**Supplementary Material 2.** Experimental vignette design

1. “Without physician inducement” vignettes (n=615)

*Question 1-1: “Low-value MRI for low back pain, before price reduction” vignette*

Let’s assume the following situation. You have been experiencing back pain for about a week. The severity of pain is moderate or higher, and the pain lasts for many hours a day, thus interfering with your daily life. You went to the hospital to consult a physician. The physician said that it was most likely to be a lumbar sprain. There was a possibility of disk herniation but since there were no neurological symptoms, surgical treatment was unnecessary and physical therapy with follow-up was recommended. However, the physician said that you could have an MRI scan right now if you wish to check if there was a problem with your disk. Since the health insurance does not cover the MRI scan, it is expected to cost about ₩ 400,000. In this case, will you have an MRI scan?

1. Yes
2. No (Proceed to Question 1-2)

*Question 1-2: “Low-value MRI for low back pain, after price reduction” vignette*

You found out that your private health insurance covers the entire cost of MRI. In other words, you can have an MRI scan for free. In this case, will you have an MRI scan?

1. Yes
2. No

*Question 1-3: “Low-value MRI for headache, before price reduction” vignette*

Let’s assume the following situation. You have been suffering from headache for several years. Pain medication was effective for relieving your headaches, but you became worried as the symptoms persisted for several years. You went to the hospital to consult a physician. After a thorough physical examination, including a neurological examination, the physician said there was no suspicion of any brain disease, and it was likely to be uncomplicated headache. However, the physician said that you could have an MRI scan if you wish for detailed examination. Since the health insurance does not cover the MRI scan, it is expected to cost about ₩ 600,000. In this case, will you have an MRI scan?

1. Yes
2. No (Proceed to Question 1-4)

*Question 1-4: “Low-value MRI for headache, after price reduction” vignette*

You found out that due to expanded benefit coverage of the health insurance, you only need to pay ₩ 100,000 instead of ₩ 600,000. In this case, will you have an MRI scan?

1. Yes
2. No

2. “With physician inducement” vignettes (n=614)

*Question 2-1: “Low-value MRI for low back pain, before price reduction” vignette*

Let’s assume the following situation. You have been experiencing back pain for about a week. The severity of pain is moderate or higher, and the pain lasts for many hours a day, thus interfering with your daily life. You went to the hospital to consult a physician. The physician said that it was most likely to be a lumbar sprain. There was a possibility of disk herniation but since there were no neurological symptoms, surgical treatment was unnecessary and physical therapy with follow-up was recommended. However, the physician recommended an MRI scan right now for accurate evaluation and to check if there was a problem with your disk, although there was no change in the treatment plan. Since the health insurance does not cover the MRI scan, it is expected to cost about ₩ 400,000. In this case, will you have an MRI scan?

1. Yes
2. No (Proceed to Question 2-2)

*Question 2-2: “Low-value MRI for low back pain, after price reduction” vignette*

You found out that your private health insurance covers the entire cost of MRI. In other words, you can have an MRI scan for free. In this case, will you have an MRI scan?

1. Yes
2. No

*Question 2-3: “Low-value MRI for headache, before price reduction” vignette*

Let’s assume the following situation. You have been suffering from headache for several years. Pain medication was effective for relieving your headaches, but you became worried as the symptoms persisted for several years. You went to the hospital to consult a physician. After a thorough physical examination, including a neurological examination, the physician said there was no suspicion of any brain disease, and it was likely to be uncomplicated headache. However, the physician recommended an MRI scan to rule out other possibilities. Since the health insurance does not cover the MRI scan, it is expected to cost about ₩ 600,000. In this case, will you have an MRI scan?

1. Yes
2. No (Proceed to Question 2-4)

*Question 2-4: “Low-value MRI for headache, after price reduction” vignette*

You found out that due to expanded benefit coverage of the health insurance, you only need to pay ₩ 100,000 instead of ₩ 600,000. In this case, will you have an MRI scan?

1. Yes
2. No