

WORKERS' HEALTH INSURANCE SURVEY

PRINCETON SURVEY RESEARCH ASSOCIATES for
THE COMMONWEALTH FUND

FINAL TOPLINE
14 June 1999

Job #98050

N= 5,002 adults aged 18-64 nationwide
with 1195 from households with family income under \$20,000
and 1247 from households with family income \$20,000-\$34,999

The data are weighted to compensate for the overrepresentation of people in low income households.

Margin of Error: plus or minus 2 percentage points

Field Period: 5 January - 21 April 1999

INTRODUCTION: Hello, my name is _____ and I'm calling for Princeton Survey Research of Princeton, New Jersey. We're conducting an important national OPINION survey about health care. To make sure our survey includes many different kinds of families, I'm going to start with a few questions about who lives in your household.

- S1. First, is there anyone now living in your household who is age 65 or OLDER?
- S2. Are there any children UNDER age 18?
- S3. Are there any adults age 18 to 64?
- S4. (IF ADULT BETWEEN 18 AND 64) How many adults age 18 to 64 live in your household?
- S5. (IF ONLY ONE PERSON BETWEEN 18 AND 64) May I please speak to the person between the ages of 18 and 64?
- S6. (IF TWO PEOPLE BETWEEN 18 AND 64) May I please speak with the (ROTATE: younger/older) of the two people between the ages of 18 and 64?
- S7. (IF THREE OR MORE PEOPLE BETWEEN 18 AND 64) May I please speak to the person between the ages of 18 and 64 who has had the most recent birthday?

* An asterisk indicates a value of less than 0.5%.

NOTE: Some results may not add to 100% due to rounding.

MAIN INTERVIEW

1. My first question is...are you currently married, living as married, divorced, separated, widowed, or have you never been married?
 - 57 Married
 - 3 Living as married
 - 10 Divorced
 - 3 Separated
 - 2 Widowed
 - 24 Never married
 - 1 Don't know/Refused

2. Are you the parent or step-parent of any child younger than age 19 who either lives with you in your household or lives somewhere else?
3. How many children do you have who are younger than 19?
 - 46 Yes, children under 19
 - 18 1
 - 28 2 or more
 - * Don't know/Refused
 - 54 No, children under 19
 - * Don't know/Refused

4. Are you the parent or step-parent of any child between the ages of 19 and 23 who either lives with you in your household or lives somewhere else?
5. How many of your children age 19 to 23 are FULL-TIME STUDENTS now?
 - 7 Dependent children 19-23
 - 5 1
 - 2 2 or more
 - 8 Non-dependent children 19-23
 - 85 No children 19-23
 - * Don't know/Refused

6. How would you describe your (own personal/family's) financial situation? Would you say you...
 - 37 Live comfortably
 - 29 Meet your expenses with a little left over for extras
 - 23 Just meet your basic living expenses
 - 10 Don't even have enough to meet expenses
 - 2 Don't know/Refused

7. Please tell me whether there have been times during the past 12 months, that is, since (month, year) when any of the following things happened to you (or your family). (First/Next), have there been times when there wasn't enough money...

	<u>Yes</u>	<u>No</u>	<u>DK/Ref</u>
a. To pay your rent or mortgage?	16	83	1
b. To pay your electric or heating bills?	18	82	1
c. To buy food?	14	86	1
d. To pay for medical bills, prescription drugs, or other health care costs?	23	76	1

8. Overall, how satisfied are you with the quality of health care you (and your family) have received during the past 12 months? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

40 Very satisfied
 39 Somewhat satisfied
 10 Somewhat dissatisfied
 6 Very dissatisfied
 4 Haven't received health care in past year (VOL.)
 1 Neither satisfied nor dissatisfied/Mixed (VOL.)
 1 Don't know/Refused

**Questions were not asked in numerical order, rather in the order presented here. Q.9 appears after Q.16.

10. In the past 12 months, have you (or any member of your family) had a serious illness, injury, or health problem that required a lot of medical care?
 11. Who had the serious medical problem: you, (or your husband/wife/partner), (or your child/one of your children)?

23 Yes, serious illness in family
 13 Respondent had serious illness
 6 Spouse/partner had serious illness
 5 Child had serious illness
 * Don't know/Refused
 76 No serious illness
 * Don't know/Refused

12. In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?
- 22 Excellent
 - 36 Very good
 - 26 Good
 - 13 Fair
 - 3 Poor
 - * Don't know/Refused
13. During the past 12 months, did you personally visit a doctor or medical clinic for any reason, including check-ups?
- 79 Yes
 - 21 No
 - * Never needed care (VOL.)
 - * Don't know/Refused
14. During the past 12 months, were you treated at a hospital emergency room for any reason?
- 23 Yes
 - 77 No
 - * Don't know/Refused
15. In the past 12 months, was there a time when you NEEDED medical care but did NOT get it?
- 12 Yes, failed to get needed care
 - 88 No, received needed care
 - * Don't know/Refused
16. Overall, how difficult is it for you PERSONALLY to get medical care when you need it? Would you say it is extremely difficult, very difficult, somewhat difficult, not too difficult, or not at all difficult?
- 3 Extremely difficult
 - 4 Very difficult
 - 12 Somewhat difficult
 - 23 Not too difficult
 - 58 Not at all difficult
 - 1 Don't know/Refused

9. Over the past 12 months, has it become EASIER or HARDER for you to get medical care when you need it, or has this stayed about the same?
- 6 Become easier
 - 7 Become harder
 - 86 Stayed about the same
 - 2 Don't know/Refused
17. What best describes the type of place you USUALLY go when you personally have a health or medical problem? Is it ...
- 68 A private doctor's office or private clinic
 - 14 A public clinic or community health center
 - 9 A hospital clinic
 - 6 A hospital emergency room
 - 2 Other (VOL.)
 - 1 No regular place (VOL.)
 - * Don't know/Refused
18. As far as you know, does your regular doctor, hospital, or health care clinic have any arrangement for helping patients pay when they have no insurance or can't afford the bills?
- 25 Yes, regular provider has arrangement
 - 15 No, regular provider doesn't have
 - 1 Respondent doesn't have regular provider
 - 59 Don't know/Refused

There is no Q.19

20. Have you (or anyone in your family) ever received free care or reduced fees from your regular doctor, hospital, or health care clinic?

Based on those who have had problems paying bills or difficulty getting care when needed (n=2100)

- 15 Yes, received free or discounted fees
- 16 No, haven't received free or discounted fees
- 25 Regular provider has no such arrangement
- 2 Don't have a regular provider
- 43 Don't know/Refused

21. In the past 12 months, have you (or anyone in your family) been contacted by a collection agency about owing money for medical bills, or not?

- 19 Yes
- 81 No
- 1 Don't know/Refused

22. During the past 12 months, did you (or anyone else in your family) experience any of the following? Did (you/anyone) ... because of the cost?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref</u>
a. Have a specific medical problem but NOT visit a doctor	15	85	*
b. Not fill a prescription for medicine	14	86	*
c. Skip some medical test, treatment, or follow-up that was recommended by a doctor	16	84	*
d. Need dental care but NOT see a dentist	27	73	*

There is no Q.23

24. On another topic...are you currently working at a paid job, are you self-employed, or are you not employed at a paid job?

25. Do you employ anyone else for pay to help you in your own business?

26. Are you retired, looking for work, a student, a homemaker, or something else?

- 64 Working at a paid job
- 12 Self-employed
- 4 Employs others
- 8 Doesn't employ others
- * Don't know/Refused
- 24 Not currently employed
- 4 Retired
- 4 Looking for work
- 3 Student
- 8 Homemaker
- 4 Disabled (VOL.)
- 2 Other (VOL.)
- 0 Don't know/Refused
- * Don't know/Refused

****Responses exceed 100% due to respondents being both self-employed and working at a paid job***

- 24a. How important is health insurance in your decision to take a job or to stay in a job? Would you say it is ...

Based on those who are an employed for pay (n=3254)

- 73 Very important
- 16 Somewhat important
- 6 Not too important
- 5 Not at all important
- 1 Don't know/Refused

27. Is your (husband/wife) currently working at a paid job, self-employed, or not employed at a paid job?

28. Is (he/she) retired, looking for work, a student, a homemaker, or something else?

Based on those who are married (n=2554)

- 68 Working at a paid job
- 13 Self-employed
- 20 Not currently employed
- 5 Retired
- 2 Looking for work
- 1 Student
- 9 Homemaker
- 2 Disabled
- 0 Other
- 1 Don't know/Refused
- 1 Don't know/Refused

****Responses exceed 100% due to respondents being both self-employed and working at a paid job***

29. Now I would like to ask you about any health insurance you currently have that helps pay for the cost of health care. When answering these questions please think specifically about plans that cover the costs of doctor and hospital bills IN GENERAL, and not those that cover ONLY dental or eye care or the costs of caring for specific diseases. Are you now PERSONALLY covered by ..
30. Does this mean you personally have NO health insurance now that would cover your doctor or hospital bills?
31. Which of the following, if any, provides your own MAIN source of health insurance?
- 86 Total Insured
 - 70 Through employer/union/business
 - 44 Current employer/union/business
 - 5 Former employer/union/business
 - 17 Spouse's current employer/union/business
 - 2 Spouse's former employer/union/business
 - 3 Someone else's employer/union/business
 - 2 Through Medicare
 - 6 Through Medicaid
 - 7 Through other source
 - 2 Don't know/Refused
 - 14 Not insured
 - * Don't know/Refused

**Q.32 appears after Q.41.

33. Is anyone else in your family also covered by this same health insurance plan? Who else is covered?

****Results for this question presented in tables for Q.51/52 and Q.54/55.**

42. Thinking about all the health insurance coverage you have, how would you rate it? Would you say it is excellent, good, only fair, or poor?

Based on those who are insured (n=4219)

- 28 Excellent
- 47 Good
- 19 Only fair
- 4 Poor
- 2 Don't know/Refused

34. Do you or anyone in your family pay the premiums on this health insurance plan? (including any PART of the premium amount that might be paid through payroll deductions.) This amount is the premium paid for the whole plan, even if it also covers other family members.
35. How often are premium payments made on this plan? Is it ...
- 36-40. About how much do you or someone in your family pay every week/every 2 weeks/every month/every 3 months/every year in premiums on this plan? Including any amount that's deducted from a pay check. This amount is the premium paid for the whole plan, even if it also covers other family members.

Based on those who are insured (n=4219)

- 69 Yes, pays in full or in part
- 12 Less than \$500 per year
- 16 \$500-\$999.999 per year
- 11 \$1000-\$1,499.99 per year
- 18 \$1,500-\$4,999.99 per year
- 4 \$5,000 or more per year
- 8 Don't know/Refused
- 29 No, pays nothing
- 3 Don't know/Refused

41. How difficult is it for you or your family to afford the premium costs for your health insurance? Would you say it is very difficult, somewhat difficult, not too difficult, or not at all difficult?

Based on those who are insured and pay premiums (n=2843)

- 6 Very difficult
- 20 Somewhat difficult
- 30 Not too difficult
- 43 Not at all difficult
- 1 Don't know/Refused

**Q.42 appears after Q.31.

32. Many people today have health insurance coverage through an H-M-O, P-P-O, or other MANAGED CARE plan. These plans have a list of doctors and hospitals, and pay all or nearly all of your costs if you use a doctor or hospital on the list. But if you use some other doctor or hospital, you have to pay extra or get special permission from the plan. As far as you know, is this how YOUR health insurance plan works?

Based on those who are insured (n=4219)

- 69 Yes, in managed care
- 24 No, not in managed care
- 7 Don't know/Refused/Not ascertained

43. Please tell me whether your insurance would pay anything to cover each of the following health care needs. Would your insurance pay ANY of... would it pay nothing, or are you not sure about this?

Based on those who are insured (n=4219)

	<u>Any/Some</u>	<u>None</u>	<u>Not sure</u>	<u>Ref/NA</u>
a. The cost of hospitalization if you became seriously ill	82	2	6	10
b. The cost of prescription drugs	79	7	3	10
c. The cost of preventive care like check ups or cancer screening	69	8	13	10

44. How long have you had this health insurance plan?

Based on those who are insured (n=4219)

- 17 Less than one year
- 13 One to less than 2 years
- 15 2 to less than 3 years
- 48 3 or more years
- 7 Don't know/Refused/Not ascertained

45. Was there any time during the past 12 months, since (month, year), when you had NO health insurance?

- 75 Always insured
- 4 Currently insured, uninsured during past 12 months
- 14 Currently uninsured
- 1 Don't know/Refused/Not ascertained whether uninsured at all during past year
- 6 Don't know/Refused/Not ascertained how long R had current insurance
- * Refused whether insured

45. Was there any time during the past 12 months, since (month, year), when you had NO health insurance?
46. How long did you go without insurance then?/How long have you been going without insurance?
- | | |
|----|---|
| 18 | Currently uninsured/Uninsured during past 12 months |
| 1 | Less than 1 month |
| 2 | 1-3 months |
| 2 | 4-6 months |
| 2 | 7-12 months |
| 4 | 1-3 years |
| 8 | More than 3 years |
| * | DK/Ref how long |
| 75 | Always insured during past 12 months |
| 7 | Don't know/Refused/Not ascertained |

There is no Q.47

48. What best describes the reason you most recently changed your health plan?

Based on those insured by current plan for less than 2 years (n=1285)

- | | |
|----|--|
| 38 | You/Spouse/Parent changed/lost/retired from job |
| 2 | You/Spouse/Parent moved |
| 4 | You got married/divorced/widowed |
| 20 | Your employer changed plans |
| 1 | Your doctor changed plans |
| 15 | You found a better or less expensive plan |
| 3 | You were no longer eligible for your previous plan |
| 1 | You left/started school |
| 8 | No previous plan |
| 4 | Some other reason |
| 5 | Don't know/Refused/Not ascertained |
49. At any time during the past year, that is, since (month, year), did you have personal health insurance coverage through...

Based on those who are currently uninsured (n=772)

- | | |
|----|------------------------------------|
| 14 | Any employer or union |
| 3 | Medicaid or (STATE NAME) |
| 82 | Not insured during past year |
| 1 | Don't know/Refused/Not ascertained |

50. In the past 12 months, were you (or anyone in your family) DENIED health insurance coverage or charged a HIGHER price for health insurance because of a specific disease or health problem (you have/one of you has)?
- 50a. In the past 12 months, have you (or anyone in your family) had to WAIT for some period of time before you could be insured BECAUSE of a health problem?

Based on those currently uninsured for less than one year (n=182)

- 7 During past year, had problems getting health insurance because of health problem
- 4 During past year, denied coverage because of health problem
- 4 During past year, charged a higher premium because of health problem
- 5 During past year, had to wait before insured because of health problem
- 93 No problems during past year
- * Don't know/Refused

****Sub-group responses exceed total due to respondents having multiple problems getting insurance***

51. Does your (husband/wife) have ANY health insurance that covers (his/her) medical expenses?
52. Is (he/she) covered by ...

Based on those who are married (n=2554)

- 89 Total spouse insured
- 65 Same insurance as respondent
- 24 Different insurance than respondent
- 31 Through respondent's current employer/union/business
- 4 Through respondent's former employer/union/business
- 39 Through his/her current employer/union/business
- 3 Through his/her former employer/union/business
- 1 Through someone else's employer/union/business
- 2 Through Medicare
- 4 Through Medicaid
- 6 Through any other source
- * Don't know/Refused
- 11 Spouse not insured
- * Don't know/Refused

****Sub-group responses exceed 100% due to respondents' spouses having multiple insurers***

53. Has your (husband/wife) been uninsured at any time during the past 12 months, that is, since (month, year)?

Based on those who are married (n=2554)

- 81 Insured continuously
- 5 Insured now, previously uninsured
- 11 Uninsured now
- 3 Don't know/Refused/Not ascertained

54. (Does your child/Do ALL of your children) have health insurance to cover personal medical expenses?
55. (Does your child/Do ANY of your children) have health insurance through some type of public program like Medicaid (Medi-Cal) or CHIP (Healthy Families, or AIM)?

Based on those with dependent children (n=2400)

- 87 Only child/All children insured
 - 3 Only some children covered
 - 10 No, child(ren) insured
 - * Don't know/Refused
- 14 At least some children have public insurance

56. In your opinion, is the health insurance coverage your (child receives/children receive) through Medicaid (Medi-Cal) or CHIP (Healthy Families, or AIM) better, worse or about the same as the coverage you have through your own health insurance?

Based on those whose child(ren) is/are insured through Medicaid or CHIP, but who are themselves covered by a different plan (n=61)

- 36 Better
- 6 Worse
- 45 About the same
- 14 Don't know
- 0 Refused

57. (Has your child/Have ANY of your children) been uninsured at any time during the past 12 months, that is, since (month, year)?

Based on those with all children/only child currently insured (n=2021)

- 10 Yes, child/children uninsured during past year
- 86 No, child/children not uninsured during past year
- 5 Don't know/Refused/Not ascertained

58. Did your most recent employer or union offer any health insurance coverage for employees who retire before age 65?
59. What is the MAIN reason you are not covered by this employer's plan now?

Based on those who are retired (n=195)

- 52 Covered by former employer
 - 16 Offered but not covered by former employer
 - 8 Because it's too expensive
 - 1 Because the benefits aren't that good
 - 1 Because another family member's employer insurance is better
 - 1 Because public health insurance is better
 - 2 Because respondent doesn't need ANY insurance
 - 0 Because respondent was refused coverage
 - 2 Coverage not needed, other insurance available
 - 1 Not eligible
 - 1 Because of some other reason
 - 1 Don't know/Refused
 - 27 Employer didn't offer
 - 5 Don't know/Refused
60. Before you retired, did this employer offer health insurance coverage to you as an employee?

Based on those who are retired (n=195)

- 68 Employer offered insurance to employees and retirees
 - 9 Employer offered insurance only to employees
 - 18 Employer didn't offer insurance at all
 - 6 Don't know/Refused
61. How long have you been unemployed and looking for work?

Based on those who are currently looking for work (n=165)

- 16 Less than one month
- 30 One to three months
- 19 Four to six months
- 11 Seven months to one year
- 14 One to three years
- 8 More than three years
- 1 Don't know
- 3 Refused

There is no Q.62

63. Did your most recent employer or union offer any health insurance coverage to employees?
 64. Did you have this insurance?
 65. What is the MAIN reason you did not participate in your most recent employer's health insurance plan?

Based on those who are currently looking for work (n=165)

- 24 Covered by former employer
- 12 Offered but not covered by former employer
 - 5 Because it was too expensive
 - 0 Because the benefits weren't that good
 - 0 Because the insurance plan another family member's employer offers was better
 - 0 Because public health insurance was better
 - 0 Because respondent didn't need ANY insurance
 - 0 Because respondent was refused coverage
 - 7 Because respondent was not eligible to participate
 - 0 Because of some other reason
 - * Don't know/Refused
- 37 Employer didn't offer insurance at all
- 22 Never employed or looking for work for more than one year
- 5 Don't know/Refused

66. Does YOUR employer offer health insurance to ANY employees?
 68. Are you eligible to participate in (any of) your employer's health plan(s)?
 69. Why aren't you eligible to participate?
 78. What best describes the reason why you are not participating in the health plan offered by your employer?

Based on those who are employed for pay (n=3254)

- 65 Respondent covered by current employer
 22 Employer offered but respondent not covered
 14 Eligible to participate, but not
 3 Because it was too expensive (Other insurance is cheaper)
 1 Because the benefits aren't that good
 6 Because another family member's employer's insurance is better
 * Because public health insurance is better
 1 Because respondent doesn't need ANY insurance
 * Because respondent was refused coverage
 * Because respondent liked alternative insurance options better
 2 Because of some other reason
 1 Don't know
 1 Refused/Not ascertained
 8 Not eligible to participate
 4 Because respondent doesn't work enough hours (Part-time employee)
 1 Because respondent is a temporary employee
 2 Because respondent is still in a waiting period (Just hired)
 * Because respondent is a contract worker
 * Because respondent is in poor health, OR
 * Because of some other reason
 * Don't know/Refused
 1 Don't know/Refused if eligible to participate
 11 Employer doesn't offer insurance at all
 2 Don't know/Refused

67. Does your employer offer only one health plan or a choice of two or more plans?

Based on those who are employed for pay (n=3254)

- 47 Employer offer 2 or more plans
 35 Employer offers only 1 health plan
 11 Employer doesn't offer health plan
 7 Don't know/Refused

70. Does your employer pay all, most, only some, or none of the cost of health insurance premiums for ELIGIBLE employees who sign up for this plan?
73. Does your employer pay at least PART of the cost of health insurance premiums for ELIGIBLE employees for ANY of the plans offered, or not?
74. Does your employer pay ALL of the cost of health insurance premiums for eligible employees for ANY of the plans offered?

Based on those who are employed for pay (n=3254)

- | | |
|----|---|
| 88 | Employer offers insurance to eligible employees |
| 25 | Pays all |
| 45 | Pays some or most |
| 6 | Pays none |
| 11 | Don't know/Refused |
| 11 | Employer doesn't offer |
| 2 | Don't know/Refused |
71. How about coverage for family members? Does your employer pay all, most, only some, or none of the cost of health insurance premiums for the members of an eligible employee's family?
72. Would your employer allow employees to purchase family coverage through the company?
75. Does your employer pay at least part of the cost of health insurance premiums for the members of an eligible employee's family for any of the plans offered, or not?
76. Does your employer pay ALL of the cost of health insurance premiums for family members for ANY of the plans offered?
77. Does your employer allow employees to purchase family coverage through the company?

Based on those with families and who are employed for pay (n=2206)

- | | |
|----|---|
| 88 | Employer offers insurance to eligible employees |
| 17 | Employer pays all of premium for family coverage |
| 42 | Employer pays some or most of premium for family coverage |
| 14 | Employer pays none, but employee could purchase |
| 2 | Employer pays none, employee can't purchase |
| 13 | Don't Know/Refused |
| 11 | Employer doesn't offer |
| 1 | Don't know/Refused |

**Results for Q.78 appear in combination with results for Q.'s 66,68, and 69.

79. About how much would you have had to pay per week, per month, or per year to participate in your employer's plan? This amount is the premium paid for the whole plan, even if it also covers other family members. (Your best guess is fine.)

Based on those who are eligible to participate in their employer's insurance plan, but are not participating because of cost (n=90)

- 10 Less than \$500 per year
- 8 \$500 - \$999.99 per year
- 4 \$1,000-\$1,499.99 per year
- 34 \$1,500-\$4,999.99 per year
- 7 \$5,000 per year
- 39 Don't Know/Refused

There are no Q.'s 80-81

82. As far as you know, does your (husband's/wife's) employer offer health insurance to any employees?
84. Is your (husband/wife) eligible to participate in (his/her) employer's health plan(s)?
93. What best describes the reason why your (husband/wife) is not participating in the health plan (one of the health plans) offered by (his/her) employer or business?

Based on those who are married and whose spouse is employed for pay (n=1677)

- 60 Respondent or spouse covered by spouse's current employer
- 26 Employer offers but spouse or respondent not covered
- 22 Eligible to participate, but do not
 - 4 Because it was too expensive
 - 2 Because the benefits aren't that good
 - 10 Because another family member's insurance was better
 - 0 Because public health insurance was better
 - 1 Because spouse doesn't need ANY insurance
 - * Because spouse was refused coverage
 - * Liked alternative insurance options better
 - 3 Because of some other reason
 - 3 Don't know/Refused
 - 3 Not eligible to participate
 - 1 Don't Know/Refused if eligible to participate
- 11 Employer doesn't offer insurance at all
- 3 Don't know/Refused

83. As far as you know, does your (husband's/wife's) employer offer only one health plan or a choice of two or more plans?

Based on those who are married and whose spouse is employed for pay (n=1677)

- 37 Spouse's employer offers two or more plans
- 34 Spouse's employer offers only one plan
- 11 Spouse's employer doesn't offer health plan
- 18 Don't know/Refused

85. Does (his/her) employer pay all, most, only some, or none of the cost of health insurance premiums for eligible employees who sign up for this plan?
88. Does (his/her) employer pay at least PART of the cost of health insurance premiums for eligible employees for ANY of the plans offered, or not?
89. Does (his/her) employer pay ALL of the cost of health insurance premiums for an eligible employee for ANY of the plans offered?

Based on those who are married and whose spouse is employed for pay with someone in family covered by spouse's employer and with respondent either unemployed or whose employer offers no insurance (n=282)

- 23 Pays all
- 47 Pays some or most
- 13 Pays none
- 16 Don't know/Refused

86. As far as you know, does (his/her) employer pay all, most, only some, or none of the cost of health insurance premiums for the members of an eligible employee's family?
87. Does (his/her) employer allow employees to purchase family coverage through the company?
90. Does (his/her) employer pay at least part of the cost of health insurance premiums for the members of an eligible employee's family for ANY of the plans offered?
91. As far as you know, does (his/her) employer pay ALL of the cost of health insurance premiums for family members for ANY of the plans offered?
92. Does (his/her) employer allow employees to purchase family coverage through the company?

Based on those who are married and whose spouse is employed for pay with someone in family covered by spouse's employer and with respondent either unemployed or whose employer offers no insurance (n=282)

- 16 Employer pays for all family
- 47 Employer pays some or most
- 29 Employer pays none, but employee could purchase
- 3 Employer pays none, employee can't purchase
- 6 Don't know/Refused

**Results for Q.93 appear in combination with results for Q.'s 82 and 84.

94. How satisfied are you with the choice of health insurance you (and your family) have available through (your employer) (and) (your husband's/wife's employer)? Would you say you are very satisfied, somewhat satisfied, somewhat DISsatisfied, or very dissatisfied?

Based on those who have more than one employer-based health insurance option (n=1998)

- 49 Very satisfied
- 39 Somewhat satisfied
- 6 Somewhat dissatisfied
- 2 Very dissatisfied
- 1 Neither/Mixed (VOL.)
- 2 Don't know
- * Refused

There is no Q.95

96. If (your employer) (or) (your husband's/wife's employer) offered you a health plan that cost you \$100 per month (for you and your family), how likely would you be to take this plan—very likely, somewhat likely, not too likely, or not likely at all?

Based on those who are employed or have an employed spouse, but who are uninsured (n=455)

- 31 Very likely
- 29 Somewhat likely
- 14 Not too likely
- 21 Not at all likely
- 5 Don't know
- 0 Refused

There is no Q.97

98. Health insurance plans have many different features. Some plans pay for nearly every health expense, but the monthly premiums are very expensive. Other plans pay for fewer expenses, but the monthly premiums are more affordable. Which plan would you prefer?

- 40 A plan that pays nearly every health expense, but has high monthly premiums
- 36 A plan that pays for fewer expenses, but has low monthly premiums
- 4 Depends (VOL.)
- 4 Neither works for me (VOL.)
- 16 Don't know/Refused/Not ascertained

There are no Q.'s 99-104

105. Right now, most working people get their health insurance coverage through their employer, that is, the company or organization where they work. In your experience, do employers generally do a good job or a bad job selecting quality health insurance plans to offer their workers?

- 65 Good job
- 15 Bad job
- 8 Some good, some bad/Mixed (VOL.)
- 13 Don't know/Refused

106. In your view, which would be best – for EMPLOYERS to CONTINUE to be the main source of health insurance coverage for workers, for the GOVERNMENT to become the main source of coverage, or for WORKERS to select and buy their own health insurance directly from insurance companies?

- 49 Employers
- 18 Government
- 23 Private insurance that individuals buy themselves
- 1 Other (VOL.)
- 9 Don't know
- * Refused

107. Some people have proposed that uninsured people age 55 or older should be allowed to buy health insurance from the government's Medicare program. Others oppose this idea because it would cost the government more money. Do you favor or oppose a plan to let uninsured adults age 55 or older participate in the Medicare program?

- 81 Favor
- 11 Oppose
- 7 Don't know/Refused

108. Here are some other proposals for making sure low income workers and their families can afford health insurance. For each one, please tell me whether you favor or oppose it. (First/Next), do you favor or oppose?

	<u>Favor</u>	<u>Oppose</u>	<u>DK</u>	<u>Ref</u>
a. Finding a way for the government to help low income workers pay for insurance offered by their employers?	85	12	3	*
b. Having the government set up new programs to provide health insurance for low income workers?	79	17	4	*
c. Expanding existing government programs to offer free coverage to low income workers?	67	28	4	*

109. Expanding government coverage to working families would probably cost the government more money. Please tell me whether you would favor or oppose each of the following ways the government might raise money to pay for expanded insurance coverage. Do you favor or oppose...?

	<u>Favor</u>	<u>Oppose</u>	<u>DK/Ref</u>
a. Requiring health insurance companies to pay additional taxes?	58	35	7
b. Raising income taxes on individuals?	21	76	3
c. Raising the taxes that companies pay on their payroll expenses?	39	53	8
d. Requiring businesses that employ minimum-wage workers to pay \$0.75 per worker per hour into a special fund?	65	29	6

110. On another subject, how many people live in your household? Please count yourself and all adults and children who are RELATED to you.

- 16 One
- 28 Two
- 21 Three
- 19 Four
- 10 Five
- 4 Six
- 1 Seven
- 1 Eight
- * Nine
- * Ten or more
- * Don't know/Refused

D1. SEX

- 48 Male
- 52 Female

D2. Last year, that is in 1998, what was your total family income from all sources, before taxes? Was it over or under \$25,000?

- 66 Over \$25,000
- 28 Under \$25,000
- 3 Don't know
- 3 Refused

D3/D4. Now, just stop me when I get to the right category. Was your income ...

- 21 Less than \$20,000
- 21 \$20,000 to under \$34,999
- 26 \$35,000 to under \$59,999
- 22 More than \$60,000
- 5 Don't know
- 6 Refused

D5. Have you (or anyone in your family) received any form of government assistance during the past 12 months, that is, since (month, year) including cash assistance, food stamps, public disability pay, unemployment compensation, or any other state or local public assistance program?

- 18 Yes, have received assistance
- 82 No, have not
- * Don't know
- * Refused

111. Have you heard of any programs available in your community that provide health insurance or help pay for health insurance for people who need this kind of help for themselves or their children?

112. Have you (or your husband/wife) ever applied for a health insurance through a program like this for yourself (or your children), or not?

Based on those whose family income falls below 200% of the poverty level (n=1668)

- 30 Family member already receives public assistance
- 4 Have applied for community health coverage
 - 3 For self
 - * For spouse
 - 1 For children
- 15 Have heard of such programs, but not applied
- 52 Have not heard of any such programs
 - * Don't know/Refused

113. What is the MAIN reason you have never applied for such a health insurance program?

Based on those whose family income falls below 200% of the poverty level and who have never applied for such programs (n=242)

- 33 Don't need, have other coverage
- 22 Don't need, not sick
- 12 Ineligible
- 5 Can't afford
- 5 No time, no interest
- 4 Shame, embarrassment, privacy
- 9 Some other reason
- 12 Don't know/Refused

114. Were you accepted or rejected from this program?

Based on those whose family income falls below 200% of the poverty level and who have applied for such programs for themselves (n=55)

- 54 Accepted
- 41 Rejected
- 5 Haven't heard yet (VOL.)
- 0 Don't know
- 0 Refused

115. Was your child accepted or rejected from this program?

Based on those whose family income falls below 200% of the poverty level and who have applied for such programs for their child(ren) (n=27)

- 61 Yes, at least one child accepted
- 12 No, children rejected
- 25 Haven't heard yet (VOL.)
- 0 Don't know
- 2 Refused

116. Earlier you said (you/your spouse/your child(ren)) were covered by Medicaid. Think back to some of the experiences you had while you were going through the application process. In general, were the application forms easy or difficult to understand?

Based on those whose family income falls below 200% of the poverty level and who are either on Medicaid or have applied for community-sponsored coverage (n=565)

- 63 Easy
- 23 Difficult
- 14 Don't know

1 Refused

117. Did the program workers treat you with dignity and respect?

Based on those whose family income falls below 200% of the poverty level and who are either on Medicaid or have applied for community-sponsored coverage (n=565)

72 Yes, they did
20 No, they did not
7 Don't know
1 Refused

There is no Q.118

119. Did they give you accurate information about the program, or not?

Based on those whose family income falls below 200% of the poverty level and who are either on Medicaid or have applied for community-sponsored coverage (n=565)

76 Yes, accurate information
15 No, not accurate information
1 Some things accurate/Mixed/Depended on the worker (VOL.)
8 Don't know
* Refused

120. How interested would you be in having more information about programs or services in your community for people who need help getting or paying for health insurance for themselves or their children? Would you be very interested, somewhat interested, not too interested, or not at all interested?

Based on those whose family income falls below 200% of the poverty level and who are unaware of community sponsored coverage (n=858)

47 Very interested
27 Somewhat interested
12 Not too interested
13 Not at all interested
1 Don't know
* Refused

121. How likely would you be to try to apply for a public health insurance program like this if there was one in your community – very likely, somewhat likely, not too likely, or not at all likely?

Based on those whose family income falls below 200% of the poverty level and who are unaware of community sponsored coverage (n=858)

- 32 Very likely
- 31 Somewhat likely
- 14 Not too likely
- 19 Not at all likely
- 3 Don't know
- 0 Refused

There is no Q.122

123. How likely would you be to try to apply for a public health insurance program if it cost \$100 per month to get insurance for you (and your family)—very likely, somewhat likely, not too likely, or not likely at all?

Based on those whose family income falls below 200% of the poverty level and who are unaware of community sponsored coverage (n=858)

- 19 Very likely
- 27 Somewhat likely
- 19 Not too likely
- 33 Not at all likely
- 2 Don't know
- * Refused

- D6. Now I have just a few questions so we can describe the people who took part in our survey... What is the LAST grade or class that you COMPLETED in school?

- 3 None, or grade 1-8
- 11 High school incomplete (grades 9-11)
- 34 High school graduate (grade 12 or GED certificate)
- 3 Business, technical, or vocational school AFTER high school
- 24 Some college, no 4-year degree
- 16 College graduate (B.S., B.A., or other 4-year degree)
- 9 Post-graduate training or professional schooling after college (e.g., toward a master's degree or Ph.D.; law or medical school)
- * Don't know
- 1 Refused

124. Are you currently working at just one job (or business) or more than one? This could include part-time, evening, weekend, or occasional work

Based on those who are employed (n=3814)

- 12 2 or more jobs
- 87 1 job
- 1 Don't know/Refused

125. How many hours do you USUALLY work in a week at (your job/ALL of your jobs) (or business(es))?

Based on those who are employed (n=3814)

- 5 Less than 20 hours
- 11 20-34 hours
- 5 35-39 hours
- 35 40 hours
- 28 41-59 hours
- 14 60 or more hours
- 1 Don't know/Refused

126. And how many hours do you usually work in a week at just the job you consider to be your MAIN job?

Based on those who are employed (n=3814)

- 5 Less than 20 hours
- 12 20-34 hours
- 6 35-39 hours
- 40 40 hours
- 26 41-59 hours
- 10 60 or more hours
- 2 Don't know/Refused

127. How long have you worked at your (current/main) job?

Based on those who are employed (n=3814)

- 19 Less than one year
- 27 One to three years (and eleven months)
- 21 Four to nine years (and eleven months)
- 31 Ten years or more
- * Don't know
- 1 Refused

**Q.128 appears after Q.129.

129. Is your (main) employer any type of government agency, that is, a federal, state, county, or local government office, or a public school, or public hospital?

Based on those who are an employed for pay (n=3254)

- 23 Yes
- 76 No
- 1 Don't know
- 1 Refused

128. About how many people work for your employer at all locations?

Based on those who are employed for pay, but not by a government agency (n=2425)

- 12 Fewer than 10
- 10 10 to 24 people
- 15 25 to 99 people
- 8 100 to 199 people
- 11 200 to 499 people
- 33 More than 500 people
- 9 Don't know
- 1 Refused

130. What kind of company or organization do you work for (in your main job)? That is, what do they make or do?

Based on those who are employed for pay, but not by a government agency (n=2425)

- 3 Agriculture/Forestry/Fishing
- 0 Business/Finance
- 0 Construction
- 14 Educational or social services/Membership organizations
- 10 Health services
- 4 Insurance/Real estate
- 2 Law
- 19 Manufacturing
- 1 Mining
- 17 Professional, other than health, law, and education
- 13 Retail
- * Other service
- 11 Transportation/Public Utilities/Communication
- 6 Wholesale trade
- 0 Some other reason
- 1 Don't know

1 Refused

131. Do you happen to be either a member of the family that owns this company or is your family one of the major shareholders?

Based on those who are employed for pay, but not by a government agency (n=2425)

4 Yes to either
95 No, neither
1 Don't know
1 Refused

132. About how much do you make an hour (on your main job)? Is it...

Based on those who are employed for pay (n=3254)

6 Less than \$6.00 an hour
28 \$6.00 to \$10.00
25 \$10.01-\$15.00
30 More than \$15.00
5 Don't know
5 Refused

133. Were you unemployed at any time in the past 12 months, that is, without a job and looking for work?

Based on those who are employed at current job for less than one year (n=757)

55 Yes
45 No
0 Don't know
* Refused

134. How many hours does your (husband/wife) usually work in a week at all of (his/her) jobs (or businesses)?

Based on those who are married and whose spouse is employed (n=1975)

4 Less than 20
11 20-34
4 35-39
43 40
25 41-59
10 60 or more hours
4 Don't know/Refused

- D7. What is your age in years?
- 26 18-29
 - 25 30-39
 - 25 40-49
 - 17 50-59
 - 6 50-64
 - 2 Don't know/Refused
- D8. Are you, yourself, of Hispanic or Latino origin, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?
- D9. What is your race? Are you white, black, Asian, or some other race?
- 73 White, non-Hispanic
 - 11 Black, non-Hispanic
 - 11 Hispanic
 - 2 Asian, non-Hispanic
 - 2 Other or mixed race
 - 2 Don't know/Refused
135. On a different subject...Since (month, year) was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did you always have phone service?
137. What was the main reason you did not have telephone service? Was it because you couldn't afford it, you moved, you did not want phone service, or service was not available to you?
- 10 Did not have a phone for at least 2 weeks
 - 6 Couldn't afford/Didn't pay bill
 - 1 Moved
 - 1 Didn't want
 - 1 Service not available or disrupted
 - * Some other reason
 - * Don't know
 - * Refused
 - 89 Always had phone service
 - * Don't know
 - 1 Refused

136. How long were you without telephone service?

*Based on those who did not have phone service for a least two weeks in the past year
(n=388)*

- 49 Less than two months
- 27 Two to six months, OR
- 22 More than six months
- 1 Don't know
- 1 Refused

138. In the future, we will be looking for households to do other surveys. Would you be willing to participate in these later surveys?

- 65 Yes
- 25 No
- 9 It depends/Not sure
- 1 Don't know/Refused

REGION

- 19 Northeast
- 23 Midwest
- 36 South
- 21 West

COMMUNITY SIZE

- 30 Urban
- 48 Suburban
- 23 Rural

END INTERVIEW: That completes the interview. Thank you very much for your time and cooperation. Have a nice day/evening.