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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) | -0.62  1.68 | -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.*