

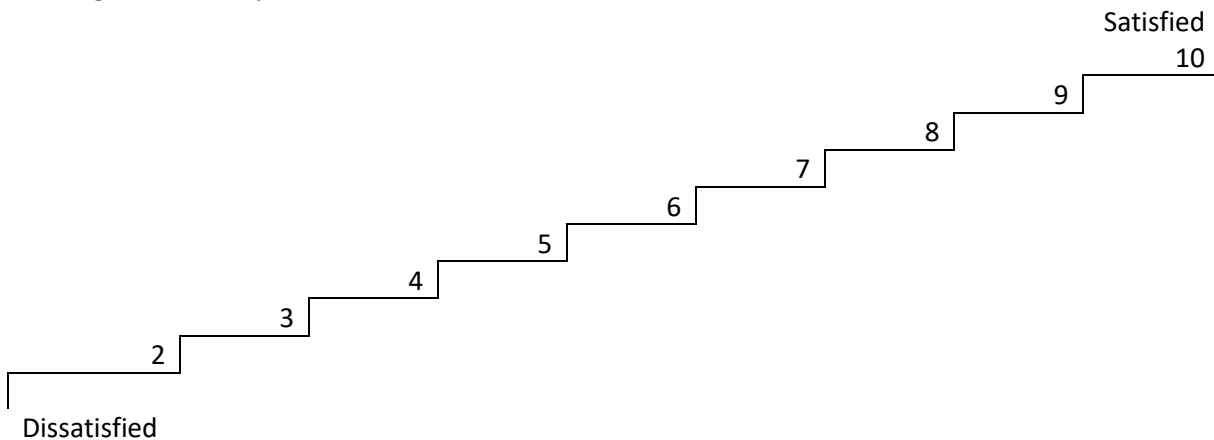
<b>What is your age?</b> _____ years  <b>Sex (male/female):</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Number of years of education you have achieved? (12 for high school, 16 for undergraduate degree, for example)</b>  _____ years
<b>What is your race/ethnicity? Please check <u>all</u> that apply</b> <input type="checkbox"/> White/ Non-Hispanic <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other	<b>What type of insurance do you have? Please check <u>all</u> that apply</b> <input type="checkbox"/> Medicaid/Medi-Cal <input type="checkbox"/> Medicare <input type="checkbox"/> Health insurance from my employer/ my spouse's employer <input type="checkbox"/> Health insurance that I purchase personally out of pocket <input type="checkbox"/> Supplemental insurance that I and/or my spouse pays <input type="checkbox"/> No health insurance <input type="checkbox"/> Other: Please specify _____
<b>What is your employment status?</b> <input type="checkbox"/> Working <input type="checkbox"/> Retired <input type="checkbox"/> Disabled <input type="checkbox"/> Unemployed	

Directions: Circle or check the responses that are **most appropriate** for your situation.

1. What do you feel is the **level** of your **financial stress today**?

1	2	3	4	5	6	7	8	9	10	
Overwhelming Stress			High Stress		Low Stress			No Stress at All		

2. On the stair steps below, mark (with a circle) how **satisfied** you are with your **present financial situation**. The "1" at the bottom of the steps represents complete dissatisfaction. The "10" at the top of the stairs represents complete satisfaction. The more dissatisfied you are, the lower number you should circle. The more satisfied you are, the higher number you should circle.



3. How do you feel about your **current financial situation**?

1	2	3	4	5	6	7	8	9	10	
Feel Overwhelmed			Sometimes Feel Worried		Not Worried			Feel Comfortable		

4. How often do you worry about being **able to meet** normal monthly living expenses?

1	2	3	4	5	6	7	8	9	10	
Feel Overwhelmed			Sometimes Worried		Not Worried			Feel Comfortable		

5. How confident are you that you could find the money to pay for a **financial emergency** that costs about \$1000?

1	2	3	4	5	6	7	8	9	10	
No Confidence			Little Confidence		Some Confidence			High Confidence		

6. How often does this happen to you? You want to eat, go to a movie, or do something else and you **don't go because you can't afford to.**

1	2	3	4	5	6	7	8	9	10
All the time			Sometimes		Rarely			Never	

7. How frequently do you find yourself just getting by financially and living **paycheck to paycheck?**

1	2	3	4	5	6	7	8	9	10
All of the time			Sometimes		Rarely			Never	

8. How **stressed** do you feel about your personal finances **in general?**

1	2	3	4	5	6	7	8	9	10
Overwhelming Stress			High Stress		Low Stress			No Stress at All	

**For the following questions, imagine you are going to have surgery:**

1. There are 2 similar surgical treatments for a problem that lead to similar results, how much **extra would you be willing to pay out of pocket** for the treatment that allowed you to return to activities (work, school, sports, etc.) earlier:

Number of days back to activities earlier	Extra out of pocket payment
3 days	<input type="checkbox"/> \$0
	<input type="checkbox"/> up to \$250
	<input type="checkbox"/> \$251-500
	<input type="checkbox"/> \$501-1000
	<input type="checkbox"/> \$1001-2500
	<input type="checkbox"/> > \$2500
7 days	<input type="checkbox"/> \$0
	<input type="checkbox"/> up to \$250
	<input type="checkbox"/> \$251-500
	<input type="checkbox"/> \$501-1000
	<input type="checkbox"/> \$1001-2500
	<input type="checkbox"/> > \$2500
14 days	<input type="checkbox"/> \$0
	<input type="checkbox"/> up to \$250
	<input type="checkbox"/> \$251-500
	<input type="checkbox"/> \$501-1000
	<input type="checkbox"/> \$1001-2500
	<input type="checkbox"/> > \$2500

2. There are 2 similar surgical treatments for a problem that lead to similar results, how much **extra should your insurance company pay** for the treatment that allowed you to return to activities (work, school, sports, etc.) earlier:

Number of days back to activities earlier	Extra cost to insurance company
3 days	<input type="checkbox"/> \$0
	<input type="checkbox"/> up to \$250
	<input type="checkbox"/> \$251-500
	<input type="checkbox"/> \$501-1000
	<input type="checkbox"/> \$1001-2500
	<input type="checkbox"/> > \$2500

7 days	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
14 days	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500

3. There are 2 similar surgical treatments for a problem that lead to similar results, how much extra would you be willing to **pay out of pocket** for the treatment that uses a smaller incision:

How many centimeters the incision is shorter	Extra out of pocket payment
1 cm <div style="display: flex; justify-content: space-around; width: 100px;"> <div style="text-align: center;">  0cm</div> <div style="text-align: center;">  1</div> </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
2 cm <div style="display: flex; justify-content: space-around; width: 100px;"> <div style="text-align: center;">  0cm</div> <div style="text-align: center;">  1</div> <div style="text-align: center;">  2</div> </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
3 cm <div style="display: flex; justify-content: space-around; width: 100px;"> <div style="text-align: center;">  0cm</div> <div style="text-align: center;">  1</div> <div style="text-align: center;">  2</div> <div style="text-align: center;">  3</div> </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
4 cm <div style="display: flex; justify-content: space-around; width: 100px;"> <div style="text-align: center;">  0cm</div> <div style="text-align: center;">  1</div> <div style="text-align: center;">  2</div> <div style="text-align: center;">  3</div> <div style="text-align: center;">  4</div> </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
5 cm <div style="display: flex; justify-content: space-around; width: 100px;"> <div style="text-align: center;">  0cm</div> <div style="text-align: center;">  1</div> <div style="text-align: center;">  2</div> <div style="text-align: center;">  3</div> <div style="text-align: center;">  4</div> <div style="text-align: center;">  5</div> </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500

4. There are 2 similar surgical treatments for a problem that lead to similar results, how much extra should ***your insurance company pay for the treatment that uses a smaller incision:***

How many centimeters the incision is shorter	Extra cost to insurance company
1 cm <div style="text-align: center;">                                   0cm   1           </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
2 cm <div style="text-align: center;">                                          0cm   1      2           </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
3 cm <div style="text-align: center;">                                                 0cm   1      2      3           </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
4 cm <div style="text-align: center;">                                                        0cm   1      2      3      4           </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500
5 cm <div style="text-align: center;">                                                               0cm   1      2      3      4      5           </div>	<input type="checkbox"/> \$0 <input type="checkbox"/> up to \$250 <input type="checkbox"/> \$251-500 <input type="checkbox"/> \$501-1000 <input type="checkbox"/> \$1001-2500 <input type="checkbox"/> > \$2500

**Supplementary Table 1. Willingness to Pay / Insurer Responsibility vs. Sex**

Willingness to pay vs Sex:

	Pay:	Male		Female		Chi-squared test
		Count	%	Count	%	p-value
3 Days	No	21	34.4%	23	41.8%	0.53
	Yes	40	65.6%	32	58.2%	
7 Days	No	13	21.3%	19	32.8%	0.23
	Yes	48	78.7%	39	67.2%	
14 Days	No	11	17.7%	22	39.3%	0.016
	Yes	51	82.3%	34	60.7%	

Insurer cost responsibility vs Sex

	Pay:	Male		Female		Chi-squared test
		Count	%	Count	%	p-value
3 Days	No	13	21.7%	10	17.5%	0.743
	Yes	47	78.3%	47	82.5%	
7 Days	No	6	10.0%	8	14.0%	0.699
	Yes	54	90.0%	49	86.0%	
14 Days	No	4	6.7%	8	14.5%	0.226
	Yes	56	93.3%	47	85.5%	

Willingness to pay vs Sex :

	Pay:	Male		Female		Chi-squared test
		Count	%	Count	%	p-value
1 cm.	No	32	52.5%	24	44.4%	0.502
	Yes	29	47.5%	30	55.6%	
2 cm.	No	23	37.7%	22	42.3%	0.76
	Yes	38	62.3%	30	57.7%	
3 cm.	No	18	29.5%	18	29.5%	0.653
	Yes	43	70.5%	43	70.5%	
4 cm.	No	18	29.5%	19	37.3%	0.653
	Yes	43	70.5%	32	62.7%	

5 cm.	No	19	31.1%	19	37.3%	0.632
	Yes	42	68.9%	32	62.7%	
Insurer cost responsibility vs Sex						
		Male		Female		Chi-squared test
	Pay:	Count	%	Count	%	p-value
1 cm.	No	22	36.7%	12	21.4%	0.11
	Yes	38	63.3%	44	78.6%	
2 cm.	No	16	26.7%	9	16.4%	0.266
	Yes	44	73.3%	46	83.6%	
3 cm.	No	12	20.0%	10	18.2%	0.992
	Yes	48	80.0%	45	81.8%	
4 cm.	No	12	20.0%	13	23.6%	0.806
	Yes	48	80.0%	42	76.4%	
5 cm.	No	13	21.7%	13	23.6%	0.997
	Yes	47	78.3%	42	76.4%	

**Supplementary Table 2. Willingness to Pay / Insurer Responsibility vs. Financial Security**

Willingness to Pay vs. Financial Security							Mann-Whitney U-Test
	Pay:	N	Median	IQR	Min	Max	p-value
3 Days	No	44	7.1	4.4	2.4	10.0	0.323
	Yes	73	7.4	3.6	2.1	10.0	
7 Days	No	32	6.0	5.3	2.4	10.0	0.075
	Yes	88	7.5	3.3	2.1	10.0	
14 Days	No	33	6.8	5.0	2.3	10.0	0.467
	Yes	86	7.3	3.4	2.1	10.0	
Insurer Cost Responsibility vs. Financial Security							Mann-Whitney U-Test
	Pay:	N	Median	IQR	Min	Max	p-value
3 Days	No	23	7.9	4.4	2.6	10.0	0.951
	Yes	95	7.1	3.7	2.1	10.0	
7 Days	No	14	7.0	4.9	2.6	10.0	0.571
	Yes	104	7.2	3.5	2.1	10.0	
14 Days	No	12	7.1	5.2	2.6	10.0	0.727
	Yes	104	7.2	3.6	2.1	10.0	
Willingness to Pay vs. Financial Security							Mann-Whitney U-Test
	Pay:	N	Median	IQR	Min	Max	p-value
1 cm.	No	56	7.0	3.9	2.1	10.0	0.569
	Yes	60	7.8	3.6	2.4	10.0	
2 cm.	No	45	7.0	4.3	2.1	10.0	0.476
	Yes	69	7.5	3.4	2.4	10.0	
3 cm.	No	36	6.4	4.5	2.6	10.0	0.502
	Yes	77	7.5	3.4	2.1	10.0	
4 cm.	No	37	7.0	4.4	2.6	10.0	0.823
	Yes	76	7.4	3.3	2.1	10.0	
5 cm.	No	38	6.8	4.4	2.6	10.0	0.773
	Yes	75	7.5	3.4	2.1	10.0	
Insurer Cost Responsibility vs. Financial Security							Mann-Whitney U-Test
	Pay:	N	Median	IQR	Min	Max	p-value
1 cm.	No	34	8.3	3.8	3.6	10.0	0.263
	Yes	83	7.1	3.6	2.1	10.0	

2 cm.	No	25	8.4	4.1	3.6	10.0	0.422
	Yes	91	7.1	3.6	2.1	10.0	
3 cm.	No	22	6.0	4.4	3.6	10.0	0.964
	Yes	94	7.2	3.4	2.1	10.0	
4 cm.	No	25	5.8	4.4	3.6	10.0	0.799
	Yes	91	7.3	3.4	2.1	10.0	
5 cm.	No	26	6.0	4.3	3.6	10.0	0.879
	Yes	90	7.2	3.4	2.1	10.0	

**Supplementary Table 3. Willingness to Pay / Insurer Responsibility vs. Education**

## Mann-Whitney U-Test

## Willingness to Pay vs. Education

	Pay:	N	Median	IQR	Min	Max	p-value
3 Days	No	41	16.0	4.0	10.0	24.0	0.969
	Yes	65	16.0	5.0	12.0	25.0	
7 Days	No	29	16.0	4.0	10.0	24.0	0.351
	Yes	78	16.0	4.8	12.0	25.0	
14 Days	No	30	16.0	1.8	10.0	24.0	0.151
	Yes	76	16.0	5.0	12.0	25.0	

Mann-Whitney U-Test

## Insurer Cost Responsibility vs. Education

	Pay:	N	Median	IQR	Min	Max	p-value
3 Days	No	21	16.0	6.0	10.0	24.0	0.198
	Yes	85	16.0	5.0	12.0	25.0	
7 Days	No	12	15.5	5.5	10.0	24.0	0.247
	Yes	93	16.0	3.0	12.0	25.0	
14 Days	No	10	16.0	4.0	10.0	24.0	0.405
	Yes	94	16.0	4.8	12.0	26.0	

Mann-Whitney U-Test

## Willingness to Pay vs. Education

	Pay:	N	Median	IQR	Min	Max	p-value
1 cm	No	50	16.0	3.8	10.0	24.0	0.716
	Yes	53	16.0	5.0	12.0	25.0	
2 cm	No	39	16.0	5.0	10.0	24.0	0.043
	Yes	63	16.0	4.5	12.0	25.0	
3 cm	No	31	16.0	5.5	10.0	24.0	0.020
	Yes	70	16.0	4.0	12.0	25.0	
4 cm	No	32	16.0	4.3	10.0	24.0	0.006
	Yes	69	17.0	4.0	12.0	25.0	
5 cm	No	33	16.0	5.0	10.0	24.0	0.014
	Yes	68	16.5	4.0	12.0	25.0	

Mann-Whitney U-

## Insurer Cost Responsibility vs. Education

	Test						
	Pay:	N	Median	IQR	Min	Max	p-value
1 cm	No	28	16.0	4.0	12.0	24.0	0.511
	Yes	75	16.0	4.0	10.0	25.0	
2 cm	No	19	16.0	3.5	12.0	24.0	0.293
	Yes	84	16.0	5.0	10.0	25.0	
3 cm	No	17	16.0	5.0	12.0	24.0	0.242
	Yes	86	16.0	5.0	10.0	25.0	
4 cm	No	20	16.0	5.3	12.0	24.0	0.221
	Yes	83	16.0	5.0	10.0	25.0	
5 cm	No	21	16.0	5.0	12.0	24.0	0.218
	Yes	82	16.0	5.0	10.0	25.0	

**Supplementary Table 4. Willingness to Pay / Insurer Responsibility vs. Work Status**

**Willingness to Pay vs. Work Status**

	Pay:	Not Working		Working		Chi-square
		Count	%	Count	%	p-value
3 Days	No	19	45.2%	25	33.3%	0.282
	Yes	23	54.8%	50	66.7%	
7 Days	No	16	38.1%	16	20.5%	0.063
	Yes	26	61.9%	62	79.5%	
14 Days	No	17	40.5%	16	20.8%	0.038
	Yes	25	59.5%	61	79.2%	

**Insurer Cost Responsibility vs. Work Status**

	Pay:	Not Working		Working		Chi-square
		Count	%	Count	%	p-value
3 Days	No	12	29.3%	11	14.3%	0.087
	Yes	29	70.7%	66	85.7%	
7 Days	No	10	24.4%	4	5.2%	0.005
	Yes	31	75.6%	73	94.8%	
14 Days	No	8	20.0%	4	5.3%	0.031
	Yes	32	80.0%	72	94.7%	

**Willingness to Pay vs. Work Status**

	Pay:	Not Working		Working		Chi-square
		Count	%	Count	%	p-value
1 cm.	No	21	50.0%	35	47.3%	0.931
	Yes	21	50.0%	39	52.7%	
2 cm.	No	19	46.3%	26	35.6%	0.355
	Yes	22	53.7%	47	64.4%	
3 cm.	No	18	43.9%	18	25.0%	0.062
	Yes	23	56.1%	54	75.0%	
4 cm.	No	18	43.9%	19	26.4%	0.089
	Yes	23	56.1%	53	73.6%	
5 cm.	No	18	43.9%	20	27.8%	0.124
	Yes	23	56.1%	52	72.2%	

**Insurer Cost Responsibility vs. Work Status**

	Pay:	Not Working		Working		Chi-square
		Count	%	Count	%	p-value
1 cm.	No	14	33.3%	20	26.7%	0.583
	Yes	28	66.7%	55	73.3%	
2 cm.	No	12	29.3%	13	17.3%	0.208
	Yes	29	70.7%	62	82.7%	
3 cm.	No	11	26.8%	11	14.7%	0.177
	Yes	30	73.2%	64	85.3%	
4 cm.	No	11	26.8%	14	18.7%	0.432
	Yes	30	73.2%	61	81.3%	
5 cm.	No	11	26.8%	15	20.0%	0.542
	Yes	30	73.2%	60	80.0%	

**Supplementary Table 5. Willingness to Pay / Insurer Responsibility vs. Race**

**Willingness to Pay vs Race**

	Pay:	Non-White		White		Chi-square
		Count	%	Count	%	p-value
3 Days	No	13	31.0%	31	41.3%	0.361
	Yes	29	69.0%	44	58.7%	
7 Days	No	8	19.0%	24	30.8%	0.243
	Yes	34	81.0%	54	69.2%	
14 Days	No	9	21.4%	24	31.2%	0.358
	Yes	33	78.6%	53	68.8%	

**Insurer Cost Responsibility vs Race**

	Pay:	Non-White		White		Chi-square
		Count	%	Count	%	p-value
3 Days	No	4	9.8%	19	24.7%	0.056
	Yes	37	90.2%	58	75.3%	
7 Days	No	3	7.3%	11	14.3%	0.374
	Yes	38	92.7%	66	85.7%	
14 Days	No	2	5.0%	10	13.2%	0.209
	Yes	39	97.5%	65	85.5%	

**Willingness to Pay vs Race**

	Pay:	Non-White		White		Chi-square
		Count	%	Count	%	p-value
1 cm.	No	13	31.0%	43	58.1%	0.014
	Yes	28	66.7%	32	43.2%	
2 cm.	No	12	29.3%	33	45.2%	0.141
	Yes	29	70.7%	40	54.8%	
3 cm.	No	9	22.0%	27	37.5%	0.171
	Yes	31	75.6%	46	63.9%	
4 cm.	No	12	29.3%	25	34.7%	0.802
	Yes	28	68.3%	48	66.7%	
5 cm.	No	13	31.7%	25	34.7%	> 0.999
	Yes	27	65.9%	48	66.7%	

**Insurer Cost Responsibility vs Race**

	Pay:	Non-White		White		Chi-square
		Count	%	Count	%	p-value
1 cm.	No Yes	9 31	21.4% 73.8%	25 52	33.3% 69.3%	0.362
2 cm.	No Yes	3 37	7.3% 90.2%	22 54	29.3% 72.0%	0.008
3 cm.	No Yes	3 37	7.3% 90.2%	19 57	25.3% 76.0%	0.025
4 cm.	No Yes	4 36	9.8% 87.8%	21 55	28.0% 73.3%	0.033
5 cm.	No Yes	5 35	12.2% 85.4%	21 55	28.0% 73.3%	0.105