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The Effects of Access to Health Insurance: Evidence from a Regression Discontinuity Design in Peru*

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Abstract

In many countries large parts of the population do not have access to health insurance. Peru has made an effort to change this in the early 2000's. The institutional setup gives rise to the rare opportunity to study the effects of health insurance coverage exploiting a sharp regression discontinuity design. We find large effects on utilization that are most pronounced for the provision of curative care. Individuals seeing a doctor leads to increased awareness about health problems and generates a potentially desirable form of supplier-induced demand: they decide to pay themselves for services that are in short supply.

Key words: Public health insurance, informal sector, health care utilization, regression discontinuity design, supplier-induced demand.

JEL-classification: I13, O12, O17.

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