

# Questionnaire

## 2003 Health Insurance Survey

Prepared by Princeton Survey Research Associates  
for The Commonwealth Fund

N=4000 adults 19 and older (sample size to be adjusted if survey  
averages more than 25 minutes)

September 4, 2003

**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?

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

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

**S2.** May I please speak to that person?

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

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

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

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

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

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

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

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**ASK IF SCREENING INTERVIEW IS BEING DONE IN ENGLISH**

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

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

**D1. RECORD SEX**

- 1 Male
- 2 Female

**INTRODUCTION**

**ASK ALL**

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

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

**ASK ALL**

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

- 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
- 8 Don't know
- 9 Refused

**ASK ALL**

- Q3.** Now thinking about how much choice you have in where you go for medical care, would you say that you have a great deal, a fair amount, not too much, or no choice at all? (*Modified trend Quality 2001 q5*)

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

**GENERAL VIEWS ABOUT QUALITY OF CARE, ACCESS AND COST EXPERIENCES****ASK ALL**

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

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

**ASK IF HAS A REGULAR DOCTOR (Q4=1,3)**

**Q5.** How long have you been going to [IF 1 REGULAR DOCTOR (Q4=1): this doctor or health care professional] [IF MORE THAN 1 DOCTOR (Q4=3): the doctor you go to most] for your medical care? (READ CATEGORIES ONLY IF NECESSARY) *(Modified trend 2001 Q4)*

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

**ASK ALL**

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

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

**ASK ALL**

**Q7.** During the past 12 months did you personally visit a doctor or medical clinic for any reason, including check-ups? *(Trend 1999 Worker Survey)*

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

**ASK ALL**

**Q8.** In the last 12 months, was there any time when you (Insert) because of the COST? (*Trend 2001 Q9*)

**Rotate**

- a. did NOT fill a prescription for medicine
- b. SKIPPED a medical test, treatment or follow-up recommended by a doctor
- c. had a medical problem but DID NOT go to a doctor or clinic
- d. had a toothache or other dental problem but did NOT see a dentist
- e. did not see a specialist when you or your doctor thought you needed one

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

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**ASK ALL**

**Q9.** In the past year, has a doctor or doctor's office asked you to pay cash or pay by credit card before leaving the doctor's office or before seeing the doctor? [IF NECESSARY: By this we mean the doctor asked for immediate payment and was not willing to bill you or bill your insurance company later.]

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

**PERSONAL CURRENT INSURANCE COVERAGE AND RECENT TIME UNINSURED**

**ASK ALL**

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

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

**ASK ALL**

**D3.** What is your age?

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

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**ASK ALL**

**Q10.** 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)?

[IF RESPONDENT NOT SURE WHICH INSURANCE IS INCLUDED: Please think about insurance plans that cover the costs of doctor and hospital bills IN GENERAL, and NOT those that cover ONLY dental or eye care or the costs of caring for specific diseases.]

[IF RESPONDENTS TRY TO TELL TYPE THEY HAVE INSTEAD OF GOING THROUGH THE LIST: I'm sorry but I have to ask about each type of insurance for the survey. Just tell me 'no' if you don't have this type.] (*Trend 2001 Q20*)

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

**ASK ITEM E IF NO TO OTHERS (Q10a=2,8,9 AND Q10b=2,8,9 AND Q10c=2,8,9 AND Q10d=2,8,9)**

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

1 Yes  
2 No  
8 Don't know  
9 Refused

**ASK IF AGE 65+ AND NOT COVERED BY MEDICARE (D3=65-97 AND Q10d=2,8,9)**

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

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

**ASK IF HAVE EMPLOYER-BASED INSURANCE (Q10a=1)**

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

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

**ASK IF NOT COVERED BY ANY INSURANCE OR UNDESIGNATED (D3=19-64,98,99) AND Q10a=2,8,9 AND Q10b=2,8,9 AND Q10c=2,8,9 AND Q10d=2,8,9 AND Q10e=2,8,9) OR (D3=65-97 AND Q10a=2,8,9 AND Q10b=2,8,9 AND Q10c=2,8,9 AND Q10d=2,8,9 AND Q10e=2,8,9 AND Q11=2,8,9)**

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

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

**ASK IF NOW INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2)**

**Q14.** During the last 12 months, since (September, 2002), did you have health insurance ALL the time, or was there a time during the year when you DID NOT have any health coverage? (*Trend 2001 Q29*)

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

**ASK IF INSURED NOW BUT UNINSURED IN LAST 12 MONTHS (Q14=2)**

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

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

**ASK IF UNINSURED NOW (Q13=1)**

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

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

**ASK IF NOW INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2)**

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

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

**ASK ALL**

- Q18.** [IF UNINSURED DURING PAST 12 MONTHS Q14=2: When you were uninsured] Was there ever a time when you thought you would have gotten better medical care if you [IF UNINSURED NOW OR UNINSURED DURING PAST 12 MONTHS (Q13=1 OR Q14=2): had been insured] [IF INSURED AND NOT UNINSURED IN PAST 12 MONTHS (Q13=8,9 OR Q14=1,8,9) had a different insurance plan]? (*New*)

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



**FAMILY INSURANCE COVERAGE**

**ASK ALL**

- Q19.** On a slightly different topic, please tell me, how many family members, counting YOURSELF, other adults and children, are living in this home. Please include anyone who is temporarily in the hospital, in a nursing home, or away at school. [IF RESPONDENT MARRIED AND SAYS 1 FAMILY MEMBER (D2=1,2) PROBE: Is that one including yourself?] (*KFF 2003 q19*)

Range 1 to 96

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

**ASK ALL**

- Q20.** Do you have any children or stepchildren 23 years of age or younger who depend on you for support? [IF YES, FOLLOW UP WITH: Is this just one child or do you have more than one child?] (*Modified trend 2001 q18*)

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

**ASK IF HAS FAMILY (D2=1,2 OR Q20=1,2)]**

- Q21.** Does/Do your (Insert) currently have health insurance or not?

**ASK IF MARRIED (D2,1,2)**

- a. spouse or partner

**ASK IF HAS CHILDREN (Q20=1,2)**

- b. [ONE CHILD (Q20=1): child] [MORE THAN ONE CHILD (Q20=2): children]

- 1 Yes
- 2 No

**INCLUDE 3 ONLY FOR Q21B**

- 3 Some children have insurance, some don't (**VOL**)
- 8 Don't know
- 9 Refused

**ASK IF HAS ANY CHILDREN AND AT LEAST SOME CHILDREN HAVE INSURANCE (Q20=1,2 AND Q21B=1,3,8,9)**

**Q22.** [IF ONE CHILD (Q20=1): Is your child] [IF MORE THAN ONE CHILD (Q20=2): Are any of your children] now enrolled in (Insert state-specific Chip program), Medicaid, or another state medical assistance program? (*Trend 2001 Q41*)

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

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**INSURANCE DIFFICULTIES**

**ASK IF NOW INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2)**

**Q23.** I'm going to read you a list of problems some people experience with their health insurance plan. Please tell me if you have ever had these problems with YOUR CURRENT health insurance plan. (Insert) Has this ever happened while you've had your current plan? [IF RESPONDENT SAYS "I'm on Medicaid" OR SAYS "On Medicaid everything is free" etc.: I realize that Medicaid provides most services for free but I have to read each type of problem for the survey. Just tell me 'no' if you haven't had this problem.]

**Rotate**

- a. Your plan would not pay ANYTHING for care you thought was covered (*Modified trend 2001 Q48a*)
- b. You reached the limit of what your insurance company would pay for treatment of a specific illness or injury (*Trend 2001 Q48c*)
- c. You had to pay a lot of "out-of-pocket" money for doctor bills, hospital or laboratory bills not covered by your plan [IF RESPONDENT SEEMS UNSURE OF TERM "OUT OF POCKET": "Out of pocket" is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your insurance coverage.] (*Modified trend Q48d*)

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

**MEDICAL DEBT**

**ASK ALL**

**Q24.** During the **last 12 months**, were there times when you had problems paying or were unable to pay for medical bills? (INTERVIEWER NOTE: This can include bills for another family member.) (*Trend 2001 Q11*)

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

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**ASK ALL**

**Q25.** In the last 12 months, were you ever contacted by a collection agency about owing money for medical bills? (INTERVIEWER NOTE: This can include bills for another family member.) (*Trend 2001 Q12*)

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

**ASK ALL**

**Q26.** Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills? (INTERVIEWER NOTE: This can include bills for another family member.) (*Trend 2001 Q13*)

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

**ASK IF HAS NOT HAD PROBLEMS PAYING BILLS IN LAST 12 MONTHS AND HAS NOT BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS AND HAS NOT HAD TO CHANGE LIFE SIGNIFICANTLY (Q24=2,8,9 AND Q25=2,8,9 AND Q26=2,8,9)**

**Q27.** More generally, do you currently or have you in the past three years had any medical bills or medical debt that you couldn't pay right away and are paying off over time? (INTERVIEWER NOTE: This can include bills for another family member.) (*New*)

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

**ASK IF HAS HAD PROBLEM PAYING BILLS IN LAST 12 MONTHS OR HAS BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS OR HAS HAD TO CHANGE LIFE SIGNIFICANTLY OR HAS OUTSTANDING MEDICAL DEBT (Q24=1 OR Q25=1 OR Q26=1 OR Q27=1)**

- Q28.** Have any of the following happened because you had to pay medical bills? Have you (Insert) because you had to pay medical bills? (*New*)

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**Rotate**

- a. been unable to pay for basic necessities like food, heat or rent
- b. used up all or most of your savings
- c. had large credit card debt or had to take a loan or debt against your home

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

**ASK IF HAS HAD PROBLEM PAYING BILLS IN LAST 12 MONTHS OR HAS BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS OR HAS HAD TO CHANGE LIFE SIGNIFICANTLY OR HAS OUTSTANDING MEDICAL DEBT (Q24=1 OR Q25=1 OR Q26=1 OR Q27=1)**

- Q29.** When you were having difficulties with medical bills, were these bills for someone who was insured at the time the care was provided or was the person uninsured then? (*New*)

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

**INSURANCE COSTS**

**ASK IF HAS PRIVATE INSURANCE THROUGH EMPLOYER OR UNION OR PRIVATE INSURANCE BOUGHT BY SELF OR HEALTH INSURANCE THROUGH ANY OTHER SOURCE OR HAS SOME KIND OF INSURANCE (Q10A=1 OR Q10B=1 OR Q10E=1 OR Q13=2)]**

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

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

**ASK IF ANSWERS PREMIUM QUESTION AND HAS FAMILY [Q30=1-3 AND (D2=1,2 or Q20=1,2)]**

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

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

**ASK IF OWN COVERAGE ONLY (Q31=1)**

**Q32.** [IF HAS FAMILY (D2=1,2 OR Q20=1,2): You mentioned earlier that you have [IF MARRIED WITH CHILDREN (D2=1,2 AND Q20=1,2): a spouse or partner and children] [IF MARRIED WITH NO CHILDREN (D2=1,2 AND Q20=3,8,9): a spouse or partner] [IF CHILDREN BUT NOT MARRIED (Q20=1,2 AND D2=3-9): children]]. What is the main reason you have a single person plan and not a family plan? (PRE-CODED OPEN-END, DO NOT READ RESPONSE CATEGORIES) (*New*)

- 1 Family coverage too expensive, couldn't afford it
- 2 My insurance covers just me, family/partner not eligible to participate
- 3 My employer only offers employee coverage, no family/partner coverage available
- 4 Public coverage for children is better than what I have
- 5 Spouse has better coverage
- 97 Other (**Specify**)
- 98 Don't know
- 99 Refused

**ASK IF PAYS ALL OR SOME OF PREMIUM (Q30=1,2)**

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

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

**ASK IF PAYS PREMIUM WEEKLY (Q33=1)**

**Q34.** About how much do you pay every week in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.]  
Do you pay (READ CATEGORIES 1-6) [PROBE DON'T KNOW: Your best guess is fine].  
(*Trend 2001 Q53*)

- 1 Less than \$10
- 2 \$10 to under \$20
- 3 \$20 to under \$30
- 4 \$30 to under \$50
- 5 \$50 to under \$100
- 6 \$100 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK IF PAYS PREMIUM EVERY TWO WEEKS OR TWICE A MONTH (Q33=2,3)**

**Q35.** About how much do you pay [Q33=2: every two weeks] [Q33=3: twice a month] in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-6)? [PROBE DON'T KNOW: Your best guess is fine.] (*Trend 2001 Q54*)

- 1 Less than \$20
- 2 \$20 to under \$40
- 3 \$40 to under \$60
- 4 \$60 to under \$100
- 5 \$100 to under \$200
- 6 \$200 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK IF PAYS PREMIUM MONTHLY (Q33=4)**

- Q36.** About how much do you pay every month in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-6) [PROBE DON'T KNOW: Your best guess is fine.] (*Trend 2001 Q55*)

- 1 Less than \$40
- 2 \$40 to under \$85
- 3 \$85 to under \$125
- 4 \$125 to under \$200
- 5 \$200 to under \$400
- 6 \$400 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK IF PAYS PREMIUM QUARTERLY (Q33=5)**

- Q37.** About how much do you pay every three months (or quarterly) in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-6)? [PROBE DON'T KNOW: Your best guess is fine.] (*Trend 2001 Q56*)

- 1 Less than \$125
- 2 \$125 to under \$250
- 3 \$250 to under \$375
- 4 \$375 to under \$600
- 5 \$600 to under \$1,250
- 6 \$1,250 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK IF PAYS PREMIUM YEARLY (Q33=6)**

- Q38.** About how much do you pay every year in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-6)? [PROBE DON'T KNOW: Your best guess is fine.] (*Trend 2001 Q57*)

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

**ASK IF PAY ALL OR SOME OF PREMIUM (Q30=1,2)**

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

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

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**ASK IF INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2)**

**Q40.** Thinking about your health plan in the last 12 months (Insert). (*Modified trend 2001 Q60, Q61*)

**Rotate**

- a.** have there been any cuts in benefits covered by this insurance plan? [IF NECESSARY: your insurance dropped a key service such as drugs, dental, vision or mental or put limits on benefits]
- b.** have there been any INCREASES in how much YOU have to pay yourself as your *share* of the medical bill when you see a doctor, fill a prescription, or use any other medical services? [IF NECESSARY: this would include an increase in a deductible or co-payment or your share of the costs of medical bills]

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

**ASK IF THERE HAVE BEEN COST INCREASES (Q40b=1)**

**Q41.** Has your share of the medical bills increased a lot, a moderate amount, or only a little? (*New*)

- 1 A lot
- 2 A moderate amount
- 3 Only a little
- 8 Don't know
- 9 Refused



**ASK IF NOW INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2)**

- Q42.** 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 (Insert)? (*Trend 2001 Q62*)

**Rotate**

- a. prescription medicines
- b. dental care
- c. vision care

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

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**ASK IF NOW INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2)**

- Q43.** A deductible is the amount you have to pay before your insurance plan will start paying any part of your medical bills. Does your health plan have a deductible? [IF RESPONDENT CONFUSES DEDUCTIBLE AND CO-PAY: a co-pay is payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying any part of your medical bills.] (*New*)

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

**ASK IF HEALTH PLAN HAS A DEDUCTIBLE (Q43=1)**

- Q44.** What is your annual deductible per person? [IF PERSON ASKS WHETHER IN-NETWORK OR OUT-OF-NETWORK: in-network] [PROBE DON'T KNOW: Your best guess is fine] (READ CATEGORIES IF NECESSARY) (*New*)

- 1 Less than \$100
- 2 \$100 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$2,000
- 5 \$2,000 to under \$3,000
- 6 \$3,000 or more per person
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK ALL**

**Q45A.** 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 ITEM: First] [NEXT ITEM: How about for] (Insert)?

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

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

[IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”]: “Out of pocket” is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your insurance coverage.] (INTERVIEWER NOTE: respondent can include all “out of pocket” expenses, regardless of who actually pays for them) (*Trend 2001 Q64*)

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

RECORD NUMBER, RANGE 0-99,999

1,000,000 Don’t know  
2,000,000 Refused

**ASK IF HAS FAMILY (D2=1,2 OR Q20=1,2)**

- Q45B.** Over the last 12 months, about how much, in TOTAL, have you had to pay “out of pocket” for these medical, drug, dental and vision expenses, for your [IF MARRIED WITH CHILDREN (D2=1,2 AND Q20=1,2): spouse or partner and children] [IF MARRIED WITH NO CHILDREN (D2=1,2 AND Q20=3,8,9): spouse or partner] [IF CHILDREN BUT NOT MARRIED (Q20=1,2 AND D2=3-9): children]

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

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

[IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”: “Out of pocket” is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your insurance coverage.] (INTERVIEWER NOTE: respondent can include all “out of pocket” expenses, regardless of who actually pays for them) (*Modified Trend 2001 Q65*)

RECORD NUMBER, RANGE 0-99,999

1,000,000      Don’t know  
2,000,000      Refused

**ASK ALL**

- Q46.** On a slightly different topic...In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor? (*Trend 2001 Q66*)

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

**ASK ALL**

- Q47.** Does a disability, handicap or chronic disease keep you from participating fully in daily work, housework, or other daily activities? (*Trend 2001 Q67*)

1      Yes  
2      No  
8      Don’t know  
9      Refused

**ASK ALL**

- Q48.** Has a doctor told you that you have any of the following health problems or conditions?  
What about (Insert), has a doctor told you that you have that? (*Modified trend 2001 Q68*)  
(*Trend Quality 2001 Q46*)

**Rotate**

- a. hypertension, high blood pressure or stroke
- b. heart attack or any other heart disease
- c. cancer
- d. diabetes
- e. arthritis
- f. high cholesterol

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

**ASK ALL**

- Q49.** Do you take prescription medications on a regular basis? (*Trend 2001 Q63*)

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

- Q50.** Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions. Did you have (Insert 1<sup>st</sup> Part) within the past (Insert 2<sup>nd</sup> Part) or not? How about (Insert 1<sup>st</sup> Part)—did you have (Insert 1<sup>st</sup> Part) within the past (Insert 2<sup>nd</sup> Part) or not? (*Modified trend Quality 2001 Q53*)

**ASK ALL**

- a. blood pressure checked/ year

**ASK ALL**

- b. a dental exam / year

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

- c. a mammogram / two years

**ASK FEMALES (D1=2)**

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

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

- e. colon cancer screening / five year

**ASK ALL**

- f. your cholesterol checked / five years

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

**ASK ALL**

- Q51.** Does your doctor's office or the place you go for health care call or mail you a postcard to remind you to schedule regular preventive care visits? This could include physical exams, flu shots, immunizations; [FOR WOMEN (D1=2): pap tests or mammograms]; [FOR THOSE OVER 50 YEARS OF AGE (D3=50-97): or colon cancer screening]. (*New*)

- 1 Yes  
2 No  
3 **(VOL)** Some do, some don't (if more than one doctor)  
8 Don't know  
9 Refused

**WORK AND HEALTH CARE**

**ASK ALL**

- D4.** Are you now employed full-time, part-time, are you retired, are you unemployed but looking for work, or are you not employed for pay? (INTERVIEWER NOTE: Employed full-time defined as 35 hours or more per week. If less than 35 hours, then part-time.) (*Trend 2001 d4*)

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

**ASK IF WORKING PART-TIME, RETIRED OR NOT CURRENTLY WORKING AND LESS THAN 65 (D3=19-64 AND D4=2,3,5,8)**

- Q52.** Are you [IF EMPLOYED PART-TIME (D4=2): working part-time] [IF RETIRED (D4=3): retired] [IF NOT WORKING (D4=5,8): not working] because (Insert)? (*New*)

**Rotate**

- a. of your own health reasons
- b. you are currently caring for a sick or disabled relative, this could include your child, spouse or partner, parent, or other family member

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

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

- Q53.** How important is having health insurance coverage as an employment benefit in your decision to take a job or to stay in a job? Is it very important, somewhat important, not too important, or not important at all? (*New*)

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

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

**Q54.** In the last year, how many days, if any at all, (Insert)? [PROBE DON'T KNOW: Your best guess is fine.] *(New)*

**Rotate**

- a. did you miss work because you or a family member were sick
- b. were you unable to fully concentrate at work because you were not feeling well or you were worried about a sick family member
- c. did you miss work because of a toothache or other problem with your teeth

**RECORD NUMBER OF DAYS**

Range 0-365

- 997 Missed days, but don't know how many
- 998 Don't know
- 999 Refused

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

**Q55.** Can you take PAID time-off to see a doctor during work hours, or not? *(New)*

- 1 Yes, can take paid time off
- 2 No, can not take paid time off
- 8 Don't know
- 9 Refused

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

**Q56.** How many paid sick days do you get per year, if any? *(New)*

**RECORD NUMBER OF DAYS**

Range 0-365

- 998 Don't know
- 999 Refused

**ASK ALL EXCEPT IF THE REASON WHY NOT WORKING IS BECAUSE CARING FOR A SICK OR DISABLED RELATIVE (D4=1,4,6,7,9) OR (D4=2,3,5,8 AND Q52b=2,8,9) OR (D4=2,3,5,8 AND D3=65-97)**

**Q57.** Are you currently caring for a sick or disabled relative, or not? This could include your child, spouse or partner, parent, or other family member? *(New)*

- 1 Yes, caring for relative
- 2 No
- 3 (VOL) Yes, sometimes
- 4 (VOL) Care for someone other than a family member
- 8 Don't know
- 9 Refused

**CHOICE**

**ASK ALL**

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

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

**ASK IF HAS EMPLOYER-BASED INSURANCE (Q10a=1)**

**Q59.** Does the employer that offers your health plan offer a choice of health plans or only one plan? (*KFF 2003 Q9, Commonwealth 1999 TF Survey*)

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

**ASK IF HAS EMPLOYER-BASED INSURANCE (Q10a=1)**

**Q60.** How important is it for you that an employer offers more than one health plan to choose from—is it very important, somewhat important, not too important, or not important at all to have a choice of plans? (*New*)

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

**ASK IF EMPLOYED FULL-TIME OR PART-TIME (D4=1,2) OR  
IF HAS EMPLOYER-BASED INSURANCE (Q10a=1)**

**Q61.** Which would you prefer: having your employer offer you a set of health plan options or having your employer give you a health insurance cash account that you would use to find a health plan on your own? (*KFF 2003 Q45*)

- 1 having your employer offer you a set of health plan options
- 2 having your employer give you a cash account that you would use to find a health plan on your own
- 8 Don't know
- 9 Refused



**ASK IF HAS EMPLOYER-BASED INSURANCE (Q10a=1)**

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

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

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**POLICY OPTIONS**

**ASK ALL**

**Q63.** 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 uninsured adults. For each one, please tell me whether you favor or oppose it. First/Next, (Insert). Do you favor or oppose this?

**Rotate**

- a.** let uninsured adults participate in state government insurance programs, like Medicaid or the Children's Health Insurance Program (*Trend 2001 Q80a*)
- b.** let uninsured adults participate in Medicare, the government program that pays health care bills for people over age 65 and some disabled people (*Trend 2001 Q80b*)
- c.** tax credits or other financial assistance to help people buy health insurance on their own (*Trend 2001 Q80c*)
- d.** require all businesses to offer and contribute to the cost of health insurance for their employees (*Trend 2001 Q80d*)

- 1 Favor
- 2 Oppose
- 3 (VOL) Depends
- 8 Don't know
- 9 Refused

**ASK ALL**

**Q64.** Who do you think should pay for health insurance? Should insurance costs be mostly paid for by individuals, mostly by employers, mostly by the government, or should insurance costs be equally shared by individuals, employers and the government? *(New)*

- 1 Mostly individuals
- 2 Mostly employers
- 3 Mostly the government
- 4 Equally shared by individuals, employers and the government
- 97 Other (**Specify**)
- 98 Don't know
- 99 Refused

**ASK ALL**

**Q65.** Which one of the following options would you prefer: Keep the recent Federal tax cut or repeal the tax cut and instead use those revenues to help guarantee health insurance security for everyone? *(New)*

- 1 Tax cut
- 2 Guarantee health insurance security for everyone
- 8 Don't know
- 9 Refused

**ASK ALL**

**Q66.** And would you favor or oppose limiting the tax cut to no more than \$1,000 per person and using the money saved to help guarantee health insurance security for everyone ? *(New)*

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

**ASK ALL**

**Q67.** When you are deciding who to vote for in next year's presidential and congressional election, how important will the candidate's views on health care reform be? Will they be very important, somewhat important, not too important, or not at all important when you decide who to vote for? *(New)*

- 1 Very important
- 2 Somewhat important
- 3 Not too important
- 4 Not important at all
- 5 Don't plan to vote (VOL)
- 8 Don't know
- 9 Refused

**FACTUALS & DEMOGRAPHICS**

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

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

**D5.** Are you now SELF-employed or are you employed by someone else? [IF HAS MORE THAN ONE JOB: Please think about your MAIN job, where you work the most hours.] *(Trend 2001 d5)*

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

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

**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 CATEGORIES)? *(Modified trend 2001 D6)*

- 1 Under 20 employees
- 2 20 to less than 50 employees
- 3 50 to less than 100 employees
- 4 100 to less than 500 employees
- 5 500 to less than 1000 employees
- 6 1,000 or more employees?
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

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

**D7.** How long have you [IF NOT SELF-EMPLOYED (D5=2,8,9): worked for this company] [IF SELF-EMPLOYED (D5=1): been self-employed]? (READ CATEGORIES IF NECESSARY) *(Trend 2001 d7)*

- 1 Less than six months
- 2 Six months to less than a year (6 to 11 months)
- 3 One to two years (including 2 years)
- 4 More than two years
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

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

**D8.** About how much do you make an hour [IF MORE THAN ONE JOB: on your MAIN job]?  
Is it (READ CATEGORIES)? (*Trend 2001 d8*)

- 1 Less than \$8 per hour
- 2 \$8 up to \$10 per hour
- 3 \$10 to \$15 per hour OR
- 4 More than \$15 per hour
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK IF HAS HEALTH INSURANCE BY EMPLOYER IN OWN NAME OR HAS PLAN THROUGH SPOUSE/PARTNER (Q12=1,2)**

**D9a.** [IF INSURANCE IN OWN NAME (Q12=1): When you first took your current job] [IF INSURANCE IN SPOUSE'S NAME (Q12=2): When your spouse or partner first took the job], was there a waiting period before you could be covered by health insurance? (*New*)

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

**ASK IF THERE WAS A WAITING PERIOD (D9a=1)**

**D9b.** How long was the waiting period? (DO NOT READ CATEGORIES) (*New*)

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

**ASK IF EMPLOYED BY SOMEONE ELSE-AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER [(D5=2,8,9) AND (Q10a=2 OR Q12=2-4)]**

**D10.** Does YOUR employer offer health insurance to ANY employees? (*Trend 2001 d9*)

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

**ASK IF EMPLOYER/SELF OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME (D10=1)**

**D11.** Are you eligible to participate in your employer's health plan? (*Trend 2001 d10*)

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

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**ASK IF NOT ELIGIBLE FOR EMPLOYER HEALTH PLAN (D11=2)**

**D12.** Why aren't you eligible to participate? (READ CATEGORIES) (*Trend 2001 d11*)

- 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 have a current/past health problem and are waiting to be enrolled, OR
- 97 Some other reason (**Specify**)
- 98 (**DO NOT READ**) Don't know
- 99 (**DO NOT READ**) Refused

**ASK IF MARRIED (D2=1,2)**

**D13.** Is your [IF MARRIED FEMALE (D1=2 AND D2=1): husband] [IF MARRIED MALE (D1=1 AND D2=1): wife] [IF LIVING WITH PARTNER (D2=2): partner] now employed full-time, part-time, retired, unemployed but looking for work or not employed for pay? [IF SAYS SELF-EMPLOYED: Is this full or part-time]? (*Trend 2001 d13*)

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

**ASK IF SPOUSE EMPLOYED FULL OR PART-TIME (D13=1,2)**

- D14.** About how much does your [IF MARRIED FEMALE (D1=2 AND D2=1): husband] [IF MARRIED MALE (D1=1 AND D2=1): wife] [IF LIVING WITH PARTNER (D2=2): partner] make an hour on [IF MARRIED FEMALE (D1=2 AND D2=1): his] [IF MARRIED MALE (D1=1 AND D2=1): her] [IF LIVING WITH PARTNER (D2=2): his or her] MAIN job? Is it (READ CATEGORIES)? (*Trend 2001 d17*)

- 1 Less than \$8 per hour
- 2 \$8 up to \$10 per hour
- 3 \$10 to \$15 per hour, OR
- 4 More than \$15 per hour
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

**ASK ALL**

- D15.** What is the last grade or class that you completed in school? (*Modified trend 2001 d19*)

- 1 Less than high school (grades 1-11, grade 12 but no diploma)
- 2 High school graduate or equivalent (e.g. GED)
- 3 Some college but no degree (incl. 2 year occupational or vocational programs)
- 4 College graduate (e.g. BA, AB, BS)
- 5 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
- 8 Don't know
- 9 Refused

**ASK ALL**

- D16.** Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or some other Latin American background? (*Trend 2001 d20*)

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

**ASK ALL**

- D17.** What is your race? Are you white, black, Asian, or some other race? [IF PERSON SAYS HISPANIC OR LATINO, PROBE: Do you consider yourself a WHITE (Hispanic/Latino) or a BLACK (Hispanic/Latino)]? (INTERVIEWER NOTE: if person does not say white, black or one of the race categories listed, record as “other” (code 97)) (*Trend 2001 d21*)

- 1 White
- 2 Black, African-American (include West Indian or Caribbean heritage and African
- 3 Asian or Pacific Islander
- 4 Mixed-race
- 97 Other (**Specify**)
- 98 Don't know
- 99 Refused

- D18.** Last year, that is in 2002, approximately what was [IF NOT MARRIED (D2=3-6,9: your personal) [IF MARRIED (D2=1,2): your (IF FEMALE (D1=2): husband's) (IF MALE (D1=1): wife's) (IF LIVING WITH PARTNER (D2=2): partner's and your] total income from all sources, before taxes? Was it under \$35,000 or \$35,000 or more? [IF NECESSARY: Your best guess is fine] (*Trend 2001 d22*)

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

**ASK IF INCOME UNDER \$35,000 (D18=1)**

- D19.** Now, just stop me when I get to the right category. Was your income (READ CATEGORIES) [IF NECESSARY: Your best guess is fine] (*Trend 2001 d23*)

- 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 (D18=2)**

**D20.** Now, just stop me when I get to the right category. Was your income (READ CATEGORIES) [IF NECESSARY: Your best guess is fine] (*Trend 2001 d24*)

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



**ASK IF UNDER 65 (D3=19=64)**

**D21.** [IF CURRENTLY INSURED (Q10a=1 OR Q10b=1 OR Q10c=1 OR Q10d=1 OR Q10e=1 OR Q11=1 OR Q13=2): Suppose you lost your current insurance and had to buy insurance on your own] [IF UNINSURED OR UNDESIGNATED Q13=1,8,9: Suppose new insurance were available to you], would you be willing to spend (Insert) of your annual budget on health insurance? (*New*)

**ASK IF INCOME < \$10,000 d19=1**

a. \$1,000

**ASK IF d21a=2,8,9**

b. \$500

**ASK IF INCOME \$10,000-\$15,000 d19=2**

c. \$1,500

**ASK IF d21c=2,8,9**

d. \$750

**ASK IF INCOME \$15,000-\$20,000 d19=3**

e. \$2,000

**ASK IF d21e=2,8,9**

f. \$1,000

**ASK IF INCOME \$20,000-\$25,000 d19=4**

g. \$2,500

**ASK IF d21g=2,8,9**

h. \$1,250

**ASK IF INCOME \$25,000-\$30,000 d19=5**

i. \$3,000

**ASK IF d21i=2,8,9**

j. \$1,500

**ASK IF INCOME \$30,000-\$35,000 d19=6**

k. \$3,500

**ASK IF d21k=2,8,9**

l. \$1,750

**ASK IF INCOME \$35,000-\$40,000 d20=1**

m. \$4,000

**ASK IF d21m=2,8,9**

n. \$2,000

**ASK IF INCOME \$40,000-\$45,000 d20=2**

o. \$4,500

**ASK IF d21o=2,8,9**

p. \$2,250

**ASK IF INCOME \$45,000-\$50,000 d20=3**

q. \$5,000

**ASK IF d21q=2,8,9**

r. \$2,500

**ASK IF INCOME \$50,000-\$60,000 d20=4**

s. \$6,000

**ASK IF d21s=2,8,9**

t. \$3,000

**ASK IF INCOME \$60,000-\$100,000 d20=5**

u. \$10,000

**ASK IF d21u=2,8,9**

v. \$5,000

**ASK IF INCOME >\$100,000 d20=6**

x. \$15,000

**ASK IF d21x=2,8,9**

y. \$10,000

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

**D22a.** And since (month, 2002) was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did not have phone service? (*Trend 2001 d27*)

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

**ASK IF WITHOUT PHONE SERVICE FOR AT LEAST 2 WEEKS (D22a=1)**

**D22b.** How long were you without telephone service? (READ CATEGORIES 1-3 IF NECESSARY)? (*Trend 2001 d28*)

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

**ASK ALL**

**D23.** Some people are registered to vote and others are not. Are you currently registered to vote at your present address? (*KFF 2003 d7*)

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

**ASK ALL**

**D24.** In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else? (*KFF 2003 d8*)

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

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PLEASE INCLUDE THE FOLLOWING IN THE DATA SET:

1) CENSUS REGION

2) USR CODE

3) LANGUAGE OF INTERVIEW

4) TELEPHONE NUMBER, INCLUDING AREA CODE

5) NUMBER OF CALLS TO COMPLETE INTERVIEW

6) RURAL/URBAN CODE

7) OVERSAMPLING STRATA CODE