Appendix 1: Profiles of Health Spending and Coverage in Eleven Countries

	Health sp 201	•	Benefit package ^c			
	Per capita,			Caps on out-of-pocket (OOP)	Cor	e benefit?
	USD ^b	% GDP	Deductible	spending on covered benefits	Medication	Dental
						Programs for children and low
Australia	\$3,800	8.9%	No	Various caps ^d	Yes	income
Canada	\$4,522	11.2%	No	No	No ^e	Programs for low- income children
France	\$4,118	11.6%	No	No, but most cost-sharing covered by private insurance. Cost-sharing exemption for chronically ill.	Yes	Yes
Germany	\$4,495	11.3%	No	Yes. 2% income; 1% income for chronically ill + low income	Yes	Yes
Netherlands	\$5,099	11.9%	€350 (US\$460)	No.	Yes	Children covered
New Zealand	\$3,182	10.3%	No	No.	Yes	Programs for children
Norway	\$5,669	9.3%	No	Yes. NOK 1,980 (US\$332)	Yes	Children covered; programs for low income
Norway	ψ3,009	9.576	NO	Yes. SEK 1,100 (US\$168) for health services & SEK 2,200	163	Children covered; subsidies for
Sweden	\$3,925	9.5%	No	(US\$336) for drugs	Yes	adults
Switzerland	\$5,643	11.0%	300-2,500 CHF (\$319-\$2,655)	Yes. 700 CHF (US\$743) maximum after deductible	Yes	No
						Children covered; subsidies/OOP
U.K.	\$3,405	9.4%	No	No.	Yes	cap for adults
U.S.	\$8,508	17.7%	Yes, no limit ^f	No ^f	Varies ^g	Varies ^h

^a Source: 2013 OECD Health Data. Australia data for 2010.

^b Adjusted for differences in cost of living.

^c Source: Thomson S, Osborn R, Squires D, Jun M, editors. International profiles of health care systems, 2013. New York (NY):Commonwealth Fund; forthcoming 2013.

^d Once an annual threshold of AUS\$413 in out-of-pocket costs for 'gap expenses' is reached, the Medicare benefit payment is increased from 85% to 100% of the fee schedule (though providers are still permitted to balance bill above the fee schedule). Copayments are reduced for prescription drugs once an annual threshold of AUS \$1,363 is reached.

^e Varies by province; there is no national requirement for medication coverage in Canadian Medicare.

f Prior to January 1, 2014.

⁹ Yes for Medicaid; supplement for Medicare; varies among private insurers.

^h Yes for Medicaid; no for Medicare and most private insurance.

Appendix 2: Trends in Cost-Related Access and Affordability in Eleven Countries, 2010 and 2013

	In the past year				
Country	Did not see doctor when sick or did not get recommended care because of cost	Did not fill Rx or skipped doses because of cost	Had either/both access problem	Had serious problem paying or unable to pay medical bills	Had \$1,000 or more out-of-pocket medical spending
AUS					
2013	14 ^a	8 ^a	16 ^a	8	25
2010	19	13	22	8	25
CAN					
2013	8	8 ^a	13	7	14
2010	8	10	15	6	14
FR					
2013	14 ^a	8	18 ^a	13 ^a	7
2010	9	7	14	9	8
GER					
2013	10 ^a	9 ^a	15 ^a	7 ^a	11
2010	23	6	25	3	9
NETH					
2013	20 ^a	8 ^a	22 ^a	9 ^a	7 ^a
2010	4	3	6	4	10
NZ					
2013	20 ^a	6	21 ^a	10 ^a	9
2010	12	7	14	6	8
NOR					
2013	8	5	10	6	17
2010	8	6	11	5	18
SWE		2	2		
2013	4 ^a	4 ^a	6 ^a	4	2
2010	6	8	11	5	2
SWIZ				0	0
2013	10	6	13	10 ^a	24 ^a
2010	9	4	11	6	31
UK					
2013	4	2	4	1	3 ^a
2010	5	2	5	2	1
US	008		078		
2013	32 ^a	21	37 ^a	23	41
2010	28	21	34	21	40

Source: 2010 and 2013 Commonwealth Fund International Health Policy Surveys

Note: Excluding respondents who did not answer question.

^a Indicates significant difference with 2010 (p < 0.05).

Appendix 3: U.S. Adults' Experiences and Views, by Age, 2013

	Under 65	65 and over
Access and affordability problems in the past year		
Did not see doctor when sick or did not get recommended care because	a of	
of cost	36 ^f	15
Did not fill Rx or skipped doses because of cost	23 [†]	12
Had either/both access problem	41 ^f	18
Had serious problem paying or unable to pay medical bills	25 ^f	13
Had \$1,000 or more out-of-pocket medical spending	41	40
Dental care		
Skipped dental care or checkups because of cost in the past year	35 ^f	21
Has not visited dentist in past 2 years	27	31
Access to primary care		
Saw a doctor or nurse last time they needed care		
Same or next day	48	50
Waited 6+ days	27	23
When you call your doctor's office with a question during practice hours,		
how often do you hear back on the same day? ^a	4	
Always/often	70 [†]	81
Sometimes/ rarely or never	30 ^f	19
Access to specialist care		
Wait time to see a specialist ^b		
Less than 4 weeks	74 ^f	83
2 months or more	6	6
After-hours care and emergency room use		
Adults report it is somewhat/very easy to obtain care after hours ^c	38	41
Adults report using the ER in the past 2 years	40	35
Waited 2 hours or more before being treated ^d	31 ^f	17
Email access to doctor		
Adults report they can email their regular doctor/ place of care with a		
medical concern ^e	28	28
Adults report emailing their regular doctor/place of care with a medical		
question in past 2 years ^e	6	6
Insurance-related administrative complexity		
"Spent a lot of time on paperwork or disputes" for medical bills or	4 of	40
insurance in past year	19 ^f	12
"Insurance denied payment" or "did not pay as much as expected" in past	oo ^f	04
year	29 ^f	21
Had either/both difficulties	34 ^f	25
Health system views	oof	40
Works well, only minor changes needed	22 ^f	40
Needs fundamental changes	50 ^f	38
Needs to be completely rebuilt	28 ^t	22

Source: 2013 Commonwealth Fund International Health Policy Survey in Eleven Countries

Note: Excluding respondents who did not answer question.

^a Base: Tried to call.

^b Base: Needed to see a specialist in past two years.

^c Base: Needed after hours care.

^d Base: Used ER in past two years.
^e Base: Has a regular doctor or place of care.

f Indicates significant difference with US respondents age 65 and over (p < 0.05).

Appendix 4: Adults' Access and Affordability Problems in Eleven Countries, by Their Health System Views, 2013

Overtee health waters since (was inhead N)	Experienced cost-related access	Had serious problem paying or unable to pay	more out-of- pocket medical	Waited 6 days or more for appointment to see doctor or	Somewhat/ very	more to see a	Spent a lot of time on paperwork and/or insurance denied payment/did not pay as
Country, health system views (unweighted N) AUS	problem ^a	medical bills	spending	nurse	after-hours care ^b	specialist	expected
	7 ^d	2 ^d	14 ^d	40	42 ^d	47	9 ^d
Only minor changes needed (1,064) Needs fundamental changes/rebuilding (1,081)	24	2 13	35	12 15	42 64	17 19	9 24
CAN	24	13	33	13	04	19	24
Only minor changes needed (2,148)	8 ^d	5 ^d	10 ^d	23 ^d	53 ^d	21 ^d	11 ^d
Needs fundamental changes/rebuilding (3,162)	17	9	18	40	69	35	18
FR		3	10	40	03	33	10
Only minor changes needed (543)	14 ^d	9 ^d	4 ^d	11 ^d	54 ^d	14 ^d	17 ^d
Needs fundamental changes/rebuilding (828)	20	16	8	19	71	21	29
GER			-				
Only minor changes needed (466)	12	6	9	14	40	8	13 ^d
Needs fundamental changes/rebuilding (625)	16	8	13	16	47	12	19
NETH							
Only minor changes needed (496)	21	7 ^d	6	13	42	4	18
Needs fundamental changes/rebuilding (476)	23	11	8	14	46	3	19
NZ							
Only minor changes needed (481)	9 ^d	3^d	7	3^d	34 ^d	15	5
Needs fundamental changes/rebuilding (503)	33	17	11	7	55	24	9
NOR							4
Only minor changes needed (481)	7	4	14	27	32 ^d	22	4 ^d
Needs fundamental changes/rebuilding (506)	13	7	20	29	49	30	11
SWE	_	_	_	d	d		_
Only minor changes needed (1,089)	5	3	2	18 ^d	59 ^d	15	3
Needs fundamental changes/rebuilding (1,232) SWIZ	8	5	2	24	69	19	4
	8 ^d	3 ^d	21 ^d	e	45 ^d	2	15 ^d
Only minor changes needed (819)				e		3	
Needs fundamental changes/rebuilding (669) UK	18	18	28		58	3	37
	2 ^d	O _q	2 ^d	12 ^d	25 ^d	7	1 ^d
Only minor changes needed (614) Needs fundamental changes/rebuilding (362)	8	3	∠ 6	23	25 42	9	8
US (302)		3	U	25	42	9	U
Only minor changes needed (527)	21 ^d	12 ^d	34 ^d	20 ^d	47 ^d	3	17 ^d
Needs fundamental changes/rebuilding (1,400)	44	27	44	29	66	7	38

Source: 2013 Commonwealth Fund International Health Policy Survey in Eleven Countries

Note: Excluding respondents who did not answer question.

^a Did not see doctor when sick, did not get recommended care, or did not fill Rx/skipped doses because of cost.

^b Base: Needed after hours care.

^c Base: Needed to see specialist in past two years.

^d Indicates significant within-country difference with respondents saying needs fundamental change/rebuilding (p < 0.05).

^e Question asked differently in Switzerland.

Appendix 5: Cost-Related Access and Affordability Problems in the Past Year in Eleven Countries, 2013

	In the past year.						
Country	Did not see doctor when sick or did not get recommended care because of cost	Did not fill Rx or skipped doses because of cost	Had either/both access problem	Had serious problem paying or unable to pay medical bills	Had \$1,000 or more out- of-pocket medical spending	Skipped dental care or checkups because of cost in the past year	Has not visited dentist in past 2 years
AUS	14 b,d,e,f,g,h,i,j,k	8 h,j,k	16 b,e,f,g,h,i,j,k	8 c,h,j,k	25 b,c,d,e,f,g,h,j,k	29 b,c,d,e,h,i,j	28 b,d,e,f,g,h,i
CAN	8 c,e,f,h,j,k	8g,h,i,j,k	13 c,e,f,h,j,k	7 c,f,h,i,j,k	14 c,d,e,f,h,i,j,k	21 d,f,h,i,j,k	$\underset{c,d,e,f,g,h,k}{23}$
FR	14 d,e,f,g,h,i,j,k	8 h,j,k	18 e,g,h,i,j,k	13 d,e,g,h,i,j,k	7 d,g,h,i,j,k	20 d,f,h,i,j,k	27 d,e,f,g,h,i
GER	10 e,f,h,j,k	9 g,h,i,j,k	15 e,f,g,h,j,k	7 f,h,i,j,k	11 e,g,h,i,j,k	8 e,f,g,h,i,k	${\displaystyle {10}\atop {\rm e,f,i,j,k}}$
NETH	20 g,h,i,j,k	8 h,j,k	22 g,h,i,j,k	9 h,j,k	7 g,h,i,j,k	19 f,g,h,i,j,k	19 f,g,h,j,k
NZ	20 g,h,i,j,k	6 j,k	21 g,h,i,j,k	10 g,h,j,k	9 g,h,i,j,k	32 g,h,i,j	41 g,h,i,j,k
NOR	8 h,j,k	5 j,k	10 h,j,k	6 i,j,k	17 h,i,j,k	25 h,i,j,k	11 i,j,k
SWE	4 i,k	4 j,k	6 i,k	4 i,j,k	2 i,k	12 j,k	10 i,j,k
SWIZ	10 j,k	6 j,k	13 j,k	10 j,k	24 j,k	11 j,k	22 k
UK	4 k	2 k	4 k	1 k	3 k	6 k	26
US	32	21	37	23	41	33	27

Source: 2013 Commonwealth Fund International Health Policy Survey in Eleven Countries

Note: Excluding respondents who did not answer question.

Reading from top to bottom starting with Australia, the letter indicates significant differences (as determined through a chi-squared test) with countries below at p<0.05, as indicated: ^bDifferent from CAN; ^cDifferent from FRA; ^dDifferent from GER; ^eDifferent from NET; ^fDifferent from NZ; ^gDifferent from NOR; ^hDifferent from SWE; ⁱDifferent from UK; ^kDifferent from US.

Appendix 6: Access to Care and Wait Times in Eleven Countries, 2013

				our doctor's office with		
				practice hours, how		
		nurse last time		r back on the same		
	they needed ca	re	day? ^L		Wait time to se	ee a specialist ^m
.	Same or next	W/2/2 10 1	A1 / . 60	Sometimes/ rarely	Less than 4	2 months or
Country	day	Waited 6+ days		or never	weeks	more
AUS	58 b,d,e,f,g,j,k	14 b,f,g,h,k	79 b,c,d,e,h,k	21 b,c,d,e,h,k	51 b,d,e,i,j,k	18 b,d,e,g,i,j,k
CAN	41 c,d,e,f,g,h,j,k	$\begin{array}{c} \textbf{33} \\ \textbf{c,d,e,f,g,h,j,k} \end{array}$	67 d,e,f,g,h,i,j,k	$\begin{array}{c} \textbf{33} \\ \textbf{d,e,f,g,h,i,j,k} \end{array}$	39 c,d,e,f,g,h,i,j,k	29 c,d,e,f,h,i,j,k
FR	57 d,e,f,g,j,k	16 f,g,h,k	63 d,e,f,g,h,i,j,k	$\underset{d,e,f,g,h,i,j,k}{37}$	51 d,e,f,i,j,k	18 d,e,g,i,j,k
GER	76 e,g,h,j,k	15 f,g,h,k	90 e,f,g,h,i,j,k	$\begin{array}{c} \textbf{10} \\ \textbf{e,f,g,h,i,j,k} \end{array}$	72 f,g,h,i,j	$\begin{array}{c} 10 \\ \text{e,f,g,h,i,k} \end{array}$
NETH	63 f,g,h,j,k	14 f,g,h,k	84 g,j,k	16 g,j,k	75 f,g,h	3 f,g,h,j
NZ	72 g,h,j,k	5 g,h,j,k	80 k	20 k	59 g,i,j,k	19 _{i,j,k}
NOR	52 h	28 h,j	78 h,k	22 h,k	46 h,i,j,k	26 h,i,j,k
SWE	58 j,k	22 j,k	84 j,k	16 j,k	54 i,j,k	17 i,j,k
SWIZ	ⁿ	ⁿ	82 j,k	18 j,k	80	3 j,k
UK	52	16 k	75	25	80	7
US	48	26	73	27	76	6

Source: 2013 Commonwealth Fund International Health Policy Survey in Eleven Countries Note: Excluding respondents who did not answer question.

Reading from top to bottom starting with Australia, the letter indicates significant differences (as determined through a chi-squared test) with countries below at p<0.05, as indicated: ^bDifferent from CAN; ^cDifferent from FRA;

^dDifferent from GER; ^eDifferent from NET; ^fDifferent from NZ; ^gDifferent from NOR; ^hDifferent from SWE; ⁱDifferent from SWIZ; ^jDifferent from UK; ^kDifferent from US.

^L Base: Tried to call. Between-country significant differences are equivalent for "always/often" and "sometimes/rarely or never".

^m Base: Needed to see a specialist in past two years.

ⁿ Question asked differently in Switzerland

Appendix 7: Adult and Primary Care Physician Reports on After-Hours Care, ER Use and Email Access in Eleven Countries, 2012 and 2013

	After-l	nours care	Emerge	Emergency room		Email access to do	octor
Country	Adults report it is somewhat/ very easy to obtain care after hours, 2013 ^L	Primary care physicians report practice has arrangements for after-hours care, 2012 ^m	Adults report using the ER in the past 2 years, 2013		Primary care physicians report patients can email practice with questions or concerns, 2012	Adults report they can email their regular doctor/ place of care with a medical concern, 2013°	Adults report emailing their regular doctor/place of care with a medical question in past 2 years, 2013°
AUS	46 b,c,d,e,f,g,h,j,k	81 b,d,e,f,h,j,k	22 b,c,f,g,h,i,j,k	25 b,c,f,j	21 b,c,d,e,f,g,h,i,j,k	24 b,c,d,e,f,h,i	9 b,c,d,e,f,i,j
CAN	38 d,e,f,g,i,j,	46 c,d,e,f,g,h,i,j,k	41 c,d,e,f,g,h,i,j	$\begin{array}{c} 48 \\ \text{c,d,e,f,g,h,i,j,k} \end{array}$	11 c,d,e,f,g,h,i,j,k	$\begin{array}{c} 10 \\ \text{d,e,f,g,h,i,j,k} \end{array}$	2 e,f,g,h,i,j,k
FR	36 d,e,f,g,i,j	$\underset{d,e,f,h,j,k}{76}$	31 d,e,j,k	$\underset{\text{d,e,f,i,j,k}}{\textbf{36}}$	39 d,e,g,i,	$9_{d,e,f,g,h,i,j,k}$	$\underset{e,f,g,h,i,j,k}{2}$
GER	56 h,i,j,k	90 e,g,h,i,j,k	22 f,g,h,i,j,k	23 f,g,h,	45 f,g,i,j,k	19 e,i,j,k	3 e,g,h,i,j,k
NETH	56 h,i,j,k	95 f,g,h,i,k	24 h,k	17 g,h,k	47 f,g,i,j,k	32 f,g,h,j	$\underset{f,g,h,i,j,k}{20}$
NZ	54 h,j,k	90 g,h,i,j,k	28 k	14 g,h,k	39 g,i	16 g,i,j,k	5 h,i,j
NOR	58 h,i,j,k	80 h,j,k	28 k	34 i,j	27 h,i,j,k	22 i,k	6 h,i,j
SWE	35 i,j	68 i,j,k	32 i,j,k	32 _{i,j}	44 i,j,k	20 i,j,k	9 i,j,k
SWIZ	49 j,k	78 j,k	28 k	18 k	68 j,k	29	15 k
UK	69 k	95 k	27 k	16 k	35	25	13 k
US	39	35	39	28	35	28	6

Sources: 2012 and 2013 Commonwealth Fund International Health Policy Surveys

Note: Excluding respondents who did not answer question.

Reading from top to bottom starting with Australia, the letter indicates significant differences (as determined through a chi-squared test) with countries below at p<0.05, as indicated: ^bDifferent from CAN; ^cDifferent from FRA; ^dDifferent from GER; ^eDifferent from NET; ^fDifferent from NOR; ^hDifferent from SWE; ⁱDifferent from SWIZ; ^jDifferent from UK; ^kDifferent from US.

L Base: Needed after hours care.

^m Practice has arrangement for patients to see doctor or nurse after hours without going to emergency department. In Norway, respondents were asked whether their practice had arrangements or there were regional arrangements.

ⁿ Base: Used ER in past two years.

[°] Base: Has a regular doctor or place of care.

Appendix 8: Insurance-Related Administrative Costs and Complexity in Eleven Countries

		Adults, 2013		Primary care physicians, 2012
Country	"Spent a lot of time on paperwork or disputes" for medical bills or insurance in past year	"Insurance denied payment" or "did not pay as much as expected" in past year	Had either/both difficulties	Report that the time they or their staff spend getting patients needed care because of coverage restrictions is a major problem
AUS	6	15	16	11
	c,h,i,j,k	f,g,h,j,k	c,f,g,h,i,j,k	b,c,d,e,f,i,k
CAN	5	14	15	23
	c,d,e,h,i,j,k	c,f,g,h,j,k	c,e,f,g,h,i,j,k	d,e,f,g,h,j,k
FR	10 f,g,h,i,j,k	17 e,f,g,h,j,k	$\underset{d,e,f,g,h,j,k}{23}$	20 d,e,g,h,j,k
GER	8	14	17	41
	f,h,i,j,k	f,g,h,j,k	f,g,h,i,j,k	e,f,g,h,i,j,k
NETH	9	13	19	28
	f,h,i,j,k	f,g,h,j,k	f,g,h,i,j,k	f,g,h,j,k
NZ	4 h,i,j,k	6 h,i,k	${\color{red}7}_{h,i,j,k}$	18 g,h,i,j,k
NOR	7 h,i,j,k	3 i,k	$\underset{h,i,j,k}{8}$	12 i,k
SWE	2	3	4	12
	i,k	i,k	i,k	i,k
SWIZ	16	16	25	24
	i	j,k	j,k	j,k
UK	2	3	4	10
	k	k	k	k
US	18	28	32	54

Sources: 2012 and 2013 Commonwealth Fund International Health Policy Surveys

Note: Excluding respondents who did not answer question.

Reading from top to bottom starting with Australia, the letter indicates significant differences (as determined through a chi-squared test) with countries below at p<0.05, as indicated: ^bDifferent from CAN; ^cDifferent from FRA; ^dDifferent from GER; ^eDifferent from NET; ^fDifferent from NZ; ^gDifferent from NOR; ^hDifferent from SWE; ⁱDifferent from SWIZ; ^jDifferent from UK; ^kDifferent from US.

Appendix 9: Adults' Views of the Health System in Eleven Countries, 2013

	Which statement about your countries' health system would you most agree						
Country	Works well, only minor changes needed	with? Needs fundamental changes	Needs to be completely rebuilt				
AUS	48 b,c,d,i,j,k	43	9 e,j,k				
CAN	42 e,f,i,j,k	50	8 c,e,g,j,k				
FR	40 e,f,g,i,j,k	49	11 e,i,j,k				
GER	42 e,i,j,k	48	10 e,i,j,k				
NETH	51 h,j,k	44	5 g,h,k				
NZ	47 i,j,k	45	8 g,j,k				
NOR	46 i,j,k	42	12 _{i,j,k}				
SWE	44 i,j,k	46	10 i,j,k				
SWIZ	54 j,k	40	7 j,k				
UK	63 k	33	4 k				
US	25	48	27				

Source: 2013 Commonwealth Fund International Health Policy Survey in Eleven Countries Note: Excluding respondents who did not answer question.

Reading from top to bottom starting with Australia, the letter indicates significant differences (as determined through a chi-squared test) with countries below at p<0.05, as indicated:

^bDifferent from CAN; ^cDifferent from FRA; ^dDifferent from GER; ^eDifferent from NET; ^fDifferent from NZ; ^gDifferent from NOR; ^hDifferent from SWE; ^jDifferent from SWIZ; ^jDifferent from UK; ^kDifferent from US.