

**THE COMMONWEALTH FUND 1999 HEALTH CARE SURVEY OF  
ADULTS AGES 50 TO 70**

**Princeton Survey Research Associates for  
The Commonwealth Fund**

Final Questionnaire  
August 4, 1999

Job #99026  
N = 2,000 adults aged 50-70 nationwide  
Field Start: August 11, 1999

**NOTE:** Questions with no filtering instructions preceding them are asked of everyone. Otherwise, filtering instructions for each question are specified. The instruction "ASK Qy IF Qx NE 1" means that Qy should be asked if Qx is any value other than 1, or if Qx was not asked.

**INTRODUCTION:** Hello, my name is \_\_\_\_\_ and I'm calling for Princeton Survey Research. We're 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 your household.

S1. First, are there any children living in your household who are UNDER age 18?

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

S2. Are there any adults age 50 or older?

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

**IF NO ADULT AGED 50+ (S.2=2,9), READ:** Thank you very much for your cooperation. For this survey, we're looking for households with older adults.

**ASK S.3 IF ADULT 50+ (S.2 = 1):**

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

- 0 None  
 \_\_\_\_\_ **RECORD NUMBER (1-7)**  
 8 8 or more  
 9 Don't know/Refused

**IF NO ADULT AGED 50-70 (S.3=0,9), READ:** Thank you very much for your cooperation. For this survey, we're looking for households with adults age 50 to 70.

**IF ONLY ONE PERSON AGE 50-70 IN HH (S.3=1):**

S4. May I please speak to this person?

- 1 CONTINUE WITH CURRENT RESPONDENT – **GO TO Q1**  
 2 NEW RESPONDENT BEING BROUGHT TO PHONE – **REPEAT INTRO AND GO TO Q1**  
 3 NEW RESPONDENT NOT AVAILABLE – **SCHEDULE CALLBACK**  
 9 Refused – **THANK AND TERMINATE**

**IF TWO PEOPLE AGE 50-70 IN HH (S.3=2):**

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

- 1 CONTINUE WITH CURRENT RESPONDENT – **GO TO Q1**  
 2 NEW RESPONDENT BEING BROUGHT TO PHONE – **REPEAT INTRO AND GO TO Q1**  
 3 NEW RESPONDENT NOT AVAILABLE – **SCHEDULE CALLBACK**  
 9 Refused – **THANK AND TERMINATE**

**IF THREE OR MORE PEOPLE AGE 50-70 (S.3=3-8):**

S6. May I please speak to the person between the ages of 50 and 70 who has had the MOST RECENT birthday?

- 1 CONTINUE WITH CURRENT RESPONDENT – **GO TO Q1**  
 2 NEW RESPONDENT BEING BROUGHT TO PHONE – **REPEAT INTRO AND GO TO Q1**  
 3 NEW RESPONDENT NOT AVAILABLE – **SCHEDULE CALLBACK**  
 9 Refused – **THANK AND TERMINATE**

**RECORD SEX****Q86**

- 1 Male
- 2 Female

**I. Health Experiences**

**Q1** Overall, how satisfied are you with the quality of health care YOU have received during the past 12 months? Would you say you are very satisfied, somewhat satisfied, somewhat DISSatisfied, or very dissatisfied?

- 1 Very satisfied
- 2 Somewhat satisfied
- 3 Somewhat dissatisfied
- 4 Very dissatisfied
- 5 **(VOL.)** Haven't received health care in past year
- 6 **(VOL.)** Neither satisfied nor dissatisfied/Mixed
- 9 Don't know/Refused

**Q2** How confident are you that you can get the best medical care available when you need it? Do you feel very confident, somewhat confident, not too confident, or not confident at all about this?

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

**Q87** What is your EXACT age in years?

\_\_\_\_\_ **RECORD ACTUAL NUMBER AS TWO-DIGIT CODE (IF REFUSED, PROBE: We only need your age to determine what questions to ask you.)**

- 98 98 or older
- 99 Refused

**IF YOUNGER THAN 50 OR OLDER THAN 70 (Q87 NE 50-70), READ: I'm sorry, I thought you were between age 50 and 70. Is there anyone living in your household who is at least 50, but no older than 70? (IF NO, thank and terminate; IF YES, return to S3.)**

**Q3** What best describes the type of place you USUALLY go when you personally have a health or medical problem? Is it (**READ ONLY UNTIL RESPONSE IS GIVEN**)...

- 1 A private doctor's office or private clinic (**INTERVIEWER NOTE: Also accept private doctors' GROUP practice here**)
- 2 A public clinic or community health center
- 3 A hospital clinic, OR
- 4 A hospital emergency room?
- 5 (**VOL.**) Other
- 6 (**VOL.**) No regular place
- 8 (**DO NOT READ**) Don't know
- 9 (**DO NOT READ**) Refused

**Q4** During the past 12 months, about how many times did you personally visit a doctor or medical clinic for any reason, including check-ups? (**IF NECESSARY: Your best guess is fine.**) (**IF RESPONDENT GIVES A RANGE, CODE THE LOWEST NUMBER GIVEN.**)

- 0 Never
- \_\_\_\_\_ **RECORD NUMBER OF VISITS 1-7**
- 8 8 or more
- 9 Don't know/Refused

**Q5** In the past 12 months, was there a time when you NEEDED medical care but did NOT get it?

- 1 Yes, failed to get needed care
- 2 No, received needed care
- 9 Don't know/Refused

**Q6** In the past 12 months did you or a doctor think you needed to see a specialist for any medical problems you may have had?

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

**IF NEEDED TO SEE A SPECIALIST (Q6=1):**

**Q7** How much of a problem was it to see a specialist when you needed to? Was it **(READ)**

- 1 A big problem
- 2 A small problem, or
- 3 Not a problem?
- 4 **(VOL)** Did not need to see a specialist
- 9 **(DO NOT READ)** Don't know/Refused

**Q8** During the past 12 months, was there any time that **(INSERT. DO NOT ROTATE.)**

- a. You did NOT fill a prescription for medicine because of the cost?
- b. You SKIPPED a medical test, treatment or follow-up recommended by a doctor because of the cost?
- c. You had a medical problem but did NOT visit a doctor because of the cost?

**CATEGORIES:**

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

**Q9** In the past 12 months, did you have a problem paying for medical bills, including doctor or hospital, prescription drugs, nursing home, or home care costs, or not?

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

**IF HAD PROBLEMS PAYING MEDICAL BILLS (Q9=1):**

**Q10** Have you or your family had to change your way of life significantly to pay for your medical and health insurance bills, or not?

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

**Q11** In the past 12 months, have you been contacted by a collection agency about owing money for medical bills, or not?

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

## II. Work and Marital Status

**Q88** On another topic . . . Are you currently working at a paid job, are you self-employed, or are you not employed at a paid job? (**NOTE TO INTERVIEWER: People are self-employed if they report income from their jobs to the IRS on Schedule C of federal income tax forms.**)

- 1 Working at a paid job
- 2 Self-employed
- 3 Not currently employed
- 4 **(VOL.)** Both self employed and employed at a paid job
- 9 Don't know/Refused

### IF NOT CURRENTLY EMPLOYED OR REFUSED (Q88=3,9):

**Q89** Are you retired, looking for work, a homemaker, disabled, or something else?

- 1 Retired
- 2 Looking for work
- 3 Homemaker
- 4 Disabled
- 5 Other
- 9 Don't know/Refused

### IF RETIRED (Q89=1):

**Q12** In making your decision about WHEN to retire, how much of a factor was the availability of health insurance? Would you say this was a **(READ)**

- 1 Very important factor
- 2 Somewhat important
- 3 Not too important, or
- 4 Not an important factor at all in your decision?
- 9 **(DO NOT READ)** Don't know/Refused

**IF EMPLOYED OR SELF-EMPLOYED (Q88=1,2,4):**

**Q13** About how many hours a week do you usually work? (**READ CATEGORIES ONLY IF NECESSARY. IF R SAYS THAT HE/SHE HAS MORE THAN ONE JOB: How many hours do you usually work for all your paid jobs?**)

- 1 Less than 20 hours
- 2 20 to 34 hours
- 3 35 to 40 hours
- 4 41 to 59 hours
- 5 60 hours or more
- 9 Don't know/Refused

**IF EMPLOYED, SELF-EMPLOYED, OR LOOKING FOR WORK (Q88=1,2,4 OR Q89=2):**

**Q14** At about what age do you plan to retire from work? (**IF NECESSARY: Your best guess is fine.**)

- \_\_\_\_\_ **RECORD ACTUAL NUMBER AS TWO-DIGIT CODE GE Q2**
- 98 98 or older
  - 99 Don't know/Refused

**IF EMPLOYED, SELF-EMPLOYED, OR LOOKING FOR WORK (Q88=1, 2, 4 OR Q89=2):**

**Q15** In making your decision about **WHEN** to retire, how much of a factor will the availability of health insurance be? Would you say this will be a (**READ**)

- 1 Very important factor
- 2 Somewhat important
- 3 Not too important, or
- 4 Not an important factor at all in your decision?
- 9 (**DO NOT READ**) Don't know/Refused

**Q90** Are you currently married, **LIVING** as married, divorced, separated, widowed, or have you never been married?

- 1 Married
- 2 Living as married
- 3 Divorced
- 4 Separated
- 5 Widowed
- 6 Never married
- 8 Don't know
- 9 Refused

**IF MARRIED (Q90=1):**

**Q91** What is your (husband's/wife's) age in years?

\_\_\_\_\_ **RECORD ACTUAL NUMBER AS TWO-DIGIT CODE**

- 98 98 or older  
99 Don't know/Refused

**IF MARRIED (Q90=1):**

**Q92** Is your (husband/wife) currently working at a paid job, self-employed, or not employed at a paid job? (**NOTE TO INTERVIEWER: People are self-employed if they report income from their jobs to the IRS on Schedule C of federal income tax forms.**)

- 1 Working at a paid job  
2 Self-employed  
3 Not currently employed  
4 **(VOL.)** Both self employed and employed at a paid job  
9 Don't know/Refused

**IF SPOUSE NOT CURRENTLY EMPLOYED OR REFUSED (Q92=3,9):**

**Q93** Is (he/she) retired, looking for work, a homemaker, disabled, or something else?

- 1 Retired  
2 Looking for work  
3 Homemaker  
4 Disabled  
5 Other  
9 Don't know/Refused

**IF SPOUSE IS EMPLOYED OR SELF-EMPLOYED (Q92=1,2,4):**

**Q16** About how many hours a week does (he/she) usually work? (**READ CATEGORIES ONLY IF NECESSARY. IF R SAYS HE/SHE HAS MORE THAN ONE JOB: How many hours does (he/she) usually work for all (his/her) paid jobs?**)

- 1 Less than 20 hours  
2 20 to 34 hours  
3 35 to 40 hours  
4 41 to 59 hours  
5 60 hours or more  
9 Don't know/Refused



### III. Current Health Insurance Coverage/Recent Periods of Uninsurance

**READ:** Now for a few questions about any health insurance you may currently have that helps pay for the cost of health care. When answering these questions please think specifically about 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.

**Q17** Are you NOW PERSONALLY covered by MEDICARE, the government program that pays health care bills for people age 65 or older, and for some disabled people?

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

#### IF 65+ AND NOT ON MEDICARE (Q87 GE 65 AND Q17=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 types of health plans offered THROUGH the Medicare program – like the plans called HMOs. Are you covered by Medicare or by any Medicare plans?

- 1 Yes, covered by Medicare plan – (INCLUDE "MIGHT BE")
- 2 No, not sure
- 9 Don't know/Refused

#### IF 65+ AND ON MEDICARE (Q87 GE 65 AND (Q17=1 OR Q18=1)):

**Q19** In addition to Medicare, do you have any private insurance that helps pay for costs not covered by Medicare?

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

#### IF HAS A MEDICARE SUPPLEMENT (Q19=1):

**Q20** Is this additional insurance something YOU purchased yourself, is it a retiree plan provided by a current or former EMPLOYER or UNION, or is it some other kind of insurance?

- 1 Purchased own insurance
- 2 Employer or union plan
- 3 Other (SPECIFY)
- 9 Don't know/Refused

**Q21** Are you NOW PERSONALLY covered by CHAMPUS, CHAMP-VA, or any other military health care plan? **(IF NECESSARY:** CHAMPUS is a health care program for active or retired military personnel and their dependents or survivors. CHAMP-VA provides medical care for veterans and their dependents or survivors of veterans who had a service-connected disability.)

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

**Q22** Are you NOW PERSONALLY covered by MEDICAID, **(STATE NAME)**, or some other type of public medical assistance for low-income people?

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

**IF UNDER 65 (Q87 LT 65):**

**Q23** Are you NOW PERSONALLY covered by any health insurance offered through any EMPLOYER OR UNION, **(IF SELF-EMPLOYED:** including your own business)?

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

**IF NO OR DON'T KNOW TO ALL OTHER PLANS ((Q87 GE 65 AND Q17= 2,8,9 AND Q18=2,8,9 AND Q21=2,8,9 AND Q22=2,8,9) OR (Q87 LT 65 AND Q17=2,8,9 AND Q21=2,8,9 AND Q22=2,8,9 AND Q23=2,8,9)):**

**Q24** Are you NOW PERSONALLY covered by any other type of health insurance?

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

**IF NOT COVERED OR DON'T KNOW TO ALL HEALTH INSURANCE (Q24=2, 8, 9):**

**Q25** Does this mean you have NO health insurance now that would cover your doctor or hospital bills?

- 1 Have no insurance
- 2 Have some insurance
- 8 Don't know
- 9 Refused

**IF EMPLOYER, OTHER, OR UNKNOWN COVERAGE (23=1 OR Q24=1 OR Q25=2):**

**Q26** Which of the following, if any, provides your own MAIN source of health insurance? Just stop me when I get to the right category for you. **(DO NOT ROTATE; READ ONLY UNTIL R OFFERS YES RESPONSE, THEN GO ON TO NEXT QUESTION)**

- 1 Your CURRENT employer, union or business **(ASK ONLY IF Q88=1,2,4)**
- 2 A FORMER employer, union, or business of yours
- 3 Your (husband's/wife's) current employer, or union or business **(ASK ONLY IF Q92=1,2,4)**
- 4 Your (husband's/wife's) former employer, union, or business, **(ASK ONLY IF MARRIED: Q90=1)**
- 5 Someone else's employer, union, or business,
- 6 Some other source, or
- 7 Is this a plan you purchased for yourself?
- 9 **(DO NOT READ)** Don't know/Refused

**IF RETIRED BUT NOT ON EMPLOYER PLAN (Q89=1 AND Q26 NE 2 AND Q20 NE 2):**

**Q27** When you retired, did your former employer offer any retiree health insurance?

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

**IF RETIREE INSURANCE OFFERED BUT NOT ON EMPLOYER PLAN (Q27=1):****Q28** What is the main reason you did not take this retiree health insurance? **(DO NOT READ.)**

- 1 The plan was too expensive
- 2 Already had other private or employer coverage, e.g., through spouse
- 3 Already had other public coverage, e.g., Medicare or Medicaid
- 4 Not eligible for this plan
- 5 Didn't need it or didn't want it
- 6 Other **(SPECIFY)**
- 9 Don't know/Refused

**IF INSURED NOW (Q25 NE 1):****Q29** Was there any time during the past 12 months, since (MONTH) 1998, when you had NO health insurance, or have you been insured continuously since then?

- 1 Had a time without insurance
- 2 Continuously insured
- 8 Don't know
- 9 Refused

**IF ALWAYS HAD INSURANCE FOR LAST 12 MONTHS AND AGE 52 OR OLDER (Q29=2, 8, 9 AND Q87 GE 52):****Q30** Was there any time since you turned age 50 when you had NO health insurance, or were you always insured?

- 1 Had a time without insurance
- 2 Always insured
- 8 Don't know
- 9 Refused

**IF UNINSURED AT ANY TIME DURING THE PAST 12 MONTHS (Q25=1 OR Q29=1):**

**Q31 (IF Q25=1, READ) How long have you been going without insurance? (READ CATEGORIES IF NECESSARY.)**

**(IF (Q29=1, READ) How long did you go without insurance then? (READ CATEGORIES IF NECESSARY. NOTE: IF MORE THAN ONE PERIOD OF UNINSURANCE, ASK ABOUT MOST RECENT.)**

- 1 Less than one month
- 2 One to three months
- 3 Four to six months
- 4 Seven months to one year
- 5 One to three years
- 6 More than three years
- 8 **(DO NOT READ) Don't know**
- 9 **(DO NOT READ) Refused**

**IF UNINSURED AT ANY TIME DURING THE PAST 12 MONTHS (Q25=1 OR Q29=1):**

**Q32 (IF Q25=1, READ) What is the MAIN reason you are uninsured now? (DO NOT READ.)**

**(IF (Q29=1, READ) What is the MAIN reason you were uninsured then? (DO NOT READ.)**

- 1 Lost job/between jobs/unemployed
- 2 Insurance doesn't cover dependents
- 3 Job doesn't offer coverage
- 4 Can't obtain/was refused insurance because of poor health, illness or age
- 5 Too expensive/can't afford it
- 6 Don't believe in insurance
- 7 In good health, don't need it
- 8 Changed insurance company
- 9 Don't know how to get insurance
- 10 Never thought about it
- 11 Some other reason **(SPECIFY)**
- 99 Don't know/Refused

**IF UNINSURED NOW (Q25=1):**

**Q33 Just before you became uninsured, did you have health insurance through an employer or a union plan?**

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

**Q34** During your adult years (up to age 65), what statement best fits your experience with health insurance? Would you say you have had health insurance all of the time, most of the time, some of the time, or have you rarely had insurance?

- 1 All of the time
- 2 Most of the time
- 3 Some of the time
- 4 Rarely (include Never)
- 9 Don't know/Refused

**IF INSURED NOW (ANY OF Q17, 18, 21-24=1 OR Q25=2):**

**Q35** Thinking about ALL the health insurance coverage you have NOW, how would you rate it? Would you say it is excellent, very good, good, fair, or poor?

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

**Q36** Do you have any insurance plan or government program that helps to pay for the cost of prescription drugs?

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

**IF MEDICARE SUPPLEMENT, EMPLOYER OR OTHER COVERAGE (ANY OF Q19=1 OR Q23=1 OR Q24=1 OR Q25=2):**

**Q37 IF COVERED THROUGH AN EMPLOYER (Q26=1-5 OR Q20=2), READ:** Thinking about any payroll deductions, as well as money out of your own pocket . . .

**(IF Q25=2 OR Q23=1 OR Q24=1, READ)** Do you or your family pay ALL the premium on your MAIN health insurance plan, pay SOME of the premium, or do you pay nothing to have this health insurance plan?

**IF COVERED THROUGH AN EMPLOYER (Q26=1-5 OR Q20=2), READ:** Thinking about any payroll deductions, as well as money out of your own pocket . . .

**(IF Q19=1, READ)** Do you or your family pay ALL the premium on your Medicare , pay SOME of the premium, or do you pay nothing to have this health insurance plan?

- 1 Yes, pays premium in full
- 2 Yes, pays premium in part
- 3 No, pays nothing
- 8 Don't know
- 9 Refused

**IF PAYS PREMIUMS (Q37=1,2):**

**Q38** How often are premium payments made on this plan? Is it **(READ)**...

- 1 Once a week
- 2 Every 2 weeks (**VOL.:** bi-monthly)
- 3 Once a month
- 4 Once every 3 months (**VOL.:** quarterly)
- 5 Once a year, OR (**VOL.:** annually)
- 6 Some other timing
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**IF PAYS WEEKLY (Q38=1):**

**Q39** About how much do you or someone in your family pay every week in premiums on this plan? **IF COVERED THROUGH EMPLOYER (Q36=1-5 OR Q20=2), READ:** including any amount that's deducted from a pay check. **READ IF NECESSARY:** This amount is the premium paid for the whole plan, even if it also covers other family members. **(READ CATEGORIES IN ORDER, BUT ONLY IF NECESSARY) (PROBE: Your best guess is fine.)**

- 1 Less than \$10
- 2 \$10 to \$20 (\$10-19.99)
- 3 \$20 to \$30 (\$20-29.99)
- 4 \$30 to \$40 (\$30-39.99)
- 5 \$40 to \$60 (\$40-59.99)
- 6 \$60 to \$75 (\$60-74.99)
- 7 \$75 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**IF PAYS EVERY TWO WEEKS (Q38=2):**

**Q40** About how much do you or someone in your family pay every 2 weeks in premiums on this plan? **IF COVERED THROUGH EMPLOYER (Q26=1-5 OR Q20=2), READ:** including any amount that's deducted from a pay check. **READ IF NECESSARY:** This amount is the premium paid for the whole plan, even if it also covers other family members. **(READ CATEGORIES IN ORDER, BUT ONLY IF NECESSARY) (PROBE: Your best guess is fine.)**

- 1 Less than \$20
- 2 \$20 to \$40 (\$20-39.99)
- 3 \$40 to \$60 (\$40-59.99)
- 4 \$60 to \$80 (\$60-79.99)
- 5 \$80 to \$120 (\$80-119.99)
- 6 \$120 to \$150 (\$120-149.99)
- 7 \$150 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused



**IF PAYS MONTHLY (Q38=3):**

**Q41** About how much do you or someone in your family pay every month in premiums on this plan? **IF COVERED THROUGH EMPLOYER (Q26=1-5 OR Q20=2), READ:** including any amount that's deducted from a pay check. **READ IF NECESSARY:** This amount is the premium paid for the whole plan, even if it also covers other family members. **(READ CATEGORIES IN ORDER, BUT ONLY IF NECESSARY) (PROBE: Your best guess is fine.)**

- 1 Less than \$45
- 2 \$45 to \$85 (\$45-84.99)
- 3 \$85 to \$130 (\$85-129.99)
- 4 \$130 to \$170 (\$130-169.99)
- 5 \$170 to \$250 (\$170-249.99)
- 6 \$250 to \$320 (\$250-319.99)
- 7 \$320 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**IF PAYS QUARTERLY (Q38=4):**

**Q42** About how much do you or someone in your family pay every 3 months in premiums on this plan? **IF COVERED THROUGH EMPLOYER (Q26=1-5 OR Q20=2), READ:** including any amount that's deducted from a pay check. **READ IF NECESSARY:** This amount is the premium paid for the whole plan, even if it also covers other family members. **(READ CATEGORIES IN ORDER, BUT ONLY IF NECESSARY) (PROBE: Your best guess is fine.)**

- 1 Less than \$135
- 2 \$135 to \$250 (\$135-249.99)
- 3 \$250 to \$400 (\$250-399.99)
- 4 \$400 to \$500 (\$400-499.99)
- 5 \$500 to \$750 (\$500-749.99)
- 6 \$750 to \$1,000 (\$750-999.99)
- 7 \$1,000 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**IF PAYS YEARLY, OTHER OR DK (Q38=5,6,8):**

**Q43** About how much do you or someone in your family pay every year in premiums on this plan? **IF COVERED THROUGH EMPLOYER (Q26=1-5 OR Q20=2), READ:** including any amount that's deducted from a pay check. **READ IF NECESSARY:** This amount is the premium paid for the whole plan, even if it also covers other family members. **(READ CATEGORIES IN ORDER, BUT ONLY IF NECESSARY) (PROBE: Your best guess is fine.)**

- 1 Less than \$500
- 2 \$500 to \$1,000 (\$500-999.99)
- 3 \$1,000 to \$1,500 (1,000-1,499.99)
- 4 \$1,500 to \$2,000 (\$1,500-1,999.99)
- 5 \$2,000 to \$3,000 (\$2,000-2,999.99)
- 6 \$3,000 to \$4,000 (\$3,000-3,999.99)
- 7 \$4,000 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**IF PAYS PREMIUMS (Q37=1,2):**

**Q44** Is this premium amount just for your OWN insurance coverage, or does it also pay for the coverage of other family members?

- 1 Own coverage only
- 2 Pays for others' coverage also
- 9 Don't know/Refused

**IF PAYS PREMIUMS (Q37=1,2):**

**Q45** How difficult is it for you and your family to afford the premium costs for your health insurance? Would you say it is **(READ)**

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult, or
- 4 Not difficult at all?
- 9 **(DO NOT READ)** Don't know/Refused

**Q46** Do you (or your husband/wife) take any prescription drugs on a regular basis, or not?

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

**IF TAKE DRUGS (Q46=1):**

**Q47** How much do you pay each month for these drugs? (**READ CATEGORIES IF NECESSARY. PROBE:** Your best guess is fine. **RESPONDENT SHOULD REPORT ONLY OUT-OF-POCKET COSTS, NOT COSTS COVERED BY INSURANCE.**)

- 1 \$10 or less
- 2 \$11 to \$25
- 3 \$26 to \$50
- 4 \$51 to \$100
- 5 \$101 to \$250
- 6 \$251 to \$500
- 7 More than \$500
- 9 Don't know/Refused

**Q48** Over the past 12 months, about how much have you (and your husband/wife) had to pay out of YOUR OWN pocket for medical bills, INCLUDING prescription drugs, that were not covered by insurance? Was it (**READ CATEGORIES ONLY UNTIL R OFFERS A RESPONSE. IF NECESSARY:** Your best guess is fine. **DO NOT INCLUDE MEDICAL EXPENSES FOR FAMILY MEMBERS OTHER THAN THE RESPONDENT AND SPOUSE.**)

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

**IF INSURED NOW (ANY OF Q17, 18, 21-24=1 OR Q25=2):**

**Q49** Many people today have health insurance coverage through an H-M-O, P-P-O, or other MANAGED CARE plan. These plans have a list of doctors and hospitals, and pay all or nearly all of your costs if you use a doctor or hospital on the list. But if you use some other doctor or hospital, you have to pay extra or get special permission from the plan. As far as you know, is this how YOUR health insurance plan works, or not?

- 1 Yes, in managed care
- 2 No, not in managed care
- 8 Don't know
- 9 Refused

**IF INSURED NOW (ANY OF Q17, 18, 21-24=1 OR Q25=2):**

**Q50** How long have you had your main health insurance plan? (**READ ONLY IF NECESSARY**)

- 1 Less than one year
- 2 At least one year, but less than 2 years
- 3 At least 2 years, but less than 5 years
- 4 5 or more years
- 9 **(DO NOT READ)** Don't know/Refused

**ASK IF HAD PLAN FOR LESS THAN FIVE YEARS (Q50=1,2,3):**

**Q51** Did you have health insurance right before this plan started, or were you uninsured then?

- 1 Had health insurance
- 2 Uninsured
- 9 Don't know/Refused

**IF HAD HEALTH INSURANCE RIGHT BEFORE CURRENT PLAN (Q51=1):**

**Q52** What is the main reason you switched to the health plan you have now? (**PROBE FOR SPECIFICITY TO CODE IN CATEGORIES. READ ONLY IF RESPONDENT SAYS "DON'T KNOW".**)

- 1 You/Spouse changed/lost/retired from job
- 2 You/Spouse moved
- 3 You got married, divorced, or widowed
- 4 Your employer changed plans
- 5 Your doctor changed plans
- 6 You found a better or less expensive plan
- 7 You became eligible for Medicare
- 8 You were no longer eligible for your previous plan
- 9 Your health plan was discontinued/no longer offered
- 98 Some other reason (**SPECIFY**)
- 99 **(DO NOT READ)** Don't know/Refused

**IF HAD INSURANCE RIGHT BEFORE CURRENT PLAN (Q51=1):**

**Q53** When you most recently changed health plans, did you also have to change doctors?

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

**ASK IF MARRIED (Q90=1):**

**Q54** Does your (husband/wife) have ANY health insurance that covers (his/her) medical expenses?

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

**IF BOTH R AND SPOUSE ARE INSURED (Q54=1 AND Q25 NE 1, 8, 9):**

**Q55** Does (he/she) have the same insurance plan that you have?

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

**IF SPOUSE IS INSURED, BUT ON A DIFFERENT PLAN OR RESPONDENT IS UNINSURED (Q55=2,9 OR (Q54=1 AND Q25= 1, 8, 9)):**

**Q56** Is (he/she) on Medicare?

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

**IF SPOUSE WORKS BUT IS COVERED UNDER RESPONDENT'S PLAN (Q92=1, 2 OR 4 AND Q55=1 AND Q26=1 OR 2):**

**Q57** Does your (husband's/wife's) company offer any health insurance to employees?

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

#### IV. Medicare Experiences

##### IF ON MEDICARE (Q17=1 OR Q18=1):

**Q58** Thinking about the Medicare program, would you say it is an excellent, very good, good, fair, or poor program?

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

##### IF ON MEDICARE (Q17=1 OR Q18=1):

**Q59** How important was it for you to become eligible for Medicare—very important, somewhat important, not too important, or not important at all?

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

##### IF ON MEDICARE AND MARRIED AND SPOUSE IS YOUNGER THAN OR SAME AGE AS RESPONDENT ((Q17=1 OR Q18=1) AND Q90=1 AND Q91 LE Q87):

**Q60** When you went on Medicare, did your (husband/wife) lose (his/her) health insurance, did (he/she) keep (his/her) SAME insurance, was (he/she) uninsured then, or did something else happen?

- 1 Lost insurance coverage
- 2 Kept same coverage
- 3 Spouse was uninsured then
- 4 Spouse was already on Medicare (**VOLUNTEERED**)
- 5 Other (**SPECIFY**)
- 9 Don't know/Refused

**IF MARRIED, SPOUSE SAME AGE OR OLDER THAN RESPONDENT AND SPOUSE ON MEDICARE (Q90=1 AND Q87 LT Q91 AND Q91 GE 65 AND Q91 LT 99 AND (Q56=1 OR (Q55=1 AND (Q17=1 OR Q18=1))))):**

**Q61** When your (husband/wife) went on Medicare, did YOU lose your health insurance, did you keep your SAME insurance, were you uninsured then, or did something else happen?

- 1 Lost insurance coverage
- 2 Kept same coverage
- 3 R was uninsured then
- 4 R was already on Medicare (**VOLUNTEERED**)
- 5 Other (**SPECIFY**)
- 9 Don't know/Refused

**IF ON MEDICARE (Q17=1 OR Q18=1):**

**Q62** RIGHT BEFORE you went on Medicare, did you have insurance from (**READ UNTIL A RESPONSE IS OFFERED. DO NOT ROTATE. ACCEPT FIRST RESPONSE.**)

- 1 An employer,
- 2 A union,
- 3 The military,
- 4 MEDICAID, (**STATE NAME**), or other public assistance program, or
- 5 Did you have insurance you bought yourself, or
- 6 Were you uninsured right before you went on Medicare?
- 7 (**DO NOT READ**) Other (**SPECIFY**)
- 9 (**DO NOT READ**) Don't know/Refused

**IF HAD INSURANCE BEFORE MEDICARE ((Q17=1 OR Q18=1) AND Q62=1-5):**

**Q63** As far as you can remember, was this health insurance coverage through an H-M-O, P-P-O, or other MANAGED CARE plan? (**IF NECESSARY:** These plans have a list of doctors and hospitals, and pay all or nearly all of your costs if you use a doctor or hospital on the list. But if you use some other doctor or hospital, you have to pay extra or get special permission from the plan. As far as you know, is this how YOUR health insurance plan worked then?)

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

**IF HAD INSURANCE BEFORE MEDICARE ((Q17=1 OR Q18=1) AND Q62=1-5):**

**Q64** Now that you are on Medicare, would you say your OVERALL health insurance coverage is better, worse, or about the same as it was before you were on Medicare?

- 1 Medicare better
- 2 Medicare worse
- 3 Medicare about the same
- 9 Don't know/Refused

**IF HAD INSURANCE BEFORE MEDICARE ((Q17=1 OR Q18=1) AND Q62=1-5):**

**Q65** Now that you are on Medicare, do you pay more, less or about the same for medical services out of your own pocket as you paid before?

- 1 Pay more
- 2 Pay less
- 3 Pay about the same
- 9 Don't know/Refused

**IF HAD INSURANCE BEFORE MEDICARE ((Q17=1 OR Q18=1) AND Q62=1-5):**

**Q66** (Now that you are on Medicare,) do you have more, less, or about the same choice of doctors as you had before?

- 1 More choice
- 2 Less choice
- 3 About the same choice
- 9 Don't know/Refused



## V. Expectations about Retirement

### IF YOUNGER THAN 65 AND EMPLOYED (Q87 LT 65 AND Q88=1,2,4):

**Q67** As far as you know, does your company offer any health insurance coverage to employees who retire before age 65?

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

### IF YOUNGER THAN 65 AND EMPLOYED (Q87 LT 65 AND Q88=1,2,4):

**Q68** As far as you know, does your company offer any health insurance coverage to supplement Medicare for RETIRED workers after they reach age 65 and are eligible for Medicare?

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

### IF YOUNGER THAN 65 AND INSURED (Q87 LT 65 AND Q25 NE 1,8,9):

**Q69** Do you (or your husband/wife) have any health conditions that might make it difficult to get health insurance if either of you lost your current health insurance?

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

## VI. Worries and Concerns

**Q70** Next I'd like to ask you about your worries about the FUTURE. How worried are you that **(INSERT. ROTATE.)** -- very worried, somewhat worried, not too worried, or not at all worried?

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

### CATEGORIES:

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

## VII. Policy Options

**Q71** Congress is now considering raising the age of eligibility for Medicare to 67 in order to help control the cost of the program. Do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose raising the age of eligibility?

- 1 Strongly favor
- 2 Somewhat favor
- 3 Somewhat oppose
- 4 Strongly oppose
- 9 Don't know/Refused

**Q72** If the age of eligibility for Medicare is raised to age 67, how would this affect you? **(DO NOT READ. PROBE FOR CLARITY.)**

- 1 Would have to keep working until age 67 (R or spouse)/would have to get a job
- 2 Would have to spend more on insurance/additional expense would affect financial situation
- 3 Would not have any effect/would not be a problem
- 4 Other **(SPECIFY)**
- 9 Don't know/Refused

**Q73** There is a proposal to let uninsured people age 50 to 64 buy health insurance from the government's Medicare program at the FULL COST of the premium. Some people favor this proposal because they think it is difficult for people this age to get insurance. Others oppose it because they think it would cost the government more money. How do YOU feel about this? Do you favor or oppose letting uninsured people age 50 to 64 buy Medicare coverage? (**IF FAVOR OR OPPOSE:** Do you strongly (favor/oppose) this proposal, or somewhat (favor/oppose) it?)

- 1 Strongly favor
- 2 Somewhat favor
- 3 Somewhat oppose
- 4 Strongly oppose
- 9 Don't know/Refused

**Q74** There is another proposal to add PRESCRIPTION DRUG coverage to Medicare. Some people favor this proposal because they think seniors now have to spend too much of their own money for prescriptions. Others oppose it because they think it would cost the government more money. How do YOU feel about this? Do you favor or oppose expanding Medicare so it covers prescription drugs? (**IF FAVOR OR OPPOSE:** Do you strongly (favor/oppose) this proposal, or somewhat (favor/oppose) it?)

- 1 Strongly favor
- 2 Somewhat favor
- 3 Somewhat oppose
- 4 Strongly oppose
- 9 Don't know/Refused

**Q75** Another proposal is to give a TAX BREAK to people age 50 to 64 who buy their OWN health insurance. Some people like this proposal because it would encourage older people to buy insurance rather than go uninsured. Others oppose it because it would cost the government more money. Do you favor or oppose the idea of giving a tax break to people age 50 to 64 who buy their own insurance? (**IF FAVOR OR OPPOSE:** Do you strongly (favor/oppose) this proposal, or somewhat (favor/oppose) it?)

- 1 Strongly favor
- 2 Somewhat favor
- 3 Somewhat oppose
- 4 Strongly oppose
- 9 Don't know/Refused

**IF LESS THAN 65 AND NOT ON MEDICARE (Q87 LT 65 AND Q17=2,8,9):**

**Q76** IF Medicare were available to people age 50 to 64, how interested would YOU be in getting Medicare insurance BEFORE you turn 65-- very interested, somewhat interested, not too interested, or not interested at all?

- 1 Very interested
- 2 Somewhat interested
- 3 Not too interested
- 4 Not interested at all
- 5 It depends (**VOL.**)
- 9 Don't know/Refused

**Q77** Which would you trust more to provide health insurance for people age 50 to 64? (**READ. ROTATE CATEGORIES 1-3.**)

- 1 The Medicare program? (or)
- 2 The private health care industry? (or)
- 3 Employers? (or)
- 4 (**DO NOT READ**) None of these
- 9 (**DO NOT READ**) Can't choose one/Don't know/Refused

### VIII. Demographics

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

**Q78** In general, how would you describe your own health? Would you say it is **(READ)**

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair, or
- 5 Poor?
- 9 **(DO NOT READ)** Don't know/Refused

**IF NOT UNEMPLOYED DUE TO DIASABILITY (Q89 NE 4):**

**Q79** Does a disability, handicap or chronic disease keep you from participating fully in daily work, housework or other daily activities?

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

**IF MARRIED (Q90=1):**

**Q80** How would you describe your (husband's/wife's) health? Would you say it is **(READ)**

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair, or
- 5 Poor?
- 9 **(DO NOT READ)** Don't know/Refused

**IF MARRIED AND SPOUSE NOT UNEMPLYED DUE TO DISABILITY (Q90=1 AND Q93 NE 4):**

**Q81** Does a disability, handicap or chronic disease keep your (husband/wife) from participating fully in daily work, housework or other daily activities?

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

**Q82** In the past five years, has a doctor told you that you have any of the following health problems or conditions? **(READ. DO NOT ROTATE.)**

- a. Hypertension, or high blood pressure?
- b. Heart attack or other heart disease?
- c. Cancer?
- d. Diabetes?
- e. Arthritis?

**CATEGORIES:**

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

**Q94** In politics today, do you consider yourself a Republican, a Democrat, or an Independent?

- 1 Republican
- 2 Democrat
- 3 Independent
- 4 **(VOL)** Other
- 5 **(VOL)** None
- 9 Don't know/Refused

**Q95** What is the LAST grade or class that you COMPLETED in school? **(DO NOT READ)**

- 1 None, or grade 1-8
- 2 High school incomplete (grades 9-11)
- 3 High school graduate (grade 12 or GED certificate)
- 4 Business, technical, or vocational school AFTER high school
- 5 Some college, no 4-year degree
- 6 College graduate (B.S., B.A., or other 4-year degree)
- 7 Post-graduate training or professional schooling after college (e.g., toward a master's degree or Ph.D.; law or medical school)
- 8 Don't know
- 9 Refused

**Q96** Are you, yourself, of Hispanic or Latino origin, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

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

**Q97** What is your race? Are you white, black, Asian, or some other race?  
(**IF Q96=1, ASK: Do you consider yourself a WHITE Hispanic or a BLACK Hispanic?**)

- 1 White
- 2 Black/African-American
- 3 Asian
- 4 Other or mixed race (**SPECIFY**)
- 8 Don't know
- 9 Refused

**Q98** Altogether, how many people live in your household? Please count yourself and all adults and children who are RELATED to you.

\_\_\_\_\_ **RECORD NUMBER (1-9)**

- 10 10 or more
- 11 Don't know/Refused

**Q99** Last year, that is in 1998, what was your total family income from all sources, before taxes? Was it over or under \$35,000? (**IF DON'T KNOW, PROBE: Your best guess is fine.**)

- 1 Over \$35,000 (include \$35,000)
- 2 Under \$35,000
- 8 Don't know
- 9 Refused

**IF INCOME UNDER \$35,000 (Q99=2):**

**Q100** Now, just stop me when I get to the right category. Was your income (**READ**)

- 1 Less than \$10,000
- 2 \$10,000 to under \$20,000
- 3 \$20,000 to under \$30,000
- 4 \$30,000 to under \$35,000?
- 8 (**DO NOT READ**) Don't know
- 9 (**DO NOT READ**) Refused

**IF INCOME OVER \$35,000 (Q99=1):**

**Q101** Now, just stop me when I get to the right category. Was your income (**READ**)

- 1 \$35,000 to under \$40,000
- 2 \$40,000 to under \$60,000
- 3 \$60,000 to under \$100,000
- 4 \$100,000 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**Q83** Do you (or your husband/wife) currently receive either Social Security disability payments, or regular Social Security? (**PROBE TO FIND OUT WHO RECEIVES SOCIAL SECURITY.**)

- 1 Yes, respondent does
- 2 Yes, spouse does
- 3 Yes, both do
- 4 No, neither does
- 9 Don't know/Refused

**Q84** Are you (or your husband/wife) a Veteran? (**PROBE TO FIND OUT WHO IS A VETERAN.**)

- 1 Yes, respondent is
- 3 Yes, spouse is
- 3 Yes, both are
- 4 No, neither is
- 9 Don't know/Refused

**Q85** Please tell me whether there have been times during the past 12 months, that is, since (MONTH) 1998 when any of the following things happened to you. (First/Next), have there been times when there wasn't enough money...(**INSERT ITEM – READ AND RANDOMIZE**)

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

**CATEGORIES:**

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



**Q102** At any time since (MONTH), 1998 was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did you ALWAYS have phone service?

- 1 Did not have a phone for at least 2 weeks
- 2 Always had phone service
- 8 Don't know
- 9 Refused

**Q103** All of the information you have provided to us in this survey is confidential. We will combine the responses of the thousands of people we interview and write a report that summarizes the findings. When we publish this report, some REPORTERS may want to talk in more detail to some of the people we interviewed. Would you be willing to talk to us again or to a reporter in a couple of months?

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

**IF WILLING TO BE CALLED AGAIN OR DON'T KNOW (Q103=1,8):**

**Q104** Could you give me just your first name so we could call you back? **(IF Q103=8, READ:**  
You can always decide later when we call back if you want to talk to us again or not.)

**RECORD NAME**

- 9 Refused

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

**BE SURE TO INCLUDE THE FOLLOWING IN THE DATA SET:**

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

**INTERVIEWER RATINGS:**

I1. Did the respondent have any interesting stories to relate concerning his or her experience with health insurance?

- 1 Yes
- 2 No

I2. Please rate the respondent's ability to communicate in English:

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor