

Non-Hispanic Black	-748.31** (79.14)	-737.99** (81.09)	-619.05** (117.14)	-562.45** (180.03)	-1042.63** (105.92)	-924.48** (223.04)	-1014.74** (256.62)
Non-Hispanic Other	-360.23** (101.09)	-425.22* (184.98)	-345.15 (210.93)	-993.73** (197.94)	-323.02 (252.86)	-412.96 (398.67)	-383.41 (378.97)
Hispanic	-518.47** (71.53)	-514.97** (90.52)	-271.24 (173.83)	-254.91 (308.30)	-523.07** (140.91)	57.54 (380.33)	-1038.94** (236.44)
Education							
At least college	Reference						
High school	57.06 (69.20)	-105.35 (84.21)	-506.43** (148.26)	-535.29* (264.16)	-630.11** (129.10)	-288.52 (226.86)	-779.50* (379.93)
< High school	198.58 (147.10)	-205.09 (168.16)	-738.88** (179.07)	-908.86** (223.55)	-784.50** (187.05)	-954.01** (254.11)	-1117.66** (318.41)
Employed	-149.69 (78.97)	-342.22* (133.48)	-28.77 (125.83)	116.09 (178.45)	-267.78 (145.65)	-410.63 (212.39)	-213.31 (245.14)
English proficient	215.19 (120.32)	190.25 (125.76)	577.52** (183.82)	-564.93 (575.75)	-351.51 (489.68)	525.38 (700.72)	362.49 (531.31)
Family Size	435.18** (36.43)	325.02** (35.19)	321.55** (51.63)	201.90* (81.80)	322.27** (56.25)	391.47** (93.89)	271.08 (145.28)
Believed one can overcome health problems without going to see the doctor	-80.44 (135.92)	-492.59** (127.49)	1212.50 (723.88)	592.79 (968.70)	-616.26* (255.78)	-539.28 (516.35)	172.83 (1602.41)
Be able to get appointment when needed	157.74* (71.27)	54.74 (106.87)	165.64 (151.36)	255.98 (169.83)	26.24 (156.98)	-122.68 (263.09)	-376.33 (438.07)
Census Regions							
West	Reference						
Northeast	-182.81 (112.49)	-259.78 (147.73)	-333.40* (161.18)	389.19* (359.04)	-456.04* (189.38)	291.82 (335.01)	-65.31 (364.37)
Midwest	-0.14 (125.61)	-24.42 (120.14)	193.62 (186.58)	689.17* (330.64)	-76.48 (223.61)	113.73 (274.55)	5.76 (363.70)
South	110.84 (132.87)	-55.19 (117.25)	111.83 (159.25)	716.14 (290.09)	-258.32 (192.73)	681.49* (313.39)	436.36 (355.45)
Year 2012	Reference						
Year 2013	41.66 (108.03)	-41.33 (97.06)	95.30 (162.23)	24.06 (209.08)	-9.08 (117.39)	114.57 (291.25)	-2.32 (287.33)
Year 2014	-35.12	-49.25	-266.30	222.43	25.36	-213.67	69.25

	(79.04)	(91.43)	(132.31)	(276.50)	(163.51)	(162.80)	(247.93)
Year 2015	Reference						

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

Total out-of-pocket spending from using health care was defined as the total annual self-paid costs of using health care including both expenses for medical services and prescription drugs

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 OOP costs in specific income groups and changes in the estimated OOP costs 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.