

LINDA J. BLUMBERG

Senior Fellow
The Urban Institute

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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 (employer and nongroup), 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. Examples are: analyses of the implications of the King v. Burwell Supreme Court case; studies of competition in nongroup insurance marketplaces; a large multiyear quantitative and qualitative analytic effort monitoring and evaluating the effects of the ACA; a 23-state case study of stakeholder perspectives on ACA implementation; a number of analyses of the implications of the ACA for employers of different sizes; comparison of the implications of the ACA's employer and individual mandates; state progress in implementing SHOP exchanges; simulation modeling of the implications of self-insurance by small employers under the ACA; estimates of the increase in entrepreneurship/self-employment under the ACA; explanation of incentives structures under the ACA and how they interact with employer decisions to offer coverage to their employees; research on the expected health status of exchange enrollees; analysis of the distributional effects of age-rating; 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; analysis of essential health benefit options available to states and their implications for consumers; case studies of state roles in federally facilitated exchange development; 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; and review of the potential effects of federally financed high-risk pools. She analyzed approaches for setting standards of affordability for insurance coverage, building a roadmap to universal coverage in the state of Massachusetts, 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 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
Page 2

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

“Self-Insurance by Small Employers Under the Affordable Care Act,” testimony before the Committee on Small Business Subcommittee on Health and Technology, United States House of Representatives, November 14, 2013.

“The Implications of the Affordable Care Act for Employers,” testimony before the Committee on Energy and Commerce Subcommittee on Health, United States House of Representatives, March 13, 2013.

“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.

Congressional Testimony, continued

“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.

“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

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“Health Care Spending by Those Becoming Uninsured if the Supreme Court Finds for the Plaintiff in King v. Burwell Would Fall by at Least 35 Percent,” with Matthew Buettgens, John Holahan, and Hannah Recht, February 2015, <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000106-Health-Care-Spending-by-Those-Becoming-Uninsured-if-the-Supreme-Court-Finds-for-the-Plaintiff-in-King-v-Burwell-Would-Fall-by-at-Least-35-Percent.pdf>

“Characteristics of Those Eligible for Cost-Sharing Reductions and Premium Tax Credits Under the Affordable Care Act,” with Erik Wengle, February 2015, <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000101-Characteristics-of-Those-Eligible-for-Cost-Sharing-Reductions.pdf>

“Insurance Brokers and the ACA: Early Barriers and Options for Expanding Their Role,” with Sabrina Corlette and Erik Wengle, February 2015, <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000091-Insurance-Brokers-and-the-ACA.pdf>

“Characteristics of those Affected by a Supreme Court Finding for the Plaintiff in King v. Burwell,” with Matthew Buettgens and John Holahan, January 2015, <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000078-Characteristics-of-Those-Affected-by-King-v-Burwell.pdf>

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“Monitoring the Impact of the Affordable Care Act on Employers,” with Fredric Blavin, et al., October 2014, <http://www.urban.org/UploadedPDF/413273-Monitoring-the-Impact-of-the-Affordable-Care-Act-on-Employers.pdf>

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“Marketplace Competition and Insurance Premiums in the First Year of the Affordable Care Act,” with John Holahan, August 2014, <http://www.urban.org/UploadedPDF/413203-Marketplace-Competition-and-Insurance-Premiums-in-the-First-Year-of-the-Affordable-Care-Act.pdf>

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“Employer Versus Individual Responsibility Requirements Under the ACA,” with John Holahan, and Matthew Buettgens,” *New England Journal of Medicine* and *Harvard Business Review* collaboration: *Leading Health Care Innovation*, November 2013.
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<http://inq.sagepub.com/content/49/2/116.full.pdf+html>.

“Stabilizing Premiums Under the Affordable Care Act: State Efforts to Reduce Adverse Selection,” with Shanna Rifkin, Sabrina Corlette, and Sarah J. Dash, *ACA Monitoring and Tracking Report*, November 2013. <http://www.urban.org/UploadedPDF/412961-Stabilizing-Premiums-Under-the-Affordable-Care-Act.pdf>

“Delaying the Individual Mandate Would Disrupt Overall Implementation of the Affordable Care Act,” with John Holahan, *Health Policy Center brief*, September 2013.
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“The Financial Burden of Medical Spending Among the Non-Elderly, 2010,” with Kyle Caswell and Timothy Waidmann. ACA – Monitoring and Tracking Report, November 2012.

<http://www.urban.org/UploadedPDF/412696-The-Financial-Burden-of-Medical-Spending-Among-the-Non-Elderly.pdf>

“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.

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“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.

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“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.

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