Figure 1:

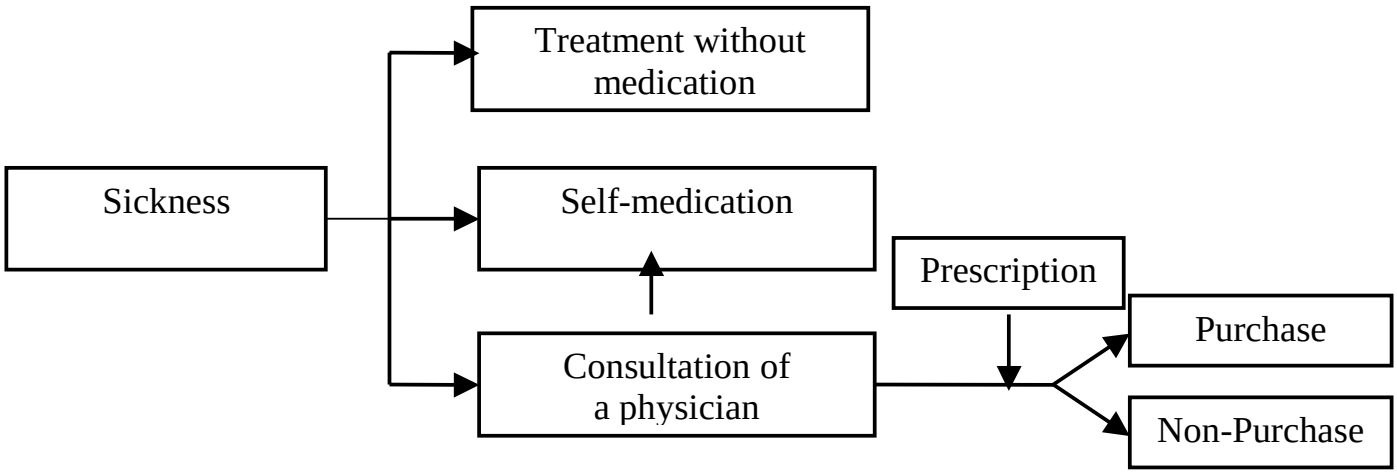
Treatment without medication
Sickness
Self-medication
Prescription
Purchase
Consultation of a physician
Non-Purchase

Table 1. Descriptive Statistics, 1988-1998.

Year	1988	1995	1996	1997	1998
Number of Doctor Visits*	2.753	2.624	2.601	2.495	2.341
	(0.057)	(0.052)	(0.050)	(0.049)	(0.047)
No visit (0/1)	0.373	0.357	0.339	0.361	0.376
	(0.006)	(0.005)	(0.005)	(0.006)	(0.006)
Age	38.671	38.356	38.519	38.743	38.918
	(0.134)	(0.129)	(0.130)	(0.131)	(0.134)
Years of education	10.884	11.293	11.354	11.399	11.449
	(0.027)	(0.028)	(0.028)	(0.029)	(0.030)
Married (0/1)	0.693	0.675	0.662	0.662	0.658
	(0.005)	(0.005)	(0.005)	(0.005)	(0.006)
Full-time employed (0/1)	0.585	0.559	0.555	0.553	0.553
	(0.006)	(0.006)	(0.006)	(0.006)	(0.006)
Part-time employed (0/1)	0.084	0.097	0.110	0.108	0.109
	(0.003)	(0.003)	(0.004)	(0.004)	(0.004)
Active sport	0.249	0.302	0.256	0.269	0.300
Good Health		0.569	0.564	0.584	0.587
Poor Health		0.142	0.136	0.130	0.129
Male (0/1)	0.508	0.500	0.499	0.498	0.492
	(0.006)	(0.006)	(0.006)	(0.006)	(0.006)
Observations	7689	7879	7658	7415	6985

Source: German Socio-Economic Panel, Standarderrors in parentheses.
* During the three months prior to the interview.

Table 2. Model selection

	Log-Likelihood	Parameter	AIC	BIC
Poisson	-115736.16	13	231498.32	231609.19
Negbin	-76521.45	14	153070.90	153190.30
Poisson-Log-Normal	-76037.03	15	152104.06	152231.98
Finite Mixture Negbin	-75756.24	29	151570.48	151817.80
Hurdle Negbin	-76054.78	27	152163.56	152393.82
Multi-episode model	-76144.81	26	152341.62	152563.35
Correlated Probit-Poisson-Log-Normal	-75703.64*	28	151463.28*	151702.07*

AIC = - 2 ln L + 2 K, BIC = - 2 ln L + K ln N, N = 37355.

Table 3. Probit-Poisson-Log-Normal model

	0/1+	**1+**
Age $\times 10^{-1}$	0.2975	-0.0040
	(0.0500)	(0.0593)
Age$^2 \times 10^{-3}$	-0.5150	0.1653
	(0.0615)	(0.0732)
Years of schooling$\times 10^{-1}$	-0.0708	-0.3222
	(0.0285)	(0.0373)
Married	-0.0763	-0.0922
	(0.0162)	(0.0184)
Active sport	-0.0925	-0.0853
	(0.0156)	(0.0178)
Full-time employed	0.1317	-0.2287
	(0.0165)	(0.0194)
Part-time employed	0.1270	-0.2326
	(0.0254)	(0.0276)
Male	0.4022	-0.0637
	(0.0153)	(0.0184)
Year = 1995	-0.0387	-0.0618
	(0.0209)	(0.0237)
Year = 1996	-0.0902	-0.0941
	(0.0212)	(0.0244)
Year = 1997	-0.0280	-0.1220
	(0.0213)	(0.0242)
Year = 1998	0.0183	-0.1411
	(0.0216)	(0.0246)
Constant	-0.7865	1.4279
	(0.0914)	(0.1112)
α		0.9500
		(0.0083)
ρ		-0.2853
		(0.0373)
Log-Likelihood	-75703.64	

Table 4. Health care reform effect

	$\Delta\%_{(96\text{-}98)}$	*t*-Statistic
Poisson Model	-10.6	10.41
Negativ Binomial	-10.5	4.77
Poisson-Log-Normal	-10.9	4.60
Finite mixture Negbin		
Group 1 (μ_1= 1.57, p_1=0.528)	-10.6	2.7
Group 2 (μ_2 = 3.26, p_2 = 0.472)	-8.0	1.9
Total	-9.4	
Multi-episode♣		
Spells	-8.1	4.19
Referrals	-2.0	1.00
Total	-9.9	
Hurdle Negbin[*,♣]		
Hurdle P(Y>0)	-6.1	5.01
Positive E(Y|Y>0)	-4.3	2.09
Total	-10.1	
Probit-Poisson-Log-Normal[*,♣]		
Hurdle P(Y>0)	-6.0	5.07
Positive E(Y|Y>0)	-4.3	1.92
Total	-10.0	

*Reference: The changes for P(Y>0) und E(Y|Y>0) induced by the Standard Negbin Model (without Hurdle) are –3.3% and –7.5%, respectively.

♣ Calculation at mean of the independent variables