



16693164

**United States. Board of Engineers for  
Rivers and Harbors**



**16693164:**

**United States Government Annual Report** ,1987     Lake Series United States. Board of Engineers for Rivers and Harbors,1951     Annual Report of the Chief of Engineers, U.S. Army United States. Army. Corps of Engineers,1948     **The Crooked and Narrow Streets of Boston** Annie Haven Thwing,1920     **Injury Prevention for Children and Adolescents** Karen DeSafey Liller,2006     The Crooked & Narrow Streets of the Town of Boston 1630-1822 Annie Haven Thwing,1920     **Essays on Insurance and Taxation** Marika Ilona Cabral,2011 This dissertation consists of four distinct essays In an essay entitled Claim Timing and Ex Post Adverse Selection Evidence from Dental Insurance I explore the impact of strategic timing on insurance market allocations If people can delay a claim just long enough to buy more insurance coverage in anticipation of it severe adverse selection may result and in extreme cases this can lead to the complete unraveling of an insurance market I study these forces by analyzing dental treatments and insurance with the goal of understanding insurance in the market for dental care and also revealing lessons that apply to insurance markets more broadly Using rich claim level data from a large firm my analysis reveals that the strategic delay of treatment and the associated adverse selection may be an important factor in explaining why so few people have dental coverage in the US and why typical dental insurance contracts provide so little insurance More generally my results suggest that insurance products without contract features designed to limit coverage for strategically delayed costs e g open enrollment periods pricing pre existing conditions may generate unraveling An essay entitled The Hated Property Tax Salience Tax Rates and Tax Revolts with Caroline Hoxby explores the relationship between the salience of the property tax and observed property tax rates We hypothesize that high salience explains the unpopularity of the property tax the level of the property tax and prevalence of property tax revolts To identify variation in the salience of the property tax over local jurisdictions and over time we exploit conditionally random variation in tax escrow a method of paying the property tax that makes it much less salient We find that areas in which the property tax is less salient are areas in which property taxes are higher and property tax revolts are less likely to occur In an essay entitled Private Coverage and Public Costs Identifying the Effect of Private Supplemental Insurance on Medicare Spending with Neale Mahoney we explore the impact of private supplemental insurance on Medicare spending Private supplemental insurance to fill the gaps of Medicare known as Medigap is very popular We estimate the impact of this supplemental insurance on total medical spending using an instrumental variables strategy that leverages discontinuities in Medigap premiums at state boundaries Our estimates suggest that Medigap increases medical spending by 57 percent or about 40 percent more than previous estimates suggest Back of the envelope calculations indicate that a 20 percent tax on premiums would generate combined revenue and savings of 6.2 percent of Medicare baseline costs An essay entitled The Effect of Insurance Coverage on Preventive Care with Mark Cullen explores the effect of insurance coverage on preventive care utilization Using health insurance claims data from a large company this paper examines the implementation

of an insurance benefit design which differentially increased the marginal price of curative care non preventive care while decreasing the marginal price of prevention We examine the effect of the differential price change on the use of preventive procedures We reveal evidence consistent with an important negative cross price effect that is increases in the price of curative care can depress preventive care utilization

**Stage 2 Environmental Impact Report**, 1993 *Essays in Public Finance and Industrial Organization* Neale Ashok Mahoney, 2011 This dissertation has four chapters The first three chapters examine health insurance markets in the U S focusing in particular on contexts where there are important interactions between health insurance plans The fourth chapter is on the U S budget examining the implications of annual budget cycles on the quantity and quality of end of year spending Chapter 1 entitled Bankruptcy as Implicit Health Insurance examines the interaction between health insurance and the implicit insurance that people have because they can file or threaten to file for bankruptcy With a simple model that captures key institutional features I demonstrate that the financial risk from medical shocks is capped by the assets that could be seized in bankruptcy For households with modest seizable assets this implicit bankruptcy insurance can crowd out conventional health insurance I test these predictions using variation in the state laws that specify the type and level of assets that can be seized in bankruptcy Because of the differing laws people who have the same assets and receive the same medical care face different losses in bankruptcy Exploiting the variation in seizable assets that is orthogonal to wealth and other household characteristics I show that households with fewer seizable assets are more likely to be uninsured This finding is consistent with another uninsured households with fewer seizable assets end up making lower out of pocket medical payments The estimates suggest that if the laws of the least debtor friendly state of Delaware were applied nationally 16.3 percent of the uninsured would buy health insurance Achieving the same increase in coverage would require a premium subsidy of approximately 44.0 percent To shed light on puzzles in the literature and examine policy counterfactuals I calibrate a utility based micro simulation model of insurance choice Among other things simulations show that bankruptcy insurance explains the low take up of high deductible health insurance Chapter 2 entitled Pricing and Welfare in Health Plan Choice is coauthored with M Kate Bundorf and Jonathan Levin The starting point for the paper is the simple observation that when insurance premiums do not reflect individual differences in expected costs consumers may choose plans inefficiently We study this problem in health insurance markets a setting in which prices often do not incorporate observable differences in expected costs We develop a simple model and estimate it using data on small employers In this setting the welfare loss compared to the feasible risk rated benchmark is around 2.11% of coverage costs Three quarters of this is due to restrictions on risk rating employee contributions the rest is due to inefficient contribution choices Despite the inefficiency the benefits from plan choice relative to each of the single plan options are substantial Chapter 3 entitled The Private Coverage and Public Costs Identifying the Effect of Private Supplemental Insurance on Medicare Spending is coauthored with Marika Cabral While most elderly Americans have health insurance coverage through

Medicare traditional Medicare policies leave individuals exposed to significant financial risk Private supplemental insurance to fill the gaps of Medicare known as Medigap is very popular In this Chapter we estimate the impact of this supplemental insurance on total medical spending using an instrumental variables strategy that leverages discontinuities in Medigap premiums at state boundaries Our estimates suggest that Medigap increases medical spending by 57 percent or about 40 percent more than previous estimates Back of the envelope calculations indicate that a 20 percent tax on premiums would generate combined revenue and savings of 6.2 percent of baseline costs a Pigovian tax that fully accounts for the fiscal externality would yield savings of 18.1 percent Chapter 4 entitled Do Expiring Budgets Lead to Wasteful Year End Spending Evidence from Federal Procurement is coauthored with Jeffrey Liebman Many organizations fund their spending out of a fixed budget that expires at year s end Faced with uncertainty over future spending demands these organizations have an incentive to build a buffer stock of funds over the front end of the budget cycle When demand does not materialize they then rush to spend these funds on lower quality projects at the end of the year We test these predictions using data on procurement spending by the U S federal government Using data on all federal contracts from 2004 through 2009 we document that spending spikes in all major federal agencies during the 52nd week of the year as the agencies rush to exhaust expiring budget authority Spending in the last week of the year is 4.9 times higher than the rest of the year weekly average We examine the relative quality of year end spending using a newly available dataset that tracks the quality of 130 billion in information technology I T projects made by federal agencies Consistent with the model average project quality falls at the end of the year Quality scores in the last week of the year are 2.2 to 5.6 times more likely to be below the central value To explore the impact of allowing agencies to roll unused spending over into subsequent fiscal years we study the I T contracts of an agency with special authority to roll over unused funding We show that there is only a small end of year I T spending spike in this agency and that the one major I T contract this agency issued in the 52nd week of the year has a quality rating that is well above average

**Railway Traffic Organization Report... Section of Transportation Service**  
 United States. Office of Federal Coordinator of Transportation,1935 [Legislative Documents](#) Iowa,1863 Contains the reports of state departments and officials for the preceding fiscal biennium *Biennial Report of the Board of Trustees of the Iowa State Agricultural College and Farm to the Governor of Iowa* Iowa State Agricultural College Farm,1859

**Biennial report of the North Carolina State Board of Health. 1899/1900-1907/08 ,1900** **Legislative Documents Compiled by Order of the ... General Assembly** Iowa. General Assembly,1864 Contains the reports of state departments and officials for the preceding fiscal biennium **Catalogue of ... the Libraries of James the Second Duke of Queensberry, and the Late A.G. Hunter ...** James Douglas Duke of Queensberry,1813 [Railway Traffic Organization Report ...](#) United States. Office of Federal Coordinator of Transportation,1935 [DRGs, Diagnosis Related Groups](#) ,2000

[World Competition](#) ,1990 [Proceedings](#) National Research Council (U.S.). Highway Research Board. Annual

Meeting, National Research Council (U.S.). Highway Research Board, 1935 Report for 1922 includes a summarized account of preliminary and organization meetings in 1919 1920 and 1921      Fourteenth Census of the United States Taken in the Year 1920 ... United States. Bureau of the Census, 1920

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