

MASSACHUSETTS HEALTH CARE REFORM SURVEY – 2006

Prepared by The Urban Institute and International Communications Research (ICR) for The Blue Cross Blue Shield Foundation of Massachusetts, 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 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

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 Commonwealth, 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”

11. 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”

12. (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

	2005 Poverty Guidelines, rounded up to nearest thousand				
	100%	200%	300%	400%	500%
FAMSIZE	AMT1	AMT2	AMT3	AMT4	AMT5
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.