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NBER Digital Economics & AI Tutorial – Application

I completed my PhD in Economics at Indiana University Bloomington in June 2025, where I specialized in empirical industrial organization. My job market paper, titled "The Impact of Limited Consideration on Market Outcomes in the Hospital Industry," develops a structural model of hospital demand and hospital–insurer bargaining that incorporates random consideration sets. This framework allows for flexible substitution patterns and explicitly models how firms compete for attention through advertising. The importance of this approach is demonstrated by improved predictions of the anticompetitive price effects of a retrospective contested hospital merger. My committee consisted of Ruli Xiao (chair), Haizhen Lin, Emerson Melo, and Kosali Simon.

My job market paper also demonstrates that simple algorithmic recommendations provided by a social planner can substantially improve patient choices and yield price decreases comparable to an unattainable "full consideration" counterfactual benchmark, linking behavioral IO to emerging insights in digital recommendations and algorithmic intermediaries. My broader dissertation work includes a dynamic discrete choice model of mortgage refinancing that separates the effects of limited attention, mental costs, and time discounting using exogenous shifts in information acquisition. I foresee pursuing applications using this dynamic model in digital economics and AI.

I am currently a Postdoctoral Fellow at the University of Toronto's Rotman School of Management, working in the Laboratory for the Management of Science and Technology under Avi Goldfarb. My postdoctoral research focuses on the economics of artificial intelligence in healthcare markets. In ongoing projects, I study the diffusion, incentives, and competitive effects of AI-enabled cardiac imaging technologies. I analyze how AI tools alter diagnostic decision-making, reduce low-yield invasive procedures, interact with risk-based payment models such as Accountable Care Organizations, and reshape upstream and downstream procedure flows.

Going forward, I plan to integrate these empirical insights with the structural IO tools developed in my doctoral work. I aim to study AI adoption as a dynamic choice and examine insurer–provider bargaining when AI changes downstream profitability. My goal is to develop a rigorous research agenda that uses structural and reduced-form empirical methods to understand how AI reshapes incentives, pricing, welfare, and market design in healthcare.

Participation in the NBER Digital Economics and AI Tutorial would help strengthen the theoretical and empirical foundation of this research agenda. It would allow me to engage directly with scholars working on digital platforms, data-driven prediction, and algorithmic

decision-making, and would help connect my work to broader developments in digital economics.