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Appendix Survey

1. Financial Burden Composite Score

We'd like to learn about how your orthopaedic injury or treatment have affected your finances. Please check ALL of the responses below that apply.

- (1) I had to use savings
- (2) I had to borrow money or take out a loan
- (3) I could not make payments on credit cards or other bills
- (4) I cut spending for food and/or clothes
- (5) I cut recreational activities
- (6) I cut expenses in general

2. Dichotomized Worry Score

How much do you worry about financial problems that have resulted from your orthopaedic trauma injury or treatment?

1 2 3 4 5 (Not at all) (Very much)

Low Worry = 1-3; High Worry = 4-5

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Appendix Table 1: Demographic and Injury-Related Characteristics by Survey Response; *Median income from ZIP code of residence based on 2016 census data; **Other insurance

(includes Worker's Compensation, Tricare)

	Responder	Non-Responder	
N	236	157	
Percent of total patients (N=393)	60.1	39.9	
Characteristic	No. of Patients (%) or Mean ± SD	No. of Patients (%) or Mean ± SD	p-value
Demographics			
Age at injury (years)	56.3 ± 16.6	59.2 ± 20.0	0.116
Male	115 (48.7)	76 (48.4)	0.918
White race	206 (87.3)	138 (87.9)	0.870
Income* (\$)	86,615 ± 31,372	80,002 ± 25,67	0.032
Insurance Type			<0.001
Private	108 (45.7)	61 (38.9)	
Medicaid	45 (19.1)	15 (9.6)	
Medicare	78 (33.1)	65 (41.4)	
Other**	0 (0)	12 (7.6)	
Uninsured	5 (2.1)	4 (2.5)	
Injury-related factors			
Injury location			0.649
Soft tissue injury	13 (5.5)	11 (7.0)	
Upper extremity fracture	33 (14.0)	16 (10.2)	
Lower extremity fracture	135 (57.2)	93 (59.3)	
Pelvis/Acetabulum	9 (3.8)	9 (5.7)	
Polytrauma	46 (19.5)	28 (17.8)	
Open injury	16 (6.8)	4 (2.6)	0.099
Reason for Non-response (N=157)			
No consent		99 (63.1)	
No response		58 (36.9)	
	•		

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Appendix Table 2: Factors associated with Financial Hardship and High Financial Worry: Univariate Associations; Abbreviations: OR, odds ratio; CI, confidence interval; Ref, reference category: *Positive effect estimates denote higher composite financial burden

ategory; *Positive effect estimates denote higher composite financial burden Financial Burden Composite Score High Financial Worry									
		•	High Financial Worry						
Characteristic	Effect Estimate*	95% CI	P- value	OR	95% CI	P-value			
Demographics									
Age at injury (years)	-0.007	[-0.012, -0.002]	0.004	0.986	[0.969, 1.004]	0.129			
Male	0.079	[-0.085, 0.242]	0.346	0.853	[0.473, 1.541]	0.599			
White race	-0.346	[-0.564, -0.129]	0.002	0.272	[0.123, 0.598]	0.001			
Marital status									
Not married	Ref	Ref	Ref	Ref	Ref	Ref			
Divorced	-0.047	[-0.296, 0.201]	0.709	1.222	[0.493, 3.030]	0.665			
Married	-0.563	[-0.761, -0.365]	<0.001	0.322	[0.150, 0.689]	0.004			
Widowed	-0.314	[-0.558, -0.070]	0.012	0.857	[0.367, 2.002]	0.722			
Number of dependents	0.043	[-0.032, 0.118]	0.264	1.162	[0.890, 1.517]	0.269			
Education		5,	5 (
High school	Ref	Ref	Ref	Ref	Ref	Ref			
<high school<="" td=""><td>0.281</td><td>[-0.114, 0.678]</td><td>0.164</td><td>0.841</td><td>[0.154, 4.598]</td><td>0.842</td></high>	0.281	[-0.114, 0.678]	0.164	0.841	[0.154, 4.598]	0.842			
Associate	-0.264	[-0.604, 0.076]	0.128	0.647	[0.194, 2.159]	0.479			
College	-0.120	[-0.342, 0.102]	0.289	0.723	[0.320, 1.634]	0.436			
Graduate	-0.500	[-0.707, -0.293]	<0.001	0.427	[0.203, 0.898]	0.025			
Employment Status									
Unemployed	Ref	Ref	Ref	Ref	Ref	Ref			
Employed	-0.062	[-0.278, 0.153]	0.570	0.560	[0.263, 1.189]	0.131			
Retired	-0.274	[-0.523, -0.025]	0.031	0.410	[0.170, 0.985]	0.046			
Income (\$)	-2.85E-06	[-5.56eE06, -1.37E- 07]	0.039	0.999	[0.999, 1.069]	0.486			
Charleston Comorbidity Index	-0.008	[-0.073, 0.057]	0.818	0.936	[0.734, 1.194]	0.596			
Injury-related factors									
Injury location									
Soft tissue injury	Ref	Ref	Ref	Ref	Ref	Ref			
Upper extremity fracture	0.384	[-0.086, 0.855]	0.110	3.840	[0.430, 34.306]	0.229			
Lower extremity fracture	0.315	[-0.117, 0.747]	0.153	3.577	[0.447, 28.604]	0.230			
Pelvis/Acetabulum	0.496	[-0.077, 1.069]	0.090	1.500	[0.082, 27.607]	0.785			
Polytrauma	0.528	[0.077, 1.069]	0.022	7.714	[0.922, 64.539]	0.059			
Open injury	0.107	[-0.203, 0.418]	0.498	1.397	[0.465, 4.201]	0.551			
Injury Severity Score (ISS)	0.009	[-0.008, 0.025]	0.305	1.024	[0.965, 1.087]	0.429			

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Number of operations (orthopaedic and non-orthopaedic)	0.079	[0.025, 0.133]	0.004	1.284	[1.040, 1.585]	0.020		
Insurance Type								
Private	Ref	Ref	Ref	Ref	Ref	Ref		
Private-HDHP	0.223	[-0.030, 0.476]	0.084	0.891	[0.327, 2.426]	0.821		
Medicaid	0.648	[0.415, 0.881]	<0.001	4.657	[1.937, 11.195]	0.001		
Medicare	-0.013	[-0.252, 0.226]	0.916	1.241	[0.532, 2.894]	0.617		
Uninsured	-0.223	[-0.939, 0.493]	0.541	1				
Prior Loan	0.743	[0.499, 0.987]	<0.001	2.372	[1.049, 5.363]	0.038		
Model	Poisson			Logit				

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Appendix Table 3: Sensitivity Analysis Considering Isolated Orthopaedic Injury; (A) Demographic characteristics of this subset; (B) Multivariable Models Predicting Level of Financial Burden Composite Score and High Financial Worry According to Insurance Type

	Demographics (N = 190)	Financial Burden Composite Score			High Financial Worry			
Characteristic	No. of Patients (%) or Mean ± SD	Effect Estimate*	95% CI	P- value	OR	95% CI	P- value	
Insurance Type								
Private	47 (24.74)	Ref	Ref	Ref	Ref	Ref	Ref	
Private-HDHP	46 (24.21)	0.275	[-0.012, 0.563]	0.061	1.52	[0.42, 5.52]	0.527	
Medicaid	32 (16.84)	0.573	[0.280, 0.865]	<0.001	6.34	[1.94, 20.75]	0.002	
Medicare	61 (32.11)	0.025	[-0.289, 0.339]	0.875	0.99	[0.25, 3.90]	0.994	
Uninsured	4 (2.11)	0.298	[-0.622, 1.218]	0.526	1			
Demographics								
Age at injury (years)	56.9 ± 16.8				0.990	[0.96, 1.03]	0.656	
Male	89 (46.8)							
White race	165 (86.8)	-0.322	[-0.592, -0.052]	0.019	0.17	[0.05, 0.51]	0.002	
Marital status								
Not married	48 (25.26)	Ref	Ref	Ref	Ref	Ref	Ref	
Divorced	18 (9.47)	-0.045	[-0.407, 0.318]	0.809	1.42	[0.34, 5.92]	0.628	
Married	89 (46.84)	-0.352	[-0.593, -0.111]	0.004	0.43	[0.15, 1.20]	0.105	
Widowed	35 (18.42)	-0.092	[-0.407, 0.223]	0.565	2.29	[0.61, 8.61]	0.221	
Education								
High school	70 (37.23)	Ref	Ref	Ref				
<high school<="" td=""><td>6 (3.19)</td><td>0.443</td><td>[-0.055, 0.942]</td><td>0.081</td><td></td><td></td><td></td></high>	6 (3.19)	0.443	[-0.055, 0.942]	0.081				
Associate	13 (6.91)	-0.456	[-0.900, -0.011]	0.044				
College	37 (19.68)	-0.061	[-0.322, 0.200]	0.646				
Graduate	62 (32.98)	-0.307	[-0.562, -0.051]	0.019				
Employment Status								
Unemployed	26 (13.68)	Ref	Ref	Ref				
Employed	111 (58.42)	0.199	[-0.100, 0.498]	0.192				
Retired	53 (27.89)	-0.033	[-0.387, 0.321]	0.855				
Injury-related factors								
Number of operations (orthopaedic and non-orthopaedic)	1.3 ± 0.9	0.056	[-0.036, 0.148]	0.236	1.160	[0.79, 1.69]	0.455	
Prior Loan		0.811	[0.510, 1.112]	<0.001	3.220	[1.03, 10.08]	0.045	
Model			Poisson			Logit		
Abbreviations: OR, Ref, reference categories	odds ratio; CI, confider	nce interval;						

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*Positive effect estimates denote higher			
composite financial burden			