

August 31, 2021

SUBJECT: DISCLOSURE STATEMENT

I declare that I have no relevant or material financial interests that relate to the research described in the paper, “When Should There Be Vertical Choice in Health Insurance Markets?”. I worked as a graduate student with the Interfaculty Initiative in Health Policy at Harvard University from 2014-2020 and as a post-doctoral researcher with the NBER from 2020-2021. As of July 2021, I’m employed by the University of Notre Dame as an assistant professor. The submitted work was conducted between 2016 and 2021.

*IRB Approval*

This paper is based on analysis of administrative insurance data delivered by the Oregon Educators Benefit Board. The data’s use for research has been approved by the Institutional Review Board of the National Bureau of Economic Research.

A handwritten signature in cursive script that reads "Adrienne Sabety". The signature is written in black ink and is positioned above the printed name.

Adrienne Sabety