

TABLE 1.3  
Demographic characteristics and baseline health in the RAND HIE

|                                 | Means                    | Differences between plan groups  |                                   |                            |                                     |
|---------------------------------|--------------------------|----------------------------------|-----------------------------------|----------------------------|-------------------------------------|
|                                 | Catastrophic plan<br>(1) | Deductible – catastrophic<br>(2) | Coinsurance – catastrophic<br>(3) | Free – catastrophic<br>(4) | Any insurance – catastrophic<br>(5) |
| A. Demographic characteristics  |                          |                                  |                                   |                            |                                     |
| Female                          | .560                     | –.023<br>(.016)                  | –.025<br>(.015)                   | –.038<br>(.015)            | –.030<br>(.013)                     |
| Nonwhite                        | .172                     | –.019<br>(.027)                  | –.027<br>(.025)                   | –.028<br>(.025)            | –.025<br>(.022)                     |
| Age                             | 32.4<br>[12.9]           | .56<br>(.68)                     | .97<br>(.65)                      | .43<br>(.61)               | .64<br>(.54)                        |
| Education                       | 12.1<br>[2.9]            | –.16<br>(.19)                    | –.06<br>(.19)                     | –.26<br>(.18)              | –.17<br>(.16)                       |
| Family income                   | 31,603<br>[18,148]       | –2,104<br>(1,384)                | 970<br>(1,389)                    | –976<br>(1,345)            | –654<br>(1,181)                     |
| Hospitalized last year          | .115                     | .004<br>(.016)                   | –.002<br>(.015)                   | .001<br>(.015)             | .001<br>(.013)                      |
| B. Baseline health variables    |                          |                                  |                                   |                            |                                     |
| General health index            | 70.9<br>[14.9]           | –1.44<br>(.95)                   | .21<br>(.92)                      | –1.31<br>(.87)             | –.93<br>(.77)                       |
| Cholesterol (mg/dl)             | 207<br>[40]              | –1.42<br>(2.99)                  | –1.93<br>(2.76)                   | –5.25<br>(2.70)            | –3.19<br>(2.29)                     |
| Systolic blood pressure (mm Hg) | 122<br>[17]              | 2.32<br>(1.15)                   | .91<br>(1.08)                     | 1.12<br>(1.01)             | 1.39<br>(.90)                       |
| Mental health index             | 73.8<br>[14.3]           | –.12<br>(.82)                    | 1.19<br>(.81)                     | .89<br>(.77)               | .71<br>(.68)                        |
| Number enrolled                 | 759                      | 881                              | 1,022                             | 1,295                      | 3,198                               |

*Notes:* This table describes the demographic characteristics and baseline health of subjects in the RAND Health Insurance Experiment (HIE). Column (1) shows the average for the group assigned catastrophic coverage. Columns (2)–(5) compare averages in the deductible, cost-sharing, free care, and any insurance groups with the average in column (1). Standard errors are reported in parentheses in columns (2)–(5); standard deviations are reported in brackets in column (1).