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The Kaiser Family Foundation

Health Insurance Survey

October 2004

Methodology

The Kaiser Family Foundation *Health Insurance Survey* was designed and analyzed by researchers at the Kaiser Family Foundation. Fieldwork was conducted by telephone by Princeton Survey Research Associates between April 30 and July 20, 2003, among a sample of 2,507 respondents ages 18 to 64 years. The sample includes 2,042 respondents who are covered by health insurance (including 1,542 who are insured through an employer and 152 who purchase their own insurance), and 457 uninsured respondents. Results for all groups have been weighted to reflect the actual distribution in the nation.

The margin of sampling error for the survey is plus or minus 2 percentage points for total respondents; for respondents with health insurance it is plus or minus 2 percentage points; for respondents insured through an employer it is plus or minus 3 percentage points; for respondents who purchase their own insurance it is plus or minus 9 percentage points; and for uninsured respondents it is plus or minus 5 percentage points. For results based on subsets of respondents the margin of error is higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

“Vol.” indicates that a response was volunteered by respondent, not an explicitly offered choice. Percentages may not always add up to 100% due to rounding.

Full question wording and results are available separately at www.kff.org

**KAISER FAMILY FOUNDATION
HEALTH INSURANCE SURVEY**

Q1 First thinking about your own health status, in general, would you say your health is excellent, very good, good, fair, or poor?

22 Excellent
34 Very good
29 Good
11 Fair
4 Poor
***** Don't know
***** Refused

3

Q2 Are you currently married, living with a partner, widowed, divorced, separated, or have you never married?

62 Married
7 Living with a partner
2 Widowed
7 Divorced
3 Separated
19 Never married
***** Don't know
***** Refused

Q3 Do you have an ongoing or a serious health problem like heart disease, arthritis, or a mental health condition that requires frequent medical care, for example, regular doctor visits, or daily medications?

24 Yes have an ongoing or serious health problem
76 No do not
***** Don't know
***** Refused

Q4 Do you have a regular place you go to when you are sick or want medical advice?

85 Yes have a regular place to go
15 No do not
***** Don't know
0 Refused

Q5 At what type of health care place do you usually receive your medical care? (READ)

- 68** A doctor's office
- 21** A clinic or health center
- 6** A hospital emergency room
- 1** A VA clinic
- 1** A holistic or alternative medicine provider
- 2** Some other place
- 2** Don't know
- *** Refused

Q6 Are you, yourself, now covered by any form of health insurance or health plan or do you not have any health insurance at this time? (If necessary: A health plan includes any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medicaid).

- 82** Yes
- 18** No
- *** Don't know
- *** Refused

Q7 During the last 12 months, since (Insert month) 2002, did you have health insurance ALL the time or was there a time during the year when you DID NOT have any health coverage?

Based on those who have health insurance

- 93** Had insurance all 12 months
- 7** Did not have insurance during the year
- *** Don't know
- *** Refused

n=2042

Q8 Which type of health insurance do you now have? Is it a plan through your employer, (a plan through your spouse's employer,) a plan you purchased yourself, are you covered by Medicare or Medicaid (or Insert state-specific Medicaid name), some other government program, or do you get your health insurance from somewhere else?

Based on those who have health insurance

- 54** A plan through your employer
- 22** A plan through your spouse's employer
- 6** A plan you purchased yourself
- 3** Medicare
- 5** Medicaid or (Insert state-specific Medicaid name)
- 2** Some other government program
- 6** Get insurance from somewhere else
- 1** Don't know
- *** Refused

n=2042

Q6/8 Are you insured? What type of health insurance do you have now?

82	Total Insured
63	Insurance through employer
5	Self-purchased insurance
8	Medicare/Medicaid/Other Government Program
5	Somewhere else
1	Not sure what type of insurance
18	Not Insured
*	Don't know/Refused

5

Q8b Do you consider having your health insurance paid for by your employer as part of your wages, or do you consider it to be separate from your wages?

Based on those who have health insurance through their or their spouse's employer

55	Part of wages
39	Separate from wages
5	Don't know
1	Refused

n=1542

Q9 As far as you know, did the employer offer you a choice of different health plans, or only one plan?

Based on those who have health insurance through their or their spouse's employer

58	A choice of different health plans
39	Only one plan
2	Don't know
*	Refused

n=1542

Q10 Which of the following four reasons is the MAIN reason you picked your current health insurance plan versus the other choices offered by your employer? Is it because... (READ AND RANDOMIZE)

Based on those who have insurance through an employer and are offered more than one plan

38	You liked the choice of doctors and hospitals available with your current plan
21	The cost of the plan was less than the other options
25	The plan covered a wide range of benefits or a specific benefit that you need
5	The plan was easy to understand and required minimal paperwork
8	Some other reason that I haven't mentioned
3	Don't know
1	Refused

n=901

Q11 Are you (or your spouse) currently employed?

Based on those who do not have health insurance

67	Yes
33	No
0	Don't know
0	Refused

n=457

Q12 Does your (or your spouse's) employer or union offer a health plan to at least some of its employees (If necessary: offer to pay all or some of your health insurance costs)?

Based on those who do not have health insurance and are employed

44	Yes
53	No
2	Don't know
*	Refused

n=306

Q13 Which of the following four reasons is the main reason why you don't participate in this health plan? Is it because... (READ AND RANDOMIZE)

Based on those who do not have health insurance and whose employer offers coverage

17	You're not eligible because you work part time
20	You are not currently eligible, but you will be eligible after a waiting period
37	The amount you would still have to pay is too much
8	You don't think you need insurance
14	Some other reason I haven't mentioned
3	Don't know
1	Refused

n=140

Q14 There are many reasons why people do not have health insurance. Which of the following five reasons best describes the reason you do not currently have health insurance? Is it because... (READ AND RANDOMIZE)

Based on those who do not have health insurance and are unemployed or whose employer does not offer coverage

- 4 Another family member has health insurance, but it does not cover you
- 7 You can't get coverage or were refused insurance due to poor health, illness, or age
- 58 It is too expensive
- 7 You don't think you need it
- 4 You don't know how to get insurance
- 14 Some other reason I haven't mentioned
- 4 You're unemployed (Vol.)
- 1 Don't know
- 1 Refused

n=317

Q15 How long have you been uninsured? (READ)

Based on those who do not have health insurance

- 9 Less than three months
- 18 Three months to less than a year
- 14 One year to less than two years
- 59 Two years or more
- 0 Don't know
- * Refused

n=457

Q6/15 Are you insured? How long have you been uninsured?

- 82 Total Insured
- 18 Total Uninsured
 - 2 *Uninsured <3 months*
 - 3 *Uninsured 3 months to <1 year*
 - 2 *Uninsured 1 year to <2 years*
 - 11 *Uninsured 2+ years*
 - * Don't know/Refused

- Q16** Some people buy health insurance on their OWN, that is, not through any employer, union, or government program. In the past three years, since (Insert month) 2000, have you tried to buy health insurance on your own, either for yourself or for your family?

Based on those who do not have health insurance

23	Yes tried to buy health insurance on your own
77	No have not
*	Don't know
0	Refused

n=457

- Q17** Did you end up purchasing health insurance coverage on your own, or not?

Based on those who are uninsured and have tried to purchase health insurance in past 3 years

17	Yes bought health insurance
83	No did not
0	Don't know
0	Refused

n=113

- Q18** Were you not offered health insurance because of a pre-existing health condition, did you not get it because you could not afford it, or was there some other reason?

Based on those who are uninsured and have tried to get health insurance but did not get it

8	Pre-existing health condition
75	You could not afford it
16	Some other reason
0	Don't know
1	Refused

n=92

- Q19** Please tell me, including yourself, how many family members, counting adults and children, are living in this home? Please include anyone who is temporarily in the hospital, in a nursing home, or away at school.

8	1
29	2
21	3
23	4
17	5 or more
*	Don't know
*	Refused

Q20 Of these people in your household, how many are persons under 18 years of age?

Based on those with more than one household member

42	None
20	1
18	2
12	3 or more
*	Don't know
*	Refused

n=2148

Q21 Is there anyone (else) in your household who is NOT currently covered by health insurance?

Based on those with more than one household member

16	Someone is not covered
83	All are covered
1	Don't know
*	Refused

n=2148

Q22 Are any of the people in your household who are not covered by health insurance children, or not?

Based on those with someone in household without insurance and at least one child in household

47	Yes that is a child
52	No, not a child
1	Don't know
0	Refused

n=185

Q23 Based on all your experience with your current main health insurance plan, what letter grade would you give it for its performance – ‘A’ for excellent, ‘B’ for good, ‘C’ for average, ‘D’ for poor, or ‘F’ for failing?

Based on those with health insurance

27	‘A’ for excellent
45	‘B’ for good
20	‘C’ for average
4	‘D’ for poor
2	‘F’ for failing
2	Don't know
*	Refused

n=2042

Q24 Now thinking just about your own insurance, what is the most important thing about your current health insurance coverage that you **WOULD NOT** want to change? (Open-ended)

Based on those with health insurance

4	Low premium
9	Low or no co-pays
4	Low or no deductible
3	Low out-of-pocket cost (general)
*	No maximum on what insurance pays
1	Employer pays part/all of premium
7	Prescription coverage
1	Dental coverage
3	Hospital coverage
9	Benefits covered (general)
19	Choice of doctors or being able to see my own doctor
2	No referrals needed to see a specialist
13	Other
23	Don't know
1	Refused

n=2042

10

Q25 Still thinking just about your own insurance, what is the most important thing about your current health insurance coverage that you **WOULD** want to change? (Open-ended)

Based on those with health insurance

9	Lower premium
7	Lower co-pays
7	Lower deductible
5	Lower out-of-pocket cost (general)
8	Prescription coverage
4	Dental coverage
1	Hospital coverage
2	Coverage for specific benefits (i.e. birth control pills, mental health, alternative medicine, chiropractor, orthodontics, vision care)
6	Benefits covered (general)
7	More choice of doctors and hospitals
4	Less red tape for referrals to see specialists
1	Health plan should have less control over doctors' decisions
16	Other
23	Don't know
1	Refused

n=2042

Q25b If you had to choose between having more comprehensive health insurance benefits and lower wages, or less comprehensive health insurance benefits and higher wages, which would you choose?

Based on those who have health insurance through their or their spouse's employer

52	More comprehensive health insurance benefits and lower wages
36	Less comprehensive health insurance benefits and higher wages
11	Don't know
1	Refused

n=1542

11

Q26 Approximately how much do you pay per month or have deducted from your paycheck for your health insurance premiums?

Based on those with health insurance

18	\$0
12	\$1-\$49
13	\$50-\$99
16	\$100-\$199
16	\$200-\$499
5	\$500+
19	Don't know
1	Refused

n=2042

Q27 Is the amount you pay for coverage just for yourself, or does it also include coverage for other members of your family?

Based on those with health insurance who pay any amount for premiums

33	Coverage just for yourself
67	Includes coverage for other members of your family
*	Don't know
*	Refused

n=1283

Q28A In the past 12 months, what would you estimate your (and your family's) out-of-pocket healthcare costs to be? This does not include the amount you pay or have deducted from your paycheck for health insurance premiums.

Based on those with health insurance

20	Less than \$50
11	\$50 to less than \$100
29	\$100 to less than \$500
14	\$500 to less than \$1000
10	\$1000 to less than \$2000
9	\$2000 or more
6	Don't know
*	Refused

n=2042

12

Q28B In the past 12 months, what would you estimate you (and your family) have paid out of your own pocket for your healthcare costs?

Based on those who do not have health insurance

22	Less than \$50
6	\$50 to less than \$100
22	\$100 to less than \$500
13	\$500 to less than \$1000
10	\$1000 to less than \$2000
15	\$2000 or more
11	Don't know
1	Refused

n=457

Q29 How difficult is it for you (and your family) to pay for your health care costs (including health insurance premiums and all other out-of-pocket costs)? Is it very difficult, somewhat difficult, not too difficult, or not at all difficult?

15	Very difficult
22	Somewhat difficult
29	Not too difficult
33	Not at all difficult
1	Don't know
*	Refused

- Q30** Some employers offer what is known as a flexible spending account, or a medical reimbursement account. These accounts allow employees to contribute a certain amount of pre-tax dollars at the beginning of the year that may be used throughout the year to pay for medical expenses not covered by their insurance. To the best of your knowledge, does your (or your spouse's) employer offer such an account to employees?

Based on those who have health insurance through their or their spouse's employer

- 42** Yes offers such an account to employees
- 49** No does not offer
- 9** Don't know
- *** Refused

n=1542

- Q31** Do you (or your spouse) participate in this account through the employer, or not?

Based on those who have health insurance through an employer and their employer offers FSA

- 34** Yes participate
- 65** No do not participate
- 1** Don't know
- *** Refused

n=667

- Q6/8/30/31** Are you insured? Which type of insurance do you have? Does your (or your spouse's) employer offer a flexible spending account? Do you (or your spouse) participate in this program?

- 63** Total insured through employer
- 26** *Employer offers FSA*
- 9** *Participate in FSA*
- 17** *Do not participate*
- 31** *Employer doesn't offer FSA*
- 37** Not insured through employer

- Q32** Approximately how much money did you contribute to this account at the beginning of the most recent calendar year in which you participated?

Based on those who have health insurance through an employer and who participate in FSA

- 5** Less than \$50
- 3** \$50 to less than \$100
- 23** \$100 to less than \$500
- 24** \$500 to less than \$1000
- 18** \$1000 to less than \$2000
- 13** \$2000 or more
- 13** Don't know
- 1** Refused

n=224

Q33 About how much do you think it would cost per month to buy health insurance for just yourself?

Based on those who do not have health insurance

18	\$0-\$99
18	\$100-\$199
9	\$200-\$299
15	\$300+
40	Don't know
0	Refused

n=457

Q34 About how much do you think it would cost per month to buy health insurance for your family?

Based on those who do not have health insurance and live with other family members

8	\$0-\$99
9	\$100-\$199
9	\$200-\$299
11	\$300-\$499
20	\$500+
44	Don't know
0	Refused

n=383

Q35 We'd like to know what types of services are paid for, at least in part, by your current health insurance plan. (First | What about,) (Insert) does your current insurance plan cover (Insert), does it not cover (Insert), or are you not sure? (ROTATE ITEMS)

Based on those with health insurance

a prescription drugs

93	Yes it covers
5	No does not cover
2	Not sure/Don't know
0	Refused

n=2042

b dental services

65	Yes it covers
33	No does not cover
2	Not sure/Don't know
*	Refused

n=2042

c vision services, such as vision checks and eyeglasses

65	Yes it covers
30	No does not cover
5	Not sure/Don't know
*	Refused

n=2042

d maternity services such as hospitalization for delivery of a baby

76 Yes it covers
5 No does not cover
19 Not sure/Don't know
***** Refused

n=2042

e mental health, such as treatment for depression or substance abuse

68 Yes it covers
7 No does not cover
25 Not sure/Don't know
***** Refused

n=2042

f preventive health services, such as yearly check-ups and screenings

88 Yes it covers
7 No does not cover
4 Not sure/Don't know
***** Refused

n=2042

Q6/35 Are you insured? Does your current insurance plan cover...?

82 Total Insured
76 *Insurance covers prescription drugs*
53 *Insurance covers dental services*
53 *Insurance covers vision services*
62 *Insurance covers maternity services*
55 *Insurance covers mental health*
72 *Insurance covers preventive health services*
18 Total Uninsured
***** Don't know/Refused

Q36 I'm going to read you a list of problems some people experience with their health insurance plan. Please tell me if you have ever had these problems with YOUR CURRENT health insurance plan. (Insert) Has this ever happened (while you've had your current plan)?

Based on those with health insurance

a You were surprised to find out that your plan would not pay ANYTHING for care you (or your family) received, that YOU thought was covered.

21 Yes this has happened
78 No has not happened
1 Don't know
0 Refused

n=2042

b Your plan paid less than you expected for a bill you received from a doctor, hospital, or lab.

- 35** Yes this has happened
- 64** No has not happened
- 1** Don't know
- *** Refused

n=2042

c You reached the limit of what your insurance company would pay for treatment of a specific illness or injury.

- 12** Yes this has happened
- 86** No has not happened
- 2** Don't know
- *** Refused

n=2042

Q37 Which of the following three statements comes closest to your own view about your current health insurance coverage? (READ)

Based on those with health insurance

- 57** My health insurance is good and I feel well-protected when it comes to my (family's) health care needs
- 38** My health insurance is adequate, but I worry that (I | my family) might have health care needs that it won't pay for
- 4** My health insurance is inadequate, and I feel very worried about my (family's) health care needs not being paid for
- 1** Don't know
- *** Refused

n=2042

Q38 Which one of the following do you think is the MOST important reason to have health insurance? (READ AND RANDOMIZE) (If respondent says "both", read: We realize these reasons are both very important to most people, but if you absolutely had to choose between the two, would you say...?)

Read and rotate responses

- 25** To pay for everyday health care expenses, like check-ups and prescriptions
- 71** To protect against high medical bills in case of severe illness or accident
- 3** Don't know
- *** Refused

Q39 If you had a health insurance plan that did not pay for (Insert) but covered everything else, would you feel well-protected by your health insurance, or would you feel vulnerable to high medical bills? (Read full version first 2-3 times, then read shortened version: What if your health insurance didn't pay for (Insert), would you feel well-protected or vulnerable to high medical bills?) (RANDOMIZE ITEMS)

a routine doctor's visits and check-ups

22	Well protected
76	Vulnerable
2	Don't know
*	Refused

b visits to medical specialists

10	Well protected
88	Vulnerable
2	Don't know
*	Refused

c hospitalization

6	Well protected
93	Vulnerable
1	Don't know
*	Refused

d prescription drugs

17	Well protected
81	Vulnerable
2	Don't know
*	Refused

e mental health (such as treatment for depression or substance abuse)

40	Well protected
56	Vulnerable
4	Don't know
*	Refused

g home health care

31	Well protected
63	Vulnerable
6	Don't know
*	Refused

h pregnancy and maternity care

37	Well protected
58	Vulnerable
4	Don't know
1	Refused

Q40 We'd like to know what is important to you (and your family) in a health insurance plan. (First | What about) (Insert)? (For you and your family,) is this very important, somewhat important, not too important, or not at all important? (RANDOMIZE ITEMS)

a having a low monthly premium

68	Very important
25	Somewhat important
3	Not too important
2	Not at all important
1	Don't know
*	Refused

18

b having low co-pays when you visit the doctor or fill a prescription

67	Very important
26	Somewhat important
4	Not too important
2	Not at all important
1	Don't know
*	Refused

c having a low annual deductible, that is the amount you have to pay in medical expenses yourself before your insurance begins paying

62	Very important
29	Somewhat important
5	Not too important
2	Not at all important
2	Don't know
*	Refused

d having a wide range of benefits

80	Very important
17	Somewhat important
1	Not too important
1	Not at all important
1	Don't know
*	Refused

e having a plan that offers a wide choice of doctors and hospitals

77	Very important
18	Somewhat important
3	Not too important
1	Not at all important
1	Don't know
*	Refused

- Q41** Which ONE of the following features you rated as very important is MOST important to you (and your family).

Asked of those who rated two or more items as very important. Table is based on total and includes those who rated only one item as “very important.”

15	Having a low monthly premium
15	Having low co-pays when you visit the doctor or fill a prescription
5	Having a low annual deductible
30	Having a wide range of benefits
27	Having a plan that offers a wide choice of doctors and hospitals
4	None very important
4	Don’t know/Refused

- Q42** If you were shopping for a health insurance policy for yourself (and your family), what would be the highest dollar amount you would consider for each of the following? In other words, anything higher would be unaffordable and you would not consider buying the policy. (First, what is the largest dollar amount you would consider for a (Insert)? (Open-ended)

- a** monthly premium, that is the amount you pay each month for your health insurance

14	\$50 or less
16	\$51-\$100
19	\$101-\$200
11	\$201-\$300
10	\$301-\$500
6	More than \$500
24	Don’t know
*	Refused

- b** doctor visit co-pay, that is the amount you pay each time you visit the doctor

6	\$5 or less
15	\$6-\$10
12	\$11-\$15
23	\$16-\$20
12	\$21-\$25
5	\$26-\$30
16	More than \$30
11	Don’t know
*	Refused

- c** prescription drug co-pay, that is the amount you pay at the pharmacy when you fill a prescription

12	\$5 or less
23	\$6-\$10
11	\$11-\$15
20	\$16-\$20
6	\$21-\$25
4	\$26-\$30
12	More than 30
10	Don’t know
1	Refused

d deductible, that is the amount you pay out of your own pocket for medical expenses before your insurance starts paying

19	\$50 or less
12	\$51-\$100
11	\$101-\$200
12	\$201-\$300
16	\$301-\$500
12	More than \$500
18	Don't know
1	Refused

Q43 Thinking about the next six months, please tell me how worried you are that the following might happen to you. (First | What about) how worried are you that (Insert). (Read for first item and then as necessary) Are you very worried, somewhat worried, not too worried, or not at all worried? (RANDOMIZE ITEMS)

a your (or your spouse's) employer will no longer offer health insurance to you and other employees

Based on those who have health insurance through their or their spouse's employer

17	Very worried
13	Somewhat worried
20	Not too worried
50	Not at all worried
*	Don't know
*	Refused

n=1542

b the benefits under your current health insurance plan will be cut back substantially

Based on those who have health insurance

20	Very worried
26	Somewhat worried
23	Not too worried
31	Not at all worried
*	Don't know
*	Refused

n=2042

c the amount you pay for your health insurance will increase substantially

Based on those who have health insurance

23	Very worried
29	Somewhat worried
21	Not too worried
26	Not at all worried
1	Don't know
*	Refused

n=2042

d the amount you pay for health care services will increase substantially

Based on those who do not have health insurance

42	Very worried
23	Somewhat worried
16	Not too worried
16	Not at all worried
3	Don't know
1	Refused

n=457

21

e you might not be able to get the health care services you think you need because of the cost

24	Very worried
21	Somewhat worried
22	Not too worried
32	Not at all worried
*	Don't know
*	Refused

Q44 Would you say that your (spouse's) employer IS or IS NOT doing the best they can to provide you (and your family) with affordable health insurance coverage? (ROTATE RESPONSES)

Based on those who have health insurance through their or their spouse's employer

79	Doing the best they can
19	Not doing the best they can
3	Don't know
*	Refused

n=1542

Q45 Would you prefer to have your employer pay for all or part of your health insurance at work, or would you rather buy health insurance yourself, with your employer giving you the cash amount they would have contributed – or doesn't it make much difference to you?

Based on those who have health insurance through their or their spouse's employer

55	Employer pay for all or part of your health insurance at work
7	Buy health insurance yourself, with your employer giving you the cash amount they would have contributed
37	Doesn't it make much difference to you
1	Don't know
*	Refused

n=1542

- Q46** What if your employer gave you the cash amount they would have contributed to your insurance, and you had to buy health insurance on your own. Do you think purchasing your own coverage would make it EASIER or HARDER for you to (Insert), or wouldn't it make much difference? (RANDOMIZE ITEMS)

Based on those who have health insurance through their or their spouse's employer

Half sample asked options a and b, half sample asked options c and d

- a** get a good price for health insurance

6 Easier
81 Harder
10 Would not make a difference
3 Don't know
***** Refused

n=755

- b** find or keep health insurance if you are sick

4 Easier
79 Harder
15 Would not make a difference
2 Don't know
0 Refused

n=755

- c** handle administrative issues, such as filing a claim or signing up for a policy

4 Easier
73 Harder
21 Would not make a difference
2 Don't know
0 Refused

n=787

- d** find a plan that matches your needs well

9 Easier
71 Harder
17 Would not make a difference
2 Don't know
***** Refused

n=787

- Q46b** Many employers are trying to find ways to deal with the rising cost of health insurance. If your employer gave you the following two options, would you prefer to give up a future wage increase, or have a larger amount deducted from your paycheck each month for health insurance?

Based on those who have health insurance through their or their spouse's employer

41 Give up a future wage increase
47 Have a larger amount deducted for health insurance
10 Don't know
1 Refused

n=1542

Q47 Still keeping in mind that many employers are trying to find ways to deal with the rising cost of health insurance... Suppose your employer gave you the following two options. Which option would you choose? (READ AND ROTATE)

Based on those who have health insurance through their or their spouse's employer

- | | |
|-----------|--|
| 76 | OPTION ONE: You continue to receive the same health care coverage you have now, but you are required to pay a higher monthly premium |
| 19 | OPTION TWO: Your employer switches to a health plan that is more restrictive and offers fewer benefits, but you continue to pay the same monthly premium you pay now |
| 5 | Don't know |
| 1 | Refused |

23

n=1542

Read to those who have health insurance through their or their spouse's employer:

There is a new type of health plan that some employers are considering. It works like this: your employer pays for a health plan much like what you have now, but it only starts to pay after you (and your family) have spent (\$2,000 | \$4,000) in medical expenses. Your employer also puts (\$1,000 | \$2,000) in a personal account that you (and your family) can use to pay for medical costs or carry over for health expenses in the following year. You can make your own decisions about what health services to spend money on. If you (and your family) have medical expenses more than (\$1,000 | \$2,000), you have to pay with your own money until you hit the (\$2,000 | \$4,000) limit. After that, it would cover medical expenses like traditional insurance, requiring you to pay some co-payments each time you use services.

Shortened version to read if respondent does not understand the plan: Your employer pays for a health plan that only starts to pay after you have spent (\$2,000 | \$4,000) in medical expenses. They also put (\$1,000 | \$2,000) in an account you can use for medical costs. If your medical expenses are more than (\$1,000 | \$2,000), you have to pay with your own money until you hit the (\$2,000 | \$4,000) limit.

Q48 Would you have a favorable or unfavorable opinion about this type of health plan? (Would that be very favorable/unfavorable, or only somewhat favorable/unfavorable?)*

Based on those who have health insurance through their or their spouse's employer

- | | |
|-----------|----------------------|
| 6 | Very favorable |
| 16 | Somewhat favorable |
| 21 | Somewhat unfavorable |
| 52 | Very unfavorable |
| 5 | Don't know |
| * | Refused |

n=1542

* Questions Q48 and Q49 were rotated with Q50 and Q51.

Q49 If your employer switched to this type of health plan, would you feel well-protected by your health insurance, or would you feel vulnerable to high medical bills?

Based on those who have health insurance through their or their spouse's employer

18	Well protected
78	Vulnerable
5	Don't know
*	Refused

n=1542

24

Read to all:

Suppose you heard about a type of insurance plan that only starts paying once you (and your family) have paid (\$2,000 | \$5,000) of medical expenses out of your pocket. After that, it would cover medical expenses like traditional insurance, requiring you to pay some co-payments each time you use services. The monthly premium for the plan would be less than half of what you would pay for a typical comprehensive health insurance policy.

Q50 Would you have a favorable or unfavorable opinion about this type of health plan? (Would that be very favorable/unfavorable, or only somewhat favorable/unfavorable?)

5	Very favorable
13	Somewhat favorable
21	Somewhat unfavorable
56	Very unfavorable
6	Don't know
*	Refused

Q51 If you had this type of health plan, would you feel well-protected by your health insurance, or would you feel vulnerable to high medical bills?

16	Well protected
79	Vulnerable
5	Don't know
*	Refused

Q52A The federal government is currently considering some measures to help people with the cost of health insurance. One proposal is to offer (individuals | families) a (\$1,000 | \$3,000) tax credit, tax deduction, or other financial assistance that they could use to purchase health insurance on their own. If this option were available to you, would you prefer to continue getting your (family's) health insurance through your (or your spouse's) employer, or would you prefer to take the tax credit and purchase health insurance (for you and your family) on your own?

Based on those who have health insurance through their or their spouse's employer

- 76** Continue getting your (family's) health insurance through your/your spouse's employer
 - 17** Take the tax credit and purchase health insurance (for your family) on your own
 - 7** Don't know
 - *** Refused
- n=1542

Read to those who are insured through an employer:

Suppose your employer stopped offering health insurance, but the federal government provided you with the (\$1,000 | \$3,000) tax credit I just described.

Read to those who are uninsured or purchase their own insurance:

If the federal government provided you with a (\$1,000 | \$3,000) tax credit, tax deduction, or other financial assistance that you could use to purchase health insurance for yourself (and your family)...

Q53A/B How likely do you think you would be to find an insurance plan to meet your (and your family's) health needs? Do you think you would be very likely, somewhat likely, not too likely, or not at all likely to find a plan to meet your (and your family's) needs, or don't you know enough to say?

Based on those who have health insurance through their or their spouse's employer, purchase their own health insurance, or do not have health insurance

- 20** Very likely
 - 30** Somewhat likely
 - 14** Not too likely
 - 12** Not at all likely
 - 23** Don't know enough to say
 - *** Refused
- N=2151

Q54A/B As you may know, the cost of health insurance varies greatly from plan to plan, and depends on your age and health status. But on average, the cost of insurance is around (\$3,000 | \$8,000) a year for (an individual | a family). If the federal government provided you with the (\$1,000 | \$3,000) tax credit I just described, which of the following three things would you be most likely to do: (READ)

Based on those who have health insurance through their or their spouse's employer, purchase their own health insurance, or do not have health insurance

- 20** Purchase whatever health insurance plan you could find for yourself (and your family for (\$1,000 | \$3,000) a year
- 67** Supplement the (\$1,000 | \$3,000) tax credit with some of your own money and purchase a more comprehensive health plan that would cover more services
- 9** Go without health insurance
- 4** Don't know
- *** Refused

n=2151

Q55A/B Would you go without insurance because... (READ AND ROTATE)

Based on those who have health insurance through an employer, purchase their own health insurance, or do not have health insurance and would go without insurance in previous scenario

- 22** You don't think you need insurance and you can get by without it
- 73** You don't think you could afford to buy insurance in this situation
- 3** Don't know
- 1** Refused

N=190

Q56 Which of the following three options would you prefer to give you (and your family) greater access to health care? (READ AND RANDOMIZE)

Based on those who do not have health insurance

- 33** The federal government provides a (\$1,000 | \$3,000) tax credit that you can use to purchase health insurance for yourself (and your family)
- 40** Publicly-sponsored health insurance coverage, such as that offered through Medicaid, is made available to you (and your family) for low or no cost
- 19** A new public clinic is opened in your community where you (and your family) can receive basic medical care at little or no cost, but it does not offer hospital care
- 6** Don't know
- 1** Refused

N=457

Q57 In the last 12 months, have you visited a doctor?

- 81** Yes
- 19** No
- *** Don't know
- *** Refused

Q58 In the past 12 months, have you (or another family member living in your household) (Insert) because of the cost, or not? (RANDOMIZE ITEMS)

a skipped a recommended medical test or treatment

17 Yes
83 No
* Don't know
* Refused

b not filled a prescription

17 Yes
82 No
1 Don't know
* Refused

c had problems getting mental health care

3 Yes
95 No
1 Don't know
* Refused

Q59 Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it?

14 Yes
86 No
* Don't know
* Refused

Q60 Was that you, a family member, or both?

Based on those who or whose family member needed medical care but did not get it

49 You
28 A family member
22 Both
0 Don't know
* Refused

N=383

Q59/60 Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it? Was that you, a family member, or both?

14 Yes, somebody needed medical care but did not get it
7 You
4 A family member
3 Both
86 No, nobody needed medical care and did not get it
* Don't know /Refused

Q61 What is the main reason that (you | your family member) did not get the care (you | he or she) needed? Was it because of the cost, or for some other reason?

Based on those who or whose family member needed medical care but did not get it

70	Cost
29	Some other reason
*	Don't know
0	Refused

N=383

Q59/61 Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it? What is the main reason that (you | your family member) did not get the care (you | he or she) needed?

14	Yes, somebody needed medical care but did not get it
<i>10</i>	<i>Cost</i>
<i>4</i>	<i>Some other reason</i>
*	<i>Don't know/Refused</i>
86	No, nobody needed medical care and did not get it
*	Don't know/Refused

Q62 What type of medical care was it that (you | your family member) needed but did not get? (Open-ended)

Based on those who or whose family member needed medical care but did not get it

5	Dental
14	Routine and preventive care
45	Illness/injury
2	Specialist
5	Surgical
6	Lab/testing
6	Mental health
2	Physical therapy/chiropractor
1	Vision
3	Rx
4	Don't know
5	Refused

n=383

Q63 When (you | your family member) needed medical care but did not get it, did not getting the care (Insert), or not?

Based on those who or whose family member needed medical care but did not get it

a cause a significant loss of time at work, school, or other important life activities

46	Yes
53	No
1	Don't know
*	Refused

n=383

b seriously increase (your | his or her) level of stress

76 Yes
23 No
1 Don't know
0 Refused

n=383

c cause a temporary disability that included a significant amount of pain and suffering

54 Yes
45 No
1 Don't know
0 Refused

n=383

d cause a long-term disability

17 Yes
77 No
6 Don't know
0 Refused

n=383

Q59/63 Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it? When (you | your family member) needed medical care but did not get it, did not getting the care (Insert), or not?

14 Yes, somebody needed medical care but did not get it
6 *Caused significant loss of time at work, school, or important life activities*
11 *Seriously increased level of stress*
8 *Caused a temporary disability that included a significant amount of pain and suffering*
2 *Caused a long-term disability*
86 No, nobody needed medical care and did not get it
***** Don't know/Refused

Q64 In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford?

21 Yes, have put off or postponed needed care that could not afford
79 No, have not put off or postponed care
***** Don't know
***** Refused

Q65 Was that you, a family member, or both?

Based on those who or whose family member put off seeking health care

53	You
19	A family member
27	Both
*	Don't know
*	Refused

n=569

Q64/65 In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford? Was that you, a family member, or both?

21	Yes, have put off or postponed needed care that could not afford
<i>11</i>	<i>You</i>
<i>4</i>	<i>A family member</i>
<i>6</i>	<i>Both</i>
*	<i>Don't know/Refused</i>
79	No, have not put off or postponed care
1	Don't know/Refused

Q66 Did (your | your family member's) condition get worse because (you | he or she) postponed getting health care?

Based on those who or whose family member put off seeking health care

52	Condition got worse
44	Did not get worse
4	Don't know
0	Refused

n=569

Q64/66 In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford? Did (your | your family member's) condition get worse because (you | he or she) postponed getting health care?

21	Yes, have put off or postponed needed care that could not afford
<i>11</i>	<i>Condition got worse</i>
<i>9</i>	<i>Did not get worse</i>
<i>1</i>	<i>Don't know/Refused</i>
79	No, have not put off or postponed care
1	Don't know/Refused

Q67 Did (you | your family member) eventually get the care (you | they) thought (you | they) needed, or not?

Based on those who or whose family member put off seeking health care

42	Yes eventually got the care
57	No did not eventually get the care
*	Don't know
0	Refused

n=569

31

Q64/67 In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford? Did (you | your family member) eventually get the care (you | they) thought (you | they) needed, or not?

21	Yes, have put off or postponed needed care that could not afford
9	<i>Yes eventually got the care</i>
12	<i>No did not eventually get the care</i>
79	No, have not put off or postponed care
1	Don't know/Refused

Q68 In the past 12 months, did you (or another family member in your household) have any problems paying medical bills, or not?

19	Yes
80	No
*	Don't know
*	Refused

Q69 How much of an impact have these bills had on you (and your family)—a major impact, a minor impact, or no real impact on you (and your family)?

Based on those who had problems paying medical bills in past 12 months

55	Major impact
39	Minor impact
5	No real impact
1	Don't know
0	Refused

n=532

Q68/69 In the past 12 months, did you (or another family member in your household) have any problems paying medical bills, or not? How much of an impact have these bills had on you (and your family)—a major impact, a minor impact, or no real impact on you (and your family)?

- 19** Yes, had problems paying bills
- 11 *Major impact*
- 8 *Minor impact*
- 1 *No real impact*
- 80** No, did not have problems
- * Don't know/Refused

Q70 In the past 12 months have you, (or another family member living in your household,) been contacted by a collection agency about owing money for medical bills, or not?

Based on those who had problems paying medical bills in past 12 months

- 56** Yes have been contacted by collection agency
- 44** No not contacted
- * Don't know
- * Refused

n=532

Q68/70 In the past 12 months, did you (or another family member in your household) have any problems paying medical bills, or not? In the past 12 months have you, (or another family member living in your household,) been contacted by a collection agency about owing money for medical bills, or not?

- 19** Yes, had problems paying bills
- 11 *Yes have been contacted by collection agency*
- 9 *No not contacted*
- 80** No, did not have problems
- * Don't know/Refused

Q71 Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills, or not?

- 11** Yes have had to change way of life
- 89** No have not
- * Don't know
- * Refused

Q72 Have you ever negotiated with a physician, a hospital, or any other health care provider to try and get a lower price for health care services you received, or not?

Based on those who do not have health insurance

23 Yes have negotiated
77 No have not
 * Don't know
0 Refused

n=457

Q6/72 Are you insured? Have you ever negotiated with a physician, a hospital, or any other health care provider to try and get a lower price for health care services you received, or not?

82 Yes, insured
18 No, not insured
 4 *Yes have negotiated*
 14 *No have not*
 * Don't know/Refused

D1 As a result of your financial situation, in the past 12 months have you received free care or reduced fees from your regular doctor, hospital, or health care clinic?

11 Yes have received free care or reduced fees
88 No have not
1 Don't know
 * Refused

D2 (Are you | Is your spouse) currently working full-time, working part-time, or are you retired, unemployed, a student, a homemaker, or something else?

Note: question based on spouse if respondent is employed through spouse's employer.

68 Full-time
7 Part-time
5 Retired
6 Unemployed
6 Student
4 Homemaker
1 Something else – employed
3 Something else – not employed
 * Don't know
 * Refused

D3 (Are you | Is your spouse) self-employed or (do you | does he/she) work for someone else?

Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.

9	Self-employed
91	Work for someone else
*	Don't know
*	Refused

n=1871

34

D4 How (are you | is your spouse) paid at work – (do you | does he/she) have a salary, (are you | is he/she) paid by the hour, or (are you | is he/she) mostly paid on commission?

Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.

44	A salary
48	Paid by the hour
6	Mostly paid on commission
2	Don't know
*	Refused

n=1871

D2/4 (Are you | Is your spouse) currently working full-time, working part-time, or are you retired, unemployed, a student, a homemaker, or something else? How (are you | is your spouse) paid at work – (do you | does he/she) have a salary, (are you | is he/she) paid by the hour, or (are you | is he/she) mostly paid on commission?

76	Full-time, part-time, something else (total employed)
33	A salary
36	Paid by the hour
5	Mostly paid on commission
1	Don't know/Refused
5	Retired
6	Unemployed
6	Student
4	Homemaker
3	Something else – not employed
*	Don't know/Refused

D5 About how many people are employed in the entire business, corporation, or organization for which (you work | your spouse works)?

Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.

13	10 or less
9	11-30
11	31-100
15	101-500
34	More than 500
16	Don't know
1	Refused

n=1871

35

D2/5 (Are you | Is your spouse) currently working full-time, working part-time, or are you retired, unemployed, a student, a homemaker, or something else? About how many people are employed in the entire business, corporation, or organization for which (you work | your spouse works)?

Note: question based on spouse if respondent is employed through spouse's employer.

76	Full-time, part-time, something else (total employed)
10	10 or less
7	11-30
9	31-100
11	101-500
26	More than 500
13	Don't know/Refused
5	Retired
6	Unemployed
6	Student
4	Homemaker
3	Something else – not employed
*	Don't know/Refused

D6 What type of work or occupation (do you | does your spouse) have?

Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.

37	Laborer
2	Private Household/Protective service
4	Food Service
1	Cleaning (Not Household)
9	Personal Service
2	Agriculture
3	Craft/Repair
17	Laborers
7	Health Service
1	Military
53	Manager/Prof/Tech
29	Managerial/Professional
24	Technical/Sales/Administrative support
1	Don't know
1	Refused

36

D7 Some people are registered to vote and others are not. Are you currently registered to vote at your present address?

71	Yes registered
28	No not registered
1	Don't know
*	Refused

D8 In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else?

29	Republican
30	Democrat
19	Independent
13	Something else
7	Don't know
3	Refused

D9 Do you consider yourself closer to the Republican Party or the Democratic Party?

Based on those who are Independent

32	Republican Party
32	Democratic Party
29	Neither (Vol.)
7	Don't know
1	Refused

n=477

D8/9 In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else? Do you consider yourself closer to the Republican Party or the Democratic Party?

35	Total Republican (including lean)
29	<i>Republican</i>
6	<i>Lean Republican</i>
36	Total Democrat (including lean)
30	<i>Democrat</i>
6	<i>Lean Democrat</i>
5	Non-Lean Independent
13	Something else
11	Don't know/Refused

D10 Would you say your views in most political matters are liberal, moderate, conservative, something else, or haven't you given this much thought?

15	Liberal
23	Moderate
23	Conservative
3	Something else
33	Haven't you given this much thought
2	Don't know
1	Refused

D11 What is the last grade or class that you completed in school?

13	Less than high school
31	High school graduate or equivalent
29	Some college but no degree
17	College graduate
10	Postgraduate
*	Don't know
*	Refused

D12 What is your age?

25	18-29
23	30-39
24	40-49
26	50-64
*	Don't know
1	Refused

D13 Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background?

12 Yes, Hispanic or Latino background
87 No
***** Don't know
1 Refused

38

D14 Do you consider yourself to be white, black or African-American, Asian-American, or some other race? (If respondent says Hispanic or Latino ask:) Do you consider yourself a white Hispanic/Latino or a black Hispanic/Latino?

78 White
13 Black/African-American
3 Asian
4 Other or mixed race
1 Don't know
2 Refused

D13/14 Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background? Do you consider yourself to be white, black or African-American, Asian-American, or some other race?

70 White non-Hispanic
11 Black non-Hispanic
12 Hispanic
3 Asian
2 Other/Mixed race
1 Don't know/Refused

D15/16/17 Last year, that is in 2002, what was your total household income from all sources before taxes? Was it over or under \$25,000? Now just stop me when I get to the right category. Was your income ...

5 Less than \$10,000
5 \$10,000 to under \$15,000
4 \$15,000 to under \$20,000
5 \$20,000 to under \$25,000
6 \$25,000 to under \$30,000
5 \$30,000 to under \$35,000
6 \$35,000 to under \$40,000
8 \$40,000 to under \$50,000
20 \$50,000 to under \$75,000
25 \$75,000 or more
11 Don't know/Refused

S5 Gender (by observation)

48	Male
52	Female



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