

## **Moral Hazard (MH) in healthcare and health insurance.**

Summarise evidence on MH in healthcare.

Summarise Pauly's argument on MH in health insurance.

Summarise Nyman's argument on MH, also using figure 1 from Robertson et al.

*"People are not so good at telling the difference between necessary and unnecessary care"*. Discuss the implications for the effect of MH in cancer screening.

What is the role of Physicians in controlling MH?

What are the policy implications of MH in the design of healthsystems?