

New Hampshire Family Insurance Survey

>q03< Which of the following best describes your health insurance status?

Read responses:

- <1> Insured through your employer (or workplace union)
- <2> Insured through your spouse's employer (or workplace union)
- <3> Insured through Medicare
- <4> Insured through Medicaid
- <5> Insured through VA, Champus or other military plan
- <6> Insured through a plan you purchase on your own
- <7> Insured through a COBRA plan
- <8> You do NOT have health insurance
- <0> Other (specify)
- <99> Refused

>q07< Which of the following best describes your spouse's health insurance status?

Read responses:

- <1> Insured through your employer (or workplace union)
- <2> Insured through your spouse's employer (or workplace union)
- <3> Insured through Medicare
- <4> Insured through Medicaid
- <5> Insured through VA, Champus or other military plan
- <6> Insured through a plan you purchase on your own
- <7> Insured through a COBRA plan
- <8> He / she does NOT have health insurance
- <0> Other (specify)
- <99> Refused

>yc1c< Which of the following best describes the health insurance status of your oldest child, age 18 or younger?

Read responses:

- <1> Insured through a plan available through your employer
- <2> Insured through a plan available through your spouse's employer (former spouse)
- <3> Insured through New Hampshire Healthy Kids [goto yc1d]
- <4> Insured through Medicare
- <5> Insured through Katie Beckett Medicaid
- <6> Insured through VA, Champus or other military plan
- <7> Insured through a plan you purchase on your own (including COBRA)
- <8> He / she does NOT have health insurance
- <0> Other (specify)
- <99> Refused

>yc1d< Do you pay a monthly premium for health insurance through Healthy Kids?

<1> Yes (Healthy Kids Silver)

<2> No (Healthy Kids Gold)

<98> Don't know / unsure

<99> Refused

Repeat series for all children in household age 18 or younger:

>oc1c< Which of the following best describes the health insurance status of your oldest child, age 19-22?

Read responses:

<1> Insured through a plan available through your employer

<2> Insured through a plan available through your spouse's employer (former spouse)

<3> Insured through Medicare

<4> Insured through Medicaid

<5> Insured through VA, Champus or other military plan

<6> Insured through a plan you purchase on your own (including COBRA)

<8> He / she does NOT have health insurance

<0> Other (specify)

<99> Refused

Repeat series for all children age 19-22 enrolled in college:

Primary Commercial Insurance Policy:

If respondent or spouse has a workplace insurance plan, or purchase plan on own (or COBRA):

>q10< Now I would like you to think about your family's primary private insurance plan that you get through your employer, your spouse's employer or purchase on your own. If you have more than 1 private insurance plan, think about the one that you use most often to cover medical expenses. Is this plan offered through your employer, your spouse's employer, or do you purchase insurance on your own?

<1> Respondent's employer [goto q11]

<2> Spouse's employer [goto q11]

<3> Purchase on own [goto q12]

<99> Refused [goto q12]

>q11< What percentage of the monthly premium is paid by [your / your spouse's] employer or union?

<0> 0% (nothing - employees pay all of the cost)

<1-99> percent paid by employer

<100> 100% (everything - employer pays all of the cost)

<998> Don't know / unsure

<999> Refused

>q12< What is the dollar amount that [you / your spouse] contribute or pay out-of-pocket for your health plan each month?

<1-1200> Dollar amount

<9998> Don't know / unsure

<9999> Refused

[If the plan provides dependent coverage, goto q14]

>q13< In addition to providing insurance for [you / your spouse], can this plan be extended to provide health insurance coverage for [you / your spouse] or for your children?

<1> Yes

<2> No

<98> Don't know / unsure

<99> Refused

>q14< What is the name of your current health plan?

Do not read: (If Blue Cross Blue Shield: "Is that in NH or MA?")

<1> Aetna US Healthcare

<2> American Republic

<3> Anthem Blue Cross Blue Shield of NH (Blue Choice or Matthew Thornton Health Plan)

<4> Blue Cross Blue Shield of MASSACHUSETTS

<5> Cigna Healthcare (Healthsource)

<6> Harvard Pilgrim

<7> Healthlink

<8> Greater Derry Community Health Services

<9> Mutual of Omaha

<10> Seacoast Healthcare <0> Other [specify]

<11> Tufts Health Plan <99> Refused

>q15< Is your family's primary health insurance plan a:

Read responses:

<1> A traditional indemnity plan, or fee-for-service plan [goto q15a]

<2> A Health Maintenance Organization, or HMO

<3> A Point-of-Service plan, or POS

<4> A Preferred Provider Option, or PPO

<8> Other (specify)

<98> Don't know / unsure

<99> Refused

>q15a< What is the amount of the annual deductible for major medical coverage?
“How much does each individual have to pay out-of-pocket each year before the plan starts to a portion of your medical bills?”

- <0> No deductible
- <1> \$100 or less
- <2> \$101-\$200
- <3> \$201-\$300
- <4> \$301-\$400
- <5> \$401-\$500
- <6> \$501-\$1000
- <7> > \$1000
- <98> Unsure
- <99> Refused

>q25< Which of the following best describes your workplace health insurance situation:

Read responses:

- <1> There is a workplace health plan that you are eligible to participate in
- <2> There is a workplace health plan, but you are not eligible to participate in
- <3> There is NOT a workplace health plan
- <98> Don't know / unsure [goto q27]
- <99> Refused [goto q27]

If not eligible: (q25=1)

>q26a< Are you not eligible to participate in your workplace health plan because:

Read responses:

- <1> You do not work enough hours each week
- <2> You have not worked there long enough to be eligible
- <8> Other (specify)

>q33< Which of the following best describes your spouse's workplace health insurance situation:

Read responses:

- <1> There is a workplace health plan that [he / she] is eligible to participate in
- <2> There is a workplace health plan, but [he / she] is not eligible to participate in
- <3> There is NOT a workplace health plan
- <98> Don't know / unsure [goto q35]
- <99> Refused [goto q35]

If not eligible: (q33=1)

>q34a< Is [he / she] not eligible to participate in their workplace health plan because:

Read responses:

- <1> [He / she] does not work enough hours each week
- <2> [He / she] has not worked there long enough to be eligible
- <3> Other (specify)

>q39< You mentioned that [fill you do] not have health insurance.

What is the single most important reason why you are not currently covered by a health insurance plan?

Do not read: (Circle all mentioned)

- <1> Employer (or spouse's employer) does not offer health insurance
- <2> Respondent or spouse not eligible for workplace insurance
- <3> Respondent or spouse lost job
- <4> Respondent or spouse cut back to part-time employment
- <5> Benefits from employer (or previous employer) ran out
- <6> Cannot afford to pay for health insurance
- <7> Insurance company refused coverage
- <8> Cannot find a benefit plan to meet needs
- <9> COBRA ran out
- <10> Not eligible for Medicaid or Medicare
- <11> Recently divorced or separated
- <12> Can obtain healthcare at a community health center
- <0> Other (specify)
- <99> Don't know / unsure

>q40< At any time during the past 6 months were you covered by any type of health insurance plan?

- <1> Yes [goto q41]
- <2> No [goto q43]
- <98> Don't know / unsure [goto q43]
- <99> Refused [goto q43]

>q41< What types of health insurance coverage did you have during the past 6 months?

Do not read: (Circle all mentioned)

- <1> Insured through your spouse's employer
- <2> Insured through Medicare
- <3> Insured through Medicaid
- <4> Insured through VA, Champus or other military plan
- <5> Insured through a plan you purchase on your own (including COBRA)
- <98> Don't know / unsure
- <99> Refused

>q42< For how many of the past 6 months were you covered by any of these health insurance plans?

- <1-6> Number of months
- <98> Don't know / unsure
- <99> Refused

If spouse in household does not have health insurance:

>q43< You mentioned that your spouse does not have health insurance.

What is the single most important reason why your spouse is not currently covered by a health insurance plan?

Do not read: (Circle all mentioned)

<1> Employer (or spouse's employer) does not offer health insurance

<2> Respondent or spouse not eligible for workplace insurance

<3> Respondent or spouse lost job

<4> Respondent or spouse cut back to part-time employment

<5> Benefits from employer (or previous employer) ran out

<6> Cannot afford to pay for health insurance

<7> Insurance company refused coverage

<8> Cannot find a benefit plan to meet needs

<9> COBRA ran out

<10> Not eligible for Medicaid or Medicare

<11> Recently divorced or separated

<12> Can obtain healthcare at a community health center

<88> Other (specify)

<99> Don't know / unsure

>q44< At any time during the past 6 months was your spouse covered by any type of health insurance plan?

<1> Yes [goto q45]

<2> No [goto uc1a]

<98> Don't know / unsure [goto uc1a]

<99> Refused [goto uc1a]

>q45< What types of health insurance coverage did your spouse have during the past 6 months?

Do not read: (Circle all mentioned)

<1> Insured through your spouse's employer

<2> Insured through Medicare

<3> Insured through Medicaid

<4> Insured through VA, Champus or other military plan

<5> Insured through a plan you purchase on your own (including COBRA)

<98> Don't know / unsure

<99> Refused

>q46< For how many of the past 6 months was your spouse covered by any of these health

insurance plans?

<1-6> Number of months

<98> Don't know / unsure

<99> Refused

**Families with Uninsured Children:
Chronic and episodic uninsurance:**

For each child (0-22) identified as not having health insurance:

>uc1a< You mentioned that your [fill oldest] child does not have health insurance.

What are the primary reasons why [fill oldest child] is not currently covered by a health insurance plan?

Do not read: (Circle all mentioned)

<1> Employer (or spouse's employer) does not offer health insurance

<2> Respondent or spouse not eligible for workplace insurance

<3> Respondent or spouse lost job

<4> Respondent or spouse cut back to part-time employment

<5> Benefits from employer (or previous employer) ran out

<6> Cannot afford to pay for health insurance

<7> Insurance company refused coverage

<8> Cannot find a benefit plan to meet needs

<9> COBRA ran out

<10> Not eligible for Medicaid or Medicare or NH Healthy Kids

<11> Recently divorced or separated

<12> Can obtain healthcare at a community health center

<0> Other (specify)

<98> Don't know / unsure

<99> Refused

If either parent is employed (and workplace insurance is available):

>uc1b< What is the primary reason why your child is not covered by a health plan that is available to [you / your spouse's] through work?

Do not read:

<1> Not eligible because not work enough hours

<2> Not eligible because not worked long enough

<3> Workplace plan does not pay for dependent coverage

<4> Workplace plan is available for dependents, but cannot afford premium

<8> Other (specify)

<98> Don't know / unsure

<99> Refused

>uc1c< At any time during the past 6 months was [fill your oldest child] covered by any type of health insurance plan?

<1> Yes [goto uc1d]

<2> No [goto q47]

<98> Don't know / unsure [goto q47]

<99> Refused [goto q47]

>uc1d< What type, or types, of health insurance coverage did [fill your oldest child] have during the past 6 months?

Do not read: (Circle all mentioned)

<1> Insured through a plan available through your employer

<2> Insured through a plan available through your spouse's employer (former spouse)

<3> Insured through New Hampshire Healthy Kids [goto uc1e]

<4> Insured through Medicare

<5> Insured through Katie Beckett Medicaid

<6> Insured through VA, Champus or other military plan

<7> Insured through a plan you purchase on your own (including COBRA)

<0> Other (specify)

>uc1e< Do you pay a monthly premium for health insurance through Healthy Kids?

<1> Yes (Healthy Kids Silver)

<2> No (Healthy Kids Gold)

<98> Don't know / unsure

<99> Refused

>uc1f< For how many of the past 6 months was [fill your oldest child] covered by these health insurance plans?

<1-6> Number of months

<98> Don't know / unsure

<99> Refused

If any uninsured children age 0-18 in family:

>q47< Have you ever heard of a state-sponsored health insurance program for children called New Hampshire Healthy Kids?

<1> Yes

<2> No

<98> Don't know / unsure

<99> Refused

>q48< How likely is it that you would enroll your child in a state-sponsored health insurance

program for children if the monthly premium for each child were \$90?

Read responses:

<1> Definitely would [goto q52]

<2> Probably would [goto q49]

<3> Probably would not [goto q49]

<4> Definitely would not [goto q49]

<98> Don't know / unsure [goto q49]

<99> Refused [goto q49]

>q49< How likely is it that you would enroll your child in a state-sponsored health insurance program for children if the monthly premium for each child were \$40?

Read responses:

<1> Definitely would [goto q52]

<2> Probably would [goto q50]

<3> Probably would not [goto q50]

<4> Definitely would not [goto q50]

<98> Don't know / unsure [goto q50]

<99> Refused [goto q50]

>q50< How likely is it that you would enroll your child in a state-sponsored health insurance program for children if the monthly premium for each child were \$20?

Read responses:

<1> Definitely would

<2> Probably would

<3> Probably would not

<4> Definitely would not

<98> Don't know / unsure

<99> Refused

If not enroll at \$20:

>q51< What is the primary reason you would not want to enroll your child in a state-sponsored health insurance program if he or she were eligible?

Do not read:

<1> Application process (too confusing or takes too much effort)

<2> Too expensive (cannot afford)

<3> Not comfortable with public programs (not comfortable accepting charity)

<4> Not comfortable with Welfare

<5> Would make the child feel stigmatized

<6> Child does not need health insurance

<7> Provider not in network

<8> Not interested

<0> Other (specify)

<98> Don't know / unsure

<99> Refused

If uninsured adults in family:

>q52< Suppose for a moment there were a public-private partnership established in New Hampshire to help provide health insurance for adults who are not insured?

How likely is it that you or your spouse would enroll in a partnership program if the premium were \$90 per person per month?

Read responses:

- <1> Definitely would [goto q56]
- <2> Probably would [goto q53]
- <3> Probably would not [goto q53]
- <4> Definitely would not [goto q53]
- <98> Don't know / unsure [goto q53]
- <99> Refused [goto q53]

>q53< How likely is it that the uninsured adults in your family would enroll in a partnership program if the monthly premium for an individual adult were \$60?

Read responses:

- <1> Definitely would [goto q56]
- <2> Probably would [goto q54]
- <3> Probably would not [goto q54]
- <4> Definitely would not [goto q54]
- <98> Don't know / unsure [goto q54]
- <99> Refused [goto q54]

>q54< How likely is it that the uninsured adults in your family would enroll in a partnership program if the monthly premium for an individual adult were \$30?

Read responses:

- <1> Definitely would
- <2> Probably would
- <3> Probably would not
- <4> Definitely would not
- <98> Don't know / unsure
- <99> Refused

If not enroll at \$30:

>q55< What is the primary reason you or your spouse would not want to enroll in a state-sponsored health insurance program?

Do not read:

- <1> Application process (too confusing or takes too much effort)
- <2> Too expensive (cannot afford)
- <3> Not comfortable with public programs (not comfortable accepting charity)
- <4> Not comfortable with Welfare
- <5> Would make the adult feel stigmatized
- <6> Adult does not need health insurance
- <7> Provider not in network
- <8> Not interested
- <0> Other (specify)
- <98> Don't know / unsure
- <99> Refused