S1 Table: Comparison of Discovery Health Administration profile versus rest of the rest of the insured population in South Africa

	Study Population (Discovery Health membership)	Rest of the insured population (Membership of other medical schemes)	Total Insured Population
Number of Families	1,659,247	3,110,948	4,770,195
Number of lives covered	3,480,943	7,311,044	10,791,987
No. of dependents per family	2.0979	2.3501	2.2624
Average contributions (in SA Rands)*	2,039	1,863	1,920
Average Health care expenditure*	1,500	1,613	1,577

^{*} Per life per annum