

1 Additional file 3

2 Results of stratified models

3 Results of regression models stratified by type of healthcare service (Supplementary
 4 Table 3) were similar to those of the main model with one exception. Self-reported health
 5 was significant in the main model, while this was not the case in the model for the
 6 prescribed medication. In addition, results of corresponding dominance analyses
 7 (Supplementary Figures 1-3) were similar to those of the main model: a similar
 8 contribution in the model's overall R^2_{mf} was observed for the four most important
 9 determinants, i.e., financial leeway, income, age and sense of mastery.

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 11 Supplementary Table 3. Results of logistic regression models, stratified by type of
 12 healthcare service

Healthcare service:		Prescribed medications OR (95%CI) ^C	Ordered diagnostic tests OR (95%CI) ^C	Specialist care OR (95%CI) ^C
<i>Variables</i>				
Intercept		0.43 (0.27-0.68)	0.48 (0.32-0.71)	0.63 (0.42-0.98)
Age (years) ^A	<i>Mean centered</i>	0.96 (0.96-0.97)	0.96 (0.95-0.97)	0.96 (0.96-0.97)
Gender	Male (reference)			
	Female	0.89 (0.72-1.10)	0.92 (0.77-1.09)	0.97 (0.81-1.18)
Household situation	Living alone (reference)			
	Married or living together	0.91 (0.73-1.13)	1.01 (0.83-1.22)	0.97 (0.78-1.19)
	Missing	0.99 (0.44-1.83)	1.10 (0.55-1.94)	1.29 (0.64-2.35)
Self-reported health	(Very) poor (reference)			
	Moderate	1.09 (0.85-1.41)	1.85 (1.45-2.37)	1.58 (1.23-2.03)
	(Very) good	0.85 (0.60-1.20)	1.58 (1.17-2.16)	1.48 (1.07-2.06)

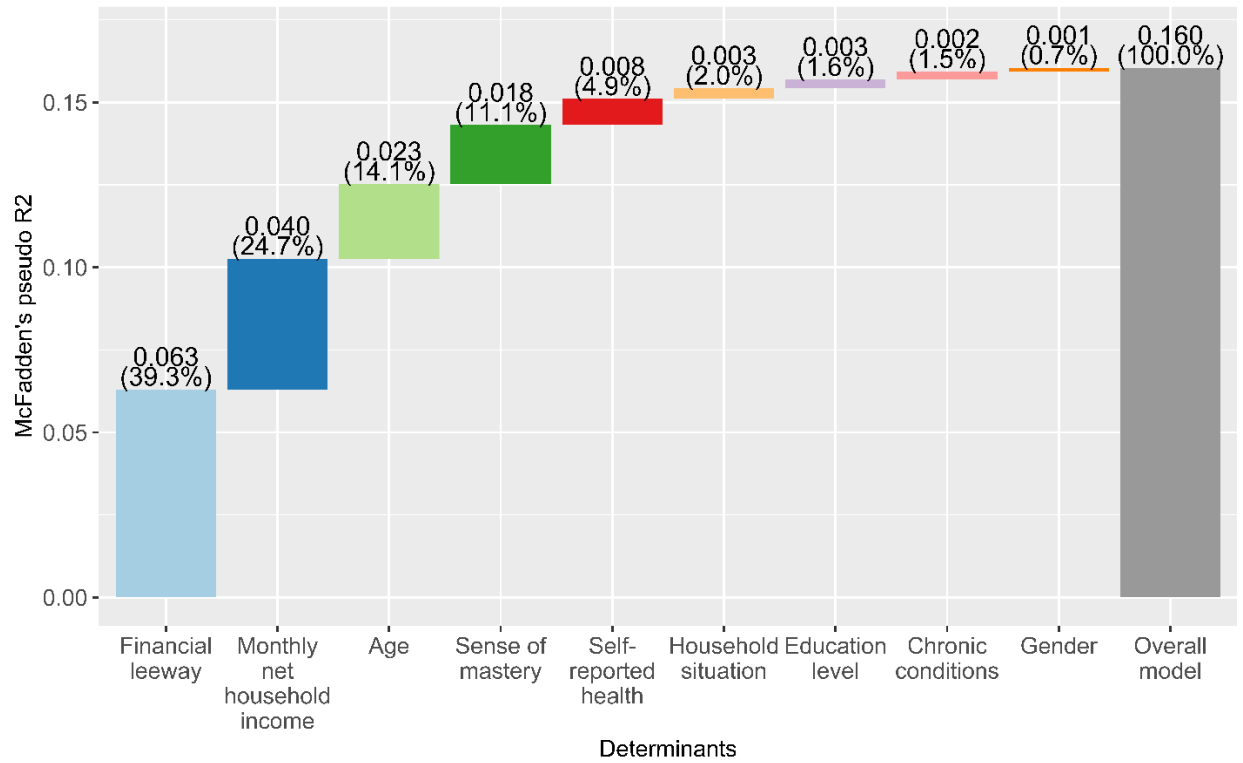
13 Supplementary Table 3. (continued)

Healthcare service:		Prescribed medications OR (95%CI) ^C	Ordered diagnostic tests OR (95%CI) ^C	Specialist care OR (95%CI) ^C
Chronic conditions	None (reference)			
	One or more	0.55 (0.40-0.79)	0.51 (0.40-0.65)	0.44 (0.34-0.59)
Education level	Low (reference)			
	Moderate	0.96 (0.74-1.23)	0.99 (0.78-1.24)	0.93 (0.75-1.18)
	High	1.12 (0.85-1.51)	1.16 (0.93-1.44)	1.17 (0.93-1.50)
	Missing	0.93 (0.52-1.57)	1.09 (0.67-1.65)	1.22 (0.74-1.83)
Sense of mastery (Pearlin's scale) ^B	<i>Mean centered</i>	0.95 (0.93-0.97)	0.95 (0.94-0.97)	0.95 (0.93-0.97)
Monthly net income	< €2000 (reference)			
	€2001-€3000	0.47 (0.34-0.62)	0.44 (0.34-0.56)	0.45 (0.35-0.58)
	€3001-€4000	0.31 (0.16-0.47)	0.36 (0.23-0.50)	0.31 (0.19-0.46)
	>€4000€	0.15 (0.03-0.35)	0.33 (0.16-0.50)	0.27 (0.12-0.46)
	Not-disclosed	0.50 (0.36-0.66)	0.53 (0.40-0.68)	0.52 (0.39-0.69)
Financial leeway	Incurring debts or using savings (reference)			
	Just enough to live on	0.47 (0.38-0.58)	0.56 (0.46-0.68)	0.56 (0.46-0.69)
	Saving money	0.19 (0.14-0.26)	0.30 (0.23-0.38)	0.26 (0.20-0.34)
	Not-disclosed	0.35 (0.07-0.74)	0.59 (0.27-1.10)	0.36 (0.11-0.70)
N of observations		6012	4927	4265
Model fit	Overall R _{2mf}	0.15	0.13	0.14

14 Dependent variable: "the occurrence of prescribed medication / ordered diagnostic tests / referred specialist care
15 forgone due to the deductible". A = centered at the total sample's mean age: 62.2 years (sd: 11.1). B = centered at the
16 total sample's mean score: 22.3 (standard deviation: 5.8). C = reflects bootstrapped confidence intervals.
17 OR = Odds ratio. R_{2mf} = McFadden's pseudo R². 95%CI = 95% Confidence Intervals (lower bound-upper bound).

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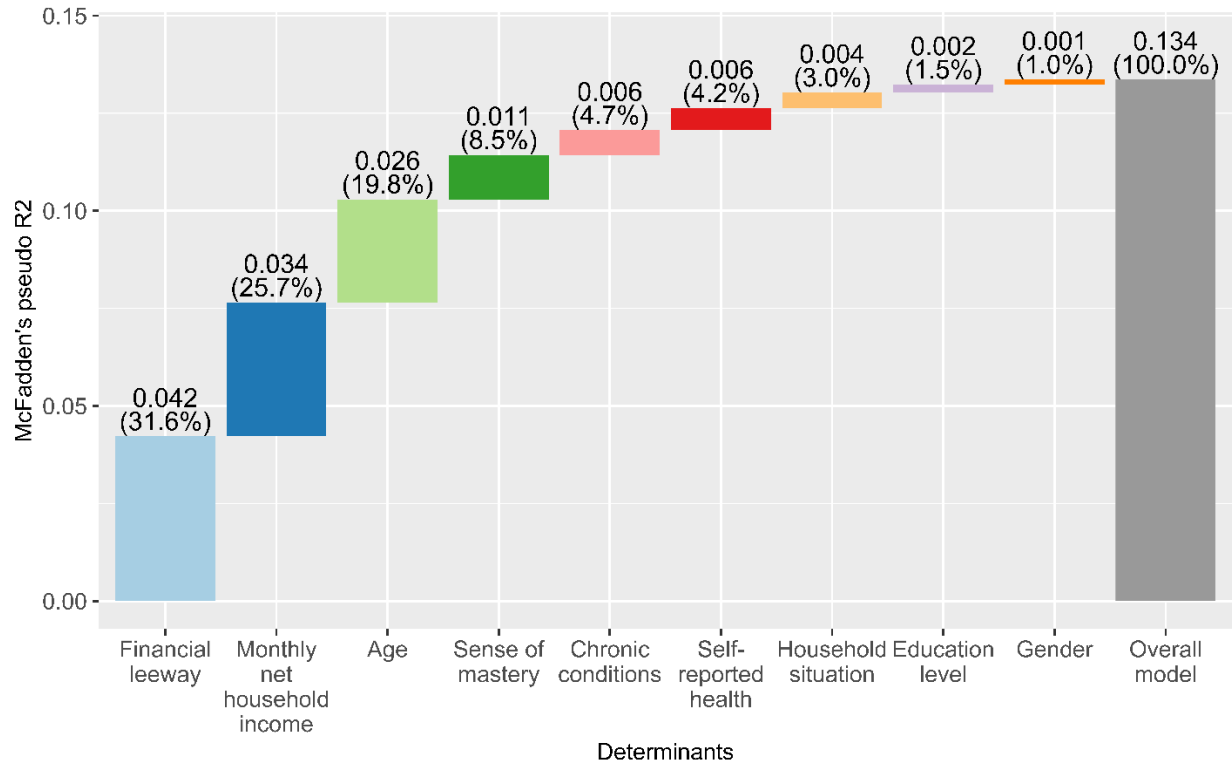
19 Supplementary Fig. 1 Results of dominance analysis (prescribed medications). Values
20 reflect the bootstrapped units of McFadden's pseudo R2 of each determinant and its
21 relative contribution to the model's overall value.



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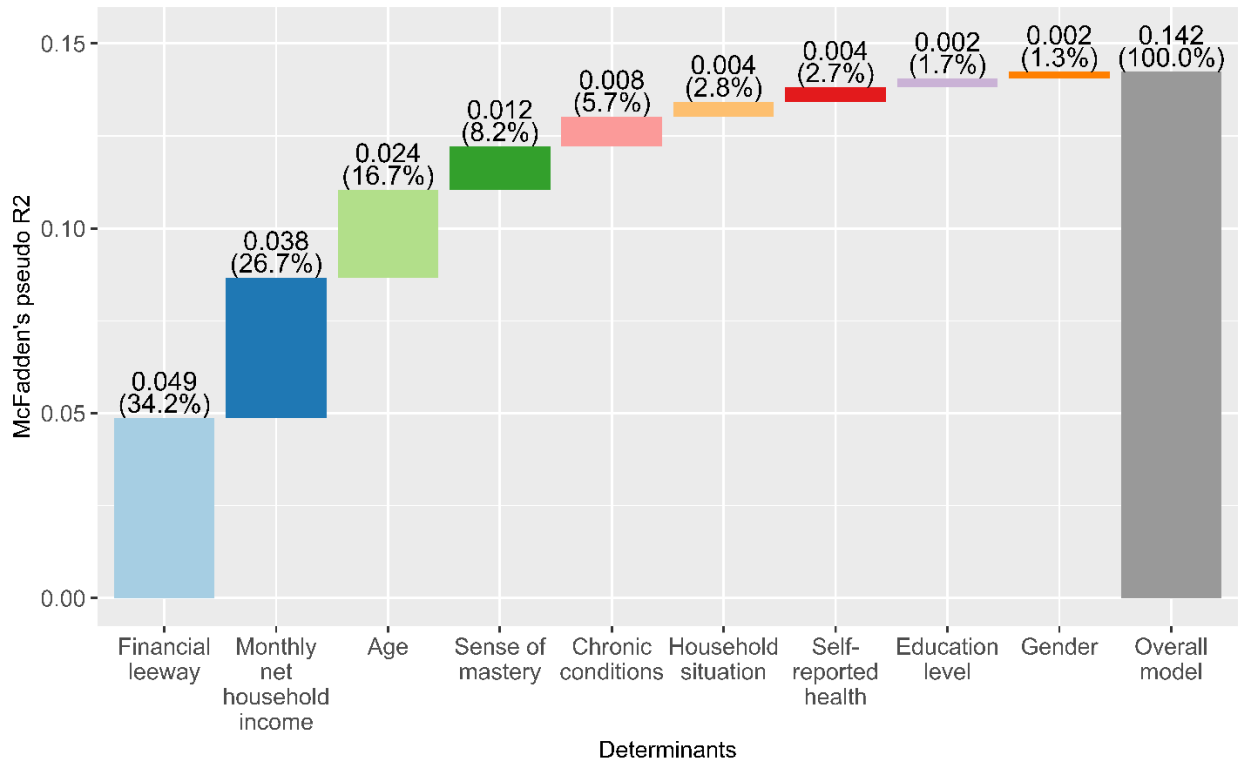
24 Supplementary Fig. 2. Results of dominance analysis (ordered diagnostic tests). Values
25 reflect the bootstrapped units of McFadden's pseudo R2 of each determinant and its
26 relative contribution to the model's overall value.



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29 Supplementary Fig. 3. Results of dominance analysis (specialist care). Values reflect the
30 bootstrapped units of McFadden's pseudo R2 of each determinant and its relative
31 contribution to the model's overall value.



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34 **Results of population weighted (IPW) models**

35 Results of population weighted regression model (Supplementary Table 4) resembled
 36 those of the main model except for self-reported health. Self-reported health was
 37 significant in the main model, while this was not the case in the model for the prescribed
 38 medication. In addition, results of corresponding dominance analysis (Supplementary
 39 Figure 4) were similar to those of the main model: a similar contribution in the model's
 40 overall R^2_{mf} was observed for the four most important determinants, i.e., financial leeway,
 41 income, age and sense of mastery.

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43 Supplementary Table 4. Results of IPW logistic regression model

Analysis:		Population weighted logistic regression model OR (95%CI) ^c
<i>Variables</i>		
Intercept		0.55 (0.34-0.88)
Age (in years) ^A	<i>Mean centered</i>	0.97 (0.96-0.98)
Gender	<i>Male (reference)</i>	
	Female	1.05 (0.85-1.32)
Household situation	<i>Living alone (reference)</i>	
	Married or living together	0.88 (0.70-1.13)
	Missing	0.81 (0.39-1.60)
Self-reported health	<i>(Very) poor (reference)</i>	
	Moderate	1.26 (0.97-1.65)
	(Very) good	1.18 (0.82-1.67)
Chronic conditions	<i>None (reference)</i>	
	One or more	0.59 (0.42-0.82)
Education level	<i>Low (reference)</i>	
	Moderate	0.97 (0.76-1.24)
	High	1.17 (0.88-1.52)
	Missing	1.29 (0.65-2.31)

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45 Supplementary Table 4. (continued)

Analysis:		Population weighted logistic regression model OR (95%CI) ^C
Sense of mastery (Pearlin's scale) ^B	<i>Mean centered</i>	0.97 (0.95-0.99)
Monthly net household income	< €2000 (<i>reference</i>)	
	€2001-€3000	0.44 (0.33-0.58)
	€3001-€4000	0.38 (0.22-0.60)
	>€4000	0.30 (0.13-0.55)
	Not-disclosed	0.57 (0.41-0.76)
Financial leeway	Incurring debts or using savings (<i>reference</i>)	
	Just enough to live on	0.52 (0.41-0.65)
	Saving money	0.28 (0.20-0.37)
	Not-disclosed	0.42 (0.16-0.85)
N of observations		7339
Model fit	Overall R ² _{mf}	0.11

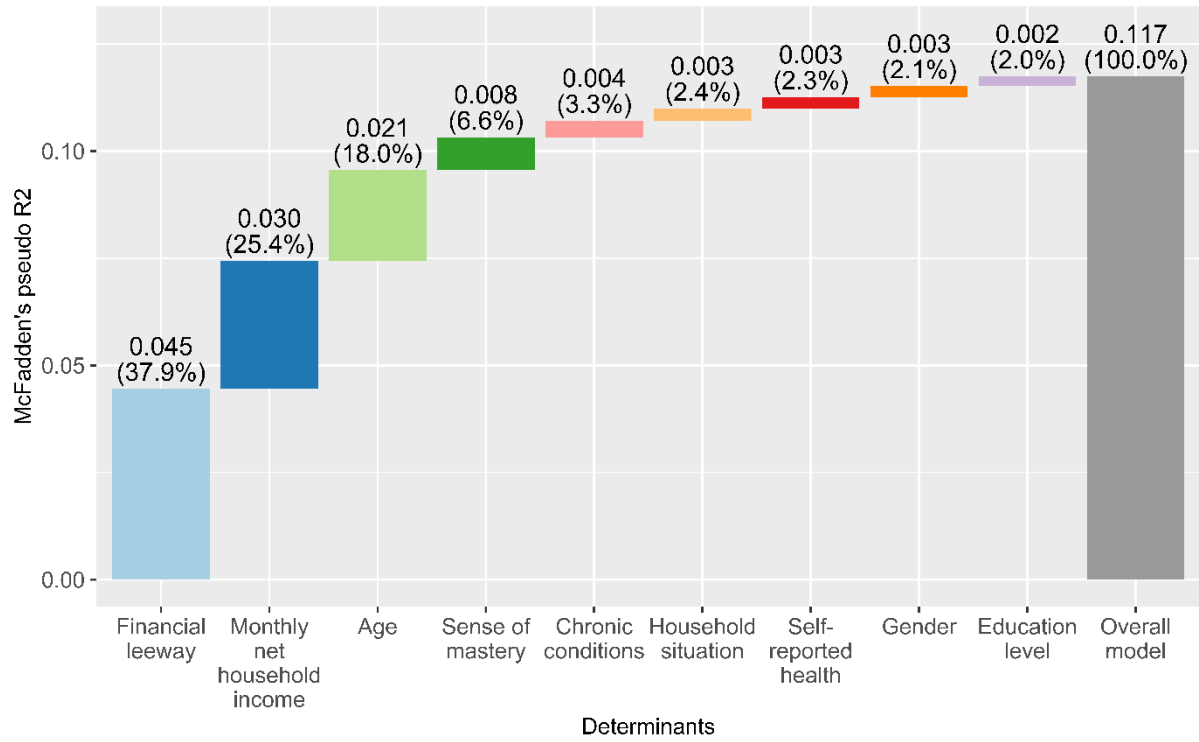
46 *Dependent variable: "the occurrence of recommended healthcare forgone due to the deductible", i.e., forgone either*
 47 *prescribed medications, ordered diagnostic tests or specialist care due to the deductible. A = centered at the total*
 48 *sample's mean age: 62.2 years (standard deviation: 11.1). B = centered at the total sample's mean score: 22.3 (standard*
 49 *deviation: 5.8). C = reflects bootstrapped confidence intervals.*

50 *OR = Odds ratio. R²_{mf} = McFadden's pseudo R². 95%CI = 95% Confidence Intervals (lower bound – upper bound).*

51 *IPW = Inversed probability weighted.*

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53 Supplementary Fig. 4. Results of dominance analysis (IPW). Values reflect the
54 bootstrapped units of McFadden's pseudo R2 of each determinant and its relative
55 contribution to the model's overall value.



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