

Silviya Nikolova

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Education

University of North Carolina at Chapel Hill, Chapel Hill, NC

Ph.D. Economics, expected May 2008

Dissertation: "Premium Increases and Disenrollment from SCHIP"

Advisor: Thomas Mroz

University for National and World Economic Studies, Sofia, Bulgaria

M.A. Economics, 2000

Thesis Title: "Company performance and different ownership structure. The case of Bulgaria"

B.A. Economics, 1998

Research Interests

Health Economics, Cross-Sectional Econometrics, Health Policy

Dissertation Abstract

This is the first study to explore the impact of premium variations across individuals, states, and time on enrollment in the State Childrens Health Insurance Program (SCHIP). While most states use premiums of modest magnitude to reduce state budget costs and preserve private insurance enrollment, we know little about the extent to which efforts designed to provide uninsured children with health coverage are hampered by the requirement some states impose on beneficiaries to pay premiums. With a sample of income-eligible children from the Medical Expenditure Panel Survey (MEPS), I evaluate the effect of premium changes using a wide array of methods: Regression-Discontinuity Design for the study of the within-state variations in premiums, cross-sectional analysis for evaluating the response using across-state variation in premiums, and difference-in-differences strategies that exploit temporal variations in premiums. The estimates indicate important declines in enrollment in response to premium increases with the magnitude of the decrease being different by age group of the child. I also find price elasticity of demand to be quite high. This suggests that even a small premium increase could elicit much larger change in near-poor children enrollment in public health insurance.

Working Papers

Premium Increases and Disenrollment from SCHIP, *Job Market Paper*

The Impact of Income on Child Development, UNC Working Paper 2004

Work in Progress

Public Insurance Coverage Crowd-Out and SCHIP Premiums: Evidence from a Regression-Discontinuity Approach

Presentations

Premium Increases and Disenrollment from SCHIP. Triangle Health Economics Workshop
Chapel Hill, December 7 2007

Premium Increases and Disenrollment from SCHIP. Graduate Student Workshop
Clemson University, October 18 2007

Premium Increases and Disenrollment from SCHIP. Graduate Student Workshop
UNC, October 2 2007

Premium Increases and Disenrollment from SCHIP. AcademyHealth Annual Research Meeting
Orlando, June 5 2007

Teaching Experience

University of North Carolina at Chapel Hill, Chapel Hill, NC

Instructor, Micro Theory

Fall 2005, 2006, Spring 2007

- Economics majors course focused on the decision making of consumers and producers, the structure of output and input markets, and the relationship among the markets
- Emphasis on how economic models are used to examine the efficiency and equity properties of market outcomes and their application to public and business issues

Instructor, Principles of Economics

Summer 2004, Spring 2006

- First university level course in Economics introducing supply and demand and the basics of microeconomic and macroeconomic theory
- Organized students' presentations of media stories and lead discussion on real-life situations for a hands-on understanding of concepts

Teaching Assistant, Principles of Economics

Fall 2003, 2004, Spring 2004, 2005

- Lead recitation sections, designed and evaluated assignments and pop-quizzes, offered constructive criticism on students' understanding and performance, provided individual help
- Served as head teaching assistant for the class. Additional duties included: developing and coordinating the recitation schedule, maintaining communication between the course instructor and the teaching assistants

Participant, Teacher Training Program

Fall 2003, Spring 2004

- Developmental program introducing active teaching methods and their applications

Skills

- *Computer:* Stata, Fortran, L^AT_EX
- *Econometric Techniques:* (including but not limited to) Regression-Discontinuity, Difference-in-differences, Fixed Effects, Random Effects, Discrete Choice, Survival Analysis
- *Data Sets:* Medical Expenditures Panel Survey (MEPS), National Longitudinal Survey of Youth (NLSY), Health and Retirement Study (HRS), Cebu Longitudinal Health and Nutrition Survey (CLHNS)
- *Languages:* Bilingual fluency in English, Bulgarian (native), Conversational proficiency in Russian

References

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