

Supplementary Table 2: Regular Simulation

Threshold level		Observed Coef.	Bootstrap Std. Err.	P>z	Normal based [95% Conf.Interval]	
10% of total consumption expenditure	mean	0.043	0.007	0.000	0.029	0.056
	sd	0.202	0.016	0.000	0.171	0.233
40% of total non- food expenditure	mean	0.031	0.006	0.000	0.020	0.043
	sd	0.174	0.016	0.000	0.142	0.205

Supplementary Table 3: Bayesian Simulation

Threshold	Mean	Std. Dev.	MCSE	Median	Equal-tailed [95% Cred. Interval]	
10% of total consumption expenditure	0.043	0.007	0.000	0.043	0.030	0.056
40% of total non-food expenditure	0.031	0.006	0.000	0.031	0.020	0.042

Supplementary Table 4: Incidence of catastrophic health expenditure by demographic and socioeconomic characteristics

Characteristics	Incidence of CHE using 10% of total expenditure as threshold		Incidence of CHE using 40% of non- food expenditure as threshold	
	%	95% CI	%	95% CI
Sex				
Male	4.52%	(2.96%-6.83%)	3.66%	(2.28%-5.81%)
Female	3.99%	(2.46%-6.42%)	2.49%	(1.34%-4.58%)
Marital status				
Unmarried	3.82%	(2.61%-5.55%)	2.64%	(1.67%-4.16%)
Married	6.67%	(3.20%-13.38%)	3.81%	(1.43%-9.77%)
Others (divorced, widowed)	5.00%	(1.87%-12.66%)	6.25%	(2.61%-14.24%)
Occupation				
Agriculture labor	3.17%	(1.19%-8.19%)	3.17%	(1.19%-8.19%)
Other labor	3.45%	(1.44%-8.05%)	4.14%	(1.86%-8.94%)
Service	8.96%	(4.05%-18.65%)	2.99%	(0.74%-11.29%)
Business	2.78%	(0.89%-8.31%)	1.85%	(0.46%-7.16%)
Unemployed	8.11%	(2.59%-22.63%)	8.11%	(2.59%-22.63%)
Housewife	3.48%	(1.93%-6.19%)	2.53%	(1.27%-4.99%)
Student	5.71%	(1.40%-20.53%)	2.86%	(0.39%-18.15%)
Other	9.38%	(2.99%-25.74%)	3.13%	(0.42%-19.66%)

Household size				
03-Jan	4.49%	(2.26%-8.75%)	3.37%	(1.52%-7.32%)
05-Mar	5.20%	(3.41%-7.85%)	3.71%	(2.25%-6.07%)
>5	2.82%	(1.41%-5.54%)	2.11%	(0.95%-4.63%)
Treatment delay				
0-30 days	5.45%	(3.64%-8.08%)	4.27%	(2.70%-6.68%)
1-3 month	3.63%	(2.02%-6.45%)	2.31%	(1.10%-4.78%)
>3 month	2.13%	(0.68%-6.42%)	1.42%	(0.35%-5.53%)
Care seeking				
Inpatient	35.00%	(17.32%-58.05%)	30.00%	(13.83%-53.38%)
outpatient	3.55%	(2.49%-5.03%)	2.48%	(1.62%-3.78%)
Smear status				
Smear positive	3.45%	(2.30%-5.14%)	2.10%	(1.25%-3.52%)
Smear negative	7.04%	(4.20%-11.55%)	6.53%	(3.82%-10.95%)
Asset quintiles				
Poorest	5.17%	(2.71%-9.67%)	5	(2.31%-8.95%)
2nd	5.1	(2.67%-9.56%)	4	(1.90%-8.13%)
3rd	3	(1.20%-6.78%)	1.7	(0.56%-5.26%)
4th	5	(2.31%-8.95%)	4.02	(1.92%-8.22%)
Richest	3.5	(1.60%-7.70%)	1.2	(0.29%-4.63%)
Total	4.27%	(3.11%-5.85%)	3.12%	(2.15%-4.51%)

Supplementary Table 5: Determinants of cost-of-illness and CHE

VARIABLES	-1	-2	-3	-4	-5	-6	-7
	Ln (Total cost)	Ln (direct cost)	Ln (Indirect Cost)	CHE (10% of total consumption exp.)	Odds ratio	CHE (40% of Non-food exp)	Odds ratio
Sex (Male=1)	0.50* -0.28	-0.13 -0.2	1.38*** -0.51	0.4 -0.61	1.49 -0.91	1.66* -0.93	5.25* -4.87
Age	-0.01 -0.01	0 -0.01	-0.02 -0.01	-0.01 -0.02	0.99 -0.02	-0.03 -0.02	0.97 -0.02
Unmarried	0.2 -0.32	-0.22 -0.22	0.56 -0.56	0.11 -0.64	1.11 -0.71	-0.21 -0.79	0.81 -0.64
Ever Married	0.38 -0.29	0.07 -0.19	0.14 -0.47	0.42 -0.63	1.52 -0.96	1.64** -0.66	5.18** -3.43
Primary level	-0.19 -0.18	-0.02 -0.13	-0.28 -0.34	0.55 -0.49	1.74 -0.84	-0.22 -0.57	0.8 -0.46
Secondary level	-0.01 -0.22	0.25 -0.15	-0.89** -0.39	0.83 -0.53	2.29 -1.22	0.52 -0.61	1.68 -1.02
Tertiary level	0.32 -0.47	0.33 -0.35	1.16 -1.12	0.71 -1.2	2.03 -2.43	0.95 -1.35	2.58 -3.48
Non- agriculture labor	0.44* -0.25	0.43** -0.19	0.75* -0.44	0.18 -0.71	1.19 -0.85	0.46 -0.71	1.59 -1.13
Service	0.11 -0.37	0.69*** -0.26	-0.31 -0.69	1.01 -0.75	2.75 -2.07	0.15 -0.99	1.16 -1.15
Business	0.11 -0.29	-0.06 -0.19	0.05 -0.54	0.04 -0.81	1.04 -0.84	-0.09 -0.92	0.92 -0.84
Unemployed	-0.19 -0.46	0.99*** -0.3	-2.15** -0.85	1.06 -0.85	2.9 -2.45	1.06 -0.88	2.9 -2.54
Housewife	-1.06*** -0.35	0.06 -0.25	-3.07*** -0.62	0.42 -0.82	1.53 -1.25	1 -1.05	2.71 -2.85
Student	-1.57*** -0.45	0.47 -0.37	-6.21*** -0.75	0.31 -1.1	1.36 -1.5	-0.19 -1.41	0.83 -1.17
Other	-0.66 -0.46	0.48 -0.32	-2.06** -0.89	1.35 -0.85	3.87 -3.28	0.39 -1.2	1.48 -1.77
Household Size	0.03 -0.04	0.03 -0.03	-0.07 -0.07	-0.12 -0.1	0.89 -0.09	-0.12 -0.12	0.89 -0.11
Poor Quintile PCA	-0.08 -0.22	0.19 -0.16	-0.4 -0.41	-0.02 -0.51	0.98 -0.5	-0.13 -0.57	0.88 -0.5
Middle Quintile PCA	0.05 -0.23	0.30* -0.17	0.14 -0.43	-0.57 -0.61	0.57 -0.35	-0.9 -0.73	0.41 -0.3
Rich Quintile PCA	0.21 -0.22	0.33** -0.16	0.63 -0.43	-0.21 -0.55	0.81 -0.45	-0.14 -0.6	0.87 -0.52

Richest	-0.04	0.40**	-0.14	-0.73	0.48	-1.43	0.24
Quintile PCA	-0.25	-0.17	-0.44	-0.63	-0.3	-0.91	-0.22
Smear negative	0.23	0.28**	-0.07	0.61*	1.85*	1.13***	3.09***
	-0.17	-0.12	-0.3	-0.37	-0.68	-0.42	-1.3
Dots receiving at home	0.56***	1.14***	-0.63**	-0.63*	0.53*	-0.79*	0.46*
	-0.14	-0.12	-0.27	-0.37	-0.19	-0.44	-0.2
Dots receiving at home*taking other treatment	1.71***	1.18*	4.30***				
	-0.43	-0.62	-0.92				
Pre-dots	3.76***	5.54***	1.42***				
Treatment	-0.28	-0.17	-0.34				
Days Before	0.00*	0	0	0.01*	1.01*	0.01*	1.01*
Taking Dots	0	0	0	0	0	0	0
Constant	4.52***	0.63	5.98***	-3.15**	0.04**	-3.53**	0.03**
	-0.6	-0.4	-0.98	-1.25	-0.05	-1.5	-0.04
Observations	866	866	866	857	857	857	857
R-squared	0.45	0.73	0.31				
Robust standard errors in parentheses							

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Figure 1: Diagnostic test of Bayesian simulation for CHE

At 10% of consumption expenditure

At 40% of total non-food expenditure

