



## Commonwealth Fund Affordable Care Act Tracking Survey, December 2013

(SSRS DEMO QUESTION)

(ASK ALL)

HE-1. Do you have health insurance?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SSRS DEMO QUESTION)

(ASK HE-2 IF HE-1=1)

HE-2. How do you obtain your health insurance? Is it...?  
(READ LIST; ACCEPT ONE ONLY)?

(INTERVIEWER NOTE: If respondent says they signed up for health insurance through the marketplace, read: "Health insurance through the marketplace will take effect on January first two thousand fourteen. How did you obtain your current insurance?")

- 1 Through your or your spouse's employer
- 2 Directly from a health plan or insurance company
- 3 Through public programs, such as Medicare or Medicaid
- 4 (DO NOT READ) Other
- 0 (DO NOT READ) Uninsured
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF AGE 19-64 CONTINUE; ALL OTHERS SKIP TO NEXT INSERT



(IF HE-2=2)

CM-A. Just to clarify, is this insurance you obtain through a current or former employer or is it purchased directly from a health plan or insurance company?

(INTERVIEWER NOTE: If respondent says “I am in a high risk pool or Pre-Existing Condition Insurance Plan (PCIP),” response should be 2, purchased directly from a health plan/insurance company.)

- 1 Through a current or former employer
- 2 Purchased directly from a health plan/insurance company
- 3 (DO NOT READ) Through public programs, such as Medicare or Medicaid
- 4 (DO NOT READ) Other
- D (DO NOT READ) Don’t know
- R (DO NOT READ)Refused

(IF (HE-2=3, 4, D, R OR CM-A=3, 4, D, R)

CM-B. Have you signed up for health insurance in a health insurance marketplace created by the new health reform law, sometimes known as the Affordable Care Act?

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: “It is sometimes referred to as Obamacare.”)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF AGE 19 TO 64 AND (HE-1=2 OR HE-2=0 CM-A=2 OR CM-B=1) ASK CM INSERT;  
ELSE SKIP TO NEXT INSERT

### **I. Awareness of marketplaces and financial assistance**

(IF CM-B=1)

CM-B2. You said you signed up for new insurance coverage under the health reform law, which doesn’t take effect until January 1. Currently, are you uninsured, do you have a plan that you purchased directly from an insurance company, or do you have some other type of health insurance?

- 1 Uninsured
- 2 Have a plan you purchased directly from an insurance company
- 3 Other type of health insurance
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused



(ASK ALL QUALIFIED RESPONDENTS)

CW-1a. In what State do you reside?  
(DO NOT READ LIST)

- 1 \_\_\_\_\_ (LIST OF STATES)  
D (DO NOT READ) Refused

(PN: CREATE 'STATE' VARIABLE; IF RESPONDENT PROVIDES STATE FOR CW-1a, STATE=RESPONSE IN CW-1a, IF LANDLINE SAMPLE AND RESPONDENT REFUSED CW-1a, USE SAMPLE STATE, IF CELL PHONE SAMPLE AND RESPONDENT REFUSED, STATE=UNKNOWN)

(PN: USE MARKETPLACE NAME PROVIDED IF STATE=AR, CA, CO, CT, DC, HI, ID, IL, KY, MD, MA, MN, NV, NM, NY, OR, RI, VT, WA)

*(Marketplace 2013 MODIFIED)*

(ASK ALL QUALIFIED RESPONDENTS)

(INSERT TEXT "also known as..." IN PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

(IF CM-B=1, READ: "Can I confirm – Are you aware of this new marketplace also known as (INSERT STATE MARKETPLACE NAME) in your state?")

CW-1. Since the beginning of October, under the health reform law, also known as the Affordable Care Act, new marketplaces have been open in each state where people who do not have affordable health insurance through a job, can shop and sign up for health insurance

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: "It is sometimes referred to as Obamacare.")

(Can I confirm – ) Are you aware of this new marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state?

- 1 Yes, I am aware  
2 No, I am not aware  
D (DO NOT READ) Don't know enough to say  
R (DO NOT READ) Refused



*(Marketplace 2013 MODIFIED)*

(ASK ALL QUALIFIED RESPONDENTS)

(INSERT TEXT IN PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

CW-2. Many people without affordable health insurance through a job may be eligible for financial help to pay for their health insurance in these new marketplaces (also known as (INSERT STATE MARKETPLACE NAME) in your state). Are you aware that financial assistance for health insurance is available under the reform law?

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: “It is sometimes referred to as Obamacare.”)

- 1 Yes, I am aware
- 2 No, I am not aware
- D (DO NOT READ) Don’t know enough to say
- R (DO NOT READ) Refused

(ASK ALL QUALIFIED RESPONDENTS)

CW-2a. People who go to the marketplaces may also find out that their income makes them eligible for Medicaid under the reform law. Are you aware that the health care reform law makes Medicaid available to more Americans?

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: “It is sometimes referred to as Obamacare.”)

- 1 Yes, I am aware
- 2 No, I am not aware
- D (DO NOT READ) Don’t know enough to say
- R (DO NOT READ) Refused

## **II. ACCESSING THE MARKETPLACES**

*(October ACA Tracking Survey)*

(ASK ALL QUALIFIED RESPONDENTS)

(IF CM-B=1 INSERT “Can I confirm - you have”)

CW-3. (Can I confirm – you have/Have you) gone to this new marketplace to shop for health insurance? This could be by mail, in person, by phone, or on the Internet.

- 1 Yes
- 2 No
- 3 (DO NOT READ) Someone else (e.g., spouse) went to marketplace to shop for respondent’s/family’s health insurance
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused



(NEW)

(ASK IF CM-B=1 AND CW-3=2)

CW-3aa. Previously you said that you had signed up for health insurance in a health insurance marketplace. You just indicated that you did not go to the marketplace to shop for insurance. Did you receive a letter from your state indicating that you might be eligible for Medicaid?

- |   |                          |             |
|---|--------------------------|-------------|
| 1 | Yes                      | GO TO CW-8c |
| 2 | No                       | GO TO CW-16 |
| D | (DO NOT READ) Don't know | GO TO CW-16 |
| R | (DO NOT READ) Refused    | GO TO CW-16 |

(NEW)

(ASK IF CW-3=1)

CW-3a. How many times did you visit the marketplace – did you visit once, or did you visit more than once?

(IF RESPONDENT SAYS MORE THAN ONCE, ASK: How many times do you think you visited the marketplace? Your best estimate is fine)

- |   |                                  |
|---|----------------------------------|
| 1 | Once                             |
| 2 | More than once (SPECIFY # _____) |
| D | (DO NOT READ) Don't know         |
| R | (DO NOT READ) Refused            |

(NEW)

(ASK IF CW-3=1)

CW-3b. Did you visit the marketplace (INSERT ITEMS)?

- |   |                          |
|---|--------------------------|
| 1 | Yes                      |
| 2 | No                       |
| D | (DO NOT READ) Don't know |
| R | (DO NOT READ) Refused    |

(SCRAMBLE ITEMS A-D)

- a. On the Internet
- b. By phone
- c. In person
- d. By mail



(NEW)

(ASK IF CW-3=1)

CW-3c. When you visited the marketplace, did you get personal assistance to help you? This could have included calling a telephone hotline, using a chat function on the marketplace website, going to an insurance broker or a navigator, or in some other way.

- 1 Yes, got personal assistance
- 2 No, did not get personal assistance
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(October ACA Tracking Survey)

(IF CW-3=1)

(ROTATE 1-4/4-1)

(ROTATE SAME ORDER FOR CW-4, CW-5, and CW-6)

CW-4. How easy or difficult was it to find (INSERT ITEM)? Would you say that it was (READ LIST)

(READ LIST)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- N (DO NOT READ) Impossible
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(DO NOT ROTATE)

- a. A plan with the type of coverage you need
- b. A plan you could afford



*(Health Insurance Tracking Survey, 2013)*

(IF CW-3=1)

(ROTATE 1-4/4-1)

(ROTATE SAME ORDER FOR CW-4, CW-5, and CW-6)

CW-5. How easy or difficult was it to compare the (INSERT ITEM) of different insurance plans? Would you say it was...(READ LIST)?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- N (DO NOT READ) Impossible
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE ITEMS A-C)

- a. Benefits covered
- b. Premium costs
- c. Potential out of pocket costs from deductibles and co-pays

*(October ACA Tracking Survey)*

(IF CW-3=1)

CW-5a. Did you try to find out if you are either eligible for financial assistance to help pay for your plan, or if you are eligible for Medicaid?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

*(October ACA Tracking Survey)*

(IF CW-5a=1)

(ROTATE 1-4/4-1)

(ROTATE SAME ORDER FOR CW-4, CW-5, and CW-6)

CW-6. How easy or difficult was it to find out if you are eligible for financial assistance or for Medicaid? Would you say it was...(READ LIST)?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- N (DO NOT READ) Impossible
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused



*(October ACA Tracking Survey)*

(IF CW-3=1)

(INSERT PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

CW-7. Overall, how would you describe your experience in trying to get health insurance through the marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state? Would you say that your experience was (READ LIST)?

- 1 Excellent
- 2 Good
- 3 Fair, or
- 4 Poor
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

*(NEW)*

(ASK IF CW-3a=2)

(IF RESPONSE GIVEN IN CW-3a=2 IS '2', INSERT 'second'; IF RESPONSE GIVEN IN CW-3a-2=3+, INSERT 'last')

(ROTATE 1-3/3-1; include rotate variable in data file)

CW-7a. You said that you visited the marketplace more than once. From your first visit to your (second/last) visit, did your experience in trying to get health insurance through the marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state (READ LIST)...?

- 1 Improve
- 2 Stay-about the same
- 3 Get worse
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused



### **III. ENROLLING IN A HEALTH PLAN**

(NEW)

(ASK IF CW-3=1, 3)

(IF CM-B=1 INSERT “Can I confirm - you have applied”)

(IF CW-3=3, SHOW: “or did someone else end up applying” and “for you or your family”)

CW-8. (Can I confirm – you have applied/Did you end up applying) (or did someone else end up applying) for health insurance (for you or your family) through the marketplace?

(INTERVIEWER NOTE: If respondent says they applied for health insurance but not through the marketplace; please select response code #3)

- 1 Yes, applied
- 2 No, did not apply
- 3 (DO NOT READ) I applied for health insurance but not through the marketplace.
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(NEW)

(ASK IF CW-8=1, 3)

CW-8a. Are you eligible for health insurance?

- 1 Yes, eligible for health insurance
- 2 No, not eligible for health insurance
- 3 (DO NOT READ) Have not been able to find out if I am eligible
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused



(NEW)

(ASK IF CW-8a=1)

CW-8b. Are you eligible for either financial assistance to help pay for your health plan or Medicaid?

- 1 Yes, eligible for financial assistance/Medicaid
- 2 No, not eligible for financial assistance/Medicaid
- 3 (DO NOT READ) Have not been able to find out if I am eligible for financial assistance/Medicaid
- 4 (DO NOT READ) I did not ask to be considered for financial assistance/Medicaid
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(NEW)

(ASK IF CW-8a=1 OR CW-3aa=1)

CW-8c. And, did you select a private health plan or enroll in Medicaid?

- 1 Yes, selected a private health plan/enrolled in Medicaid
- 2 No, did not select a private health plan/enroll in Medicaid
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(NEW)

(ASK IF CW-8c=1)

CW-8d1. Will you owe a premium? A premium is the monthly amount you pay for health insurance.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(NEW)

(ASK IF CW-8d1=1)

CW-8d. Have you paid a premium yet?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused



*(October ACA Tracking Survey)*

(IF CW-8c=1)

CW-10. Does the plan you selected or your new Medicaid coverage include all, some, or none of the doctors that you wanted?

- 1 All of the doctors you wanted.
- 2 Some of the doctors you wanted.
- 3 None of the doctors you wanted.
- 4 (DO NOT READ) Didn't look at doctors on the plan/Don't know who the doctors are on the plan
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

*(October ACA Tracking Survey)*

(IF CW-8c=1)

(ROTATE 1-4/4-1)

CW-11. How optimistic are you that having this new health insurance will improve your ability to get the health care that you need? Are you..

- 1 Very optimistic
- 2 Somewhat optimistic
- 3 Not very optimistic
- 4 Not at all optimistic
- 5 (DO NOT READ) Depends
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused



#### **IV. NOT ENROLLING IN A HEALTH PLAN**

*(October ACA Tracking Survey)*

(IF CW-8c=2)

CW-12. Can you tell me why you did not select a health insurance plan or enroll in Medicaid when you visited the marketplace? Was it because ... (INSERT ITEM)

(READ AS NEEDED: Was this a reason why you didn't select a health insurance plan or enroll in Medicaid?)

- 1 Yes
- 2 No
- D Don't know
- R Refused

(SCRAMBLE)

(ITEM H ALWAYS ASKED LAST)

- a. You are still trying to decide which plan you want
- b. The internet website you were using was experiencing technical difficulties
- c. You are not certain you can afford a plan
- d. You haven't been able to find out if you can get financial assistance or Medicaid.
- e. You were not eligible for financial assistance or Medicaid
- f. You couldn't find a plan with the doctors that you wanted
- g. You thought the deductibles and copays were too high
- h. Or some other reason (Specify)



*(Marketplace 2013 MODIFIED)*

**BASE = DID NOT GO TO MARKETPLACE OR DID NOT APPLY FOR HEALTH INSURANCE OR NOT SURE IF ELIGIBLE FOR INSURANCE OR DID NOT SELECT A PLAN/ENROLL IN MEDICAID (AND HAS NOT SIGNED UP FOR MEDICAID BASED ON A LETTER FROM THE STATE)**

(CW-3=2, D, R AND (CW-3aa=2, D, R OR CW-3aa is NOT asked)) OR (CW-8=2, D, R) OR (CW-8a=3, D, R) OR (CW-8c = 2, D, R)

(IF (CW-8=2, D, R) OR (CW-8a=3, D, R) OR CW-8c= 2, D,R INSERT “GO BACK TO (INSERT PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

CW-13. The enrollment period for health insurance in the marketplaces ends on March 31, 2014. How likely are you to go to (go back to) the marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state) by March 31, 2014 to enroll in a health plan or find out if you are eligible for financial help to pay for your plan or for Medicaid? Would you say you are...(READ LIST)?

- 1 Very likely
- 2 Somewhat likely
- 3 Somewhat unlikely
- 4 Very unlikely
- 5 (DO NOT READ) I am already enrolled in a health plan or Medicaid or other insurance
- 6 (DO NOT READ) Haven't decided yet
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

## **V. HEALTH STATUS**

(Trend 2001 Q66, 2003 Q46, 2005 Q68, 2007 Q54, 2010 Q52)  
(Biennial 2012)

ASK IF AGE 19 TO 64 AND (HE-1=2,CM-A=2, CM-B=1)

CW-16. In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused



## **VI. CANCELLATION OF INDIVIDUAL MARKET POLICIES**

(NEW)

(ASK IF CM-A=2 OR CM-B2=2)

CW-A. Did you receive a letter from your insurance company earlier this year telling you that they would be cancelling your health plan in 2014?

- 1 Yes, received a letter
- 2 No, did not receive a letter
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(NEW)

(ASK IF CM-A=2 OR CM-B2=2)

CW-B. Did your insurance company offer you the option of renewing your plan so that you could keep your coverage through 2014?

- 1 Yes, was offered the option to renew
- 2 No, was not offered the option to renew
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(NEW)

(IF CM-A=2 AND CW-B=1)

CW-C. Are you planning to keep your current plan?

- 1 Yes
- 2 No
- 3 (DO NOT READ) Haven't decided yet
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

## **VII. FEDERAL POVERTY LINE**

(ASK IN-1 IF Z-6 = 1 AND (Z-9 = 03 OR Z-9a=1))

IN-1. Is that less than \$29,000 or \$29,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$29,000
- 2 \$29,000 or more
- R (DO NOT READ) Refused



(ASK IN-2 IF Z-6 = 2 AND (Z-9 = 04 OR Z-9a=1))

IN-2. Is that less than \$39,000 or \$39,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$39,000
- 2 \$39,000 or more
- R (DO NOT READ) Refused

(ASK IN-3 IF Z-6 = 3 AND (Z-9 = 05 OR Z-9a=1))

IN-3. Is that less than \$49,000 or \$49,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$49,000
- 2 \$49,000 or more
- R (DO NOT READ) Refused

(ASK IN-4 IF Z-6 = 4 AND (Z-9 = 06 OR Z-9a=2))

IN-4. Is that less than \$59,000 or \$59,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$59,000
- 2 \$59,000 or more
- R (DO NOT READ) Refused

(ASK IN-5 IF Z-6 = 5 AND (Z-9 = 06 OR Z-9a=2))

IN-5. Is that less than \$69,000 or \$69,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$69,000
- 2 \$69,000 or more
- R (DO NOT READ) Refused

(ASK IN-6 IF Z-6 = 6 AND Z-9 = 07 OR Z-9a=2))

IN-6. Is that less than \$79,000 or \$79,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$79,000
- 2 \$79,000 or more
- R (DO NOT READ) Refused



(ASK IN-7 IF Z-6 = 7 AND Z-9 = 07 OR Z-9a=2))

IN-7. Is that less than \$89,000 or \$89,000 or more?

(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$89,000
- 2 \$89,000 or more
- R (DO NOT READ) Refused

Household Size	250% FPL
1	\$29,000
2	\$39,000
3	\$49,000
4	\$59,000
5	\$69,000
6	\$79,000
7	\$89,000
8	\$99,000
9	\$109,000
10	\$119,000
11	\$129,000
12	\$139,000

