

# Véra Zabrodina

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Economist with 10+ years of experience using causal inference and data analytics to inform strategic decisions.

## WORK EXPERIENCE

### University of California, Berkeley

Berkeley, CA

*Postdoctoral Fellow*

*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

Basel, Switzerland

*Lecturer and Postdoctoral Researcher*

*Sep 2022 – Aug 2024*

*Doctoral Teaching and Research Assistant*

*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

Lausanne, Switzerland

*Health Economist*

*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

- Delivered **13 invited talks at top 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).