

## Data Appendix

Data used in this study come from the Medical Expenditure Panel Survey (MEPS), collected and published by the Agency for Healthcare Research and Quality, and publicly available at <https://www.meps.ahrq.gov/mepsweb/>. The MEPS follows a rotating design, with new respondents entering the survey every year. Each respondent remains in the survey for approximately two years. This study considers respondents who entered the survey during the years 2005-2012.

Demographic information, including information on spousal insurance offers, comes from the main “Full-Year Consolidated Data Files.” Job information, including reasons for and timing of separation, comes from the “Jobs Files.” Insurance information, including whether a plan qualifies as COBRA, comes from the “Person Round Plan Files.”

The estimation sample considers respondents between ages 18 and 60 upon entry into the survey. The sample also excludes anyone who, after separating from employment, eventually enrolled in Medicare. The estimation sample includes subjects who, upon entry into the survey, were employed and holders of employer-provided insurance. The sample does not include subjects who reported being self-employed upon entry into the survey, as self-employed respondents are less likely to be policyholders of employer-provided group coverage. The sample then focuses on everyone who left that job before exiting the survey two years later. The final sample size includes  $n = 2,346$  unique individuals.