Supplementary Online Content

eFigure. Type of Forgone Care and Income-Related Disparities in Forgoing Health Care
eTable 1. Missing Data Details
eTable 2. Association Between Deductible Level and Forgoing Health Care (Survey-Weighted)
**eTable 3.** Association Between Deductible Level and Forgoing Dental Health Care (Survey-Weighted)
eTable 4. Association Between Deductible Level and Forgoing Health Care in Specific Groups (Survey-Weighted)
eTable 5. Association Between Deductible Level and Forgoing Dental Health Care

This supplementary material has been provided by the authors to give readers additional information about their work.

eFigure – Type of forgone care and income-related disparities in forgoing health care

A

B

C
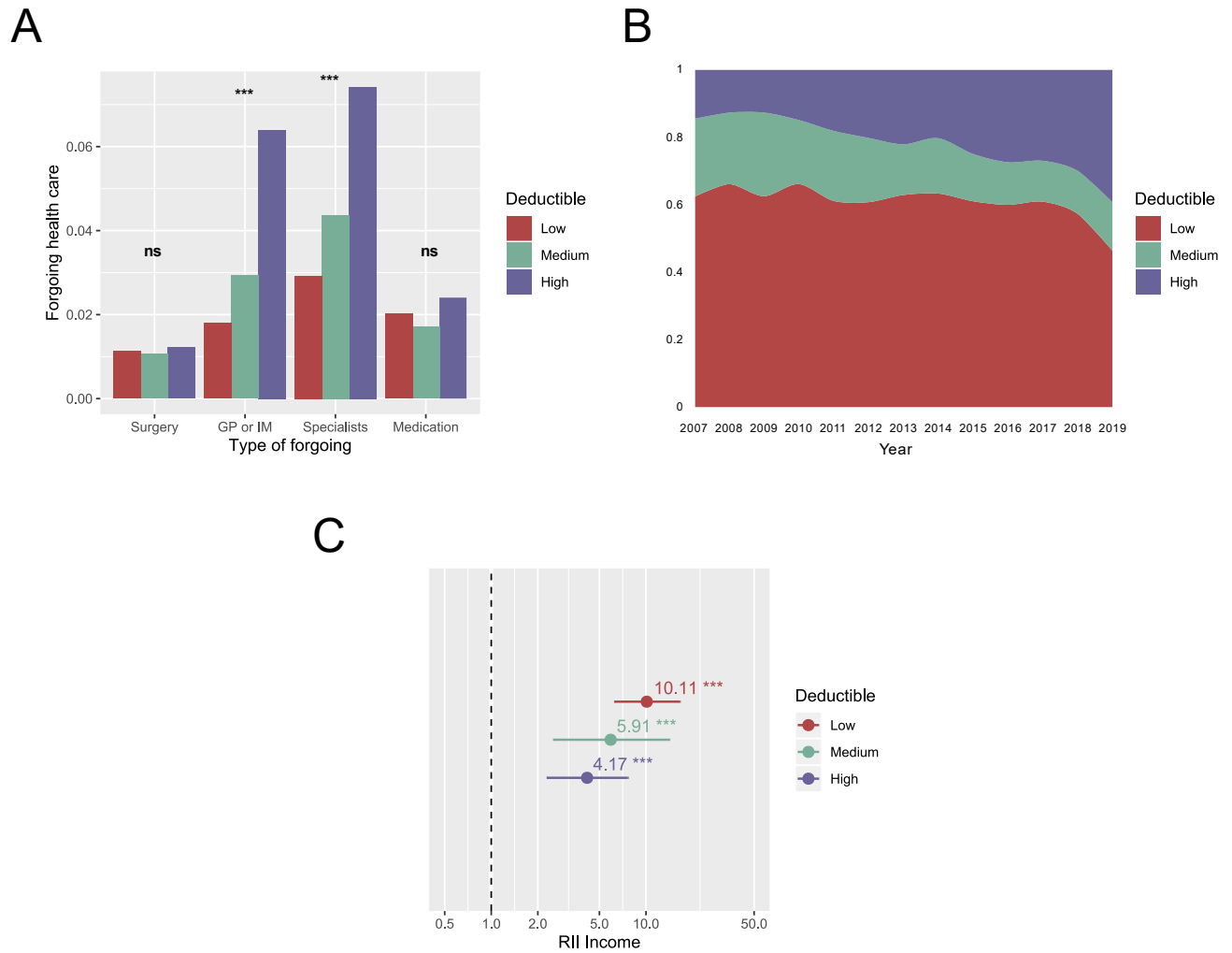
A) proportion of participants forgoing different types of insured care according to deductible level. B) proportion of participants with low, medium or high deductible over time. C) Quantification of income-related health care forgoing according to deductible level. Bars represent 95% CI. RII: relative index of inequality. *p<0.05, **p<0.01, ***p<0.001.

eTable 1 – Missing data details

Variable	Missing data, n (%)			
	Overall	Low deductibles	Medium deductibles	High deductibles
Insurance deductibles	702 (5.91%)	-	-	-
Sex	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Age	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Adjusted household income	2977 (25.08%)	1455 (21.27%)	508 (27.09%)	702 (28.61%)
Educational attainment	146 (1.23%)	83 (1.21%)	21 (1.12%)	35 (1.43%)
Swiss Nationality	22 (0.19%)	11 (0.16%)	4 (0.21%)	3 (0.12%)
Known comorbidities	10 (0.08%)	4 (0.06%)	0 (0%)	3 (0.12%)
Known cardiovascular risk factors	4 (0.03%)	0 (0%)	0 (0%)	0 (0%)
Additional non-mandatory insurance plans	561 (4.73%)	237 (3.46%)	69 (3.68%)	101 (4.12%)
Subsidized insurance premiums	390 (3.29%)	152 (2.22%)	31 (1.65%)	51 (2.08%)
Forgoing health care (non-dental)	31 (0.26%)	13 (0.19%)	4 (0.21%)	5 (0.2%)
Forgoing dental care	3 (0.03%)	0 (0%)	0 (0%)	0 (0%)

eTable 2 – Association between deductible level and forgoing health care (survey-weighted)

	Unadjusted		Adjusted (n=7946)	
	Estimate [95% CI]	p-value	Estimate[a] [95% CI]	p-value
RII deductible (lowest to highest deductible level)	2.4 [1.5;3.9]	0.006	2.5 [1.3;4.6]	0.014
Household adjusted income	0.8 [0.8;0.9]	<0.001	0.9 [0.8;0.9]	0.001
RII of educational attainment (lowest to highest)	0.8 [0.6;1.1]	0.17	1.2 [0.8;1.8]	0.31
Swiss nationality (vs foreigners)	0.8 [0.7;0.9]	0.011	1 [0.9;1.1]	0.86
Sex (vs male)	1.2 [0.7;2.1]	0.37	1.3 [1.1;1.5]	0.011
Age (per 10 years)	0.9 [0.8;0.9]	0.002	0.9 [0.8;0.9]	<0.001
Known comorbidities (vs without)	1.1 [0.9;1.2]	0.40	1.2 [0.8;1.6]	0.32
Cardiovascular risk factors (vs without)	0.9 [0.8;1.1]	0.30	1.1 [0.9;1.3]	0.2
Additional non-mandatory insurance plans (vs without)	0.5 [0.4;0.5]	<0.001	0.6 [0.5;0.8]	0.002
Subsidized insurance premiums (vs without)	2.0 [1.9;2.1]	<0.001	1.5 [1.4;1.6]	<0.001
Year of survey (per 5 years)	1.2 [1.0;1.4]	0.048	1.1 [0.9;1.3]	0.21
Interactions	Estimate[b] [95% CI]	p-value		
Known comorbidities (vs without)	2.6 [0.9;7.1]	0.07		
Cardiovascular risk factors (vs without)	0.8 [0.4;1.3]	0.23		
Sex (vs male)	0.6 [0.2;2.6]	0.43		
Household adjusted income	1.3 [1.1;1.6]	0.013		
Age (per 10 years)	0.7 [0.6;0.9]	0.016		
Deductibles RII according to age categories	Estimate [95% CI]	p-value	Estimate[c] [95% CI]	p-value
<40 years	2.9 [0.7;12.8]	0.09	2.8 [0.4;18.2]	0.14
40-64 years	1.3 [0.7;2.2]	0.34	1.9 [1.0;3.6]	0.04
>65 years	1.4 [0.1;30.5]	0.41	2.9 [0.1;99.7]	0.16

[a] results from multivariable Poisson regression determining the association between insurance plan deductibles and forgoing health care. RII- relative index of inequality, CI – confidence interval

[b] results from interaction tests between insurance deductibles and the variable of interest in predicting forgoing health care

[c] results from multivariable Poisson regression determining the association between insurance plan deductibles and forgoing health care, by age category and including the same covariates as in [a].

eTable 3 – Association between deductible level and forgoing dental health care (survey-weighted)

	Unadjusted		Adjusted (n=7962)	
	Estimate [95% CI]	p-value	Estimate[a] [95% CI]	p-value
RII deductible (lowest to highest deductible category)	1.2 [0.8;1.7]	0.24	1.2 [0.9;1.7]	0.13
Household adjusted income	0.8 [0.8;0.9]	<0.001	0.9 [0.8;0.9]	<0.001
RII of educational attainment (lowest to highest)	0.6 [0.5;0.8]	0.001	1.1 [0.9;1.3]	0.47
Swiss nationality (vs foreigners)	0.8 [0.8;1.0]	0.05	1 [0.9;1.2]	0.83
Sex (vs male)	1.1 [0.7;1.7]	0.64	1.1 [0.8;1.4]	0.50
Age (per 10 years)	0.9 [0.8;0.9]	0.002	0.9 [0.9;0.9]	0.001
Known comorbidities (vs without)	1.1 [0.7;1.6]	0.55	1.2 [0.7;2]	0.41
Cardiovascular risk factors (vs without)	1.0 [0.9;1.1]	0.44	1 [0.9;1.1]	0.99
Additional non-mandatory insurance plans (vs without)	0.4 [0.3;0.5]	<0.001	0.6 [0.4;0.7]	0.003
Subsidized insurance premiums (vs without)	1.9 [1.7;2.2]	<0.001	1.3 [1.1;1.5]	0.011
Year of survey (per 5 years)	1.2 [1.0;1.4]	0.063	1.1 [1;1.3]	0.12

[a] results from multivariable Poisson regression determining the association between insurance plan deductibles and forgoing dental health care. RII- relative index of inequality, CI – confidence interval

eTable 4 – Association between deductible level and forgoing health care in specific groups (survey-weighted)

	Estimate[a] [95% CI]	p-value
RII$_{Deductibles}$ in 1st tertile of income	2.10 [1.1;4.2]	0.04
RII$_{Deductibles}$ in 2nd tertile of income	2.0 [1.3;3.1]	0.008
RII$_{Deductibles}$ in 3rd tertile of income	4.7 [1.0;21.5]	0.051
RII$_{income}$ low deductibles	4.7 [1.6;14.0]	0.015
RII$_{income}$ medium deductibles	3.0 [0.9;9.7]	0.061
RII$_{income}$ high deductibles	2.3 [0.8;6.7]	0.10
RII$_{Deductibles}$ in participants with subsidized premiums	2.5 [1.4;4.8]	0.013
RII$_{Deductibles}$ in participants without subsidized premiums	2.3 [1.0;5.4]	0.057
RII$_{Deductibles}$ in participants with subsidized premiums and low income	2.5 [0.9;6.8]	0.061
RII$_{Deductibles}$ in participants without subsidized premiums and low income	1.9 [0.9;3.9]	0.08

[a] results from multivariable Poisson regression determining the association between insurance plan deductibles and forgoing health care. RII- relative index of inequality, CI – confidence interval

eTable 5 – Association between deductible level and forgoing dental health care

	Unadjusted		Adjusted (n=7962)	
	Estimate [95% CI]	p-value	Estimate[a] [95% CI]	p-value
RII deductible (lowest to highest deductible category)	1.1 [0.9;1.3]	0.60	1.1 [0.8;1.4]	0.50
Household adjusted income	0.8 [0.8;0.8]	<0.001	0.8 [0.8;0.9]	<0.001
RII of educational attainment (lowest to highest)	0.6 [0.5;0.7]	<0.001	1.1 [0.9;1.4]	0.49
Swiss nationality (vs foreigners)	0.8 [0.8;0.9]	0.001	1.0 [0.9;1.2]	0.57
Sex (vs male)	1.1 [1.0;1.3]	0.03	1.1 [1.0;1.2]	0.22
Age (per 10 years)	0.9 [0.8;0.9]	<0.001	0.9 [0.8;0.9]	<0.001
Known comorbidities (vs without)	1.1 [0.9;1.4]	0.27	1.2 [1.0;1.6]	0.11
Cardiovascular risk factors (vs without)	0.9 [0.8;1.0]	0.19	1.0 [0.9;1.1]	0.96
Additional non-mandatory insurance plans (vs without)	0.4 [0.4;0.5]	<0.001	0.6 [0.5;0.7]	<0.001
Subsidized insurance premiums (vs without)	2.1 [1.8;2.3]	<0.001	1.3 [1.1;1.5]	<0.001
Year of survey (per 5 years)	1.2 [1.1;1.3]	<0.001	1.1 [1.0;1.2]	0.008

[a] results from multivariable Poisson regression determining the association between insurance plan deductibles and forgoing dental health care. RII- relative index of inequality, CI – confidence interval