



53 West Baltimore Pike. Media, PA 19063
 484-840-4300 www.ssrs.com



The
**COMMONWEALTH
 FUND**

Affordable, quality health care. For everyone.

11/19/2015 4:07:00 PM
 underinsuredqn.doc
 Job #O8828
 July 15, 2015

The Commonwealth Fund Health Care Affordability Tracking Survey, July-August 2015

(IF AGE 19 to 64 CONTINUE; ELSE SKIP TO NEXT INSERT)

(Biennial Trend 2007 Q2; Affordability Tracking 2014)

CW-1. How confident are you that if you become seriously ill you will be able to afford the care you need? Are you very confident, somewhat confident, not too confident, or not at all confident?

(ENTER ONE ONLY)

- 1 Very confident
- 2 Somewhat confident
- 3 Not too confident
- 4 Not at all confident
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

CW-3. In what State do you reside?

(DO NOT READ LIST)

- 1 _____ (LIST OF STATES)
- 9 (DO NOT READ) Refused

(PN: CREATE 'STATE' VARIABLE; IF RESPONDENT PROVIDES STATE FOR Q 3 STATE=RESPONSE IN Q3, IF LANDLINE SAMPLE AND RESPONDENT REFUSED Q3, 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)

PERSONAL CURRENT INSURANCE COVERAGE

(Affordability Tracking 2014 modified: interviewer notes added and response options rotated (b=2014 d, c=2014 b, d=2014c)

(PN: INSERT 'FIRST' FOR ITEM A; CAPITALIZE 'ARE' FOR ITEMS B-F)

CW-4. 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 ITEMS IN ORDER)?

(INTERVIEWER: IF RESPONDENT IS NOT SURE WHICH INSURANCE IS INCLUDED SAY: 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.)

(INTERVIEWER: IF RESPONDENT TRIES TO SAY THE TYPE OF INSURANCE THEY HAVE INSTEAD OF GOING THROUGH THE LIST SAY: I'm sorry but I have to ask about each type of insurance for the survey. Please just tell me "no" if you don't have this type)

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

- a. Health insurance offered through an employer or union. This could be insurance through a current or former job, your job or someone else's job.
(WAS CW-4d IN N8837)
- b. Medicaid [IF STATE SPECIFIC NAME FOR MEDICAID IS NOT MEDICAID INSERT: also known in your state as [state specific Medicaid program]]
(WAS CW-4b IN N8837)
- c. A health insurance plan that you signed up for through a health insurance marketplace also known as Health Care DOT gov [or (INSERT STATE MARKETPLACE NAME in your state)], created by the Affordable Care Act. (INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: "It is sometimes referred to as Obamacare.")
INTERVIEWER NOTE: If respondents says they have selected or enrolled in a plan but that it has not yet gone into effect, code them as "Yes"
(WAS CW-4c IN N8837)
- d. A health insurance plan that you bought directly from an insurance company.
- e. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people
- f. (IF CW-4=2, 8, 9 TO ALL) Health insurance through ANY other source, including military or veteran's coverage

(Biennial Trend 2001 Q25, 2003 Q13, 2005 Q20, 2007 Q15, 2010 Q16, 2012 Q19; Marketplace 2013; ACA Tracking Survey 2014 Q11; Affordability Tracking 2014)

(IF CW-4=2, D, R TO ALL)

CW-5. Does this mean that 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
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2001 Q24 modified, 2003 Q12, 2005 Q19 modified, 2007 Q14, 2010 Q15, 2012 Q18; Marketplace 2013 Q15; ACA Tracking Survey 2014 Q12; Affordability Tracking 2014)

(IF CW-4a=1)

(IF AGE=19-30 INSERT: "your parent's name")

CW-6. Is the employer or union health insurance that you have in your name, your spouse or partner's name (, your parent's name) or in someone else's name?

(ENTER ONE ONLY)

- 1 Own name
- 2 Spouse's/Partner's name
- 3 (ONLY SHOW STUB IF AGE 19-30) Parent's name
- 4 Someone else's name
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2001 Q29, 2003 Q14, 2005 Q21, 2007 Q16, 2010 Q17, 2012 Q20; Affordability Tracking 2014 modified year)

(IF CW-4=1 TO ANY OR CW-5=2)

CW-7. During the last 12 months – since (INSERT MONTH) 2014 – 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 Health insurance all the time/Always covered
- 2 Had a time without insurance
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Q12c IN N1084)

(ACA Tracking Survey 2015)

(IF CW-4b=1 and CW-4c=1)

CW-8. You said that you have both, Medicaid and a private health insurance plan you purchased through the marketplace. Is your main health insurance Medicaid, or a private health plan you purchased through the marketplace, or are you uncertain about what type of plan you have?

- 1 Medicaid
- 2 A private health plan you purchased through the marketplace
- 3 Uncertain whether it is Medicaid or a private health plan
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Q12d IN N1084)

(ACA Tracking Survey 2015)

(IF CW-4b=1 and CW-4e=1)

CW-9. You said that you have both Medicaid and Medicare. Can I confirm that you have both Medicaid and Medicare coverage?

- 1 Yes, have both Medicaid and Medicare coverage
- 2 No, have Medicaid only
- 3 No, have Medicare only
- 4 Uncertain whether I have Medicaid or Medicare or both.
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

PREMIUM LEVELS

(Biennial Trend 2001 Q50, 2003 Q30, 2005 Q47, 2007 Q37, 2010 Q34, modified to ask of ALL insured, 2012 Q37, Q48 2014; Marketplace 2013 Q29; ACA Tracking Survey 2014; Affordability Tracking 2014)

(IF CW-4=1 TO ANY OR CW-5=2)

CW-11. Do you pay ALL or SOME of the premium for your MAIN health plan or do you pay nothing to have this health insurance? This premium amount includes money deducted from a paycheck, as well as money you pay directly to the insurance company. If you receive government financial assistance, this amount is just the amount that you are responsible for paying.

- 1 Pay all or some of the premium
- 2 Pay nothing
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF CW-4=1 TO ANY OR CW-5=2 AND CW-11=2, D, R)

CW-11a. Does someone else in your family pay a premium for your MAIN health plan?

(INTERVIEWER NOTE: This premium amount includes money deducted from a paycheck, as well as money paid directly to the insurance company. If you receive government financial assistance, this amount is just the amount that you are responsible for paying.)

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

(Biennial Trend 2001 Q51, 2003 Q31, 2005 Q48, 2007 Q38, 2010 Q35, 2012 W38, 2014 Q49; Marketplace 2013 MODIFIED Q30; ACA Tracking Survey 2014; Affordability Tracking 2014)

(IF CW-4=1 TO ANY OR CW-5=2)

(IF CW-11=1 OR CW-11a=1 INSERT: premium amount just for you, that is)

CW-12. Is this (premium amount just for you, that is) coverage for a single person, or is it for a family plan?

- 1 Own coverage only/Individual plan
- 2 Family plan (includes plans that cover spouse, children and any others)
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2001 Q52, 2003 Q33, 2005 Q50, 2007 Q39, 2010 Q36, 2012 Q39; Affordability Tracking 2014)

(IF CW-11=1 OR CW-11a=1)

CW-13. How often are premium payments made on this plan?
(READ LIST ONLY IF NECESSARY)

- 1 Once a week
- 2 Every two weeks or twice a month
- 4 Once a month OR
- 6 Once a year?
- 7 (DO NOT READ) Some other timing
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2005 Q51, 2007 Q40, 2010 Q37, 2012 Q40; Affordability Tracking 2014)

(IF CW-13=1)

(IF CW-11=1 INSERT: do you pay

(IF CW-11a=1 INSERT: does someone else in your family pay)

CW-14. About how much (do you pay/does someone else in your family pay) every week in premiums on this plan including any amount deducted from a paycheck?

(IF CW-12=2 INSERT: This amount is the premium that you or a family member pays for the whole plan, even if it also covers other family members.)

Do you pay...(READ LIST)?

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

- 1 Less than \$10
- 2 \$10 to under \$30
- 3 \$30 to under \$60
- 4 \$60 to under \$100
- 5 \$100 to under \$125
- 6 \$125 to under \$175 OR
- 7 \$175 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2005 Q52, 2007 Q41, 2010 Q38, 2012 Q41; Affordability Tracking 2014)

(IF CW-13=2)

(IF CW-11=1 INSERT: do you pay

(IF CW-11a=1 INSERT: does someone else in your family pay)

CW-15. About how much (do you pay/does someone else in your family pay) every two weeks or twice a month in premiums on this plan including any amount deducted from a paycheck?

(IF CW-12=2 INSERT: This amount is the premium that you or a family member pays for the whole plan, even if it also covers other family members.)

Do you pay...(READ LIST)?

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

- 1 Less than \$20
- 2 \$20 to under \$60
- 3 \$60 to under \$125
- 4 \$125 to under \$200
- 5 \$200 to under \$250
- 6 \$250 to under \$350 OR
- 7 \$350 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2005 Q53, 2007 Q42, 2010 Q39, 2012 Q42; Affordability Tracking 2014)

(IF CW-13=4)

(IF CW-11=1 INSERT: do you pay

(IF CW-11a=1 INSERT: does someone else in your family pay)

CW-16 About how much (do you pay/does someone else in your family pay) every month in premiums on this plan including any amount deducted from a paycheck?

(IF CW-12=2 INSERT: This amount is the premium that you or a family member pays for the whole plan, even if it also covers other family members.)

Do you pay...(READ LIST)?

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

- 1 Less than \$40
- 2 \$40 to under \$125
- 3 \$125 to under \$250
- 4 \$250 to under \$400
- 5 \$400 to under \$500
- 6 \$500 to under \$700 OR
- 7 \$700 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial Trend 2005 Q55, 2007 Q44 with modified filter, 2010 Q41, 2012 Q44; Affordability Tracking 2014)

(IF CW-13=6, 7, D, R)

(IF CW-11=1 INSERT: do you pay

(IF CW-11a=1 INSERT: does someone else in your family pay)

CW-17. About how much (do you pay/does someone else in your family pay) every year in premiums on this plan including any amount deducted from a paycheck?

(IF CW-12=2 INSERT: This amount is the premium that you or a family member pays for the whole plan, even if it also covers other family members.)

Do you pay...(READ LIST)?

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

- 1 Less than \$500
- 2 \$500 to under \$1,500
- 3 \$1,500 to under \$3,000
- 4 \$3,000 to under \$4,500
- 5 \$4,500 to under \$6,000
- 6 \$6,000 to under \$8,000 OR
- 7 \$8,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Gen Pop 2011, 2012 Q58; ACA Tracking Survey 2014; Affordability Tracking 2014)

(IF CW-11=1 OR CW-11a=1)

(IF CW-11=1 INSERT: you

(IF CW-11a=1 INSERT: the person paying the premium)

CW-18. How easy or difficult is it for (you/the person paying your premium) to afford the premium costs for your health insurance?
(READ LIST)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 7 (DO NOT READ) Impossible
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(2001 National Survey of Quality and Stability of Insurance Q59, 2010 Biennial Q42, 2012 Q45; 2014 Q56; Affordability Tracking 2014)

(IF CW-4=1 TO ANY OR CW-5=2 AND CW-11=1 OR CW-11a=1)

(IF CW-11=1: INSERT: you have

(IF CW-11a=1 INSERT: the person paying your premium has)

CW-19. In the last 12 months, has the amount (you have/the person paying your premium has) to pay for your health insurance premium increased, decreased, or stayed about the same?

(IF INCREASED/ DECREASED): Has it increased/decreased a lot or a little?

- 1 Increased, a lot
- 2 Increased, a little
- 3 Decreased a little
- 4 Decreased a lot
- 5 Stayed about the same
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-4=1 TO ANY OR CW-5=2 AND CW-11a=2, 8, 9)

CW-19a. You indicated that you are not currently paying a premium for your health insurance. In the last 12 months, was there a time when you, or someone else in your household, did pay a premium, for your health insurance?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

DEDUCTIBLES

(Biennial Trend 2003 Q43, 2005 Q60, 2007 Q46, 2010 Q43, 2012 QQ46; Marketplace 2013 Q39; ACA Tracking Survey 2014; Affordability Tracking 2014 modified to sat "most" instead of "any part")

(IF CW-4=1 TO ANY OR CW-5=2)

CW-20. A deductible is the amount of money you have to pay out of pocket before your insurance plan will start paying most of your medical bills. A deductible is NOT the same as a CO-PAY or CO-INSURANCE, which is the amount you pay every time you visit a doctor or other provider. Does your health plan have a deductible?

(IF RESPONDENT SEEMS UNSURE OF TERM "OUT OF POCKET", SAY: "Out of pocket" is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your insurance coverage.)

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

(Biennial Trend 2005 Q61, 2007 Q47, 2010 Q44, 2012 Q47; Marketplace 2013 Q40; ACA Tracking Survey 2014; Affordability Tracking 2014)

(IF CW-20=1)

CW-21 What is your annual deductible per person? This would be your deductible for services that are covered by your health plan's provider network, also referred to as "in-network" services. This would NOT be your deductible for services outside your plan's provider network.

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

- 01 Less than \$100
- 02 \$100 to under \$500
- 03 \$500 to under \$1,000
- 04 \$1,000 to under \$2,000
- 05 \$2,000 to under \$3,000
- 06 \$3,000 to under \$5,000 OR
- 07 \$5,000 or more per person
- 08 (DO NOT READ) Only have a family deductible/Only know family deductible
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-21=8)

CW-21a You said you have a family deductible. What is the amount of your family deductible?

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

- 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 to under \$5,000 OR
- 7 \$5,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Gen. Pop. 2012; Marketplace 2013 Q41; ACA Tracking Survey 2014; Affordability Tracking 2014)

(IF CW-21=D, R OR CW-21a=D,R)

CW-22. Your best guess is fine, would you say your annual deductible is less than \$1,000 or \$1000 or more? Again, this is for in-network services.

- 1 Less than \$1000
- 2 \$1000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-20=1)

(IF CW-11=1 INSERT: you)

(IF CW-11a=1,2,D,R INSERT: you or the person paying for your health insurance or health care)

CW-22a. How easy or difficult is it for (you/ you or the person paying for your health insurance or health care) to afford your deductible?

(READ LIST)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 7 (DO NOT READ) Impossible
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-20=1)

CW-22a1. In the last 12 months, has your deductible increased, decreased, or stayed about the same?

(IF INCREASED/DECREASED): Has it increased/decreased a lot or a little?)

- 1 Increased, a lot
- 2 Increased, a little
- 3 Decreased a little
- 4 Decreased a lot
- 5 Stayed about the same
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-20=2, 3, D, R)

CW-22a2. You indicated that you currently do not have a deductible (IF CW-20=3: for going to a doctor in your network). In the last 12 months, was there a time when your health plan included a deductible (IF CW-20=3: for in-network services)?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-20=1)

(IF CW-11=1 INSERT: you)

(IF CW-11a=1 INSERT: the person paying for your health insurance)

(IF CW-11a=2, D, R INSERT: you or the person paying for your health insurance)

CW-22b. In the LAST 12 MONTHS, was there any time when you delayed or did not get (INSERT ITEM) because of the amount (you/the person paying for your health insurance) would have had to pay towards your deductible?

(INTERVIEWER NOTE: SELECT CODE 2, IF RESPONDENT SAYS 'NOT APPLICABLE')

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

(SCRAMBLE ROTATE)

- a. Medical care from a doctor or clinic when you were sick
- b. Preventive care test such as a colon cancer screening (IF FEMALE) or mammogram)
- c. A medical test, treatment or follow-up recommended by a doctor
- d. A visit to a specialist when you or your doctor thought you needed to see one

(NEW)

IF CW-20=1)

CW-23. As a reminder, your deductible is the amount of money you have to pay out of pocket before your insurance plan will start paying for most of your medical care. To your knowledge, does your health plan fully cover **preventive care services** like cholesterol screening tests at no cost to you, regardless of whether or not you have met your deductible?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

OUT OF POCKET COSTS

(Affordability Tracking 2014)

CW-24. In the last 12 months, about how much have you and your family spent out-of-pocket for medical treatments or services that were not covered by your health insurance plan?

This would include spending on prescription medicine, dental and vision care, and medical treatments or tests by a doctor or another health professional, including co-payments, or deductibles.

Please do not include what you may have paid for insurance premiums.

(IF RESPONDENT IS ONLY WILLING TO GIVE A RANGE, RECORD THE LOWER END OF THE RANGE)

(IF RESPONDENT SEEMS UNSURE OF TERM "OUT OF POCKET", SAY: "Out of pocket" is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your insurance coverage.)

(INTERVIEWER NOTE: Respondent can include all "out of pocket" expenses, regardless of who actually pays for them, and includes co-payments or co-insurance payments.)

(INTERVIEWER NOTE: Your best estimate is fine.)

_____(RECORD NUMBER)(RANGE 0-100,000)

98 (DO NOT READ) Don't know

99 (DO NOT READ) Refused

(Trend: Gen Pop 2011 Q63 modified; Affordability Tracking 2014)

(IF CW-24=DON'T KNOW/REFUSED)

CW-25. Your best guess is fine. Would you say...(READ LIST)?

- 01 None
- 02 \$1 to under \$500
- 03 \$500 to under \$1000
- 04 \$1,000 to under \$2000
- 05 \$2,000 to under \$3000
- 06 \$3,000 to under \$5000
- 07 \$5,000 to under \$8000
- 08 \$8000 or more
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-4=1 TO ANY OR CW-5=2)

CW-28a. Most insurance plans require you to pay something when you visit a doctor or fill a prescription. These payments are called co-pays or co-insurance. Does your health plan require a co-pay or co-insurance from you when you get health care?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF CW-28a=1)

(IF CW-11=1 INSERT: you)

(IF CW-11a=1,2,D,R INSERT: you or the person paying for your health insurance or health care)

CW-29. In the last twelve months, how easy or difficult was it for (you/ you or the person paying for your health insurance or health care) to afford your co-pays or co-insurance when you visited a doctor or clinic, or when you filled a prescription? (READ LIST)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 7 (DO NOT READ) Impossible
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-28a=1)

CW-29a. In the last 12 months, has the size of your co-pays or co-insurance increased, decreased, or stayed about the same?
(IF INCREASED/DECREASED) Has it increased/decreased a lot, or a little?

- 1 Increased, a lot
- 2 Increased, a little
- 3 Decreased a little
- 4 Decreased a lot
- 5 Stayed about the same
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(IF CW-28a=1)

(Trend 2001 Q9 modified, 2003 Q8 modified, 2005 Q15, 2007 Q10 with modified programming instruction, 2010 Q9, 2012 Q11)

CW-29b. Thinking about what you have to pay when you visit the doctor or fill a prescription, in the LAST 12 MONTHS, was there any time when you (INSERT ITEM) because of your co-pays or co-insurance ?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

(SCRAMBLE ROTATE)

- 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. Did not see a specialist when you or your doctor thought you needed one

(NEW)

CW-29c. Thinking about the health care that you and your family have received over the last 12 months, was there ever a time when a health care provider charged anyone in your family more than the insurance plan would pay and then billed for the difference? This could have been for care provided by any health care provider, including an anesthesiologist [PRONOUNCED An-as-thez-e-ahl-o-gist] or a hospital emergency room.

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

(NEW)

(IF CW-29c=1)

(ROTATE RESPONSE OPTIONS 1 & 2 ONLY)

CW-29d. Why do you think this happened (IF NECESSARY: that you or your family was billed for the difference)? Do you think it was because...

(READ LIST)

- 1 You hadn't met your deductible yet
- 2 The provider was not within your network
- 3* Not fully covered/over allowable amount
- 4* Billing error
- 5* Expensive/greedy/sneaky
- 6* Not covered by insurance
- 7* No insurance
- 8 or for some other reason? (SPECIFY) _____
- 9 Don't know
- 10 Refused

HEALTH STATUS AND CHRONIC CONDITIONS

(Biennial Trend 2001 Q66, 2003 Q46, 2005 Q68, 2007 Q54, 2010 Q52, 2012 Q58; Marketplace 2013 Q44; ACA Tracking Survey 2014; Affordability Tracking 2014)

CW-26. On a slightly different topic...In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?
(ENTER ONE ONLY)

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

(Biennial Trend 2007 Q56 with modified programming instruction, 2010 Q54 modified, 2012 Q60; Marketplace 2013 Q45; ACA Tracking Survey 2014; Affordability Tracking 2014)
(item a: Biennial Trend 2007 Q56a, 2010 Q54a, 2012 Q60a; Marketplace 2013; ACA Tracking Survey 2014)

(item b: Biennial Trend 2007 Q56b-c modified, 2010 Q54b modified, 2012 Q60b; Marketplace 2013; ACA Tracking Survey 2014; ACA Tracking Survey 2014)

(item c: (Biennial Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56d, 2010 Q54c, 2012 Q60c; Marketplace 2013; ACA Tracking Survey 2014)

(item d: Biennial Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56e, 2010 Q54d, 2012 Q60d; Marketplace 2013; ACA Tracking Survey 2014)

(item e: Biennial 2010 Q54e, 2012 Q60e; Marketplace 2013; ACA Tracking Survey 2014)

(item f: ; Marketplace 2013; ACA Tracking Survey 2014)

(item g: ; Marketplace 2013; ACA Tracking Survey 2014)

PN: FOR FIRST ITEM INSERT: "first"

PN: FOR REMAINING ITEMS INSERT: "what about"

(SCRAMBLE ITEMS a-f)

CW-27. Has a doctor or another health professional ever told you that you have any of the following health problems or conditions? (First,/What about)
(INSERT ITEM)?

(READ AS NECESSARY: Has a doctor or another health professional told you that you have that?)

- 1 Yes
 - 2 No
 - 8 (DO NOT READ) Don't know
 - 9 (DO NOT READ) Refused
-
- a. Hypertension or high blood pressure
 - b. Heart disease
 - c. Diabetes
 - d. Asthma, emphysema, or lung disease
 - e. High cholesterol
 - f. Depression or anxiety

EMPLOYMENT STATUS

(THIS GROUP OF QUESTIONS WILL COME AFTER Z-4/Z-5)

(*Affordability Tracking 2014*)

(IF Z-4=1,2)

D5. Are you self – employed?

If you have more than one job, think about the job that is your main source of income.

- 1 Yes, self-employed
- 2 No
- 8 Don't know
- 9 Refused

{2010 D8, 2012 D8; *Affordability Tracking 2014*}

(IF D5-1)

D8. Do you own your own business or professional practice?

- 1 Yes (This includes those who own a business jointly with others)
- 2 No
- 8 Don't know
- 9 Refused

(*Trend 2003 D6, 2005 D8, 2007 D8 modified, 2010 D10 modified response cats, 2012, 2012 D10; Affordability Tracking 2014 modified to remove "own"*)

(IF Z-4=1,2)

D9. Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you work for in your main job?

Just stop me when I get to the right category. Would you say there are...?

(READ LIST)

- 1 Under 20 employees
- 2 20 to less than 50 employees
- 3 50 to less than 100 employees
- 4 100 to less than 500 employees
- 5 500 to less than 1,000 employees, OR
- 6 1,000 or more employees?
- 8 Don't know (DO NOT READ)
- 9 Refused (DO NOT READ)

FEDERAL POVERTY LEVEL

(THIS GROUP OF QUESTIONS WILL COME AFTER Z-9)

(Affordability Tracking 2014)

(IF Z-9=01)

CW9c. Is that less than \$10,000 or over \$10,000?

- 1 Under \$10,000
- 2 \$10,000 or more
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF Z-9=02)

CW9d. Is that less than \$20,000 or over \$20,000?

- 1 Under \$20,000
- 2 \$20,000 or more
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF Z-9=04)

CW9e. Is that less than \$35,000 or over \$35,000?

- 1 Under \$35,000
- 2 \$35,000 or more
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF Z-9=05)

CW9f. Is that less than \$45,000 or over \$45,000?

- 1 Under \$45,000
- 2 \$45,000 or more
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF Z-9=06)

CW9g. Is that less than \$60,000 or over \$60,000?

- 1 Under \$60,000
- 2 \$60,000 or more
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF Z-9=07)

CW9h. Is that less than \$80,000 or over \$80,000?

- 1 Under \$80,000
- 2 \$80,000 or more
- 8 Don't know
- 9 Refused

(Affordability Tracking 2014)

(IF Z-9b=1)

CW9i. Is that less than \$120,000 or over \$120,000?

- 1 Under \$120,000
- 2 \$120,000 or more
- 8 Don't know
- 9 Refused

Household size	AMT 1 (100%)	AMT 2 (200%)	AMT 3 (400%)
1	\$11,770	\$24,000	\$47,000
2	\$15,930	\$32,000	\$64,000
3	\$20,090	\$40,000	\$80,000
4	\$24,250	\$49,000	\$97,000
5	\$28,410	\$57,000	\$114,000
6	\$32,570	\$65,000	\$130,000
7	\$36,730	\$73,000	\$147,000
8	\$40,890	\$82,000	\$164,000
9	\$45,050	\$90,000	\$180,000
10	\$49,210	\$98,000	\$197,000
11	\$53,370	\$107,000	\$213,000
12	\$57,530	\$115,000	\$230,000

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 1 AND (CW9c=2 OR Z-9a=1))

IN-1. Is that less than \$11,770 or \$11,770 or more?

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

- 1 Less than \$11,770
- 2 \$11,770 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 1 AND (CW9d=2 OR (Z-9a=1 AND IN-1=2)))

IN-1a. Is that less than \$24,000 or \$24,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$24,000
- 2 \$24,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 1 AND (CW9f=2 OR (IN-1a=2 AND Z-9a=1)))

IN-1b. Is that less than \$47,000 or \$47,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$47,000
- 2 \$47,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 2 AND (CW9d=1 OR Z-9a=1))

IN-2. Is that less than \$15,930 or \$15,930 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$15,930
- 2 \$15,930 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 2 AND (CW9e-1 OR (Z-9a=1 AND IN-2=2)))

IN-2a. Is that less than \$32,000 or \$32,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$32,000
- 2 \$32,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 2 AND (CW9g= 2 OR Z-9a=2))

IN-2b. Is that less than \$64,000 or \$64,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$64,000
- 2 \$64,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 3 AND (CW9d=2 OR Z-9a=1))

IN-3. Is that less than \$20,090 or \$20,090 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$20,090
- 2 \$20,090 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 3 AND (Z-9a=1 AND IN-3=2))

IN-3a. Is that less than \$40,000 or \$40,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$40,000
- 2 \$40,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 3 AND (CW9h=1 OR Z-9a=2))

IN-3b. Is that less than \$80,000 or \$80,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$80,000
- 2 \$80,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 4 AND (CW9d=2 OR Z-9a=1))

IN-4. Is that less than \$24,250 or \$24,250 or more?

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

- 1 Less than \$24,250
- 2 \$24,250 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 4 AND (CW9f=2 OR (Z-9a=1 AND IN-4=2)))

IN-4a. 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
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 4 AND (CW9h=2 OR Z-9a=2))

IN-4b. Is that less than \$97,000 or \$97,000 or more?

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

- 1 Less than \$97,000
- 2 \$97,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 5 AND (Z-9=03 OR Z-9a=1))

IN-5. Is that less than \$28,410 or \$28,410 or more?

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

- 1 Less than \$28,410
- 2 \$28,410 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 5 AND (CW9g=1 OR Z-9a=2))

IN-5a. Is that less than \$57,000 or \$57,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$57,000
- 2 \$57,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 5 AND (CW9i=1 OR Z-9a=3))

IN-5b. Is that less than \$114,000 or \$114,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$114,000
- 2 \$114,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 6 AND (CW9e=1 OR Z-9a=1))

IN-6. Is that less than \$32,570 or \$32,570 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$32,570
- 2 \$32,570 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 6 AND (CW9g=2 OR Z-9a=2))

IN-6a. Is that less than \$65,000 or \$65,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$65,000
- 2 \$65,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 6 AND (CW9i=2 OR Z-9a=3))

IN-6b. Is that less than \$130,000 or \$130,000 or more?
(IF NEEDED: The computer gives me different values for the question depending on the size of your family.)

- 1 Less than \$130,000
- 2 \$130,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 7 AND (CW9e=2 OR Z-9a=1))

IN-7. Is that less than \$36,730 or \$36,730 or more?

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

- 1 Less than \$36,730
- 2 \$36,730 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(IF Z-6 = 7 AND (CW9g=2 OR Z-9a=2))

IN-7a. Is that less than \$73,000 or \$73,000 or more?

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

- 1 Less than \$73,000
- 2 \$73,000 or more
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014 modified income breaks)

(ASK IN-7b IF Z-6 = 7 AND (CW9i=2 OR Z-9a=3))

IN-7b. Is that less than \$147,000 or \$147,000 or more?

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

- 1 Less than \$147,000
- 2 \$147,000 or more
- 9 (DO NOT READ) Refused

(Marketplace 2013; Affordability Tracking 2014)

BASE: NON HISPANIC

BORN. Were you born in the United States?

- 1 Yes
- 2 No, other country
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Affordability Tracking 2014)

(ASKED OF NON HISPANICS BORN OUTSIDE THE US, BORN = 2, D, R)

YEARS_US How many years have you lived in the (IF CO-1 = 2: continental) United States?

_____ # of years
97 = Less than 1
98
99

PN: PLEASE INCLUDE THE FOLLOWING IN THE DATA SET:

- 1) CENSUS REGION - STANDARD
- 2) LANGUAGE OF INTERVIEW - STANDARD
- 3) RURAL/URBAN CODE – STANDARD (MET STATUS)