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**B. Katherine Swartz**

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**Education**

1976	Ph.D., Economics, University of Wisconsin-Madison
1974	M.S., Economics, University of Wisconsin-Madison
1972	B.S., Economics, Massachusetts Institute of Technology

**Research Brief**

Prof. Swartz's current research interests focus on the population without health insurance and efforts to increase access to health care coverage; reasons for and ways to control episodes of care that involve extremely-high expenditures; and how we might pay for expanded health insurance coverage. She recently completed *Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do* (published by the Russell Sage Foundation, June 2006). The book describes who does not have insurance today and why the middle-class are more likely to be uninsured today than 25 years ago, how insurance companies compete and why people have trouble obtaining health insurance, and why government-sponsored reinsurance for people with very-high expenditures would make small group and individual insurance more accessible and affordable for many of the uninsured. Her proposal about reinsurance is being discussed in a number of states as part of packages of policies they are considering to expand health insurance coverage. Prof. Swartz is also interested in the impact of the mapping of the human genome and its implications for health insurance; in particular, what types of genetic illnesses and conditions will be no longer insurable by private insurance companies, and the role that government may have in providing financing of new genetic therapies and tests.

Prof. Swartz was elected to the Institute of Medicine in 2007. She was the 1991 recipient of the David Kershaw Award from the Association for Public Policy Analysis and Management for research done before the age of 40 that has had a significant impact on public policy.

Prof. Swartz is the current President-elect of the Association for Public Policy Analysis and Management. Between November 1995 and June 2007, Prof. Swartz was the editor of *Inquiry*, a journal that focuses on health care organization, provision and financing. Since 2005, she has been the Director of the Robert Wood Johnson Scholars in Health Policy Research Program at Harvard University.

## Professional Background

2001-present	Professor, Department of Health Policy and Management, Harvard School of Public Health; Director of Graduate Studies for the Ph.D. Program in Health Policy, 1999 – present; and Director of the Robert Wood Johnson Scholars in Health Policy Research Program at Harvard University, August 2005 – present.
2006-2007	Visiting Scholar (part-time), Federal Reserve Bank of Boston
2000-2001	Visiting Scholar, Russell Sage Foundation
1992-2000	Associate Professor, Department of Health Policy and Management, Harvard School of Public Health
1986-1992	Senior Research Associate, Health Policy Center, The Urban Institute (half-time leave in 1989-1990)
1989-1990	Associate Professor, Taubman Center for Public Policy, Brown University
1982-1985	Research Associate, Health Policy Center, The Urban Institute
1977-1982	Assistant Professor, Department of Economics, University of Maryland, College Park
1976-1977	Lecturer, Graduate School of Public Policy (now the Goldman School of Public Policy), University of California, Berkeley
1975-1976	Dissertation Fellow, US DoL Manpower and Training Administration, University of Wisconsin-Madison
1972-1974	Research Assistant for Profs. K.R. Smith and F. Golladay, Economics Department, University of Wisconsin-Madison
Feb-Aug 1972, and Summer of 1973	Economist, US Department of Health, Education and Welfare, Office of the Deputy Assistant Secretary for Planning and Evaluation for Health (Dr. Stuart Altman)
Summer 1970	Research Assistant for the Staff of the New York State Council of Economic Advisors

## Honors

2007	Elected Member of the Institute of Medicine
2000-2001	Visiting Scholar, Russell Sage Foundation.
1999	Elected Member of the National Academy of Social Insurance.

**Honors, cont:**

1991 Recipient of the David Kershaw Award for research done before the age of 40 that has had a significant impact on public policy. (Awarded by the Association for Public Policy Analysis and Management).

**Other Awards**

1997 Silver Award Winner for Editorial or Column in Scholarly Journals, by the Society of National Association Publications.

1996 Recipient of Harvard School of Public Health Student Body “Excellence in Teaching Citation.”

**Professional Activities**

President-elect, Association for Public Policy Analysis and Management, November 2007-

Editor, *Inquiry*, November 1995 – June 2007.

Co-Editor of the Social Insurance Research Network *Health Care Delivery and Financing Abstracts* (a monthly on-line service sponsored by the National Academy of Social Insurance. (Timothy Jost, Prof. of Law, Washington and Lee University is my co-editor.) July 2004 – present.

Member, Research Committee, Economic Research Initiative on the Uninsured, University of Michigan, March 2001 – December 2006.

Member, Massachusetts Commission to Study the Effects of Merging the Small Group and Individual Health Insurance Markets in Massachusetts, May-December 2006.

Vice-President of the Association for Public Policy Analysis and Management, November 2002 – November 2004.

Member of the National Advisory Committee for the Robert Wood Johnson Foundation’s Changes in Health Care Financing and Organization (HCFO) Program, June 1997-present; previously member of the Technical Advisory Committee for the HCFO Program, 1989-1997.

Consultant for the Committee on the Evaluation of Vaccine Purchase Financing in the United States, Institute of Medicine, 2003 (authored a paper on how health insurance companies and health plans were planning for new vaccines).

Member of the Program Committee for the American Economic Association 2003 Annual Meeting, January-December 2002.

Member of the Task Force on Health Care (Subcommittee on Health Care Access) for the Commonwealth of Massachusetts’ Secretary of Health and Human Services (William O’Leary), March-September 2000.

Member of the Executive Committee for the Planning Committee for the 2001 Annual Meeting of the Academy of Health Services Research and Health Policy.

Chair, Association for Health Services Research 1999 Article-of-the-Year Award Committee.

Member of the Advisory Committee for Mathematica Policy Research, Inc.'s research on issues related to children's health insurance coverage for the Office of the Assistant Secretary for Planning and Evaluation in the US Department of Health and Human Services, 1998-2000.

Member of the Technical Advisory Panel for the Evaluation of the Oregon Medical Reform Demonstration (for the Health Care Financing Administration), February 1995-February 1997.

Member of the Technical Advisory Panel for the MEPS/NMES-3 for the Agency for Health Care Policy and Research, July 1994-September 1997.

Co-Editor of "Insights" Section in the Journal of Policy Analysis and Management, January 1992-April 1993.

Secretary of the Association for Public Policy Analysis and Management, October 1991-October 1993.

Member of the Policy Council of the Association for Public Policy Analysis and Management, January 1995-October 1999, and October 1987-October 1991.

Member of the Program Committee for the 1997, 1992, and 1991 Research Conferences of the Association for Public Policy Analysis and Management.

Member of the Board of Editors for the Journal of Health Politics, Policy and Law, 1991-2004.

Member of the Catholic Health Association Working Group on Rationing, May 1990-February 1991.

Member of the National Academy of Sciences/Institute of Medicine Panel on Access to Health Care, April 1989-June 1991.

Member of the National Institutes of Health Biosafety Committee, January 1988-September 1999.

Member of the Technical Review Panel for the Robert Wood Johnson Foundation's Evaluation of AIDS Health Services Program, 1989-1991.

Member of the Editorial Board of the Urban Institute Press, 1984-1992.

Reviewer for Institute of Medicine and National Research Council Reports, Journal of Health Politics, Policy and Law; Journal of Health Economics; Journal of Policy Analysis and Management; Health Affairs; Journal of the American Medical Association; American Journal of Public Health; and Journal of Human Resources.

## Publications

### Books

Reinsuring Health: Why More Middle-Class People Are Uninsured and What Government Can Do, New York: Russell Sage Foundation Press, June 2006.

### Peer-Reviewed Journals

“The Relative Importance of Worker, Firm, and Market Characteristics for Racial/Ethnic Disparities in Employer-Sponsored Health Insurance,” J. Haas and K. Swartz, Inquiry, Vol. 44, No. 3 (Fall 2007), pp.280-302.

“Harvard Medical School Public Forum: Insuring the Uninsured: Does Massachusetts Have the Right Model?” Journal of Clinical Ethics Vol. 18, No. 3 (Fall 2007), pp. 1-24.

“Budget Impact of Medicaid Section 1115 Demonstrations for Early HIV Treatment,” B. R. Schackman, K. A. Freedberg, S. J. Goldie, M.C. Weinstein, and K. Swartz, Health Care Financing Review, Vol. 26, No. 4 (Summer 2005), pp. 67-80.

“Reinsuring Risk to Increase Access to Health Insurance,” American Economic Review, Papers and Proceedings, May 2003, pp.283-287.

“Government as Reinsurer for Very-High-Cost Persons in Nongroup Health Insurance Markets,” Health Affairs – Web Exclusive, 23 October 2002, pp. W380-382, available at: [www.healthaffairs.org/WebExclusives/Swartz\\_Perspective\\_Web\\_Excl\\_102302.htm](http://www.healthaffairs.org/WebExclusives/Swartz_Perspective_Web_Excl_102302.htm).

“Justifying Government as the Backstop in Health Insurance Markets,” Yale Journal of Health Policy, Law, and Ethics, Vol.2, No.1 (Fall 2001), pp.89-108.

“Family Income and Crowd Out Among Children Enrolled in Massachusetts’ Children’s Medical Security Plan,” E. Feinberg, K. Swartz, A. Zaslavsky, J. Gardner, and D.K. Walker, Health Services Research, Vol. 36, No. 6-Part II, December 2001, on-line issue at [www.hsr.org/AliceHersh/03-Feinberg.pdf](http://www.hsr.org/AliceHersh/03-Feinberg.pdf).

“Language Proficiency and the Enrollment of Medicaid-Eligible Children in Publicly Funded Health Insurance Programs,” E. Feinberg, K. Swartz, A. Zaslavsky, J. Gardner, and D.K. Walker, Maternal and Child Health Journal 2002; 6(1):5-18.

“Family Income and the Impact of a Children’s Health Insurance Program on Reported Need for Health Services and Unmet Health Need,” E. Feinberg, K. Swartz, A. Zaslavsky, J. Gardner, and D.K. Walker, Pediatrics, Vol. 109, No. 2 (February 2002), e29.

“Markets for Individual Health Insurance: Can We Make Them Work with Incentives to Purchase Insurance?,” Inquiry, Vol. 38, No. 2 (Summer 2001), pp. 133-145.

“Effectiveness of Housing Policies to Reduce Children’s Lead Exposure,” M.J. Brown, J. Gardner, J. Sargent, K. Swartz, H. Hu, and R. Timperi, American Journal of Public Health, Vol 91, No.4 (April 2001), pp. 621-624.

“Adverse Selection and Price Sensitivity When Low-Income People Have Subsidies to Purchase Health Insurance in the Private Market,” K. Swartz and D.W. Garnick, Inquiry (Jack Hadley as Editor *pro tem*), Vol. 37, No. 1 (Spring 2000), pp. 45-60.

“Lessons from New Jersey’s Creation of a Market for Individual Health Insurance,” K. Swartz and D.W. Garnick, Journal of Health Politics, Policy and Law, Vol. 25, No. 1 (February 2000), pp. 45-70.

“Meeting Information Needs: Lessons Learned from New Jersey’s Individual Health Insurance Reform Program,” D.W. Garnick and K. Swartz, Medical Care Research and Review, Vol. 56, No. 4 (December 1999), pp. 456-470.

“The Death of Managed Care As We Know It,” Journal of Health Politics, Policy and Law, Vol. 24, No. 5 (October 1999), pp. 1201-1205.

“Can Adverse Selection Be Avoided in a Market for Individual Health Insurance?” K. Swartz and D.W. Garnick, Medical Care Research and Review, Vol. 56, No. 3 (September 1999), pp. 373-388.

“Hidden Assets: New Jersey’s Reform of the Market for Individual Health Insurance,” K. Swartz and D.W. Garnick, Health Affairs, Vol 18, No. 4 (July/August 1999), pp. 180-187.

“The Effect of Change of Health Insurance on Access to Care,” H.R. Burstin, K. Swartz, A.C. O’Neil, E.J. Orav, and T.A. Brennan, Inquiry (Jack Hadley as Editor *pro tem*), Vol. 35, No.4 (Winter 1998/99), pp. 389-397.

“Insurance Agents: Ignored Players in Health Insurance Reform,” D.W. Garnick, K. Swartz, and K.C. Skwara, Health Affairs, Vol. 17, No. 2 (March/April 1998), pp. 137-143.

“Insurance or a Regular Physician: Which is the Most Powerful Predictor of Access to Health Care?”, C.M. Sox, K. Swartz, H.R. Burstin, and T.A. Brennan, American Journal of Public Health, Vol. 88, No. 3 (March 1998), pp. 364-370.

“Changes in the 1995 Current Population Survey and Estimates of Health Insurance Coverage,” Inquiry (Jack Hadley as Editor *pro tem*), Vol. 34, No. 1 (Spring 1997), pp. 70-79.

“Babies Are Coming: Don’t Cap Medicaid,” Journal of the American Medical Association, Vol. 277, No. 5 (Feb. 5, 1997), p. 421.

“Integrated Health Care, Capitated Payment and Quality: The Role of Regulation,” K. Swartz and T.A. Brennan, Annals of Internal Medicine, Vol. 124, No. 4 (Feb. 15, 1996), pp. 442-448.

“Reducing Risk Selection Requires More than Risk Adjustments,” Inquiry, Vol. 32, No. 1 (Spring 1995), pp. 6-10.

“Dynamics of People Without Health Insurance: Don’t Let the Numbers Fool You,” Journal of the American Medical Association, Vol. 271, No. 1 (Jan. 5, 1994), pp. 64-66.

“Whither Employment?: A Comment on the Clinton Health Reform Plan,” Journal of Health Politics, Policy and Law, Vol. 19, No. 1 (Spring 1994), pp. 243-247.

“Personal Characteristics and Spells Without Health Insurance,” K. Swartz, J. Marcotte and T.D. McBride, Inquiry, Vol. 30, No. 1 (Spring 1993), pp. 64-76.

“Spells Without Health Insurance: The Distribution of Durations When Left-Censored Spells Are Included,” K. Swartz, J. Marcotte and T.D. McBride, Inquiry, Vol. 30, No. 1 (Spring 1993), pp. 77-83.

“Community Rating: An Idea Whose Time Has Come (Again),” Journal of American Health Policy, Vol. 3, No. 1 (January/February 1993), pp. 34-37.

“Home Health Care: To Regulate or Not?,” Journal of Policy Analysis and Management, Vol. 11, No. 3, (Summer 1992).

“Why Requiring Employers to Provide Health Insurance Is a Bad Idea,” Journal of Health Politics, Policy and Law, Vol. 15, No. 4 (Winter 1990).

“Spells Without Health Insurance: Distributions of Durations and Their Link to Point-in-Time Estimates of the Uninsured,” K. Swartz and T.D. McBride, Inquiry, Vol. 27, No. 3 (Fall 1990).

“The Impacts of Hospital Rate Regulation, Competition, and Changes in Health Insurance Coverage on Hospital Costs Between 1980 and 1984,” J. Hadley and K. Swartz, Inquiry, Vol. 26, No. 1 (Spring 1989), pp. 35-47.

“How the Overlap Between the Poverty and Medicaid Populations Changed Between 1979 and 1983, or Lessons for the Next Recession,” Journal of Human Resources, Vol. 24, No. 2 (Spring 1989), pp. 319-330.

“Workers Needing Insurance: Who Are They?” Business and Health, September 1987.

“Training Women on Welfare for ‘High-Tech’ Jobs: Results from a Demonstration Program,” J.C. Weidman, R.N. White and K. Swartz, Evaluation and Program Planning, Vol. 11, No. 2, 1987, pp. 105-114.

“Interpreting the Estimates from Four National Surveys of the Number of People Without Health Insurance,” Journal of Economic and Social Measurement, Vol. 14, No. 3 (October 1986), pp. 233-242.

“The Uninsured in Massachusetts,” D. Friedman and K. Swartz, Massachusetts Journal of Community Health, Fall/Winter 1985-86, pp. 10-15.

“Information in the Hiring Process: A Case Study,” Journal of Economic Behavior and Organization, June, 1981, pp. 71-94.

“Helping the Jobless: Theories and Practices,” The Wilson Quarterly, Winter, 1980, pp. 138-149.

“Old Policies, New Policies, or No Policies for Dealing with Women's Higher Unemployment Rates,” C. Vickery (Brown), B. Bergmann and K. Swartz, American Economic Review (Papers and Proceedings), May 1978, pp. 90-94.

### **Reports and Chapters in Books**

“People without Health Insurance – Risking Income and Appropriate Medical Care,” in Health at Risk: Expert Perspectives on America’s Ailing Health System – and How to Heal It (tentative title) (J. Hacker, ed), New York: Columbia University Press and the SSRC, forthcoming Spring 2008.

“Revising Employers’ Role in Sponsoring and Financing Health Insurance/Medical Care,” in A Future of Good Jobs? American’s Challenge in the Global Economy (T. Bartik and S. Houseman, eds), Kalamazoo, MI: W.E. Upjohn Institute, forthcoming April 2008.

Reinsurance: How States Can Make Health Coverage More Affordable for Employers and Workers. Publication Number 820, New York: The Commonwealth Fund, July 2005.

“Insurance Market Reform: When, How, and Why?” in Alan Monheit and Joel Cantor (editors): State Health Insurance Market Reform: A Dialogue Between Policymakers and Researchers, New York: Routledge Press, September 2004.

“Covering the Uninsured,” Harvard Magazine, May/June 2004, pp. 36-38.

“Sharing High Risks: How Government Can Make Health Insurance Markets More Efficient and More Affordable,” Chapter 5 in The Economics of Risk, edited by D. J. Meyer, Kalamazoo, MI: W.E. Upjohn Institute, December 2003.

Healthy New York: Making Insurance More Affordable for Low-Income Workers, Report #484, New York: The Commonwealth Fund, November 2001.

“Health Insurance Coverage of People in the Ten Years Before Medicare Eligibility,” K. Swartz and B. Stevenson, in P.P. Budetti, R.V. Burkhauser, J.M. Gregory, and H.A. Hunt (editors) Ensuring Health and Income Security for an Aging Workforce, Kalamazoo, MI: W.E. Upjohn Institute, 2001.

“Financial Access to Health Care,” in M.M. Rosenthal and M. Heirich, eds., Health Policy: Understanding Our Choices from National Reform to Market Forces, Boulder, CO: Westview Press (HarperCollins), 1998.

“All Uninsured Are Not the Same,” in S. Altman, U. Reinhardt, and A. Shields, eds., The Future U.S. Health Care System: Who Will Care for the Poor and Uninsured?, Health Administration Press: Chicago, 1997.

“Characteristics of Workers without Employer-Group Health Insurance,” Chapter 8 in Trends in Health Benefits, edited by D. Bellar, W. Wiatrowski, and J. Turner, U.S. Department of Labor, Government Printing Office, Washington, D.C., 1992.

Strategies for Assisting the Medically Uninsured, Washington, DC: The Urban Institute and the Intergovernmental Health Policy Project, August 1989.

The Medically Uninsured: Special Focus on Workers, Washington, DC: The Urban Institute Press, July 1989.

“What Is the Overlap Between the Uninsured, Underinsured, and People With AIDS?” Appendix A in Medical Testing and Health Insurance, U.S. Congress Office of Technology Assessment, OTA-H-384, August 1988.

“A Note on the Strengths and Weaknesses of Using the CPS to Estimate Children’s Health Insurance Coverage,” Background Paper (available from National Technical Information Service) for Healthy Children: Investing in the Future, Congress of the United States, Office of Technology Assessment, February 1988.

The Health Insurance Status of Mid-Life Women: The Problem and Options for Alleviating It, K. Swartz and M. Moon, Washington, DC: the American Association of Retired Persons, December 1986.

The Uninsured and Uncompensated Care, (a chartbook), M.B. Sulvetta and K. Swartz, Washington, DC: National Health Policy Forum, June 1986.

“Medicaid Costs, Ambulatory Care Setting and Hospital Use,” P.J. Held and K. Swartz, in Ambulatory Care, edited by S.H. Altman, J. Lion, and J.L. Willians, Lexington, MA: Lexington Books, 1983.

Used Math, (statistics chapter), with C.E. Swartz and P.A. Swartz, Englewood Cliffs, NJ: Prentice Hall, 1973.

### **Editorials for Inquiry**

“Time for a Change – Time for Universal Coverage,” Inquiry, Vol. 44, No. 1 (Spring 2007), pp. 5-7.

“Electronic Medical Records – Federal Standards Needed,” Inquiry, Vol. 43, No. 4 (Winter 2006/2007), pp.307-308.

“Investing in the Future of Health,” Inquiry, Vol. 43, No. 3 (Fall 2006), pp. 187-189.

“Big Digs Are Not Just in Boston – The Need for Government Oversight,” Inquiry, Vol. 43, No.2 (Summer 2006), pp. 87-88.

“Time to Finance Health Insurance Differently,” Inquiry, Vol. 43, No. 1 (Spring 2006), pp. 3-5.

“Wish List for Research Papers in 2006,” Inquiry, Vol. 42, No. 4 (Winter 2005/2006), pp. 317-319.

“Provide Medicaid to Evacuees,” Inquiry, Vol. 42, No. 3 (Fall 2005), pp. 208-210.

“healthresearchfunding.org – Add Your Voice to Increase Funding for Investigator-Initiated Research,” Inquiry, Vol. 42, No. 2, (Summer 2005), pp.107-109.

“Informed Consumer – Caveat Emptor,” Inquiry, Vol. 42, No. 1 (Spring 2005), pp. 3-5.

“The Risks of an Ownership Society,” Inquiry, Vol. 41, No. 4 (Winter 2004/2005), pp. 357-359.

“Common Ground and Common Values,” Inquiry, Vol. 41, No. 3 (Fall 2004), pp. 243-244.

“It’s Time to Fix Broken Insurance Promises to Workers,” Inquiry, Vol. 41, No. 2 (Summer 2004), pp. 113-115.

“Tearing Medicare Apart,” Inquiry, Vol. 41, No. 1 (Spring 2004), pp. 3-5.

“Medicare Modernization and Distributional Implications,” Inquiry, Vol. 40, No. 4 (Winter 2003/04), pp. 315-317.

“Blind Faith?” Inquiry, Vol. 40, No. 3 (Fall 2003), pp. 215-216.

- “Inquiry’s 40<sup>th</sup> Anniversary – and Research Questions,” Inquiry, Vol. 40, No. 2 (Summer 2003), pp. 111-113.
- “Bush’s Medicaid Proposal Puts States Between a Rock and a Hard Place,” Inquiry, Vol. 40, No.1 (Spring 2003), pp. 3-5.
- “Opportunities for Designing Health Insurance Demonstrations,” Inquiry, Vol. 39, No. 4 (Winter 2002/2003), pp. 331-333.
- “A Need for New Ideas,” Inquiry, Vol. 39, No. 3 (Fall 2002), pp. 199-200.
- “Effects of Rising Costs on Health Insurance Coverage: Private and Public Choices Are Not Independent of One Another,” Inquiry, Vol. 39, No. 2 (Summer 2002), pp. 93-95.
- “Health Is A Budget Priority – Its Funding Needs to be Restored,” Inquiry, Vol. 39, No. 1 (Spring 2002), pp. 3-4.
- “ ‘Enron-ing’ Health Insurance?” Inquiry, Vol. 38, No. 4, (Winter 2001/2002), pp. 344-346.
- “Risk Adjustment in the Private Sector,” Inquiry, Vol 38, No. 3 (Fall 2001), pp. 240-241.
- “Tax Credits and Incentives to Purchase Health Insurance,” Inquiry, Vol. 38, No. 2 (Summer 2001), pp.88-89.
- “Tax Cuts and Cynicism,” Inquiry, Vol. 38, No. 1 (Spring 2001), pp. 3-5.
- “Compromise Depends on Where You Sit,” Inquiry, Vol. 37, No. 4 (Winter 2000/2001), pp.335-337.
- “Health Insurance Problems Are Not Going Away,” Inquiry, Vol. 37, No. 3 (Fall 2000), pp. 231-233.
- “Questions to Ask Political Candidates,” Inquiry, Vol. 37, No.2 (Summer 2000), pp. 117-120.
- “The Human Genome and Medical Care in the New Century,” Inquiry, Vol. 37, No.1 (Spring 2000), pp. 3-6.
- “What Money Can’t Buy: The Bad Policy of Substituting Fixed Payments for Employer-Sponsored Health Insurance,” Inquiry, Vol. 36, No 4 (Winter 1999/2000), pp. 371-373.
- “Insurance for All Americans,” Inquiry, Vol. 36, No. 3 (Fall 1999), pp.241-243.
- “Peer-Reviewed Journals and Quality,” Inquiry, Vol. 36, No. 2 (Summer 1999), pp. 119-121.
- “Medicare Premium Supports,” Inquiry, Vol. 36, No. 1 (Spring 1999), pp. 5-7.
- “Be Creative in Consumer Cost-Sharing for Pharmaceutical Benefits,” Inquiry, Vol. 35, No. 4 (Winter 1998/99), pp. 365-368.
- “Fund the 2000 Census Statistical Samples,” Inquiry, Vol. 35, No.3 (Fall 1998), pp. 247-249.
- “Risk Selection and Medicare + Choice: Beware,” Inquiry, Vol. 35, No. 2 (Summer 1998), pp.101-103.

“Medicare Expansions 35 Years Later,” Inquiry, Vol. 35, No. 1 (Spring 1998), pp. 6-8.

“It Takes A Nation,” Inquiry, Vol. 34, No. 4 (Winter 1997/98), pp. 275-277.

“Where is Efficiency Leading Our System of Health Insurance?” Inquiry, Vol. 34, No. 3 (Fall 1997), pp. 193-195.

“Volunteerism and Children’s Health Insurance: Expand Coverage,” Inquiry, Vol. 34, No. 2 (Summer 1997), pp 103-105.

“Medicare Reform Should Be More Than Federal Budget Reform -- And It Should Be Done Soon,” Inquiry, Vol. 34, No. 1 (Spring 1997), pp. 5-7.

“Let’s Not Neglect Medicaid’s Vital Role in Insurance Markets,” Inquiry, Vol. 33, No. 4 (Winter 1996/97), pp. 301-303 — Selected as the 1997 Silver Award Winner for Editorial or Column in Scholarly Journals, by the Society of National Association Publications.

“Medical Savings Accounts and Research,” Inquiry, Vo. 33, No. 3 (Fall 1996), pp. 216-219.

“Who Owns the Problem of the Uninsured?” Inquiry, Vol. 33, No. 2 (Summer 1996), pp. 103-105.

“Medicaid Crowd Out and the Inverse Truman Bind,” Inquiry, Vol. 33, No. 1 (Spring 1996), pp. 5-8.

### **Working Papers (Selected)**

“National Proposals to Increase Access to Health Insurance: Partial Solutions,” for the Florida Governor’s Health Care Summit: Solutions for the Uninsured, September 2000.

“Restructuring Health Insurance and Health Insurance Markets to Cover the Uninsured,” 1999 Midland Health Policy Lecture at Ohio State University, December 1999 (revised February 2000).

“States’ Pharmaceutical Assistance Programs for Senior Citizens: It Matters Where You Live,” T.T. Powderly and K. Swartz, January 2000.

“Health Insurance Coverage within Families: Dynamics of Everyone Being Uninsured Over Time,” July 1999.

“Satisfaction with Health Plans Among People Insured in the Individual Health Insurance Market in New Jersey,” D.W. Garnick, K. Swartz, and K.C. Skwara, April 1999.

“Regulating Markets: Lessons from New Jersey’s Individual Health Coverage Program,” K. Swartz and D. Garnick, October 1998.

“The Best of Back-Room Politics: Lessons from New Jersey’s Implementation of A Market for Individual Health Insurance,” K. Swartz and D.W. Garnick, July 1998.

“People Who Purchase Individual Health Insurance Policies: What Was Their Previous Experience With and Without Health Insurance?” K. Swartz and D. Garnick, April 1998.

“Regulating Individual Health Insurance Markets: Be Wary of Simple Models and Unintended Consequences,” K. Swartz and D. Garnick, January 1998.

“Medicare Restructuring: Move To A Catastrophic Insurance Plan,” January 1997.

“Health Insurance Subsidies Need to be Carefully Structured -- Twelve States Illustrate the Costs,” July 1996.

“Market Based Risk Adjustments for Adverse Risk Selection in Health Insurance,” July 1995.

“Managed Care Organizations' Incentives for Physicians to be Cost Conscious,” January 1995.

“Parametric Methods for Incorporating Spells in Progress into Duration Models,” J. Marcotte, V. Freedman, and K. Swartz, May 1993.

“Adults With Multiple Spells Without Health Insurance,” K. Swartz and J. Marcotte, June 1993.

“Children and Spells Without Health Insurance,” K. Swartz and J. Marcotte, March 1993.

“Estimates of the Uninsured Population from the Survey of Income and Program Participation: Size, Characteristics, and the Possibility of Attrition Bias,” Urban Institute Working Paper 3949-01, February 1990.

“The Medically Indigent Population in the Appalachian Region,” Urban Institute Working Paper 3785-01, October 1988.

“The Demand for ‘Self-pay’ Health Insurance: An Empirical Investigation,” Urban Institute Working Paper No. 3308-03, June 1985, revised June 1988.

“Towards Defining the Medically Indigent Population,” Urban Institute Working Paper 3690-01, May 1987.

“Who are the Employed Adults Without Health Insurance?,” Urban Institute Working Paper 2147-02, April 1987.

“Health Insurance Among the Elderly,” Urban Institute Working Paper 3644-01, March 1987.

“The Inclusion of Medical Coverage in Child Support Cases: Current Status and Options for the Future,” D.S. Nightingale, K. Swartz, L. Beyna, S. Poppink, M. Christman, and S.K. Beck, Urban Institute Project Report, May 1986.

“Small Firms' Demand for Health Insurance,” K. Swartz, D. Wolf and E. Simon, Urban Institute Working Paper No. 3308-05, September 1985.

“Who Has Been Without Health Insurance? Changes Between 1963 and 1979,” Urban Institute Working Paper No. 3308-01, revised April 1984.

“The Statistical Cost Function Approach,” Chapter 3 of “Alternative Methods of Developing a Relative Value Scale of Physicians' Services: Year 1 Report,” Urban Institute Working Paper No. 3075-4, February, 1983.

“An Introduction to Qualitative and Limited Dependent Variable Models,” P. Murrell, K. Swartz, and B. Vavrichek, August, 1980.

**Testimony, Invited Talks, Presentations, and Op Ed Pieces (Selected, since 1991)**

“Ensure That Every American Has Health Insurance,” Newsweek, December 10, 2007, pp. 78-80.

“Defining the Problem: Who Are the Uninsured and Why Are They Uninsured,” Keynote Address, Federal Reserve Bank of Boston Conference on Covering the Uninsured, December 5, 2006.

“New Job, New Life, No Insurance,” Op Ed, Boston Globe, September 12, 2006.

“The Role of Reinsurance in Reducing the Number of Uninsured,” Health Policy Institute of Ohio, Columbus, July 14, 2006; and at Rutgers University and New Jersey Department of Banking and Insurance: Expert Panel on Reinsurance, Princeton, June 14, 2006.

“Covering the Uninsured – Government Reinsurance to Increase Access to Private Health Insurance,” presented at Rutgers University Center for State Health Policy, December 6, 2004; Institute for Work and Employment Research, Sloan School, MIT, October 5, 2004; and Columbia University Department of Medicine and Division of General Medicine, September 8, 2004.

“Being Uninsured Is A Growing Problem for the Middle-Class – and Why Reinsurance Could Help,” Symposium on Health Care, Maxwell School of Syracuse University, November 19, 2004.

“The Effects of Worker, Firm and Market Characteristics on Access to Employer-Sponsored Health Insurance,” (paper with Jennifer Haas), Economic Research Initiative on the Uninsured at the University of Michigan, Conference on Vulnerable Populations, October 22, 2004.

“What States Need to Consider for Reinsurance Programs,” Presentation for the Commonwealth Fund’s Task Force on the Future of Health Insurance, October 15, 2004.

“The Effects of Worker, Firm and Residential Characteristics on Health Insurance as Part of Employment Compensation,” (paper with Jennifer Haas), Agency for Healthcare Research and Quality Conference on MEPS, Washington, DC, May 12, 2004.

“Risk and Health Insurance Basics,” National Health Policy Forum, Washington, DC, September 25, 2003.

“Insurance Market Reform: When, How, and Why?,” prepared for conference “State Health Insurance Regulation Toward Inclusive and Sustainable Health Insurance Markets: A Dialogue Between Policymakers and Researchers,” Trenton, NJ, April 10, 2003.

“Sharing High Risks: How Government Can Make Health Insurance Markets More Efficient and More Affordable,” W.E. Upjohn Institute and Western Michigan University Department of Economics Werner Sichel Lecture-Seminar Series on The Economics of Risk, March 2002.

“Rising Health Care Costs and Numbers of People Without Health Insurance,” Council on the Economic Impact of Health System Change, Washington, DC, January 11, 2001.

“Making Health Insurance Affordable,” *Boston Globe*, October 23, 2000, page A19.

“National Proposals to Increase Access to Health Insurance: Partial Solutions,” Keynote Talk at the “Florida Governor’s Health Care Summit: Solutions for the Uninsured,” September 21, 2000.

“How Will Genetic Advances Play Out?” *Boston Globe*, May 18, 2000, page A23.

“The Uninsured and the Need to Restructure Health Insurance,” in a session entitled, “Left, Right, and Center: The Future of the American Health Care System,” 1999 American Medical Association Interim Meeting of the House of Delegates Meeting, December 6, 1999, San Diego, CA.

“Lessons from New Jersey for Increasing Access to Health Insurance,” in a session entitled, “Is There A Fix for Individual Insurance? Lessons from Other States,” 1999 Washington Health Legislative Conference, “Looking Forward to the Future,” December 7, Seattle, WA.

1999 Midland Health Policy Lecture: “Restructuring Health Insurance and Health Insurance Markets to Cover the Uninsured,” Ohio State University, December 1, 1999.

Testimony on New Jersey’s Individual Health Coverage Program’s effects, before the State of Maryland’s Health Care Access and Cost Commission, July 28, 1999.

“What Triggers Beginnings and Endings of Uninsured Spells?,” presented at the Association for Health Services Research Annual Meeting, June 29, 1999.

“Lessons from New Jersey’s Regulations of Its Individual Health Insurance Market,” Agency for Health Care Policy and Research Conference on “The Individual Insurance Market: Performance and Potential,” Atlanta, GA, May 4, 1999.

“Unintended but Predictable Outcomes of Regulations of Insurance Markets,” presented at the Annual Meetings of the American Economics Association, January 1999.

“A Fairer Way to Control Prescription Drug Costs,” *Boston Globe*, December 8, 1998, page A27.

“Can Adverse Selection Be Avoided in a Market for Individual Health Insurance? Evidence from New Jersey,” presented at the Annual Research Meetings of the Association for Policy Analysis and Management, October 1998.

“New Jersey’s Experience with Regulating the Individual Health Insurance Market,” presented at a Forum of the United Hospital Fund, New York, April 16, 1998.

“Health Insurance for Children: Choices with the New State Children’s Health Insurance Programs,” A Dean’s Weekend Symposium on America’s Children: An Endangered Species?, Harvard School of Public Health, March 14, 1998.

“Predictable But Unintended Consequences of New Jersey’s Individual Health Coverage Program,” presented at the Annual Research Meetings of the Association for Public Policy Analysis and Management, November 1997; to Yale University School of Public Health RWJ Health Policy Scholar Program Seminar, January 1998; to Stanford University School of Medicine’s Department of Health Research and Policy, February 1998; and to the Harvard-Boston University-MIT Health Economics Seminar, March 1998.

Chaired a Mini-Plenary Session on Long-Term Restructuring of Medicare at the Annual Research Meetings of the Association for Public Policy Analysis and Management, November 1997.

Keynote Presentation at the Rochester (NY) Health Commission's Forum on Community Rating, October 22, 1997 (invited by Charles Phelps).

"Effects of New Jersey's Individual Health Coverage Program," presented at the University of Michigan School of Public Health RWJ Health Policy Scholar Program Seminar, April 3, 1997.

"Medicare Restructuring: Move to a Catastrophic Plan," presented at the Annual Meetings of the American Economics Association, January 1997.

Organized and Chaired the Harvard School of Public Health Grand Rounds; "The Future of Medicare: Impact of Reform Proposals," March 6, 1997.

"What is the Future of Medicaid's Eligibility Expansions for Pregnant Women?", presented at the Annual Research Meetings of the Association for Public Policy Analysis and Management, November 2, 1997.

"The Real World of Policy Making: What Lessons Can We Learn?", presented at the Robert Wood Johnson Foundation Conference on Research and Evaluation, Princeton, June 26-27, 1996.

"Economic Principles and Health Care Reform," Swarthmore College Economics Department Campus Forum on Economics and Public Policy, November 1995.

"Information States Need to Have to Estimate the Costs of Programs for the Uninsured," Harvard School of Public Health Conference on State Health Care Reform, May 4, 1995.

"Managed Care Organizations' Incentives for Physicians to be Cost Conscious," presented at the Annual Meetings of the American Economics Association, Washington, DC, January 7, 1995.

"Projecting Likely Economic Consequences or Reading Tea Leaves?", University of Michigan Forum on Health Policy Reform, November 19, 1994.

"Market-Oriented Health Care: Prospects and Consequences," Federal Reserve Bank of Boston Conference on the "On-Going Revolution in Health Care: What It Means for the New England Economy," May 3, 1994.

"Subsidizing Insurance for the Uninsured," presented to the Clinical Research Meeting of the Association of American Physicians, April 1994.

"Structuring Subsidies to Achieve Universal Health Insurance Coverage," presented at the Eastern Economics Association Annual Meetings, March 1994.

Testimony on People Without Health Insurance and Why the Number Is Growing, before the Subcommittee on Health of the Committee on Ways and Means, U.S. House of Representatives, January 26, 1993.

Discussant for Session "Out-of-Pocket Health Care Expenditures" at the Annual Meetings of the American Economics Association, January 6, 1993; and Discussant and Chair for Session "Issues in Health Economics" at the Annual Meetings of the American Economics Association, January 5, 1993.

Discussant of "Reform of Health Care for the Poor" by Barbara Wolfe at the Institute for Research on Poverty Conference on "Poverty and Public Policy: What Do We Know? What Should We Do?", May 1992.

“Experimenting with ‘Pay or Play’ Proposals As An Interim Phase of Developing National Health Insurance,” presented at the Cato Institute Conference on the Regulation of Medical Care, May 1, 1992.

“Characteristics that Cause A Spell Without Health Insurance to End,” (K. Swartz, J. Marcotte and T.D. McBride), presented at the Annual Meetings of the American Economics Association, January 5, 1992.

Planned and Chaired Roundtable on “How Might We Manage Physician Payments Under A National Health Insurance Program?” at the Annual Meetings of the Association for public Policy Analysis and Management, October 25, 1991.

Testimony on Why Mandating Employer Provided Health Insurance Is Not A Good Way to Achieve Universal Health Insurance in the U.S. before the Committee on Government Operations, U.S. House of Representatives, June 18, 1991.

Testimony on the Effects of the 1990-91 Recession on the Uninsured before the Subcommittee on Health of the Committee on Ways and Means, U.S. House of Representatives, March 21, 1991.

### **Book Reviews**

The New Medicine and The Old Ethics, by A.R. Jonsen, Harvard University Press, Cambridge, 1990, for Journal of Policy Analysis and Management, Vol. 11, No. 2 (Spring 1992).

Health Policies and Black Americans, edited by D.P. Willis, Transaction Publishers, New Brunswick, N.J., 1989, for Journal of Health Politics, Policy and Law, Vol. 15, No. 2 (Summer 1990), pp. 445-449.

Health Care in America, edited by H.E. Frech III, Pacific Research Institute for Public Policy, San Francisco, 1988, and Worse than the Disease: Pitfalls of Medical Progress, by D.B. Dutton, Cambridge University Press, New York, 1988, for Journal of Policy Analysis and Management, Vol. 9, No. 1 (Winter 1990).

Medicare Policy, by K. Davis and D. Rowland, Johns Hopkins University Press, Baltimore, 1985, for Journal of Health Politics, Policy and Law, Vol. 12, No. 1 (Spring 1987), pp. 189-192.

Is Prevention Better Than Cure?, by L. Russell, The Brookings Institution, Washington, D.C., 1986; The Health Policy Agenda, edited by M. Ein Lewin, American Enterprise Institute, Washington, D.C., 1985; and The End of an Illusion, edited by J. de Kervasdoue, J. Kimberly, and V. Rodwin, University of California Press, Berkeley and Los Angeles, 1984, for Journal of Policy Analysis and Management, Vol. 6, No. 1 (Fall 1986), pp. 114-117.

Women and the Mathematical Mystique, edited by L. Fox, L. Brody, and D. Tobin, The Johns Hopkins University Press, Baltimore, 1980, for The Physics Teacher, March, 1981, p. 208.

Women in the Labor Market, edited by C. Lloyd, E. Andrews and C. Gilroy, Columbia University Press, New York, 1979, for Women and Politics, Vol. 1, No. 3 (Fall 1980), pp. 75-78.

**Personal Information**

Married to Frank Levy

Two children (29 and 26 years old)