

Economic Research Initiative on the Uninsured
The University of Michigan
SPECIAL SOLICITATION ON VULNERABLE POPULATIONS
GUIDELINES FOR APPLICATIONS

APPLICATION DEADLINE: FEBRUARY 28, 2003

Purpose

This special solicitation from the Economic Research Initiative on the Uninsured (ERIU) seeks proposals that will strengthen the body of evidence about the causes and consequences of being uninsured for selected vulnerable populations: racial and ethnic minorities, immigrants, and people with chronic mental illness. ERIU hopes to fund 6 to 8 projects that employ economic frameworks and methods to explore why gaps in insurance coverage persist for racial and ethnic minorities, immigrants and those with chronic mental illness, and the interaction between labor markets and health insurance coverage for these populations. We are especially interested in collaborations among economists with expertise in health and labor markets and economists and other social scientists with expertise in these vulnerable populations.

Background

ERIU is a three-year research initiative at the University of Michigan that was launched in 2001 and is funded by The Robert Wood Johnson Foundation (RWJF). Part of ERIU's mission is to increase the pool of economists studying health insurance coverage issues and to foster rigorous exploration of the factors and dynamics influencing the availability of and demand for coverage. To help formulate a research agenda on vulnerable populations, ERIU convened a meeting in late October 2002 that brought together researchers from various disciplines. Background materials prepared for the meeting are described below and are available on ERIU's website. A list of research questions developed as a result of discussions during the one-day meeting is attached to this RFA.

Resources for Researchers

ERIU has developed several resources to help researchers new to the study of health insurance and the uninsured. These include a searchable database of recent literature on the uninsured, a background paper on vulnerable populations, and information on relevant data sets. All of these resources are available from ERIU's web site: www.umich.edu/eriu.

Article Database. The database of existing research includes over 1,300 journal and non-journal articles, working papers, and reports published since 1990. The database is searchable by author, year, title, key words, statistical method, and specific data set used. It is available on our web site at www.umich.edu/eriu/resources.html.

Background Paper and Annotated Bibliography. A background paper was prepared for participants in a research agenda-setting workshop. It provides a conceptual framework for ERIU's focus on vulnerable populations and summarizes existing research that informs this framework. The paper also includes tabulations from the 2000 Current Population Survey that illustrate disparities in health insurance coverage for vulnerable population groups across various socioeconomic dimensions. It is available on our web site at www.umich.edu/eriu/vpopsbackground.html.

Data Set Descriptions. We have compiled a matrix summarizing selected information on 20 publicly available data sets that include variables on health insurance status, labor force participation, and at least one of the following: racial/ethnic background, immigration status, and mental health status. The matrix is available at www.umich.edu/eriu/vpopsdatasources.html. Additional information on many of these data sets--including sample size, wording of health insurance questions, and cell sizes for several subgroups--can be found in a general Data Set Directory located at www.umich.edu/eriu/resources.html.

Selection Criteria

A team of researchers with expertise in economics and vulnerable populations will evaluate the proposals. The following criteria will guide the review of all proposals:

- Fit with ERIU's vulnerable populations agenda (ability to address in a significant way knowledge gaps about the determinants and market dynamics of coverage for racial and ethnic minorities, immigrants, or people with chronic mental illness)
- Expertise of the investigator(s) in economic frameworks/methods and in one or more of the vulnerable population groups
- Likely relevance and usefulness of the results for public policy
- Clear and appropriate budget and narrative justification

Proposals for empirical projects must explicitly state the equation(s) to be estimated and explain how parameters of interest are to be identified. In addition to the criteria listed above, the following criteria will be used to assess proposals involving empirical methods:

- Appropriateness and availability of the proposed data source(s), including sample size adequacy for subpopulations
- Appropriateness and feasibility of the proposed analytic methods

Theory projects will be evaluated both for their intellectual merit and for their ability to result in testable hypotheses that could be investigated in empirical projects and applied in policy analyses.

Application Process

The deadline for proposals is **February 28, 2003**. Proposals should be no longer than 3,000 words and should include sections that describe (1) the research problem and how the proposed work will build on existing knowledge; (2) the study design, including the proposed data set(s), key variables, and sample sizes, overall and for relevant subpopulations; and (3) the analytic approach, including, for empirical project, the equation(s) to be estimated and how parameters of interest are to be identified. Emphasis should be placed on the design and analytic approach; an extensive literature review is not recommended. Appendices may be attached to describe more fully the mathematical or econometric models or the data set so evaluators can better understand the proposal. Further details on application and budget requirements are provided in the enclosed "Application Information."

Most budgets for approved one-year projects will be in the range of \$75,000 to \$100,000. Because of ERIU's current funding horizon, we cannot consider proposals for projects spanning longer than one year. We expect the review process to be completed and funding decisions to be made by late March or early April 2003. Investigators from some of the funded projects will be invited to present their findings at a research conference in Ann Arbor, MI in the fall of 2004.

If you plan to submit a proposal, please send an email or facsimile to ERIU by **January 24, 2003** with a brief (one or two paragraph) description of the proposal topic and general approach. The email address is eriu@umich.edu, and the facsimile number is (734) 998-6341. Sending this notification will not commit you to submitting a proposal but it will help us to plan for the review process. If you know of others who might be interested in this funding opportunity, please encourage them to apply. The full solicitation and related materials are available on ERIU's website at <http://www.umich.edu/eriu/vpopsmain.html>.

Send applications to the following address:

Attn: Debbie Chamberlain
ERIU, The University of Michigan
555 S. Forest Street, 3rd Floor
Ann Arbor, MI 48104-2531

Attachment 1

ERIU Vulnerable Populations Research Questions

Overarching Questions

- What explains the disparities in coverage rates for racial and ethnic minorities, immigrants, and people with mental illness? How much of the disparity is attributable to differences in educational attainment, income, resources, employment characteristics, health status, and demand for coverage? How do outcomes and pathways differ for different subpopulations?
- How does the demand for coverage influence labor supply decisions for these vulnerable population groups?
- Firm behavior and decision-making: Are there systematic ways firms segregate workers into jobs that don't include health insurance offers? Do firms weight the preferences of all employees equally? Are there variations in the actual or perceived return on investment for employment-sponsored insurance across firms with different workforce characteristics (e.g., skill mix, racial/ethnic composition, immigrant composition)?
- Do individuals think about risk and health insurance in the way economists predict? And, more specifically, does this vary systematically across these different subpopulations?

Race/Ethnicity

- What explains the differences observed in offer and take up rates across different subpopulations?
- How does spatial segregation (residential, employment, health care) influence the availability and demand for coverage? Are there neighborhood-level factors that influence demand for coverage and coverage rates net of their effects on employment choices? Are people making rational choices given the options available to them?

Immigrant Status

- How do the pathways to coverage differ for various immigrant subpopulations versus U.S. natives? How much of the disparity in coverage rates for immigrant populations is explained by differences in labor force participation (e.g. different job sector, self employment rates)?
- How do offer and take-up rates differ across immigrant subpopulations, and what explains these differences? How does coverage vary by country of origin?
- How do coverage rates among second-generation immigrant families compare with first-generation families? What explains observed disparities?

Mental Illness

- How do health insurance coverage rates vary for people with mental illness? Is there variation by type of condition? Controlling for labor market volatility, are people with chronic mental illness more or less likely than people without such disorders to remain insured over time?
- What are the employment consequences of mental illness and how do employment and coverage interact? Do people with mental illness have higher demand for health insurance and does this influence their employment choices? Does this change over time as the illness and treatment evolve?
- Are persons with mental illness less likely to receive offers of employment-sponsored insurance? Controlling for other determinants of take-up behavior, are their take-up rates different from those without such disorders, and if so why?

Economic Research Initiative on the Uninsured

APPLICATION INFORMATION

Proposal Checklist

Order for proposal components:

A proposal letter signed on behalf of the organization requesting grant funds by the person or persons authorized to receive such grant funds. It should indicate the title of the project, the amount of funding requested, the expected duration of the project, the name and address of the highest ranking official at your institution, and the name(s) of any organization(s) collaborating in the effort. In addition, it should verify that the attached copies of your tax documentation are true, that correct copies of the originals are on file with the organization, and that they remain in full force and effect. See Appendix A for a sample cover letter.

Short project summary. This summary, on a separate page, will assist project administration. It should cover (a) aims of the project, (b) data to be used, if applicable, and (c) methods.

Project proposal. Proposals should be no longer than 3,000 words and should include sections that describe (1) the research problem and how the proposed work will build on existing knowledge; (2) the study design, including the proposed data set(s), key variables, and sample sizes, overall and for relevant subpopulations; and (3) the analytic approach, including, for empirical project, the equation(s) to be estimated and how parameters of interest are to be identified. Emphasis should be placed on the design and analytic approach; an extensive literature review is not recommended. Appendices may be attached to describe more fully the mathematical or econometric models or the data set so evaluators can better understand the proposal.

Line item budget. A sample line item budget is attached (Appendix B). In accordance with The Robert Wood Johnson Foundation policy, indirect costs may be requested for up to 9 percent of the sum of budget categories I, II and III (see Appendix B). Your proposed budget may include direct costs, such as clerical support and supplies, that some funding sources would require be covered under indirect costs. Questions about allowable costs and other budget issues can be answered by Debbie Chamberlain, who can be reached by email at djentzen@umich.edu or by phone at (734) 615-9589.

Your proposed budget will be reviewed in detail and negotiated to ensure that it meets the goals and objectives of your proposed project, and that it is consistent with University of Michigan policies. During the budget review and negotiation process, University staff may suggest revisions such as the elimination of a line item or a reduction in the funding requested for a particular line item.

Budget Narrative. Together with the line item budget, the budget narrative will enable reviewers to link the funding request with specific elements of the proposed project. The budget narrative should include a justification for every line item. In general, each narrative statement should describe, in as much detail as possible:

- what the specific item is, and how the specific item relates to the project
- how the amount shown in the line item budget was arithmetically determined (e.g., x units at y price per unit.)

Curricula vitae and pertinent bibliographic information of the principal investigator(s) and other key professionals who would be involved in the project.

Once the package is assembled:

Five (5) copies (1 original and 4 photocopies) of the completed application package should be submitted. It would be helpful if the entire package could be numbered continuously from the cover letter through the last page of curricula vitae (it is fine to do this by hand after the package is assembled).

SAMPLE COVER LETTER

Your Institution's Letterhead

Date _____

Catherine G. McLaughlin, Ph.D.
Director, Economic Research Initiative on the Uninsured
University of Michigan
3rd floor
555 S. Forest Street
Ann Arbor, MI 48104-2531

Dear Professor McLaughlin:

On behalf of (*your institution's name*), we are submitting a proposal entitled “_____.”
We are requesting \$_____ to support this project for the ____ - month period from ____/____/____
through ____/____/____.

The enclosed copies of our tax documentation are true and correct copies of the originals on file with (*your institution's name*), and they remain in full force and effect.

The (*chancellor/president/chief executive officer*) of our institution is:

Name, degree
Title
Institution
Mailing address
Phone number

Sincerely,

Project Director (or other official)

Enclosures

SAMPLE LINE ITEM BUDGET
ECONOMIC RESEARCH INITIATIVE ON THE UNINSURED

[Project Title]

Grant Period: (from _____/_____/_____ to _____/_____/_____)

					Total
I.	PERSONNEL				
	Name	Position	Base Salary	% Time	_____

	Fringe Benefits (_____%)				_____
	Subtotal				_____
II.	OTHER DIRECT COSTS				
	OFFICE OPERATIONS				
	Supplies				_____
	Printing				_____
	Duplicating				_____
	Telephone				_____
	Postage				_____
	Equipment Rental				_____
	Service Agreement(s)				_____
	SOFTWARE				_____
	COMPUTER TIME				_____
	TRAVEL				_____
	Subtotal				_____
III.	EQUIPMENT				_____
	Subtotal				_____
IV.	INDIRECT COSTS (9%)				_____
	TOTAL				_____