

Appendix A

Experimental Materials for Study 1

Type of Coverage	Description	Basic	Medium	High
Complementary	Pays for "alternative" treatments	○		
Dental	Pays for care of your teeth	○ ○	○ ○ ○ ○	
Home Health	Pays for in-home care if you are chronically ill or too disabled to care for yourself	○ ○	○	
Hospitalization	Pays for hospital bills - Note: except in an emergency, you need your insurance plan's approval before the hospital will admit you.	○ ○ ○ ○ ○ ○ ○ ○	○	○ ○ ○
Infertility	Pays for tests and special procedures for someone having trouble getting pregnant	○		
Last chance	Pays for special treatment in life-threatening situations like organ failure or extreme illness	○	○	
Long-Term	Pays for your care over a long period of time in a residential or nursing home	○ ○ ○ ○	○ ○ ○ ○	
Mental health and substance abuse	Pays for counseling and therapy, treatment of mental illness, and alcohol and drug abuse	○ ○	○	
Other medical	Pays for services and equipment like physical therapy, occupational therapy, ambulance	○ ○	○	
Pharmacy	Pays for medicines your doctor prescribes	○ ○ ○	○ ○ ○	○ ○
Primary	Pays for regular care from your primary or "family" doctor and staff. Your primary doctor can refer	○ ○ ○ ○	○	○
Specialty	Pays for special problems your primary doctor and staff don't handle	○ ○ ○ ○ ○ ○ ○ ○ ○ ○	○ ○	○ ○ ○ ○ ○
Tests	Pays for blood work, x-rays, or other tests you need	○ ○ ○	○	
Vision	Pays for eye exams, glasses, and contact lenses	○	○	

Figure 1: Blank CHAT Sheet for 'Active' intervention condition

Type of Coverage	Description	Basic	Medium	High
Complementary	Pays for "alternative" treatments	1 peg: Covers "alternative" services including acupuncture (for pain), chiropractic (for back, neck or bone problems), and therapeutic massage.		
Dental	Pays for care of your teeth	2 pegs: You get regular cleanings and x-rays every 6 months. You have cavities filled and bad teeth extracted. You get minimal dental care.	2 + 4 pegs: You get regular cleanings and x-rays every 6 months. You have cavities filled and bad teeth extracted. You get complete dental care including repairs and crowns.	
Home Health	Pays for in-home care if you are chronically ill or too disabled to care for yourself	2 pegs: Your insurance pays in full for up to: 2 weekly visits from a nurse OR 2, 1/2 hr daily care from a nurse's aide.	2 + 1 pegs: Your insurance pays in full for up to: 4 weekly visits from a nurse OR 5 hr daily care from a nurse's aide.	
Hospitalization	Pays for hospital bills - Note: except in an emergency, you need your insurance plan's approval before the hospital will admit you.	10 pegs: You pay \$50 per day for your first 5 days in the hospital. You have little choice about your hospital (i.e., it could be far from your home). There is pressure on your doctor to discharge you as soon as possible.	10 + 1 pegs: You pay nothing per day. You have a large selection of hospitals. There is probably one near your home. You have many special facilities to choose from. There is pressure on your doctor to discharge you as soon as possible.	10 + 1 + 3 pegs: You pay nothing per day. You have a large selection of hospitals. There's probably one near your home. You have many special facilities to choose from. Your doctor can keep you in the hospital as long as he/she wants.
Infertility	Pays for tests and special procedures for someone having trouble getting pregnant	1 peg: Infertility services are in the plan. However, expensive tests or procedures may require the insurance company's approval.		
Last chance	Pays for special treatment in life-threatening situations like organ failure or extreme illness	1 peg: Organ transplants are paid for by your plan.	1 + 1 pegs: Organ transplants are paid for by your plan. If you don't get better with current treatments, your insurance will pay for you to take part in research. You may get new treatments that are being tested.	
Long-Term	Pays for your care over a long period of time in a residential or nursing home	4 pegs: Half your cost is paid for room and board in an average nursing home.	4 + 4 pegs: All your cost is paid for room and board in an average nursing home.	
Mental health and substance abuse	Pays for counseling and therapy, treatment of mental illness, and alcohol and drug abuse	2 pegs: Your plan pays for up to 30 visits per year to a therapist. You pay \$10 per visit. Your plan pays for up to 30 days per year in a hospital for mental illness or drug abuse. You pay \$50 for each day in the hospital.	2 + 1 pegs: Your plan pays for an unlimited number of visits to a therapist or counselor. You pay nothing per visit. Your visits are free. Your plan pays for an unlimited number of days in a hospital for mental illness or drug abuse. You pay nothing for each day in the hospital.	
Other medical	Pays for services and equipment like physical therapy, occupational therapy, ambulance service, wheel chair, hospital beds, and artificial limbs	2 pegs: Your health insurance company reviews your need first. Then it decides if it will pay for all, some, or none of the services or equipment requested.	2 + 1 pegs: There is no review process. Your health plan pays in full for all services and equipment	
Pharmacy	Pays for medicines your doctor prescribes	3 pegs: Your health plan only pays for medicines on its approved list (formulary). If you are prescribed a medicine not on this list, either your doctor has to change it or you pay for it. Your pharmacist must give you a generic medicine if he/she has it. You pay \$15 per prescription.	3 + 3 pegs: Your health plan only pays for medicines on its formulary. If you are prescribed a medicine not on this list, either your doctor has to change it or you pay for it. Your pharmacist may use either generic or brand name medicines for your prescriptions. You pay \$5 for generic drugs or \$10 for brand name drugs.	3 + 3 + 2 pegs: Your health plan is not limited by the formulary. Your pharmacist may use either generic or brand name medicines for your prescriptions. You pay \$5 per prescription.
Primary	Pays for regular care from your primary or "family" doctor and staff. Your primary doctor can refer you to other doctors, order special services, and coordinate your care	4 pegs: You pay \$10 per visit. You wait about 4 weeks for a routine appointment and about 48 hours for an urgent problem. You pay \$25 per emergency room visit. There are few doctors from which to choose. It may be difficult to see the doctor you have now, or to pick a female or a minority doctor, or a doctor who speaks your language. You may sometimes see a nurse or physician's assistant instead of a doctor.	4 + 1 pegs: You pay \$10 per visit. You wait about 2 weeks for a routine appointment. You wait about 24 hours for an urgent problem. You pay nothing for emergency room visits. You have more doctors to choose from. You have a better chance of seeing the doctor you have now, or to pick a female or a minority doctor, or a doctor who speaks your language. You'll usually see a doctor rather than a nurse or physician's assistant.	4 + 1 + 1 pegs: Your plan has all the medium levels plus wellness and prevention benefits such as stop smoking programs, diet programs, automatic cancer screening, and stress management.
Specialty	Pays for special problems your primary doctor and staff don't handle	9 pegs: You need your primary doctor's referral to see a specialist in your plan. You wait about 45 days for an appointment. There are few specialists available. You have little choice of which doctor you see. You pay \$10 a visit. If you visit a specialist outside of your plan or go without a referral, you pay for it.	9 + 2 pegs: You may see a specialist in your plan without a referral from your primary doctor. You wait about 25 days for an appointment. There are more specialists available. You have more choice of which doctor you see. You pay \$10 a visit. If you visit a specialist outside of your plan or go without a referral, you pay half.	9 + 2 + 5 pegs: You may see a specialist without a referral from your primary doctor. You wait only a few days for an appointment. There are many specialties available. You may go to almost any specialist in your area. You pay \$10 per visit.
Tests	Pays for blood work, x-rays, or other tests you need	3 pegs: Your doctor needs to get expensive tests approved before ordering them. You might need the test done at a lab far away from your doctor's office.	3 + 1 pegs: Your doctor can order any tests for you without getting approval. You can have the tests done at or near your doctor's office.	
Vision	Pays for eye exams, glasses, and contact lenses	1 peg: You get an eye exam every 2 years.	1 + 1 peg: You get an eye exam every 2 years. You pay \$5 per visit. You receive \$75 for lenses and frames if needed every 2 years.	

Figure 2: Legend for 'Active' intervention condition

Type of Topping	Description	Basic	Medium	High
Chicken	Chicken breast, strips, filets, or nuggets	○		
Bacon	Salt cured pork, typically from the pork belly or from back cuts	○ ○	○ ○ ○ ○	
Sausage	Cylindrical meat product made from ground meat, along with salt, spices, and other flavorings.	○ ○	○	
Dough	The bottom of the pizza, also called the 'crust', can vary widely according to style.	○ ○ ○ ○ ○ ○ ○ ○	○	○ ○ ○
Anchovies	A small, common forage fish of the family engraulidae	○		
Pineapple	Tropical fruit, the most economically significant plant in the family Bromeliaceae	○		
Mushrooms	A mushroom is the fleshy, spore-bearing fruiting body of a fungus, typically produced above ground on soil	○ ○ ○ ○	○ ○ ○ ○	
Peppers	The bell pepper is a cultivar group of the species Capsicum annum.	○ ○	○	
Spinach	Spinach (Spinacia oleracea) is a leafy green vegetable that originated in Persia	○ ○	○	
Sauce	Sauce made primarily from tomatoes or other ingredients, served as part of a dish	○ ○ ○	○ ○ ○	○ ○
Pepperoni	Pepperoni is made from cured pork and beef mixed together and seasoned with chili pepper.	○ ○ ○ ○	○	○
Cheese	Cheese is a dairy product derived from milk	○ ○ ○ ○ ○ ○ ○ ○ ○ ○	○ ○	○ ○ ○ ○ ○
Black Olives	The olive, known by the botanical name Olea europaea	○ ○ ○	○	
Onions	Onions are the most widely cultivated species of the genus Allium.	○	○	

Figure 3: Blank CHAT Sheet for uninformative control condition

Type of Coverage	Description	Basic	Medium	High
Chicken	Chicken breast, strips, filets, or nuggets	1 peg: Covers having store bought, pre-prepared chicken		
Bacon	Salt cured pork, typically from the pork belly or from back cuts	2 pegs: Bacon sourced from an industrial farm	2 + 4 pegs: Bacon sourced from local farmers, ethically produced	
Sausage	Cylindrical meat product made from ground meat, along with salt, spices, and other flavorings.	2 pegs: Sausage sourced from an industrial farm	2 + 1 pegs: Sausage sourced from local farmers, ethically produced	
Dough	The bottom of the pizza, also called the 'crust', can vary widely according to style.	10 pegs: Basic pizza dough is available, with standard crust thickness, and a small variety of seasonings	10 + 1 pegs: Basic pizza dough is available, can be made in normal or 'thin' crust, medium variety of seasonings.	10 + 1 + 3 pegs: Any pizza dough is available, can be made to any thickness or specification, large variety of seasonings, locally produced.
Anchovies	A small, common forage fish of the family engraulidae	1 peg: Anchovies are an available topping		
Pineapple	Tropical fruit, the most economically significant plant in the family Bromeliaceae	1 peg: Pineapple from cans	1 + 1 pegs: Pineapple cut from fresh fruit	
Mushrooms	A mushroom is the fleshy, spore-bearing fruiting body of a fungus, typically produced above ground on soil	4 pegs: Mushrooms from industrial farms	4 + 4 pegs: Organic, locally grown mushrooms	
Peppers	The bell pepper is a cultivar group of the species Capsicum annuum.	2 pegs: Black pepper, red pepper, and bell pepper available	2 + 1 pegs: Black, Red, and Bell pepper available, as well as exotic spicy peppers	
Spinach	Spinach (Spinacia oleracea) is a leafy green vegetable that originated in Persia.	2 pegs: Frozen spinach from a bag	2 + 1 pegs: Organic, locally grown spinach	
Sauce	Sauce made primarily from tomatoes or other ingredients, served as part of a dish	3 pegs: Simple tomato based red sauce from a can	3 + 3 pegs: Tomato based red sauce from local organic tomatoes and store made white sauce.	3 + 3 + 2 pegs: Complex organic tomato based red sauce, Robust store made white sauce, pesto, hummus, and tapenade also available
Pepperoni	Pepperoni is made from cured pork and beef mixed together and seasoned with chili pepper.	4 pegs: Pepperoni from an industrial farm	4 + 1 pegs: Locally sourced pepperoni from a butcher	4 + 1 + 1 pegs: Gourmet farm to table pepperoni produced at an in-house farm
Cheese	Cheese is a dairy product derived from milk	9 pegs: Only mozzarella cheese, no extra cheese for toppings	9 + 2 pegs: Mozzarella, Provolone, and Cheddar available. Extra cheese available for toppings	9 + 2 + 5 pegs: Gourmet cheese sourced from french cheesemakers, all varieties available. Extra cheese available for toppings or sold separately in store.
Black Olives	The olive, known by the botanical name Olea europaea	3 pegs: Canned black olives	3 + 1 pegs: Local, organically grown black olives	
Onions	Onions are the most widely cultivated species of the genus Allium.	1 peg: Canned onions	1 + 1 peg: Locally grown, organic, onions	

Figure 4: Legend for uninformative control condition

Type of Coverage	Description	Basic	Medium	High
Complementary	Pays for "alternative" treatments	○		
Dental	Pays for care of your teeth	● ●	○ ○ ○ ○	
Home Health	Pays for in-home care if you are chronically ill or too disabled to care for yourself	● ●	○	
Hospitalization	Pays for hospital bills - Note: except in an emergency, you need your insurance plan's approval before the hospital will admit you.	● ● ● ● ● ● ● ●	●	○ ○ ○
Infertility	Pays for tests and special procedures for someone having trouble getting pregnant	○		
Last chance	Pays for special treatment in life-threatening situations like organ failure or extreme illness	●	○	
Long-Term	Pays for your care over a long period of time in a residential or nursing home	● ● ● ●	○ ○ ○ ○	
Mental health and substance abuse	Pays for counseling and therapy, treatment of mental illness, and alcohol and drug abuse	● ●	○	
Other medical	Pays for services and equipment like physical therapy, occupational therapy, ambulance	● ●	○	
Pharmacy	Pays for medicines your doctor prescribes	● ● ●	○ ○ ○	○ ○
Primary	Pays for regular care from your primary or "family" doctor and staff. Your primary doctor can refer	● ● ● ●	●	○
Specialty	Pays for special problems your primary doctor and staff don't handle	● ● ● ● ● ● ● ● ● ●	● ●	○ ○ ○ ○ ○
Tests	Pays for blood work, x-rays, or other tests you need	● ● ●	○	
Vision	Pays for eye exams, glasses, and contact lenses	●	○	

Figure 5: Filled CHAT sheet for 'Passive' intervention condition