

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 BG002 = Yes THEN

|

| 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 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 [medicaid name of state where respondent lives ])

| 7 Military health care (TRICARE/VA/CHAMP-VA)

| 8 State-sponsored health plan

| 9 Other government program

| 10 No coverage of any type

|

| IF currentlivingsituation = 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

||

|| IF BG004 = Yes THEN

|||

||| BG005 who is primary holder

||| Who is the primary account holder?

||| 1 Me

||| 2 My spouse/partner

|||

|| ELSE

|||

||| BG006 spouse/partner has own health plan

||| Does your spouse/partner have his/her own health insurance plan?

||| 1 Yes

||| 2 No

|||

|| ENDIF

||

|| BG007 current plan cover dependents other than spouse/partner

|| Does your current health insurance plan also cover any dependents other than your spouse/ partner?

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|| 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
|
ENDIF

```

BG009 ever had to choose among plans  
Have you ever had to choose among different health insurance plans?  
1 Yes  
2 No

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

BG011 doctor ever told you  
Has a doctor ever told you that you have any of the following? Please check all that apply.  
1 Heart disease  
2 Diabetes  
3 High blood pressure  
4 High cholesterol  
5 Chronic pain  
6 Depression  
7 A doctor never told me I have any of the above

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 place  
3 There is more than one place

```

IF BG012 = Yes OR BG012 = There is more than one place THEN
|
| [The following questions are displayed as a table]
|
| BG013 what kind of place go to most often
| What kind of place do you go to most often - 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 $Answer2$
|

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| BG013_other what kind of place go to most often OTHER
| What kind of place do you go to most often - a clinic, doctor's office, emergency room, or some other place?
| String
|
| [End of table display]
| IF BG013 = Some other place, please specify $Answer2$ THEN
| |
| ENDIF
|
| BG014 is that the same place you usually go to
| Is that [fill for place to visit most often] 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 BG014 = Yes OR BG014b = Yes THEN
|
| [The following questions 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: $Answer2$
| 6 I don't go to one place most often
|
| BG015_other what kind of place go to usually OTHER
| What kind of place do you usually go to when you need routine or preventive care, such as a
| physical examination or check-up?
| String
|
| [End of table display]
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 April 1st and July 31st 2013? 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 April 1st and July 31st 2013

BG017 past 4 months seen/talked to any of these

Between April 1st 2013 and July 31st 2013, 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 None of the above

BG018 during past 4 months how many times ER

Between April 1st 2013 and July 31st 2013, how many times have you gone to a hospital emergency room for your own health? (This includes emergency room visits that resulted in a hospital admission.)

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

BG019 during past 4 months how many times seen doctor

Between April 1st 2013 and July 31st 2013, 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

BG020 how long ago saw/talked to doctor

About how long has it been since you last saw or talked to a doctor or other health care professional about your own health? Include doctors seen while a patient in a hospital.

0 I have never seen or talked to a doctor or other health care professional about my own health

1 6 months or less

2 More than 6 months, but not more than 1 year ago

3 More than 1 year, but not more than 2 years ago

4 More than 2 years, but not more than 5 years ago

5 More than 5 years ago

BG021 past 4 months how much out of pocket

Between April 1st 2013 and July 31st 2013, 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 BG022 = Yes THEN

|

| BG023 how much owe in medical bills

| Approximately how much do you owe in medical bills?

| String

|

ENDIF

BG025 any savings

Do you have any savings?

1 Yes

2 No

IF BG025 = Yes THEN

|

| [The following questions are displayed as a table]

|

| BG026 what do you do with your savings

| What do you do with your savings? Please check all that apply.

| 1 Deposit it into a bank checking and/or savings account.

| 2 Invest it into bonds.

| 3 Invest it into stocks/mutual funds.

| 4 Invest it into real estate or other business investments.

| 5 Keep it at home.

| 6 Other, please specify: \$Answer2\$

|

| BG026\_other what do you do with your savings OTHER

| What do you do with your savings? Please check all that apply.

| String

|

| [End of table display]

ENDIF

BG027 how strongly agree with good at math

How strongly do you agree or disagree with the following statement? I am good at mathematics.

1 Strongly agree

2 Somewhat agree

3 Neither agree nor disagree

4 Somewhat disagree

5 Strongly disagree

BG028 how strongly agree with confident dealing day to day financial matters

How strongly do you agree or disagree with the following statement? I am confident about dealing with day-to-day financial matters, such as checking accounts, credit cards, mortgages, insurance products, installment payments and budgeting.

1 Strongly agree

2 Somewhat agree

3 Neither agree nor disagree

4 Somewhat disagree

5 Strongly disagree

IF Working Now IN currentjobstatus THEN

|

| BG029 how many hours a week usually work

| How many hours a week do you usually work at your job (if you have more than one job please refer to the job that gives you most of your income)?

| Range: 0..99

|

| [The following questions are displayed as a table]

|

| BG030\_years how long worked current employer years

| For how long have you worked for your current employer (if you have more than one employer please refer to the employer form which you get most of your income)?

| Range: 0..99

|

| BG030\_months how long worked current employer months

| For how long have you worked for your current employer?

| Range: 0..12

|

| [End of table display]

ENDIF

HL001 heard Obamacare

In this section we will ask you about changes that will happen to the American healthcare system in the near future. Please answer the following questions to the best of your knowledge. Have you heard of [Obamacare/the Affordable Care Act/the upcoming Healthcare Reform ]?

1 Yes

2 No

HL002 how much know about health reform

A national healthcare reform law (officially known as the Affordable Care Act, but also sometimes referred to as Obama Care) was recently enacted. 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 will be [better off/worse off] or [better/worse off] under the health reform law, or do you think it won't make much difference?

1 Better off

2 Worse off

3 Not much difference

IF truefalse\_rand = EMPTY THEN

|

ENDIF

HL005 by 2014 have insurance or pay fine

We now want to ask you some questions about how you believe the new health care law will work.

One of the main aspects of the new healthcare law is the health insurance mandate - a requirement that nearly all Americans must have health insurance by 2014 or else pay a fine.

1 [True/False]

2 [true false fill]

3 Don't know

HL006 employer sponsored will have to enroll in public

Under the new healthcare law, those who have employer sponsored health insurance will also have to enroll in public health insurance.

1 [True/False]

2 [true false fill]

3 Don't know

HL007 all firms must offer health insurance

Under the new healthcare law, all firms must offer health insurance to their employees.

1 [True/False]

2 [true false fill]

3 Don't know

HL008 penalty if not enrolled

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 fill]

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 fill]

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 fill]

3 Don't know

HL011 plan standardization under new law

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

1 [True/False]

2 [true false fill]

3 Don't know

HL012 below income will get subsidies to buy insurance

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

- 1 [True/False]
- 2 [true false fill]
- 3 Don't know

HL013 charge different price for pre existing condition

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

- 1 [True/False]
- 2 [true false fill]
- 3 Don't know

HL014 law will expand medicaid program

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

- 1 [True/False]
- 2 [true false fill]
- 3 Don't know

HL015 law will allow immigrants to receive financial help

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

- 1 [True/False]
- 2 [true false fill]
- 3 Don't know

HL016 Rs state will have own marketplace

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

- 1 [True/False]
- 2 [true false fill]
- 3 Don't know

IF FLStateExchange <> 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 ] will expand Medicaid (also known as [medicaid name of state where respondent lives ])

- 1 [True/False]
- 2 [true false fill]
- 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 how likely you will use it.



HL019\_1 official info

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

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_2 state website

Websites of the state of [state where respondent lives ]

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_3 other websites

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

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_4 doctor

Doctor, pharmacist, or other health care professional

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_5 insurance firm

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

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_6 family or friends

Family or friends

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_7 colleagues

Colleagues at work

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_8 newspaper

Newspaper/press report

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

HL019\_9 tv

TV/radio

- 1 Very likely
- 2 Somewhat likely
- 3 Unlikely

[End of table display]

#### PH\_intro perceptions intro

Please note, the next questions ask you to think about the percent chance that something will happen in the future. The percent chance can be thought of as the number of chances out of 100. You can use any number between 0 and 100. For example, numbers like: 2 and 5 percent may be "almost no chance", 20 percent or so may mean "not much chance", a 45 or 55 percent chance may be a "pretty even chance", 80 percent or so may mean a "very good chance", and a 95 or 98 percent chance may be "almost certain"

#### BG024 percent chance you will spend 1000 or more 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 year? Please note: 0 means no chance and 100 means absolutely certain.

Range: 0.00..100.00

#### PH001 chance law will affect choice

In this section we would like to know how you expect that the new healthcare law will influence your health insurance and health care choices. What are the chances the new healthcare law will affect your health insurance choice? Please note: 0 means no chance and 100 means absolutely certain. Please enter a number in the box.

Range: 0..100

IF BG002 = No THEN

|

#### | PH002 chances you will enroll in insurance

| In the following questions please let us know how you believe your health insurance choice will change with the healthcare law. What are the chances you will enroll in health insurance? Please note: 0 means no chance and 100 means absolutely certain. Please enter a number in the box.

| Range: 0..100

|

ENDIF

#### PH003 chances your choice will change

In the following questions please let us know how you believe your health insurance choice will change with the healthcare law. What are the chances you will participate in the health insurance exchanges? Please note: 0 means no chance and 100 means absolutely certain. Please enter a number in the box.

Range: 0..100

#### PH004 chances you will enroll in medicaid

What are the chances you will enroll in Medicaid (also known as [medicaid name of state where respondent lives ])? Please note: 0 means no chance and 100 means absolutely certain. Please enter a number in the box.

Range: 0..100

IF Insurance through my or my spouse's/partner's employer/union IN BG003 THEN

|

#### | PH005 chances you drop your plan

| What are the chances you will drop your (or your spouse/partner's) employer-sponsored health insurance plan? Please note: 0 means no chance and 100 means absolutely certain. Please enter a number in the box.

| Range: 0..100

|

ENDIF

#### PH006 chances you will pay penalty

Under the new healthcare law, what are the chances that you will have to pay a penalty because of

lack of health insurance? Please note: 0 means no chance and 100 means absolutely certain. Please enter a number in the box.

Range: 0..100

IF increasedecrease\_rand = EMPTY THEN

|

ENDIF

PH007 expect law to affect access

Do you expect the new healthcare law to affect your access to healthcare - that is, your ability to schedule doctor visits and procedures and get the medical care you need in a timely manner?

1 Yes, it will [improve/decrease] access

2 Yes, it will [improve/decrease] access

3 No, access will remain the same

PH008 new law affect time to wait

Do you expect the new healthcare law to affect how long you have to wait to get a doctor's appointment when you need one?

1 Yes, it will [increase/decrease] how long I need to wait

2 Yes, it will [increase/decrease] how long I need to wait

3 No, the amount of time I need to wait will remain the same

PH009 new law affect quality

Do you expect the new healthcare law to affect the quality of the medical care you usually get?

1 Yes, it will [increase/decrease] the quality of the medical care I get

2 Yes, it will [increase/decrease] the quality of the medical care I get

3 No, the quality of the medical care I get will remain the same

PH010 new law affect how much pay out of pocket for care

Do you expect the new healthcare law to affect how much you pay out-of-pocket for medical care (that is, the amount you pay when you go to the doctor or when you buy prescription drugs and that is not covered or reimbursed by your health insurance plan)?

1 Yes, it will [increase/decrease] how much I pay out-of-pocket for medical care

2 Yes, it will [increase/decrease] how much I pay out-of-pocket for medical care

3 No, it won't affect how much I pay out-of-pocket for medical care

PH011 new law affect how much pay for care

If you have a significant, unexpected and expensive medical need (e.g., due to a car accident), do you expect the new healthcare law will affect how much you pay for this medical care?

1 Yes, it will [increase/decrease] how much I pay for this type of unpredictable and expensive medical care

2 Yes, it will [increase/decrease] how much I pay for this type of unpredictable and expensive medical care

3 No, how much I pay for this type of unpredictable and expensive medical care will remain the same

PH012 worried employer will no longer offer sponsored health insurance

Are you worried that your current employer (or your spouse/partner's) will no longer offer employer-sponsored health insurance due to the new healthcare law?

1 Yes, I am a little worried

2 Yes, I am worried a lot

3 No, I am not worried at all

HI001 higher deductible premium should be lower

In this section we will 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 fill]

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 fill]

3 Don't know

HI003 generic cost more than brand

Generic prescription drugs cost the patient more than brand name drugs.

1 [True/False]

2 [true false fill]

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

HI006 20% of 100

You go to the doctor and the bill for your visit is \$100. You have to pay a co-insurance of 20% for all doctor visits. How much will you be expected to pay for this visit?

1 \$0

2 \$20

3 \$80

4 Don't know

HI007 co pay \$15 how much pay

You go to the doctor and the bill for your visit is \$100. You have to pay a co-pay of \$15 for all doctor visits. How much will you be expected to pay for this visit?

1 \$0

2 \$15

3 \$85

4 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