

Table 1: Fraction of Insured Agents per Age Group

	Age Group						
	0-17	18-29	30-39	40-49	50-59	60-69	≥ 70
<i>São Paulo</i> Metropolitan Area							
Individual Coverage	3,16%	5,24%	8,89%	10,63%	16,24%	22,28%	27,11%
Employer-Contracted Plan	33,49%	33,30%	37,84%	32,42%	31,07%	26,11%	24,75%
<i>Subpopulation Observations</i>	6.620	4.889	3.454	2.973	1.976	1.149	889
<i>Expanded Subpop. Size</i>	5.711.489	4.218.065	2.979.983	2.565.029	1.704.844	991.318	766.988
<i>Rio de Janeiro</i> Metropolitan Area							
Individual Coverage	2,12%	3,83%	6,60%	7,30%	9,80%	11,92%	14,48%
Employer-Contracted Plan	26,13%	26,40%	25,28%	26,90%	24,72%	22,38%	24,57%
<i>Subpopulation Observations</i>	4.393	3.292	2.409	2.494	1.909	1.175	1.050
<i>Expanded Subpop. Size</i>	2.966.586	2.223.110	1.626.803	1.684.211	1.289.167	793.486	709.069

Note: Estimated subpopulation means from the 2003 PNAD survey (with 384.154 observations representing 177.038.067 individuals). Survey design incorporated.

Table 2: Morbidity Incidence and Insurance Coverage in *São Paulo* Metropolitan Area

	Age Group						
	0-17	18-29	30-39	40-49	50-59	60-69	≥ 70
Arthritis or Rheumatism							
Individual Coverage	0,72%	0,24%	-0,71%	0,76%	-2,45%	-0,45%	7,94%*
Employer-Contracted Plan	-0,06%	-0,26%	-1,06%*	-0,59%	0,93%	1,98%	3,68%
Constant	0,24%**	0,93%***	2,66%***	5,26%***	12,10%***	15,68%***	23,60%***
Bronchitis or Asthma							
Individual Coverage	4,64%	1,20%	0,81%	0,22%	-0,13%	-3,34%*	-1,98%
Employer-Contracted Plan	-0,01%	0,87%	0,57%	0,46%	-0,08%	-0,92%	-0,18%
Constant	7,32%***	4,66%***	3,10%***	3,90%***	4,80%***	7,25%***	6,54%***
Cancer							
Individual Coverage	0,00%	0,26%	-0,00%	0,85%	1,44%	2,89%*	0,46%
Employer-Contracted Plan	0,14%	-0,01%	-0,17%	0,31%	-0,24%	1,99%	-0,54%
Constant	-0,00%	0,13%*	0,33%*	0,41%**	1,06%***	1,01%*	3,27%***
Chronic Renal Disease							
Individual Coverage	-0,24%**	0,25%	0,49%	1,51%	-0,34%	-0,42%	1,06%
Employer-Contracted Plan	-0,19%*	-0,35%	-0,15%	-0,20%	-1,07%	-2,21%*	-0,32%
Constant	0,24%**	0,53%***	1,14%***	1,65%***	2,21%***	3,54%***	3,50%***
Cirrhosis							
Individual Coverage	-0,00%	0,00%	-0,11%	0,26%	0,05%	-0,12%	-0,29%
Employer-Contracted Plan	0,05%	0,12%	-0,03%	-0,06%	-0,25%	-0,51%	-0,70%
Constant	0,00%	-0,00%	0,11%	0,06%	0,58%*	0,51%	0,70%
Depression							
Individual Coverage	0,14%	-0,03%	1,35%	1,18%	-1,27%	0,11%	4,58%
Employer-Contracted Plan	-0,06%	-0,18%	-0,44%	-1,97%*	-0,27%	-0,09%	-0,48%
Constant	0,33%***	2,76%***	4,19%***	7,68%***	8,74%***	8,09%***	9,11%***
Diabetes							
Individual Coverage	0,36%	-0,24%	-1,47%*	0,12%	-1,75%	-3,74%	-0,30%
Employer-Contracted Plan	-0,07%	-0,08%	-1,12%*	-1,61%*	-0,26%	-5,18%*	0,26%
Constant	0,12%*	0,63%***	2,12%***	4,31%***	9,22%***	15,85%***	15,65%***
Heart Disease							
Individual Coverage	0,03%	0,60%	-0,27%	1,66%	-0,02%	-7,50%**	1,87%
Employer-Contracted Plan	0,02%	0,02%	-0,39%	-0,93%	-1,90%	-9,05%***	0,53%
Constant	0,93%***	0,97%***	2,23%***	4,67%***	8,74%***	18,05%***	22,20%***
Hypertension							
Individual Coverage	-0,36%***	2,24%	-1,59%	0,08%	-6,87%*	-9,46%**	1,01%
Employer-Contracted Plan	-0,04%	-0,89%	-2,46%*	-2,98%	-4,12%	-7,75%*	-0,74%
Constant	0,36%***	3,23%***	9,73%***	21,44%***	38,33%***	50,08%***	52,10%***
Lumbar Pain							
Individual Coverage	0,34%	6,32%**	5,63%*	7,05%**	-0,69%	-0,45%	7,36%
Employer-Contracted Plan	0,21%	2,44%**	0,17%	2,04%	2,66%	-0,37%	3,43%
Constant	1,10%***	5,79%***	13,91%***	19,85%***	27,47%***	31,70%***	32,48%***
Tendonitis							
Individual Coverage	0,39%	3,68%*	6,13%***	2,10%	3,15%	3,69%	0,02%
Employer-Contracted Plan	0,47%	3,79%***	4,07%***	6,23%***	4,91%***	1,60%	-0,37%
Constant	0,57%***	2,96%***	3,97%***	5,49%***	6,82%***	6,07%***	5,37%***
Tuberculosis							
Individual Coverage	-0,07%	-0,17%*	-0,16%	-0,10%	-0,19%	-0,51%	0,18%
Employer-Contracted Plan	-0,03%	-0,04%	-0,01%	0,00%	0,62%	-0,51%	0,68%
Constant	0,07%	0,17%*	0,16%	0,41%**	0,19%	0,51%	0,23%
<i>Subpopulation Observations</i>	6.620	4.889	3.454	2.973	1.976	1.149	889
<i>Expanded Subpop. Size</i>	5.711.489	4.218.065	2.979.983	2.565.029	1.704.844	991.318	766.988

Note: Survey-adjusted OLS regressions; full sample used in all regressions (384.154 observations representing 177.038.067 individuals). Dependent variable: each of the 12 types of health problems; independent variables: individual and Employer-Contracted plan dummies and a constant term. Robust (linearized) standard errors, which incorporate the survey design, were used in the significance tests; * indicates significance at the 5% level; statistically positive dummy coefficients are shadowed.

Table 3: Morbidity Incidence and Insurance Coverage in *Rio de Janeiro* Metropolitan Area

	Age Group						
	0-17	18-29	30-39	40-49	50-59	60-69	≥ 70
Arthritis or Rheumatism							
Individual Coverage	-0,35%***	0,45%	-0,11%	-4,51%***	-1,94%	9,94%*	-2,19%
Employer-Contracted Plan	-0,18%	-0,44%	-0,16%	-2,28%*	0,50%	1,60%	-0,50%
Constant	0,35%***	1,13%***	2,62%***	6,15%***	12,64%***	25,78%***	37,72%***
Bronchitis or Asthma							
Individual Coverage	4,88%	0,82%	1,46%	0,55%	-1,06%	0,46%	-2,41%
Employer-Contracted Plan	1,01%	2,48%**	-0,02%	1,04%	-0,87%	3,35%*	2,21%
Constant	5,87%***	2,35%***	2,32%***	1,65%***	3,20%***	3,11%***	4,38%***
Cancer							
Individual Coverage	-0,03%	-0,17%*	-0,06%	1,10%	0,06%	0,85%	1,38%
Employer-Contracted Plan	-0,03%	0,17%	-0,06%	-0,40%	0,58%	0,60%	2,62%*
Constant	0,03%	0,17%*	0,06%	0,55%**	0,48%*	1,30%**	1,25%**
Chronic Renal Disease							
Individual Coverage	0,98%	-0,52%***	-0,41%	0,06%	-2,10%**	1,63%	-1,66%
Employer-Contracted Plan	0,08%	-0,41%*	-0,22%	-0,24%	-0,94%	-0,04%	0,90%
Constant	0,10%	0,52%***	1,04%***	1,58%***	2,64%***	1,94%***	2,97%***
Cirrhosis							
Individual Coverage	-0,06%	0,00%	-0,06%	-0,24%*	0,37%	-0,52%*	-0,31%
Employer-Contracted Plan	-0,06%	0,00%	0,10%	-0,24%*	0,05%	0,24%	-0,31%
Constant	0,06%	0,00%	0,06%	0,24%*	0,16%	0,52%*	0,31%
Depression							
Individual Coverage	-0,16%	1,52%	-0,61%	3,80%	0,07%	4,96%	2,17%
Employer-Contracted Plan	-0,16%	-0,85%*	-0,28%	-0,53%	-1,37%	4,64%	4,20%
Constant	0,16%	1,65%***	4,39%***	5,00%***	6,88%***	7,90%***	7,04%***
Diabetes							
Individual Coverage	-0,22%**	-0,35%**	-0,22%	1,53%	-0,49%	6,20%	0,52%
Employer-Contracted Plan	-0,22%**	-0,00%	-0,36%	-1,62%*	-2,35%	0,13%	-0,70%
Constant	0,22%**	0,35%**	0,85%***	3,41%***	7,44%***	11,66%***	16,59%***
Heart Disease							
Individual Coverage	-0,44%***	0,67%	0,32%	0,01%	1,33%	-0,03%	2,37%
Employer-Contracted Plan	-0,01%	-0,34%	-0,39%	-1,91%*	-0,25%	1,32%	2,21%
Constant	0,44%***	0,91%***	2,19%***	5,48%***	9,36%***	15,02%***	20,66%***
Hypertension							
Individual Coverage	-0,29%**	-0,23%	-1,31%	-2,41%	4,91%	5,65%	-6,24%
Employer-Contracted Plan	-0,11%	-0,31%	-2,73%*	0,38%	-4,39%	-7,53%*	3,21%
Constant	0,29%**	2,61%***	10,12%***	19,44%***	36,80%***	49,35%***	54,93%***
Lumbar Pain							
Individual Coverage	0,31%	6,51%*	-4,46%	-2,95%	1,05%	6,85%	2,60%
Employer-Contracted Plan	0,37%	1,85%	-1,09%	-0,42%	-0,20%	5,05%	1,35%
Constant	0,76%***	5,40%***	13,89%***	22,18%***	30,50%***	36,01%***	38,19%***
Tendonitis							
Individual Coverage	-0,22%*	0,68%	6,43%**	1,04%	6,29%**	8,72%**	-2,41%
Employer-Contracted Plan	0,56%*	0,95%	1,89%	3,41%**	5,89%***	3,84%*	-0,12%
Constant	0,22%*	1,70%***	2,38%***	2,25%***	2,80%***	4,15%***	4,38%***
Tuberculosis							
Individual Coverage	0,00%	-0,17%*	0,38%	0,12%	-0,08%	-0,32%	-0,47%
Employer-Contracted Plan	0,00%	-0,17%*	-0,24%*	-0,28%	0,34%	-1,04%*	-0,47%
Constant	0,00%	0,17%*	0,24%*	0,43%**	0,08%	1,04%*	0,47%
<i>Subpopulation Observations</i>	4.393	3.292	2.409	2.494	1.909	1.175	1.050
<i>Expanded Subpop. Size</i>	2.966.586	2.223.110	1.626.803	1.684.211	1.289.167	793.486	709.069

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