

Véra Zabrodina

vera.zbr@gmail.com | verazb.github.io | +1 (408)-460-7715 | [in](#) | [Academic CV](#)

Economist with 10+ years of experience uncovering causal insights and driving data-informed decisions.

WORK EXPERIENCE

University of California, Berkeley

Postdoctoral Fellow

Berkeley, CA

Sep 2024 – Present

- Built theoretical and econometric models to measure how pricing and contract design drive consumer choices in health and unemployment insurance.
- Implemented models by analyzing large datasets with 100M+ observations (insurance claims, social security records).
- Generated evidence-based strategies to mitigate insurer risk and optimize market efficiency.

University of Basel

Lecturer and Postdoctoral Researcher

Doctoral Teaching and Research Assistant

Basel, Switzerland

Sep 2022 – Aug 2024

Sep 2017 – Aug 2022

- Identified how insurance and tax policies shape labor market outcomes, informing optimal policy design.
- Designed and delivered 7 courses (140h, 200+ MSc and PhD students) on causal inference and applied econometrics.
- Drove reforms enhancing PhD training and streamlining grant evaluation across 6 university committees.

Unisanté

Health Economist

Lausanne, Switzerland

Oct 2015 – Jun 2019

- Evaluated cost-containment policies and developed healthcare utilization models to optimize regional supply planning.
- Advised policymakers and industry stakeholders on 4 major provider payment reforms in Switzerland.

SELECTED RESEARCH

- Timing Moral Hazard under Deductibles in Health Insurance.

Methods: Event study with multiple treatments + Dynamic model of healthcare consumption with nonlinear cost-sharing.
Findings: Consumers adjust care timing to reduce out-of-pocket costs, shifting financial risk to insurers.

- Unemployment Insurance with Policy Differentiation (with Conny Wunsch).

Methods: Multidimensional RDD + Model of optimal unemployment insurance with heterogeneity.
Findings: Demonstrated how tailoring benefits to worker age and job history enhances fiscal efficiency.

- Income Tax Notches and Working Hours Mismatch (with Ulrike Unterhofer), *Revise and resubmit, Journal of Human Resources*.

Methods: Bunching, difference-in-differences.

Findings: Tax benefits trap 14% of small-job workers in underemployment by shaping firm hiring preferences.

EDUCATION

PhD in Economics, University of Basel. *Best Doctoral Dissertation Award*.

Sep 2017 – Aug 2022

- Public finance, labor and health economics. Visits: UC Berkeley, VU Amsterdam, Erasmus University Rotterdam

MSc in Economics, University of Lausanne. *Highest GPA Award*.

Aug 2013 – Jun 2015

BSc in Economics, University of Lausanne.

Aug 2010 – Jun 2013

HONORS AND GRANTS

- Secured over **USD 240k+ in competitive grants as principal investigator** from institutional and private funding bodies, incl. the Swiss National Science Foundation.
- **Awards for research excellence:** International Health Economics Association, Student Paper Prize, 2023 and Early Career Award, 2019; Swiss Society of Economics and Statistics, Young Economist Award, 2023.

SPEAKING AND THOUGHT LEADERSHIP

- Gave **13 invited talks at leading institutions**, incl. UPenn, UC Berkeley, Georgetown, Tilburg, Manchester, Mannheim.
- Presented at **30+ conferences**, incl. Society of Labor Economists, European Economic Association, Econometric Society.
- **Publications:** Health Economics, BMC Health Services Research, PLOS ONE.
- Refereeing: American Economic Review, Journal of the European Economic Association, Journal of Health Economics.

SKILLS

- **Data and analytics:** Applied econometrics, causal inference, policy evaluation, big data analysis, consumer demand modelling, risk assessment, data visualization and communication.
- **Technical:** R, Stata, Python, SQL, Git, Adobe Photoshop, Illustrator, InDesign.
- **Languages:** French (native), Russian (native), English (fluent), German (intermediate).
- **Interests:** Tennis (play in USTA leagues), skiing, web design (6 years part-time at ESL Education and freelancing).