

Karen Zhang

Curriculum Vitae - Updated November 2020

The Wharton School, University of Pennsylvania
Department of Health Care Management
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EDUCATION

The Wharton School, University of Pennsylvania

Ph.D. Health Care Management & Economics

Expected in 2021

Dissertation: "Essays on Individual Health Insurance Market"

Dissertation Committee and References:

Mark V. Pauly
Bendheim Professor
Department of Health Care Management
The Wharton School, University of Pennsylvania
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Claudio Lucarelli
Associate Professor
Department of Health Care Management
The Wharton School, University of Pennsylvania
clucarel@wharton.upenn.edu

Guy David
Gilbert and Shelley Harrison Professor
Department of Health Care Management
The Wharton School, University of Pennsylvania
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Hanming Fang
Joseph M. Cohen Term Professor
Department of Economics
University of Pennsylvania
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Yale University

M.P.H. Health Policy

2015

M.A. International and Development Economics

2013

University of California, Berkeley

B.A. Economics (distinction) & B.A. Mathematics

2012

RESEARCH INTERESTS

Health Economics, Healthcare Policy, Industrial Organization, Public Finance

RESEARCH EXPERIENCE

The Wharton School, Univ. of Pennsylvania

Research Assistant to Professor David Guy 2017-Present

Research Assistant to Professor Claudio Lucarelli 2018-Present

Research Assistant to Professor Daniel Polsky 2016

Yale University

Research Assistant to Professor Jody Sindelar 2013-2015

WORKING PAPER

Cost-Sharing Reduction Subsidy: Who Are Benefited and How Should It be Financed, Evidence from California Health Exchange (*Job Market Paper*)

Adverse Selection in Individual Health Insurance Markets, *with Guy David, Ezra Fishman, Andrea DeVries.*

Cost-sharing reduction subsidies in ACA exchanges contributed to stability of Bronze and Silver plans, *with Guy David, Ezra Fishman, Andrea DeVries, Jason Margus and Jennifer Kowalski.*

WORKING IN PROGRESS

Learning by offering: what do insurers learn from consumers' choices?

The Trade-off Between Permanent and Temporary Nursing Staff, *with Steve Schawb and Kija Korowicki.*

Demand for long-term care insurance: what do the elderly value? *with Steve Schwab.*

TEACHING EXPERIENCE

Teaching Assistance

The Wharton School, Univ. of Pennsylvania

Health Services Delivery: A Managerial Economic Approach, for Professor David Guy	2017-2020
Health Service System, for Professor Robert Burns	2017-2019
Consumers, Firms and Markets in Developing Countries, for Professor Robert Jensen	2017-2018
Introduction to Business Economics and Public Policy, for Professor Katja Seim	2016

Yale School of Public Health, Yale University

Methods in Healthcare Research, for Professor Xi Chen	2014
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Summer Research Mentor

Leonard Davis Institute of Health Economics

2019

AWARDS, GRANTS & HONORS

Russell Ackoff Doctoral Student Fellowships	2019
Leonard Davis Institutes Pilot Grant	2018
Associate Fellow, Leonard Davis Institute of Health Economics	2017
Mark A. Schimbor Memorial Award (best undergraduate research)	2012
Phi Beta Kappa, Alpha of California	2012

PROFESSIONAL SERVICES

Referee Service: Journal of Risk and Insurance, International Journal of Health Care Finance and Economics