

APPLIED ECONOMICS SEMINAR-FRIDAY, MAY 17TH 2019

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Title: Health Insurance and Access to Care for the Near Elderly

Abstract

Even after the recent expansion in health insurance coverage seven percent of the near-elderly lack insurance. Despite having higher illness rates than the general population the near-elderly uninsured have lower levels of health care utilization and about 34 percent report foregoing care due to cost. We use the sharp change in insurance coverage that occurs when people become eligible for Medicare to estimate the effect of insurance on access to care. We find that getting insurance results in a 35 percentage point decline in the probability of reporting foregoing health care due to costs. We also document that insurance coverage results in a 23 percentage point increase in hospital admissions with the majority of the increase due to elective admissions.