BENJAMIN L. CHARTOCK

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EDUCATION

University of Pennsylvania, The Wharton School (expected) 2022
PhD, Managerial Science and Applied Economics

Dissertation Committee and References:

Professor Abby Alpert
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Professor Ginger Z. Jin
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(301)-405-3484
University of Maryland
Department of Economics
3115F Tydings Hall
College Park, MD 20742

Cornell University 2014
BA, Economics, *magna cum laude*

RESEARCH INTERESTS

Health Economics; Industrial Organization; Economics of Information; Health Policy

RESEARCH PAPERS

Quality Disclosure, Demand, and Congestion: Evidence from Physician Ratings
(Job Market Paper)

Ratings provide consumers with useful quality information, however, when ratings shift demand to highly-rated sellers, congestion might occur at the top of the quality distribution. Congestion caused by disclosure may be observed in the health care setting, where prices often cannot adjust to reflect varying quality. I study the trade-off between providing quality information for consumers and congestion using a star rating disclosure policy implemented at a large integrated health system in the United States, which requires every physician to have star ratings posted online in a standardized fashion. I identify the effects of physician star ratings on patient volume using a regression discontinuity and difference-in-discontinuity design which leverages the rounding of ratings to discrete values and the fact that I observe ratings before and after their public disclosure online. I find that an increase in a physician's rating increases the number of new patients seen by 2.96 visits per month on a baseline of 5.48 (54% increase).

I show that star ratings shift patients to physicians who more often provide medically recommended screenings, counseling, and vaccinations. However, I also show that a higher rating causes patients to wait longer for treatment. New patients wait 2.7 additional days (30.5% longer) for an additional increment of the rating scale and existing patients wait longer as well. I use these findings to compute a revealed-preference estimate of the "shadow price of a star"; I find that patients are willing to wait 3 additional days in exchange for a one standard deviation increase in physician ratings. In the absence of a price, wait times may serve as an equilibrating factor to clear the market.

Publications:

"One in Five Inpatient Emergency Department Cases May Lead to Surprise Bills." Chris Garmon, Benjamin Chartock. *Health Affairs*, 2017 Jan; 36(1):177-81.

"Consumers Responses To Surprise Medical Bills In Elective Situations." Benjamin Chartock, Chris Garmon, Sarah Schutz. *Health Affairs*, 2019 Mar; 38(3):425-30.

"Arbitration Over Out-of-Network Medical Bills: Evidence from New Jersey Payment Disputes." Benjamin Chartock, Loren Adler, Bich Ly, Erin Duffy, Erin Trish. *Health Affairs*, 2021 Jan; 40(1):130-7.

"Emergency Physicians Recover a Higher Share of Charges From Out-of-Network Care Than From In-Network Care." Adam Biener, Benjamin Chartock, Chris Garmon, Erin Trish. *Health Affairs*, 2021 Apr; 40(4):622-8.

Revisions Requested:

"Provider Charges and State Surprise Billing Laws: Evidence from New York and California," Aliza Gordon, Ying Liu, Benjamin Chartock, Winnie Chi. Revise & Resubmit, *Health Affairs*.

Works in Progress:

"What Determines Compliance with Hospital Price Transparency Laws?" *with Maggie Shi*

Hospitals are required by law to disclose prices on their websites, yet many hospitals do not comply. We investigate the potential determinants of this noncompliance using a nationwide dataset of hospital price transparency disclosures. We examine determinants of noncompliance such as hospital market concentration, insurer concentration, and technology adoption.

"Arbitration in Health Care Payment Disputes"

I study the policy and market implications of final offer ("baseball-style") arbitration between health insurers and doctors who dispute payments. Building off of a model by Farber (1980), I create a novel dataset of arbitration decisions and final offer bids across multiple states using Freedom-of-Information Act requests. I use the data and the intuition of the model to shed light on how to optimally design dispute resolution systems between two opposing parties subject to constraints imposed by legislation.

CHAPTERS, OP-EDS, AND OTHER WRITING

"Evidence and Growth in Aggregate Spending and Changes in Health Outcomes," with Mark Pauly. In: *Seemed Like a Good Idea: Alchemy versus Evidence-Based Approaches to Healthcare Management Innovation*, Cambridge University Press, forthcoming.

How Do Consumers Respond to Surprise Medical Bills?, Health PolicySense Blog, Leonard Davis Institute of Health Economics (March 4, 2019)

Analyzing Senator Hassan's Binding Arbitration Approach to Preventing Surprise Medical Bills, Brookings Institution Blog & Health Affairs Blog, with Loren Adler, Paul Ginsburg, Mark Hall and Erin Trish,

(October 19, 2018)

In Through the Out Door: A Comprehensive Look at Surprise Medical Bills, Real Clear Politics, with Chris Garmon, (January 9, 2017)

Patent Assertion Entity Activity Study: An FTC Report. Bureau of Economics and Office of Policy Planning, FTC (2016)

GRANTS, AWARDS, AND FELLOWSHIPS

2020 - 2021	Laura and John Arnold Foundation ($11,340)
2020 -	Sanford Data Collaborative, Research grant awardee, ($1,000)
2017 -	Associate Fellow, Leonard Davis Institute of Health Economics
2019	NBER Health Economics Research Boot Camp, Cambridge, MA
2019	George James Term Fund, Wharton Travel Grant ($500)
2014	Industrial Organization Prize, Cornell
2014	Service to Economics Department Award, Cornell
2014	Karpel Language Prize

PRESENTATIONS

2021	American Society of Health Economists (ASHEcon)
2020	American Society of Health Economists (ASHEcon) *canceled*
2019	Association for Public Policy Analysis & Management (Denver), Health Affairs Policy Briefing (D.C.)
2016	AcademyHealth Economics Meeting (Boston)
2015	International School & Conference on Network Science (Rio de Janiero), 6th Workshop on Complex Networks (New York, NY), US Military Academy Network Science Center
2014	Cornell Behavioral Economics Seminar (Ithaca, NY)

TEACHING ASSISTANT & MENTORING

Wharton/UPenn:

2021	Mentor & Supervisor, Summer Undergraduate Minority Research (SUMR) program
2019, 2020	Economics of Pharmaceutical and Biotech Industries (MBA & undergraduate)
2020	Health Care Entrepreneurship (undergraduate)
2018	Health Care Systems 101 (undergraduate)

Cornell:

2013, 2014	Introductory Statistics (undergraduate)

PREVIOUS EMPLOYMENT

Federal Trade Commission, Bureau of Economics	2015 - 2017
Research Analyst (RA)	
Bates White Economic Consulting	2014 - 2015
Consultant	

SERVICE

Referee for: *Health Affairs, American Journal of Managed Care*

PROFESSIONAL MEMBERSHIPS

American Economic Association, American Society of Health Economists, AcademyHealth, Penn LDI–USofCare Research Network