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LCHE LAUSANNE CENTER
FOR HEALTH ECONOMICS
BEHAVIOR, AND POLICY

Mardi 27 octobre 2026

11H00-12H00 – SALLE CHASSERAL, RTE DE LA CORNICHE 21 – 1010 LAUSANNE

« Ensuring Health Insurance Affordability: Intended and Unintended Effects of In-Kind Transfers »

SPEAKER

Christian Schmid: Is the Director of the CSS Institute for Empirical Health Economics in Lucerne (Switzerland), a position he has held since October 2020. He is also a lecturer at both the Faculty of Economics and Management at the University of Lucerne and the Department of Economics at the University of Bern. Before his current role, Christian worked as a Senior Researcher at the CSS Institute from 2015 to 2020 and previously held postdoctoral and assistant positions at the University of Bern. Christian earned his PhD in Economics from the University of Bern in 2014. His research focuses on health economics, particularly on physician behavior, health insurance markets, financial incentives, and the impact of public policy on healthcare costs.

ABSTRACT

Health insurance subsidies are intended to improve affordability and reduce financial hardship, but their design may also shape individual insurance choices. Drawing on evidence from Switzerland, we discuss how switching from cash transfers to (in-kind) premium reductions affects financial distress, deductible choices and health-care utilization. First, we provide evidence that switching from cash to in-kind transfers reduces premium-related reminders and debt enforcement without shifting payment problems to other health-care expenses. Second, because premium reductions make lower deductibles financially more attractive, we find that recipients are more likely to choose plans with greater coverage. However, the resulting reduction in deductibles does not appear to translate into a significant increase in health-care utilization

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