AMY NADYA FINKELSTEIN

JOHN & JENNIE S. MACDONALD PROFESSOR OF ECONOMICS
MASSACHUSETTS INSTITUTE OF TECHNOLOGY (MIT)

CURRICULUM VITAE

PERSONAL INFORMATION

Born: November 2, 1973 (New York, NY)
Address: MIT Department of Economics
The Morris and Sophie Chang Building
50 Memorial Drive, Building E52
Cambridge, Massachusetts 02142
Phone: 617.253.4149
Email: afink@mit.edu

EDUCATION

1998 – 2001 Ph.D., Economics, Massachusetts Institute of Technology
1995 – 1997 M.Phil., Economics, Oxford University
1991 – 1995 A.B., Government, *summa cum laude*, Harvard University

EMPLOYMENT

2016 – John & Jennie S. MacDonald Professor of Economics, MIT. Cambridge, MA.
2012 – 2016 Ford Professor of Economics, MIT. Cambridge, MA.
2008 – 2012 Professor of Economics, MIT. Cambridge, MA.
2010 – 2011 Visiting Professor of Economics, University of Chicago Booth School of Business
2007 – 2008 Associate Professor of Economics (with tenure), MIT. Cambridge, MA.
2005 – 2007 Assistant Professor of Economics, MIT. Cambridge, MA.
2002 – 2005 Junior Fellow, Harvard Society of Fellows. Cambridge, MA
2001 – 2002 Visiting Scholar in the Demography of Aging, NBER. Cambridge, MA
1997 – 1998 Staff Economist, Council of Economic Advisers. Washington D.C.

CURRENT PROFESSIONAL ACTIVITIES AND SERVICES

2026 Nominating Committee, American Economic Association
2025 Vice President, American Economic Association
2023 – co-Director, Economics of Health Program, National Bureau of Economic Research
2021 – Elected Member (North America Region) of the Council of the Econometric Society
2016 – co-Director, Health and Aging Fellowship, National Bureau of Economic Research
2013 – co-Founder and co-Scientific Director, J-PAL North America
2007 – Research Associate, National Bureau of Economic Research (Public Economics, Health Care, Aging, Industrial Organization)

PAST PROFESSIONAL ACTIVITIES AND SERVICES

2017 – 2023 Founding Editor, *American Economic Review: Insights*
2014 – 2019 Associate Editor, *Journal of Economic Perspectives*
2008 – 2014 Co-editor, *Journal of Public Economics*
2004 – 2007 Associate Editor, *Journal of Public Economics*

2008 – 2020 co-Director, Public Economics Program, National Bureau of Economic Research
2020 – 2023 co-Director, Health Care Program, National Bureau of Economic Research

2018 – 2021 Board Member, Health Care Cost Institute
2010 – 2016 NIH, Social Sciences and Population Studies (SSPS) Study Section Member
2013 – 2016 Executive Committee, American Economic Association
2011 External Visiting Committee, Yale Economics Department

2010, 2013	Nominating Committee, American Economics Association
2009 – 2014	HRS Monitoring Committee (National Institute of Aging)
2007 – 2020	Member, Congressional Budget Office's (CBO's) Panel of Health Advisers
2001 – 2007	Faculty Research Fellow, National Bureau of Economic Research
2008,14, 17	Program Committee. American Economic Association Annual Meeting
2006,2012	Program Committee, Winter Meetings of Econometric Society
2009, 2010	Program Committee, National Tax Association Annual Meeting

HONORS AND AWARDS

2025	ARIA Kulp-Wright Book Award for *Risky Business*
2025	Doctor Honoris Causa, University of Lausanne
2024	Robert I. Mehr Award, American Risk and Insurance Association
2023	Kirkus Reviews "Best NonFiction 2023" list for *We've Got You Covered*
2023	STATUS list of leaders in life sciences
2023	J. Arliss Pollack Memorial Award, American Society of Neuroradiology
2023	A *Financial Times* Best Book of the Year for *Risky Business*
2020	Corresponding Fellow, British Academy
2020	MERIT Award, National Institutes of Health
2019	Distinguished CES Fellow
2018	MacArthur Foundation Fellowship
2018	Member, National Academy of Sciences
2016	RIIA's Achievement in Applied Retirement Research Award
2016	George Tolley Fellow, Becker Friedman Institute.
2016	Mark and Sheila Wolfson Distinguished Visitor, SIEPR
2014	ASHEcon Medal
2014	Hicks Tinbergen Award
2013	Arrow Award for Best Paper in Health Economics, iHEA
2013	HSR Impact Award, AcademyHealth
2012	Fellow, Econometric Society
2012	Graduate Teacher of the Year Award, Graduate Economics Association, MIT
2012	John Bates Clark Medal
2012	Elected to the American Academy of Arts and Sciences
2011	World Economic Forum, Young Global Leader
2010	Best Advisor, Graduate Economics Association, MIT
2009	Presidential Early Career Award for Scientists and Engineers
2009	Elected to the Institute of Medicine
2008	TIAA-CREF Paul A. Samuelson Award
2008	Elaine Bennett Research Prize
2007	Elected to National Academy of Social Insurance
2007 – 2009	Alfred P. Sloan Research Fellowship
2007 – 2008	Zvi Griliches National Fellow, National Bureau of Economic Research
2006	Research!America 's Eugene Garfield Award
2006	CESifo Distinguished Research Affiliate Award
2004	TIAA-CREF Paul A. Samuelson Certificate of Excellence
2004	Robert Wood Johnson Foundation Scholar in Health Policy Award
2003	Ernst Meyer Prize of the Geneva Association
2002	Review of Economic Studies Tour
2001	National Academy of Social Insurance's Heinz Dissertation Award, Honorable Mention
2001	National Tax Association's Outstanding Dissertation Award, Honorable Mention
2000 – 2001	Aging and Health Economics Fellowship, National Bureau of Economic Research
1998 – 2000	Economics Fellowship, MIT
1997	George Webb Medley Prize for best performance in the M.Phil. Exams, Oxford
1997	George Webb Medley M.Phil. Thesis Prize, Oxford
1995 – 1997	Marshall Scholar

1995 Harvard Undergraduate Senior Thesis Prizes: Thomas T. Hoopes Prize (college-wide); James Gordon Bennett Prize (departmental); Gerda Richards Crosby Prize (departmental)
1994 Harry S. Truman Scholar
1994 Phi Beta Kappa (elected Junior Year).

NAMED LECTURES

2024 Delasanta Lecture, Providence College
2023 Altman Lecture, Beth Israel Deaconess Medical Center
2023 Merrick Lecture, University of Virgina
2023 Pollack Lecture to the American Society of Neuroradiology
2022 Grliches Lecture in Applied Economics, Econometric Society
2021 Distinguished Guest Lecture, Southern Economics Association
2019 Munich Lectures in Economics, Center for Economic Studies
2017 Marshall Lecture, European Economics Association
2017 Hicks Lecture, Oxford University
2017 Harris Lecture, Clemson University
2016 Merrick Lecture, University of Virigina
2015 Summerlin Lecture, Johns Hopkins University
2015 Paul Levinger Lecture, Brown University
2015 Aloysius Dunaway Memorial Lecture, Michigan State University
2014 American Enterprice Leture, Furman University
2013 Calderwood Lecture, Wellesley College
2012 Arrow Lecture in Economics, Columbia University
2011 Pashigian Memorial Lecture, Chicago University
2007 Sigma Xi Lecture, MIT

BOOKS

We've Got You Covered: Rebooting American Health Care
July 2023, Porfolio
(with Liran Einav)

Risky Business: Why Insurance Markets Fail and What To Do About It
January 2023, Yale University Press
(with Liran Einav and Ray Fisman)
Winner: 2025 ARIA Kulp-Wright Book Award

WORKING PAPERS

When Food Stamps Became Free: Impacts and Implications of Removing the Purchase Requirement
NBER Working Paper 35996 (with Matthew J. Notowidigdo and Charlie Rafkin)
November 2026

Selection Admissions in Nursing Homes: Evidence from a Randomized Audit Study
NBER Working Paper 35944 (with Liran Einav, Jesse Gubb, Neale Mahoney, and James Okun)
October 2026

Regional Variations and Productivity Puzzles in Health Care
NBER Working Paper 35937 (with Jonathan Skinner)
October 2026

The Impact of the Great Recession on Mortality: A Dynamic Factor Analysis

NBER Working Paper 35914 (with Matthew J. Notowidigdo and Enzo Profili)
October 2026

The Relationship between Income and Health: Evidence from Nationwide Health Exams in Korea
NBER Working Paper 35880 (with Liran Einav and Sehyun Hong)
October 2026

Trading Goods for Lives: NAFTA's Mortality Impacts and Implications
NBER Working Paper 34855
(with Matthew J. Notowidigdo and Steven Shi)
October 2026.

The Effects of SNAP Sugary Drink Restrictions on Consumption and Welfare
NBER Working Paper 35659 (with Hunt Allcott, Anna Grummon and Matthew J. Notowidigdo)
August 2026

Elderly Health and Longevity in the US: Evidence and Implications
NBER Working Paper 35346 (with Liran Einav)
June 2026.

Measuring Health Care Fraud using Prosecutions of Home Health Agencies
(with Liran Einav, Yunan Ji, Neale Mahoney, and Gideon Moore).
August 2026

Overlapping Policy Interventions: Evidence from Home Health
NBER Working Paper 34554 (with Liran Einav, Yunan Ji, and Neale Mahoney).
December 2025
Conditionally accepted, American Economic Journal: Policy

Paternalistic Social Assistance: Evidence and Implications for Cash vs. In-Kind Transfers
NBER Working Paper 34506 (with Anna Chorniy and Matthew J. Notowidigdo)
November 2025
Revise and Resubmit, American Economic Review

Racial Differences in Nursing Home Value Added
NBER Working Paper 34324 (with Liran Einav, Neale Mahoney, and James Okun)
October 2025
Revise and Resubmit, Journal of Political Economy: Microeconomics

The Impact of a Child with Down Syndrome
NBER Working Paper 34064 (with Liran Einav and Petra Persson)
July 2025

Geographic Variation in Health Care Utilization: The Role of Physicians
NBER Working Paper 31749 (with Ivan Badinksi, Matthew Gentzkow and Peter Hull)
October 2023
Revised and Resubmitted, Review of Economic Studies

REFEREED JOURNAL PUBLICATIONS

The Effect of Medicaid on Crime: Evidence from The Oregon Health Insurance Experiment
Forthcoming, Review of Economics and Statistics (with Sarah Miller and Katherine Baicker)

Market Design in Regulated Health Insurance Markets: Risk Adjustment vs. Subsidies
Forthcoming, Journal of Political Economy: Microeconomics (with Liran Einav and Pietro Tebaldi)

Heterogeneity in Damages from a Pandemic
Forthcoming, Review of Economics and Statistics (with Geoffrey Kocks, Maria Polyakova and Victoria Udalova).

Clinician Behavior When Skin-Tone Affects Test Results
Proceedings of the National Academy of Science, 2026 123 (19). 10.1073/pnas.2530585123 (with Marcella Alsan, Liran Einav and Jonathan Zhang)

On the Optimality of Deferred Public Annuities
Journal of Public Economics, 2026, April (256). (with Liran Einav)

What Drives Prescription Opioid Abuse? Evidence from Migration
Quarterly Journal of Economics, November 2025 140(4): 3133-3189 (with Matthew Gentzkow and Dean Li)

Lives vs. Livelihoods: The Impact of the Great Recession on Mortality and Welfare
Quarterly Journal of Economics, August 2025 140(3): 2269-2328 (with Matthew J. Notowidigdo, Franch Schilbach and Jonathan Zhang)

Producing Health: Measuring Value Added of Nursing Homes
Econometrica, July 2025 93(4): 1225-1264 (with Liran Einav and Neale Mahoney)

Targeting Precision Medicine: Evidence from Prenatal Screening
Journal of Political Economy, February 2025 133(2): 604-651 (with Peter Conner, Liran Einav, and Petra Persson).

The Camden Coalition Care Management Program Improved Intermediate Care Coordination: A Randomized Controlled Trial
Health Affairs, January 2024, 43:1 (with Joel C. Cantor, Jesse Gubb, Margaret Koller, Aaron Truchil, Ruohua Annetta Zhou and Joseph Doyle).

Long Term Care Hospitals: A Case Study in Waste
Review of Economics and Statistics, 2023 125(4): 745-765 (with Liran Einav and Neale Mahoney)

Why is End of Life Spending So High? Evidence from Cancer Patients.
Review of Economics and Statistics, 2023 125(3): 511-27 (with Dan Zeltzer, Liran Einav, Tzvi Shir, Salomon Stemmer, Ran Balice).

The risk of losing health insurance in the United States is large, and remained so after the Affordable Care Act
Proceedings of the National Academy of Science, 2023 120 (18). 10.1073/pnas.2222100120 (with Liran Einav)

A Taste of Their Own Medicine: Guideline Adherence and Access to Expertise
American Economic Review: Insights, 2022 4(4): 507-26 (with Petra Persson, Maria Polyakova, and Jesse Shapiro)

Out of the Woodwork: Enrollment Spillovers in the Oregon Health Insurance Experiment
American Economic Journal: Economic Policy, 2022: 14(3): 273-95 (with Adam Sacarny and Katherine Baicker)

Voluntary Regulation: Evidence from Medicare Payment Reform
Quarterly Journal of Economics, 2022 137(1): 565-618 (with Liran Einav, Yunan Ji and Neale Mahoney)

The Challenges of Universal Health Insurance in Developing Countries: Evidence from a Large-Scale Randomized Experiment in Indonesia
American Economic Review, 2021 111(9): 3035-3063 (with Abhijit Banerjee, Rema Hanna, Benjamin Olken, Arianna Ornaghi, and Sudarno Sumarto).

Place-Based Drivers of Mortality: Evidence from Migration
American Economic Review, 2021 111(8): 2697-2735 (with Matthew Gentzkow and Heidi Williams).

Beyond Causality: Additional Benefits of Randomized Controlled Trials for Improving Health Care Delivery
Milbank Quarterly, 2021, July (with Marcella Alsan)

Racial Disparities in Excess All-Cause Mortality During the Early Covid-19 Pandemic Varied Substantially Across States
Health Affairs, 2021 40(2). (with Maria Polyakova, Victoria Udalova, Geoffrey Kocks, Katie Genadek, and Keith Finlay).

Selection and Screening: The Case of Mammograms
American Economic Review, 2020 110(12): 3836-3870. (with Liran Einav, Tamar Oostrom, Abigail Ostriker and Heidi Williams).

Initial economic damage from the COVID-19 pandemic in the United States is more widespread across ages and geographies than initial mortality impacts
Proceedings of the National Academy of Sciences, 117 (45), November 10 2020, 117 (45): 27934-27939. (with Maria Polyakova, Geoffrey Kocks, and Victoria Udalova).

Randomized Trial Shows Healthcare Payment Reform has Equal-Sized Spillover Effects on Patients not Targeted by Reform
Proceedings of the National Academy of Sciences, 117(32), August 2020, 18939-18947. (with Liran Einav, Yunan Ji and Neale Mahoney).

Health Care Hotspotting: A Randomized, Controlled Trial.
New England Journal of Medicine, 2020 382(2): 152-162). (with Annetta Zhou, Sarah Taubman, and Joseph Doyle).

The Value of Medicaid: Interpreting Results from the Oregon Health Insurance Experiment
Journal of Political Economy, 2019 127(6): 2836-2874. (with Nathaniel Hendren and Erzo F.P. Luttmer).

The Impact of Medicaid Expansion on Voter Participation: Evidence from the Oregon Health Insurance Experiment
Quarterly Journal of Political Science, 2019 4(4): 383-400 (with Katherine Baicker).

Take-up and Targeting: Experimental Evidence from SNAP
Quarterly Journal of Economics, August 2019 134(3): 1505-1556 (with Matthew J. Notowidigdo).

Subsidizing Health Insurance for Low Income Adults: Evidence from Massachusetts
American Economic Review, April 2019 109(4): 1530-67 (with Nathanel Hendren and Mark Shepard).

Healthcare Spending and Utilization in Public and Private Medicare
American Economic Journal: Applied Economics, April 2019 11(2): 302-332 (with Vilsa Curto, Liran Einav, Jonathan Levin and Jay Bhattacharya).

Clinical Decision Suport For High-Cost Imaging: A randomized clinical trial
PLoS ONE, March 15 2019, 14(3): e0213373 (with Sarah Abraham, Joseph Doyle, Laura Feeney, and Sarah Reimer).

Provider Incentives and Health Care Costs: Evidence from Long-Term Care Hospitals

Econometrica, November 2018 86(6) (with Liran Einav and Neale Mahoney).

Mandatory Medicare Bundled Payment Program for Lower Extremity Joint Replacement and Discharge to Institutional Postacute Care: Interim Analysis of the First Year of a 5-Year Randomized Trial
Journal of the American Medical Association, September 4, 2018 (with Yunan Ji, Neale Mahoney and Jonathan Skinner).

Private provision of social insurance: drug-specific price elasticities and cost sharing in Medicare Part D
American Economic Journal: Economic Policy, August 2018 10(3) (with Liran Einav and Maria Polyakova).

The Effect of Medicaid on Management of Depression: Evidence from the Oregon Health Insurance Experiment.
Milbank Quarterly 96(29-56) (with Katherine Baicker, Heidi Allen, Bill Wright and Sarah Taubman).

Predictive Modeling of U.S. Health Care Spending in Late Life
Science 360, June 2018: 1462-1465 (with Liran Einav, Sendhil Mullainathan, and Ziad Obermeyer).

Myth and Measurment – The Case of Medical Bankruptcies
New England Journal of Medicine, March 2018 DOI: 10.1056/NEJMp1716604
(with Carlos Dobkin, Ray Kluender and Matthew Notowidigdo).

The Economic Consequences of Hospital Admissions
American Economic Review, February 2018 (with Carlos Dobkin, Ray Kluender and Matthew Notowidigdo).

The Uninsured Do Not Use the Emergency Department More – They Use Other Care Less
Health Affairs, December 2017 36 (12) (with Rouhua Annetta Zhou, Katherine Baicker, and Sarah Taubman)

The Effect of Medicaid on Medication Use Among Poor Adults: Evidence from Oregon.
Health Affairs, December 2017 36(12) (with Katherine Baicker, Heidi Allen, and Bill Wright).

Outpatient Office Wait Times and Quality of Care for Medicaid Patients
Health Affairs, 36(5), May 2017, 826-832 (with Tamar Oostrom and Liran Einav).

Adjusting Risk Adjustment – Accounting for Variation in Diagnostic Intensity
New England Journal of Medicine, February 2017 376: 608-610 DOI: 10.1056/NEJMp1613238
(with Matthew Gentzkow, Peter Hull, and Heidi Williams).

Bunching at the Kink: Implications for Spending Responses to Health Insurance Contracts.
Journal of Public Economics, February 2017, 146: 27-40 (with Liran Einav and Paul Schrimpf).

Sources of Geographic Variation in Health Care: Evidence from Patient Migration
Quarterly Journal of Economics, November 2016, 131(4): 1681-1726 (with Matthew Gentzkow and Heidi Williams).

Effect of Medicaid Coverage on ED Use – Further Evidence from Oregon's Experiment
New England Journal of Medicine, October 20 2016, 375: 1505-1507 DOI: 10.1056/NEJMp1609533.
(with Sarah Taubman, Heidi Allen, Bill Wright and Katherine Baicker).

Healthcare Exceptionalism?Performance and Allocation in the US Healthcare Sector
American Economic Review, August 2016, 106(8): 2110-2144 (with Amitabh Chandra, Adam Sacarny and Chad Syverson).

Beyond Statistics: The Economic Content of Risk Scores

American Economic Journal, Applied Economics, 8(2) April 2016 (with Liran Einav, Raymond Kluender, and Paul Schrimpf).

Medicare Letters To Curb Overprescribing of Controlled Substances Had No Detectable Effects on Providers
Health Affairs, 35 (3), March 2016, 471-479 (with Adam Sacarny, David Yokum, and Shantanu Agrawal).

Paying on the Margin for Medical Care: Evidence from Breast Cancer Treatments
American Economic Journal: Economic Policy, 8(1) February 2016. (with Liran Einav and Heidi Williams).

Moral hazard in health insurance: do dynamic incentives matter?
Review of Economics and Statistics, 97(4), October 2015, 725-741. (with Aviva Aron-Dine, Liran Einav and Mark Cullen).

The Response of Drug Expenditure to Contract Design in Medicare Part D
Quarterly Journal of Economics, 130(2) May 2015, 841-899. (with Liran Einav and Paul Schrimpf).

Testing for Adverse Selection with 'Unused Observables'
Journal of Risk and Insurance, December 2014, Vol 81 (4): 709-734 (with James Poterba)

□ Awarded the 2024 Robert I. Mehr Award by the American Risk and Insurance Association "for the paper published ten years ago in the *Journal of Risk and Insurance* that has best stood the test of time."

Medicaid Increases Emergency Department Use: Evidence from Oregon's Health Insurance Experiment
Science, January 2014 (with Sarah Taubman, Heidi Allen, Bill Wright, and Katherine Baicker).

Income and Health Spending: Evidence from Oil Price Shocks
Review of Economics and Statistics, October 2013 95(4): 1079-1095 (with Daron Acemoglu and Mathew J. Notowidigdo).

The Oregon Health Insurance Experiment – Medicaid's Effects on Clinical Outcomes.
New England Journal of Medicine 368(18), May (2013). (with Katherine Baicker, Sarah Taubman, Heidi Allen, Mira Bernstein, Jonathan Gruber, Joseph Newhouse, Eric Schneider, Bill Wright, Alan Zaslavsky, and the Oregon Health Study Group).

Selection on moral hazard in health insurance
American Economic Review, 103(1), February 2013. (with Liran Einav, Paul Schrimpf, Stephen Ryan, and Mark Cullen).

What Good Is Wealth Without Health? The Effect of Health on the Marginal Utility of Consumption
Journal of the European Economic Association, 11(s1): 221-258 (January 2013). (with Erzo F.P. Luttmer and Matthew J. Notowidigdo).

□ Awarded the 2014 Hicks Tinbergen Award "given every two years to the authors of an outstanding article published in the *Journal of the European Economic Association* during the preceding two years. "

How General are Risk Preferences? Choices under uncertainty in different domains
American Economic Review, 102(6), October 2012, 2606-2638. (with Liran Einav, Iuliana Pascu and Mark Cullen).

The Oregon Health Insurance Experiment: Evidence from the First Year.
Quarterly Journal of Economics, volume 127, no 3, August, pp 1057-1106 (2012). (with Sarah Taubman, Bill Wright, Mira Bernstein, Jonathan Gruber, Joseph P. Newhouse, Heidi Allen, Katherine Baicker, and the Oregon Health Study Group).

- Awarded the 2013 HSR Impact Award by AcademyHealth
- Awarded the 2013 Arrow Award for Best Paper in Health Economics by iHEA

Estimating Welfare in Insurance Markets Using Variation in Prices.
Quarterly Journal of Economics. vol. 123, no 3, August, pp: 877-921 (2010). (with Liran Einav and Mark Cullen)

Optimal Mandates and The Welfare Cost of Asymmetric Information: Evidence from the U.K. Annuity Market.
Econometrica, 78(3), 1031-1092, May (2010). (with Liran Einav and Paul Schrimpf)

EZ-Tax: Tax Salience and Tax Rates
Quarterly Journal of Economics, vol. 124, no.3, pp.969-1010 (2009).

Redistribution by Insurance Market Regulation: Analyzing a Ban on Gender-Based Retirement Annuities
Journal of Financial Economics, vol. 91, no 1, pp:35-58 (2009). (with James Poterba and Casey Rothschild)

Input and Technology Choices in Regulated Industries: Evidence from the Health Care Sector
Journal of Political Economy, vol. 116, no 5, pp. 837 – 880 (2008). (with Daron Acemoglu)

The Interaction of Public and Private Insurance: Medicaid and the Long-Term Care Insurance Market
American Economic Review, vol. 98, no. 3, pp. 1083 – 1102 (2008). (with Jeffrey R. Brown)
- Awarded the 2008 TIAA CREF Paul A. Samuelson Award for "outstanding scholarly writing on issues related to lifelong financial security".
- Awarded the 2006 CESifo Distinguished Research Affiliate award for "best paper in Public Economics by a young scholar"

What Did Medicare Do? The Initial Impact of Medicare on Mortality and Out of Pocket Medical Spending
Journal of Public Economics, vol. 92, pp. 1644-1669 (2008). (with Robin McKnight)

Why is the Market for Long-Term Care Insurance So Small?
Journal of Public Economics, vol. 91, no. 10, pp. 1967 – 1991 (2007). (with Jeffrey R. Brown)

The Aggregate Effects of Health Insurance: Evidence from the Introduction of Medicare
Quarterly Journal of Economics, vol. 122, no. 3, pp. 1-37 (2007).

Multiple Dimensions of Private Information: Evidence from the Long-Term Care Insurance Market
American Economic Review September, vol. 96, no. 4, pp. 938–958 (2006). (with Kathleen McGarry)

Minimum Standards, Insurance Regulation and Adverse Selection: Evidence from the Medigap Market
Journal of Public Economics, vol. 88, no. 12, pp. 2515-2547 (2004).

Static and Dynamic Effects of Health Policy: Evidence from the Vaccine Industry
Quarterly Journal of Economics, vol. 19, no. 2, pp. 527-564 (2004).
- Awarded the 2006 Research!America Eugene Garfield Economic Impact of Medical and Health Research Award for "outstanding research on how medical or health research impacts the economy".

Adverse Selection in Insurance Markets: Policyholder Evidence from the U.K. Annuity Market
Journal of Political Economy, vol. 112, no. 1 Part 1, pp. 183-208 (2004). (with James M. Poterba)
- Awarded the 2004 TIAA CREF Paul A. Samuelson Certificate of Excellence for "outstanding scholarly writing on issues related to lifelong financial security".

The Interaction of Partial Public Insurance Programs and Residual Private Insurance Markets: Evidence from the U.S. Medicare Program

Journal of Health Economics, vol. 23, no. 1, pp. 1-24 (2004).

Selection Effects in the Market for Individual Annuities: New Evidence from the United Kingdom
The Economic Journal, vol. 112, no. 476, pp. 28-50 (2002). (with James M. Poterba)

The Effect of Tax Subsidies to Employer-Provided Supplementary Health Insurance: Evidence from Canada
Journal of Public Economics, vol. 84, no. 3, pp. 305-340 (2002).

OVERVIEW ARTICLES

A Blueprint for U.S. Health Insurance Policy
Journal of Policy Analysis and Management, 43(3), Summer 2024 (with Liran Einav).

A Blueprint for U.S. Health Insurance Reform
Annals of Internal Medicine, 177(5), May 2024 (with Liran Einav)

Empirical Analyses of Selection and Welfare in Insurance Markets: A Self-Indulgent Survey
Geneva Risk and Insurance Review, 48(2), September 2023, 167-191 (with Liran Einav)

The IO of Selection Markets
Handbook of Industrial Organization, (Kate Ho, Ali Hortacsu and Alessandro Lisseri eds.) Volume 5 (1), Chapter 14, pages 389-426. Elsevier. December 2021 (with Liran Einav and Neale Mahoney)

Beyond Causality: Additional Benefits of Randomized Controlled Trials for Improving Health Care Delivery
Milbank Quarterly, 2021, July (with Marcella Alsan)

Welfare Analysis Meets Causal Inference
Journal of Economic Perspectives, Fall 2020 34 (4): 146-67 (with Nathan Hendren).

In Praise of Moderation: Suggestions for the Scope and Use of Pre-Analysis Plans for RCTs in Economics
NBER Working Paper 26993, April 2020. (with Esther Duflo, Abhijit Banerjee, Lawrence F. Katz, Benjamin A. Olken and Anja Sautmann.)

Strategy for Improing U.S. Health Care Delivery – Conducting More Randomized, Controlled Trials
New England Journal of Medicine, April 16 2020, DOI: 10.1056/nejmp1915762.

What Does (Formal) Health Insurance Do, And For Whom?
Annual Review of Economics 2018, 10:261-86 (with Neale Mahoney and Matthew J. Notowidigdo)

Moral Hazard in Health Insurance: What We Know and How We Know It
Journal of the European Economic Association 2018, 16(4): 957-982 (with Liran Einav)

Randomize Evaluations to Improve Health Care Delivery
Science, February 2015, Volume 347: 720-722. (with Sarah Taubman).
Longer version available at www.povertyactionlab.org/node/10558.

Social Insurance: Connecting Theory To Data
Handbook of Public Economics, 2013, Volume 5: 111-193 (with Raj Chetty)

The RAND Health Insurance Experiment, Three Decades Later
Journal of Economic Perspectives, Winter 2013 (with Aviva Aron-Dine and Liran Einav).

Insuring Long-term care in the US.
Journal of Economic Perspectives, vol 25, Number 4, 119-142, Fall 2011 (with Jeffrey R. Brown).

The Effects of Medicaid Coverage – Learning from the Oregon Experiment
New England Journal of Medicine, July 20 2011, DOI: 10.1056/nejmp1108222. (with Katherine Baicker)

Selection in Insurance Markets: Theory and Empirics in Pictures
Journal of Economic Perspectives, vol 25, Number 1, pp115-138, Winter 2011.(with Liran Einav)

Beyond Testing: Empirical Models of Insurance Markets
Annual Review of Economics, 2, 311-336, September 2010. (with Liran Einav and Jonathan Levin).

The Private Market for Long-Term Care Insurance in the U.S: A Review of the Evidence
Journal of Risk and Insurance, vol. 76, no 1, pp. 5-29 (2009). (with Jeffrey R. Brown)

PUBLISHED CONFERENCE PROCEEDINGS

Re-examining Geographic Variation in Health and Health Care
American Economic Review Papers and Proceedings, May 2026. 116: 138-143 (with Matthew Gentzkow).

Designing US health insurance from scratch: A proposal for universal basic coverage.
Hamilton Project, October 2023 (with Liran Einav).

The Health Wedge and Labor Market Inequality
Brookings Papers on Economic Activity, Spring 2023. 425-475 (with Casey McQuillan, Owen Zidar and Eric Zwick).

Is American Pet Health Care (Also) Uniquely Inefficient?
American Economic Review Papers and Proceedings, May 107(5) (2017). (with Liran Einav and Atul Gupta).

Productivity Dispersion in Medicine and Manufacturing
American Economic Review Papers and Proceedings, May 106(5): 99-103 (2016). (with Amitabh Chandra, Adam Sacarny and Chad Syverson).

The Impact of Medicaid on Labor Force Activity and Program Participation: Evidence from the Oregon Health Insurance Experiment.
American Economic Review, Papers and Proceedings, May 104(5): 322-328 (2014). (with Katherine Baicker, Jae Song and Sarah Taubman).

Approaches to Estimating the Health State Dependence of the Utility Function
American Economic Review Papers and Proceedings, May, 99(2): 116-121 (2009). (with Erzo F.P. Luttmer and Matthew J. Notowidigdo).

Preference Heterogeneity and Insurance Markets: Explaining a Puzzle
American Economic Review Papers and Proceedings, May, 98(2): 157-162 (2008). (with David Cutler and Kathleen McGarry)

Medicaid Crowd-Out of Private Long-Term Care Insurance Demand: Evidence from the Health and Retirement Survey
Tax Policy and the Economy, Volume 21: 1 – 34 (2007). (with Jeffrey R. Brown and Norma Coe)

Did Medicare Induce Pharmaceutical Innovation?
American Economic Review Papers and Proceedings, May, 96(2): 103-107 (2006). (with Daron Acemoglu, David Cutler, and Joshua Linn)

Dynamic Inefficiencies in Insurance Markets: Evidence from long-term care insurance

American Economic Review Papers and Proceedings, May, 95: 224-228 (2005). (with Kathleen McGarry and Amir Sufi.)

PHD DISSERTATION COMMITTEES (BY YEAR OF PHD)

2007: Erin Strumpf (Harvard)
2008: Amanda Kowalski, Maisy Wong
2010: David Brown, Sean Klein, Matthew Notowidigdo, Heidi Williams (Harvard)
2011: Leila Agha
2012: Aviva Aron-Dine, Tatyana Deryugina, David Molitor, Nathan Hendren
2013: Iuliana Pascu, Maksim Pinkoviskiy
2014: Conrad Miller, Adam Sacarny, Maria Polyakova
2015: Manasi Deshpande
2016: Angela Kilby, Richard McDowell, Yufei Wu
2017: Alex Bartik, Peter Hull, Elizabeth Setren
2018: Sarah Abraham, Ray Kluender, Daniel Waldinger, Annetta Zhou (Harvard)
2019: Michael Stepner
2020: Colin Gray, Ryan Hill, Alex Olssen, Tamar Oostrom
2021: Ivan Badinski, Carolyn Stein
2022: Aileen Devlin, Hector Blanco, Aaron Goodman, Yunan Ji (Harvard)
2023: Jonathan Cohen, Alden Cheng, Abigail Ostriker, Martina Uccioli
2024: Charlie Rafkin, Anna Russo
2025: Rebekah Dix, Ahmet Gulek, Kelsey Larson, Kelsey Moran, Adam Solomon
2026: Theo Caputi; Geoff Kocks

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