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CommonwealthFundSurvey.doc

I N T E R N A T I O N A L   C O M M U N I C A T I O N S   R E S E A R C H

**THE COMMONWEALTH FUND  
RETIREMENT HEALTH INSURANCE SURVEY**

IF RESPONDENT IS SPANISH-SPEAKING USE SPANISH VERSION OF PROGRAM.  
SWITCH IF NECESSARY.

INTRODUCTION: Hello, my name is \_\_\_\_\_. I am calling from ICR, a national research firm located near Philadelphia. We are conducting an important national study on healthcare and appreciate your opinions.

IF NEEDED: We are NOT asking for contributions or selling anything. We ARE conducting an important national survey about healthcare.

IF NEEDED: The study is being conducted on behalf of the Commonwealth Fund, a not for profit health research foundation.

IF NEEDED: The results of the study will be used to help improve healthcare for everyone.

IF NEEDED: Your individual responses are anonymous and will be held in the strictest confidence.

(P.N.—HIGHLIGHT INTERVIEWER NOTE)  
(INTERVIEWER, IF RESPONDENT IMMEDIATELY STARTS TO REFUSE,  
QUICKLY ASK: Are you or anyone in your household age 50-70?)

S1. First, are there any adults age 18 or older living in your household?

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

S2. Are there any adults age 50 or older?

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

IF NO ADULT AGED 50+ (S2=2, D, OR R), READ: Thank you very much for your cooperation. For this survey, we're looking for households with older adults.

(ASK S3 IF ADULT 50+ IN HH, S2 = 1)

S3. How many adults are BETWEEN the ages of 50 and 70?

- |       |                          |                     |
|-------|--------------------------|---------------------|
| 0     | None                     | THANK AND TERMINATE |
| _____ | RECORD NUMBER (1-7)      |                     |
| 8     | 8 or more                |                     |
| D     | (DO NOT READ) Don't Know | THANK AND TERMINATE |
| R     | (DO NOT READ) Refused    | THANK AND TERMINATE |

IF NO ADULT AGE 50-70 IN HOUSEHOLD, S3=0, D, OR R, READ: Thank you very much for your cooperation. For this survey, we're looking for households with adults age 50 to 70.

(ASK S4 IF ONLY ONE PERSON AGE 50-70 IN HH, S3=1)

S4. May I please speak to this person?

- |   |                                       |                              |
|---|---------------------------------------|------------------------------|
| 1 | CONTINUE WITH CURRENT RESPONDENT      | GO TO S6                     |
| 2 | NEW RESPONDENT BEING BROUGHT TO PHONE | REPEAT INTRO AND<br>GO TO S6 |
| 3 | NEW RESPONDENT NOT AVAILABLE          | SCHEDULE CALLBACK            |
| D | (DO NOT READ) Don't Know              | THANK AND TERMINATE          |
| R | (DO NOT READ) Refused                 | THANK AND TERMINATE          |

(ASK S5 IF 2+ PEOPLE AGE 50-70 IN HH, S3=2+)

(ROTATE VERBIAGE IN PARENS)

(GEN IN APPROPRIATE RESPONSE OF S3=ANY OF 2-8 INTO SECOND PARENS)

S5. May I please speak with the (ROTATE: YOUNGER/OLDER) of these (S3 INSERT) people?

- |   |                                       |                              |
|---|---------------------------------------|------------------------------|
| 1 | CONTINUE WITH CURRENT RESPONDENT      | GO TO S6                     |
| 2 | NEW RESPONDENT BEING BROUGHT TO PHONE | REPEAT INTRO AND<br>GO TO S6 |
| 3 | NEW RESPONDENT NOT AVAILABLE          | SCHEDULE CALLBACK            |
| D | (DO NOT READ) Don't Know              | THANK AND TERMINATE          |
| R | (DO NOT READ) Refused                 | THANK AND TERMINATE          |

(RHIS99 Q87)

S6. What is your EXACT age in years?

(IF REFUSED, PROBE: We only need your age to determine what questions to ask you.)

- |       |                          |                     |
|-------|--------------------------|---------------------|
| _____ | RECORD AGE 50-70         | GO TO S8            |
| 97    | Age 18-49                |                     |
| 98    | Age 71 or older          |                     |
| D     | (DO NOT READ) Don't Know | THANK AND TERMINATE |
| R     | (DO NOT READ) Refused    | THANK AND TERMINATE |

(ASK S7 IF YOUNGER THAN 50 OR OLDER THAN 70, S6=97 OR 98)

S7. I'm sorry, I thought you were between age 50 and 70. Is there anyone living in your household who is at least 50, but no older than 70?

- |   |                          |                     |
|---|--------------------------|---------------------|
| 1 | Yes                      | GO BACK TO S3       |
| 2 | No                       | THANK AND TERMINATE |
| D | (DO NOT READ) Don't Know | THANK AND TERMINATE |
| R | (DO NOT READ) Refused    | THANK AND TERMINATE |

S8. RECORD GENDER

- 1 Male
- 2 Female

**A. HEALTH EXPERIENCES**

(RHIS99: Q1)

1. Overall, how satisfied are you with the quality of health care YOU have received during the past 12 months? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

- 1 Very satisfied
- 2 Somewhat satisfied
- 3 Somewhat dissatisfied
- 4 Very dissatisfied
- 5 (DO NOT READ) Haven't received health care in past year
- 6 (DO NOT READ) Neither satisfied nor dissatisfied/Mixed
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(TF2003)

2. How confident are you that you can get the best medical care available when you need it — very confident, somewhat confident, not too confident, or not at all confident about this?

- 1 Very confident
- 2 Somewhat confident
- 3 Not too confident
- 4 Not at all confident
- 5 (DO NOT READ) Can't think of needs in future/Won't need care
- 6 (DO NOT READ) Mixed/It depends on type of care
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(RHIS99: Q4)

3. During the past 12 months, about how many times did you personally visit a doctor or medical clinic for any reason, including check-ups? (IF NECESSARY: Your best guess is fine.)

(IF RESPONDENT GIVES A RANGE, CODE THE LOWEST NUMBER GIVEN.)

\_\_\_\_\_ RECORD NUMBER (RANGE 0-30)

DD Don't Know

RR Refused

## B. QUALITY OF CARE

[TF03: Q4]

4. Do you have a personal or family doctor, or a health care professional that you currently rely on if you need medical care?

- 1 Yes
- 2 No
- 3 (DO NOT READ) Yes, more than one
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[TFO3: Q6]

(INSERT "the doctor or health care professional you usually go to" IF Q4=1 or 3)

(INSERT "the doctor or health care professional you have seen most recently" IF Q4=2, D or R.)

5. Overall, how would you rate the quality of care you receive from (INSERT) for your medical care? 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

[TF03: Q7]

(SCRAMBLE ITEMS a-c)

(INSERT “the doctor or health care professional you usually go to” IF Q4=1 or 3)

(INSERT “the doctor or health care professional you have seen most recently” IF Q4=2, D or R.)

6. And how would you rate (INSERT) on (INSERT ITEM A-C)?

Would you say he or she is doing an excellent, very good, good, fair, or poor job on this?

(INTERVIEWER, IF GOES TO MORE THAN 1 DOCTOR, ASK ABOUT THE DOCTOR GOES TO FOR MOST CARE)

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

- a. Listening carefully to your health concerns
- b. Being accessible either by phone or in person when you need care
- c. Spending enough time with you

(2004 International Survey: Q502)

7. The last time you were sick or needed medical attention, how quickly could you get an appointment to see a doctor? Please do not include a visit to the hospital emergency room.

(DO NOT READ LIST. ENTER ONE ONLY.)

- 1 On the same day
- 2 The next day
- 3 In 2 to 3 days
- 4 In 4 to 5 days
- 5 In 6 to 7 days
- 6 After more than a week
- 7 Never able to get an appointment
- 8 (DO NOT READ) Not sure
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(MODIFIED 2004 International Survey: Q503)

8. How easy or difficult is it to get care in the evenings or on weekends without going to the hospital emergency room? Is it (READ LIST)?

(READ LIST. ENTER ONE ONLY.)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 6 (DO NOT READ) Never needed care in the evenings or weekends
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

9. DELETED

(MODIFIED 2002 International Survey: Q404p)

10. In the past 24 months, have you been given the wrong medication or wrong dose by a doctor, hospital or pharmacist when filling a prescription at a pharmacy or while hospitalized?

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

(MODIFIED 2002 International Survey: Q406)

11. In the past 24 months, have you been involved in a situation where you believed a medical mistake was made in your treatment or care? (INTERVIEWER: This means a mistake by doctors, hospitals or other medical care providers.)

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

(2002 International Survey: Q407)

(ASK Q12 IF GIVEN WRONG MEDICATION/DOSE OR HAD A MEDICAL MISTAKE, Q10=1 OR Q11=1, ALL ELSE GO TO INSTRUCTION BEFORE Q14)

12. Did this mistake or medication error cause a very serious health problem, somewhat serious health problem, not a serious health problem, or no health problem at all?

- 1 Very serious problem
- 2 Somewhat serious problem
- 3 Not a serious problem
- 4 No problem at all
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(NEW 8/10/04)

(ASK Q13 IF Q10=1 OR Q11=1)

13. After this happened to you, did you file a lawsuit against the health care provider, did you resolve the matter legally outside of court (for example through an arbiter, mediator), did you resolve the matter directly with the provider (beyond just writing or stating a complaint), did you just write or state a complaint to the provider, or did you never consider taking any action of any sort?

- 1 Filed, or currently filing, a law suit
- 2 Took action, or currently taking action, to resolve the matter legally outside of court (through an arbiter or mediator)
- 3 Resolved, or currently resolving, the matter directly with the provider (beyond just writing or stating a complaint)
- 4 Wrote/stated, or currently writing/stating, a complaint to the provider
- 5 Never considered taking any action
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(2002 International Survey: Q555)

(INSERT "the doctor or health care professional you usually go to" IF Q4=1 or 3)

(INSERT "a doctor or health care professional" IF Q4=2, D or R.)

14. Has there been a time in the past 2 years when you have not followed the advice or treatment plan of (INSERT)?

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

(2004 International Survey: Q560)

(ASK Q15 IF Q14=1, ALL ELSE GO TO Q19)

15. What advice did you not follow?

(DO NOT READ. ACCEPT MULTIPLE RESPONSES.)

- 1 Did not take prescribed medication, or stopped taking medication
- 2 Did not get a diagnostic test
- 3 Did not follow up and get an appointment to see a specialist
- 4 Did not come back for a follow up appointment with the doctor
- 5 Did not have recommended surgery or procedure
- 6 Other
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(2004 International Survey: Q561)

(ASK Q16 IF Q15=6)

16. What advice did you not follow? (PROBE FOR SPECIFICS)

\_\_\_\_\_ (RECORD RESPONSE VERBATIM)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(2004 International Survey: Q565)

(ASK Q17 IF Q14=1)

(SCRAMBLE ITEMS 1-4)

17. What is the main or most important reason you did not follow your doctor's recommendation or treatment plan? Was it because (INSERT ITEM)?

(IF NEEDED: If this has happened to you more than once, please think of the last time you did not follow your doctor's recommendation.)

1 you didn't understand what you were supposed to do

2 you disagreed with the recommendation

3 it cost too much

4 it was too difficult to do

5 (DO NOT READ) your condition had improved

6 (DO NOT READ) for some other reason

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(2004 International Survey: Q566)

(ASK Q18 IF Q17=6)

18. What is the main or most important reason you did not follow their recommendation or treatment plan? (PROBE FOR SPECIFICS)

\_\_\_\_\_ (RECORD RESPONSE VERBATIM)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

## C. WORK AND MARITAL STATUS

On another topic . . .

[MODIFIED RHIS99: Q88]

19. Are you currently working at a paid job, are you self-employed, or are you not employed at a paid job?

(INTERVIEWER, IF NECESSARY: People are self-employed if they report income from their jobs to the IRS on Schedule C on federal income tax forms.)

(PROBE WHETHER PAID JOB IS FULL TIME OR PART TIME)

- 1 Working at a paid job full time
- 2 Working at a paid job part time
- 3 Self-employed
- 4 Not currently employed
- 5 (DO NOT READ) Both self employed and employed at a paid job
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[MODIFIED RHIS99 Q89]

(ASK Q20 IF NOT CURRENTLY EMPLOYED, Q19= 4)

20. Are you retired, looking for work, disabled, a student or something else?

- 1 Retired
- 2 Looking for work
- 3 Disabled
- 4 A student
- 5 Something else
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

21. DELETED

[MODIFIED RHIS99: Q12]

(ASK Q22 IF RETIRED, Q20=1)

22. In making your decision about WHEN to retire, how much of a factor was the availability of affordable health insurance? Would you say this was a very important factor, somewhat important, not too important, or not an important factor at all in your decision?

- 1 Very important
- 2 Somewhat important
- 3 Not too important
- 4 Not important at all
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99 Q14]

(ASK Q23 IF EMPLOYED OR LOOKING FOR WORK, Q19=ANY OF 1-3 OR 5 OR Q20=2)

23. At about what age do you plan to retire from work?  
(IF NECESSARY: Your best guess is fine.)

\_\_\_\_\_ RECORD AGE

NN (DO NOT READ) Do not plan to ever retire/Plan to work past retirement age

DD (DO NOT READ) Don't Know

RR (DO NOT READ) Refused

[MODIFIED RHIS99: Q15]

(ASK Q24 IF EMPLOYED OR LOOKING FOR WORK, Q19=ANY OF 1-3 OR 5 OR Q20=2)

24. In making your decision about WHEN to retire, how much of a factor will the availability of affordable health insurance be? Would you say this will be a very important factor, somewhat important, not too important, or not an important factor at all in your decision?

- 1 Very important factor
- 2 Somewhat important
- 3 Not too important, or
- 4 Not important at all
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q90]

25. Are you currently married, living as married, divorced, separated, widowed, or have you never been married?

- 1 Married
- 2 Living as married
- 3 Divorced
- 4 Separated
- 5 Widowed
- 6 Never married
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q91]

(ASK Q26 IF MARRIED, Q25=1)

26. What is your spouse's age in years?

\_\_\_\_\_ RECORD AGE

DD (DO NOT READ) Don't Know

RR (DO NOT READ) Refused

(MODIFIED 8/10/04)

(ASK Q27 IF MARRIED OR LIVING WITH A PARTNER, Q25=1 OR 2)

(INSERT "wife" IF Q25=1 AND S8=1. INSERT "husband" IF Q25=1 AND S8=2. INSERT "partner" IF Q25=2.)

27. Is your (wife/husband/partner) now employed at a paid job, retired, unemployed and looking for work, or disabled?

- 1 Employed at a paid job
- 2 Retired
- 3 Unemployed/looking for work
- 4 Disabled
- 5 (DO NOT READ) Student
- 6 (DO NOT READ) Other (homemaker, etc.)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

#### D. CURRENT HEALTH INSURANCE COVERAGE

(MODIFIED 2003 Health Insurance Survey: Q10)

(ASK ITEM e IF NO TO ALL OTHER MENTIONS, Q28a=ANY OF 2, D, OR R AND Q28b=ANY OF 2, D, OR R AND Q28c=ANY OF 2, D, OR R AND Q28d=ANY OF 2, D, OR R)

(INSERT STATE INSURANCE NAME IN ITEM d)

(DO NOT SCRAMBLE ITEMS)

28. Now I would like to ask you about any health insurance you CURRENTLY have that helps pay for the cost of health care. I'm going to read a list of a few types of health insurance, and I'd like you to tell me which of these you have, if any. First, are you now PERSONALLY covered by (INSERT ITEM)?

(IF RESPONDENT NOT SURE WHICH INSURANCE IS INCLUDED: Please think about insurance plans that cover the costs of doctor and hospital bills IN GENERAL, and NOT those that cover ONLY dental or eye care or the costs of caring for specific diseases.)

(IF RESPONDENTS TRY TO TELL TYPE THEY HAVE INSTEAD OF GOING THROUGH THE LIST: I'm sorry but I have to ask about each type of insurance for the survey. Just tell me 'no' if you don't have this type.)

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

- a. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people
- b. private health insurance offered through an employer or union? [IF "NO," READ: This could be insurance through a current job, a former job, your job or someone else's job.]
- c. a private health insurance plan that you bought yourself
- d. Medicaid, [INSERT STATE INSURANCE NAME], or some other type of state medical assistance for low-income people
- e. health insurance through ANY other source, including military or veteran's coverage

(MODIFIED 2003 Health Insurance Survey: Q11)

(ASK Q29 IF AGE 65+ AND NOT COVERED BY MEDICARE, S6=GE 65 AND Q28a =2, D, OR R)

29. Medicare is health insurance coverage most people receive when they turn 65 and are eligible for Social Security. Are you now covered by Medicare or by ANY Medicare plan?

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

30. DELETED 9.7.04

31. DELETED 9.7.04

[RHIS99: Q25]

**(ASK IF NOT COVERED BY ANY INSURANCE OR UNDESIGNATED (S6=50-64) AND Q28a=2,D,R AND Q28b=2,D,R AND Q28c=2,D,R AND Q28d=2,D,R AND Q28e=2,D,R) OR (S6=65-70 AND Q28a=2,D,R AND Q28b=2,D,R AND Q28c=2,D,R AND Q28d=2,D,R AND Q28e=2,D,R AND Q29=2,D,R)**

32. Does this mean you personally have NO health insurance now that would cover your doctor or hospital bills?

- 1 I do NOT have health insurance
- 2 I HAVE some kind of health insurance
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

33. DELETED 9.7.04

[RHIS99]

(ASK Q34 IF INSURED NOW, Q28=1 TO ANY OR Q29=1 OR Q32=2)

(INSERT CURRENT INTERVIEW MONTH)

34. During the last 12 months, since (INSERT CURRENT INTERVIEW MONTH), 2003, did you have health insurance ALL the time, or was there a time during the year when you DID NOT have any health coverage?

- 1 Had health insurance all the time/Always covered
- 2 Had a time without insurance
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q30]

(ASK Q35 IF ALWAYS HAD INSURANCE FOR LAST 12 MONTHS AND AGE 52 OR OLDER, Q34=1 and S6 GE 52)

35. Was there any time since you turned age 50 when you had NO health insurance, or were you always insured?

- 1 Had a time without insurance
- 2 Always insured
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q34]

(INSERT VERBIAGE IN PARENS IF S6 GE 65)

36. During your adult years (up to age 65), what statement best fits your experience with health insurance? Would you say you have had health insurance all of the time, most of the time, some of the time, or have you rarely had insurance?

- 1 All of the time
- 2 Most of the time
- 3 Some of the time
- 4 Rarely
- 5 (DO NOT READ) Never had insurance
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[HIS99 Q54]

(ASK Q37 IF MARRIED, Q25=1)

(INSERT "his" IF Q25=1 AND S8=2. INSERT "her" IF Q25=1 AND S8=1)

37. Does your spouse have ANY health insurance that covers (his/her) medical expenses?

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

[RHIS99: Q56]

(ASK Q38 IF SPOUSE IS INSURED; Q37=1)

38. Is (he/she) on Medicare?

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

[RHIS99: Q60]

(ASK Q39 IF ON MEDICARE AND MARRIED AND SPOUSE IS YOUNGER THAN OR SAME AGE AS RESPONDENT, [Q28a=1 OR Q29=1] AND Q25=1 AND Q26 LE S6)

(INSERT "his/he/his/he" IF S8 = 2. INSERT "her/she/her/she IF S8 = 1.)

39. When you went on Medicare, did your spouse lose (his/her) health insurance, did (he/she) keep (his/her) SAME insurance, was (he/she) uninsured then, or did something else happen?

- 1 Lost insurance coverage
- 2 Kept same coverage
- 3 Spouse was uninsured then
- 4 Something else happened (SPECIFY) \_\_\_\_\_
- 5 (DO NOT READ) Spouse was already on Medicare
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q61]

(ASK Q40 IF MARRIED, SPOUSE SAME AGE OR OLDER THAN RESPONDENT AND SPOUSE ON MEDICARE, Q25=1 AND Q38=1 AND Q26 GE S6)

40. When your spouse went on Medicare, did YOU lose your health insurance, did you keep your SAME insurance, were you uninsured then, or did something else happen?

- 1 Lost insurance coverage
- 2 Kept same coverage
- 3 Was uninsured then
- 4 (DO NOT READ) Respondent was already on Medicare
- 5 Something else happened (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[MODIFIED RHIS99: Q62]

(ASK Q41 IF RESPONDENT ON MEDICARE, Q28a=1 OR Q29=1)

41. RIGHT BEFORE you went on Medicare, did you have insurance from any source?

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

#### **E. INSURANCE COSTS**

[RHIS99: Q35]

(ASK Q42 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

42. Thinking about ALL the health insurance coverage you have NOW, how would you rate it? 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

(MODIFIED TF2003: Q23)

(ASK Q43 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

(SCRAMBLE ITEMS a-c)

43. I'm going to read you a list of problems some people experience with their health insurance plan. Please tell me if you have ever had these problems with YOUR CURRENT health insurance plan. (INSERT ITEM) Has this ever happened while you've had your current plan?

[IF RESPONDENT SAYS "I'm on Medicaid" OR SAYS "On Medicaid everything is free" etc. SAY: I realize that Medicaid provides most services for free but I have to read each type of problem for the survey. Just tell me 'no' if you haven't had this problem.]

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

- a. Your doctor charged you A LOT more than your insurance would pay and you had to pay the higher fee
- b. A doctor or the doctor's office told you they were not accepting or not participating in your insurance plan
- c. You reached the limit of what your insurance company would pay for treatment of a specific illness or injury
- d. DELETED 9.7.04

(TF2003: Q3)

44. Now thinking about how much choice you have in where you go for medical care, would you say that you have a great deal, a fair amount, not too much, or no choice at all?

- 1 A great deal of choice
- 2 A fair amount
- 3 Not too much
- 4 No choice at all
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(NEW)

(ASK Q45 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

45. In the past 12 months, did you have to fill out any paperwork for your healthcare?  
INTERVIEWER NOTE: This refers to any plan the respondent may have

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

(OLD Q48)

(ASK Q46 IF Q45=1)

46. How much of a problem, if any, did you have with paperwork for your health plan – a big problem, a small problem, or not a problem?

INTERVIEWER NOTE: This refers to any plan the respondent may have

- 1 A big problem
- 2 A small problem
- 3 Not a problem
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

47. DELETED 9.7.04

(OLD Q47)

(ASK Q48 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

48. How much of a problem, if any, is it usually to get your insurance plan to pay for doctor or hospital medical bills – a big problem, a small problem, or not a problem?

INTERVIEWER NOTE: This refers to any plan the respondent may have

- 1 A big problem
- 2 A small problem
- 3 Not a problem
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[MODIFIED KFF03: Q26]

(ASK Q49 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

49. Approximately how much do you pay per month or have deducted from your paycheck or social security check for your health insurance premiums?

IF NECESSARY: Would it be (READ LIST)?

IF NECESSARY: You're best guess is fine.

- 1 Nothing
- 2 Under \$100 per month
- 3 \$100 but less than \$200 per month
- 4 \$200 but less than \$300 per month
- 5 \$300 but less than \$400 per month
- 6 \$400 but less than \$500 per month
- 7 \$500 but less than \$600 per month
- 8 \$600 but less than \$700 per month
- 9 \$700 or more per month
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[RHIS99: Q45]

(ASK Q50 IF PAYS INSURANCE PREMIUMS, Q49=2,3,4,5,6,7,8,9)

50. How difficult is it for you and your family to afford the premium costs for your health insurance? Would you say it is very difficult, somewhat difficult, not too difficult, or not difficult at all?

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not difficult at all
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(TF2003: Q43)

(ASK Q51 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

51. A deductible is the amount you have to pay before your insurance plan will start paying any part of your medical bills. Does your health plan have a deductible?

(IF RESPONDENT CONFUSES DEDUCTIBLE AND CO-PAY: A co-pay is payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying any part of your medical bills.)

- 1 Yes
- 2 No
- 3 (DO NOT READ) Yes, for going outside the network
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q52 IF HEALTH PLAN HAS A DEDUCTIBLE, Q51=1)

52. What is your annual deductible per person?

(IF PERSON ASKS WHETHER IN-NETWORK OR OUT-OF-NETWORK: in-network.)

IF NECESSARY: a deductible is the amount you pay before your insurance plan will start paying any part of your medical bills.

(PROBE DON'T KNOW: Your best guess is fine.)

(READ CATEGORIES IF NECESSARY. ENTER ONE ONLY.)

- 1 Less than \$100
- 2 \$100 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$2,000
- 5 \$2,000 to under \$3,000
- 6 \$3,000 or more per person
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(RHIS99: Q48)

(INSERT VERBIAGE IN PARENS IF Q25=1)

53. Over the past 12 months, about how much have you (and your husband/wife) had to pay out of YOUR OWN pocket for medical bills, INCLUDING prescription drugs, that were not covered by insurance? Was it (READ CATEGORIES ONLY UNTIL R OFFERS A RESPONSE. IF NECESSARY: Your best guess is fine. DO NOT INCLUDE MEDICAL EXPENSES FOR FAMILY MEMBERS OTHER THAN THE RESPONDENT AND SPOUSE.)

- 1 Less than \$100
- 2 At least \$100, but less than \$200
- 3 At least \$200, but less than \$500
- 4 At least \$500, but less than \$1,000
- 5 At least \$1,000, but less than \$5,000, or
- 6 \$5,000 or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

**F. PRESCRIPTION DRUGS**

(ASK Q54 IF INSURED NOW, Q28=1 TO ANY OR Q29 = 1 OR Q32=2)

54. Does your health insurance help pay for the cost of prescription drugs?

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

[MODIFIED RHIS99: Q46]

55. Do you take any prescription drugs on a regular basis, or not?

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

[RHIS99: Q47]

(ASK Q56 IF TAKE PRESCRIPTION DRUGS, Q55=1)

56. How much do you pay each month for these drugs?  
(IF RESPONDENT IS UNSURE, PROBE: Your best guess is fine.)

(INTERVIEWER, RESPONDENT SHOULD REPORT ONLY OUT-OF-POCKET COSTS, NOT COSTS COVERED BY INSURANCE.)

(READ LIST. ENTER ONLY ONE.)

- 1 \$10 or less
- 2 \$11 to \$25
- 3 \$26 to \$50
- 4 \$51 to \$100
- 5 \$101 to \$250
- 6 \$251 to \$500, or
- 7 More than \$500
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[TF03d:Q12]

(ASK Q57 IF TAKE PRESCRIPTION DRUGS, Q55=1)

57. How many different prescription medications do you YOURSELF take?

\_\_\_\_\_ NUMBER (RANGE 1-50)

DD Don't know

RR Refused

(2002 International Survey)

(ASK Q58 IF PERSONALLY TAKES MORE THAN ONE MEDICATION, Q57 GE 2)

(INSERT "the doctor or health care professional you usually go to" IF Q4=1 or 3)

(INSERT "a doctor or health care professional" IF Q4=2, D or R.)

58. In the last 12 months, has (INSERT) reviewed and discussed the medications you take, including those prescribed by other doctors?

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

## G. ACCESS TO CARE AND MEDICAL BILLS

(TF2003: Q8)

(SCRAMBLE ITEMS a-e)

59. In the last 12 months, was there any time when you (INSERT ITEM) because of the COST?

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

- a. did NOT fill a prescription for medicine
- b. SKIPPED a medical test, treatment or follow-up recommended by a doctor
- c. had a medical problem but DID NOT go to a doctor or clinic
- d. had a toothache or other dental problem but did NOT see a dentist
- e. did not see a specialist when you or your doctor thought you needed one

[TF03: Q24]

60. During the last 12 months, were there times when you had problems paying or were unable to pay for medical bills? (INTERVIEWER NOTE: This can include bills for another family member.)

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

[TF03: Q25]

61. In the last 12 months, were you ever contacted by a collection agency about owing money for medical bills? (INTERVIEWER NOTE: This can include bills for another family member.)

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

[TF03: Q26]

62. Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills? (INTERVIEWER NOTE: This can include bills for another family member.)

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

[TF03: Q27]

(ASK Q63 IF HAS NOT HAD PROBLEMS PAYING MEDICAL BILLS IN LAST 12 MONTHS AND HAS NOT BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS AND HAS NOT HAD TO CHANGE LIFE SIGNIFICANTLY, Q60=2,D,R AND Q61=2,D,R AND Q62=2,D,R)

63. More generally, do you currently or have you in the past three years had any medical bills or medical debt that you couldn't pay right away and are paying off over time? (INTERVIEWER NOTE: This can include bills for another family member.)

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

64. DELETED 9.7.04

[TF03]

(ASK Q65 IF HAS HAD PROBLEM PAYING MEDICAL BILLS IN LAST 12 MONTHS OR HAS BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS OR HAS HAD TO CHANGE LIFE SIGNIFICANTLY OR HAS OUTSTANDING MEDICAL DEBT, Q60=1 OR Q61=1 OR Q62=1 OR Q63 = 1)

65. When you were having difficulties with medical bills, were these bills for someone who was insured at the time the care was provided or was the person uninsured then?

- 1 Insured at time care was provided
- 2 Uninsured at time care was provided
- 3 (DO NOT READ) More than one person with medical bill problems and one person uninsured and the other insured
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

## H. CHOICE

[TF03: Q59]

(ASK Q66 IF INSURED NOW, Q28=1 TO ANY OR Q29=1 OR Q32=2)

66. Do you have a choice of health plans or only one plan?

- 1 Only one plan
- 2 Two or more plans
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[Mey-Q22]

(SCRAMBLE ITEMS)

67. Please tell me how confident you were that you had enough information to make the right choices the LAST time you made each of the following kinds of health care decisions.

What about the last time you were (INSERT)? Were you very confident, somewhat confident, not too confident, or not at all confident you had enough information to make the right choices?

- 1 Very confident
  - 2 Somewhat confident
  - 3 Not too confident
  - 4 Not at all confident
  - N (DO NOT READ) Does not apply
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- 
- a. choosing a doctor
  - b. choosing a health plan
  - c. DELETED 9.7.04

## **I. EXPERIENCES WITH PROVIDER NETWORKS**

[MODIFIED TF03d: Q84]

(ASK Q68 IF INSURED, Q28=1 TO ANY OR Q29=1 OR Q32=2)

68. Many people have health insurance from an HMO, PPO, Medicare Plus Choice, or other type of network plan. This type of plan usually has a list of doctors and hospitals that you can see at a lower cost than doctors and hospitals that are not on the list. As far as you know, is this how your health plan works?

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

(NEW)

69. Has a physician, or physician's office, that you have regularly gone to for care, ever told you that you would have to begin paying him or her an extra fee in order for you to continue to be his/her patient?

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

## **J. SWITCHING DOCTORS**

[TF03: Q5]

(ASK Q70 IF HAVE A REGULAR DOCTOR OR A DOCTOR GO TO MOST, Q4 = 1 OR 3)

70. Thinking about your personal doctor or the doctor you go to most often, how long have you been going to this person for your medical care?

(READ CATEGORIES ONLY IF NECESSARY)

- 1 Less than one year
- 2 One to less than two years
- 3 Two to less than three years
- 4 Three to less than five years
- 5 Five years or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[NEW 8/10/04]

(ASK ALL)

71. In the past two years, have you ever had to change any of your doctors because the doctor left your health plan or your health plan changed?

- 1 Yes, doctor left health plan
- 2 Yes, health plan changed
- 3 Yes, both
- 4 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

**K. MEDICARE EXPERIENCES**

[RHIS99: Q58]

(ASK Q72 IF ON MEDICARE, Q28a=1 OR Q29=1)

72. Thinking about the Medicare program, would you say it is an excellent, very good, good, fair, or poor program?

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

[RHIS99: Q59]

(ASK Q73 IF ON MEDICARE, Q28a=1 OR Q29=1)

73. How important was it for you to become eligible for Medicare—very important, somewhat important, not too important, or not important at all?

- 1 Very important
- 2 Somewhat important
- 3 Not too important
- 4 Not important at all
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q64]

(ASK Q74 IF HAD INSURANCE BEFORE MEDICARE, Q41=1)

74. Now that you are on Medicare, would you say your OVERALL health insurance coverage is better, worse, or about the same as it was before you were on Medicare?

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

[NEW 8/10/04]

(ASK Q75 IF HAD INSURANCE BEFORE MEDICARE, Q41=1)

75. Other than prescription drugs, does Medicare provide better, about the same, or worse coverage of medical bills than the health insurance you had before?

- 1 Better coverage
- 2 About the same coverage
- 3 Worse coverage
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99: Q66]

(ASK Q76 IF HAD INSURANCE BEFORE MEDICARE, Q41=1)

76. Now that you are on Medicare, do you have more, less, or about the same choice of doctors as you had before?

- 1 More choice
- 2 Less choice
- 3 About the same choice
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(NEW 8/10/04)

(ASK Q77 IF HAD INSURANCE BEFORE MEDICARE, Q41=1)

77. Compared to the health insurance you had before Medicare, do you spend more, less, or about the same time on insurance PAPER WORK for doctor and hospital bills?

(IF RESPONDENT SEEMS UNSURE: We mean submitting claims, following up to get bills paid, or questions concerning coverage.)

- 1 More time
- 2 Less time
- 3 About the same time
- D(DO NOT READ) Don't know
- R (DO NOT READ) Refused

## L. CAREGIVING AND HOME HEALTH CARE

[Combined Intl99: Q206 and Intl99: Q208]

78. Are you currently caring for or, in the last two years have you spent any time caring for, someone who is frail, sick or disabled?

(INTERVIEWER, THIS DOES NOT REFER TO SOMEONE WHO IS EMPLOYED AS A CAREGIVER)

- 1 Yes, currently care/have cared for someone
- 2 No, not currently caring/have not cared for someone
- D (DO NOT READ) Don't know
- R (DO NO TREAD) Refused

[Intl99: Q210]

(ASK Q79 IF CARED FOR SOMEONE WHO IS FRAIL, SICK OR DISABLED, Q78 = 1)

79. Was there a time in the past two years when you needed home health care or personal care services to help you care for this person, but could not get it, or could not afford it?

(INTERVIEWER PROBE: By personal care services we mean hands-on care to help with activities such as feeding, dressing, bathing or other personal care needs, not just housekeeping and cleaning.)

- 1 Yes, needed help but could not get it
- 2 No, did not have problems getting help
- 3 (DO NOT READ) Never needed help
- D (DO NOT READ) Don't know
- R (DO NO T READ) Refused

80. DELETED 9.7.04

81. DELETED 9.7.04

82. DELETED 9.7.04

**M. WORRIES AND CONCERNS**

[RHIS99: Q70]

(SCRAMBLE ITEMS a-c)

83. Next I'd like to ask you about your worries about the FUTURE. How worried are you that (INSERT) -- very worried, somewhat worried, not too worried, or not at all worried?

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

- a. You won't be able to get the type of specialist care you need if you are sick?
- b. You won't be able to afford the medical care you need?
- c. Health insurance will become so expensive you can't afford it?

**N. RETIREMENT SECURITY**

[HRS]

84. Overall, how confident are you that you will have enough income and accumulated savings to live comfortably in retirement?

(READ LIST. ENTER ONE ONLY)

- 1 Very confident
- 2 Somewhat confident
- 3 Not too confident, or
- 4 Not at all confident
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[NEW]

(ASK Q85 IF RETIRED, Q20 = 1)

(INSERT VERBIAGE IN PARENS IF MARRIED, Q25 = 1)

85. Did you expect to have retiree health insurance through your (or your spouse's) employer when you retired?

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

[NEW]

(ASK Q86 IF EXPECTED RETIREE HEALTH INSURANCE, Q85 = 1)

86. Did it become available to you when you retired?

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

(ASK Q87 IF RETIRED, Q20=1)

(INSERT VERBIAGE IN PARENS IF RESPONDENT IS MARRIED AND SPOUSE IS EMPLOYED, Q25=1 AND Q27=1)

87. Do you currently have retiree health insurance through your (or your spouse's) employer?

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

(NEW 8/10/04)

(ASK Q88 IF RESPONDENT IS NOT RETIRED AND RESPONDENT OR SPOUSE IS CURRENTLY WORKING, Q19=ANY OF 1-3 OR 5 OR Q27=1)

(INSERT VERBIAGE IN PARENS IF RESPONDENT IS MARRIED AND SPOUSE IS EMPLOYED, Q25=1 AND Q27=1)

88. As far as you know, will your (or your spouse's) employer provide any retiree health benefits once you retire?

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

(NEW 8/10/04)

(ASK Q89 IF CURRENTLY HAVE RETIREE HEALTH INSURANCE OR RETIREE HEALTH BENEFITS OR EXPECT TO HAVE THEM THROUGH RESPONDENT'S OR SPOUSE'S JOB, Q87=1 OR Q88=1)

(SCRAMBLE ITEMS)

89. Thinking about this retiree health insurance, (INSERT)?

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

- a. have there been any cuts in benefits covered by this insurance plan (IF NECESSARY: That is, has your insurance dropped a key service, such as prescription drugs, dental, vision, or mental benefits or put limits on benefits?)
- b. have there been any INCREASES in how much YOU have to pay (will have to pay) yourself when you see a doctor, fill a prescription, or use any other medical services? (IF NECESSARY: This would include an increase in a deductible or co-payment or your share of the costs of medical bills.)

(NEW 8/10/04)

(ASK Q90 IF CURRENTLY HAVE RETIREE HEALTH INSURANCE OR RETIREE HEALTH BENEFITS OR EXPECT TO HAVE THEM THROUGH RESPONDENT'S OR SPOUSE'S JOB, Q87=1 OR Q88=1)

90. Have you heard of any recent plans to cut benefits or increase costs you will have to pay?

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

[NEW]

(ASK Q91 IF RETIRED, Q20=1)

(INSERT VERBIAGE IN PARENS IF MARRIED, Q25 = 1)

91. Did you expect to have a pension through your (or your spouse's) employer when you retired?

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

[NEW]

(ASK Q92 IF EXPECTED PENSION, Q91 = 1)

92. Did it become available to you when you retired?

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

[NEW]

(ASK Q93 IF RECEIVED PENSION, Q92 = 1)

93. Was it as good as you thought it was going to be in terms of an income supplement in your retirement?

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

(ASK Q94 IF RESPONDENT/SPOUSE IS EMPLOYED; (Q19= 1, 2, 3, 5) OR (Q27=1))

(IF Q19=3 INSERT "FORMER")

(IF Q27=1 INSERT "OR YOUR SPOUSE'S EMPLOYER")

94. Do you have a pension from your (former) employer (or your spouse's employer)?

- 1 Yes
- 2 No
- 3 (DO NOT READ) No, employer offers but not participating
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

95. DELETED 9.9.04

(ASK Q96 IF Q92=1 OR Q94=1)

(INSERT DELETED)

96. Have there been any reductions in these pension benefits?

- 1 Yes
- 2 No
- 3 (DO NOT READ) I no longer have/My spouse no longer has a pension
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(NEW 8/10/04)

(ASK Q97 CURRENT OR FORMER EMPLOYER HAS NOT MADE REDUCTIONS  
IN PENSION BENEFITS, Q96=2)

97. Have you heard of any plans to reduce these pension benefits?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

## O. POLICY OPTIONS

(NEW)

(ASK Q98 IF UNDER AGE 65, S6 LE 64)

(ASK PUNCH 2 ONLY IF EMPLOYED, Q19 = ANY OF 1-3 OR 5)

98. Some policy makers are proposing measures to help people age 50-64 with the cost of health insurance. One proposal would help people buy health insurance. If this option were available to you and you were without health insurance coverage, would you prefer to get your own coverage through (INSERT ITEMS)?

(READ LIST. ENTER ONE ONLY.)

- 1 Medicare
- 2 Your employer
- 3 The private, individual market, or
- 4 Some other source
- N (DO NOT READ) None of these
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

99. DELETED

[MODIFIED NEW]

(ASK Q100 IF MEDICARE RECIPIENT, Q28a=1 OR Q29=1)

100. Medicare now offers prescription cards that provide discounts for certain drugs. Do you have or have you tried to get a Medicare prescription drug discount card?

- 1 Yes, have a discount card
- 2 Yes, tried to get a discount card, but don't have one yet
- 3 No, do not have a discount card
- 4 (DO NOT READ) Did not know about such a card
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(ASK Q101 IF MEDICARE RECIPIENT: Q28a=1 or Q29=1)

101. In most parts of the country, Medicare beneficiaries can choose among several different types of prescription drug discount cards. Do you think there are too many, too few, or just about the right number of cards to choose from?

- 1 Too many
- 2 Too few
- 3 Just about the right number
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99 Q76]

(ASK Q102 IF LESS THAN 65 AND NOT ON MEDICARE, S6 LE 64 AND Q28a=2)

102. IF Medicare were available to people age 50 to 64, how interested would YOU be in getting Medicare insurance BEFORE you turn 65-- very interested, somewhat interested, not too interested, or not interested at all?

- 1 Very interested
- 2 Somewhat interested
- 3 Not too interested
- 4 Not interested at all
- 5 (DO NOT READ) It depends
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[NEW]

(ASK Q103 IF INTERESTED IN MEDICARE BEFORE AGE 65,

Q102=ANY OF 1, 2, OR 5)

103. How much of a premium would you be willing to pay as an individual each month in order to buy in to Medicare? Would you be willing to pay up to \$100 per month?

- 1 Yes, willing to pay
- 2 No, not willing to pay
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(ASK Q103a if Q103=1)

103a. Would you be willing to pay up to \$200 per month?

- 1 Yes, willing to pay
- 2 No, not willing to pay
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q103b IF Q103=2)

103b. Would you be willing to pay up to \$50 per month?

- 1 Yes, willing to pay
- 2 No, not willing to pay
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(RHIS99: Q77)

(SCRAMBLE ITEMS 1-3)

104. Which would you trust more to provide health insurance for people age 50 to 64?

(READ LIST. ENTER ONE ONLY.)

- 1 The Medicare program? (or)
- 2 Private individual market? (or)
- 3 Employers? (or)
- 4 (DO NOT READ) None of these
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

105. DELETED 9.7.04

[NEW]

(ASK Q106 IF RESPONDENT OR RESPONDENT'S SPOUSE IS WORKING FULL TIME, PART TIME OR LOOKING FOR WORK, [Q19= ANY OF 1-3 OR 5 OR Q27=1 OR Q20=2 OR Q27=3])

(INSERT "and/or your spouse's/s/s" IF MARRIED AND SPOUSE IS EMPLOYED OR LOOKING FOR WORK, Q25=1 AND [Q27=1 OR Q27=3])

(INSERT "WHEN YOU BECOME COVERD BY MEDICARE" IF S6=AGE 50-64)

106. Thinking about paying for your healthcare in the future, would you be interested in having one percent of your (and/or your spouse's) earnings deducted from your paycheck (s), tax free, and placed in your own Medicare account(s) to use for long term care or other expenses not covered by Medicare, (when you become covered by Medicare)?

- 1 Yes, would be interested
- 2 No, would not be interested
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[MODIFIED NEW]

(ASK Q107 IF MEDICARE BENEFICIARY, Q28a=1 OR Q29=1)

107. How interested would you be in paying an extra \$100 a month to Medicare to have all your heath services, including prescription drugs, covered? Would you be very interested, somewhat interested, not too interested, or not at all interested?

- 1 Very interested
- 2 Somewhat interested
- 3 Not too interested
- 4 Not at all interested
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

108. DELETED 9.7.04

[NEW 8/10/04]

109. If Medicare or your insurance plan charged you a lower monthly premium if you agreed to go to doctors that provided the best care at the lowest cost, would you participate, even if you had to change doctors?

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

[NEW 8/10/04]

110. Should Medicare or your insurance plan require you to sign up for a doctor who would be your regular source of health care?

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

## **P. DEMOGRAPHICS**

Now I have just a few questions so we can describe the people who took part in our survey.

[RHIS99]

D1. 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

[RHIS99]

(INSERT VERBIAGE IN PARENS IF EMPLOYED, Q19= ANY OF 1-3 OR 5)

D2. Does a disability, handicap or chronic disease keep you from participating fully in (work), housework or other daily activities?

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

[NEW 8/10/04]

(INSERT VERBIAGE IN PARENS IF MARRIED, Q25=1)

(INSERT PUNHCES 2 and 3 ONLY IF MARRIED)

- D3. Do you (or your spouse) currently receive any income because of a health condition? This might include disability payments from a public program such as Social Security or a state-run disability program?

(PROBE TO FIND OUT WHO RECEIVES SOCIAL SECURITY)

(DO NOT READ)

- 1 Yes, respondent does
- 2 Yes, spouse does
- 3 Yes, both do
- 4 No
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(Revised TF2003: Q48)

(SCRAMBLE ITEMS a-g)

- D4. Has a doctor told you that you currently have any of the following health problems or conditions? What about (INSERT)?

- 1 Yes
  - 2 No
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- 
- a. hypertension, high blood pressure or stroke
  - b. heart attack or any other heart disease
  - c. cancer
  - d. diabetes
  - e. arthritis
  - f. high cholesterol

(TF2003: Q50)

(ASK ITEM c IF FEMALE, S8=2)

D5. Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions. Did you have (INSERT FIRST ITEM, 1ST PART) within the past (INSERT FIRST ITEM, 2ND PART) or not? How about (INSERT NEXT ITEM, 1ST PART)—did you have (INSERT NEXT ITEM, 1<sup>st</sup> PART) within the past (INSERT NEXT ITEM, 2ND PART) or not?

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

- a. your blood pressure checked/year
- b. a dental exam /year
- c. a mammogram /two years
- d. a flu shot/year
- e. a colon cancer screening /five years
- f. your cholesterol checked/five years

D6. DELETED 9.7.04

[NEW]

(TF2003: Q56)

(ASK D7 IF WORKS FULL-TIME OR PART-TIME, Q19= ANY OF 1-3 OR 5)

D7. How many paid sick days do you get per year, if any?  
(IF NECESSARY: Your best guess is fine.)

\_\_\_\_\_ (RECORD NUMBER OF DAYS, RANGE 0-365)

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[NEW 8/10/04]

(ASK D8 IF Q19=1-3 or 5)

D8. How many weeks of paid vacation do you have per year? (IF NECESSARY: Your best guess is fine.)

(DO NOT READ)

- 0 None
- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four or more weeks
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(TF2003: D23)

D9: Some people are registered to vote and others are not. Are you currently registered to vote?

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

(TF2003: D24)

D10. In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else?

- 1 Republican
- 2 Democrat
- 3 Independent
- 4 Something else
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(TF2003: D7)

D11. What is the last grade or class that you completed in school?

- 1 Less than high school (grades 1-11, grade 12 but no diploma)
- 2 High school graduate or equivalent (e.g. GED)
- 3 Some college but no degree (incl. 2 year occupational or vocational programs)
- 4 College graduate (e.g. BA, AB, BS)
- 5 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(TF2003: D16)

D12. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

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

(TF2003: D17)

D13. What is your race? Are you white, black, Asian, or some other race?

(IF PERSON SAYS HISPANIC OR LATINO, PROBE: Do you consider yourself a WHITE (Hispanic/Latino) or a BLACK (Hispanic/Latino)?)

(INTERVIEWER: IF PERSON DOES NOT SAY WHITE, BLACK OR ONE OF THE RACE CATEGORIES LISTED, RECORD AS "OTHER.")

- 01 White
- 02 Black, African-American (include West Indian or Caribbean heritage and African
- 03 Asian or Pacific Islander
- 04 (DO NOT READ) Mixed-race
- 97 Other (Specify) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

[RHIS99]

D14. Altogether, how many people live in your household? Please count yourself and all adults and children who are RELATED to you.

\_\_\_\_\_RECORD NUMBER (RANGE 1-15)

DD Don't Know

RR Refused

(TF2003: D18)

D15. Last year, that is in 2003, what was your total family income from all sources, before taxes? Was it over or under \$40,000?

(IF NECESSARY: Your best guess is fine.)

- 1 Under \$40,000
- 2 Over \$40,000
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[RHIS99]

(ASK D16 IF INCOME UNDER \$40,000, D15=1)

D16. Now, just stop me when I get to the right category. Was your income ...?  
(IF NECESSARY: Your best guess is fine.)

(READ LIST. ENTER ONE ONLY.)

- 1 Less than \$10,000
- 2 \$10,000 to under \$20,000
- 3 \$20,000 to under \$25,000
- 4 \$25,000 to under \$30,000 or
- 4 \$30,000 to under \$40,000
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK D17 IF INCOME \$40,000 OR MORE, D15=2)

D17. Now, just stop me when I get to the right category. Was your income ...?  
(IF NECESSARY: Your best guess is fine.)

- 1 \$40,000 to under \$60,000
- 2 \$60,000 to under \$100,000, or
- 3 \$100,000 or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

[MODIFIED RHIS99]

(INSERT VERBIAGE IN PARENS IF MARRIED, Q25=1)

D18. Do you (or your spouse) currently receive regular Social Security payments?  
(PROBE TO FIND OUT WHO RECEIVES SOCIAL SECURITY.)

(DO NOT READ)

- 1 Yes, respondent does
- 2 Yes, spouse does
- 3 Yes, both do
- 4 No, neither does
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[NEW 8/10/04]

D19. Thinking about your total bank or stock market savings about how much do you have saved for retirement, not counting your home? Would you estimate (INSERT)?

- 1 Under \$25,000
- 2 \$25,000 to under \$50,000
- 3 \$50,000 to under \$100,000, or
- 4 \$100,000 or more
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

[RHIS99]

(SCRABMLE ITEMS a-b)

(INSERT CURRENT INTERVIEW MONTH)

D20. Please tell me whether there have been times during the past 12 months, that is, since (INSERT CURRENT INTERVIEW MONTH) 2003 when any of the following things happened to you. First, (INSERT ITEM), have there been times when there wasn't enough money?

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

- a. To pay your rent or mortgage?
- b. To buy food or pay for utility bills?

[RHIS99]

(INSERT CURRENT INTERVIEW MONTH)

D21. At any time since (INSERT CURRENT INTERVIEW MONTH), 2003 was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did you ALWAYS have phone service?

- 1 Did not have a phone for at least 2 weeks in 2003
- 2 Always had phone service in 2003
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

END INTERVIEW: That completes the interview. Thank you very much for your time and cooperation. Have a nice day/evening.

### **INTERVIEWER RATINGS**

I1. DELETED 9.7.04

I2. DELETED 9.7.04

I3. INTERVIEWER, IN WHAT LANGUAGE DID THE RESPONDENT COMPLETE THE INTERVIEW?

- 1 Only English
- 2 Any Spanish

I4. (ASK I4 IF I3=2)  
WAS IT..?

- 1 Only Spanish
- 2 More Spanish than English
- 3 Both equally
- 4 More English than Spanish

## **SAMPLE LAYOUT**

- \* URBAN/SUBURBAN/RURAL CODE
- \* TELEPHONE NUMBER, INCLUDING AREA CODE
- \* NUMBER OF CALLS TO COMPLETE INTERVIEW
- \* RECORD FORM # AND DATE OF INTERVIEW
- \* ANY CODES INCLUDED IN THE SAMPLE