

LINDA J. BLUMBERG

October 2017

Institute 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 (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 the Affordable Care Act (ACA), efforts to repeal/replace it, and the provision of technical assistance to states in their efforts to analyze and implement federal reforms. Examples are: state by state analyses of the implications of House and Senate repeal/replace bills; delineation of strategies to fix problems associated with the ACA; estimates of the cost and coverage potential of high risk pools; breakdown of marketplace premiums by categories of essential health benefits; analyses of the implications of the *King v. Burwell* and *House v. Burwell* Supreme Court cases; 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; and 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. She analyzed approaches for setting standards of affordability for insurance coverage, building a roadmap to universal coverage in the Commonwealth of Massachusetts. 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.

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Professional Background

2018 to Present	Institute Fellow, The Urban Institute
2006 to 2017	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

“Implications of Repeal of the ACA versus Strategies for Fixing Its Problems,” Testimony before the Committee on the Budget, United States House of Representatives, January 24, 2017.

“The Status of the Affordable Care Act,” Testimony before the Subcommittee on Health Care, Benefits, and Administrative Rules, Committee on Oversight and Government Reform, United States House of Representatives, July 13, 2016.

“The Implications of a Finding for the Plaintiffs in King v. Burwell for Small Employers, their Workers, and the Self-Employed,” Testimony before the United States Senate Committee on Small Business and Entrepreneurship, April 29, 2015.

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“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.

“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.

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