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Disclosure Statement

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I am currently employed by the Bundesamt für Soziale Sicherung, the German authority regulating the sickness funds of the statutory health insurance. The views and opinions expressed in this article are my own and do not necessarily reflect the views, positions, or policies of my employer.

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.