

MATILDE CAPPELLETTI

L7, 1, Mannheim, 68161 Germany ◊ +49 (0)621 1235-306

✉ Email 🌐 Personal Website

EDUCATION

University of Mannheim, Germany <i>Doctor of Philosophy in Economics</i> , Advisor: Prof. Michelle Sovinsky	2020 - 2025 (Expected)
University of Mannheim, Germany <i>Master of Science in Economics</i> , Final Grade: 1.4/1.0	2017 - 2019
Free University of Bozen-Bolzano, Italy <i>Laurea in Economics and Social Sciences</i> , Final Grade: 110 Cum Laude	2013 - 2016

RESEARCH INTERESTS

Fields: Health Economics, Public Economics and Empirical Industrial Organization

RESEARCH

Job Market Paper

“Uncovering the Role of Moral Hazard in Health Insurance”

I investigate the effect of a decrease in insulin’s out-of-pocket cost on ex-ante moral hazard, focusing on changes in risky behaviors. In a difference-in-difference setting, I leverage the staggered implementation of U.S. state-level policies lowering insulin out-of-pocket costs. For individuals with diabetes, insulin dosage must increase as carbohydrate intake increases. Using household-level scanner data, I find that the out-of-pocket cost reduction results in a temporary 5.4% increase in carbohydrate purchases. However, this does not appear to reflect ex-ante moral hazard. First, I find that the increase in carbohydrates is primarily driven by fibers rather than sugars, the latter causing blood sugar spikes. Although I find a weak increase in other dietary components—such as fats, proteins, or overall caloric intake—a diet score analysis reveals no changes in diet healthiness. The analysis of retailer scanner data—focusing on disease management behaviors—shows that the policy leads to increased sales of glucose strips, suggesting improved disease monitoring, and higher sales of insulin syringes, indicating better medication adherence. Overall, the policy appears to have positive effects on diabetes management without leading to unhealthy dietary changes.

Published and Forthcoming Papers

“Procuring Survival” (joint with Giuffrida, L. and Rovigatti, G.). *Journal of Industrial Economics* (forthcoming)

Working Papers

“Targeted Bidders in Government Tenders”. (joint with Giuffrida L.) CESifo Working Paper No. 11142-2024. *R&R at the Journal of Economic Behavior & Organization*

“Strategic Management in Public Procurement: The Role of Dynamic Capabilities in Equity and Efficiency ”. (joint with Giuffrida L., Heaton S. and Siegel D.) ZEW Discussion Paper No. 23-035, September 2023. *Submitted*

RESEARCH AND WORK EXPERIENCE

Teaching Assistant, University of Mannheim, <i>Business Economics I</i>	09.2024 - Present
Researcher, ZEW Mannheim	11.2019 - Present
Research Assistant, ZEW Mannheim	02.2019 - 10.2019
Research Assistant for Prof. Findeisen, University of Mannheim	02.2018 - 08.2019

ACADEMIC VISITS

University of Massachusetts Amherst, United States

05.2024

Host: Lucy Xiaolu Wang

PROFESSIONAL ACTIVITIES

Conferences and Seminars Presentations

Presenter, unless otherwise indicated: *discussant only, +presenter and discussant

2024 IIOC (Boston)⁺, Poster Session (UMass Amherst), IO Brown Bag Seminar (UMass Amherst), ASHEcon (San Diego)⁺, EuHEA (Vienna), SAEe (scheduled)

2023 IIPF⁺ (Logan), MaCCI-EPoS Workshop “Frontiers in Empirical Industrial Organization”* (Mannheim), VfS (Regensburg), CSWEP and ASHEcon Mentoring Workshop (online), CRC Retreat* (Montabaur), CRC Young Researchers Workshop (Montabaur)

2022 15th RGS Doctoral Conference in Economics⁺ (online), 2022 Meeting of the European Public Choice Society⁺ (Braga), ZEW Public Finance⁺ (Mannheim), 26th Spring Meeting of Young Economists (Orléans), EARIE (Vienna), Economics of Public Procurement Workshop* (Mannheim), SAEe (Valencia)

Other Activities

Refereeing (Journals): American Economic Journal: Economic Policy, Journal of Economic Behavior & Organization, European Journal of Political Economy, Journal of Public Procurement (2x), Economia Politica

Refereeing (Conferences): ZEW Public Finance (2020–2024), Spring Meeting of Young Economists (2023–2024), Mannheim Taxation (2023–2024)

Session Chair: Economics of Public Procurement Workshop (2022, 2023), EARIE 2022, ZEW Public Finance 2024

PhD Representative: Economics Department Council (2023–2024) and PhD Cohort (2020–Present) at the University of Mannheim

SCHOLARSHIPS AND GRANTS

“Researcher Mobility Program” (Program Baden-Württemberg–Massachusetts) 2024

SAEe PhD Student Grant 2022

CDSE PhD Scholarship 2020–2021

SKILLS

Software Stata and LaTeX (advanced); R and Python (intermediate)

Languages Italian (native); English and German (fluent); French (conversational); Spanish (basic)

REFERENCES

Prof. Michelle Sovinsky
University of Mannheim
L7,3–5
68161 Mannheim, Germany
☎ +49 621 181-1832
✉ michelle.sovinsky@uni-mannheim.de

Prof. Nicolas Ziebarth
ZEW, University of Mannheim
L7,1
68161 Mannheim, Germany
☎ +49 621 1235-151
✉ nicolas.ziebarth@zew.de

Dr. Zareh Asatryan
ZEW
L7,1
68161 Mannheim, Germany
☎ +49 621 1235-392
✉ zareh.asatryan@zew.de

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