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Bolhaar, J.A.

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Health Insurance

Selection, Incentives and Search

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VRIJE UNIVERSITEIT

Health Insurance Selection, Incentives and Search

ACADEMISCH PROEFSCHRIFT

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op gezag van de rector magnificus
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van de faculteit der Economische Wetenschappen en Bedrijfskunde
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door

Jonne Annemarie Bolhaar

geboren te Breda

promotoren: prof.dr. M. Lindeboom
prof.dr. B. van der Klaauw

Preface

Although I only really started this research in spring 2006 for my MPhil thesis, the very foundations of this PhD thesis go back much further. I was following one of Maarten's courses when he made me enthusiastic about pursuing a PhD and going to Tinbergen Institute's MPhil programme. Not long afterwards I started my first 'real' research project as a research assistant to Maarten and Bas on disability insurance. After this, a second assistantship followed, on health economics. My enthusiasm to go to the Tinbergen Institute grew and I really liked working on these policy relevant topics. During my MPhil years at Tinbergen Institute, I had to work harder than I was ever used to in my life, but obviously learned a lot. I did not change my mind during the programme and after two years still wanted to do policy relevant research in applied microeconom(etr)ics. I very much enjoyed working with Bas and Maarten again. They're an ideal couple as supervisors. Maarten was always encouraging when I came to him with new ideas and his enthusiasm gave the mental support when I had problems with seeing the bright side of PhD-life. Bas was always there for technical questions and for a very thorough read through my writings. I'm very grateful to them both for having learned so much the past three years and having had some fun too. Bas, it was an honor to me that you offered me the postdoc position you had available from your ERC grant. I enjoy working with you and look forward to the next 1.5 years.

Health insurance was the topic of my MPhil thesis, and therewith became the topic of the first chapter of this thesis. In the choice of my subject of research, I was influenced by the reform in the Dutch health insurance system that took place on 1 January, 2006. The first chapter used data from Ireland and of course, I wanted to do something with Dutch data in the end as well. Unfortunately, this turned out not to be easy to realize. There was no central data collector collecting what I wanted, nor were insurance companies very keen on supplying data. I am therefore very grateful to NIVEL (the Netherlands Institute for Health Services Research), and especially Judith de Jong, for granting me access to the data of their Health Care Consumer Panel. Working on a topic that is in the heart of the public debate has been very rewarding to me.

Thanks to financial support of the C. Willemsstichting I had the opportunity to visit the University of Bristol and the University of York during my PhD. I would like to thank Carol Propper and Frank Windmeijer for hosting my stay in Bristol and Andrew Jones

and Nigel Rice for hosting my stay in York. During my stay in the UK, but also at conferences and in Netspar workshops, I received valuable comments when I presented my work.

The nice office-mates I had made my days at the VU much more enjoyable. Our chats and lunches made PhD-life a lot less solitaire and lonely. Thanks Linda, Marta, Robert and Georgios! I would also like to thank my family, especially my parents, and all my friends for support and indispensable moments of relaxation and not thinking about this thesis at all.

But most of all, I would like to thank Menno. You cheered me up, calmed me down, tried to boost my self-confidence when needed, and so much more. Without you, there would not have been a thesis. But more important, without you I would not be who I am today. With you life is just so much better.

Jonneke Bolhaar

Amsterdam

January 2010