

Economic Research Initiative on the Uninsured

An RWJF national program

SUMMARY

In 2000, the Robert Wood Johnson Foundation (RWJF) launched the national program *Research Initiative on Health Insurance*, publicly known as the *Economic Research Initiative on the Uninsured* (the initiative). RWJF designed the initiative to generate ideas and engage new researchers in efforts to increase understanding of the relationships among labor markets, health care markets and health insurance coverage.

To achieve this goal, the initiative:

- Reached out to new economists and economists whose research had not traditionally focused on health and provided them with information to shorten their learning curve
- Funded health and nonhealth economists to conduct original research
- Provided structured settings in which funded researchers and others shared ideas
- Disseminated findings to policy-makers

Key Results

- The initiative funded more than 60 scientific studies involving more than 100
 researchers from more than 30 institutions. Working papers or articles from virtually
 all of these studies are included in the Funded Research section of the program's
 website. Study areas included:
 - costs of health insurance
 - demand for health insurance
 - employment-based coverage
 - labor markets

- near-elderly population
- vulnerable populations
- welfare, Medicaid and the Children's Health Insurance Program (CHIP)
- As of August 2008, researchers funded by the initiative had produced a book, two book chapters, more than 40 articles in peer-reviewed journals and about 60 conference and seminar presentations.

- The initiative produced and disseminated products that translated scientific findings for broader audiences. These short summaries include:
 - Thirteen Research Highlights that provide up-to-date research on topics
 - Seventeen Research Findings that summarize a study's findings, methods, limitations and implications
 - Eight Short Takes describing topical issues and aimed at the media
- The initiative hosted nine research conferences, as well as several special events: a conference for policy-makers and journalists, a book release event and a webinar. Each event was attended by between 60 and 65 people; the webinar had 80 attendees.

Program Management

The University of Michigan School of Public Health served as the national program office for the initiative.

Funding

RWJF's Board of Trustees authorized up to \$10 million for the initiative in October 2000.

THE PROBLEM

In 2000, 38.4 million Americans (14 percent of all Americans) lacked health insurance, according to data from the U.S. Census Bureau. By 2006, 47 million, or 15.8 percent of Americans, did not have insurance. Lack of insurance has serious consequences for health and well-being. Uninsured people often delay getting needed medical care, with sometimes dire consequences for their health and well-being, and encounter financial difficulties paying their medical bills.

Almost 60 percent of people with health insurance obtain coverage through their employers. By 2006, 47 million Americans were uninsured. Yet, 22 million of the uninsured people were full-time workers, and 5.6 million were part-time workers. Therefore, issues of health coverage are closely tied to decisions about work, according to Catherine G. McLaughlin, Ph.D., a health economist and professor at the University of Michigan. Employment-based health insurance also has implications for wage levels, job mobility and hiring decisions.

According to David C. Colby, Ph.D., RWJF's Vice President for Research and Evaluation, "The federal government was not funding much research on coverage and economics, so this area of study was not attracting many researchers. Moreover, we were seeking new ideas. Economists studying coverage had been asking the same questions and looking through the same framework for some time. I thought the field needed a

'creative jolt' and we thought we could get one by making the study of health and employment attractive to new people."

McLaughlin agrees. "We wanted to bring in new perspectives and new thinking about health economics. We knew that economists had developed good research and methodological skills in a variety of areas, and we wanted them to apply those skills to health issues."

CONTEXT

For more than 30 years, RWJF has been concerned about Americans' lack of access to affordable and stable health care coverage. RWJF has funded studies, demonstration projects and human capital development programs about this problem. For example:

- RWJF created Changes in Health Care Financing and Organization (HCFO) in 1989.
 As of 2009, HCFO continues to fund research on the financing and organization of health care. See Program Results on HCFO.
- RWJF supported reports released by the Institute of Medicine between 2001 and 2004 that analyzed the consequences of being uninsured.
- RWJF established the *Center for Studying Health Systems Change*. The center has been tracking changes in the way health care has been delivered since 1995.
- RWJF supported AcademyHealth, a Washington-based health policy research center
 that helps states develop plans to expand health insurance and conduct research on
 state-level health insurance.
- In 1997, Congress funded the Children's Health Insurance Program with the aim of providing health insurance coverage to children who were not eligible for other programs. That year, RWJF created *Covering Kids*® (see Program Results). In 2001, RWJF reshaped the program and renamed it *Covering Kids and Families*®, reflecting the Foundation's commitment to help states cover parents and other adults who work in jobs that do not provide health coverage for them or their children.
- Through a series of *State Coverage Initiatives*, RWJF assisted states in developing and implementing policies that made health care insurance more available and affordable to low-income residents.
- RWJF also created *State Solutions: An Initiative to Improve Enrollment in Medicare Savings Programs*, a national program to maximize enrollment in Medicaid, Medicare and other health insurance programs. See Program Results.
- *The Access Project* worked to improve health and health care access beginning in 1998, with support from RWJF and others. See Program Results.

• In 1991, RWJF established the *Robert Wood Johnson Foundation Scholars in Health Policy Research Program* to produce the next generation of creative thinkers and problem solvers in health policy. Under this program, recent graduates of doctoral programs in economics, political science and sociology spend two years at Harvard University, the University of California, Berkeley and University of California, San Francisco (with the home at Berkeley) or the University of Michigan conducting research in health policy. See Program Results.

For a description of RWJF's approach to increasing coverage as of 2009, Coverage: Our strategy.

PROGRAM DESIGN

In October 2000, the RWJF Board of Trustees authorized up to \$10 million for a three-year program RWJF named the Research Initiative on Health Insurance but which is publicly known as the *Economic Research Initiative on the Uninsured* (the initiative).

The overarching goal of the initiative was to increase understanding of the interactions among labor markets, health care markets and health insurance coverage. It aimed to achieve this goal by:

- Expanding existing knowledge by collecting and cataloguing relevant research studies
- Involving and funding economists not traditionally focused on health insurance
- Engaging economists in conducting original research
- Providing opportunities for researchers to share ideas and learn from one another
- Disseminating findings to policy-makers in order to affect policy decisions

THE PROGRAM

Program Management

National Program Office

RWJF established a national program office at the University of Michigan School of Public Health. Catherine G. McLaughlin, Ph.D., directed the program. McLaughlin also directed the University of Michigan site of RWJF's *Scholars in Health Policy Research* national program and the evaluation of RWJF's *Communities in Charge* national program.

McLaughlin established and chaired two committees to guide the initiative.

- The Oversight Committee included representatives from departments of health policy, public policy and economics at the University of Michigan and other universities. The committee established goals and policies of the initiative and coordinated initiative activities with other RWJF programs.
- The Research Committee included researchers from health policy, economics, survey
 research and other departments at the University of Michigan and other institutions.
 This committee served as a scientific review body, approved overall research
 priorities and reviewed and approved individual proposals for funds.

McLaughlin also convened a bipartisan, off-the-record, policy advisory panel, chaired by Chip Kahn, president of the Federation of American Hospitals, an advocacy group representing for-profit hospitals.

McLaughlin wanted this group of 15 Washington insiders to generate ideas for research topics that would be useful to policy-makers and help move research findings into the political and policy-making environment. To ensure free and open dialogue across partisan political and philosophical lines, she and Kahn promised members that their names and ideas would not be made public.

Communications

RWJF allocated \$515,000 of the program's \$10 million authorization for communication and dissemination activities. In 2001, RWJF selected GYMR Public Relations, a Washington-based communications firm, to direct these efforts in collaboration with staff from Burness Communications, under a subcontract. Burness is a Washington-based firm that provides strategic advice and editorial assistance to several RWJF programs.

When the RWJF communications grant to GYMR ended in 2003, McLaughlin contracted directly with Peter Garrett (formerly of GYMR), who—working with Janet Firshein at Burness Communications and independent writer Christopher Gearon—continued developing and implementing communications strategies for the program.

Communications activities included:

- Organizing press briefings
- Arranging for meetings of national program staff with staff from federal agencies, congressional committees and organizations with a stake in health insurance coverage such as the American Hospital Association, the Health Insurance Association of America and the Washington Business Group on Health
- Drafting issue briefs, op-ed articles and media advisories
- Helping national program staff and University of Michigan website development staff establish a website for the program

Communications consultants also provided strategic and logistical support for meetings of the policy advisory panel and three special events (a conference for policy-makers and journalists, a book release event and a webinar—see Special Events below for details).

See Communications Results for information about the products of these activities.

The Planning Phase

RWJF provided a planning grant to the University of Michigan to develop the initiative and prepare for program operations. During the planning phase, which ran from June through September 2000, McLaughlin and colleagues:

- Appointed members to the oversight and research committees.
- Began a review of health and economics literatures.
- Started work on a database of articles, reports and other papers. They used the
 database to identify gaps in knowledge and, therefore, possible priority areas for the
 initiative.
- Prepared and submitted to RWJF the proposal for the operations phase of the program.

Planning for the program was completed by September 2000, but RWJF did not approve implementation funding until March 2001. With permission from RWJF, McLaughlin began program implementation in October 2000 using funds remaining from the planning period.

The Implementation Phase

The initiative featured three interrelated components: involving new researchers, funding scientific studies and convening conferences and events.

Involving New Researchers

The initiative aimed to involve applied economists who were interested in policy research but had not previously focused on health or health insurance policy. To support these economists and shorten their learning curves, project staff:

- Commissioned critical syntheses of existing research. See Commissioned Papers below for list of papers with links.
- Continuously updated the database of literature begun during the planning phase to include relevant articles, reports, issue briefs and testimony published between 1990 and 2007. The database provided a starting point for researchers new to health economics. See Database Tools below for description and link.

Compiled a data directory of publicly available data sets that describes what is
included in each data set, sample sizes and other information. See Database Tools
below for description and link.

Funding Research Studies

From December 2001 to February 2004, the initiative issued several solicitations for proposals:

- Three general open solicitations
- One open solicitation seeking studies focused on vulnerable populations: low-income people, minorities, immigrants and people with mental health problems
- One limited solicitation targeted researchers who participated in the initiative's July 2001 research agenda-setting conference

Grants averaged about \$100,000 and generally ran from one to two years.

The program also funded six small studies conducted by University of Michigan faculty and doctoral students.

Some 20 studies were funded in 2001, 13 in 2002 and 24 in 2003. Studies fell into the following areas, with some studies falling into more than one area:

- costs of health insurance
- demand for health insurance
- employment-based coverage
- labor markets
- near-elderly population
- vulnerable populations
- welfare, Medicaid and the Children's Health Insurance Program (CHIP)

See the Funded Research section of the initiative's website for a list of funded authors and studies and see Research Results below for a description of these categories and examples of funded studies under each category.

See the Appendix for a list of funded researchers.

Convening Conferences and Events

The initiative convened seven annual research conferences and two special research conferences (a total of nine Ann Arbor Research Conferences) and three special events (a

conference for policy-makers and journalists, a book release event and a webinar—see Special Events below for details).

Ann Arbor Research Conferences. About 60 researchers attended each annual research conference. The 2001 to 2005 conferences featured papers that originated from initiative-funded research projects. The 2006 and 2007 conferences featured papers selected through a competitive call for abstracts from researchers not funded through the initiative.

A salient feature of the conferences was the attention paid to fostering debate among people with disparate views. Funded researchers presented their papers and prominent researchers, often with different backgrounds or orientations, reacted to them. By design, the conferences included both experienced economists and economists just starting out in their careers.

Annual conference topics were:

- Research Agenda Setting—What We Know and What We Don't Know: July 2001
- Expanding the Dialogue on the Uninsured: July 2002
- Coverage Dynamics and the Uninsured: July 2003
- Consumer Preferences and Coverage Choices: July 2004
- School, Work, Retirement: Coverage Impacts Across the Lifespan: July 2005
- Tax, Regulate, Spend: Policy Impacts on Health Insurance: July 2006
- Coverage: For Richer, For Poorer, In Sickness and In Health: July 2007

The special research conferences covered topics that project proposals did not fully address: coverage for vulnerable groups such as racial and ethnic minorities and immigrants and factors that influence changes in health coverage status. Those conferences were:

- Vulnerable Populations: October 2004
- Health Insurance Coverage: To Have and To Hold, In Sickness and In Health?: September 2006

Special Events

The initiative sponsored three special events aimed at making findings from the studies accessible to wider audiences. The special events were:

• Employer-Sponsored Health Insurance: Research to Inform the Future, held in Washington in December 2002. The Henry J. Kaiser Foundation and the

Commonwealth Fund co-sponsored the event. More than 40 congressional staff, policy experts, journalists and researchers attended.

- ERIU Book Release Event held in Washington in February 2004. This event publicized release of *Health Policy and the Uninsured*, a book commissioned by the initiative.
- How Has the Health Reform Landscape Changed since 1994?, a webinar held in June 2008, co-sponsored by RWJF and the initiative. The webinar featured a discussion with several health researchers, economists and leaders.

OVERALL PROGRAM RESULTS

The initiative funded more than 60 projects and papers involving more than 100 researchers from more than 30 institutions. It also hosted 12 conferences or special events attended by more than 200 participants. As of August 2008, researchers funded by the initiative had produced a book, two book chapters, more than 40 articles in peer-reviewed journals and about 60 conference and seminar presentations.

Research Results

The program funded 57 studies and ten commissioned papers. See the Funded Research section of the initiative's website and the Bibliography of this report for more information.

Funded Studies

Studies conducted by individual researchers formed the core of the initiative. These studies informed the thinking of both experienced and emerging economists. Two examples illustrate the range of researchers and research funded by the initiative:

- Alan C. Monheit, Ph.D., had a distinguished career as an economics professor and researcher before receiving funds to study factors influencing workers decisions whether to enroll in health care programs. See Monheit's Grantee Profile to learn more about these factors.
- Kosali I. Simon, Ph.D., arrived at Cornell University in 2001, shortly after receiving her doctorate. Support from the initiative allowed her to analyze macroeconomic influences on health coverage and helped launch her career. See Simon's Grantee Profile to read about her work.

Funded studies (which may all be found at the initiative's website) addressed questions in the following topic areas:

- Costs of Health Insurance: How do unemployment rates affect health insurance? Why
 do insurance costs continue to rise? What are the economic costs of being uninsured?
 Examples of funded studies include:
 - "Rising Health Care Costs and the Decline in Insurance Coverage," by Michael Chernew, David Cutler and Patricia Keenan
 - "Why Did Employee Health Contributions Rise?" by Jonathan Gruber and Robin McKnight
- Demand for Health Insurance: What factors influence decisions to obtain health insurance? Examples of funded studies include:
 - "Health Insurance Enrollment Decisions: Understanding the Role of Preferences for Coverage," by Alan C. Monheit and Jessica Primoff Vistnes
 - "Health Insurance and Labor Market Outcomes: Joint Decision-Making Within Households," by Anne Beeson Royalty and Jean M. Abraham
- Employment-Based Coverage: What impact do factors such as the macroeconomy, premiums and subsidies have on insurance coverage? Examples of funded studies include:
 - "The Impact of Macroeconomic Conditions on the Health Insurance Coverage of Americans," by John Cawley and Kosali Simon
 - "Employer-Based Health Insurance and Worker Skills," by Nan L. Maxwell and Lynn Paringer
- Labor Markets: How do labor markets and labor supply affect health insurance coverage? Examples of funded studies include:
 - "Welfare Reform, Labor Supply and Health Insurance in the Immigrant Population," by George Borjas
 - "Where Do the Sick Go? Health Insurance and Enrollment in Small and Large Firms," by Kanika Kapur, Susan Marquis and Jose Escarce
- Near Elderly Population: How do factors such as widowhood, transition from work to retirement or changes in Medicare affect health insurance among people as they near retirement? Examples of funded studies include:
 - "The Value of the Medicare Benefit for Social Security Disability Insurance Recipients and Applicants," by Jay Bhattacharya and Michael Schoenbaum
 - "Health Status, Insurance, and Expenditures in the Transition From Work to Retirement," by John Rust, Hugo Benitez-Silva and Moshe Buchinsky

- Vulnerable Populations: What influences coverage for people who are poor, immigrants, racial or ethnic minorities and people with chronic mental illness? Examples of funded studies include:
 - "Is Welfare Reform Responsible for Low-Skilled Women's Declining Health Insurance Coverage in the 1990s?" by Thomas DeLeire, Judith Devine and Helen Levy
 - "The Effects of Worker, Firm, and Market Characteristics on Access to Employer Sponsored Health Insurance," by Jennifer Haas and Katherine Swartz
- Welfare, Medicaid, and CHIP: What are the impacts of these public programs on individuals, firms and markets? Examples of funded studies include:
 - "The Impact of State CHIP Programs on Early Childhood Health Insurance Coverage, Utilization, and Outcomes," by Julianne Cullen, Philip DeCicca and Craig Volden. (See also the Grantee Profile of Julianne Cullen, which describes her work as a *Robert Wood Johnson Scholar in Health Policy Research*.)
 - "The Effect Of A Health Care Visit On Transitions To Medicaid Or SCHIP Among Uninsured, Low-Income Children," by Mary Harrington

Commissioned Papers

The program commissioned 10 papers to provide background for new economists and to address issues frequently overlooked in health economics research.

The first six commissioned papers—prepared to provide background information for researchers new to the health field—were released in a book titled *Health Policy and the Uninsured*, published by the Urban Institute in 2004. These also appear in the Funded Research section of the initiative's website:

- "Counting and Characterizing the Uninsured," by Pamela Farley Short
- "Why Are So Many Americans Uninsured?" by Linda J. Blumberg and Len M. Nichols
- "Health Insurance, Labor Supply and Job Mobility: A Critical Review of the Literature," by Jonathan Gruber and Brigitte C. Madrian
- "What do We Really Know About Whether Health Insurance Affects Health?" by Helen Levy and David Meltzer
- "Health Insurance and Vulnerable Populations," by Harold Pollack and Karl Kronebusch
- "Six Challenges in Modeling Health Insurance Coverage: Gaps in the Literature", by Michael Chernew and Richard A. Hirth

Four additional commissioned papers were published in the summer 2009 issue of *Inquiry*:

- "Employer-Sponsored Health Insurance and the Promise of Health Insurance Reform," by Thomas C. Buchmueller and Alan C. Monheit
- "Mandates and the Affordability of Health Care," by Sherry Glied
- "Risk Selection and Risk Adjustment: Improving Insurance in the Individual and Small Group Markets," by Katherine Baicker and William H. Dow
- "Beneficial Moral Hazard and the Theory of the Second Best," by Kevin D. Frick and Michael E. Chernew

Database Tools

The program produced two database tools aimed at providing background information and resources for funded researchers and others; both are available at the initiative's website:

- The Health Insurance Literature Database includes articles and working papers published since 1990. Researchers can access the database by author, year, title, keywords, statistical method and data source used.
- The Data Set Directory provides information about publicly available datasets. For each data set, it describes the kinds of data collected, ways to access the data and descriptive statistics of key variables regarding health insurance status, health status and labor market participation.

Communications Results

Project staff and communications consultants created and disseminated several products that translated research findings for broader audiences, available at the initiative's website. These included:

- Some 13 Research Highlights that provide up-to-date research on selected topics. In two pages, the Highlights summarize The Problem, list related facts and in most cases provide a "Q and A" with the author. Research Highlights cover topics such as:
 - "Decline in Private Coverage Drives Uninsured Rate for Less-Skilled Women"
 - "Job Churning's Impact on Workplace Health Insurance"
 - "Jobs Lacking Coverage Biggest Reason for Immigrants' Low Insured Rates"
- Some 17 Research Findings that provide a short summary of a study's findings, methodology, limitations and implications. Research Findings cover topics such as:
 - "Coverage Rates Increased for Immigrants After Welfare Reform"

- "Offers, Not Take Up, Determine Health Insurance Gap Between Immigrant and Native Workers"
- "Macroeconomic Influence on Health Insurance"
- Fast Facts Tables that provide information about subsets of the population drawn from three data sources: the Current Population Survey (CPS), the Medical Expenditure Panel Survey (MEPS) and the Survey of Income and Program Participation (SIPP).
- Eight Short Takes that provide a short perspective on topical issues related to health insurance and the uninsured. The Short Takes are aimed at media audiences and include responses to questions such as:
 - How would a minimum wage increase affect health insurance coverage?
 - Costco gives its employees more generous health insurance coverage than Wal-Mart. How can Costco do this when its competitors do not? Is this a problem?
 - Who pays for employment-based health insurance?
- Two Interview resources:
 - A "Q and A with the Author" with 11 funded researchers
 - "On My Mind: Conversations with Economists" with 18 researchers
- The initiative's website includes summaries or full texts of funded studies, a biosketch
 of funded researchers and access to full texts of Research Highlights, Research
 Findings, Working Papers, Fast Facts Tables, Short Takes, Interviews and Database
 Tools. The website also includes conference agendas, participants and summaries of
 papers.

SIGNIFICANCE TO THE FIELD

Determining the long-term impact of the initiative will prove challenging. According to the initiative's RWJF Program Officer Brian Quinn, Ph.D., "They did involve economists who had not historically thought about health—labor economists who, as a result of the initiative, turned to health issues." Kosali I. Simon, Ph.D., a recent graduate and one of the funded researchers agrees: "What the initiative did was really good for the community of scholars studying health insurance. I grew up in ERIU."

The program recruited several principal investigators who were new to the issue of health insurance coverage. Several of those investigators hired doctoral students to provide research assistance, thereby expanding the pool of trained economists with an interest in this area.

According to RWJF's David Colby: "In terms of involving a broader group of people, this program did that. In terms of whether the program changed the field [of health economics], I think we need a longer view before we will know."

LESSONS LEARNED

- 1. Concentrate on funding high quality research conducted by unbiased, well-regarded economists and ensure that the research is fully discussed and vetted. This level of rigor is required to make contributions to what is known rather than what is feared or wished for. (Program Director)
- 2. Involve people who understand the policy-making process and who will press researchers and help them communicate their work to a broader audience. This translation is important in answering the "so what" question after research is completed. (Program Director)
- 3. Start working early with a good public relations firm, smart website developers and excellent copy editors. These capacities are essential to developing products that are useful to nonacademic audiences. (Program Director)
- 4. Think creatively and broadly about using a wide range of communications tools to reach a variety of audiences. Program staff included additional, short compilations of data and other resources on the program's website to attract noneconomists. As it turned out, economists also used these materials in the classroom, thereby extending their reach and useful life. (Program Director)
- 5. Invest time and effort in designing research conferences in order to make the best use of the time and resources involved. Program Director Catherine McLaughlin used annual meetings both to advance the initiative's larger focus on involving new researchers and to maximize learning from specific research projects.
 - To advance the larger goal of the initiative, McLaughlin deliberately selected participants who would represent diverse perspectives: new and experienced economists, health and nonhealth economists, political scientists and women and minorities.
 - To maximize learning from specific research projects, McLaughlin required funded researchers to present at conferences as a condition of receiving funds, structured the agendas to include eminent researchers as moderators and discussants and built in time for informal discussion and debate.

Alan Monheit, Ph.D., a prominent researcher who completed two papers for the initiative, said: "I thought the meetings were terrific. There was a mix of accomplished researchers and researchers new to the field, so we were able to hear from both perspectives. We also heard from researchers who had not necessarily worked in the areas of health, insurance or health reform. They had a different perspective and brought different tools to the research." (Program Director, RWJF

Program Officer Colby, RWJF Program Officer Quinn, Researcher Monheit, Researcher Simon)

- 6. Take steps to ensure that people from diverse backgrounds, disciplines and experiences are actively engaged in analyzing important issues. Define 'diversity' broadly. This means including new as well as experienced researchers, researchers from other disciplines including policy research, researchers from a range of universities, women and racial and ethnic minorities. Be sure that everyone has opportunities to present their ideas and receive feedback. (Program Director, RWJF Program Officer Colby, Researcher Simon)
- 7. Manage programs carefully to extend their duration and maximize their reach. The initiative was authorized for up to three years but operated for almost eight years within RWJF's original budget allocation. McLaughlin used program resources wisely and prudently by hiring competent people, holding funded researchers to deadlines and effectively using the resources of the oversight and research committees. (RWJF Program Officer Colby, RWJF Program Officer Quinn)

AFTERWARD

The *Economic Research Initiative on the Uninsured* national program ended in August 2008. As of fall 2009, many researchers continue research initiated during the program.

Researchers Hanming Fang, Ph.D., Michael P. Keane and Dan Silverman received the 2009 Arrow Prize in Economics for their paper "Sources of Advantageous Selection: Evidence From the Medigap Insurance Market." The Arrow Prize recognizes two papers each year that make an outstanding contribution to economics.

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APPENDIX

Funded Researchers

(Current as of the time of the grant; provided by the grantee organization; not verified by RWJF.)

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2nd Annual Ann Arbor Summer Research Conference: "Expanding the Dialogue on the Uninsured," July 8–10, 2002, Ann Arbor, MI. Nearly 55 invited participants attended from 22 different education institutions or research organizations. Two sessions, seven papers that came from projects. Conference proceedings are available online.

"Employer-Sponsored Health Insurance: Research to Inform the Future," December 6, 2002, Washington. Jointly sponsored with the Henry J. Kaiser Foundation and the Commonwealth Fund. Conference brought together over 40 Congressional staff, public and private sector policy experts, journalists and health policy researchers to discuss emerging trends in employment-based coverage. Five papers were presented as focal points for discussion. The papers are available online.

3rd Annual Ann Arbor Summer Research Conference: "Coverage Dynamics and the Uninsured," July 13–15, 2003, Ann Arbor, MI. Attended by about 60 participants representing 23 different education institutions or research organizations. Three sessions, 10 paper presentations and a meeting of the ERIU Oversight and Research Committees. Limited proceedings available online.

4th Annual Ann Arbor Summer Research Conference: "Consumer Preferences and Coverage Choices," July 18–20, 2004, Ann Arbor, MI. Attended by about 60 participants representing 24 different education institutions or research organizations. Two sessions, eight paper presentations and a meeting of the ERIU Oversight and Research Committees. Limited proceedings available online.

"Vulnerable Populations Research Conference," October 22, 2004, Ann Arbor, MI. Attended by about 40 participants representing 19 different education institutions or research organizations. Three sessions, 10 paper presentations, and a meeting of the ERIU Oversight and Research Committees. Limited proceedings available online.

5th Annual Ann Arbor Research Conference: "School, Work, Retirement: Coverage Impacts Across the Lifespan," July 7–8, 2005, Ann Arbor, MI. Attended by more than 50 participants representing 25 different education institutions or research organizations. Three sessions and eight paper presentations. Limited proceedings available online.

6th Annual Ann Arbor Summer Research Conference: "Tax, Regulate, Spend: Policy Impacts on Health Insurance," July 17–18, 2006, Ann Arbor, MI. Attended by about 60 participants representing nearly 30 different education institutions and research organizations. Eight papers based on research not funded by ERIU were presented. Conference proceedings available online.

"Health Insurance Coverage: To Have and To Hold, In Sickness and In Health?" September 7–8, 2006, Ann Arbor, MI. Special conference focusing on coverage transitions. Eight papers were presented: Five represented original research by ERIU staff and three papers were selected from the call for papers for the July 2006 Research Conference. Nearly 25 researches attended this conference. Conference proceedings available online.

7th Annual Ann Arbor Summer Research Conference: "Coverage: For Richer, For Poorer, In Sickness and In Health," June 28–29, 2007, Ann Arbor, MI. Attended by approximately 55 participants representing nearly 25 different education institutions and research organizations. Eight papers based on research not funded by ERIU were presented and discussed. Conference proceedings available online.

Presentations and Testimony

Helen Levy, "Employer Health Insurance Mandates and the Risk of Unemployment," at the American Society of Health Economists (ASHE), June 22–25, 2008, Duke University, Durham NC. Abstract available online.

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Helen Levy, "The Price of Independence: The Economics of Early Adulthood," to members of the MacArthur Foundation Network on the Transition to Adulthood, January 2007, University of Pennsylvania, Philadelphia. Abstract available online.

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Judith Levine, Thomas DeLeire and Helen Levy "Is Welfare Reform Responsible for Low-Skilled Women's Declining Health Insurance Coverage in the 1990s?" at the Population Association of America Annual Meeting, March 31–April 2, 2005, Philadelphia. Paper available online.

Catherine McLaughlin. Led a panel of ERIU staff at the University of Michigan Media Fellowship Workshop for Journalists, September 8–10, 2004, Ann Arbor, MI. ERIU presented on Thursday, September 9, 2004. Helen Levy, Mike Chernew and Hanns Kuttner accompanied McLaughlin speaking on the current research of ERIU.

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John Cawley and Kosali I. Simon, "The Impact of Economic Recession on the Health Insurance Coverage of Americans," at the Annual Association for Public Policy Analysis and Management Meetings, November 7–9, 2002. Abstract available online (scroll down to number 2).

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www.rwjf-eriu.org. "Economic Research Initiative on the Uninsured" includes an overview of the initiative and a list of funded researchers and funded studies. The website also includes the text of Working Papers, Questions and Answers With the Authors, Research Highlights, Research Findings, Fast Facts, Short Takes, Conversations With Economists and complete information regarding the agendas, presenters and papers presented at the sponsored conferences. The Robert Wood Johnson Foundation took over the website in August 2008.

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