

Centre for Health Economics

Seminar Series

'Chronic Diseases, Private Health Insurance, and Health Service Utilisation in Australia: An Econometric Analysis of Visits to GPs, Specialists, Hospitals and Other Health Professionals'

Presented by

Associate Professor Xueyan Zhao

Date: Wednesday 7th November 2007
Time: 1:00-2:00pm
Venue: RB Scotton Room
2nd Floor, Building 75
Monash University, Clayton



We examine the impacts of private health insurance status, health status, and other socioeconomic and lifestyle factors on the probabilities of individuals' utilization of GP, specialists, hospital and other health professional services, using data from the Australian National Health Surveys. We estimate a multivariate system model to allow for the endogeneity of both health insurance and health status, and to account for correlations between them and various types of health services via unobservable genetic, health attitude and other lifestyle factors. The extent of moral hazard of health insurance is estimated as most significant for the visits of other health professionals. Effects of major chronic conditions such as heart diseases and diabetes on the probabilities of different types of health services are estimated conditional on insurance and non-insurance. The approach also allows for separate identification of the two opposing effects of income, via private health insurance status and health status, on health service uses. Consistent with existing literature, health status is shown to have no statistical effect on the decision of private health insurance purchase.

Presenter

Associate Professor Xueyan Zhao holds a joint appointment with the Department of Econometrics and Business Statistics and the Centre for Health Economics at Monash University, Clayton. She has a Bachelor of Science in Mathematics from Peking University, a Master of Economics from Tsinghua University, and a PhD from the University of New England. She had held lecturing positions in both the University of Adelaide and the University of New England prior to joining Monash University. Current research interests are in the area of discrete and limited dependent variable models with applications in health, migration, education and agricultural economics and recreational drug consumption. Particular focus in health economics is on the empirical relationships between health status, labour market outcomes, health service utilisation, lifestyle behaviour and socioeconomic and demographic characteristics. She is currently working on the impacts of population ageing and chronic illnesses on labour market transition decisions via an ARC grant.

VISITORS ARE MOST WELCOME. The Seminar Series is free of charge. For confirmation of your attendance and further information please telephone 9905 0733 or email che@buseco.monash.edu.au