

Table S2: Marginal effect of factors associate with WTP for CBHI after Tobit econometrical analysis in Bugna district, 2016.

Parameter for MWTP	category	dy/dx	Std. Err.	Z	P> z	[95% CI.]
Age	N	0.0010	0.0007	1.38	0.169	-0.002, 0.002
Households family size	N	0.0112	0.0045	2.47	0.013*	0.002, 0.020
Educational status	D	0.0730	0.0139	5.26	0.000**	0.045, 0.100
awareness about the CBHIS	D	0.0707	0.0137	5.14	0.000**	0.043, 0.097
Social trust among them	D	0.0374	0.0252	1.48	0.138	-0.012, 0.087
Chronic illness in household member	D	-0.0023	0.0217	0.11	0.915	-0.040, 0.044
History of any Illness in household member	D	0.0671	0.0165	4.07	0.000**	0.034, 0.099
Home distance from health centre or hospital in time	D	0.0074	0.0072	1.03	0.303	-0.006, 0.021
Perceived health status	D	-0.0068	0.0116	-0.59	0.557	-0.029, 0.015
Wealth quintile of the household	D	0.0777	0.0113	6.87	0.000	0.055, 0.099

**Note: - \*\*significant with p-value  $\leq 0.01$ ; \*significant with p-value  $\leq 0.05$ ; D= Dummy variable (0, 1); N=Numeric value;**