

Well Being 349

```
IF FLStateExchange = empty THEN
|
| IF FLStateExchange = empty THEN
| |
| | ENDIF
|
| ENDIF
```

a1 currently covered by health insurance

Are you currently covered by any kind of health insurance or some other kind of healthcare plan?

```
IF a1 = (NO) No THEN
|
| ELSE
|
| ENDIF
```

```
IF currentlivingsituation = Married or living with a partner THEN
|
| ELSE
|
| ENDIF
```

a2 current health insurance or healthcare coverage

[Which of the following best describes your current health insurance or healthcare coverage? Please check all that apply./Just to be sure, can you confirm that you do not have access to any of the healthcare programs below? Please check below all of the options which provide you with health insurance coverage OR if you have no coverage, please check "no coverage of any type".]

- 1 Insurance through my[or my spouse's/partner's] employer/union
- 2 Retiree Insurance through my[or my spouse's/partner's] former employer/union
- 3 Self-pay insurance or private health insurance (not through employer or government)
- 4 Medicare
- 5 Medi-Gap
- 6 Medicaid (also known as [Preloaded state's medicaid])
- 7 Military health care (TRICARE/VA/CHAMP-VA)
- 8 State-sponsored health plan
- 9 Other government program
- 10 (NONE) No coverage of any type

```
IF NONE in a2 and cardinal(a2) > Insurance through my^FLSpouseA2 employer/union THEN
|
| a2_warning current health insurance or healthcare coverage
| You indicated that you have no coverage of any type, but you also selected one or more types of
| coverage. Please click the "Back" button to select the coverage that best describes your situation.
|
| ENDIF
```

```
IF currentlivingsituation = Married or living with a partner and a1 = (YES) Yes THEN
|
| a3 R and spouse, partner covered by same plan
| Are you and your spouse/partner covered by the same health insurance plan?
|
| ENDIF
```

IF currentlivingsituation = Married or living with a partner and a2 < (NONE) No coverage of any type THEN

| **a3** R and spouse, partner covered by same plan

| Are you and your spouse/partner covered by the same health insurance plan?

ENDIF

IF a1 = (YES) Yes OR (a2 = response AND (((NONE) No coverage of any type) No coverage of any type in a2 and cardinal(a2) > Insurance through my^FLSpouseA2 employer/union) OR !(NONE in a2))) THEN

| IF currentlivingsituation = Married or living with a partner THEN

|| ELSE

|| ENDIF

| **a4** current plan cover any dependents

| Do you have any dependents who are covered by your current health insurance[other than your spouse]?

| 1 (YES) Yes

| 2 (NO) No, my dependents are not covered by my insurance

| 3 (NONE) No, I don't have any dependents

| **a5** monthly premium for health insurance plan

| What is the monthly premium that you pay for this health insurance plan? The monthly premium is the amount you pay on a monthly basis for health insurance whether you use medical care or not.

| Integer

| IF a5 = empty THEN

|| IF a3 = ((YES) Yes) Yes or a4 = YES THEN

||| **a6_2** follow up monthly premium for health insurance plan

||| You did not answer the previous question. Your answers are important to us! Does the monthly health insurance premium that you pay amount to

||| 1 \$0

||| 2 \$1-\$100

||| 3 \$101-\$200

||| 4 \$201-\$300

||| 5 \$301-\$400

||| 6 \$401-\$500

||| 7 \$501-\$600

||| 8 \$601-\$700

||| 9 \$701-\$800

||| 10 \$801-\$900

||| 11 \$901-\$1000

||| 12 \$1001-\$1100

||| 13 \$1101-\$1200

||| 14 \$1201-\$1300

||| 15 \$1301-\$1400

||| 16 \$1401-\$1500

||| 17 \$1501-\$1600

||| 18 \$1601-\$1700

||| 19 \$1701-\$1800

```

||| 20 $1801-$1900
||| 21 More than $1900
||| 22 Don't know
|||
|| ELSE
|||
||| a6_1 follow up monthly premium for health insurance plan
||| You did not answer the previous question. Your answers are important to us! Does the monthly
||| health insurance premium that you pay amount to
||| 1 $0
||| 2 $1-$25
||| 3 $26 - $50
||| 4 $51-$100
||| 5 $101-$150
||| 6 $151-$200
||| 7 $201-$250
||| 8 $251-$300
||| 9 $301-$350
||| 10 $351-$400
||| 11 $401-$450
||| 12 $451-$500
||| 13 $501-$550
||| 14 $551-$600
||| 15 $601-$650
||| 16 $651-$700
||| 17 $701-$750
||| 18 More than $750
||| 19 Don't know
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

```

IF ( treatment = (TREATMENTVAL) Treatment ) THEN
|
| IF a1 = (YES) Yes OR ( a2 = response AND (( ( (NONE) No coverage of any type ) No coverage
| of any type in a2 and cardinal(a2) > Insurance through my^FLSpouseA2 employer/union ) OR !(NONE
| in a2))) THEN
||
|| LOOP FROM 1 TO 9 DO
|||
||| IF cnt in a2 THEN
||||
|||| IF FLa2 = response THEN
|||||
||||| ENDIF
||||
||| ENDIF
|||
|| ENDDO
||
|| bintr01 Starting in October, you will be able to get health insurance for 2014 in [name of respondent's state health
insurance exchange (HIE).] You told ...
|| You told us earlier that you currently have health insurance through: [] Imagine that

```

```

|| this option is no longer available in 2014. Instead you have to choose between the health
|| insurance plans shown on the next screen. You can also choose to have no insurance but will pay
|| a penalty.
||
| ELSE
||
|| intro2 Starting in October, you will be able to get health insurance for 2014 in [name of respondent's state health
insurance exchange (HIE).] You told ...
|| Starting in October you are able to get health insurance coverage for 2014 in [] You told us
|| earlier that you currently do not have health insurance coverage. Even if you have other options
|| for 2014, imagine that you can only choose between the health insurance plans shown on the next
|| screen. You can also choose to have no insurance but will have to pay a penalty.
||
| ENDIF
|
| IF randomizer_penalty = With penalty THEN
||
| ELSE
||
| ENDIF
|
| IF randomizer_penalty = With penalty THEN
||
| ELSE
||
| ENDIF
|
| IF randomizer_definitions = With definitions THEN
||
| ELSE
||
| ENDIF
|
| IF calage < 35 THEN
||
| ELSEIF calage > 34 and calage < 45 THEN
||
| ELSEIF calage > 44 and calage < 55 THEN
||
| ELSEIF calage > 54 THEN
||
| ENDIF
|
| IF randomizer_labels = Metal tiers THEN
||
| ELSEIF randomizer_labels = Alphabetical order THEN
||
| ELSE
||
| ENDIF
|
| IF randomizer_labels = No labels THEN
||
| ELSE
||
| ENDIF

```

```
|
| IF randomizer_labels = No labels THEN
|
| ELSE
|
| ENDIF
```

| [The following questions are displayed as a table]

| **b1_intro** We are now going to show you some health insurance plans and we are interested in what you would choose if these were your only options.FLPa...

| We are now going to show you some health insurance plans and we are interested in what you would choose if these were your only options. [Please consider a situation in which you have to choose between the four health insurance plans shown in the table (or you can decide not to buy insurance and pay a penalty [yearly of \$95 or 1% of your annual income, whichever is greater]). Assume that all these plans cover the same services. But as you can see they may charge different monthly premiums, or have different annual deductibles or out-of-pocket maximums of the co-pays may differ. You can click on any of the terms in blue in the table below to see its definition.] [You can click on any of the terms in blue in the table below to see its definition./] Think about coverage only for yourself. Please check the option that you would pick:

| **b1_plan** Selected plan

| Selected plan

| 1 Plan 1

| 2 Plan 2

| 3 Plan 3

| 4 Plan 4

| 5 I would rather pay[a penalty of \$95 per year or 1% of your annual income, whichever is greater/ a penalty] and not purchase insurance

| [End of table display]

```
| IF randomizer_sign = Minus THEN
```

```
|
```

```
| ELSE
```

```
|
```

```
| ENDIF
```

```
| IF FL2b < THEN
```

```
|
```

```
| ENDIF
```

| [The following questions are displayed as a table]

| **b2b_intro** And what would you choose if you had the following options? Please check the plan that you would pick.

| And what would you choose if you had the following options? You can click on any of the terms in blue in the table below to see its definition. Please check the plan that you would pick.

| **b2a_plan** Selected plan

| Selected plan

| 1 Plan 1

| 2 Plan 2

| [End of table display]

```
| IF b2a_plan = Plan 1 THEN
```

```
|
```

```
|| [The following questions are displayed as a table]
```

```

|
|
| b2c1_intro You chose the first plan. At what monthly premium for the second plan would you choose this plan instead
of the first plan?
| You chose the first plan. At what monthly premium for the second plan would you choose this
| plan instead of the first plan?
|
| b2c1_premium Premium
| Premium
| Integer
|
| [End of table display]
| ELSE
|
| [The following questions are displayed as a table]
|
| b2c2_intro You chose the first plan. At what monthly premium for the second plan would you choose this plan instead
of the first plan?
| You chose the second plan. At what monthly premium for the first plan would you choose this
| plan instead of the second plan?
|
| b2c2_premium Premium
| Premium
| Integer
|
| [End of table display]
| ENDIF
|
| LOOP FROM 1 TO 4 DO
|
| IF b3_randomizer{null} = Row 1 in spec THEN
|
| ELSEIF b3_randomizer{null} = Row 2 in spec THEN
|
| ELSEIF b3_randomizer{null} = Row 3 in spec THEN
|
| ELSEIF b3_randomizer{null} = Row 4 in spec THEN
|
| ENDIF
|
| ENDDO
|
| b3 Here are four different plans. These plans differ only in the dimensions that are listed in the table - that is, they cover
the same medical care...
| Here are four different plans. These plans differ only in the dimensions that are listed in the
| table - that is, they cover the same medical care, have the same provider network, etc. Unlike the
| earlier plans that you saw, all of these plans have the same monthly premium. They all cost $[]
| You can click on any of the terms in blue in the table below to see its definition. Which of these
| plans would you choose?
| 1 Plan 1
| 2 Plan 2
| 3 Plan 3
| 4 Plan 4
|
| LOOP FROM 1 TO 4 DO
|
| IF b3b_randomizer{null} = Row 1 in spec THEN

```

```
|||
|| ELSEIF b3b_randomizer{null} = Row 2 in spec THEN
|||
|| ELSEIF b3b_randomizer{null} = Row 3 in spec THEN
|||
|| ELSEIF b3b_randomizer{null} = Row 4 in spec THEN
|||
|| ENDIF
||
| ENDDO
|
| b3b plan choice based on age choice 2 with rows randomized a second time
| And which plan would you choose if you had the following options? You can click on any of the
| terms in blue in the table below to see its definition.
| 1 Plan 1
| 2 Plan 2
| 3 Plan 3
| 4 Plan 4
|
| ENDIF
```

C_Introduction C Introduction

We will now ask you about your health insurance choice for 2014.

```
IF FLStateExchange = empty THEN
|
| IF FLStateExchange = empty THEN
||
|| ENDIF
|
| ENDIF
```

C1 tried to find out about HIE in state

Since October 1, you can get health insurance for 2014 in Have you tried to find out more about this new option?

```
IF c1 = (YES) Yes THEN
|
| C2 what did to find info on HIE
| What did you do to find out more about [the Federal health insurance exchange or marketplace]?
| Please check all that apply.
| 1 searched online
| 2 looked at the website of [the Federal health insurance exchange or marketplace]
| 3 called a hotline
| 4 talked to a trained expert, such as a navigator, an application assister, an enrollment counselor or an insurance agent
| 5 sent an email to [the Federal health insurance exchange or marketplace]
| 6 sent a letter to [the Federal health insurance exchange or marketplace]
| 7 something else
|
| C3 already made health insurance choice for 2014?
| Have you already made your health insurance choice for 2014?
|
| ENDIF
```

```
IF c1 = (NO) No THEN
|
```

| **C3** already made health insurance choice for 2014?
| Have you already made your health insurance choice for 2014?

|
ENDIF

IF c3 = (YES) Yes THEN

| **C4** which coverage options chosen for insurance in 2014
| Which coverage options have you chosen for health insurance in 2014? Please check all that apply.

- |
| 1 Insurance through my or my spouse's/partner's employer/union
| 2 Retiree Insurance through my or my spouse's/partner's former employer/union
| 3 Insurance through [the Federal health insurance exchange or marketplace]
| 4 Self-pay insurance or private health insurance (not through [the Federal health insurance exchange or marketplace], employer or government)
| 5 Medicare
| 6 Medi-Gap
| 7 Medicaid (also known as [Preloaded state's medicaid])
| 8 Military health care (TRICARE/VA/CHAMP-VA)
| 9 State-sponsored health plan
| 10 Other government program
| 11 No coverage of any type

|
ENDIF

IF c3 = (NO) No THEN

| **C5** where expect to get insurance in 2014
| Where do you expect to get health insurance coverage for 2014? Please check all that apply.

- | 1 Insurance through my or my spouse's/partner's employer/union
| 2 Retiree Insurance through my or my spouse's/partner's former employer/union
| 3 Insurance through [the Federal health insurance exchange or marketplace]
| 4 Self-pay insurance or private health insurance (not through [the Federal health insurance exchange or marketplace], employer or government)
| 5 Medicare
| 6 Medi-Gap
| 7 Medicaid (also known as [Preloaded state's medicaid])
| 8 Military health care (TRICARE/VA/CHAMP-VA)
| 9 State-sponsored health plan
| 10 Other government program
| 11 No coverage of any type

|
ENDIF

C6 how willing to take risks

Finally, we have a few questions on your attitude to risks and knowledge on financial matters. How do you see yourself: are you generally a person who is fully prepared to take risks or do you try to avoid risks? Please rate your willingness to take risks on the scale below where the value 0 means: 'not at all willing to take risks' and the value 10 means: 'very willing to take risks'.

With values between 0 and 10 you can express where you lie between these two extremes.

0 0 Not at all willing to take risks

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 Very willing to take risks

C7 Compound Interest/Numeracy

Suppose you had \$100 in a savings account and the interest rate was 2 percent per year. After 5 years, how much do you think you would have in the account if you left the money to grow: more than \$102, exactly \$102, or less than \$102?

1 More than \$102

2 Exactly \$102

3 Less than \$102

4 Don't know

C8 Inflation

Imagine that the interest rate on your savings account was 1 percent per year and inflation was 2 percent per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?

1 More than today

2 Exactly the same as today

3 Less than today

4 Don't know

C9 Risk Diversification

Do you think that the following statement is true or false? "Buying a single company stock usually provides a safer return than a stock mutual fund."

1 True

2 False

3 Don't know

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