

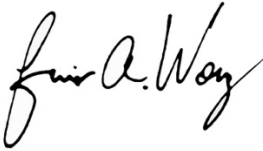
Francis Wong
Postdoctoral Fellow
National Bureau of Economic Research

Dear Editor,

I am a postdoctoral fellow at the NBER, funded by the National Institute on Aging, Grant Number T32-AG000186.

I declare that I have no relevant or material financial interests that relate to the enclosed paper entitled “The Impact of Financial Assistance Programs on Healthcare Utilization: Evidence from Kaiser Permanente”.

Sincerely,

A handwritten signature in black ink, reading "Francis A. Wong". The signature is written in a cursive style with a large, stylized 'F' and 'W'.

Francis Wong