

## **GAL WETTSTEIN**

Center for Retirement Research  
Boston College  
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### **EDUCATION:**

- 2016**      **Harvard University**  
Ph.D. in Economics
- 2012**      **Harvard University**  
M.A. in Economics
- 2009**      **Tel Aviv University**  
B.A. with major in Economics and Psychology, *summa cum laude*

### **EMPLOYMENT:**

- 2016-present**   **Center for Retirement Research at Boston College**  
Research Economist
- 2012-2016**    **Harvard University**  
Teaching Fellow
- 2007-2010**    **Tel Aviv University**  
Research Assistant  
Teaching Assistant

### **HONORS:**

- 2016      Harvard University Graduate School of Arts and Sciences Dissertation Completion Fellowship
- 2015      Center for Retirement Research at Boston College Dissertation Fellowship
- 2010-2012    Harvard University Graduate School of Arts and Sciences Fellowship
- 2009      Tel Aviv University Akirov Fellowship

### **TEACHING EXPERIENCE:**

- 2014      Introduction to Econometrics, Harvard University, teaching fellow for Professor Eric Chaney
- 2014      Cultural Economics, teaching fellow for Professor Alberto Alesina

- 2013 Introduction to Econometrics, Harvard University, teaching fellow for Professor Jeffrey Zabel
- 2013 Cultural Economics, teaching fellow for Professor Alberto Alesina
- 2012 Economics of National Security Sophomore Tutorial, Harvard University
- 2012 Introduction to Econometrics, Harvard University, teaching fellow for Professor Rainer Winkelmann
- 2007-2010 Introduction to Econometrics, Tel Aviv University, teaching fellow for Dr. Chemi Gotliebovsky and Dr. Analia Schlosser

## **PUBLICATIONS:**

### **Peer Reviewed Papers**

“Retirement Lock and Prescription Drug Insurance: Evidence from Medicare Part D.” 2019 (forthcoming). *American Economic Journal: Economic Policy*.

“Health Insurance and Opioid Deaths: Evidence from the Affordable Care Act Young Adult Provision.” 2019. *Health Economics* 28(5): 666-677.

“The Affordable Care Act’s Insurance Market Regulations’ Effect on Coverage.” 2018. *Health Economics* 27(3): 454-464.

### **Working Papers**

“The Effect of Medicare Part D on Evergreening, Generic Entry, and Drug Prices,” with Geoffrey T. Sanzenbacher. 2019. Working Paper 2019-8. Chestnut Hill, MA: Center for Retirement Research at Boston College. (Revision requested at the *Journal of Health Economics*).

“How to Best Annuitize Defined Contribution Assets,” with Wenliang Hou and Alicia H. Munnell. 2019. Working Paper 2019-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will More Older Workers Have Nontraditional Jobs as Globalization and Automation Spread?” with Matthew S. Rutledge and Sara Ellen King. 2019. Working Paper 2019-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do States Adjust Medicaid Enrollment in Response to Capitation Rates? Evidence from the Medicare Part D Clawback,” with Laura D. Quinby. 2019. Working Paper 2019-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Fewer Children Boost Demand for Formal Caregiving?” with Alice Zulkarnain. 2019. Working Paper 2019-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Pension Cuts for Current Employees Increase Separation?” with Laura D. Quinby. 2019. Working Paper 2019-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Have Automation and Trade Affected the Taxable Share of Covered Earnings?” with Matthew S. Rutledge and Wenliang Hou. 2018. Working Paper 2018-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Differential Crowd-Out among the Elderly by Risk Aversion.” 2016. Working Paper. Cambridge, MA: Harvard University.

### **Other Publications**

“Medicare Part D’s Effect on Evergreening, Generics, and Drug Prices.” 2019. *Issue in Brief* 19-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Medicaid Enrollment and Capitation Rates: Evidence from Medicare Part D,” with Laura D. Quinby. 2019. *Issue in Brief* 19-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Benefit Cuts Encourage Public Employees to Leave?” with Laura D. Quinby. 2019. *State and Local Pension Plans Issue in Brief* 65. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Could ‘Tontines’ Expand the Market for Longevity Insurance?” 2018. *Issue in Brief* 18-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Prescription Drugs Affect the Use of Other Health Services?” 2018. *Issue in Brief* 18-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Dodged a Bullet? ‘Rothification’ Likely to Reduce Retirement Saving,” with Alicia H. Munnell. 2017. *Issue in Brief* 17-20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Public Health Insurance Affect How Much People Work?” 2017. *Issue in Brief* 17-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Much Long-Term Care Do Adult Children Provide?” with Alice Zulkarnain. 2017. *Issue in Brief* 17-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

### **WORKS IN PROGRESS:**

“Imports, Robots, and the Top Earners’ Share of Earnings,” with Matthew S. Rutledge and Wenliang Hou.

“The Effects of Parity on Later Life Health and Mortality: Evidence from Dutch Administrative Data,” with Alice Zulkarnain.

“The Effects of Parity on Alzheimer’s Disease and Dementia Incidence and Outcomes: Evidence from Dutch Administrative Data,” with Alison Gemmill and Alice Zulkarnain.

“Money’s Worth of Immediate and Deferred Annuities over Time,” with Wenliang Hou and Alicia H. Munnell.

“What Jobs Do Employers Want Older Workers to Do? Evidence from an Online Jobs Board,” with Abigail N. Waters.

**GRANTS:**

- 2020-2021 Are Older Workers Good for Business?  
Funded by the Sloan Foundation
- 2020-2021 Will the Jobs of the Future Support and Older Workforce?  
Funded by the Sloan Foundation
- 2019-2020 What Jobs Do Employers Want Older Workers to Do?  
Funded by the Sloan Foundation
- 2018-2019 Does Employer Concentration Affect Labor-Force Participation?  
Funded by the Social Security Administration
- 2018-2019 The Intended and Unintended Consequences of Pension Reform  
Funded by the Smith Richardson Foundation
- 2018-2019 Are More Older Workers Moving Toward Non-Traditional Jobs as Globalization  
and Automation Spread?  
Funded by the Alfred P. Sloan Foundation
- 2018-2019 Understanding the Hidden Impacts of Medicare Part D  
Funded by The Commonwealth Fund
- 2018-2019 Will Fewer Children Boost Demand for Long Term Care?  
Funded by the Peter G. Peterson Foundation and the Ford Foundation
- 2017-2018 How Is the Taxable Share of Covered Earnings Likely to Change?  
Funded by the Social Security Administration

**INVITED PRESENTATIONS (including scheduled):**

- 2019 The National Tax Association Annual Conference, Tampa, FL
- 2019 Tax Economists Forum, Washington, DC
- 2019 The Bureau of Economic Analysis, Washington, DC
- 2019 Savings and Retirement Foundation, Washington, DC
- 2018 The National Tax Association Annual Conference, New Orleans, LA
- 2018 The Association for Public Policy Administration and Management Fall  
Conference, Washington, DC
- 2018 The Peter G. Peterson and Ford Foundations U.S. 2050 Authors’ Conference,  
Washington, DC
- 2018 Social Security Administration Retirement Research Consortium, Washington,  
DC
- 2018 Savings and Retirement Foundation, Washington, DC
- 2017 Social Security Administration Retirement Research Consortium, Washington,  
DC
- 2017 Social Security Administration Disability Research Consortium, Washington, DC
- 2017 Tax Economists Forum, Washington, DC

2017 Savings and Retirement Foundation, Washington, DC  
 2016 Center for Retirement Research at Boston College Seminar Series, Chestnut Hill, MA  
 2016 Office of Tax Analysis – U.S. Department of the Treasury Annual Conference, Washington, DC  
 2016 Joint Committee on Taxation, Washington, DC  
 2016 Office of the Assistant Secretary for Planning and Evaluation – Department of Health and Human Services, Washington, DC  
 2016 Social, Economic, and Housing Statistics Division – U.S. Census Bureau, Washington, DC  
 2016 National Tax Association Annual Conference, Baltimore, MD  
 2015 Haifa University Economics, Haifa, Israel  
 2015 Tel Aviv University Economics, Tel Aviv, Israel  
 2015 Hebrew University Economics, Jerusalem, Israel

**INVITED DISCUSSANT (including scheduled):**

2020 The American Economic Association Annual Meeting, San Diego, CA  
 2019 The National Tax Association Annual Conference, Tampa, FL  
 2018 The Association for Public Policy Administration and Management Fall Conference, Washington, DC  
 2017 Social Security Administration Disability Research Consortium Annual Meetings, Washington, DC  
 2016 National Tax Association Annual Conference, Baltimore, MD

**OTHER PROFESSIONAL ACTIVITIES:**

Membership American Economic Association, National Tax Association, American Society of Health Economists, Association for Public Policy Analysis and Management

Journal Referee *Health Affairs, International Journal of Environmental Research and Public Health, Journal of Economic Behavior and Organization, Journal of the Economics of Ageing, Journal of Public Economics, Sustainability*

Grant Referee Social Security Administration Steven H. Sandell Grantees and Dissertation Fellows

Media Coverage *CNBC, Forbes, Newsweek, The New York Times, Pacific Standard, Regulation, The Wall Street Journal, The Washington Post*