**Sensitivity Analysis I- Inpatient (Replacing ‘# of ADLs & IADLs’ with ‘number of Chronic diseases as control)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | (1) | (2) | (3) |
| VARIABLES | Participation | Total costs | OOP costs |
|  |  |  |  |
| UEI utilisation:inpatient | 0.672\*\*\* | 0.733\*\*\* | -0.134 |
|  | (0.193) | (0.228) | (0.248) |
| URI utilisation:inpatient | 0.520\* | 0.369 | -0.222 |
|  | (0.268) | (0.297) | (0.270) |
| NCMS utilisation:inpatient | 0.350\*\*\* | 0.548\*\*\* | 0.109 |
|  | (0.128) | (0.187) | (0.191) |
| URRMI utilisation:inpatient | 0.194 | 0.772 | 0.418 |
|  | (0.377) | (0.561) | (0.567) |
| male | 0.240\*\* | 0.076 | 0.101 |
|  | (0.100) | (0.095) | (0.108) |
| age | 0.059 | -0.028 | -0.004 |
|  | (0.047) | (0.048) | (0.055) |
| age squared | -0.001 | 0.000 | 0.000 |
|  | (0.000) | (0.000) | (0.000) |
| Education | -0.038 | 0.080 | 0.022 |
|  | (0.113) | (0.120) | (0.132) |
| married and cohabitated | -0.012 | 0.115 | 0.032 |
|  | (0.140) | (0.153) | (0.182) |
| log percapita hh expenditure | 0.015 | 0.021 | 0.024 |
|  | (0.047) | (0.046) | (0.056) |
| log provincial disposable income | -0.133 | -0.113 | -0.926 |
|  | (0.096) | (0.857) | (0.857) |
| N\_Chronic | -0.030 | -0.040 | -0.087\*\* |
|  | (0.032) | (0.031) | (0.035) |
| Hospital | -0.110 | 1.259\*\*\* | 1.338\*\*\* |
|  | (0.109) | (0.121) | (0.125) |
| Region:north | -0.000 |  |  |
|  | (0.240) |  |  |
| Region:northeast | -0.131 |  |  |
|  | (0.265) |  |  |
| Region:east | -0.186 |  |  |
|  | (0.211) |  |  |
| Region:south central | -0.243 |  |  |
|  | (0.204) |  |  |
| Region:southwest | -0.323 |  |  |
|  | (0.206) |  |  |
| Interview Year | 0.249 |  |  |
|  | (0.180) |  |  |
| Constant | 0.376 | 6.882 | 12.902\* |
|  | (1.802) | (7.487) | (7.305) |
|  |  |  |  |
| Observations | 1,185 | 1,024 | 1,024 |
| R-squared |  | 0.615 | 0.588 |

Note: Standard errors clustered at the community level.

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