**Appendix Tables**

**Appendix Table 1.** **Cost Sharing and Health Benefits in Massachusetts Public Health Insurance Plans in 2013**

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| Cost Sharing | Public Insurance Plan |
|   | Medicaid \* | Commonwealth Care Plans† |
|   |   | Type 1 | Type 2 | Type 3 |
| Copays (dollars) |   |   |   |   |
|  Outpatient visit |   |   |   |   |
|  Primary Care provider | 0 | 0 | 10 | 15 |
|  Specialist | 0 | 0 | 18 | 22 |
|  Inpatient care | 3 | 0 | 50 | 250 |
|  Emergency care | 0 | 0 | 50 | 100 |
|  Prescription drugs (30 days) |   |   |   |   |
|  Generic drug  | 1-3.65 | 1-3.65 | 10 | 12.50 |
|  Drug on preferred list | 3.65 | 3.65 | 20 | 25 |
|  Drug not on preferred list | NC | 3.65 | 40 | 50 |
|  Imaging (CT, MRI, PET) |   | 0 | 30 | 60 |
|  Vision (eye exam) | 0 | 0 | 10 | 20 |
|  Rehabilitation services | 0 | 0 |   |   |
|  Inpatient (Rehab Hospital) | 3 | 0 | 50 | 250 |
|  Outpatient Visit | 0 | 0 | 10 | 20 |
|  Maternity and family planning | 0 | 0 | 0 | 0 |
|  Dental | 0 | 0 | NC | NC |
| Maximum copay for prescription | 250 | 250 | 400 | 650 |
| Maximum copay excluding prescriptions | 36 | 0 | 600 | 1200 |
| Premium (dollars/month) | 0‡ | 0 | 3-81 | 118-182 |
| Deductible (dollars) | 0§ | 0 | 0 | 0 |

Source: HealthConnector Website [1] and [Mass.Gov](http://Mass.Gov) website [2]

NC=Service not covered

\* In Massachusetts there are seven separate Medicaid plans for those under 65 years of age. We report the covered benefits and cost-sharing for MassHealth Standard, MassHealth Basic, MassHealth Family Assistance, MassHealth CommonHealth and MassHealth Essential. MassHealth Limited and MassHealth Prenatal have very limited covered benefits.

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| **Appendix Table 2. Affordability-related barriers to care: Delayed or Foregone Care Due to Cost^** |
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|  |  |  |  |  |  |

 | Low cost sharing plan vs commercially insured | High cost sharing plan vs commercially insured | High cost sharing plan vsLow cost sharing plan |
|  | UnadjustedOR (CI) | Adjusted\*OR (CI) | UnadjustedOR (CI) | Adjusted\*OR (CI) | UnadjustedOR (CI) | Adjusted\*OR (CI) |
| Medical care\*  | 1.06 (0.76-1.49) | 0.93 (0.65-1.35) | **1.94 (1.02-3.70)** | **1.66 (0.85-3.26)** | 1.83 (0.99-3.37) | 1.78 (0.95-3.34) |
| Non-Medical care&   | 1.67 (1.24-2.24) | 1.46 (1.05-2.02) | **1.88 (1.03-3.44)** | **1.34 (0.71-2.55)** | 1.13 (0.64-2.00) | 0.92 (0.51-1.68) |

^bolded items are those for which adjustment for demographic differences changes the significance of the findings

\*Adjusted for race/ethnicity, gender, language of survey, education, and chronic medical condition

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| **Appendix Table 3. Satisfaction with and perceived affordability of insurance^** |
|  | Low cost sharing plan vs commercially insured | High cost sharing plan vs commercially insured | High cost sharing plan vsLow cost sharing plan |
|  | UnadjustedOR (CI) | Adjusted\*OR (CI) | UnadjustedOR (CI) | Adjusted\*OR (CI) | UnadjustedOR (CI) | Adjusted\*OR (CI) |
| Perceived affordability of insurance |  |  |  |  |  |  |
|  Disagree insurance is affordable | 5.01(3.14-7.99) | 7.19(4.15-12.45) | 0.98(0.47-2.00) | 1.4(0.60-3.20) | 0.20(0.10-0.40) | 0.20(0.09-0.46) |
|  Worried will not be able to afford premium | n/a | n/a | **4.29****(1.96-9.60)** | **2.20****(0.80-6.00)** | n/a | n/a |
| Dissatisfaction with Insurance | 2.09(1.20-3.66) | 2.56(1.4-4.7) | 0.5(0.3-1.3) | 0.7(0.3-1.7) | 0.23(0.11-0.60) | 0.39(0.2-0.7) |

^bolded items are those for which adjustment for demographic differences changes the significance of the findings

\*Adjusted for race/ethnicity, gender, language of survey, education, and chronic medical condition

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| **Appendix Table 4. Financial Concerns** ^ |
|  | Low cost sharing plan vs commercially insured | High cost sharing plan vs commercially insured | High cost sharing plan vsLow cost sharing plan |
|  | UnadjustedOR (CI) | Adjusted\*OR (CI) | UnadjustedOR (CI) | Adjusted\*OR (CI) | UnadjustedOR (CI) | Adjusted\*OR (CI) |
| Financial burden | 0.66 (0.50-0.90) | 0.58 (0.42-0.80) | 1.09 (0.60-1.98) | 0.92(0.49-1.72) | 1.65(0.92-2.94) | 1.58(0.87-2.88) |
| Concerned that this emergency room visit may result in payment plan or difficulty paying for other bills  | 0.68(0.48-0.97) | 0.59 (0.40-0.86) | 2.24 (1.21-4.18) | 1.93(1.01-3.72) | 3.29(1.80-6.00) | 3.30(1.77-6.15) |

^bolded items are those for which adjustment for demographic differences changes the significance of the findings

\*Adjusted for race/ethnicity, gender, language of survey, education, and chronic medical condition

**References**

1. HealthConnector. [cited February 21, 2014]; Available from: https://[www.mahealthconnector.info/portal/site/connector/menuitem.fefd6886b932e8535734db47e6468a0c/?fiShown=default](http://www.mahealthconnector.info/portal/site/connector/menuitem.fefd6886b932e8535734db47e6468a0c/?fiShown=default).

2. Commonwealth of Massachusetts. *MassHealth Provider Manual Series.* . [cited 1/28/2015]; Available from: <http://www.mass.gov/eohhs/gov/laws-regs/masshealth/provider-library/provider-manual/>