

Véra Zabrodina

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

Education

- 2017–2022 PhD in Economics (*summa cum laude*), 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

- 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

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

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

Publications

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

2023	Young Economist Award, Swiss Society of Economics and Statistics
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

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

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 HealthEconmix 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 Economics and Policy Evaluation, Paris; Young Swiss Economists' Meeting, Zurich

Professional Service and Affiliations

Refereeing Economic Analysis and Policy, Health Economics, International Journal of Health Policy and Management, Labour Economics

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

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

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

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: July 2023