

Table. Factors associated with the infrequent or no use of the programs using univariable and multivariable logistic regression

	Mutual Aid System for persons with disabilities		Fringe benefits of a part of Health Insurance Societies / Mutual Aid Associations		Publicly funded free or low-cost medical treatment program		Reduction, suspension or exemption according to the Article 44* of the National Health Insurance Act		Credit for income taxes (deduction for person with disabilities, deduction for medical expenses)		Community Life Support Service (by prefectures/ municipalities)	
	OR		OR		OR		OR		OR		OR	
	univariable	multivariable	univariable	multivariable	univariable	multivariable	univariable	multivariable	univariable	multivariable	univariable	multivariable
<i>Gender^a</i>												
Male	0.909	0.903	1.137	1.127	1.292	1.299	1.511	1.436	1.553	1.542	1.132	1.146
Female	ref		ref		ref		ref		ref	ref	ref	ref
Other	0.467	0.465	1.220	1.264	0.698	0.714	0.297	0.297	1.044	1.019	0.472	0.466
<i>Work setting^b</i>												
MedSW	ref		ref		ref		ref		ref	ref	ref	ref
SW	2.309	2.556	7.959	8.160	1.366	1.267	1.088	1.127	2.430	2.700	1.327	1.409
<i>Region of the institutions^d</i>												
Osaka	1.949	1.949	0.764	0.764	0.585	0.585	1.099	1.099	1.343	1.343	1.165	1.165
Hyogo	ref		ref		ref		ref		ref	ref	ref	ref
Kyoto	0.891	0.891	0.776	0.776	0.604	0.604	1.634	1.634	1.630	1.630	1.207	1.207
Shiga	2.946	2.946	1.513	1.513	1.542	1.542	3.228	3.228	0.804	0.804	1.050	1.050
Nara	1.744	1.744	1.378	1.378	0.528	0.528	2.460	2.460	1.443	1.443	1.198	1.198
Wakayama	0.749	0.749	1.134	1.134	2.417	2.417	3.197	3.197	1.088	1.088	0.754	0.754
<i>Length of professional experience^c</i>												
<10 years	0.933	0.766	1.487	1.438	1.869	1.745	1.936	1.663	1.378	1.316	1.883	1.725
10 to 18 years	ref		ref		ref		ref		ref	ref	ref	ref
19 years and more	0.657	0.544	1.552	1.503	0.804	0.736	1.385	1.161	1.003	0.924	1.167	1.055

MedSW: medical social worker; SW: social worker in the three institutions such as Community general support centers, Social Welfare Council, and local government; OR: odds ratio; CI: confidence intervals.

*Article 44 of the National Health Insurance Act defines reduction/postponement/exemption based on the judgment of the municipality regarding “people insured for special reasons.”

The point estimates of the OR are shown in the table. Statistically significant values are shown in bold.

The adjusted variables are ^a region; ^b gender and region; and ^c gender and work setting, in the multivariable regression analyses. ^d No adjustment required.