Supplementary File S1: Participants profile with hospital preferences

Participants	Names *	Gender	Age	Place	Hospital Preference	Insurance
P1	Suji	F	48	Parkala	Private	ESI & Manipal health card
P2	Sanju	M	73	Parkala	Private	Manipal Medicare
P3	Uma	F	55	Shettibettu	Private	ESI & Manipal Medicare
P4	Somu	M	70	Parkala	Private	Star health & G Shankar card
P5	Malathi	F	40	Shettibettu	Private	Star health
P6	Vinoda	F	58	Golikatte,	Private	Manipal Medicare
P7	Arathi	F	51	Herga	Private	Manipal Medicare
P8	Manju	M	58	Herga	Private	Manipal Medicare card and SBI Insurance
P9	Ramesh	M	52	Golikatte	Private	ESI & Gshankar card
P10	Ajith	M	36	Herga	Private	Gshankar & Private health insurance
P11	Navneeth	M	36	Parkala	Private	Star health & Gshankar card
P12	Ashma	F	45	Shettibettu	Private	Manipal health card & Manipal Medicare

P13	Sathish	M	50	Kodange	Government	Manipal health card & Nagarasabhe card
P14	Bhavya	F	59	Parkala	Government	Konkani card
P15	Sugandhi	F	36	Herga	Private	ESI, Ayushman card & Manipal health card
P16	Satish	M	76	Sogane	Both private & government	Ayushman Bharat
P17	Balaraj	M	75	Shimoga	Both private & government	Ayushman Bharat
P18	Somesh	M	63	Sogane	Private	Medi assist
P19	Veena	F	50	Shimoga	Private	Ayushman Bharat, ESI
P20	Shamla	F	49	Sogane	Government	Ayushman Bharat
P21	Mala	F	48	Shettyhalli	Private	ESI, LIC
P22	Bakthapa	M	59	Ayanuru	Private	Reimbursement
P23	Ananth	M	61	Shettyhalli	Private	Reimbursement
P24	Rachana	F	30	Ayanuru	Private	LIC, Reliance health insurance
P25	Murthy	M	62	Sogane	Private	Medi assist
P26	Sujatha	F	40	Shettyhalli	Private	LIC (for children only)
P27	Shoba	F	45	Shettyhalli	Private	LIC
P28	Reshma	F	48	Shettyhalli	Government	ESI
P29	Virbhadra	M	66	Shettyhalli	Private	Star health insurance

P30	Lacchu	F	43	Ayanuru	Government	CGHS
P31	Pushpa	F	39	Sogane	Government	Ayushman Bharat, Sampoorna Suraksha
P32	Yashu	F	50	Chelairu	Private	Sampoorna Suraksha, ESI
P33	Vinitha	F	54	Chelairu	Government	Mediclaim, Ayushman card
P34	Jaya	M	32	Kalladka	Private	Ayushman, Sampoorna Suraksha
P35	Ashwath	M	24	Hosabettu	Government	Star Health
P36	Chandra	F	51	Hosabettu	Both private & government	Yeshashwini
P37	Shruthi	F	38	Hosabettu	Private	Yeshashwini
P38	Pradeep	M	58	Hosabettu	Both private & government	Private Insurance
P39	Ashok	M	48	Hosabettu	Private	Future general insurance
P40	Ravi	M	23	Hosabettu	Government	Mediclaim
P41	Ganapa	M	38	Chelairu	Private	Star Health, ICICI Lombard insurance
P42	Savitha	F	45	Chelairu	Government	Ayushman, Sampoorna Suraksha

P43	Prathap	M	26	Vamanjoor	Private	Liberty insurance
P44	Rohan	M	26	Vamanjoor	Private	HDFC insurance
P45	Rasmi	F	32	Kuntala Gudda	Private	Medicare
P46	Pranith	M	25	Vamanjoor	Private	ICICI Lombard
P47	Jaya	F	38	80th Badagabettu,	Government	Ayushman Bharat and ESI
P48	Jovitha	F	54	Nadidhare	Government	Ayushman Bharat
P49	Janvi	F	45	80th Badagabettu	Private	Ayushman Bharat
P50	Juniper	F	32	Nadidhare	Private	Ayushman Bharat and ESI
P51	Jayanthi	F	34	80th Badagabettu	Private	Ayushman Bharat
P52	Jairam	M	36	Sanakibettu	Government	ESI
P53	Joseph	M	47	80th Badagabettu,	Government	Ayushman Bharat
P54	Junaeed	M	30	Alambi	Private	Ayushman Bharat and ESI
P55	Jayshree	F	23	Sanakibettu	Government	ESI, Arogya Karnataka, Yeshashwini

P56	Jonathan	M	25	Sanakibettu	Private	ESI, Ayushman Bharat, Ye-shashwini
P57	Javier	M	45	Bottikambala House	Government	ESI, Ayushman Bharat, Ye-shashwini
P58	Jeswanti	F	48	80th Badagabettu	Government	Ayushman Bharat and ESI
P59	Judith	F	46	Vijaya gar-den	Private	ESI, Ayushman Bharat, Ye-shashwini
P60	Jameela	F	40	H.N. Mrinal. 3/207(B), 80th Badagabettu.	Private	Ayushman Bharat and ESI
P61	Jagan	M	28	Nallur house, 80th Badagabettu.	Private	Ayushman Bharat and ESI

(* All original names are anonymized)