Data Supplement: Tables S1 and S2

TABLE S1. Characteristics of Sample Compared with U.S. Population (N=5 million)

	Unweighted Sample (N=5 million)	Weighted Sample (N=45.93 million)	U.S. Uninsured Population (N=45.7 million)
Age group (years)			
≤18	28.65%	17.82%	17.7%
19–24	8.35%	16.37%	16.4%
25–34	13.21%	23.49%	23.5%
35–44	16.86%	17.54%	17.6%
45–54	19.04%	15.40%	15.4%
55–64	13.89%	9.39%	9.4%
Gender			
Male	50.96%	52.28%	54.6%
Female	49.04%	47.72%	45.4%
Region			
Northeast	23.58%	19.45%	19.4%
Midwest	28.58%	15.73%	15.7%
South	22.31%	31.47%	31.5%
West	25.53%	33.35%	33.3%

Note: Estimate of uninsured population in the U.S. derived from Kaiser Commission on Medicaid and the Uninsured: The Uninsured: A Primer. Key Facts about Americans without Health Insurance, December 2010. http://www.kff.org/uninsured/7451.cfm (last accessed June 9, 2011).

TABLE S2. Ratios of Predicted to Actual Health Care Expenditures in Risk Adjustment Models for Health Plan Cohorts by Share of Individuals with Chronic Mental Health and Medical Conditions with and without Reinsurance

	Without Reinsurance				With Reinsurance			
	Risk Level by Share With Chronic Mental Health Conditions		Risk Level by Share With Chronic Medical Conditions		Risk Level by Share With Chronic Mental Health Conditions		Risk Level by Share With Chronic Medical Conditions	
	Predictive Ratio	Range	Predictive Ratio	Range	Predictive Ratio	Range	Predictive Ratio	Range
Low morbidity	1.015	0.984–1.053	1.024	0.992–1.070	1.012	0.989–1.041	1.019	0.995–1.047
Moderately low morbidity	1.000	0.964–1.032	0.999	0.964–1.028	1.001	0.981–1.022	0.998	0.977–1.024
Moderately high morbidity	0.996	0.977–1.038	0.998	0.969–1.030	0.996	0.975–1.033	0.998	0.977–1.029
High morbidity	0.992	0.965–1.021	0.985	0.960–1.012	0.993	0.974–1.019	0.987	0.968–1.007

Note: Health plan cohorts created by simulating enrollment for 100 health plans, each with 50,000 random members. We reassigned a predetermined number of individuals to plans based on the presence of chronic mental health conditions to create four plan risk levels with 25 plans in each: low morbidity, moderately low morbidity, moderately high morbidity, high morbidity. We used an analogous process to reassign a predetermined number of individuals to plans based on the presence of chronic medical conditions, again creating four plan risk levels with 25 plans in each.