

# Vilsa Eliana Curto

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Department of Health Policy and Management  
Fielding School of Public Health  
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## **ACADEMIC APPOINTMENTS**

**University of California, Los Angeles**  
**Fielding School of Public Health**  
**Department of Health Policy and Management**  
Assistant Professor of Health Policy, 2024-

**Harvard University**  
**T.H. Chan School of Public Health**  
**Department of Health Policy and Management**  
Assistant Professor of Health Economics and Policy, 2017-2023

**Massachusetts Institute of Technology**  
**Department of Economics**  
Postdoctoral Associate, 2016-2017

## **EDUCATION**

**Stanford University**  
Ph.D. in Economics, 2011-2016  
Dissertation: "Essays in Health Care Economics"  
Dissertation Advisors: Liran Einav (co-advisor), Jonathan Levin (co-advisor)  
M.A. in Economics, 2011-2013  
Fields: Industrial Organization, Public Finance

**Harvard University**  
A.B. in Mathematics, 2004-2008  
Secondary Field: Economics  
Language Citation: French

## **PRE-DOCTORAL WORK EXPERIENCE**

**Harvard University**  
**Education Innovation Laboratory**

Research Associate, 2009-2011

**National Bureau of Economic Research**

Research Assistant, 2008-2009

**PEER-REVIEWED JOURNAL ARTICLES**

1. Bernstein EY, Fu CX, Ayanian JZ, **Curto VE**, Anderson TS, Landon BE. Association of Medicare Advantage vs Traditional Medicare with Clinical Outcomes Among Patients Hospitalized for Substance Use Disorders. *Journal of General Internal Medicine*. Published online February 10, 2025.
2. **Curto VE**, Politzer E, Anderson TS, Ayanian JZ, Souza J, Zaslavsky AM, Landon BE. Coding Intensity Variation in Medicare Advantage. *Health Affairs Scholar*. 2025;3(1):qxae176.
3. Ianni KM, Sinaiko AD, **Curto VE**, Soto M, Rosenthal MB. Quality-of-Care Outcomes in Vertical Relationships Between Physicians and Health Systems. *JAMA Health Forum*. 2024;5(8):e242173.
4. Sinaiko AD, **Curto VE**, Bambury E, Soto MJ, Rosenthal MB. Variation in Tiered Network Health Plan Penetration and Local Provider Market Characteristics. *Health Services Research*. 2024;59(4):e14223.
5. Politzer E, Anderson TS, Ayanian JZ, **Curto V**, Graves JA, Hatfield LA, Souza J, Zaslavsky AM, Landon BE. Primary Care Physicians in Medicare Advantage Were Less Costly, Provided Similar Quality Versus Regional Average. *Health Affairs*. 2024;43(3):372-380.
6. Prager E, **Curto VE**, Magyari A, Gaye M, Sinaiko AD. Tiered Physician Network Plans and Patient Choices of Specialist Physicians. *JAMA Network Open*. 2023;6(11):e2341836.
7. Sinaiko AD, **Curto VE**, Ianni K, Soto M, Rosenthal MB. Utilization, Steering, and Spending in Vertical Relationships Between Physicians and Health Systems. *JAMA Health Forum*. 2023;4(9):e232875.
8. **Curto VE**. Pricing Regulations in Individual Health Insurance: Evidence from Medigap. *Journal of Health Economics*. 2023;91:102785.
9. Anderson TS, Ayanian JZ, **Curto VE**, et al. Changes in the Use of Long-Term Medications Following Incident Dementia Diagnosis. *JAMA Internal Medicine*. Published online August 21, 2023.
10. Landon BE, Zaslavsky AM, Anderson TS, Souza J, **Curto V**, Ayanian JZ. Differences in Use of Services and Quality of Care in Medicare Advantage and Traditional Medicare, 2010 and 2017. *Health Affairs*. 2023;42(4):459-469.

11. Landon BE, Anderson TS, **Curto VE**, et al. Association of Medicare Advantage vs Traditional Medicare with 30-Day Mortality Among Patients with Acute Myocardial Infarction. *JAMA*. 2022;328(21):2126-2135.
12. **Curto VE**, Bhole M. Impacts of Early ACA Medicaid Expansions on Physician Participation. *Health Services Research*. 2022;57(4):881-891.
13. **Curto V**, Sinaiko AD, Rosenthal MB. Price Effects of Vertical Integration and Joint Contracting Between Physicians and Hospitals in Massachusetts. *Health Affairs*. 2022;41(5):741-750.
14. **Curto VE**, Einav L, Levin J, Bhattacharya J. Can Health Insurance Competition Work? Evidence from Medicare Advantage. *Journal of Political Economy*. 2021;129(2):570-606.
15. **Curto VE**, Einav L, Finkelstein A, Levin J, Bhattacharya J. Health Care Spending and Utilization in Public and Private Medicare. *American Economic Journal: Applied Economics*. 2019;11(2):302-332.
16. Lusardi A, Mitchell OS, **Curto V**. Financial Literacy and Financial Sophistication in the Older Population. *Journal of Pension Economics & Finance*. 2014;13(4):347-366.
17. **Curto VE**, Fryer RG. The Potential of Urban Boarding Schools for the Poor: Evidence from SEED. *Journal of Labor Economics*. 2014;32(1):65-93.
18. Lusardi A, Mitchell OS, **Curto V**. Financial Literacy Among the Young. *The Journal of Consumer Affairs*. 2010;44(2):358-380.

## **AUTHOR REPLIES**

1. Landon BE, **Curto V**, Ayanian JZ. Medicare Advantage and Traditional Medicare Differences: The Authors Reply. *Health Affairs*. 2023;42(10):1468-1469.
2. Landon BE, **Curto V**, Ayanian JZ. Medicare Advantage vs Traditional Medicare and 30-Day Mortality in Patients With AMI-Reply. *JAMA*. 2023;329(13):1121-1122.

## **BOOK CHAPTERS**

1. **Curto VE**, Fryer RG, Howard ML. It May Not Take a Village: Increasing Achievement Among the Poor. In: Duncan GJ, Murnane RJ, eds. *Whither Opportunity? Rising Inequality, Schools, and Children's Life Chances*. Russell Sage Foundation; 2011:483-506.

## **REVISED AND RESUBMITTED**

1. Politzer E, Anderson TS, Ayanian JZ, **Curto VE**, Souza J, Tsai TC, Landon BE. Perioperative Costs of Elective Surgeries in Medicare Advantage Compared to Traditional Medicare. *Revised & resubmitted at JAMA Health Forum.*

## **SUBMITTED**

1. Ianni KM, McWilliams JM, **Curto VE**. Do Medicare Advantage Plans Follow Incentives to Offer New Supplemental Benefits Differentially to Historically Underserved Groups? *Under review.*

## **RESEARCH IN PROGRESS**

1. **Curto VE**, Ding L, McWilliams JM. How Rising Medicare Advantage Enrollment Affects Selection and Payment.
2. **Curto VE**, Ding L, McWilliams JM. Recent Trends in Medicare Advantage Enrollment and Implications for Future Program Growth.
3. **Curto VE**, Geruso M, Jacobs PD, Layton TJ. Quantifying Overpayment and Selection for Dually Eligible Medicare Advantage Enrollees.
4. **Curto VE**, Sinaiko AD, Ianni KM, Soto M, Rosenthal MB. Impacts of Vertical Relationships Between Health Systems and Physician Practices on Community Hospitals.
5. **Curto VE**, Zhang V, Wilcock A, McWilliams JM. Estimating Patient Health Impacts of Medicare Advantage Using a Regression Discontinuity Approach.
6. Hnath JGP, **Curto VE**. Impacts of Default Enrollment for D-SNP Medicare Advantage Plans.
7. Hnath JGP, **Curto VE**. Rising Medicare Advantage Enrollment Among Dual Eligibles and the Availability of Integrated Plans.
8. Ianni KM, Sinaiko AD, **Curto VE**, Soto M, Rosenthal MB. Quality-of-Care Impacts of Corporate Versus Contracting Vertical Relationships Between Health Systems and Physician Practices.

## **ACTIVE GRANTS**

### **National Institute on Aging (K01 AG073583; \$603,844)**

Title: "Private Medicare Plans and Health Outcomes for Older Adults"

Principal Investigator: Vilsa Curto

Role: Principal Investigator

Budget Period: September 1, 2021 - June 30, 2026

**National Institute on Aging (P01 AG032952; \$8,044,494)**

Title: "Improving Medicare in an Era of Change"

Principal Investigators: Bruce Landon and J. Michael McWilliams

Role: Co-Project Lead, Project 1, "Natural Experiments to Understand Plan and Provider Behavior in an Era of Accountability"

Role: Co-Investigator, Project 2, "Looking under the Hood of MA"

Budget Period: April 1, 2020 - March 31, 2025

**Laura and John Arnold Foundation (23-10554; \$254,219)**

Title: "Expanding the Evidence for Policy on Vertical Integration in Health Care"

Principal Investigator: Meredith Rosenthal

Role: Co-Investigator

Budget Period: September 1, 2024 - July 31, 2025

**Laura and John Arnold Foundation (22-06707; \$554,431)**

Title: "Plan Payment Policies for Complex Populations in Medicare Advantage"

Principal Investigator: Timothy Layton

Role: Co-Investigator

Budget Period: April 20, 2022 - September 30, 2025

**COMPLETED GRANTS**

**National Institute on Aging (P01 AG032952-12S2; \$420,033)**

Title: "Natural Experiments to Understand Protective Effects of Medicaid and Medicare Policy during the COVID-19 Pandemic for Populations with High Rates of Dementia"

Principal Investigator: J. Michael McWilliams

Role: Co-Investigator

Budget Period: September 1, 2021 - June 30, 2022

**Laura and John Arnold Foundation (\$109,814)**

Title: "The Marketwide Impacts of Tiered Network Health Plans on Healthcare Prices and Patient Flows"

Principal Investigator: Anna Sinaiko

Role: Co-Investigator

Budget Period: September 1, 2021 - June 30, 2022

**Laura and John Arnold Foundation (\$309,812)**

Title: "Price, Spending, and Utilization Impacts of Vertical Integration in Massachusetts"

Principal Investigator: Meredith Rosenthal

Role: Co-Investigator

Budget Period: September 1, 2019 - June 30, 2020

**Becker Friedman Institute for Economics at University of Chicago (\$25,000)**

Title: "Pricing Regulations in Individual Health Insurance: Evidence from Medigap"

Principal Investigator: Vilsa Curto

Role: Principal Investigator

Budget Period: September 1, 2017 - June 30, 2018

**FELLOWSHIPS AND AWARDS**

2025	Best Abstract, Program Area of Effects of Health Insurance and Consumer Decision Making, Annual Conference, American Society of Health Economists
2021	K01 Mentored Research Scientist Career Development Award, National Institute on Aging of the National Institutes of Health
2017	Health Economics Fellow, Becker Friedman Institute for Economics, University of Chicago
2016	Summer Institute Fellow, RAND Corporation
2015-2016	The Colleen and Robert D. Haas Graduate Fellowship, Stanford University
2015-2016	Graduate Student Fellow, McCoy Family Center for Ethics in Society, Stanford University
2014	Outstanding Teaching Assistant Award, Stanford University
2014-2015	George P. Shultz Research Grant, Stanford Institute for Economic Policy Research
2013-2014	George P. Shultz Scholar, Stanford Institute for Economic Policy Research
2011-2015	Grants for Research and Travel, Office of the Vice Provost for Graduate Education, Stanford University
2011-2012	Economics Department Fellowship, Stanford University
2011	Honorable Mention, National Science Foundation Graduate Research Fellowship
2005	Summer School Fellowship, Institute for Advanced Study

2004-2005	Harvard College Scholar
2004	National Merit Scholar
2004	Robert C. Byrd Honors Scholar
2004	National Advanced Placement Scholar

## **TEACHING**

### **University of California, Los Angeles**

2024-2025	Primary Instructor	HPM 237C: Issues in Health Services Methodologies (Spring)
2024	Writer	HPM Comprehensive Exam: Question IV (Statistical Question) (Fall)
2024	Grader	HPM Comprehensive Exam: Question IV (Statistical Question) (Fall)

### **Harvard University**

2019-2023	Primary Instructor	HPM 543: Quantitative Methods for Policy Evaluation (Spring 2)
2017-2022	Guest Lecturer	Econ 3460c: Research in Health Economics (Fall)
2018-2021	Guest Lecturer	Health Policy 2000b: Core Course in Health Policy (Spring)
2017	Guest Lecturer	HPM 206: Economic Analysis (Fall)
2007	Course Assistant	Math 101: Sets, Groups, and Topology (Spring)
2006	Course Assistant	Math 21b: Linear Algebra and Differential Equations (Fall)

### **Stanford University**

2014	Teaching Assistant	Econ 126: Economics of Health and Medical Care (Fall)
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## **PRESENTATIONS**

2025	Annual Conference of the American Society of Health Economists (June, scheduled)
2022	Annual Conference of the American Society of Health Economists (June)
	University of Washington, Department of Pharmacy (April)
	Association for Public Policy Analysis and Management Annual Conference (March)

- Annual Meeting of the American Economic Association (January)
- 2021 Massachusetts Health Policy Commission (July)  
Annual Conference of the American Society of Health Economists (June)  
Harvard Medical School, Department of Health Care Policy (March)
- 2020 Harvard T.H. Chan School of Public Health, Department of Health Policy and Management (December)  
United States Department of Justice, Antitrust Division, Economic Analysis Group (December)
- 2018 Biennial Conference of the American Society of Health Economists (June)  
Junior Health Economics Summit at Whistler (February)  
American Economic Association Annual Meeting (January)
- 2017 Harvard Medical School, Department of Health Care Policy (October)  
University of Chicago, Becker Friedman Institute for Economics, Health Economics Roundtable (October)  
Boston University / Harvard University / Massachusetts Institute of Technology Health Economics Seminar (March)  
Harvard T.H. Chan School of Public Health, Department of Health Policy and Management (February)  
The Ohio State University, Department of Economics (February)  
Stanford School of Medicine, Department of Health Research and Policy (February)  
University of Minnesota School of Public Health, Department of Health Policy and Management (January)  
University of Pennsylvania, The Wharton School, Department of Health Care Management (January)  
Yale School of Public Health, Department of Health Policy and Management (January)  
American Economic Association Annual Meeting (January)
- 2016 National Tax Association Annual Conference (November)  
Massachusetts Institute of Technology, Department of Economics (October)  
Biennial Conference of the American Society of Health Economists (June)  
Stanford School of Medicine, Department of Health Research and Policy (February)  
American Economic Association Annual Meeting (January)
- 2015 National Tax Association Annual Conference (November)  
University of Oxford, Department of Economics (March)



## **SERVICE**

### **University of California, Los Angeles**

Fielding School of Public Health

Department of Health Policy and Management

2024-	PhD/MS Committee	Member
2024-	PhD/MS Subcommittee, Student Affairs Committee	Member
2024-	Economics Cognate, PhD in Health Policy	Director
2024-2026	Standing Personnel Committee	Member

University wide

2024	California Health Economics Conference	Co-Organizer
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### **Harvard University**

T.H. Chan School of Public Health

Department of Health Policy and Management

2017-2023	Admissions Committee, MPH in Health Policy	Member
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PhD in Health Policy Program

2019-2023	Standing Committee on Health Policy	Member
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### **Professional Activities**

2024	Early Career Reviewer for NIH Study Section (Organization and Delivery of Health Services)	
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### **Ad Hoc Reviewer**

*American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Economic Review, American Economic Review: Insights, American Journal of Health Economics, Econometrica, Economics of Education Review, Health Affairs, Health Economics, Health Services Research, Journal of Health Economics, Journal of Human Capital, Journal of Pension Economics and Finance, Journal of Political Economy, Journal of Political Economy: Microeconomics, Journal of Public Economics, Quarterly Journal of Economics, Review of Economic Studies, Review of Finance*

## **OTHER**

Member	American Economic Association, American Society of Health Economists	
Software	Stata, SAS, Matlab, R, LaTeX	
Languages	English (native), Spanish (near native), French (fluent), German (basic)	
Athletics	Played on Division 1 women's varsity tennis team at Harvard	
Citizenship	United States	