

## Supplementary Appendix

Insurance groups	Social Insurance		Green Card		Uninsured	
	Pre-reform	Post-reform	Pre-reform	Post-reform	Pre-reform	Post-reform
<i>Control variables:</i>						
Female household head	0.099 (0.299)	0.099 (0.299)	0.110 (0.314)	0.115 (0.319)	0.092 (0.289)	0.109 (0.312)
Fraction of kids in household	0.074 (0.132)	0.073 (0.132)	0.136 (0.161)	0.142 (0.161)	0.115 (0.157)	0.101 (0.148)
Fraction of elderly in household	0.101 (0.251)	0.098 (0.245)	0.097 (0.248)	0.074 (0.209)	0.073 (0.206)	0.075 (0.209)
Urban	0.641 (0.480)	0.761 (0.427)	0.530 (0.499)	0.443 (0.497)	0.523 (0.500)	0.559 (0.497)
Fraction female in household	0.523 (0.193)	0.521 (0.192)	0.527 (0.188)	0.519 (0.179)	0.512 (0.185)	0.525 (0.192)
Household size	3.845 (1.737)	3.795 (1.649)	5.323 (2.648)	5.627 (2.612)	4.910 (2.429)	4.635 (2.285)
Household head age	47.982 (13.503)	47.847 (13.493)	44.928 (14.603)	44.280 (13.840)	44.056 (13.343)	44.541 (13.084)
Household head married	0.886 (0.318)	0.891 (0.312)	0.881 (0.324)	0.903 (0.296)	0.901 (0.298)	0.897 (0.304)
Observations	24396	12603	1314	1703	8598	2811

Authors' analysis of Turkey Household Budget Surveys; 2003, 2004, 2005, 2006. Social insurance includes SSK (formal sector employees), BK (self-employed and artisans), ES (retired civil servants), private insurance and other insurances. The unit of analysis is household head thus expenditures are at the level of household. Analysis also includes those who had zero out-of-pocket health payments. Uninsured are the people reporting not having any form of insurance or Green Card coverage.

Table 1A: Descriptive Statistics in Estimation Sample

<b>Outcome</b>	<b>(1) Doctor</b>	<b>(2) Dentist</b>	<b>(3) Diagnostic</b>	<b>(4) Pharmaceutical</b>	<b>(5) Total medical spending</b>
Green Card X Year	3.792 (9.252)	-3.888 (7.704)	-6.768 (5.388)	0.204 (11.400)	-8.112 (28.548)
Green Card	-28.092*** (11.892)	-11.844** (8.364)	2.520 (9.348)	-6.300 (15.192)	-64.632** (35.784)
Year (coded as 1 or 2)	9.240*** (2.580)	12.588** (5.568)	2.412 (2.136)	4.680* (3.000)	36.072*** (10.740)
Constant	33.060*** (3.372)	4.524 (6.336)	10.560*** (2.964)	59.136*** (3.984)	140.040*** (14.256)
Observation	34308	34308	34308	34308	34308

Authors' analysis of Turkey Household Budget Surveys; 2003, 2004.

\*\*5%, \*\*\*1% in a one-tail t-test. OLS estimates are in Turkish Lira (TL) adjusted for inflation. Robust standard errors are in parenthesis.

Treatment subject is Green Card holders and comparison group includes those with social insurance, uninsured (people reporting not having any form of insurance or Green Card coverage), and privately insured (includes other insurances). For dependent variables, the results are for 2003 and 2004 before the change. 2003 coded as 1, and 2004 coded as 2.

**Table 2A: Testing the Parallel Trend Assumption for the Difference-In-Differences**

Percentiles/Outcomes	Household total expenditures (no covariates)	Household total expenditures (covariate adjusted)
	(1)	(2)
55th	-22.068*** (2.376)	-22.932*** (3.336)
60th	-19.164*** (2.964)	-25.38*** (2.34)
65th	-24.744*** (4.776)	-27.732*** (3.72)
70th	-32.268*** (6.06)	-33.012*** (5.796)
75th	-40.812*** (11.616)	-42.648*** (9.228)
80th	-65.244*** (19.068)	-68.004*** (13.632)
85th	-116.124*** (30.432)	-109.2*** (25.164)
90th	-136.584** (45.576)	-176.196*** (41.244)
95th	-289.476*** (79.572)	-305.316*** (76.668)
99th	-1018.692*** (421.344)	-876.96*** (274.476)
X variables	No	Yes
Observations	51425	51425

Authors' analysis of Turkey Household Budget Surveys; 2003, 2004, 2005, 2006.

Quantile regression results are based on difference-in-differences estimates. \*\*5%, \*\*\*1% in a one-tail t-test. Results below the 50% tend to be 0 and statistically insignificant. Robust standard errors are in parenthesis. We annualized the monthly difference-in-differences estimates. We also control for time dummy which is 1 after 2004 and zero before 2005 in each model. See the notes in Table 1.

**Table 3A: Effects of Benefits Expansion in Insurance Coverage for Green Card on Distribution of Total Annualized Out-of-Pocket Healthcare Expenditures (Full sample, in Turkish Lira)**

Outcome	Treatment effect	Uninsured X Post
Doctor visit	-5·160 (6·048)	-2·088 (4·920)
Dentist	-10·944** (4·980)	-8·016 (6·924)
Diagnostic	-6·168 (5·220)	5·400 (5·304)
Household pharmaceutical medical spending	-11·964** (6·912)	4·536 (5·472)
Household total medical expenditures	-63·864*** (18·300)	-28·704* (19·056)
<b>Compare declines above to:</b>		
Mean total household medical spending	178·416	
Total decline as percent of total household medical spending	36%	
X variables		Yes
Observations		51425

Authors' analysis of Turkey Household Budget Surveys; 2003, 2004, 2005, 2006.

\*\*5%, \*\*\*1% in a one-tail t-test. DD estimates are in Turkish Lira (TL) adjusted for inflation. Robust standard errors are in parenthesis.

Treatment subject is Green Card holders and comparison subjects are social insurance and privately insured (including other insurances).

We dummy uninsured out as a separate control. See the notes in Table 1.

**Table 4A: Difference-in-Differences Estimates of the Impact of Benefits Expansion in Insurance Coverage for Green Card on Annualized Out-of-Pocket Healthcare Expenditures (Full sample, in Turkish Lira)**

Outcome	Treatment effect	Social Insurance X Post
Doctor visit	-2·832 (6·696)	1·992 (4·872)
Dentist	-5·484 (6·504)	4·632 (7·848)
Diagnostic	-11·040** (5·688)	-4·872 (5·196)
Household pharmaceutical medical spending	-17·304** (7·968)	-5·628 (5·364)
Household total medical expenditures	-38·352** (21·552)	24·456 (20·700)
<b>Compare declines above to:</b>		
Mean total household medical spending	178·416	
Total decline as percent of total household medical spending	21%	
X variables		Yes
Observations		51425

Authors' analysis of Turkey Household Budget Surveys; 2003, 2004, 2005, 2006.

\*\*5%, \*\*\*1% in a one-tail t-test. DD estimates are in Turkish Lira (TL) adjusted for inflation. Robust standard errors are in parenthesis. *Treatment subject is Green Card holders and comparison subjects are uninsured and privately insured (including other insurances). We dummy social insurance out as a separate control. See the notes in Table 1.*

**Table 5A: Difference-in-Differences Estimates of the Impact of Benefits Expansion in Insurance Coverage for Green Card on Annualized Out-of-Pocket Healthcare Expenditures (Full sample, in Turkish Lira)**

Outcome	Treatment effect	Privately Insured X Post
Doctor visit	-5.040 (5.88)	4.308 (22.044)
Dentist	-9.096** (4.296)	66.468 (93.996)
Diagnostic	-7.284* (4.932)	-10.584* (7.104)
Household pharmaceutical medical spending	-12.552** (6.816)	-11.976 (23.064)
Household total medical expenditures	-58.752*** (17.004)	31.476 (50.880)
<b>Compare declines above to:</b>		
Mean total household medical spending	178.416	
Total decline as percent of total household medical spending	21%	
Controls		Yes
Observations		51425
Authors' analysis of Turkey Household Budget Surveys; 2003, 2004, 2005, 2006. *1%, **5%, ***1% in a two-tail test. DD estimates are in Turkish Lira (TL) adjusted for inflation. Robust standard errors are in parenthesis. <i>Treatment subject is Green Card holders and comparison subjects are those with social insurance and uninsured. We dummy private insurance out as a separate control. Privately insured include other insurances as well. See the notes in Table 1.</i>		

**Table 6A: Difference-in-Differences Estimates of the Impact of Benefits Expansion in Insurance Coverage for Green Card on Annualized Out-of-Pocket Healthcare Expenditures (Full sample, in Turkish Lira)**

Outcome	Treatment effect	
	(1)	(2)
Doctor visit	-2·472 (6·732)	-3·696 (6·72)
Dentist	-6·816 (5·760)	-6·516 (5·676)
Diagnostic	-11·484** (5·928)	-10·728** (5·904)
Household pharmaceutical medical spending	-17·880** (7·980)	-17·688** (8·064)
Household total medical expenditures	-40·896** (20·088)	-42·252** (19·560)
<b>Compare declines above to:</b>		
Mean total household medical spending	158·556	
Total decline as percent of total household medical spending	26%	
Controls	No	Yes
Observations	14426	14426

Authors' analysis of Turkey Household Budget Surveys; 2003, 2004, 2005, 2006.  
 \*\*5%, \*\*\*1% in a one-tail t-test. DD estimates are in Turkish Lira (TL) adjusted for inflation. Robust standard errors are in parenthesis.  
 Treatment subject is Green Card holders and comparison subjects are uninsured only. See the notes in Table 1.

**Table 7A: Difference-in-Differences Estimates of the Impact of Benefits Expansion in Insurance Coverage for Green Card on Annualized Out-of-Pocket Healthcare Expenditures (Full sample, in Turkish Lira)**