

RD

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Table 1. Summary Statistics

variable	2006	2007	2008	2009	2010
deductible (mean)	92	114	146	253	118
deductible (SD)	116	128	125	102	139
premium (mean)	37	40	36	30	33
premium (SD)	13	17	20	5	9
Fraction enhanced benefit	0.43	0.43	0.58	0.03	0.69
Fraction of plans offered in US	0	0.76	0.98	1	0.97
Fraction of plans offered in same state	0	0.53	0.91	0.68	0.86
Number of unique firms	51	38	16	5	6
Number of unique plans	1429	658	202	68	107

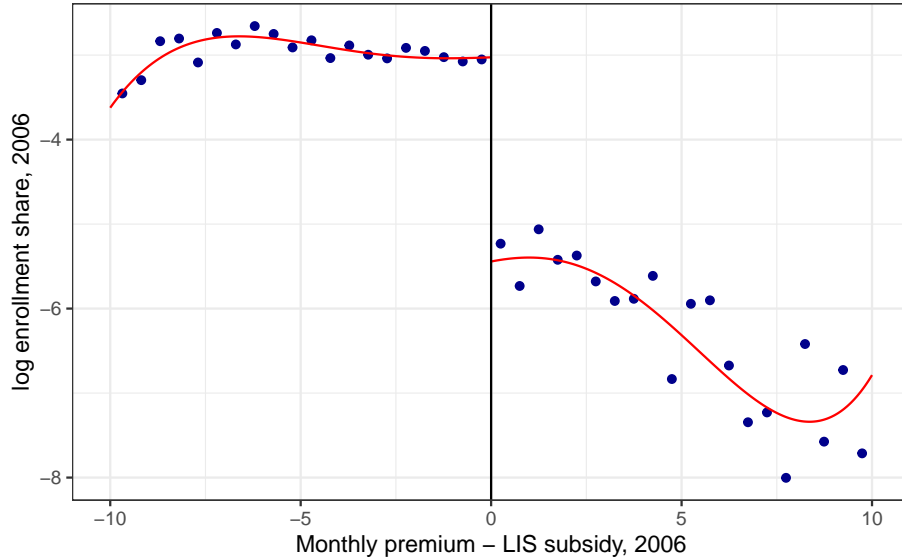


Figure 1. Dots are local averages with a bin size of \$0.50. Solid lines are predictions from regressions with a quartic polynomial with a bandwidth of \$10.

There is no statistical evidence of systematic manipulation of the running variable with a p-value of 0.45.

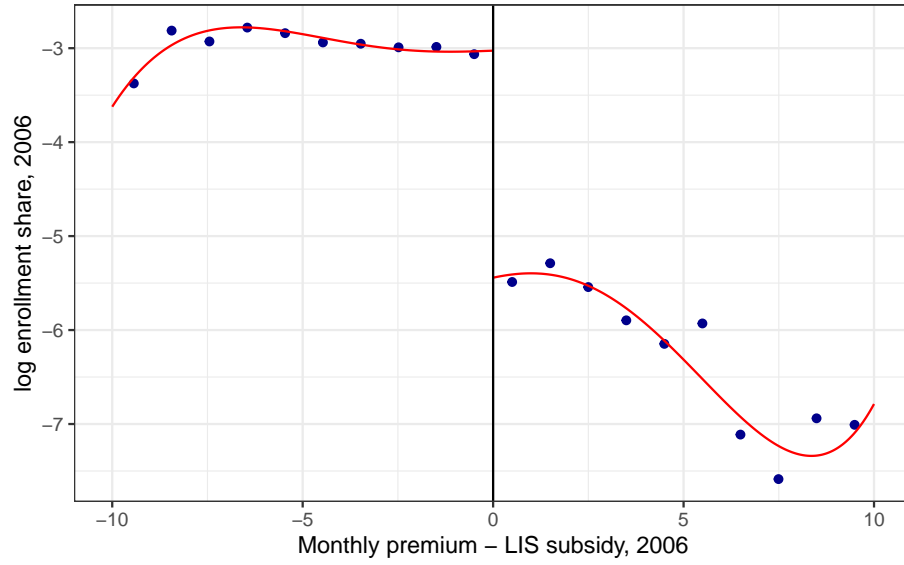


Figure 2. Dots are local averages with a bin size of \$1. Solid lines are predictions from regressions with a quartic polynomial with a bandwidth of \$10.

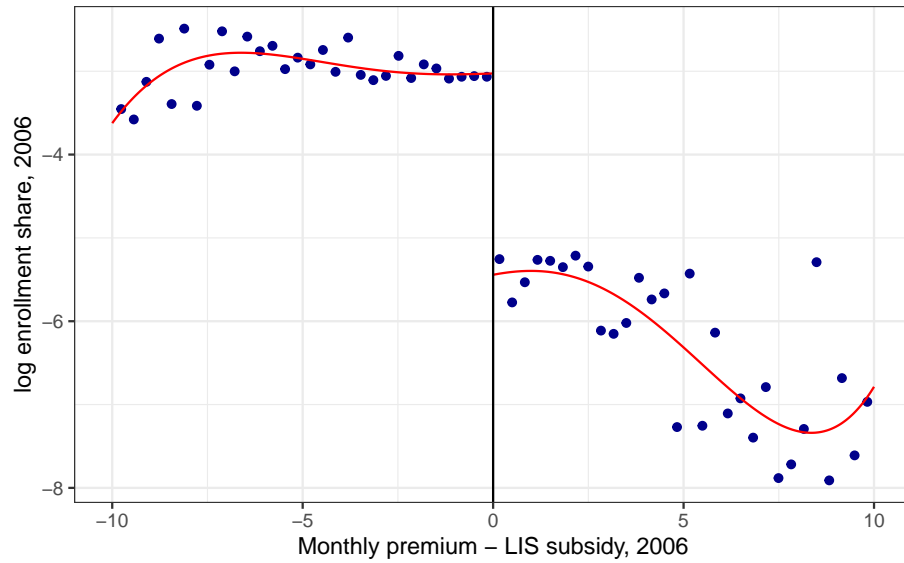


Figure 3. Dots are local averages with a bin size of \$0.30. Solid lines are predictions from regressions with a quartic polynomial with a bandwidth of \$10.

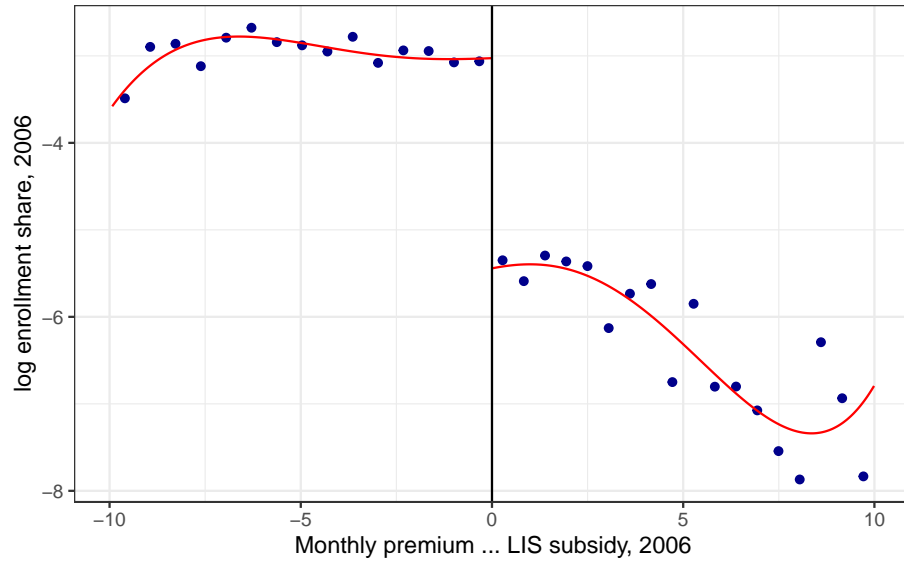


Figure 4. Dots are local averages with the optimal bin size which is \$0.66 to the left and \$0.55. Solid lines are predictions from regressions with a quartic polynomial with a bandwidth of \$10.