



Health Care Management Department

The Wharton School
University of Pennsylvania
204 Colonial Penn Center
3641 Locust Walk
Philadelphia, PA 19104.6218
215.898.6861 phone
215.573.2157 fax

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Dear Editorial Board:

Please find below my disclosure statement.

DISCLOSURE STATEMENT

“Health Insurance for “Humans”: Information Frictions, Plan Choice, and Consumer Welfare”

Funding from Microsoft Research and the Wharton Dean's Research Fund are gratefully acknowledged.

The project data were provided by a large firm that did not have a specific financial interest in any published outcomes.

We have obtained IRB approval for this research from the University of Pennsylvania. This approval covered all data used in this project as well as the details of data collection and the relationship with the firm. The data were approved under expedited approval and deemed to be consistent with HIPAA privacy laws regarding use of detailed individual-level medical claims information.

I have no other financial interests to disclose.

Please let me know if I can provide any further information.

Sincerely,

Jonathan T. Kolstad
Assistant Professor
Department of Healthcare Management