



# Harvard University

John F. Kennedy School of Government • 79 JFK Street • Cambridge • Massachusetts 02138

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Amitabh Chandra  
*Professor of Public Policy*

Telephone: 617-645-3611  
Email: Amitabh\_Chandra@Harvard.EDU

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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