**Full Main Results (Inpatient)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | (1) | (2) | (3) |
| VARIABLES | Participation | Total costs | OOP costs |
|  |  |  |  |
| UEI utilisation:inpatient | 0.743\*\*\* | 0.722\*\*\* | -0.243 |
|  | (0.181) | (0.208) | (0.257) |
| URI utilisation:inpatient | 0.658\*\*\* | 0.281 | -0.224 |
|  | (0.237) | (0.280) | (0.278) |
| NCMS utilisation:inpatient | 0.393\*\*\* | 0.420\*\* | -0.024 |
|  | (0.132) | (0.173) | (0.189) |
| URRMI utilisation:inpatient | 0.316 | 0.575\* | 0.169 |
|  | (0.282) | (0.320) | (0.344) |
| male | 0.136\* | 0.119 | 0.108 |
|  | (0.080) | (0.072) | (0.082) |
| age | 0.067\* | 0.024 | 0.030 |
|  | (0.040) | (0.040) | (0.040) |
| age squared | -0.001\* | -0.000 | -0.000 |
|  | (0.000) | (0.000) | (0.000) |
| Education | 0.027 | 0.002 | -0.068 |
|  | (0.095) | (0.087) | (0.098) |
| married and cohabitated | -0.037 | 0.006 | 0.007 |
|  | (0.114) | (0.105) | (0.120) |
| log percapita hh expenditure | -0.041 | 0.035 | 0.043 |
|  | (0.040) | (0.040) | (0.046) |
| log provincial disposable income | -0.041 | 0.857\*\*\* | 0.168 |
|  | (0.079) | (0.319) | (0.383) |
| sumADL | -0.002 | 0.018 | 0.008 |
|  | (0.024) | (0.017) | (0.021) |
| Hospital | 0.053 | 1.252\*\*\* | 1.387\*\*\* |
|  | (0.088) | (0.105) | (0.110) |
| Region:north | 0.063 |  |  |
|  | (0.172) |  |  |
| Region:northeast | 0.007 |  |  |
|  | (0.198) |  |  |
| Region:east | -0.039 |  |  |
|  | (0.158) |  |  |
| Region:south central | -0.151 |  |  |
|  | (0.151) |  |  |
| Region:southwest | -0.129 |  |  |
|  | (0.151) |  |  |
| Interview Year | 0.329\*\*\* |  |  |
|  | (0.083) |  |  |
| Constant | -0.794 | -1.623 | 4.037 |
|  | (1.529) | (3.006) | (3.481) |
|  |  |  |  |
| Observations | 1,605 | 1,327 | 1,327 |
| R-squared |  | 0.580 | 0.528 |

Note: Standard errors clustered at the community level.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1