Supplemental Table 1. Patient characteristics in covariates before propensity score matching in the HDHP and no deductible group

		Total		HDHP		No Deductible	
	Total	67,755		8,184		59,571	
Age	18-<45	12,576	18.6%	1,517	18.5%	11,059	18.6%
	45-<50	10,001	14.8%	1,193	14.6%	8,808	14.8%
	50-<55	15,029	22.2%	1,897	23.2%	13,132	22.0%
	55-<60	18,342	27.1%	2,176	26.6%	16,166	27.1%
	60-<65	11,807	17.4%	1,401	17.1%	10,406	17.5%
Gender	Male	37,516	55.5%	4,872	59.5%	32,644	54.8%
	Female	30,239	44.6%	3,312	40.5%	26,927	45.2%
Neighborhood SES*	Non-low	48,705	71.9%	5,597	68.4%	43,108	72.4%
	Low	17,551	25.9%	2,333	28.5%	15,218	25.5%
	Unknown	1,499	2.2%	254	3.1%	1,245	2.1%
Race (self reported)	White	22,715	33.5%	2,899	35.4%	19,816	33.3%
	Black	7,452	11.0%	384	4.7%	7,068	11.9%
	Hispanic	17,913	26.4%	2,508	30.6%	15,405	25.9%
	Asian	18,082	26.7%	2,224	27.2%	15,858	26.6%
	Other	1,593	2.4%	169	2.1%	1,424	2.4%
New member to KPNC†	No	66,181	97.7%	7,815	95.5%	58,366	98.0%
	Yes	1,574	2.3%	369	4.5%	1,205	2.0%
Insurance type	Employer- sponsored	64,339	95.0%	5,788	70.7%	58,551	98.3%
	Individual	3,416	5.0%	2,396	29.3%	1,020	1.7%
English as a primary language (self							
reported)	No	8,232	12.1%	1,761	21.5%	6,471	10.9%
Danalla a Landia	Yes	59,523	87.9%	6,423	78.5%	53,100	89.1%
Baseline Insulin prescription (%)	No	48,519	71.6%	6,220	76.0%	42,299	71.0%
prescription (70)	Yes	19,236	28.4%	1,964	24.0%	17,272	29.0%
Baseline number of prescriptions	Mean	13,230	5.08	1,504	4.11	11,212	5.21

^{*}SES calculated based on zip code and low SES defined as 20% or more of the residents having household incomes below the federal poverty level or 25% or more of the residents > 25 years old having a high school education or less in the census block group, based on the 2010 US census

†New Member: Defined by no prior KPNC insurance plan prior to the start of the 2-year observation period.

Supplemental Table 2: Sensitivity analysis evaluating for outcome variables among all subjects before adjusted propensity-score matching

Outcome	HDHP	No Deductible	p-value						
N	8,184	59,571							
Participation in visits with Provider									
Office visit (mean)	4.57	5.22	<0.001						
Phone visit (mean)	2.70	2.61	0.642						
Medication adherence									
Oral Med adherence (%)	58.06	59.12	0.153						
Monitoring adherence									
HbA1c test adherence (%)	46.79	51.75	<.0001						
BP measurement adherence (%)	94.00	95.19	<.0001						
Retinopathy screening adherence (%)	50.63	54.00	<.0001						

We used logistic regression model for binary outcomes and negative binomial regression model for counts (office visit, phone visit) adjusted for the potential confounders which we included in the propensity score calculation.

Covariate-adjusted mean or % were calculated by applying the coefficients from the model to all study subjects as if they all had HDHP plan, and as if they all had non-HDHP plan respectively.