



2010 HEALTH INSURANCE SURVEY

PRINCETON SURVEY RESEARCH ASSOCIATES FOR
THE COMMONWEALTH FUND

FINAL QUESTIONNAIRE

LANDLINE INTRODUCTION:

Hello, I am _____ calling for Princeton Survey Research. We are conducting an important national opinion survey about health care. I'd like to ask a few questions of the **[RANDOMIZE: "YOUNGEST MALE, 19 years of age or older, who is now at home" AND "YOUNGEST FEMALE, 19 years of age or older, who is now at home?"]** **[IF NO MALE/FEMALE, ASK: May I please speak with the YOUNGEST FEMALE/MALE, 19 years of age or older, who is now at home?]** **[GO TO S2]**

CELL PHONE INTRODUCTION:

Hello, I am _____ calling for Princeton Survey Research. We are conducting an important national opinion survey about health care. I know I am calling you on a cell phone. As a small token of our appreciation for your time, we will pay all eligible respondents \$10 for participating in this survey. This is not a sales call. **(IF R SAYS DRIVING/UNABLE TO TAKE CALL: Thank you. We will try you another time...)**

VOICEMAIL MESSAGE (LEAVE ONLY ONCE -- THE FIRST TIME A CALL GOES TO VOICEMAIL): I am calling for Princeton Survey Research. We are conducting a national survey of cell phone users. This is NOT a sales call. We will try to reach you again.

SCREENING INTERVIEW:

S1. Are you under 19 years old, OR are you 19 or older?

- 1 Under 19
- 2 19 or older
- 9 Don't know/Refused

IF S1=2, READ INTRODUCTION TO MAIN INTERVIEW: We're interested in learning more about people with cell phones. If you are now driving a car or doing any activity requiring your full attention, I need to call you back later. The first question is... **[GO TO S2]**

IF S1=1,9, THANK AND TERMINATE: This survey is limited to adults age 19 and over. I won't take any more of your time...

INTERVIEWER: IF R SAYS IT IS NOT A GOOD TIME, TRY TO ARRANGE A TIME TO CALL BACK. OFFER THE TOLL-FREE CALL-IN NUMBER THEY CAN USE TO COMPLETE THE SURVEY BEFORE ENDING THE CONVERSATION.

ASK LL OR CELL IF SCREENING INTERVIEW IS BEING DONE IN ENGLISH

S2 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 SEX IN ENGLISH**
- 2 Spanish (if R can continue now) – **SWITCH TO SPANISH-LANGUAGE QUESTIONNAIRE; REPEAT LLINTRO2/CINTRO2 BELOW AND THEN GO TO SEX**
- 3 Spanish (if R cannot continue now) – **SCHEDULE SPANISH LANGUAGE CALLBACK**
- 4 Doesn't matter/No preference – **GO TO SEX IN ENGLISH**
- 9 Don't know/Refused – **GO TO SEX IN ENGLISH**

IF LANDLINE SAMPLE AND S2=2, READ LLINTRO2:

Hello, I am _____ calling for Princeton Survey Research. We are conducting an important national opinion survey about health care. **[GO TO SEX]**

IF CELL PHONE SAMPLE AND S2=2, READ CINTRO2:

Hello, I am _____ calling for Princeton Survey Research. We are conducting an important national opinion survey about health care. I know I am calling you on a cell phone. As a small token of our appreciation for your time, we will pay all eligible respondents \$10 for participating in this survey. This is not a sales call. **[GO TO SEX]**

ASK ALL

SEX RECORD RESPONDENT'S SEX (DO NOT ASK) (2007 D1)

- 1 Male
- 2 Female

INTRODUCTION**ASK ALL**

Q1 Overall, how would you rate the quality of health care you have received in the last 12 months? Would you say it is excellent, very good, good, fair or poor? (Trend 2007 Q1)

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 6 Have not received health care in past 12 months **(VOL.)**
- 7 Neither good nor poor/Mixed/It depends on type of care **(VOL.)**
- 8 Don't know
- 9 Refused

MEDICAL HOME**ASK ALL**

Q2 Do you have a regular doctor you usually go to when you are sick or need health care? *{Source: Quality of Care 2006, Q5}*

- 1 Yes
- 2 No
- 3 Has more than one regular doctor **(VOL.)**
- 8 Don't know
- 9 Refused

ASK IF NO REGULAR DOCTOR OR DON'T KNOW or REFUSED (Q2=2,8,9)

Q3 Is there one doctor's group, health center, or clinic you usually go to for most of your medical care? *(2008 International Survey Q1005)*

INTERVIEWER NOTE: Please do not include the hospital emergency room.

- 1 Yes, have a usual place for medical care
- 2 No, do not have a usual place for medical care
- 8 Don't know **(VOL.)**
- 9 Refused **(VOL.)**

ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q2=1,3 OR Q3=1)

Q4 How easy or difficult is it to telephone your doctor's practice during regular practice hours about a health problem and get the answers you need? Would you say it is...**(READ 1-4)**? *(2010 International Survey Q1150)*

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult, OR
- 4 Very difficult
- 5 Never tried to contact by telephone **(VOL.)**
- 8 Don't know **(VOL.)**
- 9 Refused **(VOL.)**

ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q2=1,3 OR Q3=1)

Q5 When you need care or treatment, how frequently does your regular doctor or medical staff you see know important information about your medical history? Would you say...**(READ 1-4)**? *(modified 2010 International Survey Q1165-1)*

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely or never
- 8 Don't know **(VOL.)**
- 9 Refused **(VOL.)**

ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q2=1,3 OR Q3=1)

- Q6** How frequently does your regular doctor or someone in your doctor's practice help coordinate or arrange the care you receive from other doctors and places? Would you say...(READ 1-4)?
(modified 2010 International Survey Q1170)

INTERVIEWER READ IF ASKED: Coordination could include helping you get appointments, following-up with you to make sure you get recommended care, and making sure other doctors have important information.

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely or never
- 5 Never see other doctors/place **(VOL.)**
- 8 Don't know **(VOL.)**
- 9 Refused **(VOL.)**

ASK ALL

- Q7** DURING THE PAST TWO YEARS, did you personally see a doctor or medical professional for any reason? (1999 Worker Survey Q13, 2003 Q7 modified, 2005 Q5, 2007 Q4)

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

ASK ALL

- Q8** How easy or difficult is it for you to get medical care in the evenings, on weekends, or holidays without going to the hospital or emergency room? Is it...(READ 1-4)? (modified 2010 International Survey Q1115)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult, OR
- 4 Very difficult
- 5 Never needed care in the evenings, weekends, or holidays **(VOL.)**
- 8 Don't know **(VOL.)**
- 9 Refused **(VOL.)**

COMMUNICATION AND EFFICIENCY IN THE DELIVERY OF CARE**ASK ALL**

Q9 In the LAST 12 MONTHS, was there any time when you **(INSERT ITEM; RANDOMIZE)** because of the COST? *(Trend 2001 Q9 modified, 2003 Q8 modified, 2005 Q15, 2007 Q10 with modified programming instruction)*

- 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. Did not see a specialist when you or your doctor thought you needed one

CATEGORIES

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

ASK ALL

Q10 And in the last 12 months, did you delay or not get **(INSERT ITEM; ROTATE)** because of the cost?

- a. Preventive care screening such as a colon cancer screening **[IF SEX=2, INSERT: or mammogram]**
(Trend 2005 Q16, 2007 Q11 modified)
- b. Dental care *(Trend 2007 Q11)*

CATEGORIES

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

ASK ALL

AGE What is your age? *(2007 D3)*

- 19-96 **[RECORD EXACT NUMBER]**
- 97 97 or older
- 99 Refused

ASK ALL

D2 Are you currently married, living with a partner, divorced, separated, widowed, or have you never been married? *(Trend 2001 D2, 2003 D2, 2005 D2, 2007 D2)*

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

ASK ALL

Q11 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?]**
(Trend 2003 Q20, 2005 Q27, 2007 Q21)

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

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

Q12 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 IN ORDER)?** (Trend 2001 Q20, 2003 Q10, 2005 Q17, 2007 Q12)

[INTERVIEWER: IF RESPONDENT IS NOT SURE WHICH INSURANCE IS INCLUDED, READ: 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.]

[INTERVIEWER: IF RESPONDENTS TRY TO TELL TYPE THEY HAVE INSTEAD OF GOING THROUGH THE LIST, READ: 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.]

- 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 (Q12a=2,8,9 AND Q12b=2,8,9 AND Q12c=2,8,9 AND Q12d=2,8,9)

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

CATEGORIES

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

ASK IF AGE 65+ AND NOT COVERED BY MEDICARE (AGE=65-97 AND Q12d=2,8,9)

Q13 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, 2003 Q11, 2005 Q18, 2007 Q13*)

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

ASK IF AGE 65+ (AGE=65-97) AND COVERED BY MEDICARE (Q12d=1 or Q13=1)

Q14 You said that you have Medicare. Do you have traditional Medicare or do you have a private Medicare plan like an HMO, PPO, or other managed care plan? [**INTERVIEWER NOTE:** Medicare Advantage is a private plan.] (*NEW*)

- 1 Traditional Medicare
- 2 A private Medicare plan like an HMO, PPO, or other managed care plan
- 8 Don't know
- 9 Refused

ASK IF HAS EMPLOYER-BASED INSURANCE (Q12a=1)

Q15 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 25 YEARS OF AGE OR YOUNGER (AGE=19-25):** your parent's name] or in someone else's name? (*2001 Q24 modified, 2003 Q12, 2005 Q19 modified, 2007 Q14*)

- 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

(AGE=19-64,98,99) AND (Q12a=2,8,9 AND Q12b=2,8,9 AND Q12c=2,8,9 AND Q12d=2,8,9 AND Q12e=2,8,9)

OR

(AGE=65-97 AND Q12a=2,8,9 AND Q12b=2,8,9 AND Q12c=2,8,9 AND Q12d=2,8,9 AND Q12e=2,8,9 AND Q13=2,8,9)

Q16 Does this mean you personally have NO health insurance now that would cover your doctor or hospital bills? (*Trend 2001 Q25, 2003 Q13, 2005 Q20, 2007 Q15*)

- 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 (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=2)

Q17 During the last 12 months – since [INSERT MONTH] 2009 – 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, 2003 Q14, 2005 Q21, 2007 Q16*)

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

ASK IF NOW INSURED BUT UNINSURED IN LAST 12 MONTHS (Q17=2)

Q18 Before you were insured, how long did you go without insurance? (**READ CATEGORIES ONLY IF NECESSARY**)

[INTERVIEWER NOTE: IF MORE THAN ONE PERIOD IN THE LAST 12 MONTHS WITHOUT INSURANCE, then ask about period that lasted the longest] (*2001 Q30, 2003 Q15, modified 2005 Q22, modified 2007 Q17*)

- 1 Three months or less
- 2 Four months to six months
- 3 Seven months to 11 months
- 4 One to two years
- 5 More than two years
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF UNINSURED NOW (Q16=1)

Q19 How long have you been without insurance? (**READ CATEGORIES ONLY IF NECESSARY**) (*2001 Q31, 2003 Q16, 2005 Q23 modified, 2007 Q18 modified answer categories*)

- 1 Three months or less
- 2 Four months to six months
- 3 Seven months to 11 months
- 4 One to two years
- 5 More than two years
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=2)

Q20 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? **[IF RESPONDENT HAS MORE THAN ONE PLAN, READ: all the health insurance you now have combined]** (Trend 2001 Q27, 2003 Q17, 2005 Q25, 2007 Q19)

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

INSURANCE DIFFICULTIES AND COMPLEXITIES

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=2)

Q21 Thinking about your current health insurance... Does your main health plan (**INSERT; ROTATE; DO NOT ASK ITEM b FIRST**) each year?

- a. Limit the number of visits to doctors, other than mental health providers (Trend 2007 Q23a)
- b. Limit the number of visits to mental health providers (Trend 2007 Q23b)
- c. Limit the total dollar amount it will pay for medical care (Trend 2005 Q33, 2007 Q23c)

CATEGORIES

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=2)

Q22 Thinking again about YOUR PERSONAL health insurance coverage, how long have you had your main health plan? **(IF NECESSARY READ CATEGORIES 1-4) (INTERVIEWER: IF R VOLUNTEERS A YEAR, RECORD APPROPRIATELY; CLARIFY IF NECESSARY)** (Trend 2005 Q34, 2007 Q24 with modified Punch 1 label)

- 1 Less than 12 months
- 2 One year to less than two years
- 3 Two years to less than three years
- 4 Three or more years
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF HAD MAIN PLAN FOR LESS THAN 3 YEARS (Q22=1-3)

Q23 So, you've had your current insurance for less than three years. Can you explain the MAIN reason you most recently changed your health plan? [**PRE-CODED OPEN END; DO NOT READ CATEGORIES; PROBE FOR SPECIFICITY; ACCEPT ONLY ONE RESPONSE**] (*Trend 2001 Q35, 2007 Q25 with modified Punch 1 and Punch 3 labels*)

- 1 Job loss/Job change/Retirement from job by self, spouse or parent
- 2 Employer changed plans
- 3 Found a better or less expensive health plan or switched to a plan with a lower premium
- 4 Married, divorced or widowed
- 5 Went on Medicare
- 6 Other (**SPECIFY**)
- 97 Have not changed plans/No previous plan
- 98 Don't know
- 99 Refused

ASK IF HAD MAIN PLAN FOR LESS THAN 3 YEARS AND CHANGED PLANS (Q22=1-3 and Q23<>97)

Q24 And when you most recently changed your health plan, did you have to change your doctor or clinic where you go for regular medical care, or not? (*modified 2001 Q36, modified 2007 Q26*)

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=2)

Q25 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 MAIN health insurance plan. (**INSERT ITEM; RANDOMIZE**)... 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., READ:** 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.] (*Trend 2005 Q35, 2007 Q27 with modified programming instruction*)

- a. You had expensive medical bills for services NOT covered by your insurance (*Trend 2007 Q27a*)
- b. Your doctor charged you a lot more than your insurance would pay and you had to pay the difference (*Trend Older Adults 2004 Q43a modified, 2005 Q35b, 2007 Q27b*)
- c. The doctor's office told you they do not accept your insurance (*Trend Older Adults 2004 Q43c, 2005 Q35c modified, 2007 Q27c*)
- d. Your insurance denied payment for your medical care (*2010 International Survey Q1515-3 modified*)

CATEGORIES

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

MEDICAL DEBT**ASK ALL**

Q26 During the last 12 months, were there times when you had problems paying or were unable to pay for medical bills? [**READ IF NECESSARY:** This can include bills for another family member.] (*Trend 2001 Q11, 2003 Q24, 2005 Q38, 2007 Q29*)

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

ASK ALL

Q27 In the last 12 months, were you ever contacted by a collection agency about owing money for medical bills? [**READ IF NECESSARY:** This can include bills for another family member.] (*Trend 2001 Q12, 2003 Q25, 2005 Q39, 2007 Q30*)

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

ASK IF CONTACTED IN THE LAST 12 MONTHS BY A COLLECTION AGENCY ABOUT OWING MONEY FOR MEDICAL BILLS (Q27=1)

Q28 Did your bill get sent to a collection agency because of a billing mistake or because you were unable to pay the bill? (*Trend 2005 Q40, 2007 Q31*)

- 1 Billing mistake
- 2 Unable to pay the bill
- 8 Don't know
- 9 Refused

ASK ALL

Q29 Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills? [**READ IF NECESSARY:** This can include bills for another family member.] (*Trend 2001 Q13, 2003 Q26, 2005 Q41, 2007 Q32*)

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

ASK ALL

- Q30** Do you currently have any medical bills you are paying off over time? This could include medical bills you are paying off by credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from this year or previous years. **[READ IF NECESSARY: This can include bills either for yourself or another family member.]** *(Trend 2005 Q42a modified Q wording, 2007 Q33 modified Q wording)*

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

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q30=1)

- Q31** How much are the medical bills you are paying off over time? **(IF NECESSARY READ 1-5)** *(Trend 2005 Q43, 2007 Q34)*

- 1 Less than \$2,000
- 2 \$2,000 to less than \$4,000
- 3 \$4,000 to less than \$8,000
- 4 \$8,000 to less than \$10,000
- 5 \$10,000 or more
- 8 Don't know **(DO NOT READ)**
- 9 Refused **(DO NOT READ)**

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q30=1)

- Q32** Was this for care you received in the past 12 months or earlier than that? *(Trend 2005 Q44 modified, 2007 Q35 modified question wording and Punches 1/2 labels modified)*

- 1 Past 12 months
- 2 Earlier than past 12 months
- 3 Both **(VOL.)**
- 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 (Q26=1 OR Q27=1 OR Q29=1 OR Q30=1)

- Q33** When you were having difficulties with your own or your family's medical bills, were these bills for someone who was insured at the time the care was provided or was the person uninsured then? *(Trend 2003 Q29 modified, 2005 Q46 modified, 2007 Q36 modified)*

- 1 Insured at time care was provided
- 2 Uninsured at time care was provided
- 3 More than one person with medical bill problems and one person uninsured and the other insured **(VOL.)**
- 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 (Q12a=1 OR Q12b=1 OR Q12e=1 OR Q16=2)]

- Q34** 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, READ: This includes money deducted from a paycheck, as well as money you pay directly to the insurance company.] [IF R SAYS THEY ARE COVERED BY SOMEONE ELSE'S INSURANCE, READ: Do you happen to know if the main policyholder pays ALL, SOME or NOTHING to have that health insurance plan?]**
[INTERVIEWER NOTE: If person is on Medicare and asks do you mean Medicare, READ: We are just interested in the premium for the private plan you buy.] (Trend 2001 Q50, 2003 Q30, 2005 Q47, 2007 Q37)

- 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 [Q34=1,2,3 AND (D2=1,2 OR Q11=1,2)]

- Q35** 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, 2003 Q31, 2005 Q48, 2007 Q38)**

- 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 PAYS ALL OR SOME OF PREMIUM (Q34=1,2)

- Q36** How often are premium payments made on this plan? **(IF NECESSARY READ 1-6) (Trend 2001 Q52, 2003 Q33, 2005 Q50, 2007 Q39)**

- 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 Some other timing (DO NOT READ)
- 8 Don't know (DO NOT READ)
- 9 Refused (DO NOT READ)

ASK IF PAYS PREMIUM WEEKLY (Q36=1)

Q37 About how much do you pay every week in premiums on this plan including any amount deducted from a paycheck? Do you pay (**READ CATEGORIES 1-7**)? [**IF NECESSARY, READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members.] [**PROBE DON'T KNOW:** Your best guess is fine.] (*Trend 2005 Q51, 2007 Q40*)

- 1 Less than \$10
- 2 \$10 to under \$30
- 3 \$30 to under \$60
- 4 \$60 to under \$100
- 5 \$100 to under \$125
- 6 \$125 to under \$175 OR
- 7 \$175 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM EVERY TWO WEEKS OR TWICE A MONTH (Q36=2,3)

Q38 About how much do you pay [**Q36=2:** every two weeks] [**Q36=3:** twice a month] in premiums on this plan including any amount deducted from a paycheck? Do you pay (**READ CATEGORIES 1-7**)? [**IF NECESSARY, READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members.] [**PROBE DON'T KNOW:** Your best guess is fine.] (*Trend 2005 Q52, 2007 Q41*)

- 1 Less than \$20
- 2 \$20 to under \$60
- 3 \$60 to under \$125
- 4 \$125 to under \$200
- 5 \$200 to under \$250
- 6 \$250 to under \$350 OR
- 7 \$350 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM MONTHLY (Q36=4)

Q39 About how much do you pay every month in premiums on this plan including any amount deducted from a paycheck? Do you pay (**READ CATEGORIES 1-7**)? [**IF NECESSARY, READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members.] [**PROBE DON'T KNOW:** Your best guess is fine.] (*Trend 2005 Q53, 2007 Q42*)

- 1 Less than \$40
- 2 \$40 to under \$125
- 3 \$125 to under \$250
- 4 \$250 to under \$400
- 5 \$400 to under \$500
- 6 \$500 to under \$700 OR
- 7 \$700 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM QUARTERLY (Q36=5)

Q40 About how much do you pay every three months (or quarterly) in premiums on this plan including any amount deducted from a paycheck? Do you pay (**READ CATEGORIES 1-7**)? [**IF NECESSARY, READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members.] [**PROBE DON'T KNOW:** Your best guess is fine.] (*Trend 2005 Q54, 2007 Q43*)

- 1 Less than \$125
- 2 \$125 to under \$375
- 3 \$375 to under \$750
- 4 \$750 to under \$1,200
- 5 \$1,200 to under \$1,500
- 6 \$1,500 to under \$2,000 OR
- 7 \$2,000 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM YEARLY (Q36=6) OR OTHER TIMING/DON'T KNOW/REFUSED (Q36=7,8,9)

Q41 About how much do you pay every year in premiums on this plan including any amount deducted from a paycheck? Do you pay (**READ CATEGORIES 1-7**)? [**IF NECESSARY, READ:** This amount is the premium you pay for the whole plan, even if it also covers other family members.] [**PROBE DON'T KNOW:** Your best guess is fine.] (*Trend 2005 Q55, 2007 Q44 with modified filter*)

- 1 Less than \$500
- 2 \$500 to under \$1,500
- 3 \$1,500 to under \$3,000
- 4 \$3,000 to under \$4,500
- 5 \$4,500 to under \$6,000
- 6 \$6,000 to under \$8,000 OR
- 7 \$8,000 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS ALL OR SOME OF PREMIUM (Q34=1,2)

Q42 In the last 12 months, has the amount you personally have to pay for your health insurance increased, decreased, or stayed about the same? [**IF INCREASED, PROBE:** Has it increased a lot, some, or only a little?] (*NEW from 2001 National Survey of Quality and Stability of Insurance Q59*)

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=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, READ: 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.]** (*Trend 2003 Q43, 2005 Q60, 2007 Q46*)

- 1 Yes
- 2 No
- 3 Yes, for going outside the network (**VOL.**)
- 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, READ: in-network] [PROBE DON'T KNOW: Your best guess is fine.] (IF NECESSARY READ 1-7)** (*Trend 2005 Q61, 2007 Q47*)

- 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 to under \$5,000 OR
- 7 \$5,000 or more per person
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q16=2)

- Q45** Please tell me whether you have any insurance to cover all or part of the following health care needs. Do you have insurance (**INSERT; ROTATE**)?
- a. For your prescription medicines (*Trend 2001 Q62, 2003 Q42a, 2005 Q58a, 2007 Q45a*)
 - b. For your dental care (*Trend 2001 Q62, 2003 Q42b, 2005 Q58b, 2007 Q45b*)

CATEGORIES

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

ASK IF HAS PRESCRIPTION DRUG COVERAGE (Q45a=1)

Q46 Does your prescription drug coverage limit the total amount of money it will pay for prescription drugs or the number of different prescriptions you can fill?

[INTERVIEWER NOTE: Limit on number refers to the number of different prescriptions Respondent can fill, not the quantity of the medication at one time.] *(Trend 2005 Q59, 2007 Q50)*

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

MEDICARE PART D: FILLING THE DONUT HOLE**ASK IF HAS MEDICARE AND HAS PRESCRIPTION DRUG COVERAGE ([Q12d=1 or Q13=1) AND Q45a=1)**

Q47 You just told me that you had insurance that covers your prescription drugs. Is this a separate prescription drug plan you bought on your own in addition to Medicare? *(NEW)*

- 1 Yes, Rx plan is separate from Medicare
- 2 No, not a separate Rx plan/Rx plan is through Medicare
- 8 Don't know
- 9 Refused

ASK IF HAS MEDICARE RX COVERAGE (Q47=2,8,9)

Q48 Thinking back to last year (2009), were your prescription drug expenses high enough so that you ended up in a coverage gap, the so-called "donut hole," where you had to pay the full cost of your drugs until you hit a limit where your coverage kicked back in? *(NEW)*

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

INSURANCE COSTS**ASK ALL**

Q49 Over the last 12 months, about how much have you had to pay “out of pocket” for each of the following? [**FIRST ITEM:** First,] [**NEXT ITEM:** How about for] (**INSERT IN ORDER**) in the past 12 months? (*Trend 2005 Q65, 2007 Q51*)

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

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

[**IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”, READ:** “Out of pocket” is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. 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, and includes co-payments or coinsurance payments.]

- 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

CATEGORIES

0-100,000	RECORD NUMBER [RANGE 0-100,000]
888,888	Don't know
999,999	Refused

ASK IF HAS FAMILY (D2=1,2 OR Q11=1,2)

Q50 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/LIVING WITH PARTNER AND WITH ANY CHILDREN (D2=1,2 AND Q11=1,2):** spouse or partner and children] **[IF MARRIED/LIVING WITH PARTNER WITH NO CHILDREN (D2=1,2 AND Q11=3,8,9):** spouse or partner] **[IF CHILDREN BUT NOT MARRIED/LIVING WITH PARTNER (Q11=1,2 AND D2=3,4,5,6,9):** children]? *(Trend 2005 Q66, 2007 Q52)*

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

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

[IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”, READ: “Out of pocket” is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your and your family’s insurance coverage.]

[INTERVIEWER NOTE: Respondent can include all “out of pocket” expenses, regardless of who actually pays for them.]

0-100,000	RECORD NUMBER [RANGE 0-100,000]
888,888	Don't know
999,999	Refused

ASK ALL

Q51 Have any of the following happened in the past two years because of medical bills? Have you **(INSERT; RANDOMIZE)** because of medical bills? *(Trend 2005 Q67b, 2007 Q53 with modified programming instruction)*

- Been unable to pay for basic necessities like food, heat or rent *(Trend 2005 Q67ba, 2007 Q53a)*
- Used up all your savings *(Trend 2005 Q67bb, 2007 Q53b)*
- Taken out a mortgage against your home or taken out a loan *(Trend 2005 Q67bc modified, 2007 Q53c modified)*
- Taken on credit card debt *(Trend 2005 Q67bd modified, 2007 Q53d modified)*
- Had to declare bankruptcy *(NEW)*

CATEGORIES

1	Yes
2	No
8	Don't know
9	Refused

HEALTH STATUS AND CHRONIC CONDITIONS**ASK ALL**

Q52 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, 2003 Q46, 2005 Q68, 2007 Q54)*

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

ASK ALL

Q53 Does a disability or chronic disease keep you from working full-time or limit housework or other daily activities? *(Trend 2005 Q69 modified, 2007 Q55)*

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

ASK ALL

Q54 Has a doctor told you that you have any of the following health problems or conditions? (First,)
What about **(INSERT; RANDOMIZE)? (READ AS NECESSARY: Has a doctor told you that you have that?)** *(Trend 2007 Q56 with modified programming instruction)*

- a. Hypertension or high blood pressure *(Trend 2007 Q56a)*
- b. Heart disease, including heart attack *(Trend 2007 Q56b-c modified)*
- c. Diabetes *(Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56d)*
- d. Asthma, emphysema, or lung disease *(Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56e)*
- e. High cholesterol *(NEW)*

CATEGORIES

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

ASK ALL

Q55 In feet and inches, what is your height without shoes on? (**INTERVIEWER NOTE:** Round to the next highest inch) (*NEW*)

_____ feet [**RANGE 1-9**] _____ inches [**RANGE 0-11**]

98 Don't know

99 Refused

ASK ALL

Q56 In pounds, please tell me your present weight, without clothes. (*NEW*)

_____ pounds [**RANGE 1-997**]

998 Don't know

999 Refused

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q54 EXCEPT HEART ATTACK/HEART DISEASE ([Q54a=1 OR Q54c=1 OR Q54d=1 OR Q54e=1] AND Q54b=2,8,9)

Q57 You just told me that you (had/have) [**INSERT CONDITIONS FROM Q54**]. In the past 12 months, have you stayed overnight in a hospital or visited the emergency room because of [this / any of these] problem[s]? [**IF YES, PROBE:** "Was that the hospital or ER?"] (*2005 Q72 modified, 2007 Q57 modified*)

[**INTERVIEWER NOTE:** If respondent has multiple conditions, ask respondent to think about all of them.]

1 Yes, ER

2 Yes, hospital

3 Yes, both

4 No

8 Don't know

9 Refused

ASK ALL

Q58 Do you take prescription medications on a regular basis? [**IF FEMALE AND AGE 19-44 (SEX=2 AND AGE=19-44), READ:** This includes birth control.] (*Trend 2005 Q73, 2007 Q58*)

1 Yes

2 No

8 Don't know

9 Refused

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q54 (Q54a=1 OR Q54b=1 OR Q54c=1 OR Q54d=1 OR Q54e=1)

- Q59** During the past 12 months, have you ever skipped doses or not filled a prescription for your medications for the health condition(s) that you mentioned because of the cost of the medicines? *(2005 Q75 modified, 2007 Q59 modified)*

[INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them.]

- 1 Yes
- 2 No
- 3 I don't take medications for any of the conditions **(VOL.)**
- 8 Don't know
- 9 Refused

- Q60** Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions. (First,/Next,) Did you have **(INSERT IN ORDER)**, or not? *(Trend 2003 Q50 modified, 2005 Q76 modified, 2007 Q60 modified)*

ASK ALL

- a. your blood pressure checked within the past 12 months *(Trend 2003 Q50a modified, 2005 Q76a modified, 2007 Q60a modified)*

ASK ALL

- b. a dental exam within the past 12 months *(Trend 2003 Q50b modified, 2005 Q76b modified, 2007 Q60b modified)*

ASK FEMALES AGE 50 AND OVER (SEX=2 AND AGE=50-97)

- c. a mammogram within the past two years *(Trend 2003 Q50c modified, 2005 Q76c modified, 2007 Q60c modified)*

ASK FEMALES (SEX=2)

- d. a Pap test within the past **[AGE=19-29: 12 months] [AGE=30-99: three years]** *(Trend 2003 Q50d modified, 2005 Q76d modified, 2007 Q60d modified)*

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

- e. colon cancer screening within the past five years *(Trend 2003 Q50e modified, 2005 Q76e modified, 2007 Q60e modified)*

ASK ALL

- f. your cholesterol checked within the past **[IF Q54a=1 OR Q54b=1 OR Q54e=1: 12 months] [IF Q54a<>1 AND Q54b<>1 AND Q54e<>1: five years]** *(Trend 2003 Q50f modified, 2005 Q76f modified, 2007 Q60f modified)*

ASK ALL

- g. a seasonal flu shot within the past 12 months **[READ IF NECESSARY: not the H1N1 or swine flu shot]** *(NEW)*

ASK ADULTS AGE 65 OR OLDER (AGE=65-97)

- h. a pneumonia vaccine within the past 12 months *(NEW)*

CATEGORIES

- 1 Yes
- 2 No
- 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 is defined as 35 hours or more per week. If less than 35 hours, then part-time.] [IF R SAYS THEY ARE SELF-EMPLOYED, PROBE: "Are you self-employed working full-time hours or part-time hours?" AND THEN RECORD AS CODE 1 OR 2] (Trend 2001 D4, 2003 D4, 2005 D4, 2007 D4)**

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

ASK IF MARRIED (D2=1,2)

- D5** Is your **[IF MARRIED FEMALE (SEX=2 AND D2=1): husband] [IF MARRIED MALE (SEX=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? **[INTERVIEWER NOTE: IF R SAYS SPOUSE/PARTNER IS SELF-EMPLOYED, PROBE: "Are they self-employed working full-time hours or part-time hours?" AND THEN RECORD AS CODE 1 OR 2] (Trend 2001 D13, 2003 D13, 2005 D5, 2007 D5)**

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

RECESSION SERIES**ASK ALL**

Q61 Now for a few questions related to your job situation... Have **[IF NOT MARRIED (D2=3-9): you] [IF MARRIED OR LIVING WITH A PARTNER (D2=1,2): you or your (spouse/partner)]** lost your job in the last 2 years (since **[INSERT MONTH]** 2008)? **[IF YES AND MARRIED/PARTNER, PROBE: Would that be you, your (spouse/partner) or both?]** *(NEW)*

- | | | |
|---|------------------------------|--------------------|
| 1 | Yes, I lost job | [GO TO Q62] |
| 2 | Yes, spouse/partner lost job | [GO TO Q63] |
| 3 | Yes, both lost jobs | [GO TO Q64] |
| 4 | No – neither lost jobs | [GO TO Q67] |
| 8 | Don't know | [GO TO Q67] |
| 9 | Refused | [GO TO Q67] |

ASK IF RESPONDENT LOST JOB IN LAST 2 YEARS (Q61=1)

Q62 At the time you lost your job, did you have health insurance through that employer? *(NEW)*

- | | |
|---|---|
| 1 | Yes, had health insurance through that employer |
| 2 | No, did not |
| 8 | Don't know |
| 9 | Refused |

ASK IF RESPONDENT'S SPOUSE LOST JOB IN LAST 2 YEARS (Q61=2)

Q63 At the time your spouse lost their job, did they have health insurance through that employer? *(NEW)*

- | | |
|---|---|
| 1 | Yes, had health insurance through that employer |
| 2 | No |
| 8 | Don't know |
| 9 | Refused |

ASK IF RESPONDENT AND RESPONDENT'S SPOUSE LOST JOB IN LAST 2 YEARS (Q61=3)

Q64 At the time you and your spouse lost jobs, did EITHER of you have health insurance through those employers? *(NEW)*

- | | |
|---|---|
| 1 | Yes, had health insurance through either of those employers |
| 2 | No |
| 8 | Don't know |
| 9 | Refused |

ASK IF RESPONDENT LOST JOB IN LAST 2 YEARS AND HAD INSURANCE THROUGH THAT EMPLOYER (Q62=1 OR Q64=1)

Q65 When you lost your job, which best describes what happened to your health insurance? **(READ 1-4)**
(NEW)

- 1 You continued your job-based health insurance through a program known as COBRA
- 2 You became uninsured
- 3 **[IF MARRIED (D2=1,2):]** You went on your spouse's insurance
- 4 You found insurance through another source
- 8 Don't know **(DO NOT READ)**
- 9 Refused **(DO NOT READ)**

IF RESPONDENT CONTINUED JOB-BASED INSURANCE THROUGH COBRA (Q65=1)

Q66 Did you receive a federal government subsidy to help pay for the COBRA coverage? **[IF NO, PROBE:**
Was that because you were not eligible for such a subsidy or because no one told you about it?]
(NEW)

- 1 Yes, received
- 2 No, you were not eligible
- 3 No, no one told you about such a subsidy
- 8 Don't know
- 9 Refused

VIEWS OF EMPLOYER COVERAGE

ASK ALL

Q67 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, 2003 Q58, 2005 Q78, 2007 Q64)*

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

ASK IF HAS EMPLOYER BASED-INSURANCE (Q12a=1)

Q68 Does the employer that offers your health plan offer a choice of health plans or only one plan? *(KFF 2003; Trend 2003 Q59, 2005 Q79, 2007 Q65)*

- 1 Choice of plans (2 or more)
- 2 Only one plan
- 8 Don't know
- 9 Refused

INDIVIDUAL MARKET**ASK ALL EXCEPT IF HAS INDIVIDUAL INSURANCE (Q12b<>1)**

Q69 Some people buy health insurance on their OWN – that is, not through any employer, union, or government program. In the past three years – since **[INSERT MONTH]** 2007 – have you ever TRIED to buy health insurance on your own? (2005 Q82 modified, 2007 Q66)

- 1 Yes, tried to buy
- 2 No, have not
- 8 Don't know
- 9 Refused

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR TRIED TO BUY IT IN PAST THREE YEARS [(Q12b=1 and Q22=1,2,3) OR (Q69=1)]

Q70 **[IF HAVE PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST 3 YRS (Q12b=1 AND Q22=1,2,3):** You mentioned you have insurance you bought on your own...] How difficult was it to find **(INSERT ITEMS IN ORDER)**? Was it very difficult, somewhat difficult, not too difficult, or not at all difficult? (2001 Q43, 2005 Q83, 2007 Q67)

- a. A plan with the type of coverage you need
- b. A plan you could afford

CATEGORIES

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult
- 5 Impossible **(VOL.)**
- 8 Don't know
- 9 Refused

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR TRIED TO BUY IT IN PAST THREE YEARS [(Q12b=1 and Q22=1,2,3) OR (Q69=1)]

Q71 Did any company turn you down, charge a higher price because of your health or exclude a specific health problem when you tried to buy coverage on your own? (2005 Q84, 2007 Q68)

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

ASK IF EVER TRIED TO BUY HEALTH INSURANCE ON OWN IN PAST THREE YEARS (Q69=1)

Q72 Did you end up buying a health insurance plan on your own? (2001 Q44, 2005 Q85, 2007 Q69)

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

ASK IF DID NOT BUY HEALTH INSURANCE ON OWN (Q72=2)

Q73 What is the main reason you did not buy the plan? **(READ 1-5)** *(Trend 2007 Q70)*

- 1 The premium was too expensive
- 2 The plan did not cover a pre-existing condition
- 3 The deductibles and/or co-pays were too high
- 4 You gained health insurance through another source, OR
- 5 Was there another reason? **(SPECIFY)**
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR IF BOUGHT COVERAGE IN THE LAST THREE YEARS [(Q12b=1 and Q22=1,2,3) OR (Q72=1)]

Q74 Just before you bought your plan, did you have health insurance coverage? *(Trend 2007 Q71)*

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

ASK IF DID NOT HAVE HEALTH INSURANCE COVERAGE JUST BEFORE BUYING COVERAGE ON THEIR OWN (Q74=2)

Q75 How long did you go without insurance before you bought your plan? **(READ 1-4)** *(Trend 2007 Q72)*

- 1 Three months or less
- 2 Four to 11 months
- 3 One to two years, OR
- 4 More than two years
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

POLICY AND HEALTH REFORM**ASK ALL**

Q76 Now I am going to ask you about the new health care reform bill that was signed into law in March. Right now, most Americans get health insurance coverage through an employer. If you lose coverage through an employer, there are few options. Starting in 2014, the new health reform law provides a secure place for people to gain health insurance where no one will be turned down or charged a higher premium because of their health. Families with incomes up to \$88,000 are eligible for financial help to cover all or part of the cost of the premium. Do you think this change is a major improvement in the health care system, a minor improvement, NOT an improvement, do you think it makes things worse, or do you not know enough to say? *(NEW)*

- 1 Major improvement
- 2 Minor improvement
- 3 Not an improvement
- 4 It makes things worse
- 8 Don't know enough to say
- 9 Refused

ASK ALL

Q77 Many families worry about their adult children losing health insurance when they graduate from high school or college. Under the new health reform law, many provisions will make it easier for young adults to remain covered after they graduate. Do you think this change is a major improvement in the health care system, a minor improvement, NOT an improvement, do you think it makes things worse, or do you not know enough to say? *(NEW)*

- 1 Major improvement
- 2 Minor improvement
- 3 Not an improvement
- 4 It makes things worse
- 8 Don't know enough to say
- 9 Refused

ASK IF HAS MEDICARE (Q12d=1 or Q13=1)

Q78 People with Medicare prescription drug coverage who have high prescription drug expenses may end up in a coverage gap, or the so-called "donut hole," where they have to pay the full cost of their drugs until they hit a limit where their coverage kicks back in. This year, the new health reform law will provide a \$250 rebate to people who reach the donut hole, and will completely close the donut hole over the next ten years. Do you think this change is a major improvement in the Medicare benefits, a minor improvement, NOT an improvement, do you think it makes things worse, or do you not know enough to say? *(NEW)*

- 1 Major improvement
- 2 Minor improvement
- 3 Not an improvement
- 4 It makes things worse
- 8 Don't know enough to say
- 9 Refused

ASK ALL

Q79 Overall, what is your opinion of the new health care reform law? Do you think the reforms overall will markedly improve the nation's health system, somewhat improve it, have little impact, will they move the health system in the wrong direction, or do you not know enough to say? {NEW}

- 1 Markedly improve
- 2 Somewhat improve
- 3 Have little impact
- 4 Move the health system in the wrong direction
- 8 Don't know enough to say
- 9 Refused

ASK ALL

Q80 Do you think the current legislation generally does enough to address the most important problems with the system, or that it didn't go far enough in addressing the most important problems... or do you not know enough to say? {NEW}

- 1 Generally addresses the most important problems
- 2 Didn't go far enough in addressing the most important problems
- 8 Don't know enough to say
- 9 Refused

FACTUALS & DEMOGRAPHICS

[READ TO ALL] 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)

D6 Are you now SELF-employed or are you employed by someone else? **[IF HAS MORE THAN ONE JOB, READ: Please think about your MAIN job, where you work the most hours.]** (Trend 2001 D5, 2003 D5, 2005 D6, 2007 D6)

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

ASK IF SELF-EMPLOYED (D6=1)

D7 Do you work by yourself, do you employ other people, or do you work with other people? (Trend 2005 D7, 2007 D7)

- 1 Just self
- 2 Employ other people
- 3 Work with other people
- 8 Don't know
- 9 Refused

ASK IF SELF-EMPLOYED (D6=1)

D8 Do you own your own business or professional practice? {NEW}

- 1 Yes [INTERVIEWER: includes those who own a business jointly with others]
- 2 No
- 8 Don't know
- 9 Refused

ASK IF OWN THEIR OWN BUSINESS AND NOT SELF-EMPLOYED WORKING ALONE (D8=1 AND D7=2,3,8,9)

D9 Do you currently offer health insurance to your employees? {NEW}

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

ASK IF EMPLOYED FULL- OR PART-TIME OR OWN OWN BUSINESS (D4=1,2 OR D8=1)

D10 Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you [D8=1: own] [D4=1,2 AND D8<>1: work for in your main job]? Just stop me when I get to the right category. Would you say there are (READ 1-6)? (Trend 2003 D6, 2005 D8, 2007 D8 modified)

- 1 Under 25 employees
- 2 25 to less than 50 employees
- 3 50 to less than 100 employees
- 4 100 to less than 500 employees
- 5 500 to less than 1,000 employees, OR
- 6 1,000 or more employees?
- 8 Don't know (DO NOT READ)
- 9 Refused (DO NOT READ)

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

D11 About how much do you make an hour [IF MORE THAN ONE JOB: on your MAIN job]? Is it (READ 1-4)? (Trend 2005 D10, 2007 D10)

- 1 Less than \$10 per hour
- 2 \$10 to less than \$15 per hour
- 3 \$15 to less than \$20 per hour, OR
- 4 \$20 or more per hour
- 8 Don't know (DO NOT READ)
- 9 Refused (DO NOT READ)

ASK IF HAS HEALTH INSURANCE BY EMPLOYER IN OWN NAME OR HAS PLAN THROUGH SPOUSE/PARTNER (Q15=1,2)

D12 [IF INSURANCE IN OWN NAME AND NOT RETIRED (Q15=1 AND D4=1,2,4-99): When you first took your current job,] [IF INSURANCE IN SPOUSE'S NAME AND SPOUSE NOT RETIRED (Q15=2 AND D5=1,2,4-99): When your spouse or partner first took the job,] [IF INSURANCE IN OWN OR SPOUSE'S NAME AND R/SPOUSE IS RETIRED [Q15=1,2 AND (D4=3 or D5=3)]: When you or your spouse first took the job which you have your current plan through,] was there a waiting period before you could be covered by health insurance? (Trend 2003 D9a modified, 2005 D11, 2007 D11)

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

ASK IF THERE WAS A WAITING PERIOD (D12=1)

D13 How long was the waiting period? **(DO NOT READ CATEGORIES)** *(Trend 2003 D9b, 2005 D12, 2007 D12 modified)*

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

ASK IF EMPLOYED BY SOMEONE ELSE AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER [(D6=2,8,9) AND (Q12a=2,8,9 OR Q15=2,3,4)]

D14 Does YOUR employer offer health insurance to ANY employees? *(Trend 2003 D10 with modified base, 2005 D13 with modified base, 2007 D13 with modified base)*

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

ASK IF EMPLOYER OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME (D14=1)

D15 Are you eligible to participate in your employer's health plan? *(Trend 2003 D11, 2005 D14, 2007 D14)*

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

ASK ALL

EDUC What is the last grade or class that you completed in school? **(DO NOT READ CATEGORIES BUT PROBE FOR CLARITY IF NECESSARY)** *(Trend 2003 D15, 2005 D15, 2007 D15)*

- 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

Q81 On a slightly different topic... Please tell me how many family members – counting YOURSELF, other adults and children – live in your house or apartment. Please include anyone who is temporarily in the hospital, in a nursing home, or away at school. **[IF MARRIED/LIVING WITH PARTNER (D2=1,2) AND SAYS 1 FAMILY MEMBER, PROBE: Is that one including yourself?]** *(Trend modified 2003 Q19, modified 2005 Q26, modified 2007 Q20)*

1-96 **[RECORD RESPONSE; Range 1 to 96]**

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

ASK ALL

HISP Are you, yourself, of Latino or Hispanic origin or descent, such as Mexican, Puerto Rican, Cuban, or some other Latin American background? *(Trend 2001 d20, 2003 D16 modified, 2005 D16, 2007 D16)*

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

ASK ALL

RACE What is your race? Are you white, black or African American, Asian, American Indian or Alaska Native, or Native Hawaiian or other Pacific Islander? You may select more than one race. **[ACCEPT MULTIPLE RESPONSES]** *(Trend 2001 D21, 2003 D17 modified, 2005 D17, 2007 D17)*

- 1 White
- 2 African American/Black
- 3 Asian
- 4 American Indian or Alaska Native
- 5 Native Hawaiian or other Pacific Islander
- 6 Other **(SPECIFY)**
- 8 Don't know
- 9 Refused

ASK ALL

D16 Were you born in the United States? *(CMWF Quality 2006, Census 2000 modified, 2007 D18)*

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

ASK ALL

D17 Last year, that is in 2009, approximately what was **[IF NOT MARRIED (D2=3-6,9): your personal] [IF MARRIED (D2=1,2): your (IF FEMALE (SEX=2): husband's) (IF MALE (SEX=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 2005 D18 modified, 2007 D20 modified)*

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

ASK IF INCOME UNDER \$35,000 (D17=1)

D17a Now, just stop me when I get to the right category. Was your income **(READ 1-6)? [IF NECESSARY: Your best guess is fine.]** *(Trend 2005 D19 modified, 2007 D21 modified)*

- 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, OR
- 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 (D17=2)

D17b Now, just stop me when I get to the right category. Was your income **(READ 1-6)? [IF NECESSARY: Your best guess is fine.]** *(Trend 2005 D20 modified, 2007 D22 modified)*

- 1 \$35,000 to under \$40,000
- 2 \$40,000 to under \$45,000
- 3 \$45,000 to under \$60,000
- 4 \$60,000 to under \$80,000
- 5 \$80,000 to under \$100,000
- 6 \$100,000 or more
- 8 **(DO NOT READ)** Don't know
- 9 **(DO NOT READ)** Refused

ASK ALL

D18 Some people are registered to vote and others are not. Are you currently registered to vote? *(Trend 2007 D25)*

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

IF REGISTERED TO VOTE (D18=1)

D19 Did you vote in the most recent national or local election? (*Trend 2007 D26*)

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

ASK ALL

D20 In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else? (*KFF 2003; Trend 2003 D24, 2005 D24, 2007 D27*)

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

ASK ALL LANDLINE SAMPLE

L1 Now thinking about your telephone use... Do you have a working cell phone?

- 1 Yes, have cell phone
- 2 No, do not
- 9 Don't know/Refused (**DO NOT READ**)

ASK IF DO NOT PERSONALLY HAVE CELL PHONE/DK (L1=2,9)

L1a Does anyone else in your household have a working cell phone?

- 1 Yes, someone in household has cell phone
- 2 No
- 9 Don't know/Refused (**DO NOT READ**)

ASK OF LANDLINE SAMPLE W/ PERSONAL CELL PHONE (L1=1) OR ALL CELL PHONE SAMPLE (SAMPLE=2):

LC1 **READ INTRO ONLY FOR CELL PHONE SAMPLE:** Now thinking about your telephone use...

How many working CELL PHONES do you personally use to receive calls? Please include any devices like a Blackberry or iPhone. (**DO NOT READ CATEGORIES**)

- 1 One
- 2 Two
- 3 Three or more
- 9 Don't know/Refused (**DO NOT READ**)

ASK ALL CELL PHONE SAMPLE

C1 Is there at least one telephone INSIDE your home that is currently working and is not a cell phone?

- 1 Yes, has a home telephone
- 2 No, no home telephone
- 9 Don't know/Refused (**DO NOT READ**)

ASK OF CELL PHONE SAMPLE W/ LANDLINE (C1=1) OR ALL LANDLINE SAMPLE (SAMPLE=1):

LC2 How many different LANDLINE phone numbers are there in your household that are used to receive calls? Please do not include any landline phone numbers used only for faxing or modems. (**DO NOT READ CATEGORIES**)

- 1 One
- 2 Two
- 3 Three or more
- 9 Don't know/Refused (**DO NOT READ**)

ASK ALL

HH1 How many adults, age 19 and over, currently live in your household, INCLUDING YOURSELF?

- 1-5 **RECORD EXACT NUMBER**
- 6 6 or more
- 9 Don't know/Refused (**DO NOT READ**)

ASK IF MULTI-ADULT HH (HH1=2-6) & CP IN HH (L1=1 or L1a=1 or in CP sample):

LC3 How many working cell phones, in total, are there in your household that you or other persons age 19 and over use to receive calls? (**READ IF NECESSARY: Is there... [READ 1-5 IN ORDER]**)?

- 1 Just one cell phone
- 2 Two cell phones
- 3 Three
- 4 Four, OR
- 5 More than four cell phones?
- 9 Don't know/Refused (**DO NOT READ**)

ASK ALL

RZIP What is your zip code?

- _____ **[RECORD EXACT FIVE-DIGIT ZIP CODE]**
 99999 Don't know/Refused (**VOL.**)

THANK AND END INTERVIEW: That completes the interview. Thank you very much for your time and cooperation. Have a nice day/evening.