Appendix Table 1. Percentage of the Population Under Age 65 That Exceeded Out-of-Pocket Spending Thresholds in 2013 and 2014

Spent above given level on out-of-pocket spending	(1) 133%–249% FPL		(2) 250%–399% FPL		(3) 400%+ FPL		Total (133%+ FPL)	
	2013	2014	2013	2014	2013	2014	2013	2014
$250	30.6%	28.5%	40.7%	37.3%	50.6%	46.3%	42.6%	39.1%
$500	21.2%	20.0%	29.4%	26.8%	38.1%	35.5%	31.2%	29.0%
$1,000	12.2%	11.6%	17.7%	15.8%	22.9%	21.7%	18.6%	17.4%
$2,000	6.4%	5.9%	8.7%	8.0%	11.2%	11.1%	9.2%	8.9%
$5,000	1.7%	1.5%	2.4%	1.9%	2.7%	2.5%	2.3%	2.1%
$10,000	0.4%	0.3%	0.4%	0.4%	0.5%	0.6%	0.4%	0.5%

Data: Current Population Surveys, 2010–2014, and Charles Gaba, 2016.

Appendix Table 2. Percentage of the Population Under Age 65 That Exceeded Combined Out-of-Pocket and Premium Spending Thresholds in 2013 and 2014

Spent above given level on combined out-of-pocket and premium spending	(1) 133%–249% FPL		(2) 250%–399% FPL		(3) 400%+ FPL		Total (133%+ FPL)	
	2013	2014	2013	2014	2013	2014	2013	2014
$250	48.7%	48.1%	61.0%	60.1%	71.7%	69.7%	62.7%	61.3%
$500	37.8%	37.9%	50.0%	49.1%	60.6%	59.0%	51.7%	50.6%
$1,000	28.3%	28.4%	38.7%	38.5%	47.6%	47.2%	40.0%	39.8%
$2,000	18.4%	18.4%	26.3%	26.6%	33.5%	33.6%	27.5%	27.6%
$5,000	6.5%	6.0%	9.4%	9.7%	13.3%	13.7%	10.5%	10.6%
$10,000	1.3%	1.3%	2.0%	2.0%	3.2%	3.1%	2.4%	2.3%

Data: Current Population Surveys, 2010–2014, and Charles Gaba, 2016.

Appendix Table 3. Association Between Marketplace Enrollment Rate and Out-of-Pocket Medical Spending, by Household Income, 2010–2014

Regressions on spending above given level ($)	(1) 133%–249% FPL	(2) 250%–399% FPL	(3) 400%+ FPL	Total (133%+ FPL)
$250	−0.166 (0.320) (0.511)	−0.677* (0.358) (0.440)	−0.728** (0.286) (0.431)	−0.581*** (0.185) (0.380)
$500	−0.336 (0.281) (0.372)	−1.158*** (0.325) (0.439)	−0.903*** (0.273) (0.405)	−0.843*** (0.171) (0.295)
$1,000	−0.363 (0.227) (0.260)	−0.686** (0.274) (0.357)	−0.482** (0.238) (0.263)	−0.526*** (0.145) (0.213)
$2,000	−0.221 (0.167) (0.233)	−0.505** (0.210) (0.181)	−0.236 (0.185) (0.252)	−0.320*** (0.111) (0.120)
$5,000	−0.043 (0.090) (0.112)	−0.231** (0.113) (0.092)	−0.164* (0.095) (0.115)	−0.149** (0.058) (0.063)
$10,000	0.001 (0.046) (0.042)	0.079 (0.058) (0.049)	0.078 (0.053) (0.064)	0.054* (0.031) (0.036)
Population size	*159,354*	*160,722*	*259,079*	*579,155*

* $p<0.1$

** $p<0.05$

*** $p<0.01$

Notes: The models include marketplace enrollment rate (the number of individuals enrolled divided by the total adult population), Medicaid expansion status (year interacted with whether a state had expanded Medicaid), and year, and control for age, work status, gender, education level, marital status, and state dummies. First set of standard errors (and all significance level asterisks) use robust error correction only. Second set of standard errors cluster on state*year.

Data: Current Population Surveys, 2010–2014, and Charles Gaba, 2016.

Appendix Table 4. Association Between Marketplace Enrollment Rate and Combined Out-of-Pocket and Premium Spending, by Household Income, 2010–2014

Regressions on spending above given level ($)	(1) 133%–249% FPL	(2) 250%–399% FPL	(3) 400%+ FPL	Total (133%+ FPL)
$250	−0.629*	−0.500	−0.131	−0.408**
	(0.350)	(0.346)	(0.254)	(0.178)
	(0.569)	(0.301)	(0.246)	(0.248)
$500	−0.531	−0.963***	−0.466*	−0.660***
	(0.331)	(0.348)	(0.265)	(0.179)
	(0.432)	(0.287)	(0.355)	(0.231)
$1,000	−0.639**	−0.947***	−0.452*	−0.677***
	(0.309)	(0.340)	(0.268)	(0.175)
	(0.334)	(0.349)	(0.365)	(0.203)
$2,000	−0.527*	−0.609*	−0.621**	−0.631***
	(0.273)	(0.316)	(0.261)	(0.164)
	(0.264)	(0.254)	(0.414)	(0.165)
$5,000	0.105	−0.861***	−0.478**	−0.437***
	(0.178)	(0.216)	(0.200)	(0.119)
	(0.162)	(0.179)	(0.185)	(0.100)
$10,000	0.004	0.040	0.112	0.059
	(0.096)	(0.109)	(0.112)	(0.064)
	(0.078)	(0.078)	(0.130)	(0.050)
Population size	*159,354*	*160,722*	*259,079*	*579,155*

* $p<0.1$
** $p<0.05$
*** $p<0.01$

Notes: The models include marketplace enrollment rate (the number of individuals enrolled divided by the total adult population), Medicaid expansion status (year interacted with whether a state had expanded Medicaid), and year, and control for age, work status, gender, education level, marital status, and state dummies. First set of standard errors (and all significance level asterisks) use robust error correction only. Second set of standard errors cluster on state*year.

Data: Current Population Surveys, 2010–2014, and Charles Gaba, 2016.

Appendix Table 5. Change in Combined Out-of-Pocket and Premium Spending in 2014 (compared to 2013), Adjusted for Marketplace Enrollment, by Household Income

Regressions on spending above given level ($)	(1) 133%–249% FPL	(2) 250%–399% FPL	(3) 400%+ FPL	Total (133%+ FPL)
	0.020*	0.004	–0.010	0.003
$250	(0.012)	(0.012)	(0.009)	(0.006)
	(0.017)	(0.012)	(0.011)	(0.009)
	0.020*	0.013	0.001	0.011*
$500	(0.012)	(0.012)	(0.009)	(0.006)
	(0.014)	(0.011)	(0.013)	(0.009)
	0.019*	0.019	0.012	0.017***
$1,000	(0.011)	(0.012)	(0.009)	(0.006)
	(0.012)	(0.012)	(0.014)	(0.009)
	0.015	0.022**	0.017*	0.019***
$2,000	(0.010)	(0.011)	(0.009)	(0.006)
	(0.010)	(0.009)	(0.013)	(0.007)
	–0.008	0.031***	0.014**	0.013***
$5,000	(0.006)	(0.008)	(0.007)	(0.004)
	(0.006)	(0.006)	(0.006)	(0.004)
	0.001	–0.001	–0.004	–0.002
$10,000	(0.003)	(0.004)	(0.004)	(0.002)
	(0.002)	(0.003)	(0.004)	(0.002)
Population size	*159,354*	*160,722*	*259,079*	*579,155*

* $p < 0.1$
** $p < 0.05$
*** $p < 0.01$

Notes: The models include marketplace enrollment rate (the number of individuals enrolled divided by the total adult population), Medicaid expansion status (year interacted with whether a state had expanded Medicaid), and year, and control for age, work status, gender, education level, marital status, and state dummies. First set of standard errors (and all significance level asterisks) use robust error correction only. Second set of standard errors cluster on state*year.

Data: Current Population Surveys, 2010–2014, and Charles Gaba, 2016.