



WESLEY E. YIN  
LUSKIN SCHOOL OF PUBLIC AFFAIRS, DEPT. OF PUBLIC POLICY  
ANDERSON SCHOOL OF MANAGEMENT  
wyin@ucla.edu  
(301) 928-4308

UCLA SCHOOL OF PUBLIC AFFAIRS  
DEPARTMENT OF PUBLIC POLICY  
3250 PUBLIC AFFAIRS BLDG, ROOM 6391  
LOS ANGELES, CA 90095

November 20, 2020

**Re: Disclosure Statement for AER-2019-0823.R3, titled “The Role of Behavioral Frictions in Health Insurance Marketplace Enrollment and Risk: Evidence from a Field Experiment”**

To the Editorial Board of the *American Economic Review*:

From 2016 to 2019, I provided paid consulting to Covered California on topics unrelated to the submitted research article. In that consulting work, I provided Covered California projections for premiums, enrollment and government spending in response to hypothetical new state subsidies and plan entry/exit. I have not held a paid or unpaid positions at an organization whose goals or interests relate to this research.

IRB approval was obtained for this study through the Office of Human Subjects Research Protections Program at UCLA (IRB#15-001549).

This submitted research article was based on RCT, which was pre-registered with the AEA RCT Registry (ID# AEARCTR-0002115).

Sincerely,

A handwritten signature in black ink, appearing to read "Wesley Yin", is written over a light blue horizontal line.

Wesley Yin  
Associate Professor  
Department of Public Policy, UCLA  
Anderson School of Management, UCLA