



An Econometric Study of the Determinants of Canada's Non-reimbursable Medical Care Costs

Emmanuel Ogwal^{1,*}, Jalil Safaei² and Wootae Chun³

¹*Economic Development, Department of Economic Development, Lake Babine Nation 225 Sus Ave, Burns Lake, BC V0J 1E0, Canada*

²*School of Economics, University of Northern British Columbia, 3333 University Way, Prince George, BC V2N 4Z9, Canada*

³*School of Business, University of Northern British Columbia, 3333 University Way, Prince George, BC V2N 4Z9, Canada*

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*Address correspondence to this author at the Economic Development, Department of Economic Development, Lake Babine Nation, 225 Sus Ave, Burns Lake, BC V0J 1E0, Canada; E-mail: emmanuel.ogwal@alumni.unbc.ca

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Meanings of some contents of the manuscript:

- $\forall p < 5\%$ - means for all probability values less than 0.05 (significant at 5%)
- & means "and"
- $\ln[\text{Earnings}]$ means "natural log of variable "earnings"

- $p < 5\%$ means probability value less than 5% (significant at 5%)
- $p < 10\%$ means probability value less than 10% (significant at 10%)
- $p < 1\%$ means probability value less than 1% (significant at 1%).