

Final Questionnaire

2007 Health Insurance Survey

Prepared by Princeton Survey Research Associates International
for The Commonwealth Fund

N= 3500 adults 19 and older (sample drawn to over-represent low
income households)

June 6, 2007 (Final Field Version)

INTRODUCTION: Hello, my name is _____ and I am calling for Princeton Survey Research International. We are conducting an important national opinion survey about health care. To make sure our survey includes many different kinds of families, I'm going to start with a few questions about who lives in your household.

S1 First, how many adults age 19 or older live in your household?

- 00 None—**THANK AND TERMINATE**
- _____ RECORD EXACT NUMBER 1-9
- 10 10 or more
- 99 Don't know/Refused

IF ONLY ONE ADULT AGE 19+ IN HH (S1=1)

S2 May I please speak to that person?

- 1 Continue with current respondent—**GO TO S5**
- 2 New respondent being brought to phone—**REPEAT INTRO EXCEPT LAST SENTENCE THEN GO TO S5**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

IF TWO ADULTS AGE 19+ IN HH (S1=2)

S3 May I please speak to the [ROTATE: younger/older] of those two people?

- 1 Continue with current respondent—**GO TO S5**
- 2 New respondent being brought to phone—**REPEAT INTRO EXCEPT LAST SENTENCE THEN GO TO S5**
- 3 New respondent not available—**SCHEDULE CALL BACK**
- 9 Refused—**THANK AND TERMINATE**

IF THREE OR MORE PEOPLE AGE 19+ IN HH (S1=3-10 OR 99)

S4 May I please speak to the person age 19 or older who has had the most recent birthday?

- 1 Continue with current respondent–**GO TO S5**
- 2 New respondent being brought to phone–**REPEAT INTRO EXCEPT LAST SENTENCE THEN GO TO S5**
- 3 New respondent not available–**SCHEDULE CALL BACK**
- 9 Refused–**THANK AND TERMINATE**

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ASK IF SCREENING INTERVIEW IS BEING DONE IN ENGLISH

S5 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 Q1 IN ENGLISH**
- 2 Spanish–**SWITCH TO SPANISH-LANGUAGE QUESTIONNAIRE REPEAT INTRO THEN GO TO Q1**
- 3 Spanish–**SCHEDULE SPANISH LANGUAGE CALL BACK**
- 4 Doesn't matter/No preference–**GO TO Q1 IN ENGLISH**
- 9 Don't know/Refused– **GO TO Q1 IN ENGLISH**

D1 RECORD SEX

- 1 Male
- 2 Female

INTRODUCTION

ASK ALL

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

- 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

ASK ALL

Q2 How confident are you that if you become seriously ill you will (INSERT)? Are you very confident, somewhat confident, not too confident, or not at all confident?

- a. Get high quality and safe medical care
- b. Receive the most effective drugs
- c. Receive the best medical technology
- d. Be able to afford the care you need

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

GENERAL VIEWS ABOUT QUALITY OF CARE, ACCESS AND COST EXPERIENCES**ASK ALL**

Q3 Now I have a few questions about your health care. Do you have a personal or family doctor, or other health care professional such as a nurse that you usually rely on if you need medical care? (*Trend 2001 Q5 modified, 2003 Q4, 2005 Q4*)

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

ASK ALL

Q4 During the past two years did you personally see a doctor or medical professional for any reason? (*1999 Worker Survey Q13, 2003 Q7 modified, 2005 Q5*)

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

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST TWO YEARS (Q4=1,8,9)

Q5 In general, do you think that coordination among all of the different health professionals that you see is a major problem, a minor problem, or not a problem at all?

- 1 Major problem
- 2 Minor problem
- 3 Not a problem at all
- 4 Only see one doctor (VOL)
- 8 Don't know
- 9 Refused

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COMMUNICATION AND EFFICIENCY IN THE DELIVERY OF CARE

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST TWO YEARS (Q4=1,8,9)

Q6 In the past two years, have you left a doctor's office without getting important questions answered? (2005 Q10 modified)

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

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST TWO YEARS (Q4=1,8,9)

Q7 And in the past two years, have you left the doctor's office without fully understanding the information you were given about a diagnosis or treatment? (2005 Q11 modified)

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

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST TWO YEARS (Q4=1,8,9)

Q8 And in the past two years have you left the doctor's office without fully agreeing with the doctor about his/her recommendation for treatment?

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

ASK IF SAW A DOCTOR OR MEDICAL PROFESSIONAL FOR ANY REASON IN PAST TWO YEARS (Q4=1,8,9)

Q9 In the past two years, when getting care for a medical problem, was there ever a time when (INSERT)? (2005 Q12 modified)

Rotate

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

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

ASK ALL

Q10 In the last 12 months, was there any time when you (INSERT) because of the COST? (Trend 2001 Q9 modified, 2003 Q8 modified, 2005 Q15)

Rotate

- 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

Q11 And in the last 12 months, did you delay or not get (INSERT) because of the cost?

Rotate

- a. Preventive care screening such as a colon cancer screening or mammogram (Trend 2005 Q16)
- b. Dental care

- 1 Yes
- 2 No
- 8 Don't know
- 9 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*)

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

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ASK ALL

D3 What is your age?

- RECORD EXACT NUMBER 19-96
- 97 97 or older
- 99 Refused

PERSONAL CURRENT INSURANCE COVERAGE AND RECENT TIME UNINSURED

ASK ALL

- Q12** Now I would like to ask you about any health insurance you CURRENTLY have that helps pay for the cost of health care. I'm going to read a list of a few types of health insurance, and I'd like you to tell me which of these you have, if any. First, are you now PERSONALLY covered by (INSERT)? *(Trend 2001 Q20, 2003 Q10, 2005 Q17)*

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

[IF RESPONDENTS TRY TO TELL TYPE THEY HAVE INSTEAD OF GOING THROUGH THE LIST: I'm sorry but I have to ask about each type of insurance for the survey. Just tell me 'no' if you don't have this type.]

- a. private health insurance offered through an employer or union? [IF ANSWERS "NO": This could be insurance through a current job, a former job, your job or someone else's job.]
- b. a private health insurance plan that you bought yourself
- c. Medicaid, [IF STATE CALIFORNIA: Medi-Cal], or some other type of state medical assistance for low-income people
- d. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people

ASK ITEM E IF NO TO OTHERS (Q12a=2,8,9 AND Q12b=2,8,9 AND Q12c=2,8,9 AND Q12d=2,8,9)

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

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

ASK IF AGE 65+ AND NOT COVERED BY MEDICARE (D3=65-97 AND Q12d=2,8,9)

- Q13** Medicare is health insurance coverage most people receive when they turn 65 and are eligible for Social Security. This includes different kinds of health plans offered THROUGH the Medicare program—like the plans called H-M-Os. Are you now covered by Medicare or by ANY Medicare plan? *(Trend 2001 Q21, 2003 Q11, 2005 Q18)*

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

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

- Q14** 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 (D3=19-25): your parent's name] or in someone else's name? *(2001 Q24 modified, 2003 Q12, 2005 Q19 modified)*

- 1 Own name
- 2 Spouse's/Partner's name
- 3 Parent's name
- 4 Someone else's name
- 8 Don't know
- 9 Refused

ASK IF NOT COVERED BY ANY INSURANCE OR UNDESIGNATED (D3=19-64,98,99) AND (Q12a=2,8,9 AND Q12b=2,8,9 AND Q12c=2,8,9 AND Q12d=2,8,9 AND Q12e=2,8,9) OR (D3=65-97 AND Q12a=2,8,9 AND Q12b=2,8,9 AND Q12c=2,8,9 AND Q12d=2,8,9 AND Q12e=2,8,9 AND Q13=2,8,9)

- Q15** 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)*

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

- Q16** During the last 12 months, since (____, 2006), 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)*

- 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 (Q16=2)

- Q17** Before you were insured, how long did you go without insurance? [IF MORE THAN ONE PERIOD IN THE LAST 12 MONTHS WITHOUT INSURANCE: ask about period that lasted the longest] (READ CATEGORIES ONLY IF NECESSARY) *(2001 Q30, 2003 Q15, 2005 Q22 modified)*

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

ASK IF UNINSURED NOW (Q15=1)

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

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

Q19 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: all the health insurance you now have combined] (Trend 2001 Q27, 2003 Q17, 2005 Q25)

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

FAMILY INSURANCE COVERAGE**ASK ALL**

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

- Range 1 to 96
- 97 97 or more
- 98 Don't know
- 99 Refused

ASK ALL

Q21 Do you have any children or stepchildren 23 years of age or younger who depend on you for support? [IF YES, FOLLOW UP WITH: Is this just one child or do you have more than one child?] (*Trend 2003 Q20, 2005 Q27*)

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

ASK IF HAS ANY CHILDREN (Q21=1,2)

Q22 [IF ONE CHILD (Q21=1): Is your child] [IF MORE THAN ONE CHILD (Q21=2): Are any of your children] now enrolled in (**INSERT STATE-SPECIFIC CHIP PROGRAM**), Medicaid, or another state medical assistance program? (*2003 Q22, 2005 Q29*)

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

INSURANCE DIFFICULTIES AND COMPLEXITIES

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

Q23 Thinking about your current health insurance, does your health plan (INSERT) each year?

Rotate; do not ask b first

- a. limit the number of visits to doctors, other than mental health providers
- b. limit the number of visits to mental health providers (*Trend 2005 Q33 modified*)
- c. limit the total dollar amount it will pay for medical care (*Trend 2005 Q33*)

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

Q24 Thinking again about YOUR PERSONAL health insurance coverage, how long have you had your main health plan? **(IF NECESSARY READ CATEGORIES 1-4)** *(Trend 2005 Q34)*

- 1 Less than one year
- 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)**

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ASK IF HAD MAIN PLAN FOR LESS THAN 3 YEARS (Q24=1-3)

Q25 So, you've had your current insurance for less than three years. Can you explain the MAIN reason you most recently changed your health plan? [PRE-CODED OPEN END; PROBE FOR SPECIFICITY; ACCEPT ONLY ONE RESPONSE] *(Trend 2001 Q35)*

DO NOT READ

- 1 Someone (R, husband/wife, parent) lost job/changed jobs/retired from a job
- 2 Employer changed plans
- 3 Found a better or less expensive health plan
- 4 Married, divorced or widowed
- 5 Went on Medicare
- 6 Other **(SPECIFY)** _____
- 97 Have not changed plans/No previous plan
- 98 Don't know
- 99 Refused

ASK IF HAD MAIN PLAN FOR LESS THAN 3 YEARS AND CHANGED PLANS (Q24=1-3 and Q25 NE 97)

Q26 And when you most recently changed your health plan, did you have to change any of your doctors, or not? *(Trend 2001 Q36)*

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

- Q27** I'm going to read you a list of problems some people experience with their health insurance plan. Please tell me if you have ever had these problems with YOUR CURRENT health insurance plan. (INSERT) 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.: 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*)

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ROTATE

- 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
- c. The doctor's office told you they do not accept your insurance (*Trend 2005 Q35c modified*)
- d. You had to contact your insurance company because they did not pay a bill promptly or denied payment

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

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

- Q28** **In the past 12 months**, have you had to spend **ANY** time on paperwork or disputes related to medical bills and health insurance? [IF YES, PROBE: would you say you had to spend a lot of time or a little time on such disputes or paperwork?] [INTERVIEWER NOTE: This can be for respondent or a family member] [IF NO, PROBE: is that because you did not have any problems with the paperwork or because you did not see a doctor?]

- 1 Yes, a lot
- 2 Yes, a little
- 3 No, did not have any problems
- 4 No, did not have any medical bills
- 8 Don't know
- 9 Refused

MEDICAL DEBT

ASK ALL

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

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

ASK ALL

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

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

ASK IF CONTACTED IN THE LAST 12 MONTHS BY A COLLECTION AGENCY ABOUT OWING MONEY FOR MEDICAL BILLS (Q30=1)

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

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

ASK ALL

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

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

ASK ALL

- Q33** Do you currently have any medical bills you are paying off over time? This could include medical bills you are paying off with your credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from earlier years as well as this year. [INTERVIEWER NOTE: This can include bills either for yourself or another family member.] (*Trend 2005 Q42A*)

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

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

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

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

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

- Q35** Was this for care you received in the past year or an earlier year? (*Trend 2005 Q44*)

- 1 Past year
- 2 Earlier year
- 3 Both (**VOL**)
- 8 Don't know
- 9 Refused

ASK IF HAS HAD PROBLEM PAYING BILLS IN LAST 12 MONTHS OR HAS BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS OR HAS HAD TO CHANGE LIFE SIGNIFICANTLY OR HAS OUTSTANDING MEDICAL DEBT (Q29=1 OR Q30=1 OR Q32=1 OR Q33=1)

Q36 When you were having difficulties with 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, 2005 Q46*)

- 1 Insured at time care was provided
- 2 Uninsured at time care was provided
- 3 More than one person with medical bill problems and one person uninsured and the other insured (VOL)
- 8 Don't know
- 9 Refused

INSURANCE COSTS

ASK IF HAS PRIVATE INSURANCE THROUGH EMPLOYER OR UNION OR PRIVATE INSURANCE BOUGHT BY SELF OR HEALTH INSURANCE THROUGH ANY OTHER SOURCE OR HAS SOME KIND OF INSURANCE (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q15=2)]

Q37 Do you pay ALL of the premium for your MAIN health plan, pay SOME of the premium, or do you pay nothing to have this health insurance plan? [IF NECESSARY: This includes money deducted from a paycheck, as well as money you pay directly to the insurance company.] [INTERVIEWER NOTE: If person is on Medicare and asks do you mean Medicare, say that we are just interested in the premium for the private plan you buy.] (*Trend 2001 Q50, 2003 Q30, 2005 Q47*)

- 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 [Q37=1,2,3 AND (D2=1,2 OR Q21=1,2)]

Q38 Is this premium amount just for you, that is coverage for a single person, or is it for a family plan? [INTERVIEWER NOTE: Included as family plan any insurance that covers more than just the respondent alone.] [INTERVIEWER NOTE: Even if respondent does not pay for the premium, still want to know if the coverage for single person or family.] (*Trend 2001 Q51, 2003 Q31, 2005 Q48*)

- 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 (Q37=1,2)

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

- 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 (Q39=1)

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

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

ASK IF PAYS PREMIUM EVERY TWO WEEKS OR TWICE A MONTH (Q39=2,3)

Q41 About how much do you pay [Q39=2: every two weeks] [Q39=3: twice a month] in premiums on this plan including any amount deducted from a paycheck? [IF NECESSARY: This amount is the premium you pay for the whole plan, even if it also covers other family members.] Do you pay (READ CATEGORIES 1-7)? [PROBE DON'T KNOW: Your best guess is fine.] (*Trend 2005 Q52*)

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

ASK IF PAYS PREMIUM MONTHLY (Q39=4)

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

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

ASK IF PAYS PREMIUM QUARTERLY (Q39=5)

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

- 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 \$1500
- 6 \$1500 to under \$2,000 OR
- 7 \$2,000 or more
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF PAYS PREMIUM YEARLY (Q39=6)

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

- 1 Less than \$500
- 2 \$500 to under \$1,500
- 3 \$1,500 to under \$3000
- 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 NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

Q45 Please tell me whether you have any insurance to cover all or part of the following health care needs. Do you have insurance (INSERT)?

Rotate

- a. for your prescription medicines (*Trend 2001 Q62, 2003 Q42a, 2005 Q58a*)
- b. for your dental care (*Trend 2001 Q62, 2003 Q42b, 2005 Q58b*)

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

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ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

Q46 A deductible is the amount you have to pay before your insurance plan will start paying any part of your medical bills. Does your health plan have a deductible? [IF RESPONDENT CONFUSES DEDUCTIBLE AND CO-PAY: 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*)

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

ASK IF HEALTH PLAN HAS A DEDUCTIBLE (Q46=1)

Q47 What is your annual deductible per person? [IF PERSON ASKS WHETHER IN-NETWORK OR OUT-OF-NETWORK: in-network] [PROBE DON'T KNOW: Your best guess is fine] (READ CATEGORIES IF NECESSARY) (*Trend 2005 Q61*)

- 1 Less than \$100
- 2 \$100 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$2,000
- 5 \$2,000 to under \$3,000
- 6 \$3,000 to under \$5,000 OR
- 7 \$5,000 or more per person
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK IF HAS A DEDUCTIBLE (Q46=1)

Q48 Does the deductible apply to preventive care tests such as mammograms or screening for colon cancer?

- 1 Yes
- 2 No
- 3 Applies to some preventive care tests but not all (VOL)
- 8 Don't know
- 9 Refused

ASK IF NOW INSURED (Q12a=1 OR Q12b=1 OR Q12c=1 OR Q12d=1 OR Q12e=1 OR Q13=1 OR Q15=2)

Q49 Do you have a separate deductible for prescription drugs? (*Trend 2005 Q62b*)

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

ASK IF HAS INSURANCE TO COVER ALL OR PART OF PRESCRIPTION MEDICINES (Q45A=1)

Q50 Does your prescription drug coverage limit the total amount of money it will pay for prescription drugs or the number of different prescriptions you can fill? [NOTE TO INTERVIEWER: limit on number refers to the number of different prescriptions R can fill, not the quantity of the medication at one time.] (*Trend 2005 Q59*)

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

ASK ALL

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

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

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

[IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”: “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

RECORD NUMBER, RANGE 0-100,000

888,888 Don’t know

999,999 Refused

ASK IF HAS FAMILY (D2=1,2 OR Q21=1,2)

- Q52** 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 Q21=1,2): spouse or partner and children] [IF MARRIED/LIVING WITH PARTNER WITH NO CHILDREN (D2=1,2 AND Q21=3,8,9): spouse or partner] [IF CHILDREN BUT NOT MARRIED/LIVING WITH PARTNER (Q21=1,2 AND D2=3,4,5,6,9): children] (*Trend 2005 Q66*)

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

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

[IF RESPONDENT SEEMS UNSURE OF TERM “OUT OF POCKET”: “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]

RECORD NUMBER, RANGE 0-100,000

888,888 Don't know

999,999 Refused

ASK ALL

- Q53** Have any of the following happened in the past two years because of medical bills? Have you (INSERT) because of medical bills? (*Trend 2005 Q67b*)

Rotate

- a. been unable to pay for basic necessities like food, heat or rent
- b. used up all your savings
- c. took out a mortgage against your home or took out a loan
- d. took on credit card debt

1 Yes

2 No

8 Don't know

9 Refused

Health Status and Chronic Conditions

ASK ALL

- Q54** 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*)

22

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

ASK ALL

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

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

ASK ALL

- Q56** Has a doctor told you that you have any of the following health problems or conditions—(INSERT)? What about (INSERT), has a doctor told you that you have that?

Rotate

- a. hypertension or high blood pressure
- b. heart attack
- c. heart disease
- d. diabetes (*Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70*)
- e. asthma, emphysema, or lung disease (*Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70*)

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

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q56 EXCEPT HEART ATTACK (Q56a=1 OR Q56c=1 OR Q56d=1 OR Q56e=1; Q56b=2,8,9)

- Q57** You just told me that you had/have [INSERT CONDITIONS FROM Q56]. In the past year, have you stayed overnight in a hospital or visited the emergency room because of [this /any of these] problem[s]? [INTERVIEWER NOTE: IF YES, PROBE “Was that the hospital or ER”] [INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them] (2005 Q72 modified)

- 1 Yes, ER
- 2 Yes, hospital
- 3 Yes, both
- 4 No
- 8 Don't know
- 9 Refused

ASK ALL

- Q58** Do you take prescription medications on a regular basis [IF FEMALE AND AGE 19-44 (D1=2) and D3=19-44):, this includes birth control]? (Trend 2005 Q73)

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

ASK IF HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q56 (Q56a=1 OR Q56 B =1 OR Q56c=1 OR Q56d=1 OR Q56e=1)

- Q59** During the past year, 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? [INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them] (2005 Q75 modified)

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

- Q60** Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions. Did you have (Insert 1st Part) within the past (Insert 2nd Part) or not? How about (Insert 1st Part)—did you have (Insert 1st Part) within the past (Insert 2nd Part) or not? (*Trend 2003 Q50, 2005 Q76 a-e*)

ASK ALL

- a. your blood pressure checked/ year

ASK ALL

- b. a dental exam / year

ASK FEMALES AGE 50 AND OVER (D1=2 AND D3=50-97)

- c. a mammogram / two years

ASK FEMALES (D1=2)

- d. a Pap test / [D3=30-99: three years] [D3=19-29: year]

ASK THOSE AGE 50 AND OVER (D3=50-97)

- e. colon cancer screening / five years

ASK ALL

- f. your cholesterol checked / five years [IF Q56a=1 OR Q56b=1 or Q56c=1: year]

- 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 defined as 35 hours or more per week. If less than 35 hours, then part-time.] (*Trend 2001 D4, 2003 D4, 2005 D4*)

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

ASK IF MARRIED (D2=1,2)

- D5** Is your [IF MARRIED FEMALE (D1=2 AND D2=1): husband] [IF MARRIED MALE (D1=1 AND D2=1): wife] [IF LIVING WITH PARTNER (D2=2): partner] now employed full-time, part-time, retired, unemployed but looking for work or not employed for pay? *(Trend 2001 D13, 2003 D13, 2005 D5)*

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

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

- Q61** And, how much paid time off do you get at your job each year? This would include any SICK DAYS, vacation days, or personal days, but NOT holidays. Would you say you have no time off, up to one week, up to two weeks, up to three weeks, up to four weeks, or four weeks or more? [INTERVIEWER NOTE: Do not include "floating holidays" or any "rollover" days] *(Trend 2005 Q77)*

- 1 No time off
- 2 Up to 1 week (1 to 5 days)
- 3 Up to two weeks (6 to 10 days)
- 4 Up to three weeks (11 to 15 days)
- 5 Up to four weeks (16 to 20 days)
- 6 Four weeks or more (21 days or more)
- 8 Don't know
- 9 Refused

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

- Q62** Over the last 12 months was there any time when you:

- a. Were unable to fully concentrate at work because you were not feeling well or you were worried about a sick family member
- b. Delayed a needed visit to a doctor or health clinic because you could not take paid time off from work

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

ASK ALL

- Q63** Policy makers are considering laws that require employers to provide paid sick time to employees. Would you say you strongly favor, somewhat favor, somewhat oppose, or strongly oppose a law that would require employers to provide at least some paid sick time?

- 1 Strongly favor
- 2 Somewhat favor
- 3 Somewhat oppose
- 4 Strongly oppose
- 8 Don't know
- 9 Refused

VIEWS OF EMPLOYER COVERAGE**ASK ALL**

- Q64** Right now, most working people get their health coverage through their own or a family member's employer, that is, the company or organization where they work or their family member works. In YOUR experience, do employers generally do a good job or a bad job selecting quality health insurance plans to offer their workers? (*Trend 2001 Q74, 2003 Q58, 2005 Q78*)

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

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

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

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

Individual Market

ASK ALL EXCEPT IF HAS INDIVIDUAL INSURANCE (Do not ask if Q12b=1)

- Q66** Some people buy health insurance on their OWN, that is, not through any employer, union, or government program. In the past three years, since (month, 2004), have you ever tried to buy health insurance on your own? *(2005 Q82 modified)*

27

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

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR TRIED TO BUY IT IN PAST THREE YEARS [(Q12b=1 and Q24=1,2,3) OR (Q66=1)]

- Q67** [IF HAVE private health insurance plan bought by self in LAST 3 YRS (Q12b=1 AND Q24=1,2,3): You mentioned you have insurance you bought on your own,] How difficult was it to find **(INSERT ITEMS IN ORDER)**? Was it very difficult, somewhat difficult, not too difficult, or not at all difficult? *(2001 Q43, 2005 Q83)*

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

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

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR TRIED TO BUY IT IN PAST THREE YEARS [(Q12b=1 and Q24=1,2,3) OR (Q66=1)]

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

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

ASK IF EVER TRIED TO BUY HEALTH INSURANCE ON OWN IN PAST THREE YEARS (Q66=1)

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

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

ASK IF DID NOT BUY HEALTH INSURANCE ON OWN (Q69=2)

Q70 What is the main reason you did not buy the plan? (READ) or was there another reason?

- 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 Other (SPECIFY) _____ (DO NOT READ)
- 8 Don't know (DO NOT READ)
- 9 Refused (DO NOT READ)

ASK IF CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST THREE YEARS OR IF BOUGHT COVERAGE IN THE LAST THREE YEARS [(Q12b=1 and Q24=1,2,3) OR (Q69=1)]

Q71 Just before you bought your plan, did you have health insurance coverage?

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

ASK IF DID NOT HAVE HEALTH INSURANCE COVERAGE JUST BEFORE BUYING COVERAGE ON THEIR OWN (Q71=2)

Q72 How long did you go without insurance before you bought your plan?

- 1 Three months or less
- 2 Four to 11 months
- 3 One to two years
- 4 More than two years
- 8 Don't know
- 9 Refused

POLICY OPTIONS

ASK ALL

- Q73** When you are deciding who to vote for in next year's presidential election, how important will the candidate's views on health care reform be? Will they be very important, somewhat important, not too important, or not at all important when you decide who to vote for?

29

- 1 Very important
- 2 Somewhat important
- 3 Not too important
- 4 Not at all important
- 5 Don't plan to vote (VOL)
- 8 Don't know
- 9 Refused

ASK ALL

- Q74** To help ensure that everyone has health insurance, one proposal would require that everyone have health insurance, the way all drivers are required to have automobile insurance. People with higher incomes who do not have coverage would be required to buy insurance, and the government would help to pay for insurance for those who can't afford it. Would you strongly favor, somewhat favor, somewhat oppose or strongly oppose such a plan?

- 1 Strongly favor
- 2 Somewhat favor
- 3 Somewhat oppose
- 4 Strongly oppose
- 8 Don't know
- 9 Refused

ASK ALL

- Q75** Who do you think should pay for health insurance for all Americans? Should insurance costs be mostly paid for by individuals, mostly by employers, mostly by the government, or should insurance costs be shared by individuals, employers and the government? (*Trend 2005 Q89a*)

- 1 Mostly individuals
- 2 Mostly employers
- 3 Mostly the government
- 4 Shared by individuals, employers and the government
- 8 Don't know
- 9 Refused

ASK ALL

- Q76** Some people say that to help pay for the cost of health insurance for all Americans, employers should either provide health insurance to their employees or contribute to a fund that would help cover workers without health insurance. Others say that employers should not have to provide or contribute. Which comes closer to your opinion? *(Trend 2005 Q89b)*

Read

- 1 Employers should either provide health insurance or contribute to a fund
- 2 Employers should not have to provide or contribute
- 8 Don't know (DO NOT READ)
- 9 Refused (DO NOT READ)

FACTUALS & DEMOGRAPHICS

Finally, I have a few more questions so we can describe the people who took part in our survey . . .

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

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

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

ASK IF SELF-EMPLOYED (D6=1)

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

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

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

- D8** 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]? Just stop me when I get to the right category. Would you say there are (READ CATEGORIES)? *(Trend 2003 D6, 2005 D8)*

- 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 1000 employees
- 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)

- D9** How long have you [IF NOT SELF-EMPLOYED (D6=2,8,9): worked for this company] [IF SELF-EMPLOYED (D6=1): been self-employed]? (READ CATEGORIES IF NECESSARY) *(Trend 2001 D7, 2003 D7 modified, 2005 D9)*

- 1 Less than one year
- 2 One to two years (including 2 years)
- 3 More than two years
- 8 Don't know **(DO NOT READ)**
- 9 Refused (DO NOT READ)

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

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

- 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 **(DO NOT READ)**
- 9 Refused **(DO NOT READ)**

ASK IF HAS HEALTH INSURANCE BY EMPLOYER IN OWN NAME OR HAS PLAN THOROUGH SPOUSE/PARTNER (Q14=1,2)

- D11** [IF INSURANCE IN OWN NAME (Q14=1): When you first took your current job] [IF INSURANCE IN SPOUSE'S NAME (Q14=2): When your spouse or partner first took the job], [IF R/SPOUSE IS RETIRED (D4=3 or D5=3): When you or your spouse first took the job which you have your current plan through], was there a waiting period before you could be covered by health insurance? (*Trend 2003 D9a modified, 2005 D11*)

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

ASK IF THERE WAS A WAITING PERIOD (D11=1)

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

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

ASK IF EMPLOYED BY SOMEONE ELSE-AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER [(D6=2,8,9) AND (Q12a=2 OR Q14=2,3,4)]

- D13** Does YOUR employer offer health insurance to ANY employees? (*Trend 2003 D10, 2005 D13*)

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

ASK IF EMPLOYER OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME (D13=1)

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

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

ASK ALL

D15 What is the last grade or class that you completed in school? (*Trend 2003 D15, 2005 D15*)

- 1 Less than high school (grades 1-11, grade 12 but no diploma)
- 2 High school graduate or equivalent (e.g. GED)
- 3 Some college but no degree (incl. 2 year occupational or vocational programs)
- 4 College graduate (e.g. BA, AB, BS)
- 5 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
- 8 Don't know
- 9 Refused

33

ASK ALL

D16 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*)

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

ASK ALL

D17 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*)

- 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

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

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

IF NOT BORN IN THE US (D18=2)

D19 How many years have you been living in the United States?

RECORD NUMBER OF YEARS (1-97)

98 Don't know

99 Refused

34

ASK ALL

D20 Last year, that is in 2006, approximately what was [IF NOT MARRIED (D2=3-6,9: your personal] [IF MARRIED (D2=1,2): and your (IF FEMALE (D1=2): husband's) (IF MALE (D1=1): wife's) (IF LIVING WITH PARTNER (D2=2): partner's and your] total income from all sources, before taxes? Was it under \$40,000 or \$40,000 or more? [IF NECESSARY: Your best guess is fine] (*Trend 2005 D18*)

1 Under \$40,000

2 \$40,000 or more

8 Don't know

9 Refused

ASK IF INCOME UNDER \$40,000 (D20=1)

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

1 Less than \$10,000

2 \$10,000 to under \$20,000

3 \$20,000 to under \$25,000

4 \$25,000 to under \$30,000 or

5 \$30,000 to under \$40,000

8 Don't know (**DO NOT READ**)

9 Refused (**DO NOT READ**)

ASK IF INCOME \$40,000 OR MORE (D20=2)

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

1 \$40,000 to under \$60,000

2 \$60,000 to under \$100,000

3 \$100,000 or more

8 Don't know (**DO NOT READ**)

9 Refused (**DO NOT READ**)

ASK ALL

D23 And since (_____, 2006) was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did not have phone service? (*Trend 2001 D27, 2003 D22a, 2005 D21*)

- 1 Yes, no telephone or service for at least 2 week period (in past 12 months)
- 2 No, had telephone and service consistently
- 8 Don't know
- 9 Refused

ASK IF WITHOUT PHONE SERVICE FOR AT LEAST 2 WEEKS (D23=1)

D24 How long were you without telephone service? (READ CATEGORIES 1-3 IF NECESSARY)? (*Trend 2001 D28, 2003 D22b, 2005 D22*)

- 1 Less than two months
- 2 Two to six months
- 3 More than six months
- 8 Don't know (**DO NOT READ**)
- 9 Refused (**DO NOT READ**)

ASK ALL

D25 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
- 9 Refused

IF REGISTERED TO VOTE (D25=1)

D26 Did you vote in the most recent national or local election?

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

ASK ALL

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

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

ASK ALL

D28 And, what is your zip code?

- 1 Gave response
- 8 Don't know
- 9 Refused

D29 And finally, could I please get your home address?

IF R WANTS TO KNOW WHY WE NEED ADDRESS, READ: The only reason we need your address is so that your answers can be grouped correctly with those from people who live in similar types of areas around the country. We will not be contacting you by mail and we will not share any of your information with anyone.)

IF REFUSED, PROBE WITH: Let me assure you that this information will be kept strictly confidential. It will not be used in any way except to analyze the results of this survey.

- 1 Gave name and address
- 9 Refused

[INTERVIEWER INSTRUCTION: Have respondent spell any streets or towns that are not obvious. We need to have as accurate an address as possible.]

STREET ADDRESS 1: _____

STREET ADDRESS 2: _____

CITY: _____

STATE: _____

ZIP CODE: _____

IF GAVE ADDRESS IN D29 ASK

D30 Just to check, let me read that back to you. (READ ADDRESS FROM D.20) Is that correct?

- 1 Yes END INTERVIEW
- 2 No MAKE CORRECTIONS

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