

Supplemental Digital Content 3: Multiple variable model explaining if patient reports that a doctor told her that insurance should cover most of the costs of breast reconstruction.

Characteristic	Patient-level model		Patient and Surgeon multilevel model	
	OR (95% CI)	P-value	OR (95% CI)	P-value
Site: LA county vs State of Georgia	0.81 (0.50-1.31)	0.386	0.89 (0.54-1.49)	0.667
Age survey: (continuous) +1 year	0.96 (0.94-0.98)	<0.001	0.96 (0.94-0.98)	<0.001
Race: Asian vs White	1.32 (0.67-2.61)	0.418	1.37 (0.67-2.78)	0.385
Race: Black vs White	1.19 (0.72-1.99)	0.495	1.23 (0.69-2.19)	0.477
Race: Latina vs White	1.21 (0.64-2.30)	0.562	1.30 (0.66-2.56)	0.452
Behavior: Invasive vs DCIS	1.05 (0.66-1.68)	0.825	1.11 (0.65-1.87)	0.707
Mastectomy Type: Bilateral vs Unilateral	1.40 (0.94-2.10)	0.097	1.40 (0.95-2.07)	0.093
Diabetes: Yes vs N	0.85 (0.54-1.33)	0.474	0.82 (0.52-1.31)	0.416
Bronchitis/Emphysema: Yes vs No	0.95 (0.52-1.73)	0.866	0.99 (0.53-1.87)	0.985
BMI category: underweight BMI<18.5 vs Normal	0.58 (0.16-2.11)	0.411	0.54 (0.13-2.28)	0.401
BMI category: overweight >25-30 vs Normal	0.78 (0.48-1.27)	0.323	0.81 (0.50-1.33)	0.406
BMI category: obese >30 vs Normal	1.05 (0.66-1.68)	0.840	1.10 (0.65-1.88)	0.715
Cup size: C vs A/B	1.38 (0.86-2.20)	0.182	1.34 (0.83-2.15)	0.230
Cup size: D vs A/B	1.19 (0.71-1.99)	0.509	1.13 (0.65-1.99)	0.659
Cup size: DD+ vs A/B	1.98 (0.99-3.93)	0.052	2.08 (0.97-4.48)	0.060
At least some college: Yes vs No	1.16 (0.73-1.84)	0.542	1.07 (0.65-1.76)	0.795
Income group: 40K-<90K vs <40K	1.13 (0.71-1.80)	0.600	1.17 (0.69-1.97)	0.557
Income group: 90K+ vs <40K	1.00 (0.61-1.64)	0.998	1.00 (0.58-1.70)	0.995
Insurance: None/Other vs Private	0.51 (0.19-1.42)	0.194	0.45 (0.15-1.36)	0.153
Insurance: Medicaid vs Private	0.84 (0.47-1.49)	0.548	0.78 (0.41-1.47)	0.436
Insurance: Medicare vs Private	0.97 (0.59-1.60)	0.905	1.04 (0.61-1.78)	0.885
Insurance: Other Public vs Private	0.66 (0.17-2.68)	0.565	0.64 (0.17-2.42)	0.510
Married: No vs Yes	0.74 (0.51-1.06)	0.104	0.72 (0.49-1.07)	0.105

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Surgeon Clustering Effect (per SD)	N/A	N/A	1.36 (1.00-1.86)	0.052

Shaded model reported in Forest Plot.