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I N T E R N A T I O N A L C O M M U N I C A T I O N S R E S E A R C H

**THE COMMONWEALTH FUND  
RETIREMENT HEALTH INSURANCE SURVEY**

*Topline Results (weighted)*

**Prepared by: ICR/International Communications Research of Media, Pa**  
**Prepared for: The Commonwealth Fund**  
**N = 2,007 adults 50-70 years of age**  
**Field dates: 8/14/04 – 11/21/04**

**S6.** What is your EXACT age in years?

%	<b>33</b>	50-54
	<b>27</b>	55-59
	<b>21</b>	60-64
	<b>19</b>	65-70

**S8.** RECORD GENDER

%	<b>48</b>	Male
	<b>52</b>	Female

**A. HEALTH EXPERIENCES**

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

%	<b>80</b>	Satisfied (NET)
	<b>54</b>	Very satisfied
	<b>26</b>	Somewhat satisfied
	<b>11</b>	Dissatisfied (NET)
	<b>6</b>	Somewhat dissatisfied
	<b>6</b>	Very dissatisfied
	<b>7</b>	Haven't received health care in past year
	*	Neither satisfied nor dissatisfied /Mixed /It depends on type of care
	<b>1</b>	Don't know
	*	Refused

\* Indicates less than 1%

-- Indicates no mention

2. How confident are you that you can get the best medical care available when you need it — very confident, somewhat confident, not too confident, or not at all confident about this?

- % **82** Confident (NET)
- 49** Very confident
- 32** Somewhat confident
- 17** Not confident (NET)
- 9** Not too confident
- 7** Not at all confident
- \* Can't think of needs in future/Won't need care
- \* Mixed/It depends on type of care
- 1** Don't know
- \* Refused

3. During the past 12 months, about how many times did you personally visit a doctor or medical clinic for any reason, including check-ups?

- % **11** None
- 11** 1
- 17** 2
- 15** 3
- 11** 4
- 22** 5-10
- 13** More than 10
- \* Don't know
- Refused

## B. QUALITY OF CARE

4. Do you have a personal or family doctor, or a health care professional that you currently rely on if you need medical care?

% **89** Yes (NET)  
**89** Yes  
\* Yes, more than one  
**11** No  
-- Don't know  
-- Refused

5. Overall, how would you rate the quality of care you receive from (INSERT) for your medical care? Would you say it is excellent, very good, good, fair, or poor?

% **74** Excellent/Very good (NET)  
**41** Excellent  
**32** Very good  
**18** Good  
**7** Fair/Poor (NET)  
**6** Fair  
**2** Poor  
**1** Don't know  
\* Refused

6. And how would you rate (INSERT) on (INSERT ITEM)?  
Would you say he or she is doing an excellent, very good, good, fair, or poor job on this?

- a. Listening carefully to your health concerns

% **73** Excellent/Very good (NET)  
**41** Excellent  
**33** Very good  
**18** Good  
**8** Fair/Poor (NET)  
**6** Fair  
**2** Poor  
**1** Don't know  
-- Refused

**b. Being accessible either by phone or in person when you need care**

%	<b>60</b>	Excellent/Very good (NET)
	<b>28</b>	Excellent
	<b>31</b>	Very good
	<b>24</b>	Good
	<b>14</b>	Fair/Poor (NET)
	<b>9</b>	Fair
	<b>5</b>	Poor
	<b>2</b>	Don't know
	*	Refused

**c. Spending enough time with you**

%	<b>69</b>	Excellent/Very good (NET)
	<b>37</b>	Excellent
	<b>32</b>	Very good
	<b>20</b>	Good
	<b>10</b>	Fair/Poor (NET)
	<b>7</b>	Fair
	<b>3</b>	Poor
	<b>1</b>	Don't know
	--	Refused

**7. The last time you were sick or needed medical attention, how quickly could you get an appointment to see a doctor? Please do not include a visit to the hospital emergency room.**

%	<b>43</b>	On the same day
	<b>18</b>	The next day
	<b>14</b>	In 2 to 3 days
	<b>2</b>	In 4 to 5 days
	<b>5</b>	In 6 to 7 days
	<b>9</b>	After more than a week
	<b>2</b>	Never able to get an appointment
	<b>3</b>	Not sure
	<b>4</b>	Don't know
	*	Refused

8. How easy or difficult is it to get care in the evenings or on weekends without going to the hospital emergency room?

- % 27 Easy (NET)
- 12 Very easy
- 15 Somewhat easy
- 49 Difficult (NET)
- 21 Somewhat difficult
- 28 Very difficult
- 22 Never needed care in the evenings or weekends
- 2 Don't know
- \* Refused

10. In the past 24 months, have you been given the wrong medication or wrong dose by a doctor, hospital or pharmacist when filling a prescription at a pharmacy or while hospitalized?

- % 6 Yes
- 94 No
- \* Don't know
- Refused

11. In the past 24 months, have you been involved in a situation where you believed a medical mistake was made in your treatment or care?

- % 7 Yes
- 92 No
- \* Don't know
- \* Refused

12. Did this mistake or medication error cause a very serious health problem, somewhat serious health problem, not a serious health problem, or no health problem at all?

*Based on those given the wrong medication/dose or had a medical mistake*

- % 44 Problem (NET)
- 18 Very serious problem
- 25 Somewhat serious problem
- 55 Not a problem (NET)
- 17 Not a serious problem
- 38 No problem
- 1 Don't know
- Refused

N = 214

- 13.** After this happened to you, did you file a lawsuit against the health care provider, did you resolve the matter legally outside of court (for example through an arbiter, mediator), did you resolve the matter directly with the provider (beyond just writing or stating a complaint), did you just write or state a complaint to the provider, or did you never consider taking any action of any sort?

*Based on those given the wrong medication/dose or had a medical mistake*

- % **1** Filed, or currently filing, a law suit  
 \* Took action, or currently taking action, to resolve the matter legally outside of court (through an arbiter or mediator)  
**24** Resolved, or currently resolving, the matter directly with the provider (beyond just writing or stating a complaint)  
**15** Wrote/stated, or currently writing/stating, a complaint to the provider  
**58** Never considered taking any action  
**2** Don't know  
**1** Refused

N = 214

- 14.** Has there been a time in the past 2 years when you have not followed the advice or treatment plan of (INSERT)?

- % **19** Yes  
**81** No  
 \* Don't know  
 -- Refused

- 15/16.** What advice did you not follow?

*Based on those that have NOT followed advice or treatment plan*

- % **51** Did not take prescribed medication  
**8** Did not get a diagnostic test  
**3** Did not follow up and get an appointment to see a specialist  
**2** Did not come back for a follow up appointment  
**4** Did not have recommended surgery or procedure  
**7** Physical Activity Related (NET)  
**6** To exercise/exercise regularly  
**1** To cut down on exercise/activity  
**1** Other physical activity mentions  
**14** Diet-Related (NET)  
**9** Diet/eat properly/not to eat too much  
**5** To lose weight  
**1** To lower my cholesterol  
 \* Other Diet-Related Mentions  
**4** Medication-Related (NET)

- 2 Didn't take/stopped taking medications recommended
- 1 Took too much/too often/ advised against
- 1 Other Medication-Related Mentions
- 10 Elimination of Bad Habits (NET)
- 9 To quit smoking
- 1 Quit drinking
- Other Elimination of bad habits mentions
- \* To keep a sling on my arm
- \* Preventative/everyday health maintenance
- \* Gave me the wrong diagnosis
- 1 Didn't follow advice/ followed own advice
- 2 Others
- \* Don't know
- 1 Refused

N = 397

**17/18.** What is the main or most important reason you did not follow your doctor's recommendation or treatment plan? Was it because (INSERT ITEM)?

*Based on those that have NOT followed advice or treatment plan*

- % \* Didn't understand what you were supposed to do
- 29 Disagreed with the recommendation
- 13 It cost too much
- 22 It was too difficult
- 2 Condition had improved
- 8 Apprehensiveness (NET)
- 1 Side effects/Fear of complications
- 1 Don't like to use any medication/ Natural alternative solutions
- 1 Scared
- 1 Didn't think I needed it
- 2 Other alternatives to try
- 1 Overmedication concerns
- 2 Other apprehensiveness Mentions
- 7 Obstacles/Problems Experiences (NET)
- 5 Experiencing side effects/made me feel sick
- 1 Couldn't make arrangements to get care
- 1 Other obstacles
- 3 Lack of Effectiveness (NET)
- 2 No Willpower
- 1 Didn't think it was working
- 1 Other lack of effectiveness Mentions
- 12 Lack of Priorities/Responsibility (NET)
- 3 Laziness
- 1 Lack of time/too busy
- 3 Forgot
- 4 Didn't want to/stubbornness/stupidity

- 1 Other lack of priorities/responsibility mentions
- 2 Didn't like side effects of medications (unspecified apprehension)
- 1 Other Reason
- 1 Don't know
- Refused

N = 397

### C. WORK AND MARITAL STATUS

19. Are you currently working at a paid job, are you self-employed, or are you not employed at a paid job?

- % 55 Employed (NET)
- 38 Working at a paid job full time
- 6 Working at a paid job part time
- 10 Self-employed
- \* Both self-employed and employed at a paid job
- 45 Not currently employed
- Don't know
- \* Refused

20. Are you retired, looking for work, disabled, a student or something else?

*Based on those that are not currently employed*

- % 59 Retired
- 6 Looking for work
- 24 Disabled
- 1 A student
- 10 Something else
- \* Don't know
- Refused

N = 897



22. In making your decision about WHEN to retire, how much of a factor was the availability of affordable health insurance? Would you say this was a very important factor, somewhat important, not too important, or not an important factor at all in your decision?

*Based on those that are retired*

- % 71 Important (NET)
- 58 Very important
- 12 Somewhat important
- 25 Not important (NET)
- 7 Not too important
- 18 Not important at all
- 4 Don't know
- \* Refused

N = 562

23. At about what age do you plan to retire from work?

*Based on those that are employed or looking for work*

- % 17 Before age 62
- 14 At age 62
- 25 63-65
- 20 After age 65
- 17 Do not plan to ever retire/ work past retirement age
- 7 Don't know
- \* Refused

N = 1159

- 24.** In making your decision about WHEN to retire, how much of a factor will the availability of affordable health insurance be? Would you say this will be a very important factor, somewhat important, not too important, or not an important factor at all in your decision?

*Based on those that are employed or looking for work*

- % **84** Important (NET)
- 66** Very important
- 18** Somewhat important
- 14** Not important (NET)
- 5** Not too important
- 9** Not important at all
- 1** Don't know
- \*** Refused

N = 1159

- 25.** Are you currently married, living as married, divorced, separated, widowed, or have you never been married?

- % **64** Married/living as married (NET)
- 61** Married
- 3** Living as married
- 36** Not married (NET)
- 16** Divorced
- 3** Separated
- 10** Widowed
- 7** Never married
- Don't know
- \*** Refused

- 26.** What is your spouse's age in years?

*Based on those that are married*

- % **15** Under 50
- 22** 50-54
- 24** 55-59
- 17** 60-64
- 11** 65-69
- 9** 70 or older
- \*** Don't know
- \*** Refused

N = 1263

27. Is your (wife/husband/partner) now employed at a paid job, retired, unemployed and looking for work, or disabled?

*Based on those that are married or living with a partner*

- % 57 Employed at a paid job
- 24 Retired
- 4 Unemployed/looking for work
- 7 Disabled
- \* Student
- 7 Other
- Don't know
- \* Refused

N = 1314

#### **D. CURRENT HEALTH INSURANCE COVERAGE**

28. 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 ITEM)?

- a. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people.

- % 27 Yes
- 73 No
- \* Don't know
- \* Refused

- b. private health insurance offered through an employer or union?

- % 64 Yes
- 36 No
- \* Don't know
- Refused

- c. a private health insurance plan that you bought yourself

- % 19 Yes
- 81 No
- \* Don't know
- Refused

- d. Medicaid, [INSERT STATE INSURANCE NAME], or some other type of state medical assistance for low-income people

% **8** Yes  
**92** No  
\* Don't know  
-- Refused

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

*Based on those that said no to all other mentions*

% **20** Yes  
**79** No  
\* Don't know  
-- Refused

N = 183

- 29.** Medicare is health insurance coverage most people receive when they turn 65 and are eligible for Social Security. Are you now covered by Medicare or by ANY Medicare plan?

*Based on those respondents 65 or older and not covered by Medicare*

% **16** Yes, covered  
**79** No, not covered  
-- Don't know  
**5** Refused

N = 29

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

*Based on those covered by any mentioned insurance plan/undesignated*

% **94** Do NOT have health insurance  
**6** Have some kind of health insurance  
-- Don't know  
-- Refused

N = 142

- 34.** During the last 12 months, since (INSERT CURRENT INTERVIEW MONTH), 2003, 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 those that are insured now*

- % **93** Had health insurance all the time/always covered  
**7** Had a time without insurance  
-- Don't know  
-- Refused

N = 1873

- 35.** Was there any time since you turned age 50 when you had NO health insurance, or were you always insured?

*Asked of those that have always had insurance for at least 12 months and are age 52 or older*

- % **13** Had a time without insurance  
**87** Always insured  
\* Don't know  
-- Refused

N = 1570

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

- % **86** All/Most (NET)  
**63** All of the time  
**23** Most of the time  
**14** Some/Rarely/Never (NET)  
**7** Some of the time  
**5** Rarely  
**2** Never had insurance  
\* Don't know  
\* Refused

**37.** Does your spouse have ANY health insurance that covers (his/her) medical expenses?

*Based on those that are married*

- % **87** Yes
- 12** No
- 1** Don't know
- Refused

N = 1263

**38.** Is (he/she) on Medicare?

*Based on those who have an insured spouse*

- % **24** Yes
- 76** No
- \* Don't know
- Refused

N = 1131

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

*Based on those that are married and on Medicare and have a spouse that is the same age or younger*

- % **5** Lost insurance coverage
- 70** Kept same coverage
- 17** Spouse was uninsured then
- 5** Spouse was already on Medicare
- 1** Purchased health insurance/bought own
- 2** Something else happened
- Don't know
- 1** Refused

N = 164

- 40.** When your spouse went on Medicare, did YOU lose your health insurance, did you keep your SAME insurance, were you uninsured then, or did something else happen?

*Based on those that are married and on Medicare and have a spouse that is the same age or younger*

- %    **4**    Lost insurance coverage  
      **78**    Kept same coverage  
      **10**    Was uninsured then  
      **2**    Respondent was already on Medicare  
      **1**    Purchased health insurance/bought own  
      **2**    Something else happened  
      **1**    Don't know  
      **1**    Refused

N = 224

- 41.** RIGHT BEFORE you went on Medicare, did you have insurance from any source?

*Based on those on Medicare*

- %    **76**    Yes  
      **23**    No  
      \*    Don't know  
      **1**    Refused

N = 547

## **E. INSURANCE COSTS**

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

*Based on those who are insured now*

- %    **54**    Excellent/Very good (NET)  
      **23**    Excellent  
      **32**    Very good  
      **29**    Good  
      **15**    Fair/Poor (NET)  
      **10**    Fair  
      **5**    Poor  
      **2**    Don't know  
      **--**    Refused

N = 1873

- 43.** 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 ITEM) Has this ever happened while you've had your current plan?

*Based on those that are insured now*

- a.** Your doctor charged you A LOT more than your insurance would pay and you had to pay the higher fee

% **19** Yes  
**80** No  
\* Don't know  
\* Refused

- b.** A doctor or the doctor's office told you they were not accepting or not participating in your insurance plan

% **23** Yes  
**77** No  
\* Don't know  
-- Refused

- c.** You reached the limit of what your insurance company would pay for treatment of a specific illness or injury

% **11** Yes  
**89** No  
**1** Don't know  
\* Refused

N = 1873

- 44.** 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?

% **83** Great Deal/Fair Amount (NET)  
**44** A great deal of choice  
**39** A fair amount  
**15** Not too much/No choice at all (NET)  
**9** Not too much  
**6** No choice at all  
**2** Don't know  
\* Refused



**45.** In the past 12 months, did you have to fill out any paperwork for your healthcare?

*Based on those that are insured now*

%        **37** Yes  
          **62** No  
          **1** Don't know  
          -- Refused

N=1873

**46.** How much of a problem, if any, did you have with paperwork for your health plan – a big problem, a small problem, or not a problem?

INTERVIEWER NOTE: This refers to any plan the respondent may have

*Based on those who are insured now and had to fill out healthcare paperwork in the past 12 months*

%        **32** Problem (NET)  
          **8** A big problem  
          **25** A small problem  
          **67** Not a problem  
          **1** Don't know  
          -- Refused

N= 716

**48.** How much of a problem, if any, is it usually to get your insurance plan to pay for doctor or hospital medical bills – a big problem, a small problem, or not a problem?

INTERVIEWER NOTE: This refers to any plan the respondent may have

*Based on those that are insured now*

%        **22** Problem (NET)  
          **5** A big problem  
          **17** A small problem  
          **77** Not a problem  
          **2** Don't know  
          -- Refused

N= 1873

- 49.** Approximately how much do you pay per month or have deducted from your paycheck or social security check for your health insurance premiums?

*Based on those that are insured now*

%	<b>19</b>	Nothing
	<b>29</b>	Under \$100 per month
	<b>19</b>	\$100 but less than \$200 per month
	<b>10</b>	\$200 but less than \$300 per month
	<b>7</b>	\$300 but less than \$400 per month
	<b>3</b>	\$400 but less than \$500 per month
	<b>2</b>	\$500 but less than \$600 per month
	<b>1</b>	\$600 but less than \$700 per month
	<b>3</b>	\$700 or more per month
	<b>8</b>	Don't Know
	<b>1</b>	Refused

N=1873

- 50.** How difficult is it for you and your family to afford the premium costs for your health insurance? Would you say it is very difficult, somewhat difficult, not too difficult, or not difficult at all?

*Based on those who are insured now and pay an insurance premium health insurance*

%	<b>34</b>	Very Difficult/Somewhat Difficult (NET)
	<b>10</b>	Very difficult
	<b>23</b>	Somewhat difficult
	<b>66</b>	Not too Difficult/ Not difficult at all (NET)
	<b>27</b>	Not too difficult
	<b>38</b>	Not difficult at all
	<b>1</b>	Don't know
	<b>*</b>	Refused

N= 1396

- 51.** 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?

*Based on those that are insured now*

%	<b>60</b>	Yes
	<b>36</b>	No
	<b>*</b>	(Vol)Yes, for going outside of the network
	<b>4</b>	Don't know
	<b>*</b>	Refused

N= 1873

52. What is your annual deductible per person?

*Based on those that are insured now and pay a deductible*

%            **11** Less than \$100  
              **47** \$100 to under \$500  
              **17** \$500 to under \$1,000  
              **8** \$1,000 to under \$2,000  
              **3** \$2,000 to under \$3,000  
              **2** \$3,000 to more per person  
              **11** Don't know  
              **1** Refused

N= 1151

53. Over the past 12 months, about how much have you (and your husband/wife) had to pay out of YOUR OWN pocket for medical bills, INCLUDING prescription drugs, that were not covered by insurance?

%            **23** Less than \$100  
              **12** At least \$100, but less than \$200  
              **24** At least \$200, but less than \$500  
              **16** At least \$500, but less than \$1,000  
              **20** At least \$1,000, but less than \$5,000  
              **3** \$5,000 or more  
              **2** Don't know  
              \* Refused

**F. PRESCRIPTION DRUGS**

54. Does your health insurance help pay for the cost of prescription drugs?

*Based on those that are insured now*

%            **85** Yes  
              **14** No  
              **1** Don't Know  
              -- Refused

N= 1873

55. Do you take any prescription drugs on a regular basis, or not?

%            **70** Yes  
              **29** No  
              \* Don't know  
              \* Refused

56. How much do you pay each month for these drugs?

*Based on those that are taking prescription drugs*

%	<b>20</b>	\$10 or less
	<b>17</b>	\$11 to \$25
	<b>21</b>	\$26 to \$50
	<b>19</b>	\$51 to \$100
	<b>13</b>	\$101 to \$250
	<b>5</b>	\$251 to \$500
	<b>1</b>	More than \$500
	<b>2</b>	Don't Know
	*	Refused

N = 1433

**57.** How many different prescription medications do you YOURSELF take?

*Based on those that are taking prescription drugs*

%	<b>18</b>	1
	<b>21</b>	2
	<b>18</b>	3
	<b>13</b>	4
	<b>8</b>	5
	<b>16</b>	6-10
	<b>4</b>	11-20
	*	More than 20
	*	Don't know
	*	Refused

N = 1433

**58.** In the last 12 months, has (the doctor or health care professional you usually go to/a doctor or health care professional) reviewed and discussed the medications you take, including those prescribed by other doctors?

*Based on those that personally take more than one medication*

%	<b>88</b>	Yes
	<b>12</b>	No
	*	Don't know
	--	Refused

N = 1162

## G. ACCESS TO CARE AND MEDICAL BILLS

**59.** In the last 12 months, was there any time when you (INSERT ITEM) because of the COST?

a. did NOT fill a prescription for medicine

% **15** Yes  
**85** No  
\* Don't Know  
-- Refused

b. SKIPPED a medical test, treatment or follow-up recommended by a doctor

% **11** Yes  
**88** No  
\* Don't Know  
-- Refused

c. had a medical problem but DID NOT go to a doctor or clinic

% **11** Yes  
**89** No  
\* Don't Know  
-- Refused

d. had a toothache or other dental problem but did NOT see a dentist.

% **16** Yes  
**84** No  
\* Don't Know  
-- Refused

e. did not see a specialist when you or your doctor thought you needed one

% **9** Yes  
**91** No  
\* Don't Know  
-- Refused

**60.** During the last 12 months, were there times when you had problems paying or were unable to pay for medical bills?

% **18** Yes  
**82** No  
\* Don't Know  
-- Refused

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

% **15** Yes  
**85** No  
-- Don't Know  
-- Refused

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

% **14** Yes  
**85** No  
\* Don't Know  
-- Refused

**63.** 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?

*Based on those who had NOT had a problem paying medical bills and have not been contacted by a collection agency and have not had to change life significantly*

% **11** Yes  
**89** No  
\* Don't Know  
\* Refused

N = 1505

**65.** 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?

*Based on those who have had a problem paying medical bills or have been contacted by a collection agency or have had to change life significantly in the last 12 months*

% **73** Insured at time care was provided  
**25** Uninsured at time care was provided  
**1** More than one person with medical bill problems and one person uninsured and the other insured  
**1** Don't know  
\* Refused

N= 661

## H. CHOICE

66. Do you have a choice of health plans or only one plan?

*Based on those that are insured now*

%        **51** Only have one plan  
          **47** Two or more plans  
          **1** Don't know  
          \* Refused

N = 1873

67. Please tell me how confident you were that you had enough information to make the right choices the LAST time you made each of the following kinds of health care decisions.

What about the last time you were (INSERT)? Were you very confident, somewhat confident, not too confident, or not at all confident you had enough information to make the right choices?

a. choosing a doctor

%        **86** Confident (NET)  
          **58** Very confident  
          **28** Somewhat confident  
          **8** Not Confident (NET)  
          **5** Not too confident  
          **4** Not at all confident  
          **4** Does not apply  
          **2** Don't know  
          -- Refused

b. choosing a health plan

%        **75** Confident (NET)  
          **47** Very confident  
          **29** Somewhat confident  
          **12** Not Confident (NET)  
          **7** Not too confident  
          **5** Not at all confident  
          **11** Does not apply  
          **2** Don't know  
          -- Refused

## EXPERIENCES WITH PROVIDER NETWORKS

- 68.** Many people have health insurance from an HMO, PPO, Medicare Plus Choice, or other type of network plan. This type of plan usually has a list of doctors and hospitals that you can see at a lower cost than doctors and hospitals that are not on the list. As far as you know, is this how your health plan works?

*Based on those that are insured now*

%      **65** Yes  
          **29** No  
          **6** Don't Know  
          \* Refused

N = 1873

- 69.** Has a physician, or physician's office, that you have regularly gone to for care, ever told you that you would have to begin paying him or her an extra fee in order for you to continue to be his/her patient?

%      **5** Yes  
          **95** No  
          \* Don't Know  
          -- Refused

## J. SWITCHING DOCTORS

- 70.** Thinking about your personal doctor or the doctor you go to most often, how long have you been going to this person for your medical care?

*Based on those who have a regular doctor or a doctor they go to most of the time*

%      **15** Less than 2 Years (NET)  
          **7** Less than one year  
          **8** One to less than two years  
          **23** 2 to 5 years (NET)  
          **8** Two to less than three years  
          **15** Three to less than five years  
          **61** Five years or more  
          **1** Don't know  
          -- Refused

N = 1817



**71.** In the past two years, have you ever had to change any of your doctors because the doctor left your health plan or your health plan changed?

%    **14** Yes (NET)  
      **8** Yes, doctor left health plan  
      **5** Yes, health plan changed  
      **2** Yes, both  
      **85** No  
      \* Don't know  
      -- Refused

**K. MEDICARE EXPERIENCES**

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

*Based on those on Medicare*

%    **36** Excellent/ Very Good (NET)  
      **13** Excellent  
      **23** Very Good  
      **33** Good  
      **27** Fair/ Poor (NET)  
      **18** Fair  
      **9** Poor  
      **4** Don't know  
      \* Refused

N= 547

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

*Based on those on Medicare*

%    **84** Important (NET)  
      **70** Very important  
      **14** Somewhat important  
      **15** Not Important (NET)  
      **8** Not too important  
      **7** Not important at all  
      **1** Don't know  
      **1** Refused

N= 547

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

*Based on those who had insurance before Medicare*

%	<b>23</b>	Medicare better
	<b>13</b>	Medicare worse
	<b>60</b>	Medicare about the same
	<b>3</b>	Don't know
	*	Refused

N = 430

**75.** Other than prescription drugs, does Medicare provide better, about the same, or worse coverage of medical bills than the health insurance you had before?

*Based on those who had insurance before Medicare*

%	<b>15</b>	Better coverage
	<b>53</b>	About the same coverage
	<b>21</b>	Worse coverage
	<b>11</b>	Don't know
	*	Refused

N = 430

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

*Based on those who had insurance before Medicare*

%	<b>11</b>	More choice
	<b>8</b>	Less choice
	<b>74</b>	About the same choice
	<b>5</b>	Don't know
	<b>1</b>	Refused

N = 430

77. Compared to the health insurance you had before Medicare, do you spend more, less, or about the same time on insurance PAPER WORK for doctor and hospital bills?

*Based on those who had insurance before Medicare*

- %        **6** More time  
           **30** Less time  
           **55** About the same time  
           **8** Don't know  
           **1** Refused

N = 430

#### **L. CAREGIVING AND HOME HEALTH CARE**

78. Are you currently caring for or, in the last two years have you spent any time caring for, someone who is frail, sick or disabled?

- %        **26** Yes, currently care/have cared for someone  
           **74** No, not currently caring/have not cared for someone  
           \* Don't know  
           -- Refused

79. Was there a time in the past two years when you needed home health care or personal care services to help you care for this person, but could not get it, or could not afford it?

*Based on those who have cared for someone who is frail, sick or disabled*

- %        **23** Yes, needed help but could not get it  
           **72** No, did not have problems getting help  
           **5** Never needed help  
           \* Don't know  
           \* Refused

N = 528

#### **M. WORRIES AND CONCERNS**

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

- a. You won't be able to get the type of specialist care you need if you are sick?

- %        **58** Worried (NET)  
           **27** Very worried  
           **31** Somewhat worried  
           **41** Not worried (NET)  
           **20** Not too worried  
           **22** Not at all worried

- 1 Don't know
- \* Refused

b. You won't be able to afford the medical care you need?

- % **64** Worried (NET)
- 30** Very worried
- 33** Somewhat worried
- 36** Not worried (NET)
- 17** Not too worried
- 18** Not at all worried
- 1 Don't know
- \* Refused

c. Health insurance will become so expensive you can't afford it?

- % **71** Worried (NET)
- 40** Very worried
- 31** Somewhat worried
- 28** Not worried (NET)
- 14** Not too worried
- 15** Not at all worried
- 1 Don't know
- \* Refused

## N. RETIREMENT SECURITY

84. Overall, how confident are you that you will have enough income and accumulated savings to live comfortably in retirement?

- % **60** Confident (NET)
- 17** Very Confident
- 43** Somewhat confident
- 39** Not confident (NET)
- 20** Not too confident
- 19** Not at all confident
- 1 Don't know
- \* Refused

85. Did you expect to have retiree health insurance through your (or your spouse's) employer when you retired?

*Base on those who are retired*

%        **60** Yes  
          **39** No  
          **1** Don't know  
          \* Refused

N = 562

**86.** Did it become available to you when you retired?

*Based on those who expected retiree health insurance*

%        **86** Yes  
          **13** No  
          **1** Don't know  
          -- Refused

N = 346

**87.** Do you currently have retiree health insurance through your (or your spouse's) employer?

*Based on those who are retired*

%        **48** Yes  
          **50** No  
          **1** Don't know  
          **1** Refused

N = 562

**88.** As far as you know, will your (or your spouse's) employer provide any retiree health benefits once you retire?

*Based on those that are NOT retired and either they or their spouse are currently working*

%        **38** Yes  
          **53** No  
          **9** Don't know  
          \* Refused

N = 1329

**89.** Thinking about this retiree health insurance, (INSERT)?

*Based on those who have retiree health insurance or retiree health benefits or expect to have them through their own or spouse's job*

a. have there been any cuts in benefits covered by this insurance plan

%      **27** Yes  
          **66** No  
          **7** Don't know  
          \* Refused

b. have there been any INCREASES in how much YOU have to pay (will have to pay) yourself when you see a doctor, fill a prescription, or use any other medical services

%      **48** Yes  
          **46** No  
          **6** Don't know  
          -- Refused

N = 759

**90.** Have you heard of any recent plans to cut benefits or increase costs you will have to pay?

*Based on those who have retiree health insurance or retiree health benefits or expect to have them through their own or spouse's job*

%      **28** Yes  
          **70** No  
          **1** Don't know  
          \* Refused

N= 759

**91.** Did you expect to have a pension through your (or your spouse's) employer when you retired?

*Based on those that retired*

%      **68** Yes  
          **31** No  
          **1** Don't know  
          \* Refused

N = 562

**92.** Did it become available to you when you retired?

*Based on those who expect a pension*

%        **91** Yes  
          **8** No  
          \* Don't know  
          -- Refused

N = 395

**93.** Was it as good as you thought it was going to be in terms of an income supplement in your retirement?

*Based on those who received a pension*

%        **83** Yes  
          **16** No  
          **1** Don't know  
          -- Refused

N = 362

**94.** Do you have a pension from your (former) employer (or your spouse's employer)?

*Based on those who are employed or their spouse is employed*

%        **58** Yes  
          **40** No  
          \* No, employer offers but not participating  
          **1** Don't know  
          \* Refused

N = 1329

**96.** Have there been any reductions in these pension benefits?

*Based on those that received a pension from either their employer or their spouses' employer*

%        **10** Yes  
          **87** No  
          \* I no longer have/ My spouse no longer has a pension  
          **3** Don't know  
          \* Refused

N = 1090

**97.** Have you heard of any plans to reduce these pension benefits?

*Based on those whose current or former employer has not made reductions to their pension benefits*

- %        **6** Yes
- 94** No
- Don't know
- Refused

N = 951

**O. POLICY OPTIONS**

- 98.** Some policy makers are proposing measures to help people age 50-64 with the cost of health insurance. One proposal would help people buy health insurance. If this option were available to you and you were without health insurance coverage, would you prefer to get your own coverage through (INSERT ITEMS)?

*Based on those who are under the age of 65*

- %        **28** Medicare
- 21** Your employer
- 25** The private, individual market
- 11** Some other source
- 2** None of these
- 13** Don't Know
- 1** Refused

N = 1591

- 100.** Medicare now offers prescription cards that provide discounts for certain drugs. Do you have or have you tried to get a Medicare prescription drug discount card?

*Based on those who are on Medicare*

- %        **9** Yes, have a discount card
- 8** Yes, tried to get a discount card, but don't have one yet
- 80** No, do not have a discount card
- 2** Did not know about such a card
- 1** Don't know
- \* Refused

N = 547



**101.** In most parts of the country, Medicare beneficiaries can choose among several different types of prescription drug discount cards. Do you think there are too many, too few, or just about the right number of cards to choose from?

*Based on those who are on Medicare*

%	<b>24</b>	Too many
	<b>10</b>	Too few
	<b>20</b>	Just about the right number
	<b>46</b>	Don't know
	<b>1</b>	Refused

N = 547

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

*Based on those who are younger than 65 and not on Medicare*

%	<b>73</b>	Interested (NET)
	<b>41</b>	Very interested
	<b>32</b>	Somewhat interested
	<b>24</b>	Not interested (NET)
	<b>12</b>	Not too interested
	<b>13</b>	Not interested at all
	<b>1</b>	It depends
	<b>2</b>	Don't know
	*	Refused

N = 1429

**103.** How much of a premium would you be willing to pay as an individual each month in order to buy in to Medicare? Would you be willing to pay up to \$100 per month?

*Based on those who are interested in receiving Medicare before the age of 65*

%	<b>72</b>	Yes, willing to pay
	<b>24</b>	No, not willing to pay
	<b>4</b>	Don't know
	*	Refused

N = 1025

**103a.** Would you be willing to pay up to \$200 per month?

*Based on those who are interested in receiving Medicare before the age of 65 and would be willing to pay up to \$100 per month*

- %      **49** Yes, willing to pay
- 49** No, not willing to pay
- 2** Don't know
- Refused

N = 769

**103b.** Would you be willing to pay up to \$50 per month?

*Based on those who are interested in receiving Medicare before the age of 65 and would not be willing to pay \$100 per month*

- %      **63** Yes, willing to pay
- 31** No, not willing to pay
- 5** Don't know
- 1** Refused

N = 217

**104.** Which would you trust more to provide health insurance for people age 50 to 64?

- %      **38** The Medicare program
- 24** Private Individual market
- 28** Employers
- 2** None of these
- 7** Don't know
- \* Refused

**106.** Thinking about paying for your healthcare in the future, would you be interested in having one percent of your (and/or your spouse's) earnings deducted from your paycheck (s), tax free, and placed in your own Medicare account(s) to use for long term care or other expenses not covered by Medicare, (when you become covered by Medicare)?

*Based on those that either they or their spouse are working full time, part time or are looking for work*

- %      **69** Yes, would be interested
- 24** No. would not be interested
- 7** Don't know
- \* Refused

N = 1377

**107.** How interested would you be in paying an extra \$100 a month to Medicare to have all your health services, including prescription drugs, covered? Would you be very interested, somewhat interested, not too interested, or not at all interested?

*Based on those that are on Medicare*

%      **50** Interested (NET)  
         **25** Very interested  
         **25** Somewhat interested  
         **47** Not Interested (NET)  
         **13** Not too interested  
         **34** Not at all interested  
         **2** Don't know  
         \* Refused

N = 547

**109.** If Medicare or your insurance plan charged you a lower monthly premium if you agreed to go to doctors that provided the best care at the lowest cost, would you participate, even if you had to change doctors?

%      **50** Yes  
         **43** No  
         **7** Don't know  
         \* Refused

**110.** Should Medicare or your insurance plan require you to sign up for a doctor who would be your regular source of health care?

%      **36** Yes  
         **59** No  
         **5** Don't know  
         \* Refused

## **P. DEMOGRAPHICS**

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

**D1.** In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?

%      **51** Excellent/ Very Good (NET)  
         **17** Excellent  
         **34** Very Good  
         **27** Good  
         **22** Fair/ Poor (NET)  
         **15** Fair  
         **8** Poor

- \* Don't know
- Refused

**D2.** Does a disability, handicap or chronic disease keep you from participating fully in (work), housework or other daily activities?

- % **23** Yes
- 76** No
- \* Don't know
- Refused

**D3.** Do you (or your spouse) currently receive any income because of a health condition? This might include disability payments from a public program such as Social Security or a state-run disability program?

- % **17** Yes (NET)
- 12** Yes, respondent does
- 4** Yes, spouse does
- 1** Yes, both do
- 83** No
- Don't know
- \* Refused

**D4.** Has a doctor told you that you currently have any of the following health problems or conditions? What about (INSERT)?

a. hypertension, high blood pressure or stroke

- % **39** Yes
- 60** No
- 1** Don't know
- \* Refused

b. heart attack or any other heart disease

- % **13** Yes
- 86** No
- \* Don't know
- \* Refused

c. cancer

- % **5** Yes
- 94** No
- \* Don't know
- \* Refused

d. diabetes

%     **15** Yes  
       **85** No  
       \* Don't know  
       \* Refused

e. arthritis

%     **37** Yes  
       **63** No  
       \* Don't know  
       \* Refused

f. high cholesterol

%     **35** Yes  
       **63** No  
       **1** Don't know  
       \* Refused

**D5.** Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions. Did you have (INSERT FIRST ITEM, 1ST PART) within the past (INSERT FIRST ITEM, 2ND PART) or not? How about (INSERT NEXT ITEM, 1ST PART)—did you have (INSERT NEXT ITEM, 1<sup>st</sup> PART) within the past (INSERT NEXT ITEM, 2ND PART) or not?

a. your blood pressure checked/year

%     **94** Yes  
       **6** No  
       -- Don't know  
       -- Refused

b. a dental exam /year

%     **67** Yes  
       **33** No  
       \* Don't know  
       -- Refused

c. a mammogram /two years

%     **78** Yes  
       **21** No  
       -- Don't know  
       **1** Refused

d. a flu shot/year

%     **42** Yes  
       **57** No  
       \* Don't know  
       -- Refused

e. a colon cancer screening /five years

%     **54** Yes  
       **45** No  
       **1** Don't know  
       \* Refused

f. your cholesterol checked/five years

%     **89** Yes  
       **11** No  
       \* Don't know  
       \* Refused

**D7.** How many paid sick days do you get per year, if any?

*Based on those who work full time*

%     **47** None  
       **11** 1-5  
       **15** 6-10  
       **15** 11-20  
       **5** More than 20  
       **6** Don't know  
       \* Refused

N = 1109

**D8.** How many weeks of paid vacation do you have per year?

*Based on those who work full time*

%     **30** None  
       **6** One week  
       **18** Two weeks  
       **15** Three weeks  
       **29** Four or more weeks  
       **2** Don't know  
       \* Refused

N = 1109

**D9.** Some people are registered to vote and others are not. Are you currently registered to vote?

- % **87** Yes, registered
- 13** No, not registered
  - \* Don't know
  - \* Refused

**D10.** In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else?

- % **28** Republican
- 35** Democrat
- 21** Independent
- 9** Something else
- 2** Don't know
- 5** Refused

**D11.** What is the last grade or class that you completed in school?

- % **47** High school grad or less (NET)
- 14** Less than high school (grades 1-11, grade 12 but no diploma)
- 33** High school graduate or equivalent (e.g. GED)
- 25** Some college but no degree (incl. 2 year occupational or vocational programs)
- 28** College Graduate or Higher (NET)
- 15** College graduate (e.g. BA, AB, BS)
- 13** Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
- Don't know
- \* Refused

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

- % **8** Yes
- 92** No
- Don't know
- \* Refused

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

- % **80** White
- 10** Black, African-American
- 2** Asian or Pacific Islander
- 2** Mixed-Race
- 2** (Vol) Hispanic/Latino

- 2 Native America/American Indian
- \* Other
- \* Don't know
- 1 Refused

**D14.** Altogether, how many people live in your household? Please count yourself and all adults and children who are RELATED to you.

- % 22 1
- 49 2
- 15 3
- 9 4
- 3 5
- 2 6 or more
- Don't know
- \* Refused

**D18.** Do you (or your spouse) currently receive regular Social Security payments?

- % 39 Yes (NET)
- 23 Yes, respondent does
- 6 Yes, spouse does
- 10 Yes, both do
- 60 No, neither does
- \* Don't know
- 1 Refused

**D19.** Thinking about your total bank or stock market savings about how much do you have saved for retirement, not counting your home? Would you estimate (INSERT)?

- % 48 Under \$50,000 (NET)
- 38 Under \$25,000
- 10 \$25,000 to under \$50,000
- 36 \$50,000 or more (NET)
- 11 \$50,000 to under \$100,000
- 25 \$100,000 or more
- 4 Don't know
- 12 Refused



**D20.** Please tell me whether there have been times during the past 12 months, that is, since (INSERT CURRENT INTERVIEW MONTH) 2003 when any of the following things happened to you. First, (INSERT ITEM), have there been times when there wasn't enough money?

a. To pay your rent or mortgage?

%      **14** Yes  
         **84** No  
         \* Don't know  
         **1** Refused

b. To buy food or pay for utility bills?

%      **19** Yes  
         **80** No  
         -- Don't know  
         **1** Refused

**D21.** At any time since (INSERT CURRENT INTERVIEW MONTH), 2003 was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did you ALWAYS have phone service?

%      **4** Did not have a phone for at least 2 weeks in 2003  
         **95** Always had phone service in 2003  
         \* Don't know  
         **1** Refused

**I3/I4.** INTERVIEWER, IN WHAT LANGUAGE DID THE RESPONDENT COMPLETE THE INTERVIEW?

%      **96** English Only  
         **4** Spanish Only