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| **Appendix 1. GLM Model of Cost-Sharing Ratio**  (Marginal Effects in Percentage Points, Standard Errors) | | | | | | | |
|  | (1) Individuals with No Chronic Conditions or Behavioral Conditions | (2) Individuals with 1-2 Chronic Conditions, without Behavioral Conditions | (3) Individuals with 3-4 Chronic Conditions, without Behavioral Conditions | (4) Individuals with At Least 5 Chronic Conditions, without Behavioral Conditions | (5) Individuals with 1-2 Chronic Conditions Plus Behavioral Conditions | (6) Individuals with 3-4 Chronic Conditions Plus Behavioral Conditions | (7) Individuals with at least 5 Chronic Conditions Plus Behavioral Conditions |
| ACA indicator | -2.68\*\*  (.78) | -4.08\*\*  (.77) | -3.98\*\*  (1.13) | -5.15\*  (2.31) | -4.06\*\*  (1.14) | -2.61  (1.51) | -1.58  (1.89) |
| Income levels |  |  |  |  |  |  |  |
| >400% FPL | Reference | | | | | | |
| 251-400% FPL | -1.53  (.98) | 0.57  (.8) | -1.51  (1.28) | 6.08  (3.48) | -1.67  (1.05) | 0.7  (1.6) | -3.44  (2.36) |
| 138-250% FPL | -0.8  (1.13) | -1.09  (.96) | -1.03  (1.3) | -0.03  (2.28) | -1.79  (1.51) | -2.79  (1.72) | -0.65  (2.85) |
| <138% FPL | -6.55\*\*  (1.48) | -5.17\*\*  (1.) | -7.92\*\*  (1.24) | -7.12\*\*  (2.09) | -7.66\*\*  (1.62) | -5.85\*\*  (2.25) | -7.79\*\*  (2.52) |
| **Interaction terms** |  |  |  |  |  |  |  |
| **251-400% FPL × ACA** | -2.34  (1.75) | -1.22  (1.55) | -1.82  (2.36) | -6.9  (7.48) | 0.34  (1.84) | -2.22  (2.6) | -4.01  (3.89) |
| **138-250% FPL× ACA** | -2.88  (1.92) | -3.36\*  (1.6) | -2.28  (2.17) | -10.44\*  (4.88) | -3.75  (2.7) | -3.46  (2.34) | -8.49  (4.35) |
| **<138% FPL× ACA** | -3.68  (2.14) | -3.04  (1.92) | -0.45  (2.4) | -7.6\*  (3.4) | -1.73  (2.4) | -4.4  (3.18) | -2.07  (3.31) |
| Age | 0.16\*\*  (.03) | 0.11\*\*  (.03) | 0.14\*\*  (.05) | 0.07  (.14) | 0  (.04) | 0.07  (.07) | 0.08  (.09) |
| Female | -1.35\*  (.64) | -0.29  (.57) | -1.27  (.93) | -1.43  (1.96) | -1.86  (.97) | -0.82  (1.37) | -0.4  (1.65) |
| Married | -3.04\*\*  (.94) | -0.32  (.8) | -1.04  (1.18) | 1.51  (2.15) | -0.43  (1.14) | -1.1  (1.51) | 3.06  (1.83) |
| Race/Ethnicity |  |  |  |  |  |  |  |
| Non-Hispanic White | Reference | | | | | | |
| Non-Hispanic Black | -9.02\*\*  (.87) | -6.39\*\*  (.78) | -4.24\*\*  (1.) | -2.69  (1.99) | -6.31\*\*  (1.44) | -6.24\*\*  (1.55) | -2.67  (1.43) |
| Non-Hispanic Other | -3.43\*\*  (1.04) | -3.48\*\*  (.93) | -0.97  (1.48) | -6.57\*\*  (2.28) | -1.3  (1.96) | -1.69  (2.92) | -2.34  (2.72) |
| Hispanic | -3.92\*\*  (1.06) | -1.6  (1.03) | 2.17  (1.97) | -0.45  (3.56) | -3\*  (1.45) | -4.21  (2.52) | -3.4  (1.94) |
| Education |  |  |  |  |  |  |  |
| At least college | Reference | | | | | | |
| High school | -0.22  (.74) | -1.42\*  (.59) | -1.99  (1.16) | 1.84  (2.44) | -4.76\*\*  (.91) | -0.86  (1.24) | -5.07  (2.35) |
| < High school | 0.57  (1.75) | -2.62\*  (1.13) | -3.61\*  (1.5) | -0.22  (3.26) | -5.94\*\*  (2.03) | -4.84\*  (2.07) | -3.82  (2.29) |
| Employed | 0.19  (.86) | 2.37\*\*  (.8) | 2.4\*  (.95) | 1.39  (2.09) | 2.54\*  (1.02) | 2.63  (1.42) | 0.36  (1.83) |
| English proficient | -0.3  (1.52) | -4.38\*\*  (1.68) | -0.98  (2.55) | -2.92  (5.28) | -6.3  (3.57) | -7.97  (5.23) | 6.89\*\*  (1.69) |
| Family Size | -2.27\*\*  (.32) | -2.02\*\*  (.31) | -1.09\*  (.44) | -1.22  (.87) | -1.6\*\*  (.4) | -0.72  (.55) | 0.72  (.5) |
| Believed one can overcome health problems without going to see the doctor | 4.36\*  (1.91) | -0.67  (1.46) | 8.5\*  (3.48) | 8.11  (8.76) | 7.2  (4.64) | -5.12  (3.07) | -3.15  (4.9) |
| Be able to get appointment when needed | -3.21\*\*  (.93) | -3.23\*\*  (.98) | -4.35\*\*  (1.28) | -5.44  (2.92) | -2.36\*  (1.15) | -1.78  (1.93) | -2.52  (1.92) |
| Census Regions |  |  |  |  |  |  |  |
| West | Reference | | | | | | |
| Northeast | -5.81\*\*  (1.23) | -4.46\*\*  (1.26) | -3.6\*  (1.66) | -4.69  (2.54) | -4.43\*\*  (1.5) | -4.53\*  (1.76) | -2.79  (2.2) |
| Midwest | 0.28  (1.31) | -0.14  (1.32) | 1.22  (1.67) | -0.46  (2.94) | -0.34  (1.36) | -0.14  (1.98) | -2.52  (2.26) |
| South | 2.27  (1.33) | 2.19  (1.36) | 2.59  (1.5) | 2.02  (3.05) | 0.77  (1.33) | 3.41  (2.04) | 0.69  (2.28) |
| Year 2012 | Reference | | | | | | |
| Year 2013 | -1.24  (.81) | -0.86  (.76) | -0.65  (1.09) | -0.08  (2.03) | -1.28  (1.11) | 0.42  (1.23) | -0.69  (1.53) |
| Year 2014 | -0.38  (.91) | 0.49  (.8) | 1.11  (1.28) | 2.92  (2.79) | -0.16  (1.19) | -0.21  (1.42) | 1.69  (1.85) |
| Year 2015 | Reference | | | | | | |

*\* indicates P <.05; \*\* indicates P <.01*

*Health care cost-sharing ratio was defined as the annual self-paid costs of using health care divided by the total expenditures for health care in the family.*

*Marginal effects as percentage-point estimates of GLM regression models were displayed. The regression models were adjusted for various individual characteristics as well as fixed year and regional effects.*

*The interaction terms indicated the percentage-point differences between changes in the estimated cost-sharing ratio in specific income groups and changes in estimated cost-sharing ratio in the reference income group during 2014-2015 (post ACA), relative to the period of 2012-2013 (pre ACA).*

*All analyses accounted for the complex survey design by using sampling weights, primary sampling units, and strata provided by the MEPS.*