

# MATILDE CAPPELLETTI

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

✉ Email 🌐 Personal Website ◊ Nationality: Italian

## EDUCATION

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

## RESEARCH INTERESTS

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Fields: Health Economics, Public Economics, and Empirical Industrial Organization

## RESEARCH

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### 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* (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 TEACHING EXPERIENCE

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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

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University of Massachusetts Amherst, United States

05.2024

Host: Lucy Xiaolu Wang

## PROFESSIONAL ACTIVITIES

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### Conferences and Seminars Presentations

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

**2024** International Industrial Organization Conference<sup>+</sup> (Boston), Poster Session (UMass Amherst), IO Brown Bag Seminar (UMass Amherst), American Society of Health Economists<sup>+</sup> Conference (San Diego), European Health Economics Association Conference (Vienna), CRC Retreat (Frankfurt)

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

**2022** 15th RGS Doctoral Conference in Economics<sup>+</sup> (online), 2022 Meeting of the European Public Choice Society<sup>+</sup> (Braga), ZEW Public Finance<sup>+</sup> (Mannheim), 26th Spring Meeting of Young Economists (Orléans), EARIE (Vienna), Economics of Public Procurement Workshop<sup>\*</sup> (Mannheim), Symposium of the Spanish Economic Association (Valencia)

### Other Activities

**Refereeing (Journals):** American Economic Journal: Economic Policy, 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

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

Symposium of the Spanish Economic Association PhD Student Grant 2022

CDSE PhD Scholarship 2020–2021

## SKILLS

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**Software** Stata, R and Python

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

## REFERENCES

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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

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