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Disclosure Statement

Regulated Competition in Individual Health Insurance Markets on Two Sides of the Atlantic

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I received no financial support for the research associated with the article.

In the past three years I have received no financial support from any interested party associated with the article.

I have an affiliation with Erasmus University Rotterdam.

None of my close relatives have anything to disclose.

No party had the right to review the article prior to its circulation.

The article does not involve collection of data on human subjects. No Institutional Review Board approval was obtained.

A handwritten signature in blue ink, appearing to read 'Richard van Kleef', is written over a horizontal line.