

# Karen Zhang

Curriculum Vitae - Updated November 2020

The Wharton School, University of Pennsylvania  
Department of Health Care Management and Economics  
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## EDUCATION

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### **The Wharton School, University of Pennsylvania**

*Ph.D. Health Care Management & Economics*

Expected in 2021

Dissertation: "Essays on Individual Health Insurance Market"

Dissertation Committee and References:

Mark V. Pauly

Bendheim Professor

Department of Health Care Management

The Wharton School, University of Pennsylvania

[pauly@wharton.upenn.edu](mailto:pauly@wharton.upenn.edu)

Claudio Lucarelli

Associate Professor

Department of Health Care Management

The Wharton School, University of Pennsylvania

[clucarel@wharton.upenn.edu](mailto:clucarel@wharton.upenn.edu)

Guy David

Gilbert and Shelley Harrison Professor

Department of Health Care Management

The Wharton School, University of Pennsylvania

[gdauid2@wharton.upenn.edu](mailto:gdauid2@wharton.upenn.edu)

Hanming Fang

Joseph M. Cohen Term Professor

Department of Economics

University of Pennsylvania

[hanming.fang@econ.upenn.edu](mailto:hanming.fang@econ.upenn.edu)

### **Yale University**

*M.P.H. Health Policy*

2015

*M.A. International and Development Economics*

2013

### **University of California, Berkeley**

*B.A. Economics (distinction) & B.A. Mathematics*

2012

## RESEARCH INTERESTS

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Health Economics, Healthcare Policy, Industrial Organization, Public Finance

## RESEARCH EXPERIENCE

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### **The Wharton School, Univ. of Pennsylvania**

Research Assistant to Professor David Guy

2017-Present

Research Assistant to Professor Claudio Lucarelli

2018-Present

Research Assistant to Professor Daniel Polsky

2016

### **Yale University**

Research Assistant to Professor Jody Sindelar

2013-2015

## WORKING PAPER

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Cost-sharing reduction subsidy: who benefits and how it should be financed, evidence from the California health exchange (*Job Market Paper*)

Adverse selection in individual health insurance markets, *with Guy David, Ezra Fishman, Andrea DeVries.*

Cost-sharing reduction subsidies in ACA exchanges contributed to stability of Bronze and Silver plans, *with Guy David, Ezra Fishman, Andrea DeVries, Jason Margus and Jennifer Kowalski.*

## WORKING IN PROGRESS

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Learning by offering: what do insurers learn from consumers' choices?

The trade-off between permanent and temporary nursing staff, *with Steve Schawb and Kija Korowicki.*

Demand for long-term care insurance: what do the elderly value? *with Steve Schwab.*

## TEACHING EXPERIENCE

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### Teaching Assistance

*The Wharton School, Univ. of Pennsylvania*

Health Service Delivery: A Managerial Economic Approach, for Professor David Guy	2017-2020
Health Service System, for Professor Robert Burns	2017-2019
Consumers, Firms and Markets in Developing Countries, for Professor Robert Jensen	2017-2018
Introduction to Business Economics and Public Policy, for Professor Katja Seim	2016

*Yale School of Public Health, Yale University*

Methods in Health Care Research, for Professor Xi Chen	2014
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### Summer Research Mentor

*Leonard Davis Institute of Health Economics*

2019

## AWARDS, GRANTS & HONORS

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Russell Ackoff Doctoral Student Fellowships	2019
Leonard Davis Institutes Pilot Grant	2018
Associate Fellow, Leonard Davis Institute of Health Economics	2017
Mark A. Schimbor Memorial Award (best undergraduate research)	2012
Phi Beta Kappa, Alpha of California	2012

## PROFESSIONAL SERVICES

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Referee Service: *Journal of Risk and Insurance, International Journal of Health Care Finance and Economics*

## LANGUAGE

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English (fluent), Chinese (native), Japanese (conversational)