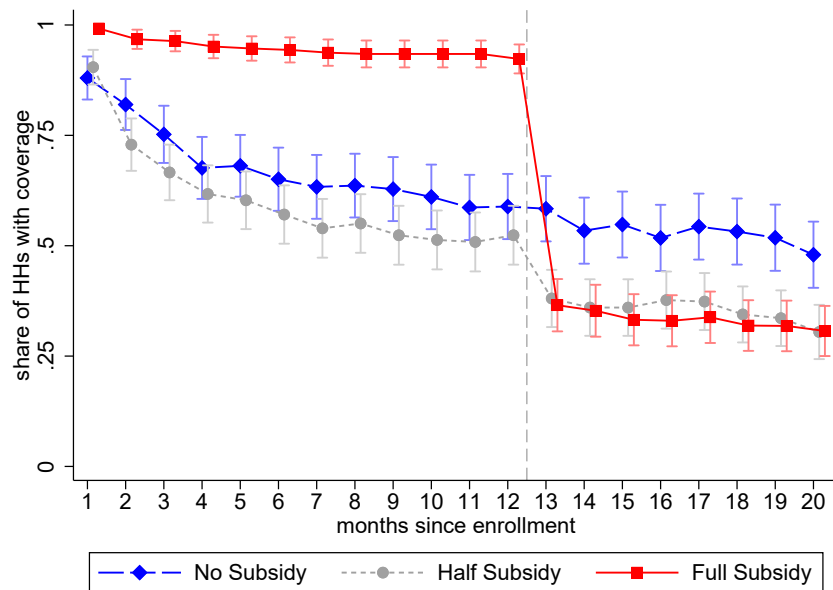


**Appendix Figure 1: Insurance Coverage, by Month since Enrollment and Subsidy Treatment**



Note: This figure shows mean insurance coverage by month since enrollment for households who enrolled under different subsidy treatments, with 95% confidence intervals for the mean. Means are weighted to reflect the intended randomization. Coverage for a household is defined as the premium having been paid in full for all its members that month. The sample is restricted to households who enrolled within a year since offer date and had coverage for at least one month over the same time period. The sample size is 749 households.

**Appendix Table 1: Randomization Balance**

|   | (1)               | (2)                  | (3)               | (4)               | (5)                | (6)               | (7)                    | (8)               | (9)                |
|---|-------------------|----------------------|-------------------|-------------------|--------------------|-------------------|------------------------|-------------------|--------------------|
|   | Has NIK           | Self-reported health | Outpatient        | Inpatient         | Any chronic        | Family member 60+ | HH finished highschool | HH employed       | HH size            |
| Full subsidy                                      | -0.001<br>(0.017) | 0.028<br>(0.024)     | 0.009<br>(0.022)  | 0.010<br>(0.012)  | 0.021<br>(0.022)   | -0.029<br>(0.019) | -0.008<br>(0.023)      | -0.001<br>(0.013) | 0.155**<br>(0.067) |
| Half subsidy                                      | 0.021<br>(0.014)  | 0.015<br>(0.020)     | -0.022<br>(0.019) | 0.008<br>(0.010)  | 0.016<br>(0.019)   | 0.006<br>(0.016)  | 0.031<br>(0.019)       | -0.014<br>(0.012) | 0.002<br>(0.055)   |
| Assisted internet registration                    | 0.001<br>(0.011)  | -0.011<br>(0.015)    | 0.007<br>(0.014)  | 0.011<br>(0.008)  | 0.002<br>(0.014)   | -0.003<br>(0.012) | -0.004<br>(0.014)      | 0.000<br>(0.009)  | 0.002<br>(0.042)   |
| Information on cost of treatment for heart attack | -0.001<br>(0.026) | -0.030<br>(0.037)    | -0.002<br>(0.034) | 0.005<br>(0.020)  | 0.021<br>(0.033)   | 0.034<br>(0.031)  | -0.035<br>(0.035)      | 0.040*<br>(0.021) | 0.006<br>(0.111)   |
| Information on possible mandate penalties         | -0.003<br>(0.011) | -0.015<br>(0.016)    | -0.021<br>(0.015) | -0.002<br>(0.008) | -0.009<br>(0.015)  | 0.004<br>(0.012)  | 0.040***<br>(0.015)    | -0.012<br>(0.009) | 0.014<br>(0.042)   |
| Information on two weeks waiting period           | 0.004<br>(0.011)  | 0.039**<br>(0.016)   | -0.004<br>(0.015) | -0.008<br>(0.008) | -0.026*<br>(0.015) | 0.004<br>(0.012)  | -0.014<br>(0.015)      | 0.009<br>(0.009)  | 0.085**<br>(0.042) |
| Observations                                      | 5996              | 5964                 | 5964              | 5964              | 5964               | 5996              | 5964                   | 5996              | 5964               |

Note: This table shows covariate balance across subsidies, registration and information treatment assignment. We regress each of the outcomes on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. All data is from the baseline survey. The smaller sample size for some outcomes is explained by households participating in the listing and treatment assignment, but refusing to complete the baseline survey. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 2a:** Effect of Temporary Subsidies and Assisted Internet Registration on Year 1 Enrollment, Medan

|   | Decomposition          |  |                                       |   |
|---|------------------------|--|---------------------------------------|---|
|   | Enrolled within 1 year | Attempted to enroll within 8 weeks of offer date | Enrolled within 8 weeks of offer date | Enrolled after 8 weeks, but within 1 year of offer date |
|   | (1)                    | (2)  | (3)                                   | (4)   |
| Panel A: Main effects                           |                        |  |                                       |   |
| Full subsidy                                    | 0.200***<br>(0.040)    | 0.319***<br>(0.040)                              | 0.228***<br>(0.036)                   | -0.027<br>(0.022)                                       |
| Half subsidy                                    | 0.131***<br>(0.033)    | 0.199***<br>(0.040)                              | 0.130***<br>(0.028)                   | 0.002<br>(0.020)  |
| Assisted internet registration                  | 0.019<br>(0.028)       | 0.371***<br>(0.029)                              | 0.024<br>(0.025)                      | -0.005<br>(0.016)                                       |
| No subsidy mean                                 | 0.075                  | 0.140  | 0.017                                 | 0.058   |
| P-value of test of hypothesis                   |                        |  |                                       |   |
| Half subsidy = full subsidy                     | 0.085                  | 0.004  | 0.008                                 | 0.169   |
| Assisted internet registration = full subsidy   | 0.001                  | 0.328  | 0.000                                 | 0.451   |
| Panel B: Interacted specification               |                        |  |                                       |   |
| Full subsidy and assisted internet registration | 0.195***<br>(0.049)    | 0.649***<br>(0.044)                              | 0.222***<br>(0.042)                   | -0.027<br>(0.029)                                       |
| Full subsidy and status quo registration        | 0.228***<br>(0.055)    | 0.247***<br>(0.049)                              | 0.240***<br>(0.047)                   | -0.013<br>(0.033)                                       |
| Half subsidy and assisted internet registration | 0.176***<br>(0.057)    | 0.555***<br>(0.063)                              | 0.175***<br>(0.048)                   | 0.002<br>(0.036)  |
| Half subsidy and status quo registration        | 0.106**<br>(0.042)     | 0.100***<br>(0.034)                              | 0.089***<br>(0.032)                   | 0.017<br>(0.030)  |
| No subsidy and assisted internet registration   | 0.022<br>(0.030)       | 0.258***<br>(0.028)                              | 0.007<br>(0.015)                      | 0.015<br>(0.027)  |
| No subsidy, status quo registration mean        | 0.064                  | 0.013  | 0.013                                 | 0.051   |

Note: This table shows the effect of subsidies and assisted internet registration on enrollment in year 1 in Medan. The sample size is 1446 households. In Panel A, we regress each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). The omitted category is no subsidy for the subsidy treatments and status quo registration for the assisted internet registration treatment. The p-values reported are from a test of the difference between the half subsidy and full subsidy treatments ( $\beta_1 = \beta_2$ ) and assisted internet registration and full subsidy treatments ( $\beta_1 = \beta_3$ ). Panel B shows the effect of the interacted treatments on enrollment in year 1. The omitted category is no subsidy and status quo registration treatment. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 2b:** Effect of Temporary Subsidies and Assisted Internet Registration on Year 1 Enrollment, Bandung

|   | Decomposition          |  |                                       |   |
|---|------------------------|--|---------------------------------------|---|
|   | Enrolled within 1 year | Attempted to enroll within 8 weeks of offer date | Enrolled within 8 weeks of offer date | Enrolled after 8 weeks, but within 1 year of offer date |
|   | (1)                    | (2)  | (3)                                   | (4)   |
| Panel A: Main effects                           |                        |  |                                       |   |
| Full subsidy                                    | 0.188***<br>(0.022)    | 0.263***<br>(0.023)                              | 0.202***<br>(0.021)                   | -0.014<br>(0.011)                                       |
| Half subsidy                                    | 0.091***<br>(0.016)    | 0.153***<br>(0.017)                              | 0.112***<br>(0.014)                   | -0.021***<br>(0.008)                                    |
| Assisted internet registration                  | 0.040***<br>(0.011)    | 0.194***<br>(0.011)                              | 0.049***<br>(0.009)                   | -0.010<br>(0.007)                                       |
| No subsidy mean                                 | 0.088                  | 0.090  | 0.033                                 | 0.055   |
| P-value of test of hypothesis                   |                        |  |                                       |   |
| Half subsidy = full subsidy                     | 0.000                  | 0.000  | 0.000                                 | 0.560   |
| Assisted internet registration = full subsidy   | 0.000                  | 0.006  | 0.000                                 | 0.739   |
| Panel B: Interacted specification               |                        |  |                                       |   |
| Full subsidy and assisted internet registration | 0.241***<br>(0.033)    | 0.494***<br>(0.034)                              | 0.265***<br>(0.031)                   | -0.024<br>(0.015)                                       |
| Full subsidy and status quo registration        | 0.145***<br>(0.030)    | 0.163***<br>(0.026)                              | 0.163***<br>(0.026)                   | -0.018<br>(0.018)                                       |
| Half subsidy and assisted internet registration | 0.121***<br>(0.026)    | 0.345***<br>(0.029)                              | 0.160***<br>(0.024)                   | -0.039***<br>(0.010)                                    |
| Half subsidy and status quo registration        | 0.075***<br>(0.018)    | 0.101***<br>(0.015)                              | 0.091***<br>(0.015)                   | -0.016<br>(0.012)                                       |
| No subsidy and assisted internet registration   | 0.014<br>(0.012)       | 0.140***<br>(0.012)                              | 0.027***<br>(0.008)                   | -0.013<br>(0.010)                                       |
| No subsidy, status quo registration mean        | 0.081                  | 0.019  | 0.019                                 | 0.062   |

Note: This table shows the effect of subsidies and assisted internet registration on enrollment in year 1 in Bandung. The sample size is 4550 households. In Panel A, we regress each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). The omitted category is no subsidy for the subsidy treatments and status quo registration for the assisted internet registration treatment. The p-values reported are from a test of the difference between the half subsidy and full subsidy treatments ( $\beta_1 = \beta_2$ ) and assisted internet registration and full subsidy treatments ( $\beta_1 = \beta_3$ ). Panel B shows the effect of the interacted treatments on enrollment in year 1. The omitted category is no subsidy and status quo registration treatment. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 3: Reasons for Failing to Enroll**

|   | N   | %      |
|---|-----|--------|
|   | (1) | (2)    |
| No reason reported  | 6   | 1.060  |
| Technical reasons (internet, website)                                     | 21  | 3.710  |
| Family card issues  | 468 | 82.686 |
| Family card not registered in the online system                           | 11  | 2.350  |
| Family already has insurance according to the online system               | 80  | 17.094 |
| Family card does not match the family members listed in the online system | 91  | 19.444 |
| Other family card issues  | 286 | 61.111 |
| Other issues  | 71  | 12.544 |

Note: The sample includes households assigned to assisted internet registration treatment that attempted to enroll within six weeks from offer date but failed to complete the registration process. Data is from the enumerator forms that capture the enrollment process.

**Appendix Table 4: Effect of Additional Treatments on Year 1 Enrollment, by City**

|   | Decomposition          |  |                                       |   |
|---|------------------------|--|---------------------------------------|---|
|   | Enrolled within 1 year | Attempted to enroll within 8 weeks of offer date | Enrolled within 8 weeks of offer date | Enrolled after 8 weeks, but within 1 year of offer date |
|   | (1)                    | (2)  | (3)                                   | (4)   |
| Panel A: Medan                          |                        |  |                                       |   |
| Two week deadline                       | 0.048<br>(0.045)       | 0.012<br>(0.047)                                 | 0.047<br>(0.044)                      | 0.001<br>(0.020)  |
| Choice between one or two week deadline | 0.031<br>(0.048)       | 0.023<br>(0.051)                                 | 0.001<br>(0.043)                      | 0.030<br>(0.028)  |
| No subsidy mean                         | 0.075                  | 0.140  | 0.017                                 | 0.058   |
| Panel B: Bandung                        |                        |  |                                       |   |
| Bonus subsidy                           | 0.037***<br>(0.013)    | 0.061***<br>(0.013)                              | 0.040***<br>(0.010)                   | -0.003<br>(0.009)                                       |
| No subsidy mean                         | 0.088                  | 0.090  | 0.033                                 | 0.055   |

Note: This table shows the effect of the deadline and the bonus subsidy treatment on enrollment in year 1, by city. The sample size is 1446 households in Medan and 4550 households in Bandung. We regress each of the enrollment measures on indicator variables for treatment assignment and an indicator variable for the randomization procedure used (equation (1)). The omitted category is one week deadline for the deadline treatment and no subsidy for the bonus subsidy treatment. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 5: Insurance Coverage, by Temporary Subsidies and Assisted Internet Registration**

|  | Enrolled within 1 year of offer date |                     |                     |                      |                     |                      |                     |                      |
|--|--------------------------------------|---------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|
|  | Had coverage for at least 1 month    | Dropouts            |                     | Stayers              |                     |                      |                     |                      |
|  |                                      | (1)                 | (2)                 | (3)                  | (4)                 | (5)                  | (6)                 | (7)                  |
| Full subsidy                               | 0.200***<br>(0.019)                  | 0.142***<br>(0.017) | 0.058***<br>(0.012) | 0.153***<br>(0.015)  | 0.048***<br>(0.013) | 0.208***<br>(0.018)  | 0.045***<br>(0.013) | 0.210***<br>(0.018)  |
| Full subsidy interaction                   |                                      |                     |                     | -0.105***<br>(0.020) |                     | -0.168***<br>(0.016) |                     | -0.174***<br>(0.016) |
| Half subsidy                               | 0.100***<br>(0.014)                  | 0.073***<br>(0.011) | 0.027***<br>(0.009) | 0.078***<br>(0.011)  | 0.022**<br>(0.010)  | 0.104***<br>(0.014)  | 0.010<br>(0.010)    | 0.106***<br>(0.014)  |
| Half subsidy interaction                   |                                      |                     |                     | -0.057***<br>(0.016) |                     | -0.087***<br>(0.014) |                     | -0.101***<br>(0.015) |
| Assisted internet registration             | 0.022**<br>(0.010)                   | 0.022***<br>(0.008) | -0.000<br>(0.007)   | 0.022***<br>(0.008)  | 0.001<br>(0.007)    | 0.022**<br>(0.010)   | -0.008<br>(0.008)   | 0.022**<br>(0.010)   |
| Assisted internet registration interaction |                                      |                     |                     | -0.023**<br>(0.011)  |                     | -0.021**<br>(0.009)  |                     | -0.030***<br>(0.010) |
| Observations                               | 5996                                 | 5996                | 5996                | 11992                | 5996                | 11992                | 5996                | 11992                |
| No subsidy mean                            | 0.063                                | 0.024               | 0.038               | 0.031                | 0.053               | 0.058                | 0.067               | 0.065                |

Note: This table shows insurance coverage by temporary subsidies and assisted internet registration. A household is considered as having insurance coverage if the premium was paid for all its members. In Columns (1), (2), (3), (5), and (7) we regress each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). Column (4), Column (6), and (8) report coefficients from regressions in which we stack the outcomes being compared and regress them on indicator variables for treatment assignment, the interaction of these indicators with an indicator for the outcome the observation refers to, an indicator variable for the randomization procedure used and an indicator variable for study location. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses in Columns (1)-(3), (5), and (7) and standard errors clustered at the household level are reported in parentheses in Columns (4), (6), and (8). \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 6: Relationship between Self-Reported Health and Year 1 Health-Seeking Behavior**

|                      | Had a claim         |                     |                    | Total # of visits   |                    |                   |                   | Claims             |                           |                                |
|----------------------|---------------------|---------------------|--------------------|---------------------|--------------------|-------------------|-------------------|--------------------|---------------------------|--------------------------------|
|                      | Of any type<br>(1)  | Outpatient<br>(2)   | Inpatient<br>(3)   | Chronic<br>(4)      | Of any type<br>(5) | Outpatient<br>(6) | Inpatient<br>(7)  | Chronic<br>(8)     | Value of<br>claims<br>(9) | Days to first<br>claim<br>(10) |
| Self-reported health | -0.091**<br>(0.040) | -0.096**<br>(0.040) | -0.054*<br>(0.033) | -0.090**<br>(0.037) | -1.040<br>(0.696)  | -0.884<br>(0.645) | -0.156<br>(0.097) | -0.093*<br>(0.054) | -0.885*<br>(0.503)        | 22.701*<br>(12.561)            |
| R2                   | 0.035               | 0.040               | 0.027              | 0.027               | 0.028              | 0.027             | 0.032             | 0.025              | 0.035                     | 0.044                          |

Note: This table shows the coefficients from a regression of claims in months 1 to 12 since enrollment date on self-reported health. For self-reported health, higher values correspond to better self-reported health. The sample is restricted to households who enrolled within a year from offer date and had coverage for at least one month over the same time period. The sample size is 749 households. The value of claims in Column (8) is winsorized at the 99% level and only refers to hospital claims. Each regression additionally controls for indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 7: Self-Reported Health and Claims in 12 Months since Enrollment, by Temporary Subsidies and Assisted Internet Registration**

|                                | Self-reported health |                     |                     |                   | Had a claim        |                     |                     |                   | Total # of visits   |                    |                       |      | Claims |  |
|--------------------------------|----------------------|---------------------|---------------------|-------------------|--------------------|---------------------|---------------------|-------------------|---------------------|--------------------|-----------------------|------|--------|--|
|                                | (1)                  | (2)                 | (3)                 | (4)               | (5)                | (6)                 | (7)                 | (8)               | (9)                 | (10)               | (11)                  | (12) | (13)   |  |
| Full subsidy                   | 0.138**<br>(0.057)   | -0.118**<br>(0.058) | -0.119**<br>(0.058) | -0.051<br>(0.047) | -0.089*<br>(0.051) | -2.115**<br>(0.940) | -2.022**<br>(0.898) | -0.092<br>(0.083) | -0.146**<br>(0.069) | -0.706*<br>(0.423) | 47.159***<br>(17.185) |      |        |  |
| Half subsidy                   | 0.146**<br>(0.060)   | -0.084<br>(0.059)   | -0.080<br>(0.059)   | 0.028<br>(0.046)  | -0.024<br>(0.051)  | -0.986<br>(1.082)   | -1.043<br>(1.044)   | 0.057<br>(0.081)  | -0.030<br>(0.071)   | 0.237<br>(0.484)   | 28.996<br>(17.963)    |      |        |  |
| Assisted internet registration | 0.076*<br>(0.044)    | -0.033<br>(0.044)   | -0.036<br>(0.044)   | -0.026<br>(0.033) | 0.009<br>(0.033)   | -1.000<br>(0.636)   | -0.984<br>(0.610)   | -0.016<br>(0.059) | -0.010<br>(0.044)   | -0.173<br>(0.309)  | 14.433<br>(13.018)    |      |        |  |
| No subsidy mean                | 3.099                | 0.622               | 0.612               | 0.181             | 0.272              | 6.167               | 5.906               | 0.262             | 0.339               | 1.637              | 176.259               |      |        |  |

Note: This table shows self-reported health and claims submitted in months 1 to 12 since one's enrollment date by temporary subsidies and assisted internet registration. The sample is restricted to households who enrolled within a year from offer date and had coverage for at least one month over the same time period. The sample size is 749 households. In Column (1), higher values of the outcome correspond to better self-reported health. The value of claims in Column (10) is winsorized at the 99% level and only refers to hospital claims. Each regression additionally controls for indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for the study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.



**Appendix Table 8: Self-Reported Health and Family Composition of Enrolled Households, by Subsidy and Assisted Internet Registration Treatments**

|  | Self-<br>reported<br>health, min<br>(1) | Family<br>member<br>over 60<br>(2) |
|--|---|------------------------------------|
| Full subsidy                                   | 2.895<br>[0.651]                        | 0.182<br>[0.386]                   |
| Half subsidy                                   | 2.956<br>[0.697]                        | 0.281<br>[0.451]                   |
| No subsidy                                     | 2.801<br>[0.750]                        | 0.259<br>[0.440]                   |
| Assisted internet registration                 | 2.927<br>[0.686]                        | 0.231<br>[0.422]                   |
| Status quo registration                        | 2.821<br>[0.714]                        | 0.244<br>[0.430]                   |
| P-value of test of hypothesis                  |   |                                    |
| Full subsidy = no subsidy                      | 0.060                                   | 0.073                              |
| Half subsidy = no subsidy                      | 0.019                                   | 0.770                              |
| Assisted internet registration =<br>status quo | 0.051                                   | 0.709                              |

Note: This table shows the effect of subsidies and assisted internet registration on the minimum self-reported health across household members and family composition. Means are weighted to reflect the intended randomization. Standard deviations are in brackets. The sample is restricted to households who enrolled within a year since offer and had coverage for at least one month over the same time period. The sample size is 749 households. In Column (1), self-reported health is defined as the minimum self-reported health of all family members and higher values of the outcome correspond to better self-reported health. We regress each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. The p-values reported are from a test of the difference between the no subsidy and full subsidy treatments ( $\beta_2 = 0$ ), between the no subsidy and half subsidy treatments ( $\beta_3 = 0$ ) and between the status quo and assisted internet registration treatments ( $\beta_4 = 0$ ). All regressions are estimated by OLS and weighted to reflect the intended randomization.

**Appendix Table 9: Effect of Temporary Subsidies and Assisted Internet Registration on Claims, Disaggregated by First Quarter versus Rest of the Year**

|                                | Had a claim                                   |                      |                   |                   | Total # of visits    |                      |                   |                     | Claims                    |                                |
|--------------------------------|---|----------------------|-------------------|-------------------|----------------------|----------------------|-------------------|---------------------|---------------------------|--------------------------------|
|                                | Of any type<br>(1)                            | Outpatient<br>(2)    | Inpatient<br>(3)  | Chronic<br>(4)    | Of any type<br>(5)   | Outpatient<br>(6)    | Inpatient<br>(7)  | Chronic<br>(8)      | Value of<br>claims<br>(9) | Days to first<br>claim<br>(10) |
|                                | Panel A: Months 1 to 3 since enrollment date  |                      |                   |                   |                      |                      |                   |                     |                           |                                |
| Full subsidy                   | -0.166***<br>(0.055)                          | -0.169***<br>(0.054) | -0.035<br>(0.028) | -0.047<br>(0.035) | -0.965***<br>(0.357) | -0.896***<br>(0.334) | -0.069<br>(0.053) | -0.047<br>(0.041)   | -0.380<br>(0.233)         | 13.883***<br>(3.759)           |
| Half subsidy                   | -0.132***<br>(0.055)                          | -0.127***<br>(0.055) | 0.001<br>(0.029)  | 0.010<br>(0.035)  | -0.229<br>(0.375)    | -0.255<br>(0.354)    | 0.026<br>(0.047)  | 0.034<br>(0.042)    | 0.050<br>(0.241)          | 9.373***<br>(3.903)            |
| Assisted internet registration | -0.044<br>(0.040)                             | -0.043<br>(0.039)    | -0.018<br>(0.020) | -0.001<br>(0.022) | -0.318<br>(0.216)    | -0.327*<br>(0.197)   | 0.009<br>(0.040)  | 0.003<br>(0.028)    | 0.066<br>(0.166)          | 3.459<br>(2.797)               |
| No subsidy mean                | 0.452   | 0.448                | 0.080             | 0.108             | 1.782                | 1.687                | 0.095             | 0.113               | 0.597                     | 59.021                         |
|                                | Panel B: Months 4 to 12 since enrollment date |                      |                   |                   |                      |                      |                   |                     |                           |                                |
| Full subsidy                   | -0.072<br>(0.058)                             | -0.051<br>(0.058)    | -0.021<br>(0.042) | -0.078<br>(0.048) | -1.150<br>(0.752)    | -1.126<br>(0.726)    | -0.023<br>(0.060) | -0.110**<br>(0.054) | -0.237<br>(0.284)         |                                |
| Half subsidy                   | -0.063<br>(0.058)                             | -0.052<br>(0.058)    | 0.027<br>(0.041)  | -0.037<br>(0.049) | -0.757<br>(0.863)    | -0.788<br>(0.838)    | 0.031<br>(0.063)  | -0.047<br>(0.058)   | 0.120<br>(0.345)          |                                |
| Assisted internet registration | -0.061<br>(0.042)                             | -0.061<br>(0.041)    | -0.021<br>(0.029) | -0.003<br>(0.031) | -0.682<br>(0.518)    | -0.657<br>(0.501)    | -0.025<br>(0.041) | -0.016<br>(0.035)   | -0.278<br>(0.203)         |                                |
| No subsidy mean                | 0.527   | 0.498                | 0.127             | 0.236             | 4.385                | 4.219                | 0.166             | 0.274               | 1.012                     |                                |

Note: This table shows the effect of subsidies and assisted internet registration on claims submitted for months 1 to 3 since enrollment date (Panel A) and from month 4 to 12 since enrollment date (Panel B). The sample is restricted to households who enrolled within a year since offer date and had coverage for at least one month over the same time period. The sample size is 749 households. The value of claims in Column (9) is winsorized at the 99% level and only refers to hospital claims. We regress each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 10: Year 1 Claims by Retention in Year 2, by Assisted Internet Registration Treatment**

|   | Self-reported health |                  |                  | Had a claim      |                  |                   | Total # of visits |                  |                  | Claims           |                      |                     |
|---|----------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|------------------|------------------|------------------|----------------------|---------------------|
|   | (1)                  | (2)              | (3)              | Outpatient       | Inpatient        | Chronic           | Of any type       | Outpatient       | Inpatient        | Chronic          | Value of claims      | Days to first claim |
|   |                      |                  |                  | (4)              | (5)              | (6)               | (7)               | (8)              | (9)              | (10)             | (11)                 |                     |
| Panel A: Assisted internet registration |                      |                  |                  |                  |                  |                   |                   |                  |                  |                  |                      |                     |
| Dropouts                                | 3.233<br>[0.504]     | 0.405<br>[0.492] | 0.376<br>[0.485] | 0.185<br>[0.390] | 0.148<br>[0.356] | 2.639<br>[5.101]  | 2.369<br>[4.768]  | 0.270<br>[0.686] | 0.169<br>[0.427] | 1.419<br>[3.847] | 241.731<br>[145.876] |                     |
| Stayers                                 | 3.193<br>[0.551]     | 0.697<br>[0.461] | 0.685<br>[0.466] | 0.146<br>[0.354] | 0.338<br>[0.474] | 6.556<br>[9.366]  | 6.317<br>[9.153]  | 0.239<br>[0.711] | 0.388<br>[0.590] | 1.289<br>[3.426] | 176.465<br>[141.792] |                     |
| P-value of test of hypothesis           |                      |                  |                  |                  |                  |                   |                   |                  |                  |                  |                      |                     |
| Dropouts = stayers                      | 0.491                | 0.000            | 0.000            | 0.359            | 0.000            | 0.000             | 0.000             | 0.716            | 0.000            | 0.769            | 0.000                |                     |
| Panel B: Status quo registration        |                      |                  |                  |                  |                  |                   |                   |                  |                  |                  |                      |                     |
| Dropouts                                | 3.173<br>[0.467]     | 0.485<br>[0.501] | 0.461<br>[0.500] | 0.167<br>[0.374] | 0.184<br>[0.388] | 3.069<br>[5.456]  | 2.867<br>[5.277]  | 0.201<br>[0.499] | 0.221<br>[0.498] | 0.932<br>[2.637] | 227.274<br>[144.664] |                     |
| Stayers                                 | 3.125<br>[0.542]     | 0.627<br>[0.485] | 0.614<br>[0.488] | 0.230<br>[0.422] | 0.245<br>[0.432] | 7.330<br>[12.985] | 6.983<br>[12.620] | 0.347<br>[0.800] | 0.313<br>[0.657] | 2.118<br>[4.719] | 173.817<br>[152.519] |                     |
| P-value of test of hypothesis           |                      |                  |                  |                  |                  |                   |                   |                  |                  |                  |                      |                     |
| Dropouts = stayers                      | 0.424                | 0.016            | 0.008            | 0.173            | 0.187            | 0.000             | 0.000             | 0.062            | 0.156            | 0.005            | 0.002                |                     |

Note: This table shows mean self-reported health and claims in the first year since enrollment, separately by registration treatment and by whether households kept or dropped coverage at month 15 since offer date. Means are weighted to reflect the intended randomization. Standard deviations are in brackets. The sample is restricted to households who enrolled within a year since offer and paid for at least one month over the same time period. The sample size is 749 households. In Column (1), higher values of the outcome correspond to better self-reported health. The value of claims in Column (10) is winsorized at the 99% level and only refers to hospital claims. The p-values are from an interacted specification where the outcome is regressed on indicator variables for treatment assignment interacted with an indicator variable for whether the household has coverage in month 15, an indicator variable for the randomization procedure used and an indicator variable for study location. All regressions are estimated by OLS and weighted to reflect the intended randomization. Appendix Table 11 provides the regression estimates behind the numbers reported in this table.

**Appendix Table 11: Year 1 Claims by Retention in Year 2, by Temporary Subsidy and Assisted Internet Registration Treatment**

|  | Self-reported health |                   |                    | Had a claim         |                   |                   | Total # of visits |                    |                   | Claims              |                     |
|--|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|-------------------|--------------------|-------------------|---------------------|---------------------|
|  | (1)                  | (2)               | (3)                | (4)                 | (5)               | (6)               | (7)               | (8)                | (9)               | (10)                | (11)                |
| Full subsidy                               | 0.028<br>(0.079)     | -0.093<br>(0.079) | -0.099<br>(0.079)  | -0.143**<br>(0.071) | -0.069<br>(0.074) | -0.711<br>(0.964) | -0.544<br>(0.903) | -0.167*<br>(0.097) | -0.165<br>(0.110) | -1.188**<br>(0.594) | 45.628*<br>(23.850) |
| Full subsidy interaction                   | 0.239**<br>(0.107)   | 0.038<br>(0.108)  | 0.050<br>(0.108)   | 0.182**<br>(0.089)  | -0.013<br>(0.095) | -1.370<br>(1.702) | -1.544<br>(1.625) | 0.173<br>(0.141)   | 0.066<br>(0.132)  | 0.989<br>(0.777)    | -17.912<br>(32.717) |
| Half subsidy                               | 0.075<br>(0.088)     | -0.080<br>(0.084) | -0.077<br>(0.084)  | -0.044<br>(0.075)   | -0.056<br>(0.074) | -0.357<br>(1.009) | -0.368<br>(0.938) | 0.012<br>(0.113)   | -0.110<br>(0.111) | -0.282<br>(0.699)   | 33.343<br>(26.055)  |
| Half subsidy interaction                   | 0.122<br>(0.122)     | 0.098<br>(0.121)  | 0.101<br>(0.121)   | 0.118<br>(0.096)    | 0.135<br>(0.108)  | 0.638<br>(2.030)  | 0.566<br>(1.942)  | 0.073<br>(0.176)   | 0.237<br>(0.154)  | 0.960<br>(1.014)    | -32.530<br>(36.749) |
| Assisted internet registration             | 0.070<br>(0.056)     | -0.087<br>(0.060) | -0.092<br>(0.060)  | 0.018<br>(0.044)    | -0.031<br>(0.042) | -0.528<br>(0.599) | -0.592<br>(0.562) | 0.064<br>(0.076)   | -0.048<br>(0.055) | 0.416<br>(0.385)    | 17.612<br>(17.767)  |
| Assisted internet registration interaction | 0.017<br>(0.087)     | 0.170*<br>(0.088) | 0.178**<br>(0.088) | -0.089<br>(0.062)   | 0.126*<br>(0.071) | -0.089<br>(1.325) | 0.070<br>(1.273)  | -0.158<br>(0.115)  | 0.133<br>(0.089)  | -1.139*<br>(0.590)  | -20.585<br>(26.106) |

Note: This table shows the difference in self-reported health and claims by treatment and by whether households kept or dropped coverage at month 15 since offer date. The sample is restricted to households who enrolled within a year since offer and had coverage for at least one month over the same time period. The sample size is 749 households. In Column (1), higher values of the outcome correspond to better self-reported health. The value of claims in Column (10) is winsorized at the 99% level and only refers to hospital claims. We regress each outcome on indicator variables for treatment assignment, the interaction of these indicators with an indicator whether the household retained coverage at month 15, an indicator variable for the randomization procedure used and an indicator variable for study location. All regressions are estimated by OLS and weighted to reflect the intended randomization. Robust standard errors are reported in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 12: Expenditures and Revenues, by Assisted Internet Registration**

|                                | Per covered household-month               |                  |                               |  | Per household-month                            |                  |                               |  |  |
|--------------------------------|---|------------------|-------------------------------|--|--|------------------|-------------------------------|--|--|
|                                | Coverage<br>(1)                           | Revenues<br>(2)  | Claims<br>expenditures<br>(3) | Net revenues<br>including<br>capitation<br>(4) | Net revenues<br>including<br>capitation<br>(5) | Revenues<br>(6)  | Claims<br>expenditures<br>(7) | Net revenues<br>including<br>capitation<br>(8) | Net revenues<br>including<br>capitation<br>(9) |
|                                | Panel A: Months 1 to 12 since offer date  |                  |                               |  |  |                  |                               |  |  |
| Assisted internet registration | 1.065<br>[3.094]                          | 0.032<br>[0.042] | 0.083<br>[0.723]              | -0.051<br>[0.723]                              | -0.072<br>[0.723]                              | 0.003<br>[0.016] | 0.007<br>[0.217]              | -0.004<br>[0.216]                              | -0.006<br>[0.216]                              |
| Status quo registration        | 0.862<br>[2.759]                          | 0.033<br>[0.046] | 0.126<br>[1.248]              | -0.093<br>[1.243]                              | -0.113<br>[1.243]                              | 0.003<br>[0.016] | 0.009<br>[0.336]              | -0.006<br>[0.334]                              | -0.008<br>[0.334]                              |
| Observations                   | 5996                                      | 5558             | 5558                          | 5558   | 5558   | 71952            | 71952                         | 71952  | 71952  |
| Status quo = assisted          | 0.032                                     | 0.230            | 0.357                         | 0.394  | 0.407  | 0.128            | 0.616                         | 0.504  | 0.586  |
|                                | Panel B: Months 13 to 20 since offer date |                  |                               |  |  |                  |                               |  |  |
| Assisted internet registration | 0.586<br>[1.901]                          | 0.070<br>[0.047] | 0.161<br>[1.517]              | -0.091<br>[1.516]                              | -0.110<br>[1.516]                              | 0.006<br>[0.023] | 0.012<br>[0.413]              | -0.006<br>[0.411]                              | -0.007<br>[0.411]                              |
| Status quo registration        | 0.606<br>[1.926]                          | 0.067<br>[0.055] | 0.110<br>[0.904]              | -0.043<br>[0.903]                              | -0.061<br>[0.904]                              | 0.005<br>[0.024] | 0.008<br>[0.251]              | -0.003<br>[0.249]                              | -0.004<br>[0.249]                              |
| Observations                   | 5996                                      | 3565             | 3565                          | 3565   | 3565   | 47968            | 47968                         | 47968  | 47968  |
| Status quo = assisted          | 0.669                                     | 0.397            | 0.198                         | 0.222  | 0.210  | 0.505            | 0.371                         | 0.418  | 0.411  |

Note: This table shows mean revenues and expenditures by assisted internet registration, for months 1 to 12 from offer (Panel A) and for months 13 to 20 from offer (Panel B). Column (1) reports mean number of months with insurance coverage. Means are weighted to reflect the intended randomization. Standard deviations are in brackets. Observations are at the household level. Columns (2) to (5) and (6) to (9) show mean net revenues, net revenues including capitation payments, revenues (premiums paid by enrollees) and expenditures (total value of claims) in millions IDR for household-months in which households had coverage and for all household-months. Observations are at the household-month level. The value of claims in Columns (5) and (9) is winsorized at the 99% level and only refers to hospital claims. The p-values are from regressions of each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). In Column (1) standard errors are robust, while in Columns (2) to (9) standard errors are clustered at the household level. The p-values reported are from a test of the difference between the status quo and assisted internet registration treatments ( $\beta_3 = 0$ ). All regressions are estimated by OLS and weighted to reflect the intended randomization. Appendix Table 13 provides the regression estimates behind the numbers reported in Appendix Table 12. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

**Appendix Table 13: Expenditures and Revenues, by Temporary Subsidies and Assisted Internet Registration**

|                                | Per covered household-month               |                   |                                   |                      |                      |                    |                                   |                      |                     |
|--------------------------------|---|-------------------|-----------------------------------|----------------------|----------------------|--------------------|-----------------------------------|----------------------|---------------------|
|                                | Per covered household-month               |                   |                                   | Per household-month  |                      |                    | Per household-month               |                      |                     |
|                                | Coverage                                  | Net revenues      | Net revenues including capitation | Revenues             | Claims expenditures  | Net revenues       | Net revenues including capitation | Revenues             | Claims expenditures |
| (1)                            | (2)                                       | (3)               | (4)                               | (5)                  | (6)                  | (7)                | (8)                               | (9)                  |                     |
|                                | Panel A: Months 1 to 12 since offer date  |                   |                                   |                      |                      |                    |                                   |                      |                     |
| Full subsidy                   | 0.200***<br>(0.019)                       | 0.111<br>(0.081)  | 0.105<br>(0.081)                  | -0.071***<br>(0.004) | -0.182***<br>(0.081) | -0.001<br>(0.005)  | -0.006<br>(0.005)                 | -0.001***<br>(0.000) | -0.001<br>(0.005)   |
| Half subsidy                   | 0.100***<br>(0.014)                       | -0.026<br>(0.090) | -0.028<br>(0.090)                 | -0.032***<br>(0.005) | -0.006<br>(0.091)    | -0.009*<br>(0.005) | -0.010**<br>(0.005)               | 0.002***<br>(0.000)  | 0.011**<br>(0.005)  |
| Assisted internet registration | 0.022**<br>(0.010)                        | 0.039<br>(0.045)  | 0.037<br>(0.045)                  | -0.003<br>(0.003)    | -0.042<br>(0.045)    | 0.002<br>(0.003)   | 0.002<br>(0.003)                  | 0.001<br>(0.000)     | -0.002<br>(0.003)   |
| Observations                   | 5996                                      | 5558              | 5558                              | 5558                 | 5558                 | 71952              | 71952                             | 71952                | 71952               |
| No subsidy mean                | 0.063                                     | -0.108            | -0.125                            | 0.075                | 0.183                | -0.003             | -0.003                            | 0.002                | 0.005               |
|                                | Panel B: Months 13 to 20 since offer date |                   |                                   |                      |                      |                    |                                   |                      |                     |
| Full subsidy                   | 0.045***<br>(0.013)                       | 0.019<br>(0.056)  | 0.014<br>(0.056)                  | 0.003<br>(0.006)     | -0.016<br>(0.055)    | -0.002<br>(0.004)  | -0.004<br>(0.004)                 | 0.005***<br>(0.001)  | 0.007<br>(0.005)    |
| Half subsidy                   | 0.010<br>(0.010)                          | -0.068<br>(0.083) | -0.071<br>(0.083)                 | 0.005<br>(0.005)     | 0.073<br>(0.083)     | -0.006<br>(0.006)  | -0.006<br>(0.006)                 | 0.002***<br>(0.001)  | 0.008<br>(0.006)    |
| Assisted internet registration | -0.008<br>(0.008)                         | -0.063<br>(0.051) | -0.064<br>(0.051)                 | 0.003<br>(0.004)     | 0.066<br>(0.051)     | -0.003<br>(0.004)  | -0.003<br>(0.004)                 | 0.000<br>(0.001)     | 0.003<br>(0.004)    |
| Observations                   | 5996                                      | 3565              | 3565                              | 3565                 | 3565                 | 47968              | 47968                             | 47968                | 47968               |
| No subsidy mean                | 0.067                                     | -0.085            | -0.102                            | 0.068                | 0.153                | -0.005             | -0.006                            | 0.004                | 0.009               |

Note: This table shows the difference in revenues, coverage, and expenditures by subsidies and assisted internet registration. Column (1) reports mean number of months with insurance coverage. Observations are at the household level. Columns (2) to (5) and (6) to (9) show mean net revenues, net revenues including capitation payments, revenues (premiums paid by enrollees) and expenditures (total value of claims) in millions IDR for household-months in which households had coverage and for all household-months. Observations are at the household-month level. The value of claims in Columns (5) and (9) is winsorized at the 99% level and only refers to hospital claims. We regress each outcome on indicator variables for treatment assignment, an indicator variable for the randomization procedure used and an indicator variable for study location (equation (1)). All regressions are estimated by OLS and weighted to reflect the intended randomization. In Column (1) standard errors are robust, while in Columns (2) to (9) standard errors are clustered at the household level. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.