

Supplementary 2. Preference elicitation survey instrument (Excerpt)

※ Next, we would like to ask you how much you are willing to pay additional health insurance premium for the full coverage of treatments of liver cancer. Before you proceed, please read the following information very carefully to answer.

Attributes	Description
Incidence rate (can_rate)*	It means the average annual incidence rate of liver cancer (per 100,000 persons). The level values of this attribute are 14, 36, and 43, respectively.
Survival rate (surv_rate)	It means the average survival probability in 5 years after treatments of liver cancer. The level values of this attribute are 14%, 17%, and 19%, respectively.
Total annual treatment costs (cost)	It means the average annual treatment costs which include total direct costs such as in- and out-patient costs plus drug costs, regardless of types of payers. The level values of this attribute are 50.0, 60.0, and 70.0 (in million KRW).
Monthly insurance premium (pay)	A respondent will be asked how much s/he is willing to pay additionally for health insurance premium, assuming that a respondent diagnosed of liver cancer in the future will be fully covered by NHIS (National Health Insurance Service) in cancer treatment without any coinsurance or copayment. The level values of this attribute are 'pay additional KRW 3,300 per month,' 'pay additional KRW 3,700 per month,' 'pay additional KRW 4,100 per month,' and 'pay additional KRW 4,500 per month,' respectively.

*Note: The names of respective attributes shown in the empirical results are in the parentheses.

(Example)

Generally, we consider price of product, affordability, color of product, usage, quality of product, and so forth whenever we are planning to purchase something. In the decisionmaking process, we occasionally face trade-off among the factors that you take into account. For example, you need to be able to pay more if you want to purchase high-quality product otherwise you can pay less for low-quality one. Our study is very similar to this purchasing behavior, which is designed to elicit your preference. You will be given two choice sets – A and B. The respective values such as cancer incidence rate, survival rate, and treatment cost in options A and B are all hypothetical. In case of Option A, my cancer incidence rate is '14/100,000 persons' and the 5-year survival rate after cancer treatment is 14%. Also I have to incur around 50 million KRW annually for this cancer treatment. Based upon this situation, I have to pay extra 3,300 KRW of monthly insurance premium to get full coverage of cancer treatment. You can choose any option which is more favorable than the other. Or if you think neither A or B would be preferable, please choose 'Neither.' The below example shows that the respondent finally chose 'option A'.

Choice set 00	Option A	Option B
Incidence rate	14	36
Survival rate	14%	17%
Total annual treatment costs	50 million KRW	60 million KRW
Monthly insurance premium	Extra 3,300 KRW/month	Extra 3,700 KRW/month

Which option would you choose? A or B?
(V)A , ()B, () Neither