

# Véra Zabrodina

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**Research Fields:** Health economics, labor economics, public economics.

## Education

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2017–2022	PhD in Economics ( <i>summa cum laude</i> ), University of Basel. Advisors: Conny Wunsch and Andrea Weber
2013–2015	MSc in Economics, University of Lausanne
2010–2013	BSc in Economics, University of Lausanne

## Research Experience

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2022—	Postdoctoral researcher, University of Basel
2018–2022	Research and teaching assistant, University of Basel
2015–2020	Research associate in health economics, Unisanté, University of Lausanne
2015–2016	Research assistant, Institute for Biomedical Ethics, University of Basel
Visits	University of California, Berkeley. Host: David Card (3 months, spring 2022) Erasmus University Rotterdam. Host: Owen O'Donnell (2 weeks, spring 2023) Vrije Universiteit Amsterdam. Host: Maarten Lindeboom (6 weeks, spring 2023)

## Working Papers

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**Timing Moral Hazard under Deductibles in Health Insurance.** Health, Econometrics and Data Group (HEDG) [Working Paper 22/23](#) (2022), University of York.

This paper develops a new approach to identifying to what extent individuals strategically time their healthcare consumption under deductibles in health insurance. I set up a dynamic model of healthcare consumption where individuals exceed a high deductible after a large health shock, and have an incentive to prepone care planned for the next year. The model elicits the links between timing and classical moral hazard responses, as well as deductible choice, and highlights trade-offs for insurance policy. It also serves to show that pure timing moral hazard can be identified using random variation in the timing of the health shock within the calendar year. Empirically, I find quantitatively large timing moral hazard in the context of mandatory health insurance in Switzerland. This response can create important distortions in insurance markets by shifting out-of-pocket healthcare costs onto the risk pool. Its extent decreases with the time available until the deductible reset. The insured do re-optimize on-the-go after the shock, but face substantial frictions in retiming.

## Unemployment Insurance with Response Heterogeneity (with Conny Wunsch)

This paper examines the heterogeneity in responses to unemployment insurance (UI) depending on workers' age and duration of contribution to social security. It then explores implications for differentiating UI generosity. In many public UI systems, the potential benefit duration increases with age subject to contribution time requirements. We estimate the responses and implied fiscal externality using many discontinuities in benefit duration in the German context. Our findings reveal that age and contribution time carry information on job search behavior that is relevant for targeting benefits. The negative fiscal externality rises with age due to higher transfer costs. It diminishes with longer contribution time as workers with stable employment exhibit a reduced moral hazard response. By balancing these gradients with an approximated insurance value, our analysis suggests that reducing benefit duration for older workers and increasing it for prime-age workers with stable employment could enhance welfare.

## Hours Mismatch and Income Tax Incentives for Low-Earning Workers (with Ulrike Unterhofer)

Many workers do not work their desired number of hours, particularly in the low-earning segment. We study whether income tax notches generate hours mismatch in the context of mini jobs in Germany. These jobs are exempt from income and social security taxes up until a salient earnings threshold. We find substantial underemployment at the threshold, suggesting that it constrains many workers to work less than their optimum. A reform shifting the threshold upwards raised underemployment among mini jobbers. Workers increased their desired hours, but contracts adjusted through small increases in actual hours and wages. These findings are consistent with firms' hours constraints shaping job offers in the low-earning segment. They suggest that firms cater to workers' incentives to bunch, but overprovide mini jobs. While workers are able to achieve higher earnings in the adjustment, the aggravation in underemployment points to ambiguous effects on worker welfare.

## Work in Progress

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The Optimal Time-Profile of Unemployment Insurance Benefits (with Conny Wunsch)

## Publications

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Zabrodina, Véra, Mark Dusheiko, and Karine Moschetti (2020). A Moneymaking Scan: Dual Reimbursement Systems and Supplier-Induced Demand for Diagnostic Imaging. *Health Economics*, 29(12): 1566–1585.

Moschetti, Karine, Véra Zabrodina, Tenzin Wangmo, Alberto Holly, Jean-Blaise Wasserfallen, Bernice S. Elger, and Bruno Gravier (2018). The determinants of healthcare expenditures of prisoners: Evidence from Switzerland. *BMC Health Services Research*, 18:160.

Moschetti, Karine, Véra Zabrodina, Pierre Stadelmann, Tenzin Wangmo, Alberto Holly, Jean-Blaise Wasserfallen, Bernice S. Elger, and Bruno Gravier (2017). Exploring differences in healthcare utilization of prisoners in the canton of Vaud, Switzerland. *PLOS ONE*, 12(10): e0187255.

## Awards

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| 2023 | Student paper prize second place, International Health Economics Association |
| 2022 | Faculty prize for the best doctoral dissertation, University of Basel        |

2019	Early career researcher best paper prize, International Health Economics Association
2015	Faculty prize for the highest GPA, MSc in Economics, University of Lausanne

## Grants and Scholarships

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2022	Funding for a research visit from the Freiwillige Akademische Gesellschaft (FAG), the Basler Kantonalbank Stiftung, and the University of Basel
2021	Research Fund for Excellent Junior Researchers, University of Basel
2017	Scholarship, structured PhD program in Applied Economics, University of Basel

## Presentations and Invited Talks

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2023 (incl. scheduled)	Ski and Labour Seminar, Engelberg; Georgetown University; Erasmus University Rotterdam; Society of Labor Economists' Annual Meeting, Philadelphia; EuHEA Seminar Series (virtual); Vrije Universiteit Amsterdam; Tilburg University; Swiss Society of Economics and Statistics Annual Congress, Neuchatel; International Health Economics Association Congress, Cape Town; European Association of Labour Economists, Prague
2022	University of California, Berkeley; University of Bern; Central European University, Vienna; Swiss Society of Economics and Statistics Annual Congress, Fribourg; European Economic Association Annual Congress, Milan; European Workshop on Econometrics and Health Economics, Fribourg; Verein für Socialpolitik Annual Conference, Basel; Economics Lunch, Basel
2021	Annual Conference of the European Society for Population Economics, Barcelona (virtual); IRDES-Dauphine Workshop on Applied Health Economics and Policy Evaluation, Paris (virtual); Economics Lunch, Basel
2020	Ski and Labour Seminar, Engelberg; Young Swiss Economists Meeting, Zurich; IHEID Virtual PhD Workshop, Geneva (virtual); EALE SOLE AASLE World Conference, Berlin (virtual); Econometric Society World Congress, Milan (virtual); Economics Lunch, Basel
2019	International Health Economics Association Congress, Basel; Swiss Health Economics Workshop, Lucerne; Swiss TPH HealthEconomix Seminar, Basel
2018	Conference and Doctoral Workshop of the Swiss Society of Health Economics, Lucerne; Swiss Society of Economics and Statistics, St. Gallen; Young Swiss Economists' Meeting, Zurich
2017	European Health Economics Association PhD-Supervisor Conference, Lausanne; International Health Economics Association Congress, Boston; Swiss Health Economics Workshop, Lausanne; IRDES Workshop on Applied Health
2017	Economics and Policy Evaluation, Paris; Young Swiss Economists' Meeting, Zurich

## Professional Service and Affiliations

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Refereeing	Economic Analysis and Policy, Health Economics, International Journal of Health Policy and Management, Labour Economics
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2022—	Health Econometrics and Data Group, University of York
2023—	Junior Researchers Committee, University of Basel
2018—	Representative on the board of the Graduate School of Business and Economics, University of Basel
2018–2021	Representative at the Faculty Assembly of the Faculty of Business and Economics, University of Basel

## Policy Reports

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Assessment of the use of diagnostic imaging equipment in the canton of Ticino (2020). Prepared for the Public Health Service of the canton of Ticino, Switzerland [in French], with Karine Moschetti.

Evaluation of the impact of the certificate-of-need regulation for heavy medical equipment (2020). Prepared for the Public Health Service of the canton of Vaud, Switzerland [in French], with Mark Dusheiko and Karine Moschetti.

Assessment of the need for costly diagnostic imaging equipment subject to certificate-of-need laws (2016). Prepared for the Public Health Service of the canton of Neuchatel, Switzerland [in French], with Mark Dusheiko and Karine Moschetti.

## Teaching

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2021, 2022	Causal Inference for Policy Evaluation (Master's and PhD), University of Basel
2020	Applied Empirical Analysis (Master's and PhD), University of Basel
2018, 2019	Empirical Research Methods in Labour Economics (Master's and PhD), University of Basel
2018, 2019	Advanced Empirical Research Methods (Master's and PhD), University of Basel

## Further Coursework

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2017–2018	Swiss Program for Beginning Doctoral Students in Economics, Study Center Gerzensee (microeconomics and econometrics)
2016	Swiss School of Public Health+ International Doctoral Courses and Seminars in Health Economics and Policy
2014	Graduate courses in micro and macroeconomics, University of Zurich
2013	Development economics, Summer School, London School of Economics

Updated: June 2023