

	Lower (percentile20–39.9)	1.13	0.05	0.01	1.03	1.24	1.02	0.07	0.79	0.89	1.17	1.11	0.05	0.01	1.02	1.20
	Middle (percentile40–59.9)	1.12	0.05	0.01	1.03	1.23	1.02	0.10	0.81	0.84	1.24	1.10	0.05	0.03	1.01	1.20
	Higher (percentile60–79.9)	1.01	0.05	0.77	0.93	1.11	1.01	0.10	0.90	0.83	1.23	1.02	0.04	0.69	0.93	1.11
	Highest (≥percentile80)	1.11	0.07	0.10	0.98	1.24	0.93	0.10	0.50	0.75	1.15	1.05	0.06	0.36	0.94	1.17
BMIUR/RNCMS (reference)																
Type of social health insurance	BMIUE	1.60	0.23	<0.001	1.21	2.11	1.17	0.19	0.34	0.85	1.60	1.36	0.16	0.01	1.09	1.71
	Others	17.29	25.35	0.05	0.98	305.98	1.03	0.41	0.93	0.47	2.25	1.31	0.61	0.57	0.52	3.28
Good (reference)																
Self-rating of health	General	0.75	0.04	<0.001	0.67	0.84	0.66	0.04	<0.001	0.59	0.75	0.73	0.03	<0.001	0.67	0.80
	Poor	0.83	0.08	0.05	0.69	1.00	0.74	0.13	0.08	0.53	1.03	0.80	0.06	0.01	0.69	0.94
No (reference)																
Two-week morbidity	Yes	1.01	0.09	0.95	0.85	1.20	1.10	0.14	0.42	0.87	1.41	1.04	0.08	0.64	0.89	1.21
No (reference)																
Chronic morbidity	Yes	1.24	0.07	<0.001	1.11	1.38	1.43	0.17	<0.001	1.13	1.80	1.30	0.06	<0.001	1.18	1.43
Radom effects (Level 2)																
	Variance (enrolment with local social health insurance)	0.58	0.08		0.44	0.75	0.71	0.15		0.46	1.08	0.59	0.12		0.40	0.88
	Variance (intercept)	2.74	0.18		2.42	3.11	1.92	0.17		1.62	2.27	2.55	0.19		2.21	2.94
ICC																
	Empty model	0.45	0.02		0.42	0.48	0.36	0.02		0.32	0.40	0.45	0.01		0.42	0.48
	Full model	0.45	0.02		0.42	0.49	0.37	0.02		0.33	0.41	0.44	0.02		0.40	0.47
Wald Chi Square test																
	Chi-Square				386.9					192.12					432.31	
	p value				<0.001					<0.001					<0.001	

* Average marginal effects (AME) of location of social health insurance funds for BMIUR/RNCMS: 7.7% (5.8%, 9.5%) for rural-to-urban respondents; 8.5% (4.1%, 13.0%) for urban-to-urban respondents; 7.6% (6.0%, 9.2%) for all respondents.

	Lower (percentile20–39.9)	1.13	0.05	0.01	1.03	1.24	1.02	0.07	0.79	0.89	1.17	1.11	0.05	0.01	1.02	1.20
	Middle (percentile40–59.9)	1.12	0.05	0.01	1.03	1.23	1.02	0.10	0.81	0.84	1.24	1.10	0.05	0.03	1.01	1.20
	Higher (percentile60–79.9)	1.01	0.05	0.77	0.93	1.11	1.01	0.10	0.90	0.83	1.23	1.02	0.04	0.69	0.93	1.11
	Highest (≥percentile80)	1.11	0.07	0.10	0.98	1.24	0.93	0.10	0.50	0.75	1.15	1.05	0.06	0.36	0.94	1.17
BMIUR/RNCMS (reference)																
Type of social health insurance	BMIUE	0.63	0.09	<0.001	0.47	0.82	0.86	0.14	0.34	0.62	1.18	0.73	0.08	0.01	0.59	0.92
	Others	10.82	15.92	0.11	0.60	193.76	0.89	0.37	0.77	0.39	2.00	0.96	0.46	0.93	0.38	2.43
Good (reference)																
Self-rating of health	General	0.75	0.04	<0.001	0.67	0.84	0.66	0.04	<0.001	0.59	0.75	0.73	0.03	<0.001	0.67	0.80
	Poor	0.83	0.08	0.05	0.69	1.00	0.74	0.13	0.08	0.53	1.03	0.80	0.06	0.01	0.69	0.94
No (reference)																
Two-week morbidity	Yes	1.01	0.09	0.95	0.85	1.20	1.10	0.14	0.42	0.87	1.41	1.04	0.08	0.64	0.89	1.21
No (reference)																
Chronic morbidity	Yes	1.24	0.07	<0.001	1.11	1.38	1.43	0.17	<0.01	1.13	1.80	1.30	0.06	<0.001	1.18	1.43
Radom effects (Level 2)																
	Variance (enrolment with local social health insurance)	0.58	0.08		0.44	0.75	0.71	0.15		0.46	1.08	0.59	0.12		0.40	0.88
	Variance (intercept)	2.74	0.18		2.42	3.11	1.92	0.17		1.62	2.27	2.55	0.19		2.21	2.94
ICC																
	Empty model	0.45	0.02		0.42	0.48	0.36	0.02		0.32	0.40	0.45	0.01		0.42	0.48
	Full model	0.45	0.02		0.42	0.49	0.37	0.02		0.33	0.41	0.44	0.02		0.40	0.47
Wald Chi Square test																
	Chi-Square			386.9					192.12					432.31		
	p value			<0.001					<0.001					<0.001		

* Average marginal effects (AME) of location of social health insurance funds for BMIUE: 0.3% (-3.9%, 4.5%) for rural-to-urban respondents; 4.7% (-0.3%, 9.7%) for urban-to-urban respondents; 2.3% (-1.7%, 6.3%) for all respondents.

Table S3 Interaction effect between location and type of social health insurance on visits to local physicians when needed: results of two-level logistic regression models

Variables		Rural to Urban Respondents				Urban to Urban Respondents				All Respondents						
		AOR/ICC	SE	P Value	95%CI	AOR/ICC	SE	P Value	95%CI	AOR/ICC	SE	P Value	95%CI			
Fixed effects (Level 1)																
Enrolment with a local social health insurance program	No (reference)															
	Yes *	1.16	0.08	0.04	1.01	1.33	1.00	0.12	0.98	0.79	1.28	1.11	0.07	0.10	0.98	1.25
Without a local BMIUE/RNCMS																
Interaction between location and type social health insurance	(reference)															
	Location × BMIUE	1.54	0.26	0.01	1.10	2.15	1.15	0.21	0.45	0.80	1.65	1.17	0.14	0.18	0.93	1.48
	Location × Others	14.78	21.58	0.07	0.84	258.72	5.55	4.51	0.04	1.13	27.30	6.75	4.66	0.01	1.74	26.13
Gender	Male (reference)															
	Female	1.06	0.04	0.10	0.99	1.13	1.15	0.07	0.03	1.02	1.30	1.08	0.03	0.01	1.02	1.14
Age (Years)	15–24 (reference)															
	25–34	1.09	0.08	0.22	0.95	1.25	0.90	0.13	0.45	0.68	1.19	1.05	0.06	0.43	0.93	1.18
	35–44	1.05	0.08	0.46	0.91	1.22	0.83	0.13	0.22	0.61	1.12	1.00	0.07	0.99	0.88	1.14
	45–54	0.91	0.07	0.24	0.79	1.06	0.85	0.13	0.30	0.62	1.16	0.89	0.06	0.11	0.78	1.03
	55+	1.02	0.11	0.85	0.82	1.27	0.88	0.17	0.50	0.60	1.28	0.99	0.09	0.93	0.84	1.18
Marital status	Never married/Single (reference)															
	Married	1.03	0.08	0.70	0.89	1.19	1.08	0.13	0.55	0.84	1.37	1.03	0.08	0.71	0.89	1.19
	Divorced	1.04	0.15	0.79	0.79	1.37	1.13	0.28	0.62	0.70	1.83	1.04	0.13	0.76	0.81	1.33
	Widowed	0.90	0.19	0.60	0.60	1.35	1.46	0.41	0.17	0.85	2.52	0.99	0.18	0.97	0.70	1.40
Educational attainment	Illiterate (reference)															
	Primary school	1.05	0.10	0.61	0.87	1.27	0.65	0.19	0.14	0.37	1.15	1.01	0.10	0.90	0.84	1.22
	Junior middle school	1.14	0.11	0.17	0.94	1.38	0.67	0.20	0.18	0.37	1.20	1.10	0.10	0.28	0.93	1.31
	Senior middle school	1.09	0.15	0.51	0.84	1.43	0.74	0.22	0.30	0.41	1.32	1.07	0.12	0.54	0.86	1.33
	University/college	1.12	0.13	0.36	0.88	1.42	0.75	0.23	0.36	0.41	1.38	1.09	0.10	0.39	0.90	1.31
Employment	Unemployed (reference)															
	Employed	0.89	0.04	0.01	0.80	0.98	1.12	0.12	0.29	0.91	1.39	0.93	0.04	0.10	0.86	1.01
Household income ranking	Lowest (<percentile 20, reference)															
	Lower (percentile20–39.9)	1.01	0.05	0.75	0.93	1.11	1.14	0.13	0.25	0.91	1.42	1.03	0.05	0.49	0.95	1.12

	Middle (percentile40–59.9)	1.00	0.06	0.93	0.90	1.12	1.15	0.14	0.24	0.91	1.46	1.03	0.05	0.61	0.93	1.14
	Higher (percentile60–79.9)	1.02	0.05	0.63	0.93	1.13	1.03	0.11	0.78	0.84	1.26	1.01	0.05	0.79	0.92	1.11
	Highest (≥percentile80)	1.07	0.08	0.41	0.92	1.24	0.96	0.12	0.76	0.76	1.22	1.02	0.07	0.82	0.88	1.17
BMIUR/RNCMS (reference)																
Type of social health insurance	BMIUE	0.59	0.10	<0.001	0.43	0.81	0.90	0.13	0.46	0.69	1.19	0.78	0.07	0.01	0.65	0.93
	Others	2.34	2.22	0.37	0.36	15.02	0.78	0.22	0.38	0.45	1.35	0.82	0.19	0.40	0.52	1.30
Good (reference)																
Self-rating of health	General	1.15	0.06	0.01	1.04	1.27	1.16	0.11	0.10	0.97	1.39	1.14	0.05	<0.001	1.05	1.25
	Poor	1.81	0.18	<0.001	1.49	2.20	1.88	0.46	0.01	1.17	3.03	1.80	0.18	<0.001	1.47	2.20
No (reference)																
Two-week morbidity	Yes	1.21	0.06	<0.001	1.10	1.34	1.20	0.11	0.05	1.00	1.44	1.21	0.06	<0.001	1.10	1.32
No (reference)																
Chronic morbidity	Yes	1.30	0.10	<0.001	1.12	1.51	1.40	0.18	0.01	1.08	1.81	1.33	0.09	<0.001	1.17	1.53
Radom effects (Level 2)																
	Variance (enrolment with local social health insurance)	0.35	0.06		0.25	0.51	0.21	0.07		0.11	0.41	0.25	0.04		0.18	0.35
	Variance (intercept)	0.37	0.04		0.31	0.45	0.39	0.06		0.29	0.53	0.38	0.03		0.32	0.45
ICC																
	Empty model	0.10	0.01		0.09	0.12	0.10	0.01		0.08	0.13	0.10	0.01		0.09	0.12
	Full model	0.10	0.01		0.09	0.12	0.11	0.01		0.08	0.14	0.10	0.01		0.09	0.12
Wald Chi Square test																
	Chi-Square			206.87					97.23					225.23		
	p value			<0.001					<0.001					<0.001		

* Average marginal effects (AME) of location of social health insurance funds for BMIUR/RNCMS: 3.2% (0.1%, 6.3%) for rural-to-urban respondents; 0.1% (-5.3%, 4.9%) for urban-to-urban respondents; 2.2% (-0.5%, 4.9%) for all respondents.

	Lower (percentile20–39.9)	1.01	0.05	0.75	0.93	1.11	1.14	0.13	0.25	0.91	1.42	1.03	0.05	0.49	0.95	1.12
	Middle (percentile40–59.9)	1.00	0.06	0.93	0.90	1.12	1.15	0.14	0.24	0.91	1.46	1.03	0.05	0.61	0.93	1.14
	Higher (percentile60–79.9)	1.02	0.05	0.63	0.93	1.13	1.03	0.11	0.78	0.84	1.26	1.01	0.05	0.79	0.92	1.11
	Highest (≥percentile80)	1.07	0.08	0.41	0.92	1.24	0.96	0.12	0.76	0.76	1.22	1.02	0.07	0.82	0.88	1.17
BMIUR/RNCMS (reference)																
Type of social health insurance	BMIUE	1.69	0.27	<0.001	1.23	2.33	1.11	0.15	0.46	0.84	1.46	1.28	0.11	0.01	1.08	1.53
	Others	3.96	3.82	0.15	0.60	26.22	0.87	0.21	0.56	0.53	1.40	1.05	0.24	0.83	0.67	1.64
Good (reference)																
Self-rating of health	General	1.15	0.06	0.01	1.04	1.27	1.16	0.11	0.10	0.97	1.39	1.14	0.05	<0.001	1.05	1.25
	Poor	1.81	0.18	<0.001	1.49	2.20	1.88	0.46	0.01	1.17	3.03	1.80	0.18	<0.001	1.47	2.20
No (reference)																
Two-week morbidity	Yes	1.21	0.06	<0.001	1.10	1.34	1.20	0.11	0.05	1.00	1.44	1.21	0.06	<0.001	1.10	1.32
No (reference)																
Chronic morbidity	Yes	1.30	0.10	<0.001	1.12	1.51	1.40	0.18	0.01	1.08	1.81	1.33	0.09	<0.001	1.17	1.53
Radom effects (Level 2)																
	Variance (enrolment with local social health insurance)	0.35	0.06		0.25	0.51	0.21	0.07		0.11	0.41	0.25	0.04		0.18	0.35
	Variance (intercept)	0.37	0.04		0.31	0.45	0.39	0.06		0.29	0.53	0.38	0.03		0.32	0.45
ICC																
	Empty model	0.10	0.01		0.09	0.12	0.10	0.01		0.08	0.13	0.10	0.01		0.09	0.12
	Full model	0.10	0.01		0.09	0.12	0.11	0.01		0.08	0.14	0.10	0.01		0.09	0.12
Wald Chi Square test																
	Chi-Square			206.87					97.23					225.23		
	p value			<0.001					<0.001					<0.001		

* Average marginal effects (AME) of location of social health insurance funds at BMIUE: 12.8% (5.6%, 20.0%) for rural-to-urban respondents; 3.1% (-2.3%, 8.6%) for urban-to-urban respondents; 5.8% (1.4%, 10.1%) for all respondents.