

## **LINDA J. BLUMBERG**

Senior Fellow  
The Urban Institute

### **Education**

1992	Ph.D., Economics, University of Michigan, Ann Arbor
1990	M.A., Economics, University of Michigan, Ann Arbor
1986	B.A., Economics, University of Illinois, Champaign-Urbana

### **Career Brief**

Dr. Blumberg is an expert on private health insurance, health care financing, and health system reform. She has been at the Urban Institute since 1992. Her recent work includes a variety of projects related to the analysis of health reform as well the provision of technical assistance to states in their efforts to implement the Affordable Care Act. These include: a large quantitative and qualitative analytic effort monitoring and evaluating the effects of the ACA; analysis of the number of people potentially affected by individual mandate penalties; separate analyses of the effects of policy design options under the ACA in 3 states and nationally; explanation of incentives structures under the ACA and how they interact with employer decisions to offer coverage to their employees; analysis of essential health benefit options available to states and their implications for consumers; analysis of the potential roles of insurance exchanges under health care reform; cost containment strategies in the ACA and others with potential to have significant impacts; review of the potential effects of federally financed high-risk pools; delineation of savings and revenue sources for financing health care reform; analysis of the distributional effects of age-rating; analyses of the impact of a public plan option offered under reform and such a plan's cost saving potential; analyses of the impact and role of individual mandates; delineation of reform options for expanding coverage to older adults with high medical costs; development of policy options to expand insurance coverage in New York state and estimation of their cost and coverage implications; an analysis of the cost issues under Massachusetts' health care reform; and a comparison of employer versus individual subsidies for health insurance. She analyzed approaches for setting standards of affordability for insurance coverage, building a roadmap to universal coverage in the state of Massachusetts, the effects of the implementation of CHIP on the insurance coverage of children, and estimated the coverage and risk pool impacts of tax credit proposals. She serves as a senior advisor for the Urban Institute's Health Insurance Policy Simulation Model (HIPSM). Dr. Blumberg is a member of the *Health Affairs* editorial board and is frequently consulted by members of Congress and their staffs on issues related to insurance and health care reform.

From August 1993 through October 1994 she served as health policy advisor to the Clinton Administration during its initial health care reform effort. First at the Department of Health and Human Services and then at the Office of Management and Budget, she was a coordinator of the quantitative modeling effort through the final stages of development of the Health Security Act, and then through the development of alternative policies with Congress. She worked proactively with White House officials, members of Congress and their staffs.

**Resume of Linda J. Blumberg**  
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**Professional Background**

2006 to Present	Senior Fellow, The Urban Institute
2006	Ian Axford Fellow in Public Policy, University of Victoria – Wellington and the New Zealand Ministry of Health
1996 to 2005	Senior Research Associate, The Urban Institute
2001	Instructor, Johns Hopkins University School of Hygiene and Public Health
1992-1995	Research Associate, The Urban Institute
Dec. 1993 to Oct. 1994	Health Policy Advisor, Office of Management and Budget, Executive Office of the President
Aug.-Dec.1993	Senior Advisor to the Deputy Assistant Secretary for Health Policy, Assistant Secretary for Planning and Evaluation, Dept. of Health and Human Services
1990-1992	Research Assistant to Willard G. Manning, University of Michigan/University of Minnesota
1989	Summer Research Associate, Abt Associates
1986-1988	Research Assistant, The Project HOPE Center for Health Affairs

**Congressional Testimony**

“Improving Health Insurance Markets and Promoting Competition Under Health Care Reform,” testimony before the Committee on Ways and Means, United States House of Representatives, April 22, 2009.

“Making Health Care Reform Work for Small Businesses,” testimony before the Committee on Small Business, United States House of Representatives, September 18, 2008.

“Health Savings Accounts and High Deductible Health Insurance Plans: Implications for those with High Medical Costs, the Low-Income, and the Uninsured,” testimony before the Committee on Ways and Means, Subcommittee on Health, United States House of Representatives.

**Congressional Testimony, continued**

“Increasing Health Insurance Coverage of Workers In Small Firms: Challenges And Strategies,” testimony presented before the Finance Committee, United States Senate, October 25, 2007.

“Expanding Health Insurance Coverage to the Uninsured: Rationale, Recent Proposals, And Key Considerations,” testimony presented before the Education and Labor Committee Subcommittee on Health, Employment, Labor, and Pensions (HELP), United States House of Representatives, March 15, 2007.

“Addressing Adverse Selection in Private Health Insurance Markets,” testimony presented before the Joint Economic Committee, Congress of the United States, September 22, 2004.

“Health Savings Accounts and Tax Preferences for High Deductible Policies Purchased in the Non-Group Market: Potential Impacts on Employer-Based Coverage in the Small Group Market,” testimony presented before the House Small Business Subcommittee on Workforce, Empowerment, and Government Programs, March 18, 2004.

**Selected Publications and Reports**

“Why the ACA’s Limits on Age-Rating Will Not Cause “Rate Shock”: Distributional Implications of Limited Age Bands in Nongroup Health Insurance,” with Matthew Buettgens. Timely Analysis of Health Policy Issues, March 2013.

“Reconciling the Massachusetts and Federal Individual Mandates for Health Insurance: A Comparison of Policy Options,” with Lisa Clemans-Cope. Research Report prepared for the Blue Cross Blue Shield of Massachusetts Foundation, December 2012.

“Small Firm Self-Insurance Under the ACA,” with Matthew Buettgens. Commonwealth Fund Issue Brief, November 2012.

“The Financial Burden of Medical Spending Among the Non-Elderly, 2010,” with Kyle Caswell and Timothy Waidmann. ACA – Monitoring and Tracking Report, November 2012.

“Implications of the Affordable Care Act for American Business,” with Matthew Buettgens, Judy Feder, and John Holahan. Timely Analysis of Health Policy Issues, October 2012.

“Trends in U.S. Health Care Spending Leading Up to Health Reform,” with Fredric Blavin, Timothy Waidmann, and Lokendra Phadera. ACA – Monitoring and Tracking Report, October 2012.

“State Progress in Implementing Health Insurance Exchanges: Results from 10 State Analyses,” with Shanna Rifkin. ACA – Monitoring and Tracking Report, September 2012.

**Selected Publications and Reports, continued**

“ACA Implementation-Monitoring and Tracking: Virginia Site Visit Report,” with John Holahan and Vicki Chen. ACA – Monitoring and Tracking Report, August 2012.

“Massachusetts under the Affordable Care Act: Employer-Related Issues and Policy Options,” with Fredric Blavin, Matthew Buettgens, and Jeremy Roth. Research report prepared for the Blue Cross Blue Shield of Massachusetts Foundation, July 2012.

“Why Employers Will Continue to Provide Health Insurance: The Impact of the Affordable Care Act,” with Matthew Buettgens, Judy Feder, and John Holahan, *Inquiry*, Summer 2012.

“Protecting High-Risk, High-Cost Patients: “Essential Health Benefits, Actuarial Value, and Other Tools in the Affordable Care Act,” with Lisa Clemans-Cope, Judy Feder, and Karen Pollitz. *Timely Analysis of Health Policy Issues*, June 2012.

“The Coverage and Cost Effects of Implementation of the Affordable Care Act in New York State,” with Fredric Blavin, Matthew Buettgens, and Jeremy Roth, March 2012.

“The Individual Mandate in Perspective, with Matthew Buettgens and Judy Feder. *Timely Analysis of Health Policy Issues*, March 2012.

“ACA Implementation-Monitoring and Tracking: Maryland Site Visit Report,” with Brigitte Courtot, Ian Hill, and John Holahan. March 2012.

“How Choices In Exchange Design For States Could Affect Insurance Premiums And Levels Of Coverage,” with Fredric Blavin, Matthew Buettgens, John Holahan, and Stacey McMorrow, *Health Affairs*, vol. 31, no 2. 2012.

“Containing the Growth of Spending in the U.S. Health System,” with John Holahan, Stacey McMorrow, Stephen Zuckerman, and Timothy Waidmann. Urban Institute Report. October 2011.

“The Struggle to Contain Costs,” with John Holahan, *Milken Institute Review*, Third Quarter 2011.

“The Effects of Health Reform on Small Businesses and their Workers,” with Stacey McMorrow and Matthew Buettgens. *Timely Analysis of Health Policy Issues*, June 2011.

“High Risk Pools – Merely a Stop-Gap Reform,” *New England Journal of Medicine*, May 12, 2011.

“Multi-State Health Insurance Exchanges,” *Timely Analysis of Health Policy Issues*, April 2011.

**Selected Publications and Reports, continued**

“Does the Patient Protection and Affordable Care Act Permit the Purchase of Health Insurance Across State Lines?” Timely Analysis of Health Policy Issues, August 2010.

“How Will the Patient Protection and Affordable Care Act Affect Small, Medium, and Large Businesses?” Timely Analysis of Health Policy Issues, August 2010.

“How Will the Patient Protection and Affordable Care Act of 2010 Affect Young Adults?” with Genevieve M. Kenney and Jennifer Pelletier, Timely Analysis of Health Policy Issues, July 2010

“How Will the PPACA Impact Individual and Small Group Premiums in the Short and Long Term?” Timely Analysis of Health Policy Issues, July 2010.

“Cross-State Risk Pooling Under Health Care Reform: An Analytic Review of the Provisions in the House and Senate Bills,” with Karen Pollitz, Urban Institute research report, June, 2010

“The Biggest Losers, Health Edition: Who Would be Hurt the Most by a Failure to Enact Comprehensive Reforms?” Timely Analysis of Health Policy Issues, February 2010.

“Making Health Reform More Affordable for Working Families: The Effect of Employee Choice Vouchers,” with Matthew Buettgens, Timely Analysis of Health Policy Issues, February 2010.

“How Would States be Affected by Health Reform?” with John Holahan, Timely Analysis of Health Policy Issues, January 2010.

“What would Health Care Reform Mean for Small Employers and their Workers?” with Stacey McMorrow, Timely Analysis of Health Policy Issues, December 2009.

“Age Rating Under Comprehensive Health Care Reform: Implications for Coverage, Costs, and Household Financial Burdens,” with Matt Buettgens and Bowan Garrett, Urban Institute research report, Timely Analysis of Health Policy Issues, October 2009.

“Increasing Health Insurance Coverage for High-Cost Older Adults,” with Timothy Waidmann, research report prepared for the AARP, July 2009.

“How We Can Pay for Health Reform,” with Robert Berenson, John Holahan, Randall Bovbjerg, Timothy Waidmann, Allison Cook, and Aimee Williams, Urban Institute research report, Timely Analysis of Health Policy Issues, July 2009.

**Selected Publications and Reports, continued**

“Achieving Quality, Affordable Health Insurance for All New Yorkers: An Analysis of Reform Options,” with Bowen Garrett, Matthew Buettgens, Lisa Clemans-Cope, John Holahan, Aaron Lucas, Paul Masi, and Baoping Shang, research report prepared for the New York State Department of Health and the New York State Department of Insurance, July 2009.

“Beyond the \$1.6 Trillion Sticker Shock,” with John Holahan, Urban Institute policy brief, *Timely Analysis of Health Policy Issues*, July 2009.

“Is the Public Plan Option a Necessary Part of Health Reform?” Urban Institute research report, June 2009.

“The Individual Mandate – An Affordable and Fair Approach to Achieving Universal Coverage,” with John Holahan, *New England Journal of Medicine*, vol. 361(1), pp:6-7.

“Health Insurance Exchanges: Organizing Health Insurance Marketplaces to Promote Health Reform Goals,” with Karen Pollitz, *Timely Analysis of Health Policy Issues*, July 2009.

“Can a Public Insurance Plan Increase Competition and Lower the Costs of Health Reform?” with John Holahan, Urban Institute policy brief series, October 2008.

“An Analysis of the Obama Health Care Proposal,” with John Holahan, Urban Institute policy brief series, September 2008.

“An Analysis of the McCain Health Care Proposal, with John Holahan, Urban Institute policy brief series, September 2008.

“Targeting Subsidies: Employers versus Individuals,” *Timely Analysis of Immediate Health Policy Issues*, with John Holahan, Urban Institute policy brief series, October 2008.

“Making Work Pay II: Comprehensive Health Insurance for Low-Income Working Families,” with Cynthia Perry, one in a series of papers on a New Safety Net, July 2008.

“Do Individual Mandates Matter?” *Timely Analysis of Immediate Health Policy Issues*, with John Holahan, Urban Institute policy brief series, January 2008.

“Comment on “Who Gets What from Employer Pay or Play Mandates?”” *Risk Management and Insurance Review*, vol. 11, no. 1, pp., 103-107, 2008.

“Can a Child Health Insurance Tax Credit Serve as an Effective Substitute for SCHIP Expansion?” *Health Policy On-Line*, with Genevieve Kenney, Urban Institute policy brief series, October 2007.

**Selected Publications and Reports, continued**

“Can the President’s Health Care Tax Proposal Serve as an Effective Substitute for SCHIP Expansion?” *Timely Analysis of Immediate Health Policy Issues*, Urban Institute policy brief series, October 2007.

“The Effect of Private Health Insurance Coverage on Health Services Use in New Zealand,” *Public Sector*, vol. 30, 2007.

“Dynamics In Medicaid And SCHIP Eligibility Among Children In SCHIP’s Early Years: Implications For Reauthorization,” with Anna Sommers, Lisa Dubay, Fred Blavin, and John Czajka, *Health Affairs*, web exclusive, 2007.

“Setting a Standard of Affordability for Health Insurance Coverage,” with John Holahan, Jack Hadley, and Katharine Nordahl, *Health Affairs*, web exclusive, 2007.

“Expanding Insurance Coverage for Workers in Small Businesses: Lessons from Massachusetts and California,” with John Holahan, Missouri Foundation for Health, *Show Me Series: Report 10*, March 2007.

“Toward Universal Coverage in Massachusetts,” with John Holahan, Alan Weil, Lisa Clemans-Cope, Matthew Buettgens, Fredric Blavin, and Stephen Zuckerman, *Inquiry*, 2006.

“Massachusetts’ Health Care Reforms: A Look at the Issues,” with John Holahan, *Health Affairs*, web exclusive, 2006.

“Lowering Financial Burdens and Increasing Health Insurance Coverage for Those with High Medical Costs,” with Lisa Clemans-Cope and Fredric Blavin, *Health Policy Briefs*, no. 17, The Urban Institute, December 2006.

*Building the Roadmap to Coverage: Policy Choices and the Cost and Coverage Implications*, with John Holahan, Alan Weil, Lisa Clemans-Cope, Matthew Buettgens, Fredric Blavin, and Stephen Zuckerman, 2005, [www.roadmaptocoverage.org](http://www.roadmaptocoverage.org).

*Roadmap to Coverage: Synthesis of Findings*, with John Holahan, Alan Weil, Lisa Clemans-Cope, Matthew Buettgens, Fredric Blavin, and Stephen Zuckerman, 2005, [www.roadmaptocoverage.org](http://www.roadmaptocoverage.org).

*Implementing Health Insurance Mandates*, with Randy Bovbjerg and John Holahan, 2005, [www.roadmaptocoverage.org](http://www.roadmaptocoverage.org).

“State Health Insurance Market Reforms and Access to Insurance for High Risk Employees,” with Amy Davidoff and Len Nichols, *Journal of Health Economics*, 2005.

**Selected Publications and Reports, continued**

*Health Insurance Coverage Among Workers and their Dependents in New York*, with John Holahan, Danielle Holahan, and Elise Hubert, The United Hospital Fund, 2005.

“Government as Reinsurer: Potential Impacts on Public and Private Spending,” with John Holahan, *Inquiry*, summer 2004.

“Work, Offers, and Take-Up: Decomposing the Source of Recent Declines in Employer-Sponsored Insurance,” with John Holahan, *Health Policy Online*, The Urban Institute, May 2004.

Changes in Insured Coverage and Access to Care for Middle-Class Americans, 1999-2002,” with John Holahan, *Health Policy Online*, The Urban Institute, May 2004.

“Most Households Medical Expenses Exceed HSA Deductibles,” with Len Burman, *Tax Notes*, August 16, 2004.

“Why are so Many Americans Uninsured? A Conceptual Framework, Summary of the Evidence, and Delineation of the Gaps in Our Knowledge,” with Len Nichols, in *Health Policy on the Uninsured*, Catherine McLaughlin, ed., Urban Institute Press, Washington DC, 2004.

“A New Approach to Risk Spreading via Coverage Expansion Subsidies,” with John Holahan, Len Nichols, and Yu-Chu Shen, *American Economic Association Papers and Proceedings*, vol 93, no. 2, 2003.

“Exploring State Variation in Uninsurance Rates among Low-Income Workers,” with Amy Davidoff, *New Federalism: National Survey of American Families*, Series B, no. B-56, The Urban Institute, October 2003. [http://www.urban.org/UploadedPDF/310858\\_B-56.pdf](http://www.urban.org/UploadedPDF/310858_B-56.pdf)

“Balancing Efficiency and Equity in the Design of Coverage Expansions for Children,” *The Future of Children*, vol. 13, no. 1, Spring 2003.

“Worker Decisions to Purchase Health Insurance,” with Len M. Nichols and Jessica S. Banthin, *International Journal of Health Care Finance and Economics*, vol. 1, 2001.

“The Health Status of Workers who Decline Employer Sponsored Insurance,” with Len M. Nichols, *Health Affairs*, November/December 2001.

“Health Insurance Tax Credits: Potential for Expanding Coverage,” *Health Policy Briefs*, No. 1, Urban Institute, August 2001.

**Selected Publications and Reports, continued**

“Expanding Health Insurance Coverage: A New Federal/State Approach,” with John Holahan and Len Nichols, in *Covering America: Real Remedies for the Uninsured*, Economic and Social Research Institute, Washington DC, 2001.

“Changes in the Composition of the Workforce and their Effects on the Future of Employer-Sponsored Health Insurance Coverage,” with Greg Acs, *Health Affairs*, January 2001.

“Did the Medicaid Expansions for Children Displace Private Insurance? An Analysis Using SIPP Data,” with Lisa Dubay and Stephen Norton, *Journal of Health Economics*, vol. 19, 2000.

“Who Pays for Employer Sponsored Health Insurance? Evidence and Policy Implications,” *Health Affairs*, vol. 18, 1999.

“Children’s Health Insurance Coverage Tax Credit and Publicly Sponsored Children’s Insurance Pool,” in *Options for Expanding Health Insurance Coverage: What Difference Do Different Approaches Make?* Henry J. Kaiser Family Foundation Project on Incremental Health Reform, 1999.

“The Health Insurance Portability and Accountability Act of 1996: Summary of Provisions and Anticipated Effects,” with Len Nichols, *Journal of Medical Practice Management*, July/August 1998.

“A Different Kind of Federalism? The Health Insurance Portability and Accountability Act of 1996,” with Len Nichols, *Health Affairs*, May/June 1998.

“Reform of the Medicare AAPCC: Lessons from Previous Proposals,” with Alison Evans, *Inquiry*, Spring 1998.

“Small Employers: Their Diversity and Health Insurance,” with Len Nichols, Gregory Acs, Cori Uccello, and Jill Marsteller, Urban Institute Monograph, 1997.

“First, Do No Harm: Developing Health Insurance Market Reform Packages,” with Len Nichols, *Health Affairs*, Fall 1996.

“Health Insurance Market Reforms: What They Can and Cannot Do,” Urban Institute Monograph, 1995.

“The Demand for Alcohol: The Differential Response to Price,” with Willard Manning and Lawrence Moulton, *Journal of Health Economics*, vol. 14, pp. 123-148, 1995.

“Strategies for Implementing Global Budgets,” with John Holahan and Stephen Zuckerman, *Milbank Memorial Quarterly*, vol. 72, no. 3, pp. 399-430, 1994.

**Selected Publications and Reports, continued**

"The Distributional Effects of Alternative Health Care Financing Options," with Sheila Zedlewski, John Holahan, and Colin Winterbottom, in *Building Blocks for Change: How Health Care Reform Affects Our Future*, Economic and Social Research Institute, Washington, D.C., 1993.

"Pharmaceuticals and Decision-making in the United States: Cost Consciousness and the Changing Locus of Control," with Gail Wilensky and Peter Neumann, in W. van Eimeren & B. Horisberger (eds.), *Socioeconomic Evaluation of Drug Therapy*, Berlin, Germany: Springer-Verlag, 1988.

"Pharmaceuticals in Developing Countries," with Gail R. Wilensky, *Health Affairs*, Fall, 1988.

**Journal Referee**

*Health Affairs (editorial board member)*

*Inquiry*

*Journal of Policy Analysis  
and Management*

*Journal of Health Economics*

*Health Services Research*

*Journal of Public Economics*