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Employment

University of California, Los Angeles

Professor of Public Policy, Luskin School of Public Affairs, 2023-
Professor of Management, Anderson School of Management, 2023-
Associate Professor of Public Policy, Luskin School of Public Affairs, 2014-2023
Associate Professor of Management, Anderson School of Management, 2014-2023

U.S. Department of the Treasury

Acting Assistant Secretary for Economic Policy, and Acting Chief Economist, 2013-2014
Deputy Assistant Secretary for Microeconomics, 2013-2014

White House Council of Economic Advisers, Executive Office of the President

Senior Economist, 2012-2013

Boston University, Assistant Professor, Department of Economics, 2009-2013

Harvard University, Robert Wood Johnson Scholar in Health Policy Research, 2006-2008

University of Chicago, Assistant Professor, Harris School of Public Policy, 2005-2009

Education

Princeton University, Ph.D. in Economics (2005); M.A. in Economics (2002)

University of Maryland, College Park, B.S. in Economics (2000); B.A. in Mathematics (1999)

Affiliations

National Bureau of Economic Research (NBER)

Research Associate, 2020-
Faculty Research Fellow, 2008-2020

Massachusetts Institute of Technology (MIT)-Jameel Poverty Action Lab (J-PAL)

Affiliated Faculty, 2017-

National Academy of Social Insurance, Member, 2017-

California Policy Lab, UCLA, Affiliated Faculty, 2017-

Selected Publications in Peer-Reviewed Journals

[The Impact of Financial Assistance Programs on Health Care Utilization](#) (with Alyce Adams, Ray Kluender, Neale Mahoney, Jinglin Wang, and Francis Wong). *American Economic Review: Insights*. 4(3): September 2022.

[Trends in Medical Debt During the COVID-19 Pandemic](#) (with Ben Guttman-Kenney, Ray Kluender, Neale Mahoney, Francis Wong, Xuyang Xia). *JAMA Health Forums*, 3(5), May 2022.

[Personalized Telephone Outreach Increased Health Insurance Take-Up for Hard-to Reach Populations: A Field Experiment](#) (with Rebecca Myerson, Nicholas Tilipman, Andrew Fehrer, Honglin Li, and Isaac Menashe) *Health Affairs* 41(1): 129–137 January 2022.

[The Role of Behavioral Frictions in Health Insurance Marketplace Enrollment and Risk: Evidence from a Field Experiment](#) (with Richard Domurat and Isaac Menashe) *American Economic Review* Vol. 111(5). May 2021.

[Medical Debt in the United States, 2009-2020](#) (with Ray Kluender, Neale Mahoney and Francis Wong) *Journal of the American Medical Association* 326 (3), 250-256, July 2021.

[The Market for High Quality Medicine: Retail Chain Entry and Drug Quality in India](#) (with Daniel Bennett) *Review of Economics Statistics* 101:1, March 2019.

- [“The Value of Survival Gains in Myelodysplastic Syndromes.”](#) (with Joanna MacEwan, Stayin Kuara and Zeba Khan) *American Journal of Managed Care*, 23:1 (January 2017)
- [“Insurers' Negotiating Leverage and the External Effect of Medicare Part D”](#) (with Darius Lakdawalla) *Review of Economics and Statistics*, May 2015, Vol. 97(2) 314-331.
- [“Female Empowerment: Impact of a Commitment Savings Product in the Philippines”](#) (with Nava Ashraf and Dean Karlan) *World Development*, 2010, 38(3), pp 333-344.
- [“Impact of Medicare Part D on elderly Medicare-Medicaid dual eligible subjects”](#) (with Anirban Basu and Caleb Alexander) *Health Services Research*, February 2010, 45(1), pp. 133-151.
- [“R&D Policy, Agency Costs and Innovation in Personalized Medicine,”](#) *Journal of Health Economics*, September 2009, 28(5), pp. 950-962.
- [“Market Incentives and Pharmaceutical Innovation”](#) *Journal of Health Economics*, July 2008, 27(4), pp. 1060-1077.
- [“The Effect of the Medicare Part D Prescription Benefit on Drug Utilization and Expenditures”](#) (with Anirban Basu, James X. Zhang, Atonu Rabbani, David Meltzer, and G. Caleb Alexander) Lead article in *Annals of Internal Medicine*, February 2008, 148(3), pp. 169-177.
- [“Impact of the Medicare Part D drug benefit on use of generic drugs and different therapeutic drug classes”](#) (with James Zhang, Shawn Sun, Caleb Alexander) *Journal of General Internal Medicine* October 2008, 23:10, pp. 1673-1678.
- [“Designing Targeting Schemes with Poverty Maps: Does Disaggregation Help?”](#) (with Berk Özler, Chris Elbers, Tomoki Fujii, Peter Lanjouw) *Journal of Development Economics*, 2007, 83(7).
- [“Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines”](#) (with Nava Ashraf and Dean Karlan) *Quarterly Journal of Economics*, May 2006, 121(2). [Awarded the TIAA-CREF Certificate of Excellence, 2006]
- [“Deposit Collectors”](#) (with Nava Ashraf and Dean Karlan) *Advances in Economic Analysis & Policy*, March 2006, 6(2), Article 5.

Academic Papers in Progress

- “Provider Market Power and Adverse Selection in Health Insurance Markets: Evidence from the California Health Benefits Exchange” (with Nicholas Tilipman)
- “The Burden of Medical Debt and the Impact of Debt Forgiveness” (with Ray Kluender, Neale Mahoney and Francis Wong). [AEA Pre-registration 1](#) (Old Debt). [AEA Pre-registration 2](#).

Selected Other Publications

- [“Medical Debt in the United States, 2009-2020—Reply”](#) (with Neale Mahoney and Francis Wong) *Journal of the American Medical Association* 326 (18), 1873-1874, November 2021
- “Medical Debt in the US From
- [“Options To Improve Affordability In California’s Individual Health Insurance Market,”](#) (with Peter Lee, Katie Ravel and Nicholas Tilipman), a Covered California report for Gov. Newsom, California State Senate and State Assembly pursuant to AB1810, February, 2019
- [“How retail drug markets in poor countries develop”](#) (with Dan Bennett) *VoxDev.org*, August, 13th, 2018.
- [“Potential Impacts of Graham-Cassidy-Heller-Johnson on Californians and the Individual Health Insurance Market”](#) Covered California Report, September 25, 2017 (w/ John Berko)
- [“Evaluating the Potential Consequences of Terminating Direct Federal Cost-Sharing Reduction \(CSR\) Funding”](#) Covered California Report, January 26, 2017 (w/Richard Domurat)
- [“Trump’s “populist” economic proposals come with massive catches. Here's what to watch for.”](#) Vox, November 18, 2016
- [“Strengthening Risk Protection through Private Long-Term Care Insurance”](#) Brookings Institution, Hamilton Project Paper, 2015-06, June, 2015.

[“Solutions and Challenges to Curing Global Health Inequality”](#) *Innovations* 2(4), October 2007, pp. 72-80.

[“Valuing health technologies at nice: recommendations for improved incorporation of treatment value in HTA”](#) (with Dana Goldman, Darius Lakdawalla and Tomas Philipson) *Health Economics*, October 2010, 10(11) pp. 1109-1116

Grants and Awards

National Institutes of Health R01 (2021-2023) (PI) for “Health and Health Care Utilization Effects of Medical Debt Forgiveness” (with Ray Kluender, Neale Mahoney, and Francis Wong)

National Institute for Health Care Management (NIHCM) (2020-2021) (co-PI) for “Provider Market Power and Adverse Selection in Health Insurance Markets: Evidence from the California Benefits Exchange” (with Nicholas Tilipman)

Jameel Poverty Action Lab/MIT grant (2019-2021) (PI) for “Health and Health Care Utilization Effects of Medical Debt Forgiveness” (with Ray Kluender, Neale Mahoney and Francis Wong)

Jameel Poverty Action Lab/MIT grant (2017-2019) (co-I) for “The Burden of Medical Debt and the Impact of Debt Forgiveness” (with Ray Kluender, Neale Mahoney, and Francis Wong)

Jameel Poverty Action Lab/MIT grant (2015-2017) (PI) for “The Determinants of Take-up and Plan Choice in Health Insurance Exchanges”

UCLA Faculty Senate Service Award, UCLA (2017)

Covered California grant (2016) (PI): “Impact of Proposed Section 1332 State Innovation Waiver”

Covered California grant (2016-2017) (PI) for “The Role of Competition in the California Health Benefits Marketplace”

Student’s Choice Award for Best Teaching, UCLA MPP (2015)

Covered California grant (2014-2015) for “Plan Choice and Entry in Covered California”

Medal of Service, Department of Treasury (2014)

Gerald L. Gitner Award for Excellence in Teaching (2011), Boston University

Bill and Melinda Gates Foundation/Results for Development Grant (2010) “Drug Quality and Indian Retail Pharmacy Markets” (with Daniel Bennett)

University of Chicago Global Health Initiative (2009) “Counterfeits, Substandard Drugs and Health Disparities in India” (with Daniel Bennett)

University of Chicago Program in Pharmaceutical Policy-Merck Grant (2008) “Competition and Prices in the Medicare Prescription Drug Plan Market” (w/ Caleb Alexander)

TIAA-CREF Certificate of Excellence (2006) “Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines” (with Nava Ashraf and Dean Karlan)

AHRQ Grant for Health Services Dissertation Research (2004-2005)

Social Science Research Council Fellowship, Applied Economics (2002-2003)

Teaching

Applied Policy Project (MPP Capstone Adviser)

Applied Economics: Economic Inequality, UCLA (economics MA and MPP elective)

Health Care Finance and Management, UCLA (MBA and MPP elective)

Econometrics for Policy Analysis, UCLA (MPP core)

Development Economics, Boston University (PhD elective)

Economics of Science and Innovation, University of Chicago (MPP and MBA elective)

Professional Service

Chair, Senate Faculty Executive Committee, Luskin School of Public Affairs, UCLA: 2015-2016

Vice Chair, Department of Public Policy, Luskin School of Public Affairs: 2019-2022

Forums in Health Economics and Policy, Co-editor, 2010-2014