The Influence of Verbatim versus Gist Formatting on Younger and Older Adults’ Information Acquisition and Decision Making

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**Supplement A: Supplementary Materials**

Supplement A1: Attention check, cognitive measures, and self-rated information processing preferences

This section provides additional details about the study design described in the manuscript’s Methods section (pages 14 through 23).

**Attention Check**

To ensure that participants were paying attention, the numeracy measure included a fourth item worded as follows: “At the FUN IN THE SUN music festival, everybody gets a door prize. Out of 1,000 visitors, how many are expected to get a door prize?”

This item did not count towards the numeracy score. Instead, participants who failed to provide the correct answer were excluded from the sample.

**Cognitive Measures**

***Crystallized Abilities***

Participants’ crystallized intelligence was examined using the vocabulary portion of the Nelson-Denny Reading Test (Brown, 1960). In this vocabulary test, participants were tasked with choosing the correct synonym for each of 25 items among a list of five possible synonyms (only one of which is correct). Responses were scored for accuracy, resulting in 0 to 25 correct responses.

***Fluid Abilities***

The ability to hold and manipulate information in one’s short-term memory was measured using a 2-back working span task adapted from Jaeggi et al. (2010). This computer-assisted task was administered via Inquisit Lab version 4.0.10 with the help of Inquisit’s test library. In this task, participants had to hold sequences of letters their memory and press a button every time a letter appeared on the screen to indicate whether this letter matched the letter presented two screens before or not. After completing trial rounds until they were at least 50% accurate, participants completed 40 rounds of the 2-back task, resulting in 0 to 40 correct responses.

***Numeracy***

To measure participants’ ability to understand and work with numbers, participants responded to three items of the Lipkus Numeracy Scale (Lipkus et al. 2001). For example, this required participants to mentally calculate how often they would roll an even number if rolling a fair, six-sided die 1,000 times. Open-ended responses to each item were coded for accuracy, resulting in a score between 0 and 3 correct answers.

**References**

Brown, J. I. (1960). *The Nelson-Denny Reading Test*. Houghton Mifflin.

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**Self-rated Verbatim versus Gist Processing Preference**

Please indicate your preference for qualitative information (e.g., “very good”, “never”) versus quantitative information

(e.g., “2 weeks”, “$10”) by marking the line below:

|  |  |  |  |
| --- | --- | --- | --- |
| ***Qualitative***  ***information*** |  | | ***Quantitative information*** |
| Examples:  **Extremely poor**  **Very good**  **Good**  **Poor**  **Always**  **Never**  **Most of the time** |  | | Examples:  **$10**  **33%**  **2 weeks**  **25 miles**  **30 minutes**  **1 hour**  **4.3 / 5 ★** |
|  | |
|  |  |
|  |  |
|  | |
|  | |

Supplement A2: Decision scenarios

Corresponding to the manuscript’s Methods section (pages 15 through 17), this section provides the exact wording used in the healthcare insurance and prescription drug insurance scenarios, as well as the decision grids used in the latter scenario.

**Healthcare Insurance Scenario**

“The aim of this task is to choose a healthcare insurance plan.

The information about the healthcare plans is concealed in the boxes.

To show the information, just click on the boxes.

You can look at each piece of information as often as you like.

For the different healthcare insurance plans, you will receive information about the …

***Number of participating doctors’ offices in your area.*** This is important because it

influences to how many doctor’s offices in your area you can go that are covered under

your insurance plan.

***Average wait time for a doctor’s appointment.*** This is important because it influences

how fast a doctor can see you if you need an appointment.

***Distance to the closest participating hospital.***This is important because it influences how far you have to go to be treated at a hospital that accepts your insurance plan.

***Co-pay per visit to the doctors’ office.*** This is important because it influences how

much you have to pay out of pocket whenever you have a doctor’s appointment.

***Mental health treatment costs covered.*** This is important because it influences which

percentage of your mental health treatment costs your insurance company will cover.

***Average time until you are reimbursed.*** This is important because it influences how

long you have to wait until your insurance company pays you back when you spend

money on healthcare expenses that are covered under your insurance plan.”

**Prescription Drug Insurance Scenario**

“The aim of this task is to choose a prescription drug insurance plan.

The information about the prescription drug plans is concealed in the boxes.

To show the information, just click on the boxes.

You can look at each piece of information as often as you like.

For the different prescription drug insurance plans, you will receive information about the

*…*

***Quality of customer service (customer rating).*** This is important because it tells you

how happy other patients are with the insurance company’s customer service (for

example, the help hotline and online platform).

***Out-of-network pharmacy costs covered****.* This is important because it influences which

percentage of your medication costs your insurance company covers if you shop at a

pharmacy that is not covered under your insurance plan.

***Maximum co-pay per brand name medication.*** This is important because it influences

how much extra money you have to pay if you want to buy brand medication.

***Number of participating pharmacies in your area.*** This is important because it

influences at how many pharmacies in your area you can shop that are covered under

your insurance plan.

***Supply of medication provided per prescription.*** This is important because it

influences how much medication you can receive per prescription (for example, enough

medication for 1 month).

***Time until mail-ordered medication arrives.*** This is important because it influences

how fast you receive medication after you give your prescription to a pharmacy that is

covered under your insurance plan.”

**Decision Grid for Prescription Drug Choice Scenario**

Within each prescription drug plan, the upper row represents information provided in the gist condition, the lower row represents information presented in the verbatim condition.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | Good | Very poor | Very good | Extremely good | Poor | Extremely poor |
| 4.1/ 5 ★ | 50% | $10 | 13 | 3 months | 6 days |
| **Plan 2** | Extremely poor | Poor | Extremely good | Good | Very good | Very poor |
| 3.2/ 5 ★ | 60% | $5 | 9 | 5 months | 5 days |
| **Plan 3** | Extremely good | Good | Poor | Extremely poor | Very poor | Very good |
| 4.7/ 5 ★ | 70% | $20 | 3 | 2 months | 2 days |
| **Plan 4** | Very poor | Very good | Good | Poor | Extremely poor | Extremely good |
| 3.5/ 5 ★ | 80% | $15 | 7 | 1 month | 1 day |
| **Plan 5** | Very good | Extremely good | Extremely poor | Very poor | Good | Poor |
| 4.4/ 5 ★ | 90% | $30 | 5 | 4 months | 4 days |
| **Plan 6** | Poor | Extremely poor | Very poor | Very good | Extremely good | Good |
| 3.8/ 5 ★ | 40% | $25 | 11 | 6 months | 3 days |

**Supplement B: Supplementary Analyses**

Supplement B1: Importance ratings

This section examines whether attribute importance ratings differ as a function of age or scenario (see pages 16 and 18 in the manuscript’s Methods section). To this end, we provide descriptive results concerning each choice attribute in Table S1 and inter-item comparisons between attributes within each scenario in Tables S2 and S3.

**Attribute Importance Ratings**

To assess age differences in attribute importance ratings, we conducted separate analyses for attributes concerning health insurance plans and attributes concerning prescription drug insurance plans. Each analysis was conducted as a 2 (age group: younger vs. older) by 6 (attribute) non-parametric mixed factorial analysis. Descriptives and age group comparisons for all 12 attributes are shown in Table S1 (top: health insurance plan attributes, bottom: prescription drug insurance plan attributes). Comparisons between individual attributes are shown in Table S2 (health insurance plan attributes) and Table S3 (prescription drug insurance plan attributes).

***Health Insurance Plan Attributes***

With regard to health insurance plans, we found a significant main effect of attribute, *F*(4.50, ∞) = 34.57, *p* < .001. Bonferroni-corrected post-hoc Wilcoxon tests (Table S2, top), suggested that participants considered “co-pay per visit to the doctor’s office” as more relevant to their choice than all other choice attributes except “distance to the closest participating hospital”. Conversely, “average time until reimbursed” was considered to be less important than all other five attributes. In addition, participants rated “mental health treatment costs covered” as less relevant than the “distance to the closest participating hospital”.

This main effect was qualified by a significant age group by attribute interaction effect, *F*(4.50, ∞) = 3.86, *p* < .01. Bonferroni-corrected post-hoc Wilcoxon tests (Table S1, right-most column) suggested that age groups ascribed similar importance to most choice attributes. However, younger adults rated “co-pay per visit to the doctor’s office” as more important to making health insurance decisions than older adults did. When comparing different attributes rated by younger adults (Table S2, middle), we found that younger adults perceived “average time until you are reimbursed” as less important than all other five attributes. In addition, “co-pay per visit to the doctor’s office” was considered as more relevant than either “number of participating doctors’ offices in [participant’s] area” and “mental health treatment costs covered”. When comparing different attributes rated by older adults (Table S2, bottom), we found that older adults, too, perceived “average time until you are reimbursed” as less important than all other five attributes. Furthermore, they rated “mental health treatment costs covered” as less relevant than “distance to the closest participating hospital” and “co-pay per visit to the doctor’s office”.

***Prescription Drug Insurance Plan Attributes***

With regard to prescription drug insurance plans, we found a significant main effect of attribute, *F*(4.58, ∞) = 6.55, *p* < .001. Bonferroni-corrected post-hoc Wilcoxon tests (Table S3, top), suggested that participants considered “maximum co-pay per brand name medication” as more relevant to their choice than either “out-of-network pharmacy costs covered” and “time until mail-ordered medication arrives”. Similarly, “supply of medication provided per prescription” was rated as more relevant than “time until mail-ordered medication arrives”.

This main effect was qualified by a significant age group by attribute interaction effect, *F*(4.58, ∞) = 4.52, *p* < .001. Bonferroni-corrected post-hoc Wilcoxon tests (Table S3, bottom) suggested that older adults considered “time until mail-ordered medication arrives” as less relevant to their choice than all other attributes except for the “number of participating pharmacies in [participant’s] area”. The latter was considered as less relevant than the “maximum co-pay per brand name medication”. No other comparisons reached significance.

***Scenario***

To assess whether younger and older adults’ importance ratings differed based on decision scenario, we conducted a 2 (age group: younger vs. older) by 2 (scenario: health insurance plan vs. prescription drug insurance plan) non-parametric mixed factorial analysis on participants’ importance ratings. To this end, we averaged importance ratings across the six items in the health insurance plan scenario (Cronbach’s alpha = .40) and the six items in the prescription drug insurance plan scenario (Cronbach’s alpha *=* .43). We found no main effect of age group and no main effect of scenario. Also, although we observed a marginally significant age group by scenario interaction effect, *F*(1, ∞) = 3.63, *p* = .057, none of the Bonferroni-corrected post-hoc Wilcoxon tests achieved significance. Given the low internal consistency of importance ratings across both scenarios, it is possible that our choice attributes were not of similar enough importance to detect effects of scenario, age, or their interaction term.

**Table S1**

*Descriptives and Age Group Comparisons for Importance Ratings of Health Insurance Plan and Prescription Drug Insurance Plan Attributes*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | **Age Group Comparison** | | | | |
|  | **Whole Sample** | | **Younger** | | **Older** | |  |
|  | *M (SD)* | *RTE* | *M (SD)* | *RTE* | *M (SD)* | *RTE* | *W* |
| *Health insurance plan attributes* |  |  |  |  |  |  |  |
| Number of participating doctors’ offices in your area | 4.7 (1.4) | .51 | 4.5 (1.4) | .48 | 4.8 (1.4) | .54 | *W* = 2,500 |
| Average wait time for a doctor’s appointment | 4.9 (1.5) | .55 | 5.2 (1.6) | .60 | 4.6 (1.5) | .50 | *W* = 1,728.50 |
| Distance to the closest participating hospital | 5.1 (1.7) | .58 | 5.0 (1.7) | .57 | 5.1 (1.6) | .59 | *W* = 2,321.50 |
| Co-pay per visit to the doctors’ office | 5.4 (1.5) | .63 | 5.8 (1.4) | .71 | 4.9 (1.5) | .56 | *W* = 1,453\* |
| Mental health treatment costs covered | 4.3 (1.8) | .46 | 4.6 (1.9) | .50 | 4.0 (1.7) | .41 | *W* = 1,844 |
| Average time until you are reimbursed | 3.1 (1.6) | .27 | 3.1 (1.4) | .26 | 3.2 (1.8) | .28 | *W* = 2,173.50 |
| *Prescription drug insurance plan attributes* |  |  |  |  |  |  |  |
| Quality of customer service (customer rating) | 4.6 (1.8) | .52 | 4.3 (1.9) | .48 | 4.9 (1.6) | .56 | *W* = 2,485 |
| Out-of-network pharmacy costs covered | 4.3 (1.7) | .48 | 4.2 (1.6) | .45 | 4.5 (1.7) | .50 | *W* = 2,332.50 |
| Maximum co-pay per brand name medication | 4.9 (1.6) | .58 | 4.6 (1.8) | .53 | 5.2 (1.4) | .62 | *W* = 2,494.50 |
| Number of participating pharmacies in your area | 4.4 (1.5) | .48 | 4.5 (1.5) | .50 | 4.3 (1.5) | .45 | *W* = 1,882 |
| Supply of medication provided per prescription | 4.8 (1.5) | .54 | 4.9 (1.5) | .56 | 4.7 (1.4) | .52 | *W* = 1,977.50 |
| Time until mail-ordered medication arrives | 3.9 (1.8) | .41 | 4.4 (1.8) | .49 | 3.4 (1.7) | .33 | *W* = 1,485.50 |

*Note*. *W* = Wilcoxon test statistic for independent samples, *RTE* = relative treatment effect (ranges from 0 to 1, a value of 0.50 indicates no effect), \* *p* < .05.

**Table S2**

***Inter-item Comparisons for Importance Ratings of Health Insurance Plan Attributes***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **1** | **2** | **3** | **4** | **5** | **6** |
|  | **Whole Sample** | | | | | |
| 1 | *-* |  |  |  |  |  |
| 2 | *V* = 2,406.50 | - |  |  |  |  |
| 3 | *V* = 2,002 | *V* = 2,477.50 | - |  |  |  |
| 4 | *V* = 1,781\*\* | *V* = 1,819.50\* | *V* = 2,466.50 | - |  |  |
| 5 | *V* = 3,795 | *V* = 3,975 | *V* = 4,213\* | *V* = 4,163\*\*\* | - |  |
| 6 | *V* = 6,397\*\*\* | *V* = 6,289.50\*\*\* | *V* = 6,471\*\*\* | *V* = 6,642\*\*\* | *V* = 4,399\*\*\* | - |
|  | **Younger Adults** | | | | | |
| 1 | - |  |  |  |  |  |
| 2 | *V* = 390 | - |  |  |  |  |
| 3 | *V* = 517.50 | *V* = 873 | - |  |  |  |
| 4 | *V* = 258.50\*\*\* | *V* = 534 | *V* = 442 | - |  |  |
| 5 | *V* = 884 | *V* = 887.50 | *V* = 1,071.50 | *V* = 1,087.50\*\*\* | - |  |
| 6 | *V* = 1,568\*\*\* | *V* = 1,738.50\*\*\* | *V* = 1,776\*\*\* | *V* = 2,158\*\*\* | *V* = 1,555.50\*\*\* | - |
|  | **Older Adults** | | | | | |
| 1 | - |  |  |  |  |  |
| 2 | *V* = 808.50 | - |  |  |  |  |
| 3 | *V* = 492 | *V* = 399 | - |  |  |  |
| 4 | *V* = 660 | *V* = 392.50 | *V* = 812.50 | - |  |  |
| 5 | *V* = 1,025 | *V* = 1,123 | *V* = 1,062\*\* | *V* = 1,012\* | - |  |
| 6 | *V* = 1,649.50\*\*\* | *V* = 1,427\*\*\* | *V* = 1,488\*\*\* | *V* = 1,245\*\*\* | *V* = 736.50\* | - |

*Note*. 1 = Number of participating doctors’ offices in your area; 2 = Average wait time for a doctor’s appointment; 3 = Distance to the closest participating hospital; 4 = Co-pay per visit to the doctors’ office; 5 = Mental health treatment costs covered; 6 = Average time until you are reimbursed; *V* = Wilcoxon test statistic for paired samples. \* *p* < .05, \*\* *p* < .01, \*\*\* *p* < .001.

**Table S3**

***Inter-item Comparisons for Importance Ratings of Prescription Drug Insurance Plan Attributes***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **1** | **2** | **3** | **4** | **5** | **6** |
|  | **Whole Sample** | | | | | |
| 1 | *-* |  |  |  |  |  |
| 2 | *V* = 3,474.50 | - |  |  |  |  |
| 3 | *V* = 2,380 | *V* = 1,450\* | - |  |  |  |
| 4 | *V* = 3,403 | *V* = 2,625.50 | *V* = 3,795 | - |  |  |
| 5 | *V* = 3,081.50 | *V* = 1,995 | *V* = 2,893.50 | *V* = 1,684 | - |  |
| 6 | *V* = 4,218 | *V* = 3,652 | *V* = 4473.50\*\*\* | *V* = 3,081.50 | *V* = 3,824.50\*\*\* | - |
|  | **Younger Adults** | | | | | |
| 1 | - |  |  |  |  |  |
| 2 | *V* = 834 | - |  |  |  |  |
| 3 | *V* = 773 | *V* = 552.50 | - |  |  |  |
| 4 | *V* = 889 | *V* = 611.50 | *V* = 845 | - |  |  |
| 5 | *V* = 810 | *V* = 562 | *V* = 663.50 | *V* = 575 | - |  |
| 6 | *V* = 861 | *V* = 823.50 | *V* = 987 | *V* = 689 | *V* = 867 | - |
|  | **Older Adults** | | | | | |
| 1 | - |  |  |  |  |  |
| 2 | *V* = 928 | - |  |  |  |  |
| 3 | *V* = 449 | *V* = 229.50 | - |  |  |  |
| 4 | *V* = 823 | *V* = 739.50 | *V* = 1,070.50\* | - |  |  |
| 5 | *V* = 755.50 | *V* = 465 | *V* = 787 | *V* = 282.50 | - |  |
| 6 | *V* = 1,243\*\*\* | *V* = 1,011.50\*\* | *V* = 1,202\*\*\* | *V* = 845.50 | *V* = 1,057\*\*\* | - |

*Note*. 1 = Quality of customer service (customer rating); 2 = Out-of-network pharmacy costs covered; 3 = Maximum co-pay per brand name medication; 4 = Number of participating pharmacies in your area; 5 = Supply of medication provided per prescription; 6 = Time until mail-ordered medication arrives; *V* = Wilcoxon test statistic for paired samples. \* *p* < .05, \*\* *p* < .01, \*\*\* *p* < .001.

Supplement B2: Choice Preferences

To expand on the manuscript’s Methods section (pages 15 through 19), this section examines age group differences in the preferences for insurance plans offered within the prescription drug and health insurance scenarios

**Choice Preferences**

Age groups did not differ in their choice preferences for drug insurance plans, *X2*(5, *N* = 134) = 7.38, *p* = .194, but there were differences for health insurance plans, *X2*(5, *N* = 134) = 27.24, *p* < .001. Bonferroni-corrected post-hoc tests suggested that age groups differed in their preferences for two of the six possible plans. Older adults (30%) were more likely than younger adults (6%) to choose Plan A, *X2*(1, *N* = 24) = 10.67, *p* < .01. Conversely, younger adults (41%) were more likely than older adults (12%) were to choose Plan B, *X2*(1, *N* = 35) = 10.31, *p* < .01. Plan B ranked best on “co-pay per visit to the doctor’s office”, which, as stated above, younger adults perceived as more important than older adults did.

Supplement B3: Information search indicators

This section expands on the results concerning pre-decisional information seeking (Results section, pages 24 through 25) in two respects: First, as an additional indicator of information search, we provide information on viewing time. Second, we provide data for different indices of information search (i.e., average views per cell, proportion of participants who opened a unique cell at least once, seconds spent per cell) on a cell-by-cell basis.

**Viewing Time**

While participants were searching for information (i.e., opening cells) during the decision tasks, the computer automatically logged for how long each cell was opened for. Based on this information, we calculated the time per cell in seconds. Results from a 2 (age group: younger versus older) x 2 (information: gist versus verbatim) non-parametric mixed factorial analysis revealed a significant main effect of age group. The effect suggested that older adults spent a longer time reviewing each opened cell (*M* = 2.5, *SD* = 1.0, *RTE* = .64) than younger adults did (*M* = 1.7, *SD* = 0.6, *RTE* = .36), *F*(1, ∞) = 54.59, *p* < .001. In addition, we observed a significant main effect of information type: On average, participants spent more time reviewing cell content if it contained gist information (*M* = 2.1, *SD* = 0.8, *RTE* = .53) than if it contained verbatim information (*M* = 2.0, *SD* = 1.0, *RTE* = .48), *F*(1, ∞) = 7.03, *p* = .008. The interaction effect was not significant.

Time per cell was significantly associated with several of the covariate measures: identifying as Non-Hispanic White (*rs* = .25, *p* = .003), baseline valence (*rs =* .19, *p* = .025), decision confidence (*rs =*.25, *p* = .004), self-rated learning ability (*rs* = -.17, *p* = .044), vocabulary (*rs =* .30, *p* < .001), working memory (*rs* = -.37, *p* < .001), and numeracy (*rs* = -.22, *p* = .012). Controlling for self-rated learning ability rendered the main effect of information type for time per cell nonsignificant, *p* = .070.

**Information Search Indicators for Individual Cells**

To provide fine-grained data about information search patterns, we report three different indices of information search (i.e., average views per cell, proportion of participants who opened a unique cell at least once, seconds spent per cell) for each of the 36 cells within a decision grid, broken up by age group, condition, and scenario. Tables S4 through S11 display average views per cell, Tables S12 through S19 display the proportion of participants who opened a unique cell at least once, and Tables S20 through S27 display seconds spent per cell.

**Average Views Per Cell**

**Table S4**

***Means and Standard Deviations for Average Views Per Cell by Younger Adults in the Gist Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 2.5 (2.0) | 2.1 (1.9) | 2.7 (2.8) | 2.5 (1.7) | 1.7 (1.7) | 1.2 (1.2) |
| **Plan B** | 3.7 (2.2) | 3.1 (2.5) | 3.5 (3.5) | 4.7 (5.5) | 3.2 (3.5) | 1.7 (1.5) |
| **Plan C** | 3.1 (2.3) | 2.5 (2.0) | 2.8 (2.6) | 3.5 (4.1) | 2.4 (2.0) | 1.4 (1.5) |
| **Plan D** | 2.9 (2.9) | 2.1 (2.0) | 2.1 (1.6) | 3.1 (2.5) | 1.8 (1.8) | 1.0 (1.3) |
| **Plan E** | 3.8 (2.7) | 3.6 (4.0) | 4.1 (3.8) | 5.3 (5.3) | 3.3 (2.1) | 2.0 (1.7) |
| **Plan F** | 2.5 (2.2) | 2.3 (2.4) | 2.3 (2.0) | 2.8 (2.0) | 2.0 (1.8) | 1.4 (1.5) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S5**

***Means and Standard Deviations for Average Views Per Cell by Older Adults in the Gist Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 5.0 (4.4) | 3.8 (3.2) | 3.6 (3.0) | 2.8 (1.6) | 2.3 (1.6) | 2.1 (1.2) |
| **Plan B** | 5.0 (4.5) | 2.6 (2.9) | 2.3 (2.0) | 2.3 (2.5) | 1.8 (1.9) | 1.7 (2.0) |
| **Plan C** | 4.2 (3.3) | 1.8 (1.9) | 2.1 (1.6) | 1.8 (1.9) | 1.3 (1.3) | 1.3 (1.6) |
| **Plan D** | 4.6 (4.3) | 3.5 (3.4) | 3.2 (2.2) | 2.8 (2.1) | 2.1 (1.8) | 1.9 (1.5) |
| **Plan E** | 5.2 (4.2) | 2.7 (3.2) | 2.3 (1.6) | 2.3 (2.6) | 1.8 (1.6) | 1.6 (1.7) |
| **Plan F** | 4.9 (4.3) | 4 (3.5) | 3.5 (2.7) | 2.9 (2.3) | 2.3 (1.9) | 1.9 (1.4) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S6**

***Means and Standard Deviations for Average Views Per Cell by Younger Adults in the Verbatim Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 2.4 (1.9) | 2.7 (2.1) | 3.0 (2.5) | 2.5 (1.8) | 2.0 (1.5) | 1.6 (1.2) |
| **Plan B** | 3.0 (2.2) | 3.3 (2.8) | 3.4 (2.4) | 3.1 (2.3) | 2.4 (1.7) | 1.7 (1.2) |
| **Plan C** | 2.9 (2.2) | 3.3 (3.1) | 4.2 (3.9) | 3.3 (2.7) | 2.6 (2.2) | 1.8 (1.5) |
| **Plan D** | 2.3 (1.8) | 2.3 (1.8) | 2.8 (1.9) | 2.4 (1.8) | 2.2 (1.8) | 1.2 (0.9) |
| **Plan E** | 3.2 (2.8) | 4.2 (4.6) | 4.2 (4.5) | 3.7 (3.6) | 2.6 (1.9) | 1.9 (1.5) |
| **Plan F** | 1.9 (1.1) | 2.1 (1.6) | 2.1 (1.8) | 2.1 (1.3) | 1.7 (0.9) | 1.2 (0.8) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S7**

***Means and Standard Deviations for Average Views Per Cell by Older Adults in the Verbatim Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 2.7 (2.5) | 2.4 (2.3) | 2.9 (2.4) | 2.0 (1.8) | 1.8 (1.7) | 1.6 (1.6) |
| **Plan B** | 2.7 (2.3) | 2.2 (2.1) | 2.6 (2.3) | 2.2 (2.4) | 1.7 (1.8) | 1.8 (1.2) |
| **Plan C** | 2.8 (1.8) | 2.2 (1.7) | 3.0 (2.2) | 2.0 (1.8) | 1.8 (1.3) | 1.5 (1.2) |
| **Plan D** | 2.4 (2.2) | 2.1 (1.5) | 2.4 (1.5) | 1.7 (1.2) | 1.4 (1.1) | 1.0 (1.1) |
| **Plan E** | 2.3 (2.1) | 1.9 (1.7) | 2.4 (2.0) | 1.8 (1.9) | 1.7 (1.7) | 1.4 (1.4) |
| **Plan F** | 2.4 (2.1) | 2.0 (1.7) | 2.2 (1.4) | 1.6 (1.1) | 1.4 (1.1) | 1.1 (1.0) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S8**

***Means and Standard Deviations for Average Views Per Cell by Younger Adults in the Gist Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 3.0 (2.4) | 2.5 (1.8) | 2.8 (2.7) | 2.8 (2.5) | 2.1 (1.5) | 1.9 (1.5) |
| **Plan 2** | 3.0 (2.4) | 2.3 (3.0) | 2.5 (3.0) | 2.5 (3.5) | 2.3 (2.9) | 2.0 (2.1) |
| **Plan 3** | 3.1 (3.1) | 2.6 (2.4) | 2.5 (1.9) | 2.5 (1.9) | 2.0 (1.8) | 2.1 (2.2) |
| **Plan 4** | 2.6 (2.2) | 2.1 (2.4) | 2.5 (3.1) | 2.3 (2.4) | 2.0 (2.2) | 1.9 (2.4) |
| **Plan 5** | 3.6 (3.5) | 2.6 (2.4) | 2.5 (2.4) | 2.7 (2.2) | 2.3 (2.7) | 1.9 (2.0) |
| **Plan 6** | 3.1 (2.6) | 2.5 (2.5) | 2.5 (2.7) | 2.5 (3.0) | 2.2 (2.4) | 1.8 (2.1) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S9**

***Means and Standard Deviations for Average Views Per Cell Older Adults in the Gist Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 3.7 (2.0) | 3.0 (1.8) | 3.3 (2.5) | 2.8 (2.3) | 2.4 (1.8) | 2.2 (1.6) |
| **Plan 2** | 3.2 (2.0) | 2.5 (2.5) | 3.0 (3.0) | 2.0 (2.7) | 1.9 (1.9) | 1.8 (1.4) |
| **Plan 3** | 4.0 (2.2) | 3.4 (3.1) | 3.6 (3.0) | 2.8 (2.1) | 2.2 (1.5) | 2.2 (1.7) |
| **Plan 4** | 3.1 (1.9) | 2.3 (2) | 2.8 (2.7) | 1.7 (1.7) | 1.5 (1.3) | 1.5 (1.1) |
| **Plan 5** | 3.5 (2.5) | 3.4 (2.7) | 3.6 (3.0) | 2.6 (2.3) | 2.3 (2.2) | 2.1 (2.0) |
| **Plan 6** | 2.4 (1.4) | 2.0 (1.4) | 2.3 (2.2) | 1.9 (1.9) | 1.5 (1.4) | 1.2 (1.1) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S10**

***Means and Standard Deviations for Average Views Per Cell by Younger Adults in the Verbatim Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 2.3 (2.0) | 2.4 (2.1) | 2.5 (2.2) | 2.1 (1.9) | 2.2 (2.2) | 1.8 (1.4) |
| **Plan 2** | 2.2 (1.5) | 2.1 (2.1) | 2.4 (2.4) | 1.9 (2.0) | 1.9 (2.3) | 1.6 (1.7) |
| **Plan 3** | 2.3 (2.2) | 2.6 (2.9) | 2.7 (2.2) | 2.2 (1.8) | 2.1 (2.2) | 1.9 (1.8) |
| **Plan 4** | 1.9 (1.4) | 2.0 (1.7) | 2.3 (2.0) | 1.7 (1.6) | 1.8 (2.0) | 1.7 (2.0) |
| **Plan 5** | 2.3 (1.9) | 2.6 (2.9) | 2.8 (2.9) | 2.1 (1.8) | 2.0 (1.9) | 1.7 (1.3) |
| **Plan 6** | 2.1 (2.0) | 1.9 (1.8) | 2.2 (2.1) | 1.8 (1.6) | 1.8 (1.9) | 1.5 (1.2) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S11**

***Means and Standard Deviations for Average Views Per Cell by Older Adults in the Verbatim Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 2.4 (1.7) | 2.0 (1.5) | 2.2 (1.6) | 1.8 (1.1) | 1.7 (1.1) | 1.5 (0.8) |
| **Plan 2** | 2.7 (1.9) | 2.0 (1.6) | 2.0 (1.7) | 1.6 (1.2) | 1.8 (1.5) | 1.3 (1.0) |
| **Plan 3** | 2.7 (2.4) | 2.2 (1.6) | 2.6 (1.9) | 2.0 (1.4) | 2.1 (1.3) | 1.4 (0.9) |
| **Plan 4** | 2.6 (1.9) | 2.0 (2.1) | 1.9 (1.8) | 1.5 (1.3) | 1.6 (1.5) | 1.1 (0.9) |
| **Plan 5** | 3.0 (2.6) | 3.1 (3.0) | 2.6 (2.3) | 1.9 (1.6) | 2.0 (1.6) | 1.5 (1.0) |
| **Plan 6** | 2.3 (2.2) | 1.7 (1.5) | 1.6 (1.2) | 1.4 (1.2) | 1.6 (1.3) | 1.0 (0.8) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Proportion of Participants Opening a Cell at Least Once**

**Table S12**

***Proportion of Younger Adults Who Opened a Unique Cell at Least Once in the Gist Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.9 (0.3) | 0.8 (0.4) | 0.7 (0.5) |
| **Plan B** | 0.9 (0.3) | 0.8 (0.4) | 0.9 (0.4) | 0.8 (0.4) | 0.7 (0.5) | 0.7 (0.4) |
| **Plan C** | 0.9 (0.2) | 0.9 (0.4) | 0.8 (0.4) | 0.9 (0.4) | 0.9 (0.4) | 0.7 (0.5) |
| **Plan D** | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.9 (0.3) | 0.7 (0.5) | 0.5 (0.5) |
| **Plan E** | 0.9 (0.3) | 0.8 (0.4) | 0.9 (0.3) | 0.9 (0.3) | 1.0 (0.2) | 0.8 (0.4) |
| **Plan F** | 0.8 (0.4) | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.2) | 0.9 (0.4) | 0.7 (0.5) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S13**

***Proportion of Older Adults Who Opened a Unique Cell at Least Once in the Gist Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 1.0 (0.0) | 1.0 (0.2) | 0.9 (0.2) | 1.0 (0.2) | 0.9 (0.3) | 0.9 (0.2) |
| **Plan B** | 1.0 (0.0) | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) |
| **Plan C** | 1.0 (0.0) | 0.7 (0.5) | 0.9 (0.3) | 0.8 (0.4) | 0.7 (0.5) | 0.7 (0.5) |
| **Plan D** | 1.0 (0.0) | 0.9 (0.3) | 0.9 (0.2) | 1.0 (0.2) | 0.9 (0.3) | 0.9 (0.3) |
| **Plan E** | 1.0 (0.0) | 0.9 (0.4) | 0.9 (0.2) | 0.9 (0.4) | 0.8 (0.4) | 0.7 (0.5) |
| **Plan F** | 1.0 (0.0) | 0.9 (0.2) | 1.0 (0.2) | 1.0 (0.2) | 0.9 (0.3) | 0.9 (0.3) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S14**

***Proportion of Younger Adults Who Opened a Unique Cell at Least Once in the Verbatim Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 0.9 (0.3) | 0.9 (0.2) | 0.9 (0.2) | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.3) |
| **Plan B** | 0.9 (0.3) | 0.9 (0.4) | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.4) |
| **Plan C** | 1.0 (0.0) | 0.9 (0.3) | 0.9 (0.2) | 1.0 (0.0) | 0.9 (0.2) | 0.9 (0.3) |
| **Plan D** | 0.9 (0.3) | 0.9 (0.3) | 1.0 (0.2) | 1.0 (0.2) | 0.9 (0.4) | 0.9 (0.4) |
| **Plan E** | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.2) | 1.0 (0.2) | 0.9 (0.2) | 0.9 (0.4) |
| **Plan F** | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.2) | 1.0 (0.2) | 0.9 (0.2) | 0.8 (0.4) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S15**

***Proportion of Older Adults Who Opened a Unique Cell at Least Once in the Verbatim Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 0.9 (0.2) | 0.9 (0.2) | 1.0 (0.2) | 0.9 (0.3) | 0.9 (0.3) | 0.8 (0.4) |
| **Plan B** | 0.9 (0.2) | 0.9 (0.4) | 0.9 (0.2) | 0.8 (0.4) | 0.8 (0.4) | 0.7 (0.5) |
| **Plan C** | 1.0 (0.2) | 0.9 (0.2) | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.3) | 0.8 (0.4) |
| **Plan D** | 0.9 (0.2) | 1.0 (0.2) | 1.0 (0.2) | 0.9 (0.4) | 0.8 (0.4) | 0.6 (0.5) |
| **Plan E** | 0.9 (0.2) | 0.9 (0.3) | 1.0 (0.2) | 0.8 (0.4) | 0.9 (0.4) | 0.7 (0.5) |
| **Plan F** | 1.0 (0.2) | 1.0 (0.2) | 1.0 (0.2) | 0.9 (0.4) | 0.8 (0.4) | 0.7 (0.5) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S16**

***Proportion of Younger Adults Who Opened a Unique Cell at Least Once in the Gist Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.4) | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.3) |
| **Plan 2** | 0.9 (0.2) | 0.8 (0.4) | 0.7 (0.5) | 0.6 (0.5) | 0.6 (0.5) | 0.7 (0.4) |
| **Plan 3** | 0.8 (0.4) | 0.9 (0.4) | 0.8 (0.4) | 0.9 (0.4) | 0.8 (0.4) | 0.7 (0.5) |
| **Plan 4** | 0.8 (0.4) | 0.7 (0.5) | 0.7 (0.5) | 0.7 (0.5) | 0.7 (0.5) | 0.6 (0.5) |
| **Plan 5** | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.7 (0.5) | 0.7 (0.5) |
| **Plan 6** | 0.9 (0.2) | 0.8 (0.4) | 0.8 (0.4) | 0.7 (0.5) | 0.6 (0.5) | 0.6 (0.5) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S17**

***Proportion of Older Adults Who Opened a Unique Cell at Least Once in the Gist Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 1.0 (0.2) | 0.9 (0.2) | 1.0 (0.2) | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.3) |
| **Plan 2** | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) | 0.9 (0.3) |
| **Plan 3** | 0.9 (0.2) | 0.9 (0.3) | 1.0 (0.2) | 0.9 (0.3) | 0.9 (0.4) | 0.8 (0.4) |
| **Plan 4** | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.3) | 0.7 (0.5) | 0.7 (0.5) | 0.8 (0.4) |
| **Plan 5** | 1.0 (0.2) | 0.9 (0.2) | 1.0 (0.0) | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) |
| **Plan 6** | 1.0 (0.2) | 0.9 (0.3) | 0.9 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S18**

***Proportion of Younger Adults Who Opened a Unique Cell at Least Once in the Verbatim Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.4) | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) |
| **Plan 2** | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.4) | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) |
| **Plan 3** | 0.9 (0.4) | 0.8 (0.4) | 0.9 (0.4) | 0.9 (0.2) | 0.9 (0.3) | 0.9 (0.4) |
| **Plan 4** | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) | 0.7 (0.5) |
| **Plan 5** | 0.9 (0.4) | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.4) | 0.8 (0.4) |
| **Plan 6** | 0.9 (0.3) | 0.9 (0.4) | 0.9 (0.2) | 0.9 (0.4) | 0.8 (0.4) | 0.8 (0.3) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Table S19**

***Proportion of Older Adults Who Opened a Unique Cell at Least Once in the Verbatim Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 1.0 (0.2) | 0.9 (0.2) | 0.9 (0.2) | 0.9 (0.2) | 0.9 (0.2) | 0.9 (0.2) |
| **Plan 2** | 0.9 (0.2) | 0.8 (0.4) | 0.9 (0.4) | 0.8 (0.4) | 0.9 (0.3) | 0.8 (0.4) |
| **Plan 3** | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.3) | 1.0 (0.2) | 0.9 (0.3) |
| **Plan 4** | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.9 (0.3) | 0.8 (0.4) |
| **Plan 5** | 0.9 (0.3) | 0.9 (0.4) | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.3) | 0.9 (0.4) |
| **Plan 6** | 0.9 (0.3) | 0.8 (0.4) | 0.8 (0.4) | 0.8 (0.4) | 0.9 (0.3) | 0.8 (0.4) |

*Note.* Means and standard deviations were calculated on the basis of raw data (0 = did not open, 1 = open).

**Time Spent Per Cell**

**Table S20**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Younger Adults in the Gist Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 1.9 (1.8) | 1.3 (0.7) | 1.6 (1.0) | 1.6 (1.3) | 1.5 (1.2) | 2.5 (1.6) |
| **Plan B** | 2.2 (3.2) | 1.7 (1.6) | 1.6 (1.6) | 1.5 (1.5) | 1.4 (1.3) | 1.8 (1.7) |
| **Plan C** | 1.7 (1.5) | 1.4 (1.2) | 1.6 (1.7) | 1.2 (0.9) | 1.1 (0.7) | 1.9 (1.3) |
| **Plan D** | 1.3 (0.9) | 1.5 (1.4) | 1.7 (1.3) | 1.6 (1.6) | 1.3 (1.2) | 1.8 (1.0) |
| **Plan E** | 1.5 (1.3) | 1.6 (1.3) | 1.3 (0.9) | 1.5 (1.2) | 1.3 (0.9) | 2.8 (2.1) |
| **Plan F** | 1.8 (1.6) | 1.3 (0.9) | 1.5 (1.1) | 2.0 (1.7) | 2.0 (2.6) | 3.0 (4.5) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S21**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Older Adults in the Gist Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 2.6 (2.0) | 2.6 (1.6) | 2.7 (1.8) | 2.5 (1.9) | 1.9 (1.0) | 2.7 (1.2) |
| **Plan B** | 2.0 (1.4) | 2.0 (0.9) | 1.7 (1.2) | 2.3 (1.2) | 1.7 (0.9) | 2.9 (2.5) |
| **Plan C** | 2.0 (1.1) | 1.9 (1.5) | 2.2 (13) | 2.2 (1.7) | 1.6 (0.7) | 2.4 (1.2) |
| **Plan D** | 2.1 (1.5) | 2.1 (1.9) | 2.5 (1.6) | 2.1 (1.2) | 2.1 (1.2) | 2.7 (1.7) |
| **Plan E** | 2.1 (1.6) | 3.1 (1.7) | 2.0 (1.2) | 2.5 (2.1) | 1.8 (1.0) | 3.3 (3.1) |
| **Plan F** | 3.0 (3.5) | 2.3 (1.6) | 2.4 (2.2) | 3.8 (2.5) | 2.1 (1.7) | 3.9 (4.2) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S22**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Younger Adults in the Verbatim Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 1.5 (1.3) | 1.0 (0.6) | 2.1 (3.1) | 2.1 (3.1) | 2.0 (1.6) | 2.1 (2.4) |
| **Plan B** | 1.5 (1.3) | 1.6 (2.5) | 1.1 (1.0) | 1.0 (0.7) | 1.3 (2.0) | 1.1 (0.9) |
| **Plan C** | 1.4 (1.9) | 1.4 (1.8) | 1.3 (1.1) | 1.3 (1.4) | 1.3 (1.2) | 1.4 (1.3) |
| **Plan D** | 1.6 (1.5) | 1.2 (1.1) | 1.3 (1.8) | 1.0 (0.8) | 0.9 (0.5) | 1.3 (1.6) |
| **Plan E** | 2.4 (4.0) | 1.2 (1.0) | 1.4 (1.5) | 1.5 (1.8) | 1.1 (0.9) | 1.1 (0.8) |
| **Plan F** | 1.8 (2.5) | 3.1 (4.8) | 1.5 (1.6) | 1.8 (1.8) | 1.6 (1.7) | 3.7 (7.1) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S23**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Older Adults in the Verbatim Condition (Health Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Number of participating doctors’ offices in your area** | **Average wait time for a doctor’s appointment** | **Distance to the closest participating hospital in your area** | **Copay per visit to the doctor’s office** | **Mental health treatment costs covered** | **Average time until you are reimbursed** |
| **Plan A** | 2.9 (2.1) | 2.6 (1.7) | 2.4 (2.2) | 2.4 (1.2) | 3.0 (5.0) | 3.2 (2.2) |
| **Plan B** | 2.4 (2.0) | 1.8 (1.1) | 1.9 (1.1) | 2.0 (1.0) | 1.7 (1.2) | 2.8 (2.3) |
| **Plan C** | 2.1 (1.4) | 1.8 (1.3) | 2.4 (2.1) | 1.8 (1.1) | 2.0 (1.4) | 2.6 (1.6) |
| **Plan D** | 1.7 (1.6) | 1.8 (1.2) | 1.6 (0.8) | 1.8 (1.5) | 2.0 (1.9) | 2.4 (2.9) |
| **Plan E** | 1.9 (1.1) | 2.2 (1.5) | 2.2 (1.6) | 1.9 (1.0) | 1.6 (0.9) | 2.9 (1.7) |
| **Plan F** | 2.3 (1.4) | 2.2 (1.2) | 2.4 (2.6) | 2.3 (1.8) | 2 (1.1) | 3.3 (3.6) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S24**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Younger Adults in the Gist Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 2.5 (4.3) | 2.4 (1.9) | 2.5 (3.7) | 3.0 (3.9) | 1.5 (1.3) | 1.8 (1.1) |
| **Plan 2** | 1.4 (0.9) | 1.0 (1.0) | 1.3 (1.3) | 1.3 (1.2) | 1.6 (2.7) | 1.6 (1.1) |
| **Plan 3** | 1.4 (0.8) | 1.6 (2.1) | 1.8 (2.3) | 1.2 (1.0) | 1.4 (1.2) | 2.5 (3.0) |
| **Plan 4** | 1.1 (0.8) | 1.3 (1.1) | 0.9 (0.6) | 1.0 (0.6) | 1.7 (1.1) | 1.7 (1.5) |
| **Plan 5** | 1.7 (1.5) | 1.4 (0.8) | 1.4 (0.9) | 1.3 (1.1) | 2.0 (2.1) | 2.2 (3.3) |
| **Plan 6** | 2.7 (3.2) | 2.8 (4.0) | 1.9 (1.4) | 2.0 (1.6) | 1.0 (0.7) | 2.1 (2.0) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S25**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Older Adults in the Gist Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 2.5 (1.6) | 2.6 (2.1) | 3.0 (2.9) | 2.8 (2.6) | 2.1 (1.2) | 4.0 (3.4) |
| **Plan 2** | 2.4 (2.8) | 2.2 (1.8) | 2.0 (0.9) | 1.9 (1.1) | 2.0 (1.2) | 4.4 (11.8) |
| **Plan 3** | 2.9 (3.5) | 1.6 (0.9) | 2.2 (1.5) | 1.8 (0.8) | 2.0 (1.0) | 3.8 (4.3) |
| **Plan 4** | 2.0 (1.6) | 1.9 (1.1) | 2.4 (3.1) | 1.8 (1.6) | 2.8 (6.5) | 3.5 (3.2) |
| **Plan 5** | 3.2 (4.4) | 3.3 (4.1) | 2.0 (1.2) | 2.2 (2.1) | 1.9 (1.6) | 2.3 (1.5) |
| **Plan 6** | 2.5 (2.4) | 2.1 (1.1) | 2.3 (1.6) | 2.8 (2.5) | 4.3 (10.5) | 2.9 (1.9) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S26**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Younger Adults in the Verbatim Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 8.4 (7.1) | 1.3 (1.0) | 1.5 (1.2) | 1.2 (0.5) | 1.2 (1.5) | 1.7 (1.2) |
| **Plan 2** | 1.4 (1.5) | 1.0 (0.9) | 1.3 (1.9) | 1.1 (0.9) | 1.2 (1.6) | 1.7 (1.4) |
| **Plan 3** | 1.6 (1.5) | 1.3 (0.9) | 1.3 (1.0) | 1.6 (1.8) | 1.0 (1.2) | 1.2 (1.1) |
| **Plan 4** | 1.1 (0.7) | 1.2 (1.2) | 1.4 (1.6) | 1.1 (1.0) | 1.6 (1.9) | 1.0 (0.9) |
| **Plan 5** | 1.0 (0.6) | 1.5 (1.6) | 1.0 (0.6) | 1.0 (0.9) | 1.1 (0.8) | 2.3 (3.6) |
| **Plan 6** | 1.6 (1.6) | 1.4 (1.0) | 1.4 (1.3) | 1.2 (0.7) | 1.2 (0.9) | 1.9 (1.8) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

**Table S27**

***Means and Standard Deviations for Time Spent per Cell (in Seconds) by Older Adults in the Verbatim Condition (Prescription Drug Insurance Scenario)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Quality of customer service (customer rating)** | **Out-of-network pharmacy costs covered** | **Maximum co-pay per brand name medication** | **Number of participating pharmacies in your area** | **Supply of medication provided per prescription** | **Time until mail-ordered medication arrives** |
| **Plan 1** | 14.8 (14) | 3.7 (8.6) | 2.7 (5.4) | 2.7 (3.2) | 3.2 (6.7) | 4.9 (5.7) |
| **Plan 2** | 2.2 (2.1) | 1.9 (2.0) | 1.5 (1.1) | 1.7 (1.1) | 1.7 (1.2) | 3.1 (4.1) |
| **Plan 3** | 2.5 (3.3) | 1.7 (1.6) | 2.1 (1.8) | 2.6 (3.3) | 2.0 (3.1) | 1.9 (1.4) |
| **Plan 4** | 1.9 (1.0) | 2.6 (4.8) | 1.7 (1.1) | 2.3 (3.0) | 1.0 (0.5) | 1.6 (1.3) |
| **Plan 5** | 1.5 (0.8) | 1.8 (1.7) | 1.7 (1.2) | 1.6 (1.1) | 1.9 (2.1) | 2.3 (2.1) |
| **Plan 6** | 4.1 (6.2) | 2.4 (1.8) | 2.2 (1.9) | 2.4 (2.2) | 2.3 (2.1) | 2.7 (3.3) |

*Note.* Means and standard deviations were calculated on the basis of raw data.

Supplement B4: Correlation tables

To complement Table 2 in the manuscript, this section provides inter-correlations among covariate measures and among decision-related outcomes in Tables S28 and S29, respectively.

**Table S28**

***Intercorrelations among Covariates***

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** | **16** | **17** | **18** | **19** |
| 1 | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2 | .01 | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 | .04 | .16 | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 | .05 | .29\*\*\* | .42\*\*\* | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5 | .04 | .10 | .20\* | .28\*\*\* | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 | .17\* | -.01 | .07 | -.08 | .05 | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7 | .14 | .19\* | .30\*\*\* | .20\* | .30\*\*\* | .18\* | 1.00 |  |  |  |  |  |  |  |  |  |  |  |  |
| 8 | .04 | .17\* | .28\*\* | .29\*\*\* | .52\*\*\* | .02 | .34\*\*\* | 1.00 |  |  |  |  |  |  |  |  |  |  |  |
| 9 | .03 | .29\*\*\* | .18\* | .13 | .13 | .07 | .14 | .13 | 1.00 |  |  |  |  |  |  |  |  |  |  |
| 10 | .10 | .31\*\*\* | .24\*\* | .41\*\*\* | .35\*\*\* | -.02 | .31\*\*\* | .41\*\*\* | .30\*\*\* | 1.00 |  |  |  |  |  |  |  |  |  |
| 11 | -.04 | -.05 | -.08 | -.11 | .08 | .06 | .15 | .10 | .10 | .04 | 1.00 |  |  |  |  |  |  |  |  |
| 12 | .04 | -.01 | .03 | -.05 | .10 | .18\* | .28\*\*\* | .12 | .07 | .21\* | .41\*\*\* | 1.00 |  |  |  |  |  |  |  |
| 13 | .06 | -.03 | .15 | .05 | .18\* | .23\*\* | .35\*\*\* | .19\* | .00 | .11 | -.03 | .09 | 1.00 |  |  |  |  |  |  |
| 14 | -.02 | -.01 | .00 | .07 | .21\* | .23\*\* | .13 | .25\*\* | .01 | .23\*\* | .06 | .11 | .51\*\*\* | 1.00 |  |  |  |  |  |
| 15 | .00 | .30\*\*\* | .25\*\* | .20\* | .25\*\* | -.07 | .21\* | .25\*\* | .25\*\* | .24\*\* | 12 | .18\* | -.06 | .02 | 1.00 |  |  |  |  |
| 16 | .03 | -.26\*\* | -.05 | -.14 | -.10 | .01 | -.05 | -.12 | -.29\*\* | -.24\*\* | -.06 | -.07 | .22\* | .16 | -.16 | 1.00 |  |  |  |
| 17 | -.05 | -.20\* | -.06 | .02 | -.17\* | -.05 | .00 | -.15 | -.12 | -.21\* | -.02 | -.11 | .09 | .01 | .02 | .34\*\*\* | 1.00 |  |  |
| 18 | .08 | -.17 | .21\* | .02 | -.11 | .07 | -.06 | -.08 | -.06 | -.24\*\* | -.04 | -.02 | .05 | -.14 | .04 | .23\* | .17\* | 1.00 |  |
| 19 | .04 | -.16 | -.04 | -.06 | -.15 | .14 | -.03 | -.17 | -.04 | -.18\* | -.08 | .00 | .08 | .14 | -.14 | .16 | .28\*\* | .23\* | 1.00 |

*Note*. 1 = % women, 2 = % non-Hispanic White, 3 = Education, 4 = Income, 5 = Affect – valence, 6 = Affect – activation, 7 = Self-rated physical health, 8 = Self-rated mental health, 9 = Decision experience, 10 = Decision confidence, 11 = Preferred level of agency, 12 = Actual level of agency, 13 = Self-rated learning ability, 14 = Self-rated memory, 15 = Vocabulary, 16 = Working memory, 17 = Numeracy, 18 = Behavioral preference, 19 = Self-rated. *rs =* non-parametric correlations (rank-biserial for gender and race/ethnicity, Spearman’s rho for all other measures). \* *p* < .05, \*\* *p* < .01, \*\*\* *p* < .001.

**Table S29**

***Intercorrelations among Decision Variables***

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Pre-Decisional Information Seeking** | | | | | **Decision Outcomes** | | **Decision Recall** | | |
|  | **Total Cells Opened** | **Proportion Reviewed** | **Time Per Cell** | **Proportion Of Option-Wise Search** | **Value Concordance** | | **Satisfaction** | **Option Recall** | **Attribute Recall** |
| **Total Cells Opened** | 1.00 |  |  |  |  | |  |  |  |
| **Proportion Reviewed** | .60\*\*\* | 1.00 |  |  |  | |  |  |  |
| **Time Per Cell** | -.22\* | -.06 | 1.00 |  |  | |  |  |  |
| **Proportion Of Option-Wise Search** | .24\*\* | .26\*\* | .08 | 1.00 |  | |  |  |  |
| **Value Concordance** | -.15 | -.20\* | .05 | -.04 | 1.00 | |  |  |  |
| **Satisfaction** | -.07 | -.10 | .00 | -.09 | -.08 | | 1.00 |  |  |
| **Option Recall** | .08 | .02 | -.07 | .01 | .20\* | | .07 | 1.00 |  |
| **Attribute Recall** | .06 | -.04 | -.12 | .09 | .18\* | | -.03 | .38\*\*\* | 1.00 |

*Note.* Spearman’s rho non-parametric correlations.\* *p* < .05, \*\* *p* < .01, \*\*\* *p* < .001.