

# ERIN E. TRISH

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## PROFESSIONAL EXPERIENCE

Assistant Professor, Pharmaceutical and Health Economics, USC School of Pharmacy	2018 – Present
Associate Director, USC Schaeffer Center for Health Policy and Economics	2018 – Present
Nonresident Fellow, Economic Studies, Brookings Institution	2018 – Present
Assistant Research Professor, USC Price School of Public Policy	2015 – 2018
Postdoctoral Fellow, USC Schaeffer Center for Health Policy and Economics and UCLA Fielding School of Public Health	2013 – 2015

## EDUCATION

Johns Hopkins Bloomberg School of Public Health Ph.D. in Health Policy and Economics Dissertation: Essays on Competition in US Private Health Insurance Markets	2013
Johns Hopkins University B.S. in Biomedical Engineering Minors in Mathematics and Bioethics	2005

## PUBLICATIONS

Duffy E, Ly B, Adler L, Trish E. “Policies to Address Surprise Billing Could Affect Health Insurance Premiums” *American Journal of Managed Care*, forthcoming.

Fuse Brown E, Trish E, Ly B, Hall M, Adler L. “Out-of-Network Air Ambulance Bills: Prevalence, Magnitude, and Policy Solutions” *Milbank Quarterly*, epub 2020 Jun 11.

Duffy E, Adler L, Ginsburg P, Trish E. “Surprise Out-of-Network Bills from Professionals in Ambulatory Surgery Centers” *Health Affairs*, 2020 May; 39(5):783-790.

Trish EE, Ginsburg PB, Joyce GF, Goldman DP. “Who Pays in Part D? Giving Plans More Skin in the Game” *New England Journal of Medicine*, 2019; 381:2384-2387.

Herring B, Trish E. “Quantifying Overinsurance Tied to the Tax Exclusion for Employment-Based Health insurance and its Variation by Health Status” *Inquiry*, ePub 2019 Dec 11.

Trish EE. “Medicare Part D: Time for Re-Modernization?” *Health Services Research*, 2019 Dec; 54(6):1174-1183.

Xu J, Trish E, Joyce G. “Incorporating Prescription Drug Utilization Information into the Marketplace Risk Adjustment Model Improves Payment Accuracy and Reduces Adverse Selection Incentives” *Medical Care Research and Review*, ePub 2019 Aug 22.

Hanson C, Herring B, Trish E. “Do Health Insurance and Hospital Market Concentration Influence Hospital Patients’ Experience of Care?” *Health Services Research* 2019 May 16; 54(4):805-815.

Romley J, Trish E, Goldman D, Beeuwkes Buntin M, He Y, Ginsburg P. “Geographic Variation in the Delivery of High-Value Inpatient Care” *PLoS ONE* 2019 Mar; 14(3): e0213647.

Hall MA, Adler L, Ginsburg PB, Trish E. “Reducing Unfair Out-of-Network Billing – Integrated Approaches to Protecting Patients” *New England Journal of Medicine* 2019 Feb 14; 380:610-612.

Howard DH, Herring B, Graves J, Trish E. “Provider-Owned Insurers in the Individual Market” *American Journal of Managed Care* 2018 Dec; 24(12):e393-e398.

Trish E, Xu J, Joyce G. “Growing Number of Unsubsidized Part D Beneficiaries with Catastrophic Spending Suggests Need for an Out-of-Pocket Cap” *Health Affairs* 2018 Jul; 37(7):1048-1056.

Zhang X, Trish E, Sood N. “Financial Burden of Healthcare Utilization in Consumer-Directed Health Plans” *American Journal of Managed Care* 2018 Apr; 24(4):e115-e121.

Trish E, Ginsburg P, Gascue L, Joyce G. “Physician Reimbursement in Medicare Advantage Compared with Traditional Medicare and Commercial Health Insurance” *JAMA Internal Medicine* 2017 Sep; 177(9):1287-1295.

Howard D, Trish E. “Provider-Owned Insurers” *American Journal of Managed Care*, 2017 Sep 23:9:566-7.

Trish E, Herring B. “Does Limiting Allowable Rating Variation in the Small Group Health Insurance Market Affect Employer Self-Insurance?” *Journal of Risk and Insurance* (2016).

Trish E, Xu J, Joyce G. “Medicare Beneficiaries Face Growing Out-Of-Pocket Burden for Specialty Drugs While in Catastrophic Coverage Phase.” *Health Affairs* 2016 Oct 35:9:1564-1571.

Herring B, Trish E. “Explaining the Growth in U.S. Healthcare Spending using State-Level Variation in Income, Insurance, and Provider Market Dynamics.” *Inquiry* 2015 Dec; 52.

Trish E, Herring B. “How Do Health Insurer Market Concentration and Bargaining Power with Hospitals Affect Health Insurance Premiums?” *Journal of Health Economics* 2015 Jul 42:104-114.

Herring B, Trish E. “The Distributional Effects of the Affordable Care Act’s Cadillac Tax by Worker Income” *AMA Journal of Ethics* 2015 Jul 17:7:672-9.

Trish E, Joyce G, Goldman DP. “Specialty Drug Spending Trends Among Medicare And Medicare Advantage Enrollees, 2007-11.” *Health Affairs* 2014 Nov 33:11:2018-2024.

Weiner JP, Trish E, Abrams C, Lemke K. “Adjusting for Risk Selection In State Health Insurance Exchanges Will Be Critically Important And Feasible, But Not Easy.” *Health Affairs* 2012 Feb 31:2:306-315.

### POLICY REPORTS and WHITE PAPERS

Lakdawalla D, Keeler E, Goldman D, Trish E. [Getting Americans back to work \(and school\) with pooled testing](#). USC Schaeffer Center White Paper, May 2020.

Trish E, Kaiser K, Joyce G. [How would sharing rebates at the point-of-sale affect beneficiary cost-sharing in Medicare Part D?](#) USC Schaeffer Center White Paper, March 2020.

Adler L, Fiedler M, Ginsburg PB, Hall M, Trish E, Linke Young C, Duffy E. [State approaches to mitigating surprise out-of-network billing](#). USC-Brookings Schaeffer Initiative for Health Policy, February 2019.

Lieberman SM, Adler L, Trish E, Antos J, Bertko J, Ginsburg PB. [A proposal to enhance competition and reform bidding in the Medicare Advantage program](#). USC-Brookings Schaeffer Initiative for Health Policy, May 2018.

Bertko J, Ginsburg PB, Lieberman S, Trish E, Antos J. [Medicare Advantage: Better information tools, better beneficiary choices, better competition](#). USC-Brookings Schaeffer Initiative for Health Policy, November 2017.

Trish E, Damico A, Claxton G, Levitt L, Garfield R. [A Profile of Health Insurance Exchange Enrollees](#). Kaiser Family Foundation Policy Brief, March 2011.

### BLOG POSTS and OP-EDs

Lakdawalla D, Trish E. [Group testing for coronavirus—called pooled testing—could be the fastest and cheapest way to increase screening nationwide](#). *The Conversation*, July 2, 2020.

Goldman D, Lakdawalla D, Trish E. [Hospitals Closed to Prepare for COVID-19. It is Time to Reopen Most of Them](#). *The Evidence Base*, April 10, 2020.

Adler L, Duffy E, Ly B, Trish E. [California Saw Reduction in Out-of-Network Care from Affected Specialties After 2017 Surprise Billing Law](#). *USC-Brookings Schaeffer Initiative for Health Policy*, September 26, 2019.

Adler L, Duffy E, Ginsburg PB, Hall M, Trish E, Linke Young C. [Rep. Ruiz's Arbitration Proposal for Surprise Billing \(H.R. 3502\) Would Lead to Much Higher Costs and Deficits](#). *Health Affairs Blog*, July 16, 2019.

Adler L, Ginsburg PB, Hall M, Trish E. [Breaking Down the Bipartisan Senate Group's New Proposal to Address Surprise Billing](#). *Health Affairs Blog*, May 21, 2019.

Adler L, Ginsburg PB, Hall M, Trish E. [Analyzing the House E&C Committee's Bipartisan Surprise Out-of-Network Billing Proposal](#). *Health Affairs Blog*, May 14, 2019.

Trish E, Goldman DP. [Ending drug rebates will increase Medicare Part D premiums. Most seniors will be insulated from it](#). *STAT News*, February 21, 2019.

Trish E. [Texas ruling over Obamacare is wrong to claim that without the insurance mandate, the health-care law can't survive](#). *MarketWatch*, December 17, 2018.

Adler L, Ginsburg PB, Hall M, Trish E, Chartock B. [Analyzing Senator Hassan's binding arbitration approach to preventing surprise medical bills](#). *Health Affairs Blog*, October 18, 2018.

Adler L, Ginsburg PB, Hall M, Trish E. [Analyzing new bipartisan federal legislation limiting surprise medical bills](#). *Health Affairs Blog*, September 25, 2018.

Trish E, Joyce GF. [Medicare's 'catastrophic insurance' can be a catastrophe for middle-income seniors](#). *STAT News*, July 23, 2018.

Lieberman S, Trish E, Adler L, Antos JR, Bertko J, Ginsburg PB. [The Case for Reforming Competitive Bidding in Medicare Advantage](#). *Health Affairs Blog*, May 10, 2018.

Trish E, Goldman DP. [Why health price regulations in California are misguided](#). *Sacramento Bee*, May 2, 2018.

Goldman DP, Trish E. [Walmart and CVS have 15,000 combined stores. Why are both trying to buy health insurance companies?](#) *Los Angeles Times*, April 10, 2018.

Trish E, Adler L, Ginsburg PB. [To promote stability in health insurance exchanges, end the uncertainty around cost-sharing and other rules](#). *Brookings Institution*, April 20, 2017.

Trish E. [Why risk adjustment is a crucial component of individual market reform](#). *Brookings Institution*, January 25, 2017.

## WORKING PAPERS

“Analyzing the Impact of New York’s Surprise Out-of-Network Billing Law” (with Loren Adler, Erin Duffy, Paul Ginsburg, and Bich Ly)

“Complexity, Defaults, and Health Insurance Choice” (with Silvia Barcellos)

“Projecting the ACA’s Impact on Firm Self-Insurance and the Small Group Market” (with Brad Herring)

## AWARDED RESEARCH GRANTS

### **To a Better Understanding of Provider Prices, Consolidation, Surprise Billing, and Out-of-Pocket Spending**

Arnold Ventures 9/2020-8/2023  
Principal Investigator \$3,585,894

### **Evaluating Policy-Relevant Trends in the Medicare Part D Market**

Commonwealth Fund and Arnold Ventures 7/2020-12/2021  
Principal Investigator \$252,577

### **Surprise Medical Bills: Prevalence, Drivers, and Policy Solutions**

Arnold Ventures 8/2018-7/2020  
Co-Principal Investigator (PI: Paul Ginsburg) \$1,321,496

### **Quantifying the Inefficiency of the Tax Exclusion for Employment-Based Health Insurance**

Mercatus Center, George Mason University 3/2017-2/2019  
Co-Investigator (PI: Brad Herring) \$30,000

### **Evaluating Variation in Health Risk across Small Firms and its Implications for the Future of the Small Group Market**

RWJF Policy-Relevant Insurance Studies #73779 9/2016-8/2017  
Principal Investigator \$149,978

### **Provider-led Plans and Insurance Affordability**

RWJF Policy-Relevant Insurance Studies #73800 9/2016-2/2017  
Co-Investigator (PI: David Howard) \$86,420

### **Exploring the Relationship between Provider Prices for Commercial and Medicare Advantage Enrollees**

RWJF Changes in Healthcare Financing and Organization Initiative #72712 5/2015-11/2016  
Principal Investigator \$170,406

### **Projecting the ACA’s Impact on Firm Self-Insurance and the Small Group Market**

RWFJ Policy-Relevant Insurance Studies #72672 5/2015-12/2015  
Principal Investigator \$98,369

**Assessing Value at US Hospitals**

The Commonwealth Fund #20150135

1/2015-12/2015

Co-Investigator (PI: John Romley)

\$247,045

**How Do Medicare Advantage Plans Pay Providers?**

USC Provost's Postdoctoral Scholar Research Grant

7/2014-6/2015

Principal Investigator

\$25,000

**Exploring the Impact of Hospital-Market Concentration on Price Competition in Insurance Markets**

RWJF Changes in Healthcare Financing and Organization Initiative #69070

6/2011-11/2012

Doctoral Student Researcher (PI: Brad Herring)

\$148,835

PRESENTATIONS & TESTIMONIES

**2019:** AcademyHealth Annual Research Meeting, APPAM Fall Research Meeting  
**2018:** California Assembly Select Committee on Health Care Delivery Systems and Universal Coverage, AcademyHealth National Health Policy Conference, Agency for Healthcare Research and Quality, USC-Brookings Event on Patient Cost Sharing for Prescription Drugs: Policy Issues, ASHEcon, AcademyHealth Annual Research Meeting, APPAM Fall Research Conference, National Council of Insurance Legislators Annual Meeting  
**2017:** RWJF/AcademyHealth Webinar, International Actuarial Association Health Section Webinar, Roybal Center for Health Decision Making and Financial Independence in Old Age Meeting, Society of Actuaries Webinar, AcademyHealth Annual Research Meeting, AcademyHealth Health Economics Interest Group, Risk Adjustment Network Meeting  
**2016:** RWJF PRIS Grantee Briefing, Center for Consumer Information and Insurance Oversight, AcademyHealth Annual Research Meeting, RWJF HCFO Grantee Briefing  
**2015:** University of Chicago, AcademyHealth Health Economics Interest Group, Federal Trade Commission/Department of Justice, Assistant Secretary for Planning and Evaluation, Association for Public Policy Analysis and Management Fall Research Conference, Amgen  
**2014:** UCLA, ASHEcon, Colorado School of Public Health, Vanderbilt University  
**2013:** National Center for Health Statistics, Urban Institute, Emory University, Mathematica Policy Research, Analysis Group, University of Massachusetts, Amherst, RAND Corporation, AcademyHealth Annual Research Meeting  
**2012:** Congressional Budget Office, RWJF HCFO Grantee Briefing

TEACHING**University of Southern California**

Price School of Public Policy

Fall 2016

Fundamentals of Health Policy and Management

Marshall School of Business

Summer 2018-20

Executive Health Care Leadership Program

School of Pharmacy

Fall 2019

Pharmacy Literature Analysis and Drug Information

## ADVISING

### **Doctoral Committee Membership**

Jamie Godwin, UCLA HPM (Proposal Defense, 2019)  
Erin Duffy, RAND PRGS (Proposal Defense, 2018; Final Defense, 2019)  
Ning Ning, USC Pharmacy School (Proposal Defense, 2018; Final Defense, 2019)  
Yifan Xu, USC Pharmacy School (Proposal Defense, 2017; Final Defense, 2019)  
Samira Massachi, USC Pharmacy School (Proposal Defense, 2017)  
Xinke Zhang, USC Pharmacy School (Final Defense, 2016)

### **Doctoral Qualifying Exam Committee Membership**

Sushant Joshi, USC Price School of Public Policy (2019)  
Jianhui Xu, USC Price School of Public Policy (2018)

### **Other Mentorship**

Taara Prasad, Price Undergraduate Thesis Advisor (2016-2017)  
Sucharita Yellapragada, Price Undergraduate Directed Research Supervisor (2016)  
Schaffer Center Summer Internship Mentor (2014-2019)

## HONORS, FELLOWSHIPS, and AWARDS

Seema Sonnad Emerging Leader in Managed Care Research Award	2018
USC Price School Junior Investigator Award	2017
USC Price Research Award	2017
AHRQ NRSA Postdoctoral Training Fellowship	2013-15
Alison Snow Jones Prize in Health Economics	2013
AHRQ NRSA Predoctoral Training Fellowship	2008-10
NSF Graduate Research Fellowship, <i>Honorable Mention</i>	2008
NIMH Training Fellowship	2007-08
Johns Hopkins Whiting School of Engineering Vredenburg Scholar	2003

## OTHER RESEARCH EXPERIENCE

**Harvard University**, Cambridge, MA 2005-07  
Research Assistant to Professors Kevin Eggan and Doug Melton, Department of  
Stem Cell and Regenerative Biology

## ACADEMIC SERVICE

### **Editorial Activities**

Editorial Board – Medical Care Research and Review  
Editorial Review Board - Inquiry

### **Peer Review Activities – Journal Articles and Reports**

American Journal of Managed Care, Congressional Budget Office, Forum for Health Economics and Policy, Health Affairs, Health Economics, Health Services Research, Inquiry, Journal of the American Medical Association, Journal of the American Medical Association – Internal Medicine, Journal of Health Economics, Journal of Insurance Issues, Medical Care Research and Review, Medicare Payment Advisory Commission, Millbank Quarterly, New England Journal of Medicine, RAND Corporation, Value in Health

### **Peer Review Activities – Scientific Meetings and Award Committees**

AcademyHealth Outstanding Dissertation Award, Selection Committee (2020-Present)  
AcademyHealth Annual Research Meeting, Best Student Poster Review Committee and Judge (2019)  
Research Insights Conference, Project Advisory Committee (2017-Present)  
American Society of Health Economists Conference (2014, 2016)  
AcademyHealth's Annual Research Meeting (2014, 2019, 2020)  
Southeastern Health Economics Study Group (2013)

### **Academic Committee Service – University of Southern California**

Public Health Policy Advisory Working Group, Testing Subcommittee (2020)  
Search Committee Member for the Chair, Department of Regulatory and Quality Sciences, School of Pharmacy (2019)  
Price School of Public Policy Research Committee (2017-2018)  
Price School of Public Policy PhD Degree Committee (2016-2018)

### **Academic Committee Service – Johns Hopkins University**

Student Health Insurance Committee, *Student Representative* (2010-11)  
Technology Transfer Committee, *Student Representative* (2007-09)

### **DISCLOSURE**

Dr. Trish serves as a consultant to a capital management firm, the Blue Cross Blue Shield Association, Premera, and Cedars-Sinai Medical Center.