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tinbergen *institute**Health Insurance*  
Selection, Incentives and Search

Jonneke Bolhaar

This thesis contains four studies on health insurance, all from a microeconomic point of view. The first study investigates the importance of moral hazard and *selection* in the market for health insurance and the particular type of selection that is dominant in this market. The second study elaborates on this by looking into the emergence of advantageous selection in a dynamic setting. Whether the design of a health insurance system can create *incentives* for early retirement is the theme of the third study. In the fourth and last study the *search* behaviour of consumers in the market for health insurance and how this affects premiums is assessed.

**Jonneke Bolhaar** (1978) entered the M.Phil. program of the Tinbergen Institute in 2004, after her studies in Economics at VU University. She received her MPhil. degree in 2006 and subsequently started as a Ph.D. student at VU University. Having finished her Ph.D. thesis, she is working from September 2009 as a postdoctoral researcher at VU University.