

Supplementary file

The results using the CESD and the reversed cognition score are shown as below. A higher score indicates worse health. The overall significance and direction of the coefficients remain similar to our findings presented in Table 3 and Table 4 where the dependent variable is a dummy variable indicating depressive symptoms and cognitive impairment.

Table 1. Association between private health insurance and mental conditions by race/ethnicity for individuals age 50 to 64.

	White	Black	Hispanic
Panel A. Sample with multiple chronic conditions			
Y = CESD (0–8)	0.19*** [0.08,0.30]	0.31*** [0.16,0.46]	0.08 [–0.17,0.33]
n, person-year	20208	7152	3387
Y = Cognition score (0–27)	0.04 [–0.17,0.25]	–0.17 [–0.47,0.12]	0.11 [–0.28,0.49]
n, person-year	18,322	6612	3235
Panel B. Sample with zero or one chronic condition			
Y = CESD (0–8)	0.09** [0.02,0.16]	0.24*** [0.12,0.37]	0.06 [–0.09,0.21]
n, person-year	38,608	7948	6837
Y = Cognition score (0–27)	0.04 [–0.12,0.19]	–0.14 [–0.44,0.16]	0.16 [–0.12,0.43]
n, person-year	33,759	7146	6309

Notes: Cells in Y rows show coefficients for probability of being uninsured relative to having private insurance for each mental condition, with 95% confidence intervals in square brackets. All models control for age, education, living arrangements, household income, wave dummies, and individual fixed effects. The cognition score is reversed so that a higher score indicates worse cognitive health. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Source: Health and Retirement Study (1994–2016).

Table S2. Association between private health insurance and mental conditions by race/ethnicity for individuals age 65 and over with Medicare coverage.

	White	Black	Hispanic
Panel A. Sample with multiple chronic conditions			
Y = CESD (0–8)	–0.00 [–0.04,0.03]	–0.07 [–0.17,0.03]	0.16 [–0.05,0.37]
n, person-year	51114	7814	3040
Y = Cognition score (0–27)	0.14*** [0.06,0.21]	0.32** [0.11,0.53]	0.15 [–0.21,0.51]
n, person-year	48,843	7447	2953
Panel B. Sample with zero or one chronic condition			
Y = CESD (0–8)	–0.03 [–0.07,0.01]	–0.11 [–0.25,0.03]	0.10 [–0.10,0.29]
n, person-year	30,390	3290	2284
Y = Cognition score (0–27)	0.14* [0.03,0.26]	0.03 [–0.34,0.40]	0.20 [–0.24,0.64]
n, person-year	26,773	2900	2114

Notes: Cells in Y rows show coefficients for probability of being uninsured relative to having private insurance for each mental condition, with 95% confidence intervals in square brackets. All models control for age, education, living arrangements, household income, wave dummies, and individual fixed effects. The cognition score is reversed so that a higher score indicates worse cognitive health. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Source: Health and Retirement Study (1994–2016).