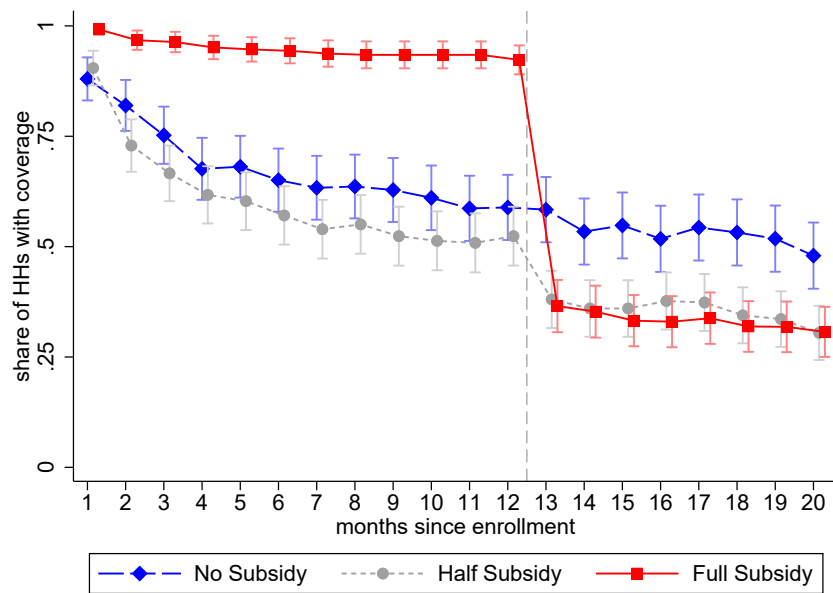**Appendix Figure 1:** Insurance Coverage, by Month since Enrollment and Subsidy Treatment

Note: This figure shows mean insurance coverage by month since enrollment for households who enrolled under different subsidy treatments, with 95% confidence intervals for the mean. Means are weighted to reflect the intended randomization. Coverage for a household is defined as the premium having been paid in full for all its members that month. The sample is restricted to households who enrolled within a year since offer date and had coverage for at least one month over the same time period. The sample size is 749 households.

Appendix Table 1: Randomization Balance

	Has NIK	Self-reported health	Outpatient	Inpatient	Any chronic	Family member 60+	HH finished highschool	HH employed	HH size
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Full subsidy	-0.001	0.028	0.009	0.010	0.021	-0.029	-0.008	-0.001	0.155**
	(0.017)	(0.024)	(0.022)	(0.012)	(0.022)	(0.019)	(0.023)	(0.013)	(0.067)
Half subsidy	0.021	0.015	-0.022	0.008	0.016	0.006	0.031	-0.014	0.002
	(0.014)	(0.020)	(0.019)	(0.010)	(0.019)	(0.016)	(0.019)	(0.012)	(0.055)
Assisted internet registration	0.001	-0.011	0.007	0.011	0.002	-0.003	-0.004	0.000	0.002
	(0.011)	(0.015)	(0.014)	(0.008)	(0.014)	(0.012)	(0.014)	(0.009)	(0.042)
Information on cost of treatment for heart attack	-0.001	-0.030	-0.002	0.005	0.021	0.034	-0.035	0.040*	0.006
	(0.026)	(0.037)	(0.034)	(0.020)	(0.033)	(0.031)	(0.035)	(0.021)	(0.111)
Information on possible mandate penalties	-0.003	-0.015	-0.021	-0.002	-0.009	0.004	0.040***	-0.012	0.014
	(0.011)	(0.016)	(0.015)	(0.008)	(0.015)	(0.012)	(0.015)	(0.009)	(0.042)
Information on two weeks waiting period	0.004	0.039**	-0.004	-0.008	-0.026*	0.004	-0.014	0.009	0.085**
	(0.011)	(0.016)	(0.015)	(0.008)	(0.015)	(0.012)	(0.015)	(0.009)	(0.042)
Observations	5996	5964	5964	5964	5964	5996	5964	5996	5964

Note: This table shows covariate balance across subsidies, registration and information assignment to all treatment arms. We regress each of the outcomes on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. All data is from the baseline survey. The smaller sample size for some outcomes is explained by households participating in the listing and assignment to all treatment arms, but refusing to complete the baseline survey. *** $p<0.01$, ** $p<0.05$, * $p<0.1$.

Appendix Table 2a: Effect of Temporary Subsidies and Assisted Internet Registration on Year 1 Enrollment, Medan

		Decomposition		
	Enrolled within 1 year	Attempted to enroll within 8 weeks of offer date	Enrolled within 8 weeks of offer date	Enrolled after 8 weeks, but within 1 year of offer date
	(1)	(2)	(3)	(4)
Panel A: Main effects				
Full subsidy	0.200***	0.319***	0.228***	-0.027
	(0.040)	(0.040)	(0.036)	(0.022)
Half subsidy	0.131***	0.199***	0.130***	0.002
	(0.033)	(0.040)	(0.028)	(0.020)
Assisted internet registration	0.019	0.371***	0.024	-0.005
	(0.028)	(0.029)	(0.025)	(0.016)
No subsidy mean	0.075	0.140	0.017	0.058
P-value of test of hypothesis				
Half subsidy = full subsidy	0.085	0.004	0.008	0.169
Assisted internet registration = full subsidy	0.001	0.328	0.000	0.451
Panel B: Interacted specification				
Full subsidy and assisted internet registration	0.195***	0.649***	0.222***	-0.027
	(0.049)	(0.044)	(0.042)	(0.029)
Full subsidy and status quo registration	0.228***	0.247***	0.240***	-0.013
	(0.055)	(0.049)	(0.047)	(0.033)
Half subsidy and assisted internet registration	0.176***	0.555***	0.175***	0.002
	(0.057)	(0.063)	(0.048)	(0.036)
Half subsidy and status quo registration	0.106**	0.100***	0.089***	0.017
	(0.042)	(0.034)	(0.032)	(0.030)
No subsidy and assisted internet registration	0.022	0.258***	0.007	0.015
	(0.030)	(0.028)	(0.015)	(0.027)
No subsidy, status quo registration mean	0.064	0.013	0.013	0.051

Note: This table shows the effect of subsidies and assisted internet registration on enrollment in year 1 in Medan. The sample size is 1446 households. In Panel A, we regress each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). The omitted category is no subsidy for the subsidy treatments and status quo registration for the assisted internet registration treatment. The p-values reported are from a test of the difference between the half subsidy and full subsidy treatments ($\beta_1 = \beta_2$) and assisted internet registration and full subsidy treatments ($\beta_1 = \beta_3$). Panel B shows the effect of the interacted treatments on enrollment in year 1. The omitted category is no subsidy and status quo registration treatment. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Appendix Table 2b: Effect of Temporary Subsidies and Assisted Internet Registration on Year 1 Enrollment, Bandung

		Decomposition		
	Enrolled within 1 year	Attempted to enroll within 8 weeks of offer date	Enrolled within 8 weeks of offer date	Enrolled after 8 weeks, but within 1 year of offer date
	(1)	(2)	(3)	(4)
Panel A: Main effects				
Full subsidy	0.188***	0.263***	0.202***	-0.014
	(0.022)	(0.023)	(0.021)	(0.011)
Half subsidy	0.091***	0.153***	0.112***	-0.021***
	(0.016)	(0.017)	(0.014)	(0.008)
Assisted internet registration	0.040***	0.194***	0.049***	-0.010
	(0.011)	(0.011)	(0.009)	(0.007)
No subsidy mean	0.088	0.090	0.033	0.055
P-value of test of hypothesis				
Half subsidy = full subsidy	0.000	0.000	0.000	0.560
Assisted internet registration = full subsidy	0.000	0.006	0.000	0.739
Panel B: Interacted specification				
Full subsidy and assisted internet registration	0.241***	0.494***	0.265***	-0.024
	(0.033)	(0.034)	(0.031)	(0.015)
Full subsidy and status quo registration	0.145***	0.163***	0.163***	-0.018
	(0.030)	(0.026)	(0.026)	(0.018)
Half subsidy and assisted internet registration	0.121***	0.345***	0.160***	-0.039***
	(0.026)	(0.029)	(0.024)	(0.010)
Half subsidy and status quo registration	0.075***	0.101***	0.091***	-0.016
	(0.018)	(0.015)	(0.015)	(0.012)
No subsidy and assisted internet registration	0.014	0.140***	0.027***	-0.013
	(0.012)	(0.012)	(0.008)	(0.010)
No subsidy, status quo registration mean	0.081	0.019	0.019	0.062

Note: This table shows the effect of subsidies and assisted internet registration on enrollment in year 1 in Bandung. The sample size is 4550 households. In Panel A, we regress each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). The omitted category is no subsidy for the subsidy treatments and status quo registration for the assisted internet registration treatment. The p-values reported are from a test of the difference between the half subsidy and full subsidy treatments ($\beta_1 = \beta_2$) and assisted internet registration and full subsidy treatments ($\beta_1 = \beta_3$). Panel B shows the effect of the interacted treatments on enrollment in year 1. The omitted category is no subsidy and status quo registration treatment. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Appendix Table 3: Reasons for Failing to Enroll

	N	%
	(1)	(2)
No reason reported	6	1.060
Technical reasons (internet, website)	21	3.710
Family card issues	468	82.686
Family card not registered in the online system	11	2.350
Family already has insurance according to the online system	80	17.094
Family card does not match the family members listed in the online system	91	19.444
Other family card issues	286	61.111
Other issues	71	12.544

Note: The sample includes households assigned to assisted internet registration treatment that attempted to enroll within six weeks from offer date but failed to complete the registration process. Data is from the enumerator forms that capture the enrollment process.

Appendix Table 4: Effect of Additional Treatments on Year 1 Enrollment, by City

		Decomposition		
	Enrolled within 1 year	Attempted to enroll within 8 weeks of offer date	Enrolled within 8 weeks of offer date	Enrolled after 8 weeks, but within 1 year of offer date
	(1)	(2)	(3)	(4)
Panel A: Medan				
Two week deadline	0.048	0.012	0.047	0.001
	(0.045)	(0.047)	(0.044)	(0.020)
Choice between one or two week deadline	0.031	0.023	0.001	0.030
	(0.048)	(0.051)	(0.043)	(0.028)
No subsidy mean	0.075	0.140	0.017	0.058
Panel B: Bandung				
Bonus subsidy	0.037***	0.061***	0.040***	-0.003
	(0.013)	(0.013)	(0.010)	(0.009)
No subsidy mean	0.088	0.090	0.033	0.055

Note: This table shows the effect of the deadline and the bonus subsidy treatment on enrollment in year 1, by city. The sample size is 1446 households in Medan and 4550 households in Bandung. We regress each of the enrollment measures on indicator variables for assignment to all treatment arms and an indicator variable for the randomization procedure used (equation (1)). The omitted category is one week deadline for the deadline treatment and no subsidy for the bonus subsidy treatment. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** $p<0.01$, ** $p<0.05$, * $p<0.1$.

Appendix Table 5: Insurance Coverage, by Temporary Subsidies and Assisted Internet Registration

	Enrolled within 1 year of offer date						
	Dropouts	Stayers					
	Had coverage for at least 1 month	Did not have coverage in month 15	Had coverage in month 15	P-Value (2) vs (3)	Had coverage in month 15	P-Value (1) vs (5)	Had coverage in month 20	P-Value (1) vs (7)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Full subsidy	0.200***	0.142***	0.058***	0.153***	0.048***	0.208***	0.045***	0.210***
	(0.019)	(0.017)	(0.012)	(0.015)	(0.013)	(0.018)	(0.013)	(0.018)
Full subsidy interaction				-0.105***		-0.168***		-0.174***
				(0.020)		(0.016)		(0.016)
Half subsidy	0.100***	0.073***	0.027***	0.078***	0.022**	0.104***	0.010	0.106***
	(0.014)	(0.011)	(0.009)	(0.011)	(0.010)	(0.014)	(0.010)	(0.014)
Half subsidy interaction				-0.057***		-0.087***		-0.101***
				(0.016)		(0.014)		(0.015)
Assisted internet registration	0.022**	0.022***	-0.000	0.022***	0.001	0.022**	-0.008	0.022**
	(0.010)	(0.008)	(0.007)	(0.008)	(0.007)	(0.010)	(0.008)	(0.010)
Assisted internet registration interaction				-0.023**		-0.021**		-0.030***
				(0.011)		(0.009)		(0.010)
Observations	5996	5996	5996	11992	5996	11992	5996	11992
No subsidy mean	0.063	0.024	0.038	0.031	0.053	0.058	0.067	0.065

Note: This table shows insurance coverage by temporary subsidies and assisted internet registration. A household is considered as having insurance coverage if the premium was paid for all its members. In Columns (1), (2), (3), (5), and (7) we regress each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). Column (4), Column (6), and (8) report coefficients from regressions in which we stack the outcomes being compared and regress them on indicator variables for assignment to all treatment arms, the interaction of these indicators with an indicator for the outcome the observation refers to, an indicator variable for the randomization procedure used and an indicator variable for study location. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses in Columns (1)-(3), (5), and (7) and standard errors clustered at the household level are reported in parentheses in Columns (4), (6), and (8). *** $p<0.01$, ** $p<0.05$, * $p<0.1$.

Appendix Table 6: Relationship between Self-Reported Health and Year 1 Health-Seeking Behavior

	Had a claim				Total # of visits				Claims	
	Of any type	Outpatient	Inpatient	Chronic	Of any type	Outpatient	Inpatient	Chronic	Value of claims	Days to first claim
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Self-reported health	-0.091**	-0.096**	-0.054*	-0.090**	-1.040	-0.884	-0.156	-0.093*	-0.885*	22.701*
	(0.040)	(0.040)	(0.033)	(0.037)	(0.696)	(0.645)	(0.097)	(0.054)	(0.503)	(12.561)
R2	0.035	0.040	0.027	0.027	0.028	0.027	0.032	0.025	0.035	0.044

Note: This table shows the coefficients from a regression of claims in months 1 to 12 since enrollment date on self-reported health. For self-reported health, higher values correspond to better self-reported health. The sample is restricted to households who enrolled within a year from offer date and had coverage for at least one month over the same time period. The sample size is 749 households. The value of claims in Column (9) is winsorized at the 99% level and only refers to hospital claims. The value of claims in Column (9) is in millions IDR. Each regression additionally controls for indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Appendix Table 7: Self-Reported Health and Claims in 12 Months since Enrollment, by Temporary Subsidies and Assisted Internet Registration

	Self-reported health (1)	Had a claim				Total # of visits				Claims	
		Of any type (2)	Outpatient (3)	Inpatient (4)	Chronic (5)	Of any type (6)	Outpatient (7)	Inpatient (8)	Chronic (9)	Value of claims (10)	Days to first claim (11)
Full subsidy	0.138**	-0.118**	-0.119**	-0.051	-0.089*	-2.115**	-2.022**	-0.092	-0.146**	-0.706*	47.159***
	(0.057)	(0.058)	(0.058)	(0.047)	(0.051)	(0.940)	(0.898)	(0.083)	(0.069)	(0.423)	(17.185)
Half subsidy	0.146**	-0.084	-0.080	0.028	-0.024	-0.986	-1.043	0.057	-0.030	0.237	28.996
	(0.060)	(0.059)	(0.059)	(0.046)	(0.051)	(1.082)	(1.044)	(0.081)	(0.071)	(0.484)	(17.963)
Assisted internet registration	0.076*	-0.033	-0.036	-0.026	0.009	-1.000	-0.984	-0.016	-0.010	-0.173	14.433
	(0.044)	(0.044)	(0.044)	(0.033)	(0.033)	(0.636)	(0.610)	(0.059)	(0.044)	(0.309)	(13.018)
No subsidy mean	3.099	0.622	0.612	0.181	0.272	6.167	5.906	0.262	0.339	1.637	176.259

Note: This table shows self-reported health and claims submitted in months 1 to 12 since one's enrollment date by temporary subsidies and assisted internet registration. The sample is restricted to households who enrolled within a year from offer date and had coverage for at least one month over the same time period. The sample size is 749 households. In Column (1), higher values of the outcome correspond to better self-reported health. The value of claims in Column (10) is winsorized at the 99% level and only refers to hospital claims. The value of claims in Column (10) is in millions IDR. Each regression additionally controls for indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** $p<0.01$, ** $p<0.05$, * $p<0.1$.

Appendix Table 8: Self-Reported Health and Family Composition of Enrolled House-holds, by Subsidy and Assisted Internet Registration Treatments

	Self-reported health, min	Family member over 60
	(1)	(2)
Full subsidy	2.895	0.182
	[0.651]	[0.386]
Half subsidy	2.956	0.281
	[0.697]	[0.451]
No subsidy	2.801	0.259
	[0.750]	[0.440]
Assisted internet registration	2.927	0.231
	[0.686]	[0.422]
Status quo registration	2.821	0.244
	[0.714]	[0.430]
P-value of test of hypothesis		
Full subsidy = no subsidy	0.060	0.073
Half subsidy = no subsidy	0.019	0.770
Assisted internet registration = status quo	0.051	0.709

Note: This table shows the effect of subsidies and assisted internet registration on the minimum self-reported health across household members and family composition. Means are weighted to reflect the intended randomization. Standard deviations are in brackets. The sample is restricted to households who enrolled within a year since offer and had coverage for at least one month over the same time period. The sample size is 749 households. In Column (1), self-reported health is defined as the minimum self-reported health of all family members and higher values of the outcome correspond to better self-reported health. We regress each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. The p-values reported are from a test of the difference between the no subsidy and full subsidy treatments ($\beta_2 = 0$), between the no subsidy and half subsidy treatments ($\beta_3 = 0$) and between the status quo and assisted internet registration treatments ($\beta_4 = 0$). All regressions are estimated by OLS and weighted to reflect the intended randomization.

Appendix Table 9: Effect of Temporary Subsidies and Assisted Internet Registration on Claims, Disaggregated by First Quarter versus Rest of the Year

	Had a claim				Total # of visits				Claims	
	Of any type	Outpatient	Inpatient	Chronic	Of any type	Outpatient	Inpatient	Chronic	Value of claims	Days to first claim
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				Panel A: Months 1 to 3 since enrollment date						
Full subsidy	-0.166***	-0.169***	-0.035	-0.047	-0.965***	-0.896***	-0.069	-0.047	-0.380	13.883***
	(0.055)	(0.054)	(0.028)	(0.035)	(0.357)	(0.334)	(0.053)	(0.041)	(0.233)	(3.759)
Half subsidy	-0.132**	-0.127**	0.001	0.010	-0.229	-0.255	0.026	0.034	0.050	9.373**
	(0.055)	(0.055)	(0.029)	(0.035)	(0.375)	(0.354)	(0.047)	(0.042)	(0.241)	(3.903)
Assisted internet registration	-0.044	-0.043	-0.018	-0.001	-0.318	-0.327*	0.009	0.003	0.066	3.459
	(0.040)	(0.039)	(0.020)	(0.022)	(0.216)	(0.197)	(0.040)	(0.028)	(0.166)	(2.797)
No subsidy mean	0.452	0.448	0.080	0.108	1.782	1.687	0.095	0.113	0.597	59.021
				Panel B: Months 4 to 12 since enrollment date						
Full subsidy	-0.072	-0.051	-0.021	-0.078	-1.150	-1.126	-0.023	-0.110**	-0.237	
	(0.058)	(0.058)	(0.042)	(0.048)	(0.752)	(0.726)	(0.060)	(0.054)	(0.284)	
Half subsidy	-0.063	-0.052	0.027	-0.037	-0.757	-0.788	0.031	-0.047	0.120	
	(0.058)	(0.058)	(0.041)	(0.049)	(0.863)	(0.838)	(0.063)	(0.058)	(0.345)	
Assisted internet registration	-0.061	-0.061	-0.021	-0.003	-0.682	-0.657	-0.025	-0.016	-0.278	
	(0.042)	(0.041)	(0.029)	(0.031)	(0.518)	(0.501)	(0.041)	(0.035)	(0.203)	
No subsidy mean	0.527	0.498	0.127	0.236	4.385	4.219	0.166	0.274	1.012	

Note: This table shows the effect of subsidies and assisted internet registration on claims submitted for months 1 to 3 since enrollment date (Panel A) and from month 4 to 12 since enrollment date (Panel B). The sample is restricted to households who enrolled within a year since offer date and had coverage for at least one month over the same time period. The sample size is 749 households. The value of claims in Column (9) is winsorized at the 99% level and only refers to hospital claims. The value of claims in Column (9) is in millions IDR. We regress each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Appendix Table 10: Year 1 Claims by Retention in Year 2, by Assisted Internet Registration Treatment

	Self-reported health	Had a claim				Total # of visits				Claims	
		Of any type	Outpatient	Inpatient	Chronic	Of any type	Outpatient	Inpatient	Chronic	Value of claims	Days to first claim
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					Panel A: Assisted internet registration						
Dropouts	3.233	0.405	0.376	0.185	0.148	2.639	2.369	0.270	0.169	1.419	241.731
	[0.504]	[0.492]	[0.485]	[0.390]	[0.356]	[5.101]	[4.768]	[0.686]	[0.427]	[3.847]	[145.876]
Stayers	3.193	0.697	0.685	0.146	0.338	6.556	6.317	0.239	0.388	1.289	176.465
	[0.551]	[0.461]	[0.466]	[0.354]	[0.474]	[9.366]	[9.153]	[0.711]	[0.590]	[3.426]	[141.792]
					P-value of test of hypothesis						
Dropouts = stayers	0.491	0.000	0.000	0.359	0.000	0.000	0.000	0.716	0.000	0.769	0.000
					Panel B: Status quo registration						
Dropouts	3.173	0.485	0.461	0.167	0.184	3.069	2.867	0.201	0.221	0.932	227.274
	[0.467]	[0.501]	[0.500]	[0.374]	[0.388]	[5.456]	[5.277]	[0.499]	[0.498]	[2.637]	[144.664]
Stayers	3.125	0.627	0.614	0.230	0.245	7.330	6.983	0.347	0.313	2.118	173.817
	[0.542]	[0.485]	[0.488]	[0.422]	[0.432]	[12.985]	[12.620]	[0.800]	[0.657]	[4.719]	[152.519]
					P-value of test of hypothesis						
Dropouts = stayers	0.424	0.016	0.008	0.173	0.187	0.000	0.000	0.062	0.156	0.005	0.002

Note: This table shows mean self-reported health and claims in the first year since enrollment, separately by registration treatment and by whether households kept or dropped coverage at month 15 since offer date. Means are weighted to reflect the intended randomization. Standard deviations are in brackets. The sample is restricted to households who enrolled within a year since offer and paid for at least one month over the same time period. The sample size is 749 households. In Column (1), higher values of the outcome correspond to better self-reported health. The value of claims in Column (10) is winsorized at the 99% level and only refers to hospital claims. The value of claims in Column (10) is in millions IDR. The p-values are from an interacted specification where the outcome is regressed on indicator variables for assignment to all treatment arms interacted with an indicator variable for whether the household has coverage in month 15, an indicator variable for the randomization procedure used and an indicator variable for study location. All regressions are estimated by OLS and weighted to reflect the intended randomization. Appendix Table 11 provides the regression estimates behind the numbers reported in this table.

Appendix Table 11: Year 1 Claims by Retention in Year 2, by Temporary Subsidy and Assisted Internet Registration Treatment

	Self-reported health	Had a claim				Total # of visits				Claims	
		Of any type	Outpatient	Inpatient	Chronic	Of any type	Outpatient	Inpatient	Chronic	Value of claims	Days to first claim
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Full subsidy	0.028	-0.093	-0.099	-0.143**	-0.069	-0.711	-0.544	-0.167*	-0.165	-1.188**	45.628*
	(0.079)	(0.079)	(0.079)	(0.071)	(0.074)	(0.964)	(0.903)	(0.097)	(0.110)	(0.594)	(23.850)
Full subsidy interaction	0.239**	0.038	0.050	0.182**	-0.013	-1.370	-1.544	0.173	0.066	0.989	-17.912
	(0.107)	(0.108)	(0.108)	(0.089)	(0.095)	(1.702)	(1.625)	(0.141)	(0.132)	(0.777)	(32.717)
Half subsidy	0.075	-0.080	-0.077	-0.044	-0.056	-0.357	-0.368	0.012	-0.110	-0.282	33.343
	(0.088)	(0.084)	(0.084)	(0.075)	(0.074)	(1.009)	(0.938)	(0.113)	(0.111)	(0.699)	(26.055)
Half subsidy interaction	0.122	0.098	0.101	0.118	0.135	0.638	0.566	0.073	0.237	0.960	-32.530
	(0.122)	(0.121)	(0.121)	(0.096)	(0.108)	(2.030)	(1.942)	(0.176)	(0.154)	(1.014)	(36.749)
Assisted internet registration	0.070	-0.087	-0.092	0.018	-0.031	-0.528	-0.592	0.064	-0.048	0.416	17.612
	(0.056)	(0.060)	(0.060)	(0.044)	(0.042)	(0.599)	(0.562)	(0.076)	(0.055)	(0.385)	(17.767)
Assisted internet registration interaction	0.017	0.170*	0.178**	-0.089	0.126*	-0.089	0.070	-0.158	0.133	-1.139*	-20.585
	(0.087)	(0.088)	(0.088)	(0.062)	(0.071)	(1.325)	(1.273)	(0.115)	(0.089)	(0.590)	(26.106)

Note: This table shows the difference in self-reported health and claims by treatment and by whether households kept or dropped coverage at month 15 since offer date. The sample is restricted to households who enrolled within a year since offer and had coverage for at least one month over the same time period. The sample size is 749 households. In Column (1), higher values of the outcome correspond to better self-reported health. The value of claims in Column (10) is winsorized at the 99% level and only refers to hospital claims. The value of claims in Column (10) is in millions IDR. We regress each outcome on indicator variables for assignment to all treatment arms, the interaction of these indicators with an indicator whether the household retained coverage at month 15, an indicator variable for the randomization procedure used and an indicator variable for study location. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Appendix Table 12: Expenditures and Revenues, by Assisted Internet Registration

	Coverage	Per covered household-month				Per household-month (i.e. total cost to the government)			
		Revenues	Claims expenditures	Net revenues	Net revenues including capitation	Revenues	Claims expenditures	Net revenues	Net revenues including capitation
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Panel A: Months 1 to 12 since offer date									
Assisted internet registration	1.065	0.032	0.083	-0.051	-0.072	0.003	0.007	-0.004	-0.006
	[3.094]	[0.042]	[0.723]	[0.723]	[0.723]	[0.016]	[0.217]	[0.216]	[0.216]
Status quo registration	0.862	0.033	0.126	-0.093	-0.113	0.003	0.009	-0.006	-0.008
	[2.759]	[0.046]	[1.248]	[1.243]	[1.243]	[0.016]	[0.336]	[0.334]	[0.334]
Observations	5996	5558	5558	5558	5558	71952	71952	71952	71952
P-value of test of hypothesis									
Status quo = assisted	0.032	0.230	0.357	0.394	0.407	0.128	0.616	0.504	0.586
Panel B: Months 13 to 20 since offer date									
Assisted internet registration	0.586	0.070	0.161	-0.091	-0.110	0.006	0.012	-0.006	-0.007
	[1.901]	[0.047]	[1.517]	[1.516]	[1.516]	[0.023]	[0.413]	[0.411]	[0.411]
Status quo registration	0.606	0.067	0.110	-0.043	-0.061	0.005	0.008	-0.003	-0.004
	[1.926]	[0.055]	[0.904]	[0.903]	[0.904]	[0.024]	[0.251]	[0.249]	[0.249]
Observations	5996	3565	3565	3565	3565	47968	47968	47968	47968
P-value of test of hypothesis									
Status quo = assisted	0.669	0.397	0.197	0.220	0.209	0.505	0.369	0.416	0.409

Note: This table shows mean revenues and expenditures by assisted internet registration, for months 1 to 12 from offer (Panel A) and for months 13 to 20 from offer (Panel B). Column (1) reports mean number of months with insurance coverage. Means are weighted to reflect the intended randomization. Standard deviations are in brackets. Observations are at the household level. Columns (2) to (5) and (6) to (9) show mean net revenues, net revenues including capitation payments, revenues (premiums paid by enrollees) and expenditures (total value of claims) in millions IDR for household-months in which households had coverage and for all household-months. Observations are at the household-month level. The value of claims in Columns (5) and (9) is winsorized at the 99% level and only refers to hospital claims. The p-values are from regressions of each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). In Column (1) standard errors are robust, while in Columns (2) to (9) standard errors are clustered at the household level. The p-values reported are from a test of the difference between the status quo and assisted internet registration treatments ($\beta_3 = 0$). All regressions are estimated by OLS and weighted to reflect the intended randomization. Appendix Table 13 provides the regression estimates behind the numbers reported in Appendix Table 12. *** p<0.01, ** p<0.05, * p<0.1.

Appendix Table 13: Expenditures and Revenues, by Temporary Subsidies and Assisted Internet Registration

		Per covered household-month				Per household-month (i.e. total cost to the government)			
	Coverage	Net revenues	Net revenues including capitation	Revenues	Claims expenditures	Net revenues	Net revenues including capitation	Revenues	Claims expenditures
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				Panel A: Months 1 to 12 since offer date					
Full subsidy	0.200***	0.111	0.105	-0.071***	-0.182**	-0.001	-0.006	-0.001***	-0.001
	(0.019)	(0.081)	(0.081)	(0.004)	(0.081)	(0.005)	(0.005)	(0.000)	(0.005)
Half subsidy	0.100***	-0.026	-0.028	-0.032***	-0.006	-0.009*	-0.010**	0.002***	0.011**
	(0.014)	(0.090)	(0.090)	(0.005)	(0.091)	(0.005)	(0.005)	(0.000)	(0.005)
Assisted internet registration	0.022**	0.039	0.037	-0.003	-0.042	0.002	0.002	0.001	-0.002
	(0.010)	(0.045)	(0.045)	(0.003)	(0.045)	(0.003)	(0.003)	(0.000)	(0.003)
Observations	5996	5558	5558	5558	5558	71952	71952	71952	71952
No subsidy mean	0.063	-0.108	-0.125	0.075	0.183	-0.003	-0.003	0.002	0.005
				Panel B: Months 13 to 20 since offer date					
Full subsidy	0.045***	0.018	0.013	0.003	-0.015	-0.002	-0.004	0.005***	0.007
	(0.013)	(0.056)	(0.056)	(0.006)	(0.055)	(0.004)	(0.004)	(0.001)	(0.005)
Half subsidy	0.010	-0.068	-0.071	0.005	0.073	-0.006	-0.006	0.002***	0.008
	(0.010)	(0.083)	(0.083)	(0.005)	(0.083)	(0.006)	(0.006)	(0.001)	(0.006)
Assisted internet registration	-0.008	-0.063	-0.065	0.003	0.066	-0.003	-0.003	0.000	0.003
	(0.008)	(0.051)	(0.051)	(0.004)	(0.051)	(0.004)	(0.004)	(0.001)	(0.004)
Observations	5996	3565	3565	3565	3565	47968	47968	47968	47968
No subsidy mean	0.067	-0.085	-0.101	0.068	0.153	-0.005	-0.006	0.004	0.009

Note: This table shows the difference in revenues, coverage, and expenditures by subsidies and assisted internet registration. Column (1) reports mean number of months with insurance coverage. Observations are at the household level. Columns (2) to (5) and (6) to (9) show mean net revenues, net revenues including capitation payments, revenues (premiums paid by enrollees) and expenditures (total value of claims) in millions IDR for household-months in which households had coverage and for all household-months. Observations are at the household-month level. The value of claims in Columns (5) and (9) is winsorized at the 99% level and only refers to hospital claims. We regress each outcome on indicator variables for assignment to all treatment arms, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. In Column (1) standard errors are robust, while in Columns (2) to (9) standard errors are clustered at the household level. *** p<0.01, ** p<0.05, * p<0.1.