

Appendix Exhibit 1: Demographics of Survey Respondents by State

	Indiana (%)	Kansas (%)	Ohio (%)
<i>Age Groups</i>			
19-34 years old	43.9	49.7	42.3
35-44 years old	18.7	16.8	19.5
45-54 years old	15.0	11.2	14.7
55-64 years old	22.4	22.3	23.4
<i>Race/Ethnicity</i>			
Latino	5.6	9.5	4.2
Black, Not Latino	14.5	11.8	21.8
Other, Not Latino	6.3	6.0	6.6
White, Not Latino	73.7	72.7	67.4
<i>Political Affiliation</i>			
Democrat	23.5	19.2	28.9
Independent/Other	59.4	63.2	56.7
Republican	17.1	17.5	14.5
<i>Educational Attainment</i>			
No High School Degree	19.8	14.0	17.9
High School Graduate or GED	36.2	34.7	39.4
Some College or College Graduate	44.0	51.3	42.7
<i>Household Income</i>			
Less than 50% FPL	27.9	30.6	31.6
50-100% FPL	38.7	36.8	37.6
100-138% FPL	25.1	25.4	21.4
Missing / Not Reported	8.3	7.3	9.5
<i>Other Characteristics</i>			
Female (vs. Male)	55.2	54.2	54.1
Live in Rural Area (vs. Urban)	26.8	47.9	17.3
Married / Partnered (vs. Not Married)	34.3	32.9	36.4
N	1,007	1,000	732

Source: Authors' analyses of survey data from US citizens with incomes below 138% FPL between the ages of 19-64 living in Indiana, Kansas, Ohio.

Notes: Responses are survey-weighted to reflect state demographics. Figures may not sum to 100% due to rounding.

**Appendix Exhibit 2: State and Demographic Predictors of Being Uninsured
And Experiencing Cost-Related Care Delays**

Variable	Uninsured		Delay Care Due to Cost	
	Odds Ratio	Predicted Probability (%)	Odds Ratio	Predicted Probability (%)
<i>State</i>				
Kansas	1.49*	19.9	1.40**	31.5
Indiana	0.96	14.3	1.33*	30.4
Ohio	1.00 (Ref)	14.7	1.00 (Ref)	24.9
<i>Age Group</i>				
19-34 years old	2.26***	18.1	1.31	29.8
35-44 years old	1.89**	15.8	1.11	26.6
45-54 years old	1.70*	14.6	1.05	25.5
55-64 years old	1.00 (Ref)	9.4	1.00 (Ref)	24.7
<i>Race/Ethnicity</i>				
Latino	1.10	16.2	1.33	32.1
Black, Not Latino	0.86	13.4	1.18	29.6
Other, Not Latino	1.51	20.4	1.14	28.9
White, Not Latino	1.00 (Ref)	15.0	1.00 (Ref)	26.4
<i>Political Affiliation</i>				
Democrat	0.69	9.4	0.96	24.9
Independent/Other	1.52	18.0	1.21	29.1
Republican	1.00 (Ref)	12.9	1.00 (Ref)	25.5
<i>Educational Attainment</i>				
No High School Degree	1.63*	17.6	0.63**	21.2
High School Graduate or GED	1.65**	17.8	0.91	27.7
Some College or College Graduate	1.00 (Ref)	12.0	1.00 (Ref)	29.6
<i>Household Income</i>				
Missing/Not Reported	0.68	12.8	0.44**	15.7
Below 50% FPL	1.06	18.1	0.72	23.3
50-100% FPL	0.63	12.1	1.12	32.0
100-138% FPL	1.00 (Ref)	17.3	1.00 (Ref)	29.6
<i>Other Characteristics</i>				
Female (vs. Male)	0.32***	8.8	0.88	26.3
Live in Rural Area (vs. Urban)	0.73	12.5	0.91	26.0
Married / Partnered (vs. Not Married)	0.85	14.0	1.28	30.6
N	2,739		2,722	

Source: Authors' analyses of survey responses of US citizens with incomes below 138% FPL between the ages of 19-64 living in Kansas, Indiana, and Ohio (N=2,739, minus item non-response).

Notes: Responses are survey-weighted to reflect state demographics. *p*-values: * *p* < 0.10; ** *p* < 0.05; *** *p* < 0.01. "Ref" = Reference Group. Predicted probabilities were obtained using the Stata "margins" command.

Appendix Exhibit 3: Demographic Predictors of Knowledge, Participation in, and Perception of Indiana’s POWER Account

Variable	Indiana Medicaid & HIP Eligible: Aware of POWER Account		Indiana Medicaid & Heard of POWER Account: Paying Premiums Regularly†		Indiana Medicaid & Heard of POWER Account: POWER Helps Me Think about Healthcare Services I Need		Indiana Medicaid & Heard of POWER Account: POWER Makes Getting Healthcare More Difficult	
	Odds Ratio	Predicted Probability (%)	Odds Ratio	Predicted Probability (%)	Odds Ratio	Predicted Probability (%)	Odds Ratio	Predicted Probability (%)
<i>Age Group</i>								
19-34 years old	0.97	56.8	0.60	57.5	0.22***	48.4	1.76	39.1
35-44 years old	3.82**	79.4	0.76	62.6	0.30**	55.7	2.14	43.5
45-54 years old	1.20	60.6	0.29**	41.9	0.89	77.9	2.04	43.4
55-64 years old	1.00 (Ref)	57.3	1.00 (Ref)	68.0	1.00 (Ref)	79.7	1.00 (Ref)	27.5
<i>Race/Ethnicity</i>								
Latino	0.15**	31.2	1.05	59.5	5.11	86.1	2.87	60.9
Black, Not Latino	1.02	65.1	0.84	54.9	0.99	56.8	1.65	48.5
Other, Not Latino	0.84	61.7	1.34	64.6	0.44	38.5	0.81	33.0
White, Not Latino	1.00 (Ref)	64.8	1.00 (Ref)	58.5	1.00 (Ref)	57.1	1.00 (Ref)	37.4
<i>Political Affiliation</i>								
Democrat	0.35*	52.5	2.43	73.8	1.34	58.2	1.03	36.5
Independent/Other	0.68	64.3	0.87	52.6	1.37	58.7	1.37	42.8
Republican	1.00 (Ref)	70.6	1.00 (Ref)	55.8	1.00 (Ref)	51.7	1.00 (Ref)	35.9
<i>Educational Attainment</i>								
No High School Degree	0.21***	43.3	2.50	69.2	1.08	60.8	0.73	39.3
High School Graduate or GED	0.48*	58.5	2.91**	72.1	0.69	51.1	0.38*	25.9
Some College or College Graduate	1.00 (Ref)	71.6	1.00 (Ref)	49.4	1.00 (Ref)	59.2	1.00 (Ref)	46.5
<i>Household Income</i>								
Missing/Not Reported	1.95	63.4	1.76	62.4	1.96	61.8	2.23	58.8
Below 50% FPL	1.60	59.8	1.14	53.0	1.63	57.8	0.88	38.0
50-100% FPL	2.40**	70.3	2.13	66.3	1.83	60.4	0.92	38.0
100-138% FPL	1.00 (Ref)	51.2	1.00 (Ref)	50.1	1.00 (Ref)	46.7	1.00 (Ref)	40.8
<i>Other Characteristics</i>								
Female (vs. Male)	4.34***	73.3	1.11	58.9	0.99	57.0	1.80	43.2
Rural (vs. Urban)	0.75	58.6	0.79	54.9	1.48	63.2	0.79	36.2
Married / Partnered (vs. Not Married)	2.77**	73.6	1.50	62.8	0.77	54.0	1.33	43.2
N	300		193		196		196	

Source: Authors’ analyses of survey responses of US citizens with incomes below 138% FPL between the ages of 19-64 living in Kansas, Indiana, and Ohio.

Notes: Responses are survey-weighted to reflect state demographics. *p*-values: * *p* < 0.10; ** *p* < 0.05; *** *p* < 0.01. REF = Reference Group.

† Exact question wording was, “Do you pay a premium or put money into your POWER Account on a regular basis?”

Appendix Exhibit 4: Demographic Predictors of Support for Medicaid Expansion and Work Inducement in Kansas

Variable	<i>Kansas - All Respondents: Support Medicaid Expansion</i>		<i>Kansas - Medicaid & Uninsured, Unemployed but Not Disabled: Would Look for Work if Required</i>	
	Odds Ratio	Predicted Probability (%)	Odds Ratio	Predicted Probability (%)
<i>Age Group</i>				
19-34 years old	0.69	76.5	0.88	64.7
35-44 years old	0.48*	70.5	1.72	74.3
45-54 years old	0.84	79.3	0.16	38.5
55-64 years old	1.00 (Ref)	81.8	1.00 (Ref)	66.6
<i>Race/Ethnicity</i>				
Latino	1.57	82.6	14.89**	90.6
Black, Not Latino	0.79	72.2	4.99	80.1
Other, Not Latino	1.78	84.2	0.09	21.8
White, Not Latino	1.00 (Ref)	76.2	1.00 (Ref)	56.9
<i>Political Ideology</i>				
Democrat	5.30***	88.9	2.94	67.2
Independent/Other	2.17***	77.6	3.07	67.8
Republican	1.00 (Ref)	63.3	1.00 (Ref)	50.2
<i>Educational Attainment</i>				
No High School Degree	3.13**	87.8	1.13	62.2
High School Graduate or GED	1.72**	80.6	2.01	70.9
Some College or College Graduate	1.00 (Ref)	71.9	1.00 (Ref)	60.3
<i>Household Income</i>				
Missing / Not Reported	0.72	65.3	0.37	60.6
Below 50% FPL	1.66	79.8	0.36	60.5
50-100% FPL	1.82*	81.1	0.70	70.3
100-138% FPL	1.00 (Ref)	71.6	1.00 (Ref)	75.1
<i>Other Characteristics</i>				
Female (vs. Male)	2.25***	82.8	0.49	60.6
Live in Rural Area (vs. Urban)	0.64*	73.5	6.95**	83.1
Married / Partnered (vs. Not Married)	0.83	75.1	0.08***	37.5
N	1,000		83	

Source: Authors' analyses of survey responses of US citizens with incomes below 138% FPL between the ages of 19-64 living in Kansas, Indiana, and Ohio.

Notes: Responses are survey-weighted to reflect state demographics. *p*-values: * *p* < 0.10; ** *p* < 0.05; *** *p* < 0.01. REF = Reference Group.

APPENDIX METHODS: Survey Instrument

Details on our survey approach have been published previously.^{9,30} As with prior analyses, we omitted from the sample for each analysis any observation with missing response for that outcome. For covariates, we treated item-non response as follows: missing race/ethnicity (2.0%) was treated as “other.” Missing income was treated as its own category in regression analyses, given its much higher prevalence (8.9%) than other categories of missing data – though note that all respondents had already indicated that their family incomes were below 138% of FPL; this only applied to which subcategory of income within the 0-138% range a person had. Other covariates in Appendix Exhibit 1 with missing values were imputed based on age, education, race/ethnicity, gender, income, marital status, family size, urban/rural location, cell phone usage, and political affiliation. This resulted in regression-based imputation for 0.7% of the weighted sample for missing age, 1.1% for education, and 1.1% for marital status.

Question wording for our study outcomes is as follows:

1) Health Insurance

		Marketplace Name	Medicaid Program
OH	Ohio	The Healthcare.gov website	Medicaid
KS	Kansas	The Healthcare.gov website	Medicaid or KanCare
IN	Indiana	The HealthCare.gov website	Medicaid, Healthy Indiana, or HIP 2.0

I am going to read a few common types of health insurance. For each one, please tell me ‘yes’ if you currently have it and ‘no’ if you don’t. You can answer ‘yes’ more than once.

- a. [State Medicaid Plan Name] (INTERVIEWER NOTE: Clarify, if needed, “Medical Assistance or government-assistance plan for those with low incomes or a disability”)
- b. Medicare (INTERVIEWER NOTE: Clarify, if needed, “for people 65 and older, or people with certain disabilities”)
- c. A military health care plan, such as TRI-CARE, CHAMPUS, or CHAMP-VA
- d. A health plan you got through an employer or union (INTERVIEWER NOTE: This also includes through a spouse’s employer or union)
- e. A health insurance plan that you signed up for through [State Marketplace Name] or a health insurance Marketplace created by the national health reform law. (INTERVIEWER NOTE: If respondent says “do you mean Obamacare or ACA,” then say: “The national health reform law is sometimes referred to as Obamacare or the Affordable Care Act”)
- f. A health plan that you bought directly from an insurance company, not through an employer or union, and not through a health insurance Marketplace
- g. Some other kind of health insurance I haven’t already mentioned

If no to all:

- h. Does this mean you have no health insurance of any kind?
- 2) Do you have one person you think of as your personal doctor or health care provider?
- 3) Using any number from 0 to 10, where 0 is the worst health care possible and 10 is the best health care possible, what number would you use to rate all the health care in the last 6 months?
- 4) At any time in the last year, have you waited to seek medical care or chosen not to seek medical care for an illness, injury, or condition because you couldn't afford it?
- 5) Under the national health reform law, sometimes referred to as Obamacare or the Affordable Care Act, many Americans have new choices for obtaining health insurance. The law created health insurance Marketplaces, called [State Marketplace Name] in your state, where people can buy insurance, and some may be eligible for subsidies to help pay for coverage. Also, some states have expanded Medicaid. So far, would you say the health care law has directly (helped) you, directly (hurt) you, or has it not had a direct impact?
- 6) In the past year, have you either had to borrow money, or skip paying medical bills, or skip paying other bills as a result of medical costs?
- 7) Are you currently employed?

Indiana-Specific Questions for Medicaid Sample

- 8) Do you personally receive any disability payments from Social Security or the state, sometimes called SSI? Do not include payments made to other members of your family.
- 9) Are you currently pregnant?
- 10) *If NO to 8 and 9:* In Indiana's Medicaid program, called the Healthy Indiana program, the first \$2,500 of medical expenses for covered services are paid through a special savings account called a Personal Wellness and Responsibility or POWER Account. Have you ever read or heard about the POWER Account?
- 11) Do you pay a premium or put money into your POWER Account on a regular basis?
- 12) *If NO to 11:* Which of the following is the **main** reason you have missed payments or not put money into your POWER Account?
- A) I forgot
 - B) I could not afford it
 - C) I was confused about how POWER Account works
 - D) I didn't think it was worth it

13) For each of the following, please tell me which best describes your feelings and experiences.

- 1 Strongly agree
- 2 Somewhat agree
- 3 Neither agree nor disagree
- 4 Somewhat disagree
- 5 Strongly disagree

- a. “The POWER Account helps me think about the health services I really need.”
- b. “The POWER Account is hard to understand or has made it more difficult for me to get the health care I need.”

14) *If uninsured:* You told us earlier you do not have any health insurance. Which of the following is the **main** reason that you are not enrolled in the Healthy Indiana Program?

- 1 I don't think I would qualify/ I make too much money
- 2 I don't think I can afford it
- 3 I haven't heard of the program
- 4 I got kicked out of the program for not paying my premiums
- 5 I tried to sign up but it was too complicated
- 6 I heard the program was being eliminated

Kansas-Specific Questions

15) Do you have a disability that prevents you from working?

16) If you were required to work or look for a job in order to be eligible for Medicaid or KanCare, would this make you more likely to work or look for a job?

17) Under the national health reform law, states may choose to make Medicaid, also called KanCare in Kansas, available to cover more of their low-income residents. Medicaid is a health insurance program that covers services such as hospital care, doctor visits, and prescription drugs. Do you favor or oppose Kansas making Medicaid available to more people under the health reform law?

18) Do you think the quality of healthcare you (get/would get) on Medicaid or KanCare is better, the same, or worse than if you had no insurance?

19) Do you think the quality of healthcare you (get/would get) on Medicaid or KanCare is better, the same or worse than if you had private insurance?