

# Marisa Carlos

2301 Martha Van Rensselaer Hall  
Cornell University  
Ithaca, NY 14853

phone: (520) 250 - 5642  
email: [mbc96@cornell.edu](mailto:mbc96@cornell.edu)  
webpage: [marisacarlos.com](http://marisacarlos.com)

## Education

Ph.D., Policy Analysis and Management, Cornell University	(Expected 2019)
M.S., Policy Analysis and Management, Cornell University	2017
B.S.B.A., Business Economics ( <i>magna cum laude</i> ), University of Arizona	2012

## Personal

United States Citizen

## Research Interests

supply-side health economics: health insurance, safety-net providers, hospitals, pharmaceutical marketing

## Research Experience

Graduate Research Assistant, Professor Sean Nicholson, Cornell University	2015; 2018
Research Transparency Intern, J-PAL Global	2018
Graduate Research Assistant, Professor Samuel Kleiner, Cornell University	2015 - 2017
Undergraduate Research Assistant, Professor Tracy Regan, University of Arizona	2012
Undergraduate Research Assistant, Professor Price Fishback, University of Arizona	2011 - 2012

## Work in Progress

### **The Effects of Prescription Drug Coupons on Generic Drug Use, Adherence, and Competition: Evidence from Three Drug Classes** (*Job Market Paper*)

Prescription drug coupons—offers from pharmaceutical companies to pay a portion of a patient’s out-of-pocket prescription cost—are the subject of a current and growing debate. Insurance companies and governments are concerned that coupons increase costs without improving health by shifting patients away from generic drugs and towards costly, brand-name drugs. Pharmaceutical companies allege that coupons improve medication adherence, thus improving health and lowering overall healthcare spending. While the debate has continued, coupon use has increased to 18% of prescription claims in 2017 (IQVIA, 2018). I use insurance claims from 2007 to 2016 from a large, national insurer to estimate the effect of coupons on generic drug use, medication adherence, and brand-to-brand competition for drugs in three drug classes: statins, antipsychotics, and acne treatments. I take advantage of a law in Massachusetts which barred residents from using coupons, which was amended in 2012 to allow coupons *only* for drugs without a generic equivalent, to estimate difference-in-differences and triple-difference models. I find that coupons decrease generic drug use by shifting patients towards brand-name drugs and away from generic equivalents. I estimate a 1.9 percentage point (16%) decrease in generic drug use and a 2.9 percentage point (35%) increase in the use of “dispense as written” orders. I find no evidence that coupons shift patients away from older, generic drugs and towards newer, brand-name drugs. Additionally, I do not find evidence that coupons affect medication adherence or brand-to-brand competition. These results are consistent with prescription drug coupons increasing costs without improving health.

### **Hospital Ownership and Admission Through the Emergency Department**

Using the universe of ER discharge records for multiple states and years, I determine whether hospital ownership affects hospital admission rates for patients who show up in the emergency room. I use within-hospital variation from ownership conversions to estimate hospital fixed-effects regressions and event studies. The results indicate that conversion to for-profit from nonprofit or government ownership results in a 2-3 percentage point increase in

admission rates, with the effects concentrated to Medicare and Medicaid patients. These results are consistent with whistleblower lawsuits which allege that for-profit hospitals admit patients through the ED when it is not medically necessary.

**Non-Monetary Obstacles to Medical Care: Evidence from Postpartum Contraceptives** (with Barton Willage)

**Hospital Amenities and Patient Demand: Evidence from Maternity Care** (with Samuel Kleiner)

## Fellowships & Grants

Mathematica Summer Fellowship, Washington D.C.	2018
Morgan Teaching Assistantship, Cornell University	2015 - 2016
SUNY Graduate Diversity Fellowship, Cornell University	2013 - 2014; 2016 - 2017
Wimberley-Johnson Scholarship, University of Arizona	2011
Wildcat Excellence Scholarship, University of Arizona	2007 - 2011

## Conference & Seminar Presentations

2018	Institute on Health Economics, Health Behaviors & Disparities, Cornell University Association for Public Policy Analysis & Management Mathematica Policy Research
2017	International Health Economics Association World Congress Association for Public Policy Analysis & Management Student Conference (poster) Eastern Economic Association Conference (discussant)
2016	American Society of Health Economists (poster)

## Teaching Experience

### *Cornell University*

Teaching Assistant, PAM 4370: Economics of Health Care Markets, Prof. Samuel Kleiner	2015
Teaching Assistant, PAM 2000: Intermediate Microeconomics, Prof. Samuel Kleiner	2015
<i>(4.67/5.00; 1=poor, 5=excellent; evaluations available upon request)</i>	
Teaching Assistant, PAM 2350: The U.S. Health Care System, Prof. Sean Nicholson	2014

### *University of Arizona*

Undergraduate Teaching Assistant, Econ 150: An Economic Perspective (Prof. Tracy Regan)	2011
-----------------------------------------------------------------------------------------	------

## Academic Service

Volunteer Tutor, Columbus Metropolitan Library	2017 - Present
President, Graduate Students in PAM, Cornell University	2015 - 2016
PIER Seminar Coordinator, Graduate Students in PAM, Cornell University	2015 - 2016
Graduate School Orientation Leader, Cornell University	2014

## Professional Activities & Affiliations

Institute for Health Economics, Health Behaviors and Disparities, Cornell University  
 American Society of Health Economists  
 Eastern Economic Association  
 Association for Public Policy Analysis & Management

## Software Skills

STATA, SAS, Python, Git/[GitHub](#), SQL, Linux/Unix, Excel, L<sup>A</sup>T<sub>E</sub>X

## References

**Sean Nicholson**, PhD

Professor, Department of Policy

Analysis and Management

Cornell University

2307 Martha Van Rensselaer Hall

Ithaca, NY 14853

(607) 254-6498

sn243@cornell.edu

**Samuel Kleiner**, PhD

Economist

Federal Trade Commission

600 Pennsylvania Avenue, NW

Washington, DC 20580

skleiner@ftc.gov

**Colleen Carey**, PhD

Assistant Professor, Department of Policy

Analysis and Management

Cornell University

298 Martha Van Rensselaer Hall

Ithaca, NY 14853

(607) 255-9627

cmc528@cornell.edu