1999 WORKERS' HEALTH INSURANCE SURVEY

PRINCETON SURVEY RESEARCH ASSOCIATES for THE COMMONWEALTH FUND

FINAL QUESTIONNAIRE

N=	with and	2 adults aged 18-64 nationwide 1195 households with family income under \$20,000 1247 households with family income \$20,000-\$34,999 : 5 January – 21 April 1999	
Prince nation differ	eton Sunal OP	CTION: Hello, my name is and I'm calling for arvey Research of Princeton, New Jersey. We're conducting an important INION survey about health care. To make sure our survey includes many ds of families, I'm going to start with a few questions about who lives in old.	
1 ~		ONS WERE NOT ASKED IN NUMERICAL ORDER, RATHER IN DER PRESENTED BELOW.	
0.1	E: 4	. 4 1. 1. 1. 1. 1. (5 OLDED)	
S1.	FIRST	, is there anyone now living in your household who is age 65 or OLDER?	
	1)	Yes	
	2)	No Don't know/Refused	
	9)	Don t know/kerused	
S2.	Are there any children UNDER age 18?		
	1)	Yes	
	2)	No	
	9)	Don't know/Refused	
S3.	Are there any adults age 18 to 64?		
	1)	Yes	
	2)	No	
	9)	Don't know/Refused	

IF NO ADULT AGED 18-64 (S.3=2,9), READ: Thank you very much for your cooperation. For this survey, we're looking for households with adults under age 65.

ASK S.4 IF ADULT 18-64 (S.3 = 1):

S4. How many adults age 18 to 64 live in your household?

RECORD NUMBER (0-9)

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

IF ONLY ONE PERSON AGE 18-64 IN HH (S.4=1):

- S5. May I please speak to the person between the ages of 18 and 64?
 - 1) CONTINUE WITH CURRENT RESPONDENT **GO TO Q.1**
 - 2) NEW RESPONDENT BEING BROUGHT TO PHONE **REPEAT** INTRO AND GO TO 0.1
 - 3) NEW RESPONDENT NOT AVAILABLE SCHEDULE CALLBACK
 - 9) Refused **THANK AND TERMINATE**

IF TWO PEOPLE AGE 18-64 IN HH (S.4=2):

- S6. May I please speak with the (**ROTATE**: younger/older) of the two people between the ages of 18 and 64?
 - 1) CONTINUE WITH CURRENT RESPONDENT GO TO Q.1
 - 2) NEW RESPONDENT BEING BROUGHT TO PHONE **REPEAT** INTRO AND GO TO Q.1
 - 3) NEW RESPONDENT NOT AVAILABLE **SCHEDULE CALLBACK**
 - 9) Refused THANK AND TERMINATE

IF THREE OR MORE PEOPLE AGE 18-64 (S.4=3-10,99):

- S7. May I please speak to the person between the ages of 18 and 64 who has had the most recent birthday?
 - 1) CONTINUE WITH CURRENT RESPONDENT- GO TO Q.1
 - 2) NEW RESPONDENT BEING BROUGHT TO PHONE **REPEAT** INTRO AND GO TO 0.1
 - 3) NEW RESPONDENT NOT AVAILABLE SCHEDULE CALLBACK
 - 9) Refused THANK AND TERMINATE

Sex. **RECORD SEX**

- 1) Male
- 2) Female

MAIN INTERVIEW:

- 1. My first question is...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
- 2. Are you the parent or step-parent of any child YOUNGER than age 19 who either lives with you in your household or lives somewhere else?
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused

ASK Q.3 IF HAS CHILDREN UNDER AGE 19 (Q.2=1):

3. How many children do you have who are younger than 19?

	RECORD NUMBER (0-9)
10	10 or more
11	Don't know/Refused

- 4. Are you the parent or step-parent of any child between the ages of 19 and 23 who either lives with you in your household or lives somewhere else?
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused

ASK Q.5 IF HAS CHILDREN AGE 19-23 (Q.4=1):

5. How many of your children age 19 to 23 are FULL-TIME STUDENTS now?

	RECORD NUMBER (0-9)
10	10 or more
11	Don't know/Refused

IF NOT MARRIED AND NO CHILDREN (Q.1≠1,2 AND Q.2≠1 AND Q.4≠1), ALL SUBSEQUENT QUESTIONS SHOULD REFER ONLY TO "YOU". IF FAMILY (Q.1=1,2 OR Q.2=1 OR Q.4=1), READ: A lot of the following questions refer to your FAMILY. When I say "your family", I would like you to think about you, (and your husband/wife/partner), (and your child/all of your children under age 19), (and your child/all of your children under age 23 who is/are in school).

- 6. How would you describe your (own personal/family's) financial situation? Would you say you (**READ**)...
 - 1) Live comfortably
 - 2) Meet your expenses with a little left over for extras
 - 3) Just meet your basic living expenses, OR
 - 4) Don't even have enough to meet expenses?
 - 9) Don't know/Refused
- 7. Please tell me whether there have been times during the past 12 months, that is, since (month, year) when any of the following things happened to you (or your family). (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 pay your electric or heating bills?
 - c. To buy food?
 - d. To pay for medical bills, prescription drugs, or other health care costs?
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused
- 8. Overall, how satisfied are you with the quality of health care you (and your family) 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) Haven't received health care in past year (**VOL.**)
 - 6) Neither satisfied nor dissatisfied/Mixed (VOL.)
 - 9) Don't know/Refused

Q.9 appears after Q.16

- 10. In the past 12 months, have you (or any member of your family) had a serious illness, injury, or health problem that required a lot of medical care?
 - 1) Yes, have had a problem
 - 2) No have not
 - 9) Don't know/Refused

ASK Q.11 IF FAMILY HOUSEHOLD AND SOMEONE HAS HAD SERIOUS ILLNESS ((Q.1=1, 2 OR Q.2=1 OR Q.4=1) AND Q.10=1):

- 11. Who had the serious medical problem: you, (or your husband/wife/partner), (or your child/one of your children)? **(RECORD ALL MENTIONS.)**
 - 1) You
 - 2) Husband/Wife/Partner
 - 3) Child
 - 9) Don't know/Refused
- 12. In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?
 - 1) Excellent
 - 2) Very good
 - 3) Good
 - 4) Fair
 - 5) Poor
 - 9) Don't know/Refused
- 13. During the past 12 months, did you personally visit a doctor or medical clinic for any reason, including check-ups?
 - 1) Yes
 - 2) No
 - 3) Never needed care (**VOL**.)
 - 9) Don't know/Refused

- 14. During the past 12 months, were you treated at a hospital emergency room for any reason?
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused
- 15. 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
- 16. Overall, how difficult is it for you PERSONALLY to get medical care when you need it? Would you say it is extremely difficult, very difficult, somewhat difficult, not too difficult, or not at all difficult?
 - 1) Extremely difficult
 - 2) Very difficult
 - 3) Somewhat difficult
 - 4) Not too difficult
 - 5) Not at all difficult
 - 9) Don't know/Refused
- 9. Over the past 12 months, has it become EASIER or HARDER for you to get medical care when you need it, or has this stayed about the same?
 - 1) Become easier
 - 2) Become harder
 - 3) Stayed about the same
 - 9) Don't know/Refused

- 17. What best describes the type of place you USUALLY go when you personally have a health or medical problem? Is it (**READ**)...
 - 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

ASK Q.18 IF REGULAR PLACE FOR CARE (Q.17=1-5):

- 18. As far as you know, does your regular doctor, hospital, or health care clinic have any arrangement for helping patients pay when they have no insurance or can't afford the bills?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

There is no Q.19

ASK Q.20 IF CARE PROVIDER HELPS PAY AND R HAD A PROBLEM PAYING ANY BILLS OR DIFFICULTY GETTING CARE WHEN NEEDED (Q.18=1 AND (Q7a=1 or Q7b=1 or Q7c=1 or Q7d=1 or Q.16 LE 3)):

- 20. Have you (or anyone in your family) ever received free care or reduced fees from your regular doctor, hospital, or health care clinic?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

- 21. In the past 12 months, have you (or anyone in your family) been contacted by a collection agency about owing money for medical bills, or not?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused
- 22. During the past 12 months, did you (or anyone else in your family) experience any of the following? Did (you/anyone)...(**READ. DO NOT ROTATE**) because of the cost?
 - a. Have a specific medical problem but NOT visit a doctor
 - b. Not fill a prescription for medicine
 - c. Skip some medical test, treatment, or follow-up that was recommended by a doctor
 - d. Need dental care but NOT see a dentist
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused

There is no Q.23

- 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

ASK Q.24a IF EMPLOYEE (Q.24=1,4):

- 24a. How important is health insurance in your decision to take a job or to stay in a job? Would you say it is ...(**READ**)?
 - 1) Very important
 - 2) Somewhat important
 - 3) Not too important, OR
 - 4) Not at all important
 - 8) **(DO NOT READ)** Don't know
 - 9) (**DO NOT READ**) Refused

ASK Q.25 IF SELF-EMPLOYED (Q.24=2,4):

- 25. Do you employ anyone else for pay to help you in your own business?
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused

ASK Q.26 IF NOT CURRENTLY EMPLOYED (Q.24=3):

- 26. Are you retired, looking for work, a student, a homemaker, or something else?
 - 1) Retired
 - 2) Looking for work
 - 3) Student
 - 4) Homemaker
 - 5) Disabled (**VOL**.)
 - 6) Other
 - 9) Don't know/Refused

ASK Q.27 IF MARRIED/LIVING AS MARRIED (Q.1=1,2):

- 27. Is your (husband/wife/partner) 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

ASK Q.28 IF SPOUSE/PARTNER NOT CURRENTLY EMPLOYED (Q.27=3):

- 28. Is (he/she) retired, looking for work, a student, a homemaker, or something else?
 - 1) Retired
 - 2) Looking for work
 - 3) Student
 - 4) Homemaker
 - 5) Disabled (**VOL**.)
 - 6) Other
 - 9) Don't know/Refused
- 29. Now I would like to ask you about any health insurance you 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. Are you now PERSONALLY covered by (INSERT READ ITEMS IN ORDER)
 - a. Private health insurance offered through ANY employer or union, (including your own business)
 - Other private health insurance, such as a plan you bought yourself (ASK ONLY IF Q.29a ≠ 1)
 - c. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people (ASK ONLY IF Q.29a \neq 1)
 - d. Medicaid, (CALIFORNIA VARIANT: Medi-Cal), or some other type of public medical assistance
 - e. Health insurance through ANY other source, including military or veterans' coverage (ASK ONLY IF ALL Q.29a-d ≠ 1)
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.30 IF NOT COVERED BY ANY HEALTH INSURANCE OR IF DK (Q.29a-e=2,8,9):

- 30. Does this mean you personally 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 Q.30=1, SKIP TO Q.46 IF Q.30=8-9, SKIP TO Q.51

ASK Q.31 IF COVERED BY A PRIVATE HEALTH INSURANCE PLAN OR SOME OTHER UNSPECIFIED PROGRAM (Q.29a=1 OR Q.29b=1 OR Q.29e=1 OR Q.30=2):

- 31. Which of the following, if any, provides your own MAIN source of health insurance? (DO NOT ROTATE; READ ONLY UNTIL R OFFERS YES RESPONSE, THEN GO ON TO NEXT QUESTION)
 - 1) Your CURRENT (employer or union) (or) (business) (ASK ONLY IF Q.24=1,2,4)
 - 2) A FORMER employer, union, or business of yours
 - 3) Your (husband's/wife's/partner's) current (employer or union) (or) (business) (ASK ONLY IF Q.1=1,2 AND Q.27=1,2,4)
 - 4) Your (husband's/wife's/partner's) former employer, union, or business, (ASK ONLY IF Q.1=1,2)
 - 5) Someone else's employer, union, or business, OR
 - 6) Some other source
 - 9) **(DO NOT READ)** Don't know/Refused

Q.32 appears after Q.41

ASK Q.33-Q.41 IF COVERED BY AT LEAST ONE HEALTH PLAN (CODE 1 TO AT LEAST ONE ITEM IN Q.29A-E OR Q.30=2): ASK Q.33 IF FAMILY HOUSEHOLD (Q.1=1 OR Q.2=1 OR Q.4=1):

- 33. Is anyone else in your family also covered by this same health insurance plan? (IF YES, ASK: Who else is covered? ACCEPT MORE THAN ONE RESPONSE)
 - 1) Husband/Wife/Partner
 - 2) All children/only child
 - 3) Some children, but not all
 - 4) No, no one else covered
 - 8) Don't know
 - 9) Refused

- 42. Thinking about all the health insurance coverage you have, how would you rate it? Would you say it is excellent, good, only fair, or poor?
 - 1) Excellent
 - 2) Good
 - 3) Only fair
 - 4) Poor
 - 8) Don't know
 - 9) Refused
- 34. Do you or anyone in your family pay the premiums on this health insurance plan? IF COVERED THROUGH AN EMPLOYER (Q.31=1-5), READ: including any PART of the premium amount that might be paid through payroll deductions. READ IF NECESSARY: This amount is the premium paid for the whole plan, even if it also covers other family members.
 - 1) Yes, pays in full or in part
 - 2) No, pays nothing
 - 8) Don't know
 - 9) Refused

ASK Q.35-41 IF PAYS PREMIUMS (Q.34=1):

- 35. 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
 - 6) Some other timing
 - 8) Don't know
 - 9) Refused

ASK Q.36 IF PAYS WEEKLY (Q.35=1):

- About how much do you or someone in your family pay every week in premiums on this plan? IF COVERED THROUGH EMPLOYER (Q.31=1-5), 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 IN ORDER)
 - 1) Less than \$10
 - 2) \$10 to \$20 (\$10-19.99)
 - 3) \$20 to \$30 (\$20-29.99)
 - 4) \$30 to \$100 (\$30-99.99)
 - 5) \$100 or more
 - 8) Don't know (**PROBE**: Your best guess is fine.)
 - 9) Refused

ASK Q.37 IF PAYS EVERY TWO WEEKS (Q.35=2):

- About how much do you or someone in your family pay every 2 weeks in premiums on this plan? **IF COVERED THROUGH EMPLOYER (Q.31=1-5), 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 IN ORDER**)
 - 1) Less than \$20
 - 2) \$20-\$40 (\$20-39.99)
 - 3) \$40-\$60 (\$40-59.99)
 - 4) \$60-\$200 (\$60-199.99)
 - 5) \$200 or more
 - 8) Don't know (**PROBE**: Your best guess is fine.)
 - 9) Refused

ASK Q.38 IF PAYS MONTHLY (Q.35=3):

- About how much do you or someone in your family pay every month in premiums on this plan? IF COVERED THROUGH EMPLOYER (Q.31=1-5), 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 IN ORDER)
 - 1) Less than \$40
 - 2) \$40-\$80 (\$40-79.99)
 - 3) \$80-\$120 (\$80-119.99)
 - 4) \$120-\$400 (\$120-399.99)
 - 5) \$400 or more
 - 8) Don't know (**PROBE**: Your best guess is fine.)
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9) Refused

ASK Q.39 IF PAYS QUARTERLY (Q.35=4):

- 39. About how much do you or someone in your family pay every 3 months in premiums on this plan? IF COVERED THROUGH EMPLOYER (Q.31=1-5), 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 IN ORDER)
 - 1) Less than \$125
 - 2) \$125-\$250 (\$125-249.99)
 - 3) \$250-\$375 (\$250-374.99)
 - 4) \$375-\$1,250 (\$375-1,249.99)
 - 5) \$1,250 or more
 - 8) Don't know (**PROBE**: Your best guess is fine.)
 - 9) Refused

ASK Q.40 IF PAYS YEARLY (Q.35=5,6,8):

- 40. About how much do you or someone in your family pay every year in premiums on this plan? IF COVERED THROUGH EMPLOYER (Q.31=1-5), 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 IN ORDER)
 - 1) Less than \$500
 - 2) \$500-\$1,000 (\$500-999.99)
 - 3) \$1,000-\$1,500 (\$1,000-1,499.99)
 - 4) \$1,500-\$5,000 (\$1,500-4,999.99)
 - 5) \$5,000 or more
 - 8) Don't know (**PROBE**: Your best guess is fine.)
 - 9) Refused
- 41. How difficult is it for you or your family to afford the premium costs for your health insurance? Would you say it is very difficult, somewhat difficult, not too difficult, or not at all difficult?
 - 1) Very difficult
 - 2) Somewhat difficult
 - 3) Not too difficult
 - 4) Not at all difficult
 - 8) Don't know
 - 9) Refused

Q.42 appears after Q.33

ASK Q.32 IF COVERED BY AT LEAST ONE HEALTH PLAN (CODE 1 TO AT LEAST ONE ITEM IN Q.29A-E OR Q.30=2):

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

ASK Q.43-Q.45 IF COVERED BY AT LEAST ONE HEALTH PLAN (CODE 1 TO AT LEAST ONE ITEM IN Q.29A-E OR Q.30=2):

- Please tell me whether your insurance would pay anything to cover each of the following health care needs. Would your insurance pay ANY of (INSERT READ AND RANDOMIZE)... would it pay nothing, or are you not sure about this?
 - a. The cost of hospitalization if you became seriously ill.
 - b. The cost of prescription drugs.
 - c. The cost of preventive care like check ups or cancer screening.
 - 1) Any/Some
 - 2) None
 - 8) Not sure/Don't know
 - 9) Refused
- 44. How long have you had this health insurance plan? (**READ ONLY IF NECESSARY**)
 - 1) Less than one year
 - 2) One year to less than 2 years
 - 3) 2 years to less than 3 years
 - 4) 3 or more years
 - 8) **(DO NOT READ)** Don't know
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9) **(DO NOT READ)** Refused

ASK Q.45 IF INSURED FOR LESS THAN ONE YEAR (Q.44=1):

- Was there any time during the past 12 months, since (month, year), when you had NO health insurance?
 - 1) Had a time without insurance
 - 2) Always insured
 - 8) Don't know
 - 9) Refused

ASK Q.46 IF UNINSURED AT ANY TIME DURING THE PAST 12 MONTHS (Q.30=1 OR Q.45=1):

- 46. How long did you go without insurance then?/How long have you been going without insurance? (**READ IF NECESSARY**)
 - 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

There is no Q.47

ASK Q.48 IF INSURED BY CURRENT PLAN FOR LESS THAN *TWO* YEARS, (Q.44=1,2):

- What best describes the reason you most recently changed your health plan?

 (PROBE FOR SPECIFICITY TO CODE IN CATEGORIES. READ ONLY IF NECESSARY)
 - 1) You/Spouse/Parent changed/lost/retired from job
 - 2) You/Spouse/Parent 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 were no longer eligible for your previous plan
 - 8) You left/started school
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- 11) No previous plan
- 98) Some other reason (**SPECIFY**)
- 99) (DO NOT READ) Don't know/Refused

ASK Q.49, Q.50 AND Q.50a IF CURRENTLY UNINSURED FOR LESS THAN ONE YEAR (Q.30=1 AND Q.46=1-4):

- 49. At any time during the past year, that is, since (month, year), did you have personal health insurance coverage through (INSERT)...
 - a. Any employer or union
 - b. Medicaid or (**STATE NAME**)
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused
- 50. In the past 12 months, were you (or anyone in your family) DENIED health insurance coverage or charged a HIGHER price for health insurance because of a specific disease or health problem (you have/one of you has)?
 - 1) Yes, denied because of health problem
 - 2) Yes, charged a higher premium
 - 3) Both
 - 4) No
 - 9) Don't know/Refused
- 50a. In the past 12 months, have you (or anyone in your family) had to WAIT for some period of time before you could be insured BECAUSE of a health problem?
 - 1) Yes, had to wait
 - 2) No, did not have to wait
 - 8) Don't know
 - 9) Refused

ASK Q.51 IF SPOUSE NOT COVERED BY SAME PLAN (Q.1=1 AND Q.33≠1):

- 51. 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 Q.51=2,9, SKIP TO Q.54

ASK Q.52-Q.53 IF SPOUSE INSURED BY A DIFFERENT PLAN (Q.51=1):

- 52. Is (he/she) covered by (**READ IN ORDER**; **READ ONLY UNTIL R OFFERS RESPONSE**, **THEN GO ON TO NEXT QUESTION**)?
 - 1) A health insurance plan through (his/her) current (employer or union) (or) (business). (ASK ONLY IF Q.27=1,2,4)
 - 2) A health insurance plan through a former employer, union, or business of (his/hers).
 - 3) A health insurance plan through someone else's employer, union, or business.
 - 4) Other private health insurance, such as a plan (he/she) bought (him/her)self.
 - 5) Medicare, the government program that pays health care bills for people over age 65 and for some disabled people
 - 6) Medicaid, (CA VARIANT Medi-Cal), or some other type of public medical assistance
 - 7) Health insurance through ANY other source, including military or veterans coverage
 - 8) **(DO NOT READ)** Don't know
 - 9) **(DO NOT READ)** Refused
- 53. Has your (husband/wife) been uninsured at any time during the past 12 months, that is, since (month, year)?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.54 IF R HAS CHILDREN AND IF ALL CHILDREN NOT COVERED BY SAME PLAN AS R ((Q.2=1 OR Q.4=1) AND Q.33≠2):

- 54. (Does your child/Do ALL of your children) have health insurance to cover personal medical expenses?
 - 1) Yes, only child does/all children do
 - 2) Only some children do
 - 3) No, only child does not/all children are uninsured
 - 8) Don't know
 - 9) Refused

ASK Q.55 IF AT LEAST SOME CHILDREN INSURED BY A DIFFERENT PLAN (Q.54=1,2):

- 55. (Does your child/Do ANY of your children) have health insurance through some type of public program like Medicaid (**CA VARIANT**: Medi-Cal) or CHIP (**CA VARIANT**: Healthy Families, or AIM)?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.56 IF R IS INSURED BY SOMETHING OTHER THAN MEDICAID AND ANY CHILD IS INSURED THROUGH MEDICAID OR CHIPS ((ANY CODE 1 TO Q.29a,b,c,e OR Q.30=2) AND Q.29d \neq 1 AND Q.55=1):

- 56. In your opinion, is the health insurance coverage your (child receives/children receive) through Medicaid (CA VARIANT: Medi-Cal) or CHIP (CA VARIANT: Healthy Families, or AIM) better, worse or about the same as the coverage you have through your own health insurance?
 - 1) Better
 - 2) Worse
 - 3) About the same
 - 8) Don't know
 - 9) Refused

ASK Q.57 IF ALL CHILDREN CURRENTLY INSURED (Q.54=1 OR Q.33=2):

- 57. (Has your child/Have ANY of your children) been uninsured at any time during the past 12 months, that is, since (month, year)?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.58-60 IF RETIRED AND INSURANCE NOT PROVIDED BY FORMER EMPLOYER (Q.26=1 AND Q.31≠2):

- 58. Did your most recent employer or union offer any health insurance coverage for employees who retire before age 65?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.59 IF FORMER EMPLOYER/UNION OFFERED INSURANCE TO RETIREES (Q.58=1):

- 59. What is the MAIN reason you are not covered by this employer's plan now? (PROBE FOR SPECIFICITY. READ ONLY IF NECESSARY)
 - 1) It's too expensive
 - 2) The benefits aren't that good
 - 3) The insurance plan another family member's employer offers is better
 - 4) Public health insurance is better
 - 5) You/they don't need ANY insurance
 - 6) Refused coverage because of poor health
 - 7) Have this insurance, not main coverage (**VOL**.)
 - 11) Coverage not needed, other insurance available (VOL.)
 - 12) Not eligible (**VOL.**)
 - 97) (**DO NOT READ**) Other (**SPECIFY**)
 - 98) (**DO NOT READ**) Don't know
 - 99) (**DO NOT READ**) Refused

ASK Q.60 IF FORMER EMPLOYER/UNION DID NOT OFFER INSURANCE TO RETIREES (Q.58=2):

- 60. Before you retired, did this employer offer health insurance coverage to you as an employee?
 - 1) Yes
 - 2) No
 - 9) Don't know/Refused

ASK Q.61-Q.65 IF R IS LOOKING FOR WORK (Q.26=2):

- 61. How long have you been unemployed and looking for work? (**READ IF NECESSARY**)
 - 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

There is no Q.62

ASK Q.63 IF NOT INSURED BY FORMER EMPLOYER AND LOOKING FOR WORK FOR LESS THAN ONE YEAR (Q.31≠2 AND Q.61=1-4):

- 63. Did your most recent employer or union offer any health insurance coverage to employees?
 - 1) Yes
 - 2) No
 - 3) Never employed (**VOL**.)
 - 8) Don't know
 - 9) Refused

ASK Q.64 IF FORMER EMPLOYER OFFERED INSURANCE (Q.63=1):

- 64. Did you have this insurance?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.65 IF R DIDN'T PARTICIPATE IN INSURANCE PLAN (Q.64=2):

- What is the MAIN reason you did not participate in your most recent employer's health insurance plan? (PROBE FOR SPECIFICITY TO FIT IN CATEGORIES. READ ONLY IF NECESSARY)
 - 1) It was too expensive
 - 2) The benefits weren't that good
 - 3) The insurance plan another family member's employer offers was better
 - 4) Public health insurance was better
 - 5) You didn't need ANY insurance
 - 6) You were refused coverage because of poor health
 - 7) You were not eligible to participate
 - 8) Other (**SPECIFY**)
 - 98) Don't know
 - 99) Refused

IF ONLY SELF-EMPLOYED OR NOT EMPLOYED (Q.24=2,3), SKIP TO Q.82 ASK Q.66 IF CURRENTLY EMPLOYED AND NOT INSURED BY EMPLOYER (Q.24=1,4 AND Q.31≠1):

- 66. Does YOUR employer offer health insurance to ANY employees?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.67 IF EMPLOYED AT PAID JOB AND EMPLOYER OFFERS HEALTH INSURANCE OR IF INSURED BY CURRENT/MAIN EMPLOYER ((Q.24=1,4 AND Q.66=1) OR Q.31=1):

- 67. Does your employer offer only one health plan or a choice of two or more plans?
 - 1) Only one plan
 - 2) Two or more plans
 - 8) Don't know
 - 9) Refused

ASK Q.68 IF EMPLOYER OFFERS HEALTH INSURANCE, BUT R IS NOT INSURED BY EMPLOYER (Q.66=1 AND Q.31≠1):

- 68. Are you eligible to participate in (any of) your employer's health plan(s)?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.69 IF NOT ELIGIBLE TO PARTICIPATE (Q.68=2):

- 69. Why aren't you eligible to participate? (PROBE FOR SPECIFICITY TO CODE IN CATEGORIES. READ ONLY IF NECESSARY)
 - 1) You don't work enough hours (Part-time employee)
 - 2) You are a temporary or other non-covered employee
 - 3) You are still in a waiting period (Just hired)
 - 4) You are a contract worker
 - 5) You are in poor health, OR
 - 6) Some other reason (**SPECIFY**)
 - 8) **(DO NOT READ)** Don't know
 - 9) (**DO NOT READ**) Refused

ASK Q.70-Q.72 IF EMPLOYER OFFERS ONLY ONE PLAN (Q.67=1):

- 70. Does your employer pay all, most, only some, or none of the cost of health insurance premiums for ELIGIBLE employees who sign up for this plan?
 - 1) All
 - 2) Most
 - 3) Only some
 - 4) None
 - 8) Don't know
 - 9) Refused

ASK Q.71 AND Q.72 IF MARRIED OR WITH CHILDREN AND EMPLOYER OFFERS ONLY ONE PLAN ((Q.1=1 OR Q.2=1 OR Q.4=1) AND Q.67=1):

- 71. How about coverage for family members? Does your employer pay all, most, only some, or none of the cost of health insurance premiums for the members of an eligible employee's family?
 - 1) All
 - 2) Most
 - 3) Only some
 - 4) None
 - 8) Don't know
 - 9) Refused

ASK Q.72 IF EMPLOYER WOULD NOT PAY FOR FAMILY OR IF DK (Q.71=4,8):

- Would your employer allow employees to purchase family coverage through the company?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.73-Q.77 IF EMPLOYER OFFERS MORE THAN ONE PLAN (Q.67=2):

- 73. Does your employer pay at least PART of the cost of health insurance premiums for ELIGIBLE employees for ANY of the plans offered, or not?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.74 IF EMPLOYER PAYS FOR ANY PLANS (Q.73=1):

- 74. Does your employer pay ALL of the cost of health insurance premiums for eligible employees for ANY of the plans offered?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.75-Q.77 IF MARRIED OR WITH CHILDREN AND EMPLOYER OFFERS 2+ PLANS ((Q.1=1 OR Q.2=1 OR Q.4=1) AND Q.67=2):

- 75. Does your employer pay at least part of the cost of health insurance premiums for the members of an eligible employee's family for any of the plans offered, or not?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.76 IF EMPLOYER PAYS FOR AT LEAST SOME PLANS FOR FAMILY MEMBERS (Q.75=1):

- 76. Does your employer pay ALL of the cost of health insurance premiums for family members for ANY of the plans offered?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.77 IF NO COVERAGE FOR FAMILY OR IF DK (Q.75=2,8):

- 77. Does your employer allow employees to purchase family coverage through the company?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.78 IF R NOT INSURED BY EMPLOYER EVEN THOUGH R IS ELIGIBLE FOR EMPLOYER'S HEALTH INSURANCE (Q.31≠1 AND Q.68=1):

- 78. What best describes the reason why you are not participating in the health plan offered by your employer? (PROBE FOR SPECIFICITY TO FIT IN CATEGORIES. READ ONLY IF NECESSARY)
 - 1) It's too expensive (Other insurance is cheaper)
 - 2) The benefits aren't that good
 - 3) The insurance plan another family member's employer offers is better
 - 4) Public health insurance is better
 - You don't need ANY insurance 5)
 - Coverage was denied to you because of poor health 6)
 - Have this insurance, not main coverage (VOL.) 7)
 - 11) Like alternative insurance options better (VOL.)
 - (DO NOT READ) Other (SPECIFY) 97)
 - 98) (DO NOT READ) Don't know
 - (DO NOT READ) Refused 99)

ASK Q.79 IF NOT PARTICIPATING BECAUSE OF COST (Q.78 = 1):

- About how much would you have had to pay per week, per month, or per year to 79. participate in your employer's plan? **READ IF NECESSARY**: This amount is the premium paid for the whole plan, even if it also covers other family members. (**PROBE**: Your best guess is fine.)
 - Per week (SPECIFY AMOUNT \$_____)
 Every 2 weeks (SPECIFY AMOUNT \$_____) 1) 2)
 - Per month (SPECIFY AMOUNT \$ 3)
 - Per quarter (Once every 3 months) (SPECIFY AMOUNT 4)
 - 5)
 - Per year (SPECIFY AMOUNT \$_____)
 Other (SPECIFY TIMING AND AMOUNT _____ 6)
 - 8) Don't know
 - 9) Refused

There are no Q.80-81

IF SPOUSE NOT EMPLOYED AT PAID JOB (Q.27=2,3), SKIP TO Q.94 ASK Q.82 IF SPOUSE CURRENTLY EMPLOYED AND NO ONE INSURED BY SPOUSE'S EMPLOYER (Q.1=1 AND Q.27=1,4 AND Q.52≠1 AND Q.31≠3):

- 82. As far as you know, does your (husband's/wife's) employer offer health insurance to any employees?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.83 IF SPOUSE'S EMPLOYER OFFERS HEALTH INSURANCE OR IF SPOUSE OR R INSURED BY EMPLOYER (Q.82=1 OR Q.52=1 OR Q.31=3):

- 83. As far as you know, does your (husband's/wife's) employer offer only one health plan or a choice of two or more plans?
 - 1) Only one plan
 - 2) Two or more plans
 - 8) Don't know
 - 9) Refused

ASK Q.84 IF SPOUSE'S EMPLOYER OFFERS HEALTH INSURANCE, BUT NO ONE IS INSURED BY THAT EMPLOYER (Q.82=1):

- 84. Is your (husband/wife) eligible to participate in (his/her) employer's health plan(s)?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.85-Q.92 IF R COVERED BY SPOUSE'S EMPLOYER OR SPOUSE COVERED BY HIS/HER EMPLOYER (Q.31=3 OR Q.52=1):

ASK Q.85 - Q.87 IF SPOUSE'S EMPLOYER OFFERS ONLY ONE PLAN AND R UNEMPLOYED OR R'S EMPLOYER OFFERS NO INSURANCE (Q.83=1 AND (Q.24=3 OR Q.66=2)):

- 85. Does (his/her) employer pay all, most, only some, or none of the cost of health insurance premiums for eligible employees who sign up for this plan?
 - 1) All
 - 2) Most
 - 3) Only some
 - 4) None
 - 8) Don't know
 - 9) Refused
- 86. As far as you know, does (his/her) employer pay all, most, only some, or none of the cost of health insurance premiums for the members of an eligible employee's family?
 - 1) All
 - 2) Most
 - 3) Only some
 - 4) None
 - 8) Don't know
 - 9) Refused

ASK Q.87 IF NO COVERAGE FOR FAMILY OR IF DON'T KNOW (Q.86=4,8):

- 87. Does (his/her) employer allow employees to purchase family coverage through the company?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.88-Q.92 IF SPOUSE'S EMPLOYER OFFERS MORE THAN ONE PLAN AND R UNEMPLOYED OR R'S EMPLOYER OFFERS NO INSURANCE (Q.83=2 AND (Q.24=3 OR Q.66=2)):

- 88. Does (his/her) employer pay at least PART of the cost of health insurance premiums for eligible employees for ANY of the plans offered, or not?
 - 1) Yes
 - 2) No
 - 8) Don't know

9) Refused

ASK Q.89 IF SPOUSE'S EMPLOYER PAYS FOR ANY PLANS (Q.88=1):

- 89. Does (his/her) employer pay ALL of the cost of health insurance premiums for an eligible employee for ANY of the plans offered?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused
- 90. Does (his/her) employer pay at least part of the cost of health insurance premiums for the members of an eligible employee's family for ANY of the plans offered?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.91 IF SPOUSE'S EMPLOYER PAYS FOR AT LEAST SOME PLANS (Q.90=1):

- 91. As far as you know, does (his/her) employer pay ALL of the cost of health insurance premiums for family members for ANY of the plans offered?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.92 IF NO COVERAGE FOR FAMILY OR IF DON'T KNOW (Q.90=2,8):

- 92. Does (his/her) employer allow employees to purchase family coverage through the company?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.93 IF SPOUSE IS ELIGIBLE FOR EMPLOYER'S HEALTH INSURANCE BUT NO ONE IS INSURED BY SPOUSE'S EMPLOYER (Q.84=1):

- What best describes the reason why your (husband/wife) is not participating in the health plan (one of the health plans) offered by (his/her) employer or business? (PROBE FOR SPECIFICITY TO FIT IN CATEGORIES. READ ONLY IF NECESSARY)
 - 1) It's too expensive
 - 2) The benefits aren't that good
 - 3) The insurance plan another family member's employer offers is better
 - 4) Public health insurance is better
 - 5) He/She doesn't need ANY insurance
 - 6) Refused coverage because of poor health
 - 7) Have this insurance, not main coverage (**VOL**.)
 - 11) Like alternative insurance options better (**VOL**.)
 - 97) (**DO NOT READ**) Other (**SPECIFY**)
 - 98) (**DO NOT READ**) Don't know
 - 99) (**DO NOT READ**) Refused

ASK Q.94 IF MORE THAN ONE EMPLOYER-BASED INSURANCE OPTION, EITHER THROUGH OWN EMPLOYER, SPOUSE'S EMPLOYER, OR A COMBINATION (Q.67=2 OR Q.83=2 OR (Q.67=1 AND Q.83=1)):

- 94. How satisfied are you with the choice of health insurance you (and your family) have available through (your employer) (and) (your husband's/wife's employer)? 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) Neither/Mixed (**VOL**.)
 - 8) Don't know
 - 9) Refused

There is no Q.95

ASK Q.96 IF R UNINSURED WITH R OR SPOUSE EMPLOYED (Q.30=1 AND (Q.24=1,4 OR Q.27=1,4)):

- 96. If (your employer) (or) (your husband's/wife's employer) offered you a health plan that cost you \$100 per month (for you and your family), how likely would you be to take this plan—very likely, somewhat likely, not too likely, or not likely at all?
 - 1) Very likely
 - 2) Somewhat likely
 - 3) Not too likely
 - 4) Not at all likely
 - 8) Don't know
 - 9) Refused

There is no Q.97

- 98. Health insurance plans have many different features. Some plans pay for nearly every health expense, but the monthly premiums are very expensive. Other plans pay for fewer expenses, but the monthly premiums are more affordable. Which plan would you prefer? (**READ ITEMS IN ORDER**)
 - 1) A plan that pays nearly every health expense, but has high monthly premiums, OR
 - 2) A plan that pays for fewer expenses, but has low monthly premiums
 - 3) **(VOL)** Depends
 - 4) **(VOL)** Neither works for me
 - 8) **(DO NOT READ)** Don't know
 - 9) (**DO NOT READ**) Refused

There are no Q.99-104

- 105. Right now, most working people get their health insurance coverage through their employer, that is, the company or organization where they work. In your experience, do employers generally do a good job or a bad job selecting quality health insurance plans to offer their workers?
 - 1) Good job
 - 2) Bad job
 - 3) **(VOL)** Some good, some bad/Mixed
 - 8) Don't know
 - 9) Refused
- ◆ Princeton Survey Research Associates ◆

- 106. In your view, which would be best for EMPLOYERS to CONTINUE to be the main source of health insurance coverage for workers, for the GOVERNMENT to become the main source of coverage, or for WORKERS to select and buy their own health insurance directly from insurance companies?
 - 1) Employers
 - 2) Government
 - 3) Private insurance that individuals buy themselves
 - 4) Other (**VOL**.)
 - 8) Don't know
 - 9) Refused
- 107. Some people have proposed that uninsured people age 55 or older should be allowed to buy health insurance from the government's Medicare program. Others oppose this idea because it would cost the government more money. Do you favor or oppose a plan to let uninsured adults age 55 or older participate in the Medicare program?
 - 1) Favor
 - 2) Oppose
 - 8) Don't know
 - 9) Refused
- 108. Here are some other proposals for making sure low income workers and their families can afford health insurance. For each one, please tell me whether you favor or oppose it. (First/Next), do you favor or oppose...(**READ AND RANDOMIZE**)?
 - a. Finding a way for the government to help low income workers pay for insurance offered by their employers?
 - b. Having the government set up new programs to provide health insurance for low income workers?
 - c. Expanding existing government programs to offer free coverage to low income workers?
 - 1) Favor
 - 2) Oppose
 - 8) Don't know
 - 9) Refused

- 109. Expanding government coverage to working families would probably cost the government more money. Please tell me whether you would favor or oppose each of the following ways the government might raise money to pay for expanded insurance coverage. Do you favor or oppose (READ AND RANDOMIZE A-C. ALWAYS READ D LAST)...
 - a. Requiring health insurance companies to pay additional taxes?
 - b. Raising income taxes on individuals?
 - c. Raising the taxes that companies pay on their payroll expenses?
 - d. Requiring businesses that employ minimum-wage workers to pay 75? per worker per hour into a special fund?
 - 1) Yes, favor
 - 2) No, oppose
 - 8) Don't know
 - 9) Refused
- 110. On another subject, 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

- D.2 Last year, that is in 1998, what was your total family income from all sources, before taxes? Was it over or under \$25,000?
 - 1) Over \$25,000
 - 2) Under \$25,000
 - 8) Don't know
 - 9) Refused

ASK D.3 IF INCOME UNDER \$25,000 (D.2=2):

- D.3 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 \$15,000
 - 3) \$15,000 to under \$20,000
 - 4) \$20,000 to under \$25,000
 - 8) Don't know
 - 9) Refused

ASK D.4 IF INCOME OVER \$25,000 (D.2=1):

- D.4 Now, just stop me when I get to the right category. Was your income (**READ**)
 - 1) \$25,000 to under \$30,000
 - 2) \$30,000 to under \$35,000
 - 3) \$35,000 to under \$40,000
 - 4) \$40,000 to under \$60,000
 - 5) \$60,000 or more
 - 8) Don't know
 - 9) Refused
- D.5 Have you (or anyone in your family) received any form of government assistance during the past 12 months, that is, since (month, year) including cash assistance, food stamps, public disability pay, unemployment compensation, or any other state or local public assistance program?
 - 1) Yes, have received assistance
 - 2) No, have not
 - 8) Don't know
 - 9) Refused

IF R OR FAMILY MEMBER ON MEDICAID (Q.29d=1 OR Q.52.6=1 OR Q.55=1), SKIP TO Q.116

ASK Q.111-Q.115, IF R MEETS THE FOLLOWING CONDITIONS: (Q.110=1 AND D.3=1,2) OR (Q.110=2 AND D.3 LE 3) OR (Q.110=3 AND D.2=2) OR (Q.110=4 AND (D.2=2 OR D.4 LE 2)) OR (Q.110=5 AND (D.2=2 OR D.4 LE 3)) OR (Q.110=6-7 AND (D.2=2 OR D.4 LE 3)) OR (Q.110=8-10 AND (D.2=2 OR D.4 LE 4)):

- 111. Have you heard of any programs available in your community that provide health insurance or help pay for health insurance for people who need this kind of help for themselves or their children? (INTERVIEWER NOTE: Includes Medicaid)
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.112 IF HAVE HEARD OF PROGRAMS OR DK (Q.111=1,8):

- Have you (or your husband/wife) ever applied for a health insurance through a program like this for yourself (or your children), or not? (ACCEPT MORE THAN ONE RESPONSE)
 - 1) Yes, for self
 - 2) Yes, for husband/wife
 - 3) Yes, for child/children
 - 4) No
 - 8) Don't know
 - 9) Refused

ASK Q.113 IF HAVEN'T APPLIED TO PROGRAMS (Q.112=4):

- 113. What is the MAIN reason you have never applied for such a health insurance program? (OPEN QUESTION; PROBE FOR SPECIFICITY)
 - 1) Already have other health insurance
 - 2) Covered through employer
 - 3) Buy my own health insurance
 - 6) All other have other health insurance mentions
 - 7) Not sick, don't need
 - 10) All other no need mentions
 - 11) Ineligible/Don't qualify
 - 12) R works, have to be unemployed to qualify
 - 13) Income too high to qualify
 - 15) All other ineligible mentions
 - 17) Too expensive/Can't afford
 - 20) All other cost mentions
 - 21) Too busy/No time to apply
 - 22) Too much hassle/red tape
 - 23) Too embarrassing/shameful
 - 25) Not aware of program
 - 27) Others may need it more
 - 30) All other miscellaneous mentions
 - 97) None/No reason
 - 98) Don't know
 - 99) Refused

ASK Q.114 IF ADULT APPLIED FOR COVERAGE FOR R (Q.112=1):

- 114. Were you accepted or rejected from this program?
 - 1) Accepted
 - 2) Rejected
 - 3) Haven't heard yet (**VOL**.)
 - 8) Don't know
 - 9) Refused

ASK Q.115 IF PARENT APPLIED FOR COVERAGE FOR CHILD (Q.112=3)

- 115. Was your child accepted or rejected from this program?
 - 1) Yes, at least one child accepted
 - 2) No, children rejected
 - 3) Haven't heard yet (**VOL**.)
 - 8) Don't know
 - 9) Refused

ASK Q.116-119 IF APPLIED FOR COVERAGE OR IF R OR FAMILY MEMBER ON MEDICAID (Q.112=1-3 OR Q.29d=1 OR Q.52.6=1 OR Q.55=1):

- 116. (IF R OR FAMILY MEMBER ON MEDICAID (Q.29d=1 OR Q.52.6=1 OR Q.55=1), READ: Earlier you said (you/your spouse/your child(ren)) were covered by Medicaid.) Think back to some of the experiences you had while you were going through the application process. In general, were the application forms easy or difficult to understand?
 - 1) Easy
 - 2) Difficult
 - 8) Don't know
 - 9) Refused
- 117. Did the program workers treat you with dignity and respect?
 - 1) Yes, they did
 - 2) No, they did not
 - 8) Don't know
 - 9) Refused

There is no Q.118

- 119. Did they give you accurate information about the program, or not?
 - 1) Yes, accurate information
 - 2) No, not accurate information
 - 3) Some things accurate/Mixed/Depended on the worker (**VOL**.)
 - 8) Don't know
 - 9) Refused

ASK Q120-Q.123 IF UNAWARE OF PROGRAM IN COMMUNITY (Q.111=2):

- 120. How interested would you be in having more information about programs or services in your community for people who need help getting or paying for health insurance for themselves or their children? Would you be very interested, somewhat interested, not too interested, or not at all interested?
 - 1) Very interested
 - 2) Somewhat interested
 - 3) Not too interested
 - 4) Not at all interested
 - 8) Don't know
 - 9) Refused
- 121. How likely would you be to try to apply for a public health insurance program like this if there was one in your community very likely, somewhat likely, not too likely, or not at all likely?
 - 1) Very likely
 - 2) Somewhat likely
 - 3) Not too likely
 - 4) Not at all likely
 - 8) Don't know
 - 9) Refused

There is no Q.122

- 123. How likely would you be to try to apply for a public health insurance program if it cost \$100 per month to get insurance for you (and your family)—very likely, somewhat likely, not too likely, or not likely at all?
 - 1) Very likely
 - 2) Somewhat likely
 - 3) Not too likely
 - 4) Not at all likely
 - 8) Don't know
 - 9) Refused

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

ASK Q.124-Q.125 IF EMPLOYED (Q.24=1,2,4):

- 124. Are you currently working at just one job (or business) or more than one? This could include part-time, evening, weekend, or occasional work.
 - 1) One job
 - 2) More than one job
 - 8) Don't know
 - 9) Refused
- 125. How many hours do you USUALLY work in a week at (your job/ALL of your jobs) (or business(es))?

RECORD ACTUAL NUMBER AS TWO-DIGIT CODE

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

ASK Q.126 IF MORE THAN ONE JOB (Q.124=2):

126. And how many hours do you usually work in a week at just the job you consider to be your MAIN job?

|--|

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

ASK Q.127 IF EMPLOYED (Q.24=1,2,4):

- 127. How long have you worked at your (current/main) job? (READ ONLY IF NECESSARY)
 - 1) Less than one year
 - 2) One to three years (and eleven months)
 - 3) Four to nine years (and eleven months)
 - 4) Ten years or more
 - 8) **(DO NOT READ)** Don't know
 - 9) **(DO NOT READ)** Refused

Q.128 appears after Q.129

ASK Q.129 IF EMPLOYED AT A PAID JOB (Q.24=1,4):

- 129. Is your (main) employer any type of government agency, that is, a federal, state, county, or local government office, or a public school, or public hospital?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.128 IF R NOT EMPLOYED BY GOVERNMENT AGENCY (Q.129 ≠ 1):

- 128. About how many people work for your employer at all locations? (**READ IF NECESSARY**)
 - 1) Fewer than 10
 - 2) 10 to 24 people
 - 3) 25 to 99 people
 - 4) 100 to 199 people
 - 5) 200 to 499 people
 - 6) More than 500 people
 - 8) **(DO NOT READ)** Don't know
 - 9) **(DO NOT READ)** Refused

ASK Q.130-Q.131 IF DOESN'T WORK FOR GOVERNMENT AGENCY (Q.129=2,8,9):

- 130. What kind of company or organization do you work for (in your main job)? That is, what do they make or do? (INTERVIEWER: PROBE TO FIT RESPONSE IN CATEGORIES; READ ONLY IF NECESSARY)
 - 1) Agriculture/Forestry/Fishing/Animal Husbandry
 - 2) Business/Finance
 - 3) Construction
 - 4) Educational or social services/Membership organizations
 - 5) Health services
 - 6) Insurance/Real estate
 - 7) Law
 - 8) Manufacturing
 - 9) Mining
 - 11) Transportation/Public Utilities/Communication
 - 12) Wholesale trade
 - 13) Retail
 - 20) Professional, other than health, education, and law
 - 21) Other service
 - 97) (**DO NOT READ**) Other (**SPECIFY**)
 - 98) **(DO NOT READ)** Don't know
 - 99) (**DO NOT READ**) Refused

131.	Do you happen to be either a member of the family that owns this company or is
	your family one of the major shareholders?

- 1) Yes to either
- 2) No, neither
- 8) Don't know
- 9) Refused

ASK Q.132 IF EMPLOYED (Q.24=1,4):

- 132. About how much do you make an hour (on your main job)? Is it...(**READ**)
 - 1) Less than \$6.00 an hour
 - 2) \$6.00 to \$10.00
 - 3) \$10.01-\$15.00
 - 4) More than \$15.00
 - 8) Don't know
 - 9) Refused

ASK Q.133 IF EMPLOYED AT JOB FOR LESS THAN ONE YEAR (Q.127=1):

- 133. Were you unemployed at any time in the past 12 months, that is, without a job and looking for work?
 - 1) Yes
 - 2) No
 - 8) Don't know
 - 9) Refused

ASK Q.134 IF SPOUSE IS EMPLOYED (Q.27=1,2,4):

134. How many hours does your (husband/wife) usually work in a week at all of (his/her) jobs (or businesses)?

	RECORD ACTUAL NUMBER AS TWO-DIGIT CODE
97)	97 or more hours
98)	Don't know
99)	Refused

Age. What is your age in years?

Hisp. 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

Race. What is your race? Are you white, black, Asian, or some other race? IF R SAYS D.8=1, ASK: Do you consider yourself a WHITE Hispanic or a BLACK Hispanic? THEN CODE AS WHITE (1) OR BLACK (2).

- 1) White
- 2) Black/African-American
- 3) Asian
- 4) Other or mixed race (SPECIFY)
- 8) Don't know
- 9) Refused
- 135. On a different subject...Since (month, year) 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
 - 2) Always had phone service
 - 8) Don't know
 - 9) Refused

ASK Q.136-Q.137 IF INTERRUPTED SERVICE (Q.135=1):

- 136. How long were you without telephone service? (**READ**)
 - 1) Less than two months
 - 2) Two to six months, OR
 - 3) More than six months
 - 8) **(DO NOT READ)** Don't know
 - 9) **(DO NOT READ)** Refused

- 137. What was the main reason you did not have telephone service? Was it because you couldn't afford it, you moved, you did not want phone service, or service was not available to you? (ACCEPT ONLY ONE ANSWER)
 - 1) Couldn't afford/Didn't pay bill
 - 2) Moved
 - 3) Didn't want
 - 4) Service not available or disrupted
 - 5) Other (**SPECIFY**)
 - 8) Don't know
 - 9) Refused
- 138. In the future, we will be looking for households to do other surveys. Would you be willing to participate in these later surveys?
 - 1) Yes
 - 2) No
 - 3) **(VOL)** It depends/Not sure
 - 8) Don't know
 - 9) Refused

ASK Q.139 IF Q.138=1,3:

IF R SAYS "IT DEPENDS/NOT SURE" (Q.138=3), READ: Let me assure you that you will not be under any obligation to complete any future surveys.

139. Could I just have your first name so we can reach you if we call back?

RECORD FIRST NAME

98 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 [NOTE: ONLY AREA CODES ARE INCLUDED IN THE DATASET TO BE USED FOR ANALYSIS IN ORDER TO PROTECT RESPONDENTS' PRIVACY AND THE CONFIDENTIALITY OF THEIR RESPONSES]
- * NUMBER OF CALLS TO COMPLETE INTERVIEW
- * RECORD FORM # AND DATE OF INTERVIEW
- * STRATUM NUMBER