

번호 I-16

제 목	국문	의료보험의 사망률변화에 대한 효과: 한국의 경험			
	영문	Health Insurance Effects on Mortality: A Korean Natural Experiment			
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<p>1. 연구 목적 To test if mortality changed when major expansions in Korean health insurance occurred in the late 1980s.</p> <p>2. 연구배경 The expansion of health insurance coverage to vulnerable populations is a perennial topic of discussion in many countries around the world. While evidence indicates that insurance can increase health care utilization substantially, there is little credible evidence on the effects of such insurance expansions on health outcomes. Studies on the health effects of insurance are plagued by omitted variable bias. One of the few randomized studies, the RAND Health Insurance Experiment in the United States, found few effects of insurance on health. The RAND results are consistent with the common argument that public health preventive programs may have far larger effects on health than does insurance, if insurance affects curative care more than primary care.</p> <p>3. 연구 방법 Mortality rates by year, region, age, and sex cell-interactions are constructed from vital statistics and census data. These are merged with health insurance coverage rates by year and region constructed based on data from the self-employed, government, and workers insurance programs. Other time varying regional data such as GDP and health infrastructure are also derived based on government statistical reports. Omitted variable bias is ameliorated by exploiting the natural experiment inherent in the design of the insurance expansions, in which expansions occurred first in rural areas and then later in urban areas. Discrete time mortality hazard models are estimated in a Regression Discontinuity framework, testing for structural breaks in mortality trends concurrent with the major insurance expansions in 1988 and 1989. Robustness to idiosyncratic mortality changes in these years is further checked by constructing comparison groups from areas not targeted for expansion in the given year.</p>					

3. 연구 결과

Estimation results indicate substantial decreases in mortality rates associated with insurance expansion in rural areas. This is true after controlling for expected mortality based on past trends and mortality changes in comparison regions. The mortality effects appear larger for women, and are concentrated among adults rather than infants and children.

4. 결론 및 고찰

The health insurance expansion in Korea is associated with a substantial mortality improvement. Effects are larger than had been expected, suggesting the need for additional research on the implementation in Korea, as well as further studies in other settings, to better understand the generalizability of the results.