

The data used in this research was provided through a non-disclosure agreement with the FTC. The Office of the General Counsel of the FTC reviewed the paper prior to submission to ensure that our paper preserved the confidentiality of the payors used in our study. I declare that I have no additional relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read "Aviv Nevo". The signature is written in a cursive style with a large initial "A" and a stylized "N".

Aviv Nevo