Evan Saltzman **February 2026**

CONTACT INFORMATION

Florida State University
Herbert Wertheim College of Business
Risk Mgt./Insurance, Real Estate & Legal Studies
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RESEARCH INTERESTS

Health insurance, health economics, industrial organization

EDUCATION

University of Pennsylvania, Wharton School
Ph.D., Managerial Science and Applied Economics 5/2018
Committee: Aviv Nevo (chair), Scott Harrington, Mark Pauly, Ashley Swanson
M.S., Managerial Science and Applied Economics 12/2016

Georgia Institute of Technology
M.S., Operations Research 12/2009

College of William & Mary
B.S., Mathematics, Economics (Highest Honors, summa cum laude) 5/2008

PROFESSIONAL EXPERIENCE

Florida State University
Assistant Professor of Risk Management/Insurance 8/2024-present

Emory University
Assistant Professor of Economics 8/2018-8/2024

RAND Corporation
Adjunct Technical Analyst 8/2014-8/2018
Quantitative Project Associate III 6/2014-8/2014
Quantitative Project Associate II 8/2010-6/2014

ECONOMICS PAPERS

1. **Saltzman, E.**, Swanson, A., and Polsky, D. "Inertia, Market Power, and Adverse Selection in Health Insurance: Evidence from the ACA Exchanges." *The Review of Economics and Statistics*. (accepted)

2. Lucarelli C. and **Saltzman, E.** "Learning in a Selection Market: The Case of the ACA Exchanges" *Journal of Risk and Insurance*. (accepted)

3. **Saltzman, E**. "Managing Adverse Selection: Underinsurance vs. Underenrollment." *RAND Journal of Economics*, 52(2): 359–381, 2021.

   Media coverage: *The New York Times*

4. **Saltzman, E**. "Demand for Health Insurance: Evidence from the California and Washington ACA Exchanges." *Journal of Health Economics*, 63: 197–222, 2019.

HEALTH POLICY PAPERS

1. **Saltzman, E.**, Eibner, C., and Enthoven, A. "Improving the Affordable Care Act: An Assessment of Policy Options for Providing Subsidies." *Health Affairs*, 34(12): 2095–2103, 2015.

2. Taylor, E., **Saltzman, E.**, Bauhoff, S., Pacula, R., and Eibner, C. "More Choice in Health Insurance Marketplaces May Reduce The Value of Subsidies Available to Low-Income Enrollees." *Health Affairs*, 34(1): 104–110, 2015.

Other Papers

1. Gonzales, D., Kaplan, J., **Saltzman, E.**, Winkelman, Z., and Woods, D. "Cloud-Trust – A Cloud Security Assessment Model for Infrastructure As a Service (IaaS) Clouds." *IEEE Transactions on Cloud Computing*, 5(3): 523–536, 2016.
2. **Saltzman, E.**, Drew, J., Leemis, L., and Henderson, S. "Simulating Multivariate Nonhomogeneous Poisson Processes Using Projections." *ACM Transactions on Computer Modeling and Simulation (TOMACS)*, 33(3), 2012.
3. **Saltzman, E.** and Gonzales, D. "Optimal Number of Gateways for Mobile Ad-hoc Networks (MANET) with Two Subnets." *Proceedings of the Military Communications Conference – MILCOM 2011*: 1921–1925, 2011.
4. Schreiber, S. and **Saltzman, E**. "Evolution of Predator and Prey Movement into Sink Habitats." *The American Naturalist*, 174(1): 68–81, 2009.

Working Papers

1. "What Does a Public Option Do? Evidence from California's Exchange" (revisions requested at *Journal of Political Economy Microeconomics*)

Work in Progress

1. "To Pool or Not to Pool? National vs. Global Incentives in Pooled Purchasing" (with Emma Boswell Dean)
2. "Decision Assistance and Insurer Steering in Health Insurance" (with Ian McCarthy)
3. "Are Health Insurers Forward-Looking?" (with Hanna Glenn)
4. "Doomed from the Start? Taming Adverse Selection in a New Market"

Unclassified RAND Publications

1. **Saltzman, E.** and Eibner, C. "Donald Trump's Health Care Reform Proposals: Anticipated Effects on Insurance Coverage, Out-of-Pocket Costs, and the Federal Deficit." *The Commonwealth Fund*, 2016.
2. Nowak, S., **Saltzman, E.**, and Cordova, A. "Alternatives to the ACA's Affordability Firewall." *RAND Corporation*, RR-1296, 2015.
3. **Saltzman, E.** and Eibner, C. "The Effect of Eliminating the Affordable Care Act's Tax Credits in Federally Facilitated Marketplaces." *RAND Corporation*, RR-980, 2015.

   (cited in *King v. Burwell, Opinion of the Supreme Court of the United States*)
4. Eibner, C. and **Saltzman, E.** "Assessing Alternative Modifications to the Affordable Care Act: Impact on Individual Market Premiums and Insurance Coverage." *RAND Corporation*, RR-708, 2014.
5. **Saltzman, E.** and Eibner, C. "Evaluating the "Keep Your Health Plan Fix": Implications for the Affordable Care Act Compared to Legislative Alternatives." *RAND Corporation*, RR-529, 2014.
6. Peltz, E., Brauner M., Keating, E., **Saltzman, E.**, Tremblay, D., and Boren, P. "DoD Depot-Level Reparable Supply Chain Management Process Effectiveness & Opportunities for Improvement." *RAND Corporation*, RR-398, 2014.
7. Gonzales, D et al. "Wireless Emergency Alerts: A Mobile Penetration Strategy. RAND Corporation." *RAND Corporation*, RR-174, 2014.
8. Porche, I., Wilson, B., Johnson, E., Tierney, S., and **Saltzman, E.** "Data Flood: Helping the Navy Address the Rising Tide of Sensor Information." *RAND Corporation*, RR-315, 2014.

9. Eibner, C., Cordova, A., Nowak, S., Price, C., **Saltzman, E.**, and Woods, D. "The Affordable Care Act and Health Insurance Markets: Simulating the Effects of Regulation." *RAND Corporation*, RR-189, 2013.

10. Price C. and **Saltzman, E.** "Delaying the Employer Mandate: Small Change in the Short Term, Big Cost in the Long Term." *RAND Corporation*, RR-411, 2013.

11. Nowak S., Eibner, C., Adamson, D. and **Saltzman, E.** "Effects of the Affordable Care Act on Consumer Health Care Spending and Risk of Catastrophic Health Costs." *RAND Corporation*, RR-383, 2013.

12. Price C., Donohue, J., **Saltzman, E.**, Woods, D., and Eibner, C. "The Economic Impact of Medicaid Expansion on Pennsylvania." *RAND Corporation*, RR-256, 2013.

13. Cordova, A., Price C. and **Saltzman, E.** "A Two-Step Procedure to Estimate Participation and Premiums in Multistate Health Plans." *RAND Corporation*, RR-202, 2013.

14. Price C. and **Saltzman, E.** "The Economic Impact of the Affordable Care Act on Arkansas." *RAND Corporation*, RR-157, 2013.

15. Keating, E. et al. "Air Attack Against Wildfires: Understanding U.S. Forest Service Requirements for Large Aircraft." *RAND Corporation*, MG-1234, 2011.

Invited and Conference Presentations

2025: Risk Theory Society Annual Seminar (Montreal, QC), ASHEcon Annual Conference (Nashville, TN), World Risk and Insurance Economics Conference (Calgary, AB), Georgia State University (Atlanta, GA), Annual Health Econometrics Workshop (Ann Arbor, MI), Southern Risk and Insurance Association Conference (Charleston, SC)
2024: Federal Reserve Bank of Dallas (Dallas, TX), Florida State University (Tallahassee, FL), International Industrial Organization Conference (Boston, MA), Southern Risk and Insurance Association Conference (San Antonio, TX)
2023: ASSA Annual Meetings (New Orleans, LA), ASHEcon Annual Conference (St. Louis, MO), Rice University, Carolina Region Empirical Economics Day (Columbia, SC), National Tax Association Annual Conference (Denver, CO), Caribbean Health Economics Symposium (Scrub Island, British Virgin Islands)
2022: ASHEcon Annual Conference (Austin, TX), Annual Health Econometrics Workshop (Atlanta, GA), Johns Hopkins University (Baltimore, MD), Southeastern Health Economics Study Group (Arlington, VA), Caribbean Health Economics Symposium (Scrub Island, British Virgin Islands)
2021: ASHEcon Annual Conference (virtual), Conference on Health Risk Management and Insurance (virtual), Rice University, Caribbean Health Economics Symposium (Scrub Island, British Virgin Islands)
2020: ASHEcon Annual Conference (St. Louis, MO - canceled due to COVID-19)
2019: ASHEcon Annual Conference (Washington, DC), Annual Health Economics Conference (San Francisco, CA), Southeastern Health Economics Study Group (Knoxville, TN)
2018: RAND Corporation, Urban Institute, Drexel University, Congressional Budget Office (CBO), Emory University, University of Minnesota, University of Maryland, Villanova University, ASHEcon Biennial Conference (Atlanta, GA), Sixth Annual Health Insurance Exchange Conference (Philadelphia, PA)
2017: Villanova University, University of Pennsylvania Industrial Organization Workshop
2016: ASHEcon Biennial Conference (Philadelphia, PA, discussant)
2014: Academy Health Annual Research Meeting (San Diego, CA)
2012: Military Operations Research Workshop, (Washington, D.C.)
2011: MILCOM (Baltimore, MD)

Op-Ed Articles

1. **Saltzman, E.** and Eibner, C. "Insuring Younger Adults Through the ACA's Marketplaces: Options to Expand Enrollment." *The Commonwealth Fund Blog*, 2016.
2. **Saltzman, E.** "Taking the Training Wheels Off of Health Reform." *Leonard Davis Institute Health Policysense*, 2016.
3. Cordova, A., Nowak, S., and **Saltzman, E.** "Modifying the ACA's Family Subsidy Rules to Help Ensure Affordability." *The Commonwealth Fund Blog*, 2016.
4. **Saltzman, E.** and Eibner, C. "What Happens if the ACA's Tax Credits Are Replaced with Premium Support?" *The Commonwealth Fund Blog*, 2015.
5. Eibner, C. and **Saltzman, E.** "Charging Older Adults Higher Premiums Could Cost Taxpayers." *The Commonwealth Fund Blog*, 2015.
6. **Saltzman, E.** and Eibner, C. "The Ramifications of Repealing the Individual Mandate." *The Commonwealth Fund Blog*, 2015.
7. **Saltzman, E.** "Checking the ACA's Vital Signs." *The Health Care Blog*, 2014.
8. Eibner, C. and **Saltzman, E.** "Who Does the Affordable Care Act Leave Behind?" *The RAND Blog*, 2014.
9. **Saltzman, E.** "Employer Mandate Delay II: Nothing to See Here." *The RAND Blog*, 2014.
10. Price, C. and **Saltzman, E.** "Data Points: Why Delay of the Employer Mandate May Not Actually Mean That Much." *The Health Care Blog*, 2013.

Media Interviews & Citations

- "Trump's 'Great Healthcare Plan' leaves some Florida experts with questions," *The Palm Beach Post*, Jan 20, 2026.
- "Five things to know as Obamacare's affordability is on the brink." *The Palm Beach Post*, Dec 1, 2025.
- "Reader question: Will refusing treatment result in Medicare denying charges?." *The Palm Beach Post*,Oct 25, 2025.
- "Why Americans are outraged over health insurance — and what could change." *CNBC*, Dec 18, 2024.
- "A $10,000 Obamacare penalty? Doubtful." *Politifact*, Oct 28, 2020.
- "Republicans Killed the Obamacare Mandate. New Data Shows It Didn't Really Matter." *The New York Times*, Sep 18, 2020.
- "Selling Insurance Across State Lines." *FactCheck.org*, Jul 21, 2017.
- "25 million people could lose health insurance under Donald Trump's plan, analysis shows." *The Washington Post*, Sep 23, 2016.
- "How Clinton's and Trump's Health Plans Would Affect Costs and the Uninsured." *ABC News*, Sep 23, 2016.
- "Having survived court ruling, what's next challenge for health insurance markets?" *PBS Newshour*, Jun 25, 2015.
- "King v. Burwell: Opinion of the Court." *Supreme Court of the United States*, Jun 25, 2015.

- "Looming Decision Could Cripple Part Of NC Health Insurance Market." *NPR*, Jun 18, 2015.
- "Six quick facts about today's massive Supreme Court case that could derail Obamacare." *The Washington Post*, Mar 4, 2015.
- "Be Afraid, Be Very Afraid." *U.S. News and World Report*, Mar 3, 2015.
- "Brief Amici Curiae for Bipartisan Economic Scholars in Support of Respondents." Jan 28, 2015.
- "Health-Law Suit Hints at G.O.P. Divide." *The New York Times*, Jan 10, 2015.
- "Supreme Court Ruling Against Obamacare Would Take Insurance From Millions: Reports." *NBC News*, Jan 8, 2015.
- "Happy Hour Roundup." *The Washington Post*, Jan 8, 2015.
- "The Supreme Court is one step closer to torpedoing Obamacare." *The Washington Post*, Nov 7, 2014.
- "Health Care in the Hands of the Court." *The New York Times*, Nov 4, 2014.
- "How the Supreme Court could still wreak havoc on Obamacare." *The Washington Post*, Oct 21, 2014.
- "Keeping Your Insurance Policy." *The New York Times*, Mar 6, 2014.
- "Obamacare officials: No concern about mass insurance cancellations." *CBS News*, Mar 5, 2014.
- "Study: Allowing people to stay in existing health plans unlikely to disrupt exchanges." *The Washington Post*, Jan 21, 2014.

Teaching Experience

Florida State University, Wertheim College of Business (Fall 2024-Present)

- RMI 4308, Healthcare Risk Management (Undergraduate Course)
- RMI 5745, Healthcare Financing (Online MS/MBA course)
- RMI 5935, Healthcare Risk Management (Online MBA course)

Emory University, Department of Economics (Fall 2018-Spring 2024)

- ECON 777, Empirical Industrial Organization (Ph.D. course)
- ECON 201, Intermediate Microeconomics (Undergraduate course)

Univ. of Pennsylvania, Perelman School of Medicine Summer (2015-2017)

- Teaching Assistant for HPR 501, Economics of Health Care Delivery (taught by Dr. Mark Pauly)
- Taught economics introductory lecture, organized and led review sessions

George Mason University, School of Business Spring 2012

- Taught OM 320, Supply Chain Management (upper-level undergraduate course)
- Developed course syllabus, lectures, and assessments

Georgia Institute of Technology Spring 2009

- Teaching Assistant for ISyE 4803, Supply Chain Economics (taught by Dr. Paul Griffin)
- Gave guest lecture, assisted in preparation of course assessments

PhD Dissertation Committees

1. Hanna Glenn (committee member, 2022-2025)
2. Andrew Smith (committee member, 2022-2024)
3. Ishitha Kumar (committee member, 2021-2024)
4. Sam Wunderly (committee member, 2020-2022)
5. Yisroel Cahn (committee member, 2020-2022)

Senior Honors Thesis Committees

1. Varun Saxena (primary advisor, 2023-2024)
2. Abigail Millender (primary advisor, 2022-2023)
3. Sam Cohen (primary advisor, 2022-2023)
4. Stephen Adams (committee member, 2022-2023)
5. Angela Choksi (primary advisor, 2021-2022)
6. Aditya Venkataramani (primary advisor, 2021-2022)
7. Yuki Liu (committee member, 2021-2022)
8. Nikita Dsouza (committee member, 2020-2021)
9. Jasmine Cui (primary advisor, 2020-2021)
10. Michael Leeder (primary advisor, 2019-2020)
11. Nivedita Potapragada (committee member, 2018-2019)
12. Mathew Padanilam (committee member, 2018-2019)
13. Sarah Mahoney (primary advisor, 2018-2019)

Directed Readings Supervised

1. Sam Cohen (Spring 2022)
2. Abigail Millender (Spring 2022)
3. Harshit Patel (Spring 2022)
4. Stephen Adams (Fall 2021)
5. Angela Choksi (Spring 2021)
6. Maria Leon Asilis (Fall 2020)

Referee Service Refereed papers submitted to *The American Economic Review*, *Econometrica*, *American Economic Journal: Economic Policy*, *The Review of Economics and Statistics*, *Journal of Political Economy Microeconomics*, *Journal of the European Economic Association*,*Journal of Health Economics*, *American Journal of Health Economics*, *Journal of Risk and Insurance*, *Management Science*, *Economic Inquiry*, *Journal of Economic Behavior and Organization*, *Medical Care Research and Review*, *Health Affairs*, *Risk Management and Insurance Review*, *International Journal of Health Economics and Management*, *International Journal of Health Care Finance and Economics*.

Fellowships/ Internships	**Centers for Disease Control and Prevention**	4/2010-7/2010
	Veterans Health Administration	8/2009-7/2010
	Noblis, Inc.	5/2009-7/2009
	MITRE Corporation	5/2008-8/2008
	Willis Towers Watson	5/2007-8/2007
	Office of Personnel Management (OPM)	5/2006-8/2006
	NSF REU at William & Mary	5/2005-8/2005

Awards	Leonard Davis Institute, Associate Fellow	2017
	RAND Bronze Medal Award	2014
	RAND Impact Award	2012
	President's Fellowship (Georgia Tech)	2008
	Phi Beta Kappa, Alpha Chapter (William & Mary)	2008
	Barry M. Goldwater Scholarship for Math, Science, and Engineering	2006
	Monroe Scholar Honor Student (William & Mary)	2004

Security Clearances — Held Department of Defense TS/SCI clearance (2010-2015).