

# Health Reform Monitoring Survey

[www.urban.org/hrms](http://www.urban.org/hrms)

Quarter 1 2017

Questionnaire

**NOTE: The format of the questions in this document do not necessarily reflect the format used in the web-based survey.**

This survey focuses on your health and health care experiences. While you may have completed a similar survey a few months ago, your participation in this survey is important to help us get the latest information on how well the US health care system is working. Your responses to the survey will be kept confidential.

Q1. In general, would you say your health is:

Excellent	1
Very good	2
Good	3
Fair	4
Poor	5

Q2. Now thinking about your physical health, which includes physical illness and injury, for how many days during the past 30 days was your physical health not good?

\_\_\_\_\_ Number of days

Q3. Now thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days during the past 30 days was your mental health not good?

\_\_\_\_\_ Number of days

Q3a. Do you have a physical or mental condition, impairment, or disability that affects your daily activities OR that requires you to use special equipment or devices, such as a wheelchair, TDD or communication device?

Yes	1
No	2

Q3b. Do you currently have a health condition that has lasted for a year or more or is expected to last for a year or more?

This could be a physical health condition (such as arthritis, asthma, cancer, dementia, diabetes, heart disease, high cholesterol, hypertension or stroke), a behavioral health or mental health condition, or a developmental disability.

- Yes, one condition 1
- Yes, more than one condition 2
- No 3

Q4. Is there a place that you usually go to when you are sick or need advice about your health?

- I have one place I usually go 1
- I have more than one place I usually go 2
- I do NOT have a place I usually go 3

Q5. About how long has it been since you last visited a doctor or other health care provider for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

- Within the past year 1
- One or more years ago 2
- Never 3

Q6. In answering the following questions, please think about your experiences obtaining health care in the past 12 months, that is, since March 2016:

	Yes	No	Did not need care
a. Did you have trouble finding a doctor or other health care provider who would see you?	1	2	3
b. Were you told by a doctor's office or clinic that they would not accept you as a new patient?	1	2	3
c. Were you told by a doctor's office or clinic that they do not accept your health care coverage?	1	2	3
d. Did you have trouble getting an appointment at a doctor's office or clinic as soon as you thought you needed one?	1	2	3

[IF Q6A=1]

Q6F. Which of the following types of providers did you have trouble finding?

- A general doctor 1
- A specialist. A specialist is a medical doctor who focuses on a particular class of patients (such as women), specializes in a particular medical disease or problem (such as heart 2

disease), or focuses on a particular technique (such as surgery).

Q7. The next question asks about your health insurance or health coverage plans. In answering this question, please exclude plans that pay for only one type of service (such as nursing home care, accidents, family planning, or dental care) and plans that only provide extra cash when hospitalized.

Are you currently covered by any of the following types of health insurance or health coverage plans?

	Covered	Not Covered	Not Sure
a. Insurance through a current or former employer or union (of yours or another family member's). This would include COBRA coverage	1	2	3
b. Insurance purchased directly from an insurance company (by you or another family member). This would include coverage purchased through an exchange or marketplace, such as Healthcare.gov [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES, INSERT [or (INSERT PROGRAM NAME)]]	1	2	3
c. Medicare, for people 65 and older, or people with certain disabilities	1	2	3
d. Medicaid, Medical Assistance (MA), the Children's Health Insurance Program (CHIP) or any kind of state or government-sponsored assistance plan based on income or a disability. You may know this type of coverage as [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES INSERT PROGRAM NAME].	1	2	3
e. TRICARE or other military health care, including VA health care	1	2	3
f. Indian Health Service	1	2	3
g. Any other type of health insurance coverage or health coverage plan	1	2	3

[IF "COVERED" NOT SELECTED FOR ANY ITEMS IN Q7]

Q8. Does this mean you currently have no health insurance or health coverage plan?

In answering this question, please exclude plans that pay for only one type of service (such as, nursing home care, accidents, family planning, or dental care) and plans that only provide extra cash when hospitalized.

- |                                      |   |
|--------------------------------------|---|
| I do NOT have health insurance       | 1 |
| I HAVE some kind of health insurance | 2 |

[IF Q7G=1 OR Q8=2]

Q8b. What type of health insurance do you have?

[TEXT BOX]

[IF AT LEAST ONE ITEM IN GRID FOR (Q7A – Q7G = 1(“COVERED”) OR Q8=2)]

Q8c. As you may know, new state and federal health insurance marketplaces can be used to shop for health insurance and compare prices and benefits. These marketplaces can also be used to enroll in Medicaid, Medical Assistance or the Children's Health Insurance Program (CHIP). You may know the marketplace as Healthcare.gov [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES, INSERT [or (INSERT PROGRAM NAME)]]. You may have seen a website or materials with the following marketplace logo[s].

[INSERT HEALTHCARE.GOV LOGO AND RELEVANT STATE MARKETPLACE LOGO, IF ANY]

Is your current coverage a health insurance plan through the marketplace? You may have completed the enrollment process yourself or had someone else do it for you.

- |  |   |
|--|---|
| Yes, I am enrolled in a health insurance plan through the marketplace    | 1 |
| No, I am not enrolled in a health insurance plan through the marketplace | 2 |

[IF Q8C=1]

Q8e. Is your health insurance plan through the marketplace a private health insurance plan? If it is a private plan, it would be a plan in one the following categories: bronze; silver; gold; platinum; or catastrophic (this is only available for those under 30 years old or those with a “hardship exemption”).

- |                              |   |
|------------------------------|---|
| Yes, it is a private plan    | 1 |
| No, it is not a private plan | 2 |
| Don't know                   | 3 |

[IF (Q7B=1 OR Q7C=1 OR Q7D=1 OR Q7G=1 OR Q8=2) AND Q7A NE 1 AND Q7E NE 1 AND Q8E NE 1]

Q8h. We know that it can sometimes be difficult to answer questions on type of health insurance coverage in surveys. It might help to see the program logo[s] for some coverage options in your state.

[INSERT MEDICAID, CHIP, OTHER PUBLIC PROGRAM LOGOS]

Is your current coverage a health insurance plan through one of these programs? You may have completed the enrollment process yourself or had someone else do it for you.

- Yes, I am enrolled in a health insurance plan through one of those programs 1
- No, I am not enrolled in a health insurance plan through one of those programs 2

[IF ((COVERED SELECTED FOR ONLY ONE ITEM IN Q7B, Q7C, Q7D, Q7F, OR Q7G) AND Q7A NE 1 AND Q7E NE1) OR (Q8=2)]  
 Q23A. What is the name of your health insurance plan? It would be helpful if you could write down the **name of the health plan** as it appears on your health plan card.  
 HEALTH PLAN NAME: [TEXT BOX]

[IF (COVERED SELECTED FOR MORE THAN ONE ITEM IN Q7B, Q7C, Q7D, Q7F, OR Q7G) AND Q7A NE 1 AND Q7E NE 1]  
 Q23B. What is the name of the plan for your main source of health insurance coverage? It would be helpful if you could write down the **name of the health plan** as it appears on your health plan card.  
 HEALTH PLAN NAME: [TEXT BOX]

Q10. Thinking about your health insurance coverage over the past 12 months, how many months were you insured since March 2016? Your best estimate is fine.

- I was insured all 12 months 1
- I was insured 6 to 11 months 2
- I was insured 1 to 5 months 3
- I did not have health insurance at all over the past 12 months 4

[IF Q10=1]

Q10B. Have you had the same type of health insurance or health coverage plan for all of the past 12 months? That is, since March 2016?

- Yes 1
- No 2

[IF (AT LEAST ONE ITEM IN GRID FOR (Q7A – Q7G = 1(“COVERED”) OR Q8=2) AND (Q10 NE 1 OR Q10B=2)]  
 Q10C. Just prior to obtaining your current health insurance, what type of health insurance or health coverage plan did you have?

Insurance through a current or former employer or union (of yours or another family member’s). This would include COBRA coverage. 1

Insurance purchased directly from an insurance company (by you or another family member). This would include coverage purchased through an exchange or marketplace, such as Healthcare.gov [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES, INSERT [or (INSERT PROGRAM NAME)]]. 2

Medicare, for people 65 and older, or people with certain disabilities 3

Medicaid, Medical Assistance (MA), the Children’s Health Insurance Program (CHIP) or any kind of state or government-sponsored assistance plan based on income or a disability. [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES

- INSERT: You may know this type of coverage as [INSERT PROGRAM NAME ] 4
- TRICARE or other military health care, including VA health care 5
- Indian Health Service 6
- Any other type of health insurance coverage or health coverage plan 7
- None, I was uninsured 8

[IF NO ITEMS IN GRID FOR Q7A-Q7G=1("COVERED") AND Q8=1]  
 Q10F Which of these are reasons that you are currently uninsured?

- I do not want health insurance 1
- The cost of health insurance is too high / I cannot afford health insurance 2
- I do not have the time to get health insurance 3
- I do not know how to find information on available health insurance options 4
- I am in the process of enrolling in a health insurance plan or waiting for my health insurance coverage to start 5

[IF Q7A =2,3 OR REFUSED]

Q11. Earlier you reported that you do not currently have health insurance coverage through an employer (either yours or a family member's). If you wanted to, could you be covered by health insurance through your job or through a family member's job? That is, does your employer or a family member's employer offer health insurance that could cover you?

- Employer (either yours or family member's) offers health insurance 1
- Employer (either yours or family member's) does NOT offer health insurance 2
- Not employed 3

Q12. Thinking about your health care experiences over the past 12 months, that is, since March 2016 was there any time when you needed any of the following but didn't get it because you couldn't afford it?

	Yes	No
Prescription drugs	1	2
Medical care	1	2
To see a general doctor	1	2
To see a specialist-- A specialist is a doctor who focuses on a particular class of patients (such as children) or on a specific disease (such as heart disease) or on a particular technique (such as surgery)	1	2
To get medical tests, treatment, or follow-up care	1	2
Dental care	1	2
Mental health care or counseling	1	2
Treatment or counseling for alcohol or drug use	1	2

Q13. For this question, think about your health care experiences over the past 12 months, that is, since March 2016. Did you or anyone in your family have problems paying or were unable to pay any medical bills? Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home, or home care. For this study, we're interested in your immediate family, which would include you, your spouse (if applicable), and any children or stepchildren under 19 who are living with you.

Yes            1  
 No             2

Q13a. Do you or anyone in your family currently have any medical bills that are being paid off over time? This could include medical bills being paid off with a credit card, through personal loans, or bill paying arrangements with hospitals, physicians, or other health care providers. The bills can be from earlier years as well as this year.

Yes            1  
 No             2

Q14a. To better understand the affordability of health care, we're interested in your family's income, which would include your income plus the income of your spouse (if applicable) and any children or stepchildren under 19 who are living with you.

Your family size (including you) is...

One person            1  
 Two people            2  
 Three people           3  
 Four people            4  
 Five people            5  
 Six people             6  
 Seven people          7  
 Eight people           8  
 Nine people            9  
 Ten or more people   10

[IF Q14A=1-10]

Q14b. Please mark the category that best describes your family's total income over the last year before taxes and other deductions. Your best estimate is fine.

Response item 1  
 Response item 2  
 Response item 3  
 Response item 4

Q14a answer	Response item 1	Response item 2	Response item 3	Response item 4
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	At or below 138%	Above 138% and less than 250%	At or above 250% and less than 400%	400% or more
One person	At or below \$16,700	Above \$16,700 and less than \$30,200	At or above \$30,200 and less than \$48,300	At or above \$48,300
Two people	At or below \$22,500	Above \$22,500 and less than \$40,600	At or above \$40,600 and less than \$65,000	At or above \$65,000
Three people	At or below \$28,200	Above \$28,200 and less than \$51,100	At or above \$51,100 and less than \$81,700	At or above \$81,700
Four people	At or below \$34,000	Above \$34,000 and less than \$61,500	At or above \$61,500 and less than \$98,400	At or above \$98,400
Five people	At or below \$39,800	Above \$39,800 and less than \$72,000	At or above \$72,000 and less than \$115,200	At or above \$115,200
Six people	At or below \$45,500	Above \$45,500 and less than \$82,400	At or above \$82,400 and less than \$131,900	At or above \$131,900
Seven people	At or below \$51,300	Above \$51,300 and less than \$92,900	At or above \$92,900 and less than \$148,600	At or above \$148,600
Eight people	At or below \$57,100	Above \$57,100 and less than \$103,300	At or above \$103,300 and less than \$165,300	At or above \$165,300
Nine people	At or below \$62,800	Above \$62,800 and less than \$113,800	At or above \$113,800 and less than \$182,000	At or above \$182,000
Ten or more people	At or below \$68,600	Above \$68,600 and less than \$124,200	At or above \$124,200 and less than \$198,800	At or above \$198,800

[IF Q14B=1]

Q14c. Was your family's total income over the last year at or below {FILL}? Your best estimate is fine.

- [IF Q14A=1]: \$12,100
- [IF Q14A=2]: \$16,300
- [IF Q14A=3]: \$20,500
- [IF Q14A=4]: \$24,600
- [IF Q14A=5]: \$28,800
- [IF Q14A=6]: \$33,000
- [IF Q14A=7]: \$37,200
- [IF Q14A=8]: \$41,400
- [IF Q14A=9]: \$45,500
- [IF Q14A=10]: \$49,700

- Yes            1
- No             2

[IF Q7A-G=1 OR Q8=2]

Q15a. A deductible is the amount you have to pay before your health insurance or health coverage plan will start paying your medical bills. What is the annual deductible per person under your health insurance or health coverage plan? Your best estimate is fine.

\$ \_\_\_\_\_ for the year



- I do not have a deductible 1
- Not sure of amount 2

Q16a. In the past 12 months, about how much have you and your family spent out-of-pocket for health care costs that were not covered by your health insurance or health coverage plan? Your best estimate is fine.

This would not include any premiums you pay for your health insurance or any health care costs that you will be reimbursed for.

\$ \_\_\_\_\_ for the year

- No out-of-pocket costs 1
- Not sure of amount 2

[IF Q16A="NOT SURE OF AMOUNT" OR REFUSED]

Q16b. Would you say the out-of-pocket health care costs for you and your family were:

- Less than \$500 1
- \$500 to \$999 2
- \$1,000 to \$1,499 3
- \$1,500 to \$1,999 4
- \$2,000 to \$2,999 5
- \$3,000 to \$3,999 6
- \$4,000 to \$4,999 7
- \$5,000 to \$5,999 8
- \$6,000 to \$6,999 9
- \$7,000 to \$7,999 10
- \$8,000 to \$8,999 11
- \$9,000 to \$9,999 12
- \$10,000 or more 13

Q17. Are you currently working for pay or self-employed?

- Yes, working for pay 1
- Yes, self-employed 2
- No, not working 3

[IF Q17=1 OR 2]

Q17A How many hours per week do you usually work at your current job? (If you have more than one job, please answer for the job in which you usually work the most hours.)

\_\_\_\_\_ hours per week

[IF Q17=1]

Q17B Counting all the locations where your employer operates, are there fewer than 50 people or 50 people or more working for your employer? (If you have more than one job, please answer for the job in which you usually work the most hours). Your best guess is fine.

- Fewer than 50 workers            1
- 50 workers or more                2

Q18A. Please imagine a ladder with steps numbered from zero at the bottom to 10 at the top. Suppose we say that the top of the ladder represents the *best* possible life for you and the bottom of the ladder represents the *worst* possible life for you. On which step of the ladder would you say you personally feel you stand at this time, assuming that the higher the step the better you feel about your life, and the lower the step the worse you feel about it?

<input type="checkbox"/> 10 Best
<input type="checkbox"/> 9
<input type="checkbox"/> 8
<input type="checkbox"/> 7
<input type="checkbox"/> 6
<input type="checkbox"/> 5
<input type="checkbox"/> 4
<input type="checkbox"/> 3
<input type="checkbox"/> 2
<input type="checkbox"/> 1
<input type="checkbox"/> 0 Worst

TQ7. Some people find health insurance coverage complicated and difficult to understand. For each of the health insurance terms below, please indicate whether you are very confident, somewhat confident, not too confident, or not at all confident in how well you understand what the term means for health insurance coverage.

	Very confident	Somewhat confident	Not too confident	Not at all confident
a. Premium	1	2	3	4
b. Deductible	1	2	3	4
c. Co-payments	1	2	3	4
d. Co-insurance	1	2	3	4
e. Maximum annual out-of-pocket spending	1	2	3	4

[IF AT LEAST ONE ITEM IN GRID FOR (Q7A – Q7G = 1(“COVERED”) OR Q8=2]

Q22A. Earlier you reported that you currently have health insurance coverage. Is there a premium for your health insurance plan? A premium is a fixed amount of money people pay to have health coverage. It is often a monthly payment. It does not include copays or other expenses such as prescription costs.

Yes	1
No	2

[IF Q22A = 2]

Q22B. Some people have a plan that charges a premium but they do not have to pay it. Does that describe your situation?

Yes	1
No	2

[IF Q22A = 1 OR Q22B=1]

Q22C. Is the cost of the premium for your health insurance plan subsidized based on your family income?

Yes	1
No	2
Don't know	3

[IF AT LEAST ONE ITEM IN GRID FOR (Q7A – Q7G = 1(“COVERED”) OR Q8=2)) AND (Q15A > “\$0” OR Q15A\_2(“NOT SURE OF AMOUNT”) = 1)]

TQ102E. Earlier you reported that you have an annual deductible under your current health insurance plan. How confident are you that you could pay for medical care up to that deductible in the event of a major medical expense?

Very confident	1
Somewhat confident	2
Not too confident	3
Not at all confident	4

TQ26A. For this question, please think about the coming year. How confident are you that you will be able to get and keep health insurance coverage over the coming year?

Very confident	1
Somewhat confident	2
Not too confident	3
Not at all confident	4

TQ93A. The next few questions focus on dental care. Do you have any type of insurance that helps pay some of the costs for dental care? This may include a health insurance plan that also covers dental care or a single-service plan that only pays for dental care.

Yes	1
No	2
Don't know	3

[IF TQ93A=1]

TQ93B. How long have you had insurance coverage for dental care?

Less than one year	1
One year or more	2

[IF TQ93A=1 AND Q8C=1]

TQ93C. Did you obtain your dental coverage through the marketplace? You may know the marketplace as Healthcare.gov [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES, INSERT [OR (INSERT MARKETPLACE NAME)]].

Yes	1
No	2
Don't know	3

TQ93D. About how long has it been since you last visited a dentist or other dental care provider for a dental exam and cleaning?

Within the past year	1
One or more years ago	2
Never	3

TQ93E. For this question, please think about your experiences obtaining dental care in the past 12 months, that is, since March 2016. Did you have trouble finding a dentist or other dental care provider who would see you?

Yes	1
No	2
[IF TQ93D=1]: Did not try to obtain dental care in past year	3

TQ93F. How would you describe the condition of your mouth and teeth?

Excellent	1
Very good	2

Good            3  
 Fair            4  
 Poor            5

TQ103. As you may know, Republicans in Congress and President Trump are working to repeal and replace the 2010 health care law, known as the Affordable Care Act or “Obamacare”. How much have you heard about the possibility that the health care law may be repealed and replaced?

A lot            1  
 Some            2  
 Only a little    3  
 Nothing at all   4

TQ104. The 2010 health care law made a number of changes to the health care system. Given a choice, which elements of the 2010 health care law would you like to see kept and which elements would you like to see repealed?

	Keep	Repeal
a. Insurance companies can't refuse to cover customers because of a pre-existing medical condition, such as diabetes or cancer	1	2
b. Children can stay on a parent's health insurance plan until age 26	1	2
c. States have the option to expand Medicaid eligibility to more low-income adults	1	2
d. Some individuals are able to get subsidies for premiums in the new health insurance marketplaces	1	2
e. Insurance companies can't charge higher premiums for women or for people with health problems	1	2
f. Insurance companies are limited in their ability to charge higher premiums for older adults relative to younger adults	1	2
g. Insurance companies are required to cover a set of essential health benefits that include doctor services, hospital care, prescription drugs and more	1	2
h. Individuals must have health insurance or else pay a fine	1	2

[IF AT LEAST ONE ITEM IN GRID FOR (Q7A – Q7G = 1(“COVERED”) OR Q8=2)]

TQ73B. The 2010 health care law requires nearly all Americans to have health insurance or else pay a fine. This is sometimes referred to as the “individual mandate”. If the individual mandate is repealed in 2017, how likely is it that you would decide to drop your current health insurance coverage?

- Very likely 1
- Somewhat likely 2
- Not too likely 3
- Not at all likely 4

[ORDER OF ITEMS A-D IS RANDOMIZED]

TQ105. The next question focuses on your sense of well-being. Please indicate whether you agree or disagree with each of the following statements.

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
a. I lead a purposeful and meaningful life.	1	2	3	4	5
b. My social relationships are supportive and rewarding.	1	2	3	4	5
c. I actively contribute to the happiness and well-being of others.	1	2	3	4	5
d. I am competent and capable in the activities that are important to me.	1	2	3	4	5

TQ83. For the next few questions, please think about the neighborhood where you live. Overall, how would you rate your neighborhood as a place to live?

- Excellent 1
- Very good 2
- Good 3
- Fair 4
- Poor 5

[ORDER OF ITEMS A-H IS RANDOMIZED]

TQ84. How would you rate the following characteristics of your neighborhood?

	Excellent	Very good	Good	Fair	Poor
a. Availability of places to get medical care	1	2	3	4	5
b. Availability of places to get dental care	1	2	3	4	5

c. Availability of arts and entertainment facilities, such as galleries or places for music, plays or movies	1	2	3	4	5
d. Availability of recreational facilities, such as parks and playgrounds	1	2	3	4	5
e. Availability of good jobs	1	2	3	4	5
f. Access to public transportation	1	2	3	4	5
g. Availability of places to take a walk	1	2	3	4	5
h. Availability of places to buy healthy food	1	2	3	4	5

[ORDER OF ITEMS A-H IS RANDOMIZED]

TQ84B. How would you rate the following characteristics of your neighborhood?

	Excellent	Very good	Good	Fair	Poor
a. Ability to get around without driving a car	1	2	3	4	5
b. Safety from crime and violence	1	2	3	4	5
c. Quality of the air and water	1	2	3	4	5
d. Availability of affordable housing	1	2	3	4	5
e. Availability of good schools	1	2	3	4	5
f. As a place where neighbors help each other	1	2	3	4	5
g. As a place to raise children	1	2	3	4	5
h. As a place to meet people and make friends	1	2	3	4	5

[RANDOMLY ASSIGN RESPONDENTS TO GROUPS 1, 2 OR 3 WITH EQUAL PROBABILITY]

[IF GROUP 1]

TQ94C\_1. For this question, we would like you to consider a hypothetical situation. Imagine that you are buying health insurance coverage only for yourself for next year. Imagine that you have a choice of three health insurance plans that are all offered by the same company and that the doctors and other health care providers you use are included in the networks for all three plans. Imagine your use of medical expenses next year will be high, with several doctor visits and a hospital stay that cost a total of \$20,000.

On the next screen, you will be presented with three health insurance plans and asked to choose the one that you think would best meet your health insurance needs.

[IF GROUP 2]

TQ94C\_2. For this question, we would like you to consider a hypothetical situation. Imagine that you are buying health insurance coverage only for yourself for next year. Imagine that you have a choice of three health insurance plans that are all offered by the same company and that the doctors and other health care providers you use are included in the networks for all three plans. Imagine your use of medical expenses next year will be high, with several doctor visits and a hospital stay that cost a total of \$20,000.

On the next screen, you will be presented with three health insurance plans and asked to choose the one that you think would best meet your health insurance needs. When choosing a health plan it's important to think about total yearly costs, not just the premium you would have to pay every month.

[IF GROUP 3]

TQ94C\_3. For this question, we would like you to consider a hypothetical situation. Imagine that you are buying health insurance coverage only for yourself for next year. Imagine that you have a choice of three health insurance plans that are all offered by the same company and that the doctors and other health care providers you use are included in the networks for all three plans. Imagine your use of medical expenses next year will be high, with several doctor visits and a hospital stay that cost a total of \$20,000.

On the next screen, you will be presented with three health insurance plans and asked to choose the one that you think would best meet your health insurance needs. When choosing a health plan it's important to think about total yearly costs, not just the premium you would have to pay every month.

Total yearly costs include your premiums for the year and your expected out-of-pocket spending on covered services under the plan. Out-of-pocket spending will include your spending under the yearly deductible plus any copayments and coinsurance for care after you reach the deductible up to the annual out-of-pocket maximum under the plan, which is the most you have to pay for covered services in a year.

[ALL RESPONDENTS]

TQ94C. IF you expected your use of medical services next year to be high, with several doctor visits and a hospital stay that cost a total of \$20,000, which of the three health insurance plans shown in the table below do you think would best meet your health insurance needs?

<b>Plan A</b>	<b>Gold</b>	
Total yearly costs	Annual deductible	Annual out-of-pocket maximum
\$6,100	\$1,500	\$2,500
Monthly premium	\$300	Copayments / Coinsurance
Total premiums for the year	\$3,600	Doctor visits: \$0 copayment
Estimated deductible, copayments, and coinsurance	\$2,500	Hospital visits: \$0 copayment
		10% coinsurance after deductible



**Plan B**

## Silver

Total yearly costs	Annual deductible	Annual out-of-pocket maximum
\$6,800	\$4,000	\$5,000
Monthly premium	\$150	Copayments / Coinsurance  Doctor visits: \$0 copayment Hospital visits: \$0 copayment 10% coinsurance after deductible
Total premiums for the year	\$1,800	
Estimated deductible, copayments, and coinsurance	\$5,000	

**Plan C**

## Bronze

Total yearly costs	Annual deductible	Annual out-of-pocket maximum
\$8,000	\$6,800	\$6,800
Monthly premium	\$100	Copayments / Coinsurance  Doctor visits: \$0 copayment Hospital visits: \$0 copayment No coinsurance after deductible
Total premiums for the year	\$1,200	
Estimated deductible, copayments, and coinsurance	\$6,800	

- Plan A            1
- Plan B            2
- Plan C            3
- Not sure        4

[IF TQ94C=1-3]

[ORDER OF RESPONSE CATEGORIES IS RANDOMIZED]

TQ94B. What was most important to you in choosing the plan in the previous question?

- Monthly premium or total premiums for the year            1
- Annual deductible            2
- Annual out-of-pocket maximum            3
- Metal tier of plan (i.e., bronze, silver, gold)            4
- Copayments or coinsurance            5
- Total yearly costs            6

QS1. The next section switches gears to focus on the health care needs of children to help us understand how to do a better job providing health care for children. How many children under the age of 18 are currently living in your household?

\_\_\_\_\_ Number of children

[IF QS1=0 OR "NO CHILDREN LIVE IN THIS HOUSEHOLD" IS SELECTED OR QS1=REFUSED THEN END INTERVIEW]

[IF QS1>1]

QS1a. For the following questions in the survey, please think of the child in your household who has had the most recent birthday.

[IF QS1>=1]

QS2. What is your relationship to that child?

Parent (biological, adoptive, step, foster)	1
Legal guardian	2
Temporary guardian or caretaker	3
Grandparent	4
Aunt/Uncle	5
Brother/Sister	6
Other (Please specify) [TEXT BOX]	7

[IF QS2=3,4,5,6 OR 7]

[SP]

QS2b. Can you answer questions about this child's health and health care?

Yes	1
No	2

[IF QS2B=2 OR REFUSED THEN QFLAG=2 AND END INTERVIEW]

QS3. What is his/her gender?

Male	1
Female	2

[IF QS3=REFUSED THEN QFLAG=2 AND END INTERVIEW]

QS4. What is [IF QS3=1 INSERT "his" IF QS3=2 INSERT "her"] age?

\_\_\_\_\_ Age in years  
Child is less than 1 year old

[IF QS4=REFUSED THEN QFLAG=2 AND END INTERVIEW]

QS5. In asking questions about the child, we can refer to [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"] as "the child", the "[AGE] year old child", or we can use a first name or initial. Which would you prefer?

- |   |   |
|---|---|
| Use "the child"   | 1 |
| [IF QS4>1 OR "CHILD IS LESS THAN 1 YEAR OLD" SELECTED] Use the age of the child | 2 |
| Use the child's name or initials  | 3 |

\*Enter Name/Initials that you would like use to use [TEXT BOX]

The next questions focus on [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s health and health care experiences.

QS6. In general, would you say [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s health is:

- |           |   |
|-----------|---|
| Excellent | 1 |
| Very good | 2 |
| Good      | 3 |
| Fair      | 4 |
| Poor      | 5 |

QS7. In general, would you say [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s mental health is:

- |           |   |
|-----------|---|
| Excellent | 1 |
| Very good | 2 |
| Good      | 3 |
| Fair      | 4 |
| Poor      | 5 |

QS8a. Is [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] limited or prevented in any way in [IF QS3=1 INSERT "his" IF QS3=2 INSERT "her"] ability to do the things most children of the same age can do because of a medical, behavioral, or other health condition that has lasted or is expected to last for at least 12 months?

- |     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

QS9. Is there a place that [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] usually goes to when [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] is sick or needs advice about [IF QS3=1 INSERT "his" IF QS3=2 INSERT "her"] health?

- There is one place [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] usually goes 1
- There is more than one place [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] usually goes 2
- There is NO place [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] usually goes 3

QS10. During the past 12 months, that is, since March 2016, has [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] received a well-child check-up, that is, a general check-up, when [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] was not sick or injured?

- Yes 1
- No 2

QS12. During the past 12 months, did [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] go to a dentist or dental hygienist for preventive dental care, such as a check-up or dental cleaning?

- Yes 1
- No 2

QS13. During the past 12 months, how many times did [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] go to the emergency room about [IF QS3=1 INSERT "his" IF QS3=2 INSERT "her"] health? This includes emergency room visits that resulted in a hospital admission.

- None 1
- Once 2
- Two or more times 3

QS14. During the past 12 months, was it difficult to:

	Yes	No	Never tried to see provider
To find a dentist who would see [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"]?	1	2	3
To find a specialist who would see [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"]?	1	2	3
To find a general doctor or other primary care	1	2	3

provider who would see [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"]?			
---	--	--	--

QS15. The next question asks about [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s health insurance or health coverage plans. In answering this question, please exclude plans that pay for only one type of service (such as nursing home care, accidents, family planning, or dental care) and plans that only provide extra cash when hospitalized or discounts on medical care.

Is [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] currently covered by any of the following types of health insurance or health coverage plans?

	Covered	Not Covered	Not sure
A. Insurance through a current or former employer or union (of yours or another family member's). This would include COBRA coverage.	1	2	3
B. Insurance purchased directly from an insurance company (by you or another family member). This would include coverage purchased through an exchange or marketplace, such as Healthcare.gov [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES, INSERT [or (INSERT PROGRAM NAME)]].	1	2	3
C. Medicare, for people 65 and older, or people with certain disabilities	1	2	3
D. Medicaid, Medical Assistance (MA), Children's Health Insurance Program (CHIP), or any kind of state or government-sponsored assistance plan based on income or disability. [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES INSERT: You may know this type of coverage as [INSERT PROGRAM NAME].]	1	2	3
E. TRICARE or other military health care, including VA	1	2	3
F. Indian Health Service	1	2	3
G. Any other type of health insurance coverage or health coverage plan	1	2	3

[IF "COVERED" NOT SELECTED FOR ALL ITEMS IN QS15]

QS16. Does this mean [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] currently has NO health insurance or health coverage plan?

In answering this question, please exclude plans that pay for only one type of service (such as, nursing home care, accidents, family planning, or dental care) and plans that only provide extra cash when hospitalized or discounts on medical care.

[IF QS3=1 INSERT "He" IF QS3=2 INSERT "She"] does NOT have health insurance 1  
 [IF QS3=1 INSERT "He" IF QS3=2 INSERT "She"] HAS some kind of health insurance 2

[IF QS15\_G=1 OR QS16=2]

QS16b. What type of health insurance does [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] have?

[TEXT BOX]

[IF "COVERED" SELECTED FOR ANY ITEM IN QS15 OR QS16=2]

QS18. The next question asks you to rate your satisfaction with [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s current health insurance coverage on several different factors. Would you say you are very satisfied, somewhat satisfied, neither satisfied or dissatisfied, somewhat dissatisfied, or very dissatisfied with [IF QS3=1 INSERT "his" IF QS3=2 INSERT "her"] current health insurance coverage in terms of:

	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied
The range of health care services available?	1	2	3	4	5
The number of services that are covered (such as the number of doctor visits, prescriptions, or days in the hospital)?	1	2	3	4	5
The choice of doctors and other providers?	1	2	3	4	5
The premium that you pay for [IF QS3=1 INSERT "his" IF QS3=2 INSERT "her"] coverage?	1	2	3	4	5
The co-payments or co-insurance that you pay when [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] gets care?	1	2	3	4	5

QS19. Thinking about [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s health insurance coverage over the past 12 months, how many months was [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] insured? Your best estimate is fine.

- Insured all 12 months 1
- Insured 6 to 11 months 2
- Insured 1 to 5 months 3
- Did not have health insurance at all over the past 12 months 4

[IF NO ITEMS IN GRID FOR QS15A-QS15G=1("COVERED") AND QS16=1]

QS19C [IF QS19=4: Earlier, you indicated that [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] currently does not have health insurance coverage.] Which of these are reasons [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] is currently uninsured? Please check all that apply.

- [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] does not need insurance 1
- The cost of health insurance is too high 2
- The enrollment process is too difficult or too much work 3
- No one in the family has a job with coverage 4
- [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] is currently transitioning between different health insurance plans 5
- Available insurance does not meet the child's needs 6
- Other (Please specify) [text box] 7

QS25. During the past 12 months, was there any time when [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] needed any of the following but didn't get it because it was not affordable?

	Yes	No
Prescription drugs	1	2
Medical care	1	2
To see a general doctor	1	2
To see a specialist	1	2
To get medical tests, treatment, or follow-up care	1	2
Dental care	1	2
Mental health care or counseling	1	2
Eyeglasses or vision care	1	2

QS26. How confident are you that [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] could get health care if [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] needed it? Are you very confident, somewhat confident, not very confident, or not confident at all?

- Very confident 1
- Somewhat confident 2
- Not very confident 3
- Not confident at all 4

QS27. In the past 12 months did you or anyone in your family have problems paying any of [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL]'s medical bills? Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home, or home care.

Yes	1
No	2

Please share information about [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL]'s race and ethnicity so that we can track how well we are including children with different types of backgrounds.

QRACE1. Is [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] of Spanish, Hispanic, or Latino descent?

No, [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] is not of Spanish, Hispanic, or Latino descent	1
Yes, [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] is of Spanish, Hispanic, or Latino descent	2

QRACE2. Please check one or more categories below to indicate what race(s) you consider [If QS5=1, fill= "the child", if QS5=2, fill = "the [AGE] year old", if QS5=3, fill= name/initial] to be.

White	1
Black or African American	2
American Indian or Alaska Native	3
Asian/Pacific Islander	4

QS30. How many parents of [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] live in this house?

One	1
Two	2
None	3

QS31. Is [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=3, FILL= NAME/INITIAL] a citizen of the United States?

Yes	1
No	2

[INSERT STANDARD CLOSE]