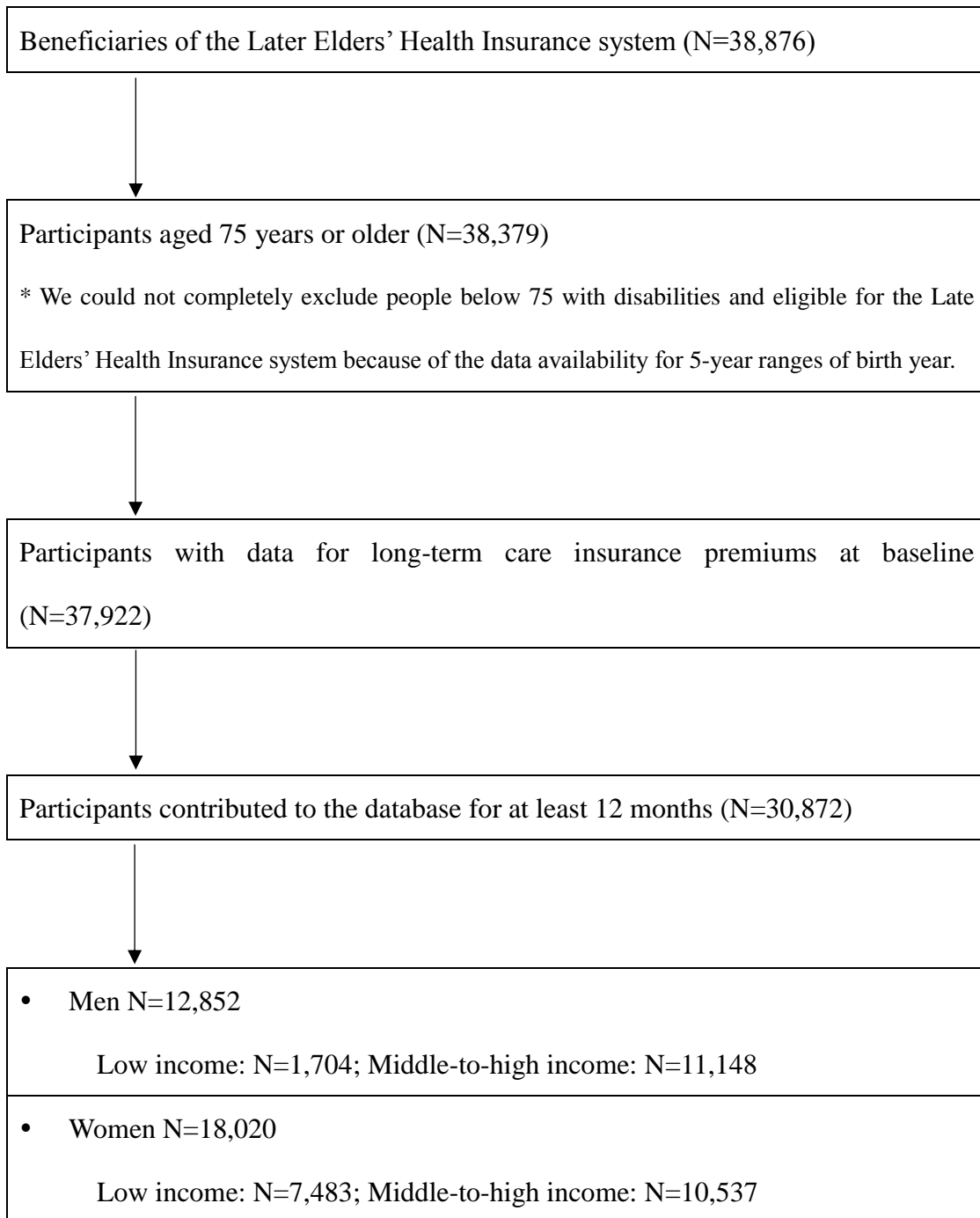


**eFigure 1.** Flow diagram of study participants



**eTable 1.** Baseline characteristics of study population with inpatient services use

		Men		Women	
		Low income (N=328)	Middle-to-high income (N=1,963)	Low income (N=1,311)	Middle-to-high income (N=1,517)
Age group, years	72–76 <sup>a</sup>	94 (28.7)	535 (27.3)	183 (14.0)	336 (22.2)
	77–81	132 (40.2)	754 (38.4)	370 (28.2)	499 (32.9)
	82–86	72 (22.0)	442 (22.5)	347 (26.5)	380 (25.1)
	≥87	30 (9.2)	232 (11.8)	411 (31.4)	302 (19.9)
LTC needs level	Independent	181 (55.2)	1,352 (68.9)	514 (39.2)	876 (57.8)
	Support 1 & 2	26 (7.9)	117 (6.0)	128 (9.8)	114 (7.5)
	Care 1 & 2	48 (14.6)	234 (11.9)	296 (22.6)	258 (17.0)
	Care 3	33 (10.1)	108 (5.5)	116 (8.9)	96 (6.3)
	Care 4	22 (6.7)	85 (4.3)	109 (8.3)	72 (4.8)
	Care 5	18 (5.5)	67 (3.4)	148 (11.3)	101 (6.7)

LTC, long-term care. Figures are shown as frequencies (%).

Participants who had at least one claim submitted for inpatient services, *excluding* some surgical procedures with episode-based bundled payment, during the 12-month study period.

Some categories were combined because of the small numbers of participants in some cases.

<sup>a</sup> People <75 were only included if eligible for the Late Elders' Health Insurance system.

**eTable 2.** Baseline characteristics of study population with institutional care services use

		Men		Women	
		Low income (N=124)	Middle-to-high income (N=420)	Low income (N=1,194)	Middle-to-high income (N=655)
Age group, years	72–76 <sup>a</sup>	31 (25.0)	48 (11.4)	74 (6.2)	60 (9.2)
	77–81	35 (28.2)	104 (24.8)	178 (14.9)	126 (19.2)
	82–86	34 (27.4)	136 (32.4)	318 (26.6)	193 (29.5)
	≥87	24 (19.4)	132 (31.4)	624 (52.3)	276 (42.1)
LTC needs level	Independent & Support 1 & 2 <sup>b</sup>	11 (8.9)	61 (14.5)	98 (8.2)	74 (11.3)
	Care 1 & 2	30 (24.2)	128 (30.5)	360 (30.2)	205 (31.3)
	Care 3	37 (29.8)	107 (25.5)	269 (22.5)	165 (25.2)
	Care 4	33 (26.6)	78 (18.6)	233 (19.5)	105 (16.0)
	Care 5	13 (10.5)	46 (11.0)	234 (19.6)	106 (16.2)

LTC, long-term care. Figures are shown as frequencies (%).

Some categories were combined because of the small numbers of participants in some cases.

<sup>a</sup> People <75 years were only included if they were eligible for the Late Elders' Health Insurance system.

<sup>b</sup> This category includes people who were eligible for institutional care during the 12-month study period.

**eTable 3.** Baseline characteristics of study population with home care services use

		Men		Women	
		Low income (N=352)	Middle-to-high income (N=1,700)	Low income (N=2,245)	Middle-to-high income (N=2,375)
Age group, years	72–76 <sup>a</sup>	103 (29.3)	284 (16.7)	214 (9.5)	296 (12.5)
	77–81	118 (33.5)	503 (29.6)	539 (24.0)	623 (26.2)
	82–86	77 (21.9)	508 (29.9)	696 (31.0)	718 (30.2)
	87–91	43 (12.2)	316 (18.6)	556 (24.8)	506 (21.3)
	≥92	11 (3.1)	89 (5.2)	240 (10.7)	232 (9.8)
LTC needs level	Independent <sup>b</sup>	52 (14.8)	309 (18.2)	260 (11.6)	346 (14.6)
	Support 1	27 (7.7)	177 (10.4)	276 (12.3)	254 (10.7)
	Support 2	31 (8.8)	168 (9.9)	307 (13.7)	254 (10.7)
	Care 1	66 (18.8)	328 (19.3)	491 (21.9)	531 (22.4)
	Care 2	88 (25.0)	350 (20.6)	419 (18.7)	468 (19.7)
	Care 3	42 (11.9)	213 (12.5)	241 (10.7)	276 (11.6)
	Care 4	27 (7.7)	119 (7.0)	142 (6.3)	150 (6.3)
	Care 5	19 (5.4)	36 (2.1)	109 (4.9)	96 (4.0)

LTC, long-term care. Figures are shown as frequencies (%).

<sup>a</sup> People <75 years were only included if they were eligible for the Late Elders' Health Insurance system.

<sup>b</sup> This category includes people who were eligible for home care during the 12-month study period.

**eTable 4.** Annual medical services utilization by gender, household income category, and long-term care needs certification

Indicators		Men		Women	
		Low income	Middle-to-high income	Low income	Middle-to-high income
<b>Participants without LTC needs certification</b>					
N		1,246	9,287	4,437	7,825
<i>Physician visits, days</i>	Mean (SD)	14.9 (8.3)	16.6 (8.8)	16.7 (8.9)	16.9 (8.8)
	Median (IQR)	13.5 (10–19)	15 (11–21)	15 (11–22)	15 (11–22)
<i>Length of hospital stay, days</i> - Users only <sup>a</sup>	Mean (SD)	8.6 (46.3)	4.0 (24.6)	6.9 (41.3)	4.0 (27.7)
	N (%)	181 (15)	1,352 (15)	514 (12)	876 (11)
	Mean (SD)	59.1 (108.8)	27.6 (59.3)	59.8 (107.6)	35.7 (75.6)
	Median (IQR)	12 (3–36)	9 (3–23)	13.5 (4–41)	10 (4–26.5)
<b>Participants with LTC needs certification</b>					
N		458	1,861	3,046	2,712
<i>Physician visits, days</i>	Mean (SD)	11.9 (9.7)	14.1 (9.8)	12.0 (9.9)	13.8 (10.0)
	Median (IQR)	11.5 (4–17)	13 (7–20)	11 (3–18)	13 (6–19)
<i>Length of hospital stay, days</i> - Users only <sup>a</sup>	Mean (SD)	27.2 (78.0)	23.7 (68.5)	18.4 (61.5)	18.9 (64.4)
	N (%)	147 (32)	611 (33)	797 (26)	641 (24)
	Mean (SD)	84.8 (118.9)	72.0 (104.1)	70.3 (104.1)	80.1 (112.5)
	Median (IQR)	29 (11–100)	28 (11–74)	27 (11–70)	28 (11–91)

IQR, interquartile range; LTC, long-term care; SD, standard deviation.

<sup>a</sup> Participants who had at least one claim submitted for inpatient services, *excluding* some surgical procedures with episode-based bundled payment, during the 12-month study period.

**eTable 5.** Annual medical and long-term care expenditures (in JPY 1,000) by gender and household income category

Types of services		Men		Women	
		Low income	Middle-to-high income	Low income	Middle-to-high income
<b>Participants without LTC needs certification</b>					
N		1,246	9,287	4,437	7,825
<b>Total: Medical and LTC services</b>	Mean (SD)	729 (1,319)	645 (1,032)	605 (1,006)	534 (830)
	Median (IQR)	321 (179–632)	334 (191–632)	307 (188–537)	306 (183–529)
<b>Subtotal: Medical services</b>	Mean (SD)	698 (1,251)	631 (1,006)	555 (914)	510 (782)
	Median (IQR)	318 (178–620)	332 (190–619)	300 (183–515)	303 (181–516)
<b>Inpatient services - Users only<sup>a</sup></b>	Mean (SD)	313 (1,098)	245 (861)	227 (866)	171 (692)
	N (%)	280 (22)	2,099 (23)	752 (17)	1,269 (16)
	Mean (SD)	1,394 (1,967)	1,082 (1,542)	1,342 (1,714)	1,053 (1,423)
	Median (IQR)	566 (226–1,725)	463 (194–1,334)	585 (225–1,745)	492 (235–1,206)
<b>Outpatient services</b>	Mean (SD)	245 (429)	249 (410)	192 (217)	209 (298)
	Median (IQR)	141 (78–267)	159 (89–284)	141 (79–245)	152 (85–253)
<b>Pharmaceuticals and pharmacy services by community pharmacy</b>	Mean (SD)	139 (203)	137 (171)	135 (152)	130 (139)
	Median (IQR)	100 (20–206)	101 (23–200)	106 (30–196)	98 (22–194)

<b>Subtotal: LTC services</b>		Mean (SD)	32 (219)	15 (143)	50 (327)	24 (187)
<b>Participants with LTC needs certification</b>						
<b>N</b>			458	1,861	3,046	2,712
<b>Total: Medical and LTC services</b>		Mean (SD)	2,629 (1,891)	2,537 (2,003)	2,700 (1,753)	2,351 (1,816)
		Median (IQR)	2,295 (1,043–3,842)	2,041 (937–3,748)	2,803 (1,068–3,902)	1,894 (861–3,600)
<b>Subtotal: Medical services</b>		Mean (SD)	1,173 (1,590)	1,273 (1,743)	956 (1,367)	1,000 (1,472)
		Median (IQR)	579 (249–1,338)	641 (319–1,395)	486 (238–1,020)	487 (239–978)
<b>Inpatient services - Users only<sup>a</sup></b>		Mean (SD)	719 (1,555)	738 (1,665)	532 (1,313)	557 (1,437)
		N (%)	185 (40)	752 (40)	997 (33)	821 (30)
		Mean (SD)	1,780 (2,026)	1,826 (2,208)	1,626 (1,868)	1,841 (2,113)
		Median (IQR)	911 (428–2,500)	922 (390–2,395)	904 (393–2,062)	958 (408–2,439)
<b>Outpatient services</b>		Mean (SD)	281 (503)	347 (584)	250 (435)	269 (440)
		Median (IQR)	141 (46–371)	180 (74–410)	132 (51–307)	158 (66–331)
<b>Pharmaceuticals and pharmacy services by community pharmacy</b>		Mean (SD)	173 (189)	187 (214)	173 (170)	173 (179)
		Median (IQR)	136 (6–273)	151 (25–275)	143 (37–260)	134 (19–262)
<b>Subtotal: LTC services</b>		Mean (SD)	1,455 (1,316)	1,264 (1,203)	1,745 (1,392)	1,351 (1,271)
		Median (IQR)	1,042 (272–2,645)	873 (220–2,185)	1,522 (382–3,151)	948 (224–2,364)
<b>Institutional care</b>		Mean (SD)	723 (1,331)	507 (1,121)	1,107 (1,528)	606 (1,235)

- <i>Users only</i> <sup>a</sup>	N (%)	116 (25)	386 (21)	1,142 (37)	618 (23)
	Mean (SD)	2,854 (953)	2,446 (1,145)	2,954 (879)	2,657 (1,112)
	Median (IQR)	3,151 (2,581–3,435)	2,793 (1,662–3,338)	3,199 (2,664–3,522)	3,045 (1,972–3,490)
<b>Home care</b> - <i>Users only</i> <sup>a</sup>	Mean (SD)	732 (951)	757 (899)	637 (923)	746 (913)
	N (%)	300 (66)	1,391 (75)	1,985 (65)	2,029 (75)
	Mean (SD)	1,118 (975)	1,012 (907)	978 (987)	997 (930)
	Median (IQR)	857 (361–1,580)	728 (301–1,489)	632 (238–1,398)	689 (264–1,507)

IQR, interquartile range; LTC, long-term care; SD, standard deviation.

<sup>a</sup> Participants who had at least one claim submitted for inpatient services, *including* some surgical procedures with episode-based bundled payment, institutional care, or home care services, respectively, during the 12-month study period.