Vermont Family Health Insurance Survey

Private Insurance Coverage

Q:Q22a – INTRODUCTION TO NEXT SECTION
The next questions will be about PRIVATE health insurance. This includes insurance that you buy directly or obtain through employers, groups or colleges. It does NOT include government programs, Medigap or plans with limited coverage.

IF THEY SAY ANYTHING ABOUT THROUGH THE GOVERNMENT OR SCHOOL:

If you ARE an employ of the federal, state, or local government or a school or college and receive insurance because you are an employee. Please include this as private health insurance.

NOTE: THIS DOES INCLUDE GOVERNMENT EMPLOYEES WORKING FOR THE FEDERAL GOVERMENT, STATE GOVERMENT, COUNTY, AND LOCAL GOVERNMENT OR WORKING FOR SCHOOLS, COLLEGES, UNIVERSITIES - IF THEY WORK FOR A GOVERNMENT AGENCY THEY ARE CONSIDERED PRIVATELY INSURED

[PROMPT: GOVERNMENT PROGRAMS?- MEDICARE, MEDICAID, VHAP, PC PLUS OR DR. DYNASAUR. LIMITED COVERAGE?- ONLY DENTAL, VISION, CANCER]

Q:Q23 – DISPLAY NAMES OF FAMILY UNIT MEMBERS

Please identify all persons in the family who are covered by PRIVATE HEALTH INSURANCE.

18 NO MORE
19 NO ONE IS COVERED BY ANY PRIVATE HEALTH INSURANCE (GO TO Q29A – GOVERNMENT
PROGRAM SECTION)
98 DK
99 REF

Q:POL1
INTS THIS VARIABLE INITIALIZES THE POLICY HOLDER. IF THERE ARE PROBLEMS IN ASSIGNMENT AT THE END, YOU'LLCOME BACK HERE AND GO THROUGH THE SECTION AGAIN ENTER 1 TO CONTINUE

Q24 – ASK ABOUT ALL FAMILY UNITS WHO QUALIFY BEFORE GOING ON TO Q24B ***(If there are person1, person2 and person3 are insured in a family unit, we would ask this question of person1 first then person2 and then person3 before person1 gets ask q24b)***

Q:Q24 –DISPLAYS NAMES OF ALL HOUSEHOLD MEMBERS IN THE LINES BELOW
Under which person's PRIVATE HEALTH INSURANCE policy is/are covered?

[INTERVIEWER: THERE COULD BE MORE THAN ONE PERSON]

18 SOMEONE NOT IN THE HOUSEHOLD
19 NO MORE
98 DK
99 REF

Q:Q24B
You indicated that PRIVATE health insurance coverage for [INSERT NAMES] is obtained through [INTERVIEWER: READ LIST BELOW]

Is this correct?
1 YES
2 NO

Q:Q25 – ASK OF ALL POLICY HOLDERS INCLUDING THOSE OUTSIDE THE HOUSEHOLD ***(Those in the household but may be in separate units)***.
How did obtain the private policy?

[INTERVIEWER: READ LIST]

1 Current employer ***(will be coded in final data to appropriate answer in question 77 and 78b)***
2 Trade association or union
3 Retirement plan
4 COBRA or VIPER OR former employer
5 Purchased directly/Full premium paid out-of-pocket
8 DK
9 REF

Q26 - ASK OF ALL POLICY HOLDERS INCLUDING THOSE OUTSIDE THE HOUSEHOLD
Does 's policy cover prescription drugs?

1 YES
2 NO
8 DK
9 REF

Q:Q26a – ONLY ASKED OF POLICY HOLDER'S IN THE HOUSEHOLD UNIT NOT THOSE OUTSIDE THE HOUSEHOLD
How much of a burden does the cost of 's health insurance put on the family budget?

[INTERVIEWER: READ LIST]

1 Very heavy
2 Heavy
3 Moderate
4 Light
5 No burden at all
8 DK
9 REF

Q:Q27 – ask of all policy holders including those outside the household

Are you concerned that may lose {your/his/her} coverage within the next 12 months?

1 YES (ASK Q28)
2 NO (GO TO Q29A – GOVERNMENT PROGRAMS)
8 DK (GO TO Q29A – GOVERNMENT PROGRAMS)
9 REF (GO TO Q29A – GOVERNMENT PROGRAMS)

Q:Q28 – ONLY ASK OF POLICY HOLDERS WHO ARE CONCERN ABOUT LOSING COVERAGE

Identify all the reasons that is at risk for losing health insurance coverage within the next 12 months.

[INTERVIEWER: ACCEPT ALL RESPONSES. READ RESPONSES IF NECESSARY]

10 May not be able to afford it
11 Job change- layoff/loss/unemployment/reduction to part time
12 Employer may stop/reduce health benefits
13 Future/new employer may not offer health benefits
14 Benefits from former employer will run out
15 Will lose benefits due to age/leaving school
16 Will lose spouse due to divorce/death
17 Other(PLEASE SPECIFY)
18 NOT AT RISK FOR LOSING HEALTH INSURANCE COVERAGE
19 NO MORE
98 DK
99 REF

MEDICARE SECTION

Q:Q29a – INTRODUCTION TO THE SECTION, LIST NAMES OF MEMBERS OF HOUSEHOLD UNIT

Next I would like to ask you about GOVERNMENT health insurance programs

All questions will refer to...
[INTERVIEWER: READ LIST BELOW]

Q:Q29B – INTRODUCTION TO SECTION

Medicare is a national health insurance program for people 65 years and older, those who have permanent kidney damage, and for certain people with disabilities.

Q:Q29C – DISPLAY NAMES OF MEMBERS OF THE FAMILY UNIT
Is there anyone currently covered by Medicare?

[IF YES: WHO IS COVERED BY MEDICARE? IS THERE ANYONE ELSE?]

[INTERVIEWER: USE THIS PROMPT AS NECESSARY: IF YOU ARE UNSURE OF YOUR HEALTH INSURANCE PROGRAM, COULD YOU PLEASE GET YOUR INSURANCE CARD AND ANY OTHER DOCUMENT DESCRIBING THE PROGRAM?]

18 NO MORE
19 NO ONE IS COVERED BY MEDICARE
98 DK
99 REF

Q:Q30A – DISPLAY NAMES OF ALL FAMILY UNIT MEMBERS WITH AGES AND WHETHER THEY ARE COVERED OR NOT

I have recorded that the following persons are covered by Medicare. Is this correct?

INTERVIEWER: REVIEW LIST. IF FAMILY MEMBER IS AGE 65+ AND WAS NOT INDICATED TO BE COVERED BY MEDICARE. PLEASE PROBE: "I NOTICED THAT ____ IS AGES 65 AND OLDER. YOU HAVE NOT INDICATED HIM/HER TO BE COVERED BY MEDICARE. IS THIS CORRECT?" PLEASE SELECT ALL PERSONS WHO ARE COVERED BY MEDICARE. IF NO ONE IS COVERED BY MEDICARE SELECT "NO ONE IS COVERED BY MEDICARE" TO CONTINUE TO NEXT QUESTION.

18 RESPONSE NOT LISTED AS FAMILY MEMBER
20 NO MORE
21 NO ONE IS COVERED BY MEDICARE
98 DK
99 REF

IF NO ONE IS COVEREB BY MEDICARE - GO TO Q36A – OTHER STATE GOVERNMENT PROGRAMS)

C:Medicare Probe- Private Supplemental Coverage and Prescription Drugs
Q:Q32A – ONLY ASK IF PERSONS ARE COVERED BY MEDICARE

Now I am going to ask you a few questions about those in the family with Medicare coverage.

Q:Q321
Medicare does not cover all medical expenses. Some people have additional coverage called Medicare supplement or Medigap insurance to cover expenses not paid by Medicare.

Q32 TO Q35 – ASK OF ALL FAMILY UNIT MEMBERS WHO QUALIFY BEFORE GOING ON TO Q36A
Q:Q32
Do/Does have PRIVATE Medicare supplement or Medigap, to help cover expenses not paid by Medicare?

[PROMPT: PRIVATE SUPPLEMENTAL COVERAGE MAY BE OBTAINED THROUGH CURRENT EMPLOYER OR UNION, RETIREMENT PLAN OR PURCHASED DIRECTLY FROM BROKERS OR INSURANCE COMPANIES.]

1 YES (CONTINUE TO NEXT QUESTION)
2 NO (GO TO Q35A)
8 DK (GO TO Q35A)
9 REF (GO TO Q35A)

Q:Q33
How was the PRIVATE supplemental policy obtained by { } ?

[INTERVIEWER: READ LIST]

PROMPT: PRIVATE SUPPLEMENTAL POLICIES MAY BE OBTAINED THROUGH A CURRENT EMPLOYER OR UNION, RETIREMENT PLAN, OR PURCHASED DIRECTLY (FROM A BROKER OR INSURANCE COMPANY).

1 Current employer or union
2 Retirement plan
3 Purchased directly/full premium paid out-of-pocket
4 OTHER (SPECIFY)

5 DOES NOT HAVE PRIVATE INSURANCE TO COVER UNPAID MEDICARE EXPENSES (GO TO Q35A)
8 DK
9 REF

Q:Q34
Does the private supplemental coverage for include a benefit that helps pay for prescription drugs?

This does NOT include any state programs like VScript or VHAP Pharmacy

1 YES
2 NO (GO TO Q35A)
3 DOES NOT HAVE PRIVATE SUPPLEMENTAL INSURANCE (GO TO Q35A)
8 DK (GO TO Q35A)
9 REF (GO TO Q35A)

Q:Q35
Approximately how much of 's prescription drug expenses are covered by the supplemental policy?

[INTERVIEWER: READ LIST]

1 Most of the expenses
2 About half of the expenses
3 A small fraction of the expenses
4 None
8 DK
9 REF

C: State Health Insurance Programs

Q:Q36a
Now I need to ask you about health insurance programs available through the State of Vermont for persons with lower incomes or certain disabilities.

Q:Q36b
Is anyone in the family covered by a state health insurance programs such as Dr. Dynasaur, VHAP, PC Plus, and Medicaid?
VHAP - PRONOUNCE VEE-HAP
[PROMPT IF NECESSARY: IF YOU ARE UNSURE, COULD YOU PLEASE GET YOUR INSURANCE CARD, GRANT LETTER OR ANY OTHER DOCUMENT FROM THE STATE OF VERMONT DESCRIBING THE PROGRAM?]

1 YES
2 NO
8 DK
9 REF

Q:Q36cB
Dr. Dynasaur is a state program that pays for medical care for children under 18. Enrollees have a green insurance card. Are any of the children enrolled in Dr. Dynasuar?

[IF YES: ASK: WHO IN YOUR FAMILY IS COVERED BY DR. DYNASUAR?
SELECT ALL RESPONSES - IF NO NAMES ARE LISTED - SELECT "19")

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS ENROLLED IN DR. DYNASUAR
20 NO MORE
98 DK
99 REF

Q:Q36cC
VHAP (vee-hap) or The Vermont Health Access Plan pays for medical care for adults with incomes below a certain level. Enrollees have a green AIM card. Is any adult in the family enrolled in VHAP?

[IF YES: ASK: WHO IN YOUR FAMILY IS ENROLLED IN VHAP?
SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS ENROLLED IN VHAP
20 NO MORE
98 DK
99 REF

Q:Q36cD
PC Plus or the Primary Care Plus Program pays for medical care for adults with incomes below a certain level. Enrollees have a gold card with green writing. Is any adult in the family enrolled in PC Plus?

[IF YES: ASK: WHO IN YOUR FAMILY IS ENROLLED IN PC PLUS? SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS ENROLLED IN PC PLUS
20 NO MORE
98 DK
99 REF

Q:Q36cA
Medicaid pays for medical care for adults with lower incomes. It is different from Medicare. Enrollees have a green AIM card. Is anyone in the family enrolled in Medicaid?

[IF YES: ASK: WHO IN YOUR FAMILY IS COVERED BY MEDICAID? SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS COVERED BY MEDICAID
20 NO MORE
98 DK
99 REF

SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS ENROLLED IN PC PLUS
20 NO MORE
98 DK
99 REF

Q:Q38 - display names in the family unit
Is anyone in your family also covered by the national Medicare program?

[IF YES: ASK: WHO IS ALSO COVERED BY THE NATIONAL MEDICARE PROGRAM?] SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS COVERED BY THE NATIONAL MEDICARE PROGRAM
20 NO MORE
98 DK
99 REF

Q:Q39 - display names in the family unit
Is anyone in your family also receiving benefits from SSI, a program for the blind and disabled?

[IF YES: ASK: WHO IS ALSO RECEIVING BENEFITS FROM SSI? SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS RECEIVING BENEFITS FROM SSI
20 NO MORE
98 DK
99 REF

Q:Q36d1 – ASK OF ALL
Is anyone in the family covered by the state prescription drug programs VHAP Pharmacy and VSCRIPT.

[PROMPT IF NECESSARY: IF YOU ARE UNSURE, COULD YOU PLEASE GET YOUR INSURANCE CARD, GRANT LETTER OR ANY OTHER DOCUMENT FROM THE STATE OF VERMONT DESCRIBING THE PROGRAM?]

1 YES
2 NO – go to q41 – Dr. Dynasaur and answer question if qualify
8 DK -go to q41 – Dr. Dynasaur and answer question if qualify
9 REF -go to q41 – Dr. Dynasaur and answer question if qualify

Q:Q36dA
The VHAP Pharmacy program pays $1-$2 for each covered prescription. Enrollees have a green AIM card. Is anyone in the family enrolled in VHAP Pharmacy?

[IF YES: ASK: WHO IN YOUR FAMILY IS ENROLLED IN VHAP PHARMACY? SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS ENROLLED IN VHAP PHARMACY
20 NO MORE
98 DK
99 REF

Q:Q36dB

The VSCRIPT program pays either $1-$2 for each covered prescription or half the cost of each prescription. Enrollees have a green AIM card. Is anyone in the family enrolled in VSCRIPT?

[IF YES: ASK: WHO IN YOUR FAMILY IS ENROLLED IN VSCRIPT? SELECT ALL RESPONSES]

18 RESPONSE NOT LISTED AS FAMILY MEMBER
19 NO ONE IS ENROLLED IN VSCRIPT
20 NO MORE
98 DK

99 REF

C:Dr. Dynasaur SECTION – only ask members of the family unit who are younger than 18

Q:Q41
Please identify all the reasons that enrolled in the Dr. Dynasaur program.

[INTERVIEWER: READ LIST AND ACCEPT ALL RESPONSES.]

10 Could not afford private coverage
11 Better benefits than we could get under private plan
12 Employer plan does not cover children
13 Employer suggested it
14 Health care provider suggested it
15 OTHER (SPECIFY)
16 NOT COVERED BY DR. DYNASAUR
17 NO REASON
18 NO MORE
98 DK
99 REF

Q:Q42
If the Dr. Dynasaur program was no longer available for would you be able to buy private health insurance to cover all medical needs?

1 Definitely Yes
2 Maybe
3 Probably not
4 Definitely not
8 DK
9 REF

Q:Q43
How did the family find out about the Dr. Dynasaur Program?

[INTERVIEWER: READ LIST IF NECESSARY AND ACCEPT ALL RESPONSES]

10 Other people with children in the program
11 School
12 TV advertisement
13 Newspaper
14 Brochure
15 Doctor, hospital, health care provider
16 Employer
17 OTHER (SPECIFY)
18 No more
19 None
98 DK
99 REF

Military programs SECTION

Q:Q47 – DISPLAY NAMES OF FAMILY UNIT MEMBERS ON THE LINES
Is anyone currently covered by the VA or Veterans Administration or any other military health care plans?

[IF YES ASK: WHO IS COVERED BY A MILITARY HEALTH PLANS?
ARE THERE ANY OTHERS?]

[INTERVIEWER PROBES: CHAMPUS IS A HEALTH CARE PROGRAM FOR ACTIVE OR RETIRED MILITARY PERSONNEL AND THEIR DEPENDENTS OR SURVIVORS. CHAMP-VA PROVIDES MEDICAL CARE FOR VETERANS AND THE DEPENDENTS OR SURVIVORS OF VETERANS WHO HAD A SERVICE-CONNECTED DISABILITY.]

18 NO MORE
19 NO ONE IS COVERED BY ANY MILITARY HEALTH CARE PLANS
98 DK
99 REF

Final Verification of Uninsured Family Members

THE CONVERSIONS ARE CODED AS INSURED
Q49B – ASK OF FAMILY UNIT MEMBERS WHO QUALIFY BEFORE GOING ON TO Q50
Q:Q49b – ONLY ASK THOSE WHO HAVE NO COVERAGE
According to the information you provided, does/do not have health insurance coverage. Does anyone else pay for your/their bills when you (they) go to a doctor or hospital?
IF YES ASK WHO PAYS THEIR MEDICAL EXPENSES?
IF NO ASK: DO YOU OR OTHER FAMILY MEMBERS PAY OUT OF POCKET?

10 Medicare
11 VA service for disability, military, Indian H. Service, CHAMPUS
12 Medicaid
13 Dr. Dynasaur
14 VHAP
15 PC Plus
16 Health insurance through your (her/his) work or union
17 Health insurance through someone else's work or union
18 Health insurance bought directly by you (her/him)
19 Health insurance bought directly by someone else
20 Workers compensation for specific injury/illness
21 Employer pays for bills, but not an insurance policy
22 Family member pays out of pocket for any bills
23 NO MORE
24 NONE NO MEDICAL BILLS
98 DK
99 REF

NOTE: OPTIONS 10 THROUGH 19 REPRESENT INSURANCE PLANS AND WILL BE ASKED SOME FOLLOWUP QUESTIONS – THESE INDIVIDUALS WILL THEN BE CODED AS INSURED MEDICARE CONVERSIONS (q32a1 to q35aa1 – ask only if respondent indicated MEDICARE for q49b
Q:Q32A1
Does/do who is covered by Medicare have PRIVATE insurance, including Medicare supplement or Medigap, to help cover expenses not paid by Medicare?

[PROMPT: PRIVATE COVERAGE TO SUPPLEMENT MEDICARE MAY BE OBTAINED THROUGH CURRENT EMPLOYER OR UNION, RETIREMENT PLAN OR PURCHASED DIRECTLY FROM BROKERS OR INSURANCE COMPANIES.]

1 YES
2 NO
8 DK

9 REF

Q:Q33A1
How was the PRIVATE supplemental policy obtained by { } ?

[INTERVIEWER: READ LIST]

PROMPT: PRIVATE SUPPLEMENTAL POLICIES MAY BE
OBTAINED THROUGH A CURRENT EMPLOYER OR UNION,
RETIREMENT PLAN, OR PURCHASED DIRECTLY
(FROM A BROKER OR INSURANCE COMPANY).

1 Current employer or union
2 Retirement plan
3 Purchased directly/full premium paid out-of-pocket
4 OTHER (SPECIFY)
5 DOES NOT HAVE PRIVATE INSURANCE TO COVER UNPAID MEDICARE EXPENSES
8 DK
9 REF

Q:Q34A1
Does the private supplemental coverage for include a benefit that helps pay for prescription drugs? This does NOT include any state programs like VScript or VHAP Pharmacy

1 YES
2 NO
3 DOES NOT HAVE PRIVATE SUPPLEMENTAL INSURANCE
8 DK
9 REF

Q:Q35A1
Approximately how much of 's prescription drug expenses are covered by the supplemental policy?

[INTERVIEWER: READ LIST]

1 Most of the expenses
2 About half of the expenses
3 A small fraction of the expenses
4 None
8 DK
9 REF

MEDICAID CONVERSION (Q38A1 TO Q43A1) – ONLY ASK THOSE WHO INDICATE MEDICAID, VHAP, PC PLUS OR DR. DYNASUAR

Q:Q38A1
Is/Are also covered by the national Medicare program?

1 YES
2 NO
8 DK
9 REF

Q:Q39A1
Is/Are also receiving benefits from SSI, a program for the blind and disabled?

1 YES
2 NO
8 DK
9 REF

(Q41A1 TO Q43A1 – ONLY ASK THOSE WHO ARE YOUNGER THAN 18 – WHO INDICATED DR. DYNASAUR ON Q49B)

Q:Q41A1
Please identify all the reasons that enrolled in the Dr. Dynasaur program.

[INTERVIEWER: READ LIST AND ACCEPT ALL RESPONSES.]

10 Could not afford private coverage
11 Better benefits than we could get under private plan
12 Employer plan does not cover children
13 Employer suggested it
14 Health care provider suggested it
15 OTHER (SPECIFY)
16 NOT COVERED BY DR. DYNASAUR
17 NO REASON
18 NO MORE
98 DK
99 REF

Q:Q42A1
If the Dr. Dynasaur program was no longer available for would you be able to buy private health insurance to cover all medical needs?

1 Definitely Yes
2 Maybe
3 Probably not
4 Definitely not
8 DK
9 REF

Q:Q43A1
How did the family find out about the Dr. Dynasaur Program?

[INTERVIEWER: READ LIST IF NECESSARY AND ACCEPT ALL RESPONSES]

10 Other people with children in the program
11 School
12 TV advertisement
13 Newspaper
14 Brochure
15 Doctor, hospital, health care provider
16 Employer
17 OTHER (SPECIFY)
18 No more
19 None
98 DK
99 REF

PRIVATE INSURANCE CONVERSION (ONLY ASK MEMBERS WHO INDICATED:

(16) Health insurance through your (her/his) work or union, (17) Health insurance through someone else's work or union, (18) Health insurance bought directly by you (her/him), (19)Health insurance bought directly by someone else
Q:Q26A1
Does 's policy cover prescription drugs?

1 YES
2 NO
8 DK
9 REF

Uninsured Family Members

Q50 TO Q54 – ASK OF FAMILY UNIT MEMBERS WHO QUALIFY BEFORE GOING Q55
C: Examination of no-insurance status/Duration
Q:Q50 – ONLY ASK THOSE WHO HAVE NO INSURANCE COVERAGE
How does cost rate as the reason why is not currently covered by insurance? Would you say it is....

[INTERVIEWER: READ LIST]

1 Absolutely the only reason
2 One of the main reasons
3 One reason among several
4 Not much of a factor
8 DK
9 REF

Q:Q51
What are the main reasons that is not currently covered by any government or private health insurance plan?
[INTERVIEWER: DO NOT READ LIST. MARK AS MANY REASONS AS OFFERED BY RESPONDENT]

10 CANNOT AFFORD TO PAY THE PREMIUM
11 DON'T NEED HEALTH INSURANCE
12 CANNOT FIND A BENEFIT PLAN TO MEET MY NEEDS
13 INSURANCE COMPANY REFUSED COVERAGE
14 JOB LOSS
15 CUT BACK TO PART TIME/TEMPORARY STATUS
16 CURRENT EMPLOYER DOES NOT OFFER COVERAGE
17 CHANGED JOBS AND LOST COVERAGE
18 WAITING PERIOD FOR COVERAGE
19 EMPLOYER STOPPED OFFERING COVERAGE
20 BENEFITS FROM FORMER EMPLOYER RAN OUT
21 COBRA/VIPER RAN OUT
22 DIVORCE, SEPARATED, DEATH OF SPOUSE OR PARENT
23 BECAME INELIGIBLE BECAUSE OF AGE/LEFT SCHOOL
24 DO NOT QUALIFY FOR MEDICAID/MEDICARE/DR. DYNASAUR/VHAP/PC PLUS
25 AM NOT INTERESTED IN GOVERNMENT PROGRAMS
26 OTHER (SPECIFY)
27 NO MORE
98 DK/REF

Q:Q52

At any time during the past 12 months was/were EVER covered by any type of health insurance plan?

1 Yes
2 No (GO TO Q58)
8 DK (GO TO Q58)
9 REF (GO TO Q58)

Q:Q53
What type of health insurance coverage did have?

[INTERVIEWER: ACCEPT ALL RESPONSES - UP TO THREE RESPONSES]

10 Medicare
11 Medicaid
12 Dr Dynasaur
13 VHAP
14 PC Plus
15 Private insurance from employer/trade assoc, bought directly
16 CHAMPUS, CHAMP-VA, or other military coverage

18 Other Government Insurance Program
19 NOT COVERED IN PAST 12 MONTHS
20 NO MORE
98 DK
99 REF

Q:Q54
Approximately how many of the past 12 months was WITHOUT health insurance coverage? This can be from 1-11 months.

1 TO 11 ENTER NUMBER

98 DK
99 REF

Change of Insurance Policy (Insured Family Members)

Q55 TO Q57B – ASK OF ALL FAMILY UNIT MEMBERS WHO QUALIFY BEFORE GOING ON TO Q58
Q:Q55 – ONLY ASK THOSE WHO ARE INSURED -
Some people change health insurance policies and programs as their lives change.

INTS: READ ABOVE FIRST TIME ONLY AND THEN USE AS PROMPT
AS NEEDED

During the past 12 months, did change health insurance plans or programs?

1 YES
2 NO (GO TO Q57)
8 DK (GO TO Q57)
9 REF (GO TO Q57)

Q:Q56 – ONLY ASK THOSE WHO ARE INSURED
What other type of health insurance coverage did have?

[INTERVIEWER: ACCEPT ALL RESPONSES. READ IF NECESSARY.]

10 Medicare
11 Medicaid
12 Dr Dynasaur
13 VHAP
14 PC Plus
15 Private insurance from employer/trade assoc, bought directly
16 CHAMPUS, CHAMP-VA, or other military coverage

18 Other Government Insurance Program
19 NOT COVERED IN PAST 12 MONTHS
20 NO MORE
98 DK
99 REF

Q:Q57
During the past 12 months were/was ever without health insurance for any period of time?

1 YES
2 NO (GO TO Q58)
8 DK (GO TO Q58)
9 REF (GO TO Q58)

Q:Q57B
Approximately how many of the past 12 months was WITHOUT health insurance coverage? This can be from 1-11 months.

1 TO 11 ENTER NUMBER
12 DK
13 REF

General Access and Cost SECTION

Q:Q58 – ASK OF ALL FAMIY UNITS INSURED AND UNINSURED
How important do you think health insurance is for you and your family?

[INTERVIEWER: READ RESPONSES]

1 Very important
2 Somewhat important
3 Not very important
4 Not important at all
8 DK
9 REF

Q:Q59 – DISPLAY NAMES OF FAMILY UNIT MEMBERS ON LINES BELOW
During the past 12 months, did anyone in your family NOT get or postpone getting medical care or surgery because of cost?

[INTERVIEWER: IF YES, ASK: WHO IN YOUR FAMILY DID NOT GET OR POSTPONE GETTING MEDICAL CARE OR SURGERY WHEN IT WAS NEEDED BECAUSE OF COST? ARE THERE ANY OTHERS?]

18 NO, NO ONE
19 NO MORE
98 DK
99 REF

Q:Q59b – DISPLAY NAMES OF FAMILY UNIT MEMBERS ON LINES BELOW
During the past 12 months, did anyone in your family NOT get or postpone getting dental care because of cost?

[INTERVIEWER: IF YES, ASK: WHO IN YOUR FAMILY DID NOT GET OR POSTPONE GETTING DENTAL CARE WHEN IT WAS NEEDED BECAUSE OF COST? ARE THERE ANY OTHERS?]

18 NO, NO ONE
19 NO MORE
98 DK
99 REF

Q:Q60 – DISPLAY NAMES OF FAMILY UNIT MEMBERS ON LINES BELOW
During the past 12 months, did anyone in your family NOT fill a prescription because of cost?

[INTERVIEWER: IF YES, ASK: WHO IN YOUR FAMILY NOT FILL A PRESCRIPTION BECAUSE OF COST? ARE THERE ANY OTHERS]

18 NO, NO ONE
19 NO MORE
98 DK
99 REF

Q:Q61 – DISPLAY NAMES OF FAMILY UNIT MEMBERS ON LINES BELOW
During the past 12 months, was the family contacted by a collection agency about unpaid medical bills?

[INTERVIEWER: IF YES, ASK: WHO WAS THE UNPAID MEDICAL BILLS FOR?
ARE THERE ANY OTHERS?]

18 NO, NO ONE
19 NO MORE
98 DK
99 REF

Q:Q62 – DISPLAY NAMES OF FAMILY UNIT MEMBERS ON LINES BELOW
During the past 12 months, did anyone in the family receive a hospital bill for more than $500 that had to be paid out-of-pocket?

[INTERVIEWER: IF YES, ASK: WHO RECEIVED A HOSPITAL BILL FOR MORE
THAN $500 THAT HAD TO BE PAID OUT-OF-POCKET? ARE THERE ANY OTHERS]

18 NO, NO ONE
19 NO MORE
98 DK
99 REF