

**Stanford University**

**NEALE MAHONEY**  
Professor of Economics  
George P. Shultz Fellow at SIEPR

Dear Editor,

I declare that I have no relevant or material financial interests that relate to the enclosed paper titled “The Impact of Financial Assistance Programs on Health Care Utilization: Evidence from Kaiser Permanente.”

Sincerely,

A handwritten signature in blue ink that reads "Neale Mahoney". The signature is written in a cursive style with a long, sweeping underline.

Neale Mahoney