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Academic Positions

2023 – Professor, University of California Berkeley, Department of Economics
2023 – Professor, University of California Berkeley, Haas School of Business
2021 – Core Faculty Member, Computational Precision Health, UC Berkeley and UCSF
2020 – Henry J. Kaiser Chair, University of California Berkeley
2022 – 2023 BP Centennial Professor, London School of Economics (Visitor AY 22-23)
2019 – 2023 Associate Professor (with tenure), University of California Berkeley, Department of Economics
2017 – 2023 Associate Professor (with tenure), University of California Berkeley, Haas School of Business
2018 – 2019 von Kaschnitz Chair, University of California Berkeley, Haas School of Business
2015 – 2017 Assistant Professor, University of California Berkeley, Haas School of Business
2009 – 2015 Assistant Professor, University of Pennsylvania, Wharton School

Education

Ph.D., Health Policy/Economics, Harvard University, 2009.
B.A. (Honors), Economics, Stanford University, 2002.

Academic Affiliations

2023 – Director, Center for Healthcare Marketplace Innovation
2020 – Co-Director, Gilbert Center, UC Berkeley
2011 – Research Associate, National Bureau of Economic Research (FRF 2011-2017)

Other Employment

2022 – Chair, Risk Segmentation, Stratification and Tiering Working Group, State of CA DHCS
2020 – Co-Founder and Board Member, Healthpilot Inc.
2018 – 2021 Co-Editor, *American Economic Journal: Economic Policy*
2013 – 2022 Co-Founder, Picwell Inc.
2010 – 2016 Consulting Researcher, Microsoft Research
2013 – 2015 Chief Data Scientist, Picwell Inc.
2002 – 2004 Analyst (Strategy Consulting and Bus Dev.), Broadlane Inc.

Fields of Interest

Health Economics, Industrial Organization, Public Economics, Behavioral Economics, Applied Microeconomics

Research

Publications

THE SOCIOECONOMIC DISTRIBUTION OF CHOICE QUALITY: EVIDENCE FROM HEALTH INSURANCE IN THE NETHERLANDS with Ben Handel, Thomas Minten and Johannes Spinnewijn, *American Economic Review: Insights*, 2024, 6(3): 395–412

HEALTH PLAN ENVIRONMENT CONTRIBUTES TO DIFFERENTIAL USE OF TELEHEALTH DURING THE COVID-19 PANDEMIC, with Ben Handel, Yuki Ito and Chris Whaley, *Health Affairs*, 2023, 41(12): 1812-1820.

THE AFFORDABLE CARE ACT AFTER A DECADE: INDUSTRIAL ORGANIZATION OF THE INSURANCE EXCHANGES, with Ben Handel, *Annual Review of Economics* 14, 2022: 287-312..

POOLED TESTING EFFICIENCY INCREASES WITH TEST FREQUENCY, with Ned Augenblick, Ziad Obermeyer and Ao Wang. *Proceedings of the National Academy of Sciences*, 2022, 119 (2).

DO PHYSICIAN INCENTIVES INCREASE PATIENT MEDICATION ADHERENCE?, with Brigitte Madrian, John Beshears, James Choi, Edward Kong, David Laibson, George Loewenstein and Kevin Volpp, *Health Services Research*, 2020, 55(4):503-11 .

INFORMATION FRICTIONS AND THE WELFARE CONSEQUENCES OF ADVERSE SELECTION, with Ben Handel and Johannes Spinnewijn, *Review of Economics and Statistics*, 2019, 101(2): 326-340.

WHAT DOES A DEDUCTIBLE DO? THE IMPACT OF COST SHARING ON HEALTH CARE PRICES, QUANTITIES AND SPENDING DYNAMICS, with Zarek Brot-Goldberg, Amitabh Chandra and Ben Handel, *Quarterly Journal of Economics*, 2017, 132(3): 1261-1318.

MANDATE-BASED HEALTH REFORM AND THE LABOR MARKET: EVIDENCE FROM THE MASSACHUSETTS HEALTH INSURANCE REFORM, with Amanda Kowalski, *Journal of Health Economics*, 2016, 47: 81-106

HEALTH INSURANCE FOR “HUMANS”: INFORMATION FRICTIONS, PLAN CHOICE, AND CONSUMER WELFARE, with Ben Handel, *American Economic Review*, 2015, 105(8): 2449-2500.

ADVERSE SELECTION AND AN INDIVIDUAL MANDATE: WHEN THEORY MEETS PRACTICE, with Martin Hackmann and Amanda Kowalski, *American Economic Review*, 2015, 105(3): 1030-1060.

INFORMATION AND QUALITY WHEN MOTIVATION IS INTRINSIC: EVIDENCE FROM SURGEON REPORT CARDS, *American Economic Review*, 2013, 103(7): 2875-2910.

CONSUMERS’ MISUNDERSTANDING OF HEALTH INSURANCE, with George Loewenstein, Joelle Friedman, Barbara McGill, Sarah Ahmad, Suzanne Linck, Stacey Sinkula, John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, John A. List, and Kevin G. Volpp, *Journal of Health Economics*, 2013, 32(5):850-862.

THE IMPACT OF HEALTH CARE REFORM ON HOSPITAL AND PREVENTIVE CARE: EVIDENCE FROM MASSACHUSETTS, with Amanda Kowalski, *Journal of Public Economics*, 2012, 96(11-12): 909-912.

THE EFFECT OF PAY FOR PERFORMANCE IN HOSPITALS: LESSONS FOR QUALITY IMPROVEMENT, with Rachel Werner, Elisabeth Stewart and Daniel Polsky, *Health Affairs*, 2011, 30(4): 690-698.

IS ENTRY EFFICIENT WHEN INPUTS ARE CONSTRAINED? LESSONS FROM CARDIAC SURGERY, with David Cutler and Robert Huckman, *American Economic Journal: Economic Policy*, 2010, 2(1): 51-76.

QUALITY AND CONSUMER DECISION MAKING IN THE MARKET FOR HEALTH INSURANCE AND HEALTH CARE SERVICES, with Michael Chernew, *Medical Care Research and Review*, 2008, 66(1): 28S-52S.

Working Papers and Papers Under Review

POLARIZATION AND PUBLIC POLICY: POLITICAL ADVERSE SELECTION UNDER OBAMACARE, with Leo Burstzy, Akaash Rao, Pietro Tebaldi and Noam Yuchtman, *NBER WP 30214*, July, 2022. under review.

MANAGING INTELLIGENCE: SKILLED EXPERTS AND AI IN MARKETS FOR COMPLEX PRODUCTS, with Jon Gruber, Ben Handel and Sam Kina. *NBER WP 27038*, April, 2020, Revise and resubmit, *RAND Journal of Economics*.

THE CHRONIC CONDITION INDEX: ANALYZING HEALTH INEQUALITIES OVER THE LIFECYCLE, with Kaveh Danesh, Johannes Spinnewijn and Will Parker, under review.

WHAT DO INSURERS DO DIFFERENTLY THAN ONE ANOTHER? MANAGED COMPETITION AND VALUE ADDED, with Ben Handel, Jonathan Holmes and Kurt Lavetti.

USING ENVIRONMENTAL EMISSION PERMITS TO RAISE ELECTRICITY PRICES: EVIDENCE FROM THE CALIFORNIA ELECTRICITY MARKET, with Frank Wolak, revise and resubmit, *RAND Journal of Economics*.

Invited/Non-Refereed Publications

BEHAVIORAL ECONOMICS AND COMPETITION POLICY, with Bob Town, prepared for the Stigler Center's Health Care Competition Conference

WEARABLE TECHNOLOGIES AND HEALTH BEHAVIORS: NEW DATA AND NEW METHODS TO UNDERSTAND POPULATION HEALTH, with Ben Handel, *American Economic Review, Papers and Proceedings*, 2017, 107(5): 481-485.

MESSAGING AND THE MANDATE: THE IMPACT OF CONSUMER EXPERIENCE ON HEALTH INSURANCE ENROLLMENT THROUGH EXCHANGES, with Natalie Cox, Ben Handel and Neale Mahoney, *American Economic Review, Papers and Proceedings*, 2015, 105(5): 105-109.

HEALTH REFORM, HEALTH INSURANCE, AND SELECTION: ESTIMATING SELECTION INTO HEALTH INSURANCE USING THE MASSACHUSETTS HEALTH REFORM, with Martin Hackmann and Amanda Kowalski, *American Economic Review, Papers and Proceedings*, 2012, 102(3): 498-501.

Book Chapters

QUALITY REPORTING AND DEMAND in The Encyclopedia of Health Economics Ed. Anthony Culyer. Newnes, 2013.

THE EFFECT OF PUBLIC AND PRIVATE QUALITY INFORMATION ON CONSUMER CHOICE IN HEALTH CARE MARKETS in The Value of Information: Methodological Frontiers and New Applications in Environment and Health eds. Laxminarayan and Macauley. Springer, 2012.

Teaching

PhD Teaching

2009 – 2013 Health Economics, Wharton School and Economics Dept., University of Pennsylvania

MBA Teaching

2021 – Data Analytics, Haas School, University of California Berkeley
 2015 – Health Economics and Policy, Haas School, University of California Berkeley
 2018 – 2021 Big Data and Better Decisions, Haas School, University of California Berkeley
 2012 – 2015 eHealth (IT and Health Care), Wharton School, University of Pennsylvania

Undergraduate Teaching

2009 – 2015 Health Economics, Wharton School and Economics Dept., University of Pennsylvania

Honors, Awards, & Fellowships

BP Centennial Professorship, London School of Economics, 2022-23

NIHCM Foundation Health Care Research Award, 2016, 2018

ASHEcon Medal, 2018

UC Berkeley Haas School of Business Schwabacher Fellowship, 2017-18

Barbara and Gerson Bakar Faculty Fellow, UC Berkeley, 2015-18, 2020-

American Economic Review, “Excellence in Refereeing Award”, 2016, 2017

Mark A. Satterthwaite Award for Outstanding Research in Health Care Markets, Kellogg School, Northwestern, 2016

Arrow Award, International Health Economics Association (iHEA) (given annually for the best paper in health economics), 2014

Claude Marion Endowed Faculty Scholar, Wharton School, 2012-13

W.E. Upjohn Institute for Employment Research, Early Career Research Grant 2011

Deans Recognition for Teaching, Wharton School, University of Pennsylvania, 2010

3rd Biennial Student Paper Award, American Society of Health Economists (given every 2 years for the best sole authored student paper)

Sloan Foundation Graduate Research Fellowship for the Study of Managed Care, 2008-09

Pre-Doctoral Fellowship in Aging and Health Economics, NBER/National Institute on Aging, 2007-09

Pre-Doctoral Training Grant, Agency for Health Research and Quality, 2004-07

Distinction of Field Qualifying Examination (Economics), Harvard University, 2006

Honorable Mention, National Science Foundation Graduate Research Fellowship, 2005

Anna Laura Myers Award for Top Department Honors Theses, Economics Department, Stanford University, 2002

Invited and Conference Presentations

2022-2023 (including scheduled): Michigan, Berlin, LMU Munich, University of Zurich, Royal Holloway, NHH Bergen, Oxford, Einaudi Institute

2021-2022: Imperial College

2020-2021: Stanford, Columbia (SPH), NBER (PE), Monash University

2019-2020: Leuven, London/Paris Public Economics Conf., University of Toronto (NBER Econ of AI), Rice University

2018-2019: Wisconsin, Dartmouth, Harvard (SPH)

2017-2018: Columbia University, University of Pennsylvania, University of Southern Denmark, Stanford University (Medical School), LSE/IFS, Simon Fraser University, University of Chicago, Princeton, Yale

2016-2017: USC, University of Pennsylvania (LDI Behavioral Econ), Chicago Fed, UC Berkeley (Psych and Econ, Public), UT Austin, BU/Harvard/MIT Health Economics Seminar, University of Oslo (European Health Economics Conference, Keynote)

2015-2016: ASU, RAND, Northwestern (Kellogg Health Markets Conference), NHH (Peder Sather Conference on IO and Health), UCSB, ASHEcon, USC, University of Essen, University of Paderborn, Bochum University, Texas A&M,

2014-2015: Universidad de Los Andes (Economics), UCLA (Economics), NBER (Insurance and Health Care), Lund University (Economics), University of Southern Denmark (Economics), Erasmus (Economics), LSE, CEPR Public Econ Symposium (LSE), Imperial College, Brookings, Department of Justice, Workshop on IT and Health Economics (Keynote)

2013-2014: ASSA Meeting, Chicago (Booth), Northwestern (Kellogg), UT Austin, Queen's University, Cornell, Rice (AHEC), George Washington (Economics), Notre Dame (Economics)

2012-2013: ASSA Meeting, Brookings, NBER (Health Care, Insurance, SI, Not-for-Profit Hospital), Duke (Economics), UC Berkeley (Haas), Maryland (Economics), Workshop on IO and Health Care, Conference on Economic Decision Making

2011-2012: ASSA Meeting, BU/Harvard/MIT Health Economics Seminar, HEC Montreal, ASHEcon Meeting, Northwestern (Economics), Ohio State University (Economics), Columbia University (Econ/Business), HBS Strategy Conference, University of Chicago (Law School Conference on Health Reform), Harvard Law School

2010-2011: ASSA Meeting, NBER Summer Institute, Northwestern (AHEC), UC Berkeley (Economics), Yale (Health Policy), Georgetown (Business School), Southern Health Economics Study Group, Midwestern Health Economics Conference, European Workshop on Econometrics and Health Economics

2009-2010: University of Michigan (Law/Business Health Care Conference), HEC Conference on the IO of Health Care, University of Pittsburgh, ASHE Biennial Meeting, Resources for the Future, NBER Summer Institute, European Workshop on Econometrics and Health Economics, AHEC (Lehigh), University of Illinois Chicago, Case Western Reserve University

2008-09: University of Chicago, University of Pennsylvania (Wharton), Emory, Stanford, Washington University (Olin School), Cornell, CBO, Resources for the Future, RAND, Urban Institute

Professional Activities

Board Member, American Society of Health Economists

Co-Editor, *AEJ: Policy*

Associate Editor, *Journal of Health Economics*

Referee for *American Economic Review*, *American Economic Journal: Applied Economics*, *American Economic Journal: Economic Policy*, *Economic Journal*, *Journal of Health Economics*, *Journal of Human Resources*, *Journal of Industrial Economics*, *Journal of Political Economy*, *Journal of Public Economics*, *Quarterly Journal of Economics*, *Review of Economics and Statistics*, *Review of Economic Studies*, *Journal of Law and Economics*, *Management Science*, *Health Services Research*, *New England Journal of Medicine*

Adhoc Reviewer for the National Science Foundation

Professional Affiliations

American Economic Association

American Society of Health Economists

International Health Economics Association (iHEA)

References

Upon Request