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Graduate Studies

University at Albany, SUNY

Ph.D. Candidate in Economics

2020 - present

Thesis Title: "Essays in Health Economics"

References:

Professor Pinka Chatterji

Department of Economics
University at Albany, SUNY
Hudson, Room 211B, Albany, NY 12222
pchatterji@albany.edu
518-442-4746

Professor Chun-Yu Ho

Department of Economics
University at Albany, SUNY
Hudson, Room 211A, Albany, NY 12222
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518-442-4768

Professor Baris K. Yörük

Department of Economics
University at Albany, SUNY
Hudson, Room 209, Albany, NY 12222
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518-442-3175

Professor James A Swartz

Jane Addams College of Social Work
University of Illinois, Chicago
1040 W. Harrison Street, MC 309, Chicago, IL 60607
jaswartz@uic.edu
312-996-8560

Prior Studies

Xiamen University

M.A. Economics

Sept 2017 - June 2020

Southwestern University of Finance and Economics

B.M. International Business

Sept 2013 - June 2017

Research Fields

Primary Interests: Health Economics

Secondary Interests: Applied Econometrics; Public Economics

Publications

Peer Reviewed Articles and Reports:

- Yörük, B. K., & Han, Y. (2024). [Age-based health insurance coverage policies and mental health](#). *Journal of Population Economics*, 37(2), 1-26.

Abstract: More than 18% of US adults meet the diagnostic criteria for a mental illness. Yet, many who could benefit from mental health care do not receive any treatment, primarily due to inability to pay for care or lack of health insurance coverage. How does a change in health insurance coverage affect psychological well-being and mental health? We explore this question using age-based health insurance coverage policies in the United States as natural experiments. We provide evidence that losing health insurance coverage at the age 26 due to aging out from dependent coverage is associated with a statistically significant deterioration in certain mental health indicators and psychological well-being among young adults. On the other hand, we find no evidence of an improvement in mental health or psychological well-being among the

elderly at the age 65 due to becoming eligible for Medicare. These results are robust to potential changes in risk-taking behavior and physical health at the same age cutoffs.

- Han, Y., & Yörük, B. K. (2024). [How Effective were COVID-19-related State Policies in US to Mitigate Alcohol Sales?](#) *Journal of Studies on Alcohol and Drugs*, jsad-24.

Abstract: Objective: We investigate the impact of state level COVID-19 related policies on alcohol sales in US. Method: We use monthly Alcohol Policy Information System (APIS) alcohol sales data during COVID-19 for 13 states from January 2020 to August 2021. Event study and difference-in-differences methods are used to investigate the effects of COVID-19 related policies on alcohol sales. Results: Bans on mass gatherings led to an increase in alcohol sales per capita (ranging from 6.9% ($p=0.063$) to 11.1% ($p=0.095$)). School closures reduced alcohol sales per capita by 6.8% ($p=0.149$). Allowing bars to sell alcoholic beverage for takeout or curbside pickup increased alcohol sales per capita by 6.7% ($p=0.018$), while same policy for restaurants reduced alcohol sales per capita by 5.2% ($p=0.038$). Conclusions: We document that while not all policies exerted an effect, some did demonstrate a significant impact on alcohol sales during the COVID-19 pandemic in US.

- Swartz, J. A., Franceschini, D., Han, Y. & Scamperle, K (September 2024). [2024 Illinois Cannabis Regulation and Tax Act annual evaluation. Chicago, IL: Illinois Department of Human Services, Division of Substance Use Prevention and Recovery.](#) doi: 10.13140/RG.2.2.34702.78401

Descriptions: The Illinois Cannabis Regulation and Tax Act ([CRTA], Public Act 101-0027) supports the use of funds allocated to the Illinois Department of Human Services (IDHS) Division of Substance Use Prevention and Recovery (SUPR) and the Division of Mental Health Services (DMH) to evaluate the public health impacts of legalizing adult cannabis use in the state. The current report is the fourth in a series of annual reports in fulfillment of the CRTA's statutory report requirement. The report covers the period between July 2023 and June 2024 and presents and summarizes analyses of data obtained from a wide variety of sources covering an equally comprehensive array of public health-related areas associated with cannabis use and Illinois cannabis policy. Emerging topics such as perinatal cannabis use, awareness and use of synthetic cannabis (i.e., delta-8 THC) made from hemp, and cannabis hyperemesis syndrome are covered as well as updates to topics covered in prior reports such as prevalence, initiation of use, traffic fatalities, reasons for purchasing cannabis from illicit sources, and reasons for use among persons registered in the medical cannabis program compared with non-medical cannabis users.

- Swartz, J. A., Franceschini, D., Scamperle, K., Han, Y. & Madan, S. (July 2023). [2023 Illinois Cannabis Regulation and Tax Act annual evaluation. Chicago, IL: Illinois Department of Human Services, Division of Substance Use Prevention and Recovery.](#) doi: 10.13140/RG.2.2.31216.64003

Descriptions: The Illinois Cannabis Regulation and Tax Act requires the submission of an annual report with the goal of comprehensively covering all aspects of the public health issues related to recreational cannabis legalization. This document serves as the 2023 annual report. The focus centers upon changes over time since the last report, as well as providing meaningful comparisons between Illinois, other Midwest states, and the US.

Book Chapters:

- Han, Y., & Zhu, J. (2022). [Demand for Labour Post-Covid-19: The Case of China.](#) In Political, Economic And Social Dimensions Of Labour Markets: A Global Insight (pp. 245-275).

Job market paper:

[“Drug Diffusion through Clinical Trial Sites: Evidence from Physician Prescribing of New Cancer Drugs”](#)

Abstract: Clinical trials benefit patients directly by providing novel treatments, but little is known about the indirect effects of clinical trials on physician prescribing. In this study, we test whether exposure to a clinical trial of a new drug in a physician’s local geographic area affects the physician’s propensity to prescribe the drug. Utilizing the Medicare Part D prescribing patterns of more than 10,000 physicians across 29 new cancer drugs approved by the US Food and Drug Administration between 2014 and 2019, we find that exposure to clinical trials of new cancer drugs increases the likelihood that physicians prescribe these drugs by 0.18 percentage points, representing a 14% increase relative to the average prescribing rate. Notably, the effects are more pronounced for physicians graduating from higher-ranked medical schools, for more experienced physicians, and for physicians practicing in metropolitan areas. Further, our results suggest that the exposure to clinical trials reduces the physicians’ information acquisition cost of new cancer drugs. Specifically, the cost can be reduced by proximities to trial sites and to the first author of pivotal trial and by affiliation with trial sites.

Papers under review:

- **“Mapping Disparities in Access to Lecanemab in Georgia”** with Niyong Li, Samruddhi Nandkumar Borate, Kai Zhang, Mohammed Zuber, Darshan Chudasama, Stephen Correia, and Lisa Renzi-Hammond (R&R at *Alzheimer’s & Dementia: The Journal of the Alzheimer’s Association*).
- **“Rural-Urban Disparities in Geographical Access to Preferred Pharmacy Networks in Medicare Part D, 2010-2020”** with Pinka Chatterji and Chun-Yu Ho.
- **“Did the Paycheck Protection Program affect disability applications during the COVID-19 pandemic?”** with Pinka Chatterji, Kajal Lahiri, Jinman Pang, Cheng Yang and Yimeng Yin (Grant NO. RDR18000003 from the US Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium).
- **“Does consolidation in insurer markets affect insurance enrollment and drug expenditures? Evidence from Medicare Part D”** with Pinka Chatterji, Chun-Yu Ho, Tao Jin and Yichuan Wang.

Working papers:

- [“Explaining Inter-State Variation in Disability Applications During the COVID-19 Pandemic”](#) with Pinka Chatterji, Kajal Lahiri, Jinman Pang, Cheng Yang and Yimeng Yin (NBER RDRC Working Paper 22-02, featured in the Bulletin on Retirement and Disability (NBER)).
- **“Decomposing Income Related Disability Inequality: the Role of Job Demands”** with Pinka Chatterji and Chun-Yu Ho.
- **“Cannabis/Opioid Use & Poisoning among Medicare/Medicaid patients”** with James A Swartz.
- **“Spatiotemporal Analysis - Exploring the effect of Cannabis Dispensaries proximity on Opioid/Cannabis Use Disorder/Poisoning”** with James A Swartz.

Teaching Experiences

Instructor, University at Albany, SUNY

Intermediate Macroeconomics

July 2024 - Aug 2024, Online

Undergraduate

Teaching Assistant, University at Albany, SUNY

Intermediate Microeconomics

Jan 2023 - May 2023

Undergraduate

Instructor, University at Albany, SUNY

Principles of Economics I: Microeconomics

Aug 2022 - Dec 2022

Undergraduate

Teaching Assistant, University at Albany, SUNY

Special Topics in Economics

Jan 2022 - May 2022

Undergraduate & Graduate

Teaching Assistant, University at Albany, SUNY

Environmental Economics

Aug 2021 - Dec 2021

Undergraduate & Graduate

Tutor, University at Albany, SUNY

Principles of Economics I: Microeconomics; Principles of Economics I: Macroeconomics

Jan 2021 - May 2021

Undergraduate

Seminar/ Conference Presentations

- 2025 Eastern Economic Association Conference
- 2024 APPAM Fall Research Conference
- 2024 Southern Economic Association Conference
- 2024 Annual Conference of the American Society of Health Economists
- 2024 FDA brown-bag presentation
- 2024 Eastern Economic Association Conference
- 2023 Southern Economic Association Conference

Honors, Scholarships, and Fellowships

- 2024 Karen R. Hitchcock New Frontiers Fund Award
- 2023 Honorable mention, Pong S. Lee Award for best third-year paper, University at Albany
- 2020-2023, Graduate Assistantship, University at Albany
- 2017 Outstanding Graduates, Southwestern University of Finance and Economics
- 2013 - 2017 First-class Scholarship, Southwestern University of Finance and Economics
- 2016 Honorable Mention team, Mathematical Contest in Modeling
- 2016 First Prize team, 4th "TipDM" National Challenge in Data Mining

Specialized Skills

- **Certifications:** Chartered Financial Analyst (CFA) Level III Passed.
- **Programs and Statistics Software:** STATA; R; MATLAB; LaTeX; GIS; MS-Office; EViews; SPSS; Python; SAS; SQL