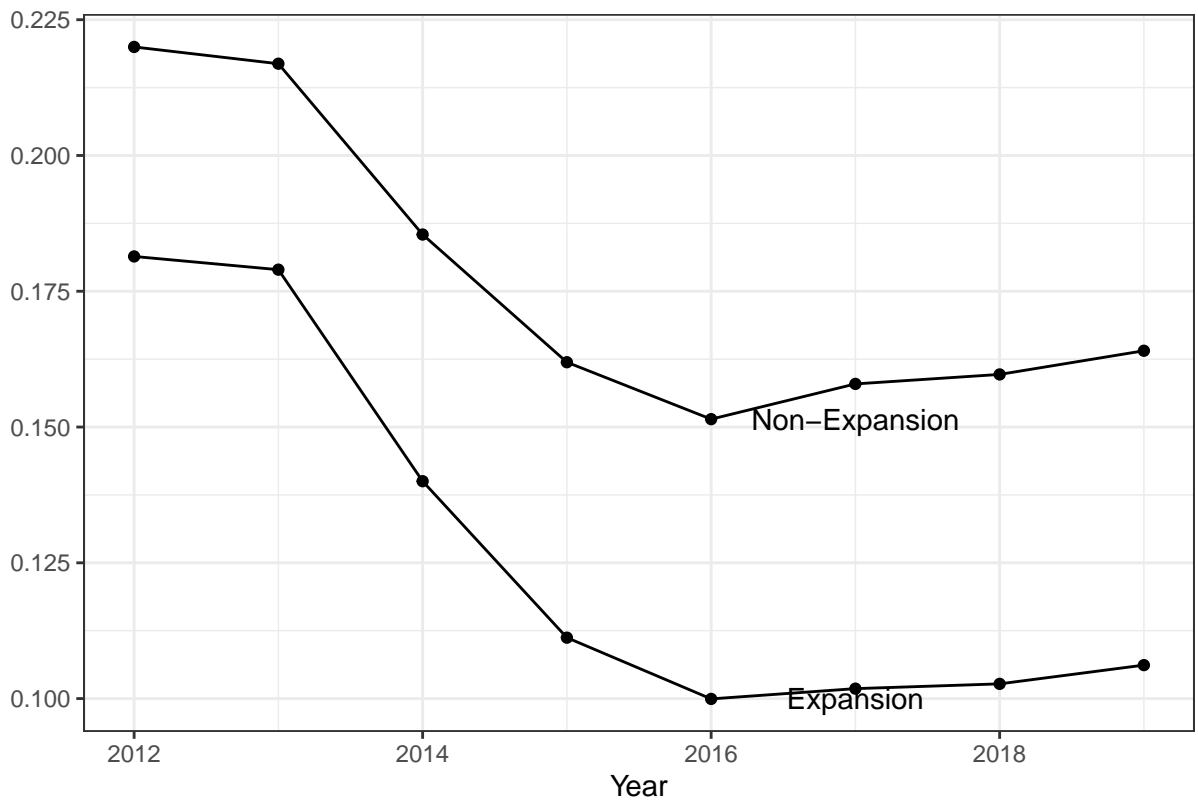


Figure 3: Share of Uninsured Overtime in States that Expanded Medicaid in 2014 versus States that did not Expand

Table 1: Average Percent of Uninsured Individuals in 2015 and 2015.

Group	year2012	year2015
Non-Expansion	0.2199845	0.1619332
Expansion	0.1814110	0.1112188

Question 5

	(1)
(Intercept)	0.224 (0.009)
postTRUE	-0.058 (0.010)
expand__everTRUE	-0.053 (0.010)
treat	-0.017 (0.012)
Num.Obs.	296
R2	0.520
R2 Adj.	0.516
AIC	-1044.2
BIC	-1025.8
Log.Lik.	527.105
F	105.644
RMSE	0.04

Question 6

	(1)
treat	−0.017 (0.007)
Num.Obs.	296
R2	0.951
R2 Adj.	0.943
R2 Within	0.060
R2 Within Adj.	0.057
AIC	−1641.0
BIC	−1475.0
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

The results are slightly different but not by much. By including states that expanded after 2014, states that implemented Medicaid expansion slower are included. Since these states slowly expanded Medicaid, the uninsured rate may not have drastically changed in this data set. It could take time for this expansion to be reflected in the uninsurance rate.

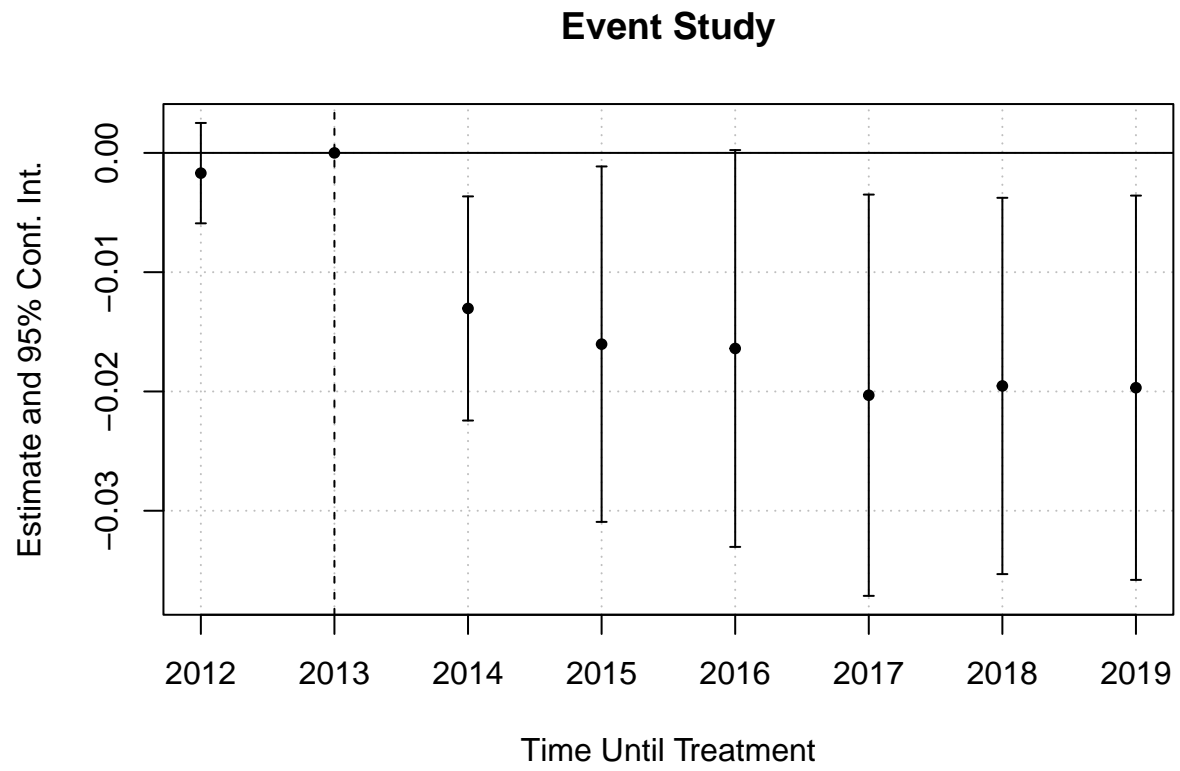


Figure 4: Effect of Medicaid Expansion in Each Year

Question 10

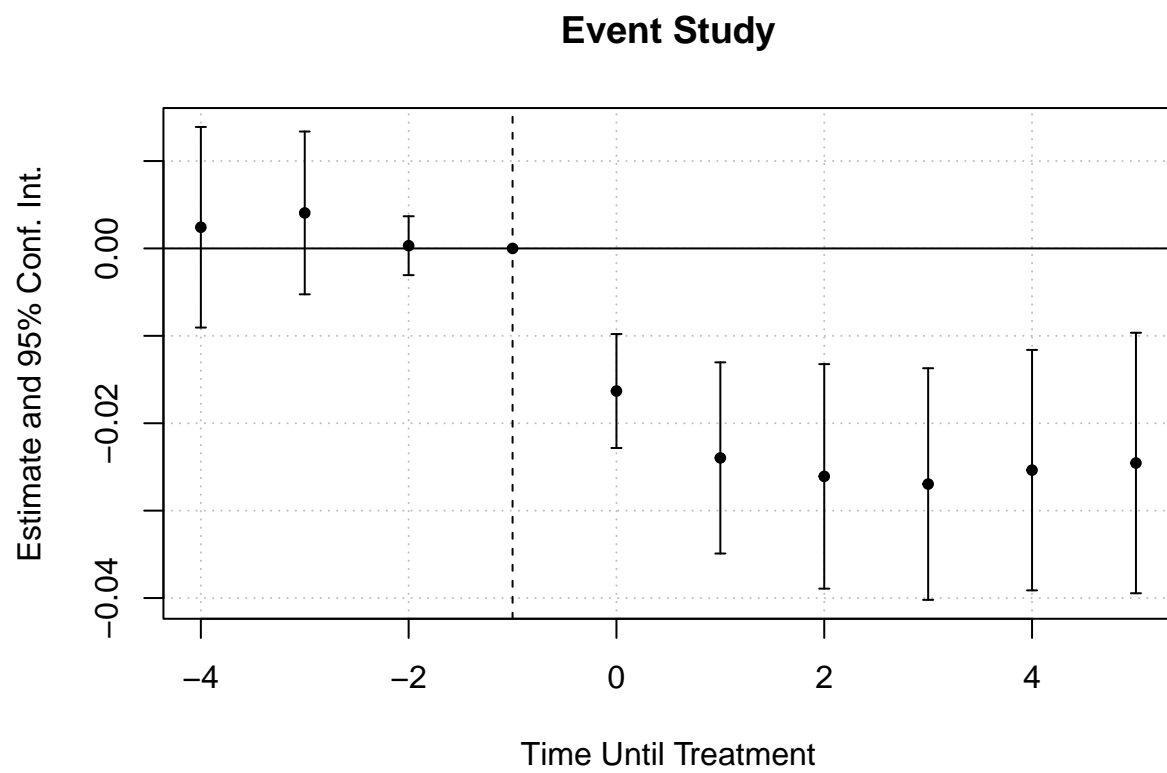


Figure 5: Effect of Medicaid Expansion in Each Year including States that Expanded after 2014