



The
COMMONWEALTH
FUND

Affordable, quality health care. For everyone.

The Commonwealth Fund 2012 Biennial Health Insurance Survey

PRINCETON SURVEY RESEARCH ASSOCIATES FOR
THE COMMONWEALTH FUND

FINAL QUESTIONNAIRE
APRIL 26, 2012

N=4,000 adults, age 19 and older

Landline – 2000

Cell Phone – 2000

Interviewing dates: April 24-August 5, 2012

LANDLINE INTRODUCTION:

Hello, I am _____ calling for Princeton Survey Research. We are conducting an important national opinion study 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 study 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 study. 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 study of cell phone users. This is NOT a sales call. We will try to reach you again.

CELL PHONE 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 study 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 study 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 study. 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 2010 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 Last time you were sick, how quickly did you get in to see a doctor or nurse? *(Source: IHP 2011 Q820)*

Please do not include a visit to the hospital emergency room.

Was it...? **(READ LIST)**

- 1 On the same day
- 2 The next day
- 3 In 2 to 3 days
- 4 In 4 to 5 days
- 5 In 6 to 7 days
- 6 After more than a week
- 7 Never able to get an appointment/consultation **(VOL.)**
- 8 Not sure **(VOL.)**
- 9 Decline to answer **(VOL.)**

ASK ALL

Q3 Do you have a regular doctor you usually go to when you are sick or need health care? *{Source: Biennial 2010 Q2, 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 (Q3=2,8,9)

Q4 Is there one doctor's group, health center, or clinic you usually go to for most of your medical care? *(Biennial 2010 Q3, 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 (Q3=1,3 OR Q4=1)

Q5 When you call your regular doctor's office with a medical question or concern during regular practice hours, how often do you get an answer that SAME day? **(READ)** *(Source: IHP 2011 Q935)*

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely or never
- 5 **(VOL.)** Never tried to contact by telephone
- 8 **(VOL.)** Don't know
- 9 **(VOL.)** Refused

ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q3=1,3 OR Q4=1)

Q6 When you receive care or treatment, how often does your regular doctor or medical staff you see know important information about your medical history? Would you say...**(READ 1-4)**? *(Biennial 2010 Q5, 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 (Q3=1,3 OR Q4=1)

Q7 How often 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)**? *(Biennial 2010 Q6, 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

Q8 Last time when you needed medical care in the evening, on a weekend or on a holiday, how easy or difficult was it to get care without going to the hospital emergency room? Was it...**(READ 1-4)**?
(*Biennial 2010 Q8 modified, 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.)**

ASK ALL

Q9 DURING THE PAST TWO YEARS, did you personally see a doctor or medical professional for any reason? (*Biennial 2010 Q7, 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 IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST TWO YEARS (Q9=1,8,9)

Q10 In the past two years, when getting care for a medical problem, was there ever a time when **(INSERT ITEM; RANDOMIZE)**? (*Trend: 2007 Biennial Q9*)

- a. Test results or medical records were not available at the time of your scheduled doctor's appointment (*2007 Biennial 9a*)
- b. Doctors ordered a medical test that you felt was unnecessary because the test had already been done (*2007 Biennial 9b*)
- c. You had a blood test, lab test or diagnostic test and you experienced delays in being notified about results (*2007 Biennial 9c modified*)

- 1 Yes
- 2 No
- 3 Not applicable, no visit to a doctor, or did not have a test done **(VOL)**
- 8 Don't know
- 9 Refused

NOTE: Respondent has medical home if:

- Has regular doctor/place of care (Q3=1,3 OR Q4=1)
- Has timely access to care (Q2 = 1,2 OR Q5=1,2)
- Dr knows medical history (Q6=1,2)
- Care is coordinated (Q7=1,2)

This is based on the medical home composite used in IHP 2011 survey.

COST RELATED ACCESS PROBLEMS

ASK ALL

Q11 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, 2010 Q9)*

- 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

Q12 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, 2010 Q10a)
- b. Dental care *(Trend 2007 Q11, 2010 Q10b)*

CATEGORIES

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

ASK ALL

AGE What is your age? (2007 D3, 2010 AGE)

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, 2010 D2)

1 Married

2 Living with partner

3 Divorced

4 Separated

5 Widowed

6 Never married

9 Refused

ASK ALL

Q13 Do you have any children or stepchildren 25 years of age or younger? **[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, 2010 Q11 modified)

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**

Q14 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, 2010 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 (Q14a=2,8,9 AND Q14b=2,8,9 AND Q14c=2,8,9 AND Q14d=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 Q14d=2,8,9)

Q15 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, 2010 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 (Q14d=1 or Q15=1)

Q16 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 (it is sometimes known as Medicare Advantage)? (*Biennial 2010 modified Q14*)

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

ASK IF AGE 65+ (AGE=65-97) AND COVERED BY MEDICARE (Q14d=1 or Q15=1)

Q17 In addition to your Medicare Coverage, do you have other insurance, sometimes called "Medigap" or "wrap around coverage", that you purchased on your own OR you receive through your employer [IF MARRIED: (D2=1: or your spouse/if D2=2: partner's employer] that pays for services not covered by Medicare (such as hospital stays, office visits or cost-share requirements)? (*NEW*)

INTERVIEWER NOTE: If R says YES only, ask: Was this a plan purchased on your own, or did you receive it through your employer [IF MARRIED: (D2=1: or your spouse/D2=2: partner's employer]

- 1 Yes, plan purchased on my own
- 2 Yes, plan received through my employer [IF MARRIED: (D2=1,2) or my spouse/partner's employer]
- 3 Yes, I have TRICARE [VOL]
- 4 No
- 5 Don't know
- 9 Refused

ASK IF HAS EMPLOYER-BASED INSURANCE (Q14a=1)

Q18 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, 2010 Q15)*

- 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 (Q14a=2,8,9 AND Q14b=2,8,9 AND Q14c=2,8,9 AND Q14d=2,8,9 AND Q14e=2,8,9)

OR

(AGE=65-97 AND Q14a=2,8,9 AND Q14b=2,8,9 AND Q14c=2,8,9 AND Q14d=2,8,9 AND Q14e=2,8,9 AND Q15=2,8,9)

Q19 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, 2010 Q16)*

- 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 (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q20 During the last 12 months – since **[INSERT MONTH]** 2011 – 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, 2010 Q17)*

- 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 (Q20=2)

Q21 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, 2010 Q18)

- 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 (Q19=1)

Q22 How long have you been without insurance? **(READ CATEGORIES ONLY IF NECESSARY)** (2001 Q31, 2003 Q16, 2005 Q23 modified, 2007 Q18 modified answer categories, 2010 Q19)

- 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 (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q23 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, 2010 Q20)

- 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 (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q24 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, 2010 Q21a*)
- b. Limit the number of visits to mental health providers (*Trend 2007 Q23b, 2010 Q21b*)
- c. Limit the total dollar amount it will pay for medical care (*Trend 2005 Q33, 2007 Q23c, 2010 Q21c*)

CATEGORIES

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

ASK IF NOW INSURED (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q25 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, 2010 Q22*)

- 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 (Q25=1-3)

Q26 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, 2010 Q23*)

- 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 (Q25=1-3 and Q26<>97)

Q27 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, 2010 Q24*)

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

ASK IF NOW INSURED (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q28 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, 2010 Q25*)

- a. You had expensive medical bills for services NOT covered by your insurance (*Trend 2007 Q27a, 2010 Q25a*)
- 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, 2010 Q25b*)
- c. The doctor's office told you they do not accept your insurance (*Trend Older Adults 2004 Q43c, 2005 Q35c modified, 2007 Q27c, 2010 Q25c*)
- d. Your insurance denied payment for your medical care (*2010 International Survey Q1515-3 modified, 2010 Q25d*)

CATEGORIES

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

MEDICAL DEBT**ASK ALL**

Q29 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, 2010 Q26*)

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

ASK ALL

Q30 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, 2010 Q27)*

- 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 (Q30=1)

Q31 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, 2010 Q28)*

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

ASK ALL

Q32 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, 2010 Q29)*

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

ASK ALL

Q33 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, 2010 Q30)*

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

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q33=1)

Q34 How much are the medical bills you are paying off over time? **(IF NECESSARY READ 1-5)** *(Trend 2005 Q43, 2007 Q34, 2010 Q31)*

- 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 (Q33=1)

Q35 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, 2010 Q32)*

- 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 (Q29=1 OR Q30=1 OR Q32=1 OR Q33=1)

Q36 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, 2010 Q33)*

- 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 NOW INSURED (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q37 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?]
(Trend 2001 Q50, 2003 Q30, 2005 Q47, 2007 Q37, 2010 Q34, modified to ask of ALL insured)

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

Q38 **ASK IF ANSWERS PREMIUM QUESTION AND HAS FAMILY [Q37=1,2,3 AND (D2=1,2 OR Q13=1,2)]**
 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, 2010 Q35)*

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

Q39 **ASK IF PAYS ALL OR SOME OF PREMIUM (Q37=1,2)**
 How often are premium payments made on this plan? **(IF NECESSARY READ 1-6)** *(Trend 2001 Q52, 2003 Q33, 2005 Q50, 2007 Q39, 2010 Q36)*

- 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)**

Q40 **ASK IF PAYS PREMIUM WEEKLY (Q39=1)**
 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, 2010 Q37)*

- 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 (Q39=2,3)

Q41 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, 2010 Q38*)

- 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 (Q39=4)

Q42 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, 2010 Q39*)

- 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 (Q39=5)

Q43 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, 2010 Q40*)

- 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 (Q39=6) OR OTHER TIMING/DON'T KNOW/REFUSED (Q39=7,8,9)

Q44 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, 2010 Q41*)

- 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 (Q37=1,2)

Q45 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?] (*2001 National Survey of Quality and Stability of Insurance Q59, 2010 Biennial Q42*)

- 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 (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q46 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, 2010 Q43*)

- 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 (Q46=1)

Q47 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, 2010 Q44*)

- 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 **(VOL.)**
- 9 Refused **(VOL.)**

ASK IF DON'T KNOW OR REFUSED DEDUCTIBLE (Q47=8,9)

Q48 Your best guess is fine, would you say your annual deductible is less than \$1,000 or \$1,000 or more per person? (*NEW*)

- 1 Less than \$1000
- 2 \$1000 or more
- 8 Don't know **(VOL.)**
- 9 Refused **(VOL.)**

ASK IF NOW INSURED (Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q15=1 OR Q19=2)

Q49 Please tell me whether you have any insurance to cover all or part of the following health care needs. Do you have insurance ... **(INSERT; READ. ROTATE)?**

- a. For your prescription medicines (*Trend 2001 Q62, 2003 Q42a, 2005 Q58a, 2007 Q45a, 2010 Q45a*)
- b. For mental health care (*Source: Gen Pop Tracking 2011, Q51f*)
- c. For maternity care (*Source: Gen Pop Tracking 2011, Q51c*)
- d. For birth control or contraception, such as the Pill or Depo-Provera (*Source: Gen Pop Tracking 2011, Q51a*)
- e. For your dental care (*Trend 2001 Q62, 2003 Q42b, 2005 Q58b, 2007 Q45b, 2010 Q45b*)
- f. For vision care (*Source: Gen Pop Tracking 2011, Q51e*)

ASK ITEM G OF PARENTS (Q13=1,2)

- g. For your {child's/children's} dental and vision care (*NEW*)

CATEGORIES

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

ASK IF HAS PRESCRIPTION DRUG COVERAGE (Q49a=1)

Q50 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, 2010 Q46)*

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

MEDICARE PART D AND WELLNESS VISITS**ASK IF HAS MEDICARE AND HAS PRESCRIPTION DRUG COVERAGE ([Q14d=1 or Q15=1] AND Q49a=1)**

Q51 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? *(Biennial 2010 Q47)*

- 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 (Q51=2,8,9)

Q52 Thinking back over the last two years (2010 and 2011), in either year 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? *(Biennial 2010 Q48 modified)*

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

ASK IF IN THE DONUT HOLE IN 2010 or 2011 OR DON'T KNOW/REFUSED Q52 (Q52=1, 8, 9)

Q53 Since 2010, Medicare beneficiaries who reach the prescription drug coverage gap known as the 'donut hole' have been eligible for rebates or discounts on brand name drugs. In the last two years have you received a rebate or discount on your drugs? *(NEW)*

- 1 Yes, have received a rebate or discount
- 2 No, have not received a rebate or discount
- 8 Don't know
- 9 Refused

ASK IF HAS MEDICARE (Q14d=1 OR Q15=1)

Q54 Since 2011, all Medicare beneficiaries have been entitled to a free annual wellness exam where they can get preventive services like cancer screens and cholesterol tests with no copay. Have you had a Medicare free wellness exam since 2011? *(NEW)*

- 1 Yes
- 2 No, did not receive free wellness exam.
- 8 Don't know
- 9 Refused

OUT OF POCKET COSTS AND MEDICAL BILL SERIES**ASK ALL**

Q55 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, 2010 Q49)*

[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 Q13=1,2)**Q56**

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 Q13=1,2):** spouse or partner and children] **[IF MARRIED/LIVING WITH PARTNER WITH NO CHILDREN (D2=1,2 AND Q13=3,8,9):** spouse or partner] **[IF CHILDREN BUT NOT MARRIED/LIVING WITH PARTNER (Q13=1,2 AND D2=3,4,5,6,9):** children]? *(Trend 2005 Q66, 2007 Q52, 2010 Q50)*

[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

Q57 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, 2010 Q51 modified)*

- a. Been unable to pay for basic necessities like food, heat or rent *(Trend 2005 Q67ba, 2007 Q53a, 2010 Q51a)*
- b. Used up all your savings *(Trend 2005 Q67bb, 2007 Q53b, 2010 Q51b)*
- c. Taken out a mortgage against your home or taken out a loan *(Trend 2005 Q67bc modified, 2007 Q53c modified. 2010 Q51c)*
- d. Taken on credit card debt *(Trend 2005 Q67bd modified, 2007 Q53d modified, 2010 Q51d)*
- e. Had to declare bankruptcy *(2010 Q51e)*
- f. *CUTf.* Delayed education or career plans *(Source: Young Adults Tracking 2011)*
- h. *CUT*
- g. Received a lower credit rating *(NEW)*

CATEGORIES

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

HEALTH STATUS AND CHRONIC CONDITIONS

ASK ALL

Q58 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, 2010 Q52)*

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

ASK ALL

Q59 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, 2010 Q53)*

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

ASK ALL

Q60 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, 2010 Q54 modified)

- a. Hypertension or high blood pressure (Trend 2007 Q56a, 2010 Q54a)
- b. Heart disease, (Trend 2007 Q56b-c modified, 2010 Q54b modified)
- c. Diabetes (Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56d, 2010 Q54c)
- d. Asthma, emphysema, or lung disease (Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56e, 2010 Q54d)
- e. High cholesterol (2010 Q54e)

CATEGORIES

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

ASK IF HAS ANY CHRONIC CONDITION LISTED IN Q60 (Q60a or Q60b or Q60c or Q60d or Q60e = 1)

Q61 How confident are you that you can control and manage your health problems? Are you very confident, somewhat confident, not too confident or not at all confident? (Source 2006 Quality Survey Q50)

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

ASK ALL

Q62 How many times have you personally used a hospital emergency room in the past 2 years? (Source: IHP 2011 Q1405)

|__|__| **RANGE 00-96**

- 97 More than once but don't know exact number
- 98 Don't know
- 99 Refused

ASK IF USED ER IN THE PAST 2 YEARS (Q62=1-97)

Q63 The last time you went to the hospital emergency room, was it for a condition that you thought could have been treated by your regular doctor if he or she had been available? (*Source: IHP 2011 Q1410*)

- 1 Yes
- 2 No
- 3 **(VOL.)** Do not have a regular doctor
- 8 **(VOL.)** Don't know
- 9 **(VOL.)** Refused

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q60 ([Q60a=1 OR Q60b=1 OR Q60c=1 OR Q60d=1 OR Q60e=1])

Q64 You just told me that you (had/have) **[INSERT CONDITIONS FROM Q60]**. 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, 2010 Q57 modified skip*)

[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

Q65 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, 2010 Q58*)

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

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q60 ([Q60a=1 OR Q60b=1 OR Q60c=1 OR Q60d=1 OR Q60e=1])

Q66 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, 2010 Q59*)

[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

Q67 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, 2010 Q60 modified)*

ASK ALL

- a. your blood pressure checked within the past **[IF Q60a=1: 12 months] [IF Q60a NE 1: 2 years]** *(Trend 2003 Q50a modified, 2005 Q76a modified, 2007 Q60a modified, 2010 Q60a modified)*

ASK ALL

- b. a dental exam within the past 12 months *(Trend 2003 Q50b modified, 2005 Q76b modified, 2007 Q60b modified, 2010 Q60b)*

ASK FEMALES AGE 40 AND OVER (SEX=2 AND AGE=40-97)

- c. a mammogram within the past two years *(Trend 2003 Q50c modified, 2005 Q76c modified, 2007 Q60c modified, 2010 Q60c modified skip)*

ASK FEMALES AGES 21 – 65 (SEX=2 AND AGE=21-65)

- d. a Pap test within the past three years *(Trend 2003 Q50d modified, 2005 Q76d modified, 2007 Q60d modified, 2010 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, 2010 Q60e)*

ASK ALL

- f. your cholesterol checked within the past **[IF Q60a=1 OR Q60b=1 OR Q60e=1: 12 months] [IF Q60a<>1 AND Q60b<>1 AND Q60e<>1: five years]** *(Trend 2003 Q50f modified, 2005 Q76f modified, 2007 Q60f modified, 2010 Q60f)*

ASK ALL

- g. a seasonal flu shot within the past 12 months **[READ IF NECESSARY: not the H1N1 or swine flu shot]** *(2010 Q60g)*

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

- h. a pneumonia vaccine within the past 12 months *(2010 Q60h)*

CATEGORIES

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

ASK ALL

Q68 In feet and inches, what is your height without shoes on? **(INTERVIEWER NOTE: Round to the next highest inch)** *(2010 Q55)*

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

- 98 Don't know
99 Refused

ASK ALL

Q69 In pounds, please tell me your present weight, without clothes. (2010 Q56)

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

998 Don't know

999 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, 2010 D4)

- 1 Employed full-time
- 2 Employed part-time
- 3 Retired
- 4 Unemployed, but 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, 2010 D5)

- 1 Employed full-time
- 2 Employed part-time
- 3 Retired
- 4 Unemployed, but 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 WORKS FULL-TIME OR PART-TIME (D4=1,2)

Q70 Can you take PAID time-off to see a doctor during work hours, or not? (2003 Biennial Q55)

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

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

Q70a. In the past 12 months, how many days, if any at all, (INSERT. READ AND ROTATE)? [PROBE DON'T KNOW: Your best guess is fine.] (Biennial 2003 Q54)

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

RECORD NUMBER OF DAYS

Range 0-365

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

RECESSION SERIES**ASK ALL**

Q71 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**] 2010)? [**IF YES AND MARRIED/PARTNER, PROBE:** Would that be you, your (spouse/partner) or both?] (2010 Q61)

- 1 Yes, I lost job
- 2 Yes, spouse/partner lost job
- 3 Yes, both lost jobs
- 4 No – neither lost jobs
- 5 **(VOL.)** I or my spouse lost job more than two years ago
- 8 Don't know
- 9 Refused

ASK IF RESPONDENT LOST JOB IN LAST 2 YEARS (Q71=1 OR 3)

Q72 At the time you lost your job, did you have health insurance through that employer? (2010 Q62 modified skip)

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

ASK IF RESPONDENT LOST JOB IN LAST 2 YEARS AND HAD INSURANCE THROUGH THAT EMPLOYER (Q72=1)

Q73 When you lost your job, which best describes what happened to your health insurance? (READ 1-4) (2010 Q65 modified skip)

- 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 or partner's insurance
- 4 You found insurance through another source
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF BECAME UNINSURED WHEN LOST JOB AND HEALTH PLAN (Q73=2)

Q74 When you lost your job, how long did you go without insurance? (READ 1-4) (NEW)

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

VIEWS OF EMPLOYER COVERAGE**ASK ALL**

Q75 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, 2010 Q67*)

- 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 (Q14a=1)

Q76 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, 2010 Q68*)

- 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 (Q14b<>1)**

Q77 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**] 2009 – have you ever TRIED to buy health insurance on your own? (*2005 Q82 modified, 2007 Q66, 2010 Q69*)

- 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 [(Q14b=1 and Q25=1,2,3) OR (Q77=1)]
Q78 **[IF HAVE PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST 3 YRS (Q14b=1 AND Q25=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, 2010 Q70)

- 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 [(Q14b=1 and Q25=1,2,3) OR (Q77=1)]
Q79 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, 2010 Q71)

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

ASK IF EVER TRIED TO BUY HEALTH INSURANCE ON OWN IN PAST THREE YEARS (Q77=1)
Q80 Did you end up buying a health insurance plan on your own? (2001 Q44, 2005 Q85, 2007 Q69, 2010 Q72)

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

ASK IF DID NOT BUY HEALTH INSURANCE ON OWN (Q80=2)

Q81 What is the main reason you did not buy the plan? **(READ 1-6)** *(Trend 2007 Q70, 2010 Q73 modified)*

- 1 The premium was too expensive
- 2 The plan did not cover a pre-existing condition
- 3 The plan did not cover the services you needed
- 4 The deductibles and/or co-pays were too high
- 5 You gained health insurance through another source, OR
- 6 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 [(Q14b=1 and Q25=1,2,3) OR (Q80=1)]

Q82 Just before you bought your plan, did you have health insurance coverage? *(Trend 2007 Q71, 2010 Q74)*

- 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 (Q82=2)

Q83 How long did you go without insurance before you bought your plan? **(READ 1-4)** *(Trend 2007 Q72, 2010 Q75)*

- 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

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, 2010 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, 2010 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? {2010 D8}

- 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? {2010 D9}

- 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, 2010 D10 modified response cats)*

- 1 Under 20 employees
- 2 20 to less than 50 employees
- 3 50 to less than 100 employees
- 4 100 to less than 500 employees
- 5 500 to less than 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, 2010 D11)*

- 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 (Q18=1,2)

D12 **[IF INSURANCE IN OWN NAME AND NOT RETIRED (Q18=1 AND D4=1,2,4-99):** When you first took your current job,] **[IF INSURANCE IN SPOUSE'S NAME AND SPOUSE NOT RETIRED (Q18=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 [Q18=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, 2010 D12)*

- 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, 2010 D13)*

- 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 (Q14a=2,8,9 OR Q18=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, 2010 D14)*

- 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, 2010 D15)*

- 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, 2010 EDUC)*

- 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

FAM 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, 2010 Q81)*

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, 2010 HISP)*

- 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, 2010 RACE)*

- 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 NON-HISPANICS (HISP=2,8,9)

D16 Were you born in the United States? *(CMWF Quality 2006, Census 2000 modified, 2007 D18, 2010 D16)*

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

ASK HISPANICS ONLY (HISP=1)

BIRTH_HISP Were you born in the United States, on the island of Puerto Rico, or in another country?

- 1 U.S.
- 2 Puerto Rico
- 3 Another country
- 9 Don't know/Refused (VOL.)

ASK ALL

D17 Last year, that is in 2011, 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, 2010 D17)*

- 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, 2010 D17a)*

- 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 1-8)? [IF NECESSARY: Your best guess is fine.]** *(Trend 2005 D20 modified, 2007 D22 modified, 2010 D17b 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 to under \$120,000
- 7 \$120,000 to under \$140,000
- 8 \$140,000 or more
- 9 **(DO NOT READ)** Don't know
- 10 **(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, 2010 D18)

- 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, 2010 D19)

- 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, 2010 D20)

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

ASK ALL

HH1 How many people, including yourself, live in your household?

INTERVIEWER NOTE: HOUSEHOLD MEMBERS INCLUDE PEOPLE WHO THINK OF THIS HOUSEHOLD AS THEIR PRIMARY PLACE OF RESIDENCE, INCLUDING THOSE WHO ARE TEMPORARILY AWAY ON BUSINESS, VACATION, IN A HOSPITAL, OR AWAY AT SCHOOL. THIS INCLUDES INFANTS, CHILDREN AND ADULTS.

- _____ Enter number 1-7
- 8 8 or more
- 9 Don't know/Refused

ASK IF MORE THAN ONE PERSON IN HH (HH1 > 1):

HH3 How many, including yourself, are adults, age 18 and older?

- _____ Enter number 1-7
- 8 8 or more
- 9 Don't know/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 **(VOL.)**

ASK IF NO CELL PHONE AND MULTI-PERSON HOUSEHOLD (L1=2,9 AND HH1>1):

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

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

ASK ALL CELL PHONE SAMPLE:

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

- 1 Yes home telephone
- 2 No, home telephone
- 9 Don't know/Refused **(VOL.)**

ASK IF DUAL AND SINGLE-PERSON HOUSEHOLD ((L1=1 OR C1=1) AND HH1=1):

LC2. Of all the telephone calls that you receive, do you get **[READ AND RANDOMIZE OPTIONS 1 AND 3—KEEP 2 ALWAYS IN THE MIDDLE]**?

- 1 All or almost all calls on a cell phone
- 2 Some on a cell phone and some on a regular home phone
- 3 All or almost all calls on a regular home phone
- 9 **[VOL. DO NOT READ]** Don't know/Refused

ASK IF DUAL AND MULTI-PERSON HOUSEHOLD ((L1=1 OR L1a=1 OR C1=1) AND HH1>1):

LC3. Now thinking about all the people in your household, including yourself, of all the telephone calls that your household receives, are **[READ AND RANDOMIZE OPTIONS 1 AND 3—KEEP 2 ALWAYS IN THE MIDDLE]**?

- 1 All or almost all calls on a cell phone
- 2 Some on a cell phone and some on a regular home phone
- 3 All or almost all calls on a regular home phone
- 9 **[VOL. DO NOT READ]** Don't know/Refused

ASK ALL

RZIPCODE What is your zipcode?

_____ Enter Zipcode

9 Don't know/Refused

ASK ALL CELL PHONE SAMPLE:

MONEY That's the end of the interview. We'd like to send you \$10 for your time. Can I please have your full name and a mailing address where we can send you the money? **[INTERVIEWER NOTE: If R does not want to give their full name, explain we only need it so we can send the \$10 to them personally.]**

1 [ENTER FULL NAME] – **INTERVIEWER: PLEASE VERIFY SPELLING**

2 [ENTER MAILING ADDRESS]

3 [City]

4 [State]

5 CONFIRM ZIP from above in RZIPCODE

9 **(VOL.)** Respondent does not want the money

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