# Disability Insurance and Healthcare Reform: Evidence From Massachusetts

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Nicole Maestas is a senior economist and director of the Economics, Sociology and Statistics Research Department at RAND. Her research addresses the economics of retirement, health, and disability—specifically, work after retirement ('unretirement'); how longer work lives could ameliorate the economic effects of population aging; the work disincentive effects of the Social Security Disability Insurance program; and the effect of the Medicare program on disparities in health care utilization, treatment intensity, and mortality. She is director of the RAND Center for Disability Research and the RAND Postdoctoral Training Program in the Study of Aging. She is also a professor of economics at the Pardee RAND Graduate School, where she teaches microeconomic theory. Maestas received her B.A. from Wellesley College; her M.P.P. from the Goldman School of Public Policy at the University of California, Berkeley; and her Ph.D. in economics, also from UC Berkeley.