Prior studies have shown that enrollment in the Medicare Advantage (MA) market is highly concentrated among a few firms, but hitherto no studies have examined the impact of a concentrated market on premiums faced by Medicare beneficiaries. Also, most studies that examine the relationship between market concentration and health insurance premium increases assume uniform distribution of the dependent variable (i.e., premiums). This presentation will highlight the results of a Finite Mixture Modeling approach that identifies at least two distributions in premium changes. Dr. Frogner will discuss the market characteristics associated with these differing distributions. The presentation will conclude with a discussion of policy implications.

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Prior to joining GW, Dr. Frogner was a post-doctoral fellow at the University of Illinois at Chicago School of Public Health in 2009. She completed her PhD in health economics at the Johns Hopkins Bloomberg School of Public Health in 2008. She received her BA at the University of California, Berkeley in Molecular and Cell Biology in 2001.