

**The Massachusetts Health Reform Survey**

**Round 1 – Fall 2006**

**Round 2 – Fall 2007**

**Round 3 – Fall 2008**

**April 6, 2009**

**Conducted by:**

**The Urban Institute  
and  
International Communications Research/ICR**

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## **I. Overview of the Massachusetts Health Reform Survey**

The Massachusetts Health Reform Survey is a random-digit-dial (RDD) telephone interview conducted with adults aged 18 to 64 years old in Massachusetts.<sup>1</sup> To date, surveys have been conducted in Fall 2006, Fall 2007, and Fall 2008. The surveys were fielded by ICR/International Communications Research, using a Computer Assisted Telephone (CATI) interviewing system. Interviews were conducted in English, Spanish and (in 2007 and 2008) Portuguese.

The surveys relied on a stratified random sample of telephone households, with oversamples of the low and moderate-income populations likely to be most affected by the reforms--uninsured adults, adults with family income below 300% FPL, and adults with family income between 300 and 500% FPL. To draw the sample, we examined all telephone exchanges within Massachusetts and listed them in descending order by concentration of household income. We then divided these exchanges into strata based on household income, with households with the highest incomes contained in the first stratum, followed by a stratum containing those with the next highest incomes, and a final stratum that contained households with the lowest incomes.

In order to identify uninsured working age adults, the survey included a set of screening questions that determined whether there were any household members aged 18 to 64 years old and, if there were, whether those household members were currently covered by any type of

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<sup>1</sup> The survey does not include households without telephones or cell-phone only households since including them in the survey would have been quite costly. An analysis conducted by the State of Massachusetts in 1998 comparing an area-based probability survey sample (that would capture all households, regardless of their telephone status) and a random-digit-dial survey sample found no statistically significant difference in the estimates of the rate of uninsurance under the two methodologies (Roman 2004). We address the possible bias from this undercoverage in the sample frame (along with the survey's differential sampling rates and nonresponse) through post-stratification survey weights.

health insurance. The question noted that we were interested in all types of health insurance coverage, including insurance obtained through a job or purchased directly from an insurance company, government programs like Medicare, MassHealth (or Medicaid) and Commonwealth Care, and programs that provide health care to military personnel and their families. Based on the responses to that question, one working-age adult was selected at random from each eligible household to complete the full survey. The full survey included more detailed insurance questions to identify the specific types of coverage held by the survey respondents.

In addition to questions on insurance status, the survey included sections that focused on the individual's access to and use of health care; out-of-pocket health care costs and medical debt; insurance premiums and covered services (for those with insurance); and health and disability status. Respondents were also asked about their impressions of Massachusetts's health reform law (based on a question from an earlier survey by Blendon, Buhr, Fleischfresser and Benson, 2006) and the individual mandate.

With few exceptions, the survey relied on questions drawn from established, well-validated surveys.<sup>2</sup> While we sought to maintain consistency with those prior surveys, we have modified some questions to ensure that they address the issues of particular concern for this study. In addition, we developed new questions for some issues specific to the context of Massachusetts's reform initiative.

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<sup>2</sup> In developing the survey, we drew on government-sponsored surveys, such as the National Health Interview Survey (NHIS), the Medical Expenditure Panel Survey (MEPS), and Consumer Assessment of Healthcare Providers and Systems (CAHPS), and special surveys, such as the Massachusetts Division of Health Care Finance and Policy's Survey of Health Insurance Status; the Commonwealth Fund's Biennial Health Insurance Survey and Consumerism in Health Care Survey; the Kaiser Family Foundation's Low-income Survey, the Urban Institute's National Survey of America's Families; and the RAND Corporation's Survey of Individual Market Candidates in California, among others.

Like all survey-based research, we are relying on self-reported information. The quality of our data depends on the survey respondent's ability to understand the questions and the response categories, to remember the relevant information, and to report it accurately. We would expect the quality of the information reported by the respondent to be better for more recent circumstances and events and for events with greater saliency (e.g., current insurance status). Problems with recall are more likely for events that are more distant in time (e.g., number of doctor visits over the past year), while problems with misreporting are more likely for sensitive or embarrassing questions (e.g., problems paying medical bills) or questions that are more difficult to answer (e.g., the amount of out-of-pocket health care costs over the past year).

*Sample size.* The samples for the surveys were 3010 in 2006, 2938 in 2007, and 3365. In 2006, we had a sample of 703 uninsured adults. We had smaller samples in 2007 (402) and 2008 (394) because of the increased costs associated with locating uninsured adults in the state under health reform.

*Response rate.* We employed several strategies to increase the response rate to the survey. First, we offered a \$10 incentive to all those who completed the survey. Second, when addresses were available from reverse directory services, we sent letters to households that initially refused to complete the survey and to those for whom six call attempts were made without any contact. Third, we provided a toll-free number that allowed the sample household to call in to complete the survey if they were so motivated. Finally, telephone numbers with no answers or voice messages were called at least 12 times, with attempts made at different times and days of the week. The 12 call attempts also included a rest period of at least seven days between the sixth and seventh calls. The overall response rates for the survey was 49% in 2006

and 45% in 2007 and 2008, which are comparable to that achieved in other recent social science and health surveys (Davern et al. 2006).<sup>3</sup>

*Sample weights.* All analyses use weights that adjust for the complex design of the survey, undercoverage, and survey nonresponse. The final weights are constructed from a base weight for each adult that reflects his or her probability of selection for the survey and a post-stratification adjustment to ensure that the characteristics of the overall sample are consistent with the characteristics of the Massachusetts population as projected by the US Census Bureau.<sup>4</sup> Specifically, the final weights include an adjustment to ensure that the age, sex, race/ethnicity, and geographic distribution of the sample is consistent with the distribution of the population in Massachusetts based on the Current Population Survey (CPS) (for age, sex and race/ethnicity) and the American Community Survey (for the geographic distribution of the population within the state). This adjustment is needed since some adults are less likely than others to reside in a household with a telephone and to respond to the survey, resulting in their being under-represented in the sample.

*Item nonresponse.* For the most part, survey respondents answered all the questions in the survey so that there was very little missing data or item nonresponse in the survey; however, family income was missing for between 7 and 8% of the sample in each year. For roughly 40% of those with missing income data in both years, information was available on whether family

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<sup>3</sup> The disposition codes used to calculate the response rate are consistent with the American Association for Public Opinion Research (AAPOR) standards and the response rate was derived using the APPOR response rate calculator.

<sup>4</sup> See Appendix D (Derivation of Independent Population Controls) of the Current Population Survey, *Design and Methodology* report, Technical Paper 63RV ( <http://www.census.gov/prod/2002pubs/tp63rv.pdf>) for a discussion of the derivation of the population control totals generated by the US Census Bureau for the Current Population Survey.

income was above or below 300% FPL.<sup>5</sup> We used hotdeck procedures<sup>6</sup> to assign values for the missing income data based on the individual's age, sex, marital status, family type (parent or childless adult), educational attainment, and, where available, income category (above or below 300% FPL).

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<sup>5</sup> In order to identify adults within the income groups that are of relevance to the policy changes in Massachusetts, we asked about income relative to the FPL. To facilitate asking about income in a telephone survey, we rounded the poverty guidelines up to the nearest thousand.

<sup>6</sup> Hotdeck imputation uses the reported values of variables for individuals with responded to the question to fill in or impute values for similar individuals with incomplete data. We used the hotdeck imputation module in Stata.

## MASSACHUSETTS HEALTH CARE REFORM SURVEY – 2006

Prepared by The Urban Institute and International Communications Research (ICR) for The Blue Cross Blue Shield of Massachusetts Foundation, The Commonwealth Fund, and the Robert Wood Johnson Foundation

### HOUSEHOLD SCREENER

Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study.

HH1. May I speak to an adult who lives in the household?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2

IF Q.HH1 = 2 REPEAT INTRO AND THE GO TO Q.HH2

IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We're offering a \$10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

- 1 Yes
- 2 No
- 3 Did not receive letter and wants to receive one
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH2 = 1 GO TO Q.HH3  
IF Q.HH2 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER,  
SCHEDULE CALL BACK  
IF Q.HH1 = 2 SCHEDULE CALL BACK  
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH3. We're giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English
- 2 Spanish
- 3 Doesn't matter/No preference
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH3 = 2 GO TO Q.HHx1 IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 18 years old and no more than 64 years old. How many adults between 18 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

\_\_\_\_\_ # ADULTS AGE 18-64  
DD (DO NOT READ) Don't know  
RR (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE  
IF Q.HH4 = 1 GO TO Q.HH5  
IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

- 1 Yes, it is that person
- 2 No, it is someone else
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6  
IF Q.HH5 = 2 GO TO Q.HH7  
IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP as insurance coverage.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)

HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1”)

(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)

GO TO INCOME SCREENER BOX

(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)

HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP as insurance coverage.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)

HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?

- |   |                      |                                     |
|---|----------------------|-------------------------------------|
| 1 | Yes, coming to phone | REPEAT INTRO AND REASK Qs.HH2 – HH5 |
| 2 | No, not available    | SET UP CALLBACK                     |
| R | Refused              | THANK AND TERMINATE                 |

(ASK Q.HH7a IF Q.HH7 = 2)

HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1”)

(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)

GO TO INCOME SCREENER BOX

(ASK Q.HH8 IF Q.HH4 = 2+)

HH8. Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP as insurance coverage.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)

HH8a. Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)

(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)

(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE)

(ASK Q.HH8b IF Q.HH8 = 2)

HH8b. Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)

(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)

IF Q.HH8 = 2 GO Q.HH9; ELSE GO TO INCOME SCREENER BOX

HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?

(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

\_\_\_\_\_ # ADULTS 18 TO 64 UNINSURED

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

INCOME SCREENER

IF NO INCOME SCREEN TO BE USED GO TO SAMPLE BOX

\*\*\*IF WE USE THE INCOME SCREEN IT WILL ONLY APPLY TO HHS WITH ALL INSURED ADULTS. WE WILL SAMPLE ALL HHS WITH AT LEAST ONE UNINSURED ADULTS\*\*\*

IF INCOME SCREEN AND (Q.HH6 = 2 OR Q.HH7 = 2 OR Q.HH8 = 2) GO TO SAMPLE BOX

IF INCOME SCREEN AND (Q.HH4 = 1 AND Q.HH5 = 1 AND Q.HH6 = 1) GO TO Q.INC1

IF INCOME SCREEN AND (Q.HH4 = 1 AND Q.HH5 = 2 AND Q.HH7 = 1) GO TO Q.INC2)

IF INCOME SCREEN AND Q.HH4 =2+ AND Q.HH.8 = 1 GO TO Q.INC3

(ASK Q.INC1 IF Q.HH4 = 1 AND Q.HH5=1 AND Q.HH6 =1)

(P.N. – FOR Q.INC1 SERIES, AT FIRST CODE 2 RESPONSE GO TO SAMPLE BOX)

INC1 Since we want to be sure that we include people at all different income levels in our study, I'd like to ask you a few questions about your earnings.

Over the past 12 months, did you earn more than \$50,000?

IF NEEDED: Your best estimate is fine.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.INC1a IF Q.INC1 = 1)

INC1a. (Did you earn) more than \$75,000?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.INCb IF Q.INC1a = 1)

INC1b. (Did you earn) more than \$100,000?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW GO TO SAMPLE BOX

(ASK INC2 IF Q.HH4 = 1 AND Q.HH5 = 2 AND Q.HH7 = 1)

(P.N. – FOR Q.INC2 SERIES, AT FIRST CODE 2 RESPONSE GO TO SAMPLE BOX)

INC2 Since we want to be sure that we include people at all different income levels in our study, I'd like to ask a few questions about the earnings of the adult between 18 to 64 who lives in your household.

To the best of your knowledge, over the past 12 months did he or she earn more than \$50,000?

IF NEEDED: Your best estimate is fine.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.INC2b IF Q.INC2 = 1)

INC2b. (Did he or she earn) more than \$75,000?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.INC2c IF Q.INC2b = 1)

c. (Did he or she earn) more than \$100,000?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW GO TO SAMPLE BOX

(ASK Q.INC3 IF Q.HH4 = 2+ AND Q.HH8 = 1)

(P.N. – FOR Q.INC3 SERIES, AT FIRST CODE 2 RESPONSE GO TO SAMPLE BOX)

INC3. Since we want to be sure that we include people at all different income levels in our study, I'd like to ask a few questions about the earnings of the adults between 18 to 64 who live in your household.

To the best of your knowledge, over the past 12 months, did any of those adults earn more than \$50,000?

IF NEEDED: Your best estimate is fine.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.INC3b IF Q.INC3 = 1)

INC3b. (Did any of those adults earn) more than \$75,000?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.INC3c IF Q.INC3b = 1)

INC3c. (Did any of those adults earn) more than \$100,000?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW GO TO SAMPLE BOX

SAMPLE RANDOM ADULT IN HH

THIS SECTION AND THE FOLLOWING QUESTIONS IN HH WILL BE DEVELOPED WITH ICR TO SELECT THE SAMPLE ADULT.

(1) HH included with certainty; no choice of sample adult

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4 = 1) AND THAT ADULT IS THE RESPONDENT (Q.HH5 = 1) AND HE/SHE IS UNINSURED (Q.HH6 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.A4

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4=1) AND THAT ADULT IS NOT THE RESPONDENT (Q.HH5 = 2) AND HE/SHE IS UNISURED (Q.HH7 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.HH10

(2) HH included with certainty; randomly select sample adult

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4=2+) AND ALL ARE UNINSURED (Q.HH9 = RESPONSE IN Q.HH4 GO TO Q.HH11 TO SELECT A RANDOM ADULT AS THE SAMLE ADULT

(3) HH included with certainty; oversample uninsured as sample adult \*\*NEED TO ADD RULES FOR OVERSAMPLE\*\*\*

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4 = 2+) AND SOME ARE UNINSURED (Q.HH8 = 2) GO TO Q.HH12 IF SAMPLE ADULT SHOULD BE UNINSURED

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4= 2+) AND SOME ARE UNINSURED (Q.HH8 = 2) GO TO HH13 IF SAMPLE ADULT SHOULD BE INSURED

(4) Random sample of households; randomly select sample adult \*\*NEED TO ADD RULES FOR SAMPLING HH)

(a) FOR HH'S INCLUDED IN SURVEY:

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4 = 1) AND THAT ADULT IS THE RESPONDENT (Q.HH5 = 1) SELECT AS SAMPLE ADULT AND GO TO Q.A4

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4=1) & THAT ADULT IS NOT THE RESPONDENT (Q.HH5 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.HH10

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4 = 2+) GO TO Q.HH11 TO SELECT A RANDOM ADULT AS THE SAMPLE ADULT

(b) FOR HH'S NOT INCLUDED IN SURVEY: THANK YOU AND TERMINATE

(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)

HH10. May I speak to the adult between 18 and 64 who lives in your household?

- 1 New respondent comes to phone
- 2 New respondent not available
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1

IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK

IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

HH11. May I speak to the adult between 18 and 64 in your household who has had the most recent birthday?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4

IF Q.HH11 = 2 GO TO Q.A1

IF Q.HH11 = 4, GO TO Q.A3a

IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH11 = D OR R, THANK AND TERMINATE

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)

(IF ONLY 1 ADULT UNINSURED IN HOUSEHOLD READ ALTERNATE QUESTION IN PARENS)

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the one who has had the most recent birthday?

(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4

IF Q.HH12 = 2 GO TO Q.A1

IF Q.HH12 = 4, GO TO Q.A3a

IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH12 = D OR R, THANK AND TERMINATE

(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)

P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:

- IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9

HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH-4 THRU Q.HH9) adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the one who has had the most recent birthday?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4

IF Q.HH13 = 2 GO TO A1

IF Q.HH13 = 4, GO TO Q.A3a

IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH13 = D OR R, THANK AND TERMINATE

SAMPLE ADULT INTERVIEW

## Section A: INTRODUCTION

A1. Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study.  
Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We're offering a \$10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

- 1 Yes
- 2 No
- 3 Did not receive letter and wants to receive one
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.A1 = 1 GO TO Q.A3

IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER;  
SCHEDULE CALL BACK

IF Q.A1 = D OR R, THANK AND TERMINATE

A3. We're giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English
- 2 Spanish
- 3 Doesn't matter/No preference
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE  
CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H11, H12, OR H13 = 4)

A3a. Would you be able to answer some questions about his/her healthcare?

- 1 Yes GO TO Q.A3d
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)

A3b. Is there another adult living in your household who you think would be able to answer these questions?

- 1 Yes
- 2 No TERMINATE
- D (DO NOT READ) Don't know TERMINATE
- R (DO NOT READ) Refused TERMINATE

(ASK Q.A3c IF Q.A3b = 1)

A3c. May I please speak with them now or would there be a better time to call back?

- 1 Available now ASK FOR NAME
- 2 Call another time SET UP CALLBACK

(IF Q.A3c = 1, READ:)

Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your responses will be kept confidential. Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)

A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of this person between the ages of 18 and 64 to you?  
(DO NOT READ LIST. ENTER ONE ONLY)

- 01 Spouse (wife/husband)
- 02 Unmarried partner
- 03 Boyfriend
- 04 Girlfriend
- 05 Friend
- 06 Significant other
- 07 Son
- 08 Stepson
- 09 Daughter
- 10 Stepdaughter
- 11 Grandson
- 12 Granddaughter

- 13 Mother
- 14 Father
- 15 Brother
- 16 Sister
- 17 Grandmother
- 18 Grandfather
- 19 Aunt
- 20 Uncle
- 21 Niece
- 22 Nephew
- 23 Cousin
- 24 Mother-in-law
- 25 Father-in-law
- 26 Brother-in-law
- 27 Sister-in-law
- 28 Son-in-law
- 29 Daughter-in-law
- 30 Other relative
- 31 Roommate/housemate
- 32 Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use “the person between 18 and 64 yrs old”)
- 33 Respondent is professional caregiver (nurse, aide, etc) (use “the person between 18 and 64 yrs old”)
- 34 Fiancé
- 97 (DO NOT READ) Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don’t Know (use “the person between 18 and 64 yrs old”)
- RR (DO NOT READ) Refused (use “the person between 18 and 64 yrs old”)

IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS  
 (IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d =  
 04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)

A4. RECORD RESPONDENT GENDER:

(Is your [INSERT RELATIONSHIP FROM Q.A3d)...?

- 1 Male, or
- 2 Female
- R (DO NOT READ) Refused

\*\*\*\*CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS\*\*\*\*

(P.N. –GEN IN WHETHER “SELECTED RESPONDENT” OR “PROXY”)

- 0 SELECTED PERSON (Respondent)
- 1 PROXY

\*\*\*SET FILLS APPROPRIATELY FOR SELF OR PROXY (your RELATIONSHIP IN  
 Q.A3d)\*\*\*

(ROTATE 1-4/4-1)

HHx1. Which of these statements do you think best describes the health care system in Massachusetts today?

(READ LIST. ENTER ONE ONLY)

- 1 It is in a state of crisis
- 2 It has major problems
- 3 It has minor problems
- 4 It does not have any problems
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

HHx2. As you may know, Governor Mitt Romney and the Massachusetts Legislature recently approved a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law

- 1 Support
- 2 Oppose
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

### Section C: ACCESS AND USE

IF INTERVIEWING "SELECTED RESPONDENT" INSERT, "your/you/go/are"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP's /goes/he/is/his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP's /goes/she/is/her"

C1. My next questions ask about [your/ your RELATIONSHIP's] recent health care experiences. Is there a place where [you/ your RELATIONSHIP's] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)

(SCRAMBLE 1-5)

C2. What kind of place is it? Is it....?

(READ LIST. ENTER ONE ONLY)

- 1 A doctor's office or private clinic
- 2 A community health center or other public clinic
- 3 A hospital outpatient department
- 4 A hospital emergency room
- 5 An urgent care center
- 6 Or, some other place
- 7 (DO NOT READ) Doesn't go to one place most often
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

The next questions are about the health care [you/ your RELATIONSHIP] received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care in a hospital emergency room?

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 0 None
- 1 1 time
- 2 2 times
- 3 3 times
- 4 More than 3 times
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

IF Q.A4 = 2, INSERT “other than to have a baby”

C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital overnight (other than to have a baby)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

- 0 None
- 1 1 time
- 2 2 times
- 3 3 times
- 4 More than 3 times
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF Q.C3c = 1, INSERT “Was this visit”; IF Q.C3c = 2-4, INSERT “Were any of those visits”

C3c1.(Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/she"

C3c2. Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, how quickly could (you/he/she) get an appointment? Did you get an appointment...?

(READ LIST. ENTER ONE ONLY)

- 1 On the same day,
- 2 The next day,
- 3 In 2 to 5 days, or
- 4 In 6 or more days
- 5 (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
- 6 (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3d. In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3f. In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental hygienist?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on a regular basis?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)  
(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”

C4 Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

- 1 Yes, did not get
  - 2 Yes, postponed getting
  - 3 Yes, both did not get and postponed getting
  - 4 (DO NOT READ) No, no unmet need or delayed care
  - 5 (DO NOT READ) Not needed
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- 
- a. Filling a prescription for medicine
  - b. Getting a medical test, treatment or follow-up recommended by a doctor
  - c. Getting preventive care screening such as colon cancer screening (or a mammogram)
  - d. Getting doctor care that you needed
  - e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
  - f. Getting dental care that you needed
  - g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C4a1. Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?

(READ IF NECESSARY: Why you did not [INSERT])?

- 1 Costs
- 2 Some other reason
- 3 (DO NOT READ) Both
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Fill a prescription for medicine
- b. Get a medical test, treatment or follow-up recommended by a doctor
- c. Get preventive care screening such as colon cancer screening (or a mammogram)
- d. Get doctor care that you needed
- e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
- f. Get dental care that you needed
- g. DELETE

(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/ your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Of trouble finding a doctor or other health care provider who would see you
- b. Of trouble getting an appointment with a doctor or other health care provider
- c. It was hard to get to the place where the care is located
- d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /she"

C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was...?  
(READ LIST. ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

#### Section D: SET-UP FOR SURVEY

(ASK EVERYONE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

D1. Now I'd like to ask you a few background questions so that I can set up the next part of the survey to ask the questions that are right for you. First, may I have [your/ your RELATIONSHIP's] age?

- \_\_\_\_\_ YEARS (range: 18-64)
- DD (DO NOT READ) Don't know
  - RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP is"

D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)...?  
(READ LIST. ENTER ONE ONLY)

- 1 18 to 25 years old,
- 2 26 to 34 years old,
- 3 35 to 49 year old, or
- 4 50 to 64 years old
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "Are you"

IF INTERVIEWING "A PROXY" INSERT, "Is your RELATIONSHIP"

D2 [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never married, or living with a partner?

- 1 Married
- 2 Widowed
- 3 Divorced
- 4 Separated
- 5 Never been married
- 6 Living with a partner
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do/you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does/ your RELATIONSHIP/him"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does/ your RELATIONSHIP/her"

D3 (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live with [you/(him/her)]? Please include all natural, adopted and stepchildren who live with [you/ your RELATIONSHIP].

IF NEEDED: Remember, your answers are confidential and will only be used for the purposes of this study.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)

D3a. How many of those children are aged 18 or younger?

\_\_\_\_\_ NUMBER OF CHILDREN

- 00 None
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

P.N.:

CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS

CREATE FAMILY=1 ("MARRIED"=1 OR "PARENT"=1) FOR SCREEN FOR LATER QS

CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS

## Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)

(SCRAMBLE)

(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1 My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her]family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.

How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)...?

(IF NECESSARY: The premium is the price you pay for the insurance policy)

PROBE: Your best estimate is fine.

\_\_\_\_\_ (\$1-\$4999)

00 None/Nothing

LL \$5000 or more

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

- a. Prescription medicines
- b. Dental and vision care
- c. All other medical expenses, including for doctors, hospitals, tests and equipment

(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "and her family"

E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend "out of pocket" in the past 12 months for (INSERT)...?

Was it...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$200
- 2 \$200 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$3,000
- 5 \$3,000 to under \$5,000
- 6 \$5,000 or more
- 7 (DO NOT READ) DID NOT USE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Prescription medicines
- b. Dental and vision care
- c. All other medical expenses, including for doctors, hospitals, tests and equipment

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "you/were/your families"

IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /was/his families"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP/ was/and her families"

E2 In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or [were/was] [you/ADULT] unable to pay any of [your/(his/her)] family's] medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "do/you/and your family"  
IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP /and her family"

E3 [Do/Does] [you/ your RELATIONSHIP] (and your family/and [his/her] family) currently have any medical bills that 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.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "he is"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "she is"

E3a. How much are the medical bills (you are/he is/she is) paying off over time?

PROBE: Your best estimate is fine.

\_\_\_\_\_ AMOUNT (\$1-\$9999)

- LL \$10,000 or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)

E3a1. Was it...?

(READ LIST. ENTER ONE ONLY)

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

(Q.E3b DELETED 10/10/06)

(ASK EVERYONE)

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "you/and your family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP /and her family"

E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your family/and [his/her] family) have any problem paying mortgage, rent or utility bills?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

## Section F: HEALTH INSURANCE COVERAGE

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

Earlier I asked you a general question about health insurance coverage. Now I'd like to focus in more detail on [your/ your RELATIONSHIP's] current health insurance coverage.

In answering these questions, I'd like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I'd also like you to exclude coverage through the Uncompensated Care Pool or UCP.

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

The next questions are about [your/ your RELATIONSHIP's] current health insurance coverage. In answering these questions, I'd like you to exclude insurance plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I'd also like you to exclude coverage through the Uncompensated Care Pool or UCP.

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you/your"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP / your RELATIONSHIP's"

F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an employer or union? This could be insurance through a current job, a former job, [your/ your RELATIONSHIP's] job or someone else's job.

IF NEEDED: I'm sorry but I have to ask each type of insurance question for the survey.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.F1a IF Q.F1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "MARRIED=1" INSERT "[your/ your RELATIONSHIP's] spouse's or partner's name"

IF Q.D1 = <26 OR Q.D1a = 1 INSERT "[your/ your RELATIONSHIP's] parent's name"

F1a. Is the health insurance plan in (your/ your RELATIONSHIP's) name, ([your/ your RELATIONSHIP's] spouse or partner's name), ([your/ your RELATIONSHIP's] parent's name) or someone else's name?

(ENTER ALL THAT APPLY)

(DISPLAY CODES 2 AND 3 ONLY IF "MARRIED=1" OR [Q.D1<26 OR Q.D1a = 1])

- 1 Own name
- 2 Spouse/partner's name
- 3 Parent's name
- 4 Someone else's name
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1b IF Q.F1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1c IF Q.F1a = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F1c. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ Your RELATIONSHIP] and other family members?
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F2a IF Q.F2 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your RELATIONSHIP's”

F3. Massachusetts has a number of programs that help low and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we're not including the Uncompensated Care Pool or UCP as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care?

(IF RESPONDENT ANSWERS “NO”, READ BEFORE ACCEPTING RESPONSE: (You/ your RELATIONSHIP) could be enrolled in MassHealth through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F3a IF Q.F3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F3a. Which program (are you/is your RELATIONSHIP) covered by?  
(READ LIST IF NECESSARY)

- 1 MassHealth or Medicaid
- 2 Commonhealth, Family Assistance or Insurance Partnership
- 3 Commonwealth Care or CHIP
- 4 OTHER (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F3b IF Q.F3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”

IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(Q.F4 AND Q.F4a DELETED 9/26)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F5. (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was purchased directly from an insurance company or an insurance agent, that is, a plan not offered through a current or past employer or union?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND “FAMILY=1”)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F5a. Who is covered by that health insurance plan? Is it...?  
(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ your RELATIONSHIP] and other family members

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?  
(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F5 NE 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F6. (Are you/Is your RELATIONSHIP) covered by some other type of health insurance?  
For example, coverage for military personnel and their families, such as CHAMPUS,  
TRICARE, CHAMP-VA and VA?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F5=1 OR Q.F6=1)

(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F5=2 AND  
Q.F6=2)

(ASK Q.F7 IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/do"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP/does"

F7. According to the information you have provided, [you/ your RELATIONSHIP]  
[do/does] not have ANY health insurance now. Is that correct?  
(IF NEEDED: Again, I'd like you to exclude plans that only cover one type of  
service, like dental care plans or plans that pay for prescription drugs and the UCP  
program.)

- 1 Yes, have no health insurance.
- 2 No, have health insurance.
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”

IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP/”

F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?  
(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from Commonwealth Health Insurance Connector
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.F8a IF Q.F8 = 01)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP's”

IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP's] spouse's or partner's name”

IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP's] parent's name”

F8a. Is the health insurance plan in [your/ your RELATIONSHIP's] name, ([your/ your RELATIONSHIP's] spouse or partner name), ([your/ your RELATIONSHIP's] parent's name) or someone else's name?

(ENTER ALL THAT APPLY)

(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a = 1])

- 1 Own name
- 2 Spouse/partner's name
- 3 Parent's name
- 4 Someone else's name
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND "FAMILY=1"] OR [Q.F8a = 1 AND "FAMILY=1"])

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F8b. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ Your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F9 IF Q.F1b NE 4 AND Q.F2b NE 4 AND Q.F3b NE 4 AND Q.F5b NE 4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F9. During the past 12 months, did [you/ your RELATIONSHIP] have health insurance ALL the time, or was there a time during the year that [you/ your RELATIONSHIP] DID NOT have any health coverage?

- 1 Insured all the time
- 2 Had a time without insurance
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F10 IF COVERAGE=2 OR Q.F9 = 2; ELSE GO TO SECTION G)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F10. How many months were [you/ your RELATIONSHIP] uninsured in the past 12 months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured for even one day in the month.

\_\_\_\_\_ MONTHS UNINSURED (Range = 1-12)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.F10a IF COVERAGE = 2 OR Q.F9 = 2)

F10a. At any time in the past 12 months, have you received care under the Uncompensated Care Pool or UCP?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F11 IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F11. When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?

(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from Commonwealth Health Insurance Connector
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G

IF COVERAGE=2 GO TO SECTION H

### **Section G: CHARACTERISTICS OF CURRENT COVERAGE**

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you are"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's /your RELATIONSHIP is"

G1 Now I'd like to ask you a few questions about [your/ your RELATIONSHIP's] current health insurance coverage. Is there a "network" or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use? (IF NECESSARY: A "network" is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

G2 Under [your/ your RELATIONSHIP’s] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP’s] health plan’s network, does [your/ your RELATIONSHIP’s] health plan pay for any of those costs?

(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

G3 Under [your/your RELATIONSHIP’s] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist?

(IF NECESSARY: A specialists is a doctors like a surgeons, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.G4 IF COVERAGE=1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP’s /has”

G4 Does [your/ your RELATIONSHIP’s] current health coverage have an annual deductible for medical care? A deductible is the amount [you/ your RELATIONSHIP] [have/has] to pay before the insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.

IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)

G5. Is there a separate annual deductible for each family member covered?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G6 IF Q.G4 = 1 AND HAVE FAMILY COVERAGE [Q.F1c = 2 OR Q.F5a = 2])

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP"

G6. (Do you/Does your RELATIONSHIP) have one annual deductible or more than one annual deductible?

- 1 One annual deductible
- 2 More than one annual deductible
- 3 DELETED
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G7a IF Q.G6 = 1)

IF Q.G1 = 1, INSERT "within your plan's network"

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

G7a. Does (your/your RELATIONSHIP's) annual deductible apply to BOTH hospital care and doctor care (within your plan's network)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G7b IF Q.G6 = 2, D, OR R)

IF Q.G1 = 1, INSERT "within [your/his/her] plan's network"

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does your RELATIONSHIP/ his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does your RELATIONSHIP/ her"

G7b. (Do you/Does your RELATIONSHIP) have an annual deductible that applies to BOTH hospital care and doctor care (within [your/his/her] plan's network)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G8 IF Q.G7a OR Q.G7b = 1)

IF Q.G1 = 1, INSERT "within you plan's network"

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G8 For my next question, I'd like you to focus on the annual deductible that applies to physician and hospital care (within your plan's network). How much is the annual deductible per person under (your/ your RELATIONSHIP's) current health coverage?

PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

\_\_\_\_\_ AMOUNT (\$1-\$10K)

- LL \$10,000 or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G8a IF Q.G8 = DD OR RR)

G8a. Would you say it is...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$100
- 2 \$100 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$2,000
- 5 \$2,000 to under \$3,000
- 6 \$3,000 to under \$5,000
- 7 \$5000 to under \$10,000
- 8 \$10,000 or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G9 Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. Did [you/ your RELATIONSHIP] have a Health Savings Account or HSA?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/do you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's /does your RELATIONSHIP"

G10. Now I'd like to ask about the premiums under (your/ your RELATIONSHIP's) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money you pay directly to an insurance company.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G10a IF Q.G10 = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP"

G10a. (Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

- 1 Individual
- 2 Family
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G11 IF Q.G10 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G11 How often do (you/ your RELATIONSHIP) make premium payments?  
(READ LIST. ENTER ONE ONLY)

- 01 Once a week
- 02 Every two weeks
- 03 Twice a month
- 04 Once a month
- 05 Once every three months (QUARTERLY)
- 06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
- 07 Once a year
- 97 (DO NOT READ) SOME OTHER TIMING
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does she"

G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11)  
in premiums, including any amount deducted from a paycheck?

IF NEEDED: This is the premium you pay for the whole plan, even if it covers other  
family members.

PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST  
AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO  
Q.11b

\_\_\_\_\_ AMOUNT (\$1-\$20K)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.G11a1 IF Q.G11a = DD OR RR)

G11a1. Would you say it is...?

(READ LIST. ENTER ONE ONLY)

(P.N. - \$ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11  
[CODES 01-07])

- 01 Less than (INSERT AMT1)
- 02 (INSERT AMT1) to under (INSERT AMT2)
- 03 (INSERT AMT2) to under (INSERT AMT3)
- 04 (INSERT AMT3) to under (INSERT AMT4)
- 05 (INSERT AMT4) to under (INSERT AMT5)

- 06 (INSERT AMT5) to under (INSERT AMT6)
- 07 (INSERT AMT6) to under (INSERT AMT7)
- 08 (INSERT AMT7) to under (INSERT AMT8)
- 09 (INSERT AMT8) to under (INSERT AMT9)
- 10 (INSERT AMT9) to under (INSERT AMT10)
- 11 (INSERT AMT10) or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

FILLS FOR PREMIUM PAYMENTS							
	G11=01 Week	G11=02 Two weeks	G11=03 Twice per month	G11=04 Month	G11=05 Three month	G11=06 Six months	G11=07 Year
AMT1	10	20	20	40	125	250	500
AMT2	30	60	65	125	375	750	1500
AMT3	60	115	125	250	750	1500	3000
AMT4	90	175	190	375	1125	2250	4500
AMT5	115	230	250	500	1500	3000	6000
AMT6	155	310	335	670	2000	4000	8000
AMT7	190	385	420	835	2500	5000	10000
AMT8	230	460	500	1000	3000	6000	12000
AMT9	290	580	625	1250	3750	7500	15000
AMT10	385	770	835	1670	5000	10000	20000

(ASK Q.G12 IF Q.G10 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G12 Do [you/ your RELATIONSHIP] receive any help paying the premium?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G12a IF Q.G12 = 1)

(ROTATE a-b)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does she"

G12a. (Do you/Does he/she) receive help from (INSERT)?

- 1 Yes
- 2 No

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Family or friends
- b. A government program, such as MassHealth or Medicaid, or Commonwealth Care or CHIP
- c. Someone else (SPECIFY) \_\_\_\_\_

(ASK Q.G13 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP"

G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

(P.N. – IF Q.G14b = 1, IMMEDIATELY ASK Q.G14b1 BEFORE ASKING NEXT ITEM)

G14. Next, I'd like to focus on the benefits covered under [your/ your RELATIONSHIP's] current health coverage. Does [your/ your RELATIONSHIP's] current health coverage include (INSERT)?

- 1 Yes
  - 2 No
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- a. Inpatient hospital care
  - b. Doctor visits
  - c. Mental health care or counseling
  - d. Dental care
  - e. Prescription drugs

(ASK Q.G14b1 IF Q.G14b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "his/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "her/she"

G14b1. Does (your/his/her) health insurance place any limits on the number of times (you/he/she) can go to the doctor each year?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's / your RELATIONSHIP"

G15. How would you rate the range of services covered by [your/ your RELATIONSHIP's] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's / your RELATIONSHIP"

G16. How would you rate the choice of doctors and other providers available under [your/ your RELATIONSHIP's] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s]  
current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent,  
very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your  
RELATIONSHIP/he/him”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your  
RELATIONSHIP/she/her”

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health  
insurance coverage, did (you/he/she) have a choice of health plans to pick from or was  
only one health plan available to (you/him/her)?

- 1 Had a choice
- 2 Only one plan
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/your/you were”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP has/he/him/he was”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP has/she/her/she was”

G19. I’m going to read you a list of problems some people experience with their health insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these problems with (your/his/her) health insurance coverage in the past 12 months. (INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

- 1 Yes, happened in the past 12 months
- 2 No, has not happened in the past 12 months
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

- a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her) health insurance
- b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health insurance would pay and (you/him/her) had to pay the difference
- c. The doctor’s office told (you/him/her) they do not accept (your/his/her) health insurance
- d. (You/He/She) had to contact (your/his/her) health insurance company because they did not pay a bill promptly or denied payment
- e. DELETED

## Section H: HEALTH STATUS

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

H1. Now I’d like to ask you a few questions about (your/your RELATAIONSHIP’s) health. In general, would [you/ your RELATIONSHIP] say [your/(his/her)] health is....? (READ LIST. ENTER ONE ONLY)

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

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you/you"  
IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "is your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "is your RELATIONSHIP /she"

H2. (Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that [you/(he/she)] can do because of a physical, mental, or emotional problem?

- 1 Limited in work
- 2 Not limited in work
- 3 (DO NOT READ) UNABLE TO WORK
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you/you/have"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "has your RELATIONSHIP /he/has"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "has your RELATIONSHIP /she/has"

H3. (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] [have/has] (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. hypertension or high blood pressure
- b. heart disease or congestive heart failure
- c. diabetes or sugar diabetes
- d. asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM

IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT "any of the problems we just talked about? That is, because of ITEMS"

H4. Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in the past 12 months. Was [your/ your RELATIONSHIP's] hospital stay in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about. That is, because of [INSERT Q.H3 = 1 ITEMS])?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP / your RELATIONSHIP's"

IF Q.C3a = 1 INSERT "was/visit"

IF Q.C3a = 2-4 INSERT "were any of/visits"

IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM

IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT "any of the problems we just talked about? That is, because of ITEMS"

H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital emergency room in the past 12 months. (Was/Were any of [your/ your RELATIONSHIP's] emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 ITEMS])?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] ([have/has) any other chronic or long-term health conditions or health problems?

IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”

IF INTERVIEWING “A PROXY” INSERT, “was she”

H7 (Were you/Was she) pregnant at any time in the past 12 months?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

## Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

II. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?

(DO NOT READ. ENTER ONE ONLY)

- 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 Associates Degree (not occupation or vocational programs)
- 5 College graduate (e.g. BA, AB, BS)
- 6 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD,

LLB, DVM)

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"  
IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you/yourself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does your RELATIONSHIP /himself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does your RELATIONSHIP /herself"

I3. (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black or African American, Asian or Pacific Islander, some other race or mixed race?

- 1 White
- 2 Black or African American
- 3 Asian or Pacific Islander
- 4 Some other race (SPECIFY) \_\_\_\_\_
- 5 Mixed race (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"  
IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I4. (Are you/Is your RELATIONSHIP) currently working for pay?

- 1 Yes, working
- 2 No, not working
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK

(ASK Q.I5 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

- 1 One job
- 2 More than one job
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP's/he/has your RELATIONSHIP /his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP's/she/has your RELATIONSHIP /her”

IF Q.I5 = 2, INSERT “I'd like you to answer the next questions about (your/ your RELATIONSHIP's) main job, that is, the job in which (you/he/she) currently works the most hours”

I6. (I'd like you to answer the next questions about [your/ your RELATIONSHIP's] main job, that is, the job in which [you/(he/she)] currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at [your/(his/her)] job?

- 1 Less than 6 months
- 2 6 months to less than 12 months
- 3 1 year to less than 2 years
- 4 2 years to less than 5 years
- 5 5 years or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/are you/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/is your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/is your RELATIONSHIP /she”

IF Q.I5 = 2, INSERT “Thinking about (your/his/her) main job”

I7. (Thinking about [your/(his/her) main job,] (Are you/Is your RELATIONSHIP) self-employed, or do (you/he/she) work for someone else?

IF NEEDED: By self-employed we mean did (you/he/she) work for profit, fees or salary in (your/his/her) own business, shop or farm.

- 1 Self-employed
- 2 Worked for employer
- D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I8 IF Q.I7 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/your RELATIONSHIP’s/he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/your RELATIONSHIP’s/she”

IF Q.I5 = 2, INSERT “main”

I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at all locations and worksites.

IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most hours.

PROBE: Your best guess is fine.

(DO NOT READ LIST. ENTER ONE ONLY)

1 1 (Self-employed with no employees)

2 2 to 10

3 11 to 25

4 26 to 50

5 51 to 100

6 101 to 500

7 501 to 1,000

8 1,001 or more

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

IF Q.I5 = 2, INSERT “main”

I8a. Can you tell me whether or not more than 50 people are working for (your/ your RELATIONSHIP’s) (main) employer ?

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/does your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP / your RELATIONSHIP’s/he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”

IF Q.I5 = 2, INSERT "main"

I9. About how many hours per week (do you/ does your RELATIONSHIP) typically work at (your/ your RELATIONSHIP's) (main) job?

IF NECESSARY: By main job, I mean the job in which (you/(he/she)) work the most hours.

PROBE: Your best guess is fine.

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 1 Less than 20 hours
- 2 20 hours to less than 35 hours
- 3 More than 36 hours
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP's/his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP's/her"

IF Q.I5 = 2, INSERT "main"

I10. At (your/ your RELATIONSHIP's) (main) job, does (your/his/her) employer offer health insurance coverage to ANY of its employees?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I15)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

I11. Does [your/ your RELATIONSHIP's] employer pay any of the premium for its health insurance plan for its employees?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO CHECK FOR Q.I15)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP / your RELATIONSHIP's/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP / your RELATIONSHIP's/she"

I12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP's] employer's health insurance plan if [you\(\he\she)] wanted to be?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I13 IF Q.I12 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are/your"

IF INTERVIEWING "A PROXY" INSERT, "ADULT is/ your RELATIONSHIP's"

I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP's) employer's health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Enrollment only possible at certain times
- 04 Benefit package doesn't meet needs
- 05 Traded insurance for another benefit or higher pay
- 06 Have other coverage
- 07 Haven't worked there long enough
- 08 Job category doesn't qualify
- 09 Don't work enough hours/weeks
- 10 Have pre-existing condition
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.I13b IF Q.I12 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”

I13b. What is the MAIN reason (you/ your RELATIONSHIP) cannot be covered by (your/ your RELATIONSHIP’s) employer ‘s health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don’t need/don’t get sick
- 03 Enrollment only possible at certain times
- 04 Benefit package doesn’t meet needs
- 05 Traded insurance for another benefit or higher pay
- 06 Have other coverage
- 07 Haven’t worked there long enough
- 08 Job category doesn’t qualify
- 09 Don’t work enough hours/weeks
- 10 Have pre-existing condition
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don’t know
- RR (DO NOT READ) Refused

(ASK Q.I14 IF “FAMILY=1” AND Q.F1c = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his/ your RELATIONSHIP”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her/ your RELATIONSHIP”

I14. Could (your/ your RELATIONSHIP’s) family be covered by (your/his/her) employer’s health insurance plan if (you\ your RELATIONSHIP) wanted them to be?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20

IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15

IF UNINSURED (Q.F7 = 1) GO TO I16

(ASK Q.I15 IF NON-GROUP [Q.F5 = 1 OR Q.F8= 2 OR 3])

(ROTATE)

I15. Earlier you told me you had bought health insurance on your own, that is, directly from a health insurance company or insurance agent. How difficult was it to find (INSERT)?  
Was it...?

(READ LIST. ENTER ONE ONLY)

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult
- 5 (DO NOT READ) NOT POSSIBLE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

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

NOW GO TO Q.I18

(ASK Q.I16 IF COVERAGE=2)

I16. Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

- 1 Yes, thought about
- 2 Yes, tried
- 3 No, never though about it or tried to buy it
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I17 IF Q.I16 = 1, 2, OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.I16 = 1 OR 2, INSERT "did not buy"

IF Q.I16 = 3, INSERT "have not thought of buying")

I17. What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW}  
(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 1 Costs too much
- 2 Don't need/don't get sick
- 3 Turned down by insurance company because of health
- 4 Turned down by insurance company for other reasons
- 5 Benefit package doesn't meet needs
- 6 Have other coverage
- 7 Don't know how to get insurance

- 8 Other (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I18 IF Q.F7 = 1 OR [Q.F5 = 1 OR Q.F8 = 2 OR 3])

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I18a IF Q.I18 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I18a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state's programs or tried to enroll in one of the state's programs?

- 1 Yes, thought about
- 2 Yes, tried
- 3 No, never thought about it or tried to
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I19 IF Q.I18a = 1, 2, OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.I18a = 1 OR 2, INSERT "did not enroll"

IF Q.I18a = 3, INSERT "have not thought about enrolling"

I19. What is the MAIN reason (you/ your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state's programs?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Not eligible
- 04 Don't want welfare/public assistance
- 05 Have other coverage

- 06 Don't know how to enroll
- 07 Too hard to enroll
- 08 Never heard of program
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

IF PARENT=1 GO TO I20  
 ELSE GO TO I24

(ASK Q.I20 IF Q.D3a = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I20. Earlier you told me that [you/ your RELATIONSHIP] had a child under the age of 18 who was living with [you/ your RELATIONSHIP]. Does that child currently have health insurance?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I20a IF Q.D3a = 2+)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I20a. Earlier you told me that [you/ your RELATIONSHIP] had (INSERT # OF CHILDREN FROM Q.D3a) children under the age of 18 who were living with [you/ your RELATIONSHIP]. Thinking about their current health insurance coverage, are all of those children insured, some of those children insured, or none of those children insured?

- 1 All insured
- 2 Some insured
- 3 None insured
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I21 IF Q.D3a = 1+ AND Q.I18 NOT ASKED)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I21. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/ your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I22 IF Q.I20 = 1 OR Q.I20a = 1 OR 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP's”

I22. Are any of (your/your RELATIONSHIP's) children currently enrolled in MassHealth ? (IF RESPONDENT SAYS NO: You may know MassHealth under other names, such as Medicaid, Family Assistance or the Insurance Partnership. The children could be enrolled in MassHealth through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I23 IF Q.I20 = 2 OR Q.I20a = 2 OR 3)

(IF Q.I20a = 2, INSERT VERBIAGE IN PARENS)

I23. What is the MAIN reason (some of) the children do not currently have insurance?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Not eligible
- 04 Don't want welfare/public assistance
- 05 Have other coverage
- 06 Never heard of program
- 07 Don't know how to enroll
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/  
your RELATIONSHIP /his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/  
your RELATIONSHIP /her”

I’m interested in [your/ your RELATIONSHIP’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] immediate family. By immediate family I mean your/(his/her)] spouse and the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2005. During 2005, did [you/ your RELATIONSHIP] or any of [your/his/her family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)

I’m interested in (your/ your RELATIONSHIP’s) family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2005. During 2005, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)

I’m interested in [your/ADULT’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2005. During 2005, did [you/ your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)

For these questions, I’d like you to think back to 2005. During 2005, did [you/ your RELATIONSHIP] receive any income from wages or salary?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(SCRAMBLE)

(IF ITEM b = 1 AND "FAMILY=1", IMMEDIATELY ASK Q.I25b1 BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /her"

IF "FAMILY=1" INSERT "or any of (your/his/her) family members"

I25. During 2005, did [you/ your RELATIONSHIP] (or any of [your his/her] family members) receive (INSERT)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
- b. Supplemental Security Income or SSI
- c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker's compensation or veteran's payments, Social Security or pensions, or anything else

(ASK Q.I25b1 IF "FAMILY=1" AND Q.I25b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I25b1. Who in the family received that?  
(ENTER ALL THAT APPLY)

1 You/ your RELATIONSHIP

2 Spouse

3 Child

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:

IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2

IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP / your RELATIONSHIP's"

IF "FAMILY=1", INSERT "and [your/ your RELATIONSHIP's] immediate family/families"

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and [your/ your RELATIONSHIP's] immediate family) received in 2005, what was the combined total income from all sources before taxes and other deductions? Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?

PROBE: Your best estimate is fine.

- 1 Under (INSERT AMT3)
- 2 (INSERT AMT3) or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "FAMILY=1", INSERT "family"

I26b. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP'S] total (family) income ...?

IF NEEDED: The computer gives me different income values for the question depending on the size of your family.

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

- 1 Less than (INSERT AMT1)
- 2 (INSERT AMT1) to under (INSERT AMT2)
- 3 (INSERT AMT 2) to under (INSERT AMT3)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW GO TO Q.I27

(ASK Q.I26c IF Q.I26 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "FAMILY=1", INSERT "family"

I26c. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP'S] total (family) income ...?

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

- 1 (INSERT AMT3) to under (INSERT AMT4)
- 2 (INSERT AMT4) to under (INSERT AMT5)
- 3 (INSERT AMT5) or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

	<b>2005 Poverty Guidelines, rounded up to nearest thousand</b>				
	<b>100%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>
<b>FAMSIZE</b>	<b>AMT1</b>	<b>AMT2</b>	<b>AMT3</b>	<b>AMT4</b>	<b>AMT5</b>
1	10000	20000	29000	39000	48000
2	13000	26000	39000	52000	65000
3	17000	33000	49000	65000	81000
4	20000	39000	59000	78000	97000
5	23000	46000	68000	91000	114000
6	26000	52000	78000	104000	130000
7	30000	59000	88000	117000	146000
8	33000	65000	98000	130000	162000
9	36000	72000	107000	143000	179000
10	39000	78000	117000	156000	195000
11	43000	85000	127000	169000	211000
12	46000	91000	137000	182000	228000
13	49000	98000	147000	195000	244000
14	52000	104000	156000	208000	260000
15	56000	111000	166000	221000	277000
16	59000	117000	176000	234000	293000
17	62000	124000	186000	247000	309000

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/I’m”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/your RELATIONSHIP is”

I27. For the next question, I’m going to read you a statement and I’d like you to tell me how true it is for (you/your RELATIONSHIP). “(I’m/your RELATIONSHIP is) more likely to take risks than the average person.” Is that...?

(READ LIST. ENTER ONE ONLY)

- 1 Definitely true,
- 2 Mostly true
- 3 Mostly false, or
- 4 Definitely false for you?
- 5 (DO NOT READ) NEITHER TRUE NOR FALSE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you have"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP has"

I28. Now I'm going to name some things that people sometimes have difficulty reading and understanding. I'd like you to tell me how often (you have/ your RELATIONSHIP has) difficulty reading or understanding (INSERT). Would you say...?  
(READ LIST. ENTER ONE ONLY)

- 1 All of the time,
- 2 Most of the time,
- 3 Some of the time, or
- 4 Never
- 5 (DO NOT READ) DOES NOT APPLY
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. A newspaper
- b. The nutrition labels on food packages such as breads, cereals, canned foods, and snacks

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I29. Were [you/ your RELATIONSHIP] born in the United States?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I29a IF Q.I29 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I29a. How long have (you/your RELATIONSHIP) lived in the US?

- \_\_\_\_\_ # YEARS
- LL Less than 1 year
  - DD (DO NOT READ) Don't know
  - RR (DO NOT READ) Refused

(ASK Q.I30 IF Q.I29 = 2, D, OR R)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

- 1 Yes
- 2 No

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

**Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT**

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

- J1. Besides the telephone number I reached you on, how many other telephone numbers if any, does (your/your RELATIONSHIP) have that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

\_\_\_\_\_ (Range:1-97)

- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

- J2. Are any of the telephone numbers in (your/your RELATIONSHIP's) home only used for business purposes?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

- J3. During the past 12 months, has (your/your RELATIONSHIP's) household been without telephone service for 1 week or more?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.J3a IF Q.J3 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

J3a. For how long was (your/your RELATIONSHIP's) household without telephone service in the last 12 months?

- 1 Answer given in DAYS (SPECIFY) \_\_\_\_\_ (1-365)
- 2 Answer given in WEEKS (SPECIFY) \_\_\_\_\_ (1-52)
- 3 Answer given in MONTHS (SPECIFY) \_\_\_\_\_ (1-12)
- 4 Answer given in YEARS (SPECIFY) \_\_\_\_\_ (1)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.J4)

J4. Those are all the questions I have. Now I just need your name and address to send the \$10 thank you check we have for you for completing our survey.

May I please have your name?  
(VERIFY SPELLING)

- 1 Answer given (SPECIFY) \_\_\_\_\_
- R (DO NOT READ) Refused

May I please have your address?  
(VERIFY SPELLING)

- 1 Street: \_\_\_\_\_
- 2 City: \_\_\_\_\_
- 3 State: \_\_\_\_\_
- 4 Zip code: \_\_\_\_\_
- R (DO NOT READ) Don't know

Thank you so much for your time and cooperation. Have a pleasant day/evening.

## MASSACHUSETTS HEALTH CARE REFORM SURVEY – 2007

Prepared by The Urban Institute and International Communications Research (ICR) for The Blue Cross Blue Shield of Massachusetts Foundation, The Commonwealth Fund, and the Robert Wood Johnson Foundation

### HOUSEHOLD SCREENER

Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are offering a \$10 payment for completing a survey about the Massachusetts health care system.

HH1. May I speak to an adult who lives in the household?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2

IF Q.HH1 = 2 REPEAT INTRO AND THEN GO TO Q.HH2

IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We're offering a \$10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

- 1 Yes
- 2 No
- 3 Did not receive letter and wants to receive one
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH2 = 1 GO TO Q.HH3

IF Q.HH2 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER,  
SCHEDULE CALL BACK

IF Q.HH1 = 2 SCHEDULE CALL BACK  
IF Q.HH1 = D OR R, THANK AND TERMINATE

(ASK AFTER 1<sup>ST</sup> REFUSAL)

What reasons did the respondent give for not wanting to participate in this survey?

- 1 Not interested
- 2 Too busy
- 3 Bad time (dinner, family time, etc.)
- 4 I don't do surveys
- 5 Wanted more info about study or ICR
- 6 Didn't like subject matter
- 7 Just hung up
- 8 Other reason (specify)

HH3. We're giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English
- 2 Spanish
- 3 Doesn't matter/No preference
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH3a. How many adults age 18 or older are there in your household?

- \_\_\_\_\_ (0-7)  
08 8 or more  
RR (DO NOT READ) Refused

HH3b. How many of those adults are over the age of 64?

- \_\_\_\_\_ (0-7)  
08 8 or more  
RR (DO NOT READ) Refused

(P.N. – GEN RESPONSE OF Q.HH3a MINUS Q.HH3b INTO Q.HH4 WITHOUT ASKING Q.HH4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 18 years old and no more than 64 years old. How many adults between 18 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

\_\_\_\_\_ # ADULTS AGE 18-64

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE

IF Q.HH4 = 1 GO TO Q.HH5

IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

1 Yes, it is that person

2 No, it is someone else

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6

IF Q.HH5 = 2 GO TO Q.HH7

IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)

HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1”)

(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)

GO TO INCOME SCREENER BOX

(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)

HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)

HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?

- |                        |                                     |
|------------------------|-------------------------------------|
| 1 Yes, coming to phone | REPEAT INTRO AND REASK Qs.HH2 – HH5 |
| 2 No, not available    | SET UP CALLBACK                     |
| R Refused              | THANK AND TERMINATE                 |

(ASK Q.HH7a IF Q.HH7 = 2)

HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1”)

(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)

~~GO TO INCOME SCREENER BOX~~

(ASK Q.HH8 IF Q.HH4 = 2+)

HH8. Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)

HH8a. Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)

(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)

(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE)

(ASK Q.HH8b IF Q.HH8 = 2)

HH8b. Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)

(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)

IF Q.HH8 = 2 GO Q.HH9; ELSE GO TO INCOME SCREENER BOX

HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?

(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

\_\_\_\_\_ # ADULTS 18 TO 64 UNINSURED

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

(ASK Q.HH9a IF UNINSURED INTERVIEW IS SELECTED AND Q.HH9 >1)

HH9a. How many of the uninsured adults between 18 and 64 are male?

\_\_\_\_\_ # ADULTS UNISURED MALES AGE 18-64

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.HH9b IF UNINSURED INTERVIEW IS SELECTED AND (Q.HH8 = 1 AND Q.HH4 >1) OR (Q.HH4 MINUS Q.HH9 >1)

HH9b. How many of the insured adults between 18 and 64 are male?

\_\_\_\_\_ # ADULTS UNISURED MALES AGE 18-64

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(Q.INC1 THROUGH Q.INC3c DELETED 8/28)

NOW GO TO SAMPLE BOX

SAMPLE RANDOM ADULT IN HH

THIS SECTION AND THE FOLLOWING QUESTIONS IN HH WILL BE DEVELOPED WITH ICR TO SELECT THE SAMPLE ADULT.

(1) HH included with certainty; no choice of sample adult

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4 = 1) AND THAT ADULT IS THE RESPONDENT (Q.HH5 = 1) AND HE/SHE IS UNINSURED (Q.HH6 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.A4

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4=1) AND THAT ADULT IS NOT THE

RESPONDENT (Q.HH5 = 2) AND HE/SHE IS UNISURED (Q.HH7 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.HH10

(2) HH included with certainty; randomly select sample adult

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4=2+) AND ALL ARE UNINSURED (Q.HH9 = RESPONSE IN Q.HH4 GO TO Q.HH11 TO SELECT A RANDOM ADULT AS THE SAMLE ADULT; SAMPLE BY GENDER (SEE BELOW)

(3) HH included with certainty; oversample uninsured as sample adult \*\*NEED TO ADD RULES FOR OVERSAMPLE\*\*\*

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4 = 2+) AND SOME ARE UNINSURED (Q.HH8 = 2) GO TO Q.HH12 IF SAMPLE ADULT SHOULD BE UNINSURED; SAMPLE BY GENDER

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4= 2+) AND SOME ARE UNINSURED (Q.HH8 = 2) GO TO HH13 IF SAMPLE ADULT SHOULD BE INSURED; SAMPLE BY GENDER

(4) Random sample of households; randomly select sample adult \*\*NEED TO ADD RULES FOR SAMPLING HH)

(a) FOR HH'S INCLUDED IN SURVEY:

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4 = 1) AND THAT ADULT IS THE RESPONDENT (Q.HH5 = 1) SELECT AS SAMPLE ADULT AND GO TO Q.A4

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4=1) & THAT ADULT IS NOT THE RESPONDENT (Q.HH5 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.HH10

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4 = 2+) GO TO Q.HH11 TO SELECT A RANDOM ADULT AS THE SAMPLE ADULT; SAMPLE BY GENDER

(b) FOR HH'S NOT INCLUDED IN SURVEY: THANK YOU AND TERMINATE

(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)

HH10. May I speak to the adult between 18 and 64 who lives in your household?

- 1 New respondent comes to phone
- 2 New respondent not available
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1

IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK

IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

IF Q.HH8 = 1 AND [(Q.HH4 MINUS Q.HH9b = 0) OR Q.HH9b = 0, DD, or RR]  
INSERT "ADULT"

ELSE IF Q.HH8 = 1 AND Q.HH9b >0 AND (Q.HH4 MINUS Q.HH9b >0 INSERT  
\*\*"MALE" 60% OF THE TIME/"FEMALE" 40% OF THE TIME\*\*

IF Q.HH8 = 2 AND [(Q.HH4 MINUS Q.HH9a = 0) OR Q.HH9a = 0, DD, or RR)  
INSERT "ADULT"

ELSE IF Q.HH8 = 2 AND Q.HH9a >0 AND (Q.HH4 MINUS Q.HH9a >0) INSERT  
\*\*"MALE" 60% OF THE TIME/"FEMALE" 40% OF THE TIME\*\*

HH11. May I speak to the (male/female/adult) between 18 and 64 in your household who has had the most recent birthday?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4

IF Q.HH11 = 2 GO TO Q.A1

IF Q.HH11 = 4, GO TO Q.A3a

IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH11 = D OR R, THANK AND TERMINATE

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)

(IF ONLY 1 ADULT UNINSURED IN HOUSEHOLD READ ALTERNATE QUESTION IN PARENS)

IF Q.HH9 = Q.HH9a OR Q.HH9a = 0, DD, OR RR INSERT ONE AND Q.HH9  
INSERT RESPONSE FROM Q.HH9 AND "ONE"

ELSE IF Q.HH9 MINUS Q.HH9a > 0 INSERT \*\*RESPONSE FROM Q.HH9a AND  
"MALE" 60% OF THE TIME/RESPONSE FROM (Q.HH9 MINUS Q.HH9a) AND  
"FEMALE" 40% OF THE TIME\*\*

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9a/Q.HH9 MINUS Q.HH9a/Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

- 1 Continue with current respondent

- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4  
 IF Q.HH12 = 2 GO TO Q.A1  
 IF Q.HH12 = 4, GO TO Q.A3a  
 IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK  
 IF Q.HH12 = D OR R, THANK AND TERMINATE

(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)

P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:

- IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9  
 IF Q.HH4 = Q.HH9b OR Q.HH9b = 0, DD, OR RR INSERT RESPONSE FROM (Q.HH4 MINUS Q.HH9) AND "ONE"

ELSE IF Q.HH4 MINUS Q.HH9b > 0 INSERT \*\*Q.HH9b AND "MALE" 60% OF THE TIME/(Q.HH9 MINUS Q.HH9b) AND "FEMALE" 40% OF THE TIME\*\*

HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 MINUS Q.HH9)/Q.HH9b/Q.HH9 MINUS Q.HH9b) adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4  
 IF Q.HH13 = 2 GO TO A1  
 IF Q.HH13 = 4, GO TO Q.A3a  
 IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK  
 IF Q.HH13 = D OR R, THANK AND TERMINATE

## SAMPLE ADULT INTERVIEW

### Section A: INTRODUCTION

- A1. Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study.
- Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We're offering a \$10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

- 1 Yes
- 2 No
- 3 Did not receive letter and wants to receive one
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.A1 = 1 GO TO Q.A3

IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER;  
SCHEDULE CALL BACK

IF Q.A1 = D OR R, THANK AND TERMINATE

- A3. We're giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English
- 2 Spanish
- 3 Doesn't matter/No preference
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H11, H12, OR H13 = 4)

A3a. Would you be able to answer some questions about his/her healthcare?

- 1 Yes GO TO Q.A3d
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)

A3b. Is there another adult living in your household who you think would be able to answer these questions?

- 1 Yes
- 2 No TERMINATE
- D (DO NOT READ) Don't know TERMINATE
- R (DO NOT READ) Refused TERMINATE

(ASK Q.A3c IF Q.A3b = 1)

A3c. May I please speak with them now or would there be a better time to call back?

- 1 Available now ASK FOR NAME
- 2 Call another time SET UP CALLBACK

(IF Q.A3c = 1, READ:)

Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your responses will be kept confidential. Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)

A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of this person between the ages of 18 and 64 to you? (DO NOT READ LIST. ENTER ONE ONLY)

- 01 Spouse (wife/husband)
- 02 Unmarried partner
- 03 Boyfriend
- 04 Girlfriend
- 05 Friend
- 06 Significant other
- 07 Son
- 08 Stepson
- 09 Daughter

- 10 Stepdaughter
- 11 Grandson
- 12 Granddaughter
- 13 Mother
- 14 Father
- 15 Brother
- 16 Sister
- 17 Grandmother
- 18 Grandfather
- 19 Aunt
- 20 Uncle
- 21 Niece
- 22 Nephew
- 23 Cousin
- 24 Mother-in-law
- 25 Father-in-law
- 26 Brother-in-law
- 27 Sister-in-law
- 28 Son-in-law
- 29 Daughter-in-law
- 30 Other relative
- 31 Roommate/housemate
- 32 Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use "the person between 18 and 64 yrs old")
- 33 Respondent is professional caregiver (nurse, aide, etc) (use "the person between 18 and 64 yrs old")
- 34 Fiancé
- 97 (DO NOT READ) Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't Know (use "the person between 18 and 64 yrs old")
- RR (DO NOT READ) Refused (use "the person between 18 and 64 yrs old")

IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS  
 (IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d =  
 04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)

A4. RECORD RESPONDENT GENDER:  
 (Is your [INSERT RELATIONSHIP FROM Q.A3d])...?

- 1 Male, or
- 2 Female
- R (DO NOT READ) Refused

\*\*\*\*CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS\*\*\*\*

(P.N. -GEN IN WHETHER "SELECTED RESPONDENT" OR "PROXY")

- 0 SELECTED PERSON (Respondent)
- 1 PROXY

\*\*\*SET FILLS APPROPRIATELY FOR SELF OR PROXY (your RELATIONSHIP IN  
 Q.A3d)\*\*\*

(Q.HHx1 DELETED 8/28)

HHx2. As you may know, Massachusetts has a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law

- 1 Support
- 2 Oppose
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

### Section C: ACCESS AND USE

IF INTERVIEWING "SELECTED RESPONDENT" INSERT, "your/you/go/are"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP's /goes/he/is/his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP's /goes/she/is/her"

C1. My next questions ask about [your/ your RELATIONSHIP's] recent health care experiences. Is there a place where [you/ your RELATIONSHIP's] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)

(SCRAMBLE 1-5)

C2. What kind of place is it? Is it....?  
(READ LIST. ENTER ONE ONLY)

- 1 A doctor's office or private clinic
- 2 A community health center or other public clinic
- 3 A hospital outpatient department
- 4 A hospital emergency room
- 5 An urgent care center
- 6 Or, some other place
- 7 (DO NOT READ) Doesn't go to one place most often
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C2a IF Q.C2 = 1, 2, 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT, "have you/your"

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP/his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP/her”

C2a. How long (have you/has your RELATIONSHIP) been going there for (your/his/her) health care?

- 1 Less than 1 year
- 2 1 year to less than 2 years
- 3 2 years to less than 3 years
- 4 3 years to less than 5 years
- 5 5 years or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

The next questions are about the health care [you/ your RELATIONSHIP] received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care in a hospital emergency room?

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 0 None
- 1 1 time
- 2 2 times
- 3 3 times
- 4 More than 3 times
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

IF Q.A4 = 2, INSERT "other than to have a baby"

C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital overnight (other than to have a baby)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

- 0 None
- 1 1 time
- 2 2 times
- 3 3 times
- 4 More than 3 times
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF Q.C3c = 1, INSERT "Was this visit"; IF Q.C3c = 2-4, INSERT "Were any of those visits"

C3c1.(Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/she"

C3c2. Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, how quickly could (you/he/she) get an appointment? Did you get an appointment...?

(READ LIST. ENTER ONE ONLY)

- 1 On the same day,
- 2 The next day,
- 3 In 2 to 5 days, or
- 4 In 6 or more days
- 5 (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
- 6 (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/she"

C3c2a. Now I'd like you to think about the past 12 months. Not counting the times (you/your relationship) needed care right away, how often did (you/he/she) get an appointment for health care at a doctor's office or clinic as soon as (you/he/she) thought (you/he/she) needed?

- 1 Never
- 2 Sometimes
- 3 Usually
- 4 Always
- 5 (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
- 6 (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3d. In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3f. In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental hygienist?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on a regular basis?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

FOR ITEM c IF Q.A4 = 2, INSERT "or a mammogram"

C4 Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

- 1 Yes, did not get
  - 2 Yes, postponed getting
  - 3 Yes, both did not get and postponed getting
  - 4 (DO NOT READ) No, no unmet need or delayed care
  - 5 (DO NOT READ) Not needed
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- 
- a. Filling a prescription for medicine
  - b. Getting a medical test, treatment or follow-up recommended by a doctor
  - c. Getting preventive care screening such as colon cancer screening (or a mammogram)
  - d. Getting doctor care that you needed
  - e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
  - f. Getting dental care that you needed

g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C4a1. Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?

(READ IF NECESSARY: Why you did not [INSERT])?

- 1 Costs
- 2 Some other reason
- 3 (DO NOT READ) Both
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Fill a prescription for medicine
- b. Get a medical test, treatment or follow-up recommended by a doctor
- c. Get preventive care screening such as colon cancer screening (or a mammogram)
- d. Get doctor care that you needed
- e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
- f. Get dental care that you needed
- g. DELETE

(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /she"

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/ your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Of trouble finding a doctor or other health care provider who would see you
- b. Of trouble getting an appointment with a doctor or other health care provider
- c. It was hard to get to the place where the care is located
- d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /she"

C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was...? (READ LIST. ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

#### Section D: SET-UP FOR SURVEY

(ASK EVERYONE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

D1. Now I'd like to ask you a few background questions so that I can set up the next part of the survey to ask the questions that are right for you. First, may I have [your/ your RELATIONSHIP's] age?

\_\_\_\_\_ YEARS (range: 18-64)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP is"

D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)...? (READ LIST. ENTER ONE ONLY)

- 1 18 to 25 years old,
- 2 26 to 34 years old,
- 3 35 to 49 year old, or
- 4 50 to 64 years old
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”

IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”

D2 [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never married, or living with a partner?

- 1 Married
- 2 Widowed
- 3 Divorced
- 4 Separated
- 5 Never been married
- 6 Living with a partner
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your RELATIONSHIP/him”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your RELATIONSHIP/her”

D3 (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live with [you/(him/her)]? Please include all natural, adopted and stepchildren who live with [you/ your RELATIONSHIP].

IF NEEDED: Remember, your answers are confidential and will only be used for the purposes of this study.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)

D3a. How many of those children are aged 18 or younger?

\_\_\_\_\_ NUMBER OF CHILDREN

- 00 None
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

P.N.:

CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS

CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR LATER QS

CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS

## Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)

(SCRAMBLE)

(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1 My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her]family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.

How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)...?

(IF NECESSARY: The premium is the price you pay for the insurance policy)

PROBE: Your best estimate is fine.

\_\_\_\_\_ (\$1-\$4999)

00 None/Nothing

LL \$5000 or more

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

- a. Prescription medicines
- b. Dental and vision care
- c. All other medical expenses, including for doctors, hospitals, tests and equipment

(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)...?

Was it...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$200
- 2 \$200 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$3,000
- 5 \$3,000 to under \$5,000
- 6 \$5,000 or more
- 7 (DO NOT READ) DID NOT USE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Prescription medicines
- b. Dental and vision care
- c. All other medical expenses, including for doctors, hospitals, tests and equipment

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/were/your families”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /was/his families”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP/ was/and her families”

E2 In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or [were/was] [you/ADULT] unable to pay any of [your/(his/her)] family's medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "do/you/and your family"  
IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP /and her family"

E3 [Do/Does] [you/ your RELATIONSHIP] (and your family/and [his/her] family) currently have any medical bills that 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.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "he is"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "she is"

E3a. How much are the medical bills (you are/he is/she is) paying off over time?

PROBE: Your best estimate is fine.

\_\_\_\_\_ AMOUNT (\$1-\$9999)

- LL \$10,000 or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)

E3a1. Was it...?

(READ LIST. ENTER ONE ONLY)

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

(Q.E3b DELETED 10/10/06)

(ASK EVERYONE)

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "you/and your family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP /and her family"

E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your family/and [his/her] family) have any problem paying mortgage, rent or utility bills?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

## **Section F: HEALTH INSURANCE COVERAGE**

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

Earlier I asked you a general question about health insurance coverage. Now I'd like to focus in more detail on [your/ your RELATIONSHIP's] current health insurance coverage.

In answering these questions, I'd like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I'd also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

The next questions are about [your/ your RELATIONSHIP's] current health insurance coverage. In answering these questions, I'd like you to exclude insurance plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs.

I'd also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you/your"  
IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP / your  
RELATIONSHIP's"

F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an employer or union? This could be insurance through a current job, a former job, [your/ your RELATIONSHIP's] job or someone else's job.

IF NEEDED: I'm sorry but I have to ask each type of insurance question for the survey.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1a IF Q.F1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "MARRIED=1" INSERT "[your/ your RELATIONSHIP's] spouse's or partner's name"

IF Q.D1 = <26 OR Q.D1a = 1 INSERT "[your/ your RELATIONSHIP's] parent's name"

F1a. Is the health insurance plan in (your/ your RELATIONSHIP's) name, ([your/ your RELATIONSHIP's] spouse or partner's name), ([your/ your RELATIONSHIP's] parent's name) or someone else's name?

(ENTER ALL THAT APPLY)

(DISPLAY CODES 2 AND 3 ONLY IF "MARRIED=1" OR [Q.D1<26 OR Q.D1a = 1)

- 1 Own name
- 2 Spouse/partner's name
- 3 Parent's name
- 4 Someone else's name
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1b IF Q.F1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1c IF Q.F1a = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F1c. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ Your RELATIONSHIP] and other family members?
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F2a IF Q.F2 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”  
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your  
RELATIONSHIP’s”

F3. Massachusetts has a number of programs that help low and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care? (IF RESPONDENT ANSWERS “NO”, READ BEFORE ACCEPTING RESPONSE: (You/ your RELATIONSHIP) could be enrolled in MassHealth or Commonwealth Care through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.F3a IF Q.F3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”  
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F3a. Which program (are you/is your RELATIONSHIP) covered by?  
(READ LIST IF NECESSARY)

- 1 MassHealth or Medicaid
- 2 Commonwealth, Family Assistance or Insurance Partnership
- 3 Commonwealth Care or CHIP
- 4 The Connector (Commonwealth Health Insurance Connector
- 7 OTHER (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.F3b IF Q.F3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”  
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”  
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F4. [Are you /Is your RELATIONSHIP] covered by a health insurance plan that was purchased through the Commonwealth Health Insurance Connector, also called the Connector?

IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals purchase health insurance coverage if they do not have access to health insurance through a job.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F4a IF Q.F4 = 1 AND “FAMILY=1”)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F4a. Who is covered by that health insurance plan? Is it...?  
(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F4b IF Q.F4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”  
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F4b. How long (have you/has your RELATIONSHIP) had that insurance coverage?  
(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F5. (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was purchased directly from an insurance company or an insurance agent, that is, a plan not offered through a current or past employer or union?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5a1 IF Q.F5 = 1)

F5a1. Is that coverage part of a program, such as MassHealth or Commonwealth Care? You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F5a. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F5 NE 1)  
IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"  
IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F6. (Are you/Is your RELATIONSHIP) covered by some other type of health insurance?  
For example, coverage for military personnel and their families, such as CHAMPUS,  
TRICARE, CHAMP-VA and VA?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F5=1 OR Q.F6=1)  
(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F5=2 AND  
Q.F6=2)

(ASK Q.F7 IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/do"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP/does"

F7. According to the information you have provided, [you/ your RELATIONSHIP]  
[do/does] not have ANY health insurance now. Is that correct?  
(IF NEEDED: Again, I'd like you to exclude plans that only cover one type of  
service, like dental care plans or plans that pay for prescription drugs and the UCP  
program, the Free Care Pool or the Health Care Safety Net Fund.)

- 1 Yes, have no health insurance.
- 2 No, have health insurance.
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"  
IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP/"

F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?  
(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from the Connector (Commonwealth Health Insurance Connector)
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or  
some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_

DD (DO NOT READ) Don't know  
RR (DO NOT READ) Refused

(ASK Q.F8a IF Q.F8 = 01)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "MARRIED=1" INSERT "[your/ your RELATIONSHIP's] spouse's or partner's name"

IF Q.D1 = <26 OR Q.D1a = 1 INSERT "[your/ your RELATIONSHIP's] parent's name"

F8a. Is the health insurance plan in [your/ your RELATIONSHIP's] name, ([your/ your RELATIONSHIP's] spouse or partner name), ([your/ your RELATIONSHIP's] parent's name) or someone else's name?

(ENTER ALL THAT APPLY)

(DISPLAY CODES 2 AND 3 ONLY IF "MARRIED=1" OR [Q.D1<26 OR Q.D1a = 1])

- 1 Own name
- 2 Spouse/partner's name
- 3 Parent's name
- 4 Someone else's name
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND "FAMILY=1"] OR [Q.F8a = 1 AND "FAMILY=1"])

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F8b. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ Your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F9 IF Q.F1b NE 4 AND Q.F2b NE 4 AND Q.F3b NE 4 AND Q.F5b NE 4)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F9. During the past 12 months, did [you/ your RELATIONSHIP] have health insurance ALL the time, or was there a time during the year that [you/ your RELATIONSHIP] DID NOT have any health coverage?

- 1 Insured all the time
- 2 Had a time without insurance
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F10 IF COVERAGE=2 OR Q.F9 = 2; ELSE GO TO SECTION G)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F10. How many months were [you/ your RELATIONSHIP] uninsured in the past 12 months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured for even one day in the month.

\_\_\_\_\_ MONTHS UNINSURED (Range = 1-12)  
DD (DO NOT READ) Don't know  
RR (DO NOT READ) Refused

(ASK Q.F10a IF COVERAGE = 2 OR Q.F9 = 2)

F10a. At any time in the past 12 months, have you received care under the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F11 IF COVERAGE=2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F11. When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?  
(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from the Connector (Commonwealth Health Insurance Connector)
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care

07 Something else (SPECIFY) \_\_\_\_\_  
DD (DO NOT READ) Don't know  
RR (DO NOT READ) Refused

(ASK Q.F11a IF Q.F1b <4 OR Q.F2a <4 OR Q.F3b <4 OR Q.F4b <4 OR Q.F5b <4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/have/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/has/his/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/has/her/she"

F11a. Earlier you told me that (you/your RELATIONSHIP) (have/has) had (your/his/her) current insurance coverage for less than a year. Did (you/he/she) have any insurance coverage before that?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F11b IF Q.F11a = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/her"

F11b. What kind of insurance coverage did (you/your RELATIONSHIP) have before (your/his/her) current coverage?

(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from the Connector (Commonwealth Health Insurance Connector)
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G

IF COVERAGE=2 GO TO SECTION H

### **Section G: CHARACTERISTICS OF CURRENT COVERAGE**

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you are"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's /your RELATIONSHIP is"

G1 Now I'd like to ask you a few questions about [your/ your RELATIONSHIP's] current health insurance coverage. Is there a "network" or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use?  
(IF NECESSARY: A "network" is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

G2 Under [your/ your RELATIONSHIP's] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP's] health plan's network, does [your/ your RELATIONSHIP's] health plan pay for any of those costs?

(IF NECESSARY: A "network" is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

G3 Under [your/your RELATIONSHIP's] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist?

(IF NECESSARY: A specialists is a doctors like a surgeons, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G4 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you/have"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's / your

RELATIONSHIP's /has"

G4 Does [your/ your RELATIONSHIP's] current health coverage have an annual deductible for medical care? A deductible is the amount [you/ your RELATIONSHIP] [have/has] to pay before the insurance plan will start paying [your/ your RELATIONSHIP's] medical bills.

IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying [your/ your RELATIONSHIP's] medical bills.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)

G5. Is there a separate annual deductible for each family member covered?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(Qs.G6, G7a AND G7b DELETED 8/28)

(ASK Q.G8 IF Q.G4 = 1)

IF Q.G1 = 1, INSERT "within you plan's network"

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.G5 = 1, INSERT "per person"

G8 For my next question, I'd like you to focus on the annual deductible that applies to physician and hospital care (within your plan's network). How much is the annual deductible (per person) under (your/ your RELATIONSHIP's) current health coverage?

PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

\_\_\_\_\_ AMOUNT (\$1-\$10K)

- LL \$10,000 or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G8a IF Q.G8 = DD OR RR)

G8a. Would you say it is...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$100
- 2 \$100 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$2,000
- 5 \$2,000 to under \$3,000
- 6 \$3,000 to under \$5,000
- 7 \$5000 to under \$10,000
- 8 \$10,000 or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G9 Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. Did [you/ your RELATIONSHIP] have a Health Savings Account or HSA?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/do you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's /does your RELATIONSHIP"

G10. Now I'd like to ask about the premiums under (your/ your RELATIONSHIP's) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money you pay directly to an insurance company.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G10a IF Q.G10 = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP"

G10a. (Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

- 1 Individual
- 2 Family
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G11 IF Q.G10 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G11 How often do (you/ your RELATIONSHIP) make premium payments?

(READ LIST. ENTER ONE ONLY)

- 01 Once a week
- 02 Every two weeks
- 03 Twice a month
- 04 Once a month
- 05 Once every three months (QUARTERLY)
- 06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
- 07 Once a year
- 97 (DO NOT READ) SOME OTHER TIMING
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does she"

G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11) in premiums, including any amount deducted from a paycheck?

IF NEEDED: This is the premium you pay for the whole plan, even if it covers other family members.

PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO Q.11b

\_\_\_\_\_ AMOUNT (\$1-\$20K)

- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G11a1 IF Q.G11a = DD OR RR)

G11a1. Would you say it is...?

(READ LIST. ENTER ONE ONLY)

(P.N. - \$ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11 [CODES 01-07])

- 01 Less than (INSERT AMT1)
- 02 (INSERT AMT1) to under (INSERT AMT2)
- 03 (INSERT AMT2) to under (INSERT AMT3)
- 04 (INSERT AMT3) to under (INSERT AMT4)
- 05 (INSERT AMT4) to under (INSERT AMT5)
- 06 (INSERT AMT5) to under (INSERT AMT6)
- 07 (INSERT AMT6) to under (INSERT AMT7)
- 08 (INSERT AMT7) to under (INSERT AMT8)
- 09 (INSERT AMT8) to under (INSERT AMT9)
- 10 (INSERT AMT9) to under (INSERT AMT10)
- 11 (INSERT AMT10) or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

FILLS FOR PREMIUM PAYMENTS							
	G11=01 Week	G11=02 Two weeks	G11=03 Twice per month	G11=04 Month	G11=05 Three month	G11=06 Six months	G11=07 Year
AMT1	10	20	20	40	125	250	500
AMT2	30	60	65	125	375	750	1500
AMT3	60	115	125	250	750	1500	3000
AMT4	90	175	190	375	1125	2250	4500
AMT5	115	230	250	500	1500	3000	6000
AMT6	155	310	335	670	2000	4000	8000
AMT7	190	385	420	835	2500	5000	10000
AMT8	230	460	500	1000	3000	6000	12000
AMT9	290	580	625	1250	3750	7500	15000
AMT10	385	770	835	1670	5000	10000	20000

(ASK Q.G11a2 IF Q.G10 = 1 AND (Q.F1 = 1 OR Q.F4 = 1 OR Q.F5 = 1 OR Q.F8 = 1, 2 OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "Do you"

IF INTERVIEWING "A PROXY" INSERT, "Does your RELATIONSHIP"

G11a2. (Do you/Does your RELATIONSHIP) pay that premium under a Section 125 plan or "cafeteria" plan? Under a Section 125 plan, employers can allow their employees to pay health insurance premiums on a pre-tax basis.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G12 IF Q.G10 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G12 Do [you/ your RELATIONSHIP] receive any help paying the premium?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G12a IF Q.G12 = 1)

(ROTATE a-b)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does she"

G12a. (Do you/Does he/she) receive help from (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Family or friends
- b. A government program, such as MassHealth or Medicaid, or Commonwealth Care or CHIP
- c. Someone else (SPECIFY) \_\_\_\_\_

(ASK Q.G13 IF COVERAGE=1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”

IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”

G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP's”

(P.N. – IF Q.G14b = 1, IMMEDIATELY ASK Q.G14b1 BEFORE ASKING NEXT ITEM)

G14. Next, I'd like to focus on the benefits covered under [your/ your RELATIONSHIP's] current health coverage. Does [your/ your RELATIONSHIP's] current health coverage include (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Inpatient hospital care
- b. Doctor visits
- c. Mental health care or counseling
- d. Dental care
- e. Prescription drugs

(ASK Q.G14b1 IF Q.G14b = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/she”

G14b1. Does (your/his/her) health insurance place any limits on the number of times (you/he/she) can go to the doctor each year?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G15. How would you rate the range of services covered by [your/ your RELATIONSHIP’s]  
current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent,  
very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G16. How would you rate the choice of doctors and other providers available under [your/  
your RELATIONSHIP’s] current health insurance coverage? Would [you/ your  
RELATIONSHIP] say excellent, very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s]  
current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent,  
very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or

- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/he/him"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/she/her"

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health insurance coverage, did (you/he/she) have a choice of health plans to pick from or was only one health plan available to (you/him/her)?

- 1 Had a choice
- 2 Only one plan
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G18a IF Q.G18 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/have/do you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1, INSERT "your RELATIONSHIP/has/does he/him"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2, INSERT "your RELATIONSHIP/has/does she/her"

G18a. Based on what (you/your RELATIONSHIP) (have/has) heard, read, or experienced, (do you/does he/does she) think there were big differences, small differences, or no differences in the health plans that were available to (you/him/her)?

- 1 Big differences
- 2 Small differences
- 3 No differences
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G18b IF Q.G18 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/you need”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “his/ your RELATIONSHIP/he needs”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “her/ your RELATIONSHIP/she needs”

G18b. In choosing (your/his/her) health plan, which of the following was MOST important to (you/your RELATIONSHIP)? Was it MOST important to:

- 1 Keep premiums low
- 2 Keep deductible and co-payments for services low
- 3 Have a wide range of benefits or a particular benefit that (you need/he needs/she needs)
- 4 Have a plan with a wide range of doctors
- 7 Other (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/your/you were”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP has/he/him/he was”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP has/she/her/she was”

G19. I'm going to read you a list of problems some people experience with their health insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these problems with (your/his/her) health insurance coverage in the past 12 months. (INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

- 1 Yes, happened in the past 12 months
  - 2 No, has not happened in the past 12 months
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her) health insurance
  - b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health insurance would pay and (you/him/her) had to pay the difference
  - c. The doctor's office told (you/him/her) they do not accept (your/his/her) health insurance
  - d. (You/He/She) had to contact (your/his/her) health insurance company because they did not pay a bill promptly or denied payment
  - e. DELETED

## Section H: HEALTH STATUS

(ASK EVERYONE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /her"

H1. Now I'd like to ask you a few questions about (your/your RELATAIONSHIP's) health.  
In general, would [you/ your RELATIONSHIP] say [your/(his/her)] health is....?  
(READ LIST. ENTER ONE ONLY)

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair, or
- 5 Poor
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you/you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "is your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "is your RELATIONSHIP /she"

H2. (Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that [you/(he/she)] can do because of a physical, mental, or emotional problem?

- 1 Limited in work
- 2 Not limited in work
- 3 (DO NOT READ) UNABLE TO WORK
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you/you/have"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "has your RELATIONSHIP /he/has"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "has your RELATIONSHIP /she/has"

H3. (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] [have/has] (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. hypertension or high blood pressure
- b. heart disease or congestive heart failure
- c. diabetes or sugar diabetes
- d. asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM

IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT "any of the problems we just talked about? That is, because of ITEMS"

H4. Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in the past 12 months. Was [your/ your RELATIONSHIP's] hospital stay in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about. That is, because of [INSERT Q.H3 = 1 ITEMS])?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP / your RELATIONSHIP's"

IF Q.C3a = 1 INSERT "was/visit"

IF Q.C3a = 2-4 INSERT "were any of/visits"

IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM

IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT "any of the problems we just talked about? That is, because of ITEMS"

H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital emergency room in the past 12 months. (Was/Were any of [your/ your RELATIONSHIP's] emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 ITEMS])?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] ([have/has) any other chronic or long-term health conditions or health problems?

IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”

IF INTERVIEWING “A PROXY” INSERT, “was she”

H7 (Were you/Was she) pregnant at any time in the past 12 months?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

## Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

II. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?

(DO NOT READ. ENTER ONE ONLY)

- 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 Associates Degree (not occupation or vocational programs)
- 5 College graduate (e.g. BA, AB, BS)
- 6 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD,

LLB, DVM)

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"  
IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you/yourself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does your RELATIONSHIP /himself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does your RELATIONSHIP /herself"

I3. (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black or African American, Asian or Pacific Islander, some other race or mixed race?

- 1 White
- 2 Black or African American
- 3 Asian or Pacific Islander
- 4 Some other race (SPECIFY) \_\_\_\_\_
- 5 Mixed race (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"  
IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I4. (Are you/Is your RELATIONSHIP) currently working for pay?

- 1 Yes, working
- 2 No, not working
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK

(ASK Q.I5 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

- 1 One job
- 2 More than one job
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP's/he/has your RELATIONSHIP /his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP's/she/has your RELATIONSHIP /her”

IF Q.I5 = 2, INSERT “I'd like you to answer the next questions about (your/ your RELATIONSHIP's) main job, that is, the job in which (you/he/she) currently works the most hours”

I6. (I'd like you to answer the next questions about [your/ your RELATIONSHIP's] main job, that is, the job in which [you/(he/she)] currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at [your/(his/her)] job?

- 1 Less than 6 months
- 2 6 months to less than 12 months
- 3 1 year to less than 2 years
- 4 2 years to less than 5 years
- 5 5 years or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/are you/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/is your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/is your RELATIONSHIP /she”

IF Q.I5 = 2, INSERT “Thinking about (your/his/her) main job”

I7. (Thinking about [your/(his/her) main job,] (Are you/Is your RELATIONSHIP) self-employed, or do (you/he/she) work for someone else?

IF NEEDED: By self-employed we mean did (you/he/she) work for profit, fees or salary in (your/his/her) own business, shop or farm.

- 1 Self-employed
- 2 Worked for employer
- D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I8 IF Q.I7 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/your RELATIONSHIP's/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/your RELATIONSHIP's/she"

IF Q.I5 = 2, INSERT "main"

I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your RELATIONSHIP's) (main) employer? Include both part-time and full-time workers at all locations and worksites.

IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most hours.

PROBE: Your best guess is fine.

(DO NOT READ LIST. ENTER ONE ONLY)

1 1 (Self-employed with no employees)

2 2 to 10

3 11 to 25

4 26 to 50

5 51 to 100

6 101 to 500

7 501 to 1,000

8 1,001 or more

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF Q.I5 = 2, INSERT "main"

I8a. Can you tell me whether or not more than 50 people are working for (your/ your RELATIONSHIP's) (main) employer ?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you/does your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does your  
RELATIONSHIP / your RELATIONSHIP's/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /  
your RELATIONSHIP's/she"

IF Q.I5 = 2, INSERT "main"

I9. About how many hours per week (do you/ does your RELATIONSHIP) typically work  
at (your/ your RELATIONSHIP's) (main) job?

IF NECESSARY: By main job, I mean the job in which (you/(he/she)) work the most  
hours.

PROBE: Your best guess is fine.

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 1 Less than 20 hours
- 2 20 hours to less than 35 hours
- 3 More than 36 hours
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your  
RELATIONSHIP's/his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your  
RELATIONSHIP's/her"

IF Q.I5 = 2, INSERT "main"

I10. At (your/ your RELATIONSHIP's) (main) job, does (your/his/her) employer offer  
health insurance coverage to ANY of its employees?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I15)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

I11. Does [your/ your RELATIONSHIP's] employer pay any of the premium for its health  
insurance plan for its employees?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO CHECK FOR Q.I15)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP / your RELATIONSHIP's/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP / your RELATIONSHIP's/she"

I12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP's] employer's health insurance plan if [you\(\he\she)] wanted to be?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I13 IF Q.I12 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are/your"

IF INTERVIEWING "A PROXY" INSERT, "ADULT is/ your RELATIONSHIP's"

I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP's) employer 's health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Enrollment only possible at certain times
- 04 Benefit package doesn't meet needs
- 05 Traded insurance for another benefit or higher pay
- 06 Have other coverage
- 07 Haven't worked there long enough
- 08 Job category doesn't qualify
- 09 Don't work enough hours/weeks
- 10 Have pre-existing condition
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.I13b IF Q.I12 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”

I13b. What is the MAIN reason (you/ your RELATIONSHIP) cannot be covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don’t need/don’t get sick
- 03 Enrollment only possible at certain times
- 04 Benefit package doesn’t meet needs
- 05 Traded insurance for another benefit or higher pay
- 06 Have other coverage
- 07 Haven’t worked there long enough
- 08 Job category doesn’t qualify
- 09 Don’t work enough hours/weeks
- 10 Have pre-existing condition
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don’t know
- RR (DO NOT READ) Refused

(ASK Q.I14 IF “FAMILY=1” AND Q.F1c = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his/ your RELATIONSHIP”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her/ your RELATIONSHIP”

I14. Could (your/ your RELATIONSHIP’s) family be covered by (your/his/her) employer’s health insurance plan if (you\ your RELATIONSHIP) wanted them to be?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20

IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15

IF UNINSURED (Q.F7 = 1) GO TO I16

(ASK Q.I15 IF NON-GROUP [Q.F5 = 1 OR Q.F8= 2 OR 3])  
(ROTATE)

I15. Earlier you told me you had bought health insurance on your own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. How difficult was it to find (INSERT)? Was it...?  
(READ LIST. ENTER ONE ONLY)

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult
- 5 (DO NOT READ) NOT POSSIBLE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

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

NOW GO TO Q.I18

(ASK Q.I16 IF COVERAGE=2)

I16. Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

- 1 Yes, thought about
- 2 Yes, tried
- 3 No, never though about it or tried to buy it
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I17 IF Q.I16 = 1, 2, OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.I16 = 1 OR 2, INSERT "did not buy"

IF Q.I16 = 3, INSERT "have not thought of buying")

I17. What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW}  
(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 1 Costs too much
- 2 Don't need/don't get sick
- 3 Turned down by insurance company because of health
- 4 Turned down by insurance company for other reasons

- 5 Benefit package doesn't meet needs
- 6 Have other coverage
- 7 Don't know how to get insurance
- 8 Other (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I18 IF Q.F7 = 1 OR [Q.F5 = 1 OR Q.F8 = 2 OR 3])

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I18a IF Q.I18 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I18a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state's programs or tried to enroll in one of the state's programs?

- 1 Yes, thought about
- 2 Yes, tried
- 3 No, never thought about it or tried to
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I19 IF Q.I18a = 1, 2, OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.I18a = 1 OR 2, INSERT "did not enroll"

IF Q.I18a = 3, INSERT "have not thought about enrolling"

I19. What is the MAIN reason (you/ your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state's programs?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick

- 03 Not eligible
- 04 Don't want welfare/public assistance
- 05 Have other coverage
- 06 Don't know how to enroll
- 07 Too hard to enroll
- 08 Never heard of program
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK EVERYONE)

I19a. Massachusetts now requires that residents of the state either purchase health insurance or pay a fine. The requirement applies to everyone except people that a state agency determines can't afford the cost of a policy. Have you heard or read about this new requirement? It is called the individual mandate.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I19b IF Q.I19a = 1 AND COVERAGE=2)

I19b. Based on what you know about the individual mandate, do you think this new requirement applies to you?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I19c IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/yourself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/himself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/herself"

I19c. How much, if anything, would it cost per month for (you/your RELATIONSHIP) to get health insurance for (yourself/himself/herself)? PROBE: Your best guess is fine.

- \_\_\_\_\_per month
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.I19d IF Q.I19c NE D OR R)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/yourself”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your  
RELATIONSHIP/himself”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/herself”

I19d. How easy or difficult would it be for (you/your RELATIONSHIP) to come up with that  
much money to get health insurance for (yourself/himself/herself)? Would it be: very  
easy, somewhat easy, somewhat difficult, or very difficult?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK I19e IF Q.I19a = 1 AND COVERAGE=1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP's”

I19e. Did this new requirement influence (your/your RELATIONSHIP's) decision to obtain  
health insurance coverage?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

~~IF PARENT=1 GO TO I20~~

~~ELSE GO TO I24~~

(Q.I20 THRU Q.I23 DELETED 8/28)

I24. Now I have a few questions to find out whether people can afford the health care they  
need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP's/  
your RELATIONSHIP /his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP's/  
your RELATIONSHIP /her”

I'm interested in [your/ your RELATIONSHIP's] family income, that is [your/ your  
RELATIONSHIP's] income PLUS the income of [your/his/her] immediate family. By  
immediate family I mean your/(his/her) spouse and the children or stepchildren under  
19 who are living with [you/ your RELATIONSHIP]. For these questions, I'd like you

to think back to 2006. During 2006, did [you/ your RELATIONSHIP] or any of [your/his/her family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)

I’m interested in (your/ your RELATIONSHIP’s) family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)

I’m interested in [your/ADULT’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)

For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] receive any income from wages or salary?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(SCRAMBLE)

(IF ITEM b = 1 AND "FAMILY=1", IMMEDIATELY ASK Q.I25b1 BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /her"

IF "FAMILY=1" INSERT "or any of (your/his/her) family members"

I25. During 2006, did [you/ your RELATIONSHIP] (or any of [your his/her] family members) receive (INSERT)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
- b. Supplemental Security Income or SSI
- c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker's compensation or veteran's payments, Social Security or pensions, or anything else

(ASK Q.I25b1 IF "FAMILY=1" AND Q.I25b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I25b1. Who in the family received that?  
(ENTER ALL THAT APPLY)

1 You/ your RELATIONSHIP

2 Spouse

3 Child

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:

IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2

IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP / your RELATIONSHIP's"

IF "FAMILY=1", INSERT "and [your/ your RELATIONSHIP's] immediate family/families"

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and [your/ your RELATIONSHIP's] immediate family) received in 2006, what was the combined total income from all sources before taxes and other deductions? Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?

PROBE: Your best estimate is fine.

- 1 Under (INSERT AMT3)
- 2 (INSERT AMT3) or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "FAMILY=1", INSERT "family"

I26b. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP'S] total (family) income ...?

IF NEEDED: The computer gives me different income values for the question depending on the size of your family.

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

- 1 Less than (INSERT AMT1)
- 2 (INSERT AMT1) to (INSERT AMT1A)
- 3 (INSERT AMT1A) to under (INSERT AMT2)
- 4 (INSERT AMT 2) to under (INSERT AMT3)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW GO TO Q.I27

(ASK Q.I26c IF Q.I26 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "FAMILY=1", INSERT "family"

I26c. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP'S] total (family) income ...?

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

- 1 (INSERT AMT3) to under (INSERT AMT4)
- 2 (INSERT AMT4) to under (INSERT AMT5)
- 3 (INSERT AMT5) or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

<b>2006 Poverty Guidelines, rounded up to nearest thousand</b>						
	<b>100%</b>	<b>150%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>
<b>FAMSIZE</b>	<b>AMT1</b>	<b>AMT1A</b>	<b>AMT2</b>	<b>AMT3</b>	<b>AMT4</b>	<b>AMT5</b>
1	10000	15000	20000	30000	40000	49000
2	14000	20000	27000	40000	53000	66000
3	17000	25000	34000	50000	67000	83000
4	20000	30000	40000	60000	80000	100000
5	24000	36000	47000	71000	94000	117000
6	27000	41000	54000	81000	108000	134000
7	31000	46000	61000	91000	121000	151000
8	34000	51000	68000	101000	135000	168000
9	37000	56000	74000	111000	148000	185000
10	41000	61000	81000	122000	162000	202000
11	44000	66000	88000	132000	176000	219000
12	48000	71000	95000	142000	189000	236000
13	51000	76000	102000	152000	203000	253000
14	54000	81000	108000	162000	216000	270000
15	58000	87000	115000	173000	230000	287000
16	61000	92000	122000	183000	244000	304000
17	65000	97000	129000	193000	257000	321000

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/I’m”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/your  
RELATIONSHIP is”

I27. For the next question, I’m going to read you a statement and I’d like you to tell me how true it is for (you/your RELATIONSHIP). “(I’m/your RELATIONSHIP is) more likely to take risks than the average person.” Is that...?  
(READ LIST. ENTER ONE ONLY)

- 1 Definitely true,
- 2 Mostly true
- 3 Mostly false, or
- 4 Definitely false for you?
- 5 (DO NOT READ) NEITHER TRUE NOR FALSE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you have"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP has"

I28. Now I'm going to name some things that people sometimes have difficulty reading and understanding. I'd like you to tell me how often (you have/ your RELATIONSHIP has) difficulty reading or understanding (INSERT). Would you say...?  
(READ LIST. ENTER ONE ONLY)

- 1 All of the time,
- 2 Most of the time,
- 3 Some of the time, or
- 4 Never
- 5 (DO NOT READ) DOES NOT APPLY
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. A newspaper
- b. The nutrition labels on food packages such as breads, cereals, canned foods, and snacks

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I29. Were [you/ your RELATIONSHIP] born in the United States?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I29a IF Q.I29 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I29a. How long have (you/your RELATIONSHIP) lived in the US?

\_\_\_\_\_ # YEARS

- LL Less than 1 year
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.I30 IF Q.I29 = 2, D, OR R)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “ are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.I30a IF Q.I30 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “ were you”

IF INTERVIEWING “A PROXY” INSERT, “was your RELATIONSHIP”

I30a. In what country (were you/was your RELATIONSHIP) born? (DO NOT READ)

CHOICE SET IS BASED ON TOP 10 COUNTRIES FOR MA IN CPS—Add more??

- 01 Brazil
- 02 Canada
- 03 China
- 04 Columbia
- 05 Dominican Republic
- 06 El Salvador
- 07 Honduras
- 08 India
- 09 Japan
- 10 Vietnam
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don’t know
- RR (DO NOT READ) Refused

## Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT

J1a. Is the telephone number I reached you on a cell phone number or a regular landline number? Landline numbers are for phones that plug into outlets in the walls of your home.

- 1 Cell phone number
- 2 Regular landline number
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.J1b IF Q.J1a = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY”AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”

IF INTERVIEWING “A PROXY”AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”

J1b. How many regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

\_\_\_\_\_ (Range:1-97)

NN None

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.J1 IF Q.J1a = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT AND Q.A4 = 1, "your RELATIONSHIP/his"

IF INTERVIEWING "A PROXY" INSERT AND Q.A4 = 2, "your RELATIONSHIP/her"

J1. Besides the telephone number I reached you on, how many other regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

\_\_\_\_\_ (Range:1-97)

NN None

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+ OR Q.J1b = 1+)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

J2. Are any of the regular, landline telephone numbers in (your/your RELATIONSHIP's) home only used for business purposes?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's/they/their"

J3. Thinking about all the people who live in (your/your RELATIONSHIP's) household, how many different cell phone numbers do (you/they) and the other members of (your/their) household have? Please don't count cell phones numbers used by students who are living away at school.

\_\_\_\_\_ (Range:1-97)

- NN None
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
 IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

J3b. Is this house, apartment or mobile home...?  
 (READ LIST. ENTER ONE ONLY)

- 1 Owned by (you/your RELATIONSHIP) or someone in this household with a mortgage or loan
- 2 Owned by (you/your RELATIONSHIP) or someone in this household free and clear  
 (without a mortgage or loan)
- 3 Rented for cash rent
- 4 Occupied without payments of cash rent
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(Q.J3a DELETED 8/28)

(ASK Q.J4)

J4. Those are all the questions I have. Now I just need your name and address to send the \$10 thank you check we have for you for completing our survey.

May I please have your name?  
 (VERIFY SPELLING)

- 1 Answer given (SPECIFY) \_\_\_\_\_
- R (DO NOT READ) Refused

May I please have your address?  
 (VERIFY SPELLING)

- 1 Street: \_\_\_\_\_
- 2 City: \_\_\_\_\_
- 3 State: \_\_\_\_\_
- 4 Zip code: \_\_\_\_\_
- R (DO NOT READ) Don't know

Thank you so much for your time and cooperation. Have a pleasant day/evening.

## MASSACHUSETTS HEALTH CARE REFORM SURVEY – 2008

### HOUSEHOLD SCREENER

Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are offering a \$10 payment for completing a survey about the Massachusetts health care system.

HH1. May I speak to an adult who lives in the household?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2

IF Q.HH1 = 2 REPEAT INTRO AND THEN GO TO Q.HH2

IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We're offering a \$10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH2 = 1 GO TO Q.HH3

IF Q.HH1 = 2 SCHEDULE CALL BACK

IF Q.HH1 = D OR R, THANK AND TERMINATE

(ASK AFTER 1<sup>st</sup> REFUSAL)

What reasons did the respondent give for not wanting to participate in this survey?

- 1 Not interested
- 2 Too busy
- 3 Bad time (dinner, family time, etc.)
- 4 I don't do surveys
- 5 Wanted more info about study or ICR
- 6 Didn't like subject matter
- 7 Just hung up
- 8 Other reason (specify)

HH3. We're giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English
- 2 Spanish
- 3 Doesn't matter/No preference
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH3a. How many adults age 18 or older are there in your household?

\_\_\_\_\_ (0-7)  
08 8 or more  
RR (DO NOT READ) Refused

HH3b. How many of those adults are over the age of 64?

\_\_\_\_\_ (0-7)  
08 8 or more  
RR (DO NOT READ) Refused

(P.N. – GEN RESPONSE OF Q.HH3a MINUS Q.HH3b INTO Q.HH4 WITHOUT ASKING Q.HH4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 18 years old and no more than 64 years old. How many adults between 18 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

\_\_\_\_\_ # ADULTS AGE 18-64  
DD (DO NOT READ) Don't know  
RR (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE

IF Q.HH4 = 1 GO TO Q.HH5

IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

1 Yes, it is that person  
2 No, it is someone else  
D (DO NOT READ) Don't know  
R (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6

IF Q.HH5 = 2 GO TO Q.HH7

IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)

HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. - IF Q.HH6a = 2, RECODE Q.HH6 AS "1")

(P.N. - IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)

(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)

HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)

HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?

- |                        |                                     |
|------------------------|-------------------------------------|
| 1 Yes, coming to phone | REPEAT INTRO AND REASK Qs.HH2 – HH5 |
| 2 No, not available    | SET UP CALLBACK                     |
| R Refused              | THANK AND TERMINATE                 |

(ASK Q.HH7a IF Q.HH7 = 2)

HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1”)

(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)

(ASK Q.HH8 IF Q.HH4 = 2+)

HH8. Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?

I'm interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we're not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.  
IF NECESSARY: Please remember that your answers are completely confidential

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)

HH8a. Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)

(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)

(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE)

(ASK Q.HH8b IF Q.HH8 = 2)

HH8b. Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)

(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)

IF Q.HH8 = 2 GO Q.HH9; ELSE GO TO INCOME SCREENER BOX

HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?

(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

\_\_\_\_\_ # ADULTS 18 TO 64 UNINSURED

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

(ASK Q.HH9a IF UNINSURED INTERVIEW IS SELECTED AND Q.HH9 >1)

HH9a. How many of the uninsured adults between 18 and 64 are male?

\_\_\_\_\_ # ADULTS UNISURED MALES AGE 18-64

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.HH9b IF UNINSURED INTERVIEW IS SELECTED AND (Q.HH8 = 1 AND Q.HH4 >1) OR (Q.HH4 MINUS Q.HH9 >1)

HH9b. How many of the insured adults between 18 and 64 are male?

\_\_\_\_\_ # ADULTS UNISURED MALES AGE 18-64

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(Q.INC1 THROUGH Q.INC3c DELETED 8/28)

NOW GO TO SAMPLE BOX

SAMPLE RANDOM ADULT IN HH

THIS SECTION AND THE FOLLOWING QUESTIONS IN HH WILL BE DEVELOPED WITH ICR TO SELECT THE SAMPLE ADULT.

(1) HH included with certainty; no choice of sample adult

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4 = 1) AND THAT ADULT IS THE RESPONDENT (Q.HH5 = 1) AND HE/SHE IS UNINSURED (Q.HH6 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.A4

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4=1) AND THAT ADULT IS NOT THE RESPONDENT (Q.HH5 = 2) AND HE/SHE IS UNISURED (Q.HH7 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.HH10

(2) HH included with certainty; randomly select sample adult

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4=2+) AND ALL ARE UNINSURED (Q.HH9 = RESPONSE IN Q.HH4 GO TO Q.HH11 TO SELECT A RANDOM ADULT AS THE SAMLE ADULT; SAMPLE BY GENDER (SEE BELOW)

(3) HH included with certainty; oversample uninsured as sample adult \*\*\*NEED TO ADD RULES FOR OVERSAMPLE\*\*\*

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4 = 2+) AND SOME ARE UNINSURED (Q.HH8 = 2) GO TO Q.HH12 IF SAMPLE ADULT SHOULD BE UNINSURED; SAMPLE BY GENDER

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4= 2+) AND SOME ARE UNINSURED (Q.HH8 = 2) GO TO HH13 IF SAMPLE ADULT SHOULD BE INSURED; SAMPLE BY GENDER

(4) Random sample of households; randomly select sample adult \*\*\*NEED TO ADD RULES FOR SAMPLING HH)

(a) FOR HH'S INCLUDED IN SURVEY:

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4 = 1) AND THAT ADULT IS THE RESPONDENT (Q.HH5 = 1) SELECT AS SAMPLE ADULT AND GO TO Q.A4

IF HH HAS ONE ADULT 18 TO 64 (Q.HH4=1) & THAT ADULT IS NOT THE RESPONDENT (Q.HH5 = 2) SELECT AS SAMPLE ADULT AND GO TO Q.HH10

IF HH HAS MORE THAN ONE ADULT 18 TO 64 (Q.HH4 = 2+) GO TO Q.HH11 TO SELECT A RANDOM ADULT AS THE SAMPLE ADULT; SAMPLE BY GENDER

(b) FOR HH'S NOT INCLUDED IN SURVEY: THANK YOU AND TERMINATE



(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)

HH10. May I speak to the adult between 18 and 64 who lives in your household?

- 1 New respondent comes to phone
- 2 New respondent not available
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1

IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK

IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

IF Q.HH8 = 1 AND [(Q.HH4 MINUS Q.HH9b = 0) OR Q.HH9b = 0, DD, or RR]  
INSERT "ADULT"

ELSE IF Q.HH8 = 1 AND Q.HH9b >0 AND (Q.HH4 MINUS Q.HH9b >0 INSERT  
\*\*"MALE" 60% OF THE TIME/"FEMALE" 40% OF THE TIME\*\*

IF Q.HH8 = 2 AND [(Q.HH4 MINUS Q.HH9a = 0) OR Q.HH9a = 0, DD, or RR]  
INSERT "ADULT"

ELSE IF Q.HH8 = 2 AND Q.HH9a >0 AND (Q.HH4 MINUS Q.HH9a >0) INSERT  
\*\*"MALE" 60% OF THE TIME/"FEMALE" 40% OF THE TIME\*\*

HH11. May I speak to the (male/female/adult) between 18 and 64 in your household who  
has had the most recent birthday?

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4

IF Q.HH11 = 2 GO TO Q.A1

IF Q.HH11 = 4, GO TO Q.A3a

IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH11 = D OR R, THANK AND TERMINATE

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)

(IF ONLY 1 ADULT UNINSURED IN HOUSEHOLD READ ALTERNATE QUESTION IN PARENS)

IF Q.HH9 = Q.HH9a OR Q.HH9a = 0, DD, OR RR INSERT ONE AND Q.HH9 INSERT RESPONSE FROM Q.HH9 AND "ONE"

ELSE IF Q.HH9 MINUS Q.HH9a > 0 INSERT \*\*RESPONSE FROM Q.HH9a AND "MALE" 60% OF THE TIME/RESPONSE FROM (Q.HH9 MINUS Q.HH9a) AND "FEMALE" 40% OF THE TIME\*\*

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9a/Q.HH9 MINUS Q.HH9a/Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

- 1 Continue with current respondent
- 2 New respondent comes to phone
- 3 New respondent not available
- 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4

IF Q.HH12 = 2 GO TO Q.A1

IF Q.HH12 = 4, GO TO Q.A3a

IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH12 = D OR R, THANK AND TERMINATE

(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)

P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:

- IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9 IF Q.HH4 = Q.HH9b OR Q.HH9b = 0, DD, OR RR INSERT RESPONSE FROM (Q.HH4 MINUS Q.HH9) AND “ONE”

ELSE IF Q.HH4 MINUS Q.HH9b > 0 INSERT \*\*Q.HH9b AND “MALE” 60% OF THE TIME/(Q.HH9 MINUS Q.HH9b) AND “FEMALE” 40% OF THE TIME\*\*

HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 MINUS Q.HH9)/Q.HH9b/Q.HH9 MINUS Q.HH9b) adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

- 1 Continue with current respondent
  - 2 New respondent comes to phone
  - 3 New respondent not available
  - 4 New respondent unable to come to phone
- D (DO NOT READ) Don't know  
R (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4

IF Q.HH13 = 2 GO TO A1

IF Q.HH13 = 4, GO TO Q.A3a

IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK

IF Q.HH13 = D OR R, THANK AND TERMINATE

## SAMPLE ADULT INTERVIEW

### Section A: INTRODUCTION

- A1. Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study.  
Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We're offering a \$10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

- 1 Yes
- 2 No
- 3 Did not receive letter and wants to receive one
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.A1 = 1 GO TO Q.A3

IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER;  
SCHEDULE CALL BACK

IF Q.A1 = D OR R, THANK AND TERMINATE

- A3. We're giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

- 1 English
- 2 Spanish
- 3 Doesn't matter/No preference
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H11, H12, OR H13 = 4)

A3a. Would you be able to answer some questions about his/her healthcare?

- |   |                          |             |
|---|--------------------------|-------------|
| 1 | Yes                      | GO TO Q.A3d |
| 2 | No                       |             |
| D | (DO NOT READ) Don't know |             |
| R | (DO NOT READ) Refused    |             |

(ASK Q.A3b IF Q.A3a = 2, D, OR R)

A3b. Is there another adult living in your household who you think would be able to answer these questions?

- |   |                          |           |
|---|--------------------------|-----------|
| 1 | Yes                      |           |
| 2 | No                       | TERMINATE |
| D | (DO NOT READ) Don't know | TERMINATE |
| R | (DO NOT READ) Refused    | TERMINATE |

(ASK Q.A3c IF Q.A3b = 1)

A3c. May I please speak with them now or would there be a better time to call back?

- |   |                   |                 |
|---|-------------------|-----------------|
| 1 | Available now     | ASK FOR NAME    |
| 2 | Call another time | SET UP CALLBACK |

(IF Q.A3c = 1, READ:)

Hello, my name is \_\_\_\_\_. I'm calling from International Communications Research. We are conducting a study of Massachusetts' health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your responses will be kept confidential. Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)

A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of this person between the ages of 18 and 64 to you?

(DO NOT READ LIST. ENTER ONE ONLY)

- 01 Spouse (wife/husband)
- 02 Unmarried partner
- 03 Boyfriend
- 04 Girlfriend
- 05 Friend
- 06 Significant other
- 07 Son
- 08 Stepson
- 09 Daughter
- 10 Stepdaughter
- 11 Grandson
- 12 Granddaughter
- 13 Mother
- 14 Father
- 15 Brother
- 16 Sister
- 17 Grandmother
- 18 Grandfather
- 19 Aunt
- 20 Uncle
- 21 Niece
- 22 Nephew
- 23 Cousin
- 24 Mother-in-law
- 25 Father-in-law
- 26 Brother-in-law
- 27 Sister-in-law
- 28 Son-in-law
- 29 Daughter-in-law
- 30 Other relative
- 31 Roommate/housemate
- 32 Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use "the person between 18 and 64 yrs old")
- 33 Respondent is professional caregiver (nurse, aide, etc) (use "the person between 18 and 64 yrs old")
- 34 Fiancé
- 97 (DO NOT READ) Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't Know (use "the person between 18 and 64 yrs old")
- RR (DO NOT READ) Refused (use "the person between 18 and 64 yrs old")

IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS  
(IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d =  
04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)

A4. RECORD RESPONDENT GENDER:

(Is your [INSERT RELATIONSHIP FROM Q.A3d]...?)

- 1 Male, or
- 2 Female
- R (DO NOT READ) Refused

\*\*\*CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS\*\*\*

(P.N. -GEN IN WHETHER "SELECTED RESPONDENT" OR "PROXY")

- 0 SELECTED PERSON (Respondent)
- 1 PROXY

\*\*\*SET FILLS APPROPRIATELY FOR SELF OR PROXY (your RELATIONSHIP IN  
Q.A3d)\*\*\*

(Q.HHx1 DELETED 8/28)

HHx2. As you may know, Massachusetts has a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law

- 1 Support
- 2 Oppose
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

## Section C: ACCESS AND USE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “your/you/go/are”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s /goes/he/is/his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s /goes/she/is/her”

C1. My next questions ask about [your/ your RELATIONSHIP’s] recent health care experiences. Is there a place where [you/ your RELATIONSHIP’s] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)

(SCRAMBLE 1-5)

C2. What kind of place is it? Is it....?  
(READ LIST. ENTER ONE ONLY)

- 1 A doctor’s office or private clinic
- 2 A community health center or other public clinic
- 3 A hospital outpatient department
- 4 A hospital emergency room
- 5 An urgent care center
- 6 Or, some other place
- 7 (DO NOT READ) Doesn’t go to one place most often
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.C2a IF Q.C2 = 1, 2, 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “have you/your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP/his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP/her”

C2a. How long (have you/has your RELATIONSHIP) been going there for (your/his/her) health care?

- 1 Less than 1 year
- 2 1 year to less than 2 years
- 3 2 years to less than 3 years
- 4 3 years to less than 5 years
- 5 5 years or more

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

The next questions are about the health care [you/ your RELATIONSHIP] received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care in a hospital emergency room?

(READ LIST IF NECESSARY. ENTER ONE ONLY)

0 None

1 1 time

2 2 times

3 3 times

4 More than 3 times

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.C3a2 IF Q.C3a1=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you were/you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP's/your

RELATIONSHIP was/him/her)

(SCRAMBLE ITEMS)

C3a2.I'm going to read you a list of reasons why some people go to the emergency room.

Please tell me if any of these were important reasons for (your/your RELATIONSHIP's) last visit to a hospital emergency room. (INSERT ITEMS). Was this an important reason?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. (You were/your RELATIONSHIP was) unable to get an appointment at the doctor's office or clinic as soon as (you/TARGET) thought one was needed
- b. (You/Your RELATIONSHIP) needed care after normal operating hours at the doctor's office or clinic
- c. (You/Your RELATIONSHIP) owed money to the doctor's office or clinic
- d. It was more convenient to go to the hospital emergency room
- e. (You/Your RELATIONSHIP) called the doctor's office or clinic and they told (you/him/her) to go to the emergency room.

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

IF Q.A4 = 2, INSERT "other than to have a baby"

C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital overnight (other than to have a baby)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

- 0 None
- 1 1 time
- 2 2 times
- 3 3 times
- 4 More than 3 times
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF Q.C3c = 1, INSERT "Was this visit"; IF Q.C3c = 2-4, INSERT "Were any of those visits"

C3c1.(Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP/she"

C3c2.Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, how quickly could (you/he/she) get an appointment? Did you get an appointment...?

(READ LIST. ENTER ONE ONLY)

- 1 On the same day,
- 2 The next day,
- 3 In 2 to 5 days, or
- 4 In 6 or more days
- 5 (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
- 6 (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP/he"  
IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your  
RELATIONSHIP/she"

C3c2a. Now I'd like you to think about the past 12 months. Not counting the times  
(you/your relationship) needed care right away, how often did (you/he/she) get an  
appointment for health care at a doctor's office or clinic as soon as (you/he/she) thought  
(you/he/she) needed?

- 1 Never
- 2 Sometimes
- 3 Usually
- 4 Always
- 5 (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
- 6 (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3d. In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists  
are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who  
specialize in one area of health care.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3f. In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental  
hygienist?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on  
a regular basis?

- 1 Yes
- 2 No

D (DO NOT READ) Don't know  
R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you have/you/you were"  
IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP has/your  
RELATIONSHIP/your RELATIONSHIP was"

(SCRAMBLE ITEMS)

C3h. Next, I'm going to read you a list of problems some people experience when they try to get health care. Please tell me if (you have/your RELATIONSHIP has) had these problems in the past 12 months. (INSERT ITEMS). Has this happened to (you/your RELATIONSHIP) in the past 12 months?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. (You were/Your RELATIONSHIP was) told by a doctor's office or clinic that they weren't accepting patients with (your/your RELATIONSHIP's) type of health insurance
- b. (You were/Your RELATIONSHIP was) told by a doctor's office or clinic that they weren't accepting new patients
- c. (You/Your RELATIONSHIP) had to change to a new doctor's office or clinic because of a change in your health insurance plan

(ASK Q.C3i if Q.C3h = 1 FOR ANY OF a,b,c)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT "your RELATIONSHIP"

C3i. Did (you/your RELATIONSHIP) have a problem when you were trying to see a general doctor who treats a variety of illnesses (a doctor in general practice, family medicine, or internal medicine) or when you were trying to see a doctor who specializes in a particular medical disease or problem?

- 1 General doctor
- 2 Specialist
- 3 Both general doctor and specialist
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”

C4 Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

- 1 Yes, did not get
- 2 Yes, postponed getting
- 3 Yes, both did not get and postponed getting
- 4 (DO NOT READ) No, no unmet need or delayed care
- 5 (DO NOT READ) Not needed
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Filling a prescription for medicine
- b. Getting a medical test, treatment or follow-up recommended by a doctor
- c. Getting preventive care screening such as colon cancer screening (or a mammogram)
- d. Getting doctor care that you needed
- e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
- f. Getting dental care that you needed
- g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C4a1.Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?

(READ IF NECESSARY: Why you did not [INSERT])?

- 1 Costs
- 2 Some other reason
- 3 (DO NOT READ) Both
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Fill a prescription for medicine
- b. Get a medical test, treatment or follow-up recommended by a doctor
- c. Get preventive care screening such as colon cancer screening (or a mammogram)
- d. Get doctor care that you needed
- e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

f. Get dental care that you needed

g. DELETE

(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /she"

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/ your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

a. Of trouble finding a doctor or other health care provider who would see you

b. Of trouble getting an appointment with a doctor or other health care provider

c. It was hard to get to the place where the care is located

d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /she"

C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was...? (READ LIST. ENTER ONE ONLY)

1 Excellent,

2 Very good,

3 Good,

4 Fair, or

5 Poor

7 (DO NOT READ) DID NOT RECEIVE CARE

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

**Section D: SET-UP FOR SURVEY**

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

D1. Now I’d like to ask you a few background questions so that I can set up the next part of the survey to ask the questions that are right for you. First, may I have [your/ your RELATIONSHIP’s] age?

\_\_\_\_\_ YEARS (range: 18-64)

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP is”

D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)...?  
(READ LIST. ENTER ONE ONLY)

1 18 to 25 years old,

2 26 to 34 years old,

3 35 to 49 year old, or

4 50 to 64 years old

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”

IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”

D2 [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never married, or living with a partner?

1 Married

2 Widowed

3 Divorced

4 Separated

5 Never been married

6 Living with a partner

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your  
RELATIONSHIP/him”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your  
RELATIONSHIP/her”

D3 (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live  
with [you/(him/her)]? Please include all natural, adopted and stepchildren who live  
with [you/ your RELATIONSHIP].

IF NEEDED: Remember, your answers are confidential and will only be used for the  
purposes of this study.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)

D3a. How many of those children are aged 18 or younger?

\_\_\_\_\_ NUMBER OF CHILDREN

- 00 None
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

P.N.:

CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS

CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR  
LATER QS

CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS

## Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)

(SCRAMBLE)

(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1 My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her]family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.

How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)...?

(IF NECESSARY: The premium is the price you pay for the insurance policy)

PROBE: Your best estimate is fine.

\_\_\_\_\_ (\$1-\$4999)

00 None/Nothing

LL \$5000 or more

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

- a. Prescription medicines
- b. Dental and vision care
- c. All other medical expenses, including for doctors, hospitals, tests and equipment

(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /her"

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "and your family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "and her family"

E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend "out of pocket" in the past 12 months for (INSERT)...?

Was it...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$200
- 2 \$200 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$3,000
- 5 \$3,000 to under \$5,000
- 6 \$5,000 or more
- 7 (DO NOT READ) DID NOT USE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Prescription medicines
- b. Dental and vision care
- c. All other medical expenses, including for doctors, hospitals, tests and equipment

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "you/were/your families"

IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /was/his families"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP/ was/and her families"

E2 In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or [were/was] [you/ADULT] unable to pay any of [your/(his/her)] family's medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "do/you/and your family"  
IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP /and her family"

E3 [Do/Does] [you/ your RELATIONSHIP] (and your family/and [his/her] family) currently have any medical bills that 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.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "he is"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "she is"

E3a. How much are the medical bills (you are/he is/she is) paying off over time?

PROBE: Your best estimate is fine.

\_\_\_\_\_ AMOUNT (\$1-\$9999)

- LL \$10,000 or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)

E3a1. Was it...?

(READ LIST. ENTER ONE ONLY)

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

(Q.E3b DELETED 10/10/06)

(ASK EVERYONE)

IF "FAMILY=1" AND SELECTED RESPONDENT, INSERT "you/and your family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 1, INSERT "your RELATIONSHIP /and his family"

IF "FAMILY=1" AND PROXY AND Q.A4 = 2, INSERT "your RELATIONSHIP /and her family"

E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your family/and [his/her] family) have any problem paying mortgage, rent or utility bills?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

## Section F: HEALTH INSURANCE COVERAGE

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

Earlier I asked you a general question about health insurance coverage. Now I’d like to focus in more detail on [your/ your RELATIONSHIP’s] current health insurance coverage.

In answering these questions, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

The next questions are about [your/ your RELATIONSHIP’s] current health insurance coverage. In answering these questions, I’d like you to exclude insurance plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs.

I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/your”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your RELATIONSHIP’s”

F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an employer or union? This could be insurance through a current job, a former job, [your/ your RELATIONSHIP’s] job or someone else’s job.

IF NEEDED: I’m sorry but I have to ask each type of insurance question for the survey.

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK Q.F1a IF Q.F1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "MARRIED=1" INSERT "[your/ your RELATIONSHIP's] spouse's or partner's name"

IF Q.D1 = <26 OR Q.D1a = 1 INSERT "[your/ your RELATIONSHIP's] parent's name"

F1a. Is the health insurance plan in (your/ your RELATIONSHIP's) name, ([your/ your RELATIONSHIP's] spouse or partner's name), ([your/ your RELATIONSHIP's] parent's name) or someone else's name?

(ENTER ALL THAT APPLY)

(DISPLAY CODES 2 AND 3 ONLY IF "MARRIED=1" OR [Q.D1<26 OR Q.D1a = 1])

- 1 Own name
- 2 Spouse/partner's name
- 3 Parent's name
- 4 Someone else's name
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1b IF Q.F1 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F1c IF Q.F1a = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F1c. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ Your RELATIONSHIP] and other family members?
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F2a IF Q.F2 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your RELATIONSHIP's”

F3. Massachusetts has a number of programs that help low and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we're not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care? (IF RESPONDENT ANSWERS “NO”, READ BEFORE ACCEPTING RESPONSE: (You/ your RELATIONSHIP) could be enrolled in MassHealth or Commonwealth Care through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F3a IF Q.F3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F3a. Which program (are you/is your RELATIONSHIP) covered by?  
(READ LIST IF NECESSARY)

- 1 MassHealth or Medicaid
- 2 Commonwealth, Family Assistance or Insurance Partnership
- 3 Commonwealth Care or CHIP
- 4 The Connector (Commonwealth Health Insurance Connector)
- 7 OTHER (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F3b IF Q.F3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”

IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F4. [Are you /Is your RELATIONSHIP] covered by a health insurance plan that was purchased through the Commonwealth Health Insurance Connector, also called the Connector?

IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals purchase health insurance coverage if they do not have access to health insurance through a job.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F4a IF Q.F4 = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F4a. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F4b IF Q.F4 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F4b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F5. (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was purchased directly from an insurance company or an insurance agent, that is, a plan not offered through a current or past employer or union?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5a1 IF Q.F5 = 1)

F5a1. Is that coverage part of a program, such as MassHealth or Commonwealth Care? You may know MassHealth under other names, such as Medicaid, Commonhealth, Family Assistance or the Insurance Partnership.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F5a. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you"

IF INTERVIEWING "A PROXY" INSERT, "has your RELATIONSHIP"

F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F5 NE 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F6. (Are you/Is your RELATIONSHIP) covered by some other type of health insurance?

For example, coverage for military personnel and their families, such as CHAMPUS, TRICARE, CHAMP-VA and VA?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F5=1 OR Q.F6=1)

(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F5=2 AND Q.F6=2)

(ASK Q.F7 IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/do"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP/does"

F7. According to the information you have provided, [you/ your RELATIONSHIP] [do/does] not have ANY health insurance now. Is that correct?  
(IF NEEDED: Again, I'd like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs and the UCP program, the Free Care Pool or the Health Care Safety Net Fund.)

- 1 Yes, have no health insurance.
- 2 No, have health insurance.
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP/"

F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?  
(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from the Connector (Commonwealth Health Insurance Connector)
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.F8a IF Q.F8 = 01)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF "MARRIED=1" INSERT "[your/ your RELATIONSHIP's] spouse's or partner's name"

IF Q.D1 = <26 OR Q.D1a = 1 INSERT "[your/ your RELATIONSHIP's] parent's name"

F8a. Is the health insurance plan in [your/ your RELATIONSHIP's] name, ([your/ your RELATIONSHIP's] spouse or partner name), ([your/ your RELATIONSHIP's] parent's name) or someone else's name?

(ENTER ALL THAT APPLY)

(DISPLAY CODES 2 AND 3 ONLY IF "MARRIED=1" OR [Q.D1<26 OR Q.D1a = 1])

- 1 Own name
- 2 Spouse/partner's name
- 3 Parent's name
- 4 Someone else's name
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND "FAMILY=1"] OR [Q.F8a = 1 AND "FAMILY=1"])

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F8b. Who is covered by that health insurance plan? Is it...?

(READ LIST. ENTER ONE ONLY)

- 1 Only [you/ your RELATIONSHIP] or
- 2 [You/ Your RELATIONSHIP] and other family members
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 3 months
- 2 3 to 6 months
- 3 7 to 12 months
- 4 More than 12 months
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F9 IF Q.F1b NE 4 AND Q.F2b NE 4 AND Q.F3b NE 4 AND Q.F5b NE 4)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F9. During the past 12 months, did [you/ your RELATIONSHIP] have health insurance ALL the time, or was there a time during the year that [you/ your RELATIONSHIP] DID NOT have any health coverage?

- 1 Insured all the time
- 2 Had a time without insurance
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F10 IF COVERAGE=2 OR Q.F9 = 2; ELSE GO TO INSTRUCTION ABOVE Q.F10b)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F10. How many months were [you/ your RELATIONSHIP] uninsured in the past 12 months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured for even one day in the month.

\_\_\_\_\_ MONTHS UNINSURED (Range = 1-12)

- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.F10a IF COVERAGE = 2 OR Q.F9 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F10a. At any time in the past 12 months, have (you/your RELATIONSHIP) received care under the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F10b UNLESS Q.F3a=4 or Q.F4=1 or QF8=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

F10b. At any time in the past 12 months, did [you /your RELATIONSHIP] obtain or try to obtain information on health insurance through the Commonwealth Health Insurance Connector, also called the Connector?

IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals obtain health insurance coverage if they do not have access to health insurance through a job.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F10c if Q.F10b=1)

F10c. How easy or difficult was it to obtain information on the different health insurance plans available through the Connector? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F11 IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

F11. When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?  
(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from the Connector (Commonwealth Health Insurance Connector)
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.F11a IF Q.F1b <4 OR Q.F2a <4 OR Q.F3b <4 OR Q.F4b <4 OR Q.F5b <4)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/have/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your  
RELATIONSHIP/has/his/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your  
RELATIONSHIP/has/her/she"

F11a. Earlier you told me that (you/your RELATIONSHIP) (have/has) had (your/his/her)  
current insurance coverage for less than a year. Did (you/he/she) have any insurance  
coverage before that?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.F11b IF Q.F11a = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your  
RELATIONSHIP/his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your  
RELATIONSHIP/her"

F11b. What kind of insurance coverage did (you/your RELATIONSHIP) have before  
(your/his/her) current coverage?  
(DO NOT READ. ENTER ALL THAT APPLY)

- 01 Insurance from employer or union
- 02 Insurance from the Connector (Commonwealth Health Insurance Connector)
- 03 Insurance purchased directly from a company/agent
- 04 Medicare
- 05 Masshealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or  
some other public coverage
- 06 Champus, Tricare, Champ-VA, VA or some other military health care
- 07 Something else (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G

IF COVERAGE=2 GO TO SECTION H

## Section G: CHARACTERISTICS OF CURRENT COVERAGE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you are”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /your RELATIONSHIP is”

G1 Now I’d like to ask you a few questions about [your/ your RELATIONSHIP’s] current health insurance coverage. Is there a “network” or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use?  
(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

G2 Under [your/ your RELATIONSHIP’s] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP’s] health plan’s network, does [your/ your RELATIONSHIP’s] health plan pay for any of those costs?  
(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

G3 Under [your/your RELATIONSHIP’s] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist?  
(IF NECESSARY: A specialists is a doctors like a surgeons, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK Q.G4 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you/have"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's / your RELATIONSHIP's /has"

G4 Does [your/ your RELATIONSHIP's] current health coverage have an annual deductible for medical care? A deductible is the amount [you/ your RELATIONSHIP] [have/has] to pay before the insurance plan will start paying [your/ your RELATIONSHIP's] medical bills.

IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying [your/ your RELATIONSHIP's] medical bills.

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)

G5. Is there a separate annual deductible for each family member covered?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(Qs.G6, G7a AND G7b DELETED 8/28)

(ASK Q.G8 IF Q.G4 = 1)

IF Q.G1 = 1, INSERT "within you plan's network"

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.G5 = 1, INSERT "per person"

G8 For my next question, I'd like you to focus on the annual deductible that applies to physician and hospital care (within your plan's network). How much is the annual deductible (per person) under (your/ your RELATIONSHIP's) current health coverage?  
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

\_\_\_\_\_ AMOUNT (\$1-\$10K)

LL \$10,000 or more

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused



(ASK Q.G8a IF Q.G8 = DD OR RR)

G8a. Would you say it is...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$100
- 2 \$100 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$2,000
- 5 \$2,000 to under \$3,000
- 6 \$3,000 to under \$5,000
- 7 \$5000 to under \$10,000
- 8 \$10,000 or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G9 Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. Did [you/ your RELATIONSHIP] have a Health Savings Account or HSA?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/do you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's /does your RELATIONSHIP"

G10. Now I'd like to ask about the premiums under (your/ your RELATIONSHIP's) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money you pay directly to an insurance company.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G10a IF Q.G10 = 1 AND "FAMILY=1")

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP"

G10a. (Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

- 1 Individual
- 2 Family
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G11 IF Q.G10 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G11 How often do (you/ your RELATIONSHIP) make premium payments?  
(READ LIST. ENTER ONE ONLY)

- 01 Once a week
- 02 Every two weeks
- 03 Twice a month
- 04 Once a month
- 05 Once every three months (QUARTERLY)
- 06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
- 07 Once a year
- 97 (DO NOT READ) SOME OTHER TIMING
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does she"

G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11) in premiums, including any amount deducted from a paycheck?

IF NEEDED: This is the premium you pay for the whole plan, even if it covers other family members.

PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO Q.11b

\_\_\_\_\_ AMOUNT (\$1-\$20K)

- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.G11a1 IF Q.G11a = DD OR RR)

G11a1. Would you say it is...?

(READ LIST. ENTER ONE ONLY)

(P.N. - \$ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11 [CODES 01-07])

- 01 Less than (INSERT AMT1)
- 02 (INSERT AMT1) to under (INSERT AMT2)
- 03 (INSERT AMT2) to under (INSERT AMT3)
- 04 (INSERT AMT3) to under (INSERT AMT4)
- 05 (INSERT AMT4) to under (INSERT AMT5)
- 06 (INSERT AMT5) to under (INSERT AMT6)
- 07 (INSERT AMT6) to under (INSERT AMT7)
- 08 (INSERT AMT7) to under (INSERT AMT8)
- 09 (INSERT AMT8) to under (INSERT AMT9)
- 10 (INSERT AMT9) to under (INSERT AMT10)
- 11 (INSERT AMT10) or more
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

FILLS FOR PREMIUM PAYMENTS							
	G11=01 Week	G11=02 Two weeks	G11=03 Twice per month	G11=04 Month	G11=05 Three month	G11=06 Six months	G11=07 Year
AMT1	10	20	20	40	125	250	500
AMT2	30	60	65	125	375	750	1500
AMT3	60	115	125	250	750	1500	3000
AMT4	90	175	190	375	1125	2250	4500
AMT5	115	230	250	500	1500	3000	6000
AMT6	155	310	335	670	2000	4000	8000
AMT7	190	385	420	835	2500	5000	10000
AMT8	230	460	500	1000	3000	6000	12000
AMT9	290	580	625	1250	3750	7500	15000
AMT10	385	770	835	1670	5000	10000	20000

(ASK Q.G11a2 IF Q.G10 = 1 AND (Q.F1 = 1 OR Q.F4 = 1 OR Q.F5 = 1 OR Q.F8 = 1, 2 OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "Do you"

IF INTERVIEWING "A PROXY" INSERT, "Does your RELATIONSHIP"

G11a2. (Do you/Does your RELATIONSHIP) pay that premium under a Section 125 plan or "cafeteria" plan? Under a Section 125 plan, employers can allow their employees to pay health insurance premiums on a pre-tax basis.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G12 IF Q.G10 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

G12 Do [you/ your RELATIONSHIP] receive any help paying the premium?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.G12a IF Q.G12 = 1)

(ROTATE a-b)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does she"

G12a. (Do you/Does he/she) receive help from (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Family or friends
- b. A government program, such as MassHealth or Medicaid, or Commonwealth Care or CHIP
- c. Someone else (SPECIFY) \_\_\_\_\_

(ASK Q.G13 IF COVERAGE=1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you"

IF INTERVIEWING "A PROXY" INSERT, "does your RELATIONSHIP"

G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

(P.N. – IF Q.G14b = 1, IMMEDIATELY ASK Q.G14b1 BEFORE ASKING NEXT ITEM)

G14. Next, I'd like to focus on the benefits covered under [your/ your RELATIONSHIP's] current health coverage. Does [your/ your RELATIONSHIP's] current health coverage include (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Inpatient hospital care
- b. Doctor visits
- c. Mental health care or counseling
- d. Dental care
- e. Prescription drugs

(ASK Q.G14b1 IF Q.G14b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "his/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "her/she"

G14b1. Does (your/his/her) health insurance place any limits on the number of times (you/he/she) can go to the doctor each year?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G15. How would you rate the range of services covered by [your/ your RELATIONSHIP’s]  
current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent,  
very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G16. How would you rate the choice of doctors and other providers available under [your/  
your RELATIONSHIP’s] current health insurance coverage? Would [you/ your  
RELATIONSHIP] say excellent, very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your  
RELATIONSHIP”

G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s]  
current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent,  
very good, good, fair or poor?  
(ENTER ONE ONLY)

- 1 Excellent,
- 2 Very good,
- 3 Good,
- 4 Fair, or
- 5 Poor
- 7 (DO NOT READ) DID NOT RECEIVE CARE
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your  
RELATIONSHIP/he/him”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your  
RELATIONSHIP/she/her”

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health  
insurance coverage, did (you/he/she) have a choice of health plans to pick from or was  
only one health plan available to (you/him/her)?

- 1 Had a choice
- 2 Only one plan
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.G18a IF Q.G18 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/have/do you”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “your  
RELATIONSHIP/has/does he/him”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “your  
RELATIONSHIP/has/does she/her”

G18a. Based on what (you/your RELATIONSHIP) (have/has) heard, read, or experienced, (do  
you/does he/does she) think there were big differences, small differences, or no  
differences in the health plans that were available to (you/him/her)?

- 1 Big differences
- 2 Small differences
- 3 No differences
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused



(ASK Q.G18b IF Q.G18 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/you need”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “his/ your RELATIONSHIP/he needs”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “her/ your RELATIONSHIP/she needs”

G18b. In choosing (your/his/her) health plan, which of the following was MOST important to (you/your RELATIONSHIP)? Was it MOST important to:

- 1 Keep premiums low
- 2 Keep deductible and co-payments for services low
- 3 Have a wide range of benefits or a particular benefit that (you need/he needs/she needs)
- 4 Have a plan with a wide range of doctors
- 7 Other (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/your/you were”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP has/he/him/he was”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP has/she/her/she was”

G19. I'm going to read you a list of problems some people experience with their health insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these problems with (your/his/her) health insurance coverage in the past 12 months. (INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

- 1 Yes, happened in the past 12 months
  - 2 No, has not happened in the past 12 months
  - D (DO NOT READ) Don't know
  - R (DO NOT READ) Refused
- a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her) health insurance
  - b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health insurance would pay and (you/him/her) had to pay the difference
  - c. The doctor's office told (you/him/her) they do not accept (your/his/her) health insurance
  - d. (You/He/She) had to contact (your/his/her) health insurance company because they did not pay a bill promptly or denied payment
  - e. DELETED

## Section H: HEALTH STATUS

(ASK EVERYONE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /her"

H1. Now I'd like to ask you a few questions about (your/your RELATAIONSHIP's) health.  
In general, would [you/ your RELATIONSHIP] say [your/(his/her)] health is....?  
(READ LIST. ENTER ONE ONLY)

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair, or
- 5 Poor
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you/you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "is your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "is your RELATIONSHIP /she"

H2. (Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that [you/(he/she)] can do because of a physical, mental, or emotional problem?

- 1 Limited in work
- 2 Not limited in work
- 3 (DO NOT READ) UNABLE TO WORK
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "have you/you/have"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "has your RELATIONSHIP /he/has"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "has your RELATIONSHIP /she/has"

H3. (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] [have/has] (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. hypertension or high blood pressure
- b. heart disease or congestive heart failure
- c. diabetes or sugar diabetes
- d. asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM

IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT "any of the problems we just talked about? That is, because of ITEMS"

H4. Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in the past 12 months. Was [your/ your RELATIONSHIP's] hospital stay in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 = 1 ITEMS])?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”

IF Q.C3a = 1 INSERT “was/visit”

IF Q.C3a = 2-4 INSERT “were any of/visits”

IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM

IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”

H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital emergency room in the past 12 months. (Was/Were any of [your/ your RELATIONSHIP’s] emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 ITEMS])?)

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] ([have/has) any other chronic or long-term health conditions or health problems?

IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”

IF INTERVIEWING “A PROXY” INSERT, “was she”

H7 (Were you/Was she) pregnant at any time in the past 12 months?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

## Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I1. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?

(DO NOT READ. ENTER ONE ONLY)

- 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 Associates Degree (not occupation or vocational programs)
- 5 College graduate (e.g. BA, AB, BS)
- 6 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDS, PhD, JD, LLB, DVM)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”

IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "do you/yourself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "does your RELATIONSHIP /himself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "does your RELATIONSHIP /herself"

I3. (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black or African American, Asian or Pacific Islander, some other race or mixed race?

- 1 White
- 2 Black or African American
- 3 Asian or Pacific Islander
- 4 Some other race (SPECIFY) \_\_\_\_\_
- 5 Mixed race (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I4. (Are you/Is your RELATIONSHIP) currently working for pay?

- 1 Yes, working
- 2 No, not working
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK

(ASK Q.I5 IF Q.I4 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

- 1 One job
- 2 More than one job
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you/have you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP's/he/has your RELATIONSHIP /his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP's/she/has your RELATIONSHIP /her"

IF Q.I5 = 2, INSERT "I'd like you to answer the next questions about (your/ your RELATIONSHIP's) main job, that is, the job in which (you/he/she) currently works the most hours"

I6. (I'd like you to answer the next questions about [your/ your RELATIONSHIP's] main job, that is, the job in which [you/(he/she)] currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at [your/(his/her)] job?

- 1 Less than 6 months
- 2 6 months to less than 12 months
- 3 1 year to less than 2 years
- 4 2 years to less than 5 years
- 5 5 years or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/are you/you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "his/is your RELATIONSHIP /he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "her/is your RELATIONSHIP /she"

IF Q.I5 = 2, INSERT "Thinking about (your/his/her) main job"

I7. (Thinking about [your/(his/her) main job,]) (Are you/Is your RELATIONSHIP) self-employed, or do (you/he/she) work for someone else?

IF NEEDED: By self-employed we mean did (you/he/she) work for profit, fees or salary in (your/his/her) own business, shop or farm.

- 1 Self-employed
- 2 Worked for employer
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I8 IF Q.I7 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your  
RELATIONSHIP/your RELATIONSHIP’s/he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your  
RELATIONSHIP/your RELATIONSHIP’s/she”

IF Q.I5 = 2, INSERT “main”

I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your  
RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at  
all locations and worksites.

IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most  
hours.

PROBE: Your best guess is fine.

(DO NOT READ LIST. ENTER ONE ONLY)

- 1 1 (Self-employed with no employees)
- 2 2 to 10
- 3 11 to 25
- 4 26 to 50
- 5 51 to 100
- 6 101 to 500
- 7 501 to 1,000
- 8 1,001 or more
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

IF Q.I5 = 2, INSERT “main”

I8a. Can you tell me whether or not more than 50 people are working for (your/ your  
RELATIONSHIP’s) (main) employer ?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/does your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your  
RELATIONSHIP / your RELATIONSHIP’s/he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /  
your RELATIONSHIP’s/she”

IF Q.I5 = 2, INSERT “main”

I9. About how many hours per week (do you/ does your RELATIONSHIP) typically work  
at (your/ your RELATIONSHIP’s) (main) job?

IF NECESSARY: By main job, I mean the job in which (you/(he/she)) work the most  
hours.

PROBE: Your best guess is fine.

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 1 Less than 20 hours
- 2 20 hours to less than 35 hours
- 3 More than 36 hours
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your  
RELATIONSHIP’s/his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your  
RELATIONSHIP’s/her”

IF Q.I5 = 2, INSERT “main”

I10. At (your/ your RELATIONSHIP’s) (main) job, does (your/his/her) employer offer  
health insurance coverage to ANY of its employees?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I15)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

I11. Does [your/ your RELATIONSHIP’s] employer pay any of the premium for its health  
insurance plan for its employees?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused



(IF Q.F1a = 1, GO TO CHECK FOR Q.I15)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP / your RELATIONSHIP's/he"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP / your RELATIONSHIP's/she"

I12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP's] employer's health insurance plan if [you\(\he\she)] wanted to be?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I13 IF Q.I12 = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you are/your"

IF INTERVIEWING "A PROXY" INSERT, "ADULT is/ your RELATIONSHIP's"

I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP's) employer's health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Enrollment only possible at certain times
- 04 Benefit package doesn't meet needs
- 05 Traded insurance for another benefit or higher pay
- 06 Have other coverage
- 07 Haven't worked there long enough
- 08 Job category doesn't qualify
- 09 Don't work enough hours/weeks
- 10 Have pre-existing condition
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.I13b IF Q.I12 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP / your RELATIONSHIP's"

I13b. What is the MAIN reason (you/ your RELATIONSHIP) cannot be covered by (your/ your RELATIONSHIP's) employer 's health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Enrollment only possible at certain times
- 04 Benefit package doesn't meet needs
- 05 Traded insurance for another benefit or higher pay
- 06 Have other coverage
- 07 Haven't worked there long enough
- 08 Job category doesn't qualify
- 09 Don't work enough hours/weeks
- 10 Have pre-existing condition
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.I14 IF "FAMILY=1" AND Q.F1c = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP's/his/ your RELATIONSHIP"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP's/her/ your RELATIONSHIP"

I14. Could (your/ your RELATIONSHIP's) family be covered by (your/his/her) employer's health insurance plan if (you\ your RELATIONSHIP) wanted them to be?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20

IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15

IF UNINSURED (Q.F7 = 1) GO TO I16

(ASK Q.I15 IF NON-GROUP [Q.F5 = 1 OR Q.F8= 2 OR 3])  
(ROTATE)

I15. Earlier you told me you had bought health insurance on your own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. How difficult was it to find (INSERT)? Was it...?  
(READ LIST. ENTER ONE ONLY)

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult
- 5 (DO NOT READ) NOT POSSIBLE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

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

NOW GO TO Q.I18

(ASK Q.I16 IF COVERAGE=2)

I16. Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

- 1 Yes, thought about
- 2 Yes, tried
- 3 No, never though about it or tried to buy it
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I17 IF Q.I16 = 1, 2, OR 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

IF Q.I16 = 1 OR 2, INSERT “did not buy”

IF Q.I16 = 3, INSERT “have not thought of buying”

I17. What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW}

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 1 Costs too much
- 2 Don't need/don't get sick
- 3 Turned down by insurance company because of health
- 4 Turned down by insurance company for other reasons
- 5 Benefit package doesn't meet needs
- 6 Have other coverage
- 7 Don't know how to get insurance
- 8 Other (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I18 IF Q.F7 = 1 OR [Q.F5 = 1 OR Q.F8 = 2 OR 3])

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I18a IF Q.I18 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I18a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state's programs or tried to enroll in one of the state's programs?

- 1 Yes, thought about
- 2 Yes, tried
- 3 No, never thought about it or tried to
- D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I19 IF Q.I18a = 1, 2, OR 3)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

IF Q.I18a = 1 OR 2, INSERT "did not enroll"

IF Q.I18a = 3, INSERT "have not thought about enrolling")

I19. What is the MAIN reason (you/ your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state's programs?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

- 01 Costs too much
- 02 Don't need/don't get sick
- 03 Not eligible
- 04 Don't want welfare/public assistance
- 05 Have other coverage
- 06 Don't know how to enroll
- 07 Too hard to enroll
- 08 Never heard of program
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK EVERYONE)

I19a. Massachusetts now requires that residents of the state either purchase health insurance or pay a fine. The requirement applies to everyone except people that a state agency determines can't afford the cost of a policy. Have you heard or read about this requirement? It is called the individual mandate.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

~~—(ASK Q.I19b IF Q.I19a = 1 AND COVERAGE=2)~~

~~—I19b. Based on what you know about the individual mandate, do you think this new requirement applies to you?~~

- ~~—1 Yes~~
- ~~—2 No~~
- ~~—D (DO NOT READ) Don't know~~
- ~~—R (DO NOT READ) Refused~~

(ASK IF COVERAGE = 1 AND Q.I19a = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

I19b1. Which of the following best describes the affect of the individual mandate on (your/your RELATIONSHIP's) current health insurance coverage?  
(READ LIST. ENTER ONE ONLY)

- 1 The individual mandate had no effect because (you/your RELATIONSHIP) already had coverage
- 2 (You/Your RELATIONSHIP) obtained coverage because of the individual mandate.
- 3 Something else (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF COVERAGE = 2 AND Q.I19a = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's/he/she"

I19b2. Which of the following best describes the affect of the individual mandate on (your/TARGET's) current health insurance coverage?

- 1 (You/Your RELATIONSHIP) tried to obtain coverage because of the individual mandate but could not find coverage (you/he/she) could afford
- 2 (You/TARGET) decided not to obtain coverage and will just pay the penalty
- 3 Something else (SPECIFY) \_\_\_\_\_
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF COVERAGE = 2 AND Q.I19a = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "Have you"

IF INTERVIEWING "A PROXY" INSERT, "Has your RELATIONSHIP's"

I19b3. (Have you/Has TARGET) ever requested an exemption from the individual mandate or filed a hardship appeal of the individual mandate?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I19c IF COVERAGE=2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/yourself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your  
RELATIONSHIP/himself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your  
RELATIONSHIP/herself"

I19c. How much, if anything, would it cost per month for (you/your RELATIONSHIP) to get  
health insurance for (yourself/himself/herself)? PROBE: Your best guess is fine.

\_\_\_\_\_per month

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.I19d IF Q.I19c NE D OR R)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/yourself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your  
RELATIONSHIP/himself"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your  
RELATIONSHIP/herself"

I19d. How easy or difficult would it be for (you/your RELATIONSHIP) to come up with that  
much money to get health insurance for (yourself/himself/herself)? Would it be: very  
easy, somewhat easy, somewhat difficult, or very difficult?

1 Very easy

2 Somewhat easy

3 Somewhat difficult

4 Very difficult

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

~~—(ASK I19e IF Q.I19a = 1 AND COVERAGE=1)~~

~~—IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"~~

~~—IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP's"~~

~~—I19e. Did this new requirement influence (your/your RELATIONSHIP's) decision to obtain  
health insurance coverage?~~

~~\_\_\_\_\_1 Yes~~

~~\_\_\_\_\_2 No~~

~~\_\_\_\_\_D (DO NOT READ) Don't know~~

~~\_\_\_\_\_R (DO NOT READ) Refused~~

IF PARENT=1 GO TO I20

ELSE GO TO I24

(Q.120 THRU Q.123 DELETED 8/28)

I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/  
your RELATIONSHIP /his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/  
your RELATIONSHIP /her”

I’m interested in [your/ your RELATIONSHIP’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] immediate family. By immediate family I mean your/(his/her)] spouse and the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)

I’m interested in (your/ your RELATIONSHIP’s) family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)

I’m interested in [your/ADULT’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)

For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] receive any income from wages or salary?

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(SCRAMBLE)

(IF ITEM b = 1 AND "FAMILY=1", IMMEDIATELY ASK Q.I25b1 BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" AND Q.A4 = 1 INSERT, "your RELATIONSHIP /his"

IF INTERVIEWING "A PROXY" AND Q.A4 = 2 INSERT, "your RELATIONSHIP /her"

IF "FAMILY=1" INSERT "or any of (your/his/her) family members"

I25. During 2007, did [you/ your RELATIONSHIP] (or any of [your his/her] family members) receive (INSERT)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
- b. Supplemental Security Income or SSI
- c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker's compensation or veteran's payments, Social Security or pensions, or anything else

(ASK Q.I25b1 IF "FAMILY=1" AND Q.I25b = 1)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I25b1. Who in the family received that?  
(ENTER ALL THAT APPLY)

1 You/ your RELATIONSHIP

2 Spouse

3 Child

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:  
IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2  
IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your  
RELATIONSHIP’S”  
IF “FAMILY=1”, INSERT “and [your/ your RELATIONSHIP’S] immediate  
family/families”

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and  
[your/ your RELATIONSHIP’S] immediate family) received in 2007, what was the  
combined total income from all sources before taxes and other deductions? Was it  
under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR  
FAMILY SIZE) or more?

PROBE: Your best estimate is fine.

- 1 Under (INSERT AMT3)
- 2 (INSERT AMT3) or more
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’S”  
IF “FAMILY=1”, INSERT “family”

I26b. Now, just stop me when I get to the right category. Was [your/ your  
RELATIONSHIP’S] total (family) income ...?

IF NEEDED: The computer gives me different income values for the question  
depending on the size of your family.

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

- 1 Less than (INSERT AMT1)
- 2 (INSERT AMT1) to (INSERT AMT1A)
- 3 (INSERT AMT1A) to under (INSERT AMT2)
- 4 (INSERT AMT 2) to under (INSERT AMT3)
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

NOW GO TO Q.I27

(ASK Q.I26c IF Q.I26 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’S”

IF “FAMILY=1”, INSERT “family”

I26c. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP’S] total (family) income ...?

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

- 1 (INSERT AMT3) to under (INSERT AMT4)
- 2 (INSERT AMT4) to under (INSERT AMT5)
- 3 (INSERT AMT5) or more
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

2007 Poverty Guidelines, rounded up to nearest thousand						
	100%	150%	200%	300%	400%	500%
FAMSIZE	AMT1	AMT1A	AMT2	AMT3	AMT4	AMT5
1	11000	16000	21000	31000	41000	52000
2	14000	21000	28000	42000	55000	69000
3	18000	26000	35000	52000	69000	86000
4	21000	31000	42000	62000	83000	104000
5	25000	37000	49000	73000	97000	121000
6	28000	42000	56000	83000	111000	139000
7	32000	47000	63000	94000	125000	156000
8	35000	52000	70000	104000	139000	173000
9	39000	58000	77000	115000	153000	191000
10	42000	63000	84000	125000	167000	208000
11	46000	68000	91000	136000	181000	226000
12	49000	73000	97000	146000	194000	243000
13	52000	78000	104000	156000	208000	260000
14	56000	84000	111000	167000	222000	278000
15	59000	89000	118000	177000	236000	295000
16	63000	94000	125000	188000	250000	313000
17	66000	99000	132000	198000	264000	330000

(ASK Q.I26d IF EVER UNINSURED IN THE PAST YEAR [Q.F9 = 2 OR COVERAGE = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/his/her”

I26d. Thinking back to earlier this year, did (you/your RELATIONSHIP) pay a penalty in (your/his/her) taxes in 2008 for not having insurance coverage by December 31, 2007?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/I'm"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP/your  
RELATIONSHIP is"

I27. For the next question, I'm going to read you a statement and I'd like you to tell me how true it is for (you/your RELATIONSHIP). "(I'm/your RELATIONSHIP is) more likely to take risks than the average person." Is that...?  
(READ LIST. ENTER ONE ONLY)

- 1 Definitely true,
- 2 Mostly true
- 3 Mostly false, or
- 4 Definitely false for you?
- 5 (DO NOT READ) NEITHER TRUE NOR FALSE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SCRAMBLE)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you have"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP has"

I28. Now I'm going to name some things that people sometimes have difficulty reading and understanding. I'd like you to tell me how often (you have/ your RELATIONSHIP has) difficulty reading or understanding (INSERT). Would you say...?  
(READ LIST. ENTER ONE ONLY)

- 1 All of the time,
- 2 Most of the time,
- 3 Some of the time, or
- 4 Never
- 5 (DO NOT READ) DOES NOT APPLY
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. A newspaper
- b. The nutrition labels on food packages such as breads, cereals, canned foods, and snacks

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I29. Were [you/ your RELATIONSHIP] born in the United States?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I29a IF Q.I29 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

I29a. How long have (you/your RELATIONSHIP) lived in the US?

\_\_\_\_\_ # YEARS

LL Less than 1 year

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.I29b IF Q.I29 = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "Do you"

IF INTERVIEWING "A PROXY" INSERT, "Does your RELATIONSHIP"

I29b. (Do you/Does your RELATIONSHIP) speak a language other than English at home?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I29c IF Q.I29b = 1)

I29c. What is that language?

(DO NOT READ)

1 Spanish

2 Portuguese

3 Something else

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I30 IF Q.I29 = 2, D, OR R)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT " are you"

IF INTERVIEWING "A PROXY" INSERT, "is your RELATIONSHIP"

I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.I30a IF Q.I30 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”

IF INTERVIEWING “A PROXY” INSERT, “was your RELATIONSHIP”

I30a. In what country (were you/was your RELATIONSHIP) born? (DO NOT READ)

CHOICE SET IS BASED ON TOP 10 COUNTRIES FOR MA IN CPS—Add more??

- 01 Brazil
- 02 Canada
- 03 China
- 04 Columbia
- 05 Dominican Republic
- 06 El Salvador
- 07 Honduras
- 08 India
- 09 Japan
- 10 Vietnam
- 97 Other (SPECIFY) \_\_\_\_\_
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

#### **Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT**

J1a. Is the telephone number I reached you on a cell phone number or a regular landline number? Landline numbers are for phones that plug into outlets in the walls of your home.

- 1 Cell phone number
- 2 Regular landline number
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.J1b IF Q.J1a = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”

J1b. How many regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

\_\_\_\_\_ (Range:1-97)

- NN None
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.J1 IF Q.J1a = 2)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you/your"

IF INTERVIEWING "A PROXY" INSERT AND Q.A4 = 1, "your RELATIONSHIP/his"

IF INTERVIEWING "A PROXY" INSERT AND Q.A4 = 2, "your RELATIONSHIP/her"

- J1. Besides the telephone number I reached you on, how many other regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

\_\_\_\_\_ (Range:1-97)

NN None

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+ OR Q.J1b = 1+)

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's"

- J2. Are any of the regular, landline telephone numbers in (your/your RELATIONSHIP's) home only used for business purposes?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "your/you"

IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP's/they/their"

- J3. Thinking about all the people who live in (your/your RELATIONSHIP's) household, how many different cell phone numbers do (you/they) and the other members of (your/their) household have? Please don't count cell phones numbers used by students who are living away at school.

\_\_\_\_\_ (Range:1-97)

NN None

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

IF INTERVIEWING "SELECTED RESPONDENT" INSERT "you"  
IF INTERVIEWING "A PROXY" INSERT, "your RELATIONSHIP"

J3b. Is this house, apartment or mobile home...?

(READ LIST. ENTER ONE ONLY)

- 1 Owned by (you/your RELATIONSHIP) or someone in this household with a mortgage or loan
- 2 Owned by (you/your RELATIONSHIP) or someone in this household free and clear  
(without a mortgage or loan)
- 3 Rented for cash rent
- 4 Occupied without payments of cash rent
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(Q.J3a DELETED 8/28)

(ASK Q.J4)

J4. Those are all the questions I have. Now I just need your name and address to send the \$10 thank you check we have for you for completing our survey.

May I please have your name?

(VERIFY SPELLING)

- 1 Answer given (SPECIFY) \_\_\_\_\_
- R (DO NOT READ) Refused

May I please have your address?

(VERIFY SPELLING)

- 1 Street: \_\_\_\_\_
- 2 City: \_\_\_\_\_
- 3 State: \_\_\_\_\_
- 4 Zip code: \_\_\_\_\_
- R (DO NOT READ) Don't know

Thank you so much for your time and cooperation. Have a pleasant day/evening.