

Well Being 424

BG001 introduction

Welcome to this survey. We are interested in understanding the choices people make when it comes to health insurance and how changes in the current law might affect these choices. As a reminder, this survey is available in English and Spanish. If you would prefer to take it in Spanish, please set your selection on your log in screen to Spanish or contact the helpdesk at 1-866-591-2909 (9am - 5pm PST) for assistance.

BG002 currently covered by health insurance

The first questions are about health insurance. Please include any kind of health insurance as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills. Are you currently covered by any kind of health insurance or some other kind of healthcare plan?

- 1 Yes
- 2 No

IF currently covered by health insurance = Yes THEN

| [Questions BG003 to BG003_other are displayed as a table]

| BG003 current health insurance

| Which of the following best describes your current health insurance or healthcare coverage? Please check all that apply.

- | 1 Insurance through my or my spouse's/partner's employer/union
- | 2 Insurance through my parent's employer or union
- | 3 Retiree Insurance through my or my spouse's/partner's former employer/union
- | 4 Self-pay insurance or private health insurance (not through employer or government)
- | 5 Insurance purchased through my state's or the federal health insurance exchange or marketplace such as healthcare.gov[state exchange of state where respondent lives]
- | 6 Medicare
- | 7 Medi-Gap
- | 8 Medicaid[medicaid name of state where respondent lives]
- | 9 Military health care (TRICARE/VA/CHAMP-VA)
- | 10 State-sponsored health plan
- | 11 Other program, please specify: \$Answer2\$
- | 12 No coverage of any type

| BG003_other OTHER current health insurance

| Which of the following best describes your current health insurance or healthcare coverage? Please check all that apply.

| String

ENDIF

IF Insurance purchased through my state's or the federal health insurance exchange or marketplace such as healthcare.gov^FLStateExchange IN current health insurance THEN

| M001 satisfaction on marketplace

| You said that you have insurance purchased through your state's or the federal health insurance exchange or marketplace such as healthcare.gov[] How satisfactory was your experience when purchasing your insurance through the exchange or marketplace?

- | 1 Very satisfactory
- | 2 Satisfactory
- | 3 Neither satisfactory or unsatisfactory
- | 4 Unsatisfactory
- | 5 Very unsatisfactory

| **M002** Difficulties with marketplace

| Please list difficulties or problems you had when purchasing insurance through the exchange or marketplace, if any:

| Open

| [The following questions are displayed as a table]

| **M003_intro** important features

| Please rank (1 being the most important feature) the three plan features you considered the most when choosing your health insurance plan on the exchange or marketplace:

| **M003_premium** important features Premium

| Premium

| 1 1

| 2 2

| 3 3

| **M003_deductible** important features Deductible

| Deductible

| 1 1

| 2 2

| 3 3

| **M003_network** important features Doctor Network

| Doctor Network

| 1 1

| 2 2

| 3 3

| **M003_copays** important features Copays/Coinsurance

| Copays/Coinsurance

| 1 1

| 2 2

| 3 3

| **M003_maxoop** important features Maximum Out-of-Pocket spending

| Maximum Out-of-Pocket spending

| 1 1

| 2 2

| 3 3

| **M003_coverage** important features Coverage for specific health conditions

| Coverage for specific health conditions

| 1 1

| 2 2

| 3 3

| IF rank1 > 1 OR rank2 > 1 or rank3 > 1 THEN

| | **rank_check** rank_check

| | You gave the same rank to more than one feature. Please go back to correct your answers.

| ENDIF

| **M004** navigator or tools

| Did you use any tools (such as online) or consult with a navigator, physician, insurance agent, or other professional to help you choose between different plans offered in the exchange or marketplace?

| 1 Yes

| 2 No

| **M005** Premium for insurance

| Is there a monthly premium for the health insurance plan you purchased through the exchange or marketplace?

| 1 Yes

| 2 No

| IF Premium for insurance = Yes THEN

|| **M006** Receive subsidy

|| Is the cost of the premium reduced based on your (family) income?

|| 1 Yes

|| 2 No

| ENDIF

| **M007** difficulty paying premiums

| Have you had any difficulty paying this monthly premium since enrolling in your plan?

| 1 Yes

| 2 No

| **M008** deductible was too high

| Have you ever decided not to use your insurance because deductible was too high?

| 1 Yes

| 2 No

| **M009** Level of coverage

| Insurance purchased through healthcare.gov[state exchange of state where respondent lives] is available in [FLcoverOpt] levels of coverage. Which level of coverage did you select?

| 1 Bronze

| 2 Silver

| 3 Gold

| 4 Platinum

| 5 [FLcatInsurance]

| 6 I don't know

| ENDIF

IF CURRENT LIVING SITUATION = Married or living with a partner THEN

| **BG004** spouse/partner covered by same health plan

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

| 1 Yes

| 2 No

| **BG008** who responsible for making health insurance decisions

| Who is responsible for making health insurance decisions in your household?

| 1 I am

| 2 My spouse/partner

| 3 Decisions are jointly made with my spouse/partner

| 4 We each choose our own insurance

| ENDIF

BG010 rate health

Would you say your health is excellent, very good, good, fair, or poor?

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

BG012 place go to when you are sick or need advice about health

Next, we would like to ask you some questions about the types of medical services you use. Is there a place that you usually go to when you are sick or need advice about your health?

- 1 Yes
- 2 There is **no such** place
- 3 There is **more than one** place

IF place go to when you are sick or need advice about health = Yes OR place go to when you are sick or need advice about health = There is **more than one** place THEN

|
| [Questions BG013 to BG013_other are displayed as a table]

| **BG013** what kind of place go to most often

| What kind of place do you go to most often for health care- a clinic, doctor's office, emergency room, or some other place?

- | 1 Clinic or health center
- | 2 Doctor's office or HMO
- | 3 Hospital emergency room
- | 4 Hospital outpatient department
- | 5 Some other place, please specify: \$Answer2\$

| **BG013_other** what kind of place go to most often OTHER

| String

| **BG014** is that the same place you usually go to

| Is that different than the place you usually go when you need routine or preventive care, such as a physical examination or check up?

- | 1 Yes
- | 2 No

| ELSE

| **BG014b** place usually go to

| Is there a place you usually go when you need routine or preventive care, such as a physical examination or check up?

- | 1 Yes
- | 2 No

| ENDIF

IF is that the same place you usually go to = Yes OR place usually go to = Yes THEN

|
| [Questions BG015 to BG015_other are displayed as a table]

| **BG015** what kind of place go to usually

| What kind of place do you usually go to when you need routine or preventive care, such as a physical examination or check-up?

| 0 I don't get preventive care anywhere
| 1 Clinic or health center
| 2 Doctor's office or HMO
| 3 Hospital emergency room
| 4 Hospital outpatient department
| 5 Some other place, please specify: \$Answer2\$\br/>| 6 I don't go to one place most often
|
| **BG015_other** what kind of place go to usually OTHER
| String
|
ENDIF

BG016 delayed getting care for any of these reasons

There are many reasons why people may delay getting medical care. Have you delayed getting care for any of the following reasons between November 1st 2014 and February 28th 2015? Please check all that apply.

- 1 I couldn't get through on the telephone
- 2 I couldn't get an appointment soon enough
- 3 Once I get there, I have to wait too long to see the doctor
- 4 The (clinic/doctor's) office wasn't open when I could get there
- 5 I didn't have transportation
- 6 I couldn't afford getting medical care
- 7 I never had to delay getting care between November 1st 2014 and February 28th 2015

BG017 past 4 months seen/talked to any of these

Between November 1st 2014 and February 28th, 2015, have you seen or talked to any of the following health care professionals about your own health? Please check all that apply.

- 1 A mental health professional such as a psychiatrist, psychologist, psychiatric nurse, or clinical social worker
- 2 A nurse practitioner, physician assistant, or midwife
- 3 A doctor who specializes in women's health (an obstetrician/gynecologist)
- 4 A medical doctor who specializes in a particular medical disease or problem (other than obstetrician/gynecologist, or psychiatrist)
- 5 A general doctor who treats a variety of illnesses (a doctor in general practice, family medicine, or internal medicine)
- 6 A dentist
- 7 None of the above

BG019 during past 4 months how many times seen doctor

Between November 1st 2014 and February 28th, 2015, how many times have you seen a doctor or other health care professional about your own health at a doctor's office, a clinic, or some other place?

Do not include times you were hospitalized overnight, visits to hospital emergency rooms, home visits, dental visits, or telephone calls.

- 0 None
- 1 1
- 2 2-3
- 3 4-5
- 4 6-7
- 5 8-9
- 6 10-12
- 7 13-15
- 8 16 or more

BG021 past 4 months how much out of pocket

Between November 1st 2014 and February 28th, 2015, how much did you pay out-of-pocket for medical care? Include all payments for prescription and over-the-counter drugs, doctor visits, hospital stays, emergency room visits, outpatient visits and other medical care that were not paid or reimbursed by your health insurance plan. Do not include insurance premium payments.

String

BG022 Currently owe anything in medical bills

Do you currently owe anything in medical bills?

1 Yes

2 No

IF Currently owe anything in medical bills = Yes THEN

|

| **BG023** how much owe in medical bills

| Approximately how much do you owe in medical bills?

| String

|

ENDIF

HL002 how much know about health reform

We will now ask you about changes that are happening to the American healthcare system. A national healthcare reform law (officially known as the Affordable Care Act, but also sometimes referred to as Obama Care) was recently implemented. How much would you say you know about this reform?

1 A great deal

2 A fair amount

3 Just some

4 Very little

5 Nothing

HL003 favorable about health reform

Given what you know about the healthcare reform law, do you have a generally favorable or generally unfavorable opinion of it?

1 Very favorable opinion

2 Somewhat favorable opinion

3 Neither favorable nor unfavorable opinion

4 Somewhat unfavorable opinion

5 Very unfavorable opinion

HL004 family better/worse off under health reform law

Do you think you and your family are [better off/worse off//] or [better/worse off] under the health reform law, or do you think it didn't make much difference?

1 Better off

2 Worse off

3 Not much difference

HL008 penalty if not enrolled

In the following questions we will ask you about the changes that the healthcare law has introduced. Please answer to the best of your knowledge. Under the new healthcare law, those who don't enroll in any type of health insurance may have to pay a penalty.

1 [True/False//]

2 [True/False//]

3 Don't know

HL009 marketplaces to show for coverage

The new healthcare law creates health insurance exchanges or marketplaces where small businesses and people who don't get coverage through their employers can shop for insurance and compare prices and benefits.

1 [True/False//]

2 [True/False//]

3 Don't know

HL010 only uninsured can participate in marketplace

Only people who are currently uninsured can participate in the new health insurance exchanges or marketplaces.

1 [True/False//]

2 [True/False//]

3 Don't know

HL011 plan standardization under new law

Under the new healthcare law, there is health plan standardization and insurers in the health insurance exchanges are required to offer plans that fit within four levels of coverage: bronze, silver, gold and platinum.

1 [True/False//]

2 [True/False//]

3 Don't know

HL012 below income will get subsidies to buy insurance

Under the new healthcare law, those below a certain income are eligible for subsidies to buy health insurance.

1 [True/False//]

2 [True/False//]

3 Don't know

HL013 charge different price for pre existing condition

Under the new healthcare law, health insurance plans are allowed to charge different prices for people with pre-existing conditions.

1 [True/False//]

2 [True/False//]

3 Don't know

HL014 law will expand medicaid program

The new healthcare law gives states the option of expanding their existing Medicaid program to cover more low-income, uninsured adults.

1 [True/False//]

2 [True/False//]

3 Don't know

HL015 law will allow immigrants to receive financial help

The new healthcare law allows undocumented immigrants to receive financial help from the government to buy health insurance.

1 [True/False//]

2 [True/False//]

3 Don't know

HL016 Rs state will have own marketplace

[state where respondent lives] has its own health insurance exchange or marketplace.

1 [True/False//]

2 [True/False//]

3 Don't know

IF state exchange of state where respondent lives <> empty THEN

|

| **HL017** heard of state exchange

| Have you heard of [state exchange of state where respondent lives]?

| 1 Yes

| 2 No

|

ENDIF

HL018 state will expand medicaid

[state where respondent lives] has expanded Medicaid[]

1 [True/False//]

2 [True/False//]

3 Don't know

[The following questions are displayed as a table]

HL019_intro information sources intro

There are several sources of information and advice that you may use when you make your health insurance and healthcare decisions under the new healthcare law. For each of the following sources of information below, please indicate whether you used this source of information in making a choice about your current health insurance coverage.

HL019_1 official info

Official information from the federal government (brochures on the internet at www.healthcare.gov or by calling 1-800-318-2596)

1 Yes

2 No

HL019_2 state website

Websites of the state of [state where respondent lives]

1 Yes

2 No

HL019_3 other websites

Internet sites, other than the federal/state governments' sites

1 Yes

2 No

HL019_4 Doctor

Doctor, pharmacist, or other health care professional

1 Yes

2 No

HL019_5 insurance firm

Current insurance firm, insurance agent, or employer's benefit office

1 Yes

2 No

HL019_6 Family or friends

Family or friends

1 Yes

2 No

HL019_7 Colleagues at work

Colleagues at work

1 Yes

2 No

HL019_8 Newspaper/press report

Newspaper/press report

1 Yes

2 No

HL019_9 TV/radio

TV/radio

1 Yes

2 No

[End of table display]

HL020 visited healthcare.gov

Have you visited healthcare.gov[state exchange of state where respondent lives] or spoken with a representative of your state's or the federal health insurance exchange or marketplace since October of 2014?

1 Yes

2 No

HI001 higher deductible premium should be lower

We will now ask you about different aspects of health insurance plans. Please answer to the best of your knowledge.

If an insurance policy has a higher deductible the premium should be lower, everything else equal.

1 [True/False//]

2 [True/False//]

3 Don't know

HI002 outside network more out of pocket

If you visit a doctor who is not part of your insurer's network you will have to pay more out-of-pocket.

1 [True/False//]

2 [True/False//]

3 Don't know

HI004 which insurer has greater restriction

Which type of insurer places greater restrictions on patient's choices of the providers they see?

1 HMO

2 PPO

3 They are the same (HMO equals PPO in terms of choice of providers)

4 Do not know

HI005 describe deductible

Which of the following best describes a deductible?

1 A small amount that patients must pay each time they visit a doctor

2 The amount patients must pay during a year before their insurance will pay for care

3 The price policy holders must pay for insurance

4 Do not 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