

Appendix 1 (as supplied by the authors): Interview Guide

Topic	Question	Follow-up/Probe
Illness experience	Tell me about your experience living with _____ (heart disease, diabetes, stroke, hypertension)?	When were you diagnosed? What impact has it had on your life? What are the challenges you've faced? How did you cope with these?
Financial barrier experience	1. You previously stated that you have had difficulty accessing care due to cost. Please tell me about that... 2. Did you experience any health-related consequences due to your financial barrier? 3. What are the personal, emotional and psychological impact of having financial barriers?	Tell me about the financial repercussions of your chronic disease. How has your financial situation changed since diagnosis? What exactly did you have difficulty accessing? Did you ever not get what you needed due to cost? What are your out of pocket costs for your chronic diseases each month? Have you ever had to stop taking medications due to cost? Has this barrier ever led to you having to go to the hospital? Family? Work-life balance? Stress? How would things in your life be different if you didn't have financial barriers?
Reasons for financial barriers	What things led you to have financial difficulties?	Employment status? Personal debts? Do you have health insurance? If no, why do you not have health insurance? If yes, why do you still have financial barriers? Do you have copayments?
Coping	How do you deal with your chronic disease and financial difficulties?	What kinds of things do you do ensure you are able to get the care you require? Have you tried to access financial supports for assistance? How aware are your family members and friends of your financial situation? How aware are your healthcare providers of your financial situation?
Suggestions	What might be done to improve the situation for people like yourself?	Government programs? Other programs or initiatives?