

MATILDE CAPPELLETTI

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✉ Email 🌐 Personal Website ◊ Nationality: Italian

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 whether a decrease in a prescription drug’s out-of-pocket cost increases risky behaviors due to ex-ante moral hazard. 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 4.8% increase in carbohydrate purchases. The results show that the increase in carbohydrates is driven both by fibers (4.1%) and sugar (9.3%), with only the latter causing blood sugar spikes. Although I find a temporary increase in other dietary components—such as fats and overall caloric intake—, a diet score analysis reveals no changes in diet healthiness. Hence, ex-ante moral hazard appears to be present but has a limited role. In addition, I find evidence of improved disease monitoring and better medication adherence.

Published and Forthcoming Papers

“Procuring Survival” (joint with Giuffrida, L. and Rovigatti, G.). *Journal of Industrial Economics*, December 2024. doi.org/10.1111/joie.12395

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 TEACHING 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 International Industrial Organization Conference⁺ (Boston), Poster Session (UMass Amherst), IO Brown Bag Seminar (UMass Amherst), American Society of Health Economists⁺ Conference (San Diego), European Health Economics Association Conference (Vienna), CRC Retreat (Frankfurt)

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), Symposium of the Spanish Economic Association (Valencia)

Other Activities

Refereeing (Journals): American Economic Journal: Economic Policy, International Economic Review, Journal of Economic Behavior & Organization, European Journal of Political Economy, Journal of Public Procurement (3x), 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 (2022–2024), 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

Symposium of the Spanish Economic Association PhD Student Grant 2022

CDSE PhD Scholarship 2020–2021

SKILLS

Software Stata, R and Python

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

REFERENCES

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