

Table S1. Frequency of claims by condition data per 1000 enrolled members from 2018 to 2019* to 2020

Service	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Musculoskeletal system	Pre	70.8	64.6	68.6	60.9	64.8	60.2	58.3	35.8
	Post	73.4	68.2	51.8	9.4	10.4	19.4	31.9	19.0
Symptoms, signs, & ill-defined conditions	Pre	23.0	21.6	23.4	22.4	23.8	24.4	27.0	16.5
	Post	38.7	34.3	27.1	6.0	6.7	10.3	15.1	8.6
Neoplasms	Pre	19.5	17.2	18.7	16.1	16.5	15.4	15.5	9.0
	Post	20.5	18.2	19.1	10.2	11.0	13.3	13.4	6.0
Mental disorders	Pre	14.6	12.9	14.6	12.6	13.8	10.2	7.9	3.3
	Post	18.8	18.1	19.4	16.1	10.8	10.7	9.7	4.0
Genitourinary	Pre	13.8	13.0	13.9	12.4	13.1	12.2	10.9	7.3
	Post	14.7	13.7	10.8	2.6	2.9	5.3	7.7	4.6
Injury & poisoning	Pre	13.5	12.2	12.9	11.7	12.4	11.1	9.8	5.7
	Post	11.2	10.8	9.7	2.2	2.1	3.8	5.8	2.6
Digestive	Pre	11.7	10.1	11.2	8.8	9.7	8.9	8.5	5.3
	Post	11.1	10.4	7.4	1.1	1.3	2.4	5.2	3.5
Nervous system	Pre	8.9	7.8	8.7	7.7	8.9	7.6	6.4	4.0
	Post	8.8	8.1	6.0	0.8	1.1	2.3	4.3	2.2
Circulatory	Pre	5.4	5.0	5.0	4.5	5.3	4.9	4.0	2.3
	Post	5.2	4.8	3.6	0.6	1.0	1.7	2.0	1.0
Skin & subcutaneous	Pre	5.0	4.1	4.8	4.2	4.9	4.1	4.2	2.4
	Post	4.7	4.9	4.0	1.2	1.1	1.7	2.3	1.2
Respiratory	Pre	4.1	3.7	3.7	3.3	3.8	3.4	3.0	1.5
	Post	4.1	3.5	2.4	0.3	0.5	0.6	1.0	0.7
Endocrine, nutritional & metabolic	Pre	1.5	1.3	1.4	1.3	1.4	1.3	1.3	0.9
	Post	1.7	1.4	1.5	0.3	0.3	0.6	0.9	0.5
Others	Pre	0.8	0.5	0.7	0.5	0.6	0.8	0.7	0.4
	Post	1.0	1.1	0.8	0.2	0.2	0.5	0.6	0.4
Pregnancy & childbirth complications	Pre	0.6	0.6	0.6	0.6	0.7	0.5	0.6	0.2
	Post	1.0	0.9	0.6	0.6	0.6	0.6	0.4	1.0
Infectious & parasitic	Pre	0.5	0.3	0.5	0.4	0.3	0.4	0.4	0.2
	Post	0.4	0.3	0.4	0.0	0.2	0.2	0.2	0.1
Blood	Pre	0.3	0.4	0.4	0.4	0.3	0.2	0.3	0.1
	Post	0.4	0.5	0.5	0.1	0.1	0.1	0.2	0.3

*Average for 2018 and 2019

Table S2. Frequency of claims by service data per 1000 enrolled members from 2018 to 2019 to 2020

Service	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Specialist Consultations	Pre	40.4	36.1	39.2	35.8	37.4	36.1	34.2	20.3
	Post	43.0	39.3	33.8	10.9	11.3	17.7	23.7	14.3
Physiotherapy	Pre	39.6	37.0	40.7	36.7	38.2	34.3	34.9	21.3
	Post	38.3	37.9	27.3	6.5	6.1	9.2	13.9	8.2
Diagnostic	Pre	34.3	31.5	33.1	29.9	32.4	31.5	34.2	23.9
	Post	54.1	48.4	39.4	7.5	8.9	14.8	23.1	12.8
Surgeons/Anaesthetist Fees	Pre	16.9	14.7	15.6	13.5	14.6	13.9	12.3	6.2
	Post	16.0	14.1	11.2	1.2	1.3	3.1	6.9	3.5
Psychiatric	Pre	14.6	13.0	14.7	12.6	14.6	10.1	7.9	3.2
	Post	18.8	18.5	19.3	16.4	10.8	10.8	9.6	4.1
Accommodation/Consumables	Pre	10.2	8.6	9.1	7.4	7.9	7.6	6.6	4.1
	Post	8.1	7.6	6.5	1.8	2.9	2.6	3.8	1.8
Treatment Room Charges	Pre	7.5	6.4	6.9	5.7	6.3	6.3	5.3	3.3
	Post	5.9	5.6	4.3	0.3	0.3	0.9	2.7	1.4
Chiro/Osteopathy	Pre	7.2	7.1	7.8	6.9	7.4	6.4	5.2	2.6
	Post	7.5	6.5	4.7	0.4	1.5	3.5	4.5	1.9
Treatment Room Charges	Pre	5.9	5.4	5.8	5.2	6.0	5.4	5.6	3.8
	Post	6.7	6.6	5.1	1.1	1.0	2.2	3.6	2.3
Others	Pre	5.3	4.9	4.8	3.8	5.1	4.2	3.6	1.6
	Post	4.9	4.6	3.8	0.7	0.8	1.5	2.5	1.1
Package Pricing	Pre	2.8	2.6	2.7	2.4	2.6	2.4	2.5	1.5
	Post	3.3	2.7	2.2	0.2	0.1	0.5	1.2	0.7
Chemotherapy/Radiotherapy	Pre	2.8	2.5	2.9	2.3	2.5	2.2	2.3	1.4
	Post	2.3	2.8	3.0	2.6	2.9	3.8	2.4	1.7
Specialist Fees	Pre	2.2	1.9	2.2	2.0	2.1	1.8	1.8	1.0
	Post	2.3	1.9	1.8	0.9	0.8	1.2	1.3	0.6
GP Consultations	Pre	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.1
	Post	0.4	0.4	0.3	0.1	0.1	0.1	0.1	0.0

*Average for 2018 and 2019