



Yale University

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September 3, 2014

Dear Editorial Board:

DISCLOSURE STATEMENT

“Adverse Selection and an Individual Mandate: When Theory Meets Practice”

Funding from the National Institute on Aging grant #P30 AG012810 and the Robert Wood Johnson Foundation is gratefully acknowledged.

I have no other financial interests to disclose. Please let me know if I can provide any further information.

Sincerely,

Amanda E. Kowalski