



The Commonwealth Fund 2001 Health Insurance Survey Questionnaire

Final Topline Report

Methodology:

The Commonwealth Fund 2001 Health Insurance Survey conducted by Princeton Survey Research Associates from April 27 through July 29, 2001, consisted of 25-minute telephone interviews in either English or Spanish with a random, national sample of 3,508 adults, age 19 and older, living in telephone households in the continental United States.

The sample was designed to target low-income, African-American and Hispanic households. Statistical results are weighted to correct for the disproportionate sample design and to make the final total sample results representative of all adults age 19 and older living in the continental U.S. The margin of sampling error for the complete set of weighted data is $\pm 2.0\%$.

The questionnaire was developed by PSRA in collaboration with Commonwealth Fund staff.

The Commonwealth Fund 2001 Health Insurance Survey

2001 NATIONAL SURVEY OF QUALITY AND STABILITY OF INSURANCE

**PRINCETON SURVEY RESEARCH ASSOCIATES FOR
THE COMMONWEALTH FUND**

FINAL TOPLINE

September 7, 2001

Job #20082

Total n= 3,508 adults age 19 or older

Margin of error: Plus or minus 2 percentage points

Dates of interviewing: April 27 – July 29, 2001

Note: Because percentages are rounded they may not total 100%

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

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

- 22 One
- 62 Two
- 16 Three or more
- * Don't know/Refused

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

S2. May I please speak to THAT PERSON?

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

S3. May I please speak to the (**ROTATE:** younger/older) of those two people?

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

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

ASK Q.S7 IF SCREENING INTERVIEW IS BEING DONE IN ENGLISH

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

D1. RECORD SEX

- 47 Male
- 53 Female

The Commonwealth Fund 2001 Health Insurance Survey

INTRODUCTION

1. Overall, how satisfied are you with the quality of health care you have received in the last 12 months? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?
 - 45 Very satisfied
 - 33 Somewhat satisfied
 - 7 Somewhat dissatisfied
 - 5 Very dissatisfied
 - 7 **(VOL)** Haven't received health care in past 12 months
 - 1 **(VOL)** Neither satisfied nor dissatisfied/Mixed/It depends on type of care
 - 2 Don't know/Refused

2. Thinking about your FUTURE medical care needs, how confident are you that you will be able to get high quality care when you need it — very confident, somewhat confident, not too confident, or not at all confident?
 - 34 Very confident
 - 38 Somewhat confident
 - 14 Not too confident
 - 9 Not at all confident
 - 1 **(VOL)** Can't think of needs in future/Won't need care
 - *¹ **(VOL)** Mixed/It depends on type of care
 - 3 Don't know/Refused

GENERAL VIEWS ABOUT QUALITY OF CARE, ACCESS AND COST EXPERIENCES

3. Please tell me which best describes the type of place you USUALLY go when you personally have a health or medical problem. Is it...**(READ CATEGORIES 1-4)**
IF R NAMES TYPE OF DOCTOR (e.g. "gynecologist"), PROBE: And which place best describes where you see this person — **(READ CATEGORIES 1-4)**
 - 68 A private doctor's office or private clinic
 - 12 A public clinic or community health center
 - 9 A hospital clinic, OR
 - 7 A hospital emergency room?
 - 1 **(DO NOT READ)** Other
 - 2 **(DO NOT READ)** No regular place for care
 - 1 **(DO NOT READ)** Don't know
 - * **(DO NOT READ)** Refused

¹ An asterisk indicates a value of less than 1%

The Commonwealth Fund 2001 Health Insurance Survey

4. How long have you been going to this place for your medical care? **(READ CATEGORIES ONLY IF NECESSARY)**
- 10 Less than one year
 - 9 One to less than two years
 - 8 Two to less than three years
 - 13 Three to less than five years
 - 54 Five years or more
 - 2 Don't know/Refused
 - 3 No regular place for care
5. Do you have a personal or family doctor, or a nurse practitioner, that you usually rely on if you need medical care?
- 78 Yes
 - 21 No
 - * Don't know/Refused
6. Overall, how would you rate the quality of care you receive (from this person/IF NO REGULAR DOCTOR: when you see a doctor)? Would you say it is...**(READ)**
- 35 Excellent
 - 33 Very Good
 - 22 Good
 - 6 Only fair, OR
 - 1 Poor?
 - 1 **(DO NOT READ)** Don't have a doctor
 - 1 **(DO NOT READ)** Don't know/Refused
7. If you feel sick and want to see a doctor or a nurse practitioner, how soon can you usually get in to see one? **(READ CATEGORIES 1-4)**
- 55 That same day,
 - 16 The following day,
 - 17 Within the week, OR
 - 6 Do you usually have to wait longer than a week?
 - * **(DO NOT READ)** Have to see doctor on call
 - 1 **(DO NOT READ)** Go to emergency room
 - 4 **(DO NOT READ)** Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

8. During the last 12 months, that is since (month, year), about how many times did you go to a doctor or medical clinic for your own personal health care, for ANY reason including check-ups, screenings, lab work or emergencies. **(READ CATEGORIES ONLY IF NECESSARY)**

- 15 Never
- 32 1 to 2 times
- 22 3 to 4 times
- 13 5 to 7 times
- 5 8 to 10 times
- 6 11 to 15 times
- 6 16 or more times
- 1 Don't know/Refused

9. In the last 12 months, was there any time when you **(INSERT ITEMS IN ORDER)** because of the COST?

	<u>Yes</u>	<u>No</u>	<u>DK/ Ref.</u>
a. Did NOT fill a prescription for medicine	17	82	*
b. Did NOT see a specialist when you or your doctor thought you needed one	10	89	1
c. SKIPPED a medical test, treatment or follow-up recommended by a doctor	13	87	*
d. Had a medical problem but DID NOT go to a doctor or clinic	15	84	*
e. Had a toothache or other dental problem but did NOT see a dentist	21	78	*

10. In the last 12 months, did YOU personally miss any days at work or school because of a toothache or other problem with your teeth?

- 8 Yes
- 82 No
- 10 **(VOL)** Don't work or go to school/Unemployed/Retired etc.
- * Don't know/Refused

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

- 22 Yes
- 78 No
- * Don't know/Refused

12. In the last 12 months, were you ever contacted by a collection agency about owing money for medical bills?

- 18 Yes
- 82 No
- * Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

13. Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills?

- 13 Yes
- 87 No
- * Don't know/Refused

14. Which of the following has happened because you had to pay medical bills?
PROMPT: Have you ...**(READ ITEMS IN ORDER)** (because you had to pay medical bills)?

Based on those who had to change their lives significantly in order to pay medical bills (n=477)

	<u>Yes</u>	<u>No</u>	<u>DK/ Ref.</u>
a. Been unable to pay for basic necessities like food, heat or rent	53	47	1
b. Had to get some kind of loan or another mortgage on your home	20	79	*
c. Used up all or most of your savings	70	30	1
d. Borrowed money from a family member or friend	54	46	*

15. Have you EVER had to declare bankruptcy as a result of medical and health care bills, or not?

16. How recently did this happen? **IF NECESSARY READ:** Did this happen within the past year, about two years ago, about three years ago, or four or more years ago?

- 3 Total declared bankruptcy as a result of medical and health care bills
 - * Within the past year
 - * About 2 years ago
 - * About 3 years ago
 - 2 4 or more years ago
 - * Don't know how long ago
- 97 Never declared bankruptcy as a result of medical and health care bills
 - * Don't know/Refused

SHORT FAMILY DESCRIPTION AND FAMILY UNMET NEED

17. For the next few questions I will need to know a little bit about some of the members of your family. 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?

- 40 Yes
- 60 No
- * Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

18. Are you the parent or step-parent of any child age 19 to 23 who either lives with you in your household or lives somewhere else?
- 18a. Do all of these children age 19 to 23 live here with you?
- 18b. Are any of your children age 19 to 23 who live somewhere else full-time college students, or not?
- 14 Total parents of children age 19 to 23
 - 4 All children live in same household
 - 2 All full-time college students living elsewhere
 - * Some/at least one full-time college students
 - 6 No full-time college students
 - * Unspecified living status
 - 86 Not parent of any child age 19 to 23
 - * Don't know/Refused
- 18c. For the rest of this interview, when I refer to YOUR CHILDREN, please think about all of your children under age (19/24) who still depend on you for support, especially to help them pay for medical expenses. Altogether, how many children is this?
- 42 Total with dependent children
 - 14 One child
 - 28 Two or more children
 - * Number unspecified
 - 58 No dependent children
- D2. Are you currently married, living as married, divorced, separated, widowed, or have you never been married?
- 55 Married
 - 3 Living as married
 - 11 Divorced
 - 3 Separated
 - 8 Widowed
 - 20 Never married
 - * Refused
- D3. What is your age?
- 20 19-29
 - 21 30-39
 - 21 40-49
 - 20 50-64
 - 17 65 or older
 - 1 Refused

The Commonwealth Fund 2001 Health Insurance Survey

19. In the last 12 months, was there any time that your (husband/wife), (or) (your child/children) **(INSERT ITEMS IN ORDER)** because of the COST?

Based on those who are married and/or have dependent children (n=2,163)

	<u>Yes</u>	<u>No</u>	<u>DK/ Ref.</u>
a. Did NOT fill a prescription for medicine	12	87	1
b. Did NOT see a SPECIALIST when needed	11	88	1
c. SKIPPED a medical test, treatment or follow-up recommended by a doctor	11	89	1
d. Had a medical problem but DID NOT go to a doctor or clinic	11	89	1
e. Had a toothache or other dental problem but did NOT see a dentist	13	86	1

PERSONAL CURRENT INSURANCE COVERAGE AND RECENT TIME UNINSURED

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

	<u>Yes</u>	<u>No</u>	<u>DK/ Ref.</u>
a. Private health insurance offered through a job or union? (This could be insurance through a current job, a former job, your job or someone else's job.)	61	38	1
b. A private health insurance plan that you bought yourself	17	82	1
c. (Medicaid/Medi-Cal), or some other type of state medical assistance for low-income people	10	90	1
d. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people	19	81	1
<i>Item e based on those who said no to all other forms of health insurance (n=584)</i>			
e. Health insurance through ANY other source, including military or veteran's coverage	9	90	1

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

Based on those age 65 or older who say they are not covered by, or don't know if they are covered by, Medicare (n=63)

- 36 Yes, covered
- 54 No, not covered
- 10 Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

22. In addition to Medicare, do you have a Medicare supplement, that is private insurance that helps pay for health care costs not covered by Medicare?

Based on those age 65 or older who are covered by Medicare but do not say they have any other type of health insurance (n=159)

- 37 Yes, have supplement
- 61 No, do not have supplement
- 2 Don't know/Refused

23. Is the coverage you have in addition to Medicare: insurance that YOU bought yourself, is it a retiree plan through a current or former EMPLOYER or UNION, or is it some other kind of insurance?

Based on those who have an unspecified type of Medicare supplement (n=61)

- 55 Bought own insurance
- 19 Employer or union plan
- 24 Other
- 3 Don't know/Refused

24. Is the employer or union health insurance that you have in your name, or in someone else's name?

Based on those with employer-based insurance (n=1,968)

- 70 Own name
- 29 Someone else's name
- 1 Don't know
- 0 Refused

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

Based on those who do indicate they have any type of health insurance (n=530)

- 86 Yes, do NOT have health insurance
- 12 No, do HAVE some kind of health insurance
- 2 Don't know/Refused

26. Is this health insurance that you bought on your own, or is it a plan provided by some other source?

Based on those who have some kind of unspecified health insurance (n=60)

- 18 Bought on own/Individual
- 72 Provided by some other source
- 10 Don't know/Refused source of insurance

The Commonwealth Fund 2001 Health Insurance Survey

27. Now, thinking about all the health insurance coverage you now have, how would you rate it? Would you say it is excellent, very good, good, only fair, or poor?

Based on the insured (n=3,038)

- 22 Excellent
- 32 Very good
- 25 Good
- 13 Only fair
- 6 Poor
- 2 Don't know/Refused

28. I notice that you did not rate your coverage as excellent or very good. Can you tell me a little about why you don't give it a top rating?

Based on those who do not rate their health insurance coverage "excellent" or "very good" (n=1,397)

- 27 Total Coverage Related Reasons
 - 12 Limited coverage
 - 5 No/Limited dental coverage
 - 3 No/Limited prescription drug coverage
 - 3 Medication isn't covered
 - 6 Misc. other coverage
- 23 Total Cost Related Reasons
 - 9 Costs too much
 - 5 Deductible too much
 - 3 Co-pay too much
 - 3 Doesn't pay much
 - 2 Premium too much
 - 4 Misc. other cost
- 18 Total Policy Related Reasons
 - 5 Choice of doctors limited
 - 2 Delays in reimbursements
 - 2 HMO's too restrictive
 - 2 Referral process cumbersome
 - 7 Misc. other policy
- 15 Total Quality of Care/Service Related Reasons
 - 3 Wait too long for appointment with doctor
 - 3 Previous/other insurance better
 - 2 Specific personal bad experience
 - 2 Service/communication issues
 - 5 Misc. other quality of care
- 10 Total Lack of Use Reasons
 - 5 Haven't ever used
 - 3 Haven't had long enough to know
 - 2 Misc. other lack of use
- 2 Total Public Health Care Reasons
- 6 Other
- 10 Don't know/Refused

Total may exceed 100% due to multiple responses

The Commonwealth Fund 2001 Health Insurance Survey

29. During the last 12 months, since (month, year), did you have health insurance ALL the time, or was there a time during the year when you DID NOT have any health coverage?

Based on the insured (n=3,038)

- 91 Health insurance all the time/Always covered
- 9 Had a time without insurance
- * Don't know/Refused

30. How long did you go without insurance then? (**READ CATEGORIES ONLY IF NECESSARY**)

Based on those who had a period without health insurance in the past 12 months (n=287)

- 5 Less than one month
- 32 One to three months
- 28 Four to six months
- 9 Seven to 11 months
- 8 One year to less than two years
- 7 Two to three years
- 10 More than three years
- 2 Don't know/Refused

31. How long have you been without insurance? (**READ CATEGORIES ONLY IF NECESSARY**)

Based on those who are currently uninsured (n=461)

- 3 Less than one month
- 8 One to three months
- 8 Four to six months
- 4 Seven to 11 months
- 13 One year to less than two years
- 13 Two to three years
- 48 More than three years
- 2 Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

32. What is the MAIN reason you did not have insurance then?
33. What is the MAIN reason you do not have insurance now?

Based on those who had a period without insurance in the past 12 months or who are currently uninsured (n=748)

- 39 Cost/Too expensive/Can't afford it
 - 20 Unemployed/Lost job/Between jobs
 - 16 Job does not offer coverage/Not eligible for coverage through job
 - 4 In good health, don't need it
 - 2 Aged out of plan/No longer covered by parent's plan
 - 2 Didn't apply, get re-certified, or enroll
 - 2 Moved/Was out of the country or traveling
 - 2 Didn't qualify/Ineligible/Denied coverage
 - 2 Dropped/Cancelled/Cut off
 - 1 Haven't lived in country/Worked at job long enough to qualify
 - 1 Don't want it/Prefer to take care of self/Don't want govt. help
 - 1 Considered high risk/Have pre-existing condition
 - 1 Didn't care about it
 - * Waiting for Medicare
 - * Not a resident
 - * Company has paperwork problem/reorganizing
 - * Employer insurance changed
 - 6 Other reason
 - 1 Don't know/Refused
34. Thinking again about YOUR PERSONAL health insurance coverage, how long have you had your (main health plan/ Medicare supplement)? **(IF NECESSARY READ CATEGORIES 1-4)**

Based on the insured (n=3,038)

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

The Commonwealth Fund 2001 Health Insurance Survey

35. So, you've had had your current insurance for less than three years. Can you explain the MAIN reason you most recently changed your health plan?

Based on those who have had their main insurance plan for less than three years (n=973)

- 41 Someone (R, husband/wife, parent) lost job/changed jobs/retired from a job
- 22 Employer changed plans
- 9 Found a better or less expensive health plan
- 5 Went on Medicare
- 2 Married, divorced or widowed
- 2 Moved
- 2 Dropped spouse's/parents plan onto own plan
- 1 Insurance company went bankrupt/merged/left state
- 1 Old plan cancelled/expired/denied coverage
- 1 Received Medicaid/Disability
- 1 Needed more/better coverage due to personal/family health problem
- 1 Started own business/Self-employed
- 1 Pregnant
- 1 Unhappy with previous plan
- 2 Other
- 7 Have not changed plans/No previous plan
- 1 Don't know/Refused

36. And when you most recently changed your health plan, did you have to change any of your doctors, or not?

Based on those who have had their main insurance plan for less than three years and previously had a different plan (n=901)

- 31 Yes
- 68 No
- 1 Don't know
- 0 Refused

The Commonwealth Fund 2001 Health Insurance Survey

FAMILY INSURANCE COVERAGE

37. Now, a few questions about your family's coverage...Has your (husband/wife) had health insurance coverage continuously for the past 12 months, had insurance only part of the time, or has your (husband/wife) had NO insurance during the past 12 months?
38. Does your (husband/wife) have health coverage NOW?

Based on those who are married (n=1,606)

- 86 Spouse had health insurance continuously
 - 4 Spouse insured now, but period without insurance in the past 12 months
 - 9 Spouse now uninsured
 - * Don't know/Refused
39. (IF CHILDREN ONLY INSERT TRANSITION: Now, a few questions about your family's coverage... (Has your child/Have your children) had health insurance coverage continuously for the past 12 months, had insurance only part of the time, or (has your child/have your children) had NO insurance during the past 12 months?
40. (Does your child/Do all, only some, or none of your children) have health insurance NOW?

Based on those on those with dependent children (n=1,440)

- 82 All children had health insurance continuously
 - 6 All insured now, but all/some had period without insurance in the past 12 months
 - 2 Some insured now, but all/some had period without insurance in the past 12 months
 - 9 All children now uninsured
 - 1 Don't know/Refused
41. (Is your child/Are any of your children) now enrolled in **(INSERT STATE-SPECIFIC CHIP PROGRAM)**, Medicaid, or another state medical assistance program?

Based on those with dependent children (n=1,440)

- 19 Yes
- 69 No
- 1 Don't know
- * Refused
- 10 No children now insured or children's insurance status not ascertained

The Commonwealth Fund 2001 Health Insurance Survey

INDIVIDUAL MARKET EXPERIENCES AND VIEWS

- 42a. Some people buy health insurance on their OWN, that is not through any employer, union, or government program. In the past three years, since (month, year), have you ever thought about buying health insurance on your own, or tried to buy it?
- 42b. You mentioned you have insurance you bought on your own. In the past three years, since (month, year), have you ever thought about changing to a different plan you buy on your own, or tried to buy a different one?

SUMMARY TABLE: IN THE MARKET FOR INDIVIDUAL INSURANCE IN THE PAST THREE YEARS
(Summary table based on responses to Q20b, Q23, Q34, Q42a and Q42b)

- 4 Have individual insurance bought in the last three years
- 3 Have individual insurance and tried to change it in the last three years
- 19 Doesn't have individual insurance but tried to buy it in the last three years
- 74 Not in the market for individual insurance in the last three years
- 1 Don't know/Refused

- 43. (IF HAVE INDIV. INSURANCE BOUGHT IN LAST 3 YRS READ: You mentioned you have insurance you bought on your own.) How difficult was it to find **(INSERT ITEMS IN ORDER)**? Was it very, somewhat, not too, or not at all difficult?

Based on those who have tried to buy individual insurance in the last three years (n=913)

	<u>Very difficult</u>	<u>Some-what difficult</u>	<u>Not too difficult</u>	<u>Not at all difficult</u>	<u>(VOL.) Impossible</u>	<u>DK/Ref.</u>
a. A plan with the type of coverage you need?	32	16	15	26	2	9
b. A plan you could afford?	48	17	11	15	4	6

- 44. Did you end up buying a health insurance plan on your own?

Based on those who have tried to buy individual insurance in the last three years (n=913)

- 32 Yes
- 67 No
- 1 Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

INSURANCE DIFFICULTIES

45. Still thinking about the past three years, since (month, year), have you [or your (husband/wife), (or) (your child/children)] been 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)? (IF YES PROBE: Were you denied, charged a higher price, or both?)
46. In the past three years, have you [or your (husband/wife), (or) (your child/children)] had to WAIT to become eligible for health insurance coverage?

- 16 Total had problems getting health insurance in the past three years
 - 3 Denied because of health problem
 - 4 Charged higher price
 - 1 Both denied coverage and charged higher price
 - 10 Had to wait to become eligible
- 84 No problem getting health coverage in the past three years
- 0 Don't know/Refused

47. In the past 3 years, have you [or your (husband/wife), (or) (your child/children)] had to pay cash in advance before you could receive the medical care you or your doctor thought you needed?

- 16 Yes
- 84 No
- 1 Don't know/Refused

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

Based on the insured (n=3,038)

	<u>Yes</u>	<u>No</u>	<u>NA/Not required</u>	<u>DK/Ref.</u>
a. You were surprised to find out that your plan would not pay ANYTHING for care you needed, that YOU thought was covered	21	78	1	1
b. Your plan only paid for PART of a bill you received from a doctor, hospital, or lab	50	48	1	1
c. You reached the limit of what your insurance company would pay for treatment of a specific illness or injury	10	87	1	2
d. You had to pay a lot of "out of pocket" money for health, drug or dental expenses that are NOT covered by your plan	36	63	1	1
e. You had difficulty getting a referral to see a medical specialist	9	89	1	1

The Commonwealth Fund 2001 Health Insurance Survey

49. Did you ever contact your current health insurance plan about any of these problems, or try to get them to change a decision about what they would pay?

Based on the insured (n=3,038)

- 23 Yes
- 40 No
- * (VOL) Not these problems but some other problem
- * Don't know/Refused
- 36 No problems with current health plan

INSURANCE COSTS

50. Do you pay ALL of the premium for your (MAIN health plan/ Medicare supplement), pay SOME of the premium, or do you pay nothing to have this health insurance plan? **(IF NECESSARY READ: This includes money deducted from a paycheck, as well as money you pay directly to the insurance company.)**

Based on those insured by any private health plan (n=2,470)

- 26 Pay premium in full (All)
- 49 Pay premium in part (Some)
- 21 Pay nothing
- 4 Don't know/Refused

51. Is this premium amount just for YOUR OWN insurance coverage, or is it for a family plan?

Based on those insured by any private health plan who pay all or part of premium (n=1,844)

- 39 Own coverage only/Individual plan
- 61 Family plan (includes plans that cover spouse, children and any others)
- * Don't know/Refused

52. How often are premium payments made on this plan? **(IF NECESSARY READ: Is it...READ CATEGORIES 1-6)**

Based on those insured by any private health plan who pay all or part of premium (n=1,844)

- 14 Once a week
- 22 Every two weeks
- 7 Twice a month
- 42 Once a month
- 6 Once every three months (VOL: Quarterly) , OR
- 3 Once a year?
- 3 **(DO NOT READ)** Some other timing
- 3 **(DO NOT READ)** Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

53. About how much do you pay every week in premiums on this plan including any amount deducted from a paycheck? **IF NECESSARY READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members. Do you pay...(READ CATEGORIES 1-6) **PROBE DON'T KNOW:** Your best guess is fine.

Based on those insured by any private health plan who pay premiums weekly (n=259)

- 18 Less than \$10
- 25 \$10 to under \$20
- 20 \$20 to under \$30
- 17 \$30 to under \$50
- 9 \$50 to under \$100
- 4 \$100 or more
- 6 **(DO NOT READ)** Don't know
- * **(DO NOT READ)** Refused

54. About how much do you pay (every two weeks/ twice a month) in premiums on this plan including any amount deducted from a paycheck? **IF NECESSARY READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members. Do you pay...(READ CATEGORIES 1-6) **PROBE DON'T KNOW:** Your best guess is fine.

Based on those insured by any private health plan who pay premiums every two weeks or twice per month (n=512)

- 15 Less than \$20
- 21 \$20 to under \$40
- 21 \$40 to under \$60
- 17 \$60 to under \$100
- 10 \$100 to under \$200
- 4 \$200 or more
- 11 **(DO NOT READ)** Don't know
- 1 **(DO NOT READ)** Refused

55. About how much do you pay every month in premiums on this plan including any amount deducted from a paycheck? **IF NECESSARY READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members. Do you pay...(READ CATEGORIES 1-6) **PROBE DON'T KNOW:** Your best guess is fine.

Based on those insured by any private health plan who pay premiums monthly (n=791)

- 14 Less than \$40
- 22 \$40 to under \$85
- 14 \$85 to under \$125
- 14 \$125 to under \$200
- 16 \$200 to under \$400
- 7 \$400 or more
- 11 **(DO NOT READ)** Don't know
- 2 **(DO NOT READ)** Refused

The Commonwealth Fund 2001 Health Insurance Survey

56. About how much do you pay every three months (or quarterly) in premiums on this plan including any amount deducted from a paycheck? **IF NECESSARY READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members. Do you pay...**(READ CATEGORIES 1-6) PROBE DON'T KNOW:** Your best guess is fine.

Based on those insured by any private health plan who pay premiums quarterly (n=105)

- 17 Less than \$125
- 16 \$125 to under \$250
- 19 \$250 to under \$375
- 18 \$375 to under \$600
- 8 \$600 to under \$1,250
- 8 \$1,250 or more
- 11 **(DO NOT READ)** Don't know
- 3 **(DO NOT READ)** Refused

57. About how much do you pay every year in premiums on this plan including any amount deducted from a paycheck? **IF NECESSARY READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members. Do you pay...**(READ CATEGORIES 1-6) PROBE DON'T KNOW:** Your best guess is fine.

Based on those insured by any private health plan who pay premiums yearly (n=67)

- 27 Less than \$500
- 24 \$500 to under \$1,000
- 10 \$1,000 to under \$1,500
- 6 \$1,500 to under \$2,500
- 6 \$2,500 to under \$5,000
- 6 \$5,000 or more
- 14 **(DO NOT READ)** Don't know
- 5 **(DO NOT READ)** Refused

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

Based on those insured by any private health plan who pay all or part of premium (n=1,844)

- 8 Very difficult
- 19 Somewhat difficult
- 28 Not too difficult, OR
- 44 Not difficult at all?
- 1 Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

59. In the last 12 months, has the amount you personally have to pay for your health insurance increased, decreased, or stayed about the same? **IF INCREASED PROBE:** Has it increased a lot, some, or only a little?

Based on those insured by any private health plan who pay all or part of premium (n=1,844)

- 12 Increased, a lot
- 16 Increased, some
- 16 Increased, only a little
- 4 Decreased
- 49 Stayed about the same
- 3 Don't know/Refused

60. Thinking about the health plan you get from an employer or union...have there been any changes in the coverage or benefits in the last 12 months?

Based on those who have any employer-based health insurance (n=1,968)

- 32 Yes
- 64 No
- 4 Don't know/Refused

61. How did your plan's coverage or benefits change?

Based on those who have any employer-based health insurance and have had changes in their benefits or plan in the last 12 months (n=619)

- 45 Total Cost Related Changes
 - 9 Increased Costs/Premium
 - 7 Increased Deductible
 - 13 Increased Co-pay-general
 - 13 Increased Co-pay for prescription drugs
 - 11 Misc. other cost related changes
- 35 Total Coverage Related Changes
 - 7 Increased coverage/benefits
 - 5 Prescription plan changed
 - 12 Misc. other coverage related changes
- 16 Total General comments
 - 8 Insurance/Plan/Company changed
 - 3 Insurance/Plan improved
 - 5 Misc. other general comments
- 8 Total Policy Related Changes
 - 5 Less choice in doctors
 - 3 Total other policy related changes
- 1 Other
- 8 Don't know/Refused

Total may exceed 100% due to multiple responses

The Commonwealth Fund 2001 Health Insurance Survey

62. Please tell me whether you have any insurance to cover all or part of the following health care needs. Do you have insurance for YOUR PERSONAL...(READ AND ROTATE)

Based on the insured (n=3,038)

	<u>Yes</u>	<u>No</u>	<u>Don't know</u>	<u>Refused</u>
a. Prescription medicines	84	15	2	*
b. Dental care	61	37	2	*
c. Vision care	58	39	3	*

63. Do you take any prescription drugs on a regular basis?

- 50 Yes
- 50 No
- * Don't know/Refused

64. Over the last 12 months, about how much have you had to pay “out of pocket” for each of the following. Just stop me when I get to the right category. (First/How about for **(INSERT ITEMS IN ORDER)**...Did you pay **(READ CATEGORIES UNTIL RESPONDENT STOPS YOU/OFFERS AN AMOUNT) PROBE DON'T KNOW: Your best guess is fine. IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”, READ: “Out of pocket”** is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have.

a. Your OWN PERSONAL prescription medicines

- 23 Nothing (\$0)
- 33 Less than \$100
- 17 \$100 to under \$200
- 15 \$200 to under \$500
- 5 \$500 to under \$1,000
- 3 \$1,000 to under \$2,500
- 1 \$2,500 to under \$5,000
- 1 \$5,000 or more
- 2 **(DO NOT READ)** Don't know
- * **(DO NOT READ)** Refused

The Commonwealth Fund 2001 Health Insurance Survey

b. Your OWN PERSONAL dental and vision care

- 37 Nothing (\$0)
- 20 Less than \$100
- 13 \$100 to under \$200
- 16 \$200 to under \$500
- 7 \$500 to under \$1,000
- 3 \$1,000 to under \$2,500
- 1 \$2,500 to under \$5,000
- * \$5,000 or more
- 2 **(DO NOT READ)** Don't know
- * **(DO NOT READ)** Refused

c. All your other PERSONAL medical expenses, including for doctors, hospitals, and tests

- 33 Nothing (\$0)
- 22 Less than \$100
- 15 \$100 to under \$200
- 13 \$200 to under \$500
- 7 \$500 to under \$1,000
- 4 \$1,000 to under \$2,500
- 1 \$2,500 to under \$5,000
- 1 \$5,000 or more
- 3 **(DO NOT READ)** Don't know
- * **(DO NOT READ)** Refused

65. And, over the last 12 months, about how much, in TOTAL, have you had to pay "OUT OF POCKET" for these medical, drug, dental and vision expenses for your [(husband/wife) (and) (child/children)]. Just stop me when I get to the right category. Did you pay **(READ CATEGORIES UNTIL R STOPS YOU/OFFERS AN AMOUNT)**

Based on those who are married and/or have children (n=2,163)

- 18 Nothing (\$0)
- 13 Less than \$100
- 13 \$100 to under \$200
- 23 \$200 to under \$500
- 14 \$500 to under \$1,000
- 9 \$1,000 to under \$2,500
- 4 \$2,500 to under \$5,000
- 2 \$5,000 or more
- 4 **(DO NOT READ)** Don't know
- * **(DO NOT READ)** Refused

The Commonwealth Fund 2001 Health Insurance Survey

66. On a slightly different topic...In general, how would you describe your own health? Would you say it is excellent, very good, good, only fair, or poor?

- 22 Excellent
- 35 Very good
- 27 Good
- 11 Only fair
- 4 Poor
- 1 Don't know/Refused

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

- 15 Yes
- 84 No
- 1 Don't know/Refused

68. Do you have any of the following health problems or conditions? **(READ ITEMS IN ORDER)**

	<u>Yes</u>	<u>No</u>	<u>DK/ Ref.</u>
a. Hypertension, high blood pressure or stroke	22	78	*
b. Heart disease or related heart problems	9	90	1
c. Cancer	3	96	1
d. Diabetes	8	91	1
e. Arthritis	23	76	1
f. Anxiety or depression	18	82	1

69. In the last 12 months, have you had medical care (for ANY of these health concerns or/for any OTHER serious illness or injury)?

70. About how much of the cost of treatment for your illness, injury, or other health problem was covered by insurance? Did it cover almost all, most, some, only a little, or none of the cost (IF UNINSURED OR SOME PERIOD OF UNINSURANCE IN LAST 12 MONTHS: or weren't you insured at the time)?

- 35 Total had a serious illness or injury
 - 19 All/Almost all costs covered by insurance
 - 6 Most covered
 - 4 Some covered
 - 1 Only a little covered
 - 2 None of the cost covered
 - 2 Not insured at time of treatment
 - 1 Don't know how much covered
- 65 Didn't have a non-chronic serious illness or injury in the last 12 months
 - * Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

71. If you needed medical care for a SERIOUS illness or injury, how confident are you that your health insurance would cover ALMOST ALL of the cost—very, somewhat, not too, or not at all confident?

Based on the insured who have not had medical care for a serious illness or injury in the past 12 months (n=1,904)

- 51 Very confident
- 33 Somewhat confident
- 7 Not too confident
- 5 Not at all confident
- 1 (VOL) It depends
- 3 Don't know/ Refused

72. In the last 12 months, [(has your husband/wife) (or) (has your child/have your children)] had any SERIOUS illness or injury that required a lot of medical care?

73. About how much of the cost of treatment for this illness, injury, or other health problem was covered by insurance? Did it cover almost all, most, some, only a little, or none of the cost?

Based on those who are married and/or have children (n=2,163)

- 23 Total family member had a serious illness or injury
 - 12 All/Almost all costs covered by insurance
 - 5 Most covered
 - 2 Some covered
 - 1 Only a little covered
 - 1 None of the cost covered
 - * Not insured at time of treatment
 - 1 Don't know how much covered
- 76 No family member had serious illness or injury in the last 12 months
 - * Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

CONFIDENCE AND FUTURE ISSUES

74. Right now, most working people get their health 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?

Based on those who have any employer-based health insurance (n=1,968)

- 74 Good job
- 12 Bad job
- 10 (VOL) Some good, some bad/Mixed
- 4 Don't know/ Refused

75. How confident are you that the employer providing your health plan will continue to offer this health insurance in the future? Would you say you are very, somewhat, not too, or not at all confident?

Based on those who have any employer-based health insurance (n=1,968)

- 61 Very confident
- 27 Somewhat confident
- 5 Not too confident
- 4 Not at all confident
- 2 (DO NOT READ) Don't know/ Refused

76. If this employer sponsoring your health plan STOPPED offering health insurance, how confident are you that you would be able to find an AFFORDABLE health plan that meets your needs—very, somewhat, not too, or not at all confident?

Based on those who have any employer-based health insurance (n=1,968)

- 18 Very confident
- 29 Somewhat confident
- 21 Not too confident
- 26 Not at all confident
- 5 (DO NOT READ) Don't know/ Refused

77. Some employers are thinking of giving the money they pay for health insurance DIRECTLY to employees so employees can buy insurance on their own. Which would you prefer (READ AND ROTATE OPTIONS)...?

Based on those who have any employer-based health insurance (n=1,968)

- 16 To get the employer contribution directly and find your own plan (OR)
- 77 To continue to get a plan offered by an employer (OR)
- 2 (DO NOT READ) Neither/Other
- 4 (DO NOT READ) Don't know
- * (DO NOT READ) Refused

The Commonwealth Fund 2001 Health Insurance Survey

78. If you had to buy health insurance on your own, which ONE of the following would you trust the most to provide your insurance? **(READ AND ROTATE 1-4)?**

Based on those who have any employer-based health insurance (n=1,968)

- 17 The state or local government (OR)
- 38 A local insurance broker or agent (OR)
- 14 The federal government (OR)
- 9 A Chamber of Commerce or small business association (OR)
- 5 **(DO NOT READ)** Other
- 17 **(DO NOT READ)** Don't know/Refused

POLICY OPTIONS

79. On another subject...As far as you know, are the children of any of your relatives or close friends enrolled in **(INSERT STATE-SPECIFIC CHIP PROGRAM)** or another state medical assistance program that provides assistance for children in low-income families?

- 17 Yes
- 66 No
- 16 Not sure/ Don't know
- * Refused

80. Lately there has been a lot of public debate about ways to provide health care coverage for all Americans, especially people without any health insurance. Here are some proposals to provide health insurance coverage to working, uninsured adults. For each one, please tell me whether you favor or oppose it. **PROMPT:** Do you favor or oppose...(READ AND ROTATE)

	<u>Favor</u>	<u>Oppose</u>	<u>Don't know</u>	<u>Ref.</u>
a. Letting uninsured adults participate in state government insurance programs that are for people with low income, like Medicaid or the Children's Health Insurance Program	81	11	7	*
b. Letting uninsured adults participate in Medicare, the government program that pays health care bills for people over age 65 and some disabled people	76	17	6	*
c. Offering tax credits or other financial assistance to help people buy health insurance on their own	79	14	7	*
d. Requiring all businesses to contribute to the cost of health insurance for their employees	81	14	5	*

The Commonwealth Fund 2001 Health Insurance Survey

81. Some people think the government should offer a tax credit for people who buy health insurance on their own, directly from an insurance company. If YOU could get a tax credit of (IF SINGLE:\$1,000/IF FAMILY: \$2,500 for your family), do you think you would DROP the employer plan you have now and get insurance on your own, OR would you KEEP the employer plan and give up the tax credit? (REQUIRED PROBE FOR “Don’t know”, “It depends” etc.: Well, which do you THINK you are MORE likely to do, drop or keep the plan?)
82. Would you be very likely to (drop/keep) the employer plan, or only somewhat likely?

Based on those who have any employer-based health insurance (n=1,968)

- 17 Total would DROP employer plan
 - 8 Very likely
 - 10 Somewhat or don’t know how likely
- 69 Total would KEEP employer plan
 - 53 Very likely
 - 16 Somewhat or don’t know how likely
- 8 (VOL) It depends
- 5 (VOL) Don’t know/ Refused

INTERNET USE

83. My next question is about the Internet . . . Do you ever go online to access the Internet or World Wide Web, or to send and receive e-mail?

- 49 Yes
- 51 No
- * Don’t know/ Refused

84. Many people now use the Internet to look for advice, information, or services. Please tell me if you have ever gone online to do any of the following. **PROMPT:** Have you ever gone online (INSERT ITEMS IN ORDER)?

	<u>Yes</u>	<u>No</u>	<u>DK/</u>	<u>Don’t</u>
			<u>Ref.</u>	<u>go online</u>
<i>Item a based on the insured (n=3038)</i>				
a. To access your health insurance plan’s website for information or customer service	13	38	*	49
b. To get information about the availability or cost of different health insurance plans	8	41	0	51
c. To get information about health or medical care	18	31	*	51
d. To find a doctor or other health care provider	10	39	*	51
e. To get information about the quality of a doctor or hospital	9	40	*	51

The Commonwealth Fund 2001 Health Insurance Survey

FACTUALS & DEMOGRAPHICS

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

D4. Are you now employed full-time, part-time, are you retired, or are you not employed for pay?

NOTE: FULL-TIME DEFINED AS 35 HOURS OR MORE PER WEEK. LESS THAN 35 HOURS IS PART-TIME.

- 54 Employed full-time
- 10 Employed part-time
- 19 Retired
- 12 Not employed for pay
- 3 **(VOL)** Disabled
- 1 **(VOL)** Student
- 1 **(VOL)** Other (homemaker, etc.)
- * Don't know
- * Refused

D5. Are you now SELF-employed or are you employed by someone else? (IF HAVE MORE THAN ONE JOB: Please think about your MAIN job, where you work the most hours.)

D5A. Do you work by yourself or do you employ other people?

Based on those who are employed (n=2,137)

- 12 Self-employed
 - 7 Work alone
 - 5 Employ others
- 88 Employed by someone else
- * Don't know/Refused

D6. Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you work for in your main job? Just stop me when I get to the right category. Would you say there are...(READ)

Based on those who are employed (n=2,137)

- 7 Self-employed/Work alone
- 20 Under 25 employees
- 13 25 to 99 employees
- 20 100 to 499 employees
- 8 500 to 999 employees
- 30 1,000 or more employees?
- 2 Don't know
- * Refused

The Commonwealth Fund 2001 Health Insurance Survey

- D7. How long have you (worked for this company/been self-employed)? **(READ CATEGORIES ONLY IF NECESSARY)**

Based on those who are employed (n=2,137)

- 10 Less than six months
- 10 Six months to a year
- 16 One to two years (include up to 2 years, 11 months)
- 19 Three to five years (include up to 5 years, 11 months)
- 44 More than five years
- * Don't know
- * Refused

- D8. About how much do you make an hour (on your MAIN job)? Is it...**(READ)**

Based on those who are employed (n=2,137)

- 15 Less than \$8 per hour
- 14 \$8 up to \$10 per hour
- 23 \$10 to \$15 per hour, OR (\$10.01-\$15)
- 39 More than \$15 per hour
- 6 Don't know
- 3 Refused

- D9. (Does YOUR employer/Do you) offer health insurance to ANY employees?
D10. Are you eligible to participate in (your employer's/the) health plan?

Based on those who are employed (n=2,137)

- 57 Have own-employer insurance
- 16 Employer offers & eligible but not using
- 5 Employer offers but not eligible
- 1 Employer offers or don't know if eligible
- 19 Employer doesn't offer health insurance
- 1 Don't know if employer offers

The Commonwealth Fund 2001 Health Insurance Survey

D11. Why aren't you eligible to participate? **READ CATEGORIES ONLY IF NECESSARY.**

Based on those who are not eligible for their employer's health plan (n=123)

- 52 You don't work enough hours (part-time employee),
- 7 You are a temporary or other non-covered employee,
- 15 You are still in a waiting period (just hired),
- 1 You are a contract worker,
- 1 You are in poor health, OR
- 19 Some other reason
- 3 **(DO NOT READ)** Don't know/Refused

D12. What is the MAIN reason you are not participating in your employer's health insurance plan now? **READ CATEGORIES ONLY IF NECESSARY.**

Based on those who are eligible for their employer's health plan but are not using it (n=333)

- 17 It is too expensive
- 5 The benefits aren't that good
- 33 The insurance plan another family member's employer offers is better
- 1 Public or government health insurance is better
- 3 You don't need ANY insurance
- * You were refused coverage because of poor health
- 34 Some other reason
- 3 **(DO NOT READ)** Not eligible to participate
- 7 **(DO NOT READ)** Don't know/Refused

D13. Is your (husband/wife) now employed full-time, part-time, retired, or not employed for pay? **(IF SAYS SELF-EMPLOYED, ASK: Is this full or part-time?)**

Based on those who are married (n=1,606)

- 57 Employed full-time
- 7 Employed part-time
- 19 Retired
- 11 Not employed for pay
- 3 **(VOL)** Disabled
- * **(VOL)** Student
- 2 **(VOL)** Other (homemaker, etc.)
- 1 Don't know
- * Refused

The Commonwealth Fund 2001 Health Insurance Survey

- D14. Is your (husband/wife) SELF-employed or employed by someone else? (IF HAVE MORE THAN ONE JOB: Please think about the MAIN job, where your (husband/wife) works the most hours.)
- D14a. Does your (husband/wife) work alone or employ other people?

Based on those whose spouse is employed (n=1,041)

- 13 Total spouse self-employed
- 6 Spouse works alone
- 7 Spouse employs others
- 87 Spouse employed by someone else
- * Don't know/Refused

- D15. Including all its locations and worksites, about how many people are employed by the company or organization your (husband/wife) works for in (his/her) main job? Just stop me when I get to the right category. Would you say there are...**(READ)**

Based on those whose spouse is employed (n=1,041)

- 13 Self employed/works alone
- 15 Under 25 employees
- 12 25 to 99 employees
- 17 100 to 499 employees
- 9 500 to 999 employees
- 28 1,000 or more employees?
- 6 Don't know
- * Refused

- D16. How long has your (husband/wife) (worked for this company/been self-employed)?
READ CATEGORIES ONLY IF NECESSARY

Based on those whose spouse is employed (n=1,041)

- 6 Less than six months
- 7 Six months to a year
- 13 One to two years (include up to 2 years, 11 months)
- 18 Three to five years (include up to 5 years, 11 months)
- 56 More than five years
- * Don't know
- * Refused

The Commonwealth Fund 2001 Health Insurance Survey

D17. About how much does your (husband/wife) make an hour on (his/her) MAIN job? Is it...(READ)

Based on those whose spouse is employed (n=1,041)

- 7 Less than \$8 per hour
- 12 \$8 up to \$10 per hour
- 23 \$10 to \$15 per hour, OR (\$10.01-\$15)
- 41 More than \$15 per hour
- 13 Don't know
- 4 Refused

D18. Does your (husband's/wife's) employer offer a health insurance plan that would cover you as a part of the family?

Based on the uninsured who have a spouse employed by others (n=60)

- 31 Yes
- 66 No
- 4 Don't know
- 0 Refused

Now a question about your EDUCATION...

D19. What is the last grade or class you completed in school? (**DO NOT READ**)

- 5 None, or grade 1 to 8
- 10 High school incomplete (Grades 9-11)
- 33 High school graduate, Grade 12, or GED certificate
- 4 Business, technical, or vocational school AFTER high school
- 23 Some college or university work, no four-year degree
- 16 College or university graduate (BA, BS or other four-year degree received)
- 8 Post graduate or professional schooling after college (e.g., work toward a master's degree or Ph.D., or law or medical school)
- * Refused

The Commonwealth Fund 2001 Health Insurance Survey

D20. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

D21. What is your race? Are you white, black, Asian, or some other race?

73 White

26 Total Non-White

12 Black, African-American (include West Indian or Caribbean heritage and African)

10 Hispanic

2 Asian or Pacific Islander

2 Other or mixed-race

10 Hispanic

1 Refused/Undesignated

D22. Last year, that is in 2000, approximately what was [your personal/your (husband's/wife's) and your] total income from all sources, before taxes? Was it under \$35,000 or \$35,000 or more?

44 Total Less than \$35,000

46 Total \$35,000 or more

10 **(DO NOT READ)** Don't know/Refused

D23. Now, just stop me when I get to the right category. Was your income...**(READ)**

26 Under \$20,000

16 \$20,000 to \$34,999

25 \$35,000 to \$59,999

18 \$60,000 or more

14 Don't know/Refused

D25. At any time in the last 12 months, have you (or your family) had a time when you could not pay for basic living costs such as food, rent, or heating or electric bills?

17 Yes

83 No

* Don't know/Refused

The Commonwealth Fund 2001 Health Insurance Survey

D26. Have you (or anyone in your family) received any form of government assistance during the past 12 months, including cash assistance, food stamps, public housing, low-income energy assistance, or any other state or local public assistance program?

- 12 Yes, received assistance
- 88 No, have not
- 1 Don't know
- * Refused

D27. And since (month, year) was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did not have phone service?

D28. How long were you without telephone service? (IF NECESSARY READ: Less than two months, two to six months, or more than six months?)

- 9 Yes, no telephone or service for at least 2 week period (in past 12 months)
 - 5 Less than two months
 - 2 Two to six months
 - 2 More than six months
 - * Don't know how long
- 90 No, had telephone and service consistently
- * Don't know/Refused

D29. All of the information you have given us in this survey is confidential. We will combine the responses of the thousands of people we interview and write a summary report. When we publish this, reporters from *Consumer Reports* magazine may want to talk in more detail with some of the people interviewed.

Would you be willing to talk with a reporter from *Consumer Reports*? **IF YES:** So that a reporter can reach you more easily, may I have your first name?

- 53 Yes, willing to talk with reporter and gave name
- 2 Yes, willing to talk with reporter but did not give name
- 43 No, NOT willing to talk with reporter
- 1 Don't know/Refused

END OF MAIN INTERVIEW: That is the last question I have. Thank you very much for taking the time to answer the questions on this survey. We really appreciate it. Have a nice day/evening.