The Massachusetts Health Reform Survey

Round 1 – Fall 2006
Round 2 – Fall 2007
Round 3 – Fall 2008
Round 4 – Fall 2009
Round 5 – Fall 2010

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I. Overview of the Massachusetts Health Reform Survey

The Massachusetts Health Reform Survey (MHRS) is fielded by Social Science Research Solutions (SSRS, formerly International Communications Research) in conjunction with the Urban Institute and the University of Minnesota. The survey is conducted via computer-assisted telephone interviews with a random sample of working-age adults in Massachusetts in the fall of each year. In the initial years of the survey (2006-2009), “working-age” was defined as ages 18 to 64; in 2010 the definition was changed to ages 19 to 64 to establish consistency with the definition used by the Massachusetts Division of Health Care Finance and Policy in the state’s Massachusetts Health Insurance Survey (MHIS).

Survey samples. In survey years 2006 to 2009 the MHRS was based on stratified random samples of households with a landline telephone. The survey oversampled low- and moderate-income populations targeted by many of the elements of Massachusetts’ health reform initiative—uninsured adults, adults with family income below 300 percent of the federal poverty line (FPL), and adults with family income between 300 and 500 percent of the FPL. In 2010, a random sample of cell phones was added to the survey to supplement the landline telephone sample.

The decision to change the survey design in 2010 to include both landline telephones and cell phones reflects the rapid increase in the share of cell-phone-only households in Massachusetts and the nation over the last few years. Estimates based on the National Health Interview Survey (NHIS) show a nationwide increase in the percentage of adults in cell-phone-only households from 9.6 percent in January-June 2006 to 27.8 percent in July-December 2010. Estimates for Massachusetts, which are only available from 2007 to 2010, also show a large gain in the percentage of adults in cell-phone-only households, increasing from 7.9 percent in January-December 2007 to 16.8 percent in July 2009-June 2010.

Oversamples in the landline sample. As noted above, the landline sample oversamples uninsured adults and low- and moderate-income adults. In order to identify uninsured adults for the oversample, the survey includes a set of screening questions that ask whether any household members in the appropriate age range (18 to 64 in the pre-2010 years of the survey and 19 to 64 in 2010) are currently covered by any type of health insurance. The question asks about all types of health insurance coverage, including coverage obtained through a job or purchased directly from an insurance company; coverage through government programs like Medicare, MassHealth, and Commonwealth Care; coverage through Commonwealth Choice; and coverage through programs that provide health care to military personnel and their families. Based on the responses to this question, one working-age adult is selected at random from each eligible household to complete the full survey, with an oversample of the adults who are reported to be uninsured. The full survey includes more detailed insurance questions to identify specific types of coverage.

The oversample of low- and moderate-income adults is based on a geographic sampling strategy whereby local telephone exchanges are divided into three groups to reflect areas with high, moderate, and low concentrations of low- and moderate-income households. Disproportionate shares of the sample were drawn from exchanges in the state with high concentrations of low- and moderate-income households.
Survey content. In addition to questions on insurance status, the survey includes questions that focus on the individual’s access to and use of health care; out-of-pocket health care costs and medical debt; insurance premiums and covered services (for those with insurance); and health and disability status. The survey also includes an opinion question drawn from a September 2006 telephone survey in Massachusetts that asked adults about their impressions of Massachusetts’ newly enacted health reform law to track support for the state’s health reform initiative over time.

Over time there have been changes to the content of the survey to add questions on emerging issues and, in order to keep the survey at a reasonable length, to eliminate questions that are deemed to be less useful. Key additions in the fall 2010 survey included questions on (1) transitions in insurance coverage over the past year; (2) the characteristics of the individual’s current insurance coverage; (2) the individual’s relationship with his or her usual provider and care coordination; (3) the use of after-hours care; and (4) health care affordability and medical debt.

With few exceptions, the MHRS relies on questions drawn from established, well-validated surveys. While we sought to maintain consistency with those prior surveys, some questions were modified to ensure that they address the issues of particular concern in Massachusetts. In addition, we developed new questions for some issues specific to the context of Massachusetts’ reform initiative.

Like all survey-based research, the MHRS relies on self-reported information. The quality of the data depends on the survey respondent’s ability to understand the questions and the response categories, to remember the relevant information, and to report the information accurately. We would expect the quality of the information reported by the respondent to be better for more recent circumstances and events and for events with greater saliency (e.g., current insurance status). Problems with recall are more likely for events that are more distant in time (e.g., number of doctor visits over the past year), while problems with misreporting are more likely for sensitive or embarrassing questions (e.g., problems paying medical bills) or questions that are more difficult to answer (e.g., the amount of out-of-pocket health care spending over the past year).

Survey response rate. The MHRS employs several strategies to increase the response rate to the survey. First, a $10 incentive is offered to all who complete the survey. Second, when addresses are available from reverse directory services, letters are sent to households that initially refused to complete the survey and to those households for whom six call attempts are made without an answer. Third, a toll-free number is provided in the letters to allow sample households to call in to complete the survey if they are motivated to do so. Finally, telephone numbers with no answers or voice messages are called at least 12 times, with attempts made at different times and days of the week. The 12 call attempts also include a rest period of at least seven days between the sixth and seventh calls.
The overall response rate for the survey in fall 2010 was 39.3 percent, which combines the response rates for the landline telephone sample (42 percent) and the cell phone sample (31 percent). While response rates for cell phone samples are generally lower than those for landline samples the cell phone sample captures a part of the population (adults in cell-phone-only households) that is missed completely in surveys that focus only on the population with a landline telephone.

Exhibit 1 shows the trend in response rates for the landline component of the MHRS over time. These response rates are comparable to those achieved in other recent social science and health surveys, as is the decline in the response rate to the survey over time.

**Exhibit 1: Response Rates and Sample Sizes for the Massachusetts Health Reform Survey, Fall 2006 to Fall 2010**

<table>
<thead>
<tr>
<th>Survey Year</th>
<th>Landline Sample</th>
<th></th>
<th>Cell Phone Sample</th>
</tr>
</thead>
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<tr>
<td></td>
<td>Response Rate</td>
<td>Sample Size</td>
<td>Response Rate</td>
</tr>
<tr>
<td>2006</td>
<td>49%</td>
<td>3,007</td>
<td>---</td>
</tr>
<tr>
<td>2007</td>
<td>45%</td>
<td>2,937</td>
<td>---</td>
</tr>
<tr>
<td>2008</td>
<td>43%</td>
<td>4,041</td>
<td>---</td>
</tr>
<tr>
<td>2009</td>
<td>45%</td>
<td>3,165</td>
<td>---</td>
</tr>
<tr>
<td>2010</td>
<td>42%</td>
<td>2,418</td>
<td>31%</td>
</tr>
</tbody>
</table>

Notes: The larger landline sample size in 2008 reflects oversamples of African American and Hispanic adults and oversamples by geographic areas that were added to that round of the MHRS.

**Sample weights.** All tabulations based on the survey data were prepared using weights that adjust for the complex design of the survey, for undercoverage, and for survey nonresponse. Separate weights were constructed for the landline sample and for the combined landline and cell phone samples. The relative weights of the landline and cell phone samples for Massachusetts were determined using NHIS estimates of the share of Massachusetts adults in households with landlines and cell phones.

The final weights were constructed from a base weight for each adult that reflects his or her probability of selection for the survey and a post-stratification adjustment to ensure that the characteristics of the overall sample were consistent with the characteristics of the Massachusetts population as projected by the US Census Bureau. Specifically, the final weights include an adjustment to ensure that the age, sex, race/ethnicity, and geographic distribution of the sample is consistent with the distribution of the population in Massachusetts. This adjustment is needed since some adults are less likely than others to be included in the survey, resulting in their being under-represented in the sample.

**Item nonresponse.** For the most part, survey respondents answered all the questions in the survey. As a result, there was very little missing data or item nonresponse. An exception to
this was the family income measure: Between four and six percent of the sample either did not know or would not provide any information on family income and another three to five percent would only provide information on whether their family income was above or below 300 percent of the federal poverty level. We used hot deck procedures to assign values for the missing income data based on the individual’s age, sex, marital status, family type (parent or childless adult), educational attainment and, where available, income category (above or below 300 percent of the FPL).

Error in family income in 2010. As noted above, the MHRS asks the survey respondent about family income relative to the federal poverty level (FPL) for a family of the appropriate size based on a series of income categories (e.g., less than 100 percent of the FPL, between 100 and 150 percent of the FPL, etc.). An error was made in assigning the income categories that were used in the 2010 MHRS questionnaire so that the 2010 family income categories do not match the income categories used in earlier years of the MHRS. Specifically, individuals in the 2010 MHRS were asked about family income relative to the federal poverty level for a family size one person larger than their actual family. For example, an individual in a 3-person family was asked to report family income using the income categories relative to poverty that would apply to a 4-person family.

To address this problem, we used information on the observed distribution of family income from the American Community Survey (ACS) for nonelderly adults who were similar to the adults in the MHRS sample. The ACS is a national survey conducted by the US Census Bureau that provides large, representative samples for all fifty states and the District of Columbia, including a sample of about 80,000 individuals in Massachusetts. Since the ACS collects a continuous measure of family income, we were able to construct two measures of family income in the 2009 ACS: one based on the income categories used in the 2010 MHRS (referred to as the “2010 MHRS income categories”) and one based on the income categories that should have been used in the 2010 MHRS (referred to as the “correct income categories”).

We used the ability to construct both family income measures in the ACS to map the family income responses in the 2010 MHRS based the “2010 MHRS income categories” to the responses that would likely have been reported if the MHRS sample had been asked the “correct income categories.” Specifically, we matched the nonelderly adults in the MHRS to similar adults in the ACS based on their “2010 MHRS income category” and age, sex, race/ethnicity, education, family type, and family size. We then assigned the nonelderly adult in the MHRS the “correct income category” for an individual in the ACS who matched them on the variables listed above. As shown in Exhibit 2, the income distribution in the MHRS was similar to that of the ACS based on the “2010 MHRS income categories” and, after the assignment process, similar to that of the ACS based on the “correct 2010 income categories.” (Because of the significant differences in the ACS and MHRS on a host of other dimensions, including survey design, survey content, question wording and placement, survey fielding strategies and time frame, and survey sponsorship, we would not expect an exact match of the income distributions in the ACS and MHRS based on either the “2010 MHRS income categories” or the “correct 2010 income categories.”)
### Exhibit 2: Comparison of Family Income Distribution for Nonelderly Adults in the 2010 MHRS and 2009 ACS Using Alternative Income Categories

<table>
<thead>
<tr>
<th>Family Income Category</th>
<th>Distribution Based on the &quot;2010 MHRS Income Categories&quot;</th>
<th>Distribution Based on the &quot;Correct 2010 Income Categories&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ACS</td>
<td>MHRS</td>
</tr>
<tr>
<td>Less than 100% FPL</td>
<td>20.6%</td>
<td>17.6%</td>
</tr>
<tr>
<td>100 to 138% FPL</td>
<td>6.3%</td>
<td>8.5%</td>
</tr>
<tr>
<td>139 to 149% FPL</td>
<td>1.2%</td>
<td>3.5%</td>
</tr>
<tr>
<td>150 to 199% FPL</td>
<td>7.2%</td>
<td>7.5%</td>
</tr>
<tr>
<td>200 to 299% FPL</td>
<td>15.4%</td>
<td>14.4%</td>
</tr>
<tr>
<td>300 to 399% FPL</td>
<td>12.9%</td>
<td>12.5%</td>
</tr>
<tr>
<td>400 to 499% FPL</td>
<td>10.4%</td>
<td>11.5%</td>
</tr>
<tr>
<td>500 to 599% FPL</td>
<td>7.7%</td>
<td>7.8%</td>
</tr>
<tr>
<td>600% FPL or more</td>
<td>18.3%</td>
<td>16.7%</td>
</tr>
</tbody>
</table>

Source: 2010 MHRS and 2009 ACS

Note: The "2010 MHRS Income Categories" are based on a family size one person larger than the individual's actual family size. The "Correct 2010 Income Categories" are based on the individual's actual family size.

While the error in the 2010 MHRS has introduced additional measurement error in the family income estimates for 2010 relative to earlier survey years, it is worth noting that the core findings from the analyses are robust to the use of an income measure based on the reported income categories as opposed to the adjusted income categories based on the ACS. This consistency in the findings is not surprising since controlling for the characteristics of the individual and his or her family (including family income) in the analysis of trends over time (discussed below) has little impact: Simple trends and regression-adjusted trends in measures of insurance coverage, access to and use of care, and health care affordability are quite similar between 2006 and 2010.

**Defining health insurance coverage.** Survey respondents were asked a series of “yes/no” questions about whether they had each of the different types of insurance coverage available in the state, including Medicare, employer-sponsored insurance (ESI) and non-group coverage, as well as the range of publicly-funded programs. Respondents were told to exclude health care plans that covered a single type of care (e.g., dental care, prescription drugs). Individuals who received care under the state’s free care program were counted as uninsured.
The primary insurance coverage questions in the MHRS focus on insurance coverage at the time of the survey (i.e., current insurance coverage); however, the survey also asks those who are currently insured whether they were uninsured at any time in the prior year and asks those who are currently uninsured whether they were insured at any time in the prior year. Thus, there are three measures of insurance coverage available from the survey: the individuals’ current insurance coverage, whether the individual was ever uninsured over the past year, and whether the individual was ever insured over the past year. Unless otherwise noted, we use “uninsured” in the text to refer to individuals who are uninsured at the time of the survey.

While most people are believed to report accurately whether they have insurance coverage in surveys, there is evidence of some misreporting of coverage type. In Massachusetts, where several coverage options have similar names, respondents in the survey often reported being enrolled in multiple programs (e.g., Commonwealth Care and Commonwealth Choice) or having both direct purchase and public coverage. As this raises concerns about the accuracy of the reporting of coverage type for the various public programs and direct purchase, the analysis of source of coverage is limited to ESI coverage and all other types of insurance. An individual reporting both public coverage and ESI coverage (perhaps because they have coverage through the Insurance Partnership program under MassHealth or wraparound services under MassHealth) would be assigned to ESI coverage. Among lower-income adults the “public and other coverage” category is generally reported to be public coverage, while for higher-income adults it is more likely to be direct purchase or Commonwealth Choice.
MASSACHUSETTS HEALTH REFORM SURVEY – 2006

Prepared by The Urban Institute and International Communications Research (ICR) for The Blue Cross Blue Shield of Massachusetts Foundation, The Commonwealth Fund, and the Robert Wood Johnson Foundation.

HOUSEHOLD SCREENER

Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study.

HH1. May I speak to an adult who lives in the household?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2
IF Q.HH1 = 2 REPEAT INTRO AND THE GO TO Q.HH2
IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1  Yes
2  No
3  Did not receive letter and wants to receive one
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
IF Q.HH2 = 1 GO TO Q.HH3
IF Q.HH2 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER,
    SCHEDULE CALL BACK
IF Q.HH1 = 2 SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH3. We’re giving people a choice of being interviewed in English or Spanish. Would you
like to continue in English, or would you rather be interviewed in Spanish?

     1  English
     2  Spanish
     3  Doesn’t matter/No preference
     D  (DO NOT READ) Don’t know
     R  (DO NOT READ) Refused

IF Q.HH3 = 2 GO TO Q.HHx1 IN SPANISH INTERVIEW; ELSE CONTINUE WITH
    ENGLISH

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is,
adults who are at least 18 years old and no more than 64 years old. How many adults
between 18 and 64 live in your household? Please include yourself and all the adults
who live with you. Please do NOT include anyone living somewhere else now, such as
at school or away in the service.

__________ # ADULTS AGE 18-64
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE
IF Q.HH4 = 1 GO TO Q.HH5
IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

     1  Yes, it is that person
     2  No, it is someone else
     D  (DO NOT READ) Don’t know
     R  (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6
IF Q.HH5 = 2 GO TO Q.HH7
IF Q.HH5 = D OR R THANK AND TERMINATE
(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?
   I’m interested in all types of health insurance, including insurance obtained through a
   job or purchased directly from an insurance company, government programs like
   Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that
   provide health care to military personnel and their families. For this study, we’re not
   including the Uncompensated Care Pool or UCP as insurance coverage.

   1   Yes
   2   No
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)

HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

   1   Yes
   2   No
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1”)
(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)

(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)

HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she
   currently have health insurance?
   I’m interested in all types of health insurance, including insurance obtained through a
   job or purchased directly from an insurance company, government programs like
   Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that
   provide health care to military personnel and their families. For this study, we’re not
   including the Uncompensated Care Pool or UCP as insurance coverage.

   1   Yes
   2   No
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)
(ASK Q.HH7a1 IF Q.HH7 = DD)
HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?
   1 Yes, coming to phone REPEAT INTRO AND REASK Qs.HH2 – HH5
   2 No, not available SET UP CALLBACK
   R Refused THANK AND TERMINATE

(ASK Q.HH7a IF Q.HH7 = 2)
HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1”)
(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)

(ASK Q.HH8 IF Q.HH4 = 2+)
HH8. Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?
   I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP as insurance coverage.
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)
HH8a. Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)
(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)
(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE)
(ASK Q.HH8b IF Q.HH8 = 2)

HH8b. Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)
(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)

IF Q.HH8 = 2 GO Q.HH9;

HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?

(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

__________  # ADULTS 18 TO 64 UNINSURED
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

NOW GO TO SAMPLE BOX TO SELECT ADULT FOR SURVEY

(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)

HH10. May I speak to the adult between 18 and 64 who lives in your household?

1 New respondent comes to phone
2 New respondent not available
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1
IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK
IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

HH11. May I speak to the adult between 18 and 64 in your household who has had the most recent birthday?

1 Continue with current respondent
12

2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4
IF Q.HH11 = 2 GO TO Q.A1
IF Q.HH11 = 4, GO TO Q.A3a
IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH11 = D OR R, THANK AND TERMINATE

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)
(If only 1 adult uninsured in household read alternate question in paren)
HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the one who has had the most recent birthday?
(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4
IF Q.HH12 = 2 GO TO Q.A1
IF Q.HH12 = 4, GO TO Q.A3a
IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH12 = D OR R, THANK AND TERMINATE

(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)
P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:
• IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9
HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9) adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the one who has had the most recent birthday?

1 Continue with current respondent
2 New respondent comes to phone
New respondent not available
New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4
IF Q.HH13 = 2 GO TO A1
IF Q.HH13 = 4, GO TO Q.A3a
IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH13 = D OR R, THANK AND TERMINATE

SAMPLE ADULT INTERVIEW

Section A: INTRODUCTION

A1. Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.
IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1 Yes
2 No
3 Did not receive letter and wants to receive one
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.A1 = 1 GO TO Q.A3
IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER;
SCHEDULE CALL BACK
IF Q.A1 = D OR R, THANK AND TERMINATE

A3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1 English
2 Spanish
3 Doesn’t matter/No preference
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H11, H12, OR H13 = 4)
A3a. Would you be able to answer some questions about his/her healthcare?

1 Yes GO TO Q.A3d
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)
A3b. Is there another adult living in your household who you think would be able to answer these questions?

1 Yes TERMINATE
2 No TERMINATE
D (DO NOT READ) Don’t know TERMINATE
R (DO NOT READ) Refused TERMINATE

(ASK Q.A3c IF Q.A3b = 1)
A3c. May I please speak with them now or would there be a better time to call back?

1 Available now ASK FOR NAME
2 Call another time SET UP CALLBACK

(IF Q.A3c = 1, READ:)
Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your responses will be kept confidential. Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)
A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of this person between the ages of 18 and 64 to you? (DO NOT READ LIST. ENTER ONE ONLY)

01 Spouse (wife/husband)
02 Unmarried partner
03 Boyfriend
04 Girlfriend
05 Friend
06 Significant other
07 Son
08 Stepson
09 Daughter
10 Stepdaughter
11 Grandson
12 Granddaughter
13 Mother
14 Father
15 Brother
16 Sister
17 Grandmother
18 Grandfather
19 Aunt
20 Uncle
21 Niece
22 Nephew
23 Cousin
24 Mother-in-law
25 Father-in-law
26 Brother-in-law
27 Sister-in-law
28 Son-in-law
29 Daughter-in-law
30 Other relative
31 Roommate/housemate
32 Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use “the person between 18 and 64 yrs old”)  
33 Respondent is professional caregiver (nurse, aide, etc) (use “the person between 18 and 64 yrs old”)  
34 Fiancé
97 (DO NOT READ) Other (SPECIFY) ________________  
DD (DO NOT READ) Don’t Know (use “the person between 18 and 64 yrs old”)  
RR (DO NOT READ) Refused (use “the person between 18 and 64 yrs old”)  

IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS  
(IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d = 04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)  
A4. RECORD RESPONDENT GENDER:  
(Is your [INSERT RELATIONSHIP FROM Q.A3d]…?)  
1 Male, or
2 Female
R (DO NOT READ) Refused

****CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS****

(P.N. –GEN IN WHETHER “SELECTED RESPONDENT” OR “PROXY”)

0 SELECTED PERSON (Respondent)
1 PROXY

***SET FILLS APPROPRIATELY FOR SELF OR PROXY (your RELATIONSHIP IN Q.A3d)***

(ROTATE 1-4/4-1)

HHx1.Which of these statements do you think best describes the health care system in Massachusetts today?
(READ LIST. ENTER ONE ONLY)

1 It is in a state of crisis
2 It has major problems
3 It has minor problems
4 It does not have any problems
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

HHx2. As you may know, Governor Mitt Romney and the Massachusetts Legislature recently approved a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law

1 Support
2 Oppose
D (DO NOT READ) Don’t Know
R (DO NOT READ) Refused

Section C: ACCESS AND USE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “your/you/go/are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s /goes/he/is/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s /goes/she/is/her”
C1. My next questions ask about [your/ your RELATIONSHIP’s] recent health care experiences. Is there a place where [you/ your RELATIONSHIP’s] usually [go/goes]
when [you/ (he/she)] [are/is] sick or when [you/ (he/she)] need advice about [your/ (his/her)] health?

1  Yes  
2  No  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused
C2. What kind of place is it? Is it....?
(READ LIST. ENTER ONE ONLY)

1 A doctor’s office or private clinic
2 A community health center or other public clinic
3 A hospital outpatient department
4 A hospital emergency room
5 An urgent care center
6 Or, some other place
7 (DO NOT READ) Doesn’t go to one place most often
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
The next questions are about the health care [you/ your RELATIONSHIP] received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care in a hospital emergency room?
(READ LIST IF NECESSARY. ENTER ONE ONLY)

0 None
1 1 time
2 2 times
3 3 times
4 More than 3 times
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
IF Q.A4 = 2, INSERT “other than to have a baby”

C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital overnight (other than to have a baby)?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

0  None
1  1 time
2  2 times
3  3 times
4  More than 3 times
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF Q.C3c = 1, INSERT “Was this visit”; IF Q.C3c = 2-4, INSERT “Were any of those visits”

C3c1. (Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she”

C3c2. Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, how quickly could (you/he/she) get an appointment? Did you get an appointment...?
(READ LIST. ENTER ONE ONLY)

1  On the same day,
2  The next day,
3  In 2 to 5 days, or
4  In 6 or more days
5  (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
6  (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3d. In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3f. In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental hygienist?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on a regular basis?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)
(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”  
FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”  
C4 Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

1 Yes, did not get  
2 Yes, postponed getting  
3 Yes, both did not get and postponed getting  
4 (DO NOT READ) No, no unmet need or delayed care  
5 (DO NOT READ) Not needed  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

a. Filling a prescription for medicine  
b. Getting a medical test, treatment or follow-up recommended by a doctor  
c. Getting preventive care screening such as colon cancer screening (or a mammogram)  
d. Getting doctor care that you needed  
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)  
f. Getting dental care that you needed  
g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”  
C4a1. Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?  
(READ IF NECESSARY: Why you did not [INSERT])?

1 Costs  
2 Some other reason  
3 (DO NOT READ) Both  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

a. Fill a prescription for medicine  
b. Get a medical test, treatment or follow-up recommended by a doctor  
c. Get preventive care screening such as colon cancer screening (or a mammogram)  
d. Get doctor care that you needed  
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)  
f. Get dental care that you needed  
g. DELETE
(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)

(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/ your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

1. Yes
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Of trouble finding a doctor or other health care provider who would see you
b. Of trouble getting an appointment with a doctor or other health care provider
c. It was hard to get to the place where the care is located
d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was…?

(READ LIST. ENTER ONE ONLY)

1. Excellent,
2. Very good,
3. Good,
4. Fair, or
5. Poor
7. (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Section D: SET-UP FOR SURVEY

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
D1. Now I’d like to ask you a few background questions so that I can set up the next part of the survey to ask the questions that are right for you. First, may I have [your/ your RELATIONSHIP’s] age?

_________ YEARS (range: 18-64)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP is”
D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)…?
(READ LIST. ENTER ONE ONLY)

1 18 to 25 years old,
2 26 to 34 years old,
3 35 to 49 year old, or
4 50 to 64 years old
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”
D2 [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never married, or living with a partner?

1 Married
2 Widowed
3 Divorced
4 Separated
5 Never been married
6 Living with a partner
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your RELATIONSHIP/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your RELATIONSHIP/her”
D3 (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live with [you/(him/her)]? Please include all natural, adopted and stepchildren who live with [you/ your RELATIONSHIP].

IF NEEDED: Remember, your answers are confidential and will only be used for the purposes of this study.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)
D3a. How many of those children are aged 18 or younger?

__________ NUMBER OF CHILDREN
00 None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

P.N.:
CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS
CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR LATER QS
CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS

Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)
(SCRAMBLE)
(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”
E1 My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her] family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.
How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?

(If necessary: The premium is the price you pay for the insurance policy)

PROBE: Your best estimate is fine.

__________________ ($1-$4999)
00  None/Nothing
LL  $5000 or more
DD  (Do not read) Don’t know
RR  (Do not read) Refused

a.  Prescription medicines
b.  Dental and vision care
c.  All other medical expenses, including for doctors, hospitals, tests and equipment

(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?
Was it…?

(READ LIST. ENTER ONE ONLY)

1  Less than $200
2  $200 to under $500
3  $500 to under $1,000
4  $1,000 to under $3,000
5  $3,000 to under $5,000
6  $5,000 or more
7  (Do not read) Did not use care
D  (Do not read) Don’t know
R  (Do not read) Refused

a.  Prescription medicines
b.  Dental and vision care
c.  All other medical expenses, including for doctors, hospitals, tests and equipment

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/were/your families”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /was/his families”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP/ was/and her families”

E2   In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or [were/was] [you/ADULT] unable to pay any of [your/(his/her)] family’s] medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

1   Yes
2   No
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “do/you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”

E3   [Do/Does] [you/ your RELATIONSHIP] (and your family/and [his/her] family) currently have any medical bills that you are paying off over time? This could include medical bills you are paying off with your credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from earlier years as well as this year.

1   Yes
2   No
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “he is”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “she is”

E3a. How much are the medical bills (you are/he is/she is) paying off over time? PROBE: Your best estimate is fine.

__________________ AMOUNT ($1-$9999)

LL   $10,000 or more
DD   (DO NOT READ) Don’t know
RR   (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)
E3a1. Was it…?

(READ LIST. ENTER ONE ONLY)
1  Less than $2,000  
2  $2,000 to under $4,000  
3  $4,000 to under $8,000  
4  $8,000 to under $10,000  
5  $10,000 or more  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused  

(Q.E3b DELETED 10/10/06)  

(ASK EVERYONE)  
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/and your family”  
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”  
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”  
E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your family/and [his/her] family) have any problem paying mortgage, rent or utility bills?  
1  Yes  
2  No  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused  

Section F: HEALTH INSURANCE COVERAGE  

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”  
Earlier I asked you a general question about health insurance coverage. Now I’d like to focus in more detail on [your/ your RELATIONSHIP’s] current health insurance coverage.  
In answering these questions, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP.  

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/your”  
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your
RELATIONSHIP’s"

F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an employer or union? This could be insurance through a current job, a former job, [your/ your RELATIONSHIP’s] job or someone else’s job.

IF NEEDED: I’m sorry but I have to ask each type of insurance question for the survey.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F1a IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s name”

F1a. Is the health insurance plan in (your/ your RELATIONSHIP’s) name, ([your/ your RELATIONSHIP’s] spouse or partner’s name), ([your/ your RELATIONSHIP’s] parent’s name) or someone else’s name?
(ENTER ALL THAT APPL)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a = 1])

1  Own name
2  Spouse/partner’s name
3  Parent’s name
4  Someone else’s name
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F1b IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
F1c. Who is covered by that health insurance plan? Is it…?

(READ LIST. ENTER ONE ONLY)

1 Only [you/ your RELATIONSHIP] or
2 [You/ Your RELATIONSHIP] and other family members?
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

F3. Massachusetts has a number of programs that help low and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we’re not including the Uncompensated Care Pool or UCP as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care?

(IF RESPONDENT ANSWERS “NO”, READ BEFORE ACCEPTING RESPONSE: ...)
(You/ your RELATIONSHIP) could be enrolled in MassHealth through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F3a IF Q.F3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F3a. Which program (are you/is your RELATIONSHIP) covered by?
(READ LIST IF NECESSARY)

1  MassHealth or Medicaid
2  CommonHealth, Family Assistance or Insurance Partnership
3  Commonwealth Care or CHIP
4  OTHER (SPECIFY) _____________________
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F3b IF Q.F3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.F4 AND Q.F4a DELETED 9/26)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F5.  (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was purchased directly from an insurance company or an insurance agent, that is, a plan not offered through a current or past employer or union?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F5a. Who is covered by that health insurance plan? Is it…?
   (READ LIST. ENTER ONE ONLY)
   1 Only [you/ your RELATIONSHIP] or
   2 [You/ your RELATIONSHIP] and other family members
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
   (READ LIST. ENTER ONE ONLY)
   1 Less than 3 months
   2 3 to 6 months
   3 7 to 12 months
   4 More than 12 months
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F5 NE 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F6.  (Are you/Is your RELATIONSHIP) covered by some other type of health insurance?
   For example, coverage for military personnel and their families, such as CHAMPUS, TRICARE, CHAMP-VA and VA?
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F5=1 OR Q.F6=1)
(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F5=2 AND Q.F6=2)

(ASK Q.F7 IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/do”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/does”
F7. According to the information you have provided, [you/ your RELATIONSHIP] [do/does] not have ANY health insurance now. Is that correct?  
(IF NEEDED: Again, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs and the UCP program.)

1 Yes, have no health insurance.  
2 No, have health insurance.  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused  

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”  
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP/”

F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?  
(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union  
02 Insurance from Commonwealth Health Insurance Connector  
03 Insurance purchased directly from a company/agent  
04 Medicare  
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage  
06 Champus, Tricare, Champ-VA, VA or some other military health care  
07 Something else (SPECIFY) __________  
DD (DO NOT READ) Don’t know  
RR (DO NOT READ) Refused  

(ASK Q.F8a IF Q.F8 = 01)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”  
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP’s”  
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s name”  
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s name”  

F8a. Is the health insurance plan in [your/ your RELATIONSHIP’s] name, ([your/ your RELATIONSHIP’s] spouse or partner name), ([your/ your RELATIONSHIP’s] parent’s name) or someone else’s name?  
(ENTER ALL THAT APPLY)  
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a = 1])

1 Own name  
2 Spouse/partner’s name
3. Parent’s name
4. Someone else’s name
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND “FAMILY=1”] OR [Q.F8a = 1 AND “FAMILY=1”])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F8b. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)
1. Only [you/ your RELATIONSHIP] or
2. [You/ Your RELATIONSHIP] and other family members
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.F8c IF Q.F7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)
1. Less than 3 months
2. 3 to 6 months
3. 7 to 12 months
4. More than 12 months
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.F9 IF Q.F1b NE 4 AND Q.F2b NE 4 AND Q.F3b NE 4 AND Q.F5b NE 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F9. During the past 12 months, did [you/ your RELATIONSHIP] have health insurance
ALL the time, or was there a time during the year that [you/ your RELATIONSHIP]
DID NOT have any health coverage?
1. Insured all the time
2. Had a time without insurance
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.F10 IF COVERAGE=2 OR Q.F9 = 2; ELSE GO TO SECTION G)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F10. How many months were [you/ your RELATIONSHIP] uninsured in the past 12
months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured
for even one day in the month.
_______ MONTHS UNINSURED (Range = 1-12)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.F10a IF COVERAGE = 2 OR Q.F9 = 2)
F10a. At any time in the past 12 months, have you received care under the Uncompensated Care Pool or UCP?
1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F11 IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F11. When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?
(DO NOT READ. ENTER ALL THAT APPLY)
01 Insurance from employer or union
02 Insurance from Commonwealth Health Insurance Connector
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G
IF COVERAGE=2 GO TO SECTION H

Section G: CHARACTERISTICS OF CURRENT COVERAGE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /your RELATIONSHIP is”
G1 Now I’d like to ask you a few questions about [you/ your RELATIONSHIP’s] current health insurance coverage. Is there a “network” or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use?
(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)
G2 Under [your/ your RELATIONSHIP’s] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP’s] health plan’s network, does [your/ your RELATIONSHIP’s] health plan pay for any of those costs? (IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G3 Under [your/your RELATIONSHIP’s] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist? (IF NECESSARY: A specialists is a doctors like a surgeons, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G4 Does [your/ your RELATIONSHIP’s] current health coverage have an annual deductible for medical care? A deductible is the amount [you/ your RELATIONSHIP] [have/has] to pay before the insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills. (IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for
a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)
G5. Is there a separate annual deductible for each family member covered?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G6 IF Q.G4 = 1 AND HAVE FAMILY COVERAGE [Q.F1c = 2 OR Q.F5a = 2])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”
G6. (Do you/Does your RELATIONSHIP) have one annual deductible or more than one annual deductible?

1  One annual deductible
2  More than one annual deductible
3  DELETED
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G7a IF Q.G6 = 1)
IF Q.G1 = 1, INSERT “within your plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G7a. Does (your/your RELATIONSHIP’s) annual deductible apply to BOTH hospital care and doctor care (within your plan’s network)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.G7b IF Q.G6 = 2, D, OR R)
IF Q.G1 = 1, INSERT “within [your/his/her] plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your
RELATIONSHIP/ his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does your
RELATIONSHIP/ her”
G7b. (Do you/Does your RELATIONSHIP) have an annual deductible that applies to BOTH
hospital care and doctor care (within [your/his/her] plan’s network)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G8 IF Q.G7a OR Q.G7b = 1)
IF Q.G1 = 1, INSERT “within you plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G8 For my next question, I’d like you to focus on the annual deductible that applies to
physician and hospital care (within your plan’s network). How much is the annual
deductible per person under (your/ your RELATIONSHIP’s) current health coverage?
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST
AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

__________ AMOUNT ($1-$10K)
LL $10,000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G8a IF Q.G8 = DD OR RR)
G8a. Would you say it is…?
(READ LIST. ENTER ONE ONLY)

1 Less than $100
2 $100 to under $500
3 $500 to under $1,000
4 $1,000 to under $2,000
5 $2,000 to under $3,000
6 $3,000 to under $5,000
7 $5000 to under $10,000
8 $10,000 or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. Did [you/ your RELATIONSHIP] have a Health Savings Account or HSA?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

Now I’d like to ask about the premiums under (your/ your RELATIONSHIP’s) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money you pay directly to an insurance company.

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

1. Individual
2. Family
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

How often do (you/ your RELATIONSHIP) make premium payments?

(READ LIST. ENTER ONE ONLY)
01 Once a week
02 Every two weeks
03 Twice a month
04 Once a month
05 Once every three months (QUARTERLY)
06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
07 Once a year
97 (DO NOT READ) SOME OTHER TIMING
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”
G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11) in premiums, including any amount deducted from a paycheck?
IF NEEDED: This is the premium you pay for the whole plan, even if it covers other family members.
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO Q.11b

____________ AMOUNT ($1-$20K)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G11a1 IF Q.G11a = DD OR RR)
G11a1. Would you say it is…?
(READ LIST. ENTER ONE ONLY)
(P.N. - $ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11 [CODES 01-07])
01 Less than (INSERT AMT1)
02 (INSERT AMT1) to under (INSERT AMT2)
03 (INSERT AMT2) to under (INSERT AMT3)
04 (INSERT AMT3) to under (INSERT AMT4)
05 (INSERT AMT4) to under (INSERT AMT5)
06 (INSERT AMT5) to under (INSERT AMT6)
07 (INSERT AMT6) to under (INSERT AMT7)
08 (INSERT AMT7) to under (INSERT AMT8)
09 (INSERT AMT8) to under (INSERT AMT9)
10 (INSERT AMT9) to under (INSERT AMT10)
11 (INSERT AMT10) or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

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(ASK Q.G12 IF Q.G10 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

G12 Do [you/ your RELATIONSHIP] receive any help paying the premium?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G12a IF Q.G12 = 1)
(ROTATE a-b)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”
G12a. (Do you/Does he/she) receive help from (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Family or friends
b. A government program, such as MassHealth or Medicaid, or Commonwealth Care or
CHIP
c. Someone else (SPECIFY) ________________

(ASK Q.G13 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”
G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
(P.N. – IF Q.G14b = 1, IMMEDIATELY ASK Q.G14b1 BEFORE ASKING NEXT ITEM)
G14. Next, I’d like to focus on the benefits covered under [your/ your RELATIONSHIP’s] current health coverage. Does [your/ your RELATIONSHIP’s] current health coverage include (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Inpatient hospital care
b. Doctor visits
c. Mental health care or counseling
d. Dental care
e. Prescription drugs

(ASK Q.G14b1 IF Q.G14b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/she”
G14b1. Does (your/his/her) health insurance place any limits on the number of times (you/he/she) can go to the doctor each year?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G15. How would you rate the range of services covered by [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?

(ENTER ONE ONLY)

1  Excellent,
2  Very good,
3  Good,
4  Fair, or
5  Poor
7  (DO NOT READ) DID NOT RECEIVE CARE
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G16. How would you rate the choice of doctors and other providers available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?

(ENTER ONE ONLY)

1  Excellent,
2  Very good,
3  Good,
4  Fair, or
5  Poor
7  (DO NOT READ) DID NOT RECEIVE CARE
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?

(ENTER ONE ONLY)

1  Excellent,
2  Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/he/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/she/her”

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health
insurance coverage, did (you/he/she) have a choice of health plans to pick from or was
only one health plan available to (you/him/her)?

1 Had a choice
2 Only one plan
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/your/you
were”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP has/he/him/he was”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP has/she/her/she was”

G19. I’m going to read you a list of problems some people experience with their health
insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these
problems with (your/his/her) health insurance coverage in the past 12 months.
(INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

1 Yes, happened in the past 12 months
2 No, has not happened in the past 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her)
health insurance
b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health
insurance would pay and (you/him/her) had to pay the difference
c. The doctor’s office told (you/him/her) they do not accept (your/his/her) health
insurance
d. (You/He/She) had to contact (your/his/her) health insurance company because they
did not pay a bill promptly or denied payment

e. DELETED

Section H: HEALTH STATUS

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

H1. Now I’d like to ask you a few questions about (your/your RELATIONSHIP’s) health. In general, would [you/your RELATIONSHIP] say [your/(his/her)] health is….?

(READ LIST. ENTER ONE ONLY)

1 Excellent
2 Very good
3 Good
4 Fair, or
5 Poor
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “is your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “is your RELATIONSHIP /she”

H2. (Are you/Is your RELATIONSHIP) limited in the kind or amount of work that [you/(he/she)] can do because of a physical, mental, or emotional problem?

1 Limited in work
2 Not limited in work
3 (DO NOT READ) UNABLE TO WORK
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H3. (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] [have/has] (INSERT)?
1. Yes  
2. No  
D. (DO NOT READ) Don’t know  
R. (DO NOT READ) Refused

a. hypertension or high blood pressure  
b. heart disease or congestive heart failure  
c. diabetes or sugar diabetes  
d. asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”  
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM  
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”

H4. Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in the past 12 months.  Was [you/ your RELATIONSHIP’s] hospital stay in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 = 1 ITEMS])?

1. Yes  
2. No  
D. (DO NOT READ) Don’t know  
R. (DO NOT READ) Refused

(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”  
IF Q.C3a = 1 INSERT “was/visit”  
IF Q.C3a = 2-4 INSERT “were any of/visits”  
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM  
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”

H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital emergency room in the past 12 months.  (Was/Were any of [your/ your RELATIONSHIP’s] emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 ITEMS])?

1. Yes  
2. No  
D. (DO NOT READ) Don’t know
Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] ([have/has) any other chronic or long-term health conditions or health problems?

IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] ([have/has) any other chronic or long-term health conditions or health problems?

IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”

IF INTERVIEWING “A PROXY” INSERT, “was she”

H7 (Were you/Was she) pregnant at any time in the past 12 months?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I1. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?

(DO NOT READ. ENTER ONE ONLY)

1 Less than high school (grades 1-11, grade 12 but no diploma)
2 High school graduate or equivalent (e.g. GED)
3 Some college but no degree (incl. 2 year occupational or vocational programs)
4 Associates Degree (not occupation or vocational programs)
College graduate (e.g. BA, AB, BS)
Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP /himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does your RELATIONSHIP /herself”
I3. (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black or African American, Asian or Pacific Islander, some other race or mixed race?

1 White
2 Black or African American
3 Asian or Pacific Islander
4 Some other race (SPECIFY) ______________
5 Mixed race (SPECIFY) _______________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I4. (Are you/Is your RELATIONSHIP) currently working for pay?

1 Yes, working
2 No, not working
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK
I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

- 1. One job
- 2. More than one job
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

I6. (I’d like you to answer the next questions about [your/his/her] main job, that is, the job in which [you/he/she] currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at [your/(his/her)] job?

- 1. Less than 6 months
- 2. 6 months to less than 12 months
- 3. 1 year to less than 2 years
- 4. 2 years to less than 5 years
- 5. 5 years or more
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

I7. (Thinking about your main job) (Are you/Is your RELATIONSHIP) self-employed, or do you work for someone else?

IF NEEDED: By self-employed we mean did you work for profit, fees or salary in your own business, shop or farm.

- 1. Self-employed
- 2. Worked for employer
- D (DO NOT READ) Don’t know
Refused

(ASK Q.I8 IF Q.I7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”
I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your
RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at
all locations and worksites.
IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most
hours.
PROBE: Your best guess is fine.
(DO NOT READ LIST. ENTER ONE ONLY)

1 1 (Self-employed with no employees)
2 2 to 10
3 11 to 25
4 26 to 50
5 51 to 100
6 101 to 500
7 501 to 1,000
8 1,001 or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.I5 = 2, INSERT “main”
I8a. Can you tell me whether or not more than 50 people are working for (your/ your
RELATIONSHIP’s) (main) employer?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/does your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your
RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”
I9. About how many hours per week (do you/ does your RELATIONSHIP) typically work at (your/ your RELATIONSHIP’s) (main) job?
IF NECESSARY: By main job, I mean the job in which (you/(he/she)) work the most hours.
PROBE: Your best guess is fine.
(READ LIST IF NECESSARY. ENTER ONE ONLY)
1 Less than 20 hours
2 20 hours to less than 35 hours
3 More than 36 hours
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her”
IF Q.I5 = 2, INSERT “main”
I10. At (your/ your RELATIONSHIP’s) (main) job, does (your/his/her) employer offer health insurance coverage to ANY of its employees?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I15)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I11. Does [your/ your RELATIONSHIP’s] employer pay any of the premium for its health insurance plan for its employees?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(IF Q.F1a = 1, GO TO CHECK FOR Q.I15)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”

I12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP’s] employer’s health insurance plan if [you/(he)she] wanted to be?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I13 IF Q.I12 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are/your”
IF INTERVIEWING “A PROXY” INSERT, “ADULT is/ your RELATIONSHIP’s”

I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition
97 Other (SPECIFY) ___________________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I13b IF Q.I12 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”

I13b. What is the MAIN reason (you/ your RELATIONSHIP) cannot be covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition
97 Other (SPECIFY) ___________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I14 IF “FAMILY=1” AND Q.F1c = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP’s/his/ your RELATIONSHIP”

I14. Could (your/ your RELATIONSHIP’s) family be covered by (your/his/her) employer’s
health insurance plan if (you/ your RELATIONSHIP) wanted them to be?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20
IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15
IF UNINSURED (Q.F7 = 1) GO TO I16

(ASK Q.I15 IF NON-GROUP [Q.F5 = 1 OR Q.F8= 2 OR 3])

I15. Earlier you told me you had bought health insurance on your own, that is, directly from
a health insurance company or insurance agent. How difficult was it to find (INSERT)?
Was it…?
(READ LIST. ENTER ONE ONLY)

1 Very difficult
2 Somewhat difficult
3 Not too difficult
4 Not at all difficult
5 (DO NOT READ) NOT POSSIBLE
D (DO NOT READ) Don’t know
a. A plan with the type of coverage you need
b. A plan you could afford

NOW GO TO Q.I18

(ASK Q.I16 IF COVERAGE=2)

I16. Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

1 Yes, thought about
2 Yes, tried
3 No, never thought about it or tried to buy it
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I17 IF Q.I16 = 1, 2, OR 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.I16 = 1 OR 2, INSERT “did not buy”
IF Q.I16 = 3, INSERT “have not thought of buying”)

I17. What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW} (DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

1 Costs too much
2 Don’t need/don’t get sick
3 Turned down by insurance company because of health
4 Turned down by insurance company for other reasons
5 Benefit package doesn’t meet needs
6 Have other coverage
7 Don’t know how to get insurance
8 Other (SPECIFY) ___________________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I18 IF Q.F7 = 1 OR [Q.F5 = 1 OR Q.F8 = 2 OR 3])

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know
Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I18a IF Q.I18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I18a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state’s programs or tried to enroll in one of the state’s programs?

1 Yes, thought about
2 Yes, tried
3 No, never thought about it or tried to
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19 IF Q.I18a = 1, 2, OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.I18a = 1 OR 2, INSERT “did not enroll”
IF Q.I18a = 3, INSERT “have not thought about enrolling”)
I19. What is the MAIN reason (you/your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state’s programs?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Not eligible
04 Don’t want welfare/public assistance
05 Have other coverage
06 Don’t know how to enroll
07 Too hard to enroll
08 Never heard of program
97 Other (SPECIFY) ___________________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF PARENT=1 GO TO I20
ELSE GO TO I24

(ASK Q.I20 IF Q.D3a = 1)
I20. Earlier you told me that [you/ your RELATIONSHIP] had a child under the age of 18 who was living with [you/ your RELATIONSHIP]. Does that child currently have health insurance?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I20a IF Q.D3a = 2+)

I20a. Earlier you told me that [you/ your RELATIONSHIP] had (INSERT # OF CHILDREN FROM Q.D3a) children under the age of 18 who were living with [you/ your RELATIONSHIP]. Thinking about their current health insurance coverage, are all of those children insured, some of those children insured, or none of those children insured?

1 All insured
2 Some insured
3 None insured
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I21 IF Q.D3a = 1+ AND Q.I18 NOT ASKED)

I21. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, Commonwealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/ your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I22 IF Q.I20 = 1 OR Q.I20a = 1 OR 2)

I22. Are any of (your/your RELATIONSHIP’s) children currently enrolled in MassHealth?
(IF RESPONDENT SAYS NO: You may know MassHealth under other names, such as Medicaid, Family Assistance or the Insurance Partnership. The children could be enrolled in MassHealth through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.123 IF Q.120 = 2 OR Q.120a = 2 OR 3)
(If Q.120a = 2, INSERT VERBIAGE IN PARENS)

I23. What is the MAIN reason (some of) the children do not currently have insurance?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Not eligible
04 Don’t want welfare/public assistance
05 Have other coverage
06 Never heard of program
07 Don’t know how to enroll
97 Other (SPECIFY) ___________________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her”

I’m interested in [your/ your RELATIONSHIP’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] immediate family. By immediate family I mean your/(his/her)] spouse and the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2005. During 2005, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)
I’m interested in (your/your RELATIONSHIP’s) family income, that is [your/your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2005. During 2005, did [you/your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)
I’m interested in [your/ADULT’s] family income, that is [your/your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/your RELATIONSHIP]. For these questions, I’d like you to think back to 2005. During 2005, did [you/your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)
For these questions, I’d like you to think back to 2005. During 2005, did [you/your RELATIONSHIP] receive any income from wages or salary?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
(IF ITEM b = 1 AND “FAMILY=1”, IMMEDIATELY ASK Q.I25b1 BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”
IF “FAMILY=1” INSERT “or any of (your/his/her) family members”
I25. During 2005, did [you/your RELATIONSHIP] (or any of [your his/her] family members) receive (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
b. Supplemental Security Income or SSI
c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker’s compensation or veteran’s payments, Social Security or pensions, or anything else
(ASK Q.I25b1 IF “FAMILY=1” AND Q.I25b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I25b1. Who in the family received that?
(ENTER ALL THAT APPLY)

1 You/ your RELATIONSHIP
2 Spouse
3 Child
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:
IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2
IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “and [your/ your RELATIONSHIP’s] immediate family/families”

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and [your/ your RELATIONSHIP’s] immediate family) received in 2005, what was the combined total income from all sources before taxes and other deductions? Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?
PROBE: Your best estimate is fine.

1 Under (INSERT AMT3)
2 (INSERT AMT3) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”
I26b. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP’S] total (family) income …?
IF NEEDED: The computer gives me different income values for the question depending on the size of your family.
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1 Less than (INSERT AMT1)
2 (INSERT AMT1) to under (INSERT AMT2)
3 (INSERT AMT 2) to under (INSERT AMT3)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

NOW GO TO Q.I27

(ASK Q.I26c IF Q.I26 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”
I26c. Now, just stop me when I get to the right category. Was [your/ your
RELATIONSHIP’S] total (family) income …?
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1 (INSERT AMT3) to under (INSERT AMT4)
2 (INSERT AMT4) to under (INSERT AMT5)
3 (INSERT AMT5) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

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I27. For the next question, I’m going to read you a statement and I’d like you to tell me how true it is for (you/your RELATIONSHIP). “(I’m/your RELATIONSHIP is) more likely to take risks than the average person.” Is that…?
(READ LIST. ENTER ONE ONLY)

1  Definitely true,
2  Mostly true
3  Mostly false, or
4  Definitely false for you?
5  (DO NOT READ) NEITHER TRUE NOR FALSE
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

I28. Now I’m going to name some things that people sometimes have difficulty reading and understanding. I’d like you to tell me how often (you have/ your RELATIONSHIP has) difficulty reading or understanding (INSERT). Would you say…?
(READ LIST. ENTER ONE ONLY)

1  All of the time,
2  Most of the time,
3  Some of the time, or
4  Never
5  (DO NOT READ) DOES NOT APPLY
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. A newspaper
b. The nutrition labels on food packages such as breads, cereals, canned foods, and snacks

I29. Were [you/ your RELATIONSHIP] born in the United States?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.I29a IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I29a. How long have (you/your RELATIONSHIP) lived in the US?

_________ # YEARS
LL  Less than 1 year
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I30 IF Q.I29 = 2, D, OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “ are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

1   Yes
2   No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

J1. Besides the telephone number I reached you on, how many other telephone numbers if any, does (your/your RELATIONSHIP) have that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

_________ (Range:1-97)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

J2. Are any of the telephone numbers in (your/your RELATIONSHIP’s) home only used for business purposes?

1   Yes
2   No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
During the past 12 months, has (your/your RELATIONSHIP’s) household been without telephone service for 1 week or more?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

For how long was (your/your RELATIONSHIP’s) household without telephone service in the last 12 months?

1 Answer given in DAYS (SPECIFY) ___________ (1-365)
2 Answer given in WEEKS (SPECIFY) __________ (1-52)
3 Answer given in MONTHS (SPECIFY) __________ (1-12)
4 Answer given in YEARS (SPECIFY) __________ (1)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Those are all the questions I have. Now I just need your name and address to send the $10 thank you check we have for you for completing our survey.

May I please have your name?
(VERIFY SPELLING)

1 Answer given (SPECIFY) ______________________
R (DO NOT READ) Refused

May I please have your address?
(VERIFY SPELLING)

1 Street: ______________________________
2 City: _______________________________
3 State: _____________________________
4 Zip code: __________________________
R (DO NOT READ) Don’t know

Thank you so much for your time and cooperation. Have a pleasant day/ evening.
MASSACHUSETTS HEALTH REFORM SURVEY – 2007

Prepared by The Urban Institute and International Communications Research (ICR) for The Blue Cross Blue Shield of Massachusetts Foundation, The Commonwealth Fund, and the Robert Wood Johnson Foundation

HOUSEHOLD SCREENER

Hello, my name is __________. I'm calling from International Communications Research. We are offering a $10 payment for completing a survey about the Massachusetts health care system.

HH1. May I speak to an adult who lives in the household?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2
IF Q.HH1 = 2 REPEAT INTRO AND THE GO TO Q.HH2
IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1  Yes
2  No
3  Did not receive letter and wants to receive one
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH2 = 1 GO TO Q.HH3
IF Q.HH2 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER, SCHEDULE CALL BACK
IF Q.HH1 = 2 SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE

(ASK AFTER 1st REFUSAL)
What reasons did the respondent give for not wanting to participate in this survey?

1. Not interested
2. Too busy
3. Bad time (dinner, family time, etc.)
4. I don’t do surveys
5. Wanted more info about study or ICR
6. Didn’t like subject matter
7. Just hung up
8. Other reason (specify)

HH3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1. English
2. Spanish
3. Doesn’t matter/No preference
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH3a. How many adults age 18 or older are there in your household?

_________________ (0-7)
08 8 or more
RR (DO NOT READ) Refused

HH3b. How many of those adults are over the age of 64?

_________________ (0-7)
08 8 or more
RR (DO NOT READ) Refused
Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 18 years old and no more than 64 years old. How many adults between 18 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

__________ # ADULTS AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE
IF Q.HH4 = 1 GO TO Q.HH5
IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

1 Yes, it is that person
2 No, it is someone else
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6
IF Q.HH5 = 2 GO TO Q.HH7
IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)
(ASK Q.HH6a IF Q.HH6 = 2)
HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1”)
(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)

(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)
HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she currently have health insurance?
I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.
IF NECESSARY: Please remember that your answers are completely confidential

   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)
HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?

   1 Yes, coming to phone       REPEAT INTRO AND REASK Qs.HH2 – HH5
   2 No, not available           SET UP CALLBACK
   R Refused                     THANK AND TERMINATE

(ASK Q.HH7a IF Q.HH7 = 2)
HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused
Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)
(P.N. – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)
IF Q.HH8 = 2 GO Q.HH9;

HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?
(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

__________  # ADULTS 18 TO 64 UNINSURED
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

(ASK Q.HH9a IF UNINSURED INTERVIEW IS SELECTED AND Q.HH9 >1)
HH9a. How many of the uninsured adults between 18 and 64 are male?

__________  # ADULTS UNINSURED MALES AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.HH9b IF UNINSURED INTERVIEW IS SELECTED AND (Q.HH8 = 1 AND Q.HH4 >1) OR (Q.HH4 MINUS Q.HH9 >1)
HH9b. How many of the insured adults between 18 and 64 are male?

__________  # ADULTS UNINSURED MALES AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(Q.INC1 THROUGH Q.INC3c DELETED 8/28)

NOW GO TO SAMPLE BOX TO SELECT ADULT FOR SURVEY

(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)
HH10. May I speak to the adult between 18 and 64 who lives in your household?

1  New respondent comes to phone
2  New respondent not available
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1
IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK
IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

IF Q.HH8 = 1 AND [(Q.HH4 MINUS Q.HH9b = 0) OR Q.HH9b = 0, DD, or RR] INSERT “ADULT”
ELSE IF Q.HH8 = 1 AND Q.HH9b >0 AND (Q.HH4 MINUS Q.HH9b >0) INSERT **”MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME**
IF Q.HH8 = 2 AND [(Q.HH4 MINUS Q.HH9a = 0) OR Q.HH9a = 0, DD, or RR] INSERT “ADULT”
ELSE IF Q.HH8 = 2 AND Q.HH9a >0 AND (Q.HH4 MINUS Q.HH9a >0) INSERT **”MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME**

HH11. May I speak to the (male/female/adult) between 18 and 64 in your household who has had the most recent birthday?

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4
IF Q.HH11 = 2 GO TO Q.A1
IF Q.HH11 = 4, GO TO Q.A3a
IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH11 = D OR R, THANK AND TERMINATE

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)
(If only 1 adult uninsured in household read alternate question in parens)
IF Q.HH9 = Q.HH9a OR Q.HH9a = 0, DD, OR RR INSERT ONE AND Q.HH9 INSERT RESPONSE FROM Q.HH9 AND “ONE”
ELSE IF Q.HH9 MINUS Q.HH9a > 0 INSERT **RESPONSE FROM Q.HH9a AND “MALE” 60% OF THE TIME/RESPONSE FROM (Q.HH9 MINUS Q.HH9a) AND “FEMALE” 40% OF THE TIME**

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9a/Q.HH9 MINUS Q.HH9a/Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

1 Continue with current respondent
New respondent comes to phone
New respondent not available
New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4
IF Q.HH12 = 2 GO TO Q.A1
IF Q.HH12 = 4, GO TO Q.A3a
IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH12 = D OR R, THANK AND TERMINATE

(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)
P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:
• IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9
IF Q.HH4 = Q.HH9b OR Q.HH9b = 0, DD, OR RR INSERT RESPONSE FROM (Q.HH4 MINUS Q.HH9) AND “ONE”
ELSE IF Q.HH4 MINUS Q.HH9b > 0 INSERT **Q.HH9b AND “MALE” 60% OF THE TIME/(Q.HH9 MINUS Q.HH9b) AND “FEMALE” 40% OF THE TIME**

Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 MINUS Q.HH9)/Q.HH9b/Q.HH9 MINUS Q.HH9b) adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4
IF Q.HH13 = 2 GO TO A1
IF Q.HH13 = 4, GO TO Q.A3a
IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH13 = D OR R, THANK AND TERMINATE
SAMPLE ADULT INTERVIEW

Section A: INTRODUCTION

A1. Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.
IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1   Yes
2   No
3   Did not receive letter and wants to receive one
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

IF Q.A1 = 1 GO TO Q.A3
IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER;
SCHEDULE CALL BACK
IF Q.A1 = D OR R, THANK AND TERMINATE

A3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1   English
2   Spanish
3   Doesn’t matter/No preference
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused
IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H11, H12, OR H13 = 4)
A3a. Would you be able to answer some questions about his/her healthcare?

1 Yes  GO TO Q.A3d
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)
A3b. Is there another adult living in your household who you think would be able to answer these questions?

1 Yes  TERMINATE
2 No  TERMINATE
D (DO NOT READ) Don’t know  TERMINATE
R (DO NOT READ) Refused  TERMINATE

(ASK Q.A3c IF Q.A3b = 1)
A3c. May I please speak with them now or would there be a better time to call back?

1 Available now  ASK FOR NAME
2 Call another time  SET UP CALLBACK

(IF Q.A3c = 1, READ:)
Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your responses will be kept confidential. Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)
A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of this person between the ages of 18 and 64 to you?

(DO NOT READ LIST. ENTER ONE ONLY)

01 Spouse (wife/husband)
02 Unmarried partner
03 Boyfriend
04 Girlfriend
05 Friend
06 Significant other
07 Son
08  Stepson
09  Daughter
10  Stepdaughter
11  Grandson
12  Granddaughter
13  Mother
14  Father
15  Brother
16  Sister
17  Grandmother
18  Grandfather
19  Aunt
20  Uncle
21  Niece
22  Nephew
23  Cousin
24  Mother-in-law
25  Father-in-law
26  Brother-in-law
27  Sister-in-law
28  Son-in-law
29  Daughter-in-law
30  Other relative
31  Roommate/housemate
32  Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use “the person between 18 and 64 yrs old”)
33  Respondent is professional caregiver (nurse, aide, etc) (use “the person between 18 and 64 yrs old”)
34  Fiancé
97  (DO NOT READ) Other (SPECIFY) _______________
DD (DO NOT READ) Don’t Know (use “the person between 18 and 64 yrs old”)
RR (DO NOT READ) Refused (use “the person between 18 and 64 yrs old”)

IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS
(IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d = 04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)
A4.  RECORD RESPONDENT GENDER:
   (Is your [INSERT RELATIONSHIP FROM Q.A3d)…?
   1  Male, or
   2  Female
   R  (DO NOT READ) Refused

****CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS***

(P.N. –GEN IN WHETHER “SELECTED RESPONDENT” OR “PROXY”)

73
As you may know, Massachusetts has a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law?

1 Support
2 Oppose
D (DO NOT READ) Don’t Know
R (DO NOT READ) Refused

Section C: ACCESS AND USE

C1. My next questions ask about [your/ your RELATIONSHIP’s] recent health care experiences. Is there a place where [you/ your RELATIONSHIP’s] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)

C2. What kind of place is it? Is it….?

(READ LIST. ENTER ONE ONLY)

1 A doctor’s office or private clinic
2 A community health center or other public clinic
3 A hospital outpatient department
4 A hospital emergency room
5 An urgent care center
6  Or, some other place
7  (DO NOT READ) Doesn’t go to one place most often
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C2a IF Q.C2 = 1, 2, 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “have you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your
RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your
RELATIONSHIP/her”

C2a. How long (have you/has your RELATIONSHIP) been going there for (your/his/her)
health care?
  1  Less than 1 year
  2  1 year to less than 2 years
  3  2 years to less than 3 years
  4  3 years to less than 5 years
  5  5 years or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
The next questions are about the health care [you/ your RELATIONSHIP] received in the
past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO
TODAY).

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care
in a hospital emergency room?
(READ LIST IF NECESSARY. ENTER ONE ONLY)

  0  None
  1  1 time
  2  2 times
  3  3 times
  4  More than 3 times
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it
for a condition that (you/your RELATIONSHIP) thought could have been treated by a
regular doctor if he or she had been available?
1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
IF Q.A4 = 2, INSERT “other than to have a baby”

C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital overnight (other than to have a baby)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

0  None
1  1 time
2  2 times
3  3 times
4  More than 3 times
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)
IF Q.C3c = 1, INSERT “Was this visit”; IF Q.C3c = 2-4, INSERT “Were any of those visits”

C3c1. (Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she”
C3c2. Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, how quickly could (you/he/she) get an appointment? Did you get an appointment…?

(READ LIST. ENTER ONE ONLY)

1  On the same day,
2  The next day,
3  In 2 to 5 days, or
4  In 6 or more days
5  (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
6  (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she”
C3c2a. Now I’d like you to think about the past 12 months. Not counting the times (you/your relationship) needed care right away, how often did (you/he/she) get an appointment for health care at a doctor’s office or clinic as soon as (you/he/she) thought (you/he/she) needed?

1  Never
2  Sometimes
3  Usually
4  Always
5  (DO NOT READ) NEVER ABLE TO GET APPOINTMENT
6  (DO NOT READ) DID NOT TRY TO GET APPOINTMENT
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3d. In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3f. In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental hygienist?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on a regular basis?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)
(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”

C4 Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

1  Yes, did not get
2  Yes, postponed getting
3  Yes, both did not get and postponed getting
4  (DO NOT READ) No, no unmet need or delayed care
5  (DO NOT READ) Not needed
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. Filling a prescription for medicine
b. Getting a medical test, treatment or follow-up recommended by a doctor
c. Getting preventive care screening such as colon cancer screening (or a mammogram)
d. Getting doctor care that you needed
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
f. Getting dental care that you needed
g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C4a1. Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?

(READ IF NECESSARY: Why you did not [INSERT])?

1 Costs
2 Some other reason
3 (DO NOT READ) Both
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Fill a prescription for medicine
b. Get a medical test, treatment or follow-up recommended by a doctor
c. Get preventive care screening such as colon cancer screening (or a mammogram)
d. Get doctor care that you needed
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
f. Get dental care that you needed
g. DELETE

(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)
(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Of trouble finding a doctor or other health care provider who would see you
b. Of trouble getting an appointment with a doctor or other health care provider
c. It was hard to get to the place where the care is located
d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)
C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was…?
(READ LIST. ENTER ONE ONLY)

1. Excellent,
2. Very good,
3. Good,
4. Fair, or
5. Poor
6. (DO NOT READ) DID NOT RECEIVE CARE
7. (DO NOT READ) Don’t know
8. (DO NOT READ) Refused

Section D: SET-UP FOR SURVEY

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
D1. Now I’d like to ask you a few background questions so that I can set up the next part of the survey to ask the questions that are right for you. First, may I have [your/ your RELATIONSHIP’s] age?

__________ YEARS (range: 18-64)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP is”
D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)…?
(READ LIST. ENTER ONE ONLY)

1. 18 to 25 years old,
2. 26 to 34 years old,
3. 35 to 49 year old, or
4. 50 to 64 years old
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”
D2  [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never married, or living with a partner?

1  Married
2  Widowed
3  Divorced
4  Separated
5  Never been married
6  Living with a partner
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your RELATIONSHIP/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your RELATIONSHIP/her”

D3  (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live with [you/(him/her)]? Please include all natural, adopted and stepchildren who live with [you/ your RELATIONSHIP].
IF NEEDED: Remember, your answers are confidential and will only be used for the purposes of this study.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)

D3a. How many of those children are aged 18 or younger?

__________ NUMBER OF CHILDREN
00  None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

P.N.: CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS
CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR LATER QS
CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS
Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)
(SCRAMBLE)
(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1 My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her] family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.

How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?
(IF NECESSARY: The premium is the price you pay for the insurance policy)
PROBE: Your best estimate is fine.

__________________ ($1-$4999)
00 None/Nothing
LL $5000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

a. Prescription medicines
b. Dental and vision care
c. All other medical expenses, including for doctors, hospitals, tests and equipment
(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family)

   spend “out of pocket” in the past 12 months for (INSERT)…?

   Was it…?

   (READ LIST. ENTER ONE ONLY)

   1 Less than $200
   2 $200 to under $500
   3 $500 to under $1,000
   4 $1,000 to under $3,000
   5 $3,000 to under $5,000
   6 $5,000 or more
   7 (DO NOT READ) DID NOT USE CARE
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

   a. Prescription medicines
   b. Dental and vision care
   c. All other medical expenses, including for doctors, hospitals, tests and equipment

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/were/your families’”

IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /was/his families’”

IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP/ was/and her families’”

E2 In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or

   [were/was] [you/ADULT] unable to pay any of [your/(his/her)] family’s] medical bills?
   This would include doctor or hospital bills, dentist bills, bills for prescription drugs,
   nursing home bills, or home care bills.

   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “do/you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and
his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and
her family”

E3  [Do/Does]  [you/ your RELATIONSHIP]  (and your family/and [his/her] family)
currently have any medical bills that you are paying off over time?  This could include
medical bills you are paying off with your credit card, through personal loans, or bill
paying arrangements with hospitals or other providers.  The bills can be from earlier
years as well as this year.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “he is”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “she is”

E3a.  How much are the medical bills (you are/he is/she is) paying off over time?
PROBE:  Your best estimate is fine.

________________ AMOUNT ($1-$9999)
LL  $10,000 or more
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)
E3a1. Was it…?
(READ LIST.  ENTER ONE ONLY)

1  Less than $2,000
2  $2,000 to under $4,000
3  $4,000 to under $8,000
4  $8,000 to under $10,000
5  $10,000 or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.E3b DELETED 10/10/06)
(ASK EVERYONE)
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”

E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your family/and [his/her] family) have any problem paying mortgage, rent or utility bills?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Section F: HEALTH INSURANCE COVERAGE

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

Earlier I asked you a general question about health insurance coverage. Now I’d like to focus in more detail on [your/ your RELATIONSHIP’s] current health insurance coverage. In answering these questions, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

The next questions are about [your/ your RELATIONSHIP’s] current health insurance coverage. In answering these questions, I’d like you to exclude insurance plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/your”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your
RELATIONSHIP’s”

F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an
employer or union? This could be insurance through a current job, a former job, [your/
your RELATIONSHIP’s] job or someone else’s job.
IF NEEDED: I’m sorry but I have to ask each type of insurance question for the
survey.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.F1a IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s
name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s
name”

F1a. Is the health insurance plan in (your/ your RELATIONSHIP’s) name, ([your/ your
RELATIONSHIP’s] spouse or partner’s name), ([your/ your RELATIONSHIP’s]
parent’s name) or someone else’s name?
(ENTER ALL THAT APPL)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a
= 1])

1 Own name
2 Spouse/partner’s name
3 Parent’s name
4 Someone else’s name
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.F1b IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

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(ASK Q.F1c IF Q.F1a = 1 AND "FAMILY=1")
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F1c. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)
1. Only [you/ your RELATIONSHIP] or
2. [You/ Your RELATIONSHIP] and other family members?
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?
1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.F2a IF Q.F2 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)
1. Less than 3 months
2. 3 to 6 months
3. 7 to 12 months
4. More than 12 months
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused
F3. Massachusetts has a number of programs that help low and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care?

(READ LIST IF NECESSARY)

1. MassHealth or Medicaid
2. Commonwealth Care or CHIP
3. The Connector (Commonwealth Health Insurance Connector)
4. CommonHealth, Family Assistance or Insurance Partnership
5. Other (Specify) ______________________

D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(F3a. WHICH PROGRAM (ARE YOU/IS YOUR RELATIONSHIP) COVERED BY?)

(ASK Q.F3a IF Q.F3 = 1)

F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

1. Less than 3 months
2. 3 to 6 months
3. 7 to 12 months
4. More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F4.  [Are you /Is your RELATIONSHIP] covered by a health insurance plan that was purchased through the Commonwealth Health Insurance Connector, also called the Connector?
 IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals purchase health insurance coverage if they do not have access to health insurance through a job.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F4a IF Q.F4 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F4a. Who is covered by that health insurance plan? Is it…?
 (READ LIST. ENTER ONE ONLY)

1 Only [you/ your RELATIONSHIP] or
2 [You/ your RELATIONSHIP] and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F4b IF Q.F4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F4b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
 (READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F5. (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was purchased directly from an insurance company or an insurance agent, that is, a plan not offered through a current or past employer or union?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F5a1 IF Q.F5 = 1)

F5a1. Is that coverage part of a program, such as MassHealth or Commonwealth Care? You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND “FAMILY=1”)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F5a. Who is covered by that health insurance plan? Is it…?

(READ LIST. ENTER ONE ONLY)

1  Only [you/ your RELATIONSHIP] or
2  [You/ your RELATIONSHIP] and other family members
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
F6. (Are you/Is your RELATIONSHIP) covered by some other type of health insurance? For example, coverage for military personnel and their families, such as CHAMPUS, TRICARE, CHAMP-VA and VA?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F5=1 OR Q.F6=1
P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F5=2 AND Q.F6=2

(ASK Q.F7 IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/do”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/does”
F7. According to the information you have provided, [you/ your RELATIONSHIP] [do/does] not have ANY health insurance now. Is that correct?

(IF NEEDED: Again, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs and the UCP program, the Free Care Pool or the Health Care Safety Net Fund.)

1 Yes, have no health insurance.
2 No, have health insurance.
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

P.N. – RECODE COVERAGE=1 IF Q.F7=2

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP/”
F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?

(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.F8a IF Q.F8 = 01)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s name”

F8a. Is the health insurance plan in [your/ your RELATIONSHIP’s] name, ([your/ your RELATIONSHIP’s] spouse or partner name), ([your/ your RELATIONSHIP’s] parent’s name) or someone else’s name?
(ENTER ALL THAT APPLY)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a = 1])

1 Own name
2 Spouse/partner’s name
3 Parent’s name
4 Someone else’s name
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND “FAMILY=1”] OR [Q.F8a = 1 AND “FAMILY=1”])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F8b. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only [you/ your RELATIONSHIP] or
2 [You/ Your RELATIONSHIP] and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
During the past 12 months, did [you/ your RELATIONSHIP] have health insurance ALL the time, or was there a time during the year that [you/ your RELATIONSHIP] DID NOT have any health coverage?

1 Insured all the time
2 Had a time without insurance
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

How many months were [you/ your RELATIONSHIP] uninsured in the past 12 months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured for even one day in the month.

_________ MONTHS UNINSURED (Range = 1-12)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

At any time in the past 12 months, have you received care under the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?

01 Insurance from employer or union
02 Insurance from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care coverage
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.F11a IF Q.F1b < 4 OR Q.F2a < 4 OR Q.F3b < 4 OR Q.F4b < 4 OR Q.F5b < 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/has/his/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/has/her/she”
F11a. Earlier you told me that (you/your RELATIONSHIP) (have/has) had (your/his/her) current insurance coverage for less than a year. Did (you/he/she) have any insurance coverage before that?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F11b IF Q.F11a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/has/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/has/her/she”
F11b. What kind of insurance coverage did (you/your RELATIONSHIP) have before (your/his/her) current coverage?

(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G
IF COVERAGE=2 GO TO SECTION H

Section G: CHARACTERISTICS OF CURRENT COVERAGE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /your RELATIONSHIP is”
G1 Now I’d like to ask you a few questions about [your/ your RELATIONSHIP’s] current health insurance coverage. Is there a “network” or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use? (IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G2 Under [your/ your RELATIONSHIP’s] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP’s] health plan’s network, does [your/ your RELATIONSHIP’s] health plan pay for any of those costs? (IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G3 Under [your/your RELATIONSHIP’s] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist? (IF NECESSARY: A specialists is a doctors like a surgeon, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.G4 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/your RELATIONSHIP’s”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your
RELATIONSHIP’s /has”
G4  Does [your/ your RELATIONSHIP’s] current health coverage have an annual
deductible for medical care? A deductible is the amount [you/ your RELATIONSHIP] 
have[has] to pay before the insurance plan will start paying [your/ your 
RELATIONSHIP’s] medical bills.
IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a 
doctor visit or other medical service and a deductible is the amount you pay before 
your insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)
G5  Is there a separate annual deductible for each family member covered?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Qs.G6, G7a AND G7b DELETED 8/28)

(ASK Q.G8 IF Q.G4 = 1)
IF Q.G1 = 1, INSERT “within you plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.G5 = 1, INSERT “per person”
G8  For my next question, I’d like you to focus on the annual deductible that applies to
physician and hospital care (within your plan’s network). How much is the annual
deductible (per person) under (your/ your RELATIONSHIP’s) current health coverage?
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST
AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

_____________ AMOUNT ($1-$10K)
LL  $10,000 or more
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

96
(ASK Q.G8a IF Q.G8 = DD OR RR)
G8a. Would you say it is…?
(READ LIST. ENTER ONE ONLY)

1  Less than $100
2  $100 to under $500
3  $500 to under $1,000
4  $1,000 to under $2,000
5  $2,000 to under $3,000
6  $3,000 to under $5,000
7  $5,000 to under $10,000
8  $10,000 or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G9  Special Health Savings Accounts or HSAs are accounts that are devoted solely to health
expenses and used with a high deductible health insurance policy. They can also be
used to supplement retirement if you are healthy because the money can stay in the
account and grow with tax advantages. Health Savings Accounts are fairly new since
they were only signed into law in December of 2003. Did [you/ your
RELATIONSHIP] have a Health Savings Account or HSA?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/do you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /does your
RELATIONSHIP”
G10. Now I’d like to ask about the premiums under (your/ your RELATIONSHIP’s) current
health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your
health insurance? This includes money deducted from a paycheck as well as money
you pay directly to an insurance company.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.G10a IF Q.G10 = 1 AND “FAMILY=1”)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”  
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”  
G10a. (Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?  

1 Individual  
2 Family  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused  

(ASK Q.G11 IF Q.G10 = 1)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”  
G11 How often do (you/ your RELATIONSHIP) make premium payments?  
(READ LIST. ENTER ONE ONLY)  

01 Once a week  
02 Every two weeks  
03 Twice a month  
04 Once a month  
05 Once every three months (QUARTERLY)  
06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)  
07 Once a year  
97 (DO NOT READ) SOME OTHER TIMING  
DD (DO NOT READ) Don’t know  
RR (DO NOT READ) Refused  

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do your”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”  
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”  
G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11) in premiums, including any amount deducted from a paycheck?  
IF NEEDED: This is the premium you pay for the whole plan, even if it covers other family members.  
PROBE: Your best estimate is fine.  

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO Q.11b  

_____________ AMOUNT ($1-$20K)  
DD (DO NOT READ) Don’t know  
RR (DO NOT READ) Refused
(ASK Q.G11a1 IF Q.G11a = DD OR RR)
G11a1. Would you say it is…?

(READ LIST. ENTER ONE ONLY)
(P.N. - $ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11 [CODES 01-07])

01 Less than (INSERT AMT1)
02 (INSERT AMT1) to under (INSERT AMT2)
03 (INSERT AMT2) to under (INSERT AMT3)
04 (INSERT AMT3) to under (INSERT AMT4)
05 (INSERT AMT4) to under (INSERT AMT5)
06 (INSERT AMT5) to under (INSERT AMT6)
07 (INSERT AMT6) to under (INSERT AMT7)
08 (INSERT AMT7) to under (INSERT AMT8)
09 (INSERT AMT8) to under (INSERT AMT9)
10 (INSERT AMT9) to under (INSERT AMT10)
11 (INSERT AMT10) or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

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<th></th>
<th>G11=01 Week</th>
<th>G11=02 Two weeks</th>
<th>G11=03 Twice per month</th>
<th>G11=04 Month</th>
<th>G11=05 Three month</th>
<th>G11=06 Six months</th>
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(ASK Q.G11a2 IF Q.G10 = 1 AND (Q.F1 = 1 OR Q.F4 = 1 OR Q.F5 = 1 OR Q.F8 = 1, 2 OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”
IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”
G11a2.  (Do you/Does your RELATIONSHIP) pay that premium under a Section 125 plan or “cafeteria” plan? Under a Section 125 plan, employers can allow their employees to pay health insurance premiums on a pre-tax basis.

1   Yes
2   No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G12 IF Q.G10 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G12  Do [you/ your RELATIONSHIP] receive any help paying the premium?

1   Yes
2   No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G12a IF Q.G12 = 1)
(ROTATE a-b)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”
G12a.  (Do you/Does he/she) receive help from (INSERT)?

1   Yes
2   No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a.  Family or friends
b.  A government program, such as MassHealth or Medicaid, or Commonwealth Care or CHIP
c.  Someone else (SPECIFY) _______________
G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

G14. Next, I’d like to focus on the benefits covered under [your/ your RELATIONSHIP’s] current health coverage. Does [your/ your RELATIONSHIP’s] current health coverage include (INSERT)?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

a. Inpatient hospital care
b. Doctor visits
c. Mental health care or counseling
d. Dental care
e. Prescription drugs

G14b1. Does (your/his/her) health insurance place any limits on the number of times (you/he/she) can go to the doctor each year?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused
G15. How would you rate the range of services covered by [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?

(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G16. How would you rate the choice of doctors and other providers available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?

(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?

(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she/her”

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health insurance coverage, did (you/he/she) have a choice of health plans to pick from or was only one health plan available to (you/him/her)?

1 Had a choice
2 Only one plan
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G18a IF Q.G18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/have/do you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “your RELATIONSHIP/has/does he/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “your RELATIONSHIP/has/does she/her”

G18a. Based on what (you/your RELATIONSHIP) (have/has) heard, read, or experienced, (do you/does he/does she) think there were big differences, small differences, or no differences in the health plans that were available to (you/him/her)?

1 Big differences
2 Small differences
3 No differences
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.G18b IF Q.G18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/you need”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “his/ your RELATIONSHIP/he needs”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “her/ your RELATIONSHIP/she needs”
G18b. In choosing (your/his/her) health plan, which of the following was MOST important to (you/your RELATIONSHIP)? Was it MOST important to:

1. Keep premiums low
2. Keep deductible and co-payments for services low
3. Have a wide range of benefits or a particular benefit that (you need/he needs/she needs)
4. Have a plan with a wide range of doctors
5. Other (SPECIFY) __________________________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLED)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/your/you were”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP has/he/him/he was”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP has/she/her/she was”
G19. I’m going to read you a list of problems some people experience with their health insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these problems with (your/his/her) health insurance coverage in the past 12 months. (INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

1. Yes, happened in the past 12 months
2. No, has not happened in the past 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her) health insurance
b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health insurance would pay and (you/him/her) had to pay the difference
c. The doctor’s office told (you/him/her) they do not accept (your/his/her) health insurance
d. (You/He/She) had to contact (your/his/her) health insurance company because they did not pay a bill promptly or denied payment
e. DELETED
Section H: HEALTH STATUS

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP
/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP
/her”

H1. Now I’d like to ask you a few questions about (your/your RELATIONSHIP’s) health.
In general, would [you/ your RELATIONSHIP] say [your/(his/her)] health is….?
(READ LIST. ENTER ONE ONLY)

1 Excellent
2 Very good
3 Good
4 Fair, or
5 Poor
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “is your RELATIONSHIP
/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “is your RELATIONSHIP
/she”

H2. (Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that
[you/(he/she)] can do because of a physical, mental, or emotional problem?

1 Limited in work
2 Not limited in work
3 (DO NOT READ) UNABLE TO WORK
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP
/he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP
/she/has”

H3. (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health
professional that [you/(he/she)] [have/has] (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. hypertension or high blood pressure
b. heart disease or congestive heart failure
c. diabetes or sugar diabetes
d. asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked
about?  That is, because of ITEMS”

H4. Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in
the past 12 months.  Was [your/ your RELATIONSHIP’s] hospital stay in the past 12
months because of (ITEM FROM Q.H3/any of the problems we just talked about.  That
is, because of [INSERT Q.H3 = 1 ITEMS])?

   1  Yes
   2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your
RELATIONSHIP’s”
IF Q.C3a = 1 INSERT “was/visit”
IF Q.C3a = 2-4 INSERT “were any of/visits”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked
about?  That is, because of ITEMS”

H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital
emergency room in the past 12 months.  (Was/Were any of [your/ your
RELATIONSHIP’s] emergency room (visit/visits) in the past 12 months because of
(ITEM FROM Q.H3/any of the problems we just talked about?  That is, because of
[INSERT Q.H3 ITEMS])?

   1  Yes
   2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] ([have/has) any other chronic or long-term health conditions or health problems?
IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”
IF INTERVIEWING “A PROXY” INSERT, “was she”

H7  (Were you/Was she) pregnant at any time in the past 12 months?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I1. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?
(DO NOT READ. ENTER ONE ONLY)

1  Less than high school (grades 1-11, grade 12 but no diploma)
2  High school graduate or equivalent (e.g. GED)
3  Some college but no degree (incl. 2 year occupational or vocational programs)
4  Associates Degree (not occupation or vocational programs)
5  College graduate (e.g. BA, AB, BS)
6  Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD,
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LLB, DVM)
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I2.  (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP /himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does your RELATIONSHIP /herself”
I3.  (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black or African American, Asian or Pacific Islander, some other race or mixed race?

1  White
2  Black or African American
3  Asian or Pacific Islander
4  Some other race (SPECIFY) ______________
5  Mixed race (SPECIFY) _______________
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I4.  (Are you/Is your RELATIONSHIP) currently working for pay?

1  Yes, working
2  No, not working
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK
(ASK Q.I5 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
15. (Are you/Is your RELATIONSHIP) working at one job or more than one job?
   1 One job
   2 More than one job
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/he/has your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/she/has your RELATIONSHIP /her”
IF Q.I5 = 2, INSERT “I’d like you to answer the next questions about (your/your RELATIONSHIP’s) main job, that is, the job in which (you/he/she) currently works the most hours”
16. (I’d like you to answer the next questions about [your/your RELATIONSHIP’s] main job, that is, the job in which [you/(he/she)] currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at [your/(his/her)] job?
   1 Less than 6 months
   2 6 months to less than 12 months
   3 1 year to less than 2 years
   4 2 years to less than 5 years
   5 5 years or more
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/is your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/is your RELATIONSHIP /she”
IF Q.I5 = 2, INSERT “Thinking about (your/his/her) main job”
17. (Thinking about [your/(his/her) main job,) (Are you/Is your RELATIONSHIP) self-employed, or do (you/he/she) work for someone else?
   IF NEEDED: By self-employed we mean did (you/he/she) work for profit, fees or salary in (your/his/her) own business, shop or farm.
   1 Self-employed
   2 Worked for employer
   D (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.I8 IF Q.I7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”

I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your
RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at
all locations and worksites.
   IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most
   hours.
   PROBE: Your best guess is fine.
   (DO NOT READ LIST. ENTER ONE ONLY)

   1  1 (Self-employed with no employees)
   2  2 to 10
   3  11 to 25
   4  26 to 50
   5  51 to 100
   6  101 to 500
   7  501 to 1,000
   8  1,001 or more
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.I5 = 2, INSERT “main”

I8a. Can you tell me whether or not more than 50 people are working for (your/ your
RELATIONSHIP’s) (main) employer?

   1  Yes
   2  No
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused
If Q.I6 = 1
If interviewing “SELECTED RESPONDENT” insert “do you/does your”
If interviewing “A PROXY” and Q.A4 = 1 insert, “does your relationship/your relationship’s/he”
If interviewing “A PROXY” and Q.A4 = 2 insert, “your relationship/your relationship’s/she”
If Q.I5 = 2, insert “main”

19. About how many hours per week (do you/does your relationship) typically work at (your/your relationship’s) (main) job?
   If necessary: By main job, I mean the job in which (you/(he/she)) work the most hours.
   Probe: Your best guess is fine.
   (Read list if necessary. Enter one only)
   1 Less than 20 hours
   2 20 hours to less than 35 hours
   3 More than 36 hours
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(IF Q.F1a = 1, go to Q.I11)

If interviewing “SELECTED RESPONDENT” insert “your”
If interviewing “A PROXY” and Q.A4 = 1 insert, “your relationship/your relationship’s/his”
If interviewing “A PROXY” and Q.A4 = 2 insert, “your relationship/your relationship’s/her”
If Q.I5 = 2, insert “main”

10. At (your/your relationship’s) (main) job, does (your/his/her) employer offer health insurance coverage to any of its employees?
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(Ask Q.I11 if Q.F1a = 1 or if Q.I10 = 1; else go to Q.I15)

If interviewing “SELECTED RESPONDENT” insert “your”
If interviewing “A PROXY” insert, “your relationship’s”

11. Does [your/your relationship’s] employer pay any of the premium for its health insurance plan for its employees?
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused
(IF Q.F1a = 1, GO TO CHECK FOR Q.I15)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”
I12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP’s] employer’s health insurance plan if [you\(he\)he] wanted to be?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I13 IF Q.I12 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are/your”
IF INTERVIEWING “A PROXY” INSERT, “ADULT is/ your RELATIONSHIP’s”
I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition
97 Other (SPECIFY) ___________________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
I13b. What is the MAIN reason (you/your RELATIONSHIP) cannot be covered by (your/your RELATIONSHIP’s) employer’s health insurance plan?

(ASK Q.I13b IF Q.I12 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”

IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition
97 Other (SPECIFY) ___________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(I14 CHECK)

(ASK Q.I14 IF “FAMILY=1” AND Q.F1c = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his/your RELATIONSHIP”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her/your RELATIONSHIP”

I14. Could (your/your RELATIONSHIP’s) family be covered by (your/his/her) employer’s health insurance plan if (you/your RELATIONSHIP) wanted them to be?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20

IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15

IF UNINSURED (Q.F7 = 1) GO TO I16
Earlier you told me you had bought health insurance on your own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. How difficult was it to find (INSERT)? Was it…?

1. Very difficult
2. Somewhat difficult
3. Not too difficult
4. Not at all difficult
5. (DO NOT READ) NOT POSSIBLE
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

a. A plan with the type of coverage you need
b. A plan you could afford

NOW GO TO Q.I18

Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

1. Yes, thought about
2. Yes, tried
3. No, never thought about it or tried to buy it
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW}?

1. Costs too much
2. Don’t need/don’t get sick
3. Turned down by insurance company because of health
4. Turned down by insurance company for other reasons
Benefit package doesn’t meet needs
Have other coverage
Don’t know how to get insurance
Other (SPECIFY) ___________________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I18 IF Q.F7 = 1 OR [Q.F5 = 1 OR Q.F8 = 2 OR 3])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I118a IF Q.I18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I118a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state’s programs or tried to enroll in one of the state’s programs?

1  Yes, thought about
2  Yes, tried
3  No, never thought about it or tried to
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I119 IF Q.I118a = 1, 2, OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I119. What is the MAIN reason (you/your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state’s programs?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Not eligible
04 Don’t want welfare/public assistance
05 Have other coverage
06 Don’t know how to enroll
07 Too hard to enroll
08 Never heard of program
97 Other (SPECIFY) ___________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK EVERYONE)
I19a. Massachusetts now requires that residents of the state either purchase health insurance or pay a fine. The requirement applies to everyone except people that a state agency determines can’t afford the cost of a policy. Have you heard or read about this new requirement? It is called the individual mandate.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19b IF Q.I19a = 1 AND COVERAGE=2)
I19b. Based on what you know about the individual mandate, do you think this new requirement applies to you?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19c IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/herself”
I19c. How much, if anything, would it cost per month for (you/your RELATIONSHIP) to get health insurance for (yourself/himself/herself)? PROBE: Your best guess is fine.

______________ per month
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
I19d. How easy or difficult would it be for (you/your RELATIONSHIP) to come up with that much money to get health insurance for (yourself/himself/herself)? Would it be: very easy, somewhat easy, somewhat difficult, or very difficult?

1 Very easy
2 Somewhat easy
3 Somewhat difficult
4 Very difficult
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I19e. Did this new requirement influence (your/your RELATIONSHIP’s) decision to obtain health insurance coverage?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:) 
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/
your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/
your RELATIONSHIP /her”

I’m interested in [your/ your RELATIONSHIP’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] immediate family. By immediate family I mean your/(his/her) spouse and the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] or any of [your/his/her family members receive any income from wages or salary?
I’m interested in (your/ your RELATIONSHIP’s) family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

I’m interested in [your/ADULT’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

For these questions, I’d like you to think back to 2006. During 2006, did [you/ your RELATIONSHIP] receive any income from wages or salary?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
(If item b = 1 and “FAMILY=1”, immediately ask Q.I25b1 before going to next item)
If interviewing “selected respondent” insert “you/your”
If interviewing “a proxy” and Q.A4 = 1 insert, “your RELATIONSHIP/his”
If interviewing “a proxy” and Q.A4 = 2 insert, “your RELATIONSHIP/her”
If “FAMILY=1” insert “or any of (your/his/her) family members”

I25. During 2006, did [you/ your RELATIONSHIP] (or any of [your his/her family members)] receive (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
b. Supplemental Security Income or SSI
c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker’s compensation or veteran’s payments, Social Security or pensions, or anything else
(ASK Q.I25b1 IF “FAMILY=1” AND Q.I25b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I25b1. Who in the family received that?  
(ENTER ALL THAT APPLY)

1  You/ your RELATIONSHIP  
2  Spouse  
3  Child  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:
IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2
IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “and [your/ your RELATIONSHIP’s] immediate family/families”

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and [your/ your RELATIONSHIP’s] immediate family) received in 2006, what was the combined total income from all sources before taxes and other deductions?  Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?  
PROBE: Your best estimate is fine.

1  Under (INSERT AMT3)  
2  (INSERT AMT3) or more  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”

I26b. Now, just stop me when I get to the right category.  Was [your/ your RELATIONSHIP’S] total (family) income …?
IF NEEDED: The computer gives me different income values for the question depending on the size of your family.
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)
1. Less than (INSERT AMT1)
2. (INSERT AMT1) to (INSERT AMT1A)
3. (INSERT AMT1A) to under (INSERT AMT2)
4. (INSERT AMT 2) to under (INSERT AMT3)
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

NOW GO TO Q.I27

(ASK Q.I26c IF Q.I26 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’S”
IF “FAMILY=1”, INSERT “family”
I26c. Now, just stop me when I get to the right category. Was [your/ your
RELATIONSHIP’S] total (family) income . . .?
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1. (INSERT AMT3) to under (INSERT AMT4)
2. (INSERT AMT4) to under (INSERT AMT5)
3. (INSERT AMT5) or more
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

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<th>2006 Poverty Guidelines, rounded up to nearest thousand</th>
<th>100%</th>
<th>150%</th>
<th>200%</th>
<th>300%</th>
<th>400%</th>
<th>500%</th>
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<td>AMT3</td>
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</table>
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/I’m”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/your RELATIONSHIP is”

I27. For the next question, I’m going to read you a statement and I’d like you to tell me how true it is for (you/your RELATIONSHIP). “(I’m/your RELATIONSHIP is) more likely to take risks than the average person.” Is that…?
(READ LIST. ENTER ONE ONLY)

1. Definitely true,
2. Mostly true
3. Mostly false, or
4. Definitely false for you?
5. (DO NOT READ) NEITHER TRUE NOR FALSE
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP has”

I28. Now I’m going to name some things that people sometimes have difficulty reading and understanding. I’d like you to tell me how often (you have/your RELATIONSHIP has) difficulty reading or understanding (INSERT). Would you say…?
(READ LIST. ENTER ONE ONLY)

1. All of the time,
2. Most of the time,
3. Some of the time, or
4. Never
5. (DO NOT READ) DOES NOT APPLY
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

a. A newspaper
b. The nutrition labels on food packages such as breads, cereals, canned foods, and snacks

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I29. Were [you/your RELATIONSHIP] born in the United States?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused
I29a. How long have (you/your RELATIONSHIP) lived in the US?

_________ # YEARS
LL Less than 1 year
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I30a. In what country (were you/was your RELATIONSHIP) born? (DO NOT READ)

CHOICE SET IS BASED ON TOP 10 COUNTRIES FOR MA IN CPS—Add more??

01 Brazil
02 Canada
03 China
04 Columbia
05 Dominican Republic
06 El Salvador
07 Honduras
08 India
09 Japan
10 Vietnam
97 Other (SPECIFY) ______________________________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT
J1a. Is the telephone number I reached you on a cell phone number or a regular landline number? Landline numbers are for phones that plug into outlets in the walls of your home.

1  Cell phone number
2  Regular landline number
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.J1b IF Q.J1a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY”AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY”AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”

J1b. How many regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

__________ (Range:1-97)
NN  None
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

(ASK Q.J1 IF Q.J1a = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 1, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 2, “your RELATIONSHIP/her”

J1. Besides the telephone number I reached you on, how many other regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

__________ (Range:1-97)
NN  None
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+ OR Q.J1b = 1+)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

J2. Are any of the regular, landline telephone numbers in (your/your RELATIONSHIP’s) home only used for business purposes?
1. Yes
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/they/their”

J3. Thinking about all the people who live in (your/your RELATIONSHIP’s) household, how many different cell phone numbers do (you/they) and the other members of (your/their) household have? Please don’t count cell phones numbers used by students who are living away at school.

___________ (Range: 1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

J3b. Is this house, apartment or mobile home…?
(READ LIST. ENTER ONE ONLY)

1. Owned by (you/your RELATIONSHIP) or someone in this household with a mortgage or loan
2. Owned by (you/your RELATIONSHIP) or someone in this household free and clear (without a mortgage or loan)
3. Rented for cash rent
4. Occupied without payments of cash rent
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Q.J3a DELETED 8/28)

(ASK Q.J4)

J4. Those are all the questions I have. Now I just need your name and address to send the $10 thank you check we have for you for completing our survey.

May I please have your name?
(VERIFY SPELLING)

1. Answer given (SPECIFY) ________________
R (DO NOT READ) Refused

May I please have your address?
(VERIFY SPELLING)
Thank you so much for your time and cooperation. Have a pleasant day/evening.
MASSACHUSETTS HEALTH REFORM SURVEY – 2008

Prepared by The Urban Institute and International Communications Research (ICR) for The Blue Cross Blue Shield of Massachusetts Foundation, The Commonwealth Fund, and the Robert Wood Johnson Foundation

HOUSEHOLD SCREENER

Hello, my name is __________. I'm calling from International Communications Research. We are offering a $10 payment for completing a survey about the Massachusetts health care system.

HH1. May I speak to an adult who lives in the household?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2
IF Q.HH1 = 2 REPEAT INTRO AND THE GO TO Q.HH2
IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH2 = 1 GO TO Q.HH3
IF Q.HH1 = 2 SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE
(ASK AFTER 1st REFUSAL)
What reasons did the respondent give for not wanting to participate in this survey?

1  Not interested
2  Too busy
3  Bad time (dinner, family time, etc.)
4  I don’t do surveys
5  Wanted more info about study or ICR
6  Didn’t like subject matter
7  Just hung up
8  Other reason (specify)

HH3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1  English
2  Spanish
3  Doesn’t matter/No preference
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH3a. How many adults age 18 or older are there in your household?

______________ (0-7)
08  8 or more
RR  (DO NOT READ) Refused

HH3b. How many of those adults are over the age of 64?

______________ (0-7)
08  8 or more
RR  (DO NOT READ) Refused

(P.N. – GEN RESPONSE OF Q.HH3a MINUS Q.HH3b INTO Q.HH4 WITHOUT ASKING Q.HH4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 18 years old and no more than 64 years old. How many adults between 18 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

______________ # ADULTS AGE 18-64
DD  (DO NOT READ) Don’t know
IF Q.HH4 = 0 THANK AND TERMINATE
IF Q.HH4 = 1 GO TO Q.HH5
IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

1  Yes, it is that person
2  No, it is someone else
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6
IF Q.HH5 = 2 GO TO Q.HH7
IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?
I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)

HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1”)  
(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)
(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)

HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)

HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?

1 Yes, coming to phone REPEAT INTRO AND REASK Qs.HH2 – HH5
2 No, not available SET UP CALLBACK
R Refused THANK AND TERMINATE

(ASK Q.HH7a IF Q.HH7 = 2)

HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1”)

(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)
(ASK Q.HH8 IF Q.HH4 = 2+)

HH8. Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, and Commonwealth Care, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)

HH8a. Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)
(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)
(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE)

(ASK Q.HH8b IF Q.HH8 = 2)

HH8b. Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)
(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)
IF Q.HH8 = 2 GO Q.HH9

HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?
(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

_________ # ADULTS 18 TO 64 UNINSURED
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

(ASK Q.HH9a IF UNINSURED INTERVIEW IS SELECTED AND Q.HH9 >1)
HH9a. How many of the uninsured adults between 18 and 64 are male?

_________ # ADULTS UNINSURED MALES AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.HH9b IF UNINSURED INTERVIEW IS SELECTED AND (Q.HH8 = 1 AND Q.HH4 >1) OR (Q.HH4 MINUS Q.HH9 >1)
HH9b. How many of the insured adults between 18 and 64 are male?

_________ # ADULTS UNINSURED MALES AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(Q.INC1 THROUGH Q.INC3c DELETED 8/28)

NOW GO TO SAMPLE BOX TO SELECT ADULT FOR SURVEY
(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)
HH10. May I speak to the adult between 18 and 64 who lives in your household?

1 New respondent comes to phone
2 New respondent not available
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1
IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK
IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

IF Q.HH8 = 1 AND [(QHH4 MINUS Q.HH9b = 0) OR Q.HH9b = 0, DD, or RR] INSERT “ADULT”
ELSE IF Q.HH8 = 1 AND Q.HH9b >0 AND (Q.HH4 MINUS Q.HH9b >0 INSERT “MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME
IF Q.HH8 = 2 AND [(Q.HH4 MINUS Q.HH9a = 0] OR Q.HH9a = 0, DD, or RR) INSERT “ADULT”
ELSE IF Q.HH8 = 2 AND Q.HH9a >0 AND (Q.HH4 MINUS Q.HH9a >0) INSERT “MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME

HH11. May I speak to the (male/female/adult) between 18 and 64 in your household who has had the most recent birthday?

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4
IF Q.HH11 = 2 GO TO Q.A1
IF Q.HH11 = 4, GO TO Q.A3a
IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH11 = D OR R, THANK AND TERMINATE
(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)
(IF ONLY 1 ADULT UNINSURED IN HOUSEHOLD READ ALTERNATE QUESTION IN PARENS)
IF Q.HH9 = Q.HH9a OR Q.HH9a = 0, DD, OR RR INSERT ONE AND Q.HH9
INSERT RESPONSE FROM Q.HH9 AND “ONE”
ELSE IF Q.HH9 MINUS Q.HH9a > 0 INSERT **RESPONSE FROM Q.HH9a AND “MALE” 60% OF THE TIME/RESPONSE FROM (Q.HH9 MINUS Q.HH9a) AND “FEMALE” 40% OF THE TIME**

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9a/Q.HH9 MINUS Q.HH9a/Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?
(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
4  New respondent unable to come to phone
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4
IF Q.HH12 = 2 GO TO Q.A1
IF Q.HH12 = 4, GO TO Q.A3a
IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH12 = D OR R, THANK AND TERMINATE

(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)
P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:
• IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9
IF Q.HH4 = Q.HH9b OR Q.HH9b = 0, DD, OR RR INSERT RESPONSE FROM (Q.HH4 MINUS Q.HH9) AND “ONE”
ELSE IF Q.HH4 MINUS Q.HH9b > 0 INSERT **Q.HH9b AND “MALE” 60% OF THE TIME/(Q.HH9 MINUS Q.HH9b) AND “FEMALE” 40% OF THE TIME**

HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 MINUS Q.HH9)/Q.HH9b/Q.HH9b adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
4 New respondent unable to come to phone  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused  

IF Q.HH13 = 1 GO TO Q.A4  
IF Q.HH13 = 2 GO TO A1  
IF Q.HH13 = 4, GO TO Q.A3a  
IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK  
IF Q.HH13 = D OR R, THANK AND TERMINATE  

SAMPLE ADULT INTERVIEW  

Section A: INTRODUCTION  

A1. Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.  

IF NEEDED: It should take less than 25 minutes for most households.  
IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.  

1 Yes  
2 No  
3 Did not receive letter and wants to receive one  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused  

IF Q.A1 = 1 GO TO Q.A3  
IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER; SCHEDULE CALL BACK  
IF Q.A1 = D OR R, THANK AND TERMINATE  

A3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?  

1 English  
2 Spanish
3 Doesn’t matter/No preference
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H11, H12, OR H13 = 4)
A3a. Would you be able to answer some questions about his/her healthcare?

1 Yes GO TO Q.A3d
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)
A3b. Is there another adult living in your household who you think would be able to answer these questions?

1 Yes
2 No TERMINATE
D (DO NOT READ) Don’t know TERMINATE
R (DO NOT READ) Refused TERMINATE

(ASK Q.A3c IF Q.A3b = 1)
A3c. May I please speak with them now or would there be a better time to call back?

1 Available now ASK FOR NAME
2 Call another time SET UP CALLBACK

(IF Q.A3c = 1, READ:)
Hello, my name is __________. I’m calling from International Communications Research. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with several private foundations that support research on health and social issues and make grants to improve health care. Your responses will be kept confidential. Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.
A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of this person between the ages of 18 and 64 to you? (DO NOT READ LIST. ENTER ONE ONLY)

<table>
<thead>
<tr>
<th>Number</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Spouse (wife/husband)</td>
</tr>
<tr>
<td>02</td>
<td>Unmarried partner</td>
</tr>
<tr>
<td>03</td>
<td>Boyfriend</td>
</tr>
<tr>
<td>04</td>
<td>Girlfriend</td>
</tr>
<tr>
<td>05</td>
<td>Friend</td>
</tr>
<tr>
<td>06</td>
<td>Significant other</td>
</tr>
<tr>
<td>07</td>
<td>Son</td>
</tr>
<tr>
<td>08</td>
<td>Stepson</td>
</tr>
<tr>
<td>09</td>
<td>Daughter</td>
</tr>
<tr>
<td>10</td>
<td>Stepdaughter</td>
</tr>
<tr>
<td>11</td>
<td>Grandson</td>
</tr>
<tr>
<td>12</td>
<td>Granddaughter</td>
</tr>
<tr>
<td>13</td>
<td>Mother</td>
</tr>
<tr>
<td>14</td>
<td>Father</td>
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<tr>
<td>15</td>
<td>Brother</td>
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<td>16</td>
<td>Sister</td>
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<tr>
<td>17</td>
<td>Grandmother</td>
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<td>18</td>
<td>Grandfather</td>
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<tr>
<td>19</td>
<td>Aunt</td>
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<tr>
<td>20</td>
<td>Uncle</td>
</tr>
<tr>
<td>21</td>
<td>Niece</td>
</tr>
<tr>
<td>22</td>
<td>Nephew</td>
</tr>
<tr>
<td>23</td>
<td>Cousin</td>
</tr>
<tr>
<td>24</td>
<td>Mother-in-law</td>
</tr>
<tr>
<td>25</td>
<td>Father-in-law</td>
</tr>
<tr>
<td>26</td>
<td>Brother-in-law</td>
</tr>
<tr>
<td>27</td>
<td>Sister-in-law</td>
</tr>
<tr>
<td>28</td>
<td>Son-in-law</td>
</tr>
<tr>
<td>29</td>
<td>Daughter-in-law</td>
</tr>
<tr>
<td>30</td>
<td>Other relative</td>
</tr>
<tr>
<td>31</td>
<td>Roommate/housemate</td>
</tr>
<tr>
<td>32</td>
<td>Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use “the person between 18 and 64 yrs old”)</td>
</tr>
<tr>
<td>33</td>
<td>Respondent is professional caregiver (nurse, aide, etc) (use “the person between 18 and 64 yrs old”)</td>
</tr>
<tr>
<td>34</td>
<td>Fiancé</td>
</tr>
<tr>
<td>97</td>
<td>(DO NOT READ) Other (SPECIFY)</td>
</tr>
<tr>
<td>DD</td>
<td>(DO NOT READ) Don’t Know (use “the person between 18 and 64 yrs old”)</td>
</tr>
<tr>
<td>RR</td>
<td>(DO NOT READ) Refused (use “the person between 18 and 64 yrs old”)</td>
</tr>
</tbody>
</table>
IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS
(IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d = 04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)

A4. RECORD RESPONDENT GENDER:
   (Is your [INSERT RELATIONSHIP FROM Q.A3d]...?)
   1 Male, or
   2 Female
   R (DO NOT READ) Refused

****CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS***

(P.N. –GEN IN WHETHER “SELECTED RESPONDENT” OR “PROXY”)

0 SELECTED PERSON (Respondent)
1 PROXY

***SET FILLS APPROPRIATELY FOR SELF OR PROXY (your RELATIONSHIP IN Q.A3d)***

(Q.HHx1 DELETED 8/28)

HHx2. As you may know, Massachusetts has a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law

1 Support
2 Oppose
D (DO NOT READ) Don’t Know
R (DO NOT READ) Refused

Section C: ACCESS AND USE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “your/you/go/are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s /goes/he/is/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s /goes/she/is/her”

C1. My next questions ask about [your/ your RELATIONSHIP’s] recent health care experiences. Is there a place where [you/ your RELATIONSHIP’s] usually [goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)
(SCRAMBLE 1-5)
C2. What kind of place is it? Is it….?  
(READ LIST. ENTER ONE ONLY)
1 A doctor’s office or private clinic
2 A community health center or other public clinic
3 A hospital outpatient department
4 A hospital emergency room
5 An urgent care center
6 Or, some other place
7 (DO NOT READ) Doesn’t go to one place most often
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C2a IF Q.C2 = 1, 2, 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “have you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP/her”
C2a. How long (have you/has your RELATIONSHIP) been going there for (your/his/her) health care?
1 Less than 1 year
2 1 year to less than 2 years
3 2 years to less than 3 years
4 3 years to less than 5 years
5 5 years or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
The next questions are about the health care [you/ your RELATIONSHIP] received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care in a hospital emergency room?  
(READ LIST IF NECESSARY. ENTER ONE ONLY)
0 None
1 1 time
The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP"

C3a1. I’m going to read you a list of reasons why some people go to the emergency room. Please tell me if any of these were important reasons for (your/your RELATIONSHIP’s) last visit to a hospital emergency room. (INSERT ITEMS). Was this an important reason?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

a. (You were/your RELATIONSHIP was) unable to get an appointment at the doctor’s office or clinic as soon as (you/TARGET) thought one was needed
b. (You/Your RELATIONSHIP) needed care after normal operating hours at the doctor's office or clinic
c. (You/Your RELATIONSHIP) owed money to the doctor's office or clinic
d. It was more convenient to go to the hospital emergency room
e. (You/Your RELATIONSHIP) called the doctor’s office or clinic and they told (you/him/her) to go to the emergency room.

(IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
IF Q.A4 = 2, INSERT “other than to have a baby”
C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital overnight (other than to have a baby)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

0 None
1 1 time
2 2 times
3 3 times
4 More than 3 times
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)
IF Q.C3c = 1, INSERT “Was this visit”; IF Q.C3c = 2-4, INSERT “Were any of those visits”

C3c1. (Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she”

C3c2. Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, how quickly could (you/he/she) get an appointment? Did you get an appointment…?

(READ LIST. ENTER ONE ONLY)

1 On the same day,
2 The next day,
3 In 2 to 5 days, or
In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental hygienist?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on a regular basis?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/you were”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP has/your RELATIONSHIP/your RELATIONSHIP was”

(SCRAMBLE ITEMS)
C3h. Next, I’m going to read you a list of problems some people experience when they try to get health care. Please tell me if (you have/your RELATIONSHIP has) had these problems in the past 12 months. (INSERT ITEMS). Has this happened to (you/your RELATIONSHIP) in the past 12 months?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. (You were/Your RELATIONSHIP was) told by a doctor’s office or clinic that they weren’t accepting patients with (your/your RELATIONSHIP’s) type of health insurance
b. (You were/Your RELATIONSHIP was) told by a doctor’s office or clinic that they weren't accepting new patients
c. (You/Your RELATIONSHIP) had to change to a new doctor's office or clinic because of a change in your health insurance plan

(ASK Q.C3i if Q.C3h = 1 FOR ANY OF a,b,c)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3i. Did (you/your RELATIONSHIP) have a problem when you were trying to see a general doctor who treats a variety of illnesses (a doctor in general practice, family medicine, or internal medicine) or when you were trying to see a doctor who specializes in a particular medical disease or problem?

1  General doctor
2  Specialist
3  Both general doctor and specialist
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)

(SCRAMBLED)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”

C4 Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

1 Yes, did not get
2 Yes, postponed getting
3 Yes, both did not get and postponed getting
4 (DO NOT READ) No, no unmet need or delayed care
5 (DO NOT READ) Not needed
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Filling a prescription for medicine
b. Getting a medical test, treatment or follow-up recommended by a doctor
c. Getting preventive care screening such as colon cancer screening (or a mammogram)
d. Getting doctor care that you needed
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)
f. Getting dental care that you needed
g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C4a1 Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?
(READ IF NECESSARY: Why you did not [INSERT])?

1 Costs
2 Some other reason
3 (DO NOT READ) Both
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Fill a prescription for medicine
b. Get a medical test, treatment or follow-up recommended by a doctor
c. Get preventive care screening such as colon cancer screening (or a mammogram)
d. Get doctor care that you needed
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one
area of health care. Do not include visits for mental health care or counseling.
f. Get dental care that you needed

g. DELETE
(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)
(SCRAMBLED)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/ your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Of trouble finding a doctor or other health care provider who would see you
b. Of trouble getting an appointment with a doctor or other health care provider
c. It was hard to get to the place where the care is located
d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was…?
(READ LIST. ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
Section D: SET-UP FOR SURVEY

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

D1. Now I’d like to ask you a few background questions so that I can set up the next part of
the survey to ask the questions that are right for you. First, may I have [your/ your
RELATIONSHIP’s] age?

_________ YEARS (range: 18-64)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP is”

D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)…?
(READ LIST. ENTER ONE ONLY)

1 18 to 25 years old,
2 26 to 34 years old,
3 35 to 49 year old, or
4 50 to 64 years old
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”

D2  [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never
married, or living with a partner?

1 Married
2 Widowed
3 Divorced
4 Separated
5 Never been married
6 Living with a partner
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your
RELATIONSHIP/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your
RELATIONSHIP/her”

D3  (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live
with [you/(him/her)]? Please include all natural, adopted and stepchildren who live
with [you/ your RELATIONSHIP].
IF NEEDED: Remember, your answers are confidential and will only be used for the
purposes of this study.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)
D3a. How many of those children are aged 18 or younger?

_________ NUMBER OF CHILDREN
00  None
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

P.N.:
CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS
CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR LATER QS
CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS

Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)
(SCRAMBLE)
(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT
ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP
/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP
/her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”
E1 My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her] family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.

How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?

(IF NECESSARY: The premium is the price you pay for the insurance policy)
PROBE: Your best estimate is fine.

__________________ ($1-$4999)
00 None/Nothing
LL $5000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

a. Prescription medicines
b. Dental and vision care
c. All other medical expenses, including for doctors, hospitals, tests and equipment

(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”
E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?
Was it…?
(READ LIST. ENTER ONE ONLY)

1  Less than $200
2  $200 to under $500
3  $500 to under $1,000
4  $1,000 to under $3,000
5  $3,000 to under $5,000
6  $5,000 or more
7  (DO NOT READ) DID NOT USE CARE
D  (DO NOT READ) Don’t know
a. Prescription medicines
b. Dental and vision care
c. All other medical expenses, including for doctors, hospitals, tests and equipment

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/were/your families’”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP
/was/his families’”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP/
was/and her families’”

E2 In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or
[were/was] [you/ADULT] unable to pay any of [your/(his/her)] family’s] medical bills?
This would include doctor or hospital bills, dentist bills, bills for prescription drugs,
nursing home bills, or home care bills.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “do/you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and
his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and
her family”

E3 [Do/Does] [you/ your RELATIONSHIP] (and your family/and [his/her] family)
currently have any medical bills that you are paying off over time? This could include
medical bills you are paying off with your credit card, through personal loans, or bill
paying arrangements with hospitals or other providers. The bills can be from earlier
years as well as this year.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “he is”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “she is”
E3a. How much are the medical bills (you are/he is/she is) paying off over time?
PROBE: Your best estimate is fine.

________________ AMOUNT ($1-$9999)
LL $10,000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)
E3a1. Was it…?
   (READ LIST. ENTER ONE ONLY)

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<th>Description</th>
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<tr>
<td>1</td>
<td>Less than $2,000</td>
</tr>
<tr>
<td>2</td>
<td>$2,000 to under $4,000</td>
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<tr>
<td>3</td>
<td>$4,000 to under $8,000</td>
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<tr>
<td>4</td>
<td>$8,000 to under $10,000</td>
</tr>
<tr>
<td>5</td>
<td>$10,000 or more</td>
</tr>
<tr>
<td>D</td>
<td>(DO NOT READ) Don’t know</td>
</tr>
<tr>
<td>R</td>
<td>(DO NOT READ) Refused</td>
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</table>

(Q.E3b DELETED 10/10/06)

(ASK EVERYONE)
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”
E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your family/and [his/her] family) have any problem paying mortgage, rent or utility bills?

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<th>Description</th>
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<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>D</td>
<td>(DO NOT READ) Don’t know</td>
</tr>
<tr>
<td>R</td>
<td>(DO NOT READ) Refused</td>
</tr>
</tbody>
</table>
Section F: HEALTH INSURANCE COVERAGE

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
Earlier I asked you a general question about health insurance coverage. Now I’d like to
close in more detail on [your/ your RELATIONSHIP’s] current health insurance coverage. In answering these questions, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
The next questions are about [your/ your RELATIONSHIP’s] current health insurance coverage. In answering these questions, I’d like you to exclude insurance plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/your”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your RELATIONSHIP’s”
F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an employer or union? This could be insurance through a current job, a former job, [your/ your RELATIONSHIP’s] job or someone else’s job.
IF NEEDED: I’m sorry but I have to ask each type of insurance question for the survey.

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.F1a IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s name”
F1a. Is the health insurance plan in (your/ your RELATIONSHIP’s) name, ([your/ your
RELATIONSHIP’s] spouse or partner’s name), ([your/ your RELATIONSHIP’s]
parent’s name) or someone else’s name?
(ENTER ALL THAT APPLY)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a
= 1])

1   Own name
2   Spouse/partner’s name
3   Parent’s name
4   Someone else’s name
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.F1b IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1   Less than 3 months
2   3 to 6 months
3   7 to 12 months
4   More than 12 months
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.F1c IF Q.F1a = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F1c. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1   Only [you/ your RELATIONSHIP] or
2   [You/ Your RELATIONSHIP] and other family members?
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused
F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?

1 Yes  
2 No  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

F2a. How long have (you/your RELATIONSHIP) had that insurance coverage? (READ LIST. ENTER ONE ONLY)

1 Less than 3 months  
2 3 to 6 months  
3 7 to 12 months  
4 More than 12 months  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

F3. Massachusetts has a number of programs that help low and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care? (IF RESPONDENT ANSWERS “NO”, READ BEFORE ACCEPTING RESPONSE: (You/ your RELATIONSHIP) could be enrolled in MassHealth or Commonwealth Care through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

1 Yes  
2 No  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused
(ASK Q.F3a IF Q.F3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F3a. Which program (are you/is your RELATIONSHIP) covered by?
(READ LIST IF NECESSARY)

1  MassHealth or Medicaid
2  CommonHealth, Family Assistance or Insurance Partnership
3  Commonwealth Care or CHIP
4  The Connector (Commonwealth Health Insurance Connector)
7  OTHER (SPECIFY) _____________________
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F3b IF Q.F3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F4. [Are you /Is your RELATIONSHIP] covered by a health insurance plan that was purchased through the Commonwealth Health Insurance Connector, also called the Connector?
IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals purchase health insurance coverage if they do not have access to health insurance through a job.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.F4a IF Q.F4 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F4a. Who is covered by that health insurance plan? Is it…?
   (READ LIST. ENTER ONE ONLY)
   1 Only [you/ your RELATIONSHIP] or
   2 [You/ your RELATIONSHIP] and other family members
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.F4b IF Q.F4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F4b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
   (READ LIST. ENTER ONE ONLY)
   1 Less than 3 months
   2 3 to 6 months
   3 7 to 12 months
   4 More than 12 months
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F5. (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was
   purchased directly from an insurance company or an insurance agent, that is, a plan not
   offered through a current or past employer or union?
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(ASK Q.F5a1 IF Q.F5 = 1)
F5a1. Is that coverage part of a program, such as MassHealth or Commonwealth Care? You
   may know MassHealth under other names, such as Medicaid, CommonHealth, Family
   Assistance or the Insurance Partnership.
   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused
(ASK Q.F5a IF Q.F5 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F5a. Who is covered by that health insurance plan? Is it…?
   (READ LIST. ENTER ONE ONLY)
   1  Only [you/ your RELATIONSHIP] or
   2  [You/ your RELATIONSHIP] and other family members
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
   (READ LIST. ENTER ONE ONLY)
   1  Less than 3 months
   2  3 to 6 months
   3  7 to 12 months
   4  More than 12 months
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F5 NE 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F6.  (Are you/Is your RELATIONSHIP) covered by some other type of health insurance?
     For example, coverage for military personnel and their families, such as CHAMPUS,
     TRICARE, CHAMP-VA and VA?
     1  Yes
     2  No
     D  (DO NOT READ) Don’t know
     R  (DO NOT READ) Refused

(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F5=1 OR Q.F6=1)
(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F5=2 AND Q.F6=2)
(ASK Q.F7 IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/do”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/does”
F7. According to the information you have provided, [you/ your RELATIONSHIP] [do/does] not have ANY health insurance now. Is that correct?
   (IF NEEDED: Again, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs and the UCP program, the Free Care Pool or the Health Care Safety Net Fund.)

1 Yes, have no health insurance.
2 No, have health insurance.
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP/”
F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?
   (DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
(ASK Q.F8a IF Q.F8 = 01)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s name”

F8a. Is the health insurance plan in [your/ your RELATIONSHIP’s] name, ([your/ your RELATIONSHIP’s] spouse or partner name), ([your/ your RELATIONSHIP’s] parent’s name) or someone else’s name?
(ENTER ALL THAT APPLY)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a = 1])

1 Own name
2 Spouse/partner’s name
3 Parent’s name
4 Someone else’s name
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND “FAMILY=1”] OR [Q.F8a = 1 AND “FAMILY=1”])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F8b. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only [you/ your RELATIONSHIP] or
2 [You/ Your RELATIONSHIP] and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
F9. During the past 12 months, did [you/ your RELATIONSHIP] have health insurance ALL the time, or was there a time during the year that [you/ your RELATIONSHIP] DID NOT have any health coverage?

1  Insured all the time
2  Had a time without insurance
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

F10. How many months were [you/ your RELATIONSHIP] uninsured in the past 12 months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured for even one day in the month.

_________ MONTHS UNINSURED (Range = 1-12)
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

F10a. At any time in the past 12 months, have (you/your RELATIONSHIP) received care under the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.F10b UNLESS Q.F3a=4 or Q.F4=1 or QF8=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F10b. At any time in the past 12 months, did [you /your RELATIONSHIP] obtain or try to obtain information on health insurance through the Commonwealth Health Insurance Connector, also called the Connector?

IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals obtain health insurance coverage if they do not have access to health insurance through a job.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F10c if Q.F10b=1)
F10c. How easy or difficult was it to obtain information on the different health insurance plans available through the Connector? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

1 Very easy
2 Somewhat easy
3 Somewhat difficult
4 Very difficult
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F11 IF COVERAGE=2)
F11. When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?

(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
F11a. Earlier you told me that (you/your RELATIONSHIP) (have/has) had (your/his/her) current insurance coverage for less than a year. Did (you/he/she) have any insurance coverage before that?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

F11b. What kind of insurance coverage did (you/your RELATIONSHIP) have before (your/his/her) current coverage?

(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G
IF COVERAGE=2 GO TO SECTION H
Section G: CHARACTERISTICS OF CURRENT COVERAGE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /your RELATIONSHIP is”
G1 Now I’d like to ask you a few questions about [your/ your RELATIONSHIP’s] current health insurance coverage. Is there a “network” or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use? (IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1   Yes
2   No
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G2 Under [your/ your RELATIONSHIP’s] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP’s] health plan’s network, does [your/ your RELATIONSHIP’s] health plan pay for any of those costs? (IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1   Yes
2   No
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G3 Under [your/your RELATIONSHIP’s] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist? (IF NECESSARY: A specialists is a doctors like a surgeons, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

1   Yes
2   No
D   (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G4 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP’s /has”

G4  Does [your/ your RELATIONSHIP’s] current health coverage have an annual deductible for medical care? A deductible is the amount [you/ your RELATIONSHIP] [have/has] to pay before the insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.
IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.

  1  Yes
  2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)

G5.  Is there a separate annual deductible for each family member covered?

  1  Yes
  2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Qs.G6, G7a AND G7b DELETED 8/28)

(ASK Q.G8 IF Q.G4 = 1)
IF Q.G1 = 1, INSERT “within you plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.G5 = 1, INSERT “per person”

G8  For my next question, I’d like you to focus on the annual deductible that applies to physician and hospital care (within your plan’s network). How much is the annual deductible (per person) under (your/ your RELATIONSHIP’s) current health coverage?
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

________________ AMOUNT ($1-$10K)
LL  $10,000 or more

162
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G8a IF Q.G8 = DD OR RR)
G8a. Would you say it is…?
(READ LIST. ENTER ONE ONLY)

1  Less than $100
2  $100 to under $500
3  $500 to under $1,000
4  $1,000 to under $2,000
5  $2,000 to under $3,000
6  $3,000 to under $5,000
7  $5000 to under $10,000
8  $10,000 or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G9 Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. Did [you/ your RELATIONSHIP] have a Health Savings Account or HSA?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/do you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /does your RELATIONSHIP”
G10. Now I’d like to ask about the premiums under (your/ your RELATIONSHIP’s) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money you pay directly to an insurance company.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.G10a IF Q.G10 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”
G10a. (Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

1 Individual
2 Family
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G11 IF Q.G10 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G11 How often do (you/ your RELATIONSHIP) make premium payments?
(READ LIST. ENTER ONE ONLY)

01 Once a week
02 Every two weeks
03 Twice a month
04 Once a month
05 Once every three months (QUARTERLY)
06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
07 Once a year
97 (DO NOT READ) SOME OTHER TIMING
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”
G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11) in premiums, including any amount deducted from a paycheck?
IF NEEDED: This is the premium you pay for the whole plan, even if it covers other family members.
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO Q.11b

__________ AMOUNT ($1-$20K)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
(ASK Q.G11a1 IF Q.G11a = DD OR RR)
G11a1. Would you say it is…?
(READ LIST. ENTER ONE ONLY)
(P.N. - $ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11 [CODES 01-07])

<table>
<thead>
<tr>
<th>G11 = 01 Week</th>
<th>G11 = 02 Two weeks</th>
<th>G11 = 03 Twice per month</th>
<th>G11 = 04 Month</th>
<th>G11 = 05 Three months</th>
<th>G11 = 06 Six months</th>
<th>G11 = 07 Year</th>
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<td>AMT1</td>
<td>10</td>
<td>20</td>
<td>20</td>
<td>40</td>
<td>125</td>
<td>250</td>
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<tr>
<td>AMT2</td>
<td>30</td>
<td>60</td>
<td>65</td>
<td>125</td>
<td>375</td>
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<td>AMT3</td>
<td>60</td>
<td>115</td>
<td>125</td>
<td>250</td>
<td>750</td>
<td>1500</td>
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<tr>
<td>AMT4</td>
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<td>175</td>
<td>190</td>
<td>375</td>
<td>1125</td>
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<td>AMT5</td>
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<td>230</td>
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<td>500</td>
<td>1500</td>
<td>3000</td>
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<td>670</td>
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<tr>
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<td>385</td>
<td>420</td>
<td>835</td>
<td>2500</td>
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<td>1000</td>
<td>3000</td>
<td>6000</td>
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<td>1250</td>
<td>3750</td>
<td>7500</td>
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<td>770</td>
<td>835</td>
<td>1670</td>
<td>5000</td>
<td>10000</td>
</tr>
</tbody>
</table>
(ASK Q.G11a2 IF Q.G10 = 1 AND (Q.F1 = 1 OR Q.F4 = 1 OR Q.F5 = 1 OR Q.F8 = 1, 2 OR 3))
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”
IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”
G11a2. (Do you/Does your RELATIONSHIP) pay that premium under a Section 125 plan or “cafeteria” plan? Under a Section 125 plan, employers can allow their employees to pay health insurance premiums on a pre-tax basis.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G12 IF Q.G10 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G12  Do [you/ your RELATIONSHIP] receive any help paying the premium?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G12a IF Q.G12 = 1)
(ROTATE a-b)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”
G12a. (Do you/Does he/she) receive help from (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. Family or friends
b. A government program, such as MassHealth or Medicaid, or Commonwealth Care or CHIP
c. Someone else (SPECIFY) ________________
G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

G14. Next, I’d like to focus on the benefits covered under [your/ your RELATIONSHIP’s] current health coverage. Does [your/ your RELATIONSHIP’s] current health coverage include (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. Inpatient hospital care
b. Doctor visits
c. Mental health care or counseling
d. Dental care
e. Prescription drugs

G14b1. Does (your/his/her) health insurance place any limits on the number of times (you/he/she) can go to the doctor each year?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
G15. How would you rate the range of services covered by [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor? (ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G16. How would you rate the choice of doctors and other providers available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor? (ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor? (ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health insurance coverage, did (you/he/she) have a choice of health plans to pick from or was only one health plan available to (you/him/her)?

1 Had a choice
2 Only one plan
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G18a. Based on what (you/your RELATIONSHIP) (have/has) heard, read, or experienced, (do you/does he/she) think there were big differences, small differences, or no differences in the health plans that were available to (you/him/her)?

1 Big differences
2 Small differences
3 No differences
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.G18b IF Q.G18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/you need”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “his/ your
RELATIONSHIP/he needs”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “her/ your
RELATIONSHIP/she needs”
G18b. In choosing (your/his/her) health plan, which of the following was MOST important to
(you/your RELATIONSHIP)? Was it MOST important to:

1. Keep premiums low
2. Keep deductible and co-payments for services low
3. Have a wide range of benefits or a particular benefit that (you need/he needs/she
needs)
4. Have a plan with a wide range of doctors
7. Other (SPECIFY) __________________________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/your/you
were”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP has/he/him/he was”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP has/she/her/she was”
G19. I’m going to read you a list of problems some people experience with their health
insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these
problems with (your/his/her) health insurance coverage in the past 12 months.
(INsert Item). Has this happened to (you/him/her) in the past 12 months?

1. Yes, happened in the past 12 months
2. No, has not happened in the past 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her)
health insurance
b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health
insurance would pay and (you/him/her)
had to pay the difference
c. The doctor’s office told (you/him/her) they do not accept (your/his/her) health
insurance
d. (You/He/She) had to contact (your/his/her) health insurance company because they
did not pay a bill promptly or denied payment
e. DELETED
Section H: HEALTH STATUS

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

H1. Now I’d like to ask you a few questions about (your/your RELATIONSHIP’s) health. In general, would [you/ your RELATIONSHIP] say [your/(his/her)] health is….?
   (READ LIST. ENTER ONE ONLY)
   1 Excellent
   2 Very good
   3 Good
   4 Fair, or
   5 Poor
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “is your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “is your RELATIONSHIP /she”

H2. (Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that [you/(he/she)] can do because of a physical, mental, or emotional problem?
   1 Limited in work
   2 Not limited in work
   3 (DO NOT READ) UNABLE TO WORK
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused
(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H3.  (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] [have/has] (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a.  hypertension or high blood pressure
b.  heart disease or congestive heart failure
c.  diabetes or sugar diabetes
d.  asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about?  That is, because of [INSERT Q.H3 = 1 ITEMS])?

H4.  Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in the past 12 months. Was [your/ your RELATIONSHIP’s] hospital stay in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 = 1 ITEMS])?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF Q.C3a = 1 INSERT “was/visit”
IF Q.C3a = 2-4 INSERT “were any of/visits”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”
H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital emergency room in the past 12 months. (Was/Were any of [your/ your RELATIONSHIP’s] emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 ITEMS])?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”
H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/he/she] ([have/has] any other chronic or long-term health conditions or health problems?
IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”
IF INTERVIEWING “A PROXY” INSERT, “was she”
H7 (Were you/Was she) pregnant at any time in the past 12 months?

1 Yes
2 No
D (DO NOT READ) Don’t know
Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I1. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?
   (DO NOT READ. ENTER ONE ONLY)

   1. Less than high school (grades 1-11, grade 12 but no diploma)
   2. High school graduate or equivalent (e.g. GED)
   3. Some college but no degree (incl. 2 year occupational or vocational programs)
   4. Associates Degree (not occupation or vocational programs)
   5. College graduate (e.g. BA, AB, BS)
   6. Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

   1. Yes
   2. No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your
RELATIONSHIP /himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does your
RELATIONSHIP /herself”
I3. (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black
or African American, Asian or Pacific Islander, some other race or mixed race?

1  White
2  Black or African American
3  Asian or Pacific Islander
4  Some other race (SPECIFY) ______________
5  Mixed race (SPECIFY) ______________
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I4. (Are you/Is your RELATIONSHIP) currently working for pay?

1  Yes, working
2  No, not working
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK

(ASK Q.15 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

1  One job
2  More than one job
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP’s/he/has your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP’s/she/has your RELATIONSHIP /her”
IF Q.I5 = 2, INSERT “I’d like you to answer the next questions about (your/ your
RELATIONSHIP’s) main job, that is, the job in which (you/he/she) currently works the
most hours”
I6. (I’d like you to answer the next questions about [your/ your RELATIONSHIP’s] main
job, that is, the job in which [you/(he/she)] currently works the most hours.) How long
(have you/has your RELATIONSHIP) been working at [your/(his/her)] job?

1 Less than 6 months
2 6 months to less than 12 months
3 1 year to less than 2 years
4 2 years to less than 5 years
5 5 years or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/is your
RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/is your
RELATIONSHIP /she”
IF Q.I5 = 2, INSERT “Thinking about (your/his/her) main job”
I7. (Thinking about [your/(his/her) main job,) (Are you/Is your RELATIONSHIP) self-
employed, or do (you/he/she) work for someone else?
IF NEEDED: By self-employed we mean did (you/he/she) work for profit, fees or
salary in (your/his/her) own business, shop or farm.

1 Self-employed
2 Worked for employer
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.I8 IF Q.I7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”

I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your
RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at
all locations and worksites.
IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most
hours.
PROBE: Your best guess is fine.
(DO NOT READ LIST. ENTER ONE ONLY)

1 1 (Self-employed with no employees)
2 2 to 10
3 11 to 25
4 26 to 50
5 51 to 100
6 101 to 500
7 501 to 1,000
8 1,001 or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.I5 = 2, INSERT “main”

I8a. Can you tell me whether or not more than 50 people are working for (your/ your
RELATIONSHIP’s) (main) employer?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/does your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your
RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”
I9. About how many hours per week (do you/does your RELATIONSHIP) typically work
at (your/your RELATIONSHIP’s) (main) job?
   IF NECESSARY: By main job, I mean the job in which (you/(he/she)) work the most
   hours.
   PROBE: Your best guess is fine.
   (READ LIST IF NECESSARY. ENTER ONE ONLY)
   1  Less than 20 hours
   2  20 hours to less than 35 hours
   3  More than 36 hours
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP’s/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP’s/her”
IF Q.I5 = 2, INSERT “main”
I10. At (your/your RELATIONSHIP’s) (main) job, does (your/his/her) employer offer
health insurance coverage to ANY of its employees?
   1  Yes
   2  No
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused

(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I15)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I11. Does [your/your RELATIONSHIP’s] employer pay any of the premium for its health
insurance plan for its employees?
   1  Yes
   2  No
   D  (DO NOT READ) Don’t know
   R  (DO NOT READ) Refused
12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP’s] employer’s health insurance plan if [you/(he/she)] wanted to be?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?

(ASK Q.113 IF Q.112 = 1)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01  Costs too much
02  Don’t need/don’t get sick
03  Enrollment only possible at certain times
04  Benefit package doesn’t meet needs
05  Traded insurance for another benefit or higher pay
06  Have other coverage
07  Haven’t worked there long enough
08  Job category doesn’t qualify
09  Don’t work enough hours/weeks
10  Have pre-existing condition
97  Other (SPECIFY) ________________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
I13b. What is the MAIN reason (you/ your RELATIONSHIP) cannot be covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?  
(DO NOT READ LIST. ENTER ONE ONLY)  
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much  
02 Don’t need/don’t get sick  
03 Enrollment only possible at certain times  
04 Benefit package doesn’t meet needs  
05 Traded insurance for another benefit or higher pay  
06 Have other coverage  
07 Haven’t worked there long enough  
08 Job category doesn’t qualify  
09 Don’t work enough hours/weeks  
10 Have pre-existing condition  
97 Other (SPECIFY) ___________________  
DD (DO NOT READ) Don’t know  
RR (DO NOT READ) Refused

I14. Could (your/ your RELATIONSHIP’s) family be covered by (your/his/her) employer’s health insurance plan if (you/ your RELATIONSHIP) wanted them to be?  

1 Yes  
2 No  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20  
IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15  
IF UNINSURED (Q.F7 = 1) GO TO I16
(ASK Q.I15 IF NON-GROUP [Q.F5 = 1 OR Q.F8= 2 OR 3])
(ROTATE)
I15. Earlier you told me you had bought health insurance on your own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. How difficult was it to find (INSERT)? Was it…?
(READ LIST. ENTER ONE ONLY)

1. Very difficult
2. Somewhat difficult
3. Not too difficult
4. Not at all difficult
5. (DO NOT READ) NOT POSSIBLE
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

a. A plan with the type of coverage you need
b. A plan you could afford

NOW GO TO Q.I18

(ASK Q.I16 IF COVERAGE=2)
I16. Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

1. Yes, thought about
2. Yes, tried
3. No, never thought about it or tried to buy it
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused
I17. What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW} (DO NOT READ LIST. ENTER ONE ONLY) (MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

1 Costs too much
2 Don’t need/don’t get sick
3 Turned down by insurance company because of health
4 Turned down by insurance company for other reasons
5 Benefit package doesn’t meet needs
6 Have other coverage
7 Don’t know how to get insurance
8 Other (SPECIFY) ___________________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I18a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state’s programs or tried to enroll in one of the state’s programs?

1 Yes, thought about
2 Yes, tried
3 No, never thought about it or tried to
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19 IF Q.I18a = 1, 2, OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.I18a = 1 OR 2, INSERT “did not enroll”
IF Q.I18a = 3, INSERT “have not thought about enrolling”
I19. What is the MAIN reason (you/ your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state’s programs?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Not eligible
04 Don’t want welfare/public assistance
05 Have other coverage
06 Don’t know how to enroll
07 Too hard to enroll
08 Never heard of program
97 Other (SPECIFY) ___________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK EVERYONE)
I19a. Massachusetts now requires that residents of the state either purchase health insurance or pay a fine. The requirement applies to everyone except people that a state agency determines can’t afford the cost of a policy. Have you heard or read about this requirement? It is called the individual mandate.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE = 1 AND Q.I19a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I19b1. Which of the following best describes the affect of the individual mandate on (your/your RELATIONSHIP’s) current health insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 The individual mandate had no effect because (you/your RELATIONSHIP) already had coverage
2 (You/Your RELATIONSHIP) obtained coverage because of the individual mandate.
3 Something else (SPECIFY) __________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE = 2 AND Q.I19a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/he/she”
I19b2. Which of the following best describes the affect of the individual mandate on (your/TARGET’s) current health insurance coverage?

1 (You/Your RELATIONSHIP) tried to obtain coverage because of the individual mandate but could not find coverage (you/he/she) could afford
2 (You/TARGET) decided not to obtain coverage and will just pay the penalty
3 Something else (SPECIFY) __________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE = 2 AND Q.I19a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Have you”
IF INTERVIEWING “A PROXY” INSERT, “Has your RELATIONSHIP’s”
I19b3. (Have you/Has TARGET) ever requested an exemption from the individual mandate or filed a hardship appeal of the individual mandate?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19c IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/herself”
I19c. How much, if anything, would it cost per month for (you/your RELATIONSHIP) to get health insurance for (yourself/himself/herself)? PROBE: Your best guess is fine.

___________per month
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19d IF Q.I19c NE D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/herself”

I19d. How easy or difficult would it be for (you/your RELATIONSHIP) to come up with that much money to get health insurance for (yourself/himself/herself)? Would it be: very easy, somewhat easy, somewhat difficult, or very difficult?

1   Very easy
2   Somewhat easy
3   Somewhat difficult
4   Very difficult
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/
your RELATIONSHIP/your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/
your RELATIONSHIP/your RELATIONSHIP/her”

I’m interested in [your/ your RELATIONSHIP’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] immediate family. By immediate family I mean your/(his/her)] spouse and the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] or any of [your/his/her family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)
I’m interested in (your/ your RELATIONSHIP’s) family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)
I’m interested in [your/ADULT’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2007. During 2007, did [you/ your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)

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For these questions, I’d like you to think back to 2007. During 2007, did [you/your RELATIONSHIP] receive any income from wages or salary?

1  Yes  
2  No  
D  (DO NOT READ) Don’t know 
R  (DO NOT READ) Refused 

(IF ITEM b = 1 AND “FAMILY=1”, IMMEDIATELY ASK Q.I25b1 BEFORE GOING TO NEXT ITEM) 
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your” 
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his” 
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her” 
IF “FAMILY=1” INSERT “or any of (your/his/her) family members” 
I25. During 2007, did [you/your RELATIONSHIP] (or any of [your his/her] family members) receive (INSERT)? 

1  Yes  
2  No  
D  (DO NOT READ) Don’t know 
R  (DO NOT READ) Refused 

a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments 
b. Supplemental Security Income or SSI 
c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker’s compensation or veteran’s payments, Social Security or pensions, or anything else 

(ASK Q.I25b1 IF “FAMILY=1” AND Q.I25b = 1) 
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you” 
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP” 
I25b1. Who in the family received that?  
(ENTER ALL THAT APPLY) 

1  You/your RELATIONSHIP  
2  Spouse  
3  Child  
D  (DO NOT READ) Don’t know 
R  (DO NOT READ) Refused
(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:
IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2
IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “and [your/ your RELATIONSHIP’s] immediate family/families”

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and [your/ your RELATIONSHIP’s] immediate family) received in 2007, what was the combined total income from all sources before taxes and other deductions? Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?

PROBE: Your best estimate is fine.

1 Under (INSERT AMT3)
2 (INSERT AMT3) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”

I26b. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP’S] total (family) income ...?

IF NEEDED: The computer gives me different income values for the question depending on the size of your family.

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

1 Less than (INSERT AMT1)
2 (INSERT AMT1) to (INSERT AMT1A)
3 (INSERT AMT1A) to under (INSERT AMT2)
4 (INSERT AMT 2) to under (INSERT AMT3)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

NOW GO TO Q.I27
(ASK Q.I26c IF Q.I26 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”
I26c. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP’S] total (family) income …?
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1 (INSERT AMT3) to under (INSERT AMT4)
2 (INSERT AMT4) to under (INSERT AMT5)
3 (INSERT AMT5) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

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<tr>
<th>FAMSIZE</th>
<th>2007 Poverty Guidelines, rounded up to nearest thousand</th>
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<tr>
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<td>100%</td>
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<td>17</td>
<td>66000</td>
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</tbody>
</table>

(ASK Q.I26d IF EVER UNINSURED IN THE PAST YEAR [Q.F9 = 2 OR COVERAGE = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/his/her”
I26d. Thinking back to earlier this year, did (you/your RELATIONSHIP) pay a penalty in (your/his/her) taxes in 2008 for not having insurance coverage by December 31, 2007?

1 Yes
2  No  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/I’m”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/your RELATIONSHIP is”

I27. For the next question, I’m going to read you a statement and I’d like you to tell me how true it is for (you/your RELATIONSHIP). “(I’m/your RELATIONSHIP is) more likely to take risks than the average person.” Is that…?
(READ LIST. ENTER ONE ONLY)

1  Definitely true,
2  Mostly true
3  Mostly false, or
4  Definitely false for you?
5  (DO NOT READ) NEITHER TRUE NOR FALSE
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP has”

I28. Now I’m going to name some things that people sometimes have difficulty reading and understanding. I’d like you to tell me how often (you have/ your RELATIONSHIP has) difficulty reading or understanding (INSERT). Would you say…?
(READ LIST. ENTER ONE ONLY)

1  All of the time,
2  Most of the time,
3  Some of the time, or
4  Never
5  (DO NOT READ) DOES NOT APPLY
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. A newspaper
b. The nutrition labels on food packages such as breads, cereals, canned foods, and snacks

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I29. Were [you/ your RELATIONSHIP] born in the United States?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I29a IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I29a. How long have (you/your RELATIONSHIP) lived in the US?

_________ # YEARS
LL Less than 1 year
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I29b IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”
IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”
I29b. (Do you/Does your RELATIONSHIP) speak a language other than English at home?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I29c IF Q.I29b = 1)
I29c. What is that language?

(DO NOT READ)

1 Spanish
2 Portuguese
3 Something else
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I30 IF Q.I29 = 2, D, OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “ are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.I30a IF Q.I30 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”
IF INTERVIEWING “A PROXY” INSERT, “was your RELATIONSHIP”
I30a. In what country (were you/was your RELATIONSHIP) born? (DO NOT READ)
    CHOICE SET IS BASED ON TOP 10 COUNTRIES FOR MA IN CPS—Add more??

01 Brazil
02 Canada
03 China
04 Columbia
05 Dominican Republic
06 El Salvador
07 Honduras
08 India
09 Japan
10 Vietnam
97 Other (SPECIFY) ______________________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT

J1a. Is the telephone number I reached you on a cell phone number or a regular landline number? Landline numbers are for phones that plug into outlets in the walls of your home.

1 Cell phone number
2 Regular landline number
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.J1b IF Q.J1a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY”AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY”AND Q.A4 = 2 INSERT, “your RELATIONSHIP/ her”
J1b. How many regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

___________ (Range:1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
(ASK Q.J1 IF Q.J1a = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 1, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 2, “your RELATIONSHIP/her”

J1. Besides the telephone number I reached you on, how many other regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

___________ (Range:1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+ OR Q.J1b = 1+)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

J2. Are any of the regular, landline telephone numbers in (your/your RELATIONSHIP’s) home only used for business purposes?

  1   Yes
  2   No
  D (DO NOT READ) Don’t know
  R (DO NOT READ) Refused

(ASK Q.J1 IF Q.J1 = 1+ OR Q.J1b = 1+)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/they/their”

J3. Thinking about all the people who live in (your/your RELATIONSHIP’s) household, how many different cell phone numbers do (you/they) and the other members of (your/their) household have? Please don’t count cell phones numbers used by students who are living away at school.

___________ (Range:1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

J3b. Is this house, apartment or mobile home…?
(READ LIST. ENTER ONE ONLY)

1 Owned by (you/your RELATIONSHIP) or someone in this household with a mortgage or loan
2 Owned by (you/your RELATIONSHIP) or someone in this household free and clear (without a mortgage or loan)
3 Rented for cash rent
4 Occupied without payments of cash rent
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Q.J3a DELETED 8/28)

(ASK Q.J4)

J4. Those are all the questions I have. Now I just need your name and address to send the $10 thank you check we have for you for completing our survey.

May I please have your name?
(VERIFY SPELLING)

1 Answer given (SPECIFY) ______________________
R (DO NOT READ) Refused

May I please have your address?
(VERIFY SPELLING)

1 Street: ____________________________
2 City: _____________________________
3 State: ___________________________  
4 Zip code: _________________________
R (DO NOT READ) Don’t know

Thank you so much for your time and cooperation. Have a pleasant day/evening.
MASSACHUSETTS HEALTH REFORM SURVEY – 2009

Prepared by The Urban Institute and Social Science Research Solutions (formerly International Communications Research (ICR)) for The Blue Cross Blue Shield of Massachusetts Foundation.

HOUSEHOLD SCREENER

Hello, my name is __________. I'm calling from SSRS. We are offering a $10 payment for completing a survey about the Massachusetts health care system.

HH1. May I speak to an adult who lives in the household?

1  Continue with current respondent  
2  New respondent comes to phone  
3  New respondent not available  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2  
IF Q.HH1 = 2 REPEAT INTRO AND THE GO TO Q.HH2  
IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK  
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. Our work is in partnership with a private foundation that supports research on health and social issues and makes grants to improve health care. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1  Yes  
2  No  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

IF Q.HH2 = 1 GO TO Q.HH3  
IF Q.HH1 = 2 SCHEDULE CALL BACK  
IF Q.HH1 = D OR R, THANK AND TERMINATE

(ASK AFTER 1st REFUSAL)  
What reasons did the respondent give for not wanting to participate in this survey?
1. Not interested
2. Too busy
3. Bad time (dinner, family time, etc.)
4. I don’t do surveys
5. Wanted more info about study or ICR
6. Didn’t like subject matter
7. Just hung up
8. Other reason (specify)

HH3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1. English
2. Spanish
3. Doesn’t matter/No preference
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH3a. How many adults age 18 or older are there in your household?

_________________ (0-7)
08  8 or more
RR (DO NOT READ) Refused

HH3b. How many of those adults are over the age of 64?

_________________ (0-7)
08  8 or more
RR (DO NOT READ) Refused

(P.N. – GEN RESPONSE OF Q.HH3a MINUS Q.HH3b INTO Q.HH4 WITHOUT ASKING Q.HH4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 18 years old and no more than 64 years old. How many adults between 18 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

________ # ADULTS AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE
IF Q.HH4 = 1 GO TO Q.HH5
IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 18 and 64 or is it someone else?

1  Yes, it is that person
2  No, it is someone else
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6
IF Q.HH5 = 2 GO TO Q.HH7
IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)

HH6. Do you currently have health insurance?
I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, Commonwealth Care and Commonwealth Choice, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. - IF Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)

HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1”)
(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)
(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)

HH7. Thinking about the adult between 18 and 64 who lives in your household, does he or she currently have health insurance?
I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, Commonwealth Care and Commonwealth Choice, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. - IF Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)

HH7a1. May I please speak with the adult between 18 and 64 who lives in your household?

1  Yes, coming to phone  REPEAT INTRO AND REASK Qs.HH2 – HH5
2  No, not available  SET UP CALLBACK
R  Refused  THANK AND TERMINATE

(ASK Q.HH7a IF Q.HH7 = 2)

HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1”)
(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)

(ASK Q.HH8 IF Q.HH4 = 2+)

HH8. Thinking about all the adults between 18 and 64 who live in your household, do they ALL currently have health insurance?
I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, Commonwealth Care and Commonwealth Choice, and programs that provide health
care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)
HH8a. Just to confirm, ALL of the adults between 18 and 64 who live in your household have health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)
(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)
(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE)

(ASK Q.HH8b IF Q.HH8 = 2)
HH8b. Just to confirm, ONE OR MORE of the adults between 18 to 64 who live in your household, do NOT have ANY health insurance now. Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)
(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)
IF Q.HH8 = 2 GO Q.HH9
HH9. How many of the adults between 18 to 64 who live in your household do NOT have ANY health insurance now?
(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

__________ # ADULTS 18 TO 64 UNINSURED
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)
(ASK Q.HH9a IF UNINSURED INTERVIEW IS SELECTED AND Q.HH9 >1)

HH9a. How many of the uninsured adults between 18 and 64 are male?

_________ # ADULTS UNINSURED MALES AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.HH9b IF UNINSURED INTERVIEW IS SELECTED AND (Q.HH8 = 1 AND Q.HH4 >1) OR (Q.HH4 MINUS Q.HH9 >1)

HH9b. How many of the insured adults between 18 and 64 are male?

_________ # ADULTS UNINSURED MALES AGE 18-64
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(Q.INC1 THROUGH Q.INC3c DELETED 8/28)

NOW GO TO SAMPLE BOX TO SELECT ADULT FOR SURVEY

(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)

HH10. May I speak to the adult between 18 and 64 who lives in your household?

1 New respondent comes to phone
2 New respondent not available
3 Respondent unable to come to the phone (disabled/unable to talk)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1
IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK
IF H10 = 3 GO TO Q.A3a
IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4)

IF Q.HH8 = 1 AND [(Q.HH4 MINUS Q.HH9b = 0) OR Q.HH9b = 0, DD, or RR] INSERT “ADULT”
ELSE IF Q.HH8 = 1 AND Q.HH9b >0 AND (Q.HH4 MINUS Q.HH9b >0 INSERT **”MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME**
IF Q.HH8 = 2 AND [(Q.HH4 MINUS Q.HH9a = 0) OR Q.HH9a = 0, DD, or RR) INSERT “ADULT”
ELSE IF Q.HH8 = 2 AND Q.HH9a >0 AND (Q.HH4 MINUS Q.HH9a >0) INSERT **”MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME**
HH11. May I speak to the (male/female/adult) between 18 and 64 in your household who has had the most recent birthday?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
4  New respondent unable to come to phone
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH11 = 1 GO TO Q.A4
IF Q.HH11 = 2 GO TO Q.A1
IF Q.HH11 = 4, GO TO Q.A3a
IF Q.HH11 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH11 = D OR R, THANK AND TERMINATE

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)
(If only 1 adult uninsured in household read alternate question in paren)
IF Q.HH9 = Q.HH9a OR Q.HH9a = 0, DD, OR RR INSERT ONE AND Q.HH9
INSERT RESPONSE FROM Q.HH9 AND “ONE”
ELSE IF Q.HH9 - Q.HH9a > 0 INSERT **RESPONSE FROM Q.HH9a AND “MALE” 60% OF THE TIME/RESPONSE FROM (Q.HH9 - Q.HH9a) AND “FEMALE” 40% OF THE TIME**

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9a/Q.HH9) adults between 18 and 64 in your household who do NOT have ANY health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?
(May I please speak to the adult between 18 and 64 who does NOT have ANY health insurance now?)

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
4  New respondent unable to come to phone
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH12 = 1 GO TO Q.A4
IF Q.HH12 = 2 GO TO Q.A1
IF Q.HH12 = 4, GO TO Q.A3a
IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH12 = D OR R, THANK AND TERMINATE
(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT) P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:

- IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9
- IF Q.HH4 = Q.HH9b OR Q.HH9b = 0, DD, OR RR INSERT RESPONSE FROM (Q.HH4 MINUS Q.HH9) AND “ONE”
- ELSE IF Q.HH4 MINUS Q.HH9b > 0 INSERT **Q.HH9b AND “MALE” 60% OF THE TIME/(Q.HH9 MINUS Q.HH9b) AND “FEMALE” 40% OF THE TIME**

HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 MINUS Q.HH9)/Q.HH9b/Q.HH9 MINUS Q.HH9b) adults between 18 and 64 in your household who HAVE health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4
IF Q.HH13 = 2 GO TO A1
IF Q.HH13 = 4, GO TO Q.A3a
IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH13 = D OR R, THANK AND TERMINATE

SAMPLE ADULT INTERVIEW

Section A: INTRODUCTION

A1. Hello, my name is __________. I’m calling from SSRS. We are conducting a study of Massachusetts’ health care system. Our work is in partnership with a private foundation that supports research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study.

Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes for most households.

IF NEEDED: You should have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.
1. Yes
2. No
3. Did not receive letter and wants to receive one
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.A1 = 1 GO TO Q.A3
IF Q.A1 = 3 GET CONTACT INFORMATION AND SEND NEW LETTER;
SCHEDULE CALL BACK
IF Q.A1 = D OR R, THANK AND TERMINATE

A3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1. English
2. Spanish
3. Doesn’t matter/No preference
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H10 = 3 OR Q.H11, H12, OR H13 = 4)
A3a. Would you be able to answer some questions about his/her healthcare?

1. Yes GO TO Q.A3d
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)
A3b. Is there another adult living in your household who you think would be able to answer these questions?

1. Yes
2. No TERMINATE
D (DO NOT READ) Don’t know TERMINATE
R (DO NOT READ) Refused TERMINATE

(ASK Q.A3c IF Q.A3b = 1)
A3c. May I please speak with them now or would there be a better time to call back?

1. Available now ASK FOR NAME
2. Call another time SET UP CALLBACK
(IF Q.A3c = 1, READ:)
Hello, my name is __________. I’m calling from SSRS.
We are conducting a study of Massachusetts’ health care system. Our work is in
partnership with a private foundation that supports research on health and social
issues and make grants to improve health care. Your responses will be kept confidential.
Since you are familiar with the healthcare experiences of (INSERT NAME), we would like
you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)
A3d. Since I will be talking to you, just to make the interview a little easier, could you please
tell me what is the relationship of this person between the ages of 18 and 64 to you?
(DO NOT READ LIST. ENTER ONE ONLY)

01 Spouse (wife/husband)
02 Unmarried partner
03 Boyfriend
04 Girlfriend
05 Friend
06 Significant other
07 Son
08 Stepson
09 Daughter
10 Stepdaughter
11 Grandson
12 Granddaughter
13 Mother
14 Father
15 Brother
16 Sister
17 Grandmother
18 Grandfather
19 Aunt
20 Uncle
21 Niece
22 Nephew
23 Cousin
24 Mother-in-law
25 Father-in-law
26 Brother-in-law
27 Sister-in-law
28 Son-in-law
29 Daughter-in-law
30 Other relative
31 Roommate/housemate
Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use “the person between 18 and 64 yrs old”)

Respondent is professional caregiver (nurse, aide, etc) (use “the person between 18 and 64 yrs old”)

Fiancé

(DO NOT READ) Other (SPECIFY) _______________

(DO NOT READ) Don’t Know (use “the person between 18 and 64 yrs old”)

(DO NOT READ) Refused (use “the person between 18 and 64 yrs old”)

If Q.A3a OR Q.A3c = 1, Ask question using verbiage in parens

(If Q.A3d = 03, 07, 11, 14, 15, 18, 20, 22, 25, 26, 28, GEN IN CODE 1; IF Q.A3d = 04, 09, 10, 12, 13, 16, 17, 19, 21, 24, 27, 29, GEN IN CODE 2)

A4. Record Respondent Gender:
   (Is your [INSERT RELATIONSHIP FROM Q.A3d)]...?

1 Male, or
2 Female
R (DO NOT READ) Refused

****Create a variable for female=1 to use to screen in later QS****

(P.N. –GEN IN WHETHER “SELECTED RESPONDENT” OR “PROXY”)

0 SELECTED PERSON (Respondent)
1 PROXY

***Set fills appropriately for self or proxy (your RELATIONSHIP in Q.A3d)***

(Q.HHx1 Deleted 8/28)

HHx2. As you may know, Massachusetts has a new law that is aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose this new Massachusetts Universal Health Insurance Law?

1 Support
2 Oppose
D (DO NOT READ) Don’t Know
R (DO NOT READ) Refused

Section C: ACCESS AND USE

If interviewing “SELECTED RESPONDENT” INSERT, “your/you/go/are”
If interviewing “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s /goes/he/is/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s /goes/she/is/her”

C1. My next questions ask about [your/ your RELATIONSHIP’s] recent health care experiences. Is there a place where [you/ your RELATIONSHIP’s] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)
(SCRAMBLE 1-5)

C2. What kind of place is it? Is it….?
(READ LIST. ENTER ONE ONLY)

1 A doctor’s office or private clinic
2 A community health center or other public clinic
3 A hospital outpatient department
4 A hospital emergency room
5 An urgent care center
6 Or, some other place
7 (DO NOT READ) Doesn’t go to one place most often
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C2a IF Q.C2 = 1, 2, 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “have you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP/her”

C2a. How long (have you/has your RELATIONSHIP) been going there for (your/his/her) health care?

1 Less than 1 year
2 1 year to less than 2 years
3 2 years to less than 3 years
4 3 years to less than 5 years
5 5 years or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C2b IF Q.C2 = 1, 2, 3, 5, 6, D, R)
C2b. To the best of your knowledge, is it a place that offers medical care at low cost or no cost to people who are uninsured or who have low incomes?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C2c IF Q.C2b = 1)

C2c. Is it a place that mostly sees people who are uninsured or who have low incomes?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

The next questions are about the health care [you/ your RELATIONSHIP] received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3a. In the past 12 months, how many times did [you/ your RELATIONSHIP] receive care in a hospital emergency room?

(READ LIST IF NECESSARY. ENTER ONE ONLY)

0  None
1  1 time
2  2 times
3  3 times
4  More than 3 times
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”

IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

1  Yes
2  No
D  (DO NOT READ) Don’t know
207

R (DO NOT READ) Refused

(ASK Q.C3a2 IF Q.C3a1=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you were/you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP’s/your
RELATIONSHIP was/him/her)
(SCRAMBLE ITEMS)
C3a2. I'm going to read you a list of reasons why some people go to the emergency room.
Please tell me if any of these were important reasons for (your/your
RELATIONSHIP’s) last visit to a hospital emergency room. (INSERT ITEMS). Was
this an important reason?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. (You were/your RELATIONSHIP was) unable to get an appointment at the doctor’s
office or clinic as soon as (you/TARGET) thought one was needed
b. (You/Your RELATIONSHIP) needed care after normal operating hours at the doctor's
office or clinic
c. (You/Your RELATIONSHIP) owed money to the doctor's office or clinic
d. It was more convenient to go to the hospital emergency room
e. (You/Your RELATIONSHIP) called the doctor’s office or clinic and they told
(you/him/her) to go to the emergency room.

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
IF Q.A4 = 2, INSERT “other than to have a baby”
C3b. In the past 12 months, were [you/ your RELATIONSHIP] a patient in a hospital
overnight (other than to have a baby)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C3b1 IF Q.C3b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3b1. Did any of those hospitals stays follow an emergency room visit? In other words, were
(you/your RELATIONSHIP) admitted to the hospital from the emergency room at any
time in the past 12 months?

1 Yes
2 No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3b2 IF Q.C3b1 = 1 AND Q.C3a = 2, 3, OR 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Were you/your”
IF INTERVIEWING “A PROXY” INSERT “Was your RELATIONSHIP/your RELATIONSHIP”
C3b2. (Were you/Was your RELATIONSHIP) admitted to the hospital from the emergency room at (your/your RELATIONSHIP’S) most recent emergency room visit?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3c. In the past 12 months, how many times did [you/ your RELATIONSHIP] visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

0  None
1  1 time
2  2 times
3  3 times
4  More than 3 times
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3c1 THRU Q.C3c2 IF Q.C3c = 1-4)
IF Q.C3c = 1, INSERT “Was this visit”; IF Q.C3c = 2-4, INSERT “Were any of those visits”
C3c1.(Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3c2 IF Q.C3c = 1-4 AND Q.C1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “you/go/you/your/you go/you/are/you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he/goes/he/is/he/”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s
Thinking about the LAST time (you/your RELATIONSHIP) went to see a general doctor, did [you/(he/she)] go to [(your/(his/her)] usual source of care? That is, did [you/(he/she)] go to the place where [you/(he/she)] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

ASK Q.C3c2A IF Q.C3c2 = 2
(SCRAMBLE 1-5)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she”

C3c2a. The LAST time (you/your RELATIONSHIP) went to see a general doctor, what kind of place did [you/(he/she)] go to? Was it…
(READ LIST. ENTER ONE ONLY)

1. A doctor’s office or private clinic
2. A community health center or other public clinic
3. A hospital outpatient department
4. A hospital emergency room
5. An urgent care center
6. Or, some other place
7. (DO NOT READ) Doesn’t go to one place most often
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3d. In the past 12 months, did [you/ your RELATIONSHIP] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3f. In the past 12 months, did [you/ your RELATIONSHIP] see a dentist or a dental
hygienist?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3f1. Thinking about the care (you/your RELATIONSHIP) received in the past 12 months, did (you/your RELATIONSHIP) ever get care at a place that offers medical care at low cost or no cost to people who are uninsured or who have low incomes? Please do not include emergency room visits or hospital stays.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3f2 IF C3f1 = 1)
(ASK ITEM e IF Q.HH3 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP/he/she”
SCRAMBLE
C3f2. People go to places for medical care for many different reasons. Did (you/your RELATIONSHIP) go to this place for any of the following reasons? Did [(you/(he/she)] go because (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. It is convenient
b. It is affordable
c. (You/Your RELATIONSHIP) had problems getting an appointment at another place
d. Other services besides medical care are also offered there
e. They have staff who speak (your/your RELATIONSHIP’s) language

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3g. In the past 12 months, did [you/ your RELATIONSHIP] take any prescription drugs on a regular basis?

1  Yes
2  No
C3h. Next, I’m going to read you a list of problems some people experience when they try to
get health care. Please tell me if (you have/your RELATIONSHIP has) had these
problems in the past 12 months. (INSERT ITEMS). Has this happened to (you/your
RELATIONSHIP) in the past 12 months?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. (You were/Your RELATIONSHIP was) told by a doctor’s office or clinic that they
weren’t accepting patients with (your/your RELATIONSHIP’s) type of health
insurance
b. (You were/Your RELATIONSHIP was) told by a doctor’s office or clinic that they
weren't accepting new patients
c. (You/Your RELATIONSHIP) had to change to a new doctor’s office or clinic because
of a change in your health insurance plan

(ASK Q.C3i if Q.C3h = 1 FOR ANY OF a,b,c)

C3i. Did (you/your RELATIONSHIP) have a problem when you were trying to see a general
doctor who treats a variety of illnesses (a doctor in general practice, family medicine, or
internal medicine) or when you were trying to see a doctor who specializes in a
particular medical disease or problem?

1 General doctor
2 Specialist
3 Both general doctor and specialist
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)

C4a1. (SCRAMBLE)

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)

C4. (SCRAMBLE)

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1)

FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”
C4  Still thinking about the past 12 months, was there any time that [you/ your RELATIONSHIP] did not get or postponed (INSERT)?

1  Yes, did not get  
2  Yes, postponed getting  
3  Yes, both did not get and postponed getting  
4  (DO NOT READ) No, no unmet need or delayed care  
5  (DO NOT READ) Not needed  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

a.  Filling a prescription for medicine  
b.  Getting a medical test, treatment or follow-up recommended by a doctor  
c.  Getting preventive care screening such as colon cancer screening (or a mammogram)  
d.  Getting doctor care that you needed  
e.  Get specialist care that you needed.  (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)  
f.  Getting dental care that you needed  
g.  DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C4a1. Did (you/your RELATIONSHIP) NOT get the care because of costs or because of some other reason?  
(READ IF NECESSARY: Why you did not [INSERT])?

1  Costs  
2  Some other reason  
3  (DO NOT READ) Both  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

a.  Fill a prescription for medicine  
b.  Get a medical test, treatment or follow-up recommended by a doctor  
c.  Get preventive care screening such as colon cancer screening (or a mammogram)  
d.  Get doctor care that you needed  
e.  Get specialist care that you needed.  (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)  
f.  Get dental care that you needed  
g.  DELETE

(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)  
(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C5. Earlier you told me that there were reasons besides cost you [you/ your RELATIONSHIP] did not get or postponed getting the health care that [you/(he/she)] needed in the past 12 months. Did [you/ your RELATIONSHIP] ever not get or postpone getting care that you needed because (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Of trouble finding a doctor or other health care provider who would see you
b. Of trouble getting an appointment with a doctor or other health care provider
c. It was hard to get to the place where the care is located
d. The hours that care was available were not convenient for you

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1 OR Q.C3f = 1 OR Q.C3g = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”

C6. Thinking about all of the care that [you/ your RELATIONSHIP] received in the past 12 months, would [you/(he/she)] say that the health care [you/(he/she)] received was…?

(READ LIST. ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Section D: SET-UP FOR SURVEY

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
D1. Now I’d like to ask you a few background questions so that I can set up the next part of
the survey to ask the questions that are right for you. First, may I have [your/ your
RELATIONSHIP’s] age?

__________ YEARS (range: 18-64)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP is”
D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)…?
(READ LIST. ENTER ONE ONLY)

1 18 to 25 years old,
2 26 to 34 years old,
3 35 to 49 year old, or
4 50 to 64 years old
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”
D2 [Are you/Is your RELATIONSHIP] married, widowed, divorced, separated, never
married, or living with a partner?

1 Married
2 Widowed
3 Divorced
4 Separated
5 Never been married
6 Living with a partner
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your
RELATIONSHIP/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your
RELATIONSHIP/her”
D3 (Do/Does) [you/ your RELATIONSHIP] have any children or stepchildren who live
with [you/(him/her)]? Please include all natural, adopted and stepchildren who live
with [you/ your RELATIONSHIP].
IF NEEDED: Remember, your answers are confidential and will only be used for the
purposes of this study.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)
D3a. How many of those children are aged 18 or younger?

__________ NUMBER OF CHILDREN
00  None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

P.N.:
CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS
CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR LATER QS
CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS

Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)
(SCRAMBLE)
(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”
E1  My next questions are about the health care costs that [you/ your RELATIONSHIP] (and your family/ and [his/her]family) had in the past 12 months. First, I’d like to ask about how much [you/ your RELATIONSHIP] (and your family/and [his/her] family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that [you/(he/she)] will be reimbursed for.

How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?
(IF NECESSARY: The premium is the price you pay for the insurance policy)
PROBE: Your best estimate is fine.

__________________ ($1-$4999)
00 None/Nothing
LL $5000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

a. Prescription medicines
b. Dental and vision care
c. All other medical expenses, including for doctors, hospitals, tests and equipment

(IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP
/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP
/her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”
E1a. How much did [you/ your RELATIONSHIP] (and your family/and [his/her] family) spend “out of pocket” in the past 12 months for (INSERT)…?
Was it…?
(READ LIST. ENTER ONE ONLY)

1 Less than $200
2 $200 to under $500
3 $500 to under $1,000
4 $1,000 to under $3,000
5 $3,000 to under $5,000
6 $5,000 or more
7 (DO NOT READ) DID NOT USE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Prescription medicines
b. Dental and vision care
c. All other medical expenses, including for doctors, hospitals, tests and equipment

(IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/were/your families””
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP
/was/has his families””
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP/
was/and her families””
In the past 12 months, did [you/ your RELATIONSHIP] have any problems paying or [were/was] [you/ADULT] unable to pay any of [your/(his/her)] family’s medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.E2a IF Q.E2 = 1)
E2a. What were those medical bills for? Were they (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. doctor bills
b. hospital bills
c. bills for dental care
d. bills for vision care
e. bills for prescription drugs
f. some other kind of medical bill

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “do/you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”

E3  [Do/Does] [you/ your RELATIONSHIP] (and your family/and [his/her] family) currently have any medical bills that you are paying off over time? This could include medical bills you are paying off with your credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from earlier years as well as this year.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “he is”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “she is”

E3a. How much are the medical bills (you are/he is/she is) paying off over time?

PROBE: Your best estimate is fine.

_____________ AMOUNT ($1-$9999)
LL  $10,000 or more
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused
(ASK Q.E3a1 IF Q.E3a = DD OR RR)
E3a1. Was it…?

(READ LIST. ENTER ONE ONLY)

1  Less than $2,000
2  $2,000 to under $4,000
3  $4,000 to under $8,000
4  $8,000 to under $10,000
5  $10,000 or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.E3b DELETED 10/10/06)

(ASK EVERYONE)
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and
his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and
her family”
E4. At any time in the past 12 months, did [you/ your RELATIONSHIP] (and your
family/and [his/her] family) have any problem paying mortgage, rent or utility bills?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

Section F: HEALTH INSURANCE COVERAGE

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
Earlier I asked you a general question about health insurance coverage. Now I’d like to
focus in more detail on [your/ your RELATIONSHIP’s] current health insurance coverage.
In answering these questions, I’d like you to exclude plans that only cover one type of
service, like dental care plans or plans that pay for prescription drugs. I’d also like you to
exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or
the Health Care Safety Net Fund.

(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
The next questions are about [your/ your RELATIONSHIP’s] current health insurance
coverage. In answering these questions, I’d like you to exclude insurance plans that only
cover one type of service, like dental care plans or plans that pay for prescription drugs.
I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the
Free Care Pool or the Health Care Safety Net Fund.

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/your”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your
RELATIONSHIP’s”

F1. (Are you/Is your RELATIONSHIP] covered by health insurance provided through an
employer or union? This could be insurance through a current job, a former job, [your/
your RELATIONSHIP’s] job or someone else’s job.
IF NEEDED: I’m sorry but I have to ask each type of insurance question for the
survey.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F1a IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s
name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s
name”

F1a. Is the health insurance plan in (your/ your RELATIONSHIP’s) name, ([your/ your
RELATIONSHIP’s] spouse or partner’s name), ([your/ your RELATIONSHIP’s]
parent’s name) or someone else’s name?
(ENTER ALL THAT APPLIES)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a
= 1])

1 Own name
2 Spouse/partner’s name
3 Parent’s name
4 Someone else’s name
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F1b IF Q.F1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”

F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F1c IF Q.F1a = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F1c. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)
1 Only [you/ your RELATIONSHIP] or
2 [You/ Your RELATIONSHIP] and other family members?
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F2. Medicare is a health insurance program for people 65 years and older and for people
with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?
1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F2a IF Q.F2 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)
1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your
RELATIONSHIP’s”
F3. Massachusetts has a number of programs that help low and moderate-income people get
health insurance coverage. This would include MassHealth and Commonwealth Care.
You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Remember, for this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage. (Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care?

(If respondent answers “no”, read before accepting response: (You/ your RELATIONSHIP) could be enrolled in MassHealth or Commonwealth Care through the Boston Medical Center HealthNet Plan, Network Health or the Primary Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood Health Plan or the Fallon Community Health Plan.)

1     Yes
2     No
D     (DO NOT READ) Don’t know
R     (DO NOT READ) Refused

(Ask Q.F3a if Q.F3 = 1)
If interviewing “selected respondent” insert “are you”
If interviewing “a proxy” insert, “is your RELATIONSHIP”

F3a. Which program (are you/is your RELATIONSHIP) covered by?
   (Read list if necessary)

1     MassHealth or Medicaid
2     CommonHealth, Family Assistance or Insurance Partnership
3     Commonwealth Care or CHIP
4     Commonwealth Choice through the Connector (Commonwealth Health Insurance Connector)
7     OTHER (specify) _______________________
D     (DO NOT READ) Don’t know
R     (DO NOT READ) Refused

(Ask Q.F3b if Q.F3 = 1)
If interviewing “selected respondent” insert “have you”
If interviewing “a proxy” insert, “has your RELATIONSHIP”

F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

1     Less than 3 months
2     3 to 6 months
3     7 to 12 months
4     More than 12 months
D     (DO NOT READ) Don’t know
R     (DO NOT READ) Refused

If interviewing “selected respondent” insert “are you”
If interviewing “a proxy” insert, “is your RELATIONSHIP”
F4.  [Are you /Is your RELATIONSHIP] covered by a health insurance plan through the
Commonwealth Choice program that was purchased through the Commonwealth
Health Insurance Connector, also called the Connector?
IF NECESSARY:  The Commonwealth Health Insurance Connector is a state agency
that helps individuals purchase health insurance coverage if they do not have access to
health insurance through a job.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F4a IF Q.F4 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F4a.  Who is covered by that health insurance plan?  Is it…?
(READ LIST.  ENTER ONE ONLY)

1  Only [you/ your RELATIONSHIP] or
2  [You/ your RELATIONSHIP] and other family members
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F4b IF Q.F4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F4b.  How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST.  ENTER ONE ONLY)

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F5.  (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was
purchased directly from an insurance company or an insurance agent, that is, a plan not
offered through a current or past employer or union?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.F5a1 IF Q.F5 = 1)
F5a1. Is that coverage part of a program, such as MassHealth or Commonwealth Care? You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F5a. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only [you/ your RELATIONSHIP] or
2 [You/ your RELATIONSHIP] and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F5 NE 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F6. (Are you/Is your RELATIONSHIP) covered by some other type of health insurance? For example, coverage for military personnel and their families, such as CHAMPUS, TRICARE, CHAMP-VA and VA?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F4 = 1 OR Q.F5=1 OR Q.F6=1)
(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F4 = 2 Q.F5=2 AND Q.F6=2)

(ASK Q.F7 IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/do”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/does”
F7. According to the information you have provided, [you/ your RELATIONSHIP] [do/does] not have ANY health insurance now. Is that correct?
(IF NEEDED: Again, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs and the UCP program, the Free Care Pool or the Health Care Safety Net Fund.)

1 Yes, have no health insurance.
2 No, have health insurance.
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

(ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP/”
F8. What kind of insurance coverage (do/does) [you/ your RELATIONSHIP] have?
(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance through Commonwealth Choice from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
(ASK Q.F8a IF Q.F8 = 01)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “[your/ your RELATIONSHIP’s] spouse’s or partner’s name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “[your/ your RELATIONSHIP’s] parent’s name”

F8a. Is the health insurance plan in [your/ your RELATIONSHIP’s] name, ([your/ your RELATIONSHIP’s] spouse or partner name), ([your/ your RELATIONSHIP’s] parent’s name) or someone else’s name?
(ENTER ALL THAT APPLY)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR [Q.D1<26 OR Q.D1a = 1])

1 Own name
2 Spouse/partner’s name
3 Parent’s name
4 Someone else’s name
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F8b IF [Q.F8 = 01 AND “FAMILY=1”] OR [Q.F8a = 1 AND “FAMILY=1”])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F8b. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only [you/ your RELATIONSHIP] or
2 [You/ Your RELATIONSHIP] and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

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(ASK Q.F9 IF Q.F1b NE 4 AND Q.F2b NE 4 AND Q.F3b NE 4 AND Q.F5b NE 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F9. During the past 12 months, did [you/ your RELATIONSHIP] have health insurance
ALL the time, or was there a time during the year that [you/ your RELATIONSHIP]
DID NOT have any health coverage?

1 Insured all the time
2 Had a time without insurance
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F10 IF COVERAGE=2 OR Q.F9 = 2; ELSE GO TO INSTRUCTION ABOVE Q.F10b)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F10. How many months were [you/ your RELATIONSHIP] uninsured in the past 12
months? Count a month as uninsured if [you/ your RELATIONSHIP] were uninsured
for even one day in the month.

_________ MONTHS UNINSURED (Range = 1-12)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F10a. At any time in the past 12 months, have (you/your RELATIONSHIP) received care
under the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care
Safety Net Fund?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F10b UNLESS Q.F3a=4 or Q.F4=1 or QF8=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

F10b. At any time in the past 12 months, did [you /your RELATIONSHIP] obtain or try to
obtain information on health insurance through Commonwealth Choice or through the
Commonwealth Health Insurance Connector, also called the Connector?
IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals obtain health insurance coverage if they do not have access to health insurance through a job.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F10c if Q.F10b=1 OR Q.F3a = 4 OR Q.F4 = 1 OR Q.F8 = 2)

F10c. How easy or difficult was it to obtain information on the different health insurance plans available through the Connector? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

1 Very easy
2 Somewhat easy
3 Somewhat difficult
4 Very difficult
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F11 IF COVERAGE=2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

F11. When [you/ your RELATIONSHIP] last had health insurance coverage, what kind of insurance coverage did (you/ your RELATIONSHIP) have?

(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance through Commonwealth Choice from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
F11a. Earlier you told me that (you/your RELATIONSHIP) (have/has) had (your/his/her) current insurance coverage for less than a year. Did (you/he/she) have any insurance coverage before that?

1. Yes
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

F11b. What kind of insurance coverage did (you/your RELATIONSHIP) have before (your/his/her) current coverage?

(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance through Commonwealth Choice from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
(ASK Q.F11c IF Q.F11a = 1 OR F11=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP is”
F11c. What is the MAIN reason (you are/your RELATIONSHIP is) no longer covered by that insurance?
   (DO NOT READ LIST. ENTER ONE ONLY)
   (MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Lost job or working less hours  
02 Got a job or working more hours  
03 Changed jobs  
04 Got married  
05 Got divorced  
06 Had a child  
07 Got sick or injured  
08 Costs too much  
09 Became eligible  
10 Became ineligible  
97 Other (SPECIFY) __________________   
DD (DO NOT READ) Don’t know  
RR (DO NOT READ) Refused

IF COVERAGE=1 GO TO SECTION G
IF COVERAGE=2 GO TO SECTION H

Section G: CHARACTERISTICS OF CURRENT COVERAGE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”/ “you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /your RELATIONSHIP is”
G1 Now I’d like to ask you a few questions about [your/ your RELATIONSHIP’s] current health insurance coverage. Is there a “network” or list of doctors, hospitals and other medical providers that [you are / your RELATIONSHIP is] encouraged to use?
   (IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

   1 Yes  
   2 No  
   D (DO NOT READ) Don’t know  
   R (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G2  Under [your/ your RELATIONSHIP’s] current health coverage, if [you/ your RELATIONSHIP] see a doctor who is not part of [your/ your RELATIONSHIP’s] health plan’s network, does [your/ your RELATIONSHIP’s] health plan pay for any of those costs?  
(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1    Yes
2    No
D    (DO NOT READ) Don’t know
R    (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G3  Under [your/your RELATIONSHIP’s] current health coverage, [do/does] [you/ your RELATIONSHIP] need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist?  
(IF NECESSARY: A specialists is a doctors like a surgeons, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

1    Yes
2    No
D    (DO NOT READ) Don’t know
R    (DO NOT READ) Refused

(ASK Q.G4 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP’s /has”
G4  Does [your/ your RELATIONSHIP’s] current health coverage have an annual deductible for medical care?  A deductible is the amount [you/ your RELATIONSHIP] [have/has] to pay before the insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills.  
(IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying [your/ your RELATIONSHIP’s] medical bills)

1    Yes
2    No
D    (DO NOT READ) Don’t know
R    (DO NOT READ) Refused
IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)
G5. Is there a separate annual deductible for each family member covered?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Qs.G6, G7a AND G7b DELETED 8/28)

(ASK Q.G8 IF Q.G4 = 1)
IF Q.G1 = 1, INSERT “within you plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.G5 = 1, INSERT “per person”
G8 For my next question, I’d like you to focus on the annual deductible that applies to
physician and hospital care (within your plan’s network). How much is the annual
deductible (per person) under (your/ your RELATIONSHIP’s) current health coverage?
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST
AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

_____________ AMOUNT ($1-$10K)
LL $10,000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G8a IF Q.G8 = DD OR RR)
G8a. Would you say it is…?
(READ LIST. ENTER ONE ONLY)

1 Less than $100
2 $100 to under $500
3 $500 to under $1,000
4 $1,000 to under $2,000
5 $2,000 to under $3,000
6 $3,000 to under $5,000
7 $5000 to under $10,000
8 $10,000 or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)
Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. Did [you/ your RELATIONSHIP] have a Health Savings Account or HSA?

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)

Now I’d like to ask about the premiums under (your/ your RELATIONSHIP’s) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money you pay directly to an insurance company.

1. Yes
2. No
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.G10a IF Q.G10 = 1 AND “FAMILY=1”)

(Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

1. Individual
2. Family
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK Q.G11 IF Q.G10 = 1)

How often do (you/ your RELATIONSHIP) make premium payments?

(READ LIST. ENTER ONE ONLY)

01. Once a week
02 Every two weeks
03 Twice a month
04 Once a month
05 Once every three months (QUARTERLY)
06 Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
07 Once a year
97 (DO NOT READ) SOME OTHER TIMING
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G11a IF Q.G11 = ANY OF 01-07)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”
G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11)
in premiums, including any amount deducted from a paycheck?
IF NEEDED: This is the premium you pay for the whole plan, even if it covers other
family members.
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST
AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO
Q.11b

____________ AMOUNT ($1-$20K)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G11a1 IF Q.G11a = DD OR RR)
G11a1. Would you say it is…?
(READ LIST. ENTER ONE ONLY)
(P.N. - $ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11
[CODES 01-07])

01 Less than (INSERT AMT1)
02 (INSERT AMT1) to under (INSERT AMT2)
03 (INSERT AMT2) to under (INSERT AMT3)
04 (INSERT AMT3) to under (INSERT AMT4)
05 (INSERT AMT4) to under (INSERT AMT5)
06 (INSERT AMT5) to under (INSERT AMT6)
07 (INSERT AMT6) to under (INSERT AMT7)
08 (INSERT AMT7) to under (INSERT AMT8)
09 (INSERT AMT8) to under (INSERT AMT9)
10 (INSERT AMT9) to under (INSERT AMT10)
11 (INSERT AMT10) or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

**Fills for Premium Payments**

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<th></th>
<th>G11=01 Week</th>
<th>G11=02 Two weeks</th>
<th>G11=03 Twice per month</th>
<th>G11=04 Month</th>
<th>G11=05 Three month</th>
<th>G11=06 Six months</th>
<th>G11=07 Year</th>
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<td>500</td>
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<td>375</td>
<td>750</td>
<td>1500</td>
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<td>750</td>
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<td>3000</td>
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<td>10000</td>
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(ASK Q.G11a2 IF Q.G10 = 1 AND (Q.F1 = 1 OR Q.F4 = 1 OR Q.F5 = 1 OR Q.F8 = 1, 2 OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”
IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”

G11a2. (Do you/Does your RELATIONSHIP) pay that premium under a Section 125 plan or “cafeteria” plan? Under a Section 125 plan, employers can allow their employees to pay health insurance premiums on a pre-tax basis.

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Q.G12 AND Q.G12a DELETED 9/11)

(ASK Q.G13 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”

G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

1  Yes
2  No
D (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.G14 AND Q.G14b1 DELETED 9/11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G15. How would you rate the range of services covered by [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G16. How would you rate the choice of doctors and other providers available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G17. How would you rate quality of care available under [your/ your RELATIONSHIP’s] current health insurance coverage? Would [you/ your RELATIONSHIP] say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)
1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/he/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/she/her”

G18. Thinking back to when (you/your RELATIONSHIP) enrolled in your current health insurance coverage, did (you/he/she) have a choice of health plans to pick from or was only one health plan available to (you/him/her)?

1 Had a choice
2 Only one plan
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G18a IF Q.G18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/have/do you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “your RELATIONSHIP/has/does he/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “your RELATIONSHIP/has/does she/her”

G18a. Based on what (you/your RELATIONSHIP) (have/has) heard, read, or experienced, (do you/does he/does she) think there were big differences, small differences, or no differences in the health plans that were available to (you/him/her)?

1 Big differences
2 Small differences
3 No differences
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G18b IF Q.G18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/you need”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1, INSERT “his/ your RELATIONSHIP/he needs”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2, INSERT “her/ your RELATIONSHIP/she needs”
G18b. In choosing (your/his/her) health plan, which of the following was MOST important to (you/your RELATIONSHIP)? Was it MOST important to:

1. Keep premiums low
2. Keep deductible and co-payments for services low
3. Have a wide range of benefits or a particular benefit that (you need/he needs/she needs)
4. Have a plan with a wide range of doctors
5. Other (SPECIFY) __________________________
6. D (DO NOT READ) Don’t know
7. R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/your/you were”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP has/he/him/he was”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP has/she/her/she was”

G19. I’m going to read you a list of problems some people experience with their health insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these problems with (your/his/her) health insurance coverage in the past 12 months. (INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

1. Yes, happened in the past 12 months
2. No, has not happened in the past 12 months
3. D (DO NOT READ) Don’t know
4. R (DO NOT READ) Refused

a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her) health insurance
b. (Your/His/Her) doctor charged (you/him/her) a lot more than (your/his/her) health insurance would pay and (you/him/her) had to pay the difference
c. The doctor’s office told (you/him/her) they do not accept (your/his/her) health insurance
d. (You/He/She) had to contact (your/his/her) health insurance company because they did not pay a bill promptly or denied payment
e. DELETED
Section H: HEALTH STATUS

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”

H1. Now I’d like to ask you a few questions about (your/your RELATIONSHIP’s) health.

   In general, would [you/ your RELATIONSHIP] say [your/(his/her)] health is….?

   (READ LIST. ENTER ONE ONLY)

   1. Excellent
   2. Very good
   3. Good
   4. Fair, or
   5. Poor
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “is your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “is your RELATIONSHIP /she”

H2. Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that [you/(he/she)] can do because of a physical, mental, or emotional problem?

   1. Limited in work
   2. Not limited in work
   3. (DO NOT READ) UNABLE TO WORK
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H3. Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/(he/she)] [have/has] (INSERT)?

   1. Yes
   2. No
   D (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. hypertension or high blood pressure
b. heart disease or congestive heart failure
c. diabetes or sugar diabetes
d. asthma

(ASK Q.H4 IF Q.H3a-d = 1 TO ANY AND Q.C3b = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”

H4. Earlier you told me (you/your RELATIONSHIP) had stayed overnight in a hospital in the past 12 months. Was [your/ your RELATIONSHIP’s] hospital stay in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 = 1 ITEMS])?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF Q.C3a = 1 INSERT “was/visit”
IF Q.C3a = 2-4 INSERT “were any of/visits”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”

H5. Earlier you told me [you/ your RELATIONSHIP] had received care in a hospital emergency room in the past 12 months. (Was/Were any of [your/ your RELATIONSHIP’s] emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of [INSERT Q.H3 ITEMS])?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that [you/he/she]) ([have/has) any other chronic or long-term health conditions or health problems?
IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”
IF INTERVIEWING “A PROXY” INSERT, “was she”

H7 (Were you/Was she) pregnant at any time in the past 12 months?

1 Yes
2 No
D (DO NOT READ) Don’t know
Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

I1. What is the highest level of school [you/ your RELATIONSHIP] have completed or the highest degree [you/ your RELATIONSHIP] have received?
(DO NOT READ. ENTER ONE ONLY)

1  Less than high school (grades 1-11, grade 12 but no diploma)
2  High school graduate or equivalent (e.g. GED)
3  Some college but no degree (incl. 2 year occupational or vocational programs)
4  Associates Degree (not occupation or vocational programs)
5  College graduate (e.g. BA, AB, BS)
6  Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDS, PhD, JD, LLB, DVM)
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

I2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP /himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does your RELATIONSHIP /herself”

I3. (Do you/Does your RELATIONSHIP) consider (yourself/[himself/herself]) white, black or African American, Asian or Pacific Islander, some other race or mixed race?

1  White
2  Black or African American
3  Asian or Pacific Islander
4  Some other race (SPECIFY) ____________
5  Mixed race (SPECIFY) ____________
I4. (Are you/Is your RELATIONSHIP) currently working for pay?

1 Yes, working
2 No, not working
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.I4=2, D, OR R GO TO Q.I15 CHECK

(ASK Q.I5 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

1 One job
2 More than one job
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/he/has your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/she/has your RELATIONSHIP /her”
IF Q.I5 = 2, INSERT “I’d like you to answer the next questions about (your/your RELATIONSHIP’s) main job, that is, the job in which (you/he/she) currently works the most hours”
I6. (I’d like you to answer the next questions about [your/your RELATIONSHIP’s] main job, that is, the job in which [you/(he/she)] currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at [your/(his/her)] job?

1 Less than 6 months
2 6 months to less than 12 months
3 1 year to less than 2 years
4 2 years to less than 5 years
5 5 years or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/is your
RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/is your
RELATIONSHIP/she”
IF Q.I5 = 2, INSERT “Thinking about (your/his/her) main job”

I7. (Thinking about (your/(his/her) main job,) (Are you/Is your RELATIONSHIP) self-
employed, or do (you/he/she) work for someone else?
IF NEEDED: By self-employed we mean did (you/he/she) work for profit, fees or
salary in (your/his/her) own business, shop or farm.

1 Self-employed
2 Worked for employer
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I8 IF Q.I7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”

I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your
RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at
all locations and worksites.
IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most
hours.
PROBE: Your best guess is fine.
(DO NOT READ LIST. ENTER ONE ONLY)

1 1 (Self-employed with no employees)
2 2 to 10
3 11 to 25
4 26 to 50
5 51 to 100
6 101 to 500
7 501 to 1,000
8 1,001 or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I8a IF Q.I8 = D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.I5 = 2, INSERT “main”
I8a. Can you tell me whether or not more than 50 people are working for (your/your RELATIONSHIP’s) (main) employer?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/does your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”

I9. About how many hours per week (do you/does your RELATIONSHIP) typically work at (your/your RELATIONSHIP’s) (main) job?

IF NECESSARY: By main job, I mean the job in which (you/(he/she)) work the most hours.
PROBE: Your best guess is fine.
(READ LIST IF NECESSARY. ENTER ONE ONLY)

1  Less than 20 hours
2  20 hours to less than 35 hours
3  More than 36 hours
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her”
IF Q.I5 = 2, INSERT “main”

I10. At (your/your RELATIONSHIP’s) (main) job, does (your/his/her) employer offer health insurance coverage to ANY of its employees?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I15)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I11. Does [your/ your RELATIONSHIP’s] employer pay any of the premium for its health insurance plan for its employees?

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<td>1</td>
<td>Yes</td>
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<tr>
<td>2</td>
<td>No</td>
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<tr>
<td>D</td>
<td>(DO NOT READ) Don’t know</td>
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<tr>
<td>R</td>
<td>(DO NOT READ) Refused</td>
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(IF Q.F1a = 1, GO TO CHECK FOR Q.I15)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”

I12. Could [you/ your RELATIONSHIP] be covered by [your/ your RELATIONSHIP’s] employer’s health insurance plan if [you\(he\)\(she\)] wanted to be?

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<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
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<tr>
<td>D</td>
<td>(DO NOT READ) Don’t know</td>
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<tr>
<td>R</td>
<td>(DO NOT READ) Refused</td>
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(ASK Q.I13 IF Q.I12 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are/your”
IF INTERVIEWING “A PROXY” INSERT, “ADULT is/ your RELATIONSHIP’s”

I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?

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<tr>
<td>01</td>
<td>Costs too much</td>
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<tr>
<td>02</td>
<td>Don’t need/don’t get sick</td>
</tr>
<tr>
<td>03</td>
<td>Enrollment only possible at certain times</td>
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<tr>
<td>04</td>
<td>Benefit package doesn’t meet needs</td>
</tr>
<tr>
<td>05</td>
<td>Traded insurance for another benefit or higher pay</td>
</tr>
<tr>
<td>06</td>
<td>Have other coverage</td>
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<tr>
<td>07</td>
<td>Haven’t worked there long enough</td>
</tr>
<tr>
<td>08</td>
<td>Job category doesn’t qualify</td>
</tr>
<tr>
<td>09</td>
<td>Don’t work enough hours/weeks</td>
</tr>
<tr>
<td>10</td>
<td>Have pre-existing condition</td>
</tr>
<tr>
<td>97</td>
<td>Other (SPECIFY) ___________________</td>
</tr>
<tr>
<td>DD</td>
<td>(DO NOT READ) Don’t know</td>
</tr>
<tr>
<td>RR</td>
<td>(DO NOT READ) Refused</td>
</tr>
</tbody>
</table>
I13b. What is the MAIN reason (you/your RELATIONSHIP) cannot be covered by (your/your RELATIONSHIP’s) employer’s health insurance plan?

(DO NOT READ LIST. ENTER ONE ONLY)

(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition

97 Other (SPECIFY) ___________________

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

I14. Could (you/your RELATIONSHIP’s) family be covered by (you/your RELATIONSHIP) employer’s health insurance plan if (you/your RELATIONSHIP) wanted them to be?

1 Yes
2 No
D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

I15 CHECK

IF ESI (Q.F1 = 1) OR PUBLIC (Q.F2, F3, OR F6 = 1 OR Q.F8=4, 5, OR 6) GO TO Q.I20

IF NON-GROUP (Q.F5 = 1 OR Q.F8= 2 OR 3) GO TO I15

IF UNINSURED (Q.F7 = 1) GO TO I16
Earlier you told me you had bought health insurance on your own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. How difficult was it to find (INSERT)? Was it…?

(READ LIST. ENTER ONE ONLY)

1 Very difficult
2 Somewhat difficult
3 Not too difficult
4 Not at all difficult
5 (DO NOT READ) NOT POSSIBLE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. A plan with the type of coverage you need
b. A plan you could afford

NOW GO TO Q.I18

(ASK Q.I16 IF COVERAGE=2)

I16. Some people buy health insurance on their own, that is, directly from a health insurance company or insurance agent, or from the Commonwealth Health Insurance Connector. In the past 12 months, have you ever thought about buying health insurance on your own or tried to buy it on your own?

1 Yes, thought about
2 Yes, tried
3 No, never thought about it or tried to buy it
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I17 IF Q.I16 = 1, 2, OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.I16 = 1 OR 2, INSERT “did not buy”
IF Q.I16 = 3, INSERT “have not thought of buying”

I17. What is the MAIN reason [you/ your RELATIONSHIP] (did not buy/have not thought of buying) health insurance on your own? Is it because {INSERT FROM BELOW} (DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

1 Costs too much
2 Don’t need/don’t get sick
3 Turned down by insurance company because of health
4 Turned down by insurance company for other reasons
Benefit package doesn’t meet needs
Have other coverage
Don’t know how to get insurance
Other (SPECIFY) ___________________

D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I18 IF Q.F7 = 1 OR [Q.F5 = 1 OR Q.F8 = 2 OR 3])
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I18. Massachusetts has a number of programs that help low- and moderate-income people get health insurance coverage. This would include MassHealth and Commonwealth Care. You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership. You may know Commonwealth Care as CHIP. Had (you/your RELATIONSHIP) heard about MassHealth or any of these other programs before today?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I18a IF Q.I18 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I18a. In the past 12 months, have (you/your RELATIONSHIP) ever thought about enrolling in one of the state’s programs or tried to enroll in one of the state’s programs?

1 Yes, thought about
2 Yes, tried
3 No, never thought about it or tried to
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I19 IF Q.I18a = 1, 2, OR 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I19. What is the MAIN reason (you/your RELATIONSHIP) (did not enroll/have not thought about enrolling) in one of the state’s programs?

(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Not eligible
04 Don’t want welfare/public assistance
05 Have other coverage
06 Don’t know how to enroll
07 Too hard to enroll
08 Never heard of program
97 Other (SPECIFY) ___________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK EVERYONE)
I19a. Massachusetts now requires that residents of the state either purchase health insurance or pay a fine. The requirement applies to everyone except people that a state agency determines can’t afford the cost of a policy. Have you heard or read about this requirement? It is called the individual mandate.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE = 1 AND Q.I19a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I19b1. Which of the following best describes the affect of the individual mandate on (your/your RELATIONSHIP’s) current health insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 The individual mandate had no effect because (you/your RELATIONSHIP) already had coverage
2 (You/Your RELATIONSHIP) obtained coverage because of the individual mandate
3 Something else (SPECIFY) __________
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE = 2 AND Q.I19a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/he/she”
I19b2. Which of the following best describes the affect of the individual mandate on (your/TARGET’s) current health insurance coverage?

1 (You/Your RELATIONSHIP) tried to obtain coverage because of the individual mandate but could not find coverage (you/he/she) could afford
2 (You/TARGET) decided not to obtain coverage and just pay the penalty
3 Something else (SPECIFY) __________
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I19b3.  Did (you/your RELATIONSHIP) request an exemption from the individual mandate or file a hardship appeal of the individual mandate this year?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.I19c IF COVERAGE=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/herself”
I19c.  How much, if anything, would it cost per month for (you/your RELATIONSHIP) to get health insurance for (yourself/himself/herself)?  PROBE:  Your best guess is fine.

___________per month
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I19d IF Q.I19c NE D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/herself”
I19d.  How easy or difficult would it be for (you/your RELATIONSHIP) to come up with that much money to get health insurance for (yourself/himself/herself)?  Would it be: very easy, somewhat easy, somewhat difficult, or very difficult?

1  Very easy
2  Somewhat easy
3  Somewhat difficult
4  Very difficult
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.120 THRU Q.I23 DELETED 8/28)
I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/your RELATIONSHIP /her”
I’m interested in [your/ your RELATIONSHIP’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] immediate family. By immediate family I mean your/(his/her)] spouse and the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2008. During 2008, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)
I’m interested in (your/ your RELATIONSHIP’s) family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of [your/his/her] spouse. For these questions, I’d like you to think back to 2008. During 2008, did [you/ your RELATIONSHIP] or any of [your/his/her] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)
I’m interested in [your/ADULT’s] family income, that is [your/ your RELATIONSHIP’s] income PLUS the income of the children or stepchildren under 19 who are living with [you/ your RELATIONSHIP]. For these questions, I’d like you to think back to 2008. During 2008, did [you/ your RELATIONSHIP] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)
For these questions, I’d like you to think back to 2008. During 2008, did [you/ your RELATIONSHIP] receive any income from wages or salary?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
During 2008, did [you/your RELATIONSHIP] (or any of [your his/her] family members) receive (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
b. Supplemental Security Income or SSI
c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker’s compensation or veteran’s payments, Social Security or pensions, or anything else

Who in the family received that?
(ENTER ALL THAT APPLY)

1 You/your RELATIONSHIP
2 Spouse
3 Child
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:
IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2
IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “and [your/ your RELATIONSHIP’s] immediate family/families”

I26. Thinking about all the different sources of income [you/ your RELATIONSHIP] (and [your/ your RELATIONSHIP’s] immediate family) received in 2008, what was the combined total income from all sources before taxes and other deductions? Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?
PROBE: Your best estimate is fine.

1 Under (INSERT AMT3)
2 (INSERT AMT3) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”

I26b. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP’S] total (family) income …?
IF NEEDED: The computer gives me different income values for the question depending on the size of your family.
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1 Less than (INSERT AMT1)
2 (INSERT AMT1) to (INSERT AMT1A)
3 (INSERT AMT1A) to under (INSERT AMT2)
4 (INSERT AMT 2) to under (INSERT AMT3)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

NOW GO TO Q.I27
(ASK Q.I26c IF Q.I26 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”
I26c. Now, just stop me when I get to the right category. Was [your/ your RELATIONSHIP’S] total (family) income …?
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1  (INSERT AMT3) to under (INSERT AMT4)
2  (INSERT AMT4) to under (INSERT AMT5)
3  (INSERT AMT5) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

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<th>2008 Poverty Guidelines, rounded up to nearest thousand</th>
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(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/his/her”
I26d. Thinking back to earlier this year, did (you/your RELATIONSHIP) pay a penalty in (your/his/her) taxes in 2009 for not having insurance coverage in 2008?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/I’m”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/your RELATIONSHIP is”
I27. For the next question, I’m going to read you a statement and I’d like you to tell me how true it is for (you/your RELATIONSHIP). “(I’m/your RELATIONSHIP is) more likely to take risks than the average person.” Is that…?
(READ LIST. ENTER ONE ONLY)

1  Definitely true,
2  Mostly true
3  Mostly false, or
4  Definitely false for you?
5  (DO NOT READ) NEITHER TRUE NOR FALSE
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.I28 DELETED 9/11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I29. Were [you/ your RELATIONSHIP] born in the United States?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.I29a IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I29a. How long have (you/your RELATIONSHIP) lived in the US?

___________ # YEARS
LL Less than 1 year
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I29b IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”
IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”
I29b. (Do you/Does your RELATIONSHIP) speak a language other than English at home?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I29c IF Q.I29b = 1)
I29c. What is that language?
(DO NOT READ)

1 Spanish
2 Portuguese
3 Something else
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I30 IF Q.I29 = 2, D, OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK Q.I30a IF Q.I30 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”
IF INTERVIEWING “A PROXY” INSERT, “was your RELATIONSHIP”
I30a. In what country (were you/was your RELATIONSHIP) born? (DO NOT READ)
CHOICE SET IS BASED ON TOP 10 COUNTRIES FOR MA IN CPS—Add more??

01 Brazil
02 Canada
03 China
04 Columbia
05 Dominican Republic
06 El Salvador
07 Honduras
08 India
09 Japan
10 Vietnam
97 Other (SPECIFY) _____________________________________________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT

J1a. Is the telephone number I reached you on a cell phone number or a regular landline number? Landline numbers are for phones that plug into outlets in the walls of your home.

1 Cell phone number
2 Regular landline number
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.J1b IF Q.J1a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”
J1b. How many regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

__________ (Range:1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
(ASK Q.J1 IF Q.J1a = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 1, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 2, “your RELATIONSHIP/her”
J1. Besides the telephone number I reached you on, how many other regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

__________ (Range:1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1+ OR Q.J1b = 1+)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
J2. Are any of the regular, landline telephone numbers in (your/your RELATIONSHIP’s) home only used for business purposes?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/they/their”
J3. Thinking about all the people who live in (your/your RELATIONSHIP’s) household, how many different cell phone numbers do (you/they) and the other members of (your/their) household have? Please don’t count cell phones numbers used by students who are living away at school.

__________ (Range:1-97)
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP” 

J3b. Is this house, apartment or mobile home…?  
(READ LIST. ENTER ONE ONLY)  

1 Owned by (you/your RELATIONSHIP) or someone in this household with a mortgage or loan  
2 Owned by (you/your RELATIONSHIP) or someone in this household free and clear  
   (without a mortgage or loan)  
3 Rented for cash rent  
4 Occupied without payments of cash rent  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused  

(Q.J3a DELETED 8/28)  

(ASK Q.J4)  

J4. Those are all the questions I have. Now I just need your name and address to send the $10 thank you check we have for you for completing our survey. 

May I please have your name?  
(VERIFY SPELLING)  

1 Answer given (SPECIFY) _________________  
R (DO NOT READ) Refused  

May I please have your address?  
(VERIFY SPELLING)  

1 Street: ______________________________  
2 City: _______________________________  
3 State: ______________________________  
4 Zip code:__________________________  
R (DO NOT READ) Don’t know  

Thank you so much for your time and cooperation. Have a pleasant day/ evening.
Hello, my name is __________. I'm calling from SSRS. This is NOT a sales call. We are offering a $10 payment for completing a survey about the Massachusetts health care system.

(IF RESPONDENT THINKS WE HAVE INCORRECTLY DIALED BECAUSE WE HAVE REACHED HER/HIM ON CELL PHONE, READ: We are including cell phone numbers in the survey so we can include the widest selection of people possible.)

(IF RESPONDENT IS GOING TO HANG UP: Before you hang up could you please just tell me if you are between the ages of 19-64 ((PAUSE FOR ANSWER) and if you live in Massachusetts; INTERVIEWER: IF NO TO AGE 19-64 AND/OR NOT LIVE IN MA, CODE AS INELIGIBLE; IF YES, CODE ACCORDINGLY)

CELL1. So that I can ask you the right questions, could you please tell me if you are less than age 19, between the ages of 19 and 64, or older than 64?

1 Less than 19 years (0 to 18) THANK AND TERMINATE
2 19 to 64 years GO TO CELL2
3 Older than 64 (65 or older) THANK AND TERMINATE
R Refused

CELL2. Are you currently living in Massachusetts?

1 Yes GO TO CELL3
2 No THANK AND TERMINATE
R Refused

CELL3. Before we continue, are you driving (OPTIONAL: and unable to complete the survey)?

1 Continue, on cell phone and not driving GO TO A1
2 Respondent is driving/cannot continue SET UP CALL BACK
R Refused
RDD HOUSEHOLD SCREENER

Hello, my name is __________. I'm calling from SSRS. This is NOT a sales call. We are offering a $10 payment for completing a survey about the Massachusetts health care system.

HH1. May I speak to an adult who lives in the household?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH1 = 1 GO TO HH2
IF Q.HH1 = 2 REPEAT INTRO AND THE GO TO Q.HH2
IF Q.HH1 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH1 = D OR R, THANK AND TERMINATE

HH2. Your participation is important in helping us understand how well the health care system is working in Massachusetts. Our work is in partnership with a private foundation that supports research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study. All of your answers are completely confidential. We’re offering a $10 payment to each eligible household that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes.
IF NEEDED: You may have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-633-1986.

1  Yes (respondent will continue)
2  No (Not a good time for survey/callback)
R  Refused to continue

IF Q.HH2 = 1 GO TO Q.HH3
IF Q.HH2 = 2 SCHEDULE CALL BACK
IF Q.HH2 = R, THANK AND TERMINATE

(ASK AFTER 1st REFUSAL)
What reasons did the respondent give for not wanting to participate in this survey?

1  Not interested
2  Too busy
3  Bad time (dinner, family time, etc.)
4  I don’t do surveys
5  Wanted more info about study or SSRS  
6  Didn’t like subject matter  
7  Just hung up  
8  Other reason (specify)  

(PN: IN SPANISH AND PORTUGUESE INTERVIEWS, DO NOT SHOW HH3, SKIP TO HH3a)

HH3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1  English  
2  Spanish  
3  Doesn’t matter/No preference  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused

(Q.HHx1 AND Q.HHx2 HAVE BEEN MOVED TO AFTER Q.A4)

HH3a.  How many adults age 19 or older are there in your household?

_________________ (0-7)  
08  8 or more  
RR  (DO NOT READ) Refused

(HH3b.  How many of those adults are over the age of 64?

_________________ (0-7)  
08  8 or more  
RR  (DO NOT READ) Refused

(P.N. – GEN RESPONSE OF Q.HH3a MINUS Q.HH3b INTO Q.HH4 WITHOUT ASKING Q.HH4)

HH4. Our study is focusing on the health care experiences of adults in Massachusetts. That is, adults who are at least 19 years old and no more than 64 years old. How many adults between 19 and 64 live in your household? Please include yourself and all the adults who live with you. Please do NOT include anyone living somewhere else now, such as at school or away in the service.

_________ # ADULTS AGE 19-64  
DD (DO NOT READ) Don’t know  
RR (DO NOT READ) Refused

IF Q.HH4 = 0 THANK AND TERMINATE  
IF Q.HH4 = 1 GO TO Q.HH5  
IF Q.HH4 = DD OR RR ASK FOR NEW RESPONDENT

HH5. Are you that person who is between the ages of 19 and 64 or is it someone else?
1 Yes, it is that person
2 No, it is someone else
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH5 = 1 GO TO Q.HH6
IF Q.HH5 = 2 GO TO Q.HH7
IF Q.HH5 = D OR R THANK AND TERMINATE

(ASK Q.HH6 IF Q.HH4 = 1 AND Q.HH5 = 1)
HH6. Do you currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a
job or purchased directly from an insurance company or the Commonwealth Health
Insurance Connector, government programs like Medicare, MassHealth or Medicaid,
Commonwealth Care and Commonwealth Choice, and programs that provide health
care to military personnel and their families. For this study, we’re not including the
Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net
Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – IF UNINSURED PROGRAM AND Q.HH6 = 1, THANK AND TERMINATE)

(ASK Q.HH6a IF Q.HH6 = 2)
HH6a. Just to confirm, you do NOT have ANY health insurance now. Is that correct?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – IF Q.HH6a = 2, RECODE Q.HH6 AS “1” FOR UNINSURED PROGRAM)
(P.N. – IF Q.HH6 OR Q.HH6a = D OR R, THANK AND TERMINATE)

(ASK Q.HH7 IF Q.HH4 = 1 AND Q.HH5 = 2)
HH7. Thinking about the adult between 19 and 64 who lives in your household, does he or she
currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a
job or purchased directly from an insurance company or the Commonwealth Health
Insurance Connector, government programs like Medicare, MassHealth or Medicaid,
Commonwealth Care and Commonwealth Choice, and programs that provide health
care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. - IF UNINSURED PROGRAM AND Q.HH7 = 1, THANK AND TERMINATE)

(ASK Q.HH7a1 IF Q.HH7 = DD)

HH7a1. May I please speak with the adult between 19 and 64 who lives in your household?

1 Yes, coming to phone REPEAT INTRO AND REASK Qs.HH2 – HH5
2 No, not available SET UP CALLBACK
R Refused THANK AND TERMINATE

(ASK Q.HH7a IF Q.HH7 = 2)

HH7a. Just to confirm, he or she does NOT have ANY health insurance now. Is that correct?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(P.N. – IF Q.HH7a = 2, RECODE Q.HH7 AS “1” FOR UNINSURED PROGRAM)
(P.N. – IF Q.HH7 OR Q.HH7a = D OR R, THANK AND TERMINATE)

(ASK Q.HH8 IF Q.HH4 = 2+)

HH8. Thinking about all the [INSERT # HH3a MINUS HH3b] adults between 19 and 64 who live in your household, do they ALL currently have health insurance?

I’m interested in all types of health insurance, including insurance obtained through a job or purchased directly from an insurance company or the Commonwealth Health Insurance Connector, government programs like Medicare, MassHealth or Medicaid, Commonwealth Care and Commonwealth Choice, and programs that provide health care to military personnel and their families. For this study, we’re not including the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.

IF NECESSARY: Please remember that your answers are completely confidential

1 Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.HH8a IF Q.HH8 = 1)

HH8a.  Just to confirm, ALL of the adults between 19 and 64 who live in your household have health insurance now.  Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH8a = 2, RECODE Q.HH8 AS “2”)
(P.N. – IF Q.HH8 OR Q.HH8a = D OR R, THANK AND TERMINATE)
(P.N. - IF Q.HH8a = 1, THANK AND TERMINATE FOR UNINSURED PROGRAM)

(ASK Q.HH8b IF Q.HH8 = 2)

HH8b.  Just to confirm, ONE OR MORE of the adults between 19 to 64 who live in your household, do NOT have ANY health insurance now.  Is that correct?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(P.N. – IF Q.HH8b = 2, RECODE Q.HH8 AS “1”)
(P.N – IF HOUSEHOLD IS “MIXED”, Q.HH8b = 1, ALWAYS TAKE UNINSURED RESPONDENT)

IF Q.HH8 = 2 GO Q.HH9

HH9.  How many of the adults between 19 to 64 who live in your household do NOT have ANY health insurance now?

(P.N. – RESPONSE CANNOT BE GREATER THAN RESPONSE IN Q.HH4)

__________  # ADULTS 19 TO 64 UNINSURED
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

(P.N. – IF Q.HH9 = DD OR RR, THANK AND TERMINATE)

(ASK Q.HH9a IF UNINSURED INTERVIEW IS SELECTED AND Q.HH9 >1)

HH9a.  How many of the uninsured adults between 19 and 64 are male?

__________  # ADULTS UNINSURED MALES AGE 19-64
NN  (DO NOT READ) None
DD  (DO NOT READ) Don’t know
(ASK Q.HH9b IF UNINSURED INTERVIEW IS SELECTED AND (Q.HH8 = 1 AND Q.HH4 > 1) OR (Q.HH4 MINUS Q.HH9 > 1)
HH9b. How many of the insured adults between 19 and 64 are male?

_________ # ADULTS INSURED MALES AGE 19-64
NN (DO NOT READ) None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(Q.INC1 THROUGH Q.INC3c DELETED 8/28)

Selection process from I1159 deleted 10/10

(ASK Q.HH10 IF (Q.HH4 = 1 AND Q.HH5 = 2)
HH10. May I speak to the adult between 19 and 64 who lives in your household?

1 New respondent comes to phone
2 New respondent not available
3 Respondent unable to come to the phone (disabled/unable to talk)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH10 = 1 GO TO Q.A1
IF Q.HH10 = 2 GET NAME AND SCHEDULE CALL BACK
IF H10 = 3 GO TO Q.A3a
IF Q.HH10 = D OR R, THANK AND TERMINATE

(ASK Q.HH11 IF Q.HH4 = 2+ AND Q.HH9 RESPONSE EQUALS RESPONSE IN Q.HH4 OR HH8=1)
IF Q.HH8 = 1 AND ((QHH4 MINUS Q.HH9b = 0) OR Q.HH9b = 0, DD, or RR)
INSERT “ADULT”
ELSE IF Q.HH8 = 1 AND Q.HH9b >0 AND (Q.HH4 MINUS Q.HH9b >0 INSERT **”MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME**
IF Q.HH8 = 2 AND ((Q.HH4 MINUS Q.HH9a = 0) OR Q.HH9a = 0, DD, or RR)
INSERT “ADULT”
ELSE IF Q.HH8 = 2 AND Q.HH9a >0 AND (Q.HH4 MINUS Q.HH9a >0) INSERT **”MALE” 60% OF THE TIME/”FEMALE” 40% OF THE TIME**
HH11. May I speak to the (male/female/adult) between 19 and 64 in your household who has had the most recent birthday?

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
FOR MIXED HOUSEHOLDS (HAVE AT LEAST 1 PERSON WHO IS UNINSURED AND AT LEAST 1 PERSON WHO IS INSURED) RANDOMLY SELECT UNINSURED OR INSURED PERSON IN HOUSEHOLD (IF RANDOMLY SELECTED UNINSURED PERSON ASK HH12, IF RANDOMLY SELECTED INSURED PERSON ASK HH13). FOR UNINSURED PROGRAM ALWAYS CHOOSE UNINSURED PERSON IN HH

(ASK Q.HH12 IF Q.HH4 = 2 + AND Q.HH8 = 2 AND SAMPLING UNINSURED ADULT)
(If only 1 adult uninsured in household read alternate question in paren)
IF Q.HH9 = Q.HH9a OR Q.HH9a = 0, DD, OR RR INSERT ONE AND Q.HH9
INSERT RESPONSE FROM Q.HH9 AND “ONE”
Else IF Q.HH9 MINUS Q.HH9a > 0 INSERT **RESPONSE FROM Q.HH9a AND “MALE” 60% OF THE TIME/RESPONSE FROM (Q.HH9 MINUS Q.HH9a) AND “FEMALE” 40% OF THE TIME**

HH12. Thinking about the (INSERT RESPONSE FROM Q.HH9a/Q.HH9 MINUS Q.HH9a/Q.HH9) adults between 19 and 64 in your household who do NOT have ANY health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?
(May I please speak to the adult between 19 and 64 who does NOT have ANY health insurance now?)

1 Continue with current respondent
2 New respondent comes to phone
3 New respondent not available
4 New respondent unable to come to phone
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.HH12 =-1 GO TO Q.A4
IF Q.HH12 = 2 GO TO Q.A1
IF Q.HH12 = 4, GO TO Q.A3a
IF Q.HH12 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH12 = D OR R, THANK AND TERMINATE
(ASK Q.HH13 IF Q.HH4 = 2+ AND Q.HH8 = 2 AND SAMPLING INSURED ADULT)
P.N. – # OF INSURED ADULTS FROM Q.HH4 THRU Q.HH9 NEEDS TO BE CALCULATED AS FOLLOWS:
IF Q.HH4=2+ AND Q.HH8 = 2, GEN IN # OF ADULTS AS Q.HH4 MINUS Q.HH9
IF Q.HH4 = Q.HH9b OR Q.HH9b = 0, DD, OR RR INSERT RESPONSE FROM (Q.HH4 MINUS Q.HH9) AND “ONE”
ELSE IF Q.HH4 MINUS Q.HH9b > 0 INSERT **Q.HH9b AND “MALE” 60% OF THE TIME/(Q.HH9 MINUS Q.HH9b) AND “FEMALE” 40% OF THE TIME**

HH13. Thinking about the (INSERT # OF INSURED ADULTS FROM Q.HH4 MINUS Q.HH9)/Q.HH9b/Q.HH9 MINUS Q.HH9b) adults between 19 and 64 in your household who HAVE health insurance now, may I speak to the (male/female/one) who has had the most recent birthday?

1  Continue with current respondent
2  New respondent comes to phone
3  New respondent not available
4  New respondent unable to come to phone
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.HH13 = 1 GO TO Q.A4
IF Q.HH13 = 2 GO TO A1
IF Q.HH13 = 4, GO TO Q.A3a
IF Q.HH13 = 3 GET NAME AND SCHEDULE CALL BACK
IF Q.HH13 = D OR R, THANK AND TERMINATE

Section A: INTRODUCTION
(ASK A1 IF CELL PHONE SAMPLE OR HH10 = 1 OR HH11=2 OR HH12 = 2 OR HH13 =2 )
(IF CELL SAMPLE INSERT ‘person’, IF LL INSERT ‘household’)
A1. (IF NEW RESPONDENT IN HH10- HH13: Hello, my name is___________. I’m calling from SSRS.) We are conducting a study of Massachusetts’ health care system. Our work is in partnership with a private foundation that supports research on health and social issues and make grants to improve health care. Your telephone number has been selected at random to be included in our study. Your participation is important in helping us understand how well the health care system is working in Massachusetts. All of your answers are completely confidential. We’re offering a $10 payment to each eligible (person/household) that completes the survey as a thank you.

IF NEEDED: It should take less than 25 minutes.
IF NEEDED: You may have received a letter explaining that we would be calling to talk with you. We have a toll-free telephone line you can call if you have any questions about our study. The number is 1-800-
A3. We’re giving people a choice of being interviewed in English or Spanish. Would you like to continue in English, or would you rather be interviewed in Spanish?

1 English
2 Spanish
3 Doesn’t matter/No preference
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.A3 = 2 GO TO INSTRUCTION ABOVE Q.A3a IN SPANISH INTERVIEW; ELSE CONTINUE WITH ENGLISH

(ASK Q.A3a IF Q.H10 = 3 OR Q.H11, H12, OR H13 = 4)
A3a. Would you be able to answer some questions about his/her healthcare?

1 Yes GO TO Q.A3d
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 2, D, OR R)
A3b. Is there another adult living in your household who you think would be able to answer these questions?

1 Yes
2 No TERMINATE
D (DO NOT READ) Don’t know TERMINATE
R (DO NOT READ) Refused TERMINATE

(ASK Q.A3c IF Q.A3b = 1)
A3c. May I please speak with them now or would there be a better time to call back?

1 Available now ASK FOR NAME
2 Call another time SET UP CALLBACK

(If Q.A3c = 1, READ)
Hello, my name is __________. I’m calling from SSRS.
We are conducting a study of Massachusetts’ health care system. Our work is in partnership with a private foundation that supports research on health and social
issues and make grants to improve health care. Your responses will be kept confidential.
Since you are familiar with the healthcare experiences of (INSERT NAME), we would like you to answer for that person as best you can.

(ASK Q.A3d IF Q.A3a OR Q.A3c = 1)
(IF QA3c = 1 INSERT NAME FROM A3c)
A3d. Since I will be talking to you, just to make the interview a little easier, could you please tell me what is the relationship of (this person between the ages of 19 and 64/ (INSERT NAME FROM A3c)) to you?

(DO NOT READ LIST. ENTER ONE ONLY)

01 Spouse (wife/husband)
02 Unmarried partner
03 Boyfriend
04 Girlfriend
05 Friend
06 Significant other
07 Son
08 Stepson
09 Daughter
10 Stepdaughter
11 Grandson
12 Granddaughter
13 Mother
14 Father
15 Brother
16 Sister
17 Grandmother
18 Grandfather
19 Aunt
20 Uncle
21 Niece
22 Nephew
23 Cousin
24 Mother-in-law
25 Father-in-law
26 Brother-in-law
27 Sister-in-law
28 Son-in-law
29 Daughter-in-law
30 Other relative
31 Roommate/housemate
32 Respondent is Employee (maid, nanny, au pair, housekeeper, etc.) (use “the person between 19 and 64 yrs old”)
Respondent is professional caregiver (nurse, aide, etc) (use “the person between 19 and 64 yrs old”)

Fiancé

(DO NOT READ) Other (SPECIFY) _______________

(DO NOT READ) Don’t Know (use “the person between 19 and 64 yrs old”)

(DO NOT READ) Refused (use “the person between 19 and 64 yrs old”)

IF Q.A3a OR Q.A3c = 1, ASK QUESTION USING VERBIAGE IN PARENS

(IF Q.A3d = 03,07,08,11,14,15,18,20,22,25,26,28, GEN IN CODE 1; IF Q.A3d = 04,09,10,12,13,16,17,19,21,24,27,29, GEN IN CODE 2)

A4. RECORD RESPONDENT GENDER:

(Is your (INSERT RELATIONSHIP FROM Q.A3d)…?)

1 Male, or
2 Female
R (DO NOT READ) Refused

****CREATE A VARIABLE FOR FEMALE=1 TO USE TO SCREEN IN LATER QS***

(P.N. –GEN IN WHETHER “SELECTED RESPONDENT” OR “PROXY”)

0 SELECTED PERSON (Respondent)
1 PROXY

***SET FILLS APPROPRIATELY FOR SELF OR PROXY (your RELATIONSHIP IN Q.A3d)***

(Q.HHx1 DELETED 8/28)

HHx2. As you may know, Massachusetts passed a law in 2006 that was aimed at providing health insurance for all Massachusetts residents. Given what you know about it, in general, do you support or oppose the Massachusetts Universal Health Insurance Law?

1 Support
2 Oppose
D (DO NOT READ) Don’t Know
R (DO NOT READ) Refused
Section C: ACCESS AND USE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “your/you/go/are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s /goes/he/is/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s /goes/she/is/her”

C1. My next questions ask about (your/ your RELATIONSHIP’s) recent health care experiences. Is there a place where (you/ your RELATIONSHIP’s) usually (go/goes) when (you/he/she) (are/is) sick or when (you/he/she) need advice about (your/(his/her)) health?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C2 IF Q.C1 = 1)
(SCRAMBLE 1-5)

C2. What kind of place is it? Is it….?
(READ LIST. ENTER ONE ONLY)

1  A doctor’s office or private clinic
2  A community health center or other public clinic
3  A hospital outpatient department
4  A hospital emergency room
5  An urgent care center
6  Or, some other place (SPECIFY)
7  (DO NOT READ) Doesn’t go to one place most often
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C2a IF Q.C2 = 1-6, 2, 3)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT, “have you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP/her”

C2a. How long (have you/has your RELATIONSHIP) been going there for (your/his/her) health care?

1  Less than 1 year
2  1 year to less than 2 years
3  2 years to less than 3 years
4  3 years to less than 5 years
5  5 years or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

C2b, C2c deleted 10/10

(ASK Q.C2a1 IF C2 = 1-6)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP/he/she”
(SCRAMBLE A-G, ASK H LAST)

C2a1. People go to places for medical care for many different reasons. (Do you/ Does your RELATIONSHIP) go to this place for any of the following reasons? ((Do you /Does (he/she)) go (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. Because the location is convenient
b. Because the hours it is open are convenient
c. Because it costs less than other places
d. Because it is easier to get an appointment there than at other places
e. Because it offers services besides medical care, such as translation services, transportation, or social services
f. Because there are people who work there who speak (your/your RELATIONSHIP’s) language
g. Because the quality of care is better than other places
h. For some other reason (SPECIFY)
The next questions are about the health care (you/ your RELATIONSHIP) received in the past 12 months, that is, since (INSERT MONTH/YEAR 12 MONTHS PRIOR TO TODAY).

C3a. In the past 12 months, how many times did (you/ your RELATIONSHIP) receive care in a hospital emergency room? (READ LIST IF NECESSARY. ENTER ONE ONLY)

0  None
1  1 time
2  2 times
3  3 times
4  More than 3 times
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3a1 IF Q.C3a = 1-4)

C3a1. The last time (you/your RELATIONSHIP) went to a hospital emergency room, was it for a condition that (you/your RELATIONSHIP) thought could have been treated by a regular doctor if he or she had been available?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C3a2 IF Q.C3a1=1)

C3a2. I'm going to read you a list of reasons why some people go to the emergency room. Please tell me if any of these were important reasons for (your/your RELATIONSHIP’s) last visit to a hospital emergency room. (INSERT ITEMS). Was this an important reason?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
a. (You were/your RELATIONSHIP was) unable to get an appointment at the doctor's office or clinic as soon as (you/your RELATIONSHIP TARGET) thought one was needed
b. (You/Your RELATIONSHIP) needed care after normal operating hours at the doctor's office or clinic
c. deleted 10/10
d. It was more convenient to go to the hospital emergency room
e. (You/Your RELATIONSHIP) called the doctor’s office or clinic and they told (you/him/her) to go to the emergency room.

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
IF Q.A4 = 2, INSERT “other than to have a baby”

C3b. In the past 12 months, were (you/your RELATIONSHIP) a patient in a hospital overnight (other than to have a baby)?

1   Yes
2   No
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

C3b1, C3b2 deleted 10/10

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3c. In the past 12 months, how many times did (you/your RELATIONSHIP) visit a general doctor who treats a variety of illnesses? For example, a doctor in general practice, family medicine or internal medicine.

0   None
1   1 time
2   2 times
3   3 times
4   More than 3 times
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.C3c1 IF Q.C3c = 1-4)
IF Q.C3c = 1, INSERT “Was this visit”; IF Q.C3c = 2-4, INSERT “Were any of those visits”

C3c1.(Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?
In the past 12 months, how many times did (you/ your RELATIONSHIP) see a nurse practitioner, physician assistant, or midwife RATHER than a general doctor for (your/his/her) health care visit?

0 None
1 1 time
2 2 times
3 3 times
4 More than 3 times
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

In the past 12 months, how many times did (you/ your RELATIONSHIP) visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

0 None
1 1 time
2 2 times
3 3 times
4 More than 3 times
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

In the past 12 months, did (you/your RELATIONSHIP) visit more than one doctor’s office or clinic for (your/(his/her)) health care?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK IF C3d1=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3d2. In the past 12 months, did someone at one of the doctor’s offices or clinics (you/he/she) visited help (you/your RELATIONSHIP) coordinate the health care (you/he/she) received from different health care providers? For example, did he or she help (you/your RELATIONSHIP) set up an appointment with another doctor or clinic or check on the results from a medical test or follow-up care with another doctor or clinic?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3f. In the past 12 months, did (you/ your RELATIONSHIP) see a dentist or a dental hygienist?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

C3f1, C3f2   deleted 10/10

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3g. In the past 12 months, did (you/ your RELATIONSHIP) take any prescription drugs on a regular basis?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you have/you/you were”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP has/your RELATIONSHIP/your RELATIONSHIP was”
(SCRAMBLED ITEMS)
C3h. Next, I’m going to read you a list of problems some people experience when they try to get health care. Please tell me if (you have/your RELATIONSHIP has) had these problems in the past 12 months. (INSERT ITEMS). Has this happened to (you/your RELATIONSHIP) in the past 12 months?
1. Yes
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. (You were/Your RELATIONSHIP was) told by a doctor’s office or clinic that they weren’t accepting PATIENTS with (your/your RELATIONSHIP’s) type of health insurance
b. (You were/Your RELATIONSHIP was) told by a doctor’s office or clinic that they weren’t accepting new patients
c. (You/Your RELATIONSHIP) had to change to a new doctor’s office or clinic because of a change in your health insurance plan

(ASK Q.C3i if Q.C3h = 1 FOR ANY OF a,b,c)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3i. For this question, I’d like you to think about the times that (you/your RELATIONSHIP) had those kinds of problems. Did (you/your RELATIONSHIP) have a problem when (you were/(he/she) was) trying to see a general doctor who treats a variety of illnesses (a doctor in general practice, family medicine, or internal medicine) or when (you were/(he/she) was) trying to see a doctor who specializes in a particular medical disease or problem?

1. General doctor
2. Specialist
3. Both general doctor and specialist
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK C3j IF C3c = 0,D,R AND C3c2 = 0, D, R AND C3d = 0, D, R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C3j. In the past 12 months, did (you/your RELATIONSHIP) ever make or try to make any appointments for (your/(his/her)) health care at a doctor’s office or clinic?

1. Yes
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK C3k IF C3j=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C3k. In the past 12 months, how often (were you/was your RELATIONSHIP) able to get an appointment at a doctor’s office or clinic as soon as (you/he/she) thought it was needed?

1 Never  
2 Sometimes  
3 Usually  
4 Always  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3, THEN (ASK C4a1 and C4a2 IN A SERIES FOR EACH IF ANY C4a1 a-f = 1 OR 3)
(SCRAMBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
FOR ITEM c IF Q.A4 = 2, INSERT “or a mammogram”

C4 Still thinking about the past 12 months, was there any time that (you/your RELATIONSHIP) did not get or postponed (INSERT)?

1 Yes, did not get  
2 Yes, postponed getting  
3 Yes, both did not get and postponed getting  
4 (DO NOT READ) No, no unmet need or delayed care  
5 (DO NOT READ) Not needed  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

a. Filling a prescription for medicine  
b. Getting a medical test, treatment or follow-up recommended by a doctor  
c. Getting a preventive care screening such as colon cancer screening (or a mammogram)  
d. Getting doctor care that you needed  
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)  
f. Getting dental care that you needed  
g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3, THEN (ASK C4a1 and C4a2 IN A SERIES FOR EACH IF ANY C4a1 a-f = 1 OR 3)
C4a1. Did (you/your RELATIONSHIP) NOT (INSERT) because of costs or because of some other reason?
(READ IF NECESSARY: Why you did not (INSERT))?  

1 Costs  
2 Some other reason  
3 (DO NOT READ) Both  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

a. Fill a prescription for medicine  
b. Get a medical test, treatment or follow-up recommended by a doctor  
c. Get a preventive care screening such as colon cancer screening (or a mammogram)  
d. Get doctor care that you needed  
e. Get specialist care that you needed. (IF NECESSARY: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Do not include visits for mental health care or counseling)  
f. Get dental care that you needed  
g. DELETE

(ASK Q.C4 AND Q.C4a1 IN A SERIES FOR EACH Q.C4 = 1 OR 3, THEN (ASK C4a1 and C4a2 IN A SERIES FOR EACH IF ANY C4a1 a-f = 1 OR 3)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”

C4a2. Thinking about the times (you/your RELATIONSHIP) did NOT (INSERT) because of costs. Did (you/your RELATIONSHIP) NOT do that because the service wasn’t covered by insurance or because the co-pay (you/he/she) would have had to pay was too high, or for some other reason?

1 Not covered  
2 Co-pay too high  
3 (DO NOT READ) Both because not covered and co-pay too high  
4 (DO NOT READ) Uninsured at time of care  
5 Some other reason (SPECIFY)  
D (DO NOT READ) Don’t know  
R (DO NOT READ) Refused

a. Fill a prescription for medicine  
b. Get a medical test, treatment or follow-up recommended by a doctor  
c. Get a preventive care screening such as colon cancer screening (or a mammogram)  
d. Get doctor care that you needed  
e. Get specialist care that you needed  
f. Get dental care that you needed

(ASK Q.C5 IF Q.C4a1(b-f) = 2 or 3 TO ANY)  
(SCRAMBLE)
Earlier you told me that there were reasons besides cost (you/your RELATIONSHIP) did not get or postponed getting some of the health care that (you/he/she) needed in the past 12 months. Did (you/your RELATIONSHIP) ever not get or postpone getting care that you needed because (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Of trouble finding a doctor or other health care provider who would see (you/him/her)
b. Of trouble getting an appointment with a doctor or other health care provider
c. It was hard to get to the place where the care is located
d. The hours that care was available were not convenient for (you/him/her)
e. (You/he/she) didn’t know how to get the care that was needed

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C5e. “After-hours care” is health care when the doctor’s office or clinic is closed. In the last 12 months, did (you/your RELATIONSHIP) need “after-hours care”?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK C5e1 IF C5e=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C5e1. Thinking about the last time (you/your RELATIONSHIP) needed “after-hours care”, was it because (you/he/she) needed care right away or because you were/(he/she was) not able to get to a doctor’s office or clinic during normal operating hours?

1 Needed care right away
2 Not able to get to doctor during normal operating hours
3 Other (Specify)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK C5e2 IF C5e=1)
(SCRAMBLE ↓↓↓↓ 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
C5e2. Still thinking about the last time (you/your RELATIONSHIP) needed “after-hours care”, where did (you/he/she) go to get that “after-hours care”?

1  A hospital emergency room
2  An urgent care center
3  A clinic at retail store or drug store, such as a clinic at Wal-Mart or CVS
4  A community health center or other public clinic
5  Or, some other place (SPECIFY)
6  (DO NOT READ) DID NOT GET CARE AFTER HOURS
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.C6 IF Q.C3a = 1-4 OR Q.C3b = 1 OR Q.C3c = 1-4 OR Q.C3d = 1-4 OR C3c2 = 1-4 OR Q.C3f = 1 OR Q.C3g = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /she”
C6. Thinking about all of the care that (you/ your RELATIONSHIP) received in the past 12 months, would (you/he/she) say that the health care (you/he/she) received was…?
(READ LIST. ENTER ONE ONLY)

1  Excellent,
2  Very good,
3  Good,
4  Fair, or
5  Poor
7  (DO NOT READ) DID NOT RECEIVE CARE
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
Section D: SET-UP FOR SURVEY

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
D1. Now I’d like to ask you a few background questions so that I can set up the next part of the survey to ask the questions that are right for (you/ your RELATIONSHIP). First, may I have (your/ your RELATIONSHIP’s) age?

______ YEARS (range: 19-64)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.D1a IF Q.D1 = DD OR RR)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP is”
D1a. It would be helpful if you could tell me whether (you are/ your RELATIONSHIP is)…?
(READ LIST. ENTER ONE ONLY)

1 19 to 25 years old,
2 26 to 34 years old,
3 35 to 49 year old, or
4 50 to 64 years old
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”
D2 (Are you/Is your RELATIONSHIP) married, widowed, divorced, separated, never married, or living with a partner?

1 Married
2 Widowed
3 Divorced
4 Separated
5 Never been married
6 Living with a partner
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

P.N. - CREATE MARRIED=1 (D2=1 OR 6) TO USE TO SCREEN IN LATER QS
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does/ your 
RELATIONSHIP/him”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does/ your 
RELATIONSHIP/her”

D3 (Do/Does) (you/ your RELATIONSHIP) have any children or stepchildren who live 
with (you/(him/her))? Please include all natural, adopted and stepchildren who live 
with (you/ your RELATIONSHIP).
IF NEEDED: Remember, your answers are confidential and will only be used for the 
purposes of this study.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.D3a IF Q.D3 = 1)
D3a. How many of those children are aged 18 or younger?

__________ (1-14) NUMBER OF CHILDREN
15  15+
00 None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

P.N.: 
CREATE PARENT=1 (D3a= 1+) FOR SCREEN FOR LATER QS 
CREATE FAMILY=1 (“MARRIED”=1 OR “PARENT”=1) FOR SCREEN FOR 
LATER QS 
CREATE NUMKIDS (D3a) FOR SCREEN FOR LATER QS
Section E: OOP COSTS/FINANCIAL PROBLEMS

(ASK EVERYONE)
(SCRAMBLE A-B, ASK C LAST)
(P.N. – IF Q.E1 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “and her family”

My next questions are about the health care costs that (you/ your RELATIONSHIP) (and your family/and (his/her)family) had in the past 12 months. First, I’d like to ask about how much (you/ your RELATIONSHIP) (and your family/and (his/her) family) spent “out of pocket” for health care in the past 12 months. “Out of pocket” is the amount of money (you/he/she) pay(s) that is not covered by any insurance or special assistance that you might have. It does not include any premiums you pay for your health insurance or any health care costs that (you/he/she) will be reimbursed for.

How much did (you/ your RELATIONSHIP) (and your family/and (his/her) family) spend “out of pocket” in the past 12 months for (INSERT)…?

(IF NECESSARY: The premium is the price you pay for the insurance policy)

PROBE: Your best estimate is fine.

______________ ($1-$9999)

00  None/Nothing
LL  $10000 or more
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

a. Prescription medicines
b. Dental and vision care
c. All other medical expenses, including for doctors, hospitals, tests and equipment
(IF Q.21 = DD OR RR, IMMEDIATELY ASK E1a BEFORE GOING TO NEXT ITEM)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” AND Q.04 = 1 INSERT, “your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.04 = 2 INSERT, “your RELATIONSHIP /her”
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “and your family”
IF “FAMILY=1” AND PROXY AND Q.04 = 1, INSERT “and his family”
IF “FAMILY=1” AND PROXY AND Q.04 = 2, INSERT “and her family”
E1a. How much did (you/ your RELATIONSHIP) (and your family/and (his/her) family) spend “out of pocket” in the past 12 months for (INSERT)…?
   Was it…?
   (READ LIST. ENTER ONE ONLY)

   1   Less than $200
   2   $200 to under $500
   3   $500 to under $1,000
   4   $1,000 to under $3,000
   5   $3,000 to under $5,000
   6   $5,000 to under $10,000
   7   $10,000 or more
   8   (DO NOT READ) DID NOT USE CARE
   D   (DO NOT READ) Don’t know
   R   (DO NOT READ) Refused

   a. Prescription medicines
   b. Dental and vision care
   c. All other medical expenses, including for doctors, hospitals, tests and equipment

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
E1ad. For my next two questions, please think about the total amount that (you / your RELATIONSHIP) and (your family/and (his/her) family) (are/is) spending on health care this year, including any out-of-pocket spending and any spending on health insurance premiums. Is the total amount that (you are /(he/she) is) spending on health care this year more, less, or about the same as what (you were/(he/she was) spending last year?

   1   More than last year
   2   Less than last year
   3   About the same as last year
   D   (DO NOT READ) Don’t know
   R   (DO NOT READ) Refused
E1ae. Has the amount that (you are/your RELATIONSHIP is) spending on health care this year caused financial problems for (you (your family)/your RELATIONSHIP (and (his/her) family)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

E1af. Because of the amount that (you/he/she) (your/his/her) family) are spending on health care this year, has (your/(his/her) family) (INSERT)?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

a. Cut back on health care spending
b. Cut back on other types of spending
c. Cut back on savings or taken money out of savings
d. Added hours at current job or took another job to help cover the cost of health care
e. Made some other changes (SPECIFY)

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/were/your/your
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP
/was/his/his”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP/
was/her/her’”

E2. In the past 12 months, did (you/ your RELATIONSHIP) have any problems paying or (were/was) (you/ your RELATIONSHIP) unable to pay any of (your/(his/her)) family’s medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.E2a IF Q.E2 = 1)

E2a. What were those medical bills for? Were they (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. doctor bills
b. hospital bills
c. bills for dental care
d. bills for vision care
e. bills for prescription drugs
f. some other kind of medical bill

(ASK IF Q.E2 = 1 E2aa =1 OR E2ab=1 OR E2af=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
(SCRAMBLE A-F, ASK G LAST)

E2b. What type of medical services led to the medical bills (you have /your RELATIONSHIP has) had difficulty paying? Was it (INSERT)…

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Emergency care
b. On-going treatment for a chronic or long-term health condition or health problem
c. A medical test or surgical procedure
d. The birth of a child
e. deleted 10/10
f. deleted 10/10
g. Something else (SPECIFY)

IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “do/you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”

E3. (Do/Does) (you/ your RELATIONSHIP) (and your family/and (his/her) family) currently have any medical bills that (you/he/she) are paying off over time? This could include medical bills you are paying off with your credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from earlier years as well as this year.
1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.E3a IF Q.E3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “he is”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “she is”
E3a. How much are the medical bills (you are/he is/she is) paying off over time?
   PROBE: Your best estimate is fine.

________________ AMOUNT ($1-$9999)
LL  $10,000 or more
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused

(ASK Q.E3a1 IF Q.E3a = DD OR RR)
E3a1. Was it…?
   (READ LIST. ENTER ONE ONLY)

1  Less than $2,000
2  $2,000 to under $4,000
3  $4,000 to under $8,000
4  $8,000 to under $10,000
5  $10,000 or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(Q.E3b DELETED 10/10/06)

(ASK E3b IF E3=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

E3b. When were (you/your RELATIONSHIP) first unable to pay the medical bills that
   (you/he/she) are now paying off over time? Was it within the last year, a year to less
   than 2 years ago, 2 to less than 5 years ago, or 5 years ago or more?

1  Within the last year
2  A year to less than 2 years ago
3  2 to less than 5 years ago
4  5 years ago or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK EVERYONE)
IF “FAMILY=1” AND SELECTED RESPONDENT, INSERT “you/and your family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 1, INSERT “your RELATIONSHIP /and his family”
IF “FAMILY=1” AND PROXY AND Q.A4 = 2, INSERT “your RELATIONSHIP /and her family”

E4. At any time in the past 12 months, did (you/ your RELATIONSHIP) (and your family/and (his/her) family) have any problem paying mortgage, rent or utility bills?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/is your RELATIONSHIP”

E4a. Thinking about the future, how confident (are you/is your RELATIONSHIP) that (you/he/she) and (your/his/her) family will be able to afford all the health care services (you/they) will need in the coming year? (Are you/Is he/she) very confident, somewhat confident, not too confident, or not confident at all?

1 Very confident
2 Somewhat confident
3 Not too confident
4 Not confident at all
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

Section F: HEALTH INSURANCE COVERAGE

(IF SAMPLE ADULT IS SAME AS HH RESPONDENT READ:) IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you” IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s” Earlier I asked you a general question about health insurance coverage. Now I’d like to focus in more detail on (your/ your RELATIONSHIP’s) current health insurance coverage. In answering these questions, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.
(IF SAMPLE ADULT IS NOT SAME AS HH RESPONDENT READ:)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”  
The next questions are about (your/ your RELATIONSHIP’s) current health insurance coverage. In answering these questions, I’d like you to exclude insurance plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs. I’d also like you to exclude coverage through the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund.  

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/your”  
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your RELATIONSHIP’s”  
F1.  (Are you/Is your RELATIONSHIP) covered by health insurance provided through an employer or union?  This could be insurance through a current job, a former job, (your/ your RELATIONSHIP’s) job or someone else’s job.  
IF NEEDED:  I’m sorry but I have to ask each type of insurance question for the survey.  

1  Yes  
2  No  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused  

(ASK Q,F1a IF Q,F1 = 1)  
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”  
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”  
IF “MARRIED=1” INSERT “(your/ your RELATIONSHIP’s) spouse’s or partner’s name”  
IF Q,D1 = <26 OR Q.D1a = 1 INSERT “(your/ your RELATIONSHIP’s) parent’s name”  
F1a.  Is the health insurance plan in (your/ your RELATIONSHIP’s) name, ((your/ your RELATIONSHIP’s) spouse or partner’s name), ((your/ your RELATIONSHIP’s) parent’s name) or someone else’s name?  
(ENTER ALL THAT APPLY)  
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR (Q.D1<26 OR Q.D1a = 1)  

1  Own name  
2  Spouse/partner’s name  
3  Parent’s name  
4  Someone else’s name  
D  (DO NOT READ) Don’t know  
R  (DO NOT READ) Refused  

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F1b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

F1c. Who is covered by that health insurance plan? Is it…?

(READ LIST. ENTER ONE ONLY)

1  Only (you/ your RELATIONSHIP) or
2  (You/ Your RELATIONSHIP) and other family members?
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

F2. Medicare is a health insurance program for people 65 years and older and for people with certain disabilities. (Are you/Is your RELATIONSHIP) covered by Medicare?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

F2a. How long have (you/your RELATIONSHIP) had that insurance coverage?

(READ LIST. ENTER ONE ONLY)

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
4  More than 12 months
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP / your
RELATIONSHIP’s”

F3. Massachusetts has a number of programs that help low and moderate-income people get
health insurance coverage. This would include MassHealth and Commonwealth Care.
You may know MassHealth under other names, such as Medicaid, CommonHealth,
Family Assistance or the Insurance Partnership. You may know Commonwealth Care
as CHIP. Remember, for this study, we’re not including the Uncompensated Care Pool
or UCP, the Free Care Pool or the Health Care Safety Net Fund as insurance coverage.
(Are you/Is your RELATIONSHIP) covered by MassHealth or Commonwealth Care?
(IF RESPONDENT ANSWERS “NO”, READ BEFORE ACCEPTING RESPONSE:
(You/ your RELATIONSHIP) could be enrolled in MassHealth or Commonwealth Care
through the Boston Medical Center HealthNet Plan, Network Health or the Primary
Care Clinician Plan. Some MassHealth enrollees are also enrolled in the Neighborhood
Health Plan or the Fallon Community Health Plan.)

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F3a IF Q.F3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”
F3a. Which program (are you/is your RELATIONSHIP) covered by?
(READ LIST IF NECESSARY)

1  MassHealth or Medicaid
2  CommonHealth, Family Assistance or Insurance Partnership
3  Commonwealth Care or CHIP
4  Commonwealth Choice through the Connector (Commonwealth Health Insurance
   Connector)
7  OTHER (SPECIFY) _____________________
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.F3b IF Q.F3 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F3b. How long (have you/has your RELATIONSHIP) had that insurance coverage?

1  Less than 3 months
2  3 to 6 months
3  7 to 12 months
More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK F4 IF QF3a = 1,2,3,7, D,R)
(PN: GEN IN “1” AND DON’T ASK IF QF3a=4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Are you”
IF INTERVIEWING “A PROXY” INSERT, “Is your RELATIONSHIP”
F4. (Are you /Is your RELATIONSHIP) covered by a health insurance plan through the Commonwealth Choice program that was purchased through the Commonwealth Health Insurance Connector, also called the Connector?
IF NECESSARY: The Commonwealth Health Insurance Connector is a state agency that helps individuals purchase health insurance coverage if they do not have access to health insurance through a job.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F4a IF Q.F4 = 1 AND “FAMILY=1”) 
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F4a. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only (you/ your RELATIONSHIP) or
2 (You/ your RELATIONSHIP) and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F4b IF Q.F4 = 1 AND F3a NE 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you”
IF INTERVIEWING “A PROXY” INSERT, “has your RELATIONSHIP”
F4b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
F5. (Are you/Is your RELATIONSHIP) covered by a health insurance plan that was purchased directly from an insurance company or an insurance agent, that is, a plan not offered through a current or past employer or union?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F5a1 IF Q.F5 = 1)
F5a1. Is that coverage part of a program, such as MassHealth or Commonwealth Care? You may know MassHealth under other names, such as Medicaid, CommonHealth, Family Assistance or the Insurance Partnership.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F5a IF Q.F5 = 1 AND “FAMILY=1”)
F5a. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only (you/ your RELATIONSHIP) or
2 (You/ your RELATIONSHIP) and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F5b IF Q.F5 = 1)
F5b. How long (have you/has your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
ASK Q.F6 IF Q.F1 NE 1 AND Q.F2 NE 1 AND Q.F3 NE 1 AND Q.F4 NE 1 AND Q.F5 NE 1
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
F6. (Are you/Is your RELATIONSHIP) covered by some other type of health insurance?
   For example, coverage for military personnel and their families, such as CHAMPUS, TRICARE, CHAMP-VA and VA?

   1 Yes
   2 No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. – COVERAGE=1 IF Q.F1=1 OR Q.F2=1 OR Q.F3=1 OR Q.F4 = 1 OR Q.F5=1 OR Q.F6=1)
(P.N. – COVERAGE=2 IF Q.F1=2 AND Q.F2=2 AND Q.F3=2 AND Q.F4 = 2 AND Q.F5=2 AND Q.F6=2)

ASK Q.F7 IF COVERAGE=2
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/do”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/does”
F7. According to the information you have provided, (you/ your RELATIONSHIP) (do/does) not have ANY health insurance now. Is that correct?
   (IF NEEDED: Again, I’d like you to exclude plans that only cover one type of service, like dental care plans or plans that pay for prescription drugs and the UCP program, the Free Care Pool or the Health Care Safety Net Fund.)

   1 Yes, have no health insurance.
   2 No, have health insurance.
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

(P.N. – RECODE COVERAGE=1 IF Q.F7=2)

ASK Q.F8 IF Q.F7 = 2; ELSE GO TO Q.F10
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP/”
F8. What kind of insurance coverage (do/does) (you/ your RELATIONSHIP) have? (DO NOT READ. ENTER ALL THAT APPLY)

   01 Insurance from employer or union
   02 Insurance through Commonwealth Choice from the Connector (Commonwealth Health Insurance Connector)
   03 Insurance purchased directly from a company/agent
   04 Medicare
   05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or
some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.F8a IF Q.F8 = 01)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “MARRIED=1” INSERT “(your/ your RELATIONSHIP’s) spouse’s or partner’s name”
IF Q.D1 = <26 OR Q.D1a = 1 INSERT “(your/ your RELATIONSHIP’s) parent’s name”
F8a. Is the health insurance plan in (your/ your RELATIONSHIP’s) name, ((your/ your RELATIONSHIP’s) spouse or partner name), ((your/ your RELATIONSHIP’s) parent’s name) or someone else’s name?
(ENTER ALL THAT APPLY)
(DISPLAY CODES 2 AND 3 ONLY IF “MARRIED=1” OR (Q.D1<26 OR Q.D1a = 1)

1 Own name
2 Spouse/partner’s name
3 Parent’s name
4 Someone else’s name
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F8b IF (Q.F8 = 01 AND “FAMILY=1”) OR (Q.F8a = 1 AND “FAMILY=1”))
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F8b. Who is covered by that health insurance plan? Is it…?
(READ LIST. ENTER ONE ONLY)

1 Only (you/ your RELATIONSHIP) or
2 (You/ Your RELATIONSHIP) and other family members
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK F8c IF Q.F7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F8c. How long have (you/your RELATIONSHIP) had that insurance coverage?
(READ LIST. ENTER ONE ONLY)

1 Less than 3 months
2 3 to 6 months
3 7 to 12 months
4 More than 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F9 IF COVERAGE = 1 AND Q.F1b NE 4 AND Q.F2a NE 4 AND Q.F3b NE 4 AND Q.F4b NE 4 AND Q.F5b NE 4 AND Q.F8c NE 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F9. During the past 12 months, did (you/your RELATIONSHIP) have health insurance ALL the time, or was there a time during the year that (you/your RELATIONSHIP) DID NOT have any health coverage?

1 Insured all the time
2 Had a time without insurance
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF F9=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

F9a. How many months has it been since (you/your RELATIONSHIP) had a period where (you were/(he/she)was) WITHOUT insurance coverage?

_________ Months (1-12)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF F9=2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

F9b. What was the MAIN reason that (you are /your RELATIONSHIP is) obtained health insurance coverage at that time?

(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Lost job or working less hours
02 Got a job or working more hours
03 Changed jobs
04 Got married
05 Got divorced
06 Had a child
07  Got sick or injured
09  Became eligible for coverage
97  Other (SPECIFY) ______________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.F10 IF COVERAGE=2 OR Q.F9 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F10. How many months were (you/your RELATIONSHIP) uninsured in the past 12 months? Count a month as uninsured if (you/your RELATIONSHIP) were uninsured for even one day in the month.

_________ MONTHS UNINSURED (Range = 1-12)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

F10a, F10b, F10c deleted 10/10

(ASK IF COVERAGE=2 and F10<12)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
F10b. How many months has it been since (you/your RELATIONSHIP) last had insurance coverage?

_________ Months
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
F11. When (you/your RELATIONSHIP) last had health insurance coverage, what kind of insurance coverage did (you/your RELATIONSHIP) have?

(Do not read. Enter all that apply)

01 Insurance from employer or union
02 Insurance through Commonwealth Choice from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (Specify) __________
00 (Do not read) Never had insurance
DD (Do not read) Don’t know
RR (Do not read) Refused

F11d. What is the MAIN reason that (you are/your RELATIONSHIP is) no longer covered by that insurance?

(Do not read list. Enter one only)
(May read response back to respondent to confirm)

01 Lost job or working less hours
02 Got a job or working more hours
03 Changed jobs
04 Got married
05 Got divorced
06 Had a child
07 Got sick or injured
08 Costs too much
09 Became eligible for other coverage
10 Became ineligible for coverage
97 Other (Specify) _________________
DD (Do not read) Don’t know
RR (Do not read) Refused
(ASK Q.F11a IF COVERAGE=1 AND Q.F1b NE 4 AND Q.F2a NE 4 AND Q.F3b NE 4 AND Q.F4b NE 4 AND Q.F5b NE 4 AND Q.F8c NE 4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/have/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/has/his/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/has/her/she”
F11a. Earlier you told me that (you/your RELATIONSHIP) (have/has) had (your/his/her) current insurance coverage for less than a year. Did (you/he/she) have any insurance coverage just before that or were (you/he/she) uninsured before (you/he/she) obtained (your/his/her) current insurance coverage? (IF NEEDED: By just before I mean in the month before you started your current health insurance coverage.)

1 Yes, had coverage just before
2 No, uninsured just before
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.F11b IF Q.F11a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/has/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/has/her”
F11b. What kind of insurance coverage did (you/your RELATIONSHIP) have just before (your/his/her) current coverage?
(DO NOT READ. ENTER ALL THAT APPLY)

01 Insurance from employer or union
02 Insurance through Commonwealth Choice from the Connector (Commonwealth Health Insurance Connector)
03 Insurance purchased directly from a company/agent
04 Medicare
05 MassHealth, Medicaid, Commonwealth Care Health Insurance Plan (CHIP) or some other public coverage
06 Champus, Tricare, Champ-VA, VA or some other military health care
07 Something else (SPECIFY) __________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
F11c deleted 10/10

(ASK Q.F11c IF Q.F11a = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP”
F11c. What was the MAIN reason (you/your RELATIONSHIP) changed insurance plans at that time?
  (DO NOT READ LIST. ENTER ONE ONLY)
  (MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)
  01 Lost job or working less hours
  02 Got a job or working more hours
  03 Changed jobs
  04 Got married
  05 Got divorced
  06 Had a child
  07 Got sick or injured
  08 Costs too much
  09 Became eligible for other coverage
  10 Became ineligible for coverage
  97 Other (SPECIFY) ____________________
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
F10a. At any time in the past 12 months, (have you/has your RELATIONSHIP) received care under the Uncompensated Care Pool or UCP, the Free Care Pool or the Health Care Safety Net Fund?
  1 Yes
  2 No
  D (DO NOT READ) Don’t know
  R (DO NOT READ) Refused

(ASK IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/you”
IF INTERVIEWING “A PROXY” INSERT “your RELATIONSHIP/he/she/his/her”
F12. Thinking about the future, how confident (are you/is your RELATIONSHIP) that (you/he/she) will be able to keep (your/his/her)current health insurance coverage in the coming year? (Are you/is/he/she) very confident, somewhat confident, not too confident, or not confident at all?
  1 Very confident
Section G: CHARACTERISTICS OF CURRENT COVERAGE

(ASK G1 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you are”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /your RELATIONSHIP is”
G1. Now I’d like to ask you a few questions about (your/ your RELATIONSHIP’s) current health insurance coverage. Is there a “network” or list of doctors, hospitals and other medical providers that (you are / your RELATIONSHIP is) encouraged to use?
(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G2 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G2. Under (your/ your RELATIONSHIP’s) current health coverage, if (you/ your RELATIONSHIP) see a doctor who is not part of (your/ his/her) health plan’s network, does (your/his/her) health plan pay for any of those costs?
(IF NECESSARY: A “network” is a group of providers, such as physicians, hospitals, and pharmacies, who contract with a health plan to provide health care services to members of that health plan.)

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G3 IF Q.G1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
G3. Under (your/your RELATIONSHIP’s) current health coverage, (do/does) (you/ your RELATIONSHIP) need to get a referral from a primary care physician, sometimes called a PCP or a personal physician, in order to see a specialist?
(IF NECESSARY: Specialists are doctors like a surgeon, heart doctor, allergy doctor, skin doctor and others who specialize in one area of health care. Do not include visits for mental health care or counseling)

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G4 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your
RELATIONSHIP’s /has”

G4. Does (your/ your RELATIONSHIP’s) current health coverage have an annual deductible for medical care? A deductible is the amount (you/ your RELATIONSHIP) (have/has) to pay before the insurance plan will start paying (your/ your RELATIONSHIP’s) medical bills.
IF NEEDED: The deductible is different from a co-pay. A co-pay is the payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying (your/his/her) medical bills.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF Q.G4 = 2, D, OR R, GO TO Q.G10

(ASK Q.G5 IF Q.G4 = 1)

G5. Is there a separate annual deductible for each family member covered?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Qs.G6, G7a AND G7b DELETED 8/28)

(ASK Q.G8 IF Q.G4 = 1)
IF Q.G1 = 1, INSERT “within you plan’s network”
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
IF Q.G5 = 1, INSERT “per person”

G8. For my next question, I’d like you to focus on the annual deductible that applies to physician and hospital care (within (your/your RELATIONSHIP) plan’s network).
How much is the annual deductible (per person) under (your/ your RELATIONSHIP’s) current health coverage?

PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G9; OTHERWISE ENTER DD OR RR AND GO TO Q.8a

___________ AMOUNT ($1-$9,999 10K)
LL $10,000 or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G8a IF Q.G8 = DD OR RR)

G8a. Would you say it is…?

(READ LIST. ENTER ONE ONLY)

1 Less than $100
2 $100 to under $500
3 $500 to under $1,000
4 $1,000 to under $2,000
5 $2,000 to under $3,000
6 $3,000 to under $5,000
7 $5,000 to under $10,000
8 $10,000 or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G9 IF Q.G8 = 1000+ OR Q.G8a = 4-8)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

G9. Special Health Savings Accounts or HSAs are accounts that are devoted solely to health expenses and used with a high deductible health insurance policy. They can also be used to supplement retirement if you are healthy because the money can stay in the account and grow with tax advantages. Health Savings Accounts are fairly new since they were only signed into law in December of 2003. (Do/Does) (you/ your RELATIONSHIP) have a Health Savings Account or HSA?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.G10 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/do you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s /does your RELATIONSHIP”
G10. Now I’d like to ask about the premiums under (your/ your RELATIONSHIP’s) current health coverage. (Do you/Does your RELATIONSHIP) pay any premiums for your health insurance? This includes money deducted from a paycheck as well as money (you/your relationship) pay(s) directly to an insurance company.

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G10a IF Q.G10 = 1 AND “FAMILY=1”)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”
IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”
G10a. (Do you/Does your RELATIONSHIP) pay premiums for individual coverage or family coverage?

1  Individual
2  Family
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.G11 IF Q.G10 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
G11. How often do (you/ your RELATIONSHIP) make premium payments?
(READ LIST. ENTER ONE ONLY)

01  Once a week
02  Every two weeks
03  Twice a month
04  Once a month
05  Once every three months (QUARTERLY)
06  Once every six months (TWICE A YEAR; BIANNUALLY; SEMIANNUALLY)
07  Once a year
97  (DO NOT READ) SOME OTHER TIMING
DD  (DO NOT READ) Don’t know
RR  (DO NOT READ) Refused
(ASK Q.G11a IF Q.G11 = ANY OF 01-07)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does she”

G11a. About how much (do you/does he/does she) pay (INSERT RESPONSE FROM Q.G11) in premiums, including any amount deducted from a paycheck?
IF NEEDED: This is the premium you pay for the whole plan, even if it covers other family members.
PROBE: Your best estimate is fine.

INTERVIEWER: IF RESPONDENT GIVES RANGE, RECORD LOWEST AMOUNT AND GO TO G12; OTHERWISE ENTER DD OR RR AND GO TO Q.11b

____________ AMOUNT ($1-100K)
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.G11a1 IF Q.G11a = DD OR RR)

G11a1. Would you say it is…?
(READ LIST. ENTER ONE ONLY)
(P.N. - $ AMOUNT TO BE FILLED IN BASED ON TIME PERIOD FROM Q.G11 (CODES 01-07))

01 Less than (INSERT AMT1)
02 (INSERT AMT1) to under (INSERT AMT2)
03 (INSERT AMT2) to under (INSERT AMT3)
04 (INSERT AMT3) to under (INSERT AMT4)
05 (INSERT AMT4) to under (INSERT AMT5)
06 (INSERT AMT5) to under (INSERT AMT6)
07 (INSERT AMT6) to under (INSERT AMT7)
08 (INSERT AMT7) to under (INSERT AMT8)
09 (INSERT AMT8) to under (INSERT AMT9)
10 (INSERT AMT9) to under (INSERT AMT10)
11 (INSERT AMT10) or more
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused
FILLS FOR PREMIUM PAYMENTS

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<tr>
<th></th>
<th>G11=01 Week</th>
<th>G11=02 Two weeks</th>
<th>G11=03 Twice per month</th>
<th>G11=04 Month</th>
<th>G11=05 Three months</th>
<th>G11=06 Six months</th>
<th>G11=07 Year</th>
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<td>500</td>
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<td>30</td>
<td>60</td>
<td>65</td>
<td>125</td>
<td>375</td>
<td>750</td>
<td>1500</td>
</tr>
<tr>
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<td>60</td>
<td>115</td>
<td>125</td>
<td>250</td>
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<td>3000</td>
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<td>90</td>
<td>175</td>
<td>190</td>
<td>375</td>
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<td>3000</td>
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<td>835</td>
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<td>5000</td>
<td>10000</td>
<td>20000</td>
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</table>

ASK Q.G11a2 IF Q.G10 = 1 AND (Q.F1 = 1 OR Q.F4 = 1 OR Q.F5 = 1 OR Q.F8 = 1, 2 OR 3)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”

IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”

G11a2. (Do you/Does your RELATIONSHIP) pay that premium under a Section 125 plan or “cafeteria” plan? Under a Section 125 plan, employers can allow their employees to pay health insurance premiums on a pre-tax basis.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(Q.G12 AND Q.G12a DELETED 9/11)

ASK EVERYONE

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you”

IF INTERVIEWING “A PROXY” INSERT, “does your RELATIONSHIP”

G13. Health care flexible spending accounts let you have money deducted from your paycheck to pay for out-of-pocket medical costs. (Do you/Does your RELATIONSHIP) have a health care flexible spending account?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(Q.G14 AND Q.G14b1 DELETED 9/11)

(ASK G15 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP"

G15. How would (you/ your RELATIONSHIP) rate range of services available under (your/ his/her) current health insurance coverage? Would (you/ your RELATIONSHIP) say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK G15 IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP/his/her”

G16. How would (you/ your RELATIONSHIP) rate the CHOICE of doctors and other providers available under (your/his/her) current health insurance coverage? Would (you/ your RELATIONSHIP) say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP his/her”

G16a. How would (you/your RELATIONSHIP) rate the LOCATION of the doctors and other providers available under (your/ (his/her)) current health insurance coverage? Would (you/ your RELATIONSHIP) say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your
RELATIONSHIP his/her/he needs/she needs/his/her”
G16b. How would (you/your RELATIONSHIP) rate (your/(his/her)) ability to get the
SPECIALIST care (you need/(he/she) needs) under (your/ (his/her)) current health
insurance coverage? Would (you/ your RELATIONSHIP) say excellent, very good,
good, fair or poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK IF COVERAGE=1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your
RELATIONSHIP his/her”
G16c. Health insurance can provide protection from high medical bills when people have a
serious illness or injury. How would (you/your RELATIONSHIP) rate the protection
against high medical bills provided by (your/(his/her)) current health insurance
coverage? Would (you/ your RELATIONSHIP) say excellent, very good, good, fair or
poor?
(ENTER ONE ONLY)

1 Excellent,
2 Very good,
3 Good,
4 Fair, or
G17. How would (you/your RELATIONSHIP) rate the QUALITY of care available under (your/his/her) current health insurance coverage? Would (you/your RELATIONSHIP) say excellent, very good, good, fair or poor?
(ENTER ONE ONLY)

1 Excellent
2 Very good
3 Good
4 Fair, or
5 Poor
7 (DO NOT READ) DID NOT RECEIVE CARE
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

G18, G18a, G18b deleted 10/10

(ASK IF COVERAGE=1)
(SCRABBLE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s / your RELATIONSHIP”

G19. I’m going to read you a list of problems some people experience with their health insurance coverage. Please tell me if (you have/your RELATIONSHIP has) had these problems with (your/his/her) health insurance coverage in the past 12 months. (INSERT ITEM). Has this happened to (you/him/her) in the past 12 months?

1 Yes, happened in the past 12 months
2 No, has not happened in the past 12 months
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
a. (You/He/She) had expensive medical bills for services NOT covered by (your/his/her) health insurance
b. A doctor charged (you/him/her) a lot more than (your/his/her) health insurance would pay and (you/him/her) had to pay the difference
c. A doctor’s office told (you/him/her) they do not accept (your/his/her) health insurance
d. (You/He/She) had to contact (your/his/her) health insurance company because they did not pay a bill promptly or denied payment
e. DELETED

Section H: HEALTH STATUS

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP /her”
H1. Now I’d like to ask you a few questions about (your/your RELATIONSHIP’s) health. In general, would (you/your RELATIONSHIP) say (your/(his/her)) health is….?
(READ LIST. ENTER ONE ONLY)

1 Excellent
2 Very good
3 Good
4 Fair, or
5 Poor
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “is your RELATIONSHIP /he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “is your RELATIONSHIP /she”
H2. (Are you/ Is your RELATIONSHIP) limited in the kind or amount of work that (you/he/she) can do because of a physical, mental, or emotional problem?

1 Limited in work
2 Not limited in work
3 (DO NOT READ) UNABLE TO WORK
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(SCRAMBLE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you//you//have”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H3. (Have you/Has your RELATIONSHIP) EVER been told by a doctor or other health professional that (you/he/she) (have/has) (INSERT)?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. hypertension or high blood pressure
b. heart disease or congestive heart failure
c. diabetes or sugar diabetes
d. asthma

H4 deleted 10/10

(ASK Q.H5 IF Q.H3a-d = 1 TO ANY AND Q.C3a = 1-4)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your RELATIONSHIP’s”
IF Q.C3a = 1 INSERT “was/visit”
IF Q.C3a = 2-4 INSERT “were any of/visits”
IF Q.H3a-d = 1 TO ONLY 1 ITEM, INSERT THAT ITEM
IF Q.H3a-d = 1 TO MORE THAN 1 ITEM, INSERT “any of the problems we just talked about? That is, because of ITEMS”

H5. Earlier you told me (you/ your RELATIONSHIP) had received care in a hospital emergency room in the past 12 months. (Was/Were any of (your/ your RELATIONSHIP’s) emergency room (visit/visits) in the past 12 months because of (ITEM FROM Q.H3/any of the problems we just talked about? That is, because of (INSERT Q.H3 ITEMS))?"

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(ASK EVERYONE)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “have you/you/have”

IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “has your RELATIONSHIP /he/has”

IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “has your RELATIONSHIP /she/has”

H6. Beyond the health problems and conditions we’ve already talked about, (have you/has your RELATIONSHIP) EVER been told by a doctor or other health professional that (you/he/she) ((have/has) any other chronic or long-term health conditions or health problems?

IF NEEDED: This could include, for example, arthritis, cancer, depression, migraines or osteoporosis among many other conditions.

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.H7 IF Q.A4 = 2)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “were you”

IF INTERVIEWING “A PROXY” INSERT, “was she”

H7. (Were you/Was she) pregnant at any time in the past 12 months?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
Section I: DEMOGRAPHICS AND INCOME

My next questions are to help us describe the people who took part in our study.

(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”

1. What is the highest level of school (you/ your RELATIONSHIP) have completed or the highest degree (you/ your RELATIONSHIP) have received?
   (DO NOT READ. ENTER ONE ONLY)
   1. Less than high school (grades 1-11, grade 12 but no diploma)
   2. High school graduate or equivalent (e.g. GED)
   3. Some college but no degree (incl. 2 year occupational, vocational, trade school)
   4. Associates Degree (not occupation or vocational programs)
   5. College graduate (e.g. BA, AB, BS)
   6. Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”

2. (Are you/Is your RELATIONSHIP) of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban or some other Latin American background?
   1. Yes
   2. No
   D (DO NOT READ) Don’t know
   R (DO NOT READ) Refused

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/yourself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP /himself”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “does your RELATIONSHIP /herself”

3. (Do you/Does your RELATIONSHIP) consider (yourself/(himself/herself)) white, black or African American, Asian or Pacific Islander, some other race or mixed race?
   1. White
   2. Black or African American
   3. Asian or Pacific Islander
   4. Some other race (SPECIFY) ______________
   5. Mixed race (SPECIFY) ______________
   D (DO NOT READ) Don’t know
I4. (Are you/Is your RELATIONSHIP) currently working for pay or self-employed?

1  Yes, working or self-employed
2  No, not working
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

IF Q.I4=2, D, OR R AND COVERAGE=2 GO TO Q.I17
IF Q.I4=2, D, OR R AND COVERAGE=1 GO TO Q.I19b1

(ASK Q.I5 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “are you”
IF INTERVIEWING “A PROXY” INSERT, “is your RELATIONSHIP”
I5. (Are you/Is your RELATIONSHIP) working at one job or more than one job?

1  One job
2  More than one job
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you/have you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/he/has your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/she/has your RELATIONSHIP /her”
IF Q.I5 = 2, INSERT “I’d like you to answer the next questions about (your/your RELATIONSHIP’s) main job, that is, the job in which (you/he/she) currently works the most hours”
I6. (I’d like you to answer the next questions about (your/your RELATIONSHIP’s) main job, that is, the job in which (you/he/she) currently works the most hours.) How long (have you/has your RELATIONSHIP) been working at (your/(his/her)) job?

1  Less than 6 months
2  6 months to less than 12 months
3  1 year to less than 2 years
4  2 years to less than 5 years
5  5 years or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused
(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/are you/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “his/is your
RELATIONSHIP/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “her/is your
RELATIONSHIP/she”
IF Q.I5 = 2, INSERT “Thinking about (your/his/her) main job”
I7. (Thinking about (your/(his/her) main job,) (Are you/Is your RELATIONSHIP) self-
employed, or do (you/he/she) work for someone else?
   IF NEEDED: By self-employed we mean (do/does) (you/he/she) work for profit,
   fees or salary in (your/his/her) own business, shop or farm.

1   Self-employed
2   Worked for employer
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused

(ASK Q.I8 IF Q.I7 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your
RELATIONSHIP/your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”
I8. Including (you/your RELATIONSHIP), about how many people work for (your/ your
RELATIONSHIP’s) (main) employer? Include both part-time and full-time workers at
all locations and worksites.
   IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most
   hours.
   PROBE: Your best guess is fine.
   (DO NOT READ LIST. ENTER ONE ONLY)

1   1 (Self-employed with no employees)
2   2 to 10
3   11 to 25
4   26 to 50
5   51 to 100
6   101 to 500
7   501 to 1,000
8   1,001 or more
D   (DO NOT READ) Don’t know
R   (DO NOT READ) Refused
(ASK Q.I8a IF Q.I8 = D OR R)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF Q.I5 = 2, INSERT “main”
I8a. Can you tell me whether or not more than 50 people are working for (your/ your RELATIONSHIP’s) (main) employer?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.I6 IF Q.I4 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “do you/does your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “does your RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”
IF Q.I5 = 2, INSERT “main”
I9. About how many hours per week (do you/ does your RELATIONSHIP) typically work at (your/ your RELATIONSHIP’s) (main) job?
IF NECESSARY: By main job, I mean the job in which (you/he/she) work the most hours.
PROBE: Your best guess is fine.
(READ LIST IF NECESSARY. ENTER ONE ONLY)

1  Less than 20 hours
2  20 hours to less than 35 hours
3  35 hours or more
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO Q.I11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her”
IF Q.I5 = 2, INSERT “main”
I10. At (your/ your RELATIONSHIP’s) (main) job, does (your/his/her) employer offer health insurance coverage to ANY of its employees?

1  Yes
2  No
D  (DO NOT READ) Don’t know
(ASK Q.I11 IF Q.F1a = 1 OR IF Q.I10 = 1; ELSE GO TO Q.I19b1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
I11. Does (your/ your RELATIONSHIP’s) employer pay any of the premium for its health insurance plan for its employees?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(IF Q.F1a = 1, GO TO CHECK FOR Q.I19b1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/he”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP / your RELATIONSHIP’s/she”
I12. Could (you/ your RELATIONSHIP) be covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan if (you\(he/she\)) wanted to be?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I13 IF Q.I12 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you are/your”
IF INTERVIEWING “A PROXY” INSERT, “ADULT is/ your RELATIONSHIP’s”
I13a. What is the MAIN reason (you are/ your RELATIONSHIP is) not covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition
I13b. What is the MAIN reason (you/ your RELATIONSHIP) cannot be covered by (your/ your RELATIONSHIP’s) employer’s health insurance plan?
(DO NOT READ LIST. ENTER ONE ONLY)
(MAY READ RESPONSE BACK TO RESPONDENT TO CONFIRM)

01 Costs too much
02 Don’t need/don’t get sick
03 Enrollment only possible at certain times
04 Benefit package doesn’t meet needs
05 Traded insurance for another benefit or higher pay
06 Have other coverage
07 Haven’t worked there long enough
08 Job category doesn’t qualify
09 Don’t work enough hours/weeks
10 Have pre-existing condition
97 Other (SPECIFY) ___________________

(ASK Q.I14 IF “FAMILY=1” AND Q.F1c = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/his/ your RELATIONSHIP”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/her/ your RELATIONSHIP”

I14. Could (your/ your RELATIONSHIP’s) family be covered by (your/his/her) employer’s health insurance plan if (you/ your RELATIONSHIP) wanted them to be?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

I15, I16 deleted 10/10
I17. What is the MAIN reason (you do/ your RELATIONSHIP does) not have health insurance coverage? Is it because it costs too much, because you don’t need insurance, or for some other reason?

1. It costs too much
2. (You/your relationship) don’t need insurance or don’t get sick
3. Something else (SPECIFY)
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

I18, I18a, I19, I19a, I19b deleted 10/10

(ASK IF COVERAGE = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”

I19b1. Massachusetts now requires that most residents of the state either purchase health insurance or pay a fine under a requirement that is referred to as the individual mandate. Which of the following best describes the effect of this individual mandate on (your/your RELATIONSHIP’s) current health insurance coverage?

(READ LIST. ENTER ONE ONLY)

1. The individual mandate had no effect because (you/your RELATIONSHIP) already had coverage
2. (You/Your RELATIONSHIP) obtained coverage because of the individual mandate
3. (DO NOT READ) Something else (SPECIFY) __________
D. (DO NOT READ) Don’t know
R. (DO NOT READ) Refused

(ASK IF COVERAGE = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s/he/she”

I19b2. Massachusetts now requires that most residents of the state either purchase health insurance or pay a fine under a requirement that is referred to as the individual mandate. Which of the following best describes the effect of this individual mandate on (your/your RELATIONSHIP’s) current health insurance coverage?

1. (You/Your RELATIONSHIP) tried to obtain coverage because of the individual mandate but could not find coverage (you/he/she) could afford
2. (You/Your RELATIONSHIP) (were/was) exempt from the individual mandate
3. (You/ Your RELATIONSHIP) decided not to obtain coverage and just pay the penalty
4. (DO NOT READ) Something else (SPECIFY) __________

322
I19b3. Did (you/your RELATIONSHIP) request an exemption from the individual mandate or file a hardship appeal of the individual mandate this year?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

I19c. How much, if anything, would it cost per month for (you/your RELATIONSHIP) to get health insurance for (yourself/himself/herself)? PROBE: Your best guess is fine.

___________per month
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

I19d. How easy or difficult would it be for (you/your RELATIONSHIP) to come up with that much money to get health insurance for (yourself/himself/herself)? Would it be: very easy, somewhat easy, somewhat difficult, or very difficult?

1  Very easy
2  Somewhat easy
3  Somewhat difficult
4  Very difficult
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

I19e deleted 10/10
I24. Now I have a few questions to find out whether people can afford the health care they need.

(IF “MARRIED=1” AND “PARENT = 1”, READ:)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your/you”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP’s/
your RELATIONSHIP /his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP’s/
your RELATIONSHIP /her”

I’m interested in (your/ your RELATIONSHIP’s) family income, that is (your/ your RELATIONSHIP’s) income PLUS the income of (your/his/her) immediate family. By immediate family I mean your/(his/her)) spouse and the children or stepchildren under 19 who are living with (you/ your RELATIONSHIP). For these questions, I’d like you to think back to 2009 2008. During 2009 2008, did (you/ your RELATIONSHIP) or any of (your/his/her) family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=1”, READ:)
I’m interested in (your/ your RELATIONSHIP’s) family income, that is (your/ your RELATIONSHIP’s) income PLUS the income of (your/his/her) spouse. For these questions, I’d like you to think back to 2009 2008. During 2009 2008, did (you/ your RELATIONSHIP) or any of (your/his/her) family members receive any income from wages or salary?

(IF “MARRIED=0” AND “PARENT=0”, READ:)
I’m interested in (your/ADULT’s) family income, that is (your/ your RELATIONSHIP’s) income PLUS the income of the children or stepchildren under 19 who are living with (you/ your RELATIONSHIP). For these questions, I’d like you to think back to 2009 2008. During 2009 2008, did (you/ your RELATIONSHIP) or any of (your/(his/her)) family members receive any income from wages or salary?

(IF “MARRIED=1” AND “PARENT=0”, READ:)
For these questions, I’d like you to think back to 2009 2008. During 2009 2008, did (you/ your RELATIONSHIP) receive any income from wages or salary?

1  Yes
2  No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(SCRAMBLE A-B, ASK C LAST)
(If item b = 1 and “FAMILY=1”, immediately ask Q.I25b1 before going to next item)
If interviewing “selected respondent” insert “you/your”
If interviewing “a proxy” and Q.A4 = 1 insert, “your relationship/his”
If interviewing “a proxy” and Q.A4 = 2 insert, “your relationship/her”
If “FAMILY=1” insert “or any of (your/his/her) family members”
I25. During 2009-2008, did (you/your relationship) (or any of (your his/her) family members) receive (INSERT)?

1. Yes
2. No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

a. Any dividend income or any interest income from savings accounts, bonds, money market accounts, or similar types of investments
b. Supplemental Security Income or SSI
c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker’s compensation or veteran’s payments, Social Security or pensions, or anything else

(Ask Q.I25b1 if “FAMILY=1” and Q.I25b = 1)
If interviewing “selected respondent” insert “you”
If interviewing “a proxy” insert, “your relationship”
I25b1. Who in the family received that?
(ENTER ALL THAT APPLY)

1. You/your relationship
2. Spouse
3. Child
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
(P.N. – HOUSEHOLD SIZE CRITERIA IS DEFINED AS:
IF MARRIED DEFINE AS # OF CHILDREN IN HH + 2
IF NOT MARRIED DEFINE AS # OF CHILDREN IN HH + 1)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP / your
RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “and (your/ your RELATIONSHIP’s) immediate
family/families”

I26. Thinking about all the different sources of income (you/ your RELATIONSHIP) (and
(your/ your RELATIONSHIP’s) immediate family) received in 2009 2008, what was
the combined total income from all sources before taxes and other deductions? Was it
under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR
FAMILY SIZE) or more?
PROBE: Your best estimate is fine.

1 Under (INSERT AMT3)
2 (INSERT AMT3) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I26b IF Q.I26 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”

I26b. Now, just stop me when I get to the right category. Was (your/ your
RELATIONSHIP’S) total (family) income …?
IF NEEDED: The computer gives me different income values for the question
depending on the size of your family.
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1 Less than (INSERT AMT1)
2 (INSERT AMT1) to (INSERT AMT1A)
3 (INSERT AMT1A) to under (INSERT AMT1B 2)
4 (INSERT AMT1B) to under (INSERT AMT2)
5 (INSERT AMT 2) to under (INSERT AMT3)
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

NOW GO TO Q.I26d
(ASK Q.I26c IF Q.I26 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP’s”
IF “FAMILY=1”, INSERT “family”
I26c. Now, just stop me when I get to the right category. Was (your/ your RELATIONSHIP’S) total (family) income …?
PROBE: Your best estimate is fine.
(READ LIST. ENTER ONE ONLY)

1 (INSERT AMT3) to under (INSERT AMT4)
2 (INSERT AMT4) to under (INSERT AMT5)
3 (INSERT AMT5) to under (INSERT AMT6)
4 (INSERT AMT6) or more
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

### 2009 Poverty Guidelines, rounded up to nearest thousand

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(ASK EVERYONE)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP/his/her”
I26d. Thinking back to earlier this year, did (you/your RELATIONSHIP) pay a penalty in (your/his/her) taxes in 2010 for not having insurance coverage in 2009 2008?

1 Yes
2 No
I17 deleted 10/10

(Q.I28 DELETED 9/11)

IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I29. Were (you/your RELATIONSHIP) born in the United States?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I29a IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you”
IF INTERVIEWING “A PROXY” INSERT, “your RELATIONSHIP”
I29a. How long have (you/your RELATIONSHIP) lived in the US?

__________ # YEARS
LL Less than 1 year
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.I29b IF Q.I29 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “Do you”
IF INTERVIEWING “A PROXY” INSERT, “Does your RELATIONSHIP”
I29b. (Do you/Does your RELATIONSHIP) speak a language other than English at home?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

(ASK Q.I29c IF Q.I29b = 1)
I29c. What is that language?
(DO NOT READ)

1 Spanish
2 Portuguese
7 Something else
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused
I30. (Are you/Is your RELATIONSHIP) a citizen of the United States?

1  Yes
2  No
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

I30a. In what country (were you/was your RELATIONSHIP) born? (DO NOT READ)

01 Brazil
02 Canada
03 China
04 Columbia
05 Dominican Republic
06 El Salvador
07 Honduras
08 India
09 Japan
10 Vietnam
97 Other (SPECIFY) ________________________________

DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

Section J: TELEPHONES & ADDRESS FOR INCENTIVE PAYMENT

JHH3a. Including yourself, how many adults age 19 or older are there in your household?

__________________ (1-7)
08 8 or more
RR (DO NOT READ) Refused

JHH3b. How many of those adults are over the age of 64?

__________________ (0-7)
08 8 or more
RR (DO NOT READ) Refused
(ASK EVERYONE)
J1. Is the telephone number I reached you on a cell phone number or a regular landline number? Landline numbers are for phones that plug into outlets in the walls of your home.

1  Cell phone number
2  Regular landline number
D  (DO NOT READ) Don’t know
R  (DO NOT READ) Refused

(ASK Q.J2 IF Q.J1 = 1)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” AND Q.A4 = 1 INSERT, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” AND Q.A4 = 2 INSERT, “your RELATIONSHIP/her”
J2. How many regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached (you/him/her) on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

___________ (Range:1-7)
8  8 or more
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

(ASK Q.J3 IF Q.J1 = 2)
IF INTERVIEWING “SELECTED RESPONDENT” INSERT “you/your”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 1, “your RELATIONSHIP/his”
IF INTERVIEWING “A PROXY” INSERT AND Q.A4 = 2, “your RELATIONSHIP/her”
J3. Besides the telephone number I reached you on, how many other regular, landline telephone numbers if any, do (you/your RELATIONSHIP) have in (your/his/her) home that I could have reached you on?

(DO NOT INCLUDE CELLPHONES OR PHONE NUMBERS THAT ARE DEDICATED TO FAX MACHINES OR MODEMS)

___________ (Range:1-7)
8  8 or more
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

J2, J3, J3b deleted 10/10
J4. Do you (or any other ADULT members of your household) currently have a working cell phone?

1 Yes
2 No
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

J5. For this question, I’d like you to think about all the working cell phones that (you/your RELATIONSHIP) (and the other ADULTS in (your/his/her) household) have. How many working cell phones do (you/your RELATIONSHIP) (and the other ADULTS in (your/his/her) household) have?

(INTELLIGER NOTE: 1 ADULT WITH 1 WORKING CELL + 1 OTHER ADULT WITH 2 WORKING CELLS = 3 CELL PHONES)

__________ (Range: 1-7)
8 8 or more
NN None
DD (DO NOT READ) Don’t know
RR (DO NOT READ) Refused

J6. Of all the phone calls that (you/your RELATIONSHIP) (and the other ADULTS in (your/his/her) household) receive, about how many are received on a cell phone? Would you say…?

(READ LIST. ENTER ONE ONLY)

1 All or almost all calls received on cell phones
2 Some received on cell phones and some on regular phones
3 Very few or none on cell phones
D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

J7. Those are all the questions I have. Now I just need your name and address to send the $10 thank you check we have for you for completing our survey.

May I please have your name?
(VERIFY SPELLING)
1 Answer given (SPECIFY) ____________________
   R (DO NOT READ) Refused

May I please have your address?  
(VERIFY SPELLING)

1 Street: ____________________________
2 City: _____________________________
3 State: ____________________________
4 Zip code: _________________________
   R (DO NOT READ) Don’t know

Thank you so much for your time and cooperation. Have a pleasant day.