**Appendix 1. Description of Post-ACA OOP Estimation Method**

1. Adjust MEPS total health spending for differences between California and other states. To adjust national spending to California, we multiply total spending of each MEPS observation by 0.9125, based on the assumption that spending in California is 90 percent of that in other states (using the means of OOP in the CPS) and California is one eighth of the national population (0.9125=0.9\*(7/8)+1\*(1/8)). To adjust national spending to the Federal Exchange states, we multiply total spending of each MEPS observation by 1.0138 using the same assumptions (1/0.9)\*(1/8)+1\*(7/8)).
2. Inflate geographically-adjusted OOP spending from step 1 to 2014 dollars using the all-items price index for urban consumers from the Bureau of Labor Statistics (BLS).
3. Calculate actuarial value by age and sex using spending from step 2 for the privately insured population in the MEPS (individual market only) and the representative benefit design of Bronze and Silver plans. To increase sample size, we pool years 2005 through 2011 from the MEPS, which yields 1,313 observations with full-year insurance coverage in the individual market. For benefit design, we use a $6,350 OOP maximum in both metal tiers, a Silver deductible of $1,500 and a Bronze deductible $3,000, and Silver coinsurance of 20 percent and Bronze coinsurance of 40 percent. We perform this calculation on records in the MEPS above 138 percent of poverty and are between ages of 27 and 64. We also exclude people who either have public coverage only or are uninsured.