

The provided estimates of  $\tau^{CIP}$  correspond to the estimates presented by Dunn et al. (2021) in panels (b), (d) and (f) of figure 7. These estimates illustrate the average share of a claim value which physicians effectively lose during the process of collecting the revenue from an insurer. These estimates can hence be interpreted as an implicit tax rate that is imposed onto physicians by an insurer in a given state due to their billing-process.

## References

**Dunn, Abe, Joshua D. Gottlieb, Adam Shapiro, Daniel J. Sonnenstuhl, and Pietro Tebaldi**, “A Denial a Day Keeps the Doctor Away”, Working Paper 29010, National Bureau of Economic Research, July 2021