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Health Insurance

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2010

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citation for published version (APA)

Bolhaar, J. A. (2010). *Health Insurance: Selection, Incentives and Search*. Thela Thesis.

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Summary

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 on the market for health insurance and how this affects premiums is assessed.