eAppendix Table. Enrollment by Plan Type and Year

<table>
<thead>
<tr>
<th>Variables</th>
<th>Full Sample (n = 689,542)</th>
<th>Lower-Income Subgroup (n = 66,709)</th>
<th>Chronic Condition Subgroup (n = 117,360)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional Plan Group</td>
<td>653,155</td>
<td>63,121</td>
<td>112,102</td>
</tr>
<tr>
<td>CDHP Group</td>
<td>36,387</td>
<td>3588</td>
<td>5258</td>
</tr>
<tr>
<td>Switch Date: 2012</td>
<td>19,392</td>
<td>1879</td>
<td>2710</td>
</tr>
<tr>
<td>Switch Date: 2013</td>
<td>16,995</td>
<td>1709</td>
<td>2548</td>
</tr>
</tbody>
</table>

CDHP indicates consumer-directed health plan.
eAppendix Figure 1. Trends in Out-of-Pocket Spending, by Plan Type

<table>
<thead>
<tr>
<th></th>
<th>Entire Population</th>
<th>Lower-Income Population</th>
<th>Population with Chronic Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CDHP Group</td>
<td>Traditional Plan Group</td>
<td>CDHP Group</td>
</tr>
<tr>
<td>Pre 2 years</td>
<td>$669</td>
<td>$673</td>
<td>$1,456</td>
</tr>
<tr>
<td>Pre 1 year</td>
<td>$723</td>
<td>$703</td>
<td>$1,577</td>
</tr>
<tr>
<td>Post 1 year</td>
<td>$1,041</td>
<td>$741</td>
<td>$1,932</td>
</tr>
<tr>
<td>Post 2 years</td>
<td>$1,114</td>
<td>$764</td>
<td>$2,052</td>
</tr>
</tbody>
</table>

CDHP indicates consumer-directed health plan.

The graphs show the mean out-of-pocket spending with 95% CIs in the years before and after
CDHP enrollment for the full sample (panel A), the lower-income subgroup (panel B) and the subgroup with chronic conditions (panel C).
eAppendix Figure 2. Trends in the Percentage of Enrollees Having Excessive Financial Burden, by Plan Type

A. Entire Population

B. Lower-Income Population

C. Population with Chronic Conditions

CDHP indicates consumer-directed health plan.
The graphs show the percentage of enrollees having excessive financial burden with 95% CIs in the years before and after CDHP enrollment for the full sample (panel A), the lower-income subgroup (panel B) and the subgroup with chronic conditions (panel C).
eAppendix Figure 3. Impact of CDHP Enrollment on Out-of-Pocket Spending, Across the Out-of-Pocket Spending Distribution, by CDHP/HSA Enrollees vs. CDHP/HRA Enrollees

CDHP/HSA vs. Traditional Plan Enrollees

CDHP/HRA vs. Traditional Plan Enrollees

CDHP indicates consumer-directed health plan; HRA, health reimbursement account; HSA, health savings account; OOP, out-of-pocket.

The predicted OOP cost distribution shows the OOP cost distribution for traditional plan...
enrollees in 2013 adjusted using quantile DID estimates. The counterfactual OOP cost distribution shows the OOP cost distribution for traditional plan enrollees in 2013 had the traditional plan enrollees switched to a CDHP with either an HSA or HRA in 2012 (i.e. OOP cost distribution 2 years after CDHP enrollment). The counterfactual OOP cost distribution in 2012 (1 year after CDHP enrollment) is similar.