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To whom it may concern,

I am a member of the Congressional Budget Office's Panel of Health Advisers. I have no relevant or material financial interests that that relate to the research described in this paper.

Please do not hesitate to contact me if I can offer you more details.

Sincerely,

A handwritten signature in black ink that reads "Amitabh Chandra." The signature is written in a cursive, flowing style.

Amitabh Chandra, PhD
Professor, Harvard University