

Disclosure Statement

February 25, 2015

This document provides the *American Economic Review* disclosure statement for Benjamin Handel for the manuscript “Health Insurance for “Humans”: Information Frictions, Plan Choice, and Consumer Welfare” written by Benjamin Handel and Jonathan Kolstad.

- 1) Financial Support: This research has received financial support from Microsoft Research, the Robert Wood Johnson Foundation, and the University of California at Berkeley.
- 2) There is no interested party that I have received a substantial amount of funding from. The project data were provided by a large firm that did not have a specific financial interest in any published outcomes.
- 3) I have not held any leadership positions at the organization from which I received the data for this study. This is also true in general: I have not held any positions with any entities or organization that have a direct financial stake in this research.
- 4) My close relatives / family are not employed in any capacity that represents a conflict of interest for this research.
- 5) No firm or entity has the right to review this research before publication (except to ensure that privacy / confidentiality standards have been met).
- 6) 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 listed in 2) above. 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 (under the Limited Data Set regulation).