

## 1. Understanding Growth in Health Expenditures over time

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### a) Understanding the role of health insurance in explaining utilization/expenditures (concept of moral hazard)

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- Rand Health Insurance Experiment (most comprehensive study to date—here is a bibliography of many studies published: <https://www.rand.org/health-care/projects/hie/hiepubs.html>)
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### b) Understanding the relationship between provider reimbursement (fee-for-service, capitation, etc.) and utilization/expenditures

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