

# 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	August 2013
Johns Hopkins University B.S. in Biomedical Engineering Minors in Mathematics and Bioethics	May 2005

## PUBLICATIONS

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

Adler M, 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

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

“Incorporating Prescription Drug Utilization Information into the Marketplace Risk Adjustment Model Improves Payment Accuracy and Reduces Adverse Selection Incentives” (with Jianhui Xu and Geoff Joyce), *Revised & Resubmitted*

“Surprise Out-of-Network Bills from Professionals in Ambulatory Surgery Centers” (with Erin Duffy, Loren Adler, and Paul Ginsburg), *Under Review*

“Medicare Part D: Time for Re-Modernization?”, *Under Review*

“Quantifying Overinsurance Tied to the Tax Exclusion for Employment-Based Health Insurance” (with Brad Herring), *Revisions Requested*

“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

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

Arnold Foundation

8/2018-7/2020

Co-Principal Investigator (PI: Paul Ginsburg)

\$1,321,496

This project evaluates surprise out-of-network medical bills, including their prevalence, drivers, implications, and the impact of state laws intended to address the issue.

### **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

This project estimates the magnitude and distribution of the inefficiency of the tax exclusion for employment-based health insurance.

### **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

This study evaluates the extent of variation in health risk and expenditures across small group market firms and evaluates the impact of policy changes on market stability.

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

RWJF Policy-Relevant Insurance Studies #73800

9/2016-2/2017

Co-Investigator (PI: David Howard)

\$86,420

This project assesses the impact of provider-led plans on competition in the exchanges and how premiums compare to plans sold by traditional insurers.

**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

This study evaluates prices paid to providers for treating Medicare Advantage beneficiaries and how they relate to commercial and Traditional Medicare prices and Medicare reimbursement generosity to Medicare Advantage plans.

**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

This study simulates the impact of the ACA's community rating regulations on firm self-insurance decisions and their implications for state-level small group market premiums.

**Assessing Value at US Hospitals**

The Commonwealth Fund #20150135 1/2015-12/2015  
Co-Investigator (PI: John Romley) \$247,045

The primary goal of this project is to develop and disseminate a clear and reliable measure of value in health care delivery for hospitals throughout the US.

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

USC Provost's Postdoctoral Scholar Research Grant 7/2014-6/2015  
Principal Investigator \$25,000

This pilot project explores prices paid to providers for treating Medicare Advantage beneficiaries.

**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

This study examines the extent to which health insurance market concentration, hospital market concentration, and the interaction between the two impacts health insurance premiums.

PRESENTATIONS & TESTIMONIES

**2019:** AcademyHealth Annual 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 (Undergraduate)	
Marshall School of Business	Summer 2018-19
Executive Health Care Leadership Program	

## 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)  
 Yifan Xu, USC Pharmacy School (Proposal Defense, 2017)  
 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 (Bronze)	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 AND POLICY 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**

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)  
Southeastern Health Economics Study Group (2013)

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

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)

##### **Policy Service**

Ad hoc advisor to California Department of Insurance (2013-2015)

DISCLOSURE

Dr. Trish serves as a consultant to a capital management firm and to the Blue Cross Blue Shield Association.