

Josefa Henríquez

Hunter St & Auckland St
Newcastle, NSW, Australia 2300

Phone: +61 0491691450
Email: josefa.henriquez@gmail.com
Web: LinkedIn; Google Scholar; Personal

CAREER SUMMARY

I am an applied economist with strong industry experience and an international profile. I am passionate about the application of economics to key public and private sector challenges, particularly in the health sector. My research is driven by a strong quantitative focus and the utilization of large claims data. My teaching is student centered, research infused and connected to industry.

EDUCATION

University of Newcastle, Australia 2020-2025
Ph.D. (Economics)
Dissertation: *Designing healthcare systems to balance equity and efficiency: the role of competition, risk adjustment and premiums*
Principal Supervisor: A/Prof Adrian Melia, Co-Supervisor: Prof. Francesco Paolucci
Scholarship: Vice-Chancellor Scholarship

Harvard Medical School, USA July-December 2021
Visiting Research Scholar/Graduate Student
Host: Prof. Thomas McGuire

University of Chile, Chile 2011 - 2015
BS Economics, Cum Laude
Professional Certificate in Business Engineering
Thesis: *Understanding the effects of the Basic Solidarity Pension on health services utilization. Graded Summa Cum Laude (equivalent)*
Scholarship: President Pedro Aguirre Cerda Scholarship for academic excellence

WORK EXPERIENCE

University of Newcastle (Australia) 2024 –
Role: Associate Lecturer in Applied Economics.

University of Bologna (Italy) 2019 – 2020
Role: Research fellow, Horizon 2020 MCDS Therapy project (\$9,245,924).

Ministry of Health of Chile 2018 – 2019
Role: Economic advisor to the Minister (Dr Emilio Santelices) in the Private Health Insurance Reform.

Centro de Estudios Públicos (CEP), Chile 2015 – 2018
Role: Research assistant (2015) and Researcher (2016-2018).

PEER-REVIEWED PUBLICATIONS

Henriquez, J., Brammli-Greenberg, S., Trottmann, M., & Paolucci, F. (2025). The roadmaps to managed competition: theory and practice. *Health Economics, Policy and Law*, 20(2), 88-99.

Henriquez, J., Henriquez, J., van de Ven, W., Melia, A., & Paolucci, F. (2025). The roads to managed competition for mixed public-private health systems: a conceptual framework. *Health Economics, Policy and Law*, 20(2), 110-125.

Berardi, C., Prieto, P. A., **Henriquez, J.**, & Paolucci, F. (2025). Preconditions for efficiency and affordability in mixed health systems: are they fulfilled in the Australian public-private mix?. *Health Economics, Policy and Law*, 20(2), 144-159.

Moy, N., Flynn, D., **Henriquez, J.**, Connelly, L. B., Vale, L., & Paolucci, F. (2023). Interventions for improving clinical outcomes and health-related quality-of-life for people living with skeletal dysplasias: an evidence gap map. *Quality of Life Research*, 1-12. ABDC A, Q1.

Klein, P., van Kleef, R., **Henriquez, J.**, & Paolucci, F. (2023). The interplay between risk adjustment and risk rating in voluntary health insurance. *Journal of Risk and Insurance*, 90(1), 59-91. ABDC A.

Henriquez, J., Iommi, M., McGuire, T., Mentzakis, E., & Paolucci, F. (2023). Designing feasible and effective health plan payment in countries with data availability constraints. *Journal of Risk and Insurance*, 90(1), 33-57. ABDC A.

Smits, M., **Henriquez, J.**, Melia, A., & Paolucci, F. (2022). Stability of Private Health Insurance in Australia: Analysis and Proposal of a Legislative Framework to Boost Participation. *Australian Business Law Review*, 50(4), 291-300. ABDC A.

Antonini, M., van Kleef, R., **Henriquez, J.**, & Paolucci, F. (2021). Can risk rating increase the ability of voluntary deductibles to reduce moral hazard? *Geneva Papers of Risk and Insurance – Issues and Practice*, 1-27. ABDC B, Q2.

Henriquez, J., Almorox, E. G., Garcia-Goñi, M., & Paolucci, F. (2020). The first months of COVID-19 in Spain. *Journal of Health Policy and Technology*, 9(4), 560-574. Q1.

Benitez, A., Velasco, C., Sequeira, A. R., **Henriquez, J.**, Menezes, F., & Paolucci, F. (2020). Responses to COVID-19 in Five Latin American Countries. *Journal of Health Policy and Technology*, 9(4), 525-559. Q1.

TEACHING EXPERIENCE

University of Newcastle

2022-

Role: Casual lecturer (2022-2024) and Associate Lecturer in Applied Economics (2024-).

Undergraduate course: Econometrics.

Postgraduate courses: Health Plan Design and Payment: Theory and Practice, Applied Economic Evaluation in Healthcare, Healthcare Data Analytics.

World Bank (Washington, DC)

2023

Role: Designer and co-lecturer in the course "Data Driven Decision Making for Universal Health Coverage" Da Nang, Vietnam.

ICESI University (Colombia)

2019 - 2023

Role: Guest lecturer for the course "Gerencia Hospitalaria" (Hospital Management). Lecturer: Sergio Prada.

University of Chile, and Pontifical Catholic University

2017- 2018

Role: Guest lecturer for the course “Mercados en la atención en salud” (The Economics of Healthcare Markets) and “Análisis de Políticas de Salud” (Analysis of Health Policies). Lecturer: Sylvia Galleguillos and Pablo Celhay, respectively.

COMMISSIONED WORK**World Bank (Washington, DC)**

2025

Development of Business Case Study for Field Epidemiology Training Program (FETP) India. Project ID: 0002010719 (\$267,000 USD)

Team: Mesfin Genie, Minzhi Wu, James Flint, Tambri Hausen, Adrian Melia, Josefa Henriquez, Francesco Paolucci, Aregawi Gebremariam, Cathy Day, Dan Smith

Department of Health and Aged Care (Australia), Finity Consulting Pty (Australia) Ltd

2021-2022

Role: Lead in the academic team of the tender “Private health insurance actuarial studies for Lifetime Health Cover and risk equalization” (\$2,300,000 AUD). In charge of analysis, interpretation, drafting, and communication of the results.

Medibank Private Limited

2017

Role: Researcher in the academic team to evaluate the potential impact of an ex-ante risk-equalization model on the Australian PHI market.

SUBMITTED AND WORKING PAPERS

Henriquez, J., McGuire, T., van Kleef, R., Paolucci, F., & Matthews, A. (R&R in Health Policy). Combining Risk Adjustment with Risk Sharing in Health Plan Payment Systems: Private Health Insurance in Australia. [\[NBER Working Paper 31052\]](#)

Antonini, M., **Henriquez, J.**, van Kleef, R., & Paolucci, F. (R&R Journal of Economic Behaviour and Organization). *Can risk-rating of incremental premiums improve consumer sorting across coverage options in mandatory health insurance markets?*

Bruzzo-Gallardo, S., **Henriquez, J.**, Genie, M., (Under Review in Q1 journal). *Jabs or Lockdowns? Public Preferences for Vaccination Programs in Chile*

Henriquez, J., Fiorentini, G., & Paolucci, F. (Under Review in A journal). *Risk adjustment in NHS systems to improve fairness and efficiency: a case from the Italian SSN.*

Henriquez, J., Glazer, J., McGuire, T., & Paolucci, F. (Working Paper). *Government subsidies for private health insurance in Australia: The role of offsets to public sector costs.*

POLICY REPORTS AND BOOK CHAPTERS

Matthews, A., Stolz, A., **Henriquez, J.**, & Paolucci, F. (2019). Health dialogue: Private health and health care financing – learning from the world. *Actuaries Institute.*

Henriquez, J., & Velasco, C. (2019). Reforma del sistema de salud en Chile: Nudos para avanzar hacia un sistema de salud centrado en el paciente. In J. Inostroza Lara & V. Pinilla Martínez (Eds.), *Un Estado para las personas: Propuestas de transformación.*

Velasco, C., **Henriquez, J.**, & Paolucci, F. (2018). Health plan payment in Chile. In T. McGuire & R. Van Kleef (Eds.), *Risk adjustment, risk sharing and premium regulation in health insurance markets.* Elsevier.

Bruzzo, S., **Henríquez, J.**, & Velasco, C. (2018). Radiografía del gasto de bolsillo en salud en Chile: Una mirada desagregada. *Puntos de Referencia*, (478). Centro de Estudios Públicos.

Henríquez, J., & Velasco, C. (2018). Hacia un acceso y cobertura universales en salud: Opinión de los usuarios y algunas ideas de mejora. *Informe Encuesta CEP 2017*. Centro de Estudios Públicos.

Bruzzo, S., **Henríquez, J.**, & Velasco, C. (2017). Desigualdades en salud entre mapuche y no mapuche: ¿Mito o realidad? In I. Aninat, V. Figueroa, & R. González (Eds.), *El pueblo mapuche en el siglo XXI: Propuestas para un nuevo entendimiento entre culturas en Chile*. Centro de Estudios Públicos.

Centro de Estudios Públicos, & Escuela de Salud Pública Dr. Salvador Allende (Universidad de Chile). (2017). *Propuesta de modernización y fortalecimiento de los prestadores estatales de servicios de salud*.

Henríquez, J. (2017). Limitaciones al acceso de las Garantías Explícitas en Salud (GES). *Puntos de Referencia*, (458). Centro de Estudios Públicos.

Henríquez, J., Velasco, C., Paolucci, F., & Mentzakis, E. (2016). Más equidad y eficiencia en isapres: Evaluación y propuestas al mecanismo de compensación de riesgos. *Debates de Política Pública*, (18). Centro de Estudios Públicos.

Henríquez, J., & Velasco, C. (2016). El nuevo paciente: Desafíos para el sistema de salud. *Puntos de Referencia*, (426). Centro de Estudios Públicos.

Henríquez, J., & Velasco, C. (2015). Las desigualdades en la atención médica en los últimos 20 años. *Debates de Política Pública*, (13). Centro de Estudios Públicos.

Henríquez, J., & Velasco, C. (2015). Radiografía del uso del sistema de salud en Chile (1992–2000–2013). *Puntos de Referencia*, (407). Centro de Estudios Públicos.

SUPERVISION

Master thesis supervisor at the University of Newcastle (Australia) of Patience Mbabazi and Pujan Padsala (2025). Thesis supervisor of Belinda Lang and co-supervisor of Gabriel Kalaluka (2024).

Master thesis co-supervisor of 7 students of the European Master of Health Economics and Management (Eu-HEM) shared degree at the University of Bologna, Erasmus University Rotterdam, University of Oslo, MCI during 2018-2019.

PRESENTATIONS

International Health Economics Association (iHEA) World Congress (2021, 2023, 2025); Risk Adjustment Network (RAN) Annual meeting (2017, 2019, 2025); WAPOR Conference Toronto 2019; Value in Health Economics and Policy Group Webinars; ACFIE Discipline Seminar University of Newcastle; Ministry of Health of Chile 2018; Centro de Estudios Públicos (2016-2018).

SELECTED PRESS

Croakey. 2024. "Australia, heres an opportunity to get serious on health reform". [Link]

The Conversation. 2023. "People with private health insurance save the government \$550 a year, on average". [Link]

- The Independent Australia.** 2023. "Medicare reform requires radical thinking". [Link]
- The Independent Australia.** 2022. "Why patient access to healthcare in Australia is so unfair". [Link]
- El Mercurio.** 2022. "El Sueño de un Sistema nacional de salud". [Link]
- El Mercurio.** 2022. "Una solución que ya quedó atrás". [Link]
- El Mercurio.** 2022. "Los caminos a un sistema universal de salud".[Link]
- The Conversation.** 2019. "Private health insurance premiums should be based on age and health status" [Link]
- El Mercurio.** 2018. "Tres de cada cinco personas creen que no podrán pagar enfermedad grave".
- El Mercurio.** 2018. "Acuerdos en material de salud". [Link]
- El Mercurio.** 2017. "Listas de espera en hospitales". [Link]
- El Mercurio.** 2017. "Codificación de prestaciones Fonasa". [Link]
- El Mercurio.** 2017. "Urgen definiciones en Salud". [Link]
- El Mercurio.** 2016. "Adultos mayores de Fonasa acuden más a la urgencia que los de Isapres". [Link]
- El Mercurio.** 2016. "Eduardo Lara y los adultos mayores". [Link]
- Diario PULSO.** 2015. "Tasa de uso de urgencia en Fonasa es 1.5 veces la de afiliados a Isapres". [Link]

FELLOWSHIPS, AWARDS, AND HONORS

University of Newcastle <i>Outstanding Contribution to Postgraduate Teaching, Newcastle Business School</i>	2024
University of Newcastle <i>Higher Degree by Research Excellence Award. First Place, HDR Colloquium Paper Award</i>	2021
World Association of Public Opinion Research (WAPOR) Elizabeth Nelson Prize <i>Best Paper from a Country in Transition</i>	2019

OTHER

Professional Memberships

Risk Adjustment Network Permanent Member (2025-), Economic Society of Australia (2025-), International Health Economics Association (2023-), American Risk and Insurance Association (2021-2024), Value in Health Economics and Policy Group (2021-).

Reviewing

Health Policy, BMJ Global Health, Health Policy and Technology, Geneva Papers on Risk and Insurance.

Languages

English (IELTS, 8.0) and Spanish (Native).

Softwares

Advanced Excel, advanced STATA, advanced R, intermediate Qualtrics (including HTML), basic SQL.

References

Prof. Thomas McGuire

Harvard Medical School,
Department of Health Care Policy
Email: mcguire@hcp.med.harvard.edu

Prof. Emmanouil Mentzakis

City, University of London
Email: emmanouil.mentzakis@city.ac.uk

Dr. Adrian Melia

University of Newcastle (Australia)
Email: Adrian.Melia@newcastle.edu.au

A/Prof. Richard C. van Kleeef

Erasmus University Rotterdam,
Erasmus School of Health Policy and Management
Email: vankleef@eshpm.eur.nl

Prof. Francesco Paolucci

University of Newcastle (Australia), University of
Bologna (Italy)
Email: Francesco.paolucci@newcastle.edu.au