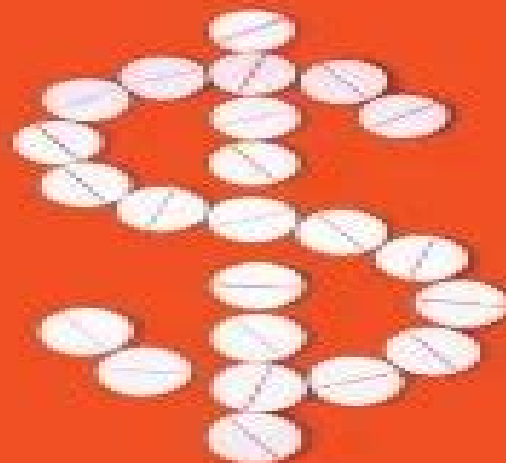


AMY FINKELSTEIN

**MORAL**  
**HAZARD IN**  
**HEALTH**  
**INSURANCE**



# Moral Hazard In Health Insurance Kenneth Arrow Lecture Series

**John A. Nyman**



## **Moral Hazard In Health Insurance Kenneth Arrow Lecture Series:**

**Moral Hazard in Health Insurance** Amy Finkelstein, 2014-12-02 Addressing the challenge of covering health care expenses while minimizing economic risks Moral hazard the tendency to change behavior when the cost of that behavior will be borne by others is a particularly tricky question when considering health care Kenneth J Arrow's seminal 1963 paper on this topic included in this volume was one of the first to explore the implication of moral hazard for health care and Amy Finkelstein recognized as one of the world's foremost experts on the topic here examines this issue in the context of contemporary American health care policy Drawing on research from both the original RAND Health Insurance Experiment and her own research including a 2008 Health Insurance Experiment in Oregon Finkelstein presents compelling evidence that health insurance does indeed affect medical spending and encourages policy solutions that acknowledge and account for this The volume also features commentaries and insights from other renowned economists including an introduction by Joseph P Newhouse that provides context for the discussion a commentary from Jonathan Gruber that considers provider side moral hazard and reflections from Joseph E Stiglitz and Kenneth J Arrow Reads like a fireside chat among a group of distinguished articulate health economists Choice

**A Theory of Insurance and Gambling** John A. Nyman, 2024 This book holds that the demand for insurance is best understood not by focusing on risk preferences but by focusing on the additional income the states of the world that trigger the income transfer from the insurer and the value of income and consumption in those states It is unlikely that demand can be understood if the analyst limits the gain from insurance to coverage of the uninsured loss alone It is also unlikely that the demand can be understood if the analyst limits the analysis to a movement along a static risk averse utility or value function rather than acknowledging that a shift of this function and thus in the utility or value of additional income often coincides with the occurrence of the event that triggers the payout

**Ethical Asset Valuation and the Good Society** Christian Gollier, 2017-10-31 For all of their focus on asset prices financial economists rarely ask if assets are priced ethically that is if their prices are compatible with the public good Yet in a world facing major possibly catastrophic problems global warming for instance and growing inequality it is now more important than ever that we allocate capital to projects that will benefit society as a whole not just today but far into the future In this book Christian Gollier develops a powerful method for transforming our societal goals of collective prosperity into the cornerstone of our financial decision making Ethical Asset Valuation and the Good Society starts by stating transparent moral principles and from these derives simple rules that can be used to evaluate saving and investment decisions in terms of the public good Rather than trying to explain observed asset prices Gollier derives what these prices ought to be in order to direct capital toward socially desirable investments He focuses especially on the two prices that drive most financial decisions the price of time as reflected in the interest rate and the price of risk and explores the role these play in our long term planning If investment projects in renewable energy could be financed at a lower interest rate than

those linked to fossil fuels for instance the energy transition would be easier to accomplish Building on criticism of the short term thinking of financial markets Gollier suggests ways to shift investment toward the future through the discounting of the valuation of assets and investments with long term benefits In this sophisticated but accessible work Gollier builds a bridge between welfare economics and finance theory to provide a framework for ethical valuation capable of establishing what asset prices should be on the basis of our shared moral values

Discovering Prices Paul Milgrom, 2017-05-23 Traditional economic theory studies idealized markets in which prices alone can guide efficient allocation with no need for central organization Such models build from Adam Smith's famous concept of an invisible hand which guides markets and renders regulation or interference largely unnecessary Yet for many markets prices alone are not enough to guide feasible and efficient outcomes and regulation alone is not enough either Consider air traffic control at major airports While prices could encourage airlines to take off and land at less congested times prices alone do just part of the job an air traffic control system is still indispensable to avoid disastrous consequences With just an air traffic controller however limited resources can be wasted or poorly used What's needed in this and many other real world cases is an auction system that can effectively reveal prices while still maintaining enough direct control to ensure that complex constraints are satisfied In *Discovering Prices* Paul Milgrom the world's most frequently cited academic expert on auction design describes how auctions can be used to discover prices and guide efficient resource allocations even when resources are diverse constraints are critical and market clearing prices may not even exist Economists have long understood that externalities and market power both necessitate market organization In this book Milgrom introduces complex constraints as another reason for market design Both lively and technical Milgrom roots his new theories in real world examples including the ambitious U S incentive auction of radio frequencies whose design he led and provides economists with crucial new tools for dealing with the world's growing complex resource allocation problems

*Time and the Generations* Partha Dasgupta, 2019-06-25 How should we evaluate the ethics of procreation especially the environmental consequences of reproductive decisions on future generations in a resource constrained world While demographers moral philosophers and environmental scientists have separately discussed the implications of population size for sustainability no one has attempted to synthesize the concerns and values of these approaches The culmination of a half century of engagement with population ethics Partha Dasgupta's masterful *Time and the Generations* blends economics philosophy and ecology to offer an original lens on the difficult topic of optimum global population After offering careful attention to global inequality and the imbalance of power between men and women Dasgupta provides tentative answers to two fundamental questions What level of economic activity can our planet support over the long run and what does the answer say about optimum population numbers He develops a population ethics that can be used to evaluate our choices and guide our sense of a sustainable global population and living standards Structured around a central essay from Dasgupta the book also features a foreword from Robert Solow correspondence with Kenneth

Arrow incisive commentaries from Joseph Stiglitz Eric Maskin and Scott Barrett an extended response by the author to them and a joint paper with Aisha Dasgupta on inequalities in reproductive decisions and the idea of reproductive rights Taken together Time and the Generations represents a fascinating dialogue between world renowned economists on a central issue of our time How Markets Fail Cassidy John, John Cassidy, 2013-01-31 How did we get to where we are John Cassidy shows that the roots of our most recent financial failure lie not with individuals but with an idea the idea that markets are inherently rational He gives us the big picture behind the financial headlines tracing the rise and fall of free market ideology from Adam Smith to Milton Friedman and Alan Greenspan Full of wit sense and above all a deeper understanding How Markets Fail argues for the end of utopian economics and the beginning of a pragmatic reality based way of thinking A very good history of economic thought Economist How Markets Fail offers a brilliant intellectual framework fine work New York Times An essential grittily intellectual yet compelling guide to the financial debacle of 2009 Geordie Greig Evening Standard A powerful argument Cassidy makes a compelling case that a return to hands off economics would be a disaster BusinessWeek This book is a well constructed thoughtful and cogent account of how capitalism evolved to its current form Telegraph Books of the Year recommendation John Cassidy describe s that mix of insight and madness that brought the world s system to its knees FT Book of the Year recommendation Anyone who enjoys a good read can safely embark on this tour with Cassidy as their guide Like his colleague Malcolm Gladwell at the New Yorker Cassidy is able to lead us with beguiling lucidity through unfamiliar territory New Statesman John Cassidy has covered economics and finance at The New Yorker magazine since 1995 writing on topics ranging from Alan Greenspan to the Iraqi oil industry and English journalism He is also now a Contributing Editor at Portfolio where he writes the monthly Economics column Two of his articles have been nominated for National Magazine Awards an essay on Karl Marx which appeared in October 1997 and an account of the death of the British weapons scientist David Kelly which was published in December 2003 He has previously written for Sunday Times in as well as the New York Post where he edited the Business section and then served as the deputy editor In 2002 Cassidy published his first book Dot Con He lives in New York The Publisher ,1910 **American Book Publishing Record** ,1990

**British Books** ,1910 **The Publishers' Circular and Booksellers' Record** ,1910 *Publishers' Circular and Booksellers' Record of British and Foreign Literature* ,1910 **Forthcoming Books** Rose Army,1990 Whitaker's Books in Print ,1998 *Moral Hazard Effects in Health Insurance* Olesya Kazantseva,2014-07-18 Seminar paper from the year 2014 in the subject Business economics Economic Policy grade 1 3 University of Kassel language English abstract Within the discussion about the increasing expenditures in health insurance the overutilization of medical care is often attributed to the existence of a moral hazard problem Since moral hazard has a great impact on health insurance policies there is a growing interest in the economic literature to identify and to measure its effects Although the problem of overconsumption of medical care does not mean moral hazard per se the determination of the latter may reduce its scope and help to mitigate the

problem of overutilization The main objective of this paper is an empirical evidence of the moral hazard phenomenon By analysing the economic literature on moral hazard in health insurance this paper seeks for examples of its empirical evidence whereby the emphasis lies on distinguishing between the demand oriented especially ex post and the supply oriented external moral hazard

Moral Hazard Effects in Health Insurance. An Empirical Perspective Anke Höhmann, 2017-06-12 Seminar paper from the year 2016 in the subject Business economics Banking Stock Exchanges Insurance Accounting grade 1.3 University of Kassel language English abstract In the discussion about cost increase for German health care the existence of a moral hazard problem is often mentioned A bigger part of the costs are ascribed to the insured persons behavior or lifestyle The insured person is led to an increased demand of medical services than without an insurance But also doctors or pharmacists may be evidenced unethical behavior on the part of supply induced demand Is it really an unethical or rather a rational behavior Which experiences have been made with a higher self participation of the insured people In which context stay health care services and price elasticity And how can you reduce the problem of moral hazard These are just a few questions which will be examined in this paper The first chapter begins with health insurance in general and explains the benefits and the risks of being insured The second chapter gives a generally valid definition of moral hazard as well as in terms of health insurance in particular The third chapter shows the empirical perspective from the point of view of insured people and doctors Thereby it will enlarge on the RAND experiment and the price elasticity in the German market The fourth chapter gives a few solutions for moral hazard effects whereby solutions for insured people and for alternative financing are here in the focus The last chapter will give a conclusion to the discussed topic

The Political Economy of Moral Hazard Matthew McCaffrey, 2013 This dissertation is an exploration and development of the economic theory of moral hazard Part I examines the foundations of moral hazard theory by looking at the broader theory of incentives of which moral hazard is a part In Chapter 1 I examine the nature of incentives and their proper role in economic theory I argue that the concept of incentives must be refined and elaborate a theory that is consistent with the subjective value tradition in economics In Chapter 2 I study some misuses of incentives in public economics writing In Chapter 3 I criticize the theory of entrepreneurial incentives Part 2 turns to the narrower topic of moral hazard In chapter 4 I survey historical writings on moral hazard from the ancient Greeks to contemporary economic theory I then discuss some details of contemporary neoclassical economic theory especially the canonical works of Kenneth Arrow George Akerlof and James Mirrlees This discussion leads me to suggest a new approach to moral hazard based on the idea of entrepreneurial judgment In chapter 5 I use the previous analysis to study the moral elements of moral hazard and I conclude that moral hazard often involves unethical behaviour In the last part chapter 6 I discuss empirical methods of measuring moral hazard from in the fields of health insurance and deposit insurance I also examine the limitations of the results obtained in the discipline of experimental economics I conclude by pointing out several shortcomings in these methods and suggest ways in which they might be

improved      **Moral Hazard, Market Power and Second Best Health Insurance** Markus Anlauf, Berthold U. Wigger, 2001

Moral Hazard Juan Flores Zendejas, Norbert Gaillard, Rick Michalek, 2021-12-30 Moral Hazard is a core concept in economics In a nutshell moral hazard reflects the reduced incentive to protect against risk where an entity is or believes it will be protected from its consequences whether through an insurance arrangement or an implicit or explicit guarantee system It is fundamentally driven by information asymmetry arises in all sectors of the economy including banking medical insurance financial insurance and governmental support undermines the stability of our economic systems and has burdened taxpayers in all developed countries resulting in significant costs to the community Despite the seriousness and pervasiveness of moral hazard policymakers and scholars have failed to address this issue This book fills this gap It covers 200 years of moral hazard from its origins in the 19th century to the bailouts announced in the aftermath of the COVID 19 outbreak The book is divided into three parts Part I deals with the ethics and other fundamental issues connected to moral hazard Part II provides historical and empirical evidence on moral hazard in international finance It examines in turn the role of the export credit industry the international lender of last resort and the IMF Finally Part III examines specific sectors such as automobile banking and the US industry at large This is the first book to provide an interdisciplinary analysis of moral hazard and explain why addressing this issue has become crucial today As such it will attract interest from scholars across different fields including economists political scientists and lawyers      The Other Ex-ante Moral Hazard in Health Jay Bhattacharya, Mikko Packalen, 2010      **Are Invisible Hands Good Hands?** Martin Gaynor, Deborah Haas-Wilson, William B. Vogt, 1998 Abstract The nature and normative properties of competition in health care markets has long been the subject of much debate In particular policymakers have exhibited a great deal of reservation toward competition in health care markets as demonstrated by the plethora of regulations governing the health care sector Currently as consolidation rapidly occurs in health care markets concern about reduced competition has arisen This concern however cannot be properly evaluated without a normative standard In this paper we consider what the optimal benchmark is in the presence of moral hazard effects on consumption due to health insurance Moral hazard is widely recognized as one of the most important distortions in health care markets Moral hazard due to health insurance leads to excess consumption therefore it is not obvious that competition is second best optimal given this distortion Intuitively it seems that imperfect competition in the health care market may constrain this moral hazard by increasing prices We show that this intuition cannot be correct if insurance markets are competitive A competitive insurance market will always produce a contract that leaves consumers at least as well off under lower prices as under higher prices Thus imperfect competition in health care markets can not have efficiency enhancing effects if the only distortion is due to moral hazard

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