

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)	

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

Characteristic	Financial Burden Composite Score			High Financial Worry		
	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						
High school	Ref	Ref	Ref	Ref	Ref	Ref
<High school	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

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		

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

Characteristic	Demographics (N = 190)	Financial Burden Composite Score			High Financial Worry		
	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	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, odds ratio; CI, confidence interval; Ref, reference category							

*Positive effect estimates denote higher composite financial burden						
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