

Commonwealth Fund Health Insurance Tracking Survey of U.S. Adults 2011

We are conducting an important national opinion survey about health care. Thank you for agreeing to participate. The survey should take around 15 minutes to complete, and your responses are anonymous.

ASK ALL

Q1. 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.

ASK ALL

Q2 Do you have any children or stepchildren 25 years of age or younger?

- 1 Yes, just one child
- 2 Yes, more than one child
- 3 No children age 25 or younger

ASK ALL

Q3 Are you...?

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

ASK ALL

Q4. Last year, that is in 2010, approximately what was **[IF NOT MARRIED (Q3=3-6, SKIPPED): your personal] [IF MARRIED (Q3=1,2): your (IF PPGENDER=2): husband's) (IF PPGENDER=1): wife's) (IF LIVING WITH PARTNER (Q3=2): partner's) and your]** total income from all sources, before taxes?

- 1 Under \$35,000
- 2 \$35,000 or more
- 8 Don't know [SHOW ONLY IF PROMPTED]

[ASK IF INCOME UNDER \$35,000 (Q4=1)]

[PROMPT IF REFUSED with text "Your best guess is fine." and add response category 8 'don't know']

Q5 Was your income...?

- 1 Less than \$10,000
- 2 \$10,000 to under \$12,500
- 3 \$12,500 to under 15,000

- 4 \$15,000 to under \$20,000
- 5 \$20,000 to under \$25,000
- 6 \$25,000 to under \$30,000
- 7 \$30,000 to under \$35,000
- 8 Don't know [SHOW ONLY IF PROMPTED]

[ASK IF INCOME \$35,000 OR MORE (Q4=2)]

[PROMPT IF REFUSED with text "Your best guess is fine." and add response category 8 'don't know']

Q6 Was your income ...?

- 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+
- 9 Don't know [SHOW ONLY IF PROMPTED]

ASK ALL

Q7 On a slightly different topic... In general, how would you describe your own health?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

ASK ALL

Q8 Do you have a regular doctor you usually go to when you are sick or need health care?

- 1 Yes
- 2 No

[ASK IF NO REGULAR DOCTOR or REFUSED (Q8=2 OR SKIPPED)]

Q9 Is there one doctor's group, health center, or clinic you usually go to for most of your medical care?

Please do not include the hospital emergency room.

- 1 Yes, I have a usual place for medical care
- 2 No, I do not have a usual place for medical care

ASK ALL

Q10 Where do you usually go when you are sick or need health care?

- 1 Doctor's office or private clinic

- 2 Community health center or other public clinic
- 3 Hospital outpatient department
- 4 Hospital emergency room
- 5 Urgent care center
- 6 Retail clinic
- 7 Some other place
- 8 No regular place of care [DO NOT SHOW THIS RESPONSE CATEGORY IF RESPONDENT HAS REG PLACE OF CARE: Q8=1 OR Q9=1]
- 9 Never needed care

[ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q8=1 OR Q9=1)]

Q11 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?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 5 Never tried to contact by telephone

[ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q8=1 OR Q9=1)]

Q12 When you need care or treatment, how frequently does your regular doctor or medical staff you see know important information about your medical history?

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

[ASK IF HAS REGULAR DOCTOR OR USUAL PLACE OF CARE (Q8=1 OR Q9=1)]

Q13 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?

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 about you.

Would you say...?

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely or never
- 5 Never see other doctors/place

ASK ALL

Q14 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?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 5 Never needed care in the evenings, weekends, or holidays

ASK ALL

Q15 In the past 3 years, have you [if Q3 = 1: or your spouse] [if Q3=2: or your partner] tried to find a new primary care doctor or general doctor?

- 1 Yes
- 2 No

[ASK IF Q15 = 1]

Q16 How easy or difficult was it for you [if Q3 = 1: or your spouse] [if Q3=2: or your partner] to find a new primary care doctor or general doctor?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 5 Could not find a doctor

[ASK IF Q15=1 AND Q16 DOES NOT = 5]**[PROMPT IF REFUSED with text "Your best guess is fine."]**

Q17 How long did you [if Q3 = 1: or your spouse] [if Q3=2: or your partner] have to wait to get your first appointment to see this doctor?

1. Within 7 days
2. In 8 to 14 days
3. In 15 days to 30 days
4. After more than 30 days to 6 weeks
5. After more than 6 weeks
6. Have not tried to make an appointment
- 8 Don't know **[SHOW ONLY IF PROMPTED]**

[ASK IF Q15=1 OR Q9=2]

Q18. Below is a list of problems some people experience when they try to find a primary care / general doctor. Have you **[IF Q3 = 1: or your spouse] [IF Q3=2: or your partner]** had these problems?

	1. Yes	2. No
a. You were told by a doctor's office or clinic that they did not accept		

your health insurance.		
b. You were told by a doctor's office or clinic that they would not accept you as a new patient.		
d. You could not find a doctor you could afford.		

ASK ALL

Q19 In the past 12 months, have you seen or needed to see any specialist doctors?

By Specialist we mean doctors like surgeons, heart or allergy doctors that specialize in one area of health care.

- 1 Yes
- 2 No

[ASK IF Q19=1]

[PROMPT IF REFUSED with text "Your best guess is fine." AND AN 8=Don't know]

Q20 The most recent time you were advised to see or decided to see a specialist, how long did you have to wait for an appointment?

- 1 Less than 2 weeks
- 2 2 weeks to less than 4 weeks
- 3 4 to less than 8 weeks
- 4 8 weeks or more
- 8 Don't know **[SHOW ONLY IF REFUSED]**

ASK ALL

Q21 In the past 12 months, how many times have you personally used the following services to get care for **you** or a **family member** in the evenings or on the weekend?

	1. <u>Never</u>	2. <u>Once</u>	3. <u>2-3 times</u>	4. <u>4 times or more</u>
Q21a Emergency room				
Q21b Urgent care center				
Q21c Retail clinic				
Q21d Primary care practice open on evenings and weekends				
Q21e Telephone helpline				

[ASK IF Q21A>1]

Q22 Think about the last time you visited the emergency room to get care for you or a family member.

For each of the reasons listed below, were they a major factor, a minor factor or not a factor in your decision to visit the Emergency Room?

	Major factor	Minor factor	Not a factor
Q22a There was a medical emergency			
Q22b Your doctor directed you to go there			
Q22c Other facilities were not open at the time you needed care			
Q22d Expected easier access to diagnostic testing and other tests			
Q22e Needed a prescription drug			
Q22f Do not have a regular doctor			
Q22g Other places cost too much			

ASK ALL

Q23 In the **last 12 months**, was there any time when you did any of the following because of the **cost**?

	1. Yes	2. No
Q23a Did not fill a prescription for medicine or skipped a medication because of cost		
Q23b Skipped a medical test, treatment or follow-up recommended by a doctor because of cost		
Q23c Had a medical problem but did not go to a doctor or clinic because of cost		
Q23d Did not see a specialist when you or your doctor thought you needed one because of cost		

ASK IF MISSED CARE BECAUSE OF COST IN PAST 12 MONTHS (Q23a=1 OR Q23b=1 OR Q23c=1 OR Q23d=1)

Q24. In the **last 12 months**, was there ever a time when a health problem got worse because you delayed care because of cost?

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

ASK ALL

Q25 Think about any health insurance you **currently** have that helps pay for the cost of health care.

*By Health insurance we mean 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.*

Are you personally covered by....?

	1. Yes	2. No	8. Don't Know [ONLY SHOW IF REFUSED THE FIRST TIME SHOWN QUESTION]
Q25a Private health insurance offered through an employer or union? [SMALLER FONT] <i>This could be insurance through a current job, a former job, or someone else's job.</i>			
Q25b A private health insurance plan that you bought yourself			
Q25c Medicaid [IF STATE SPECIFIC NAME FOR MEDICAID IS NOT MEDICAID INSERT : also known in your state as [state specific Medicaid program]), [insert state specific Children's Health Insurance Program], or another type of state medical assistance for low-income people			
Q25d Medicare, the government program that pays health care bills for people over age 65 and for some disabled people			
Q25e health insurance through			

any other source, including military or veteran's coverage			
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[ASK IF HAS EMPLOYER-BASED INSURANCE (Q25a=1)]

Q26 Is the employer or union health insurance that you have in your name, your spouse's or partner's name, or in someone else's name?

- 1 Own name
- 2 Spouse's/Partner's name
- 3 Parent's name
- 4 Someone else's name

[ASK IF Q26=1 OR 2 OR Q25B=1OR Q25E=1]

Q27 Does your health plan offer coverage for children, dependents and spouses?

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

[ASK IF Q25a=2, OR 8 OR SKIPPED AND Q25b=2,8, SKIPPED AND Q25c=2,8, SKIPPED AND Q25d=2,8,SKIPPED AND Q25e=2,8,SKIPPED)]

Q28 Does this mean you personally have **no** health insurance now that would cover your doctor or hospital bills?

- 1 I do **not** have health insurance
- 2 I **have** some kind of health insurance
- 8 Don't know

[ASK IF NOT COVERED BY MEDICAID (Q25c=2,8 or SKIPPED)]

Q29 Now thinking back over the **past 12 months**, was there ever a time when you were insured by Medicaid [IF STATE NAME FOR MEDICAID IS NOT 'MEDICAID' INSERT: (also known in your state as **STATE NAME FOR MEDICAID**)] or another type of state medical assistance for low income people?

- 1 Yes
- 2 No

ASK IF NOT COVERED BY MEDICAID (Q25c=2,8 or SKIPPED)

Q30 What about the **past 2 years** was there ever a time when you were insured by Medicaid [IF STATE NAME FOR MEDICAID IS NOT 'MEDICAID' INSERT: (also known in your state as **STATE NAME FOR MEDICAID**) – EXCEL SHEET] or another type of state medical assistance for low income people?

- 1 Yes

2 No

ASK IF NOW INSURED (Q25a=1 OR Q25b=1 OR Q25c=1 OR Q25d=1 OR Q25e=1 OR Q28=2)

Q31 During the last 12 months – since June 2010 – did you have health insurance all the time, or was there a time during the year when you did not have any health coverage?

- 1 I had health insurance all the time/Always covered
- 2 I had a time without insurance

[ASK IF Q31=2]

[PROMPT IF REFUSED with text “Your best guess is fine.”]

Q32 Before you were insured, how long did you go without insurance?

If you had more than one period in the last 12 months without insurance, then think about the period that lasted the longest.

- 1 Less than 3 months
- 2 3 months to less than 6 months
- 3 6 months to less than 1 year
- 4 1 to less than 2 years
- 5 2 years or more
- 8 Don't know **[SHOW ONLY IF PROMPTED]**

[ASK IF Q28=1]

[PROMPT IF REFUSED with text “Your best guess is fine.”]

Q33 How long have you been without insurance?

- 1 Less than 3 months
- 2 3 months to less than 6 months
- 3 6 months to less than 1 year
- 4 1 to less than 2 years
- 5 2 years or more
- 8 Don't know **[SHOW ONLY IF PROMPTED]**

[ASK IF Q31=2 OR Q28=1]

Q34 What type of coverage did you have just before you became uninsured? Did you have..

1. Private health insurance offered through an employer or union?
This could be insurance through a current job, a former job, or someone else's job.
2. A private health insurance plan that you bought yourself
3. Medicaid (IF STATE NAME FOR MEDICAID IS NOT 'MEDICAID' INSERT (also known in your state as **state specific Medicaid program**)), [insert state specific Children's Health Insurance Program], or another type of state medical assistance for low-income people
4. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people

- 5. Health insurance through **any** other source, including military or veteran’s coverage
- 6. I have never had health insurance

[ASK IF Q34=1]

Q35 You indicated that you previously had private health insurance from an employer or union. What was the **main** reason you lost that coverage?

- 1 You **[SHOW IF Q3=1** or your spouse; **SHOW IF Q3=2**partner] changed or lost your job, or started working less than full time
- 2 Your employer [SHOW IF Q3=1 or your spouse’s employer; SHOW IF Q3=2 or your partner’s employer] quit offering health benefits to some or all of its employees
- 3 You could no longer afford it.
- 4 Something else, please specify: _____ [text box]

[SP; ASK IF Q34=2]

Q36 You indicated that you previously had private health plan that you bought yourself. What was the **main** reason you lost that coverage?

- 1 You could no longer afford it
- 2 The benefit package didn’t adequately cover the services you needed
- 3 The health plan you were enrolled in was discontinued
- 4 Something else, please specify: _____ [text box]

[SP; ASK IF Q34=3]

Q37 You indicated that you were previously covered by Medicaid [IF STATE NAME FOR MEDICAID IS NOT ‘MEDICAID’ INSERT (also known in your state as **[INSERT STATE NAME FOR MEDICAID]**)] or another type of state medical assistance for low income people. What was the main reason you lost that coverage?

- 1 You were no longer eligible for benefits because of your age or your income
- 2 You did not re-enroll in Medicaid (**[INSERT STATE NAME FOR MEDICAID]**) or another type of state medical assistance when you needed to
- 3 You could no longer afford it
- 4 Something else, please specify: [TEXT BOX]

[ASK IF NOW INSURED (Q25a=1 OR Q25b=1 OR Q25c=1 OR Q25d=1 OR Q25e=1 OR Q28=2)]

Q38 Now thinking about **your current** main health insurance coverage, how would you rate it?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

[ASK IF NOW INSURED AND NOT UNINSURED IN LAST 12 MONTHS (Q31=1)]**[PROMPT IF REFUSED with text "Your best guess is fine."]****Q39** Thinking again about your current health insurance coverage, how long have you had your main health plan?

- 1 Less than 12 months
- 2 1 year to less than 2 years
- 3 2 years to less than 3 years
- 4 3 or more years
- 8 Don't know **[SHOW ONLY IF PROMPTED]**

[ASK IF Q39=1,2,3]**Q40** You said you have had your current health plan for less than 3 years. What was the main reason you changed health plans?

- 1 You [SHOW IF Q3=1,2 or your spouse/partner] changed or lost a job
- 2 Your [SHOW IF Q3=1,2 or your spouse/partner's] company changed health plans
- 3 You moved away
- 4 You became ineligible for your previous health plan because your income changed, you started working less than full-time, or you graduated from college or high school.
- 5 You decided to enroll in a new health plan because the premium was cheaper or had better benefits
- 6 You decided to enroll in a new health plan to get the doctors that you wanted
- 7 Some other reason, please specify: _____[text box]

[ASK IF Q39=1,2,3]**Q41.** When you changed health plans, did you have to change the doctors or clinic where you normally get care?

- 1 Yes
- 2 No

[ASK IF HAVE ANY CHILDREN (Q2=1,2)]**Q42.** Now, a few questions about your family's coverage. Please indicate your child's/your children's health insurance coverage now:

- 1. All children have health insurance
- 2. Some children have health insurance, others are uninsured
- 3. All children are uninsured

[ASK IF HAVE ANY CHILDREN (Q2=1,2) WHO ARE NOT UNINSURED (q40_2001=1,2,SKIP)]**Q43.** **[SHOW IF Q2=1:** Is your child; **SHOW IF Q2=2:** Are any of your children] now enrolled in (INSERT STATE-SPECIFIC CHIP PROGRAM), Medicaid [IF STATE NAME FOR MEDICAID IS NOT 'MEDICAID'

INSERT (also known in your state as STATE-SPECIFIC MEDICAID PROGRAM)], or another state medical assistance program for low income people.

- 1 Yes
- 2 No

[ASK IF NOW INSURED (Q25a=1 OR Q25b=1 OR Q25c=1 OR Q25d=1 OR Q25e=1 OR Q28=2)]

Q44 Below is a list of problems some people experience with their health insurance plan. Have you ever had these problems with **your current main** health insurance plan?

	Yes	No
a. You had expensive medical bills for services not covered by your insurance		
b. Your doctor charged you a lot more than your insurance would pay and you had to pay the difference		

ASK ALL

Q45 During the last 12 months, were there times when you had problems paying or were unable to pay for medical bills for yourself or your family?

- 1 Yes
- 2 No

ASK ALL

Q46 In the last 12 months, were you ever contacted by a collection agency about owing money for medical bills for yourself or your family?

- 1 Yes
- 2 No

[ASK IF Q46=1]

Q47 Did your bill get sent to a collection agency because of a billing mistake or because you were unable to pay the bill?

- 1 Billing mistake
- 2 Unable to pay the bill

ASK ALL

Q48 Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills for yourself or your family?

- 1 Yes
- 2 No

ASK ALL

Q49 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 and can include bills either for yourself or another family member.

- 1 Yes
- 2 No

[ASK IF Q45=1 OR Q47=2 OR Q48=1 OR Q49=1]

Q50 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(s) uninsured then?

- 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

[ASK IF Q25a=1 OR Q25b=1 OR Q25e=1 OR Q28=2]

Q51 Now, thinking about your current health coverage, 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?

A premium is the amount you pay to your insurance company at a regular interval to maintain your insurance cover. It does not include out of pocket expenses for prescriptions or other expenses such as hospital bills.

This includes money deducted from a paycheck, as well as money you pay directly to the insurance company.

*If you are covered by someone else's insurance do you happen to know if the main policyholder pays **all, some or nothing** to have that health insurance plan?*

- 1 Pay premium in full (All)
- 2 Pay premium in part (Some)
- 3 Pay nothing

[ASK IF Q51=1,2 AND (Q3=1,2 OR Q2=1,2)]

Q52 Is this premium amount just for you, that is coverage for a single person, or does it also cover your spouse or children?

- 1 Own coverage only/Individual plan
- 2 Yourself and spouse
- 3 Yourself and children
- 4 Yourself, spouse and children

[ASK IF Q51=1 OR 2]

Q53 How often are premium payments made on this plan?

- 1 Once a week
- 2 Every two weeks/twice a month
- 3 Once a month
- 4 Once a year
- 5 Some other timing
- 8 Don't know [SHOW ONLY IF PROMPTED]

[ASK IF Q53=1]

[PROMPT WITH TEXT "Your best guess is fine." And if prompted add "Don't know" option at the bottom]

Q54 About how much do you pay every week in premiums on this plan including any amount deducted from a paycheck?

This amount is the premium you pay for the whole plan, even if it also covers other family members

- 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
- 7 \$175 or more
- 8 Don't know [ONLY SHOW IF PROMPTED]

[ASK IF Q53=2]

[PROMPT WITH TEXT "Your best guess is fine." And if prompted add "Don't know" option at the bottom]

Q55 About how much do you pay every two weeks/twice a month in premiums on this plan including any amount deducted from a paycheck

This amount is the premium you pay for the whole plan, even if it also covers other family members.

- 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
- 7 \$350 or more
- 8 Don't know [ONLY SHOW IF PROMPTED]

[ASK IF Q53=3]

[PROMPT WITH TEXT "Your best guess is fine." And if prompted add "Don't know" option at the bottom]

Q56 About how much do you pay every month in premiums on this plan including any amount deducted from a paycheck?

This amount is the premium you pay for the whole plan, even if it also covers other family members.

- 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
- 7 \$700 or more
- 8 Don't know **[ONLY SHOW IF PROMPTED]**

[ASK IF Q53=4 OR 5]

[PROMPT WITH TEXT "Your best guess is fine." And if prompted add "Don't know" option at the bottom]

Q57 About how much do you pay every year in premiums on this plan including any amount deducted from a paycheck?

This amount is the premium you pay for the whole plan, even if it also covers other family members.

- 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
- 7 \$8,000 or more
- 8 Don't know **[ONLY SHOW IF PROMPTED]**

[ASK IF Q51==1,2]

Q58. How difficult is it for you to afford the premium costs for your health insurance?

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult

[ASK IF Q51=1 OR 2]

Q59 In the last 12 months, has the amount you personally have to pay for your health insurance increased, decreased, or stayed about the same?

- 1 Increased, a lot
- 2 Increased, some
- 3 Increased, only a little
- 4 Stayed about the same
- 5 Decreased

[ASK IF Q25a=1 OR Q25b=1 OR Q25c=1 OR Q25d=1 OR Q25e=1 OR Q28=2]

Q60 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?

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.

- 1 Yes
- 2 No
- 3 Yes, but only for going outside the network

[ASK IF Q60=1]

[PROMPT WITH TEXT “Your best guess is fine.” And if prompted add “Don’t know” option at the bottom]

Q61 What is your annual deductible per person?

This is your deductible for using in network providers

- 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
- 7 \$5,000 or more
- 8 Don’t know **[ONLY SHOW IF PROMPTED]**

Q62 In the past 12 months, about how much have you and your family spent out-of-pocket for medical treatments or services that were **not** covered by insurance?

This would include the charges for prescription medicine, dental and vision care, and for medical treatments or tests by a doctor or another health professional, including co-pays, cost-sharing or deductibles

Please do not include what you may have paid for insurance premiums

\$_____

Don’t know **[SHOW ONLY IF PROMPTED]**

[ASK IF Q62=REFUSED OR ‘Don’t know’]

Q63 Your best guess is fine. Would you say:

- a) under \$100
- b) \$100 to under \$200

- c) \$200 to under \$500
- d) \$500 to under \$1,000
- e) \$1,000 to under \$3,000
- f) \$3,000 to under \$5,000
- g) \$5,000 to under \$8000
- h) \$8000 or more
- i) Don't know

ASK ALL

Q64 Have any of the following happened in the past 12 months because of medical bills?

Because of medical bills have you....

	1. Yes	2. No
Q64a. Been unable to pay for basic necessities like food, heat or rent		
Q64b. Used up all your savings		
Q64c. Taken on credit card debt		
Q64d. Had to declare bankruptcy		

ASK ALL

Q65 Does a disability or chronic disease keep you from working full-time or limit housework or other daily activities?

- 1 Yes
- 2 No

ASK ALL

Q66 Do you take prescription medications on a regular basis? ,

This includes birth control

- 1 Yes
- 2 No

[ASK IF NOW INSURED (Q25a=1 OR Q25b=1 OR Q25c=1 OR Q25d=1 OR Q25e=1 OR Q28=2)]

Q67 Does your insurance cover any of the cost of prescription medicines?

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

GET INFORMATION FROM PANEL REGARDING HEALTH CONDITION:

[ASK IF xph1hype=1 or xph1hprb=1 or xph1hatk=1 or xph1diab=1 or xph1brea=1 or xph1chol=1 or xph1canc=1 or Xph1pain=1 or Xph1depr=1 or Xph1ment=1 or Xph1osar=1 or Xph1stro=1]

Q68 You indicated that you have [IF HAS HAD A HEART ATTACK OR STROKE AND ONLY HAS ONE OF THE ABOVE CONDITIONS: have had a] [IF HAS ONE OF THE ABOVE CONDITIONS: [NAME OF CONDITION] [IF HAS MORE THAN ONE OF THE ABOVE HEALTH CONDITIONS: some health conditions]. During the past 12 months, have you ever skipped doses or not filled a prescription for your medications for your health condition [IF HAS MORE THAN ONE: conditions] because of the cost of the medicines?

[SHOW IF MORE THAN ONE CONDITION] *If you have multiple conditions, think about all of them.*

- 1 Yes
- 2 No
- 3 I don't take medications for any of the conditions

ASK ALL

Q69 Below is a list of tests given by doctors or other health professionals that screen for medical conditions. Have you had

	1. Yes	2. No	1. Don't Know
Q69a. your blood pressure checked within the past 12 months			
Q69b. a dental exam within the past 12 months			
[ASK IF PPGENDER=2 AND PPAGE>39] Q69c. a mammogram within the past two years			
[ASK IF PPGENDER=2] Q69d. a Pap test within the past [AGE=19-29 FROM PANEL: 12 months] [AGE=30-64 FROM PANEL: three years]			
[ASK IF PPAGE>49] Q69e. colon cancer screening within the past five years			
Q69f. your cholesterol checked within the past [IF xph1hype=1: 12 months] [IF xph1hype=2 OR 99: five years]			
g. a seasonal flu shot within the past 12 months			

[ASK IF Q69c=2]

Q70 You said you had not had a mammogram within the past two years. What was the main reason you did not receive this test?

1. Too expensive
2. No doctor or no appointment available
3. Could not take time off work
4. Didn't think I needed it
5. Did not get around to making an appointment
6. Something else, please specify:

[ASK IF Q69d=2]

Q71 You said you had not had a Pap test within the past [**PPAGEAGE=18-29**: 12 months] [**PPAGE=30+**: three years]. What was the main reason you did not receive this test?

1. Too expensive
2. No doctor or no appointment available
3. Could not take time off work
4. Didn't think I needed it
5. Did not get around to making an appointment
6. Something else, please specify: [TEXT BOX]

[ASK IF Q69e=2]

Q72 You said you had not had colon cancer screening within the past five years. What was the main reason you did not receive this test?

1. Too expensive
2. No doctor or no appointment available
3. Could not take time off work
4. Didn't think I needed it
5. Did not get around to making an appointment
6. Something else, please specify: [TEXT BOX]

ASK ALL

Q73 Now for a few questions related to your job situation... Have [**IF NOT MARRIED (Q3=3-6 OR REFUSED)**: you] [**IF MARRIED OR LIVING WITH A PARTNER (Q3=1)**: you or your spouse [**SHOW IF Q3=2**: you or your partner] lost your job in the last 2 years (since [**INSERT MONTH**] 2009)?

- 1 Yes, I lost job [**SHOW ALL**]
- 2 Yes, spouse/partner lost job [**SHOW IF Q3=1,2**]
- 3 Yes, both lost jobs [**SHOW IF Q3=1,2**]
- 4 No – neither lost jobs [**SHOW IF Q3=1,2**]
- 5 No [**SHOW IF Q3 = 3,4,5,6, REFUSED**]

[ASK IF RESPONDENT LOST JOB IN LAST 2 YEARS (Q73=1 OR 3)]

Q74 At the time you lost your job, did you have health insurance through that employer?

- 1 Yes, had health insurance through that employer
- 2 No, did not

[ASK IF RESPONDENT LOST JOB IN LAST 2 YEARS AND HAD INSURANCE THROUGH THAT EMPLOYER (Q74=1)]

Q75 When you lost your job, which best describes what happened to your health insurance?

- 1 You continued your job-based health insurance through a program known as COBRA
- 2 You became uninsured
- 3 **[IF MARRIED (Q3=1,2):]** You went on your spouse/partner’s insurance
- 4 You found insurance through another source

ASK IF BECAME UNINSURED WHEN LOST JOB IN LAST 2 YEARS (Q75=2)]

Q76 After you lost your job, how long did you go without insurance?

- 1 Less than 3 months
- 2 3 months to less than 6 months
- 3 6 months to less than 1 year
- 4 1 year or more
- 8 Don’t know **[SHOW ONLY IF PROMPTED]**

[ASK ALL EXCEPT IF HAS INDIVIDUAL INSURANCE (Q25b<>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] 2008 – have you ever tried to buy health insurance on your own?

- 1 Yes, tried to buy
- 2 No, have not

[ASK IF (Q25b=1 and Q39=1,2,3) OR (Q77=1)]

Q78 You mentioned you [IF Q25B=1 & Q39=1.2.3 SHOW: have insurance you bought on your own] **[IF Q76=1 SHOW: have tried to buy insurance on your own]**. How difficult was it to...

	1. Impossible	2. Very difficult	3. Somewhat difficult	4. Not too difficult	5. Not at all difficult
Q78a. Find a plan with the type of coverage you need					
Q78b. Find a plan you could afford					

[ASK IF (Q25b=1 and Q39=1,2,3) OR (Q77=1)]

Q79. Did you use any of the following resources to help you find a health insurance plan?

	1. Yes	2. No
Q79a) The internet		
Q79b) Insurance broker		
Q79c) State insurance department		
Q79d) Insurance company		
Q79e) Federal government agency		
Q79f) Friend or family member		

[ASK IF Q25b=1 and Q39=1,2,3) OR (Q76=1)]

Q80 How easy or difficult was it to compare the characteristics of different insurance plans?

	1) Very Difficult	2) Somewhat Difficult	3) Not too Difficult	4) Not at all difficult
Q80a Benefits covered				
Q80b Premium costs				
Q80c Potential out of pocket costs/cost sharing responsibilities				

[ASK IF (Q25b=1 and Q39=1,2,3) OR (Q76=1)]

Q81 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?

- 1. Yes
- 2. No

[ASK IF TRIED TO BUY INSURANCE IN THE PAST THREE YEARS [(Q76=1)]

Q82 Did you end up buying a health insurance plan on your own?

- 1. Yes
- 2. No

[ASK IF Q82=2]

Q83 What is the main reason you did not buy the plan?

- 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
- 5 Some other reason, please specify:

ASK ALL

Q84 Under the new health reform law, children up to the age of 26 can stay on or enroll in their parent's health plans if they include dependent coverage. Were you aware of this change?

- 1 Yes
- 2 No

[ASK IF PPAGE<26 OR (Q2=1 OR 2)]

Q77 In the last 12 months [IF PPAGE<26] have you [IF Q2==1,2] has any adult (age 18 or older) child of yours stayed on or enrolled in [your parent's] [your] health plan?

- 1 Yes
- 2 No

ASK ALL

Q85 Under the new reform law, there are new health plans in each state for people who have health problems that have made it difficult for them to get health insurance. These plans are sometimes referred to as pre-existing condition insurance plans or temporary high risk pools. Are you aware of such plans?

- 1 Yes
- 2 No

[ASK IF Q85=1]

Q86 Have you personally or a family member tried to get coverage through such a plan?

- 1 Yes
- 2 No

[ASK IF Q86=1]

Q87 Did you personally or a family member enroll in such a plan?

- 1 Yes
- 2 No

Q88 Which of the following best describes your current employment situation?

Employed full-time is defined as 35 hours or more per week. If less than 35 hours, then part-time.

If you are self-employed please select whether you are working full-time hours or part-time hours

- 1 Employed full-time
- 2 Employed part-time
- 3 Retired
- 4 Unemployed, looking for work
- 5 Not employed for pay
- 6 Disabled
- 7 Student
- 8 Other (homemaker, etc.)

[ASK IF EMPLOYED FULL OR PART-TIME (Q88=1,2)]

Q89 Are you now self-employed or are you employed by someone else?

If you have more than one job, please think about your main job, where you work the most hours.

- 1 Self-employed
- 2 Employed by someone else

[ASK IF EMPLOYED FULL- OR PART-TIME (Q88=1,2)]

[PROMPT IF REFUSED with text "Your best guess is fine."]

Q90 Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you work for in your main job?

1. 10 employees or less
2. 11 to less than 25 employees
3. 25 to less than 50 employees
4. 50 to less than 100 employees
5. 100 to less than 500 employees
6. 500 to less than 1,000 employees
7. 1,000 or more employees?
8. Don't know **[SHOW ONLY IF PROMPTED]**

[ASK IF EMPLOYED FULL OR PART-TIME (Q88=1,2)]

[PROMPT IF REFUSED with text "Your best guess is fine."]

Q91 About how much do you make an hour?

If you have more than one job, think about your main job

- 1 Less than \$10 per hour
- 2 \$10 to less than \$15 per hour
- 3 \$15 to less than \$20 per hour
- 4 \$20 or more per hour
- 8 Don't know **[SHOW ONLY IF PROMPTED]**

[ASK IF EMPLOYED BY SOMEONE ELSE AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER [(Q89=2,) AND (Q25a=2,8,9 , SKIPPED OR Q26=2,3,4)]

Q92 Does your employer offer health insurance to any employees?

- 1 Yes
- 2 No

[ASK IF EMPLOYER OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME (Q92=1)]

Q93 Are you eligible to participate in your employer's health plan?

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

[ASK IF FULL OR PART TIME WORKER (Q88= 1,2), CURRENTLY UNINSURED (Q28=1), AND IS ELIGIBLE TO PARTICIPATE IN EMPLOYER'S HEALTH PLAN (Q93=1)]

Q94 Can you please tell me why you decided not to participate in your employer's health plan?

- 1 Plan was too expensive
- 2 The benefits offered in the plan were not adequate
- 3 I didn't think I needed insurance
- 4 Something else, please specify: [TEXT BOX]

ASK ALL

Q95 What is the last grade or class that you completed in school?

- 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)

ASK ALL

Q96 Which of the following best describes the place where you now live?

- 1 A city
- 2 A suburban area
- 3 A small town
- 4 A rural area

ASK ALL

Q97 Were you born in the United States?

- 1 Yes
- 2 No, another country

[ASK IF Q97=2]**Q98** How long have you been in the United States?

- 1 Less than 1 year
- 2 1 to less than 5 years
- 3 5 years or more

ASK ALL**Q99** Some people are registered to vote and others are not. Are you currently registered to vote?

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

[ASK IF Q99=1]**Q100** Did you vote in the most recent national or local election?

- 1 Yes
- 2 No

ASK ALL**Q101** In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else?

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

That completes the questionnaire. Thank you very much for your time and cooperation. We will be repeating this survey next year, and will be back in touch with you then. Have a nice day.