



Columbia University
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To Whom It May Concern,

This letter serves as my disclosure statement for the submission of the article, “Hospitals as Insurers of Last Resort,” to the *American Economic Journal*. My co-authors are Craig Garthwaite and Matt Notowidigdo.

I have no financial conflicts to disclose.

The data for this project was not subject to Institutional Review Board approval.

Sincerely,

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