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Authors: Sherry Glied, Kai Hong



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Health Care in a Multi-Payer System: Spillovers of Health Care Service Demand among Adults  
under 65 on Utilization and Outcomes in Medicare<sup>1</sup>

Sherry Glied<sup>a</sup>, Kai Hong<sup>b</sup>

(Corresponding Author)

<sup>a</sup>Wagner School of Public Service  
295 Lafayette St., 2<sup>nd</sup> floor  
New York, NY 10012  
[Sherry.glied@nyu.edu](mailto:Sherry.glied@nyu.edu)

<sup>b</sup>Wagner School of Public Service  
295 Lafayette St., 2<sup>nd</sup> floor  
New York, NY 10012  
[kai.hong@nyu.edu](mailto:kai.hong@nyu.edu)

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