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H. Allan Hunt is senior economist emeritus at the W.E. Upjohn Institute for Employment Research. He earned a PhD in economics from the University of California, Berkeley, in 1974. He has over 30 years' experience in research and consulting on state and provincial workers' compensation systems for injured workers. He conducted research on such systems in Australia, Canada, and the United States. He has also worked with the Social Security Administration on broad disability issues. His work has focused on the adequacy of disability compensation, the promotion of return to work as an outcome, and program evaluation and improvement issues. He served as editor for the 2004 National Academy of Social Insurance/Upjohn book *Adequacy of Earnings Replacement in Workers' Compensation Programs*. He retired from the Upjohn Institute in 2011.

Marcus Dillender is a senior economist at the W.E. Upjohn Institute for Employment Research. He earned his PhD in economics from the University of Texas at Austin in 2013. His research often explores the intersection of labor and health economics. Labor market issues he researches include retirement and pensions, as well as wages, health insurance, and other benefits. He also researches poverty and income support, and workers' compensation and disability. His publications include the forthcoming paper in the *American Journal of Health Economics*, "English Skills and the Health Insurance Coverage of Immigrants," as well as the forthcoming paper in the *Journal of Health Economics*, "Medicaid, Family Spending, and the Financial Implications of Crowd-Out."

