
Seminario de microeconomía aplicada 12: Myopia and Complex Dynamic Incentives: Evidence from Medicare Part D

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Resumen: Under the standard benefit package, Medicare Part D drug coverage provides little protection against the gap, providing evidence of myopia and cheaper purchases immediately after receiving the gap.

We structurally estimate the dynamic model using maximum likelihood. We find that, for the full sample of Part D enrollees, behavioral hazard increases enrollee spending by 44%. A counterfactual policy that closed the coverage gap in a revenue-neutral way would require 42% coinsurance.

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