Project abstract (1-2 paragraphs):

The COVID-19 pandemic has led to over 900,000 recorded deaths which have disproportionately affected disadvantaged racial and ethnic groups. We propose studying whether health insurance coverage has affected mortality during the pandemic by exploiting discontinuous changes in health insurance coverage at age 65 when Medicare provides near-universal health insurance coverage, following Card, Dobkin and Maestas (2008, 2009). We intend to use restricted death data from the California Comprehensive Death Files (CCDF) maintained by the California Department of Health from 2008 - 2022 to examine death rates among those just younger and just older than age 65 using a regression discontinuity design (RDD). Our analysis will carefully address the fact that employment probabilities may vary sharply for those near age 65, and the availability of COVID-19 vaccines and boosters for populations aged 65 and over. The long timespan of our data will allow us to revisit the relationship between health insurance and mortality prior to the pandemic, and determine whether this relationship changes during the pandemic.

The CCDF provides detailed information about every death in California, including dates of birth and death, race, ethnicity, census tract of residence, and primary cause of death. Thus, it will allow us to understand whether Medicare coverage served to close racial disparities in mortality during the pandemic, whether health insurance affects certain causes of deaths more than others, and how the results vary across high- and low-income areas. Mortality during the pandemic affects the economic security of surviving spouses, who may receive lower lifetime benefits as a result of being widowed. Finally, the profile of mortality during the pandemic will affect the Social Security trust fund going forward, and how health insurance affects mortality from both COVID-19 and other causes will continue to be important as COVID-19 becomes an endemic illness.

Focal and/or Program areas:

#1 Disparities by Race and Ethnicity
#4 Economic Security of SSA Beneficiaries
#7 Informing Trust Fund Projections