

## Disclosure Statement

Date: September 7, 2021

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Paper: "Healthcare Rationing in Public Insurance Programs: Evidence from Medicaid"

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1. *Sources of financial support for the research.*

This research was supported by the U.S. Social Security Administration (SSA) through the NBER Retirement and Disability Research Center; the National Institute on Aging; the Laura and John Arnold Foundation; and the Agency for Healthcare Research and Quality.

2. *Each interested party from whom he or she has received significant financial support, summing to at least \$10,000 in the past three years, in the form of consultant fees, retainers, grants and the like.*

I list below all parties from which I have received \$10K+ in the last three years. I do not think that any of these entities is an "interested party" but I am erring on the side of completeness.

- a. Alfred P. Sloan Foundation (research grants)
- b. Social Security Administration (research grants)
- c. National Institutes of Health/National Institute on Aging (research grants)
- d. John and Laura Arnold Foundation (research grant)
- e. National Bureau of Economic Research (employment, honoraria)
- f. University of St. Gallen, St. Gallen, Switzerland (teaching/visiting)
- g. Greylock McKinnon Associates (litigation consulting)
- h. Access to Blue Cross Blue Shield (BCBS) Axis claims data, through Harvard's participation in the BCBS Alliance for Health Research (data access only, no financial support)

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- a. Director, NBER Retirement and Disability Research Center (research center funded by SSA)

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No spousal or family-related potential COIs.

5. *Each author must disclose if another party had the right to review the paper prior to its circulation.*

SSA had the right to review this paper prior to release only for factual accuracy.

6. IRB approval was provided by the IRB at Harvard Medical School.