The Commonwealth Fund 2014 Biennial Health Insurance Survey

PRINCETON SURVEY RESEARCH ASSOCIATES FOR
THE COMMONWEALTH FUND

FINAL QUESTIONNAIRE - CLEAN
JULY 18, 2014

N=6,000 adults, age 19 and older in Continental U.S. (3,000 LL/3,000 Cell)
Additional Oversamples in Texas, California, New York, Florida: 1,800 adults, age 19 and older (900 LL/900 Cell)
Interviewing dates: mid July–mid December, 2014 (20-22 weeks)
Interviewing: English and Spanish
Field House: PDS

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.

INSERT S2 WHEN SPANISH CATI IS READY
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)

1  Male
2  Female

ASK ALL:
STATE  Can you please tell me what state you currently live in? (PRE CODED OPEN END).

1  Alabama
2  Alaska – SCREENOUT – THANK AND TERMINATE INTERVIEW - CODE AS INELIGIBLE- STATE OUT OF FRAME
3  Arizona
4  Arkansas
5  California – (OVERSAMPLE)
6  Colorado
7  Connecticut
8  Delaware
9  Florida – (OVERSAMPLE)
10 Georgia
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<td>99</td>
<td>Refused</td>
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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, 2012 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 and tried to see a doctor or nurse, how soon did you get an appointment? *(Trend IHP 2011 Q820, modified Biennial 2012 Q2)*

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 or other health care provider you usually go to when you are sick or need health care? *(Source: Quality of Care 2006 Q5, Biennial 2010 Q2, modified Biennial 2012 Q3)*

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 doctors’ group, health center, or clinic you usually go to for most of your medical care?  
(Trend 2008 International Survey Q1005, Biennial 2010 Q3, Biennial 2012 Q4)

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 ALL]  
Q4a. Where do you usually go when you are sick or need health care? (READ) (Gen Pop 2012)

1 Doctor’s or nurse’s office or private clinic {response wording modified in 2014}  
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 (SPECIFY)  
8 No regular place of care  
9 Never needed care  
98 (DO NOT READ) Don’t know  
99 (DO NOT READ) Refused

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: Biennial 2012 Q5, 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)? (Trend, modified 2010 International Survey Q1165-1, Biennial 2010 Q5, Biennial 2012 Q6)

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)? (Trend Biennial 2010 Q6, modified 2010 International Survey Q1170, Biennial 2012 Q7)

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)? (Trend Biennial 2010 Q8 modified, modified 2010 International Survey Q1115, Biennial 2012 Q8)

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 12 months, did you personally see a doctor, nurse, or medical professional for any reason? (Trend 1999 Worker Survey Q13, 2003 Q7 modified, 2005 Q5, 2007 Q4, Biennial 2010 Q7, Biennial 2012 Q9, 2014 wording change)

1 Yes
2 No
3 Never needed care (VOL.)
8 Don’t know
9 Refused
FINDING A DOCTOR

ASK ALL
Q9a In the past 12 months, have you tried to find a new primary care doctor or general doctor? (Gen Pop 2011,2012, ACA Tracking Survey April 2014)

1 Yes
2 No
8 (DO NOT READ) Don’t know
9 (DO NOT READ) Refused

ASK IF TRIED TO FIND NEW DOCTOR (IF Q9A = 1)
Q9b How easy or difficult was it for you to find a new primary care doctor or general doctor? Was it...? (READ LIST.) (Gen Pop 2011,2012 ACA Tracking Survey April 2014)

1 Very easy
2 Somewhat easy
3 Somewhat difficult
4 Very difficult, or
5 Could you not find a doctor
8 (DO NOT READ) Don’t know
9 (DO NOT READ) Refused

ASK IF FOUND A NEW DOCTOR (IF Q9A=1 AND Q9B = 1,2,3,4, 8, 9)
Q9c How long did you have to wait to get your first appointment to see this doctor? Were you able to get your appointment... (READ LIST.) (Gen Pop 2011,2012 ACA Tracking Survey April 2014)

1 Within one week
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 (DO NOT READ) Have not tried to make an appointment
7 (DO NOT READ) Have not been able to get/or still waiting for an appointment
8 (DO NOT READ) Don’t know
9 (DO NOT READ) Refused
ASK ALL

Q10a 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. {Gen Pop 2011,2012 ACA Tracking Survey April 2014}

1 Yes
2 No
8 (DO NOT READ) Don’t know
9 (DO NOT READ) Refused

ASK IF NEEDED TO SEE SPECIALIST (IF Q10A=1)

Q10b How long did you have to wait to get your first appointment to see this specialist? Were you able to get your appointment.... (READ LIST) (Gen Pop 2011,2012 ACA Tracking Survey April 2014)

[INTERVIEWER NOTE: IF RESPONDENT SAYS HAS SEEN MORE THAN ONE SPECIALIST, ASK ABOUT THE MOST RECENT TIME]

1 Within one week
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 (DO NOT READ) Have not tried to make an appointment
7 (DO NOT READ) Have not been able to get/or still waiting for an appointment
8 (DO NOT READ) Don’t know
9 (DO NOT READ) Refused
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, 2012 Q11)

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

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, 2012 Q12a)  
b. Dental care (Trend 2007 Q11, 2010 Q10b, 2012 Q12b)

1 Yes  
2 No  
8 Don’t know  
9 Refused

ASK ALL

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, 2012 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, 2012 Q13)

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, 2012 Q14)

[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 health insurance plan that you signed up for through a health insurance marketplace also known as [if state specific marketplace: INSERT STATE MARKETPLACE NAME in your state or] Healthcare.gov created by the Affordable Care Act. (INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: “It is sometimes referred to as Obamacare.”) (2014 modified wording)
c. A health insurance plan that you bought directly from an insurance company (2014 modified wording)
d. Medicaid [IF STATE SPECIFIC NAME FOR MEDICAID IS NOT MEDICAID INSERT: also known in your state as [state specific Medicaid program]] (2014 modified wording)
e. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people (2012 Q14d)
ASK ITEM F IF no to others (Q14a=2,8,9 AND Q14b=2,8,9 AND Q14c=2,8,9 AND Q14d=2,8,9 AND Q14e=2,8,9)
f. Health insurance through ANY other source, including military or veteran’s coverage (2012 Q14e)

1  Yes
2  No
8  Don’t know
9  Refused
ASK IF AGE 65+ AND NOT COVERED BY MEDICARE (AGE=65-97 AND Q14E=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, 2012 Q15)

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

ASK IF AGE 65+ AND COVERED BY MEDICARE (AGE=65-97 AND (Q14E=1 OR Q15=1))
Q16 As you may know, Medicare allows beneficiaries in certain parts of the country to enroll in Medicare Advantage plans, such as HMOs (Health Maintenance Organizations) and PPOs (Preferred Provider Organizations), to receive their Medicare-covered health care. Are you currently covered by or enrolled in a Medicare Advantage Plan? (NEW. Source: MCBS H1MC3)

1 Yes, enrolled in Medicare Advantage Plan
2 No, not enrolled
8 Don’t know
9 Refused

ASK IF AGE 65+ AND COVERED BY MEDICARE (AGE=65-97 AND (Q14E=1 OR Q15=1))
Q17 You said you are covered by Medicare. Do you also currently have a private health insurance policy that supplements your Medicare coverage by paying for some or all charges for inpatient and outpatient hospital and physician services? (NEW)

INTERVIEWER NOTE: This is sometimes called “Medigap” or “wrap around coverage”

1 Yes,
2 No
8 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, 2012 Q18)

1 Own name
2 [IF D2=1,2] Spouse’s/Partner’s name
3 [IF AGE=19-25] 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, 99 AND Q14F=2,8,9) OR (AGE=65-97 AND Q14F=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, 2012 Q19)

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

ASK ALL

Q19.1.  Under the health reform law, also known as the Affordable Care Act, new marketplaces also known as (INSERT IF STATE HAS MARKETPLACE NAME: INSERT STATE MARKETPLACE NAME in your state or) HealthCare.gov, were open in each state this year where people who do not have affordable health insurance through a job, could shop and sign up for health insurance. (INSERT IF Q14B=1 Can I confirm you went/INSERT IF Q14B=2,8,9 Did you go) to this new marketplace to shop for health insurance?  This could be by mail, in person, by phone, or on the Internet. (ACA Tracking Survey 2014 modified)

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: “It is sometimes referred to as Obamacare.”)

1  Yes,  
2  No,  
3  (VOL.) Someone else (e.g. spouse) went to marketplace to shop for respondent’s/family’s health insurance  
8  Don’t know  
9  Refused  

ASK OF MARKETPLACE VISITORS (Q19.1=1,3)

Q19.2.  (INSERT IF Q14B=1: Can I confirm – you selected.../INSERT IF Q14B=2,8,9 Did you select...) (INSERT IF Q19.1=3 or did someone else select) a private health plan or (IF Q14B=2,8,9: enroll) (IF Q14B=1: enrolled) in Medicaid (INSERT IF Q19.1=3: for you or your family)? (ACA Tracking Survey 2014)

(INTERVIEWER NOTE: If respondent says ‘yes,’ clarify if they selected a ‘private health plan’ (CODE 1), ‘enrolled in Medicaid’ (CODE 2), selected a plan but don’t know if it’s a private plan or Medicaid’ (CODE 4))

1  Yes, selected a private health plan  
2  Yes, enrolled in Medicaid  
3  No, did not (select a health plan/enroll in Medicaid)  
4  (DO NOT READ) Yes, selected a plan, not sure if it’s a private plan or Medicaid  
8  Don’t know  
9  Refused
ASK IF HAS MEDICAID (Q14d=1)

Q20  How long have you had Medicaid Coverage? (READ 1-4) (Marketplace 2014 Q15c)

1  Three months or less,
2  Four months to six months,
3  Seven months to less than 1 year, OR
4  1 year or more
8  (DO NOT READ) Don’t know
9  (DO NOT READ) Refused

Q21  DROP

ASK IF NOW INSURED (Q14A=1 OR Q14B=1 OR Q14C=1 OR Q14D=1 OR Q14E=1 OR Q14F=1 OR Q15=1 OR Q19=2)

Q22  During the last 12 months – since [INSERT MONTH] 2013 – 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, 2012 Q20)

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 (Q22=2)

Q23  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, 2012 Q21)

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)

Q24  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, 2012 Q22)

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 Q14F=1 OR Q15=1 OR Q19=2)

Q27  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 Q14CT>1: This includes all the health insurance you now have combined] (Trend 2001 Q27, 2003 Q17, 2005 Q25, 2007 Q19, 2010 Q20, 2012 Q23)

1  Excellent
2  Very good
3  Good
4  Fair
5  Poor
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 Q14F=1 OR Q15=1 OR Q19=2)

Q28  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, 2012 Q25)

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)
INDIVIDUAL MARKET

ASK ALL EXCEPT IF INSURANCE PURCHASED THROUGH MARKETPLACE OR DIRECT FROM COMPANY (Q14B=2,8,9 AND Q14C=2,8,9 AND Q19.1=2,8,9)

Q29 Some people buy health insurance on their OWN – that is, not through any employer or union. In the past 12 months – since [INSERT MONTH] 2013 – have you ever TRIED to buy health insurance on your own? This could be through a new health insurance marketplace or directly through an insurance company (2005 Q82 modified, 2007 Q66, 2010 Q69, modified 2012 Q77, 2014 wording change)

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 12 MONTHS OR TRIED TO BUY IT IN PAST 12 MONTHS [(Q14B=1 OR Q14C=1) AND Q28=1]) OR (Q19.1=1) OR (Q29=1])

Q30 [IF HAVE PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST 12 MONTHS ((Q14b=1 OR Q14C=1) AND Q28=1 ): 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, 2012 Q78, 2014 modified skip)

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 12 MONTHS OR TRIED TO BUY IT IN PAST 12 MONTHS [(Q14B=1 OR Q14C=1) AND Q28=1]) OR (Q19.1=1) OR (Q29=1])

Q31 How difficult was it to compare the (INSERT ITEMS IN ORDER) of different insurance plans? Would you say it was very difficult, somewhat difficult, not too difficult, or not at all difficult? (Trend Gen Pop 2011 2013 Q80 modified wording)

a. Benefits covered
b. Premium costs
c. Potential out of pocket costs from deductibles and co-pays
d. Doctors, clinics and hospitals available

1 Very difficult
2 Somewhat difficult
3 Not too difficult
4 Not at all difficult
ASK IF EVER TRIED TO BUY HEALTH INSURANCE ON OWN IN PAST 12 MONTHS (Q29=1)

Q32 Did you end up buying a health insurance plan on your own? (2001 Q44, 2005 Q85, 2007 Q69, 2010 Q72, 2012 Q80)

1 Yes
2 No
8 Don't know
9 Refused

ASK IF DID NOT BUY HEALTH INSURANCE ON OWN (Q32=2 OR Q19.2=3)

Q33 What is the main reason [IF Q19.2=3: you did not select a plan when you visited the marketplace] [IF Q32=2 AND Q19.2=1,2,4,8,9: you did not buy a plan]? PRE-CODED OPEN END) (Trend 2007 Q70, 2010 Q73 modified, 2012 Q81, 2014 wording change)

1 The premium was too expensive
2 You were not able to complete the application process
3 You found out you were not eligible to buy a plan
4 You were not eligible for financial assistance to pay the premium
5 You could not find a plan with the type of coverage you need
6 The deductibles and/or co-pays were too high
7 You gained health insurance through another source,
8 You decided you didn’t need insurance OR
9 Other reason? (SPECIFY)
98 Don’t know
99 Refused
ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST 12 MONTHS OR TRIED TO BUY IT IN PAST 12 MONTHS [(((Q14b=1 or Q14c=1) and Q28=1) OR (Q19.1=1) OR (Q29=1)) OR HAS EMPLOYER COVERAGE THROUGH OWN EMPLOYER (Q14A=1 AND Q18=1)]

Q34  \{READ TO ALL\} Some health plans provide more limited choices for doctors, clinics, and hospitals and charge lower premiums than plans with a larger selection of doctors and hospitals. \{INSERT IF EMPLOYER COVERAGE: (Q14A=1 AND Q18=1): Does your employer give you the option of choosing a plan at a lower cost to you with fewer doctors or fewer hospitals?\}

\{INSERT IF COVERED/TRIED TO BUY PRIVATE INSURANCE ON OWN: (((Q14b=1 or Q14c=1) and Q28=1) OR Q19.1=1 OR Q29=1): When you were deciding which plan to choose, did you have the option of choosing a less expensive plan with fewer doctors or fewer hospitals?\} (NEW)

1  Yes
2  No
8  (DO NOT READ) Don’t know
9  (DO NOT READ) Refused

ASK IF HAD OPTION OF PURCHASING LESS EXPENSIVE PLAN (Q34=1)

Q35  Did you select the less expensive plan with fewer doctors or hospitals? (NEW)

1  Yes
2  No
8  (DO NOT READ) Don’t know
9  (DO NOT READ) Refused

MARKETPLACE COVERAGE

ASK IF HAS A PLAN THROUGH THE MARKETPLACE OR DIRECT PURCHASE (Q14b=1 OR Q14c=1 OR Q19.2=1,4)

Q36  You said you had a health plan that you selected through the marketplace or that you bought directly from an insurance company. Are you receiving financial assistance from the government to help pay for your plan through the Affordable Care Act? (New)

1  Yes
2  No
8  Don’t know
9  Refused

ASK IF HAS A PLAN THROUGH THE MARKETPLACE OR DIRECT PURCHASE (Q14b=1 OR Q14c=1 OR Q19.2=1,4)

Q37  Health plans are sold at four different levels of coverage: bronze, silver, gold, and platinum. And some people including young people under 30 can purchase a catastrophic plan. What level of coverage did you select? Did you select a…? \{READ LIST 1-5. ENTER ONE ONLY\} (New)

1  Bronze plan,
2  Silver plan,
3  Gold plan,
4  Platinum plan or a
5  Catastrophic plan
8  (DO NOT READ) Don’t know
9  (DO NOT READ) Refused
INSURANCE DIFFICULTIES AND COMPLEXITIES

ASK IF NOW INSURED (Q14A=1 OR Q14B=1 OR Q14C=1 OR Q14D=1 OR Q14E=1 OR Q14F=1 OR Q15=1 OR Q19=2)

Q38  Thinking about your current health insurance, have you gone to a doctor in the last 12 months that was not within your health plan’s network? (NEW)

1  Yes
2  No
8  Don’t Know (DO NOT READ)
9  Refused (DO NOT READ)

ASK IF WENT TO AN OUT OF NETWORK DOCTOR (Q38=1)

Q38A  And what was the MAIN reason you went out of network to get care? (READ LIST 1-4) (NEW)

1  Your regular doctor was not covered by your plan.
2  You felt like the care was going to be better
3  The doctor was closer to your home or work, had better office hours, or was more convenient for other reasons
4  You couldn’t find a doctor in your plan that provided the particular service that you needed
5  (DO NOT READ) Other reason (SPECIFY)
8  (DO NOT READ) Don’t know
9  (DO NOT READ) Refused

ASK IF NOW INSURED (Q14A=1 OR Q14B=1 OR Q14C=1 OR Q14D=1 OR Q14E=1 OR Q14F=1 OR Q15=1 OR Q19=2)

Q39  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, 2012 Q28)

a.  You had expensive medical bills for services NOT covered by your insurance (Trend 2007 Q27a, 2010 Q25a, 2012 Q28a)
b.  Your doctor charged you a lot more than your insurance would pay and you were billed for the difference (Trend Older Adults 2004 Q43a modified, 2005 Q35b, 2007 Q27b, 2010 Q25b, 2012 Q28b modified)
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, 2012 Q28c)

1  Yes
2  No
8  Don’t know
MEDICAL DEBT

ASK ALL
Q40 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, 2012 Q29)

1 Yes
2 No
8 Don't know
9 Refused

ASK ALL
Q41 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, 2012 Q30)

1 Yes
2 No
8 Don't know
9 Refused

ASK IF CONTACTED IN THE LAST 12 MONTHS BY A COLLECTION AGENCY ABOUT OWING MONEY FOR MEDICAL BILLS (Q41=1)
Q42 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, 2012 Q31)

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

ASK ALL
Q43 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, 2012 Q32)

1 Yes
2 No
8 Don't know
9 Refused
ASK ALL
Q44  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, 2012 Q33)

1  Yes
2  No
8  Don't know
9  Refused

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q44=1)
Q45  How much are the medical bills you are paying off over time?  (IF NECESSARY READ 1-5) (Trend 2005 Q43, 2007 Q34, 2010 Q31, 2012 Q34)

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

ASK IF CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME (Q44=1)
Q46  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, 2012 Q35)

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 (Q40=1 OR Q41=1 OR Q43=1 OR Q44=1)
Q47  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, 2012 Q36)

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 Q14F=1 OR Q15=1 OR Q19=2)

Q48  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 you receive government financial assistance, this is just the amount that you are responsible for paying.]  
[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, 2012 Q37)

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

ASK IF ANSWERS PREMIUM QUESTION AND HAS FAMILY [Q48=1,2,3 AND (D2=1,2 OR Q13=1,2)]

Q49  Is this (IF Q48=1,2 READ: 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.]  

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

ASK IF PAYS ALL OR SOME OF PREMIUM (Q48=1,2)

Q50  How often are premium payments made on this plan?  
(READ IF NECESSARY READ 1-6)  

1  Once a week
2  Every two weeks
3  Twice a month
4  Once a month
5  Once every three months (VOL: Quarterly), OR
6  Once a year?
7  Some other timing (DO NOT READ)
8  Don’t know (DO NOT READ)
9  Refused (DO NOT READ)
ASK IF PAYS PREMIUM WEEKLY (Q50=1)

Q51  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, 2012 Q40)

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

ASK IF PAYS PREMIUM EVERY TWO WEEKS OR TWICE A MONTH (Q50=2,3)

Q52  About how much do you pay [Q50=2: every two weeks] [Q50=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, 2012 Q41)

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

ASK IF PAYS PREMIUM MONTHLY (Q50=4)

Q53  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, 2012 Q42)

1  Less than $40  
2  $40 to under $125  
3  $125 to under $250  
4  $250 to under $400  
5  $400 to under $500  
6  $500 to under $700 OR  
7  $700 or more  
8  Don’t know (DO NOT READ)  
9  Refused (DO NOT READ)
ASK IF PAYS PREMIUM QUARTERLY (Q50=5)

Q54  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, 2012 Q43)

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

ASK IF PAYS PREMIUM YEARLY OR OTHER TIMING/DON'T KNOW/REFUSED (Q50=6,7,8,9)

Q55  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, 2012 Q44)

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 (Q48=1,2)

Q56  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, 2012 Q45)

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 Q14F=1 OR Q15=1 OR Q19=2)
Q57 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, 2012 Q46)

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

ASK IF HEALTH PLAN HAS A DEDUCTIBLE (Q57=1)
Q58 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, 2012 Q47)

1 Less than $100
2 $100 to under $500
3 $500 to under $1,000
4 $1,000 to under $2,000
5 $2,000 to under $3,000
6 $3,000 to under $5,000 OR
7 $5,000 or more per person
8 Don’t know (VOL.)
9 Refused (VOL.)

ASK IF DON’T KNOW OR REFUSED DEDUCTIBLE (Q58=8,9)
Q59 Your best guess is fine, would you say your annual deductible is less than $1,000 or $1,000 or more per person? (2012 Biennial Q48)

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 Q14F=1 OR Q15=1 OR Q19=2)

Q60 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. RANDOMIZE)?

a. For your prescription medicines *(Trend 2001 Q62, 2003 Q42a, 2005 Q58a, 2007 Q45a, 2010 Q45a, 2012 Q49a)*
b. For mental health care *(Source: Gen Pop Tracking 2011, Q51f, 2012 Biennial Q49b)*
c. For maternity care *(Source: Gen Pop Tracking 2011, Q51c, 2012 Biennial Q49c)*
d. For birth control or contraception, such as the Pill or Depo-Provera *(Source: Gen Pop Tracking 2011, Q51a, 2012 Biennial Q49d)*
e. For your dental care *(Trend 2001 Q62, 2003 Q42b, 2005 Q58b, 2007 Q45b, 2010 Q45b, 2012 Q49e)*
f. For vision care *(Source: Gen Pop Tracking 2011, Q51e, 2012 Biennial Q49f)*

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

  g. For your {child’s/children’s} dental and vision care *(2012 Biennial Q49g)*

1    Yes
2    No
8    Don’t know
9    Refused

ASK IF HAS PRESCRIPTION DRUG COVERAGE (Q60A=1)

Q61 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, 2012 Q50)*

1    Yes
2    No
8    Don’t know
9    Refused
OUT OF POCKET AND MEDICAL BILL SERIES

ASK ALL

Q62 Over the last 12 months, about how much have you had to pay “out of pocket” for each of the following?


[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

<table>
<thead>
<tr>
<th>RECORD NUMBER [RANGE 0-100,000]</th>
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<tr>
<td>888,888</td>
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<tr>
<td>999,999</td>
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ASK IF HAS FAMILY (D2=1,2 OR Q13=1,2)

Q63 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, 2012 Q56)

[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.]
ASK ALL

Q64  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, 2012 Q57)

a. Been unable to pay for basic necessities like food, heat or rent (Trend 2005 Q67ba, 2007 Q53a, 2010 Q51a, 2012 Q57a)
b. Used up all your savings (Trend 2005 Q67bb, 2007 Q53b, 2010 Q51b, 2012 Q57b)
c. Taken out a mortgage against your home or taken out a loan (Trend 2005 Q67bc modified, 2007 Q53c modified. 2010 Q51c, 2012 Q57c)
d. Taken on credit card debt (Trend 2005 Q67bd modified, 2007 Q53d modified, 2010 Q51d, 2012 Q57d)
e. Had to declare bankruptcy (2010 Q51e, 2012 Q57e)
f. Delayed education or career plans (2012 Biennial Q57f)
g. Received a lower credit rating (2012 Biennial Q57g)

1  Yes
2  No
8  Don’t know
9  Refused

HEALTH STATUS AND CHRONIC CONDITIONS

ASK ALL

Q65  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, 2012 Q58)

1  Excellent
2  Very good
3  Good
4  Fair
5  Poor
8  Don’t know
9  Refused
ASK ALL
Q66 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, 2012 Q59)

1 Yes
2 No
8 Don’t know
9 Refused

ASK ALL
Q67 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, 2012 Q60)

a. Hypertension or high blood pressure (Trend 2007 Q56a, 2010 Q54a, 2012 Q60a)
b. Heart disease, (Trend 2007 Q56b-c modified, 2010 Q54b modified, 2012 Q60b)
c. Diabetes (Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56d, 2010 Q54c, 2012 Q60c)
d. Asthma, emphysema, or lung disease (Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56e, 2010 Q54d, 2012 Q60d)
e. High cholesterol (2010 Q54e, 2012 Q60e)

1 Yes
2 No
8 Don’t know
9 Refused

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q67 (ANY Q67A OR Q67B OR Q67C OR Q67D OR Q67E=1] AND IS NOW INSURED (Q14A=1 OR Q14B=1 OR Q14C=1 OR Q14D=1 OR Q14E=1 OR Q14F=1 OR Q15=1 OR Q19=2)
Q68 You just told me that you have or have had [Insert conditions from Q67]. Thinking about your current health insurance, have you gone to a specialist in the last 12 months that was NOT in your health plan’s network for treatment of [IF ONLY ONE ITEM IN Q67=1 READ: this problem/IF MORE THAN ONE ITEM IN Q67=1 READ: any of these problems]? ? (NEW)

1 Yes
2 No
8 Don’t know
9 Refused

ASK ALL
Q69 How many times have you personally used a hospital emergency room in the past 12 months? (Source: IHP 2011 Q1405, 2012 Biennial Q62)

___ ___ | RANGE 00-96
97 More than once but don’t know exact number
98 Don’t know
ASK IF USED ER IN THE PAST 12 MONTHS (Q69=1-97)

Q70 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, 2012 Biennial Q63)*

- 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 Q67 (ANY Q67A OR Q67B OR Q67C OR Q67D OR Q67E=1)

Q71 You just told me that you have or have had *[INSERT CONDITIONS FROM Q67]*. In the past 12 months, have you stayed overnight in a hospital or visited the emergency room because of *[IF ONLY ONE ITEM IN Q67=1 READ: this problem*/ IF MORE THAN ONE ITEM IN Q67=1 READ: any of these problems]*? *[IF YES, PROBE: “Was that the hospital or ER?”]* *(2005 Q72 modified, 2007 Q57 modified, 2010 Q57 modified skip, 2012 Q64)*

*[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

Q72 DROP
ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q67 (ANY Q67A OR Q67B OR Q67C OR Q67D OR Q67E=1)

Q73 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, 2012 Q66)

[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

ASK ALL

Q74 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, 2012 Q67)

ASK A-B OF ALL

a. your blood pressure checked within the past [IF Q67a=1: 12 months] [IF Q67a =2-9: 2 years] (Trend 2003 Q50a modified, 2005 Q76a modified, 2007 Q60a modified, 2010 Q60a modified, 2012 Q67a)
b. a dental exam within the past 12 months (Trend 2003 Q50b modified, 2005 Q76b modified, 2007 Q60b modified, 2010 Q60b, 2012 Q67b)

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

a. a mammogram within the past two years (Trend 2003 Q50c modified, 2005 Q76c modified, 2007 Q60c modified, 2010 Q60c modified skip, 2012 Q67c)

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

b. a Pap test within the past three years (Trend 2003 Q50d modified, 2005 Q76d modified, 2007 Q60d modified, 2010 Q60d modified, 2012 Q67d)

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

c. colon cancer screening, also known as a colonoscopy, or testing for blood in the stool, within the past five years (Trend 2003 Q50e modified, 2005 Q76e modified, 2007 Q60e modified, 2010 Q60e, 2012 Q67e, 2014 modified)

ASK ALL

d. your cholesterol checked within the past [IF Q67a=1 OR Q67b=1 OR Q67e=1: 12 months] [IF Q67a<>1 AND Q67b<>1 AND Q67e<>1: five years] (Trend 2003 Q50f modified, 2005 Q76f modified, 2007 Q60f modified, 2010 Q60f, 2012 Q67f)

ASK ALL

e. a seasonal flu shot within the past 12 months [READ IF NECESSARY: not the H1N1 or swine flu shot] (2010 Q60g, 2012 Q67g)

DROP

CATEGORIES

1. Yes
2. No
8. Don’t know
9. Refused
WORK AND HEALTH CARE

ASK ALL

D4 Are you now employed full-time, part-time, are you retired, are you unemployed but looking for work, or are you not employed for pay? [INTERVIEWER NOTE: Employed full-time is defined as 30 hours or more per week. If less than 30 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] (Modified Trend 2001 D4, 2003 D4, 2005 D4, 2007 D4, 2010 D4, 2012 D4, 2014 modified to 30 hours)

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

RECESSION SERIES

ASK ALL

Q75 Now for a few questions related to your job situation... Have you lost your job in the past 12 months (since [INSERT MONTH] 2013)? (Modified 2010 Q61, 2012 Q71, 2014 wording change)

1 Yes, I lost job
2 No, I did not lose my job
3 (VOL.) I lost job more than 12 months ago
8 Don’t know
9 Refused

ASK IF RESPONDENT LOST JOB IN LAST 12 MONTHS (Q75=1)

Q76 At the time you lost your job, did you have health insurance through that employer? (2010 Q62 modified skip, 2012 Q72, 2014 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 12 MONTHS AND HAD INSURANCE THROUGH THAT EMPLOYER (Q76 =1)

Q77 When you lost your job, which best describes what happened to your health insurance? (READ LIST)
(2010 Q65 modified skip, Modified 2012 Q73, 2014 new answer categories)

1. You continued your job-based health insurance through a program known as COBRA
2. [IF MARRIED (D2=1,2):] You went on your spouse or partner’s insurance
3. [IF AGE 19-25] You went on your parent’s insurance
4. You enrolled in a health plan offered through a new insurance marketplace also known as [if state marketplace: INSERT STATE MARKETPLACE NAME in your state or) Healthcare.gov created by the Affordable Care Act. (INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: “It is sometimes referred to as Obamacare.”)
5. You bought a plan directly from an insurance company
6. You enrolled in Medicaid [IF STATE SPECIFIC NAME FOR MEDICAID IS NOT MEDICAID INSERT: also known in your state as [state specific Medicaid program]]
7. You became uninsured
98. (DO NOT READ) Don’t know
99. (DO NOT READ) Refused

ASK IF BECAME UNINSURED WHEN LOST JOB AND HEALTH PLAN (Q77=7)

Q78 When you lost your job, how long did you go without insurance? (READ 1-3) (2012 Biennial Q74)

1. Three months or less
2. Four months to six months
3. Seven months to 11 months
4. (VOL.) One to two years
5. (VOL.) More than two years
8. Don’t know (DO NOT READ)
9. Refused (DO NOT READ)
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)
D5 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, 2012 D6)

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

ASK IF SELF-EMPLOYED (D5=1)
D6 Do you work by yourself, do you employ other people, or do you work with other people? (Trend 2005 D7, 2007 D7, 2010 D7, 2012 D7)

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

ASK IF SELF-EMPLOYED (D5=1)
D7 Do you own your own business or professional practice? (2010 D8, 2012 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 (D7=1 AND D6=2,3,8,9)
D8 Do you currently offer health insurance to your employees? (2010 D9, 2012 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 D7=1)

D9 Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you [D7=1: own] [D4=1,2 AND D7<>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, 2012 D10)

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)


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 per hour or more
8 Don’t know (DO NOT READ)
9 Refused (DO NOT READ)

ASK IF EMPLOYED BY SOMEONE ELSE AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER [(D5=2,8,9) AND (Q14A=2,8,9 OR Q18=2,3,4)]


1 Yes
2 No
8 Don’t know
9 Refused

ASK IF EMPLOYER OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME (D11=1)


1 Yes
2 No
8 Don’t know
9 Refused
ASK IF ELIGIBLE BUT NOT INSURED BY EMPLOYER (D12=1)

D13  Now please tell me if each is a reason why you did NOT get the health insurance offered to you through your job? (First/Next)...(INSERT. READ AND RANDOMIZE) (Trend: YA 2011 Q94)

READ FOR FIRST ITEM, THEN AS NECESSARY: Is this a reason, or not?

a. [IF D2:1,2 READ:] You were covered by your spouse’s or partner’s insurance
b. [IF AGE=19-25 READ:] You were covered by your parents’ insurance
c. It was too expensive or the deductibles and co-pays were too high
d. You bought a plan through the new marketplace or directly through an insurance company
e. You enrolled in Medicaid
f. You did not need or want health insurance
ALWAYS READ LAST
g. Some other reason, (SPECIFY)

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, 2012 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, 2012 FAM)

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, 2012 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, 2012 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 ALL
INC Last year, that is in 2013, approximately what was [IF NOT MARRIED (D2=3-6,9): your personal] [IF MARRIED (D2=1): your spouse’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, 2012 D17)

1 Under $35,000
2 $35,000 or more
8 Don’t know
9 Refused
ASK IF INCOME UNDER $35,000 (INC=1)

INCa 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, 2012 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 (INC=2)

INCb 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, 2012 D17b)

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

PARTYID 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, 2012 D20)

1 Republican
2 Democrat
3 Independent
4 Something else
8 Don’t know
9 Refused
ASK IF NON HISPANIC (Q.HISP=2, 8, OR 9)
BORN. Were you born in the United States? (Biennial 2012 BIRTH_HISP)

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

ASK IF HISPANIC (IF Q.HISP=1)
BIRTH_HISP. Were you born in the United States, on the island of Puerto Rico, or in another country? (Biennial 2012 BIRTH_HISP)

1 U.S.
2 Puerto Rico
3 Another country
8 Don’t know
9 Refused

ASK IF NOT BORN IN U.S. (BORN=2,8,9 or BIRTH_HISP=2,3,8,9)
YEARS_US. About how many years have you lived in the United States? (READ 1-4) (CHIS)

1 Less than 1 year
2 1 to 4 years
3 5 to 10 years
4 More than 10 years
8 Don’t know
9 Refused

ASK IF NOT BORN IN U.S. (BORN=2,8,9 or BIRTH_HISP=2,3,8,9)
IMMIGRATION. Are you a citizen of the United States? (CHIS)

1 Yes
2 No
3 Application pending
8 Don’t know
9 Refused
ASK IF NOT U.S. CITIZEN (IMMIGRATION=2,3 8,9)

IMMIGRATION2. Are you a permanent resident with a green card? Your answers are confidential and will not be reported to Immigration Services. (CHIS)

[INTERVIEWER NOTE IF NEEDED: “People usually call this a ‘Green Card’ but the color can also be pink, blue, or white.”]

1  Yes
2  No
3  Application pending
4  (VOL.) I’m a U.S. citizen
8  Don’t know
9  Refused

ASK IF SPANISH LANGUAGE INTERVIEW

LANG2. Would you say you can carry on a conversation in English, both understanding and speaking – very well, pretty well, just a little, or not at all? (Marketplace 2014)

1  Very well
2  Pretty well
3  Just a little
4  Not at all
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 IF MORE THAN ONE PERSON IN HH (HH1>1)**

HH3A. How many, including yourself, are adults, age 19 and older?

_____ Enter number 0-7
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.)

**IF HH3A>1 AND (L1=1 OR L1A=1 OR CELL SAMPLE):**

L1B. How many people age 19 or older in your household have a working cell phone?

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

**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 ALL
RZIPCODE What is your zipcode?

_____ Enter Zipcode
99999 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.

PLEASE INCLUDE THE FOLLOWING IN THE DATA SET:
1) CENSUS REGION
2) USR CODE
3) LANGUAGE OF INTERVIEW
4) TELEPHONE NUMBER, INCLUDING AREA CODE
5) NUMBER OF CALLS TO COMPLETE INTERVIEW
6) RURAL/URBAN CODE
7) OVERSAMPLING STRATA CODE