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Education

- 08/2009—05/2014 Ph.D., Economics, Massachusetts Institute of Technology
08/2004—05/2008 B.A., Economics & Mathematics, *magna cum laude*, Yale University

Employment

- 04/2024— Associate Professor (with tenure), Department of Health Policy,
School of Medicine, Stanford University
09/2014—03/2024 Assistant Professor, Department of Health Policy,
School of Medicine, Stanford University
07/2008—07/2009 Junior Fellow, McKinsey & Company, German Office

Professional activities

- 2019—2024 Associate Editor, *Journal of Health Economics*
2020— U.S. Census Bureau Special Sworn Status Researcher
2017— Research Affiliate, Center for Economic Studies (CESifo)
2015— Faculty Fellow, Stanford Institute for Economic Policy Research (SIEPR)
2015— Faculty Research Fellow, NBER (Health Care and Public Economics Programs)

Research

Working Papers

1. Gottlieb, Joshua D., **Maria Polyakova**, Kevin Rinz, High Shiplett Victoria Udalova “Who Values Human Capitalists’ Human Capital? Healthcare Spending and Physician Earnings”
NBER Working Paper No. 31469, July 2023
Revise and Resubmit, Quarterly Journal of Economics
2. Finkelstein, Amy, Geoffrey Kocks, **Maria Polyakova**, and Victoria Udalova “Heterogeneity in Damages from A Pandemic”
NBER Working Paper No. 30658, November 2022
Revise and Resubmit, Review of Economics and Statistics
3. Hackmann, Martin B., Joerg Heining, Roman Klimke, **Maria Polyakova**, Holger Siebert “Health Insurance as Economic Stimulus? Evidence from Long-Term Care Labor Markets”
Upjohn Institute Working Paper 21-357, November 2021
4. **Polyakova, Maria**, Stephen P. Ryan “Market Power and Redistribution: Evidence from the Affordable Care Act”
NBER Working Paper No. 26367, October 2019

Publications

1. Bundorf, M. Kate, **Maria Polyakova**, Ming Tai-Seale “How do Consumers Interact with Digital Expert Advice? Experimental Evidence from Health Insurance”
Accepted, Management Science
Best paper award at Conference on Health IT and Analytics 2019
2. Bundorf, M. Kate, Jill DeMatteis, Grant Miller, **Maria Polyakova**, Jialu L. Streeter, Jonathan Wivagg “Risk Perceptions and Private Protective Behaviors: Evidence from COVID-19 Pandemic”
Review of Economics and Statistics, March 2023
3. Udalova, Victoria, Vinayak Bhatia, **Maria Polyakova**. “Association of family income with morbidity and mortality among US lower-income children and adolescents.”
JAMA, 328(24), December 2022
4. Finkelstein, Amy, Petra Persson, **Maria Polyakova**, Jesse M. Shapiro. “A taste of their own medicine: guideline adherence and access to expertise.”
American Economic Review: Insights, 4(4), December 2022
5. Chen, Yiqun, Petra Persson, **Maria Polyakova** “The Roots of Health Inequality and the Value of Intra-Family Expertise”
American Economic Journal: Applied, 14(3), July 2022
6. **Polyakova, Maria**, Vinayak Bhatia, M. Kate Bundorf “Analysis of Publicly Funded Reinsurance: Government Spending and Insurer Risk Exposure”
JAMA Health Forum, 2(8), August 2021
7. **Polyakova, Maria**, Victoria Udalova, Geoffrey Kocks, Katie Genadek, Keith Finlay, Amy N. Finkelstein “Racial Disparities in Excess All-Cause Mortality During the Early COVID-19 Pandemic Varied Substantially Across States”
Health Affairs, 40(2), February 2021
8. **Polyakova, Maria**, Petra Persson, Katja Hofmann, Anupam B. Jena “Does Medicine Run in the Family? Evidence from Three generations of Physicians in Sweden”
British Medical Journal, 371, December 2020
9. **Polyakova, Maria**, Geoffrey Kocks, Victoria Udalova, Amy Finkelstein “Initial Economic Damage from COVID-19 Pandemic in U.S. is More Widespread Across Ages and Geographies than Initial Mortality Impacts”
PNAS, 117 (45), November 2020
10. Decarolis, Francesco, **Maria Polyakova**, Stephen P. Ryan “Subsidy Design in Privately-Provided Social Insurance: Lessons from Medicare Part D”
Journal of Political Economy, 128(5), May 2020
11. **Polyakova, Maria**, Lynn M. Hua “Local Area Variation in Morbidity Among Low-Income, Older Adults in the United States”
Annals of Internal Medicine, 171(6), September 2019
12. Bundorf, M. Kate, **Maria Polyakova**, Cheryl Stults, Amy Meehan, Roman Klimke, Ting Pun, Albert Solomon Chan, Ming Tai-Seale “Machine-Based Expert Recommendations And Consumer Choices For Medicare Prescription Drug Insurance”
Health Affairs, 38(3), March 2019
13. Einav, Liran, Amy Finkelstein, **Maria Polyakova** “Private Provision of Social Insurance: Drug-Specific Price Elasticities and Cost Sharing in Medicare Part D”
American Economic Journal: Economic Policy, 10(3), August 2018
14. **Polyakova, Maria**, M. Kate Bundorf, Daniel P. Kessler, and Laurence C. Baker “ACA Marketplace Premiums and Competition among Hospitals and Physician Practices”
American Journal of Managed Care, 24(2), February 2018

15. **Polyakova, Maria** “Risk Selection and Heterogeneous Preferences in Health Insurance Markets with a Public Option”
Journal of Health Economics, 49, September 2016
16. **Polyakova, Maria**, Lynn Mei Hua, M. Kate Bundorf “Marketplace Plans Provide Risk Protection, But Actuarial Values Overstate Realized Coverage For Most Enrollees”
Health Affairs, 36(12), December 2017
17. **Polyakova, Maria** “Regulation of Insurance with Adverse Selection and Switching Costs: Evidence from Medicare Part D”
American Economic Journal: Applied, 8(3), July 2016

Non-Peer-Reviewed Writing

1. Bundorf, M. Kate, and **Maria Polyakova** “Artificial Intelligence and Decision-Making in Healthcare: Prediction or Preferences?”
Comment in The Economics of Artificial Intelligence: Health Care Challenges, eds. Agrawal, Gans, Goldfarb, Tucker, 2023
2. Finkelstein, Amy, Petra Persson, **Maria Polyakova**, and Jesse M. Shapiro “When Physicians, Family Members Are Patients, Medication Guideline Adherence Drops”
Health Affairs Forefront, January 2023
3. Decarolis, Francesco, **Maria Polyakova**, and Stephen P. Ryan “What Medicare Part D Teaches Us About Social Insurance Markets”
Microeconomic Insights, November 2020
4. **Maria Polyakova**, Andrews, Jason, Stephen Luby, Jeremy Goldhaber-Fiebert “Can masks help with reopening the economy?”
SIEPR Policy Brief, April 2020
5. Chen, Yiqun, Petra Persson, **Maria Polyakova** “The roots of health inequality and the value of intra-family expertise”
VoxEU, May 2019
6. **Maria Polyakova** Health Insurance: Choices, Changes, and Policy Challenges
SIEPR Policy Brief, September 2016

Honors, Awards, and Fellowships

Tad and Dianne Taube Healthcare Fellow, 2023-2024
 Yvette Gurley Research Scholar, 2021-2022
American Economic Review: Insights Excellence in Refereeing Award, 2020
 CESifo Distinguished Affiliate Award in Applied Microeconomics, 2017
 IRiSS Faculty Fellowship, 2016-2017
 Ernst-Meyer Dissertation Prize of The Geneva Association, 2015
 John Heinz Dissertation Award of the National Academy of Social Insurance, 2015
 MIT George and Obie Shultz Fund Grant, 2012
 MIT CIS Summer Study Grant, 2011
 MIT Presidential Fellowship, 2009-2011
 Norges Bank Summer School Scholarship, 2010
 Yale College, William M. Massee Award for excellence in Economics, 2008

Yale College, Lothar Hausmann Memorial Award for excellence in German Studies, 2008

Yale College, Distinction in Economics and Mathematics, and German Studies, 2008

Yale College, Mellon Forum Fellowship for senior thesis “Policies towards Industrial Organization in Occupied Germany,” 2007

Grants

Current Funding

- 09/2021—08/2026 National Institutes of Health **U01**-AG076557 A New Database to Measure the Association Between Income, Race and Mortality: Inequality in Longevity During and Beyond the COVID-19 Pandemic
(**Role: Co-Investigator**, PI: Chetty)
- 05/2019—03/2024 National Institutes of Health **K01**-AG05984301, Public Insurance Design and Health at Older Ages, 2019-2024
(**Role: PI**)

Prior Funding

- 09/2021—12/2022 Bechtel Health Policy Research Fund Health Equity Pilot
(**Role: Pilot Project Leader**)
- 06/2020—08/2021 National Institute for Health Care Management Research Grant
(**Role: PI**)
- 09/2020—08/2021 National Institutes of Health, COVID-19 Supplement to R01-AG032449
(**Role: Investigator**, PI: Finkelstein)
- 01/2018—12/2019 National Institute for Health Care Management Research Grant
(**Role: PI**)
- 05/2018—09/2019 Upjohn Institute for Employment Research Early Career Research Grant
(**Role: PI**)
- 08/2015—06/2019 National Institutes of Health, Pilot Project under P30-AG01281022
(**Role: Pilot Project Co-Investigator**)
- 09/2016—04/2019 National Institutes of Health **R21**-AG052833: Social Insurance Design and International Differences in Health at Older Ages
(**Role: PI**)
- 03/2014—02/2019 National Science Foundation SES-1357705: Medicare Part D An Analysis of the Supply Side Incentives
(**Role: Co-Investigator**, PI: Ryan)
- 07/2016—06/2018 AHRQ **R03**-HS24800: Assessing Choices and Choice Landscape in Health Insurance Marketplaces
(**Role: Co-PI**, PI: Ryan)
- 09/2016—03/2017 Robert Wood Johnson Foundation: Policy-Relevant Insurance Studies
(**Role: PI**)
- 07/2015—06/2016 National Institutes of Health, Pilot Project under P30-AG017253
(**Role: Pilot Project Leader**)
- 08/2015—06/2016 National Institutes of Health, Pilot Project under P01-AG00584229
(**Role: Pilot Project Leader**)
- 01/2016—12/2016 National Institutes of Health, Pilot Project under UL1TR001085
(**Role: Pilot Project Leader**)

04/2016—04/2017 Becker Friedman Institute Health Economics Initiative Research Grant
(**Role: PI**)

Invited Presentations

02/2024 Johns Hopkins University Department of Economics (Baltimore, MD)
 12/2023 University of Texas Austin Department of Economics (Austin, TX)
 11/2023 University of Zurich Department of Economics (Zurich, Switzerland)
 10/2023 Duke University Triangle Health Economics Seminar (Durham, NC)
 09/2023 Guest lecture, Rice University Department of Economics (virtual)
 03/2023 University of Illinois Chicago School of Public Health (Chicago, IL)
 10/2022 UC Berkeley School of Public Health (Berkeley, CA)
 09/2022 Arizona State University Department Of Economics (Tempe, AZ)
 09/2022 Panelist at Stanford Health Equity Symposium (Stanford, CA)
 02/2022 Max Planck Institute for Social Law and Social Policy (virtual)
 11/2021 University of Toronto Department of Economics (virtual)
 10/2021 University Duisburg-Essen Economics Faculty Health Economics Seminar (virtual)
 09/2021 Harvard University School of Medicine Department of Health Care Policy (virtual)
 04/2021 New York University Department of Economics and Stern (virtual)
 01/2021 Temple University Fox School of Business Series (virtual)
 10/2020 University of Wisconsin Madison Department of Economics (virtual)
 10/2020 Rice University Applied Microeconomics/ Econometrics Seminar (virtual)
 09/2020 Johns Hopkins University Health Economics Seminar Series (virtual)
 04/2020 Stanford University School of Medicine Grand Rounds (virtual)
 02/2020 University of Pennsylvania Wharton School and LDI (Philadelphia, PA)
 12/2019 Washington University in St Louis Olin Business School (St Louis, MI)
 10/2019 Brown University Department of Economics (Providence, RI)
 10/2019 University of Chicago Harris School of Public Policy (Chicago, IL)
 06/2019 Federal Reserve Bank of New York (New York, NY)
 04/2019 Stanford Law and Policy Review Symposium, Single Payer in CA Panel (Stanford, CA)
 03/2019 University of British Columbia Vancouver School of Economics (Vancouver, Canada)
 03/2019 National Chengchi University Department of Economics (Taipei, Taiwan)
 02/2019 Georgia State University Department of Risk Management and Insurance (Atlanta, GA)
 11/2018 UC Berkeley Department of Economics (Berkeley, CA)
 11/2018 Katholieke Universiteit Leuven Department of Economics (Leuven, Belgium)
 10/2018 Hertie School of Governance, Berlin Applied Micro Seminar (Berlin, Germany)
 10/2018 University of Warwick Department of Economics (Coventry, U.K.)
 10/2018 London School of Economics IFS-STICERD Public Economics Seminar (London, U.K.)
 09/2018 University of Utah Eccles School of Business (Salt Lake City, UT)

09/2018	USC Center for Economic and Social Research (Los Angeles, CA)
07/2018	Ludwig Maximilian University of Munich Department of Economics (Munich, Germany)
05/2018	Columbia University Business School (New York, NY)
05/2018	Columbia University School of Public Health (New York, NY)
12/2017	McGill University Department of Economics (Montreal, Canada)
11/2017	Tel Aviv University Department of Economics (Tel Aviv, Israel)
11/2017	Hebrew University Department of Economics (Jerusalem, Israel)
10/2017	Rice University, Baker Institute Biennial Conference on Health Care Reform (Houston, TX)
01/2017	Tulane University Department of Economics (New Orleans, CT)
12/2016	University of Pennsylvania Wharton School and LDI (Philadelphia, PA)
09/2016	Washington University in St Louis Olin Business School (St Louis, MI)
09/2016	Yale University Department of Economics (New Haven, CT)
05/2016	University of Bonn Department of Economics (Bonn, Germany)
05/2016	University of Mannheim Department of Economics (Mannheim, Germany)
05/2016	Research Institute of Industrial Economics (IFN) (Stockholm, Sweden)
05/2016	VATT Institute for Economic Research (Helsinki, Finland)
04/2016	BU/Harvard/MIT Health Economics Seminar (Cambridge, MA)
12/2015	Dartmouth College Department of Economics (Dartmouth, NH)
10/2015	Florida State University College of Business (Tallahassee, FL)
10/2015	Colorado School of Public Health HSMP Seminar Series (Denver, CO)
10/2015	Georgia State University Robinson College of Business (Atlanta, GA)
09/2015	Clemson University Department of Economics (Clemson, SC)
09/2015	Stanford University GSB and Department of Economics (Stanford, CA)
09/2015	Stanford University Epidemiology Seminar (Stanford, CA)

National and Regional Conferences

10/2023	Annual Health Econometrics Workshop (Los Angeles, CA)
09/2023	All-California Labor Economics Conference (Santa Barbara, CA)
05/2023	University of Chicago BFI Health Economics Initiative Annual Conference (Chicago, IL)
02/2023	Chicago Booth Junior(ish) Health Economics Summit (Whistler, Canada)
09/2022	NBER Economics of Artificial Intelligence Conference (discussant) (Toronto, Canada)
08/2022	University of Chicago BFI Women in Micro Conference (discussant) (Chicago, IL)
07/2022	NBER Summer Institute Health Care Workshop (discussant) (Cambridge, MA)
12/2021	NBER Health Care Program Meeting (cambridge, MA)
11/2021	NBER Labor Studies Program Meeting (cambridge, MA)
09/2021	All-California Labor Economics Conference (virtual)
01/2021	American Economic Association Annual Meeting (virtual)
11/2020	NBER COVID-19 and Health Outcomes Meeting (virtual)

09/2020	NBER Economics of Artificial Intelligence Conference (virtual)
07/2020	NBER Summer Institute Health Care Workshop (virtual)
07/2020	NBER Summer Institute Aging Workshop (virtual)
02/2020	Chicago Booth Junior(ish) Health Economics Summit (Whistler, Canada)
12/2019	NBER Health Care Program Meeting (Cambridge, MA)
10/2019	Annual Health Economics Conference (San Francisco, CA)
06/2019	American Society of Health Economists Conference (Washington, DC)
04/2019	NBER Public Economics Meeting (Cambridge, MA)
04/2019	NBER Cohort Studies Meeting (Cambridge, MA)
01/2019	American Economic Association Annual Meeting (Atlanta, GA)
12/2018	NBER Health Care Meeting (Cambridge, MA)
07/2018	NBER Summer Institute Health Care Workshop (Cambridge, MA)
06/2018	American Society of Health Economists Conference (Atlanta, GA)
06/2018	North America Summer Meeting of the Econometric Society (Davis, CA)
06/2018	Bates White Life Sciences Symposium (Washington, DC)
02/2018	Chicago Booth Junior(ish) Health Economics Summit (Whistler, Canada)
02/2017	Chicago Booth Junior(ish) Health Economics Summit (Whistler, Canada)
01/2017	American Economic Association Annual Meeting (Chicago, IL)
06/2016	American Society of Health Economists Conference (Philadelphia, PA)
03/2016	ARIA Risk Theory Society Annual Meeting (New York, NY)
02/2016	Advances in Policy Evaluation at Arizona State University (Tempe, AZ)
10/2015	American Health Economics Conference (discussant) (Athens, GA)
08/2015	ARIA Risk Theory Society Annual Meeting (Ithaca, NY)
02/2015	NBER Insurance and IO Meetings (Stanford, CA)

International Conferences

11/2017	CESifo Digitization Meeting (Munich, Germany)
06/2017	Natural Experiments and Controlled Field Studies Workshop (Ohlstadt, Germany)
03/2017	CESifo Applied Microeconomics Meeting (Munich, Germany)
05/2016	CEPR Public Economics Meeting (St Gallen, Switzerland)
06/2016	Natural Experiments and Controlled Field Studies Workshop (Ohlstadt, Germany)
07/2015	International Health Economics Association World Congress (Milan, Italy)

Advising

Graduate students and postdoctoral fellows; *primary advisor

Tamar Matiashvili (Economics PhD, expected completion: 2027)

Margarita Khvan (Economics PhD at University of Southern California, expected completion: 2026)

Amanda Su (Health Policy PhD, expected completion: 2025)

*Jonathan Lee (Health Policy PhD, expected completion: 2024)
 Gil Rosen (Master of Public Policy, expected completion: 2024)
 Yiqun Chen (Health Policy PhD 2020): University of Illinois in Chicago, Assistant Professor
 Catherine Lei (Health Policy PhD 2020): ZS Associates, Inc
 Johan Hong (MedScholars Program, MD 2020)
 Neil Rens (MD research, MD 2020)
 Lindsay Sceats (Master's in Health Services Research, 2019)

Pre-doctoral fellows; primary mentor or co-mentor only

Mark Xiao (2024): ongoing
 Marissa Hindelang (2024): ongoing
 Sarah Boegl (2022): Stanford Economics PhD Program
 Jacob Morris (2022): UCSD Economics PhD Program
 Natalia Khoudian (2021): BCG (offer prior to pre-doc)
 Ilana Salant (2020): Harvard Health Policy PhD Program
 Katja Hofmann (2020): Stanford Economics PhD Program
 Vinni Bhatia (2020): CMU Statistics PhD Program
 Hong Yi Tu Ye (2019): MIT Sloan PhD Program
 Lynn Hua (2019): University of Pennsylvania Wharton PhD Program
 Roman Klimke (2018): Harvard Kennedy Public Policy PhD Program
 Sasha Parameswaran (2017): UNICEF
 Alan Jaske (2016): Duke Economics PhD Program

Undergraduate students

2015—2017 Stanford Pre-Major Freshman Advisor
 Sasha Harrison (BS 2019, MS 2020)
 Andrew Kim (BS 2019)

Teaching

2023—2023 Major Payers in the US System
 Population Health Stanford Graduate Medical Education Enduring Content
 2020— Stanford University MED 215A / HRP 201A Health Policy Graduate Student Tutorial
 Level: MS/MD/PhD
 Fall 2020, Fall 2021, Fall 2022
 2016— Stanford University ECON 249 / MED 249 Topics in Health Economics
 Level: PhD
 Fall 2016, Spring 2017, 2018, 2019, 2020, 2021, 2022, 2023
 2017—2020 Stanford University HRP 208 Introduction to Concepts and Methods in Health Services
 and Policy Research
 Level: MD
 Winter 2017, Winter 2018, Winter 2019, Winter 2020

Professional Service

Peer Reviewer

American Economic Review, American Economic Review: Insights, American Economic Journal: Applied, American Economic Journal: Economic Policy, American Journal of Health Economics, American Journal of Managed Care, Annals of Internal Medicine, British Medical Journal, Econometrica, Economic Journal, Games and Economic Behavior, Health Affairs, Health Economics, Health Services Research, Health Services and Outcomes Research, International Journal of Industrial Organization, International Journal of Health Economics and Management, Inquiry, Journal of American Medical Association, Journal of American Medical Association: Health Forum, Journal of Applied Econometrics Journal of Economic Behavior and Organization, Journal of European Economic Association, Journal of Economics and Management Strategy, Journal of Health Economics, Journal of Human Capital, Journal of Human Resources, Journal of Internal Medicine, Journal of Industrial Economics, Journal of Policy Analysis and Management Journal of Political Economy, Journal of Public Economics, Quarterly Journal of Economics, RAND Journal of Economics, Review of Economic Studies, Review of Economics and Statistics, Scandinavian Journal of Economics

Ad-hoc Reviewer

National Academies of Sciences, Engineering, and Medicine
 National Science Foundation
 Israel Science Foundation
 Social Sciences and Humanities Research Council of Canada
 National Institute for Health Care Management Foundation

Conference Organization

2024—2024	NBER Summer Institute Economics of Health Meeting, program selection committee
2023—2023	NBER Summer Institute Public Economics Meeting, program selection committee
2023—	Annual Health Economics Conference (AHEC), organizing committee
2021—2024	NBER COVID-19 Meetings, program selection committee
2021—2022	American Society of Health Economists (ASHEcon) Annual Conference, program chair for “Demand for and Effects of Health Insurance” theme

April, 2024