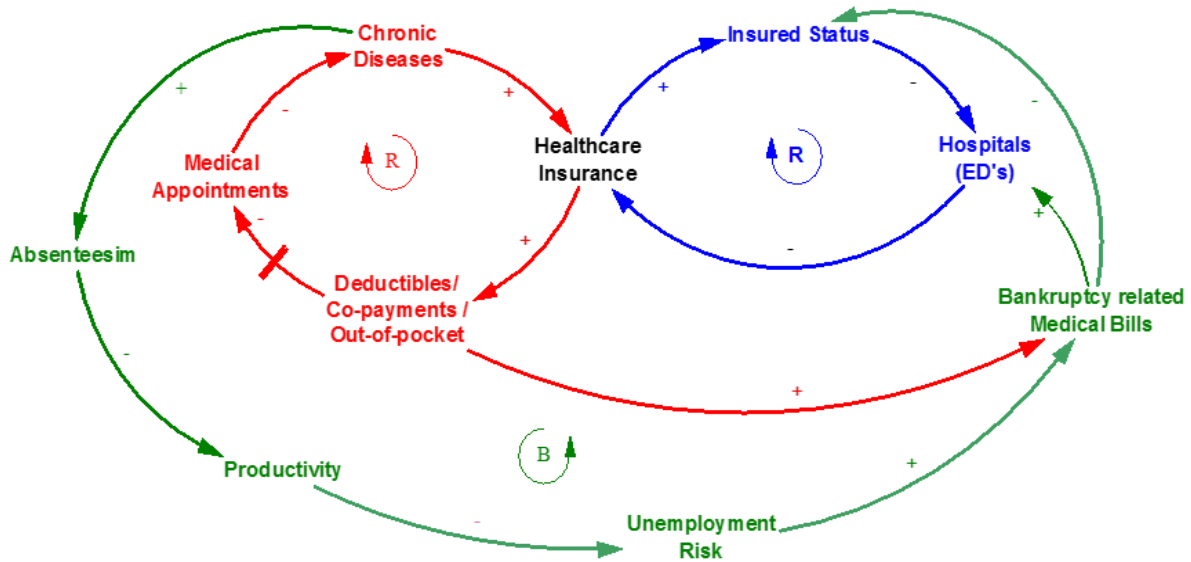


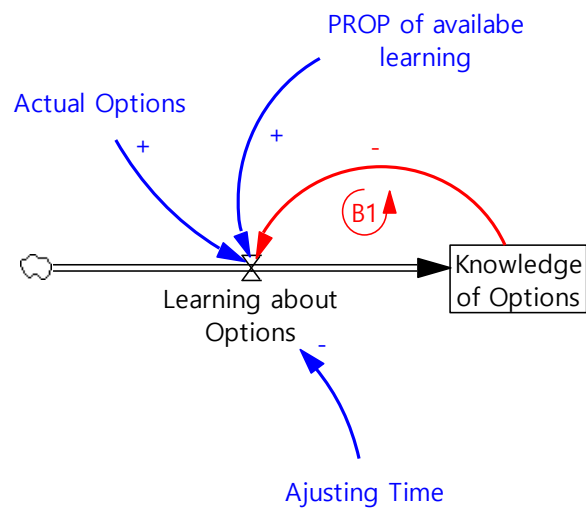
# Exploring Uninsured Options Under Budget Constraint

## 1. CLD of Medically Uninsured Populations



## 2. MODELING

### 2.1 Knowledge Options



**Actual Options = 100**                      **Units- Options**

**Proportion of Available Learning = 0.45\* Assets/Assets**

**Learning Options = Prop. of Available Options (Actual Options–Knowledge of Options)/Adjusting Time**    **Units - Options/Year**

**Knowledge of Options – Integral of Learning about Options**

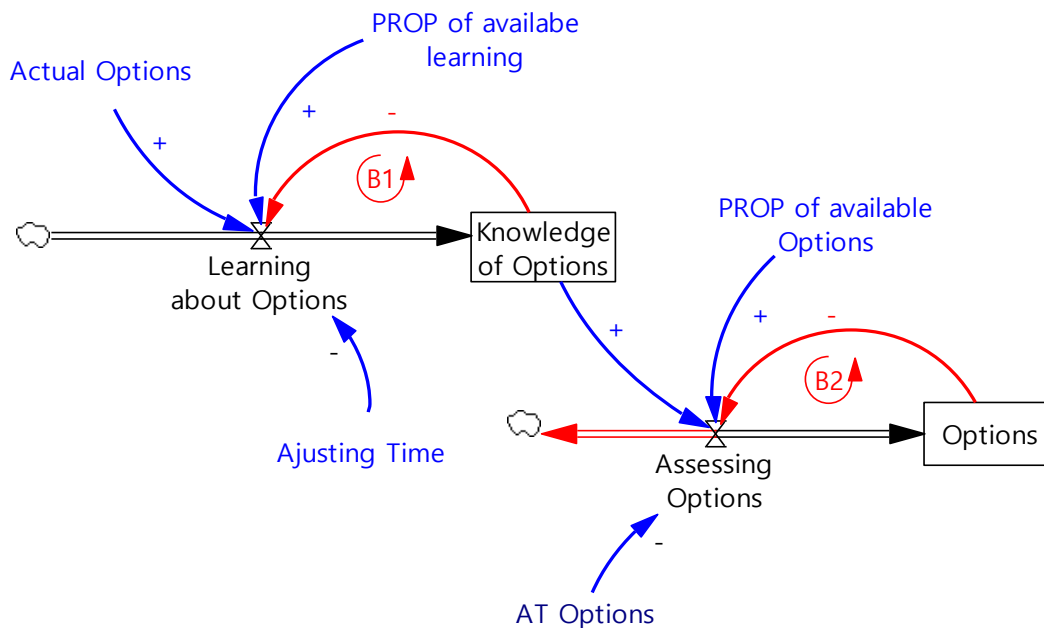
**Initial Value - 35**

**Units - Options**

**Adjusting Time = 0.4**

**Units – Year**

## 2.2. Assessing Options



**Proportion of Available Options = 0.25\* Assets/Assets**    **Units- Dmnl**

**Assessing Options = Prop of available Options\*(Knowledge of Options-Options)/**

AT Options **Units**- Options/Year

**Options** = Integral of Assessing Options

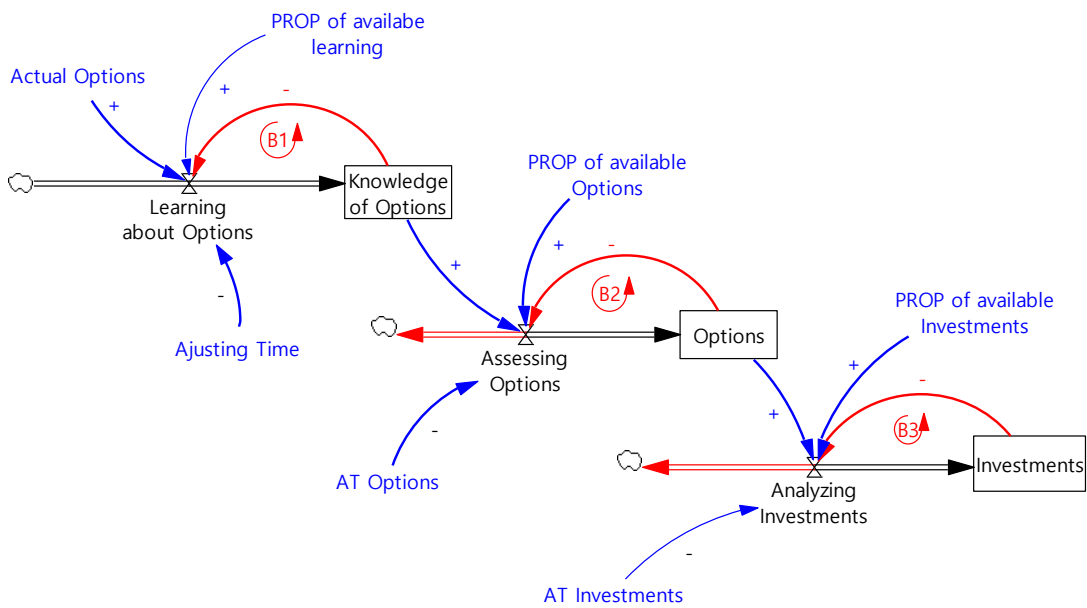
**Initial Value** – 20

**Units** - Options

**AT Options** = 0.2

**Units** – Year

### 2.3. Investments



**Proportion of Available Investments** -  $0.1 * \text{Assets}/\text{Assets}$  **Units**-Dmnl

**Analyzing Investments** -  $\text{Prop of available Investments} * (\text{Options} - \text{Investments}) / \text{AT}$

**Units** - Options/Year

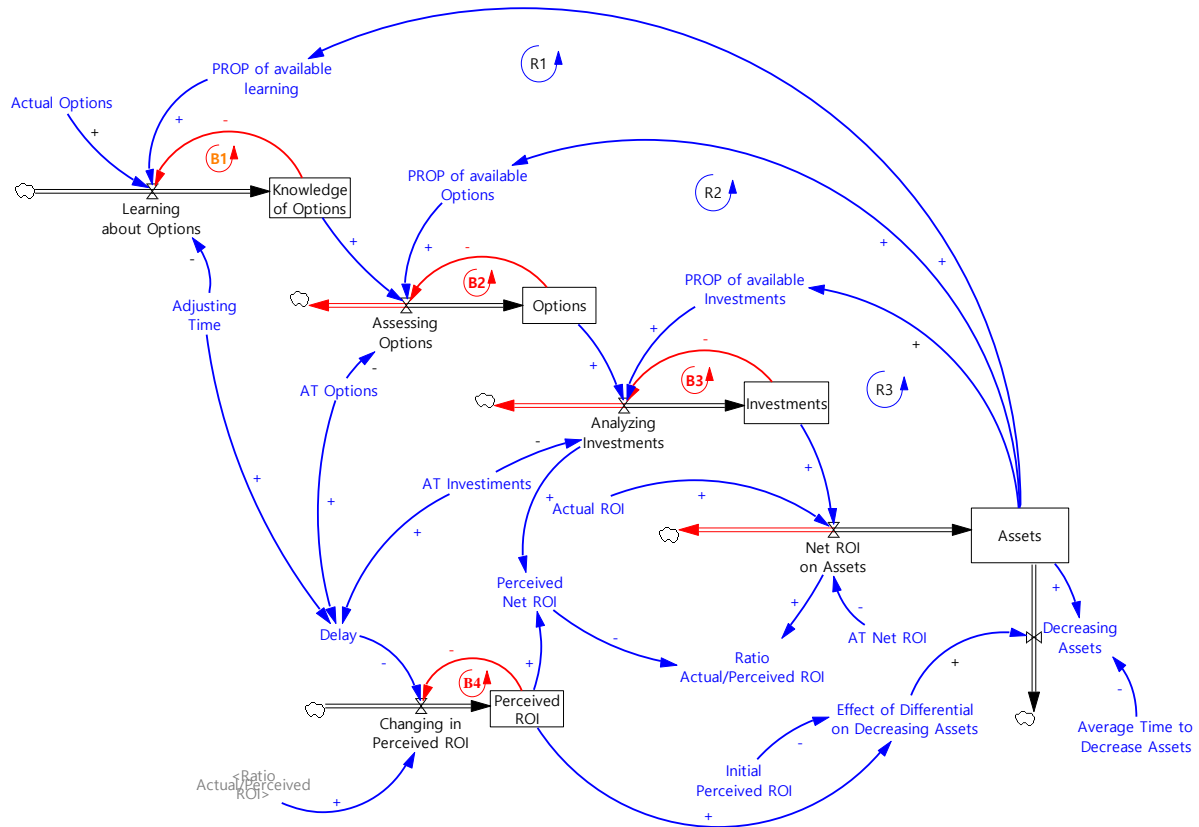
**Investments** - Integral of Analyzing Investments

**Initial Value** - 15

**Units** - Options

**AT Investments** – 0.05 **Units** – Year

## 2.4 Assets and Knowledge Options



**Delay** – Adjusting Time + AT Investments + AT Options

**Units** – Year

**Changing in Perceiving ROI** -  $(\text{"Ratio Actual/Perceived ROI"} - 1) * \text{Perceived ROI} / \text{Delay}$

**Units** – US Dollar /Year/Options

**Actual ROI** - 1

**Units** – US Dollar/Year

**Initial Perceived ROI** – 1

**Units** – US Dollar/Year

**Perceived ROI** - INTEG Changing in Perceived ROI

**Initial Value** - 1

**Units** – US Dollar/Options

**Perceived Net ROI** Analyzing Investments\*Perceived ROI

**Units** – US Dollar/Year

**Ratio Actual ROI/Perceived ROI** - Net ROI on Assets/Perceived Net ROI

**Units** - Dmnl

**AT Net ROI** - 0.3

**Units** – Year

**Assets** - INTEG Net ROI on Assets-Decreasing Assets

**Initial Value** – 5

**Units** – US Dollar

**Effects of Differential Decreasing Assets** - Perceived ROI/Initial Perceived ROI

**Units** – Dmnl

**Look up**  $[(0,0) - (1,1)]$  (0.003, 0.0263), (0.0856,0.1842), (0.19479,0.2807), (0.3149,  
0.4737), (0.4403,0.5131), (0.5382,0.5570), (0.7094,0.710526

**Decreasing Assets** - Assets\*Effect of Differential on Selling Assets/Average Time to Decrease  
Assets **Units** - US Dollar/Year

**Average Time to Decrease Assets** - 1 **Units** - Year