**Table S8: Gastrointestinal Disease: GERD**

**Panel A: No Insurance v. Indemnity**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Full Sample | | Impossibility Screened | |
| Indemnity (Access) | 0.257\*\* | 0.208 | 0.395\*\*\* | 0.363\*\*\* |
|  | (0.095) | (0.108) | (0.090) | (0.107) |
| Value | -0.055 | -0.119 | -0.005 | -0.058 |
|  | (0.091) | (0.102) | (0.089) | (0.102) |
| Indemnity X Value | 0.182 | 0.275 | 0.132 | 0.196 |
|  | (0.133) | (0.151) | (0.126) | (0.147) |
| Constant | 0.255\*\*\* | 0.438 | 0.116 | 0.363 |
|  | (0.064) | (0.288) | (0.064) | (0.281) |
| Controls | No | Yes | No | Yes |
| R-squared | 0.138 | 0.308 | 0.246 | 0.373 |
| N | 191 | 183 | 178 | 170 |

**Panel B: Indemnity v. Traditional Insurance**

|  |  |  |
| --- | --- | --- |
|  | Full Sample | |
| Traditional Insurance (Moral Hazard) | -0.029 | -0.076 |
|  | (0.101) | (0.119) |
| Value | 0.127 | 0.089 |
|  | (0.106) | (0.122) |
| Traditional Insurance X Value | -0.119 | -0.099 |
|  | (0.145) | (0.170) |
| Constant | 0.512\*\*\* | 0.736 |
|  | (0.076) | (0.447) |
| Controls | No | Yes |
| R-squared | 0.016 | 0.145 |
| N | 193 | 180 |