

Disclosures, Amy Finkelstein:

- Finkelstein is a member of the CBO's panel of health advisers.
- The data cost for this project was covered by funding from the Lab for Economic Applications and Policy (LEAP) at Harvard University.
- The Massachusetts Connector had the right to review this study before its release to ensure that we did not violate privacy rules in our DUA (but not to require changes in the content of the paper). No privacy violations were found, and the Connector only suggested minor factual changes to improve the paper's description of the policy institutions.
- The research protocol was approved by the IRBs of Harvard University, MIT, the NBER, and the Massachusetts Connector.