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Supplementary appendix 2

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Supplementary Appendix 2 to: *Path to Universal Health Coverage in Africa and Asia: Examining the Relationship Between Insurance Status and Healthcare Utilization*

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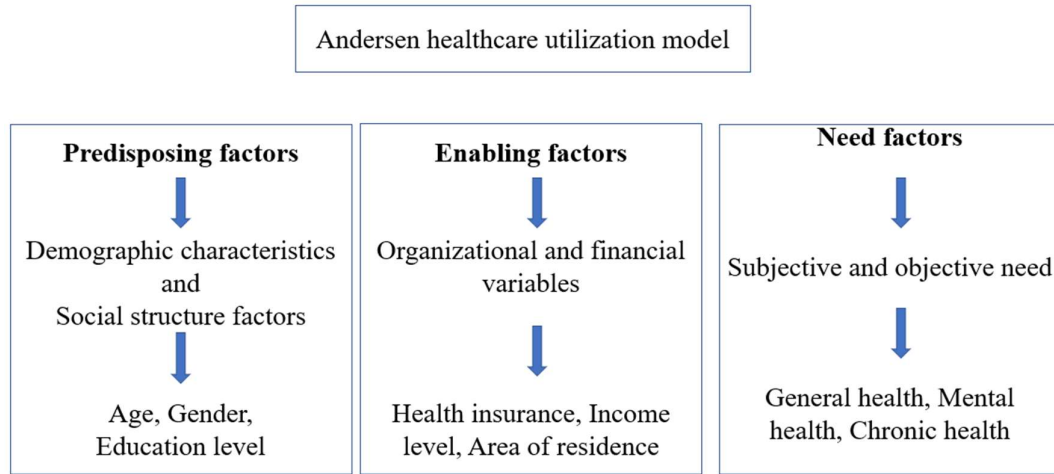
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Appendix 2: Supplementary Methodology and Results

Appendix 2 table 1: Survey questions on healthcare utilization outcomes and insurance

Outcome	Question	Response
Insurance status	Do you have health insurance?	Yes/No
Insurance type	What type of health insurance do you have?	Public/Private
Number of visits to a facility in the past year	How many healthcare visits in total have you made in the past 12 months?	Numerical
	Could you please tell me if the total number of healthcare visits you have made in the past 12 months is...?	<ol style="list-style-type: none"> 1. 0 2. 1-4 3. 5-9 4. 10 or more
Unmet need in the past year	In the last twelve months, was there a time when you had a health problem and needed medical attention, but you did not get healthcare from a provider?	Yes/No
Received mental care in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Received care for depression, anxiety, or another mental health condition. This may include feeling sad or worried a lot of the time.	Yes/No
Received mammogram in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Received a mammogram? (Respondents who identify as female ages 50 and older)	Yes/No
Received cervical cancer screening in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Received cervical cancer screening, like a pap test or visual inspection? (Respondents who identify as female over age 18)	Yes/No
Had a blood pressure test in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Had your blood pressure tested?	Yes/No
Had a blood sugar test in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Had a blood sugar test?	Yes/No
Had a blood cholesterol test in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Had a blood cholesterol test?	Yes/No
Had eye or vision checked in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Had your eyes or vision checked	Yes/No
Had your teeth checked in the past year	Can you please tell me if you have received any of the following health services in the past 12 months from any healthcare provider? Had your teeth checked	Yes/No
Confidence in receiving care	Now we would like to hear your thoughts on the healthcare system in your country as a whole, including public, private, and NGO healthcare facilities and providers. How confident are you... That you would receive good quality healthcare if you became very sick?	<ol style="list-style-type: none"> 1. Very confident 2. Somewhat confident 3. Not too confident 4. Not at all confident
Confidence in ability to afford health care	Now we would like to hear your thoughts on the healthcare system in your country, including public, private, and NGO healthcare facilities and providers. How confident are you... That you would be able to afford the healthcare you needed if you became very sick?	<ol style="list-style-type: none"> 1. Very confident 2. Somewhat confident 3. Not too confident 4. Not at all confident

Appendix 2 figure 1: Anderson health utilization conceptual framework



Appendix 2 table 2: Descriptive characteristics by country

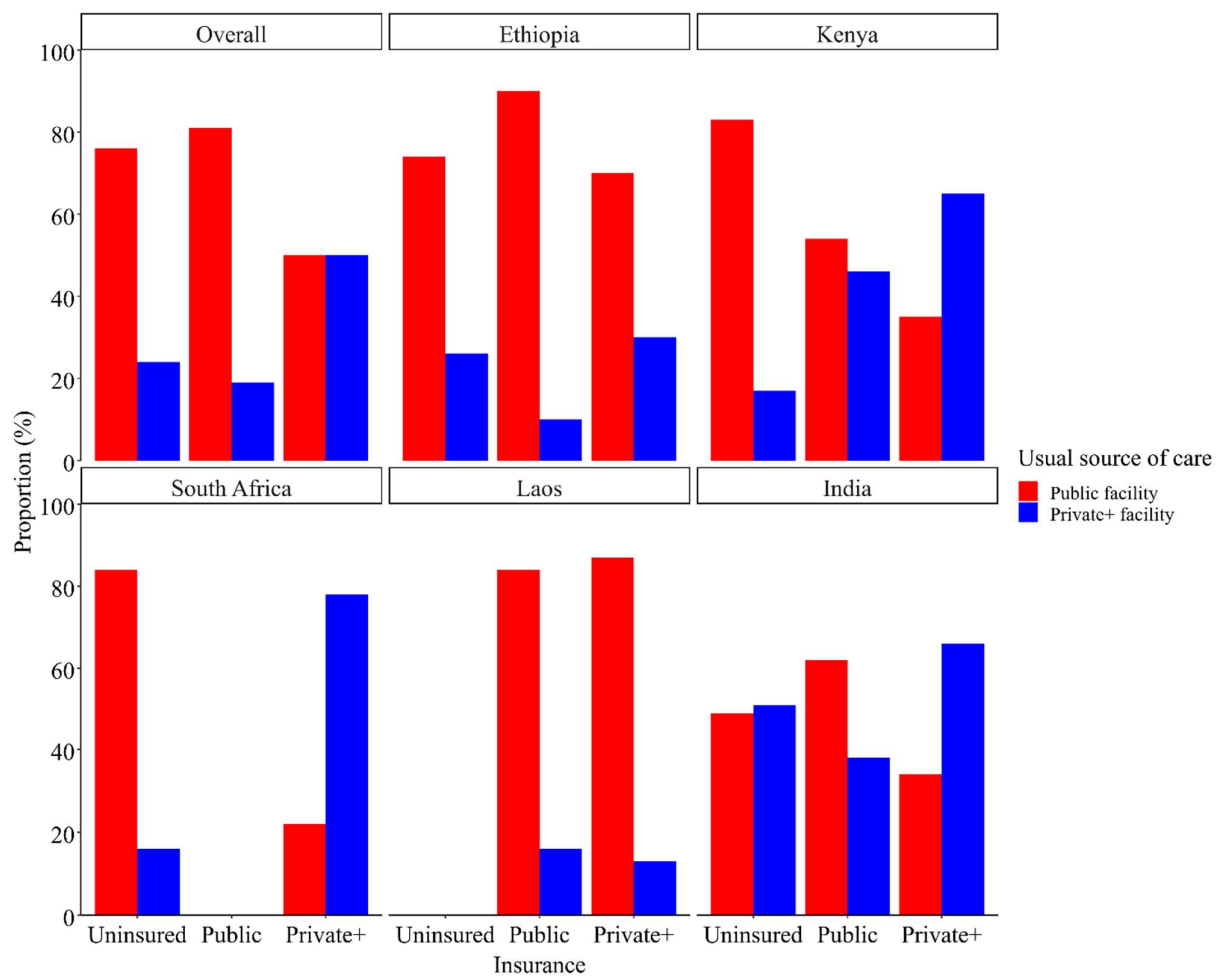
CHARACTERISTICS	ETHIOPIA N = 2549	KENYA N = 2013	SOUTH AFRICA N = 1956	LAOS N = 1759	INDIA N = 1497	POOLED N = 9774
Enabling factors						
Insurance						
Private+	37 (1%)	68 (3%)	253 (13%)	220 (13%)	110 (7%)	689 (7%)
Public	1,536 (60%)	588 (29%)	0 (0%)	1,539 (87%)	237 (16%)	3,901 (40%)
Uninsured	975 (38%)	1,357 (67%)	1,702 (87%)	0 (0%)	1,150 (77%)	5,184 (53%)
Area of residence						
Rural	1,794 (70%)	1,313 (65%)	609 (31%)	1,181 (67%)	753 (50%)	5,650 (58%)
Urban	755 (30%)	700 (35%)	1,347 (69%)	578 (33%)	744 (50%)	4,123 (42%)
Household income						
Low/Middle	1,747 (69%)	1,413 (70%)	1,451 (74%)	883 (50%)	1,297 (87%)	6,791 (69%)
Highest	801 (31%)	600 (30%)	505 (26%)	876 (50%)	200 (13%)	2,983 (31%)
Predisposing factors						
Age						
18-29	1,102 (43%)	819 (41%)	560 (29%)	548 (31%)	544 (36%)	3,573 (37%)
30-39	625 (25%)	502 (25%)	521 (27%)	358 (20%)	305 (20%)	2,311 (24%)
40-49	396 (16%)	359 (18%)	393 (20%)	398 (23%)	322 (22%)	1,867 (19%)
50-59	189 (7%)	192 (10%)	208 (11%)	298 (17%)	156 (10%)	1,041 (11%)
60 or older	237 (9%)	142 (7%)	274 (14%)	158 (9%)	171 (11%)	982 (10%)
Gender						
Male	1,304 (51%)	1,013 (50%)	944 (48%)	878 (50%)	831 (56%)	4,969 (51%)
Female	1,245 (49%)	1,000 (50%)	1,012 (52%)	882 (50%)	666 (44%)	4,805 (49%)
Education						
None/Primary	2,021 (79%)	1,268 (63%)	1,091 (56%)	933 (53%)	502 (34%)	5,815 (60%)
Secondary	312 (12%)	520 (26%)	643 (33%)	548 (31%)	416 (28%)	2,438 (25%)
Post-secondary	215 (8%)	225 (11%)	222 (11%)	279 (16%)	579 (39%)	1,520 (16%)
Need factors						
General health						
Poor or fair	766 (30%)	373 (19%)	605 (31%)	503 (29%)	611 (41%)	2,858 (29%)
Good or higher	1,782 (70%)	1,640 (81%)	1,351 (69%)	1,256 (71%)	886 (59%)	6,915 (71%)
Mental health						
Poor or fair	548 (22%)	159 (8%)	383 (20%)	409 (23%)	508 (34%)	2,007 (21%)
Good or higher	2,000 (78%)	1,854 (92%)	1,573 (80%)	1,350 (77%)	989 (66%)	7,767 (79%)
Chronic health condition						
No	2,207 (87%)	1,680 (83%)	1,414 (72%)	1,336 (76%)	1,288 (86%)	7,926 (81%)
Yes	341 (13%)	333 (17%)	542 (28%)	423 (24%)	209 (14%)	1,847 (19%)

Appendix 2 table 3: Healthcare utilization by health insurance type and socio-demographic characteristics

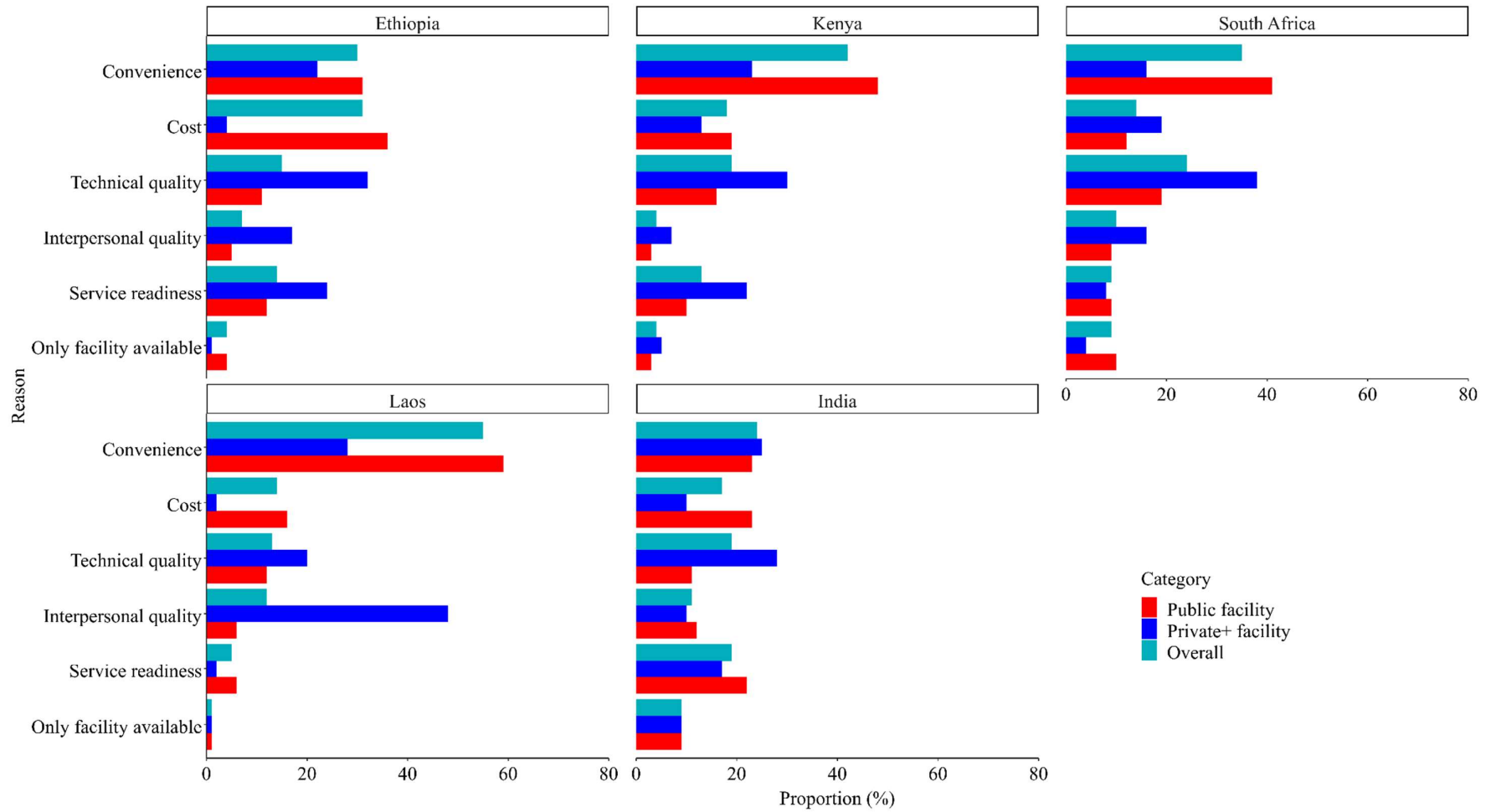
Characteristics	Visits in the past 12 mo. N = 6542 (67%)	Unmet need N = 1319 (14%)	Mental healthcare N = 638 (7%)	Cancer screening N = 782 (16%)	Cardio. exam N = 5201 (53%)	Eye or teeth exam N = 2629 (27%)	Confident receive & afford care N = 5356 (55%)
Enabling factors							
Insurance							
Private+	524 (76%)	92 (13%)	63 (9%)	64 (19%)	484 (70%)	321 (47%)	444 (66%)
Public	2,520 (65%)	586 (15%)	166 (4%)	267 (15%)	1,991 (51%)	935 (24%)	2,283 (59%)
Uninsured	3,498 (68%)	641 (12%)	409 (8%)	450 (17%)	2,726 (53%)	1,373 (27%)	2,629 (51%)
Area of residence							
Rural	3,768 (67%)	878 (16%)	281 (5%)	369 (13%)	2,707 (48%)	1,249 (22%)	3,143 (56%)
Urban	2,775 (68%)	441 (11%)	357 (9%)	413 (21%)	2,495 (61%)	1,379 (34%)	2,213 (54%)
Household income							
Low/Middle	4,519 (67%)	984 (15%)	481 (7%)	582 (17%)	3,453 (51%)	1,693 (25%)	3,561 (53%)
Highest	2,024 (68%)	336 (11%)	157 (5%)	199 (16%)	1,748 (59%)	935 (31%)	1,795 (61%)
Predisposing factors							
Age							
18-29	2,215 (62%)	605 (17%)	191 (5%)	221 (12%)	1,538 (43%)	776 (22%)	1,864 (53%)
30-39	1,606 (70%)	251 (11%)	155 (7%)	212 (18%)	1,220 (53%)	608 (26%)	1,231 (54%)
40-49	1,277 (69%)	231 (12%)	128 (7%)	155 (17%)	1,137 (61%)	537 (29%)	1,085 (58%)
50-59	756 (73%)	120 (12%)	71 (7%)	89 (19%)	660 (63%)	348 (33%)	616 (60%)
60 or older	688 (70%)	112 (11%)	93 (10%)	106 (25%)	647 (66%)	360 (37%)	560 (57%)
Gender							
Male	3,083 (62%)	592 (12%)	290 (6%)		2,421 (49%)	1,366 (28%)	2,750 (56%)
Female	3,459 (72%)	727 (15%)	348 (7%)		2,780 (58%)	1,263 (26%)	2,605 (55%)
Education							
None/Primary	3,938 (68%)	864 (15%)	390 (7%)	527 (17%)	3,011 (52%)	1,437 (25%)	3,070 (53%)
Secondary	1,626 (67%)	294 (12%)	153 (6%)	173 (16%)	1,318 (54%)	697 (29%)	1,383 (57%)
Post-secondary	979 (65%)	161 (11%)	95 (6%)	81 (12%)	873 (57%)	494 (33%)	902 (60%)
Need factors							
General health							
Poor or fair	2,119 (74%)	452 (16%)	276 (10%)	336 (23%)	1,696 (59%)	827 (29%)	1,535 (54%)
Good or higher	4,423 (64%)	868 (13%)	362 (5%)	445 (13%)	3,505 (51%)	1,801 (26%)	3,820 (56%)
Mental health							
Poor or fair	1,355 (68%)	270 (13%)	230 (12%)	205 (20%)	1,090 (54%)	563 (28%)	1,098 (56%)
Good or higher	5,188 (67%)	1,049 (14%)	408 (5%)	577 (16%)	4,111 (53%)	2,065 (27%)	4,258 (55%)
Chronic health condition							
No	4,920 (62%)	960 (12%)	430 (5%)	506 (14%)	3,759 (47%)	1,978 (25%)	4,398 (56%)
Yes	1,623 (88%)	360 (19%)	208 (11%)	275 (27%)	1,442 (78%)	651 (35%)	958 (52%)

Outcomes included visits in the past 12 months, unmet need, mental healthcare, cancer screening, cardiovascular examination, eye or teeth examination and the ability to receive and afford care. Cardiovascular examination is a combination of blood pressure, blood sugar and cholesterol checks. The summary provided for healthcare utilization indicates users of healthcare facility in past 12 months, confidence in ability to receive and afford care, those who agree to having an unmet need, receiving mental healthcare, cancer screening, cardiovascular and eye or teeth examination.

Appendix 2 figure 2: Source of care facility type by insurance coverage



Appendix 2 figure 3: Main reason for choice of usual source of care per country



Appendix 2 figure 4: Estimated associations between type of health insurance and health care visits by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

FACTORS	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		Pooled AOR
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											■
Public	0.53 (0.15, 1.81)	0.64 (0.22, 1.84)	0.38 (0.17, 0.84)	0.38 (0.17, 0.85)			0.65 (0.38, 1.11)	0.74 (0.43, 1.29)	1.34 (0.61, 2.93)	1.68 (0.77, 3.67)	■
Uninsured	0.53 (0.16, 1.81)	0.52 (0.19, 1.45)	0.58 (0.27, 1.26)	0.41 (0.19, 0.91)	0.71 (0.45, 1.13)	0.69 (0.41, 1.16)			0.51 (0.27, 0.98)	0.55 (0.30, 1.01)	■
Area of residence											
Rural											
Urban	1.48 (1.12, 1.95)		0.42 (0.23, 0.78)	0.58 (0.33, 1.05)	1.1 (0.77, 1.55)		1.11 (0.81, 1.50)		0.94 (0.67, 1.31)		
Household income											
Low/Middle											
Highest	1.53 (0.96, 2.44)	1.63 (1.00, 2.68)	0.55 (0.37, 0.82)		1 (0.72, 1.38)		1.22 (0.86, 1.73)	1.24 (0.85, 1.79)	0.77 (0.41, 1.43)	0.68 (0.42, 1.10)	■
Predisposing factors											
Age											
18-29											
30-39	2 (1.20, 3.35)	1.71 (1.06, 2.77)	0.97 (0.66, 1.41)	0.75 (0.52, 1.08)	1.33 (0.94, 1.89)	1.16 (0.81, 1.66)	1.28 (0.78, 2.10)	1.27 (0.75, 2.14)	1.03 (0.76, 1.41)	0.8 (0.58, 1.11)	■
40-49	1.73 (1.10, 2.71)	1.47 (0.91, 2.38)	0.97 (0.60, 1.56)	0.8 (0.48, 1.34)	1.31 (0.84, 2.03)	0.95 (0.60, 1.50)	1.19 (0.75, 1.88)	1.09 (0.65, 1.82)	1.25 (0.82, 1.91)	0.92 (0.58, 1.46)	■
50-59	2.16 (1.21, 3.86)	1.68 (0.90, 3.12)	2.47 (1.27, 4.79)	1.69 (0.90, 3.19)	1.9 (1.06, 3.41)	0.98 (0.51, 1.86)	0.83 (0.49, 1.43)	0.71 (0.40, 1.27)	2.05 (1.04, 4.06)	1.53 (0.78, 2.99)	■
60 or older	1.89 (0.71, 5.00)	1.38 (0.61, 3.13)	1.61 (0.69, 3.76)	0.78 (0.37, 1.67)	1.86 (0.92, 3.75)	0.71 (0.32, 1.56)	2.01 (0.93, 4.33)	1.57 (0.67, 3.71)	0.56 (0.24, 1.32)	0.41 (0.19, 0.86)	■
Gender											
Male											
Female	1.26 (0.92, 1.74)	1.32 (0.92, 1.90)	2.54 (1.87, 3.47)	2.2 (1.61, 3.00)	2.19 (1.58, 3.04)	1.88 (1.36, 2.60)	1.49 (1.05, 2.13)	1.7 (1.19, 2.44)	0.99 (0.72, 1.37)		■
Education											
None/Primary											
Secondary	1.3 (0.95, 1.76)	1.5 (1.18, 1.92)	0.41 (0.28, 0.60)	0.54 (0.34, 0.85)	1 (0.73, 1.39)		1.07 (0.75, 1.52)	1.3 (0.86, 1.94)	1.19 (0.75, 1.87)		■
Post-secondary	1.55 (1.17, 2.06)	1.52 (1.06, 2.18)	0.57 (0.37, 0.89)	0.87 (0.54, 1.40)	0.78 (0.55, 1.09)		1.36 (0.95, 1.93)	1.5 (1.0, 2.26)	1.12 (0.75, 1.67)		■
Need factors											
General health											
Poor or fair											
Good or higher	0.43 (0.25, 0.72)	0.48 (0.25, 0.92)	0.44 (0.26, 0.74)		0.45 (0.30, 0.69)	0.63 (0.40, 1.01)	0.8 (0.54, 1.19)	0.75 (0.46, 1.23)	0.67 (0.48, 0.94)	0.72 (0.49, 1.07)	■
Mental health											
Poor or fair											
Good or higher	0.75 (0.49, 1.17)	1.2 (0.71, 2.01)	0.44 (0.22, 0.87)	0.66 (0.33, 1.30)	0.62 (0.39, 0.99)		1.17 (0.79, 1.73)	1.67 (1.04, 2.66)	0.93 (0.66, 1.32)	1.29 (0.86, 1.93)	■
Chronic health condition											
No											
Yes	7.28 (4.54, 11.7)	5.63 (3.33, 9.54)	8.94 (4.49, 17.8)	7.33 (3.74, 14.4)	5.48 (3.16, 9.50)	4.6 (2.58, 8.21)	2.28 (1.48, 3.50)	2.46 (1.47, 4.12)	3.78 (1.88, 7.60)	3.66 (1.83, 7.32)	■

Appendix 2 figure 5: Estimated associations between type of health insurance and unmet need by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

Factors	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											■
Public	1.02 (0.34, 3.03)	0.59 (0.18, 1.97)	0.97 (0.45, 2.09)	0.69 (0.31, 1.55)			0.62 (0.37, 1.03)	0.63 (0.37, 1.09)	4.68 (1.31, 16.8)	4.36 (1.24, 15.3)	■
Uninsured	0.89 (0.35, 2.28)	0.58 (0.18, 1.85)	1.1 (0.54, 2.26)	0.51 (0.25, 1.05)	1.61 (0.70, 3.69)	1.3 (0.60, 2.80)			2.33 (0.85, 6.39)	2.29 (0.77, 6.81)	■
Area of residence											
Rural											■
Urban	0.47 (0.27, 0.79)	0.63 (0.40, 0.99)	0.7 (0.39, 1.24)		0.72 (0.45, 1.15)	0.73 (0.45, 1.20)	1.24 (0.84, 1.84)		0.65 (0.35, 1.24)		■
Household income											
Low/Middle											■
Highest	0.52 (0.27, 0.99)	0.61 (0.34, 1.09)	0.44 (0.28, 0.69)	0.55 (0.36, 0.84)	0.68 (0.42, 1.13)	0.71 (0.44, 1.14)	0.92 (0.60, 1.42)		0.75 (0.28, 2.02)		■
Predisposing factors											
Age											
18-29											■
30-39	0.39 (0.18, 0.86)	0.34 (0.17, 0.69)	0.66 (0.36, 1.21)	0.47 (0.23, 0.95)	0.97 (0.60, 1.58)	0.89 (0.54, 1.45)	0.36 (0.21, 0.62)	0.35 (0.20, 0.62)	1.61 (0.87, 2.97)	1.31 (0.66, 2.59)	■
40-49	0.55 (0.20, 1.54)	0.34 (0.13, 0.90)	0.82 (0.36, 1.88)	0.61 (0.28, 1.32)	0.53 (0.26, 1.07)	0.43 (0.20, 0.92)	0.75 (0.43, 1.28)	0.75 (0.43, 1.32)	0.92 (0.43, 1.97)	0.74 (0.32, 1.70)	■
50-59	0.28 (0.11, 0.72)	0.15 (0.05, 0.49)	1.1 (0.49, 2.50)	0.73 (0.30, 1.81)	0.86 (0.41, 1.83)	0.6 (0.27, 1.31)	0.37 (0.18, 0.74)	0.4 (0.19, 0.82)	0.86 (0.21, 3.55)	0.76 (0.16, 3.56)	■
60 or older	0.57 (0.10, 3.43)	0.23 (0.05, 0.97)	1.35 (0.49, 3.74)	0.57 (0.24, 1.38)	0.41 (0.15, 1.16)	0.26 (0.10, 0.72)	0.44 (0.14, 1.37)	0.45 (0.14, 1.49)	1.37 (0.26, 7.19)	1.09 (0.29, 4.14)	■
Gender											
Male											■
Female	1.19 (0.42, 3.36)		1.28 (0.75, 2.19)		1.11 (0.72, 1.71)		1.75 (1.16, 2.63)	1.81 (1.21, 2.69)	1.05 (0.55, 2.00)		■
Education											
None/Primary											■
Secondary	0.49 (0.25, 0.96)	0.49 (0.25, 0.94)	0.58 (0.38, 0.87)	0.61 (0.38, 0.99)	1.22 (0.78, 1.91)	1.38 (0.85, 2.25)	1.16 (0.73, 1.86)	1.05 (0.65, 1.71)	0.76 (0.31, 1.88)		■
Post-secondary	0.43 (0.25, 0.73)	0.82 (0.51, 1.30)	0.43 (0.28, 0.67)	0.48 (0.29, 0.80)	1.17 (0.71, 1.92)	1.59 (0.87, 2.88)	1.53 (0.96, 2.45)	1.46 (0.89, 2.39)	1.03 (0.45, 2.32)		■
Need factors											
General health											
Poor or fair											■
Good or higher	0.51 (0.17, 1.58)	0.64 (0.25, 1.66)	0.46 (0.32, 0.66)	0.53 (0.39, 0.73)	0.72 (0.45, 1.15)	0.66 (0.38, 1.13)	1.13 (0.68, 1.88)		0.59 (0.31, 1.16)	0.65 (0.29, 1.47)	■
Mental health											
Poor or fair											■
Good or higher	0.57 (0.22, 1.49)	0.66 (0.36, 1.21)	1.26 (0.55, 2.86)	2.35 (1.29, 4.28)	0.74 (0.44, 1.24)		1 (0.60, 1.68)		0.74 (0.39, 1.40)		■
Chronic health condition											
No											■
Yes	2.03 (0.66, 6.23)	2.93 (1.25, 6.88)	3.15 (2.30, 4.32)	2.69 (2.04, 3.53)	1.52 (0.96, 2.43)	2.04 (1.27, 3.27)	0.92 (0.56, 1.52)		1.94 (0.70, 5.36)	1.78 (0.53, 5.99)	■

0 1 2 3 4 5 6
Pooled AOR

Appendix 2figure 6: Estimated associations between type of health insurance and mental care by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

Factors	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		Pooled AOR
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											
Public	0.88 (0.27, 2.89)	0.92 (0.27, 3.09)	1.02 (0.42, 2.51)	0.92 (0.38, 2.26)			0.47 (0.14, 1.60)	0.65 (0.17, 2.48)	2.53 (0.94, 6.81)	2.8 (0.97, 8.07)	
Uninsured	1.02 (0.30, 3.48)	1.11 (0.33, 3.71)	0.94 (0.37, 2.40)	0.79 (0.31, 2.06)	0.67 (0.39, 1.15)	0.6 (0.32, 1.13)			0.88 (0.39, 2.00)	0.82 (0.31, 2.14)	
Area of residence											
Rural											
Urban	1.26 (0.67, 2.37)		1.14 (0.53, 2.45)		1.59 (0.93, 2.71)	1.35 (0.78, 2.33)	1.12 (0.32, 4.00)	0.5 (0.12, 2.13)	1.02 (0.57, 1.82)		
Household income											
Low/Middle											
Highest	0.77 (0.42, 1.42)		1.23 (0.59, 2.58)		1.06 (0.65, 1.74)		26.4 (5.13, 136)	34.7 (4.99, 241)	0.32 (0.11, 0.91)	0.41 (0.15, 1.11)	
Predisposing factors											
Age											
18-29											
30-39	2.15 (0.59, 7.87)	2.13 (0.61, 7.47)	0.47 (0.17, 1.28)	0.44 (0.17, 1.15)	1.15 (0.69, 1.94)	1.01 (0.58, 1.76)	1.24 (0.17, 8.78)	0.94 (0.12, 7.21)	0.91 (0.48, 1.74)	0.63 (0.33, 1.22)	
40-49	2.19 (0.72, 6.68)	2.13 (0.70, 6.49)	1.25 (0.40, 3.89)	1.12 (0.36, 3.44)	0.77 (0.45, 1.31)	0.51 (0.28, 0.91)	7.5 (1.10, 51.0)	6.26 (0.72, 54.1)	1.18 (0.54, 2.59)	0.83 (0.36, 1.89)	
50-59	2.51 (0.54, 11.6)	2.37 (0.57, 9.91)	0.81 (0.27, 2.47)	0.68 (0.22, 2.14)	1.62 (0.82, 3.19)	0.78 (0.37, 1.66)	0.89 (0.12, 6.43)	0.49 (0.05, 4.44)	0.71 (0.24, 2.07)	0.68 (0.22, 2.11)	
60 or older	3.24 (0.38, 27.7)	2.84 (0.40, 20.1)	0.13 (0.02, 1.07)	0.09 (0.01, 0.79)	2.37 (0.98, 5.74)	1.03 (0.46, 2.30)	4.45 (0.50, 39.6)	2.33 (0.20, 27.5)	0 (0.00, 0.00)	0 (0.00, 0.00)	
Gender											
Male											
Female	0.75 (0.44, 1.30)	0.78 (0.43, 1.39)	0.52 (0.20, 1.34)	0.52 (0.20, 1.33)	2.01 (1.26, 3.21)	1.59 (1.02, 2.47)	1.27 (0.31, 5.15)	1.59 (0.47, 5.44)	1.58 (0.89, 2.81)	1.48 (0.82, 2.66)	
Education											
None/Primary											
Secondary	0.91 (0.46, 1.83)		1.52 (0.67, 3.49)		0.57 (0.36, 0.91)	0.66 (0.42, 1.05)	1.7 (0.19, 15.0)		1.4 (0.67, 2.91)	1.24 (0.61, 2.52)	
Post-secondary	0.67 (0.38, 1.20)		1.68 (0.74, 3.82)		0.87 (0.52, 1.47)	0.95 (0.54, 1.67)	3.49 (0.45, 26.8)		0.8 (0.42, 1.53)	0.71 (0.36, 1.40)	
Need factors											
General health											
Poor or fair											
Good or higher	0.7 (0.35, 1.37)		0.65 (0.22, 1.94)	0.49 (0.18, 1.34)	0.42 (0.25, 0.71)		0.42 (0.09, 1.93)		0.72 (0.41, 1.29)		
Mental health											
Poor or fair											
Good or higher	0.64 (0.25, 1.65)	0.74 (0.38, 1.45)	1.03 (0.30, 3.50)		0.27 (0.15, 0.47)	0.3 (0.18, 0.50)	0.55 (0.08, 3.79)		0.58 (0.32, 1.03)	0.62 (0.35, 1.10)	
Chronic health condition											
No											
Yes	1.35 (0.59, 3.09)		1.46 (0.48, 4.41)		3.09 (1.84, 5.21)	2.32 (1.45, 3.70)	3.68 (0.88, 15.4)	3.89 (0.79, 19.2)	1.63 (0.76, 3.50)	1.96 (0.94, 4.09)	

Appendix 2 figure 7: Estimated associations between type of health insurance and cancer screening by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

Factors	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		Pooled AOR
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											
Public	1.34 (0.39, 4.61)	3.08 (0.77, 12.3)	0.56 (0.19, 1.61)	0.5 (0.15, 1.62)			0.76 (0.41, 1.40)	0.56 (0.31, 1.01)	4.49 (0.91, 22.1)	2 (0.41, 9.73)	
Uninsured	2.29 (0.67, 7.82)	4.04 (1.09, 14.9)	0.27 (0.09, 0.81)	0.19 (0.05, 0.69)	1.51 (0.83, 2.76)	1.17 (0.59, 2.32)			1.33 (0.34, 5.25)	0.49 (0.11, 2.19)	
Area of residence											
Rural											
Urban	2.1 (1.09, 4.04)	2.45 (1.17, 5.13)	0.94 (0.49, 1.82)		1.61 (0.93, 2.79)	1.53 (0.88, 2.64)	1.75 (1.01, 3.04)		0.82 (0.36, 1.87)		
Household income											
Low/Middle											
Highest	1.22 (0.47, 3.13)		1.17 (0.61, 2.24)		0.52 (0.31, 0.87)	0.64 (0.37, 1.12)	1.11 (0.61, 1.99)		0.26 (0.09, 0.78)		
Predisposing factors											
Age											
18-29											
30-39	1.09 (0.37, 3.17)	0.86 (0.27, 2.76)	0.94 (0.41, 2.18)	0.6 (0.26, 1.40)	2.51 (1.40, 4.47)	2.3 (1.26, 4.21)	1.45 (0.57, 3.67)	1.64 (0.62, 4.37)	1.01 (0.39, 2.62)	0.72 (0.28, 1.86)	
40-49	1.33 (0.40, 4.47)	1.21 (0.36, 4.03)	1.73 (0.82, 3.66)	1.21 (0.56, 2.62)	1.66 (0.83, 3.33)	1.07 (0.49, 2.34)	1.69 (0.72, 3.95)	2.18 (0.88, 5.45)	0.41 (0.13, 1.27)	0.23 (0.06, 0.89)	
50-59	0.36 (0.13, 1.00)	0.3 (0.09, 0.97)	2.44 (0.99, 6.06)	1.31 (0.44, 3.86)	2.53 (1.21, 5.30)	1.58 (0.72, 3.51)	1.4 (0.56, 3.52)	1.74 (0.67, 4.53)	0 (0.00, 0.00)	0 (0.00, 0.00)	
60 or older	0.04 (0.00, 0.31)	0.03 (0.00, 0.30)	5.82 (0.97, 35.0)	2.94 (0.56, 15.5)	2.72 (1.03, 7.21)	1.48 (0.65, 3.37)	0.87 (0.31, 2.47)	1.51 (0.50, 4.57)	2.88 (0.40, 20.6)	3.57 (0.50, 25.8)	
Education											
None/Primary											
Secondary	0.96 (0.50, 1.84)	0.53 (0.28, 1.01)	0.57 (0.32, 1.00)	0.55 (0.25, 1.24)	0.54 (0.33, 0.88)		1.47 (0.82, 2.63)	1.81 (0.92, 3.56)	2.3 (0.79, 6.69)	2.71 (0.83, 8.86)	
Post-secondary	1.43 (0.84, 2.44)	0.59 (0.32, 1.09)	1.15 (0.64, 2.08)	0.93 (0.39, 2.22)	0.49 (0.29, 0.85)		1.44 (0.79, 2.63)	1.64 (0.86, 3.12)	0.6 (0.24, 1.51)	0.6 (0.19, 1.87)	
Need factors											
General health											
Poor or fair											
Good or higher	1.34 (0.77, 2.35)		0.26 (0.10, 0.67)	0.22 (0.09, 0.54)	0.32 (0.18, 0.55)	0.47 (0.27, 0.82)	0.56 (0.29, 1.07)		0.83 (0.36, 1.92)		
Mental health											
Poor or fair											
Good or higher	3.34 (1.27, 8.81)	3.08 (1.06, 8.95)	0.84 (0.21, 3.40)	3.13 (1.54, 6.37)	0.46 (0.23, 0.91)	0.68 (0.34, 1.34)	0.34 (0.18, 0.65)	0.29 (0.15, 0.57)	1.13 (0.47, 2.70)		
Chronic health condition											
No											
Yes	1.43 (0.75, 2.75)	1.89 (1.28, 2.79)	2.48 (1.26, 4.90)		2.27 (1.30, 3.94)	1.49 (0.91, 2.44)	1.65 (0.87, 3.11)		1.38 (0.38, 5.03)		

Appendix 2 figure 8: Estimated associations between type of health insurance and cardiovascular examination by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

Factors	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		Pooled AOR
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											■
Public	0.31 (0.11, 0.85)	0.7 (0.30, 1.65)	0.44 (0.21, 0.93)	0.57 (0.28, 1.15)			0.67 (0.40, 1.12)	0.83 (0.49, 1.40)	1.56 (0.73, 3.35)	1.78 (0.87, 3.66)	■
Uninsured	0.45 (0.18, 1.11)	0.71 (0.32, 1.56)	0.26 (0.13, 0.53)	0.3 (0.15, 0.61)	0.69 (0.46, 1.04)	0.8 (0.52, 1.21)			0.48 (0.25, 0.92)	0.54 (0.30, 0.99)	■
Area of residence											
Rural											■
Urban	3.13 (1.98, 4.93)	2.46 (1.74, 3.48)	1.06 (0.68, 1.67)		1.52 (1.11, 2.10)	1.3 (0.93, 1.82)	1.16 (0.86, 1.57)		0.95 (0.68, 1.35)		■
Household income											
Low/Middle											■
Highest	1.91 (1.33, 2.75)	1.68 (1.22, 2.32)	1.1 (0.82, 1.48)	1.23 (0.92, 1.65)	1.02 (0.76, 1.38)		1.35 (0.96, 1.89)	1.23 (0.86, 1.77)	0.84 (0.45, 1.59)	0.65 (0.36, 1.16)	■
Predisposing factors											
Age											
18-29											■
30-39	1.79 (1.07, 2.98)	1.35 (0.84, 2.15)	1.03 (0.78, 1.36)	0.76 (0.54, 1.06)	1.28 (0.91, 1.79)	1.13 (0.80, 1.59)	1.63 (1.01, 2.61)	1.63 (0.99, 2.67)	1.44 (1.04, 2.00)	1.13 (0.80, 1.59)	■
40-49	2.55 (1.31, 4.96)	2.28 (1.18, 4.40)	1.44 (0.84, 2.47)	1.31 (0.69, 2.50)	1.8 (1.20, 2.71)	1.36 (0.87, 2.13)	2.26 (1.43, 3.58)	2.17 (1.32, 3.55)	1.85 (1.20, 2.85)	1.39 (0.88, 2.22)	■
50-59	2.14 (0.94, 4.90)	1.66 (0.80, 3.47)	1.75 (0.93, 3.28)	1.42 (0.74, 2.72)	3.22 (1.81, 5.75)	1.82 (1.01, 3.27)	1.5 (0.87, 2.57)	1.37 (0.78, 2.42)	3.09 (1.55, 6.18)	2.59 (1.33, 5.04)	■
60 or older	2.26 (0.72, 7.05)	2.09 (0.67, 6.51)	2.75 (1.66, 4.57)	2.05 (0.97, 4.33)	3.33 (1.59, 6.96)	1.41 (0.65, 3.10)	3.1 (1.43, 6.73)	2.61 (1.12, 6.08)	1.91 (0.84, 4.34)	1.78 (0.82, 3.84)	■
Gender											
Male											■
Female	0.88 (0.58, 1.33)		2.25 (1.64, 3.08)	2.64 (1.86, 3.76)	2.06 (1.53, 2.78)	1.69 (1.25, 2.29)	1.5 (1.06, 2.12)	1.75 (1.23, 2.50)	1.12 (0.80, 1.57)	1.47 (1.05, 2.08)	■
Education											
None/Primary											■
Secondary	1.42 (0.80, 2.51)	1.19 (0.71, 2.01)	0.74 (0.51, 1.06)	0.82 (0.50, 1.35)	0.74 (0.54, 1.00)		0.85 (0.60, 1.21)	1.2 (0.81, 1.78)	1.08 (0.68, 1.71)		■
Post-secondary	2.86 (1.87, 4.39)	1.6 (1.15, 2.23)	1.56 (1.11, 2.19)	1.54 (0.97, 2.44)	0.75 (0.54, 1.04)		1.6 (1.13, 2.27)	2.01 (1.33, 3.04)	1.07 (0.70, 1.62)		■
Need factors											
General health											
Poor or fair											■
Good or higher	0.59 (0.37, 0.95)	0.61 (0.37, 1.01)	0.58 (0.37, 0.93)		0.46 (0.32, 0.67)	0.77 (0.52, 1.16)	1.1 (0.75, 1.61)	1.45 (0.95, 2.21)	0.57 (0.40, 0.80)	0.67 (0.48, 0.95)	■
Mental health											
Poor or fair											■
Good or higher	0.76 (0.42, 1.38)		0.72 (0.32, 1.66)		0.8 (0.53, 1.21)		1.19 (0.81, 1.75)		0.73 (0.51, 1.05)		■
Chronic health condition											
No											■
Yes	2.76 (1.50, 5.08)	1.86 (1.01, 3.41)	4.4 (2.86, 6.78)	4.18 (2.67, 6.54)	6.62 (4.38, 10.0)	4.71 (2.92, 7.59)	2.49 (1.61, 3.86)	2.73 (1.61, 4.62)	3.83 (2.14, 6.88)	3.16 (1.82, 5.51)	■

Appendix 2 figure 9: Estimated associations between type of health insurance and eye or teeth examination by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

Factors	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											
Public	0.35 (0.16, 0.75)	0.41 (0.19, 0.87)	0.6 (0.32, 1.15)	0.57 (0.29, 1.11)			0.5 (0.33, 0.75)	0.65 (0.43, 0.98)	1.58 (0.71, 3.54)	2.17 (0.82, 5.74)	■
Uninsured	0.59 (0.28, 1.25)	0.66 (0.33, 1.32)	0.26 (0.14, 0.48)	0.28 (0.14, 0.55)	0.34 (0.24, 0.50)	0.41 (0.27, 0.62)			0.67 (0.34, 1.31)	0.84 (0.35, 2.05)	■
Area of residence											
Rural											
Urban	1.66 (1.11, 2.46)	1.33 (0.81, 2.17)	1.73 (0.95, 3.13)	1.58 (0.99, 2.53)	1.16 (0.84, 1.62)		1.99 (1.43, 2.75)	1.49 (1.07, 2.08)	1.38 (0.94, 2.03)	1.54 (1.05, 2.28)	■
Household income											
Low/Middle											
Highest	1.21 (0.86, 1.71)		1.29 (0.86, 1.94)		1.62 (1.20, 2.18)	1.21 (0.87, 1.69)	2.19 (1.50, 3.19)	1.82 (1.23, 2.69)	1.11 (0.55, 2.22)		■
Predisposing factors											
Age											
18-29											
30-39	2.39 (1.15, 4.98)	2.1 (1.03, 4.28)	0.81 (0.53, 1.24)	0.66 (0.42, 1.06)	0.82 (0.58, 1.14)	0.83 (0.59, 1.16)	1.57 (0.93, 2.67)	1.45 (0.81, 2.58)	1.19 (0.81, 1.74)	0.94 (0.62, 1.42)	■
40-49	2.38 (1.20, 4.73)	2.17 (1.04, 4.49)	1.02 (0.61, 1.70)	0.86 (0.53, 1.40)	0.84 (0.56, 1.25)	0.84 (0.56, 1.27)	1.68 (1.04, 2.74)	1.56 (0.90, 2.70)	1.61 (1.00, 2.57)	1.31 (0.80, 2.16)	■
50-59	2.15 (0.81, 5.67)	1.89 (0.70, 5.09)	1.44 (0.58, 3.61)	1.21 (0.41, 3.51)	1.08 (0.67, 1.72)	1.09 (0.67, 1.76)	1.85 (1.07, 3.20)	1.74 (0.92, 3.27)	2.84 (1.37, 5.87)	2.28 (1.14, 4.57)	■
60 or older	2.84 (0.74, 10.8)	2.41 (0.68, 8.57)	1.97 (0.50, 7.77)	1.61 (0.39, 6.63)	1.69 (0.93, 3.08)	1.59 (0.84, 2.98)	1.79 (0.95, 3.37)	1.51 (0.71, 3.23)	1.48 (0.62, 3.57)	1.3 (0.56, 3.01)	■
Gender											
Male											
Female	0.92 (0.61, 1.38)		0.77 (0.52, 1.15)	0.86 (0.58, 1.28)	0.82 (0.61, 1.10)	0.78 (0.58, 1.04)	1.14 (0.80, 1.61)	1.35 (0.91, 2.01)	1.16 (0.80, 1.70)	1.39 (0.95, 2.04)	
Education											
None/Primary											
Secondary	1.22 (0.69, 2.14)		1.1 (0.72, 1.68)		1.13 (0.83, 1.53)		1.04 (0.71, 1.52)	1.04 (0.67, 1.63)	0.89 (0.54, 1.46)	0.83 (0.50, 1.38)	■
Post-secondary	1.49 (0.98, 2.27)		1.67 (1.13, 2.47)		1.41 (1.02, 1.95)		2.15 (1.48, 3.12)	1.6 (0.99, 2.59)	0.84 (0.53, 1.33)	0.73 (0.46, 1.16)	■
Need factors											
General health											
Poor or fair											
Good or higher	0.54 (0.33, 0.90)	0.62 (0.39, 0.98)	0.8 (0.46, 1.39)	0.83 (0.58, 1.19)	0.99 (0.69, 1.42)		1.4 (0.95, 2.08)	1.53 (0.98, 2.38)	0.89 (0.60, 1.32)		
Mental health											
Poor or fair											
Good or higher	0.65 (0.36, 1.19)		1.03 (0.42, 2.50)		1.19 (0.78, 1.84)		1.27 (0.84, 1.92)		0.76 (0.51, 1.14)		
Chronic health condition											
No											
Yes	2.05 (1.25, 3.36)	1.3 (0.67, 2.52)	1.49 (0.87, 2.55)	1.47 (0.77, 2.81)	1.16 (0.81, 1.67)		1.27 (0.84, 1.92)	1.39 (0.83, 2.31)	2.46 (1.35, 4.47)	2.38 (1.33, 4.25)	■

0 1 2 3 4 5 6
Pooled AOR

Appendix 2 figure 10: Estimated associations between type of health insurance and confidence in ability to receive and afford care by countries: Odds ratio (OR) and adjusted odds ratio (aOR)

Factors	ETHIOPIA		KENYA		SOUTH AFRICA		LAOS		INDIA		
	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	OR (95%CI)	aOR(95%CI)	
Enabling factors											
Insurance											
Private+											
Public	1.67 (0.72, 3.87)	1.49 (0.70, 3.17)	0.77 (0.44, 1.37)	0.82 (0.45, 1.49)			0.43 (0.22, 0.83)	0.5 (0.26, 0.96)	1.85 (0.79, 4.36)	1.86 (0.84, 4.15)	■
Uninsured	1.77 (0.87, 3.64)	1.66 (0.81, 3.40)	0.59 (0.34, 1.04)	0.66 (0.36, 1.22)	0.63 (0.44, 0.90)	0.52 (0.35, 0.77)			1.44 (0.70, 2.92)	1.39 (0.72, 2.66)	■
Area of residence											
Rural											
Urban	0.87 (0.55, 1.38)	0.84 (0.58, 1.24)	1.17 (0.84, 1.62)		0.84 (0.62, 1.15)	0.85 (0.62, 1.16)	0.86 (0.62, 1.19)	0.6 (0.41, 0.87)	1.02 (0.72, 1.45)		■
Household income											
Low/Middle											
Highest	1.19 (0.57, 2.46)	1.26 (0.61, 2.62)	1.39 (0.93, 2.07)	1.28 (0.91, 1.80)	0.99 (0.74, 1.33)		1.81 (1.27, 2.57)	1.73 (1.20, 2.49)	1.65 (0.94, 2.90)	1.76 (0.95, 3.26)	■
Predisposing factors											
Age											
18-29											
30-39	0.93 (0.52, 1.66)	0.93 (0.54, 1.62)	0.92 (0.64, 1.31)	0.89 (0.63, 1.26)	1.02 (0.74, 1.41)	1 (0.72, 1.38)	2.19 (1.36, 3.55)	2.13 (1.25, 3.64)	0.9 (0.64, 1.26)	0.92 (0.64, 1.32)	■
40-49	1.04 (0.55, 1.97)	1.1 (0.56, 2.18)	1.24 (0.75, 2.03)	1.28 (0.82, 2.01)	1.04 (0.70, 1.56)	1.04 (0.69, 1.57)	2.67 (1.65, 4.34)	2.9 (1.67, 5.02)	0.75 (0.48, 1.18)	0.82 (0.51, 1.29)	■
50-59	1.54 (0.67, 3.54)	1.59 (0.64, 3.97)	1.12 (0.64, 1.95)	1.21 (0.73, 2.01)	0.83 (0.52, 1.31)	0.86 (0.53, 1.39)	2.14 (1.20, 3.83)	2.16 (1.14, 4.09)	0.9 (0.42, 1.93)	0.95 (0.48, 1.85)	■
60 or older	0.81 (0.27, 2.47)	0.79 (0.27, 2.25)	0.87 (0.45, 1.66)	0.98 (0.56, 1.70)	1.1 (0.60, 1.99)	1.18 (0.62, 2.25)	4.9 (2.32, 10.3)	5.23 (2.17, 12.6)	1.1 (0.47, 2.59)	1.1 (0.50, 2.44)	■
Gender											
Male											
Female	0.98 (0.52, 1.83)		1.01 (0.64, 1.59)	1.14 (0.77, 1.69)	0.81 (0.61, 1.08)	0.85 (0.64, 1.13)	0.99 (0.69, 1.43)	1.19 (0.82, 1.71)	1.13 (0.80, 1.59)		
Education											
None/Primary											
Secondary	1.16 (0.72, 1.88)		1.28 (0.92, 1.78)		0.75 (0.56, 1.01)	0.65 (0.48, 0.88)	0.97 (0.67, 1.41)	1.42 (0.90, 2.23)	1.29 (0.80, 2.08)	1.4 (0.89, 2.20)	■
Post-secondary	0.92 (0.63, 1.34)		1.24 (0.86, 1.80)		0.8 (0.58, 1.10)	0.62 (0.45, 0.87)	1.13 (0.78, 1.65)	1.38 (0.88, 2.18)	1.12 (0.73, 1.72)	1.12 (0.75, 1.66)	■
Need factors											
General health											
Poor or fair											
Good or higher	0.77 (0.47, 1.27)	0.79 (0.50, 1.24)	1.39 (1.00, 1.93)		1.01 (0.71, 1.43)		1.86 (1.26, 2.74)	1.66 (1.01, 2.72)	1.43 (1.00, 2.05)	1.57 (1.05, 2.35)	
Mental health											
Poor or fair											
Good or higher	0.74 (0.39, 1.42)	0.78 (0.41, 1.46)	1.83 (0.88, 3.82)	1.86 (0.93, 3.72)	1.23 (0.81, 1.88)	1.21 (0.79, 1.85)	1.92 (1.29, 2.86)	1.39 (0.85, 2.27)	0.98 (0.67, 1.43)	0.73 (0.48, 1.10)	
Chronic health condition											
No											
Yes	0.85 (0.47, 1.52)	0.74 (0.45, 1.21)	0.73 (0.40, 1.34)	0.78 (0.44, 1.36)	0.73 (0.51, 1.05)	0.71 (0.49, 1.03)	1.19 (0.78, 1.80)	1.25 (0.77, 2.03)	0.69 (0.38, 1.27)	0.75 (0.41, 1.38)	■

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Pooled AOR