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About the Author David M. Cutler is Professor of Economics at Harvard University and Research Associate at the NBER. He served on the Council of Economic Advisers and the National Economic Council in the Clinton administration. Alan M. Garber is a staff physician with the Department of Veterans Affairs and the Henry J. Kaiser, Jr. Professor, Professor of Medicine, Professor of Economics, Professor of Business, and Professor of Health Research and Policy at Stanford University. He is also Director of the Health Care Program at the NBER.