Daniel Prinz

National Bureau of Economic Research
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URL: http://scholar.harvard.edu/dprinz/
Born: January 30, 1991—Budapest, Hungary
Citizenship: Hungary (F-1 Visa)

Education

2009-2012 A.B. *Magna Cum Laude with Honors*, Mathematical Economics, Brown University
2015- Ph.D., Health Policy and Economics, Harvard University

Employment

Summer 2010 Ministry of Finance of Hungary — Department of Budget and Financial Policy
Intern

2010-2012 Brown University — Department of Economics
Research Assistant (Nathaniel Baum-Snow, Pedro Dal Bo, David Weil, Oded Galor)
Teaching Assistant (Undergraduate Econometrics—Fall 2011, Spring 2012, Fall 2012)

2013- National Bureau of Economic Research
2013-2015 Research Assistant (Amy Finkelstein)
2015-2017 Graduate Research Assistant
2017- Pre-Doctoral Fellow in Disability Policy Research

2016- Momentum Hungary
2016-2017 Policy Advisor (Economic Policy, Health Policy)
2017- Deputy Director of Policy

2018 Harvard University — Department of Economics
Teaching Fellow (Undergraduate Microeconomics—Fall 2018)

Affiliations

2017- Harvard Institute for Quantitative Social Science
Graduate Student Affiliate

2017- Harvard Center for Population and Development Studies
Graduate Student Affiliate

2017- Harvard Kennedy School — Malcolm Wiener Center for Social Policy
Ph.D. Scholar, Multidisciplinary Program in Inequality & Social Policy

Research

Screening in Contract Design: Evidence from the ACA Health Insurance Exchanges
(with Mike Geruso and Tim Layton)
Forthcoming, *American Economic Journal: Economic Policy*
NBER Working Paper 22832
Awarded the 2017 Mark A. Satterthwaite Award for Outstanding Research in Healthcare Markets

The Consequences of (Partial) Privatization of Social Insurance for Individuals with Disabilities: Evidence from Medicaid
(with Tim Layton, Nicole Maestas, and Boris Vabson)
Working Paper

Health and Disability Insurance: Evidence from Medicaid and Medicare
In progress

How Are Part D Plans Different? Evidence from Randomly Assigned Enrollees
(with Tim Layton and Boris Vabson)
In progress

Employers and Disability Insurance: Evidence from the Netherlands
(with Nicole Maestas and Bastian Ravesteijn)
In progress

Employers and Disability Insurance: Evidence from Individual Tax Returns
(with Ithai Lurie, Nicole Maestas, and Corbin Miller)
In progress

Health and Economic Activity Over the Lifecycle: Literature Review
(with Mike Chernew, David Cutler, and Austin Frakt)
NBER Working Paper 24865

Presentations

2018 American–European Health Economics Study Group (Harvard University)
Hungarian Academy of Sciences Institute of Economics Summer Workshop
Harvard Center for Population and Development Studies
Harvard Department of Health Care Policy Health Economics Seminar
Harvard Research Seminar in Health Policy
Harvard Research Seminar in Labor Economics
Harvard Proseminar on Inequality and Social Policy

2017 American–European Health Economics Study Group (University of Oxford)
Empirics and Methods in Economics Conference (University of Chicago)
Harvard Center for Population and Development Studies
Harvard Department of Health Care Policy Health Economics Seminar
Harvard Research Seminar in Health Policy
Harvard Research Seminar in Labor Economics

Professional service

Referee: Health Economics, Journal of Health Economics, Quarterly Journal of Economics
Organizer: Harvard Department of Health Care Policy Health Economics Seminar (Fall 2017, Spring 2018)

Grants

2018 Employer Incentives in Disability Insurance: Evidence from Social Security Administration Data
(with Nicole Maestas)
NB18-Q10/Social Security Administration/NBER Disability Research Center

Honors

2009-2012	Davis United World College Scholarship
2009-2012	Szatai Scholarship
Fall 2010	Karen T. Romer Undergraduate Teaching and Research Award, Robert H. Davidson 1949 Fellowship Fund
Summer 2011	Karen T. Romer Undergraduate Teaching and Research Award
Summer 2012	Karen T. Romer Undergraduate Teaching and Research Award, Roy S. and Rosalind S. Neff Endowed Fund
2012	Phi Beta Kappa (elected as junior)
2012	Omicron Delta Epsilon
2015-2017	Harvard Graduate School of Arts and Sciences Graduate Fellowship
2017	Harvard Institute for Quantitative Social Science Travel Grant
2017	Boston College Center for Retirement Research Dissertation Fellowship (Declined)
2017	Mark A. Satterthwaite Award for Outstanding Research in Healthcare Markets
Summer 2017	Harvard Graduate School of Arts and Sciences Summer Predissertation Fellowship
2017-2020	James M. and Cathleen D. Stone Ph.D. Scholarship in Inequality and Wealth Concentration
2017-2018	National Bureau of Economic Research Pre-Doctoral Fellowship in Disability Policy Research
2018-2019	National Bureau of Economic Research Pre-Doctoral Fellowship in Disability Policy Research

Brown University

Semester	Class	Grade
Fall 2011	Mathematics for Economists	S*
Fall 2011	Econometrics I	S*
Fall 2011	Microeconomics I	S*
Fall 2011	Macroeconomics I	S*
Spring 2012	Econometrics II	S*
Spring 2012	Microeconomics II	S*
Spring 2012	Macroeconomics II	S*
Fall 2012	Labor Economics	A
Fall 2012	Public Economics	A
Fall 2012	Economic Growth	A

Harvard University

Semester	Class	Grade
Fall 2015	Microeconomic Theory I	A-
Fall 2015	Econometrics I	A
Fall 2015	Course Course in Health Policy I	A
Spring 2016	Microeconomic Theory II	A-
Spring 2016	Econometrics II	A
Spring 2016	Course Course in Health Policy II	A
Fall 2016	Public Economics I	A-
Fall 2016	Labor Economics	A
Fall 2016	Reading Course in Health Economics	SAT
Spring 2017	Public Economics II	A
Spring 2017	History and Human Capital	A
Spring 2017	Health Economics	A-
Fall 2017	Proseminar on Inequality & Social Policy I	A
Spring 2018	Proseminar on Inequality & Social Policy II	A-
Fall 2018	Proseminar on Inequality & Social Policy III	

HARVARD MEDICAL SCHOOL
DEPARTMENT OF HEALTH CARE POLICY

NICOLE A. MAESTAS
Associate Professor of
Health Care Policy

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BOSTON, MA 02115-5899
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September 21, 2018

Dear Selection Committee:

It is my pleasure to write this reference letter for Daniel Prinz, who has applied to attend the Health Economics Research Boot Camp for Graduate Students. Daniel is beginning his fourth year in Harvard University's interfaculty Health Policy Ph.D. Program, in the Economics Concentration. He has completed his coursework, which included graduate courses in microeconomic theory and econometrics in the Harvard Economics Department. He has been working on research projects in health economics and disability. I have been advising and collaborating with Daniel (along with Tim Layton) for three years.

Daniel has broad knowledge of theoretical and applied economics, a strong understanding of the strengths and limitations of research designs, and capacity to generate and critically evaluate research ideas. Although Daniel is well prepared in economics and has a considerable amount of research experience under his belt, I believe he would benefit greatly from the Health Economics Boot Camp. In his graduate program, he has had relatively little exposure to industrial organization and behavioral economics, topics that would benefit his nascent dissertation research on privatization of health care, and firm-side moral hazard with respect to disability benefit claiming. He would also benefit from engagement with top scholars in the field, along with the opportunity to forge connections with graduate students outside his program. He would be an actively engaged participant in the Boot Camp.

Daniel is exceptionally bright, creative, and thoughtful. As you can see from his research statement, he has a terrific research agenda underway, with papers of high publication potential. Although many of his papers to date are collaborations, Daniel has outstanding independent research potential.

I give Daniel my strongest and most enthusiastic recommendation.

Sincerely,

Nicole A. Maestas, Ph.D.

HARVARD MEDICAL SCHOOL
DEPARTMENT OF Health Care Policy

Timothy Layton, Ph.D.
Assistant Professor

September 21, 2018

Health Economics Research Boot Camp for Graduate Students
NBER

To whom it may concern:

I am happy to write a letter on behalf of Daniel Prinz who is applying for the Health Economics Research Boot Camp for Graduate Students. Daniel is currently a fourth-year student in our PhD program in health policy (economics track). I first met him when he was admitted to the program and I was immediately very impressed with him. Over the past two years or so we have worked closely together on several high-impact research projects, allowing me to get to know him much better and observe his abilities first hand. It is due to my fantastic experience with Daniel over the past year that **I strongly recommend him for this boot camp**. While I have not been a faculty member here at Harvard for long, several other faculty have commented that he is as good as or better than all of the other PhD students who have been through this program, some of which have gone on to accept academic positions at Harvard, Wharton, the University of Chicago, UC-Berkeley, and Yale, as well as policy positions at the Congressional Budget Office, RAND, etc. This claim is not at all surprising to me given that my experience has revealed that Daniel is truly an exceptional economist with the rare set of skills that are necessary to really be a star in his field.

Over the past two years, I had the opportunity to work with Daniel on a research project studying how insurers in the Health Insurance Marketplaces formed by the Affordable Care Act use prescription drug formularies to screen unprofitable (i.e. sick) consumers out of their plans. The idea that insurers design their health plans to attract healthy consumers and deter sick ones is one that has long been a part of the economics literature on adverse selection in health insurance markets. Empirical evidence supporting this idea, however, has been rare. We sought to provide evidence using data on prescription drug formularies for Marketplace plans. We used a difference-in-differences strategy comparing Marketplace plan formularies to formularies in employer provided health insurance plans, where there are no selection incentives. We were able to show convincing evidence that insurers use drug formularies to select profitable patients. This paper is currently forthcoming at the *American Economic Journal: Economic Policy*. Daniel has had the opportunity to present this work here at Harvard as well as at the University of Chicago and the University of Cambridge in the UK.

Daniel and I are also working on other high-impact projects in the area of health economics. One important project is focused on the consequences of privatization of public health insurance for disabled individuals. In the mid-2000s, in New York and Texas disabled individuals were moved from a fee-for-service Medicaid plan into private managed care plans. Both states implemented this transition on a county-by-county basis, providing an ideal natural experiment of the effects of privatization on Medicaid spending and patient-level utilization and health outcomes under private vs. public Medicaid. Many other states have enacted similar policies, but there is little

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DEPARTMENT OF Health Care Policy

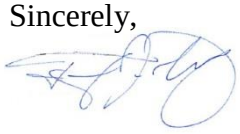
Timothy Layton, Ph.D.
Assistant Professor

evidence as to the consequences of these policies for the disabled, one of the most vulnerable groups in the U.S. Working with myself, Nicole Maestas, and Boris Vabson (a postdoc at Stanford) Daniel is using administrative data from Texas and New York to study the consequences of this policy shift for the disabled. He is using sharp variation in the implementation of the shift across counties over time. This project is of critical policy relevance: Currently, many states are considering moving their disabled populations into managed care arrangements, but there is no evidence as to the consequences of this shift.

Daniel is also pursuing important independent work in the area of disability research. He is studying the rates of disability claims across firms in the Netherlands and attempting to understand what drives the incredible heterogeneity he observes. He has also begun similar work in the U.S., showing incredible initiative by setting up a collaboration with researchers at the U.S. Treasury. Finally, he is studying the relationship between health shocks and disability enrollment in the U.S. In addition, he is in the early stages of a set of collaborative projects (with myself and Dr. Vabson) studying the effects of prescription drug plan choice among low-income Medicare beneficiaries in the Medicare Part D program, exploiting random auto-assignment of a subset of beneficiaries to Part D plans. All of these projects have the potential to make important contributions in the field of health economics and disability research.

Needless to say, Daniel is leading or deeply involved in numerous high-impact research projects. He is an incredible young scholar, and I cannot imagine a better candidate for this boot camp than him. He will contribute a great deal to the boot camp due to his background. Importantly, however, I also believe he could benefit greatly from attending. I believe this will be a perfect opportunity for Daniel to learn more about the frontiers of health economics research, and, perhaps more importantly, to meet the researchers who are at the top of this field and have the opportunity to discuss his ideas with you and to learn from you and the other students who attend. I have witnessed Daniel interact with the students in his cohort here at Harvard many times, and I can attest that he is truly selfless in giving his time to help other students as well, which I imagine would be valued at this type of boot camp. Overall, Daniel is a highly motivated student and a real "go-getter." I hope that you see his potential the way I do accept him to the boot camp (which looks so cool I wish I could attend!).

Sincerely,



180 Longwood Avenue, Boston, Massachusetts 02115 | 617-432-4465
layton@hcp.med.harvard.edu

Dear Professors Handel, Ho, and Kolstad,

I would like to submit my application to attend the Health Economics Research Boot Camp for Graduate Students at the National Bureau of Economic Research.

Attached you will find three documents:

1. My curriculum vita
2. A list of graduate-level courses I have completed
3. An essay that describes my research and my interest in the boot camp.

My reference letters will be submitted by

Timothy Layton
Assistant Professor of Health Care Policy
Department of Health Care Policy
Harvard Medical School

Nicole Maestas
Associate Professor of Health Care Policy
Department of Health Care Policy
Harvard Medical School

My contact information is

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I look forward to hearing from you.

Daniel Prinz

What features of social insurance schemes promote efficiency, equity, and fiscal sustainability? Today, spending in U.S. public insurance programs, including Social Security Disability Insurance (SSDI) and Medicare, is widely perceived to be unsustainable and yet the level of protection provided by these programs is often seen as unsatisfactory. Broadly speaking, my research is focused on the functioning of such programs, including the ACA Exchanges, Medicaid, Medicare, and disability insurance with the goal of providing evidence on what policies can improve the welfare of beneficiaries in ways that are fiscally sustainable.

In Geruso, Layton and Prinz (Forthcoming), complementing a deep theoretical literature, we provide novel empirical evidence on the way health insurance companies design their contracts (drug formularies) to deter costly patients from joining. Our finding that contract distortions cause thousands of dollars of uninsured risk and large, concentrated welfare losses has important implications for policy. Changing the underlying risk adjustment, adopting new mechanisms to compensate insurance companies for costly beneficiary types, or updating regulations should be considered.

In Layton, Maestas, Prinz and Vabson (2018), we examine the consequences of privatization of public health insurance, an increasingly common practice, in the context of Medicaid for the disabled. We use granular claims-level data from Texas and New York, and find that privatization led to higher Medicaid spending but also potentially better care for beneficiaries. We also highlight that any evaluation of privatization of public programs is critically dependent not only the features of the private plans but the features of the public program itself.

In Layton, Prinz and Vabson (2018), we use the randomized assignment of beneficiaries who receive low-income subsidies in Medicare Part D to examine the impact of various non-financial plan characteristics on prescription drug spending, as well as non-drug spending outcomes and health.

In a set of complementary papers, I examine the connection of health, disability claiming and labor market outcomes. In Prinz (2018), I make use of newly available linked

Medicaid-Medicare data, to examine the evolution of health prior to disability receipt and to understand the consequences of health shocks for disability claiming. As part of this work, I plan to examine geographic variation and the role of economic conditions in the consequences of health events for disability uptake. In complementary work, Maestas, Prinz and Ravesteijn (2018) and Lurie, Maestas, Miller and Prinz (2018), we use administrative data from the Netherlands and the U.S., respectively, to examine the the employment sources of disability. We match employer-employee data to disability insurance records (and health data, in the case of the Netherlands), and document large variation in disability claiming rates across industries and within industries, across employers, and examine what mechanisms may explain these patterns, including the role of accomodation of potentially disabled workers by employers.

Having worked on health economics research for over 5 years, first as a full-time research assistant at NBER and then as a graduate student and pre-doctoral fellow at NBER, I have observed firsthand how much interaction with other students and researchers can improve my work. Discussions at conferences, the office kitchen, and seminars have allowed me to engage critically with others' research, sparked new ideas, and clarified my thinking on research in progress. So I believe that attending a boot camp with the explicit goal of intensive engagement with research at the frontier of health economics and interaction with graduate students and researchers who are interested in the same field would be a fantastic opportunity to engage with what is going on in the field right now and through this engagement improve my own research.

References

Geruso, Michael, Timothy Layton, and Daniel Prinz. Forthcoming. "Screening in Contract Design: Evidence from the ACA Health Insurance Exchanges." *American Economic Journal: Economic Policy.*

Layton, Timothy, Daniel Prinz, and Boris Vabson. 2018. "How Are Part D Plans Different? Evidence from Randomly Assigned Enrollees." *In progress.*

Layton, Timothy, Nicole Maestas, Daniel Prinz, and Boris Vabson. 2018. "The Consequences of (Partial) Privatization of Social Insurance for Individuals with Disabilities: Evidence from Medicaid." *Working Paper.*

Lurie, Ithai, Nicole Maestas, Corbin Miller, and Daniel Prinz. 2018. "Employers and Disability Insurance: Evidence from Individual Tax Returns." *In progress.*

Maestas, Nicole, Daniel Prinz, and Bastian Ravesteijn. 2018. "Employers and Disability Insurance: Evidence from the Netherlands." *In progress.*

Prinz, Daniel. 2018. "Health and Disability Insurance: Evidence from Medicaid and Medicare." *In progress.*