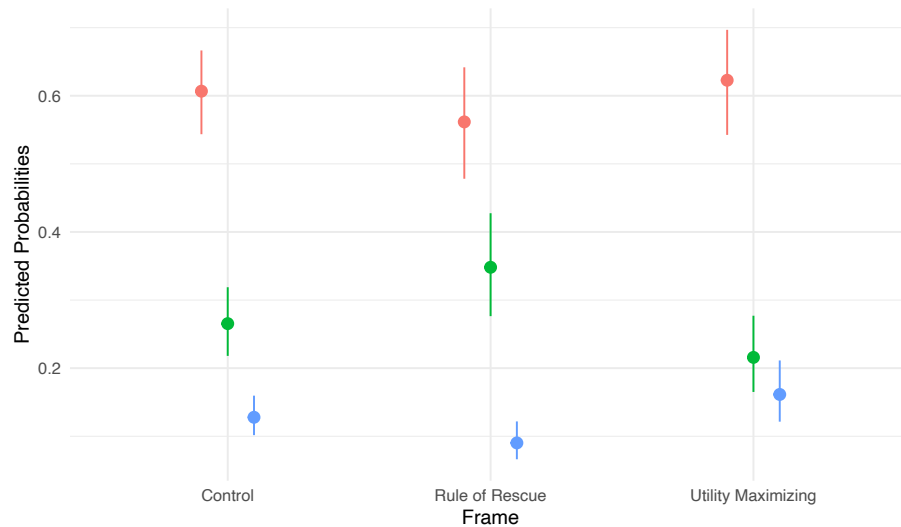


```
## Loading required package: pacman
```

The new treatment is for a specific type of incurable cancer.  
In Finland, there are 10–20 patients each year for  
whom a new drug can be used.



- A medicine should be introduced at public expense if a company lowers its price
- The medicine should be made available at public expense, regardless of the price charged by the company
- The medicine should not be introduced with social funding

Rule of Rescue:  
There is no cure for this particular type of cancer. The new medicine is a possible option  
for patients who have already received multiple treatments and for whom the  
remaining options are limited.

Utility Maximizing:  
The funds available to healthcare are finite. The adoption of the new medicine means  
that the funds used to pay for it will mean cuts elsewhere in healthcare.

```
##          z_score p_value significant
## 90% CI    1.786  0.0742            1
## 95% CI    1.786  0.0742            0

## Fitting m.1:  outcome ~ Frame + M1_1 + M1_2_1 + income_group + M1_9
## Fitting m.2:  outcome ~ Frame + M1_1 + M1_2_1 + income_group + M1_9
##               + M2_5
## Fitting m.3:  outcome ~ Frame + M1_1 + M1_2_1 + income_group + M1_9
##               + M2_5 + M2_11
## Fitting m.4:  outcome ~ Frame + M1_1 + M1_2_1 + income_group + M1_9
##               + M2_5 + M2_11 + M2_6_0
## Fitting m.5:  outcome ~ Frame + M1_1 + M1_2_1 + income_group + M1_9
##               + M2_5 + M2_11 + M2_6_0 + M1_3
```

	m.0	m.1	m.2	m.3	m.4	m.5	m.6	m.7	m.final
FrameRule of Rescue	0.35*** (0.10)	0.40*** (0.10)	0.40*** (0.10)	0.38*** (0.10)	0.38*** (0.10)	0.38*** (0.10)	0.40*** (0.10)	0.40*** (0.10)	0.40*** (0.10)
FrameUtility Maximizing	-0.29*** (0.10)	-0.27*** (0.10)	-0.26*** (0.10)	-0.27*** (0.10)	-0.27*** (0.10)	-0.27*** (0.10)	-0.27*** (0.10)	-0.27*** (0.10)	-0.27*** (0.10)
M1,1Male	-0.10 (0.08)	-0.09 (0.08)	-0.10 (0.08)	-0.05 (0.08)	-0.05 (0.08)	-0.04 (0.08)	-0.03 (0.08)	-0.11 (0.09)	-0.11 (0.09)
M1,1Miss	-0.72 (1.23)	-0.77 (1.24)	-0.75 (1.24)	-0.89 (1.25)	-0.90 (1.25)	-1.31 (1.26)	-1.27 (1.26)	-1.25 (1.27)	-1.25 (1.27)
M1,1Other	-0.01 (0.39)	0.14 (0.40)	0.12 (0.40)	0.12 (0.39)	0.19 (0.40)	0.19 (0.40)	0.22 (0.40)	0.28 (0.41)	0.28 (0.41)
M1,2,1	0.02*** (0.00)	0.02*** (0.00)	0.02*** (0.00)	0.02*** (0.00)	0.02*** (0.00)	0.01*** (0.00)	0.01*** (0.00)	-0.00 (0.00)	-0.00 (0.00)
income.groupMiddle	-0.20 (0.10)	-0.17 (0.11)	-0.17 (0.11)	-0.15 (0.11)	-0.16 (0.12)	-0.09 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)
income.groupHigh	-0.06 (0.12)	-0.04 (0.12)	-0.04 (0.12)	-0.06 (0.12)	-0.06 (0.12)	0.02 (0.14)	0.08 (0.14)	0.08 (0.15)	0.08 (0.15)
income.groupOther/Unknown	-0.19 (0.13)	-0.22 (0.14)	-0.22 (0.14)	-0.20 (0.14)	-0.20 (0.14)	-0.13 (0.15)	-0.14 (0.15)	-0.11 (0.15)	-0.11 (0.15)
The medicine should not be introduced with social funding—A medicine should be introduced at public expense if a company lowers its price									
A medicine should be introduced at public expense if a company lowers its price—The medicine should be made available at public expense, regardless of the price charged by the company									
M1,9Central Ostrobothnia	1.82*** (0.16)	1.87*** (0.22)	1.87*** (0.22)	1.83*** (0.24)	1.84*** (0.24)	1.79*** (0.27)	1.68*** (0.28)	1.61* (0.48)	1.01* (0.48)
M1,9Central Savo	-0.44 (0.35)	-0.45 (0.35)	-0.51 (0.36)	-0.51 (0.36)	-0.52 (0.36)	-0.51 (0.36)	-0.14* (0.37)	-0.74* (0.37)	-0.74* (0.37)
M1,9Etelä-Savo	-0.36 (0.28)	-0.36 (0.28)	-0.36 (0.28)	-0.36 (0.28)	-0.41 (0.28)	-0.40 (0.28)	-0.36 (0.28)	-0.36 (0.28)	-0.36 (0.28)
M1,9Kainuu	1.92*** (0.60)	1.93*** (0.60)	2.19*** (0.67)	2.19*** (0.67)	2.26*** (0.67)	2.28*** (0.67)	2.22*** (0.67)	2.22*** (0.68)	2.22*** (0.68)
M1,9Kanta-Häme	0.12 (0.31)	0.13 (0.31)	0.10 (0.31)	0.10 (0.31)	0.10 (0.31)	0.10 (0.31)	0.11 (0.31)	0.11 (0.31)	0.11 (0.31)
M1,9Kymenlaakso	-0.23 (0.29)	-0.23 (0.29)	-0.23 (0.29)	-0.23 (0.29)	-0.23 (0.29)	-0.23 (0.29)	-0.22 (0.29)	0.01 (0.29)	0.01 (0.29)
M1,9Lapland	-0.23 (0.28)	-0.23 (0.28)	-0.19 (0.28)	-0.19 (0.28)	-0.17 (0.28)	-0.17 (0.28)	-0.17 (0.29)	-0.07 (0.29)	-0.07 (0.29)
M1,9North Karelia	-0.37 (0.28)	-0.37 (0.28)	-0.28 (0.28)	-0.28 (0.28)	-0.21 (0.28)	-0.29 (0.28)	-0.26 (0.29)	-0.26 (0.29)	-0.26 (0.29)
M1,9North Ostrobothnia	-0.03 (0.23)	-0.03 (0.23)	0.00 (0.23)	0.00 (0.23)	-0.03 (0.23)	-0.05 (0.23)	0.02 (0.23)	0.02 (0.23)	0.02 (0.23)
M1,9North Savo	-0.32 (0.24)	-0.32 (0.24)	-0.30 (0.24)	-0.30 (0.24)	-0.36 (0.24)	-0.36 (0.24)	-0.37 (0.25)	-0.37 (0.25)	-0.37 (0.25)
M1,9Ostrobothnia	-0.31 (0.45)	-0.31 (0.45)	-0.27 (0.44)	-0.22 (0.44)	-0.22 (0.44)	-0.23 (0.44)	-0.26 (0.45)	-0.30 (0.45)	-0.30 (0.45)
M1,9Pirkanmaa	0.07 (0.26)	0.06 (0.26)	0.08 (0.26)	0.08 (0.26)	0.07 (0.26)	0.06 (0.26)	0.06 (0.26)	0.06 (0.27)	0.06 (0.27)
M1,9Päijät-Häme	-0.30 (0.20)	-0.30 (0.20)	-0.32 (0.20)	-0.32 (0.20)	-0.31 (0.20)	-0.33 (0.20)	-0.33 (0.21)	-0.33 (0.21)	-0.33 (0.21)
M1,9Pohjois-Savo	0.10 (0.29)	0.10 (0.29)	0.07 (0.29)	0.07 (0.29)	0.08 (0.29)	0.07 (0.29)	0.09 (0.29)	0.09 (0.29)	0.09 (0.29)
M1,9South Karelia	0.56 (0.32)	0.57 (0.32)	0.53 (0.32)	0.54 (0.32)	0.56 (0.32)	0.59 (0.33)	0.39 (0.33)	0.39 (0.33)	0.39 (0.33)
M1,9South Ostrobothnia	-0.02 (0.29)	-0.01 (0.29)	0.03 (0.30)	0.04 (0.30)	0.09 (0.30)	0.07 (0.30)	0.06 (0.30)	0.06 (0.30)	0.06 (0.30)
M1,9Southwest Finland	-0.06 (0.21)	-0.06 (0.21)	-0.05 (0.21)	-0.05 (0.21)	-0.05 (0.21)	-0.05 (0.21)	-0.01 (0.21)	-0.02 (0.21)	-0.02 (0.21)
M1,9Uusimaa	0.14 (0.18)	0.15 (0.18)	0.16 (0.18)	0.14 (0.18)	0.14 (0.18)	0.13 (0.18)	0.14 (0.18)	0.14 (0.18)	0.14 (0.18)
M2,2Yes	0.03 (0.09)	-0.02 (0.10)	-0.02 (0.10)	-0.02 (0.10)	-0.02 (0.10)	-0.01 (0.10)	0.01 (0.10)	0.01 (0.10)	0.01 (0.10)
M2,11000-599 €	-0.02 (0.13)	-0.02 (0.13)	-0.02 (0.13)	-0.02 (0.13)	-0.02 (0.13)	0.02 (0.13)	0.06 (0.13)	0.06 (0.13)	0.06 (0.13)
M2,11000 € or more	-0.02 (0.17)	-0.01 (0.17)	0.03 (0.17)	0.04 (0.17)	0.09 (0.17)	0.07 (0.17)	0.06 (0.17)	0.06 (0.17)	0.06 (0.17)
M2,11All 100 €	0.12 (0.12)	0.11 (0.12)	0.12 (0.12)	0.12 (0.12)	0.10 (0.12)	0.13 (0.12)	0.13 (0.12)	0.13 (0.12)	0.13 (0.12)
M2,11I do not take medicines prescribed by my doctor	-0.44** (0.15)	-0.40** (0.17)	-0.40** (0.17)	-0.44** (0.17)	-0.44** (0.17)	-0.40** (0.17)	-0.41* (0.17)	-0.41* (0.17)	-0.41* (0.17)
M2,11I don't know	0.14 (0.18)	0.14 (0.18)	0.16 (0.18)	0.16 (0.18)	0.19 (0.18)	0.15 (0.18)	0.15 (0.18)	0.15 (0.18)	0.15 (0.18)
M2,6,0Yes	0.03 (0.12)	0.03 (0.12)	0.02 (0.12)	0.02 (0.12)	0.02 (0.12)	-0.04 (0.12)	-0.02 (0.13)	-0.02 (0.13)	-0.02 (0.13)
M1,2Separated or divorced	0.47*** (0.14)	0.47*** (0.14)	0.47*** (0.14)	0.47*** (0.14)	0.47*** (0.14)	0.47*** (0.15)	0.47*** (0.15)	0.47*** (0.15)	0.47*** (0.15)
M1,3Unmarried	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)	-0.07 (0.12)
M1,2Widow	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)	0.21 (0.29)
M2,2Yes	-0.16 (0.10)	-0.22* (0.10)	-0.22* (0.10)	-0.22* (0.10)	-0.22* (0.10)	-0.22* (0.10)	-0.22* (0.10)	-0.22* (0.10)	-0.22* (0.10)
M1,2I am on maternity or paternity leave, parental leave or childcare leave	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)	-1.82*** (0.53)
M1,2I am partly working, partly retired	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)	-0.49 (0.48)
M1,2I am retired	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)	0.49 (0.39)
M1,2I am unemployed or laid off	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)	0.49 (0.41)
M1,2I study	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)	-0.49 (0.41)
M1,2I work full-time	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)	-0.11 (0.28)
M1,2I work part-time	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)	-0.13 (0.42)
M1,2Something else	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)	-0.20 (0.49)
HC	4568.08	4562.76	4561.65	4558.21	4560.36	4552.38	4551.79	4551.31	4551.31
BIC	4631.95	4725.38	4733.08	4755.68	4763.44	4772.96	4778.29	4788.28	4788.28
Log Likelihood	-2273.03	-2253.38	-2253.32	-2245.11	-2245.08	-2238.13	-2236.59	-2210.65	-2210.65
Deviance	4546.06	4546.76	4546.65	4490.21	4490.16	4478.26	4473.79	4421.31	4421.31
Num. obs.	2460	2460	2460	2460	2460	2460	2460	2460	2460

\*\*\* $p < 0.001$  \*\* $p < 0.01$  \* $p < 0.05$

Table 1: Statistical models

## 0.1 Prospect Theory (Kahneman & Tversky) predicts that

- Loss frames lead to risk-seeking behavior.
- Gain/neutral frames lead to risk-averse behavior.

## 0.2 Rule of Rescue Frame = Loss Frame

This frame makes the problem urgent and personal (last-resort cancer drug). According to Prospect Theory:

- People become risk-seeking → more support for the high-cost/high-reward options (i.e., "The medicine should be made available at public expense, regardless of the price charged by the company").
- In the graph: Green bar increases compared to Control and Utility Maximizing frames. In other words, when exposed to "Rule of Rescue" (loss) more respondents turn to risk-seeking behavior, leading to supporting unconditional public funding, even without a price cut.

## 0.3 Utility Maximizing Frame = Gain Frame

This is a cost-efficiency frame: resources are diverted to other ends. According to Prospect Theory:

- People become risk-averse: prefer lower-cost or no-risk options. Thus, limitless option (green bar) goes down compared to control (but change is non-significant).
- Blue bar (no funding option) goes up: fewer support for unconditional adoption (risky). This is barely significant, however.

## 0.4 Roadmap

1. Political Psychology - Framing Effects - Public Policy - Prospect Theory
2. Framing a public policy is relevant to gather support in favor of a certain political stance or public policy. They have huge practical consequences.
3. Does the public prefer to maximize utilities or minimize losses? This question is fundamental to practitioners and government agencies in presenting and gathering public support for certain policies. With huge practical consequences not only on the said policy but also on budgetary issues and legitimacy.
4. Traditional approaches predict that "utility-maximizing" approaches should gather more support (efficiency). However, we find that the public rather prefers minimizing losses (than maximizing utilities). (I can write a small section on this difference).

## 0.5 Sections of the Paper

1. Intro-Motivation: Politics is about who gets what, where and when. Rethoric has been a fundamental aspect of politics (Aristotle). Since resources are scarce and needs are limitless, **(think carefully what the question is)** 'What's an effective way to frame a public policy in welfare state societies'? Other questions: "How do individuals cognitively evaluate public policy trade-offs when exposed to competing rhetorical frames?", "Does the public react more strongly to frames emphasizing losses or those emphasizing efficiency in the context of public policy?", "What shapes citizens' policy preferences when trade-offs are framed in terms of rescue vs. efficiency?" How do ordinary citizens reason about trade-offs in health policy when exposed to competing frames grounded in loss avoidance versus utility maximization? This question speaks to foundational theories in political psychology and behavioral decision-making.
2. Literature on framing and public policy (Mikko/Katri section).
3. Our contribution is to introduce prospect theory from a political psychology perspective to the literature on framing effects and public policy. (I can write the prospect theory part). **Tactical aspects:** I would exploit prospect theory, but maybe without saying "prospect theory." Thus, the contribution is really about shifting the focus to a framework of gains, to a framework of minimizing losses. I.e., I'd like to use the prospect theory apparatus and language, but for tactical reasons, maybe not say this IS a paper ABOUT prospect theory.
4. Methods; experimental design. (I can write this. Maybe you guys can describe the procedures first? And then I write the econometric analyses and interpretation in light of the losses theory we're proposing? Maybe good idea there is a link of our results in light of the public policy research too, which I don't know—like, how our results complement or not with the rest of the pub pol literature/findings).