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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.*