

Well Being 224

health_intro intro

We are now going to ask you several questions that will help us understand your current health.

H1 Self-rated health

In general, would you say your health is...

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

H2 Health conditions ever had

Have you EVER been told by a doctor or other health professional that you had... Please check ALL that apply, or if none apply, click NEXT.

- 1 Hypertension, also called high blood pressure
- 2 Coronary heart disease
- 3 Angina, also called angina pectoris
- 4 A heart attack (also called myocardial infarction)
- 5 Any kind of heart condition or heart disease (other than the ones we just asked about)
- 6 A stroke
- 7 Emphysema
- 8 Asthma
- 9 Ulcer (this could be a stomach, duodenal or peptic ulcer)
- 10 Cancer or a malignancy of any kind
- 11 Diabetes or sugar diabetes
- 12 Depression or anxiety

H3 Family history

The next question is about your family medical history. This would include the diseases and health problems of your grandparents, parents and their siblings, and your brothers and sisters. To your knowledge, have any of these family members had... Please check ALL that apply, or if none apply, click NEXT.

- 1 Hypertension, also called high blood pressure
- 2 Coronary heart disease
- 3 Angina, also called angina pectoris
- 4 A heart attack (also called myocardial infarction)
- 5 Any kind of heart condition or heart disease (other than the ones we just asked about)
- 6 A stroke
- 7 Emphysema
- 8 Asthma
- 9 Ulcer (this could be a stomach, duodenal or peptic ulcer)
- 10 Cancer or a malignancy of any kind
- 11 Diabetes or sugar diabetes
- 12 Depression or anxiety

valuation_intro intro

The objective of the next part of the survey is to learn about how people feel about coverage of “specialty drugs” by health insurance plans. For this purpose, we’d like you to imagine the situation of a person who does not currently use specialty drugs, but who may need them in the future. We realize that this situation may not apply specifically to you; this is a hypothetical scenario for the purposes of this survey.

valuation_intro_2 intro specialty drugs

“Specialty drugs” are high-cost drugs that are often used to treat serious health conditions such as cancer, anemia, growth hormone deficiency, rheumatoid arthritis, and multiple sclerosis. Specialty drugs can be highly effective, including some situations where other treatment options are limited.

valuation_intro_3 intro example

For example, chronic myelogenous leukemia is a cancer that prevents the body from producing enough healthy blood cells. In 2001, the specialty drug imatinib became available for treating this cancer.

EIGHT OUT OF TEN (8 out of 10) patients using this drug **LIVE** for **EIGHT YEARS OR LONGER**, compared to only **SIX OUT OF TEN** (6 out of 10) patients who used earlier therapies.

valuation_intro_4 intro MS

Multiple sclerosis is a disorder of the central nervous system that causes fatigue and reduced mobility, bowel / bladder problems, problems with vision and cognition, pain, loss of sensation, and depression. Most people with this disorder have periods of relatively good health alternating with “flare ups” of worsening symptoms. Specialty drugs such as interferon beta-1a have been shown to significantly reduce flare ups, and to help limit disability due to the disorder. Earlier drugs treated the symptoms of flare ups, but did not prevent new ones from happening.

V1 different coverage of specialty drugs

Now, please imagine that you are a person who does not currently use specialty drugs, but who may need them in the future. There are two hypothetical health insurance plans, Plan 1 and Plan 2, and you must decide between them. Apart from specialty drug coverage, the plans have the **SAME BENEFITS**. However, the plans do **DIFFER** in their **COVERAGE** of **SPECIALTY DRUGS**. Plan 2 has more generous coverage. The **COSTS** that a typical user of specialty drugs must pay “out of their own pocket” are **LOWER** with **PLAN 2**, specifically: Plan Number Plan type Out of pocket cost to typical specialty drug user
1 High specialty drug cost \$167 per month
2 Low specialty drug cost \$0 (No cost to user)
In the health insurance plan with high out-of-pocket costs for specialty drugs, actual costs to a user are sometimes higher or lower than the typical amount (\$167 per month). In any year, about 3 out of 100 people use specialty drugs. If you end up needing specialty drugs in the future, you would **NOT** be able to switch from the health insurance plan that has high specialty drug costs to the low-cost plan. If the two health insurance plans had the **SAME MONTHLY PREMIUMS**, which plan would you rather have right now?

1 **HIGH** specialty drug **COST** plan (\$167 per month)

2 **LOW** specialty drug **COST** plan (\$0 per month)

IF different coverage of specialty drugs = **HIGH** specialty drug **COST** plan (7 per month) THEN

|

| [The following questions are displayed as a table]

|

V3 additional monthly premium

| Now imagine that you currently have the **MORE GENEROUS** health insurance plan, which has **LOW SPECIALTY DRUG COSTS** (\$0 per month out of pocket). The premium for this health insurance plan is **\$333 PER MONTH**.
| In addition, please imagine that today you can switch to the other health insurance plan, which has the same benefits except that it has **LESS GENEROUS** coverage of specialty drugs (**HIGH SPECIALTY DRUG COSTS** of \$167 per month for a typical user). In order to switch to the less generous health insurance plan that has high specialty drug costs, you would have to pay an additional premium each month. This amount would be in addition to the \$333 monthly premium that you are already paying for the more generous health insurance plan that has low out-of-pocket costs for specialty drug users. If you do not switch today to the less generous health insurance plan that has higher specialty drug costs, you will not be able to get it in the future, if you end up needing specialty drugs. Remember that, in this scenario, you are not currently using specialty drugs. What is the **HIGHEST** amount of **ADDITIONAL MONTHLY PREMIUM** that you would be both **WILLING** and **ABLE** to pay for the health insurance plan that has **HIGH SPECIALTY DRUG COSTS**, instead of the low-cost plan? Please indicate the **HIGHEST** amount per month that you would be both willing and able to pay for the health insurance plan that has high specialty drug costs, instead of the high-cost plan:

| 1 \$0

| 2 \$1

| 3 \$2

| 4 \$5

| 5 \$10

| 6 \$15

| 7 \$20

| 8 \$25

| 9 \$30
| 10 \$40
| 11 \$50
| 12 \$60
| 25 I would pay more than an additional \$60 per month, specifically

| **V3_over60** additional monthly premium over \$60

| Range: 61..10000

| [End of table display]

| IF additional monthly premium = empty THEN

|| **V_noanswer** did not select anything error

|| You did not choose any answer on the prior screen. Could you please go back and make a selection?

| ENDIF

| IF additional monthly premium = I would pay more than an additional per month, specifically
| and additional monthly premium over = empty THEN

|| **checkEmpty** check empty

|| You said that you would pay more, but you did not specify how much. Your answers are important to us.
|| Please go back and correct your answer.

| ENDIF

| ENDIF

IF different coverage of specialty drugs = LOW specialty drug COST plan (2 per month) THEN

| [The following questions are displayed as a table]

| **V2** additional monthly premium

| Now imagine that you currently have the LESS GENEROUS health insurance plan, which has HIGH SPECIALTY
| DRUG COSTS (\$167 per month out of pocket for a typical user). The premium for this health insurance
| plan is \$333 PER MONTH. In addition, please imagine that today you can switch to the other health
| insurance plan, which has the same benefits except that it has MORE GENEROUS coverage of specialty
| drugs (LOW SPECIALTY DRUG COSTS of \$0 per month). In order to switch to the more generous health
| insurance plan that has low specialty drug costs, you would have to pay an additional premium each
| month. This amount would be in addition to the \$333 monthly premium that you are already paying for
| the less generous health insurance plan that has high out-of-pocket costs for specialty drug users.

| If you do not switch today to the generous health insurance plan that has lower specialty drug costs,
| you will not be able to get it in the future, if you end up needing specialty drugs. Remember that, in
| this scenario, you are not currently using specialty drugs. What is the HIGHEST amount of ADDITIONAL
| MONTHLY PREMIUM that you would be both WILLING and ABLE to pay for the health insurance plan that has
| LOW SPECIALTY DRUG COSTS, instead of the high-cost plan? Please indicate the HIGHEST amount per
| month that you would be both willing and able to pay for the health insurance plan that has low
| specialty drug costs, instead of the high-cost plan:

| 1 \$0

| 2 \$1

| 3 \$2

| 4 \$5

| 5 \$10

| 6 \$15

| 7 \$20
| 8 \$25
| 9 \$30
| 10 \$40
| 11 \$50
| 12 \$60
| 25 I would pay more than an additional \$60 per month, specifically

| **V2_over1000** additional monthly premium over \$1000

| Range: 1001..10000

| [End of table display]

| IF additional monthly premium = empty THEN

|| **V_noanswer** did not select anything error

|| You did not choose any answer on the prior screen. Could you please go back and make a selection?

| ENDIF

| IF additional monthly premium = I would pay more than an additional per month, specifically
| and additional monthly premium over 00 = empty THEN

|| **checkEmpty** check empty

|| You said that you would pay more, but you did not specify how much. Your answers are important to us.

|| Please go back and correct your answer.

| ENDIF

| ENDIF

characteristics_intro intro

We are now going to ask you several questions about your background.

C2 Health insurance coverage

What kind of health insurance do you have? Please check ALL that apply.

1 None

2 Medicare

3 Medicaid

4 Private health plan

5 Other

6 Don't know / unsure

7 Do not wish to answer

IF Health insurance coverage = None AND cardinal (Health insurance coverage) > None THEN

| **error_poss** error none

| You selected "None" and other options. If this is not correct, please go back and change your answer.

| ENDIF

[Questions C3 to C3_spending are displayed as a table]

C3 out of pocket drug spending

How much do you and your family spend each month on prescription drugs? Include spending on all

prescription drugs, not just specialty drugs. If you do not know your exact spending, please provide your best estimate.

1 Monthly spending on all prescription drugs \$

2 Do not wish to answer

C3_spending out of pocket drug spending amount

out of pocket spending

Integer

ENDIF

IF out of pocket drug spending = Monthly spending on all prescription drugs \$ AND out of pocket drug spending amount = empty THEN

|

| **spendempty** spending

| Could you please go back type in the amount of your monthly spending? Please do not add any

| punctuation such as commas or \$.

|

ENDIF

C1 Children

How many children do you have?

1 None

2 1

3 2

4 3

5 4 or more

6 Do not wish to answer

CS explain unclear

Thank you! Was anything about the survey unclear to you? If so, please explain. If not, click NEXT.

Open

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting