

Yuan Fang

Department of Economics
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Education

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| Ph.D. in Economics
University at Albany, State University of New York, Albany, NY | Expected May 2019 |
| M.A. in Economics Forecasting
University at Albany, State University of New York, Albany, NY | August 2012 |
| B.S. in Business Administration
Winthrop University, Rock Hill, SC | May 2011 |
| Nantong University, Jiangsu, China | May 2011 |

Fields of interest

Health Economics, Applied Microeconomics and Applied Econometrics

Working papers

- **Work till Well: Coping Health Shocks with Health Insurance**, (Job Market Paper)
- **Racial Differences in End-of-Life Medical Expenses**, *with Kajal Lahiri*
- **Predicting Mortality with Age-adjusted Charlson Comorbidity Index Scores**, *with Chun-Yu Ho, and Kajal Lahiri*

Conference participation

- **2018 Health Economics Symposium**, Nanjing Audit University, China
Presented job market paper *Work till Well: Coping Health Shocks with Health Insurance*
- **2018 Annual Health Econometrics Workshop**, Johns Hopkins University, Maryland, USA
- **2017 Annual Upstate Population Workshop**, Syracuse University, New York, USA

Teaching

- **Lecturer**, University at Albany, SUNY August 2015-present
Principles of Microeconomics (Fall 2015, Fall 2016, Fall 2017, Fall 2018)
Intermediate Microeconomics (Spring 2015, Spring 2016)
Intermediate Macroeconomics (Fall 2014, Spring 2017)
- **Teaching assistant**, University at Albany, SUNY August 2012-May 2015
Applied Econometrics (Spring 2015)
Industrial Organization (Spring 2014)
Game Theory (Fall 2013)
Intermediate Microeconomics (Fall 2012, Spring 2013)

Honors

- **Helen Horowitz Award for Outstanding Teaching** September 2018
University at Albany, SUNY
- **Professional Development Grants** August 2018
Graduate Student Association, University at Albany, SUNY
- **Graduate Assistantship** Fall 2012-Spring 2015, Fall 2017
University at Albany, SUNY
- **Dean's List** (Spring 2011), **President's List** (Fall 2010)
Winthrop University, Rock Hill, SC

Internship

New York State Department of Taxation and Finance, NY June-August 2012
Bank of Communication-Nantong Branch, China July-August 2009

Languages

English (Professional Proficiency), Mandarin (Native)

Computer skills

SAS, STATA, LaTeX

References

Dr. Kajal Lahiri (Advisor)

Distinguished Professor
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Dr. Chun-Yu Ho

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Working papers

1) Work till Well: Coping Health Shocks with Health Insurance (Job Market Paper)

Abstract: This paper examines the economic consequences of health shocks on individuals with employer-sponsored insurance or without insurance based on Survey of Income and Program Participation (SIPP) data 2008 Panel. In response to a health shock, the insured have a greater incentive than the uninsured to maintain a paid job to keep their health insurance, even though the insured tend to reduce their working hours. On the other hand, the uninsured overcome the effect of health shocks by earning income from non-labor activities. Although both groups of individuals experience similar initial reduction in total income, the insured increase their health care utilization and out-of-pocket (OOP) medical expenses in response to a health shock more than the uninsured. It suggests that holding the employer-sponsored insurance rather than maintaining the income is an important incentive to work in response to a health shock. Further, the insured tend to obtain supplement for their financial need from non-labor income and job-related disability benefits, whereas the uninsured tend to rely on the receipt of public insurance, job-related disability benefits and borrowing. In case the health shock persists for another year, the insured are able to increase the health care utilization for another year, but the uninsured are unable to utilize health care requiring OOP expenses. Finally, our results are robust to the use of alternative specification, measure of health shock and estimation method, and several placebo tests.

2) Racial Differences in End-of-Life Medical Expenses

Abstract: This paper examines the end-of-life medical expenses using the Medical Expenditure Panel Survey data (1998-2015). It examines the adults aged 18 or older and shows that whites and non-whites have similar medical spending in the first year (\$1927.14 for the black, \$ 1913.77 for the Hispanic and \$ 1866.34 for the white per month) and they experience huge increases in the medical expenses in the second year, which is the year of death (\$6101.73 for the black, \$6763.30 for the Hispanic and \$5324.45 for the white per month). The racial difference in the increase of medical expenses during the last year of life can be explained by the fact that more non-whites are dying at a younger age than the whites. Better access to care improves the health of non-whites, especially before age 65 and improve their life expectancy.

3) Predicting Mortality with Age-adjusted Charlson Comorbidity Index Scores

Abstract: This paper predicts the 3-year mortality rate based on the conditions causing fair/poor health or difficulties with certain activities. The paper matches the medical conditions in SIPP to International Classification of Diseases 9th version (ICD-9) to calculate the age-adjusted Charlson comorbidity index score and then uses inverse probability of treatment weights method to predict the mortality rate. It also evaluates the prediction using the signal detection theory.