

**Title:** In Sickness and in Health Insurance: Gender in Household Benefit Plan Choice

**Abstract:** In the United States, most households obtain health insurance from employers. I document that households subscribe to health plans offered by the husband's employer more often than the wife's, a difference which could reflect their gap in employment status, plan quality, or a per se gender effect. I identify the gender effect and quantify its welfare implications using all-payer claims data from New Hampshire. Using a novel identification strategy that holds plan quality and employment status fixed, I find the gender effect leads to a 7% higher propensity for households to take up the husband's plan, which explains one-third of the gender gap in family plan subscriptions. I further develop a structural model of household plan choice incorporating multiple dimensions of inattention. I find households only pay attention to their non-default subscriber with a 40% probability. Counterfactual simulations suggest inattention contributes to one-third of surplus loss in household health insurance subscriptions, and that additionally removing gender-based inattention yields twice the welfare benefit of a policy that focuses on plan-based inattention alone.

Yaying Zhou, Ph.D. candidate from the Department of Business Economics and Public Policy,  
Kelley School of Business