



ECO 350: Health Economics

Fall 2026 | Section 01 | Credits: 3 | Wimberly 326 | MoWe 5:30 PM - 6:55 PM

Instructor Information

Instructor: Ahmed El Fatmaoui

Office Location: 2110 Wittich Hall

Student Hours: By appointment: 12:00 PM - 02:00 PM on Mondays and Wednesdays. Make an appointment online. Default meetings are in-person at my office; if you need Zoom instead, email me after booking.

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■ Course Description

Study of the use of resources in health care and the application of economic methods to issues of public health. Topics include organization of health care delivery, relationships between health care and health status, and the economic evaluation of health care services. The U.S. system is compared with those of other nations, focusing on the roles of consumers and providers in health care markets and on the roles of government in shaping demand, supply, and utilization.

★ *Economic reasoning* | *Health care markets* | *Insurance and reform* | *Comparative policy analysis*

■ Overview

Health economics applies economic reasoning and evidence to health, health care, insurance, public programs, and reform. We will use models of demand, supply, efficiency, equity, market failure, asymmetric information, and government intervention to understand the U.S. health care system and compare it with systems in other countries. Students will practice both quantitative reasoning and policy communication through homework, exams, in-class exercises, a short policy paper, and a five-minute presentation.

Prerequisites

 Economics	ECO 110
★ Standing	Junior standing

✓ Ensure all prerequisites are completed before enrolling in this course

Course Learning Outcomes	Relevant UWL CBA Learning Outcomes
By the end of this course, you will be able to:	By the end of this course, you will be able to:
1. Economic Models Apply core economic models to health, health care demand, insurance, provider behavior, and health policy.	CBA-CT: Decision Making and Critical Thinking Students will evaluate alternatives and understand the ramifications of those alternatives within a given business context.
2. Market Frameworks Use efficiency, equity, market failure, asymmetric information, and government-intervention frameworks to analyze health care markets.	CBA-COMM: Communication Students will convey information and ideas in professional business reports and oral presentations.
3. Evidence and Comparison Interpret empirical and comparative evidence on health spending, access, insurance, health outcomes, and reform.	CBA-GLOBAL: Global Context Students will develop an understanding of global factors and apply that understanding to make a business decision.
4. Health Systems Compare the U.S. health care system with other national systems and evaluate whether selected foreign policies could be adapted to the U.S. context.	CBA-SR: Social Responsibility Students will consider the effects of decisions on stakeholders and the broader social system.
5. Policy Communication Communicate health economics analysis clearly in written, oral, graphical, and applied policy formats.	CBA-QL: Quantitative Literacy Students will use quantitative methods to provide evidence, arguments, and solutions to authentic business problems.

★ Textbook and Materials

Textbook:

Folland, Goodman, Stano, and Danagouliau, *The Economics of Health and Health Care*, 9th edition, Routledge. The textbook and assigned materials will be accessed through the course resources and Canvas as announced. Lecture slides, homework links, announcements, and supplemental materials will be posted on Canvas.

● Required Access and Tools

- Regular access to Canvas for course pages, announcements, grades, homework, and readings.
- Microsoft Word and PowerPoint for the policy paper and five-minute presentation.
- PDF viewing and submission tools for readings, scanned work, and Canvas uploads.

■ Course Format



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Face-to-Face Course

This is a face-to-face course. You may be asked to reference materials or participate online through Canvas. You will need your UWL NetID to log in to the course from the [UWL Canvas login page](#).

Canvas Integration: Everything central to the course will be posted on Canvas, including assignments, weekly pages, slides, due dates, grades, and announcements.

■ Grading Policies

Your overall grade consists of the following assessments, arranged by type and value.

Assignment	Description	#	Total % Final Grade
Homework Assignments	Six Canvas New Quizzes; lowest score dropped	6	20%
Exams	Three exams; 15% each	3	45%
In-class Exercises	Approximately 12 active-learning exercises; miss 2 and still earn full 10 points	~12	10%
Short Policy Paper	Foreign/OECD health policy transfer paper	1	15%
Five-Minute Policy Presentation	Presentation based on the policy paper	1	10%
Total Value			100%

✓ Assessment Details

Homework Assignments (20%): There will be six homework assignments in Canvas New Quizzes. The lowest of the six scores will be dropped. Homework assignments will be posted on Canvas one week before the due date and should be submitted on Canvas by the due date and time. Answer keys or correct answers will be available one day after the due date. Some essay/graph questions may ask students to upload a scanned page or image of their visual work and type the written answer in Canvas.

Exams (45%): There will be three exams, each worth 15% of the course grade. Each exam is expected to be 100 points: approximately 40 multiple-choice questions worth 80 points and two writing, calculation, or curve-drawing questions worth 20 points. Exams are taken in class unless otherwise announced.

In-class Exercises (10%): These active learning activities will take place in class and will be participatory in nature. Each will be worth 1 point, and there will be approximately 12 of them. Students can miss 2 of them and still receive the full 10 points available. Because of this flexibility, make-up points will generally not be provided for missed in-class exercises.

Short Policy Paper and Five-Minute Policy Presentation (25%): The paper asks whether the United States should adopt, adapt, pilot, or reject a specific health policy used in a high-performing OECD or high-income country. The presentation communicates the same argument in five minutes. The paper is due before presentation week so that the presentation can be based on a completed analysis.

Optional extra credit may be announced if suitable health economics events become available. Opportunities are not guaranteed.

✓ Grading Scale:



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LETTER GRADE	PERCENTAGE EQUIVALENT
A	93-100%
AB	89-92%
B	83-88%
BC	79-82%
C	70-78%
D	60-69%
F	59% and below

Final percentages are rounded to the closest whole number.

Late or Missed Assignments

Homework assignments will be posted on Canvas one week before the due date. Students are expected to turn in their work on Canvas by the due date and time. Homework submitted by email or dropped off to my department mailbox will not be accepted. Answer keys will be provided on Canvas one day following the due date.

X Late Homework Policy: Late homework will be accepted with a 40% penalty but will not be accepted one day following the due date. Work submitted more than 10 minutes after the deadline is considered late.

Late work cannot be accepted after I have returned graded work to the class and circulated answer keys.

Missed Exams: There will be no makeup exams without acceptable documentation showing a legitimate reason for missing the exam, such as illness, family-related issues or emergencies, or required participation in a university-sanctioned event.

Advance Notice: Students who need to miss an exam should let me know in advance whenever possible.

★ Attendance and Participation

In order to fully benefit from our class activities, you are expected to attend class and actively participate in the exercises and discussions. You should ask questions in class and feel free to quietly talk about the material being covered with those sitting close to you during class meetings. However, those conversations should not reach a level where they bother others around you, and you should not talk about things unrelated to the material being covered.

All laptops, tablets, phones, and other devices can be used during class, but they should be used to enhance learning, not for other activities. Activities that distract others will be addressed immediately. In cases of illness or other extenuating circumstances, please contact me in advance to make alternative arrangements before the class you miss.

In-class exercises are participatory. Each will be worth 1 point, and there will be approximately 12 of them. Students can miss 2 of them and still receive the full 10 points available. Therefore, no makeup points will be



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provided for missed in-class exercises due to absence.

■ Expectations for Graded Work

Individual Feedback:

I provide students feedback and/or scores on assignments that require individualized grading before a further assignment of a similar format is due. Generally, I return work that requires individual feedback within 10 days from the date the work was due.

Delayed Grading:

I will notify you if I am unable to grade the work within that timeframe and will identify a revised return date. If you submit work after the due date, it may not be returned within 10 days.

Electronic Grading:

Grades for electronically graded work, such as Canvas quizzes or scanned examinations, will generally be accessible within 7 days of the due date for the work.

Grade Return:

Your graded coursework will be returned in compliance with FERPA regulations, such as in class, during student hours, or via Canvas where only you will have access to your grades.

■ Artificial Intelligence Policy

To ensure meaningful learning, all assignments in this course are meant to reflect your own ideas and work. Generative AI tools may be used for limited purposes, such as gathering background information or brainstorming, but they should not be used to complete homework assignments or write the policy paper. Any inappropriate use of AI in graded work will be treated as a violation of academic integrity.

★ Course Outline and Schedule

Please note that the timing of activities and topics listed below may change. I will give timely notice of major changes through Canvas, email, in class, or some combination of these processes. Readings and assignments should be completed before class unless Canvas states otherwise.

Fall 2026 calendar notes: Classes begin Tuesday, September 8, 2026. ECO 350-01 meets Monday/Wednesday from 5:30 PM to 6:55 PM in Wimberly 326. Mid-semester is Monday, October 26, 2026. Friday classes meet on Wednesday, November 25; semester break begins Wednesday, November 25 at 5:30 PM. Classes resume Monday, November 30. The last day of class is Wednesday, December 16.

Week	Date	Topic	Readings/Prep	Class Activity	Assignments / Due Dates	Learning Obj.
1	Sep 9 (We)	Introduction; syllabus; what health economics studies	Syllabus; Canvas orientation	Course overview; expectations; get-to-know-you activity	Get-to-know-you activity	
Module 1: Foundations - Economic View of Health and Health Care (Exam 1)						
2	Sep 14 (Mo)	Why health economics?	FGS Ch. 1	Health spending, outcomes, tradeoffs, and economic reasoning		LO1 , LO3
2	Sep 16 (We)	Review of economic tools	FGS Ch. 2	Choice, opportunity cost, demand/supply, and marginal analysis	HW1 opens	LO1 , LO3
3	Sep 21 (Mo)	Demand for health capital	FGS Ch. 5	Health as capital; prevention; health behaviors		LO1 , LO2
3	Sep 23 (We)	Demand for health capital	FGS Ch. 5	Applications and in-class practice	HW1 due (Ch. 1-2)	LO1 , LO2

Week	Date	Topic	Readings/Prep	Class Activity	Assignments / Due Dates	Learning Obj.
4	Sep 28 (Mo)	Consumer choice and demand	FGS Ch. 11	Price, income, insurance, time, and utilization		LO1 , LO2 , LO3
4	Sep 30 (We)	Consumer choice and demand	FGS Ch. 11	Elasticity, coinsurance, and applied demand examples	HW2 opens	LO1 , LO2 , LO3
5	Oct 5 (Mo)	Production, cost, and technology of health care	FGS Ch. 10	Substitution, costs, technology, and production decisions		LO1 , LO2 , LO3
5	Oct 7 (We)	Production, cost, and technology; Exam 1 preparation	FGS Ch. 10	Practice problems and review setup	HW2 due (Ch. 5, 10, 11)	LO1 , LO2 , LO3
6	Oct 12 (Mo)	Exam 1 review	Review Ch. 1, 2, 5, 10, 11	Question-and-answer review; curve/graph practice		LO1-LO3
6	Oct 14 (We)	Exam 1	Review materials	In-class exam	Exam 1	
Module 2: Insurance, Information, and Health Systems (Exam 2)						
7	Oct 19 (Mo)	Demand and supply of health insurance	FGS Ch. 13	Risk, pooling, and insurance contracts		LO1 , LO2
7	Oct 21 (We)	Demand and supply of health insurance	FGS Ch. 13	Insurance demand; moral hazard and coverage decisions		LO1 , LO2
8	Oct 26 (Mo)	Asymmetric information and agency	FGS Ch. 12	Adverse selection, moral hazard, agency, and market failure	Mid-semester; HW3 opens	LO2 , LO3
8	Oct 28 (We)	Organization of health insurance markets	FGS Ch. 14	Private insurance markets and institutional structure		LO2 , LO4
9	Nov 2 (Mo)	Organization of health insurance markets	FGS Ch. 14	Market design, regulation, and group insurance	HW3 due (Ch. 12, 13)	LO2 , LO4
9	Nov 4 (We)	Comparative health care systems	FGS Ch. 23	Comparing systems, financing, access, and performance	HW4 opens	LO3 , LO4
10	Nov 9 (Mo)	Comparative health care systems and policy transfer	FGS Ch. 23	Comparative systems; paper-topic workshop		LO4 , LO5
10	Nov 11 (We)	Exam 2 preparation	Review Ch. 12, 13, 14, 23	Applied review and practice questions	HW4 due (Ch. 14, 23)	LO2-LO4
11	Nov 16 (Mo)	Exam 2 review	Review materials	Question-and-answer review; graph and policy applications		LO2-LO4
11	Nov 18 (We)	Exam 2	Review materials	In-class exam	Exam 2	
Module 3: Public Policy, Social Insurance, and Reform (Exam 3)						
12	Nov 23 (Mo)	Government intervention in health care markets	FGS Ch. 21	Policy tools, market failures, and government roles	HW5 opens	LO2 , LO3
Break	Nov 25 (We)	No ECO 350 meeting	Friday classes held; semester break begins at 5:30 PM	No regular ECO 350 class meeting		
13	Nov 30 (Mo)	Equity, efficiency, need, and social insurance	FGS Ch. 20, 22	Public insurance, redistribution, and social responsibility		LO2 , LO3



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Week	Date	Topic	Readings/Prep	Class Activity	Assignments / Due Dates	Learning Obj.
13	Dec 2 (We)	Comparative health care systems and health system reform	FGS Ch. 23-24	Policy design, reform, and international comparisons	HW5 due (Ch. 20, 21, 22); HW6 opens	LO2 , LO4
14	Dec 7 (Mo)	Exam 3 review	Review Ch. 20-24	Applied policy review; short-answer and graph practice	HW6 due (Ch. 23-24)	LO2-LO4
14	Dec 9 (We)	Exam 3	Review materials	In-class exam	Exam 3	
Module 4: Policy Paper and Presentation						
15	Dec 14 (Mo)	Student policy presentations	Completed policy paper; presentation slides	Five-minute presentations; peer learning	Short Policy Paper due before presentations: Fri Dec 11 by 11:59 PM	LO4 , LO5
15	Dec 16 (We)	Student policy presentations; course wrap-up	Presentation slides	Five-minute presentations; course synthesis	Presentation slides due before presenting	LO4 , LO5

Note: FGS refers to Folland, Goodman, Stano, and Danagouliau, *The Economics of Health and Health Care*.



■ UWL Syllabus Policy Information & Statements

UWL encourages students to know the campus' important policies and statements which can be found on the [Syllabus Information website](#).

- [Academic integrity and misconduct](#)
- [Classes during inclement weather](#)
- [Religious accommodations](#)
- [Sexual misconduct](#)
- [Student course and faculty-related concerns, complaints, and grievances](#)
- [Student survey on instruction \(LENS\)](#)
- [Students with accommodation needs](#)
- [University class attendance policy](#)
- [Veterans, active military, and military-connected](#)

Individual instructors will articulate course requirements and any additional policies in the course syllabus and/or on a Canvas site associated with the course. UWL also encourages students to take advantage of the campus' many and varied [student success resources](#).

Academic Integrity and Misconduct

Information regarding student conduct disciplinary procedures is available in the student handbook and in the catalog, which also articulates the UWL Student Honor Code. Students are expected to complete coursework with honesty and integrity. Any academic misconduct is subject to UW-La Crosse's academic misconduct policy.

Artificial Intelligence Policy

AI Use Permitted: Artificial Intelligence (AI) tools and resources may be used for limited purposes in this course, such as gathering background information or brainstorming, provided that the work you submit reflects your own ideas, analysis, and writing and that you follow any assignment-specific attribution guidance.

AI Restrictions: You may not use AI tools to complete homework assignments, write the policy paper, or complete exams. Any inappropriate use of AI in graded work will be treated as a violation of academic integrity.

Student Responsibility: Students are responsible for verifying the accuracy and appropriateness of content composed by AI. If you are in doubt as to whether you are using a tool appropriately in this course, you are encouraged to discuss the situation with your instructor.

Regular and Substantive Interaction Policy

In this face-to-face course, regular and substantive interaction between the instructor and students plays a crucial role in student achievement. Your active participation and contributions are essential to your learning. In partnership with your efforts, I will:

- be available during scheduled student hours as stated in the syllabus;
- share information about course materials, including key information, explanations, examples, and resources through in-person instruction and Canvas;
- engage in discussions about course content;
- provide group or individual feedback on assignments;
- promptly respond to questions about the course sent via email or Canvas inbox;
- regularly post announcements pertaining to course content and activities; and
- monitor academic progress and communicate concerns, as needed.



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UWL Policies & Supports



PRO@UWL (Progress Report Online via Navigate)/Student Success Policy

If I notice that you are experiencing difficulties early in the semester (e.g., low assignment scores or limited participation), I may provide you feedback through Navigate, UWL's success system, and you will receive notification indicating that I have entered feedback. I encourage you to meet with me and/or utilize helpful campus resources listed on [UWL's Student Success website](#).

Third Party Vendors

During this course, you may be asked to use public online services and/or software from vendors that require registering with an email. Please be mindful about providing any personally identifying information about yourself or your classmates. For most of these platforms, it is your choice to log in with your UWL email or a personal email. Where appropriate, you may use a pseudonym or nickname, while ensuring the instructor knows how to identify you if required for the course. UWL's goal is for students to be aware of data privacy aspects of interfacing with outside vendors who capture data. Some written assignments posted publicly may require personal reflection or comments, but assignments should not require you to disclose personally identifiable or sensitive information. If you have concerns about this, please contact your instructor.

Course Access

Access to course materials in Canvas may cease after the term ends. If you wish to archive materials for your personal records or portfolio you should do so as you progress through the course. As a general rule, you should always save local copies of course-related work. To avoid disasters, you should also save important files to external media or cloud storage.

Inclusive Excellence

UWL's core values include diversity, equity, and the inclusion and engagement of all people in a safe campus climate that embraces and respects the many perspectives found within an increasingly integrated and culturally diverse global community. More information is available on the [UWL Inclusive Excellence website](#). If you are not experiencing my class in this manner, please come talk to me about your experiences so I can try to adjust the course if possible.

Name/Pronouns

I will do my best to address you by a preferred name or gender pronoun that you have identified. Please advise me of this preference early in the semester so that I may make appropriate changes to my records. UWL has a name in use policy, and UWL's Pride Center is available for additional assistance.

Academic Success and Overall Health

At UWL, we support your academic success and overall health. We know that students often experience a range of stressors that can impact learning and well-being. If you or someone you know is experiencing mental health concerns, or could benefit from effective academic strategies, there are free and confidential resources available to enrolled students through the Counseling and Testing Center (CTC). To learn more, visit the [Counseling and Testing Center website](#) or call 608-785-8073.

Additional mental health and/or physical health resources can be found at the Student Health Center (SHC). To learn more, visit the [Student Health Center website](#), visit their location in the Health Science Center (Suite 1030), or call 608-785-8558.



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Course Accessibility

I am committed to making my course accessible and am making progress in meeting Title II Digital Accessibility standards. If you find something that you are unable to access or that is not meeting the expected accessibility standards, please notify me so I can remediate or find an alternative external resource.

Technical Support

For tips and information about Canvas, visit the [UWL Canvas Guide for students](#); this site also links to 24/7 Canvas support. Check your browser compatibility with Canvas. If you are having Canvas login issues or need general computer assistance, contact the [Eagle Help Desk](#).