

## Well Being 435

IF random variable for Branches = 1 THEN

||

| **V301\_Introduction\_b1** Intro for Branch 1

| Nursing homes provide round-the-clock medical care and assistance for activities such as getting out of bed. Nursing homes are regulated and inspected by the government. They all must meet minimum government standards for safety, cleanliness, provision of services and meals, but some nursing homes offer higher quality services than others. The cost for a year's stay in a nursing home varies a lot, but a national average is about seventy-five thousand dollars (\$75,000) per year. Because of the high cost, some people purchase long-term care insurance, which would pay for living in a nursing home.

|

| **V302\_b1** Knowledge of Long-Term Care Insurance\_branch1

| How would you rate your knowledge of long-term care insurance?

| 1 No knowledge

| 2 A little knowledge

| 3 Some knowledge

| 4 A lot of knowledge

| 8 I don't know

|

| **n071\_b1** R any long-term care insurance\_branch1

| Not including government programs, do you now have any long-term care insurance which specifically covers nursing home care for a year or more?

| 1 Yes

| 2 No

| 3 I don't know

|

| **s4\_56\_b1** spouse or partner have LTC insurance policy\_b1

| Does your spouse or partner have a long-term care insurance policy?

| 1 Yes

| 2 No

| 8 I don't know

|

| IF R any long-term care insurance\_branch1 = No or R any long-term care insurance\_branch1 = I don't know THEN

||

| **s4\_58\_b1** purchase LTC insurance next 5 yrs\_b1

| On a scale of 0 to 100, what are the chances that within the next five years you will purchase insurance that will pay for some or all of long-term care costs?

| Range: 0..100

||

| **s4\_59\_b1** purchase LTC insurance next ten years\_b1

| On a scale of 0 to 100, what are the chances that within the next ten years you will purchase insurance that will pay for some or all of long-term care costs?

| Range: 0..100

|

| ENDIF

|

| **v307\_b1** Importance of Increase Premium in the Future\_b1

| In thinking about possibly purchasing long-term care insurance, how important would the following concerns be to you? The insurance company may increase your premiums sometime in the future. Would you say this concern is ...

| 1 Very important

| 2 Somewhat important

| 3 Not at all important

| 8 I don't know

**v310\_b1** Importance that policy covers high quality Nursing Homes\_b1

The insurance policy covers high quality nursing homes that offer services that are substantially above the minimum government standards. Would you say this is ...

1 Very important

2 Somewhat important

3 Not at all important

8 I don't know

**Intro\_Rating\_Policies\_1\_5\_b1** Intro Rating Policies 1-5\_b1

We would like to ask you to rate five different long-term care insurance policies. All policies will pay the nursing home costs for as long as you have to live in the nursing home. But the monthly premium and the types of facilities that they will pay for will differ between policies. We will ask you about two levels of nursing home quality covered by the insurance policy. The first level of quality meets the minimum government standards in terms of safety, cleanliness, provision of services and meals. Residents live two to a room. The second level of quality provides better service and meals, has larger rooms with better decoration, and each resident has his or her own room.

**V312\_RatePolicy1\_b1** RATE POLICY 1 – MINIMUM GOV STANDARDS\_b1

On a scale of 0 to 10, where 0 means the policy is definitely not for you, and 10 means the policy is very well suited for you, how would you rate a long-term care insurance policy where the monthly premium is \$[fill for mgs\_b1] and the quality of the nursing home is minimum government standards?

0 0 Definitely not for you

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 The policy is very well suited for you

11 I don't know

IF RATE POLICY 1 – MINIMUM GOV STANDARDS\_b1 >= 0 Definitely not for you and RATE POLICY 1 – MINIMUM GOV STANDARDS\_b1 <= 10 The policy is very well suited for you THEN

**V313\_RatePolicy2\_b1** RATE POLICY 2\_b1

On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality is the same, minimum government standards, but the monthly premium is [fill for premium\_b1], specifically \$[fill for FHQ\_b1] per month?

0 0 Definitely not for you

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 The policy is very well suited for you

11 I don't know

**V314\_RatePolicy3\_b1** RATE POLICY 3\_b1

```

|| The next policy covers stays in a high quality nursing home for the same monthly premium. On a
|| scale of 0 to 10, how would you rate a long-term care insurance policy where the monthly premium
|| is $[fill for FHQ_b1] and the quality of the nursing home is high?
|| 0 0 Definitely not for you
|| 1 1
|| 2 2
|| 3 3
|| 4 4
|| 5 5
|| 6 6
|| 7 7
|| 8 8
|| 9 9
|| 10 10 The policy is very well suited for you
|| 11 I don't know
||
|| IF RATE POLICY 3_b1 != 10 The policy is very well suited for you THEN
||
|| V315_RatePolicy4_b1 RATE POLICY 4_b1
|| On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality of
|| the nursing home is high, but the monthly premium is lower, specifically $[fill for FMGS_b1] per month?
|| 0 0 Definitely not for you
|| 1 1
|| 2 2
|| 3 3
|| 4 4
|| 5 5
|| 6 6
|| 7 7
|| 8 8
|| 9 9
|| 10 10 The policy is very well suited for you
|| 11 I don't know
||
|| IF RATE POLICY 4_b1 != 10 The policy is very well suited for you THEN
||
|| RatePolicy5_b1 comfortable facilities monthly premium is lower_b1
|| On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality of the nursing
|| home is high and the monthly premium is even lower, specifically $[fill for FMGS2_b1] per month?
|| 0 0 Definitely not for you
|| 1 1
|| 2 2
|| 3 3
|| 4 4
|| 5 5
|| 6 6
|| 7 7
|| 8 8
|| 9 9
|| 10 10 The policy is very well suited for you
|| 11 I don't know
||
|| ENDIF
||
|| ENDIF
||

```

|ENDIF

|ELSEIF random variable for Branches = 2 THEN

| **V301\_Introduction\_b2** Intro for Branch 2

|Nursing homes provide round-the-clock medical care and assistance for activities such as getting out of bed. The cost for a year's stay in a nursing home varies a lot, but a national average is about seventy-five thousand dollars (\$75,000) per year. Because of the high cost, some people purchase long-term care insurance, which would pay for living in a nursing home.

| **V302\_b2** Knowledge of Long-Term Care Insurance\_b2

|How would you rate your knowledge of long-term care insurance?

- | 1 No knowledge
- | 2 A little knowledge
- | 3 Some knowledge
- | 4 A lot of knowledge
- | 8 I don't know

| **n071\_b2** R any long-term care insurance\_b2

|Not including government programs, do you now have any long-term care insurance which specifically covers nursing home care for a year or more?

- | 1 Yes
- | 2 No
- | 3 I don't know

| **s4\_56\_b2** spouse or partner have LTC insurance policy\_b2

|Does your spouse or partner have a long-term care insurance policy?

- | 1 Yes
- | 2 No
- | 8 I don't know

|IF R any long-term care insurance\_b2 = No or R any long-term care insurance\_b2 = I don't know THEN

| **s4\_58\_b2** purchase LTC insurance next 5 yrs\_b2

|On a scale of 0 to 100, what are the chances that within the next five years you will purchase insurance that will pay for some or all of long-term care costs?  
|Range: 0..100

| **s4\_59\_b2** purchase LTC insurance next ten years\_b2

|On a scale of 0 to 100, what are the chances that within the next ten years you will purchase insurance that will pay for some or all of long-term care costs?  
|Range: 0..100

|ENDIF

| **v307\_b2** Importance of Increase Premium in the Future\_b2

|In thinking about possibly purchasing long-term care insurance, how important would the following concerns be to you? The insurance company may increase your premiums sometime in the future. Would you say this concern is ...

- | 1 Very important
- | 2 Somewhat important
- | 3 Not at all important
- | 8 I don't know

| **v310\_b2** Importance that policy covers high quality Nursing Homes\_b2

|The insurance policy covers high quality nursing homes that offer services that are substantially

above the minimum government standards. Would you say this is ...

- 1 Very important
- 2 Somewhat important
- 3 Not at all important
- 8 I don't know

**Intro\_Rating\_Policy\_0\_b2** Intro Rating Policy 0\_b2

We would like to ask you to rate six different long-term care insurance policies. All policies will pay the nursing home costs for as long as you have to live in the nursing home. But the monthly premium and the types of facilities that they will pay for will differ between policies.

**RatePolicy0** RATE POLICY 0

On a scale of 0 to 10, where 0 means the policy is definitely not for you, and 10 means the policy is very well suited for you, how would you rate a long-term care insurance policy where the monthly premium is \$[fill for mgs\_b2]?

- 0 0 Definitely not for you
- 1 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7 7
- 8 8
- 9 9
- 10 10 The policy is very well suited for you
- 11 I don't know

**Intro\_Rating\_Policies\_1\_5\_b2** Intro Rating Policies 1-5\_b2

Nursing homes vary in the quality of services they provide. The first level of quality meets minimum government standards in terms of safety, cleanliness, provision of services and meals. Residents live two to a room. The second level of quality provides better service and meals, has larger rooms with better decoration, and each resident has his or her own room.

**V312\_RatePolicy1\_b2** RATE POLICY 1 – MINIMUM GOV STANDARDS\_b2

On a scale of 0 to 10, where again 0 means the policy is definitely not for you, and 10 means the policy is very well suited for you, how would you rate a long-term care insurance policy where the monthly premium is \$[fill for mgs\_b2] and the quality of the nursing home is minimum government standards?

- 0 0 Definitely not for you
- 1 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7 7
- 8 8
- 9 9
- 10 10 The policy is very well suited for you
- 11 I don't know

IF RATE POLICY 1 – MINIMUM GOV STANDARDS\_b2 >= 0 Definitely not for you and RATE POLICY 1 – MINIMUM GOV STANDARDS\_b2 <= 10 The policy is very well suited for you THEN

**V313\_RatePolicy2\_b2** RATE POLICY 2\_b2

On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality is the same, minimum government standards, but the monthly premium is [fill for premium\_b2], specifically \$[fill for FHQ\_b2] per month?

0 0 Definitely not for you

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 The policy is very well suited for you

11 I don't know

#### **V314\_RatePolicy3\_b2** RATE POLICY 3\_b2

The next policy covers stays in a high quality nursing home for the same monthly premium. On a scale of 0 to 10, how would you rate a long-term care insurance policy where the monthly premium is \$[fill for FHQ\_b2] and the quality of the nursing home is high?

0 0 Definitely not for you

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 The policy is very well suited for you

11 I don't know

IF RATE POLICY 3\_b2 != 10 The policy is very well suited for you THEN

#### **V315\_RatePolicy4\_b2** RATE POLICY 4\_b2

On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality of the nursing home is high, but the monthly premium is lower, specifically \$[fill for FMGS\_b2] per month?

0 0 Definitely not for you

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 The policy is very well suited for you

11 I don't know

IF RATE POLICY 4\_b2 != 10 The policy is very well suited for you THEN

#### **RatePolicy5\_b2** comfortable facilities monthly premium is lower\_b2

On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality

|||| of the nursing home is high and the monthly premium is even lower, specifically \$[fill  
|||| for FMGS2\_b2] per month?

|||| 0 0 Definitely not for you

|||| 1 1

|||| 2 2

|||| 3 3

|||| 4 4

|||| 5 5

|||| 6 6

|||| 7 7

|||| 8 8

|||| 9 9

|||| 10 10 The policy is very well suited for you

|||| 11 I don't know

||||

||| ENDF

|||

|| ENDF

||

| ENDF

|

ELSEIF random variable for Branches = 3 THEN

|

| **V301\_Introduction\_b3** Intro for Branch 3

| Nursing homes provide round-the-clock medical care and assistance for activities such as getting out  
| of bed. Nursing homes are regulated and inspected by the government. The cost for a year's  
| stay in a nursing home varies a lot, but a national average is about seventy-five thousand dollars  
| (\$75,000) per year. Because of the high cost, some people purchase long-term care insurance, which  
| would pay for living in a nursing home.

|

| **V302\_b3** Knowledge of Long-Term Care Insurance\_b3

| How would you rate your knowledge of long-term care insurance?

| 1 No knowledge

| 2 A little knowledge

| 3 Some knowledge

| 4 A lot of knowledge

| 8 I don't know

|

| **n071\_b3** R any long-term care insurance\_b3

| Not including government programs, do you now have any long-term care insurance which specifically  
| covers nursing home care for a year or more?

| 1 Yes

| 2 No

| 3 I don't know

|

| **s4\_56\_b3** spouse or partner have LTC insurance policy\_b3

| Does your spouse or partner have a long-term care insurance policy?

| 1 Yes

| 2 No

| 8 I don't know

|

| IF R any long-term care insurance\_b3 = No or R any long-term care insurance\_b3 = I don't know THEN

||

|| **s4\_58\_b3** purchase LTC insurance next 5 yrs\_b3

|| On a scale of 0 to 100, what are the chances that within the next five years you will purchase  
|| insurance that will pay for some or all of long-term care costs?

Range: 0..100

**s4\_59\_b3** purchase LTC insurance next ten years\_b3

On a scale of 0 to 100, what are the chances that within the next ten years you will purchase insurance that will pay for some or all of long-term care costs?

Range: 0..100

ENDIF

**v307\_b3** Importance of Increase Premium in the Future\_b3

In thinking about possibly purchasing long-term care insurance, how important would the following concerns be to you? The insurance company may increase your premiums sometime in the future. Would you say this concern is ...

1 Very important

2 Somewhat important

3 Not at all important

4 I don't know

**v310\_b3** Importance that policy covers high quality Nursing Homes\_b3

The insurance policy covers high quality nursing homes that offer services that are substantially above the minimum government standards. Would you say this is ...

1 Very important

2 Somewhat important

3 Not at all important

4 I don't know

**Intro\_Rating\_Policies\_1\_5\_b3** Intro Rating Policies 1-5\_b3

We would like to ask you to rate five different long-term care insurance policies. All policies will pay the nursing home costs for as long as you have to live in the nursing home. But the monthly premium and the types of facilities that they will pay for will differ between policies. We will ask about two types of nursing homes that offer different levels of comfort. The first type (Type 1) provides nursing services, help with medications, standard meals and a shared room, and aims to foster the physical and mental well-being of each resident. The second type (Type 2) of nursing home provides, in addition, better service and meals, larger rooms with better decoration, and each resident has his or her own room.

**RatePolicy1\_b3** Type 1 first price

On a scale of 0 to 10, where 0 means the policy is definitely not for you, and 10 means the policy is very well suited for you, how would you rate a long-term care insurance policy where the monthly premium is \$[fill for mgs\_b3] and that covers Type 1 facilities (nursing services, help with medications, standard meals and a shared room)?

0 0 Definitely not for you

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 The policy is very well suited for you

11 I don't know

IF Type 1 first price >= 0 Definitely not for you and Type 1 first price <= 10 The policy is very well suited for you  
THEN



||  
|| **RatePolicy2\_b3** Type 1 second price  
|| On a scale of 0 to 10, how would you rate a long-term care insurance policy that covers Type 1  
|| facilities (nursing services, help with medications, standard meals and a shared room), but the  
|| monthly premium is [fill for premium\_b3], specifically \$[fill for FHQ\_b3] per month?  
|| 0 0 Definitely not for you

|| 1 1  
|| 2 2  
|| 3 3  
|| 4 4  
|| 5 5  
|| 6 6  
|| 7 7  
|| 8 8  
|| 9 9  
|| 10 10 The policy is very well suited for you  
|| 11 I don't know  
||

|| **RatePolicy3\_b3** Type 2 first price  
|| The next policy covers stays in a Nursing Home with Type 2 facilities (better services and meals,  
|| and a larger and private room) for the same monthly premium. On a scale of 0 to 10, how would you  
|| rate a long-term care insurance policy where the monthly premium is \$[fill for FHQ\_b3]?  
|| 0 0 Definitely not for you

|| 1 1  
|| 2 2  
|| 3 3  
|| 4 4  
|| 5 5  
|| 6 6  
|| 7 7  
|| 8 8  
|| 9 9  
|| 10 10 The policy is very well suited for you  
|| 11 I don't know  
||

|| IF Type 2 first price != 10 The policy is very well suited for you THEN  
||

|| **RatePolicy4\_b3** Type 2 second price  
|| On a scale of 0 to 10, how would you rate a long-term care insurance policy that covers Type 2  
|| long-term-care facilities (better services and meals, and a larger and private room), but the  
|| monthly premium is lower, specifically \$[fill for FMGS\_b3] per month?  
|| 0 0 Definitely not for you

|| 1 1  
|| 2 2  
|| 3 3  
|| 4 4  
|| 5 5  
|| 6 6  
|| 7 7  
|| 8 8  
|| 9 9  
|| 10 10 The policy is very well suited for you  
|| 11 I don't know  
||

|| IF Type 2 second price != 10 The policy is very well suited for you THEN  
||

```

|||| RatePolicy5_b3 Type 2 third price
|||| On a scale of 0 to 10, how would you rate a long-term care insurance policy that covers Type 2
|||| long-term-care facilities (better services and meals, and a larger and private room), but the
|||| monthly premium is even lower, specifically $[fill for FMGS2_b3] per month?
|||| 0 0 Definitely not for you
|||| 1 1
|||| 2 2
|||| 3 3
|||| 4 4
|||| 5 5
|||| 6 6
|||| 7 7
|||| 8 8
|||| 9 9
|||| 10 10 The policy is very well suited for you
|||| 11 I don't know
||||
||| ENDIF
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

**s1\_1** what your current living situation  
 Could you tell us what your current living situation is?

- 1 Married
- 2 Living with a partner
- 3 Separated
- 4 Divorced
- 5 Widowed
- 6 Never married

```

IF what your current living situation = Married or what your current living situation = Living with a partner THEN
|
| s1_2 husband/wife/partner plan future finances together
| Do you and your husband/wife/partner plan your finances about the future together?
| 1 Yes, we plan them together
| 2 No, we plan them separately
| 3 I don't know
|
ENDIF

```

**s1\_3** have any children  
 Do you have any living children?

- 1 Yes
- 2 No

```

IF have any children = Yes THEN
|
| s1_4 How many living children
| How many living children do you have?
| Range: 1..40
|
| s1_5 How many living daughters

```

| How many living daughters do you have?

| Range: 0..40

| IF How many living children < How many living daughters THEN

|| **check\_s1\_4\_s1\_5** check\_s1\_4\_s1\_5

|| According to the provided responses to the last two questions, the number of your living daughters  
|| is greater than the number of your living children. This is probably a mistake. Your answers  
|| are important to us. Please return to the last two question and answer it to the best of your ability.

| ENDIF

ENDIF

IF ( what your current living situation = Married or what your current living situation = Living with a partner ) and  
husband/wife/partner plan future finances together = Yes, we plan them together THEN

| **s1\_6** Are you the main person for financial matters

| Who is the main person responsible for handling your family's financial matters?

| 1 I am.

| 2 My [fill for spouse or partner] is.

| 3 We handle our finances together.

| 4 Another person.

ENDIF

[The following questions are displayed as a table]

**s1\_26\_intro** intro to agree disagree questions

Please indicate how much you agree with each of the following statements, from Strongly Disagree to Strongly Agree.

**s1\_26** thought about needing longterm care

I have thought a lot about the possibility of needing long-term care.

1 Strongly disagree

2 Disagree

3 Neither disagree nor agree

4 Agree

5 Strongly agree

**s1\_27** receive care from nurse

If I need long-term care at some point, I would prefer to receive care from a professional aide or  
nurse rather than my spouse/partner or other family member.

1 Strongly disagree

2 Disagree

3 Neither disagree nor agree

4 Agree

5 Strongly agree

[End of table display]

**s1\_28** chance not live independently

For the following questions, please respond from 0 percent (meaning no chance) to 100 percent (meaning  
it is certain). You may either click on the visual scale or type in a number. What are the  
chances that, at some point in your life, you will no longer be able to live independently? That  
is, you will need assistance with personal needs, such as dressing, bathing, getting in and out of  
bed, using the bathroom or eating.

Range: 0..100

**s1\_31** move to nursing home in the next 5 yrs

What are the chances that you will move to a nursing home in the next five years?

Range: 0..100

**s1\_29** ever have to move to nursing home

What are the chances that you will ever have to move to a nursing home?

Range: 0..100

**s1\_30** typical person move to nursing home

For a typical person of your age and gender, what are the chances that he/she will ever have to move to a nursing home?

Range: 0..100

**s1\_33** family member take care of you

If you need long-term care at some point in the future, what are the chances that a family member would be able and willing to take care of you?

Range: 0..100

**s1\_38** important to leave an inheritance

Please indicate how much you agree with the following statement, from Strongly Disagree to Strongly Agree. It is important to leave an inheritance to my loved ones.

1 Strongly Disagree

2 Disagree

3 Neither disagree nor agree

4 Agree

5 Strongly agree

**s4\_54** choose a nursing home for loved one or self

Have you ever gone through the process of choosing a nursing home for a loved one (for example, a friend or relative) or possibly for yourself?

1 Yes, for a loved one

2 Yes, for myself

3 Yes, for a loved one and for myself

4 No

5 I don't know

**s4\_60** set aside money specifically for LTC

In the past, have you set aside money specifically to pay for future long-term care needs? For example, in case you had to go into a nursing home or receive in-home care?

1 Yes

2 No

3 I don't know

IF set aside money specifically for LTC = Yes THEN

|

| [The following questions are displayed as a table]

|

| **s4\_60a** reasons for setting aside money

| What were your reasons for setting aside this money? [Check all that apply]

| 1 I was concerned that I will need long-term care in the future

| 2 I wanted to protect my family from the cost of my long-term care

| 3 I did not want to rely on Medicaid

| 4 Other, please specify: \$Answer2\$

|

| **s4\_60a\_other** Other reason set aside money

| String

| [End of table display]

| IF Other, please specify: \$Answer2\$ in reasons for setting aside money and Other reason set aside money = empty  
THEN

|| **check\_other** check\_other

|| You checked “Other, specify” option, but you have not specified it. Your answers are  
|| important to us. Please go back and specify your response.

| ENDIF

ELSEIF set aside money specifically for LTC = No THEN

| [The following questions are displayed as a table]

| **s4\_60b** reasons for not setting aside any money

| What were your reasons for not setting aside any money? [Check all that apply]

| 1 I never thought about it; did not make active decision

| 2 I did not think that I would need long-term care

| 3 I did not have enough money to set aside

| 4 I have plenty of money to cover long-term care, without setting anything specific aside

| 5 I own long-term care insurance, so do not need to set additional money aside

| 6 I planned on letting Medicaid pay for my long-term care

| 7 Other, please specify: \$Answer2\$

| **s4\_60b\_other** Other reasons not set aside any money

| What were your reasons for not setting aside any money? [Check all that apply]

| String

| [End of table display]

| IF Other, please specify: \$Answer2\$ in reasons for not setting aside any money and Other reasons  
not set aside any money = empty THEN

|| **check\_other** check\_other

|| You checked “Other, specify” option, but you have not specified it. Your answers are  
|| important to us. Please go back and specify your response.

| ENDIF

ENDIF

**s4\_61** family or friend spent a yr or more in a nursing home

Has a family member or close friend ever spent a year or more in a nursing home?

1 Yes

2 No

3 I 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