

## Health Economics

### Demand and Supply of Health Insurance Selected problems and answers

Questions include modified questions from Santerre and Neun

**1. Joe is currently unemployed and without health insurance coverage. He derives utility ( $U$ ) from his interest income on his savings ( $Y$ ) according to the following function:**

$$U = 5(Y^{0.5})$$

Joe presently makes about \$40,000 of interest income per year. He realizes that there is about a 5 percent probability that he may suffer a heart attack. The cost of treatment will be about \$20,000 if a heart attack occurs.

**A. Calculate Joe's expected utility level without any health insurance coverage. Joe's expected utility is 985.35, or  $1,000(0.95) + 707(0.05)$ .**

**B. Calculate Joe's expected income without any insurance coverage. Joe's expected income without any health insurance would equal \$39,000, or  $\$40,000(0.95) + \$20,000(0.05)$ .**

**C. Suppose Joe must pay a premium of \$1,500 for health insurance coverage which covers for the entire cost of treatment when he gets ill. Would he buy the health insurance? Why or why not?**

Joe's actual utility if he purchased health insurance is 981, or  $5(40,000 - 1,500)^{1/2}$ . Because his expected utility without insurance exceeds his actual level of utility if he were to purchase health insurance, Joe would not purchase health insurance.

**D. Suppose now that the government passes a law that allows all people—not just the self-employed or employed—to have their entire insurance premium exempted from taxes. Joe is in the 33 percent tax bracket. Would he buy the health insurance at a premium cost of \$1,500? Why or why not? What implications can be drawn from the analysis?**

If Joe were allowed to deduct the cost of health insurance, then the effective price of the insurance would fall to \$1,000. In this case, if Joe purchased health insurance, his actual level of utility would equal 987, or  $5(40,000 - 1,000)^{1/2}$ . Since the actual level of utility with the health insurance exceeds the expected level without insurance, Joe would purchase the health insurance. This problem illustrates the significant impact tax policy can have on individual decisions. By lowering the effective price of health insurance, the government increases the incentive for consumers to purchase health insurance.

**E. Suppose Joe purchases the health insurance coverage (at a premium cost of \$1500) and represents the average subscriber, and his expectations are correct. Calculate the loading fee the insurance company will receive.**

If Joe represents the average subscriber, then the insurance can expect to pay out \$1,000 per subscriber, or  $\$20,000(0.05)$ . This means that the loading fee equals \$500 per subscriber, or  $\$1,500 - \$1,000$ .

# Insurance Handbook Chapter 8 Answers

**Tao Wei**



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