



## HCHE Research Seminar and PhD Course

### Overview

- Date: 12-13 November 2018
- Time:
  - 12 November: arrival of Prof. Patricia Born, individual meetings (please ask for an appointment: [andrea.buekow@uni-hamburg.de](mailto:andrea.buekow@uni-hamburg.de))
  - 12 November, 4:30 pm: HCHE Research Seminar  
Title: Disentangling the Consequences of Moral Hazard and Cost Containment Practices in Health Insurance
  - 13 November, 9:00 am - 5:00 pm: PhD Course  
Title: Regulatory Intervention in Health Care Markets
- Place: HCHE, Esplanade 36
  - HCHE Research Seminar: 4011/13
  - PhD Course: 4029
- Instructor: Professor Patricia Born, Midyette Eminent Scholar in Risk Management and Insurance, Florida State University
- Teaching language: English
- Credit Points: 1 SWS/2 LP PromO 2014 (Promotionsstudiengang: 2,5 LP)
- Registration for PhD Course: [andrea.buekow@uni-hamburg.de](mailto:andrea.buekow@uni-hamburg.de), no later than 2 November 2018

## PhD Course: Regulatory Intervention in Health Care Markets

**November 13-11 2018**

09:00 - 17:00 h

Room 4029

### Course Instructor

Patricia Born, Midyette Eminent Scholar in Risk Management and Insurance, Florida State University

### Course Value

A focus on stakeholder interactions and competing incentives enables participants to gain an appreciation of the challenges in achieving key health-related goals related to insurability, access to services, and affordability.

### Course Contents

This one-day course addresses regulatory intervention in health care markets. We will begin by evaluating historical developments that have shaped markets for health care and health insurance and assess the evolving roles of consumers, health care providers, employers, insurance companies, and regulators. We will explore factors contributing to rising health care costs, decisions to purchase insurance, and the conduct and performance of the health insurance market.

### Objectives

By the end of this course, students will be able to:

- Describe the respective roles of consumers, health care providers, employers, insurance companies, regulators, and other stakeholders in the health care system.
- Explain the basic features of health insurance contracts and describe the interactions between public and private health insurance.
- Describe the goals of regulations addressing the provision of health care services and health insurance and critically assess the effectiveness of regulatory changes over time.

### Schedule

Time	Topic Outline
09:00-09:15	Introductions
09:15-10:15	Identification of Stakeholders in the Health Care System: An Analysis of Compatible Incentives and Market Failures
10:15-10:30	<i>Break</i>

10:30-12:30	Demand for Health Care Services and Financing Options <ul style="list-style-type: none"> <li>• Management of Individual Health Risks</li> <li>• Regulation of Health Insurance Benefits</li> <li>• Individual vs. Group Health Insurance: Utilization, Outcomes</li> <li>• Universal Coverage and Mandatory Insurance Purchase</li> <li>• Public Safety Nets: Eligibility and Subsidization Decisions</li> </ul>
12:30-01:30	<i>Lunch</i>
01:30-02:30	Supply of Health Care Services <ul style="list-style-type: none"> <li>• Arguments for Regulating Health Care Providers</li> <li>• Provider Strategies for Cost Containment</li> </ul>
02:30-02:45	<i>Break</i>
02:45-03:45	Supply of Health Insurance <ul style="list-style-type: none"> <li>• Arguments for Regulating Health Insurers</li> <li>• Insurer Strategies for Cost Containment</li> </ul>
04:45-05:00	Conclusion, evaluation

**Prerequisites:** None.

### **Assessment**

Assessment will be based on active participation and performance on assignments. Grading for students of University of Hamburg will be pass/fail.

### **Biography**

Patty Born received her Ph.D. in Economics from Duke University and is the Midyette Eminent Scholar of Insurance in the Department of Risk Management/Insurance, Real Estate and Legal Studies at Florida State University. She is a research associate in the FSU Center for Innovative Collaboration in Medicine and Law, the FSU Institute for Successful Longevity, the Florida Catastrophic Storm Risk Management Center, and the Munich Risk and Insurance Center. She serves as the Vice Chair and Insurance Expert on the Florida Hurricane Loss Projection Methodology Commission. She is also the Director of the Risk Management/Insurance PhD program in the College of Business and holds a courtesy appointment at the FSU College of Law.

Patty's research interests include the regulation of insurance, medical malpractice, health insurance, annuities, and the modeling and management of catastrophic risks. She has published in leading insurance academic journals including *Journal of Risk and Uncertainty*, *Journal of Risk and Insurance*, *Journal of Regulatory Economics*, *Columbia Business Law Review*, *Insurance: Mathematics and Economics*, and the *Journal of Business and Economic Statistics*. She is currently President of the Risk Theory Society and is a former President of the American Risk and Insurance Association. Recent consulting clients include the Florida Department of Transportation and the National Association of Mutual Insurance Companies. She also serves as a Long Term Care Ombudsman for the Panhandle District in Florida.