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| **Appendix 2. Logistic Regression Model of Having a High Financial Burden** (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 | -0.33 (1.44) | -2.40 (1.46) | -1.12 (2.48) | -2.95 (5.14) | -0.40 (2.08) | -4.22\*\* (3.49) | 2.59 (5.38) |
| Income levels |  |  |  |  |  |  |  |
| >400% FPL | Reference |
| 251-400% FPL | 11.13\*\*(1.43) | 15.73\*\*(1.58) | 20.77\*\*(2.82) | 25.69\*\*(6.31) | 16.64\*\*(2.83) | 14.84\*\*(4.00) | 23.29\*\*(6.59) |
| 138-250% FPL | 20.40\*\*(1.92) | 28.48\*\*(1.96) | 36.91\*\*(3.05) | 23.23\*\*(5.62) | 28.00\*\*(3.21) | 23.61\*\*(3.99) | 34.35\*\*(5.35) |
| <138% FPL | 26.84\*\*(2.21) | 37.61\*\*(2.58) | 34.41\*\*(3.49) | 35.89\*\*(5.46) | 31.67\*\*(3.19) | 30.14\*\*(3.81) | 36.44\*\*(4.93) |
| **Interaction terms** |  |  |  |  |  |  |  |
| **251-400% FPL × ACA** | -0.85 (2.97) | -1.05 (3.08) | 6.82(4.73) | 14.73(12.14) | 2.80(5.05) | 0.08(0.08) | 37.95\*\*(13.53) |
| **138-250% FPL× ACA** | 1.19 (3.45) | -7.30\*(3.55) | 8.43 (5.51) | 3.62 (11.31) | 0.35(4.85) | -0.10(0.07) | 20.24(12.77) |
| **<138% FPL× ACA** | 4.07 (3.41) | -6.75 (3.48) | 10.72\* (5.26) | 5.46 (9.44) | 5.49(4.21) | -0.02(0.06) | 16.85(9.06) |
| Age | 0.17\*\*(0.04) | 0.24\*\*(0.05) | 0.35\*\*(0.10) | 0.89\*\*(0.27) | 0.17\* (0.07) | 0.60(0.18) | 0.62\* (0.25) |
| Female | -1.95\* (0.88) | 0.23 (0.80) | -0.621.68 | -3.19(3.90) | 1.08(1.85) | 1.60(2.55) | 0.00(4.29) |
| Married | -0.57 (0.93) | 4.00\*\*(1.09) | 3.88(2.35) | 9.42(4.77) | 0.95(2.25) | 8.35\*\*(3.01) | 16.53\*\*(4.11) |
| Race/Ethnicity |  |  |  |  |  |  |  |
| Non-Hispanic White | Reference |
| Non-Hispanic Black  | -6.52\*\*(1.08) | -8.52\*\*(1.03) | -12.51\*\*(1.73) | -4.97(4.05) | -11.93\*\*(1.97) | -10.05\*\*(2.81) | -11.53\* (4.85) |
| Non-Hispanic Other | -1.81 (1.46) | -6.26\*\*(1.43) | -7.48\* (2.96) | 18.08\*\*(4.29) | 1.76(3.78) | -6.67(6.50) | -10.84(6.38) |
| Hispanic | -4.62\*\*(1.29) | -6.04\*\*(1.34) | -4.59(2.90) | 0.83(8.92) | -3.64(2.47) | -2.74(4.04) | -17.78\*\*(5.88) |
| Education |  |  |  |  |  |  |  |
| At least college | Reference |
| High school  | 0.89 (1.20) | -0.97(1.30) | -5.31(2.57) | -6.72(5.88) | -6.60\*\*(2.23) | -1.79(3.93) | -7.34(7.20) |
| < High school | 0.42 (1.91) | -4.60\*\*(1.63) | -10.03\*\*(2.86) | -11.48(5.76) | -11.15\*\*(2.81) | -11.30\*(4.92) | -15.11(7.75) |
| Employed | -2.64\* (1.02) | -2.77\*(1.30) | -3.88(2.12) | -3.16(4.66) | -6.87\*\*(2.43) | -3.86(3.01) | 4.08(6.49) |
| English proficient | 3.90\*\*(1.38) | 5.16\*\*(1.55) | 9.49\*\*(2.67) | 4.51 (8.48) | 10.71\*\*(3.17) | 13.65\*\*(4.23) | 3.27(10.93) |
| Family Size | 0.79\* (0.36) | -0.51 (0.34) | -2.76\*\*(0.81) | 1.22(1.43) | 0.07(0.79) | -0.38(1.04) | -2.37(1.95) |
| Believed one can overcome health problems without going to see the doctor | -0.92 (1.87) | -2.04(2.54) | -4.77(4.46) | -3.04(9.56) | 0.29(5.59) | -3.08(10.57) | -21.48(12.08) |
| Be able to get appointment when needed | 1.21 (1.04) | 1.97(1.15) | 1.75(2.16) | 3.16(4.44) | 2.57(2.25) | -2.06(2.88) | -9.30(5.87) |
| Census Regions |  |  |  |  |  |  |  |
| West | Reference |
| Northeast  | -2.58 (1.58) | -4.41\*\*(1.39) | -4.77(3.56) | 7.40(7.16) | 3.48(4.20) | 3.48(4.20) | 3.00(6.55) |
| Midwest | 0.98 (1.83) | -0.02(1.64) | -0.67(3.16) | 12.23(6.32) | 0.42(3.49) | 0.42(3.49) | -0.97(7.41) |
| South  | -0.08 (1.66) | -0.84(1.46) | 2.41(2.88) | 9.77(5.43) | 3.85(3.59) | 3.85(3.59) | 4.79(6.35) |
| Year 2012 | Reference |
| Year 2013 | 0.07 (1.27) | -0.84(1.20) | 4.11(2.14) | 2.07(4.50) | -2.40 (1.84) | 1.15 (3.17) | -4.46(4.90) |
| Year 2014 | -2.58 (1.39) | -0.75(1.26) | -0.09(2.49) | 5.61(5.11) | -5.07\*(2.11) | 1.29(3.00) | -2.78(4.07) |
| Year 2015 | Reference |

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

*High financial burden due to medical spending, defined as annual total OOP medical spending for health care and premiums exceeding 10% of annual household income*

*Marginal effects as percentage-point estimates of logistic 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 probability of having a high financial burden in specific income groups and changes in the probability of having a high financial burden 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.*