

# Sarah Miller

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## Employment

Associate Professor, Business Economics and Public Policy, Stephen M. Ross School of Business, University of Michigan (2022-)

Assistant Professor, Business Economics and Public Policy, Stephen M. Ross School of Business, University of Michigan (2014-2022)

Assistant Professor, Department of Economics, University of Notre Dame (2014)

Robert Wood Johnson Foundation Scholar in Health Policy, University of Michigan (2012–2014).

## Education

Ph.D. in Economics, University of Illinois, August 2012.

Thesis Title: *Essays in Applied Microeconomics*.

Committee: Darren Lubotsky (Chair), Dan Bernhardt, Jeffrey Brown, and Robert Kaestner.

B.S. in Economics, Tulane University, 2006.

## Other Affiliations

Co-editor, Journal of Public Economics (2022-)

Editorial board, AER: Insights (2025-)

Associate editor, Journal of Health Economics (2020-)

Associate editor, American Journal of Health Economics (2020-)

National Bureau of Economic Research, Faculty Research Fellow (2016-)

University of Michigan Institute for Healthcare Policy and Innovation (IHPI) (2014-)

## Working Papers

The Effect of Medicaid on Crime: Evidence from the Oregon Health Insurance Experiment (with Amy Finkelstein and Katherine Baicker), 2024. *conditionally accepted, Review of Economics and Statistics*

The Causal Effects of Income on Political Attitudes and Behavior: A Randomized Field Experiment (with Elizabeth Rhodes, Alex Bartik, David Broockman, Patrick Krause and Eva Vivalt), 2024. NBER Working Paper 33214.

The Impact of Unconditional Cash Transfers on Consumption and Household Balance Sheets: Experimental Evidence from Two US States (with Elizabeth Rhodes, Alex Bartik, David Broockman, Patrick Krause and Eva Vivalt), 2024. NBER Working Paper 32784.

Does Income Affect Health? Evidence from a Randomized Controlled Trial of a Guaranteed Income (with Elizabeth Rhodes, Alex Bartik, David Brookman, Patrick Krause and Eva Vivalt), 2024. NBER Working Paper 32711. *revise and resubmit, American Economic Review*

The Employment Effects of a Guaranteed Income: Experimental Evidence from Two U.S. States (with Elizabeth Rhodes, Alex Bartik, David Brookman, and Eva Vivalt), 2024. NBER Working Paper 32719. *revise and resubmit, Quarterly Journal of Economics*

The Long-Term Effects of Income for At-Risk Infants: Evidence from Supplemental Security Income (with Laura R. Wherry, Amelia Hawkins, Christopher Hollrah, Gloria Aldana, and Mitchell Wong), 2024. NBER Working Paper 31746. *conditionally accepted, American Economic Review*

Covering Undocumented Immigrants: The Effects of A Large-Scale Prenatal Care Intervention (with Laura R. Wherry and Gloria Aldana), 2022. NBER Working Paper. *revise and resubmit, AEJ: Economic Policy*.

Does Increasing Formal Credit Access Reduce Payday Borrowing? (with Cindy K. Soo). 2020. NBER working paper 27783.

## Publications

Maternal and Infant Health Inequality: New Evidence from Linked Administrative Data (with Kate Kennedy-Moulton, Maya Rossin-Slater, Petra Persson, Laura R. Wherry and Gloria Aldana), 2024. NBER Working Paper 30693. *accepted, Review of Economics and Statistics*.

The Impact of Provider Payments on Health Care Utilization: Evidence from Medicare and Medicaid (with Colleen Carey and Marika Cabral), 2025. *AEJ: Economic Policy*. 17 (1), 106–43.

Hospital Facility Prices Declined As A Result Of Oregon’s Hospital Payment Cap (with Roslyn C. Murray (lead author), Zach Y. Brown, Edward C. Norton, and Andrew M. Ryan), 2024. *Health Affairs* 43 (3), 424-432.

Health Insurance Coverage and Access to Care Among LGBT Adults, 2013 to 2019 (with Andrew Bolibol, Thomas Buchmueller, and Benjamin Lewis), 2023. *Health Affairs*, 42 (6).

What Difference Does a Diagnosis Make? Evidence from Marginal Patients (with Mattan Alalouf and Laura R. Wherry), 2024. NBER Working Paper 26363. *American Journal of Health Economics*. 10:1, 97-131.

Multi-generational Impacts of Childhood Access to the Safety Net: Early Life Exposure to Medicaid and the Next Generation’s Health (with Chloe East, Marianne Page, and Laura R. Wherry), 2023. *American Economic Review*, 113 (1): 98-135.

The Economic Consequences of Being Denied an Abortion (with Laura R. Wherry and Diana Greene Foster), 2023. *AEJ: Economic Policy*, 15(1):394-437.

Estimated Mortality Increases During The COVID-19 Pandemic By Socioeconomic Status, Race, And Ethnicity (with Bhashkar Mazumder and Laura R. Wherry), 2021. *Health Affairs* 40(8).

Adverse Selection in Medicaid: Evidence from Discontinuous Program Rules (with Betsy Cliff (lead author), Jeffrey T. Kullgren, John Z. Ayanian, Richard A. Hirth), 2022. *American Journal of Health Economics* 8(1):127–150.

Drug Firms’ Payments and Physicians’ Prescribing Behavior in Medicare Part D (with Colleen Carey and Ethan Lieber), 2021. *Journal of Public Economics* 197.

Medicaid and Mortality: New Evidence from Linked Survey and Administrative Data (with Norman Johnson and Laura R. Wherry), 2021. *Quarterly Journal of Economics* 136(3):1783–1829.

Do Neighborhoods Affect Credit Market Decisions of Low-Income Borrowers? Evidence from the Moving to Opportunity Experiment (with Cindy Soo), 2021. *Review of Financial Studies* 34(2): 827-863.

- The ACA Medicaid Expansion in Michigan and Financial Health (with Luoia Hu, Robert Kaestner, Bhashkar Mazumder, and Ashley Wong), 2021. *Journal of Policy Analysis and Management* 40(2):348-375.
- What Happens After an Abortion Denial? A Review of Results from the Turnaway Study (with Laura R. Wherry and Diana Greene Foster), 2020. *AEA Papers and Proceedings* 110:226-230.
- The Impact of Insurance Expansions on the Already Insured: The Affordable Care Act and Medicare (with Colleen Carey and Laura R. Wherry), 2020. *AEJ: Applied Economics* 12(4):288-318.
- Four Years Later: Insurance Coverage and Access to Care Continue to Diverge Between ACA Medicaid Expansion and Non-Expansion States (with Laura Wherry), 2019. *AEA Papers and Proceedings* 109:327-333.
- The Long Term Effects of Early Life Medicaid Coverage (with Laura Wherry), 2019. *Journal of Human Resources* 54(3):785-824.
- The Effect of the Patient Protection and Affordable Care Act Medicaid Expansions on Financial Well-Being (with Luoia Hu, Robert Kaestner, Bhashkar Mazumder, and Ashley Wong), 2018. *Journal of Public Economics* 163:99-112.
- Childhood Medicaid Coverage and Later Life Health Care Utilization (with Laura Wherry, Robert Kaestner and Bruce D. Meyer), 2018. *Review of Economics and Statistics* 100(2):287-302.
- Health and Access to Care during the First 2 Years of the ACA Medicaid Expansions (with Laura Wherry), 2017. *The New England Journal of Medicine*. 376: 947-956.
- Early Coverage, Access, Utilization, and Health Effects of the Affordable Care Act Medicaid Expansions: A Quasi-Experimental Study (with Laura Wherry), 2016. *Annals of Internal Medicine* 164(12): 795-803.
- Previous Medicaid Expansion May Have Had Lasting Positive Effects on Oral Health of Non-Hispanic Black Children (with Lipton BJ, Wherry LR, Kenney GM, and Decker SL), 2016. *Health Affairs* 35(12):2249-2258.
- How do Providers Respond to Changes in Public Health Insurance Coverage? Evidence from Medicaid Adult Dental Coverage (with Thomas Buchmueller and Marko Vujicic), 2016. *AEJ: Economic Policy* 8(4):70-102.
- The Effects of the Massachusetts Health Reform on Household Financial Distress (with Bhashkar Mazumder), 2016. *AEJ: Economic Policy* 8(3): 284-313.
- Insurance Expansion and the Utilization of Inpatient Surgery: Evidence for a “Woodwork” Effect? (with Chandy Ellimoottil (lead author), Matthew Davis, and David C. Miller), *Surgical Innovation*, 2015, 22(6): 588-592.
- Information and Default in Consumer Credit Markets: Evidence from a Natural Experiment. *Journal of Financial Intermediation*, 2015, 24(1): 45-70.
- Effect of Insurance Expansion on Utilization of Inpatient Surgery. (2014) (with Chandy Ellimoottil (lead author), John Ayanian, and David Miller). *JAMA Surgery* 149(8):829-836
- The Effect of the Massachusetts Reform on Health Care Utilization. *Inquiry*, Winter 2012/2013, 49(4): 317-326.
- The Effect of Insurance on Emergency Room Visits: An Analysis of the 2006 Massachusetts Health Reform. *Journal of Public Economics*, 2012, 96(11): 893-908.
- The Impact of the Massachusetts Health Care Reform on Health Care Use among Children. *AEA Papers and Proceedings*, 2012, 102(3): 502-07.

## Honors, Awards, and Grants

Finalist, 2025 NICHM research award, for “The Impact of Provider Payments on Health Care Utilization: Evidence from Medicare and Medicaid”

2024 Best Paper Award for the American Journal of Health Economics for “What difference does a diagnosis make? Evidence from marginal patients”

2022 ASHEcon Medal, awarded to an economist age 40 or under who has made the most significant contributions to the field of health economics.

Finalist, 2022 NIHCM Research Award, for “Medicaid and Mortality: New Evidence from Linked Survey and Administrative Data” with Laura R Wherry and Norman Johnson.

Finalist, 2022 NIHCM Research Award, for “Drug Firms’ Payments and Physicians’ Prescribing Behavior in Medicare Part D” with Colleen Carey and Ethan Lieber.

List of Top Cited Articles for JPAM, 2022 “The ACA Medicaid Expansion in Michigan and Financial Health”

Principal Investigator, NIH R01 R01HD103699, “Experimental Evidence on the Impact of Parental Income on Child Health and Well-Being.” \$2,494,318 (2021).

Ross Arnold M. and Linda T. Jacob Faculty Development Award (2021).

Ross DEI Faculty Research Award for “Estimated Mortality Increases During The COVID-19 Pandemic By Socioeconomic Status, Race, And Ethnicity” (2021).

Principal Investigator, J-PAL North America SPRI Grant, “The Impact of Unconditional Cash Transfers on Consumption in the United States” with co-investigators Alex Bartik, David Broockman, Eva Vivalt and Elizabeth Rhodes. \$209,655 (2020-2022).

Principal Investigator, Russell Sage Foundation, “The Impact of COVID-19 on Low-Income Individuals and Families,” with co-investigators Alex Bartik, Eva Vivalt and Elizabeth Rhodes. \$50,000 (2020).

Poets and Quants “Professor of the Week” 2020

“Top 40 Under 40 MBA Professor,” Poets and Quants

(<https://poetsandquants.com/2019/04/22/pqs-2019-best-40-under-40-business-professors/>)

Project “Family Options Study: New Evidence from Linked Administrative Data” (with Laura Wherry) selected for “HUD’s Randomized Evaluation Data Competition” request for proposals.

Colorado Finance Summit Best Paper Award 2018 for “Does Increasing Formal Credit Access Reduce Payday Borrowing?” with Cindy K. Soo.

Co-Investigator, NIH R01 R01AG059731, “Health at Birth and Later Life Outcomes: Evaluating the Returns to Policy-Driven Early Health Investments,” with PI Laura Wherry, \$1,391,050. I am PI on the University of Michigan subaward of \$709,116. (2018-2023).

Sanford R. Robertson Assistant Professor of Business Administration professorship (2018).

AHRQ-AcademyHealth HCUP Article of the Year Award (2018).

Chapin Hall and U.S. Census Bureau, Using Linked Data to Advance Evidence-Based Policymaking, funded by the Laura and John Arnold Foundation, Principal Investigator (with Laura Wherry), “Health at Birth and Later Life Outcomes: Evaluating the Returns to Policy-Driven Early Health Investments,” 2016-2019

Principal Investigator, Russell Sage Foundation “Healthy Michigan, Healthy Personal Finances” \$150,000 (2015-2017).

Principal Investigator, NIH R01 R01HD081129 “Healthcare and the Wellbeing of Low Income Families” \$622,196 (2015-2018).

Best Abstract, Maternal and Child Health, AcademyHealth Annual Research Meeting (2015)

HCUP Outstanding Policy Article of the Year (2014) for Effect of Insurance Expansion on Utilization of Inpatient Surgery (with Chandy Ellimoottil, John Ayanian, and David Miller).

Committee on the Status of Women in the Economics Profession Summer Fellow (2010).

Dissertation Completion Fellowship (University of Illinois, 2011-2012).

Robert Willis Harbeson Memorial Dissertation Fellowship (University of Illinois, 2010, 2011).

Paul W. Boltz Fellowship (University of Illinois, 2009).

J. Ernest Tanner Award for Excellence in Economics (Tulane University, 2006).

Tulane Senior Scholar in Economics (Tulane University, 2006).

## Conferences and Seminar Presentations

2025: Stanford University, Georgetown Center for Children and Families (Webinar)

2024: ITAM, University of Michigan, University of Tennessee-Knoxville, Vanderbilt University, BU/Harvard/MIT Joint Health Economics Seminar, NBER Summer Institute, Federal Reserve Board of Governors, Washington University - St Louis, Wharton, UC Santa Barbara

2023: ASSA Annual Meetings, San Diego State University, University of Utah, University of Illinois-Chicago, Peking University, University of Michigan, Michigan State University, ASHEcon, UMass-Amherst, Monash University, University of Nebraska Lincoln, University of Wisconsin

2022: University of Michigan, Nova SBE, University of Chicago Harris, NBER Summer Institute (Health Care), Electronic Health Economics Colloquium, PUC Chile, ASHEcon, Georgia Tech, Duke University

2021: RAND Corporation, University of Copenhagen, West Virginia University, University of Georgia, Stanford University, USC, Wharton, Kellogg, Montana State University, Bentley University, University of Ottawa, National Tax Association (discussant), FDIC, University of Essen

2020: ASSA Annual Meetings, University of Wisconsin-Madison, Emory University, Marquette University, Kenesaw State University Symposium on the Affordable Care Act, George Washington University, Federal Committee on Statistical Methodology Conference, Sloan Nomis Conference (discussant), Brookings Institution, Universitat Linz, Dartmouth, Federal Reserve Board of Governors, Southern Economics Association Annual Conference, Imperial College London, Simon Fraser University

2019: UT Austin, Midwest Health Economics Conference, American Society of Health Economics Annual Conference, NBER Summer Institute Health Care, U.S. Census Bureau, University of Michigan, Harvard University Public Finance/Labor Economics

2018: Junior Health Economics Summit, UNC Charlotte, BU/Harvard/MIT Joint Health Economics Seminar, UC Santa Barbara, ASHEcon, NBER Summer Institute Household Finance, NBER Summer Institute Health Economics, Federal Reserve Bank of Philadelphia

2017 (maternity leave): CU Denver, University of Michigan, University of Chicago

2016: University of Michigan Population Studies Center, Brookings Institution, Ohio State University, Stanford University, Tulane University, Columbia University, Federal Reserve Bank of Chicago

2015: NBER Summer Institute Health Care, Ohio State University, Wayne State University, DePaul University, APPAM Research Conference, National Tax Association Annual Conference, Wharton

2014: ASSA meetings, American Society of Health Economics Annual Conference, NBER Summer Institute Health Care, Robert Wood Johnson Foundation Health Policy Scholars Annual Meeting, University of Illinois Chicago, Midwest Health Economics Conference

2013: Cornell University PAM, Robert Wood Johnson Foundation Health Policy Scholars Annual Meeting, NBER Universities Research Conference, U.C. Davis Center for Poverty Research, University of Michigan

2012: ASSA Meetings, University of Michigan, University of Notre Dame, University of Colorado Denver, Northwestern University Kellogg Management and Strategy Department, University of Iowa, DePaul University, Purdue University, Congressional Budget Office, University of Illinois at Urbana-Champaign, University of Maryland, American Society of Health Economics Annual Conference

## Teaching Experience

Fall 2022-2023: Instructor, Foundations for Learning Business (BBA) (BA 100). University of Michigan Ross School of Business.

Fall 2018-2023: Instructor, Health Care Markets and Public Policy (MBA Elective) (BE 608). University of Michigan Ross School of Business.

Fall 2020-2023: Instructor, Business Economics PhD Seminar on Causal Inference (BE 887). University of Michigan Ross School of Business.

AY 2018-2022: Advisor, Living Business Leadership Experience (BA 457/657). University of Michigan Ross School of Business.

Winter 2018: Instructor, Business Economics PhD Seminar (BE 889). University of Michigan Ross School of Business.

Fall 2015, 2016: Instructor, Applied Microeconomics (MBA Core) (BE 502). University of Michigan Ross School of Business.

Winter 2015: Instructor, Applied Microeconomics (BBA Core) (BE 300). University of Michigan Ross School of Business.

Fall 2014: Instructor, Applied Microeconomics (MBA Core) (BE 501). University of Michigan Ross School of Business.

Spring 2014: Instructor, Principles of Microeconomics (10011/20011). University of Notre Dame.

Spring 2010: Assistant Instructor, Applied Econometrics (Econ 508). Masters of Science in Policy Economics Program, University of Illinois.

Fall 2009: Assistant Instructor, Economic Statistics (Econ 506). Masters of Science in Policy Economics Program, University of Illinois.

## Advising

Current students (\* denotes chair or co-chair, otherwise committee member): Lea Bart\*; Katherine Richard\*; Yiman Ren\*; Andrew Joung\*; Jonathan Palisoc; Amy Jiao; Bruna Guidetti; James Reeves; Dianne McWilliam; Chandler Inman; Eric Parolin; Sujatha Changolkar; Tammy Lee

Previous students - placement: Anu Warriar\* (2024) - ASPE; Mayank Kumar (2024) - Boston University; Tyler Radler (2024) - Bates White; John Olson (2024) - Northwestern School of Education and Social Policy, Assistant Professor of Instruction; Anjelica Gangaram (2024) - Harvard T.H. Chan School of Public Health, Postdoctoral Research Fellow; Christopher Hollrah\* (2024)- FTC; Xinyu Liang (2024) - INSEAD; Roz Murray (2024) - Brown University; Hayoung Cheon (2024) - Amazon; Keshav Garud\* (2023) - Cornerstone Research; Emily Arntson

(2023) - continuing to medical school (UM); Hannah Bolder (2022) -MSU College of Human Medicine; Giacomo Meille\* (2021)- AHRQ; Jordan Rhodes (2020) – FTC; Peter DeVlieger\* (2020)- Uber; Amelia Hawkings (2019)- NBER post-doc, Brandeis University; Brenden Timpe (2019) - University of Nebraska; Siprapai Sitapong (2019)- WhatsApp; Tong Guo (2018) – Duke University; Morris Hamilton (2017) - Mathematica.

## Other Relevant Positions

2010 CSWEP Fellow, Federal Reserve Bank of Chicago.

2008 Summer Associate, Congressional Budget Office.

2006-2007 Economist, Bureau of Labor Statistics.

## Personal

US citizen, husband Andreas Hagemann, child William Hagemann (born January 2017)

Last updated: May 13, 2025

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