

SUPPLEMENTARY DATA

Supplementary Table 1. Distribution of Demographic Characteristics of Adults > 18 - 64 yrs. with a Diabetes Diagnosis and having an Annual Deductible

	All (N=1,461)		Lower Income <200% FPL (N=247)					Higher Income > 200% FPL (N=1,214)								
	All		No deductible (n=73 (29.6%))		Low deductible (n=118 (49.0%))		High deductible (n=56 (22.7%))	p-value*	No deductible (n=375 (30.9%))		Low deductible (n=552 (45.5%))		High deductible (n=287 (23.6%))	p-value*		
Female	763	47.9	52	63.1	72	59.6	41	52.7	0.628	176	42.0	288	48.4	140	47.0	0.298
Education < HS Diploma	153	6.7	19	24.0	26	14.0	5	9.9	0.257	39	7.4	39	4.5	25	5.3	0.285
Education - HS Diploma	471	30.8	30	40.0	43	36.1	26	34.2	0.871	109	27.7	183	33.4	80	26.0	0.167
Education > HS Diploma	837	62.4	24	35.9	49	49.9	25	55.9	0.321	227	64.9	330	62.0	182	68.6	0.346
White	683	68	13	28.4	46	64.6	31	81.1	<0.001	140	58.9	281	70.5	172	76.1	0.007
Black	359	14.1	24	24.1	35	13.4	14	10.2	0.066	102	18.3	137	14.1	47	9.3	0.006
Other	145	7.3	10	15.1	7	4.7	0	0.0	0.007	61	10.7	36	5.8	31	7.6	0.078
Hispanic	274	10.7	26	32.4	30	17.3	11	8.6	0.007	72	12.1	98	9.6	37	7.0	0.083
South	620	44.1	22	26.6	62	50.9	32	59.3	0.028	132	39.9	250	46.1	122	42.3	0.424
Northeast	197	13.1	9	10.7	18	11.0	5	2.6	0.099	67	18.2	68	13.2	30	10.3	0.198
Midwest	315	24.5	12	21.1	22	25.5	15	32.7	0.533	48	14.3	130	24.6	88	33.5	<0.001
West	329	18.3	30	41.6	16	12.6	4	5.4	<0.001	128	27.6	104	16.0	47	13.9	0.007
Age 18 -29 years	28	1.9	1	0.9	3	1.6	2	2.4	0.753	4	1.2	8	1.4	10	3.6	0.149
Age 30 - 44 years	281	19	18	23.4	39	33.4	13	12.2	0.036	59	19.7	106	19.3	46	14.3	0.307
Age 45 -64 years	1152	79	54	75.6	76	65.1	41	85.4	0.050	312	79.1	438	79.4	231	82.1	0.699
Privately insured	1461	100	73	100.0	118	100.0	56	100.0		375	100.0	552	100.0	287	100.0	

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Income <100% FPL	52	2.8	22	34.5	17	13.2	13	28.0	0	0.0	0	0.0	0	0.0	
Income 101% - 125% FPL	28	0.8	6	4.3	19	9.8	3	1.7	0	0.0	0	0.0	0	0.0	
Income 126% - 199% FPL	167	9.4	45	61.1	82	76.9	40	70.3	0	0.0	0	0.0	0	0.0	
Income 200% - 399% FPL	561	34.2	0	0.0	0	0.0	0	0.0	178	39.5	261	40.9	122	36.5	
Income >400% FPL	653	52.7	0	0.0	0	0.0	0	0.0	197	60.5	291	59.1	165	63.5	
Physical Component Scores	45.8		45.3		42.9		40.9		0.093	46.2		46.1		46.4	0.935

* Chi-Squared test of Significance across the annual deductible groups within the Low Income and High Income groups for categorical variables and ANOVA for continuous variables

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Supplementary Table 2. Distribution of Diabetic Care Use Measures by Income and Annual Deductible Categories

	No Annual Deductible	Low Deductible <1200/2400	High Deductible >1200/2400	p-value*	
				p1	p2
Lower Income <200% FPL (N=247)					
HBA1C - Mean(SE)	7.0 (28)	5.8 (1.5)	5.0 (14)	0.723	0.616
Feet Exam (n (%))	41 (63.1)	75 (67.3)	34 (55.0)	0.834	0.463
Eye Exam (n (%))	35 (49.2)	61 (59.6)	32 (64.3)	0.424	0.236
Cholesterol Test (n (%))	55 (85.9)	100 (84.4)	45 (83.9)	0.824	0.682
Flu Vaccination (n (%))	27 (37.8)	39 (50.7)	22 (45.4)	0.277	0.622
Diet Modification (n (%))	55 (80.2)	84 (80.0)	42 (84.8)	0.879	0.679
Higher Income > 200% FPL (N=1,214)					
HBA1C - Mean(SE)	11.2 (3.3)	5.5 (8.6)	7.1 (1.7)	0.728	0.055
Feet Exam (n (%))	231 (67.4)	362 (69.6)	192 (74.5)	0.205	0.102
Eye Exam (n (%))	241 (70.4)	358 (69.2)	185 (68.4)	0.774	0.987
Cholesterol Test (n (%))	311 (90.2)	474 (91.0)	251 (93.4)	0.249	0.149

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Flu Vaccination (n (%))	173 (50.4)	252 (48.5)	141 (52.2)	0.594	0.729
Diet Modification (n (%))	296 (83.3)	420 (78.4)	216 (80.0)	0.254	0.507

* Chi-Squared test of Significance for categorical variables and ANOVA for continuous variables; p1- No Annual deductible vs. Low deductible; p2- No Annual deductible vs. High deductible

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Supplementary Table 3. Adjusted Diabetic Service Use by Lower Income <200% FPL

VARIABLES	Primary Care Visits	Check-ups	Specialty Visits	ER Visits	Hospital Stays	
Total(n)	247	247	247	247	241	
	IRR	IRR	IRR	OR	OR	
Annual Deductible	No Deductible	Ref	Ref	Ref	Ref	
	Low Deductible	0.73* (0.12)	0.61* (0.16)	0.23*** (0.08)	1.30 (0.75)	0.85 (0.42)
	High Deductible	0.58*** (0.11)	0.35*** (0.10)	0.14*** (0.08)	0.47 (0.37)	0.38 (0.32)
Gender	Male	Ref	Ref	Ref	Ref	
	Female	1.06 (0.15)	1.31 (0.24)	0.52** (0.16)	1.40 (0.59)	0.79 (0.38)
Age	18 - 29 years	Ref	Ref	Ref	Ref	
	30 - 44 years	1.24 (0.30)	0.97 (0.37)	0.71 (0.37)	0.41 (0.45)	0.52 (0.28)
	45 - 64 years	0.91 (0.16)	0.721 (0.27)	1.27 (0.601)	0.15* (0.157)	1.00 (0)
Education	12 years	Ref	Ref	Ref	Ref	
	< than 12 years	1.14 (0.23)	1.61 (0.51)	1.88* (0.67)	2.03 (1.06)	0.57 (0.34)
	> than 12 years	1.18 (0.23)	1.36 (0.32)	1.29 (0.35)	0.88 (0.43)	0.92 (0.44)
Race/Ethnicity	NH-White	Ref	Ref	Ref	Ref	
	NH-Black	0.86 (0.14)	0.97 (0.19)	0.24*** (0.08)	0.60 (0.28)	1.02 (0.67)
	NH-Other	0.49*** (0.12)	0.45** (0.17)	0.10*** (0.06)	0.37 (0.35)	1.55 (1.48)
	Hispanic	1.06 (0.21)	0.66 (0.17)	0.54 (0.22)	0.38* (0.21)	1.62 (1.17)
Region	South	Ref	Ref	Ref	Ref	
	Northeast	1.05 (0.21)	0.72 (0.17)	0.72 (0.28)	1.90 (1.41)	0.61 (0.40)
	Midwest	1.00 (0.17)	1.03 (0.27)	0.78 (0.33)	0.93 (0.69)	0.33** (0.14)
	West	0.60** (0.13)	0.32*** (0.13)	0.22*** (0.12)	0.44 (0.36)	0.21** (0.16)
Physical	pcs_score	0.99 (0.01)	0.97** (0.01)	0.98* (0.01)	1.01 (0.02)	0.98 (0.02)

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Component Scores					
Constant	3.84 ^{***} (1.33)	11.97 ^{***} (6.53)	75.41 ^{***} (65.28)	1.22 (2.01)	1.69 (1.89)

IRR - Incidence Risk Ratio, OR - Odds Ratio, Ref - Referent category, Standard Error in parentheses, *** p<0.01, ** p<0.05, * p<0.1

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Supplementary Table 4. Adjusted Diabetic Service Use by Higher Income >200% FPL

VARIABLES	Primary Care Visits	Check-ups	Specialty Visits	ER Visits	Hospital Stays	
Total (n)	1,214	1,214	1,214	1,214	1,214	
	IRR	IRR	IRR	OR	OR	
Annual Deductible	No Deductible	Ref	Ref	Ref	Ref	
	Low Deductible	1.07 (0.10)	0.92 (0.10)	0.72* (0.13)	0.63** (0.13)	0.98 (0.32)
	High Deductible	1.21** (0.11)	0.89 (0.09)	0.77 (0.14)	0.68 (0.18)	1.05 (0.34)
Gender	Male	Ref	Ref	Ref	Ref	
	Female	1.08 (0.07)	1.25** (0.11)	1.39** (0.21)	0.89 (0.18)	0.76 (0.20)
Age	18 - 29 years	Ref	Ref	Ref	Ref	
	30 - 44 years	1.30 (0.52)	0.97 (0.19)	0.55** (0.16)	0.43* (0.22)	0.21*** (0.12)
	45 - 64 years	1.46 (0.57)	1.50** (0.26)	0.82 (0.24)	0.25*** (0.12)	0.12*** (0.07)
Education	12 years	Ref	Ref	Ref	Ref	
	< than 12 years	0.89 (0.11)	0.69*** (0.10)	0.37*** (0.10)	0.85 (0.26)	1.12 (0.51)
	> than 12 years	1.01 (0.08)	0.98 (0.10)	1.37* (0.22)	0.91 (0.22)	1.07 (0.30)
Race/Ethnicity	NH-White	Ref	Ref	Ref	Ref	
	NH-Black	1.03 (0.12)	0.88 (0.10)	0.78 (0.15)	1.23 (0.34)	1.15 (0.36)
	NH-Other	0.90 (0.09)	0.87 (0.11)	0.72 (0.23)	0.94 (0.36)	0.95 (0.46)
	Hispanic	1.07 (0.13)	0.65** (0.12)	1.14 (0.44)	1.09 (0.32)	0.88 (0.42)
Region	South	Ref	Ref	Ref	Ref	
	Northeast	0.88 (0.10)	0.75** (0.10)	0.81 (0.16)	0.92 (0.29)	1.05 (0.42)
	Midwest	0.93 (0.09)	0.94 (0.12)	0.86 (0.16)	0.65 (0.21)	0.63 (0.24)
	West	0.97 (0.12)	0.65*** (0.10)	0.63** (0.14)	0.62 (0.21)	0.66 (0.32)
Physical Component Scores	PCS Scores	0.98*** (0.00)	0.99*** (0.00)	0.97*** (0.00)	0.95*** (0.00)	0.93*** (0.00)

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Constant	3.30** (1.57)	3.41*** (0.93)	17.46*** (8.22)	13.02*** (9.20)	20.92*** (18.81)
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IRR - Incidence Risk Ratio, OR - Odds Ratio, Ref - Referent category, Standard Error in parentheses, *** p<0.01, ** p<0.05, * p<0.1

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Supplementary Table 5. Adjusted Diabetic Care Use Measures By Lower Income (<200% FPL)

		HBA1C	Feet Exam	Eye Exam	Cholesterol Test	Flu Vaccination	Diet Modification
Total(n)		163	246	253	243	249	249
		IRR	OR	OR	OR	OR	OR
Annual Deductible	No Deductible	Ref	Ref	Ref	Ref	Ref	Ref
	Low Deductible	1.13 (0.21)	0.88 (0.42)	0.98 (0.47)	0.60 (0.37)	0.95 (0.44)	0.81 (0.37)
	High Deductible	0.86 (0.18)	0.61 (0.36)	1.03 (0.53)	0.41 (0.25)	0.60 (0.35)	1.17 (0.70)
Gender	Male	Ref	Ref	Ref	Ref	Ref	Ref
	Female	0.84 (0.16)	1.79 (0.75)	1.21 (0.46)	1.01 (0.65)	0.97 (0.38)	0.67 (0.29)
Age	18 - 29 years						
	30 - 44 years	0.87 (0.27)	1.36 (1.20)	1.89 (1.42)	1.09 (0.54)	0.24 (0.30)	4.13 (3.82)
	45 - 64 years	0.93 (0.26)	0.93 (0.76)	2.98 (2.18)	1 (0)	0.21(0.26)	2.23 (2.07)
Education	12 years	Ref	Ref	Ref	Ref	Ref	Ref
	< than 12 years	2.34** (0.92)	0.36*** (0.13)	0.25*** (0.11)	2.59(1.78)	0.65 (0.39)	0.76 (0.43)
	> than 12 years	1.62***(0.27)	0.58 (0.24)	0.93 (0.42)	1.61 (1.09)	1.45 (0.66)	1.36 (0.61)
Race/Ethnicity	NH-White	Ref	Ref	Ref	Ref	Ref	Ref
	NH-Black	1.39* (0.28)	0.99 (0.37)	0.65 (0.30)	1.07 (0.71)	0.35** (0.15)	1.09 (0.50)
	NH-Other	1.73 (1.07)	0.90 (0.64)	3.25* (2.16)	0.72 (0.63)	1.41 (0.78)	2.34 (2.18)
	Hispanic	2.07** (0.69)	0.87 (0.37)	1.18 (0.49)	1.31 (0.87)	0.84 (0.41)	1.11 (0.57)
Region	South	Ref	Ref	Ref	Ref	Ref	Ref
	Northeast	1.33 (0.38)	0.93 (0.60)	0.99 (0.69)	2.40 (2.22)	1.06 (0.78)	2.91 (1.95)
	Midwest	1.36 (0.44)	1.18 (0.71)	1.62 (0.93)	1.07 (0.75)	1.60 (1.06)	6.54*** (3.72)
	West	0.70 (0.26)	0.47 (0.33)	0.48 (0.33)	0.34 (0.29)	0.48 (0.36)	6.52** (4.69)

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Physical Component Scores	PCS Scores	0.99* (0.01)	1.04** (0.02)	0.99 (0.02)	0.99 (0.02)	0.99 (0.02)	1.00 (0.02)
	Constant	2.95* (1.74)	0.52 (0.73)	0.95 (1.14)	10.64** (12.56)	6.94 (10.98)	0.57 (0.78)

IRR - Incidence Risk Ratio, OR - Odds Ratio, Ref – Referent category, Standard Error in parentheses, *** p<0.01, ** p<0.05, * p<0.1

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Supplementary Table 6. Adjusted Diabetic Care Use Measures By Higher Income (>200% FPL)

	HBA1C	Feet Exam	Eye Exam	Cholesterol Test	Flu Vaccination	Diet Modification
Total (n)	890	1,200	1,217	1,210	1,204	1,210
VARIABLES	IRR	OR	OR	OR	OR	OR
Annual Deductible						
No Deductible	Ref	Ref	Ref	Ref	Ref	Ref
Low Deductible	0.97 (0.19)	1.30 (0.25)	1.04 (0.21)	1.38 (0.39)	0.92 (0.16)	0.70 (0.18)
High Deductible	0.79* (0.11)	1.43 (0.33)	0.89 (0.21)	1.57 (0.58)	1.02 (0.20)	0.78 (0.20)
Gender						
Male	Ref	Ref	Ref	Ref	Ref	Ref
Female	0.72*** (0.09)	0.68** (0.13)	1.05 (0.16)	0.77 (0.17)	1.05 (0.17)	0.88 (0.16)
Age						
18 - 29 years	Ref	Ref	Ref	Ref	Ref	Ref
30 - 44 years	0.66 (0.25)	0.82 (0.47)	0.73 (0.40)	1.35 (0.77)	0.45 (0.28)	4.13** (2.43)
45 - 64 years	0.67 (0.22)	1.11 (0.62)	0.91 (0.49)	2.63* (1.45)	0.63 (0.35)	6.27*** (3.25)
Education						
12 years	Ref	Ref	Ref	Ref	Ref	Ref
< than 12 years	0.66* (0.14)	1.25 (0.43)	1.37 (0.42)	0.54* (0.18)	0.68 (0.22)	0.90 (0.31)
> than 12 years	0.86 (0.17)	1.14 (0.22)	1.63*** (0.28)	1.70* (0.48)	1.54*** (0.24)	1.08 (0.24)
Race/Ethnicity						
NH-White	Ref	Ref	Ref	Ref	Ref	Ref
NH-Black	0.92 (0.09)	1.04 (0.22)	0.74 (0.16)	0.80 (0.22)	0.76 (0.14)	0.92 (0.23)
NH-Other	0.70*** (0.08)	0.82 (0.60)	0.68 (0.18)	1.07 (0.51)	0.92 (0.24)	1.23 (0.48)
Hispanic	1.29 (0.35)	0.60** (0.14)	0.51*** (0.13)	0.79 (0.21)	1.07(0.23)	1.05 (0.30)
Region						
South	Ref	Ref	Ref	Ref	Ref	Ref
Northeast	0.59* (0.18)	1.17 (0.32)	1.30 (0.45)	1.83 (0.78)	0.62** (0.15)	1.81* (0.58)
Midwest	0.70 (0.23)	0.98 (0.26)	0.95 (0.28)	1.67 (0.68)	0.68* (0.14)	1.69* (0.49)
West	0.76 (0.24)	1.30 (0.41)	1.36 (0.50)	1.98 (0.96)	0.61** (0.15)	1.08 (0.36)

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Physical Component Scores	PCS Scores	0.99** (0.01)	1.00 (0.01)	1.01 (0.01)	1.00 (0.01)	1.00 (0.01)	1.00 (0.01)
	Constant	17.14*** (12.37)	2.19 (1.53)	1.15 (0.91)	2.44 (2.34)	2.25 (1.59)	0.71 (0.52)

IRR - Incidence Risk Ratio, OR - Odds Ratio, Standard Error in parentheses, Ref - Referent category, *** p<0.01, ** p<0.05, * p<0.1