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**Education:**

Princeton University, Ph.D., Economics, 1996  
Dissertation Title: *Essays in Industrial Organization*.  
Dissertation Committee: Igal Hendel (chair), Bo E. Honoré, Pinelopi K. Goldberg.  
Princeton University, M.A., Economics, 1995  
Brigham Young University, Provo, Utah, B.A., Economics, 1992

**Major Fields of Interest:**

Health Economics, Industrial Organization

**Teaching Fields:**

Microeconomics, Industrial Organization, Econometrics.

**Professional Experience:**

Associate Professor of Economics, Brigham Young University, 6/02-present  
Assistant Professor of Economics, Brigham Young University, 7/96-6/02  
Research Assistant/Teaching Assistant, Princeton University, 6/92-5/96

**Professional Service:**

Editorial Board member, Health Economics Section, *International Journal of Environmental Research and Public Health*, 2013-present.

**Published Papers:**

1. "Preemptive Search and R&D Clustering." *RAND Journal of Economics*, Vol. 29, No. 2, Summer 1998, pp. 324-338. With Dan Sasaki.
2. "An Examination of Flexible Spending Accounts." *Journal Of Health Economics* Vol. 20, No. 6 (2001), pp. 935-954. With Mark Showalter.
3. "Asymmetric Information in Health Markets: Evidence from the National Medical Expenditure Survey." *RAND Journal of Economics*, Vol. 32, No. 3, Autumn, 2001, pp.408-427. With Igal Hendel.

4. "Strategic Quality Choice and Charter Schools." *Journal of Public Economics*, 87 (2003) 729-737.
5. "Flexible Spending Accounts as Insurance." *The Journal of Risk and Insurance*, 2003, Vol. 70, No.1, 43-51. With Mark H. Showalter.
6. "Agricultural Market Structure, Generic Advertising, and Welfare," *Journal of Agricultural and Resource Economics*, Vol. 28, No. 2, August 2003, 185-200.
7. "Merger, Corporate Financing, Managerial Incentives and R&D Effort Duplication." *The Journal of Social Science*, Vol. 55, Nos. 3-4, March, 2004. With Dan Sasaki.
8. "Effects of "Anti-competitive" Mergers in R&D Intensive Industries." *Problems and Perspectives in Management*, No. 3, 2004. With Dan Sasaki.
9. "Insurance Choice and Tax-Preferred Health Savings Accounts Journal of Health Economics." *Journal of Health Economics*. Vol. 26, No. 2 (2007), pp. 373-399. With Mark H. Showalter.
10. "Flexible Spending Accounts and Adverse Selection." *The Journal of Risk and Insurance*, 2010, Vol. 77, No.1, 145-153.
11. "Health Insurance Choice with Flexible Spending Accounts." *The Geneva Risk and Insurance Review*, 2012, 37, (208–222).
12. "The Distributional Effects of Health Reform Limits on Flexible Spending Accounts." *Forum for Health Economics & Policy*. Volume 15, Issue 2 (2012). With Joel Moore and Mark H. Showalter.
13. "Flexible Spending Accounts and the Use-It-or-Lose-It Provision." *Applied Economics*. Volume 45, Issue 35, 2013, pp. 4928-4939. With Jeffrey T. Denning and Mark H. Showalter.
14. "The Effects of Direct to Consumer Advertising of Pharmaceuticals on Adherence." *Applied Economics*. Volume 47, Issue 50, October 2015, pages 5432-5444. With Mark H. Showalter.

### **Working Papers:**

"Wages, Health Insurance Benefits, and Worker Sorting Under Asymmetric Information." With Mark H. Showalter.

"Insurance Plan Switching and Health Care Utilization". With Mark H. Showalter.

"To Choose or Not to Choose Multiple Choice Answers: Measuring Risk Aversion in an Educational Setting." With Matthew Butler and Mark H. Showalter.

"Asymmetric Information and Insurance Demand with Multiple Risks." With Mark H. Showalter.

“Medical Liability and Optimal Care with Liability Insurance.”

“Who Benefits from Tort Reform?”

“Health Savings Accounts, High-Deductible Policies, and the Uninsured: Simulating the Effects of HSA Tax Policy Using a Utility-Maximization Framework.” With Mark H. Showalter.

### **Referee Service:**

*American Economic Journal, Applied Economics, American Economic Review, American Journal of Agricultural Economics, Contemporary Economic Policy, Eastern Economic Journal, Economics and Human Biology, Economic Inquiry, Economic Journal, Economics Letters, Economics of Education Review, European Economic Review, European Journal of Health Economics, Geneva Risk and Insurance Review, Health Economics, International Journal of Health Care Finance and Economics, International Journal of Industrial Organization, Journal of the European Economic Association, Journal of Health Economics, Journal of Industrial Economics, Journal of Political Economy, Journal of Public Economic Theory, Journal of Public Economics, Journal of Public Economic Theory, Journal of Risk and Insurance, RAND Journal of Economics, Review of Economic Studies, Review of Economics and Statistics, Review of Industrial Organization, Southern Economic Journal.*

### **Grants:**

AHCPR Grant (R03 HS10829-0): 2000-2001, in support of “An Examination of Flexible Spending Accounts.” With Mark Showalter. \$28,164.

Robert Wood Johnson Foundation Grant #63320: 2007-2009, “Health Savings Accounts, High-Deductible Policies, and the Uninsured: Simulating the Effects of HSA Tax Policy.” With Mark Showalter. \$116,606.

### **Conference Participation and Seminar Presentations:**

Presentation, “An Examination of Flexible Spending Accounts.” Econometric Society Winter Meetings, New York, January, 1999.

Discussant, Western Economic Association, Lake Tahoe, Nevada, July 1998.

Presentation, “Flexible Spending Accounts and Insurance.” American Risk and Insurance Association, Denver, August, 2003.

Presentation, “Flexible Spending Accounts and Insurance.” Academy of Financial Services, Denver, October, 2003.

Discussant, American Economic Association, San Diego, CA, January 2004.

Seminar, “The Effects of Direct-to-Consumer Pharmaceutical Advertising.”  
Leonard Davis Institute of Health Economics, University of Pennsylvania, March 2004.

“Adverse Selection and Health Savings Accounts.” Testimony before the Joint  
Economic Committee, United States Congress, September 22, 2004.

Seminar, “Health Savings Accounts, High-Deductible Policies, and the Uninsured:  
Simulating the Effects of HSA Tax Policy Using a Utility-Maximization Framework.”  
Policy briefing at Academy Health, Washington, D.C. March 13, 2009.

Presentation, “Flexible Spending Accounts and the Use-It-or-Lose-It Provision.”  
American Society of Health Economists 3<sup>rd</sup> Biennial Conference. Cornell, NY. June 21,  
2010.

Presentation, “The Dynamics of Flexible Spending Account Usage.” International Health  
Economics Association 8<sup>th</sup> World Congress. Toronto, Canada. July 12, 2011.

Seminar, “Health Savings Accounts, Plan Choice, and Health Care Utilization:  
Simulating the Effects of HSA Introduction in Individual and Group Markets.” Triangle  
Health Economics Workshop. University of North Carolina. November 18, 2011.

Presentation, “The Distributional Effects of Health Reform Limits on Flexible Spending  
Accounts.” American Society of Health Economists 4<sup>th</sup> Biennial Conference.  
Minneapolis, Minnesota. June 13, 2012.

Presentation, “Wages, Benefits, and Worker Compensation under Asymmetric  
Information.” American Risk and Insurance Association, Washington, D.C., August,  
2013.