

August 31, 2021

SUBJECT: DISCLOSURE STATEMENT

I declare that I have no relevant or material financial interests that relate to the research described in the paper “When Should There Be Vertical Choice in Health Insurance Markets?”. I worked as a graduate student in the Economics Department at Northwestern University between 2014 and 2020, and as a post-doctoral researcher at Statistics Norway between 2020 and 2021. The submitted work was conducted between 2016 and 2021.

*IRB Approval*

This paper is based on analysis of administrative insurance data delivered by the Oregon Educators Benefit Board. The data’s use for research has been approved by the Institutional Review Board of the National Bureau of Economic Research.

A handwritten signature in black ink, reading "Victoria Marone". The signature is written in a cursive, flowing style.

Victoria Marone