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Disclosure Statement

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Up until March 2023, I was employed by CSS Insurance, a Swiss health insurer, who runs the CSS Institute. I remain affiliated with the CSS Institute but receive no financial compensation from this. The views and opinions expressed in this article are my own and do not necessarily reflect the views, positions, or policies of the insurer or the institute.

None of my close relatives have anything to disclose.

No party had the right to review the article prior to its circulation.

The article does not involve collection of data on human subjects. No Institutional Review Board approval was obtained.