

**NATIONAL SURVEY OF THE QUALITY AND STABILITY OF INSURANCE  
2002 FOLLOW-UP SURVEY**

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

**FINAL QUESTIONNAIRE**  
January 16, 2002

Job #21098

Total n= 1,000 adults age 19-64

Dates of interviewing: January 16, 2002 – January 31, 2002 (estimated)

**INTRODUCTION:** Hello, my name is \_\_\_\_\_ and I am calling for Princeton Survey Research. We are conducting an important national opinion survey about health care.

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

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

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

S2. And, is that person age 65 or older, or younger than 65?

- 1 65+–**THANK AND TERMINATE**
- 2 Younger than 65 (19-64)
- 9 Don't know/Refused–**THANK AND TERMINATE**

**IF TWO OR MORE ADULTS AGE 19+ IN HH (S1=2-10)**

S3. How many of these people are between the ages of 19 and 64?

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

**IF ONLY ONE ADULT AGE 19-64 IN HH (S3=1 OR S2=2)**

S4. May I please speak to THAT PERSON?

- 1 Continue with current respondent—**GO TO D1**
- 2 New respondent being brought to phone—**REPEAT INTRO THEN GO TO D1**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

**IF TWO ADULTS AGE 19-64 IN HH (S3=2)**

S5. May I please speak to the (**ROTATE**: younger/older) of the two people age 19 to 64?

- 1 Continue with current respondent—**GO TO D1**
- 2 New respondent being brought to phone—**REPEAT INTRO THEN GO TO D1**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

**IF THREE OR MORE PEOPLE AGE 19-64 IN HH (S3=3-10)**

S6. May I please speak to the person age 19 to 64 who has had the most recent birthday?

- 1 Continue with current respondent—**GO TO D1**
- 2 New respondent being brought to phone—**REPEAT INTRO THEN GO TO D1**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

**D1. RECORD SEX**

- 1 Male
- 2 Female

1. 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?

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

D2. What is your current age?

**RECORD EXACT AGE 19- 64**

- 18 18 or younger—**THANK AND TERMINATE**
- 65 65 or older—**THANK AND TERMINATE**
- 99 Refused

D3. 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
- 9 Refused

2. In the last 12 months, was there ANY time when you did NOT fill a prescription, did NOT see a doctor, OR SKIPPED a RECOMMENDED test or treatment simply because of the COST?

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

3. During the last 12 months, was there ANY time when you were UNABLE to pay a medical bill, OR had to CHANGE your way of life significantly in ORDER to pay medical bills? **INTERVIEWER NOTE:** This can include bills for another family member.

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

4. Now I would like to ask you about any health insurance you CURRENTLY have that helps pay for the cost of health care. I'm going to describe 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)

**IF RESPONDENT NOT SURE WHICH INSURANCE IS INCLUDED, SAY:**

Please think about insurance plans that cover the costs of doctor and hospital bills IN GENERAL, and NOT those that cover ONLY dental or eye care or the costs of caring for specific diseases.

- a. Private health insurance offered through a job or union? **IF ANSWERS "no" PROBE:**  
This could be insurance through a current job, a former job, your job or someone else's job.
- b. **ASK IF Q4a=2,9:** A private health insurance plan that you bought yourself
- c. **ASK IF Q4b=2,9:** Health insurance through ANY other source, including Medicare, (Medicaid/IF CALIFORNIA INSERT: Medi-Cal), military or veteran's coverage

**CATEGORIES:**

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

**ASK IF HAVE EMPLOYER-BASED INSURANCE (Q4a=1)**

5. Is the employer or union health insurance that you have in YOUR name, (IF D3=1,4: your (husband's/wife's) name), or in someone else's name?

- 1 Own name
- 2 Husband's/Wife's name
- 3 Someone else's name
- 8 Don't know
- 9 Refused

**ASK IF NOT COVERED BY ANY TYPE OF HEALTH INSURANCE OR UNDESIGNATED (Q4c=2,9)**

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

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

**ASK IF NOW INSURED [(ANY Q4a-c=1) OR Q6=2]**

7. 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?

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

**ASK IF NOW INSURED [(ANY Q4a-c=1) OR (Q6=2)]**

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

- 1 Increased, a lot
- 2 Increased, some
- 3 Increased, only a little
- 4 Decreased
- 5 Stayed about the same
- 6 Don't pay any amount for premium (**VOLUNTEERED**)
- 9 Don't know/Refused

**ASK IF INSURED BY EMPLOYER-BASED INSURANCE (Q4a=1)**

9. In the last 12 months have there been any CUTS in benefits for this insurance plan, or any INCREASES in how much YOU have to pay yourself when you see a doctor, fill a prescription, or use any other medical services?

- 1 Yes, cut in benefits
- 2 Yes, increase in costs
- 3 Yes, both cut in benefits and increase in costs
- 4 No, neither
- 9 Don't know/Refused

**ASK IF HAVE EMPLOYER-BASED INSURANCE (Q4a=1)**

10. 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?

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

**ASK IF NOW INSURED [(ANY Q4a-c=1) OR Q6=2]**

11. 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?

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

**ASK IF INSURED NOW BUT UNINSURED IN THE LAST 12 MONTHS (Q11=2)**

12. For how many months out of the last twelve did you HAVE health insurance coverage?

**RECORD EXACT NUMBER 1-12**

- 99 Don't know/Refused

**ASK IF INSURED NOW BUT UNINSURED IN THE LAST 12 MONTHS (Q11=2)**

13. Thinking about the last time you had NO insurance, how long did you go without insurance then? **(READ CATEGORIES ONLY IF NECESSARY)**

- 1 Less than one month
- 2 One to three months
- 3 Four to six months
- 4 Seven to 11 months
- 5 One year to less than two years
- 6 Two to three years
- 7 More than three years
- 9 Don't know/Refused

**ASK IF INSURED NOW BUT UNINSURED IN THE LAST 12 MONTHS (Q11=2)**

14. And BEFORE you became uninsured then, where did you get the health insurance you had? Was this insurance you got through your own job, through another family member's job, from a government program like Medicaid, or was it insurance you bought yourself?

- 1 Own job
- 2 Family member's job
- 3 Medicaid, Medi-CAL, Medicare, or other government program
- 4 Insurance bought by respondent himself/herself
- 5 Other **(VOLUNTEERED)**
- 6 Never had insurance **(VOLUNTEERED)**
- 9 Don't know/Refused

**ASK IF HAD PREVIOUS INSURANCE (Q14=1-5)**

15. Why did you lose this insurance—was it because . . . **(READ)**

- 1 **IF Q14=1,2:** (You/Your family member) lost or left that job
- 2 **IF Q14=2:** You were no longer eligible to be part of your family member's plan
- 3 **IF Q14=3:** You were no longer eligible for the insurance program
- 4 **ALL:** You could not afford to pay for the plan
- 5 **ALL:** Or some other reason? **(SPECIFY)**
- 9 Don't know/Refused **(DO NOT READ)**

**IF HAD EMPLOYER INSURANCE BUT LEFT JOB (Q14=1,2 AND Q15=1)**

16. Would it have been possible for you to KEEP that insurance even after the job ended by PAYING the employer for the WHOLE COST of the premium, or didn't you have the option of keeping this insurance?

- 1 Yes, could have kept the employer insurance
- 2 No, didn't have option of keeping the insurance
- 3 Yes, DID keep the insurance for a while **(VOLUNTEERED)**
- 9 Don't know/Refused

**IF COULD HAVE KEPT COVERAGE (Q16=1)**

17. Why didn't you choose to keep the coverage?

- 1 Could not afford to pay for it
- 2 Other (**SPECIFY**)
- 9 Don't know/Refused

**ASK IF UNINSURED NOW (Q6=1)**

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

- 1 Less than one month
- 2 One to three months
- 3 Four to six months
- 4 Seven to 11 months
- 5 One year to less than two years
- 6 Two to three years
- 7 More than three years
- 9 Don't know/Refused

**ASK IF UNINSURED NOW (Q6=1)**

19. Thinking back to the last time you had health insurance, where did you get it? Was this insurance you got through your own job, through another family member's job, from a government program like Medicaid, or was it insurance you bought yourself?

- 1 Own job
- 2 Family member's job
- 3 Medicaid, Medi-CAL, Medicare, or other government program
- 4 Insurance bought by respondent himself/herself
- 5 Other (**VOLUNTEERED**)
- 6 Never had insurance (**VOLUNTEERED**)
- 9 Don't know/Refused

**ASK IF HAD PREVIOUS INSURANCE (Q19=1-5)**

20. Why did you lose this insurance—was it because . . . (**READ**)

- 1 **IF Q19=1,2:** (You/Your family member) lost or left that job
- 2 **IF Q19=2:** You were no longer eligible to be part of your family member's plan
- 3 **IF Q19=3:** You were no longer eligible for the insurance program
- 4 **ALL:** You could not afford to pay for the plan
- 5 **ALL:** Or some other reason? (**SPECIFY**)
- 9 Don't know/Refused (**DO NOT READ**)

**IF HAD EMPLOYER INSURANCE BUT LEFT JOB (Q19=1,2 AND Q20=1)**

21. Would it have been possible for you to KEEP that insurance even after the job ended by PAYING the employer for the WHOLE COST of the premium, or didn't you have the option of keeping this insurance?

- 1 Yes, could have kept the employer insurance
- 2 No, didn't have option of keeping the insurance
- 3 Yes, DID keep the insurance for a while (**VOLUNTEERED**)
- 9 Don't know/Refused

**IF COULD HAVE KEPT COVERAGE (Q21=1)**

22. Why didn't you choose to keep the coverage?

- 1 Could not afford to pay for it
- 2 Had other insurance through spouse or other family member
- 3 Other (**SPECIFY**)
- 9 Don't know/Refused

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

D4. 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 IF HAS DEPENDENT CHILDREN (D4=1)**

D5. How many children do you have who are younger than age 19?

**RECORD EXACT NUMBER 1-17**

- 18 18 or more
- 98 Don't know
- 99 Refused



D6. Are you now employed full-time, part-time, are you not employed for pay?

INTERVIEWER NOTE: EMPLOYED FULL-TIME DEFINED AS 35 HOURS OR MORE PER WEEK. IF LESS THAN 35 HOURS, THEN PART-TIME.

- 1 Employed full-time
- 2 Employed part-time
- 3 Not employed for pay
- 9 Don't know/Refused

**ASK IF NOT EMPLOYED FOR PAY (D6=3,9)**

D7. Are you unemployed and looking for work, retired, disabled, a student, or a homemaker?

- 1 Unemployed, looking for work
- 2 Retired
- 3 Disabled
- 4 Student
- 5 Homemaker
- 9 Don't know/Refused

**ASK IF EMPLOYED (D6=1,2)**

D8. Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you work for in your main job? Is it under 20, or 20 or more?

- 1 Under 20 employees (include self-employed people who work on their own)
- 2 20 or more employees
- 9 Don't know/Refused

**ASK IF MARRIED (D3=1)**

D9. Is your (husband/wife) now employed full-time, part-time, not employed for pay?

INTERVIEWER NOTE: EMPLOYED FULL-TIME DEFINED AS 35 HOURS OR MORE PER WEEK. IF LESS THAN 35 HOURS, THEN PART-TIME.

- 1 Employed full-time
- 2 Employed part-time
- 3 Not employed for pay
- 9 Don't know/Refused

**ASK IF SPOUSE EMPLOYED AND HAVE EMPLOYER INSURANCE IN SPOUSE'S NAME (D9=1,2 AND Q5=2)**

D10. Including all its locations and worksites, not just (his/her) own, about how many people are employed by the company or organization your (husband/wife) works for in (his/her) main job? Is it under 20, or 20 or more?

- 1 Under 20 employees (include self-employed people who work on their own)
- 2 20 or more employees
- 9 Don't know/Refused

**ASK IF HAVE EMPLOYER-BASED INSURANCE FROM A CURRENT JOB [(Q5=1 AND D6=1,2) OR (Q5=2 AND D9=1,2)]**

23. Suppose (IF Q5=1 AND D6=1,2: you lost your job/IF Q5=2 AND D9=1,2 your (husband/wife) lost (his/her) job). If you could continue getting health insurance through (your/his/her) employer if YOU paid THE ENTIRE cost of the premium, how likely would you be to do this-- 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
- 9 Don't know/Refused

**ASK IF NOT VERY LIKELY (Q23=2,3,4,9)**

24. What if you could continue getting health insurance through this employer AND you had to pay NO MORE THAN (IF D3=2-9 AND D4=2,9: \$50 /IF D3=1 OR D4=1: \$150) per month yourself of the cost of the premium (IF D3=1 OR D4=1: for coverage for you and your family)? How likely would you be to do this-- very likely, somewhat likely, not too likely, not at all likely?

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

**ASK ALL**

25. (IF NOW INSURED [(ANY Q4a-c=1) OR (Q6=2] : Suppose you lost the insurance coverage you have now.) What type of health insurance would you PREFER to have, assuming you could afford it? Would you prefer (READ 1-5)?

- 1 Insurance through an EMPLOYER
- 2 Insurance you buy on your OWN
- 3 Insurance from Medicaid, the STATE program for low-income people
- 4 Insurance from Medicare, the NATIONAL program for older people, OR
- 5 Insurance from a NEW GOVERNMENT program for uninsured people?
- 9 Don't know/Refused (DO NOT READ)

D11. Now a question about your EDUCATION...

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

- 1 None, or grade 1 to 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 or university work, no four-year degree
- 6 College or university graduate (BA, BS or other four-year degree received)
- 7 Post graduate or professional schooling after college (e.g., work toward a master's degree or Ph.D., or law or medical school)
- 9 Refused

D12. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

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

D13. What is your race? Are you white, black, Asian, or some other race?

**IF R SAYS HISPANIC OR LATINO, PROBE:** Do you consider yourself a WHITE (Hispanic/Latino) or a BLACK (Hispanic/Latino)? **IF R DOES NOT SAY WHITE, BLACK OR ONE OF THE RACE CATEGORIES LISTED, RECORD AS "OTHER" (CODE 5)**

- 1 White
- 2 Black, African-American (include West Indian or Caribbean heritage and African)
- 3 Asian or Pacific Islander
- 4 Mixed-race
- 5 Other—**SPECIFY**
- 8 Don't know
- 9 Refused

D14. Last year, that is in 2001, approximately what was **(IF D3=2-9: your personal/IF D3=1: your (husband's/wife's) and your)** total income from all sources, before taxes? Was it under \$35,000 or \$35,000 or more? **IF NECESSARY:** Your best guess is fine.

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

**ASK IF INCOME UNDER \$35,000 (D14=1)**

D15. 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
- 5 \$25,000 to under \$30,000
- 6 \$30,000 to under \$35,000
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK IF INCOME \$35,000 OR MORE (D14=2)**

D16. Now, just stop me when I get to the right category. Was your income...(READ)

- 1 \$35,000 to under \$40,000
- 2 \$40,000 to under \$45,000
- 3 \$45,000 to under \$50,000
- 4 \$50,000 to under \$60,000
- 5 \$60,000 to under \$100,000
- 6 \$100,000 or more
- 8 Don't know
- 9 Refused

D17. 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?

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

D18. 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?

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

**END OF 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.