

# Patient payments and health behaviors: stick or carrot?

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# Patient Payments and Health Behaviors: Stick or Carrot?

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27 November 2014

- 1. Out-of-pocket payments are a double edged sword for prevention. They reduce the demand for preventive services, and at the same time, they have the potential to encourage preventive activities such as a healthier lifestyle (This dissertation).
- 2. Evidence suggests that extended health insurance coverage is associated with a healthier lifestyle which contradicts the notion of ex-ante moral hazard (This dissertation).
- 3. Evidence suggests that people with a healthier lifestyle have more extensive health care cost coverage which contradicts the notion of adverse selection (This dissertation).
- 4. A uniform prescription to effectively and efficiently encourage healthy behavior does not exist. Contingent on the context, each behavior deserves a separate treatment (This dissertation).
- 5. In a carrot and stick approach to promote health behavior, the potential of out-ofpocket payments as a stick is doubtful, given its effects on solidarity and freedom of choice (This dissertation).
- 6. Doing a PhD study abroad is like doing two studies at the same time. One study happens in academia and the other in the society you live in.
- 7. Social science research is like an iceberg in an ocean. What is visible is just a very small part of reality.
- 8. Making a million friends is not a miracle. The miracle is to make a friend who will stand by you when millions are against you (unknown quote).
- 9. Live as if you were to die tomorrow, learn as if you were to live forever (Gandhi).
- 10. It is a big mistake if you don't learn the language your children can speak.