

MATILDE CAPPELLETTI

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

✉ Email 🌐 Personal Website ◊ Nationality: Italian

EDUCATION

University of Mannheim, Germany <i>Doctor of Philosophy in Economics, Advisor: Prof. Michelle Sovinsky</i>	2020–2025 (Expected)
University of Mannheim, Germany <i>Master of Science in Economics, Final Grade: 1.4/1.0</i>	2017–2019
Free University of Bozen-Bolzano, Italy <i>Laurea in Economics and Social Sciences, Final Grade: 110 Cum Laude</i>	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. Understanding the role of ex-ante moral hazard is crucial, given its implications for preventable health issues and healthcare expenditures. In a difference-in-difference setting, I leverage the staggered implementation of U.S. state-level policies lowering insulin out-of-pocket costs. Focusing on privately insured households with diabetes and using household-level scanner data on grocery purchases, I find that the out-of-pocket cost reduction results in an increase in risky behaviors due to ex-ante moral hazard. In particular, the findings show a temporary increase in carbohydrate purchases (4.8%) and a sustained increase in sugar purchases (9.3%), which can lead to adverse health effects. I rule out alternative explanations, such as an income effect, for the observed ex-ante moral hazard. In addition, I find evidence of a sustained increase in healthcare utilization, highlighted by higher sales of diabetes supplies.

Publications

“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

Researcher, ZEW Mannheim	11.2019–Present
Teaching Assistant, University of Mannheim, <i>Business Economics I</i>	09.2024–01.2025
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, Internation 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), ManneheimTaxation (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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