

Department of Economics
Brigham Young University
Provo, UT 84602-2363
(801) 422-5735

4607 N. Windsor Dr.
Provo, UT 84604
(801) 471-7512

FAX (801) 422-0194
E-Mail: cardon@byu.edu

Education:

Princeton University, Ph.D., Economics, 1996
Dissertation Title: *Essays in Industrial Organization*.
Dissertation Committee: Igal Hendel (chair), Bo E. Honoré, Pinelopi K. Goldberg.
Princeton University, M.A., Economics, 1995
Brigham Young University, Provo, Utah, B.A., Economics, 1992

Research Fields:

Health Economics, Risk and Insurance, Industrial Organization.

Professional Experience:

Professor of Economics, Brigham Young University, 9/21-present
Associate Professor of Economics, Brigham Young University, 6/02-present
Assistant Professor of Economics, Brigham Young University, 7/96-6/02
Research Assistant/Teaching Assistant, Princeton University, 6/92-5/96

Courses Taught:

Statistics for Economists
Intermediate Microeconomics 1
Intermediate Microeconomics 2
Industrial Organization

Published Papers:

(* indicates Student Co-author)

1. “Preemptive Search and R&D Clustering.” *RAND Journal of Economics*, Vol. 29, No. 2, Summer 1998, pp. 324-338. With Dan Sasaki. <https://doi.org/10.2307/2555891>
2. “An Examination of Flexible Spending Accounts.” *Journal Of Health Economics* Vol. 20, No. 6 (2001), pp. 935-954. With Mark Showalter. [https://doi.org/10.1016/S0167-6296\(01\)00100-X](https://doi.org/10.1016/S0167-6296(01)00100-X)
3. “Asymmetric Information in Health Markets: Evidence from the National Medical Expenditure Survey.” *RAND Journal of Economics*, Vol. 32, No. 3, Autumn, 2001, pp.408-427. With Igal Hendel. <https://doi.org/10.2307/2696362>

4. "Strategic Quality Choice and Charter Schools." *Journal of Public Economics*, 87 (2003) 729-737. [https://doi.org/10.1016/S0047-2727\(01\)00111-6](https://doi.org/10.1016/S0047-2727(01)00111-6)
5. "Flexible Spending Accounts as Insurance." *The Journal of Risk and Insurance*, 2003, Vol. 70, No.1, 43-51. With Mark H. Showalter. <https://doi.org/10.1111/1539-6975.00046>
6. "Agricultural Market Structure, Generic Advertising, and Welfare," *Journal of Agricultural and Resource Economics*, Vol. 28, No. 2, August 2003, 185-200. With Rulon Pope.
7. "Merger, Corporate Financing, Managerial Incentives and R&D Effort Duplication." *The Journal of Social Science*, Vol. 55, Nos. 3-4, March, 2004. With Dan Sasaki.
8. "Effects of "Anti-competitive" Mergers in R&D Intensive Industries." *Problems and Perspectives in Management*, No. 3, 2004. With Dan Sasaki.
9. "Insurance Choice and Tax-Preferred Health Savings Accounts Journal of Health Economics." *Journal of Health Economics*. Vol. 26, No. 2 (2007), pp. 373-399. With Mark H. Showalter. <https://doi.org/10.1016/j.jhealeco.2006.10.010>

Finalist for 14th Annual Health Care Research Award, National Institute for Health Care Management.)
10. "Flexible Spending Accounts and Adverse Selection." *The Journal of Risk and Insurance*, 2010, Vol. 77, No.1, 145-153. <https://doi.org/10.1111/j.1539-6975.2009.01341.x>
11. "Health Insurance Choice with Flexible Spending Accounts." *The Geneva Risk and Insurance Review*, 2012, 37, (208–222).
12. "The Distributional Effects of Health Reform Limits on Flexible Spending Accounts." *Forum for Health Economics & Policy*. Volume 15, Issue 2 (2012). With Joel Moore* and Mark H. Showalter. <https://doi.org/10.1515/1558-9544.1310>
13. "Flexible Spending Accounts and the Use-It-or-Lose-It Provision." *Applied Economics*. Volume 45, Issue 35, 2013, pp. 4928-4939. With Jeffrey T. Denning* and Mark H. Showalter. <https://doi.org/10.1080/00036846.2013.808308>
14. "The Effects of Direct to Consumer Advertising of Pharmaceuticals on Adherence." *Applied Economics*. Volume 47, Issue 50, October 2015, pages 5432-5444. With Mark H. Showalter. <https://doi.org/10.1080/00036846.2015.1049336>
15. "To Choose or Not to Choose Multiple Choice Answers: Measuring Risk Aversion in an Educational Setting." *Journal of Behavioral and Experimental Economics*. Volume 67, April 2017, Pages 14-19. With Matthew Butler and Mark H. Showalter. <https://doi.org/10.1016/j.socec.2017.01.010>

16. “A Model of Sleep, Leisure and Work over the Business Cycle.” *Journal of Economic Dynamics and Control*. Volume 95, October 2018, Pages 19-36. With Eric R. Eide, Kerk L. Phillips, and Mark H. Showalter. <https://doi.org/10.1016/j.jedc.2018.08.003>
17. “Wages, Health Insurance Benefits, and Worker Sorting Under Asymmetric Information.” *International Journal of the Economics of Business*. Volume 25 (3), 2018, pp. 365-388. With Mark H. Showalter. <https://doi.org/10.1080/13571516.2018.1505231>
18. “Interacting circadian and homeostatic processes with opportunity cost: A mathematical model of sleep with application to two mammalian species.” *PLOS ONE*, 2018. With Eric R. Eide, Kerk L. Phillips, and Mark H. Showalter. <https://doi.org/10.1371/journal.pone.0208043>
19. “Status Quo Bias in Flexible Spending Account Usage.” *Journal of Behavioral and Experimental Economics*. Volume 81, August 2019, Pages 47-55. <https://doi.org/10.1016/j.socec.2019.05.007>
20. “Estimating the effect of focused donor registration efforts on the number of organ donors.” *PLOS ONE*, 2020. With Jordan Holbrook and Mark H. Showalter. <https://doi.org/10.1371/journal.pone.0241672>
21. “Loss Aversion and Health Insurance Plan Switching.” *Journal of Economic Behavior and Organization*. Volume 180, December 2020, Pages 955-966. Available online December 2018. <https://doi.org/10.1016/j.jebo.2018.12.009>

Working Papers:

Book chapter: “A Mathematical Model of Sleep with an Application to Economics”
Submitted to *The Handbook of Sleep Psychology*, Cambridge University Press

“Sleep as a Game.” With Eric Eide and Mark Showalter.

“Rich Kids, Poor Kids: Measuring the Opportunity Cost of Time Using Sleep Patterns for Teenagers.” With Eric Eide, Kerk Phillips and Mark H. Showalter.

“Home Alone: Evaluating the Implications of Government Mandates and Disease Prevalence on Time Usage During the Pandemic.” With Eric Eide and Mark H. Showalter

Professional Activities:

Academic Editor, PLOS ONE, 2020-2022

U.S. Census Bureau Special Sworn Status Researcher, June 2021-present

Referee Service:

American Economic Journal, Applied Economics, American Economic Review, American Journal of Agricultural Economics, Contemporary Economic Policy, Eastern Economic Journal, Economics and Human Biology, Economic Inquiry, Economic Journal, Economics Letters, Economics of Education Review, Education Economics, European Economic Review, European Journal of Health Economics, Geneva Risk and Insurance Review, Health Economics, International Journal of Health Care Finance and Economics, International Journal of Industrial Organization, Journal of the European Economic Association, Journal of Health Economics, Journal of Human Capital, Journal of Industrial Economics, Journal of Political Economy, Journal of Public Economic Theory, Journal of Public Economics, Journal of Public Economic Theory, Journal of Risk and Insurance, RAND Journal of Economics, Review of Economic Studies, Review of Economics and Statistics, Review of Industrial Organization, Southern Economic Journal.

External Research Grants:

AHCPR Grant (R03 HS10829-0): 2000-2001, in support of “An Examination of Flexible Spending Accounts.” With Mark Showalter. \$28,164.

Robert Wood Johnson Foundation Grant #63320: 2007-2009, “Health Savings Accounts, High-Deductible Policies, and the Uninsured: Simulating the Effects of HSA Tax Policy.” With Mark Showalter. \$116,606.

Honors and Awards:

Finalist for 14th Annual Health Care Research Award, National Institute for Health Care Management. “Insurance Choice and Tax-Preferred Health Savings Accounts Journal of Health Economics.” *Journal of Health Economics*. Vol. 26, No. 2 (2007), pp. 373-399. With Mark H. Showalter.

National Science Foundation Graduate Research Award Honorable Mention, 1992

Professional Society Memberships:

American Economic Association
American Society of Health Economists
American Risk and Insurance Association
Asia Pacific Risk and Insurance Association
International Health Economics Association.

Professional Service:

“Adverse Selection and Health Savings Accounts.” Oral testimony before the Joint Economic Committee, United States Congress. September 22, 2004.

Scientific Review Committee, American Society of Health Economists, 2019.

Scientific Review Committee, American Society of Health Economists, 2020.

Conference Participation and Seminar Presentations:

Presentation, “An Examination of Flexible Spending Accounts.” Econometric Society Winter Meetings, New York, January, 1999.

Discussant, Western Economic Association, Lake Tahoe, Nevada, July 1998.

Presentation, “Flexible Spending Accounts and Insurance.” American Risk and Insurance Association, Denver, August, 2003.

Presentation, “Flexible Spending Accounts and Insurance.” Academy of Financial Services, Denver, October, 2003.

Discussant, American Economic Association, San Diego, CA, January 2004.

Seminar, “The Effects of Direct-to-Consumer Pharmaceutical Advertising.” Leonard Davis Institute of Health Economics, University of Pennsylvania, March 2004.

“Adverse Selection and Health Savings Accounts.” Testimony before the Joint Economic Committee, United States Congress, September 22, 2004.

Seminar, “Health Savings Accounts, High-Deductible Policies, and the Uninsured: Simulating the Effects of HSA Tax Policy Using a Utility-Maximization Framework.” Policy briefing at Academy Health, Washington, D.C. March 13, 2009.

Presentation, “Flexible Spending Accounts and the Use-It-or-Lose-It Provision.” American Society of Health Economists 3rd Biennial Conference. Cornell, NY. June 21, 2010.

Presentation, “The Dynamics of Flexible Spending Account Usage.” International Health Economics Association 8th World Congress. Toronto, Canada. July 12, 2011.

Seminar, “Health Savings Accounts, Plan Choice, and Health Care Utilization: Simulating the Effects of HSA Introduction in Individual and Group

Markets.” Triangle Health Economics Workshop. University of North Carolina. November 18, 2011.

Presentation, “The Distributional Effects of Health Reform Limits on Flexible Spending Accounts.” American Society of Health Economists 4th Biennial Conference. Minneapolis, Minnesota. June 13, 2012.

Presentation, “Wages, Benefits, and Worker Compensation under Asymmetric Information.” American Risk and Insurance Association, Washington, D.C., August, 2013.

Presentation, “Insurance Plan Switching and Health Care Utilization.” American Risk and Insurance Association, Boston, MA, August, 2016.

Presentation, “Measuring the Effect of Donor Registration on Organ Donation Rates.” International Health Economics Association. Basel, Switzerland, July 2019.