

Final Questionnaire

2005 Health Insurance Survey

Prepared by Princeton Survey Research Associates International
for The Commonwealth Fund

N=4350 adults 19 and older, with an oversample of low income
families and 1000 older Americans, age 65 and older

August 18, 2005 (FINAL FIELD VERSION)

INTRODUCTION: Hello, my name is _____ and I am calling for Princeton Survey Research International. We are conducting an important national opinion survey about health care. To make sure our survey includes many different kinds of families, I'm going to start with a few questions about who lives in your household.

S1 First, how many adults age 19 or older live in your household?

- 00 None—**THANK AND TERMINATE**
- ___ RECORD EXACT NUMBER 1-9
- 10 10 or more
- 99 Don't know/Refused

IF ONLY ONE ADULT AGE 19+ IN HH (S1=1)

S2 May I please speak to that person?

- 1 Continue with current respondent—**GO TO S5**
- 2 New respondent being brought to phone—**REPEAT INTRO EXCEPT LAST SENTENCE THEN GO TO S5**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

IF TWO ADULTS AGE 19+ IN HH (S1=2)

S3 May I please speak to the [**ROTATE:** younger/older] of those two people?

- 1 Continue with current respondent—**GO TO S5**
- 2 New respondent being brought to phone—**REPEAT INTRO EXCEPT LAST SENTENCE THEN GO TO S5**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

IF THREE OR MORE PEOPLE AGE 19+ IN HH (S1=3-10 OR 99)

S4 May I please speak to the person age 19 or older who has had the most recent birthday?

- 1 Continue with current respondent–**GO TO S5**
- 2 New respondent being brought to phone–**REPEAT INTRO EXCEPT LAST SENTENCE THEN GO TO S5**
- 3 New respondent not available–**SCHEDULE CALL BACK**
- 9 Refused–**THANK AND TERMINATE**

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ASK IF SCREENING INTERVIEW IS BEING DONE IN ENGLISH

S5 We're giving people a choice of being interviewed in English or in Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English–**GO TO Q1 IN ENGLISH**
- 2 Spanish–**SWITCH TO SPANISH-LANUAGE QUESTIONNAIRE REPEAT INTRO THEN GO TO Q1**
- 3 Spanish–**SCHEDULE SPANISH LANGUAGE CALL BACK**
- 4 Doesn't matter/No preference–**GO TO Q1 IN ENGLISH**
- 9 Don't know/Refused– **GO TO Q1 IN ENGLISH**

D1 RECORD SEX

- 1 Male
- 2 Female

INTRODUCTION

ASK ALL

- Q1** Overall, how satisfied are you with the quality of health care you have received in the last 12 months? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied? (*Trend 2001 Q1, 2003 Q1*)

- 1 Very satisfied
- 2 Somewhat satisfied
- 3 Somewhat dissatisfied
- 4 Very dissatisfied
- 5 Have not received health care in past 12 months (**VOL**)
- 6 Neither satisfied nor dissatisfied/Mixed/It depends on type of care (**VOL**)
- 8 Don't know
- 9 Refused

ASK ALL

- Q2** Thinking about your FUTURE medical care needs, how confident are you that you will be able to get high quality care when you need it—very confident, somewhat confident, not too confident, or not at all confident? (*Trend 2001 Q2, 2003 Q2*)

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

ASK ALL

- Q3** 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? (*Trend 2003 Q3*)

- 1 A great deal of choice
- 2 A fair amount
- 3 Not too much
- 4 No choice
- 8 Don't know
- 9 Refused

GENERAL VIEWS ABOUT QUALITY OF CARE, ACCESS AND COST EXPERIENCES

ASK ALL

- Q4** Now I have a few questions about your health care. Do you have a personal or family doctor, or other health care professional such as a nurse that you usually rely on if you need medical care? (*Trend 2001 Q5 modified, 2003 Q4*)

- 1 Yes
- 2 No
- 3 Yes, more than one (**VOL**)
- 8 Don't know
- 9 Refused

ASK ALL

- Q5** During the past 12 months did you personally see a doctor or medical professional for any reason? (*Trend 1999 Worker Survey Q13, 2003 Q7 modified*)

- 1 Yes
- 2 No
- 3 Never needed care (**VOL**)
- 8 Don't know
- 9 Refused

ASK IF DURING PAST 12 MONTHS DID NOT PERSONALLY SEE A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON (Q5=2,3,8,9)

- Q6** How about in the past two years? Did you personally see a doctor or medical professional for any reason?

- 1 Yes
- 2 No
- 3 Never needed care (**VOL**)
- 8 Don't know
- 9 Refused

ASK ALL

- Q7** Overall, how would you rate the quality of care you receive [IF HAS REGULAR DOCTOR (Q4=1,3): from this person] [IF NO REGULAR DOCTOR (Q4=2,8,9): when you see a doctor]? Would you say it is excellent, very good, good, fair or poor? (*Trend 2001 Q6, 2003 Q6*)

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 6 Never see a doctor (**VOL**)
- 8 Don't know
- 9 Refused

ASK ALL

Q8 Now thinking about 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. Did you get an appointment (**READ**): (*IHP2001 Q822, IHP2004 Q502*)

- 1 On the same day
- 2 The next day
- 3 In 2 to 5 days
- 4 In 6 days or more
- 5 Never able to get an appointment (**VOL**)
- 6 Never went to a doctor (**VOL**)
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK ALL

Q9 How easy or difficult is it for you to get care in the evenings, on weekends, or holidays without going to the hospital emergency room? Is it very easy, somewhat easy, somewhat difficult, or very difficult? (*IHP 2004 Q503*)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 5 Never needed care in the evenings, weekends, or holidays (**VOL**)
- 8 Don't know
- 9 Refused

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST 12 MONTHS OR IN PAST TWO YEARS (Q5=1,8,9 OR Q6=1,8,9)

Q10 In the past two years, have you left a doctor's office without getting important questions answered? (*IHP 2004 Q535*)

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

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST 12 MONTHS OR IN PAST TWO YEARS (Q5=1,8,9 OR Q6=1,8,9)

Q11 And in the past two years, have you left the doctor's office without fully understanding the information you were given about a diagnosis or treatment?

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

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST 12 MONTHS OR IN PAST TWO YEARS (Q5=1,8,9 OR Q6=1,8,9)

Q12 In the past two years, when getting care for a medical problem, was there ever a time when (INSERT)?

Rotate

- a. Test results or medical records were not available at the time of your scheduled doctor's appointment
- b. Doctors ordered a medical test that you felt was unnecessary because the test had already been done [IHP 2004, Q610/611]
- c. You had a blood test, lab test or diagnostic test but NEVER heard about the results or there were DELAYS in being told about abnormal test results

- 1 Yes
- 2 No
- 3 Not applicable, no visit to a doctor, or did not have a test done (VOL)
- 8 Don't know
- 9 Refused

ASK ALL

Q13 How many times have you personally used a hospital emergency room in the past 2 years? [IHP 2005 Q1200]

Range 00-96

- 97 More than one ER but DK exact number (VOL)
- 98 Don't know
- 99 Refused

ASK IF USED ER AT LEAST ONCE IN PAST 2 YEARS (Q13=1-97)

Q14 The last time you went to the hospital emergency room, was it for a condition that you thought could have been treated by a regular doctor if he or she had been available? (IHP 2004 Q1705)

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

ASK ALL

D2 Are you currently married, living with a partner, divorced, separated, widowed, or have you never been married? (*Trend 2001 D2, 2003 D2*)

- 1 Married
- 2 Living with partner
- 3 Divorced
- 4 Separated
- 5 Widowed
- 6 Never married
- 9 Refused

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ASK ALL

D3 What is your age?

- RECORD EXACT NUMBER 19-96
- 97 97 or older
- 99 Refused

ASK ALL

Q15 In the last 12 months, was there any time when you (INSERT) because of the COST? (*Trend 2001 Q9 modified, 2003 Q8 modified*)

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

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

ASK ALL

Q16 And in the last 12 months, did you delay or not get (INSERT) because of the cost?

Rotate

- a. Preventive care screening such as a colon cancer screening or mammogram
- b. Physical therapy or other type of rehabilitative care when you or your doctor thought you needed it

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

PERSONAL CURRENT INSURANCE COVERAGE AND RECENT TIME UNINSURED

ASK ALL

- Q17** 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)? (*Trend 2001 Q20, 2003 Q10*)

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[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.]

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

ASK ITEM E IF NO TO OTHERS (Q17a=2,8,9 AND Q17b=2,8,9 AND Q17c=2,8,9 AND Q17d=2,8,9)

- e. health insurance through ANY other source, including military or veteran's coverage

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

ASK IF AGE 65+ AND NOT COVERED BY MEDICARE (D3=65-97 AND Q17d=2,8,9)

- Q18** Medicare is health insurance coverage most people receive when they turn 65 and are eligible for Social Security. This includes different kinds of health plans offered THROUGH the Medicare program—like the plans called H-M-Os. Are you now covered by Medicare or by ANY Medicare plan? (*Trend 2001 Q21, 2003 Q11*)

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

ASK IF HAS EMPLOYER-BASED INSURANCE (Q17a=1)

Q19 Is the employer or union health insurance that you have in your name, [IF MARRIED: (D2=1,2): your spouse's or partner's name,] [IF 23 YEARS OF AGE OR YOUNGER (D3=19-23): your parent's name] or in someone else's name? (*Trend 2001 Q24 modified, 2003 Q12*)

- 1 Own name
- 2 Spouse's/Partner's name
- 3 Parent's name
- 4 Someone else's name
- 8 Don't know
- 9 Refused

ASK IF NOT COVERED BY ANY INSURANCE OR UNDESIGNATED (D3=19-64,98,99) AND (Q17a=2,8,9 AND Q17b=2,8,9 AND Q17c=2,8,9 AND Q17d=2,8,9 AND Q17e=2,8,9) OR (D3=65-97 AND Q17a=2,8,9 AND Q17b=2,8,9 AND Q17c=2,8,9 AND Q17d=2,8,9 AND Q17e=2,8,9 AND Q18=2,8,9)

Q20 Does this mean you personally have NO health insurance now that would cover your doctor or hospital bills? (*Trend 2001 Q25, 2003 Q13*)

- 1 I do NOT have health insurance
- 2 I HAVE some kind of health insurance
- 8 Don't know
- 9 Refused

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q21 During the last 12 months, since (___, 2004), did you have health insurance ALL the time, or was there a time during the year when you DID NOT have any health coverage? (*Trend 2001 Q29, 2003 Q14*)

- 1 Health insurance all the time/Always covered
- 2 Had a time without insurance
- 8 Don't know
- 9 Refused

ASK IF NOW INSURED BUT UNINSURED IN LAST 12 MONTHS (Q21=2)

Q22 How long did you go without insurance then? [IF MORE THAN ONE PERIOD IN THE LAST 12 MONTHS WITHOUT INSURANCE: ask about period that lasted the longest] (READ CATEGORIES ONLY IF NECESSARY) (*Trend 2001 Q30, 2003 Q15*)

- 1 Three months or less
- 2 Four to 11 months
- 3 One year or longer
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF UNINSURED NOW (Q20=1)

Q23 How long have you been without insurance? (READ CATEGORIES ONLY IF NECESSARY) (*Trend 2001 Q31, 2003 Q16*)

- 1 Three months or less
- 2 Four to 11 months
- 3 One year or longer
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF DURING THE LAST 12 MONTHS HAD INSURANCE ALL THE TIME (Q21=1)

Q24 You told me about your coverage during the past year. Now, thinking about the past two years, have you had insurance the entire two years or have you had at least one month when you were uninsured?

- 1 Insured entire two years
- 2 At least one month uninsured
- 8 Don't know
- 9 Refused

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q25 Now thinking about your current health insurance coverage, how would you rate it? Would you say it is excellent, very good, good, fair, or poor? [IF RESPONDENT HAS MORE THAN ONE PLAN: all the health insurance you now have combined] (*Trend 2001 Q27, 2003 Q17*)

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 8 Don't know
- 9 Refused

FAMILY INSURANCE COVERAGE

ASK ALL

- Q26** On a slightly different topic, please tell me how many family members, counting YOURSELF, other adults and children, are living in this home. Please include anyone who is temporarily in the hospital, in a nursing home, or away at school. [IF RESPONDENT MARRIED/LIVING WITH PARTNER AND SAYS 1 FAMILY MEMBER (D2=1,2) PROBE: Is that one including yourself?] (*KFF 2003; Trend 2003 Q19*)

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Range 1 to 96

- 97 97 or more
- 98 Don't know
- 99 Refused

ASK ALL

- Q27** Do you have any children or stepchildren 23 years of age or younger who depend on you for support? [IF YES, FOLLOW UP WITH: Is this just one child or do you have more than one child?] (*Trend 2003 Q20*)

- 1 Yes, just one child
- 2 Yes, more than one child
- 3 No children
- 8 Don't know
- 9 Refused

ASK IF HAS FAMILY (D2=1,2 OR Q27=1,2)

- Q28** Does/Do your (INSERT) currently have health insurance or not? (*Trend 2003 Q21 modified*)

ASK IF MARRIED/LIVING WITH PARTNER (D2=1,2)

- a. spouse or partner

ASK IF HAS ANY CHILDREN (Q27=1,2)

- b. [ONE CHILD (Q27=1): child] [MORE THAN ONE CHILD (Q27=2): children]

- 1 Yes/All children insured
- 2 No/All children uninsured

INCLUDE 3 ONLY FOR Q28b

- 3 At least one child insured and at least one child uninsured (**VOL**)
- 8 Don't know
- 9 Refused

ASK IF HAS ANY CHILDREN AND AT LEAST SOME CHILDREN HAVE INSURANCE (Q27=1,2 AND Q28b=1,3,8,9)

Q29 [IF ONE CHILD (Q27=1): Is your child] [IF MORE THAN ONE CHILD (Q27=2): Are any of your children] now enrolled in (Insert state-specific Chip program), Medicaid, or another state medical assistance program? (*Trend 2003 Q22*)

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

ASK IF CHILD/CHILDREN CURRENTLY DO NOT HAVE HEALTH INSURANCE OR HAVE HEALTH INSURANCE FROM SOURCE OTHER THAN MEDICAID (Q28b=2) OR (Q28b=1,3,8,9 AND Q29=2)

Q30 [IF ONE CHILD (Q27=1): Was your child] [IF MORE THAN ONE CHILD (Q27=2): Were any of your children] ever insured by Medicaid or a state public insurance program in the past two years?

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

ASK IF CHILD/CHILDREN NOT CURRENTLY ENROLLED IN CHIP, MEDICAID OR ANOTHER STATE MEDICAL ASSISTANCE PROGRAM AND EVER INSURED BY MEDICAID OR A STATE PUBLIC INSURANCE PROGRAM IN PAST TWO YEARS (Q29=2 AND Q30=1)

Q31 [IF ONE CHILD (Q27=1): When your child] [IF MORE THAN ONE CHILD (Q27=2): When your children] left Medicaid or the state insurance program did they get private insurance or did they lose insurance?

- 1 Got private insurance
- 2 Lost insurance
- 8 Don't know
- 9 Refused

ASK IF ALL CHILD/CHILDREN CURRENTLY HAVE HEALTH INSURANCE (Q28b=1)

Q32 [IF ONE CHILD (Q27=1): Was your child] [IF MORE THAN ONE CHILD (Q27=2): Were any of your children] uninsured during the past two years?

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

INSURANCE DIFFICULTIES

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q33 Thinking about your current health insurance, does your health plan (INSERT) each year?

Rotate; do not ask b first

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- a. place any limits on the number of times you can go to the doctor
- b. place any limits on the number of mental health visits
- c. limit the total dollar amount it will pay for medical care

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

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q34 Thinking again about YOUR PERSONAL health insurance coverage, how long have you had your main health plan? **(IF NECESSARY READ CATEGORIES 1-4)**

- 1 Less than one year
- 2 One year to less than two years
- 3 Two years to less than three years
- 4 Three or more years
- 8 Don't know **(DO NOT READ)**
- 9 Refused **(DO NOT READ)**

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

- Q35** 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) 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.: 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.]

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ROTATE (always ask e last)

- a. You had expensive medical bills for services **not** covered by your insurance
- b. Your doctor charged you a lot more than your insurance would pay and you had to pay the difference (*Older Adults 2004 Q43a modified*)
- c. The doctor's office told you they do not accept your insurance plan (*Older Adults 2004 Q43c modified*)
- d. You had to contact your insurance company because they did not pay a bill promptly or denied payment
- e. You reached the limit of what your insurance company would pay for treatment of an illness or injury and left you with expensive bills (*Older Adults 2004 Q43a modified*)

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

IF REACHED THE LIMIT OF WHAT INSURANCE COMPANY WOULD PAY FOR TREATMENT OF AN ILLNESS OR INJURY AND LEFT WITH EXPENSIVE BILLS (Q35e=1)

- Q36** Was that a limit for specific services such as mental health visits, prescription drugs or lab tests or hospital or specialists, or did you reach the overall maximum dollar limit for your health plan?

- 1 Specific services such as mental health visits, drugs, lab, specialists or hospital
- 2 Overall maximum
- 8 Don't know
- 9 Refused

ASK ALL

Q37 Have you ever negotiated with a physician, a hospital, or any other health care provider to try to get a lower price for health care services you received, or not? [IF NEEDED: This could include free care or other allowances to those unable to pay the bill in full.] (*KFF 2003*)

- 1 Yes, have negotiated
- 2 No, have not negotiated
- 8 Don't know
- 9 Refused

MEDICAL DEBT**ASK ALL**

Q38 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.) (*Trend 2001 Q11, 2003 Q24*)

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

ASK ALL

Q39 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.) (*Trend 2001 Q12, 2003 Q25*)

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

ASK IF CONTACTED IN THE LAST 12 MONTHS BY A COLLECTION AGENCY ABOUT OWING MONEY FOR MEDICAL BILLS (Q39=1)

Q40 Did your bill get sent to a collection agency because of a billing mistake or because you were unable to pay the bill?

- 1 Billing mistake
- 2 Unable to pay the bill
- 8 Don't know
- 9 Refused

ASK ALL

Q41 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.)
(Trend 2001 Q13, 2003 Q26)

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

ASK ALL

Q42A Do you currently have any medical bills you are paying off over time? This could include medical bills you are paying off with your credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from earlier years as well as this year. (INTERVIEWER NOTE: This can include bills either for yourself or another family member.)

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

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q42A=1)

Q42B Are your medical bills primarily for care you received in an emergency room, during a hospitalization, or at a doctor's office? [INTERVIEWER NOTE: If there were multiple events, then ask which cost the most]

- 1 Emergency Room
- 2 Hospitalization
- 3 Doctor's office
- 4 Other (VOL)
- 8 Don't know
- 9 Refused

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q42A=1)

Q43 How much are the medical bills you are paying off over time? (READ IF NECESSARY)

- 1 Less than \$2,000
- 2 \$2,000 to less than \$4,000
- 3 \$4,000 to less than \$8,000
- 4 \$8,000 to less than \$10,000
- 5 More than \$10,000
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

**ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME
(Q42A=1)**

Q44 Was this for care you received in the past year or an earlier year?

- 1 Past year
- 2 Earlier year
- 3 Both (VOL)
- 8 Don't know
- 9 Refused

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Q45 INTENTIONALLY LEFT BLANK

**ASK IF HAS HAD PROBLEM PAYING 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 (Q38=1 OR Q39=1 OR Q41=1 OR Q42=1)**

Q46 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? (*Trend 2003 Q29*)

- 1 Insured at time care was provided
- 2 Uninsured at time care was provided
- 3 More than one person with medical bill problems and one person uninsured and the other insured (VOL)
- 8 Don't know
- 9 Refused

INSURANCE COSTS

**ASK IF HAS PRIVATE INSURANCE THROUGH EMPLOYER OR UNION OR
PRIVATE INSURANCE BOUGHT BY SELF OR HEALTH INSURANCE
THROUGH ANY OTHER SOURCE OR HAS SOME KIND OF INSURANCE
(Q17a=1 OR Q17b=1 OR Q17e=1 OR Q20=2)]**

Q47 Do you pay ALL of the premium for your MAIN health plan, pay SOME of the premium, or do you pay nothing to have this health insurance plan? [IF NECESSARY: This includes money deducted from a paycheck, as well as money you pay directly to the insurance company.] [INTERVIEWER NOTE: If person is on Medicare and asks do you mean Medicare, say that we are just interested in the premium for the private plan you buy.] (*Trend 2001 Q50, 2003 Q30*)

- 1 Pay premium in full (All)
- 2 Pay premium in part (Some)
- 3 Pay nothing
- 8 Don't know
- 9 Refused

ASK IF ANSWERS PREMIUM QUESTION AND HAS FAMILY [Q47=1,2,3 AND D2=1,2 OR Q27=1,2]

- Q48** Is this premium amount just for you, that is coverage for a single person, or is it for a family plan? (INTERVIEWER NOTE: included as family plan any insurance that covers more than just the respondent alone.) (INTERVIEWER NOTE: even if respondent does not pay for the premium, still want to know if the coverage for single person or family.) (*Trend 2001 Q51, 2003 Q31*)

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

ASK IF OWN COVERAGE ONLY (Q48=1)

- Q49** You mentioned earlier that you have [IF MARRIED/LIVING WITH PARTNER WITH CHILDREN (D2=1,2 AND Q27=1,2): a spouse or partner and children] [IF MARRIED/LIVING WITH PARTNER WITH NO CHILDREN (D2=1,2 AND Q27=3,8,9): a spouse or partner] [IF CHILDREN BUT NOT MARRIED/LIVING WITH PARTNER (Q27=1,2 AND D2=3,4,5,6,9): children]]. What is the main reason you have a single person plan and not a family plan?

- 1 My family has coverage elsewhere
- 2 Family coverage too expensive, couldn't afford it
- 3 Other
- 98 Don't know
- 99 Refused

ASK IF PAYS ALL OR SOME OF PREMIUM (Q47=1,2)

- Q50** How often are premium payments made on this plan? (IF NECESSARY READ CATEGORIES 1-6) (*Trend 2001 Q52, 2003 Q33*)

- 1 Once a week
- 2 Every two weeks
- 3 Twice a month
- 4 Once a month
- 5 Once every three months (**VOL: Quarterly**), OR
- 6 Once a year?
- 7 Some other timing (**DO NOT READ**)
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM WEEKLY (Q50=1)

- Q51** About how much do you pay every week in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.]
Do you pay (READ CATEGORIES 1-7) [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 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM EVERY TWO WEEKS OR TWICE A MONTH (Q50=2,3)

- Q52** About how much do you pay [Q50=2: every two weeks] [Q50=3: twice a month] in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-7)? [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 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM MONTHLY (Q50=4)

Q53 About how much do you pay every month in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-7) [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 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM QUARTERLY (Q50=5)

Q54 About how much do you pay every three months (or quarterly) in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-7)? [PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$125
- 2 \$125 to under \$375
- 3 \$375 to under \$750
- 4 \$750 to under \$1,200
- 5 \$1,200 to under \$1500
- 6 \$1500 to under \$2,000 OR
- 7 \$2,000 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM YEARLY (Q50=6)

Q55 About how much do you pay every year in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-7)? [PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$500
- 2 \$500 to under \$1,500
- 3 \$1,500 to under \$3000
- 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 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAY ALL OR SOME OF PREMIUM (Q47=1,2)

Q56 In the last 12 months, has the amount you personally have to pay for your health insurance premiums increased, stayed about the same or decreased? [IF INCREASED PROBE: Has it increased a lot, a moderate amount, or only a little?] (*Trend 2001 Q59, 2003 Q39*)

- 1 Increased a lot
- 2 Increased a moderate amount
- 3 Increased only a little
- 4 Stayed about the same
- 5 Decreased
- 8 Don't know
- 9 Refused

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q57 Thinking about your health plan in the last 12 months, has your share of the medical bill when you see a doctor, fill a prescription, or use any other medical service increased or has it stayed about the same? [IF INCREASED PROBE: Has it increased a lot, a moderate amount, or only a little?] [IF NECESSARY: This would include an increase in a deductible or co-payment on your share of the costs of medical bills]

- 1 Increased a lot
- 2 Increased a moderate amount
- 3 Increased only a little
- 4 Stayed about the same
- 8 Don't know
- 9 Refused

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q58 Please tell me whether you have any insurance to cover all or part of the following health care needs. Do you have insurance (INSERT)? (*Trend 2001 Q62, 2003 Q42 modified*)

Rotate

- a. for your prescription medicines (*Trend 2001 Q62, 2003 Q42a*)
- b. for your dental care (*Trend 2001 Q62, 2003 Q42b*)
- c. **[IF FEMALE AND AGE 50 OR OLDER (D1=2 AND D3=50-97)]** to cover a mammogram
- d. **[IF AGE 50 OR OLDER (D3=50-97)]** to cover colon cancer screening

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

ASK IF HAS INSURANCE TO COVER ALL OR PART OF PRESCRIPTION MEDICINES (Q58a=1)

Q59 Does your prescription drug coverage limit the total amount of money it will pay for prescription drugs or the number of different prescriptions you can fill? [NOTE TO INTERVIEWER: limit on number refers to the number of different prescriptions R can fill, not the quantity of the medication at one time.]

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

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q60 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.] (*Trend 2003 Q43*)

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

ASK IF HEALTH PLAN HAS A DEDUCTIBLE (Q60=1)

Q61 What is your annual deductible per person? [IF PERSON ASKS WHETHER IN-NETWORK OR OUT-OF-NETWORK: in-network] [PROBE DON'T KNOW: Your best guess is fine] (READ CATEGORIES IF NECESSARY)

- 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 per person
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF ANNUAL PER PERSON DEDUCTIBLE IS \$1,000 OR MORE (Q61=4,5,6,7)

Q62A Does the deductible apply to preventive care tests such as mammograms or screening for colon cancer?

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

ASK IF NOW INSURED (Q17a=1 OR Q17b=1 OR Q17c=1 OR Q17d=1 OR Q17e=1 OR Q18=1 OR Q20=2)

Q62B Do you have a separate deductible for prescription drugs?

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

ASK IF ANNUAL PER PERSON DEDUCTIBLE IS \$1,000 OR MORE (Q61=4,5,6,7)

Q63 Do you have a special savings account you can use to pay for medical expenses? They are sometimes called a health savings account or medical spending account.

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

ASK IF HAS EMPLOYER BASED INSURANCE AND HAS A SPECIAL SAVINGS ACCOUNT CAN USE TO PAY FOR MEDICAL EXPENSES (Q17A=1 AND Q63=1)

Q64 Does [IF INSURANCE IN OWN NAME (Q19=1): your employer | IF INSURANCE IN SPOUSE/PARTNER'S NAME (Q19=2): your spouse's employer | IF INSURANCE IN PARENT'S NAME (Q19=3): your parent's employer | IF INSURED UNDER SOMEONE ELSE'S NAME (q19=4,8,9): the job that currently provides you coverage] contribute at all to your account?

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

ASK ALL

Q65 Over the last 12 months, about how much have you had to pay "out of pocket" for each of the following. [FIRST ITEM: First] [NEXT ITEM: How about for] (INSERT)? (READ IN ORDER)

[PROBE DON'T KNOW: Your best guess is fine. Would you say less than \$100, less than \$200, \$200 to under \$500, \$500 to under \$1,000, \$1,000 to under \$3,000, \$3,000 to under \$5,000, or more than \$5,000...]

[IF RESPONDENT ONLY WILLING TO GIVE RANGE, RECORD THE LOWER END OF THE RANGE]

[IF RESPONDENT SEEMS UNSURE OF TERM "OUT OF POCKET": "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 coinsurance payments)

- a. Your OWN PERSONAL prescription medicines
- b. Your OWN PERSONAL dental and vision care
- c. All your OTHER PERSONAL medical expenses, including for doctors, hospitals, and tests

RECORD NUMBER, RANGE 0-100,000

- 888,888 Don't know
- 999,999 Refused

ASK IF HAS FAMILY (D2=1,2 OR Q27=1,2)

Q66 Over the last 12 months, about how much, in TOTAL, have you had to pay “out of pocket” for these medical, drug, dental and vision expenses, for your [IF MARRIED/LIVING WITH PARTNER AND WITH ANY CHILDREN (D2=1,2 AND Q27=1,2): spouse or partner and children] [IF MARRIED/LIVING WITH PARTNER WITH NO CHILDREN (D2=1,2 AND Q27=3,8,9): spouse or partner] [IF CHILDREN BUT NOT MARRIED/LIVING WITH PARTNER (Q27=1,2 AND D2=3,4,5,6,9): children]

[PROBE DON’T KNOW: Your best guess is fine. Would you say less than \$100, less than \$200, \$200 to under \$500, \$500 to under \$1,000, \$1,000 to under \$3,000, \$3,000 to under \$5,000, or more than \$5,000...]

[IF RESPONDENT ONLY WILLING TO GIVE RANGE, RECORD THE LOWER END OF THE RANGE]

[IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”: “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 and your family’s insurance coverage.] [INTERVIEWER NOTE: respondent can include all “out of pocket” expenses, regardless of who actually pays for them]

RECORD NUMBER, RANGE 0-100,000

888,888 Don’t know

999,999 Refused

ASK ALL

Q67A Thinking back two years, that is, 2003 to 2004, were the total medical care expenses you paid out of pocket about the same as this past year, more, or less than this past year?

1 About the same as this past year

2 More than this past year

3 Less than this past year

8 Don’t know

9 Refused

ASK ALL

Q67B Have any of the following happened in the past two years because of medical bills? Have you (INSERT) because of medical bills?

Rotate

- a. been unable to pay for basic necessities like food, heat or rent
- b. used up all your savings
- c. took out a mortgage against your home or took out a loan
- d. took on credit card debt

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

Health Status and Chronic Conditions

ASK ALL

Q68 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? (*Trend 2001 Q66, 2003 Q46*)

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 8 Don't know
- 9 Refused

ASK ALL

Q69 Does a disability, handicap or chronic disease keep you from working full time or limit housework or other daily activities?

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

ASK ALL

Q70 Has a doctor told you that you have any of the following health problems or conditions—(INSERT)? What about (INSERT), has a doctor told you that you have that? (*Trend 2001 Q68 modified, 2003 Q48 modified*)

Rotate

- a. hypertension, high blood pressure or stroke
- b. heart attack or any other heart disease
- c. diabetes
- d. asthma, emphysema, or lung disease

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

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ASK IF DESCRIBE OWN HEALTH AS FAIR/POOR OR HAS A DISABILITY, HANDICAP, OR CHRONIC DISEASE OR HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q70 (68=4,5 OR 69=1 OR Q70a=1 OR Q70b=1 OR Q70c=1 OR Q70d=1)

Q71 How confident are you that you can control and manage most of your health problems—very confident, somewhat confident, not too confident, or not at all confident? (*How's Your Health Q36 modified*)

- 1 Very confident
- 2 Somewhat confident
- 3 Not too confident
- 4 Not at all confident
- 5 Don't have any health problems (VOL)
- 8 Don't know
- 9 Refused

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q70 (Q70a=1 OR Q70b=1 OR Q70c=1 OR Q70d=1)

Q72 You just told me that you had/have [INSERT CONDITIONS FROM Q70]. In the past year, have you stayed overnight in a hospital or visited the emergency room because of [this /any of these] problem[s]? [INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them]

- 1 Yes, ER
- 2 Yes, hospital
- 3 Yes, both
- 4 No
- 8 Don't know
- 9 Refused

ASK ALL

Q73 Do you take prescription medications on a regular basis [IF FEMALE AND AGE 19-44 (D1=2) and D3=19-44);, this includes birth control]?

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

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q70 AND TAKES PRESCRIPTION MEDICATIONS ON A REGULAR BASIS (Q70a=1 OR Q70b=1 OR Q70c=1 OR Q70d=1) AND (Q73=1)

Q74 Are you currently taking any medications for the health condition(s) that you mentioned? [INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them]

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

ASK IF CURRENTLY TAKING ANY MEDICATIONS FOR HEALTH PROBLEM OR CONDITION LISTED IN Q70 (Q70a=1 OR Q70b=1 OR Q70c=1 OR Q70d=1) AND (Q73=1) AND (Q74=1)

Q75 During the past year, have you ever skipped doses or not filled a prescription for your medications for the health condition(s) that you mentioned because of the cost of the medicines? [INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them] (*Safron Survey 2005 Q55 modified*)

- 1 Yes
- 2 No
- 3 I don't take medications for any of the conditions (**VOL**)
- 8 Don't know
- 9 Refused

Q76 Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions. Did you have (Insert 1st Part) within the past (Insert 2nd Part) or not? How about (Insert 1st Part)—did you have (Insert 1st Part) within the past (Insert 2nd Part) or not? (*Trend 2003 Q50*)

ASK ALL

a. your blood pressure checked/ year

ASK ALL

b. a dental exam / year

ASK FEMALES AGE 50 AND OVER (D1=2 AND D3=50-97)

c. a mammogram / two years

ASK FEMALES (D1=2)

d. a Pap test / [D3=30-99: three years] [D3=19-29: year]

ASK THOSE AGE 50 AND OVER (D3=50-97)

e. colon cancer screening / five years

ASK ALL-

f. your cholesterol checked / five years [**IF Q70a=1 OR Q70b=1 or Q70c=1: year**]

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

WORK AND HEALTH CARE

ASK ALL

D4 Are you now employed full-time, part-time, are you retired, are you unemployed but looking for work, or are you not employed for pay? (INTERVIEWER NOTE: Employed full-time defined as 35 hours or more per week. If less than 35 hours, then part-time.) (*Trend 2001 D4, 2003 D4*)

- 1 Employed full-time
- 2 Employed part-time
- 3 Retired
- 4 Unemployed, looking for work
- 5 Not employed for pay
- 6 Disabled (**VOL**)
- 7 Student (**VOL**)
- 8 Other (homemaker, etc.) (**VOL**)
- 98 Don't know
- 99 Refused

ASK IF MARRIED (D2=1,2)

D5 Is your [IF MARRIED FEMALE (D1=2 AND D2=1): husband] [IF MARRIED MALE (D1=1 AND D2=1): wife] [IF LIVING WITH PARTNER (D2=2): partner] now employed full-time, part-time, retired, unemployed but looking for work or not employed for pay? *(Trend 2001 D13, 2003 D13)*

- 1 Employed full-time
- 2 Employed part-time
- 3 Retired
- 4 Unemployed, looking for work
- 5 Not employed for pay
- 6 Disabled (VOL)
- 7 Student (VOL)
- 8 Other (homemaker, etc.) (VOL)
- 98 Don't know
- 99 Refused

ASK IF NOW EMPLOYED FULL-TIME OR PART-TIME (D4=1,2)

Q77 And, how much paid time off do you get at your job each year? This would include any SICK DAYS, vacation days, or personal days, but NOT holidays. Would you say you have no time off, up to one week, up to two weeks, up to three weeks, up to four weeks, or four weeks or more? [INTERVIEWER NOTE: Do not include "floating holidays" or any "rollover" days]

- 1 No time off
- 2 Up to 1 week (1 to 5 days)
- 3 Up to two weeks (6 to 10 days)
- 4 Up to three weeks (11 to 15 days)
- 5 Up to four weeks (16 to 20 days)
- 6 More than four weeks (21 days or more)
- 8 Don't know
- 9 Refused

VIEWS OF EMPLOYER COVERAGE**ASK ALL**

Q78 Right now, most working people get their health coverage through their own or a family member's employer, that is, the company or organization where they work or their family member works. In YOUR experience, do employers generally do a good job or a bad job selecting quality health insurance plans to offer their workers? *(Trend 2001 Q74, 2003 Q58)*

- 1 Good job
- 2 Bad job
- 3 Some good, some bad/Mixed (VOL)
- 8 Don't know
- 9 Refused

ASK IF HAS EMPLOYER BASED-INSURANCE (Q17a=1)

Q79 Does the employer that offers your health plan offer a choice of health plans or only one plan? (*KFF 2003; Trend 2003 Q59*)

- 1 Only one plan
- 2 Two or more plans
- 8 Don't know
- 9 Refused

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ASK IF HAS EMPLOYER BASED-INSURANCE AND EMPLOYER OFFERS A CHOICE OF HEALTH PLANS (Q17a=1 AND Q79=2)

Q80 When you were choosing your health plan, did you pick the plan with the higher or lower deductible? [IF R SAYS THAT HIS/HER PLAN DOES NOT HAVE A DEDUCTIBLE, THEN ASK: Did other plans you could choose have a deductible?]

- 1 Higher
- 2 Lower [SELECT IF R does not have a deductible but the plans from which she could choose had a deductible (i.e., one with a deductible and one without and she chose the one without the deductible or \$0, thereby making it the lower deductible)]
- 3 Deductible was the same (**VOL**)
- 4 No plans have a deductible (**VOL**) [SELECT IF R has no deductible and none of the available choice of plans requires a deductible]
- 8 Don't know
- 9 Refused

ASK IF HAS EMPLOYER BASED-INSURANCE (Q17a=1)

Q81 If you had to choose a health plan on your own with no help from your employer, how confident are you that you would be able to choose the best plan for you—very confident, somewhat confident, not too confident, or not confident at all? (*Trend 2003 Q62*)

- 1 Very confident
- 2 Somewhat confident
- 3 Not too confident
- 4 Not confident at all
- 8 Don't know
- 9 Refused

Individual Market

ASK IF UNINSURED OR DO NOT HAVE INDIVIDUAL INSURANCE (Q17b = 2,8,9) OR (Q20=1)

- Q82** Some people buy health insurance on their OWN, that is, not through any employer, union, or government program. In the past three years, since (month, year), have you ever thought about buying health insurance on your own or tried to buy it? (*Trend 2001 Q42a*)

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- 1 Yes, thought about or tried to buy
- 2 No
- 8 Don't know
- 9 Refused

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR LESS OR EVER THOUGHT ABOUT BUYING HEALTH INSURANCE ON OWN OR TRIED TO BUY IT IN PAST THREE YEARS [(Q17b=1 and Q34=1,2,3) OR (Q82=1)]

- Q83** [IF HAVE private health insurance plan bought by self in LAST 3 YRS (Q17b=1 AND Q34=1,2,3): You mentioned you have insurance you bought on your own.] How difficult was it to find (**INSERT ITEMS IN ORDER**)? Was it very difficult, somewhat difficult, not too difficult, or not at all difficult? (*Trend 2001 Q43*)

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

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult
- 5 Impossible (**VOL**)
- 8 Don't know
- 9 Refused

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR LESS OR EVER THOUGHT ABOUT BUYING HEALTH INSURANCE ON OWN OR TRIED TO BUY IT IN PAST THREE YEARS [(Q17b=1 and Q34=1,2,3) OR (Q82=1)]

- Q84** Did any company turn you down, charge a higher price because of your health or exclude a specific health problem when you tried to buy coverage on your own?

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

ASK IF EVER THOUGHT ABOUT BUYING HEALTH INSURANCE ON OWN OR TRIED TO BUY IT IN PAST THREE YEARS (Q82=1)

Q85 Did you end up buying a health insurance plan on your own? (*Trend 2001 Q44*)

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

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POLICY OPTIONS

Ask if now employed full-time, part-time, unemployed/looking for work and under age 65 (D4=1,2,4 and D3=19-64) or if married/living with partner and under age 65 and spouse is now employed full-time, part-time, unemployed/looking for work (D2=1,2 AND D3=19-64 and D5=1,2,4)

Q86 Some policymakers are considering new ways to improve health insurance. Now thinking about paying for your healthcare in the future, would you be interested in having one percent of your [IF MARRIED/LIVING WITH PARTNER AND SPOUSE /PARTNER IS EMPLOYED OR LOOKING FOR WORK (D2=1,2 AND D5=1,2,4): and/or your spouse's] earnings deducted from your paycheck(s) and placed in your own Medicare health account(s) to use for long term care or other expenses not covered by Medicare? (*Older Adults 2004 Q106*)

- 1 Yes, would be interested
- 2 No, would not be interested
- 8 Don't know
- 9 Refused

Q87A INTENTIONALLY LEFT BLANK

Q87B INTENTIONALLY LEFT BLANK

ASK IF HAS EMPLOYER BASED-INSURANCE AND UNDER AGE 65 (Q17a=1 AND D3=19-64)

Q88 [IF INSURANCE IN OWN NAME (Q19=1): If your job | IF INSURANCE IN SPOUSE/PARTNER'S NAME (Q19=2): If your spouse's job | IF INSURANCE IN PARENT'S NAME (Q19=3: If your parent's job | IF INSURED UNDER SOMEONE ELSE'S NAME (Q19=4,8,9): if the job that currently provides you coverage] no longer provided health insurance and you had to find coverage from another source which of the following would be your top choice. (READ) [IF R SAYS THEY WOULD NOT BE ELIGIBLE FOR A PROGRAM: Some of these options would require new legislation.]

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ROTATE

- a. Be ALLOWED to buy insurance through the federal plan that covers members of Congress and federal employees.
- b. Buy insurance directly from insurance companies that sell individual insurance
- c. Be ALLOWED to buy coverage through state run public insurance programs such as Medicaid or the Children's Health Insurance Program in your state
- d. Be ALLOWED to buy coverage through Medicare, the program that insures those 65 and older and some disabled adults.

- 1 Buy insurance through the federal plan
- 2 Buy insurance directly from insurance companies
- 3 Buy coverage from state run public insurance programs
- 4 Buy coverage through Medicare
- 8 Don't know
- 9 Refused

ASK ALL

Q89A Who do you think should pay for health insurance for all Americans? Should insurance costs be mostly paid for by individuals, mostly by employers, mostly by the government, or should insurance costs be shared by individuals, employers and the government?

- 1 Mostly individuals
- 2 Mostly employers
- 3 Mostly the government
- 4 Shared by individuals, employers and the government
- 8 Don't know
- 9 Refused

ASK ALL

Q89B Some people say that to help pay for the cost of health insurance for all Americans, employers should either provide health insurance to their employees or contribute to a fund that would help cover workers without health insurance. Others say that employers should not have to provide or contribute. Which comes closer to your opinion?

- 1 Employers should either provide health insurance or contribute to a fund
- 2 Employers should not have to provide or contribute
- 8 Don't know
- 9 Refused

ASK ALL

Q89C To keep health care affordable for families, some policy makers believe that families should not have to pay more than a certain percent of their income each year on health care and insurance costs and that employers or the government should cover costs above that amount. What do you think is a reasonable amount for families to pay for their own health care?

(READ)

- 1 Limit family contributions to less than 5 percent of family incomes, that is, \$2,000 for a family earning \$40,000 a year
- 2 Limit family contributions to less than 10 percent of family income, that is, \$4,000 for a family earning \$40,000 a year
- 3 No limits should be placed on what families have to pay
- 4 Everything should be covered by insurance
- 8 Don't know
- 9 Refused

Q90 The federal income tax cuts of the last four years amount to an estimated loss of tax revenue of \$170 to \$200 billion per year through 2010. Guaranteeing health insurance security for all Americans would cost about half of that amount annually. Would you favor or oppose rolling back the federal tax cuts and using the revenue to help guarantee health insurance security for everyone?

- 1 Favor
- 2 Oppose
- 8 Don't know
- 9 Refused

ASK ALL

Q91 The tax cuts in recent years are also scheduled to eliminate the estate tax on wealthy families. In 2006, the estate tax applies to estates of more than \$2 million. Keeping the estate tax amounts to about \$70 billion in revenues each year which could help support long term care for the elderly. Would you favor or oppose keeping the estate tax and using the revenues for long term care for the elderly?

- 1 Favor
- 2 Oppose
- 8 Don't know
- 9 Refused

FACTUALS & DEMOGRAPHICS

Finally, I have a few more questions so we can describe the people who took part in our survey . . .

ASK IF EMPLOYED FULL OR PART-TIME (D4=1,2)

D6 Are you now SELF-employed or are you employed by someone else? [IF HAS MORE THAN ONE JOB: Please think about your MAIN job, where you work the most hours.] (*Trend 2001 D5, 2003 D5*)

- 1 Self-employed
- 2 Employed by someone else
- 8 Don't know
- 9 Refused

ASK IF SELF-EMPLOYED (D6=1)

D7 Do you work by yourself, do you employ other people, or do you work with other people?

- 1 Just self
- 2 Employ other people
- 3 Work with other people
- 8 Don't know
- 9 Refused

ASK IF EMPLOYED FULL OR PART TIME (D4=1,2)

D8 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 CATEGORIES)? (*Trend 2003 D6*)

- 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 1000 employees
- 6 1,000 or more employees?
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF EMPLOYED FULL OR PART-TIME (D4=1,2)

D9 How long have you [IF NOT SELF-EMPLOYED (D6=2,8,9): worked for this company] [IF SELF-EMPLOYED (D6=1): been self-employed]? (READ CATEGORIES IF NECESSARY) (*Trend 2001 D7, 2003 D7 modified*)

- 1 Less than one year
- 2 One to two years (including 2 years)
- 3 More than two years
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF EMPLOYED FULL OR PART-TIME (D4=1,2)

D10 About how much do you make an hour [IF MORE THAN ONE JOB: on your MAIN job]? Is it (READ CATEGORIES)?

- 1 Less than \$10 per hour
- 2 \$10 to less than \$15 per hour
- 3 \$15 to less than \$20 per hour
- 4 \$20 or more per hour
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF HAS HEALTH INSURANCE BY EMPLOYER IN OWN NAME OR HAS PLAN THOROUGH SPOUSE/PARTNER (Q19=1,2)

- D11** [IF INSURANCE IN OWN NAME (Q19=1): When you first took your current job] [IF INSURANCE IN SPOUSE'S NAME (Q19=2): When your spouse or partner first took the job], [IF R/SPOUSE IS RETIRED (D4=3 or D5=3): When you or your spouse first took the job which you have your current plan through], was there a waiting period before you could be covered by health insurance? (*Trend 2003 D9a modified*)

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

ASK IF THERE WAS A WAITING PERIOD (D11=1)

- D12** How long was the waiting period? (DO NOT READ CATEGORIES) (*Trend 2003 D9b*)

- 1 Less than 1 month
- 2 1 to 2 months
- 3 2 to 3 months
- 4 4 to 5 months
- 5 6 months or more
- 8 Don't know
- 9 Refused

ASK IF EMPLOYED BY SOMEONE ELSE-AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER [(D6=2,8,9) AND (Q17a=2 OR Q19=2,3,4)]

- D13** Does YOUR employer offer health insurance to ANY employees? (*Trend 2003 D10*)

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

ASK IF EMPLOYER OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME (D13=1)

- D14** Are you eligible to participate in your employer's health plan? (*Trend 2003 D11*)

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

ASK ALL

D15 What is the last grade or class that you completed in school? (*Trend 2003 D15*)

- 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)
- 8 Don't know
- 9 Refused

ASK ALL

D16 Are you yourself of Latino or Hispanic origin or descent, such as Mexican, Puerto Rican, Cuban, or some other Latin American background? (*Trend 2001 d20, 2003 D16 modified*)

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

ASK ALL

D17 What is your race? Are you white, black or African American, Asian, American Indian or Alaska Native, or Native Hawaiian or other Pacific Islander? You may select more than one race. [**ACCEPT MULTIPLE RESPONSES**] (*Trend 2001 D21, 2003 D17 modified*)

- 1 White
- 2 African American/Black
- 3 Asian
- 4 American Indian or Alaska Native
- 5 Native Hawaiian or other Pacific Islander
- 6 Other (SPECIFY)
- 8 Don't know
- 9 Refused

ASK ALL

D18 Last year, that is in 2004, approximately what was [IF NOT MARRIED (D2=3-6,9: your personal) [IF MARRIED (D2=1,2): and your (IF FEMALE (D1=2): husband's) (IF MALE (D1=1): wife's) (IF LIVING WITH PARTNER (D2=2): partner's and your] total income from all sources, before taxes? Was it under \$40,000 or \$40,000 or more? [IF NECESSARY: Your best guess is fine]

- 1 Under \$40,000
- 2 \$40,000 or more
- 8 Don't know
- 9 Refused

ASK IF INCOME UNDER \$40,000 (D18=1)

D19 Now, just stop me when I get to the right category. Was your income (READ CATEGORIES) [IF NECESSARY: Your best guess is fine]

- 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
- 5 \$30,000 to under \$40,000
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF INCOME \$40,000 OR MORE (D18=2)

D20 Now, just stop me when I get to the right category. Was your income (READ CATEGORIES) [IF NECESSARY: Your best guess is fine]

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

ASK ALL

D21 And since (_____, 2004) was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did not have phone service? (*Trend 2001 D27, 2003 D22a*)

- 1 Yes, no telephone or service for at least 2 week period (in past 12 months)
- 2 No, had telephone and service consistently
- 8 Don't know
- 9 Refused

ASK IF WITHOUT PHONE SERVICE FOR AT LEAST 2 WEEKS (D21=1)

D22 How long were you without telephone service? (READ CATEGORIES 1-3 IF NECESSARY)? (*Trend 2001 D28, 2003 D22b*)

- 1 Less than two months
- 2 Two to six months
- 3 More than six months
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK ALL

D23 Some people are registered to vote and others are not. Are you currently registered to vote at your present address? (*KFF 2003; Trend 2003 D23*)

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

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ASK ALL

D24 In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else? (*KFF 2003; Trend 2003 D24*)

- 1 Republican
- 2 Democrat
- 3 Independent
- 4 Something else
- 8 Don't know
- 9 Refused

PLEASE INCLUDE THE FOLLOWING IN THE DATA SET:

- 1) CENSUS REGION
- 2) USR CODE
- 3) LANGUAGE OF INTERVIEW
- 4) TELEPHONE NUMBER, INCLUDING AREA CODE
- 5) NUMBER OF CALLS TO COMPLETE INTERVIEW
- 6) RURAL/URBAN CODE
- 7) OVERSAMPLING STRATA CODE