

CALL FOR PAPERS

HEALTH AND LONG-TERM CARE INSURANCE CONFERENCE 2027

Bank of Italy Conference Centre “Carlo Azeglio Ciampi”

Via Nazionale, 190 – Rome, 7 May 2027

Submission Deadline: 31 January 2027

Please submit your paper to ltc_health_conferenze@ivass.it

IVASS, Baffi Centre (Bocconi University) and Ca' Foscari University of Venice are pleased to announce the Health and Long-Term Care Insurance Conference 2027.

Population ageing and the associated increase in health and long-term care needs raise important questions about the role of private insurance as a complement to public provision. The conference aims to bring together theoretical, empirical and policy-oriented research on the demand for health and long-term care insurance, the design and supply of insurance products, and the interaction between private coverage, health funds and public welfare systems.

We welcome submissions on topics including, but not limited to:

DEMAND FOR HEALTH AND LONG-TERM CARE INSURANCE

Focus on household choices, barriers to take-up and underinsurance.

- Income, wealth and affordability of insurance coverage.
- Perceptions of health and dependency risks, individual preferences and behavioural frictions.
- Heterogeneity in insurance demand across population groups.

PRODUCT DESIGN AND MARKET ORGANISATION

Focus on the supply-side factors and institutional constraints related to the development of health and long-term care insurance markets.

- Risk classification, screening, pricing and adverse selection.

- Benefit design, eligibility and dependency triggers, exclusions and coverage limits.
- Distribution channels and distribution costs.
- Long-term sustainability of contracts and insurers' risk management.
- Competition and interactions between insurers, healthcare providers and supplementary health funds.

PUBLIC-PRIVATE INTERACTION AND POLICY

Research on how healthcare and long-term care systems can be efficiently designed when public programmes and private insurance coexist. Topics may include:

- The allocation of risks, responsibilities, coverage, and financing between the public and private sectors.
- The appropriate role of complementary and supplementary insurance.
- Regulatory arrangements aimed at ensuring access, limiting duplication and coverage gaps, and promoting financial sustainability.

Priority will be given to studies focusing on the Italian health and long-term care insurance markets.

The conference will be held in person. IVASS will cover travel and accommodation expenses for presenters of accepted papers and invited discussants.

The programme will include a plenary lecture by an internationally recognised scholar and six or seven research papers selected through this call. Each paper will be assigned a discussant. A concluding policy roundtable with representatives from academia, institutions and the insurance industry may also be organised.

Further details on travel and accommodation arrangements will be provided to selected presenters and invited discussants.

Keynote Speaker: To be announced

Scientific Committee:

Chiara Gardenghi (Rochester), Laura Lasio (European Commission), Paride Antonini (IVASS), Angelica Policella (IVASS), Enzo Ricci (IVASS), Agostino Tripodi (IVASS), Danilo Cavapozzi (Ca' Foscari)

Organising Institutions:

IVASS

Baffi Centre, Bocconi University

Ca' Foscari University of Venice

Organising Committee:

Marco Cosconati

Daniela Mariani

Agar Brugiavini

Francesco Decarolis