Market Power in Hospital Markets and Selection in Health Insurance Markets

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1. The effect of a hospital merger on prices can differ across hospital locations, products and insurers (this thesis).

2. Merger simulation models can provide insight into the possible effects of hospital mergers, which may improve antitrust enforcement (this thesis).

3. In Dutch hospital markets evidence suggests a negative relationship between market concentration and quality indicators for several hospital products (diagnosis treatment combinations) (this thesis).

4. Although the highest voluntary deductibles are primarily chosen by individuals with low health expenses during the preceding years, the vast majority of these individuals do not opt for a voluntary deductible (this thesis).

5. Individuals who have chosen a high deductible option are substantially over compensated by the risk adjustment fund (this thesis).

6. Selling the same health plan under different names is likely to reduce the welfare of the consumers.

7. Having to formulate propositions unrelated to research is not very scientific.

8. Give people bad alternatives, and, behold, bad alternatives will be chosen.

9. Doing academic research is mentally not more challenging than doing policy work.

10. Electronic sport is more interesting than traditional sport.

11. Beans are underrated.