

## Mental Illness and Experiences with Insurance Plans and Providers

<b>Appendix Table 1: Results of Multivariate Logistic Regression of Provider Problems, 2004-2012</b>								
	<b>Doesn't ask about other treatments</b>		<b>Doesn't explain options</b>		<b>Doesn't respect treatment choice</b>		<b>Doesn't seek decision participation</b>	
	N=20,674		N=20,775		N=18,986		N=19,969	
	<b>OR</b>	<b>SE</b>	<b>OR</b>	<b>SE</b>	<b>OR</b>	<b>SE</b>	<b>OR</b>	<b>SE</b>
<b>Mental Health</b> (ref: no MI)								
<b>Episodic MI</b>	1.14*	.07	1.41**	.17	1.17	.11	1.15	.09
<b>Persistent MI</b>	1.02	.09	1.66***	.22	1.35*	.16	1.32**	.12
<b>Age</b>	1.01*	.0	1.0	.0	1.01*	.0	1.0	.0
<b>Female</b>	1.02	.05	.92	.07	.9	.06	.92	.04
<b>Married</b> (ref: single/div/widow)	.87*	.06	.89	.09	.85*	.07	.85*	.06
<b>Race/ethnicity</b> (ref: White non-Hispanic)								
Black non-Hispanic	.94	.08	.94	.12	1.03	.09	1.32***	.09
Hispanic	.98	.08	1.26	.17	.96	.09	1.20*	.11
Other	1.29*	.14	1.60**	.28	1.57***	.21	1.43***	.14
<b>Education</b> (ref: < HS)								
High school grad	.94	.08	.91	.12	.91	.11	.97	.09
Any college	.86	.08	.88	.11	.99	.12	.89	.08
<b>Poverty</b> (ref: < 100% FPL)								
100% to <125%	.79	.12	.56*	.14	.84	.16	1.02	.14
125% to < 200%	.87	.11	.66*	.13	.81	.09	.94	.1
200% to <400%	.93	.13	.69	.16	.86	.1	.84	.09
>=400%	.87	.12	.85	.21	.83	.1	.89	.1
<b>Urban</b>	.94	.1	1.11	.21	1.41**	.17	.99	.09
<b>Employed</b>	1.09	.09	1.23	.14	1	.1	1.11	.08
<b>Chronic cond.</b> (no.)	.98	.03	1.04	.04	1.02	.03	.98	.03
<b>Functional Limitation</b>	1.17	.1	1.26	.16	1.14	.15	1.31**	.13
<b>Activity limitation</b>	.92	.18	1.01	.27	1.38	.28	.92	.18
<b>Poor self-rated health</b>	.89	.09	1.26*	.14	.96	.1	1.1	.09
<b>Change in insurance</b>	.94	.08	.9	.1	1.14	.12	1.03	.08
<b>Private</b> (ref: public)	1.0	.0	1.0	.0	1.0	.0	1.0	.0
<b>OOP on health</b> (\$)	.84	.08	.9	.14	.84	.09	.88	.08
<b>Person as Usual Source of Care</b>	1.11	.06	.81	.09	.73***	.06	.84**	.05
<b>Health Care Use</b>								
Prescription drug events	.99*	.0	.99	.00	1.00	.00	1.00	.00
Office-based visits	.99	.01	1.00	.01	1.00	.00	1.01	.00
Out-patient visits	1.0	.01	.97	.02	.95	.03	.99	.01
Inpatient visits	1.06	.07	1.06	.08	1.02	.08	.98	.06
Emergency room visits	.83	.09	.79	.15	1.00	.11	.97	.11
<b>Post ACA</b>	.91	.06	1.05	.12	.83*	.06	.85*	.06

SE = standard error. \*\*\* $p < .001$ , \*\* $p < .01$ , \* $p < .05$ , compared to persons with no problem. MI= mental illness. Episodic MI = SPD or depression at one assessment; Persistent MI = SPD or depression at two assessments. FPL = Federal Poverty Line. Episodic = Serious psychological distress (SPD) or depression at 1 assessment; Persistent = SPD or depression at both assessments. Poor self-rated health= fair or poor compared to good/very good/excellent. Functional limitations = problems with walking, climbing stairs, grasping objects, reaching overhead, lifting, bending or stooping, or standing for long periods of time. Activity limitation = dressing/bathing, eating, walking, toileting, hygiene. Chronic conditions include: diabetes mellitus, hypertension, coronary heart disease, myocardial infarction, cerebrovascular disease, asthma, emphysema, and arthritis. OOP = out-of-pocket expenditure on health care. OOP = out-of-pocket expenditure on health care. USC = usual source of care. Post ACA = assessed in 2010 or later.

**Appendix Table 2: Results of Multivariate Logistic Regression of Insurance Plan Problems, 2004-2012**

	Finding a Doctor N=22,203		Finding Information N=8,146		Treatment Approval N=7,232		Paperwork N=7,786		Customer Service N=8,778	
	OR	SE	OR	SE	OR	SE	OR	SE	OR	SE
<b>Mental Health</b> (ref: no MI)										
<b>Transient MI</b>	1.31**	.10	1.21	.11	1.12	.11	1.13	.13	1.23	.11
<b>Persistent MI</b>	1.61**	.16	1.66*	.23	1.72**	.23	1.79**	.25	1.64**	.21
<b>Age</b>	.99*	.00	.99*	.00	.99	.00	.99	.00	.99	.00
<b>Female</b>	1.10	.07	.96	.07	1.05	.09	1.09	.09	1.00	.07
<b>Married</b> (ref: single/div/widow)	.96	.08	1.15	.11	1.00	.12	1.06	.11	1.07	.11
<b>Race/ethnicity</b> (ref: White non-Hispanic)										
Black non-Hispanic	.76**	.08	.67*	.12	.94	.16	.82	.16	.81	.13
Hispanic	1.05	.11	1.17	.17	1.18	.17	1.19	.17	1.10	.15
Other	1.43**	.17	1.14	.19	1.39	.25	1.44*	.24	1.29	.20
<b>Education</b> (ref: < HS)										
High school grad	1.0	0.12	0.89	0.19	1.02	.19	.90	.16	0.73*	.10
Any college	1.27	0.16	1.14	0.23	1.27	0.26	1.13	0.22	0.87	0.13
<b>Poverty</b> (ref: < 100% FPL)										
100% to <125%	.99	.17	.91	.30	.80	.25	1.15	.35	1.07	.27
125% to < 200%	.89	.12	1.12	.34	1.33	.35	1.61	.41	1.25	.30
200% to <400%	.67**	.09	.73	.19	.84	.22	.98	.24	.82	.19
>=400%	.64**	.09	.74	.18	.79	.20	1.06	.25	.86	.18
<b>Urban</b>	1.11	.15	.93	.16	.80	.13	.85	.14	.93	.14
<b>Employed</b>	1.29**	.12	1.12	.12	1.13	.13	1.18	.15	1.04	.10
<b>Chronic cond. (no.)</b>	1.09**	.04	1.10*	.05	1.06	.05	1.11*	.05	1.05	.04
<b>Functional Limitation</b>	1.25	.15	1.35	.23	1.24	.23	1.38	.25	1.17	.19
<b>Activity limitation</b>	1.09	.21	.97	.36	2.15*	.65	1.88*	.60	.99	.30
<b>Poor self-rated health</b>	1.17	.12	1.15	.17	1.10	.17	1.07	.16	1.03	.13
<b>Change in insurance</b>	.95	.08	.98	.14	.97	.18	1.19	.19	1.17	.16
<b>Private</b> (ref: public)	.60***	.07	.43**	.12	.19***	.03	.46***	.09	.29***	.06
<b>OOP on health (\$)</b>	1.00	.00	1.00	.00	1.00	.00	1.00	.00	1.00	.00
<b>Health Care Use</b>										
Prescription drug events	1.00	.00	1.00	.00	.99	.01	1.00	.01	1.00	.01
Office-based visits	1.00	.00	1.00	.01	.98	.01	1.00	.01	1.01	.02
Out-patient visits	1.00	.01	.99	.02	.98	.02	1.01	.02	.93	.12
Inpatient visits	.81	.09	.95	.15	.69*	.1	.74	.12	.93	.12
Emergency room visits	1.17*	.08	1.10	.13	1.36**	.14	1.31*	.14	1.19	.11
<b>Post ACA</b>	.91	.08	.16***	.02	.21***	.02	.28***	.03	.17***	.02

SE = standard error. \*\*\* $p < .001$ , \*\* $p < .01$ , \* $p < .05$ , compared to persons with no problem. MI = mental illness. Transient MI = SPD or depression at one assessment; Persistent MI = SPD or depression at two assessments. FPL = Federal Poverty Line. Transient = Serious psychological distress (SPD) or depression at 1 assessment; Persistent = SPD or depression at both assessments. Poor self-rated health = fair or poor compared to good/very good/excellent. Functional limitations = problems with walking, climbing stairs, grasping objects, reaching overhead, lifting, bending or stooping, or standing for long periods of time. Activity limitation = dressing/bathing, eating, walking, toileting, hygiene. Chronic conditions include: diabetes mellitus, hypertension, coronary heart disease, myocardial infarction, cerebrovascular disease, asthma, emphysema, and arthritis. OOP = out-of-pocket expenditure on health care. OOP = out-of-pocket expenditure on health care. USC = usual source of care. Post ACA = assessed in 2010 or later.