Distribution Health Insurance users_all 10 -10 -5 recharge_score move_score 75 75 χ_2 0 -50 50 25 25 -5 **-**-5 **-**0 X1 -5 10 -10 -5 -10 -15 -15 10 X1 5 15 10 **-**10 **-**2021 5 **-**5 eat_score total_score 75 X 0-50 -5 **-**-5 **-**10 10 X1 X1