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Personal Information:

Date of Birth: September 30, 1965

Education:

Ph.D. in Economics, Harvard University, 1992
B.S. in Economics, Massachusetts Institute of Technology, 1987 (Phi Beta Kappa)

Positions:

Ford Professor of Economics, MIT, 2014-present
Research Associate, National Bureau of Economic Research, 1998-present
Vice President, Eastern Economic Association
International Research Associate, Institute for Fiscal Studies
Board of Directors, iVoted
Contributor, WGBH Radio Boston

Director, National Bureau of Economic Research's Program on Health Care, 2009-2019
President, American Society of Health Economists, 2016-2018.
Board of Directors of the American Society of Health Economists, 2016-2020
Board of Directors of the Health Care Cost Institute, 2011- 2018
Professor of Economics, MIT, 1997-2014
Margaret MacVicar Faculty Fellow, MIT, 2007-2017
Associate Head, MIT Department of Economics, 2006-2008, 2018-2019
Deputy Assistant Secretary for Economic Policy, U.S. Treasury Department, 1997-1998
Castle Krob Associate Professor of Economics, MIT, 1995-1997
Assistant Professor of Economics, MIT, 1992-1995
Director, National Bureau of Economic Research's Program on Children, 1996-2009
Faculty Research Fellow, National Bureau of Economic Research, 1992-1998
Board of the Commonwealth Health Insurance Connector Authority, 2006-2015
Executive Committee, American Economics Association, 2010-2012
CBO Long Term Modeling Advisory Group, 2000-2010
Member, NIH Center for Scientific Review Study Section on Social Sciences, 1998-2002
Co-Editor, Journal of Health Economics, 1998-2001

Associate Editor, Journal of Health Economics, 2001-2018
Co-Editor, Journal of Public Economics, 2002-2010
Associate Editor, American Economic Journal: Economic Policy, 2009-2015

Fellowships and Honors:

CitiBanamex Research Prize for Best Paper on Mexican Economy, 2022
MITx Prize for Teaching and Learning in MOOCs, 2021
Gugenheim Fellowship, 2020
Elected as a Fellow of the Econometric Society, 2016
MIT Undergraduate Economics Association Teaching Award, 2007 and 2015
2013 American Public Health Association Kenneth Arrow Award for the Outstanding Health Economics Paper of 2012
Named to 100 Most Powerful People in Health Care in the United States, Modern Healthcare Magazine, 2006 and 2012
Winner of National Institute for Health Care Management Foundation Health Care Research Award, 2012.
Named "One of the Top 25 Most Innovative and Practical Thinkers of Our Time" by Slate Magazine, 2011.
Partners Health Care Connected Health Leadership Award, 2011
Winner of 2009 Purvis Prize from Canadian Economic Association for Best Public Policy Publication of the year
Elected to the American Academy of Arts and Sciences, 2008
MIT Undergraduate Economics Association Teaching Award, 2007 and 2015
Inaugural Medal for Best Health Economist Age Forty and Under, American Society of Health Economists, 2006
Elected to the Institute of Medicine, 2004
2003 Richard Musgrave Prize for best paper in National Tax Journal in 2003
Member of the National Academy of Social Insurance, 1996
1995 American Public Health Association Kenneth Arrow Award for the Outstanding Health Economics Paper of 1994
National Science Foundation Presidential Faculty Fellowship, 1995
Sloan Foundation Research Fellowship, 1995
MIT Undergraduate Economics Association Teaching Award, 1994
FIRST Award, National Institute of Aging, 1994
Harvard Chiles Fellowship, 1991
Sloan Foundation Dissertation Fellowship, 1990
National Science Foundation Scholarship, 1987
Phi Beta Kappa, 1987

Refereed Publications in Journals:

"When Less is More: Improving Choices by Limiting Choices in Health Insurance Markets," *Review of Economic Studies*, forthcoming. Also available as NBER Working Paper

#22917, December 2016 (with Jason Abaluck).

"Saving Lives by Tying Hands: The Unexpected Effects of Constraining Health Care Providers," *Review of Economics and Statistics,* forthcoming. Also available as NBER Working Paper #24445, March 2018 (with Thomas Hoe and George Stoye).

"Early Social Security Claiming and Old-Age Poverty: Evidence from the Introduction of the Social Security Early Eligibility Age," *Journal of Human Resources,* forthcoming. Also available as NBER Working Paper #24609, May 2018 (with Gary Engelhardt).

"Behavioral Responses to Wealth Taxes: Evidence from Switzerland," *American Economic Journal: Economic Policy,* 14(4), November 2022, 111-150 (with Marius Brulhart, Matthias Krapf, and Kurt Schmidheiny).

"The Impact of Mental Health Support for the Chronically Ill on Hospital Utilisation: Evidence from the UK," *Social Science and Medicine*, 294, February 2022, Article 114675.

"Do People Respond to the Mortgage Interest Deduction? Quasi-Experimental Evidence from Denmark," *American Economic Journal: Economic Policy,* 13(2), May 2021, 273-303 (with Amalie Jensen and Henrik Kleven).

"Is Great Information Good Enough? Evidence from Physicians as Patients," *Journal of Health Economics,* 75, January 2021, Article 102406. Also available as NBER Working Paper #26038, July 2019 (with Michael Frakes and Anupam Jena).

"Generic Drug Repurposing for Public Health and National Security: COVID-19 and Beyond," *Health Affairs Blog*, December 2020.

"Do Income-Contingent Student Loan Programs Distort Earnings? Evidence from the UK," *Economics of Education Review,* 79, December 2020 (with Jack Britton).

"The Effect of Increased Cost-Sharing on Low Value Service Use," *Health Economics* 29, September, 2020, 1180-1201 (with Katherine Maclean, Bill Wright, Eric Wilkinson, and Kevin Volpp).

"Defensive Medicine and Obstetric Practices," *Journal of Empirical Legal Studies*, 17(1), March 2020 (with Michael Frakes)

"Evaluating Measures of Hospital Quality: Evidence from Ambulance Referral Patterns," *Review of Economics and Statistics*, 101(5), December 2019, 841-852 (with Joseph Doyle and John Graves).

"The Affordable Care Act's Effect on Patients, Providers and the Economy: What We've Learned so Far," *Journal of Policy Analysis and Management*, 38(4), 2019, 1028-1052 (with Ben Sommers).

"Defensive Medicine: Evidence from Military Immunity," *American Economic Journal: Economic Policy*, 11(3), August 2019, 197-231 (with Michael Frakes).

"Non-Cognitive Deficits and Young Adult Outcomes: The Long-Run Impacts of a Universal Child Care Program," *American Economic Journal: Economic Policy*, 11(3), August 2019, 1-26 (with Michael Baker and Kevin Milligan).

"Prescription Drug Use Under Medicare Part D: A Linear Model of Nonlinear Budget Sets," *Journal of Public Economics* 164, August 2018, p. 106-138 (with Jason Abaluck and Ashley Swanson).

"The Efficiency Consequences of Health Care Privatization: Evidence from Medicare Advantage Exits," *American Economic Journal: Policy*, 10(1), February 2018, p. 153-186 (with Mark Duggan and Boris Vabson).

"Delivering Public Health Insurance through Private Plan Choice In the United States," *Journal of Economic Perspectives,* 31(4), Fall 2017, p.3-22.

"Uncovering Waste in US healthcare: Evidence from Ambulance Referral Patterns," *Journal of Health Economics,* 54, July 2017, p.25-39 (with Joseph Doyle and John Graves).

"Federal Funding Insulated State Budgets from Increased Spending Related to Medicaid Expansion," *Health Affairs*, 36, April 2017, p. 1666 (with Ben Sommers)

"Early Impact of CareFirst's Patient-Centered Medical Home with Strong Financial Incentives," *Health Affairs*, 36(3), March 2017, p. 468-475 (with Christopher Afendulis, Laura Hatfield, Bruce Landon, Mary Beth Landrum, Robert Mechanic, Darren Zinner and Michael Chernew).

"Premium Subsidies, the Mandate and Medicaid Expansion: Coverage Effects of the Affordable Care Act," *Journal of Health Economics*, 53, March 2017, p. 72-86 (with Molly Frean and Ben Sommers).

"It's Good to be First: Order Bias in Reading and Citing NBER Working Papers," *Review of Economics and Statistics*, 99(1), March 2017, p. 32-39 (with Dan Feenberg, Ina Ganguli, and Patrick Gaule).

"Claims-Shifting: The Problem of Parallel Reimbursement Regimes," *Journal of Health Economics,* 51, January 2017, p.13-25 (with Olesya Fomenko)

"Choice Inconsistencies among the Elderly: Evidence from Plan Choice in the Medicare Part D Program: Reply," *American Economic Review*, 106(12), December 2016, p. 3962-87

(with Jason Abaluck)

"Evolving Choice Inconsistencies in Choice of Prescription Drug Insurance," *American Economic Review,* 106(8), August 2016, p. 2145-2184 (with Jason Abaluck).

"Does Church Attendance Cause People to Vote? Using Blue Laws' Repeal to Estimate the Effect of Religiosity on Voter Turnout," *British Journal of Political* Science, 46(3), July 2016, 481-500 (with Alan Gerber and Dan Hungerman).

"Controlling Health Care Costs Through Limited Network Insurance Plans: Evidence from Massachusetts State Employees," *American Journal of Economics: Economic Policy*, 8(2), May 2016, p. 219-250 (with Robin McKnight).

"More Insurers lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplace," *American Journal of Health Economics*, 1(1), Winter 2015, 53-81 (with Leemore Dafny and Chris Ody).

"Accounting for 'Lost Pleasure' in a Cost-Benefit Analysis of Government Regulation: The Case of the Food and Drug Administration's Proposed Cigarette Labeling Regulation," *Annals of Internal Medicine*, 162(1), 2015, 64-65 (with Frank Chaloupka and Ken Warner).

"Measuring Returns to Hospital Care: Evidence from Ambulance Referral Patterns," *Journal of Political Economy* 123(1), February 2015, 170-214 (with Joseph Doyle, John Graves and Samuel Kleiner)

"An Evaluation of the FDA's Analysis of the Costs and Benefits of the Graphic Warning Label Regulation," *Tobacco Control*, 2014; 0:1-8 (with Frank J Chaloupka, Kenneth E Warner, Daron Acemoğlu, Fritz Laux, Wendy Max, Joseph Newhouse, Thomas Schelling, and Jody Sindelar).

"Moral Hazard and Claims Deterrence in Private Disability Insurance," *American Economic Journal: Applied Economics*, 6(4), October 2014, p. 110-141 (with David Autor and Mark Duggan)

"The Impact of Patient Cost-Sharing on the Poor: Evidence from Massachusetts," *Journal of Health Economics*, January 2014, 33, 57-66. (with Amitabh Chandra and Robin McKnight).

"The Great Equalizer: Health Care Access and Infant Mortality in Thailand," *American Economic Journal: Applied Economics,* 6(1), January 2014, p. 91-107. (with Nathan Hendren and Robert Townsend).

"A Tax-Based Estimate of the Elasticity of Intertemporal Substitution," *Quarterly Journal of Finance,* 3(1), June 28, 2013.

“The Oregon Experiment – Effect of Medicaid on Clinical Outcomes,” *New England Journal of Medicine*, 368: 1713-1722, May 2, 2013 (with Kate Baicker, Sarah Taubman, Heidi Allen, Mira Bernstein, Joseph Newhouse, Eric Schneider, Bill Write, Alan Zaslavski, Amy Finkelstein, and the Oregon Study Group).

“How did Health Care Reform in Massachusetts Impact Insurance Premiums?,” *American Economic Review*, 102(3), May 2012, p. 508-513 (with John Graves).

“The Oregon Health Insurance Experiment: Evidence from the First Year,” *Quarterly Journal of Economics,* 127 (3): 1057-1126, May 2012 (with Amy Finkelstein, Sarah Taubman, Bill Wright, Mira Bernstein, Joseph Newhouse, Heidi Allen, Kate Baicker and the Oregon Study Group).

“Do Strikes Kill? Evidence from New York State,” *American Economic Journal: Economic Policy*, 4(1), February 2012, 127-157 (with Samuel Kleiner).

“Medicare Part D and the Financial Protection of the Elderly,” *American Economic Journal: Economic Policy*, 3(4), November 2011, p. 77-102 (with Gary Engelhardt).

“The Impacts of the Affordable Care Act: How Reasonable Are the Projections?,” *National Tax Journal*, 64, September 2011, 893-908.

“The Tax Exclusion for Employer-Sponsored Health Insurance,” *National Tax Journal,* 64, June 2011, p. 511-530.

“Choice Inconsistencies Among the Elderly: Evidence From Plan Choice in the Medicare Part D Program,” *American Economic Review*, 101(4), June 2011, p. 1180-1210 (with Jason Abaluck).

“Projecting the Impact of the Affordable Care Act on California,” *Health Affairs*, 30, January 2011, p. 63-70 (with Peter Long).

“Patient Cost-Sharing, Hospitalization Offsets, and the Design of Optimal Health Insurance for the Elderly,” *American Economic Review*, 100(1), March 2010, p. 193-213 (with Amitabh Chandra and Robin McKnight).

“Abortion and Selection,” *Review of Economics and Statistics*, 91(1), February 2009, 124-136 (with Liz Ananat, Phillip Levine, and Douglas Staiger).

“Nursing Home Quality as a Public Good,” *Review of Economics and Statistics* November 2008, 90(4), 754-764 (with Joe Angelleli and David Grabowski).

“Universal Childcare, Maternal Labor Supply, and Family Well-Being,” *Journal of Political*

Economy 116(4), 2008, p. 709-745 (with Michael Baker and Kevin Milligan).

"The Church vs. The Mall: What Happens When Religion Faces Increased Secular Competition?," *Quarterly Journal of Economics* 123, May 2008, 831-862 (with Dan Hungerman).

"Crowd-Out Ten Years Later: Have Recent Expansions of Public Insurance Crowded Out Private Health Insurance?," *Journal of Health Economics* 27, March 2008, p. 201-217. (with Kosali Simon).

"How Much Uncompensated Care to Doctors Provide?," *Journal of Health Economics*, 26, December 2007, p. 1151-1169 (with David Rodriguez).

"Faith-Based Crowdout and Charity During the Great Depression," *Journal of Public Economics,* 91, June 2007, p. 1043-1069 (with Dan Hungerman).

"Encouraging Homeownership Through the Tax Code," *Tax Notes*, June 18, 2007, 1-19 (with William Gale and Seth Stephens-Davidowitz).

"Abortion Legalization and Lifecycle Fertility," *Journal of Human Resources,* 42(2), Spring 2007, 375-397 (with Elizabeth Ananat and Phil Levine).

"Future Social Security Entitlements and the Retirement Decision," *Review of Economics and Statistics*, 89(2), 2007, 234-246 (with Courtney Coile).

"Moral Hazard in Nursing Home Use," *Journal of Health Economics*, 26, 2007, 560-577 (with David Grabowski).

"Does Falling Smoking Lead to Rising Obesity?," *Journal of Health Economics*, 25(2), March 2006, 183-197 (with Michael Frakes).

"Social Security and Elderly Living Arrangements: Evidence from the Social Security Notch," *Journal of Human Resources*, 40(2), Spring 2005, 354-372 (with Gary Engelhardt and Cindy Perry).

"Religious Market Structure, Religious Participation and Outcomes: Is Religion Good for You?," *Advances in Economic Analysis and Policy* Vol. 5: No. 1, Article 5 (2005). Available at http://www.bepress.com/bejeap/advances/vol5/iss1/art5.

"Do Cigarette Taxes Make Smokers Happier?," *Advances in Economic Analysis and Policy Advances in Economic Analysis and Policy* Vol. 5: No. 1, Article 4 (2005). Available at http://www.bepress.com/bejeap/advances/vol5/iss1/art4 (with Sendhil Mullainathan).

"Subsidies to Employee Health Insurance Premiums and the Health Insurance Market," *Journal* *of Health Economics*, 24(2), March 2005, 253-276. (with Ebonya Washington).

"Public Insurance and Child Hospitalizations: Access and Efficiency Effects," *Journal of Public Economics*, 89 (1), January 2005, 109-129 (with Leemore Dafny)

"Pay or Pray? The Impact of Charitable Subsidies on Religious Attendance," *Journal of Public Economics*, 88 (12), December 2004, 2635-2655.

"Is Making Divorce Easier Bad for Children? The Long Run Implications of Unilateral Divorce," *Journal of Labor Economics*, 22(4), October, 2004, 799-833.

"Tax Incidence When Individuals are Time Inconsistent: The Case of Cigarette Excise Taxes," *Journal of Public Economics*, 88(9-10), August 2004, 1959-1988 (with Botond Koszegi).

"How Elastic is the Firm's Demand for Health Insurance?," *Journal of Public Economics*, 88(7), July 2004, p. 1273-1294 (with Michael Lettau).

"Does the Social Security Earnings Test Affect Labor Supply and Benefits Receipt?," *National Tax Journal*, 56(4), December 2003, 755-773 (with Peter Orszag).

"Why Did Employee Health Insurance Contributions Rise?," *Journal of Health Economics,* 22(6), November 2003, 1085-1104 (with Robin McKnight).

"Estimating Price Elasticities When There is Smuggling: The Sensitivity of Smoking to Price in Canada," *Journal of Health Economics* 22(5), September 2003, 821-842 (with Anindya Sen and Mark Stabile).

"The Retirement Incentive Effects of Canada's Income Security Programs," *Canadian Journal of Economics*, 36(2), May 2003, 261-290 (with Michael Baker and Kevin Milligan).

"Delays in Claiming Social Security Benefits," *Journal of Public Economics*,84(3), June 2002, 357-386 (with Courtney Coile, Peter Diamond, and Alain Jousten)

"The Elasticity of Taxable Income: Evidence and Implications," *Journal of Public Economics*, 84(1), April 2002, 1-33 (with Emmanuel Saez).

"Insuring Consumption Against Illness," *American Economic Review*, 92(1), March 2002, 51-70 (with Paul Gertler).

"The Economics of Tobacco Regulation," *Health Affairs*, 21(2), March/April 2002, 146-162.

"The Impact of the Tax System on Health Insurance Coverage," *International Journal of Health Care Finance and Economics*, vol 1 (3/4), 2002, 293-304.

“Is Addiction ‘Rational’? Theory and Evidence,” *Quarterly Journal of Economics*, 116(4), November 2001, 1261-1303 (with Botond Koszegi).

“The Wealth of the Unemployed,” *Industrial and Labor Relations Review*, 55(1), October 2001, 79-94.

“Public Health Insurance and Medical Treatment: The Equalizing Impact of the Medicaid Expansions,” *Journal of Public Economics*, 82(1), October 2001,63-89 (with Janet Currie).

“The Economic Impacts of the Tobacco Settlement,” *Journal of Policy Analysis and Management* 21(1), 2001, 1-19 (with David Cutler, Raymond Hartman, Mary Beth Landrum, Joseph P. Newhouse, and Merideth Rosenthal).

“Unemployment Insurance and Precautionary Savings,” *Journal of Monetary Economics*, 47(3), June 2001, 545-579 (with Eric Engen).

“Disability Insurance Benefits and Labor Supply,” *Journal of Political Economy*, 108(6), December 2000, 1162-1183.

“Microsimulation Estimates of the Effects of Tax Subsidies for Health Insurance,” *National Tax Journal*, 53(3), Part I, September 2000, 329-342.

“Does Unemployment Insurance Crowd Out Spousal Labor Supply?,” *Journal of Labor Economics*, 18(3), July 2000, 546-572 (with Julie Cullen).

“Cash Welfare as a Consumption Smoothing Mechanism for Single Mothers,” *Journal of Public Economics*, 75(2), February 2000, 157-182.

“Tax Subsidies for Health Insurance: Costs and Benefits,” *Health Affairs*, 19(1), January/February 2000, 72-85 (with Larry Levitt).

“Public Health Insurance and Private Savings,” *Journal of Political Economy*, 107(6), December 1999, 1249-1274 (with Aaron Yelowitz).

“Physician Fees and Procedure Intensity: The Case of Cesarean Delivery,” *Journal of Health Economics*, 18(4), August 1999, 473-490 (with John Kim and Dina Mayzlin).

“Abortion Legalization and Child Living Circumstances: Who is the “Marginal Child?,” *Quarterly Journal of Economics*, 114(1), February 1999, 263-292 (with Phillip Levine and Doug Staiger).

“Employment Separation and Health Insurance Coverage,” *Journal of Public Economics*, 66(3), December 1997, 349-382(with Brigitte Madrian).

“Physician Fee Policy and Medicaid Program Costs,” *Journal of Human Resources*, 32(4), Fall 1997, 611-634 (with Kathleen Adams and Joseph Newhouse).

“The Incidence of Payroll Taxation: Evidence from Chile,” *Journal of Labor Economics*, 15 (3, Part 2), July 1997, S72-S101.

“Disability Insurance Rejection Rates and the Labor Supply of Older Workers,” *Journal of Public Economics*, 64, 1997, 1-23 (with Jeffrey Kubik).

“The Consumption Smoothing Benefits of Unemployment Insurance.” *American Economic Review*, 87(1), March 1997, 192-205.

“Medicaid and Private Insurance: Evidence and Policy Implications,” *Health Affairs*, 16(1), January/February 1997, 194-200 (with David Cutler).

“Saving Babies: The Efficacy and Cost of Recent Expansions of Medicaid Eligibility for Pregnant Women,” *Journal of Political Economy*, 104(6), December 1996, 1263-1296 (with Janet Currie).

“The Impact of Fundamental Tax Reform on Employer-Provided Health Insurance,” *The Insurance Tax Review*, 11(1), July 1996, 41-44 (with James Poterba).

“Health Insurance Eligibility, Utilization of Medical Care, and Child Health,” *Quarterly Journal of Economics*, 111(2), May 1996, 431-466 (with Janet Currie)

“Does Public Insurance Crowd Out Private Insurance?,” *Quarterly Journal of Economics*, 111(2), May 1996, 391-430 (with David Cutler).

“Physician Financial Incentives and the Diffusion of Cesarean Section Delivery,” *RAND Journal of Economics*, 27(1), Spring 1996, 99-123 (with Maria Owings).

“Health Insurance Availability and the Retirement Decision,” *American Economic Review*, 85(4), September 1995, 938-948 (with Brigitte Madrian).

“The Labor Market Effects of Introducing National Health Insurance: Evidence from Canada,” *Journal of Business and Economics Statistics*, 13(2), April 1995, 163-174 (with Maria Hanratty).

“State Mandated Benefits and Employer Provided Insurance,” *Journal of Public Economics*, 55(3), November 1994, 433-464.

“Limited Insurance Portability and Job Mobility: The Effect of Public Policy on Job-Lock,” *Industrial and Labor Relations Review*, 48(1), October 1994, 86-102 (with Brigitte

Madrian).

"The Elasticity of Demand for Health Insurance: Evidence from the Self-Employed," *Quarterly Journal of Economics*, 109(3), August 1994, 701-734 (with James Poterba).

"The Effect of Competitive Pressure on Charity: Hospital Responses to Price Shopping in California," *Journal of Health Economics*, 13(2), July 1994, 183-212.

"The Incidence of Mandated Maternity Benefits," *American Economic Review*, 84(3), June 1994, 622-641.

"Taxation and the Structure of Labor Markets: The Case of Corporatism," *Quarterly Journal of Economics*, 108(2), May 1993, 385-412 (with Lawrence Summers and Rodrigo Vergara).

<u>Other Publications</u>:

"Regulating Drug Prices While Increasing Innovation," *New England Journal of Medicine*, November 18, 2021, 385: 1921-1923

"Designing Smart Insurer Networks," policy brief, *1% Steps for Health Care Reform,* 2021, available at https://onepercentsteps.com/policy-briefs/designing-smart-commercial-insurer-networks/

"Provider Discretion and Variation in Resource Allocation: The Case of Triage Decisions," *American Economic Association Papers & Proceedings*, May 2020, 110: 279-283.

"Provider Discretion and Variation in Resource Allocation: The Case of Triage Decisions,"

"Paying for Medicaid – State Budgets and the Case for Expansion in the Time of Coronavirus," *New England Journal of Medicine*, June 11, 2020, 382:2280-2282.

"Alan Krueger Mattered," *Business Economics*, 55, 2020, 7-9.

"Health Economists in the Real World," *American Journal of Health Economics*, 5(1), Winter 2019, 1-7.

"Disentangling the ACA's Coverage Effects: Lessons for Policymakers," *New England Journal of Medicine*, 375: 1605-1608, October 27, 2016 (with Molly Frean and Benjamin Sommers).

"Expanding Financial Security for Workers in the New Economy," Aspen Institute, August, 2016, available at https://www.aspeninstitute.org/publications/gruber/

"Growth and Variability In Health Plan Premiums in the Individual Insurance Market Before the Affordable Care Act," Commonwealth Fund report, available at http://allhealth.org/briefingmaterials/4-GRUBER-GROWTHANDVARIABILITYINPREMIUMSBEFORETHEACA_1L.PDF

"The Affordable Care Act's Lower-Than-Projected Premiums Will Save $190 Billion," Center for American Progress report (with Topher Spiro), available at http://www.americanprogress.org/issues/healthcare/report/2013/10/23/77537/the-affordable-care-acts-lower-than-projected-premiums-will-save-190-billion/

"The Affordable Care Act is Constitutional," *Annals of Internal Medicine*, 156(9), May 2012, p. 660-661 (with David Cutler).

"Realizing Health Reform's Potential: Will the Affordable Care Act Make Health Insurance Affordable?," Issue Brief, Commonwealth Fund, April 2011. Available at: https://www.commonwealthfund.org/publications/issue-briefs/2011/apr/realizing-health-reforms-potential-will-affordable-care-act-make (with Ian Perry).

"Health Care Reform Without the Individual Mandate: Replacing the Individual Mandate Would Significantly Erode Coverage Gains and Raise Premiums for Health Care Consumers," issue paper from Center for American Progress, available at http://www.americanprogress.org/issues/2011/02/pdf/gruber_mandate.pdf

"Balancing Coverage Affordability and Continuity under a Basic Health Program Option," *New England Journal of Medicine*, 365(24), December 15, 2011, p. e44.

"Be Careful What You Wish For: Repeal of the Affordable Care Act Would be Harmful to Society and Costly for Our Country," issue paper from Center for American Progress, available at http://www.americanprogress.org/issues/2011/01/aca_repeal.html

"Heterogeneity in Choice Inconsistencies Among the Elderly: Evidence from Prescription Drug Plan Choice," *American Economic Association Papers & Proceedings*, 101(3), May 2011, 377-381.

"The Importance of the Individual Mandate – Evidence from Massachusetts," *New England Journal of Medicine*, 364, January 27, 2011, 293-295 (with Amitabh Chandra and Robin McKnight).

"Massachusetts Points the Way to Successful Health Care Reform," *Journal of Policy Analysis and Management*, 30(1), Winter 2011, p. 184-192.

"The Facts from Massachusetts Speak Clearly: Response to Douglas Holtz-Eakin," *Journal of Policy Analysis and Management*, 30(1), Winter 2011, p. 194-194.

“Fundamental Health Care Reform for the United States,” *Significance*, September 2010, p. 130-132.

“Buying Health Care, The Individual Mandate, and the Constitution,” *New England Journal of Medicine*, 363, p. 401-403, July 29, 2010 (with Sara Rosenbaum).

“The Cost Implications of Health Care Reform,” *New England Journal of Medicine*, 362, 250-251, June 3, 2010.

“How Sensitive are Low Income Families to Health Plan Prices?,” *American Economic Association Papers & Proceedings*, 100(2), May 2010, p. 292-296 (with David Chan).

“Patient Cost-Sharing in Low Income Populations,” *American Economic Association Papers & Proceedings*, 100(2), May 2010, p. 303-308 (with Amitabh Chandra and Robin McKnight).

“Introduction to Social Security Programs and Retirement Around the World: The Relationship to Youth Employment,” in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: The Relationship to Youth Employment*, 2010, University of Chicago Press.

“Why We Need an Individual Mandate,” issue paper from Center for American Progress, available at http://www.americanprogress.org/issues/2010/04/individual_mandate.html

“Getting the Facts Straight on Health Care Reform,” *New England Journal of Medicine*, 361(26), December 24, 2009.

“A Win-Win Approach to Financing Health Care Reform,” *New England Journal of Medicine*, 361(1), July 2, 2009, 4-5.

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“The Case for a Two-Tier Health System,” *Pathways*, Winter 2009, 10-13.

“Introduction: What Have We Learned About the Problems of and Prospects for Disadvantaged Youth?,” in Jonathan Gruber, ed., *An Economic Perspective on the Problems of Disadvantaged Youth*. Chicago: University of Chicago Press, 2009

“Incremental Universalism for the United States: The States Move First?,” *Journal of Economic Perspectives*, 22(4), Fall 2008, 51-68.

“Covering the Uninsured in the United States,” *Journal of Economic Literature*, 46(3), September 2008, 571-606.

“Massachusetts Health Care Reform: The View from One Year Out,” *Risk Management and Insurance Review* 11(1), Spring 2008, p. 51-63.

“Improving Opportunities and Incentives for Saving by Middle- and Low-Income Households,” in Jason Furman and Jason E. Bordoff, eds., *Path to Prosperity: Hamilton Project Ideas on Income Security, Education and Taxes.* Washington, D.C.: The Brookings Institution, 2008. (with William G. Gale and Peter R. Orszag).

“How Elastic is the Corporate Income Tax Base,” in Alan Auerbach, James Hines and Joel Slemrod, eds., *Taxing Corporate Income in the 21st Century*. Cambridge: Cambridge University Press, 2007, p. 140-163 (with Joshua Rauh).

“Social Security Programs and Retirement Around the World: Fiscal Implications of Reform, Introduction and Summary,” in Jonathan Gruber and David Wise, eds. *Social Security Programs and Retirement Around the World: Fiscal Implications of Reform*. Chicago: University of Chicago Press, 2007, 1-42 (with David Wise).

“The Fiscal Implications of Social Security Reform in the U.S.”, in Jonathan Gruber and David Wise, eds. *Social Security Programs and Retirement Around the World: Fiscal Implications of Reform*. Chicago: University of Chicago Press, 2007, 503-532 (with Courntey Coile).

“The Fiscal Implications of Social Security Reform in Canada”, in Jonathan Gruber and David Wise, eds. *Social Security Programs and Retirement Around the World: Fiscal Implications of Reform*. Chicago: University of Chicago Press, 2007, 83-118 (with Michael Baker and Kevin Milligan).

“The Role of Consumer Copayments for Health Care: Lessons from the RAND Health Insurance Experiment and Beyond”. Report for the Kaiser Family Foundation, October 2006. Available at http://www.kff.org/insurance/7566.cfm

“Social Security and the Evolution of Elderly Poverty,” in Alan Auerbach, David Card and John Quigley, eds., *Public Policy and the Income Distribution*. New York: Russell Sage Foundation, 2006, p. 259-287 (with Gary Engelhardt).

“Tax Policy for Health Insurance,” in James Poterba, ed., *Tax Policy and the Economy 19*. Cambridge, MA: MIT Press, 2005, p. 39-63.

“The Massachusetts Health Care Revolution: A Local Start for Universal Coverage,” *Hastings Center Report*, 36(5), September-October 2006, 14-19.

“The Middle Class Has a Higher Standard of Living Than Ever Before: Who Should Pay For It?,” *Boston Review*, Vol 30(5), September/October 2005, p. 13.

"Social Security Programs and Retirement Around the World: Micro Estimation - Introduction and Summary," in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: Micro Estimation*. Chicago: University of Chicago Press, 2004, p. 1-40.

"The Effect of Social Security on Retirement in the United States," in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: Micro Estimation*. Chicago: University of Chicago Press, 2004, p. 691-730 (with Courtney Coile)

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