

MARAI HAYES

mmhayes@hsph.harvard.edu
210-268-2053



HARVARD
UNIVERSITY

Education

Harvard University

Ph.D. Health Policy (Economics Track), 2019 to 2025 (expected)

The University of Texas at Austin

Master of Arts, Economics, 2018

Howard University

Bachelor of Science, Chemistry, Economics Minor, 2016

Honors: Phi Beta Kappa, Honors Graduate, summa cum laude

Fields

Primary: Health Economics, Health Policy

Secondary: Labor Economics, Public Economics

References

Professor Nicole Maestas (Chair)

Harvard Medical School

maestas@hcp.med.harvard.edu

Professor Tim Layton

University of Virginia Batten School

timothyjlayton@virginia.edu

Professor Ellen Meara

Harvard T.H. Chan School of Public Health

emeara@hsph.harvard.edu

Fellowships & Grants

Pre-Doctoral Fellowship in Disability Policy Research, NBER Retirement and Disability Research Center, 2023-2024

Teaching

Vaccines: History, Science, Policy, Harvard University (Undergraduate Level),
Teaching Fellow for Professors Allan Brandt, Ingrid T. Katz, and Galit Alter, Fall 2022
Evaluation: 4.68/5

Economics of Health Care: Public vs. Market Resolutions, Harvard T.H. Chan School of Public Health (Graduate Level), Teaching Fellow for Professor Ben Sommers, Spring 1 2024
Evaluation: 4.6/5

Disability Policy in the U.S., Harvard T.H. Chan School of Public Health (Graduate Level),
Teaching Fellow for Professor Ellen Meara, Spring 2 2024
Evaluation: 4.7/5

Research Employment

Research Assistant, **Harvard Medical School Department of Health Care Policy**, Nicole Maestas, 2020-present

Research Assistant, **Harvard T.H. Chan School of Public Health**, Meredith Rosenthal and Anna Sinaiko, 2019

Job Market Paper **“The Long Tail of Childhood Health”**

Abstract Poorer health during childhood health has consistently been shown to lead to poorer economic outcomes in adulthood, but evidence on how these effects evolve over time and persist into old age is limited. This paper investigates the role of childhood health on economic outcomes over the life-cycle using uniquely detailed data from the Health and Retirement Study with linkages to Social Security administrative earnings records. I first present several key facts about the role of childhood health in long-term economic outcomes: childhood health is associated with substantial gaps in earnings and employment throughout the prime working years; gaps peak in midlife when poorer childhood health is associated with a 7.5 percentage point reduction in employment and a reduction of \$6,000 in earnings; and these gaps translate to substantial gaps in wealth in retirement. I then implement a quasi-experimental approach using variation in access to the measles vaccine upon its introduction to test for a causal effect of childhood health on later-life economic outcomes. While I find no evidence for a causal link between the measles vaccine and later life outcomes, my results reflect a need to better understand the specific channels through which childhood health effects persist.

Publications **“Understanding Consumer Experiences and Insurance Outcomes Following Plan Disenrollment in the Nongroup Insurance Market”**, *Medical Care Research and Review*, 2021, Vol. 79, No.1, 36-45. (w/Anna Sinaiko, Jon Kingsdale, Alon Peltz, and Alison A. Galbraith)

Abstract: Disenrollment from health plans purchased on Affordable Care Act (ACA) Marketplaces is frequent; little is known whether disenrollment from off-Marketplace plans is as common or about the experiences and consequences of disenrollment. Using longitudinal administrative data on 2017-2018 nongroup plan enrollment linked with survey data, we analyze plan disenrollment in one regional insurance carrier servicing three states. Overall, 71% of enrollees disenrolled from their 2017 plan. Disenrollment was associated with purchasing through an ACA Marketplace, the carrier making significant changes to an enrollee’s plan benefit design, being healthier, being younger, and paying a higher premium for their 2017 plan in 2018. Experiencing financial burden or poor access to preferred providers was not associated with disenrollment. Most disenrollees (93.2%) enrolled in other coverage, often at a lower premium, but lacked confidence that they could afford needed care. These results can inform policy to support enrollees through coverage transitions and foster stability in the nongroup market.

Working Papers **“Sources of Health Insurance Coverage and Employment Survival Among Newly Disabled Workers”** (w/ Nicole Maestas and Kathleen J. Mullen)

Abstract: We use prospective longitudinal data on newly disabled older workers from the Health and Retirement Study to examine the effect of employer sponsorship of health insurance (ESHI) on post-onset employment and disability insurance claiming. We compare outcomes of workers with ESHI and no access to another coverage source immediately prior to onset with outcomes of two comparison groups: individuals with ESHI who also have access to an alternative coverage source, those who are covered by coverage source other than ESHI prior to onset. We find limited evidence of “employment lock” only when restricting to newly disabled older workers. We find no evidence that ESHI impedes application for Social Security Disability Insurance, but ESHI is associated with higher rates of disability receipt for newly disabled older workers.

Papers in Progress **“Childhood Health and Later Life Economic Inequality: Evidence from the Health and Retirement Study”**

Seminars & Conferences	“The Long-Tail of Childhood Health: Earnings, Employment, and Wealth Over the Life-Course” (Poster), American Society of Health Economists Annual Conference, 2024 “The Long-Tail of Childhood Health: Earnings and Wealth in Middle Age”, Economics of Health Equity Seminar, Harvard University, 2023 “Health Insurance and Employment Survival Among Newly Disabled Workers”, Ph.D. in Health Policy Seminar, Harvard University, 2023
Academic Service	Organizer, Health Economics Tea (student research workshop), Harvard University, 2022-2023 Co-Organizer, Health Economics Seminar, Harvard Medical School Department of Health Care Policy, 2021-2022
Other Employment	Research Technician, Boral IP Holdings, 2017-2018 Undergraduate Research Assistant, Howard University, 2014-2016
Languages	English (Native), French (Intermediate)
Software Skills	Stata (proficient), R (limited)
Personal Information	U.S. Citizen