Variable name	**Definition**
Survey data	
id	The individual ID
scenario	The choice scenario (1-8)
_j	Choice set number (1-16)
group	Identifies each unique scenario/ID group (group variable for Stata's clogit)
start	Date/time survey started
finish	Date/time survey submitted
condition	= 1 if assigned to treatment 1, = 2 if assigned to treatment 2
block	= 'A' if randomly assigned to block A choice set, = 'B' if randomly assigned to block B choice set
time	Survey completion time (minutes)
ltime	Natural log of *time*
Main data – DCE choice data	
choice	= 1 if the option was chosen, = 0 otherwise
price	The premium ($/month) for the policy option
E1	= 1 if 'low inclusions', = 0 otherwise (T2_data only, see Note A)
E2	= 1 if 'medium inclusions', = 0 otherwise (T2_data only, see Note A)
E3	= 1 if 'high inclusions', = 0 otherwise (T2_data only, see Note A)
excess	= 1 if excess is $250, = 0 if excess is $500 (T2_data only)
hosp_serv	= 1 if 9/10 hospital services receive benefits, = 0 if 8/10 hospital services receive benefits (T2_data only).
anc_copay	= 1 if insurer's co-payment for ancillaries is 70%, = 0 if insurer's co-payment for ancillaries is 60%
dental	= 1 if cap on general dental expenses is $700, = 1 if cap on general dental expenses is $350
optical	= 1 if cap on optical expenses is $300, = 1 if cap on optical expenses is $150
P1	= 1 if cap on physical health services is $0, 0 otherwise
P2	= 1 if cap on physical health services is $150, 0 otherwise
P3	= 1 if cap on physical health services is $300, 0 otherwise
naturo	= 1 if cap on natural therapies is $100, = 0 if cap on natural therapies if $0
massage	= 1 if cap on massage therapy is $100, = 0 if cap on massage therapy if $0
policy_A	= 1 if the option was presented as Policy A, = 0 if the option was presented as Policy B
dominated	= 1 if option is financially dominated by alternative option (see Section 4.2)
lowest_price	= 1 if option has the lowest price in the choice set, = 0 if highest price in the choice set (missing = equal prices)
high_dental	= 1 if option has the highest dental coverage in the choice set, = 0 if lowest dental coverage in the choice set (missing = equal coverage)
high_optical	= 1 if option has the highest optical coverage in the choice set, = 0 if lowest optical coverage in the choice set (missing = equal coverage)
high_physical	= 1 if option has the highest physical health services coverage in the choice set, = 0 if lowest physical health services coverage in the choice set (missing = equal coverage)
high_copay	=1 if option has the highest insurer copay in the choice set, = 0 if the lowest copay in the choice set (missing = equal copay)
high_naturo	= 1 if option has the highest natural therapies coverage in the choice set, = 0 if lowest natural therapies coverage in the choice set (missing = equal coverage)
high_massage	= 1 if option has the highest massage therapy coverage in the choice set, = 0 if lowest massage therapy coverage in the choice set (missing = equal coverage)
high_price	= 1 if option has the highest price in the choice set, = 0 if lowest price in the choice set (missing = equal prices)

high_inclusions	= 1 if option has the highest hospital service inclusions in the choice set, = 0 if lowest hospital service inclusions in the choice set (missing = equal coverage) (T2_data.dta only)
low_excess	= 1 if option has the lowest excess in the choice set, = 0 if highest excess in the choice set (missing = equal coverage) (T2_data.dta only)
high_hospserv	= 1 if option has the highest services coverage in the choice set, = 0 if lowest hospital services coverage in the choice set (missing = equal coverage) (T2_data.dta only)
Demographics	
age	Age in years
age1	Aged 25-34 years
age2	Aged 35-44 years
age3	Aged 45-54 years
age4	Aged 55-64 years
sex	= 1 if male, = 0 if female
nochild	How many dependent children do you have? A dependent child is classified as a child aged under 18 years (or under 24 years if studying full-time) who relies on you for maintenance.
employ_1	At any time at all during the last 7 days, did you do any work in a job, business or farm? (1 = yes, 0 = no)
employ_2	Did you have a job, business or farm, but did not work during the last 7 days because of holidays, sickness or any other reason (such as maternity leave or on workers compensation)? (1 = yes, 0 = no)
employed	= 1 if *employ_1* = 1 or *employ_2* = 1, = 0 otherwise
city	Do you live in one of the following major cities: Sydney, Melbourne, Brisbane, Adelaide, Perth, Canberra? (1 = yes, 0 = no)
hhincome	Which of the following categories describes your total household income from all sources for the previous 12 months before tax and other deductions? Remember that all information will remain confidential and will never be used to identify you. (See Note B)
inc_less60	If *hhincome* < 7 then = 1, otherwise = 0 (i.e. household income < $60,000)
inc_less60to125	If *hhincome* > 6 & *hhincome* < 10 then = 1, otherwise = 0 (i.e. household income between $60,000 and $124,999)
inc_125plus	If *hhincome* > 9 & *hhincome* ≠ 13 then = 1, otherwise = 0 (i.e. household income > $124,999)
inc_miss	If *hhincome* = 13 then = 1, 0 otherwise (i.e. household income ‘unsure’)
occupation	What category best describes your main occupation? (See Note C)
state	What State or Territory do you currently live in? (New South Wales = 1, Victoria = 2, Queensland = 3, Western Australia = 4, South Australia = 5, Tasmania = 6, Australian Capital Territory = 7, Northern Territory = 8)
Education*: From the options below, what is the highest level of education you have achieved?*	
year11	Year 11 or below
year12	Year 12 or equivalent
cert	Certificate / Trade certificate
diploma	Diploma / Advanced diploma
university	Graduate degree / Post-graduate degree
Marital status*: Please indicate which of the following best describes your current relationship status.*	
single	Single
married	Married = 1, otherwise = 0
defacto	De-facto = 1, otherwise = 0
widowed	Widowed = 1, otherwise = 0
separated	Separated = 1, otherwise = 0
couple	*Married+defacto*

Life satisfaction questions*: How satisfied are you with: (1= very dissatisfied, 2= dissatisfied, 3=neutral, 4=satisfied, 5=very satisfied).*	
life_sat	Your life overall?
neighbour_sat	The neighbourhood in which you live?
fin_sat	Your financial situation?
filter	This is an attention filter. Please select ‘Dissatisfied’. **Note that people who did not select dissatisfied were ejected and their information wasn’t stored.*
Risk preferences	
riskav	Imagine that you are asked to participate in the following game. A coin is tossed and if it lands heads, you get payoff A, if it lands tails, you get payoff B. The coin is fair so that the probability of heads/tails is 50%. From the five gambles below, which option would you choose? (*see details at Note D).
sa_risk1	Which of the following statements comes closest to describing the amount of financial risk that you are willing to take with your spare cash? That is, cash used for savings or investment. (see Note E)
sa_risk2	Assume you had some spare cash that could be used for savings or investment. Which of the following statements comes closest to describing the amount of financial risk that you would be willing to take with this money? (See Note E)
sa_riskav	= *sa_risk1* if *sa_risk1* $\neq$ 5 (i.e. has spare cash). Otherwise, = *sa_risk2* (i.e. if doesn’t have spare cash)
Health insurance comprehension	
phi_lit1	Which of the following correctly defines a co-payment in the context of insurance? (See Note F)
phi_lit2	Which of the following correctly defines a deductible (excess) in the context of insurance? (See Note F)
phi_lit3_attempt	= 2 if attempted to answer *phi_lit3_text*. = 1 if “I don’t know”.
phi_lit3_text	If the chance of getting a disease is 10 percent, how many people out of 1,000 would be expected to get the disease?
phi_litQ1	If answered *phi_lit1* correctly then = 1, if answered incorrectly = 0
phi_litQ2	If answered *phi_lit2* correctly then = 1, if answered incorrectly = 0
phi_litQ3	If answered *phi_lit3*_text correctly then = 1, if answered incorrectly = 0
phi_litALL	If answered *phi_lit1* & *phi_lit2* & *phi_lit3_text* correctly = 1, otherwise = 0
Health and private health insurance	
excell	How would you rate your current health? (Excellent = 1, otherwise = 0)
vgood	How would you rate your current health? (Very good = 1, otherwise = 0)
good	How would you rate your current health? (Good = 1, otherwise = 0)
fair	How would you rate your current health? (Fair = 1, otherwise = 0)
poor	How would you rate your current health? (Poor = 1, otherwise = 0)
no_phi	Which of the following describes your current private health insurance status? (I don’t have private health insurance = 1, otherwise = 0)
phi_hosponly	Which of the following describes your current private health insurance status? (I have insurance for hospital treatment only = 1, otherwise = 0)
phi_anconly	Which of the following describes your current private health insurance status? (I have insurance for ancillaries (extras) only = 1, otherwise = 0)
phi_combine	Which of the following describes your current private health insurance status? (I have combined hospital and ancillaries (extras) insurance= 1, otherwise = 0)
glasses	Do you currently wear glasses or contact lenses to correct, or partially correct, eyesight? (1 = yes, 0 = no)
Health care utilisation*: Did you visit any of these health care providers in the last 12 months? Please indicate how many visits you had with each provider.*	
hosp_visits	Hospital
dentist_visits	Dentist

optom_visits	Optometrist
physio_visits	Physiotherapist
chiro_visits	Chiropractor
osteo_visits	Osteopath
accup_visits	Acupuncturist
naturo_visits	Natural therapist
massage_visits	Massage therapist
physical_visits	*physio_visits* + *chiro_visits* + *osteo_visits* + *accup_visits*
d_visit	If *dentist_visits* > 0 then = 1, otherwise = 0
o_visit	If *optom_visits* > 0 then = 1, otherwise = 0
p_visit	If *physical_visits* > 0 then = 1, otherwise = 0
n_visit	If *naturo_visits* > 0 then = 1, otherwise = 0
m_visit	If *massage_visits* > 0 then = 1, otherwise = 0
h_visit	If *hosp_visits* > 0 then = 1, otherwise = 0
***Health care risk**: For each health service below, use the slider to indicate how likely (from 0% to 100%) you are to visit this type of health care provider in the next 12 months.*	
hosp_likely	Hospital
dentist_likely	Dentist
optom_likely	Optometrist
physical_likely	Physiotherapist; Chiropractor; Osteopath; or Acupuncturist
naturo_likely	Natural therapist
massage_likely	Massage therapist
exp_dental_visits	How many dental visits do you think you are likely to make in the next 12 months? (0 visits = 1, 1 visit = 2, 2 visits = 3, More than 2 visits = 4)
toothaches	How often do you experience toothaches? (very often = 1, often = 2, sometimes = 3, hardly ever = 4, never = 5)
glasses_likely	How likely are you to purchase new glasses/contact lenses in the next 12 months? (0-100 probability scale)
Expected health care costs	
dental_cost	Estimated dental expenses based on previous 12 months dentist visits (see Appendix B)
glasses_cost	If you had to replace your corrective eye wear tomorrow, how much would you expect to pay (ignoring any reimbursements you might receive from your private health insurer)?
glasses_cost2	Estimated expenditure on glasses based on expected replacement cost and probability of replacement (see Appendix B)
accup_cost	Estimated acupuncture expenses based on previous 12 months acupuncturist visits (see Appendix B)
chiro_cost	Estimated chiropractic expenses based on previous 12 months chiropractor visits (see Appendix B)
osteo_cost	Estimated osteopath expenses based on previous 12 months osteopath visits (see Appendix B)
physio_cost	Estimated physiotherapy expenses based on previous 12 months physiotherapist visits (see Appendix B)
physical_cost	*accup_cost* + *chiro_cost* + *osteo_cost* + *physio_cost*
naturo_cost	Estimated natural therapies expenses based on previous 12 months natural therapist visits (see Appendix B)
massage_cost	Estimated massage therapies expenses based on previous 12 months massage therapist visits (see Appendix B)
Other	
difficulty	How difficult did you find it to decide the best policy for yourself in the choice tasks you just completed? (1 = very difficult, 2 = difficult, 3 = somewhat difficult, 4 = neutral, 5 = somewhat easy, 6 = easy, 7 = very easy)

Notes

Note A: Low inclusions are palliative care, psychiatric and rehabilitation. Medium inclusions are low inclusions plus cataract and eye lens procedures, gastric banding and related services and sterilisation. High inclusions are medium inclusions plus cardiac and cardiac related services and hospital treatment for which Medicare pays no benefit (e.g. cosmetic surgery).

Note B: The household income categories are as follows:

- $0-$9,999 (= 1)
- $10,000-$19,999 (= 2)
- $20,000-$29,999 (= 3)
- $30,000-$39,999 (= 4)
- $40,000-$49,999 (= 5)
- $50,000-$59,999 (= 6)
- $60,000-$79,999 (= 7)
- $80,000-$99,999 (= 8)
- $100,000-$124,999 (= 9)
- $125,000-$149,999 (= 10)
- $150,000-$199,999 (= 11)
- $200,000 or more (= 12)
- Unsure (= 13)

Note C: Occupation categories are:

- Manager (= 1)
- Professional (= 2)
- Technician or trade worker (= 3)
- Community or personal service worker (= 4)
- Clerical or administrative worker (= 5)
- Sales worker (= 6)
- Machinery operator or driver (= 7)
- Labourer (= 8)
- Unsure (= 9)

Note D: this is an Eckel and Grossman (2002) risk elicitation task. The choices/payoffs are:

- Heads you get $10, tails you get $10 (= 1)
- Heads you get $18, tails you get $6 (= 2)
- Heads you get $26, tails you get $2 (= 3)
- Heads you get $34, tails you get $-2 (= 4)
- Heads you get $42, tails you get $-6 (= 5)

Eckel and Grossman (2002), Sex differences and statistical stereotyping in attitudes towards financial risk, *Evolution & Human Behavior*, 23(4), pp. 281-295.

Note E: This question is identical to one asked in the Household Income and Labour Dynamics in Australia (HILDA) survey. The four possible responses for sa_risk1 are:

- I take substantial financial risks expecting to earn substantial returns (= 1)
- I take above-average financial risks expecting to earn above average returns (= 2)
- I take average financial risks expecting to earn average returns (= 3)
- I am not willing to take any financial risks (= 4)

- I never have any spare cash (= 5)

For people who answer they “never have any spare cash”, they are asked “Assume you had some spare cash that could be used for savings or investment. Which of the following statements comes closest to describing the amount of financial risk that you would be willing to take with this money?” (sa_risk2). For this question, the option “I never have any spare cash” is dropped.

Note F: The health insurance comprehension multiple choice questions are below. For the variables phi_lit1 and phi_lit2 the values are : a = 1, b = 2, c = 3, d = 4, e = 5.

1) Which of the following correctly identifies a co-payment in the context of insurance?
    a. The amount that must be paid by the claimant before the insurer begins to cover any costs.
    b. A contribution that the claimant pays for each service claimed (correct answer).
    c. A refund paid back to the insurance holder when no claims are made during a specified period.
    d. A claim threshold above which the insurer stops paying benefits to the claimant.
    e. I don’t know.
2) Which of the following correctly defines a deductible (excess) in the context of insurance?
    a. The amount that must be paid by the claimant before the insurer begins to cover any costs (correct answer).
    b. A contribution that the claimant pays for each service claimed (answer).
    c. A refund paid back to the insurance holder when no claims are made during a specified period.
    d. A claim threshold above which the insurer stops paying benefits to the claimant.
    e. I don’t know.