

The Working Group on Risk - CREAR, with the support of the IDS dpt, the group BFA (SFdS) & Institut des Actuaire (IA) , has the pleasure to invite you to the Seminar by:

**Prof. Karine LAMIRAUD
ESSEC Business School, CREAR**

**December 11, 2014 at 12:30 pm
EEE - ESSEC La Défense- Room 203**

Switching Costs in Competitive Health Insurance Markets

Many European countries have social health insurance where citizens cannot choose between different providers for basic coverage. While Germany and the Netherlands have only recently introduced policies giving citizens the freedom to choose their own health plan, this has been a long-standing feature of the Swiss health care model. The assumption is that competition to obtain consumers puts insurance providers under pressure to increase service quality and/or decrease premiums. As for any market, however, competition in health insurance only works if the threat of consumers 'voting with their feet' is credible. In other words, it only works if enough consumers switch to more competitive insurers.

In this study, the possible presence of switching costs when consumers are offered the opportunity to change their basic health insurance carrier is investigated. It is focused on the specific case of Switzerland as this country, through its pure form of competition and the period of time which has elapsed since this system was implemented, offers one of the best settings to study competition in basic health insurance markets.



*For any information, please contact
Frédérique JEAN-LOUIS
(01 34 43 32 49 / jeanlouis@essec.edu)*

<http://crear.essec.edu/working-group-on-risk>

Prof. Karine LAMIRAUD
ESSEC Business School, CREAR
Paris, France

Karine Lamiraud is an Associate Professor of Economics at ESSEC Business School. Her research focuses mostly on Health Economics and combines theoretical modeling and advanced applied econometrics. Areas of investigation include such various topics as the evaluation of therapeutic strategies, competitive health insurance markets, health care consumption and costs. Before moving to ESSEC, Karine was Assistant Professor of Health Economics at the University of Lausanne, and visited the Department of Health Care Policy at Harvard University as a Fulbright fellow in 2005. She has also worked as an economist for GlaxoSmithKline and as a consultant for Atlantis Health Care (New Zealand), the World Health Organization (Geneva), UNITAID (Geneva), the Netherlands Institute for Health Services Research (NIVEL, Amsterdam), Cabinet Carles Consultants (Paris).



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