## Well Being 195

#### intro intro

We are interested in understanding people's opinion about health insurance and financial risks. Thank you for taking the time to complete this survey. Please click "Next" to begin.

m\_001 job status
Are you currently employed or self employed?
1 Yes, employed by someone else
2 Yes, self-employed
3 Not currently employed
4 Retired

IF job status = Yes, employed by someone else or job status = Yes, self-employed THEN

m\_001\_hours hours work per week
About how many hours per week, on average do you work at your current job(s)?
1 Less than 20 hours per week
2 20-39 hours per week
3 40 or more hours per week

ENDIF

m\_002 income 2010

Which category represents the total combined income of all members of your household in 2010? Please include cash assistance unemployment, social security income, pensions payments, dividends and interest. Your best estimate is fine.

1 \$0 2 \$1 to 5,000 3 \$5,001 to 7,500 4 \$7,501 to10,000 5 \$10,001 to \$12,500 6 \$12,501 to \$15,000 7 \$15,001 to\$17,500 8 \$17,501 to \$20,000 9 \$20,001 to \$25,000 10 \$25,001 to \$30,000 11 \$30,001 to \$35,000 12 \$35,001 to \$40,000 13 \$40,001 to \$50,000 14 \$50,001 to \$60,000 15 \$60,001 to \$75,000 16 Over \$75,000

m\_003 general self reported health
In general, would you say your health is:
1 Excellent
2 Very Good
3 Good
4 Fair
5 Poor

**m\_004** doctor assessed health problems Have you ever been told by a doctor or other health professional that you have any of the following? (select all that apply)
1 Diabetes or Sugar Diabetes
2 Asthma
3 High Blood Pressure
4 Emphysema or Chronic Bronchitis (COPD)
5 Heart Disease, Angina or Heart Attack
6 Congestive Heart Failure
7 Depression or Anxiety
8 High Cholesterol
9 Kidney Problems
10 Cancer
11 None if the above

IF None if the above in doctor assessed health problems AND cardinal( doctor assessed health problems ) > Diabetes or Sugar Diabetes THEN

**error\_poss** error message if none of the above and else You selected "None of the above" and another choice. Can you please go back and correct your response?

ENDIF

[Questions m\_005 to m\_005\_other are displayed as a table]

m\_005 current health insurance
Do you currently have health insurance through any of the following?
1 Employer
2 Family member's employer
3 Medicare
4 Private plan I pay for myself
5 Medicaid/SCHIP
6 Tricare/CHAMPVA
7 Other coverage:
8 I don't have any health insurance

**m\_005\_other** other health insurance provider other health insurance String

m\_006 place of usual medical careIs there a place you usually go to receive medical care?1 Yes2 No

IF place of usual medical care = Yes THEN

[Questions m\_007 to m\_007\_other are displayed as a table]

m\_007 place of usual medical care

Where do you usually go to receive medical care? (select all that apply)

- 1 A private doctor's office
- | 2 A community health center or public health clinic
- 3 A hospital-based clinic
- | 4 A hospital emergency room
- | 5 An urgent care clinic

| 6 Some other place:| 7 I don't have a usual place

**m\_007\_other** specify other place of usual care specify place of usual care String

|

ENDIF

 $m_{008}$  need care last 12 months

Was there a time in the last 12 months when you needed medical care?

1 Yes

2 No

IF need care last 12 months = Yes THEN

**m\_009** get all care needed last 12 months When you needed medical care in the last 12 months, did you get all the care you needed?

| 1 1 es | 2 No

| 2 INO

ENDIF

IF get all care needed last 12 months = No THEN

[Questions m\_011 to m\_011\_other are displayed as a table]

**m\_011** why go without medical care

What were the main reasons, on the most recent occasion, that you went without needed medical care?

(select all that apply)

| 1 I couldn't afford it

2 I didn't have insurance

| 3 The doctor wouldn't take my insurance

| 4 I couldn't get an appointment fast enough

| 5 I didn't have time

6 I owed money to the medical care provider

7 The office wasn't open when I could get there

8 I was afraid to go to the doctor

9 I didn't know where to go

10 Other reason:

**m\_011\_other** specify other reason why go without medical care

What were the main reasons you went without needed medical care on the most recent occasion? (specify) String

ENDIF

**m\_012** need prescription medication

Was there a time in the last 12 months when you needed prescription medication?

1 Yes

2 No

IF need prescription medication = Yes THEN

| m\_013 get all medication needed

| Did you get all the medication you needed in the last 12 months?

| 1 Yes

| 2 No

ENDIF

IF get all medication needed = No THEN

[Questions m\_014 to m\_014\_other are displayed as a table]

**m\_014** What were the main reasons on the most recent occasion you went without needed prescription medication?

| What were the main reasons, on the most recent occasion, that you went without needed prescription | medication? (select all that apply)

| 1 Cost too much

2 I didn't have insurance

3 I didn't have a doctor

4 I couldn't get a prescription

5 I didn't have time to get a prescription or pick up the medication

6 I couldn't get to the pharmacy

7 Other reason:

m\_014\_other other reason went without perscriptions

Reason went without for answer 7

| String

ENDIF

 $m_015$  went to emergency room

Was there a time in the last 12 months when you went to an emergency room to get medical care for yourself? 1 Yes

 $2 \ \mathrm{No}$ 

IF went to emergency room = Yes THEN

**m\_016** emergency room reason

What were the reasons, on the most recent occasion, that you went to the emergency room instead of going somewhere else for medical care? (select all that apply)

1 I needed emergency treatment

2 I didn't have health insurance

3 Doctors' offices/clinics were closed

| 4 I couldn't get a doctor's appointment fast enough

5 I did not have a regular doctor

6 I couldn't afford the cost of seeing the doctor

| 7 I didn't know where else to go

8 I haven't gone to the emergency room in the last 12 months

ENDIF

M\_010 home remedies last 12 months

Was there a time in the last 12 months when you relied on home remedies or over-the-counter-drugs instead of seeing a doctor or taking a prescription drug because of cost?

1 Yes

[The following questions are displayed as a table]

m\_017 out of pocket spending header

In the last 12 months, how much money did you spend out of pocket on each of the following types of medical care for yourself? Out of pocket costs are costs you pay yourself. Please round to the nearest whole number.

m\_017\_dr out of pocket spending doctors office
Visit to doctor's office, clinics or health centers
1 \$0
2 More than \$0

**m\_017\_dr\_amount** out of pocket spending doctors office amount Visit to doctor's office, clinics or health centers Integer

m\_017\_er out of pocket spending ER
Emergency room or overnight hospital care
1 \$0
2 More than \$0

**m\_017\_er\_amount** out of pocket spending ER Emergency room or overnight hospital care Integer

m\_017\_med out of pocket spending med
Prescription medication
1 \$0
2 More than \$0

**m\_017\_med\_amount** out of pocket spending med Prescription medication Integer

[End of table display]

 $m\_018~$  percent chance \$1000+ on medical care

What is the percent chance that you will spend \$1,000 or more on medical care, not including insurance premiums or over-the-counter drugs in the next five years? Please note: 0 means no chance and 100 means absolutely certain. Range: 0..100

IF percent chance 00+ on medical care = EMPTY THEN

m\_018\_skip brackets if skipped m\_018

Sometimes it's hard to answer these questions with a precise number. Perhaps you could give us a range of numbers that would better describe your beliefs about the percent chance that you will spend \$1,000 or more on medical care, not including insurance premiums or over-the-counter drugs in the next five years.

| 1 0-20

| 2 21-40

3 41-60

4 61-80

| 5 81-100

### 2 No

### ENDIF

m\_019 percent chance \$5000+ on medical care

What is the percent chance that you will spend \$5,000 or more on medical care, not including insurance premiums or over-the-counter drugs in the next five years? Please note: 0 means no chance and 100 means absolutely certain. Range: 0..100

IF percent chance 00+ on medical care = EMPTY THEN

**m\_019\_skip** brackets if skipped m\_019

Sometimes it's hard to answer these questions with a precise number. Perhaps you could give us a range of numbers that would better describe your beliefs about the percent chance that you will spend \$5,000 or more on medical care, not including insurance premiums or over-the-counter drugs in the next five years. 0-20 21-40 41-60 61-80 81-100

| 1 0-20

| 2 21-40

3 41-60

| 4 61-80

| 5 81-100

ENDIF

m\_023 doctor past 12 months

During the past 12 months, how many times have you seen a doctor or other health care professional about your own health at a doctor's office, 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.

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

[Questions m\_020 to m\_020\_other are displayed as a table]

m\_020 current owe to health care provider

Do you currently owe money to a health care provider (doctor, clinic or hospital), credit card company or anyone else for medical expenses?

1 Yes (please specify about how much) \$.00 2 No

**m\_020\_other** current owe to health care provider specify how much owed String

ENDIF

[Questions m\_021 to m\_021\_other are displayed as a table]

 $m_021$  which resources used to cover health care In the past 12 months, have you had to draw on any of the following resources to cover health care costs? (select all that apply)

- 1 Family savings
- 2 Withdrew money from retirement accounts
- 3 Borrowed against your home
- 4 Borrowed from a bank
- 5 Borrowed from a payday lender or pawn shop
- 6 Borrowed from friends or family
- 7 Incurred additional credit card debt
- 8 Other:
- 9 I incurred no medical expenses

 $m\_021\_other\;$  specify resources used to cover health care other resource

String

m\_022 refused treatment

And finally, in the last 12 months, has a doctor, clinic or other medical care provider refused to treat you because you owed them money?

1 Yes

2 No

# 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