**Med**: annual medical expenditures in constant dollars excluding dental and outpatient mental

**Lc**: log(coinsrate+1) where coinsurance rate is 0 to 100

**Idp**: individual deductible plan ?

**Lpi**: log(annual participation incentive payment) or 0 if no payment

**Fmde**: log(max(medical deductible expenditure)) if IDP=1 and MDE>1 or 0 otherw

**Physlim**: physical limitation ?

**Ndisease**: number of chronic diseases

**Health**: self–rate health (excellent,good,fair,poor)

**Linc**: log of annual family income (in \$)

**Lfam**: log of family size

**Educdec**: years of schooling of household head

**Age**: exact age

**Sex**: sex (male,female)

**Child**: age less than 18 ?

**Black**: is household head black ?