Written Testimony of Professor Jonathan Gruber before the Committee on
Oversight and Government Reform, U.S. House of Representatives, December 9, 2014

Chairman Issa, Ranking Member Cummings, and Distinguished Members of the Committee, thank you for the opportunity to testify voluntarily today. I am pleased to be able to address some statements I have made regarding the Patient Protection and Affordable Care Act and the reactions to and interpretations of those statements.

I am a Professor of Economics at MIT. I am not a political advisor nor a politician. Over the past decade I have used a complex economic microsimulation model to help a number of states and the federal government assess the impact that various legislative options for health care reform might have on the state and federal health care systems, government budgets, and overall economies. I have had the privilege of working for both Democratic and Republican administrations on health care reform efforts. For example, I worked extensively with Governor Romney's Administration and the Massachusetts legislature to model the impact of Governor Romney's landmark health reform legislation. I later served as a technical consultant to the U.S. Department of Health and Human Services and provided similar support to both the Administration and Congress through economic microsimulation modeling of the Affordable Care Act.

I did not draft Governor Romney's health care plan, and I was not the "architect" of President Obama's health care plan. I ran microsimulation models to help those in the state and federal executive and legislative branches better assess the likely outcomes of various possible policy choices.

After the passage of the ACA, I made a series of speeches around the nation endeavoring to explain the law's implications for the U.S. health care system from the perspective of a trained economist. Many of these speeches were to technical audiences at economic and academic conferences.

Over the past weeks a number of videos have emerged from these appearances. In excerpts of these videos I am shown making a series of glib, thoughtless, and sometimes downright insulting comments. I apologized for the first of these videos earlier. But the ongoing attention paid to these videos has made me realize that a fuller accounting is necessary.

I would like to begin by apologizing sincerely for the offending comments that I made. In some cases I made uninformed and glib comments about the political process behind health care reform. I am not an expert on politics and my tone implied that I was, which is wrong. In other cases I simply made insulting and mean comments that are totally uncalled for in any situation. I sincerely apologize both for conjecturing with a tone of expertise and for doing so in such a disparaging fashion. It is never appropriate to try to make oneself seem more important or smarter by demeaning others. I know better. I knew better. I am embarrassed, and I am sorry.

In addition to apologizing for my unacceptable remarks, I would like to clarify some misconceptions about the content and context of my comments. Let me be very clear: I do not think that the Affordable Care Act was passed in a non-transparent fashion. The issues I raised in my comments, such as redistribution of risk through insurance market reform and the structure of the Cadillac tax, were roundly debated throughout 2009 and early 2010 before the law was passed. Reasonable people can disagree about the merits of these policies, but it is completely clear that these issues were debated thoroughly during the drafting and passage of the ACA.

I also would like to clarify some misperceptions about my January 2012 remarks concerning the availability of tax credits in states that did not set up their own health insurance exchanges. The portion of these remarks that has received so much attention lately omits a critical component of the context in which I was speaking. The point I believe I was making was about the possibility that the federal government, for whatever reason, might not create a federal exchange. If that were to occur, and only in that context, then the only way that states could guarantee that their citizens would receive tax credits would be to set up their own exchanges. I have a long-standing and well-documented belief that health care reform legislation in general, and the ACA in particular, must include mechanisms for residents in <u>all</u> states to obtain tax credits. Indeed, my microsimulation model for the ACA expressly modeled for the citizens of all states to be eligible for tax credits, whether served directly by a state exchange or by a federal exchange.

I am not an elected official, nor am I a political advisor. I am an economist who ran a complex microsimulation model to help Democratic and Republican politicians and their advisors understand the impact that their policies would have on the health care system. The recent response to my comments at academic and other conferences exceeds both their relevance and my role in federal health care reform.

I behaved badly, and I will have to live with that, but my own inexcusable arrogance is not a flaw in the Affordable Care Act. The ACA is a milestone accomplishment for our nation that already has provided millions of Americans with health insurance. Our country is embarking on an exciting second open enrollment period that will provide new opportunities for these individuals, and millions more, to choose the insurance plan that works best for them. While I will continue to reflect on the causes of my own insensitivity, I hope that our country can move past the distraction of my misguided comments and focus on the enormous opportunities this law provides.

Disclosure Pursuant to Rule XI(2)(g)(5) of the Rules of the House of Representatives and Rule 9(f) of the Rules of the Committee on Oversight and Government Reform, U.S. House of Representatives - 113th Congress

Please find attached, pursuant to Rule XI(2)(g)(5) of the Rules of the House of Representatives and Rule 9(f) of the Rules of the Committee on Oversight and Government Reform, U.S. House of Representatives – 113th Congress, Exhibit A, a copy of my curriculum vitae, and Exhibit B, a disclosure listing the amount and source (by agency and program) of each federal grant (or subgrant thereof) or contract (or subcontract thereof) received by me during the current fiscal year or either of the two previous fiscal years.

I certify that the above information is true and correct.

Jonathan Gruber

12/8/14
Date

Exhibit A

JONATHAN GRUBER

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Education:

Ph.D. in Economics, Harvard University, 1992
B.S. in Economics, Massachusetts Institute of Technology, 1987

Positions:

Ford Professor of Economics, MIT, 2014-present
Professor of Economics, MIT, 1997-2014
Margaret MacVicar Faculty Fellow, MIT, 2007-present
Associate Head, MIT Department of Economics, 2006-2008
Deputy Assistant Secretary for Economic Policy, U.S. Treasury Department, 1997-1998
Castle Krob Associate Professor of Economics, MIT, 1995-1997
Assistant Professor of Economics, MIT, 1992-1995

Director, National Bureau of Economic Research's Program on Health Care, 2009-present
Director, National Bureau of Economic Research's Program on Children, 1996-2009
Research Associate, National Bureau of Economic Research, 1998-present
Faculty Research Fellow, National Bureau of Economic Research, 1992-1998

President-elect, American Society of Health Economists, 2014-present
Board of Directors of the Health Care Cost Institute, 2011- present
Board of the Commonwealth Health Insurance Connector Authority, 2006-present
Associate Editor, American Economic Journal: Economic Policy, 2009-present
Associate Editor, Journal of Public Economics, 1997-2001, 2009-present
Associate Editor, Journal of Health Economics, 2001-present
Executive Committee, American Economics Association, 2010-2012
CBO Long Term Modeling Advisory Group, 2000-2010
Member, NIH Center for Scientific Review Study Section on Social Sciences, 1998-2002
Co-Editor, Journal of Health Economics, 1998-2001
Co-Editor, Journal of Public Economics, 2001-2009

Fellowships and Honors:

2013 American Public Health Association Kenneth Arrow Award for the Outstanding Health Economics Paper of 2012
Named to 100 Most Powerful People in Health Care in the United States, Modern Healthcare Magazine, 2006 and 2012
Winner of National Institute for Health Care Management Foundation Health Care Research Award, 2012.
Named "One of the Top 25 Most Innovative and Practical Thinkers of Our Time" by Slate Magazine, 2011.
Partners Health Care Connected Health Leadership Award, 2011
Winner of 2009 Purvis Prize from Canadian Economic Association for Best Public Policy

Publication of the year

Elected to the American Academy of Arts and Sciences, 2008

MIT Undergraduate Economics Association Teaching Award, 2007

Inaugural Medal for Best Health Economist Age Forty and Under, American Society of Health Economists, 2006

Elected to the Institute of Medicine, 2004

2003 Richard Musgrave Prize for best paper in National Tax Journal in 2003

Member of the National Academy of Social Insurance, 1996

1995 American Public Health Association Kenneth Arrow Award for the Outstanding Health Economics Paper of 1994

National Science Foundation Presidential Faculty Fellowship, 1995

Sloan Foundation Research Fellowship, 1995

MIT Undergraduate Economics Association Teaching Award, 1994

FIRST Award, National Institute of Aging, 1994

Harvard Chiles Fellowship, 1991

Sloan Foundation Dissertation Fellowship, 1990

National Science Foundation Scholarship, 1987

Phi Beta Kappa, 1987

Publications in Journals:

"More Insurers lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplace," *American Journal of Health Economics*, forthcoming (also available as NBER Working Paper #20140, May 2014) (with Leemore Dafny and Chris Ody).

"Does Church Attendance Cause People to Vote? Using Blue Laws' Repeal to Estimate the Effect of Religiosity on Voter Turnout," *British Journal of Political* Science, forthcoming (also available as NBER Working Paper #14303, September 2008) (with Alan Gerber and Dan Hungerman).

"Measuring Returns to Hospital Care: Evidence from Ambulance Referral Patterns," forthcoming, *Journal of Political Economy* (with Joseph Doyle, John Graves and Samuel Kleiner) (also available as NBER Working Paper #17936, March 2012.

"Moral Hazard and Claims Deterrence in Private Disability Insurance," *American Economic Journal: Applied Economics*, 6(4), October 2014, p. 110-141 (with David Autor and Mark Duggan)

"The Impact of Patient Cost-Sharing on the Poor: Evidence from Massachusetts," *Journal of Health Economics*, forthcoming (also available as NBER Working Paper #18023, April 2012) (with Amitabh Chandra and Robin McKnight).

"The Great Equalizer: Health Care Access and Infant Mortality in Thailand," *American Economic Journal: Applied Economics,* 6(1), January 2014, p. 91-107. (with Nathan Hendren and Robert Townsend).

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"The Oregon Experiment – Effect of Medicaid on Clinical Outcomes," *New England Journal* *of Medicine*, 368: 1713-1722, May 2, 2013 (with Kate Baicker, Sarah Taubman, Heidi Allen, Mira Bernstein, Joseph Newhouse, Eric Schneider, Bill Write, Alan Zaslavski, Amy Finkelstein, and the Oregon Study Group).

"The Affordable Care Act is Constitutional," *Annals of Internal Medicine*, 156(9), May 2012, p. 660-661 (with David Cutler).

"How did Health Care Reform in Massachusetts Impact Insurance Premiums?," *American Economic Review*, 102(3), May 2012, p. 508-513 (with John Graves).

"The Oregon Health Insurance Experiment: Evidence from the First Year," *Quarterly Journal of Economics,* 127 (3): 1057-1126, May 2012 (with Amy Finkelstein, Sarah Taubman, Bill Wright, Mira Bernstein, Joseph Newhouse, Heidi Allen, Kate Baicker and the Oregon Study Group).

"Do Strikes Kill? Evidence from New York State," *American Economic Journal: Economic Policy*, 4(1), February 2012, 127-157 (with Samuel Kleiner).

"Balancing Coverage Affordability and Continuity under a Basic Health Program Option," *New England Journal of Medicine*, 365(24), December 15, 2011, p. e44.

"Medicare Part D and the Financial Protection of the Elderly," *American Economic Journal: Economic Policy*, 3(4), November 2011, p. 77-102 (with Gary Engelhardt).

"The Impacts of the Affordable Care Act: How Reasonable Are the Projections?," *National Tax Journal*, 64, September 2011, 893-908.

"The Tax Exclusion for Employer-Sponsored Health Insurance," *National Tax Journal,* 64, June 2011, p. 511-530.

"Choice Inconsistencies Among the Elderly: Evidence From Plan Choice in the Medicare Part D Program," *American Economic Review*, 101(4), June 2011, p. 1180-1210 (with Jason Abaluck).

"Heterogeneity in Choice Inconsistencies Among the Elderly: Evidence from Prescription Drug Plan Choice," *American Economic Review*, 101(3), May 2011, 377-381.

"The Importance of the Individual Mandate – Evidence from Massachusetts," *New England Journal of Medicine*, 364, January 27, 2011, 293-295 (with Amitabh Chandra and Robin McKnight).

"Projecting the Impact of the Affordable Care Act on California," *Health Affairs*, 30, January 2011, p. 63-70 (with Peter Long).

"Massachusetts Points the Way to Successful Health Care Reform," *Journal of Policy Analysis and Management*, 30(1), Winter 2011, p. 184-192.

"The Facts from Massachusetts Speak Clearly: Response to Douglas Holtz-Eakin," *Journal of Policy Analysis and Management*, 30(1), Winter 2011, p. 194-194.

"Fundamental Health Care Reform for the United States," *Significance*, September 2010, p. 130-132.

"Buying Health Care, The Individual Mandate, and the Constitution," *New England Journal of Medicine*, 363, p. 401-403, July 29, 2010 (with Sara Rosenbaum).

"The Cost Implications of Health Care Reform," *New England Journal of Medicine*, 362, 250-251, June 3, 2010.

"How Sensitive are Low Income Families to Health Plan Prices?," *American Economic Review*, 100(2), May 2010, p. 292-296 (with David Chan).

"Patient Cost-Sharing in Low Income Populations," *American Economic Review*, 100(2), May 2010, p. 303-308 (with Amitabh Chandra and Robin McKnight).

"Patient Cost-Sharing, Hospitalization Offsets, and the Design of Optimal Health Insurance for the Elderly," *American Economic Review*, 100(1), March 2010, p. 193-213 (with Amitabh Chandra and Robin McKnight).

"Getting the Facts Straight on Health Care Reform," *New England Journal of Medicine*, 361(26), December 24, 2009.

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"Abortion and Selection," *Review of Economics and Statistics*, 91(1), February 2009, 124-136 (with Liz Ananat, Phillip Levine, and Douglas Staiger).

"Universal Health Insurance Coverage or Economic Relief: A False Choice," *New England Journal of Medicine*, 360(5), January 29, 2009, 437-439.

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"Nursing Home Quality as a Public Good," *Review of Economics and Statistics* November 2008, 90(4), 754-764 (with Joe Angelleli and David Grabowski).

"Incremental Universalism for the United States: The States Move First?," *Journal of Economic Perspectives*, 22(4), Fall 2008, 51-68.

"Covering the Uninsured in the United States," *Journal of Economic Literature*, 46(3), September 2008, 571-606.

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"Crowd-Out Ten Years Later: Have Recent Expansions of Public Insurance Crowded Out

Private Health Insurance?," *Journal of Health Economics* 27, March 2008, p. 201-217. (with Kosali Simon).

"Massachusetts Health Care Reform: The View from One Year Out," *Risk Management and Insurance Review* 11(1), Spring 2008, p. 51-63.

"How Much Uncompensated Care to Doctors Provide?," *Journal of Health Economics*, 26, December 2007, p. 1151-1169 (with David Rodriguez).

"Faith-Based Crowdout and Charity During the Great Depression," *Journal of Public Economics,* 91, June 2007, p. 1043-1069 (with Dan Hungerman).

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"Abortion Legalization and Lifecycle Fertility," *Journal of Human Resources,* 42(2), Spring 2007, 375-397 (with Elizabeth Ananat and Phil Levine).

"Future Social Security Entitlements and the Retirement Decision," *Review of Economics and Statistics*, 89(2), 2007, 234-246 (with Courtney Coile).

"Moral Hazard in Nursing Home Use," *Journal of Health Economics*, 26, 2007, 560-577 (with David Grabowski).

"The Massachusetts Health Care Revolution: A Local Start for Universal Coverage," *Hastings Center Report*, 36(5), September-October 2006, 14-19.

"Does Falling Smoking Lead to Rising Obesity?," *Journal of Health Economics*, 25(2), March 2006, 183-197 (with Michael Frakes).

"The Middle Class Has a Higher Standard of Living Than Ever Before: Who Should Pay For It?," *Boston Review*, Vol 30(5), September/October 2005, p. 13.

"Social Security and Elderly Living Arrangements: Evidence from the Social Security Notch," *Journal of Human Resources*, 40(2), Spring 2005, 354-372 (with Gary Engelhardt and Cindy Perry).

"Religious Market Structure, Religious Participation and Outcomes: Is Religion Good for You?," *Advances in Economic Analysis and Policy* Vol. 5: No. 1, Article 5 (2005). Available at http://www.bepress.com/bejeap/advances/vol5/iss1/art5.

"Do Cigarette Taxes Make Smokers Happier?," *Advances in Economic Analysis and Policy Advances in Economic Analysis and Policy* Vol. 5: No. 1, Article 4 (2005). Available at http://www.bepress.com/bejeap/advances/vol5/iss1/art4 (with Sendhil Mullainathan).

"Subsidies to Employee Health Insurance Premiums and the Health Insurance Market," *Journal of Health Economics*, 24(2), March 2005, 253-276. (with Ebonya Washington).

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"Pay or Pray? The Impact of Charitable Subsidies on Religious Attendance," *Journal of Public Economics*, 88 (12), December 2004, 2635-2655.

"Is Making Divorce Easier Bad for Children? The Long Run Implications of Unilateral Divorce," *Journal of Labor Economics*, 22(4), October, 2004, 799-833.

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"Does the Social Security Earnings Test Affect Labor Supply and Benefits Receipt?," *National Tax Journal*, 56(4), December 2003, 755-773 (with Peter Orszag).

"Why Did Employee Health Insurance Contributions Rise?," *Journal of Health Economics,* 22(6), November 2003, 1085-1104 (with Robin McKnight).

"Estimating Price Elasticities When There is Smuggling: The Sensitivity of Smoking to Price in Canada," *Journal of Health Economics* 22(5), September 2003, 821-842 (with Anindya Sen and Mark Stabile).

"The Retirement Incentive Effects of Canada's Income Security Programs," *Canadian Journal of Economics*, 36(2), May 2003, 261-290 (with Michael Baker and Kevin Milligan).

"Evaluating Alternative Approaches to Incremental Health Insurance Expansion: What is the Right Criterion?," *American Economic Review*, 93(2), May 2003, 271-276.

"Smoking's 'Internalities'," *Regulation*, 25(4), Winter 2002-2003, 52-57.

"Regulating Tobacco in the United States: The Government and the Court Room," *World Economics*, 3(3), July-September 2002, 27-53.

"Delays in Claiming Social Security Benefits," *Journal of Public Economics*,84(3), June 2002, 357-386 (with Courtney Coile, Peter Diamond, and Alain Jousten)

"The Elasticity of Taxable Income: Evidence and Implications," *Journal of Public Economics*, 84(1), April 2002, 1-33 (with Emmanuel Saez).

"Insuring Consumption Against Illness," *American Economic Review*, 92(1), March 2002, 51-70 (with Paul Gertler).

"The Economics of Tobacco Regulation," *Health Affairs*, 21(2), March/April 2002, 146-162.

"The Impact of the Tax System on Health Insurance Coverage," *International Journal of*

Health Care Finance and Economics, vol 1 (3/4), 2002, 293-304.

"Is Addiction 'Rational'? Theory and Evidence," *Quarterly Journal of Economics*, 116(4), November 2001, 1261-1303 (with Botond Koszegi).

"The Wealth of the Unemployed," *Industrial and Labor Relations Review*, 55(1), October 2001, 79-94.

"Public Health Insurance and Medical Treatment: The Equalizing Impact of the Medicaid Expansions," *Journal of Public Economics*, 82(1), October 2001,63-89 (with Janet Currie).

"The Economic Impacts of the Tobacco Settlement," *Journal of Policy Analysis and Management* 21(1), 2001, 1-19 (with David Cutler, Raymond Hartman, Mary Beth Landrum, Joseph P. Newhouse, and Merideth Rosenthal).

"Unemployment Insurance and Precautionary Savings," *Journal of Monetary Economics*, 47(3), June 2001, 545-579 (with Eric Engen).

"Tobacco at the Crossroads: The Past and Future of Smoking Regulation in the U.S.," *Journal of Economic Perspectives*, 15(2), Spring 2001, 193-212.

"Youth Smoking in the 1990s: Why Did it Rise and What are the Long Run Implications?," *American Economic Review*, 91(2), May 2001, p. 85-90.

"Disability Insurance Benefits and Labor Supply," *Journal of Political Economy*, 108(6), December 2000, 1162-1183.

"Microsimulation Estimates of the Effects of Tax Subsidies for Health Insurance," *National Tax Journal*, 53(3), Part I, September 2000, 329-342.

"Does Unemployment Insurance Crowd Out Spousal Labor Supply?," *Journal of Labor Economics*, 18(3), July 2000, 546-572 (with Julie Cullen).

"Cash Welfare as a Consumption Smoothing Mechanism for Single Mothers," *Journal of Public Economics*, 75(2), February 2000, 157-182.

"Tax Subsidies for Health Insurance: Costs and Benefits," *Health Affairs*, 19(1), January/February 2000, 72-85 (with Larry Levitt).

"Social Security Programs and Retirement Around the World," *Research in Labor Economics*, 18, 1999, 1-40 (with David Wise).

"Public Health Insurance and Private Savings," *Journal of Political Economy*, 107(6), December 1999, 1249-1274 (with Aaron Yelowitz).

"Physician Fees and Procedure Intensity: The Case of Cesarean Delivery," *Journal of Health Economics*, 18(4), August 1999, 473-490 (with John Kim and Dina Mayzlin).

"Abortion Legalization and Child Living Circumstances: Who is the "Marginal Child?," *Quarterly Journal of Economics*, 114(1), February 1999, 263-292 (with Phillip Levine and Doug Staiger).

"Unemployment Insurance, Consumption Smoothing, and Private Insurance: Evidence from the PSID and CEX," *Research in Employment Policy*, 1, 1998, 3-32

"Social Security and Retirement: An International Comparison," *American Economic Review*, 88(2), May 1998, 158-163 (with David Wise).

"Employment Separation and Health Insurance Coverage," *Journal of Public Economics*, 66(3), December 1997, 349-382(with Brigitte Madrian).

"Physician Fee Policy and Medicaid Program Costs," *Journal of Human Resources*, 32(4), Fall 1997, 611-634 (with Kathleen Adams and Joseph Newhouse).

"Policy Watch: Medicaid and Uninsured Women and Children," *Journal of Economic Perspectives*, 11(4), Fall 1997, 199-208.

"Can Families Smooth Variable Earnings?," *Brookings Papers on Economic Activity*, 1997:1, 229-305 (with Susan Dynarski).

"The Incidence of Payroll Taxation: Evidence from Chile," *Journal of Labor Economics*, 15 (3, Part 2), July 1997, S72-S101.

"Disability Insurance Rejection Rates and the Labor Supply of Older Workers," *Journal of Public Economics*, 64, 1997, 1-23 (with Jeffrey Kubik).

"The Consumption Smoothing Benefits of Unemployment Insurance." *American Economic Review*, 87(1), March 1997, 192-205.

"Medicaid and Private Insurance: Evidence and Policy Implications," *Health Affairs*, 16(1), January/February 1997, 194-200 (with David Cutler).

"Saving Babies: The Efficacy and Cost of Recent Expansions of Medicaid Eligibility for Pregnant Women," *Journal of Political Economy*, 104(6), December 1996, 1263-1296 (with Janet Currie).

"The Impact of Fundamental Tax Reform on Employer-Provided Health Insurance," *The Insurance Tax Review*, 11(1), July 1996, 41-44 (with James Poterba).

"Health Insurance Eligibility, Utilization of Medical Care, and Child Health," *Quarterly Journal of Economics*, 111(2), May 1996, 431-466 (with Janet Currie)

"Does Public Insurance Crowd Out Private Insurance?," *Quarterly Journal of Economics*, 111(2), May 1996, 391-430 (with David Cutler).

"The Effect of Expanding the Medicaid Program on Public Insurance, Private Insurance, and Redistribution," *American Economic Review,* 86(2), May 1996, 368-373 (with David Cutler).

"Physician Financial Incentives and the Diffusion of Cesarean Section Delivery," *RAND Journal of Economics*, 27(1), Spring 1996, 99-123 (with Maria Owings).

"Health Insurance Availability and the Retirement Decision," *American Economic Review*, 85(4), September 1995, 938-948 (with Brigitte Madrian).

"Physician Payments and Infant Mortality: Evidence From Medicaid Fee Policy," *American Economic Review*, 85(2), May 1995, 106-111 (with Janet Currie and Michael Fischer).

"The Labor Market Effects of Introducing National Health Insurance: Evidence from Canada," *Journal of Business and Economics Statistics*, 13(2), April 1995, 163-174 (with Maria Hanratty).

"State Mandated Benefits and Employer Provided Insurance," *Journal of Public Economics*, 55(3), November 1994, 433-464.

"Limited Insurance Portability and Job Mobility: The Effect of Public Policy on Job-Lock," *Industrial and Labor Relations Review*, 48(1), October 1994, 86-102 (with Brigitte Madrian).

"The Elasticity of Demand for Health Insurance: Evidence from the Self-Employed," *Quarterly Journal of Economics*, 109(3), August 1994, 701-734 (with James Poterba).

"The Effect of Competitive Pressure on Charity: Hospital Responses to Price Shopping in California," *Journal of Health Economics*, 13(2), July 1994, 183-212.

"The Incidence of Mandated Maternity Benefits," *American Economic Review*, 84(3), June 1994, 622-641.

"Taxation and the Structure of Labor Markets: The Case of Corporatism," *Quarterly Journal of Economics*, 108(2), May 1993, 385-412 (with Lawrence Summers and Rodrigo Vergara).

Other Publications:

"The Affordable Care Act's Lower-Than-Projected Premiums Will Save $190 Billion," Center for American Progress report (with Topher Spiro), available at http://www.americanprogress.org/issues/healthcare/report/2013/10/23/77537/the-affordable-care-acts-lower-than-projected-premiums-will-save-190-billion/

"Realizing Health Reform's Potential: Will the Affordable Care Act Make Health Insurance Affordable?," Issue Brief, Commonwealth Fund, April 2011. Available at: http://www.commonwealthfund.org/~/media/Files/Publications/Issue%20Brief/2011/Apr/1493_Gruber_will_affordable_care_act_make_hlt_ins_affordable_reform_brief_compressed.pdf (with Ian Perry).

"Health Care Reform Without the Individual Mandate: Replacing the Individual Mandate

Would Significantly Erode Coverage Gains and Raise Premiums for Health Care Consumers," issue paper from Center for American Progress, available at http://www.americanprogress.org/issues/2011/02/pdf/gruber_mandate.pdf

"Be Careful What You Wish For: Repeal of the Affordable Care Act Would be Harmful to Society and Costly for Our Country," issue paper from Center for American Progress, available at http://www.americanprogress.org/issues/2011/01/aca_repeal.html

"Why We Need an Individual Mandate," issue paper from Center for American Progress, available at http://www.americanprogress.org/issues/2010/04/individual_mandate.html

"Introduction to Social Security Programs and Retirement Around the World: The Relationship to Youth Employment," in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: The Relationship to Youth Employment*, forthcoming, University of Chicago Press (also available as NBER Working Paper #14647, January 2009) (with David Wise).

"Introduction: What Have We Learned About the Problems of and Prospects for Disadvantaged Youth?," in Jonathan Gruber, ed., *An Economic Perspective on the Problems of Disadvantaged Youth*. Chicago: University of Chicago Press, forthcoming.

"How Elastic is the Corporate Income Tax Base," in Alan Auerbach, James Hines and Joel Slemrod, eds., *Taxing Corporate Income in the 21st Century*. Cambridge: Cambridge University Press, 2007, p. 140-163 (with Joshua Rauh).

"The Role of Consumer Copayments for Health Care: Lessons from the RAND Health Insurance Experiment and Beyond". Report for the Kaiser Family Foundation, October 2006. Available at http://www.kff.org/insurance/7566.cfm

"Improving Opportunities and Incentives for Saving by Middle- and Low-Income Households," in Jason Furman and Jason E. Bordoff, eds., *Path to Prosperity: Hamilton Project Ideas on Income Security, Education and Taxes.* Washington, D.C.: The Brookings Institution, 2008. (with William G. Gale and Peter R. Orszag).

"Social Security and the Evolution of Elderly Poverty," in Alan Auerbach, David Card and John
Quigley, eds., *Public Policy and the Income Distribution*. New York: Russell Sage Foundation, 2006, p. 259-287 (with Gary Engelhardt).

"Tax Policy for Health Insurance," in James Poterba, ed., *Tax Policy and the Economy 19*. Cambridge, MA: MIT Press, 2005, p. 39-63.

"Social Security Programs and Retirement Around the World: Fiscal Implications of Reform, Introduction and Summary," in Jonathan Gruber and David Wise, eds. *Social Security Programs and Retirement Around the World: Fiscal Implications of Reform.* Chicago: University of Chicago Press, 2007, 1-42 (with David Wise).

"The Fiscal Implications of Social Security Reform in the U.S.", in Jonathan Gruber and

David Wise, eds. *Social Security Programs and Retirement Around the World: Fiscal Implications of Reform*. Chicago: University of Chicago Press, 2007, 503-532 (with Courntey Coile).

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"Social Security Programs and Retirement Around the World: Micro Estimation - Introduction and Summary," in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: Micro Estimation*. Chicago: University of Chicago Press, 2004, p. 1-40.

"The Effect of Social Security on Retirement in the United States," in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: Micro Estimation*. Chicago: University of Chicago Press, 2004, p. 691-730 (with Courtney Coile)

"Income Security Programs and Retirement in Canada," in Jonathan Gruber and David Wise, eds., *Social Security Programs and Retirement Around the World: Micro Estimation*. Chicago: University of Chicago Press, 2004, p. 99-154 (with Michael Baker and Kevin Milligan).

"Health Insurance, Labor Supply, and Job Mobility: A Critical Review of the Literature," in Catherine McLaughlin, ed., *Health Policy and the Uninsured*. Washington, D.C.: Urban Institute Press, 2004, p. 97-178 (with Brigitte Madrian).

"Medicaid," in Robert Moffitt, ed., *Means Tested Transfer Programs in the U.S.* Chicago: University of Chicago Press, 2003, pp. 15-77.

"Taxes and Health Insurance," in James Poterba, ed., *Tax Policy and the Economy 16*, Cambridge: MIT Press, 2002, p. 37-66.

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Exhibit B

Federal Grant:

Dynamics of Plan Choice and Prescription Drug Utilization in Medicare Part D (National Institutes of Health, National Institute on Aging)

Amount from this grant received by me during the current fiscal year or either of the two previous fiscal years: $65,120

Federal Grant:

Estimating the Returns to Medical Care Spending (National Institutes of Health, National Institute on Aging)

Amount from this grant received by me during the current fiscal year or either of the two previous fiscal years: $36,120

Federal Grant:

The Impact of Short Term Disability Insurance Coverage on Employment and SSDI Enrollment (National Institutes of Health, National Institute on Aging)

Amount from this grant received by me during the current fiscal year or either of the two previous fiscal years: $32,958

Federal Grant:

The Impact of Workers Compensation Insurance on Disability Insurance Claims (National Institutes of Health, National Institute on Aging)

Amount from this grant received by me during the current fiscal year or either of the two previous fiscal years: $0

Federal Grant:

Analyzing the Impact of a Health Care Price Transparency Tool (National Institutes of Health, National Institute on Aging)

Amount from this grant received by me during the current fiscal year or either of the two previous fiscal years: $0

Federal Grant:

How Does Insurance Plan Switching Affect Patient Health Care Outcomes? (National Institutes of Health, National Institute on Aging)

Amount from this grant received by me during the current fiscal year or either of the two previous fiscal years: $0