Health Reform Monitoring Survey

www.urban.org/hrms

Quarter 3 2014

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. Your participation in the survey is important to help us understand how well the US health care system is working.

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

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 September 2013:

	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
e. Were you able to find a doctor's office or clinic that would see you?	1	2	3

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	1	2	3

NAMES, INSERT [or (INSERT PROGRAM NAME)]]			
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

Q10. Thinking about your health insurance coverage over the past 12 months, how many months were you insured since September 2013? 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 September 2013?

Yes	1
No	2

Q16c. Still thinking about the past 12 months, did any of your family members go without health insurance at any time since September 2013?

1. Yes
2. No

[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

[NO ITEMS IN GRID FOR Q7A-Q7G=1("COVERED") AND Q8=1]
Q10F [IF Q10=4: Earlier you reported that you do not have health coverage now.] 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 know how to find information on available health insurance options	3
I do not have the time to get health insurance	4
I am in the process of enrolling in a health insurance plan, but I'm not currently covered	5
I am currently transitioning between different health insurance plans	6
I am still weighing my options and I am not yet ready to get health insurance coverage	7
I would rather pay the penalty for not having health insurance	8
Other (Please specify) [TEXT BOX]	9

[IF "COVERED" SELECTED FOR ANY ITEM IN Q7 OR Q8=2]
Q9. The next question asks you to rate your satisfaction with your 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 your current health insurance coverage in terms of:

	Very Satisfied	Somewhat Satisfied	Neither Satisfied or Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied
The range of health care services available?	1	2	3	4	5
Your choice of doctors and other providers?	1	2	3	4	5
Your ability to get specialist care? 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	3	4	5
The premium that you pay for the coverage?	1	2	3	4	5
The co-payments or co-insurance that you pay when you get care?	1	2	3	4	5
The deductible that you pay when you get care?	1	2	3	4	5
The protection that your coverage provides against high medical bills?	1	2	3	4	5
The quality of the care that is available?	1	2	3	4	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 September 2013, 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
[IF FEMALE:] Contraceptive prescriptions	1	2
[IF FEMALE:] Other family planning services	1	2
Medical equipment or supplies	1	2

Q13. For this question, think about your health care experiences over the past 12 months, that is, since September 2013. 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 At or below 138%	Response item 2 Above 138% and less than 250%	Response item 3 At or above 250% and less than 400%	Response item 4 400% or more
One person	At or below $16,200	Above $16,200 and less than $29,200	At or above $29,200 and less than $46,700	At or above $46,700
Two people	At or below $21,800	Above $21,800 and less than $39,400	At or above $39,400 and less than $63,000	At or above $63,000
Three people	At or below $27,400	Above $27,400 and less than $49,500	At or above $49,500 and less than $79,200	At or above $79,200
Four people	At or below $33,000	Above $33,000 and less than $59,700	At or above $59,700 and less than $95,400	At or above $95,400
Five people	At or below $38,600	Above $38,600 and less than $69,800	At or above $69,800 and less than $111,700	At or above $111,700
Six people	At or below $44,200	Above $44,200 and less than $80,000	At or above $80,000 and less than $127,900	At or above $127,900
Seven people	At or below $49,800	Above $49,800 and less than $90,100	At or above $90,100 and less than $144,200	At or above $144,200
Eight people	At or below $55,400	Above $55,400 and less than $100,300	At or above $100,300 and less than $160,400	At or above $160,400
Nine people	At or below $61,000	Above $61,000 and less than $110,400	At or above $110,400 and less than $176,600	At or above $176,600
Ten or more people	At or below $66,600	Above $66,600 and less than $120,600	At or above $120,600 and less than $192,900	At or above $192,900

[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]: $11,700
[IF Q14A=2]: $15,800
[IF Q14A=3]: $19,800
[IF Q14A=4]: $23,900
[IF Q14A=5]: $28,000
[IF Q14A=6]: $32,000
[IF Q14A=7]: $36,100
[IF Q14A=8]: $40,100
[IF Q14A=9]: $44,200
[IF Q14A=10]: $48,300

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

[IF Q15A ="NOT SURE OF AMOUNT" OR REFUSED]
Q15b. Would you say your deductible is:

Less than $500   1
$500 to $999   2
$1,000 to $1,499   3
$1,500 to $1,999   4
$2,000 to $2,499   5
$2,500 to $2,999   6
$3,000 to $3,999   7
$4,000 or more   8

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

Q18. 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.

a. 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? Which step comes closest to the way you feel?	b. On which step of the ladder do you think you will stand about five years from now?
□ 10	□ 10
□ 9	□ 9
□ 8	□ 8
□ 7	□ 7
□ 6	□ 6
□ 5	□ 5
□ 4	□ 4
□ 3	□ 3
□ 2	□ 2
□ 1	□ 1
□ 0	□ 0

[IF Q18A OR Q18B IS SKIPPED]
Q18C. Which of the following words comes closest to describing how you feel about your life?
    Thriving   1
    Struggling   2
    Suffering   3
    Something else [TEXT BOX] 4

The next questions focus on the places you go for your health care.

[IF Q4=1 OR 2]
TQ57A   Earlier you reported that there was a place that you usually go when you are sick or need advice about your health. What kind of place is that?

Clinic or health center	1
Doctor's office or HMO	2
Hospital emergency room	3
Hospital outpatient department	4
Urgent care clinic	5
Retail store care clinic	6
Some other place (specify)	7

[IF TQ57A=1-7]
TQ57B   What are the most important reasons that you usually go there?

Cost of care	1
Quality of care	2
Easy to get to	3
Easy to get an appointment	4
I feel comfortable there	5
Staff knows me	6
I like the staff/doctors	7
English is not my native language and they have staff who speak my native language	8
Some other reason (specify)	9

[IF Q4=1 OR 2]
TQ57C   Is the place you usually go when you are sick or need advice about your health any of the following:

{FILL: LIST NAMES OF SIX CLOSEST FQHCS BASED ON ZIP CODE}
- [INSERT CLINIC1]
- [INSERT CLINIC2]
- [INSERT CLINIC3]
- [INSERT CLINIC4]
- [INSERT CLINIC5]
- [INSERT CLINIC6]

Yes	1
No	2
Don't know	3

[IF (Q4 NE 1 OR 2) OR (TQ57C NE 1)]
TQ57D Have you ever been to any of the following places for care?

{FILL: LIST NAMES OF SIX CLOSEST FQHCS BASED ON ZIP CODE}
- [INSERT CLINIC1]
- [INSERT CLINIC2]
- [INSERT CLINIC3]

- [INSERT CLINIC4]
- [INSERT CLINIC5]
- [INSERT CLINIC6]

Yes   1
No   2
Don't know   3

[IF TQ57C=1 OR TQ57D=1]
TQ57E When did you last go to [IF TQ57C=1: that place] [IF TQ57D=1: one of those places] for care?

Within the last year   1
One to two years ago   2
More than two years ago   3

The next questions focus on your current health insurance coverage.

[IF COVERED SELECTED FOR MORE THAN ONE ITEM IN Q7]
TQ58A. Earlier you reported that you are covered by the following TYPES of health insurance or health coverage plans:

[IF Q7A=1] Insurance through a current or former employer or union (of yours or another family member's). This would include COBRA coverage

[IF Q7B=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)]]

[IF Q7C=1] Medicare, for people 65 and older, or people with certain disabilities

[IF Q7D=1] 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].

[IF Q7E=1] TRICARE or other military health care, including VA health care

[IF Q7F=1] Indian Health Service

[IF Q7G=1] Any other type of health insurance coverage or health coverage plan

Are any of those a health plan that only pays for one type of service (such as nursing home care, accidents, family planning or dental care) or only provides extra cash when hospitalized.

Yes   1
No   2

[IF COVERED SELECTED FOR MORE THAN ONE ITEM IN Q7]
TQ58B. Do you have one health plan through those different types of health insurance or more than one health plan?

       One health plan   1
       More than one health plan   2

[IF TQ58A=2 OR TQ58B=2]
TQ58C. Which of your health plans is your MAIN source of health insurance coverage for medical care? Please select only one type of health insurance.

    [IF Q7A=1] Insurance through a current or former employer or union (of yours or another family member's). This would include COBRA coverage
    [IF Q7B=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)]]
    [IF Q7C=1] Medicare, for people 65 and older, or people with certain disabilities
    [IF Q7D=1] 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].
    [IF Q7E=1] TRICARE or other military health care, including VA health care
    [IF Q7F=1] Indian Health Service
    [IF Q7G=1] Any other type of health insurance coverage or health coverage plan

TQ58D. Thinking about all the members of your family, how many different health insurance plans do you and the other members of your family have?

1. Zero [SHOW IF "COVERED" NOT SELECTED FOR ANY ITEMS IN Q7 AND Q8=1]
2. One
3. Two
4. Three
5. Four
6. Five
7. More than five
8. Don't know

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
f. Provider network	1	2	3	4
g. Covered services	1	2	3	4

[IF AT LEAST ONE ITEM IN GRID FOR (Q7A – Q7G = 1("COVERED") OR Q8=2)]
TQ7A. Health insurance coverage can also be complicated and difficult to use. For each of the activities below please indicate whether you are very confident, somewhat confident, not too confident, or not at all confident that you know how to do the activity.

	Very confident	Somewhat confident	Not too confident	Not at all confident
a. Find a doctor or other health provider who is in your health plan's network	1	2	3	4
b. Figure out whether a service is covered by your plan	1	2	3	4
c. Figure out which prescription drugs are covered by your plan	1	2	3	4
d. Figure out how much you will have to pay for your prescription	1	2	3	4
e. Figure out how much a health care visit or service will cost you	1	2	3	4
f. Figure out which health care costs will count toward your health plan's deductible	1	2	3	4
g. Figure out the maximum amount you would need to pay out-of-pocket for services covered by your health plan in a given year	1	2	3	4

TQ14A The health care law created health insurance exchanges or marketplaces where people can shop for insurance and compare prices and benefits. How much, if anything, have you heard about this health insurance marketplace, also known as Healthcare.gov [IF THE RESPONDENT IS IN A STATE WITH STATE-SPECIFIC NAMES INSERT: or {INSERT PROGRAM NAME},] in your state? Have you heard:

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

[IF Q14B NE 4]
TQ15A Under the health care law, states can choose to expand the Medicaid program to cover more adults. How much, if anything, have you heard about this Medicaid expansion? Have you heard:

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

[IF Q14B NE 4]
TQ16A As far as you know, has your state expanded Medicaid?

        No, my state has not expanded Medicaid   1
        Yes, my state has expanded Medicaid   2
        I am not sure   3

[IF Q14B NE 4]
TQ19A Some people are able to get subsidies for premiums and out-of-pocket health care costs in the health insurance marketplaces. How much, if anything, have you heard about this part of the health care law? Have you heard:

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

[IF Q14B NE 4 AND TQ19A NE 4]
TQ19B Changes in income or family size during the year can increase or decrease the premium subsidy a person qualifies for. If a person uses more subsidies during the year than they qualify for, they must repay that amount when they file their tax return. How much, if anything, have you heard about this aspect of the health care law? Have you heard:

        A lot   1
        Some   2

Only a little	3
Nothing at all	4

[IF TQ14A NE 4]
TQ14C Most health plan enrollment through the marketplaces happens during the open enrollment period. But people can have a special enrollment period if they had a qualifying life event. Qualifying life events include:

- getting married or divorced,
- having a baby,
- adopting a child,
- moving to a new state,
- gaining citizenship, or
- losing other health insurance coverage.

How much, if anything, have you heard about this aspect of the health care law? Have you heard:

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

TQ17 The health care law requires nearly all Americans to have health insurance by 2014 or else pay a fine. This is sometimes referred to as the "individual mandate". How much, if anything, have you heard about this requirement? Have you heard:

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

[IF TQ17 NE 4]
TQ17A Compared to the fine for not having health insurance in 2014, do you think the fine in 2015 will:

Increase	1
Decrease	2
Stay the same	3
Don't know	4

[IF NO ITEMS IN GRID FOR Q7A-Q7G=1("COVERED") AND Q8=1]
TQ25A Do you think you will have to pay a fine for not having health insurance coverage in 2014?

Yes	1
No	2

The next questions focus on your use of health care.

TQ61 During the past 12 months, have you seen or talked to 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 disease), or focuses on a particular technique (such as surgery)?

> Yes   1
> No   2

[IF 1 (YES) SELECTED FOR ANY ITEM IN Q12, ASK FOR ONE RANDOM CATEGORY FROM LIST OF ITEMS FOR WHICH YES IS SELECTED]
TQ62. Earlier you reported that you needed **[FILL]** but didn't get it because you couldn't afford it. Which of the following comes closest to the reason you decided you couldn't afford that care?

I knew how much the care would cost and knew that I could not afford it.   1
I wasn't sure how much the care would cost but was afraid that I could not afford it.   2
It didn't matter how much the care would cost since I knew that I could not afford it.   3
Something else [TEXT BOX]   4

[IF Q6A=1(YES)]
TQ63. Earlier you reported that you had had trouble finding a doctor or other health care provider who would see you over past 12 months, that is, since September 2013. 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   2
      particular class of patients (such as women), specializes
      in a particular medical disease or problem (such as heart
      disease), or focuses on a particular technique (such as surgery).
      (Please specify type or types)
A hospital   3
Some other health care provider (Specify)   4

[IF ANSWERED TQ63]
[SELECT RANDOM SUBSET OF 50]
TQ63A. What made it hard to find a provider? [TEXT BOX]

TQ65 The following question is about health problems or impairments you may have.

Are you limited in any way in any activities because of physical, mental, or emotional problems?

> Yes   1
> No   2

17

[NOTE: QUESTIONS TQ4E-H HAVE BEEN INCLUDED AS A SURVEY EXPERIMENT ON WILLINGNESS TO PAY FOR COVERAGE]

CREATE DOV: AMOUNT 1_ANNUAL AND AMOUNT1_MONTHLY

[ESTIMATED NATIONAL PRE-ACA SINGLE PREMIUM AMOUNT BASED ON 4 CELLS OF AGE AND INCOME][1]

Age	Income by Federal Poverty Level (FPL)	Amount 1 Annual	Amount 1 Monthly
18-44	Q14B=1 or 2 (<250% FPL)	$2,750	$229
45-64	Q14B=1 or 2 (<250% FPL)	$5,500	$458
18-44	Q14B=3 or 4 (>=250% FPL)	$3,000	$250
45-64	Q14B=3 or 4 (>=250% FPL)	$5,500	$458

CREATE DOV: AMOUNT 2_ANNUAL AND AMOUNT2_MONTHLY

[ESTIMATED NATIONAL POST-ACA SINGLE SUBSIDIZED AMOUNT BASED ON 4 CELLS OF AGE AND INCOME]

Age	Income by Federal Poverty Level (FPL)	Amount 2 Annual	Amount 2 Monthly
18-44	Q14B=1 or 2 (<250% FPL)	$1,250	$104
45-64	Q14B=1 or 2 (<250% FPL)	$1,250	$104
18-44	Q14B=3 or 4 (>=250% FPL)	$2,500	$208
45-64	Q14B=3 or 4 (>=250% FPL)	$3,500	$292

CREATE DOV: AMOUNT 3_ANNUAL AND AMOUNT3_MONTHLY

[ESTIMATED NATIONAL POST-ACA HEAVILY SINGLE SUBSIDIZED AMOUNT BASED ON 4 CELLS OF AGE AND INCOME]]

Age	Income by Federal Poverty Level (FPL)	Amount 3 Annual	Amount 3 Monthly
18-44	Q14B=1 or 2 (<250% FPL)	$300	$25
45-64	Q14B=1 or 2 (<250% FPL)	$300	$25
18-44	Q14B=3 or 4 (>=250% FPL)	$1,250	$104
45-64	Q14B=3 or 4 (>=250% FPL)	$1,250	$104

CREATE DOV_AMOUNTORDER
1=AMOUNT1
2=AMOUNT2
RANDOMLY ASSIGN RESPONDENTS TO DOV_AMOUNTORDER=1 OR 2 WITH EQUAL PROBABILITY

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[1] Source: Estimates of the national unsubsidized single premium (Amount 1) and the national single premium according to the current ACA subsidy schedule (Amount 2) were derived from the Urban Institute's Health Insurance Policy Simulation Model (HIPSM) 2014. The national premiums that are more heavily subsidized than the current ACA subsidy schedule (Amount 3) were estimated from previous work related to Basic Health Plans for those with incomes of 139-249% of FPL. For those with incomes of 250-399%, heavily subsidized premium amounts are half of the current ACA subsidy schedule amount for adults age 18-44 in this income range. We also compared these with premiums and subsidies generated by http://laborcenter.berkeley.edu/healthpolicy/calculator/ and found that results were generally comparable.

[IF ((NO ITEMS IN GRID FOR Q7A-Q7G=1"COVERED" AND Q8=1) OR (Q7B=1 "COVERED" OR Q7G=1 "COVERED" OR Q8=2 OR Q8C=1 OR 2)) AND (Q14B=1,2,3, OR 4)]

TQ4E Suppose that you were shopping for health insurance coverage for [IF Q14A=2,3,4,5,6,7,8,9, OR 10, INSERT: just] yourself. If you could get a health insurance policy for yourself that is as good as the one that members of Congress have, would you buy it for [IF DOV_AMOUNTORDER=1, SHOW AMOUNT1_ANNUAL; IF DOV_AMOUNTORDER=2, SHOW AMOUNT2_ANNUAL] per year, which works out to [IF DOV_AMOUNTORDER=1, SHOW AMOUNT1_MONTHLY; IF DOV_AMOUNTORDER=2, SHOW AMOUNT2_MONTHLY] per month?

        Yes   1
        No   2

[IF TQ4E=1 AND DOV_AMOUNTORDER=2]

TQ4F Would you buy that health insurance policy for [AMOUNT 1_ANNUAL] per year, which works out to [AMOUNT 1_MONTHLY] per month?

        Yes   1
        No   2

[IF TQ4E=2 AND DOV_AMOUNTORDER=1]

TQ4G Would you buy that health insurance policy for [AMOUNT 2_ANNUAL] per year, which works out to [AMOUNT 2_MONTHLY] per month?

        Yes   1
        No   2

[(IF DOV_AMOUNTORDER=2 AND TQ4E=2) OR (IF DOV_AMOUNTORDER=1 AND TQ4G=2) .

TQ4H Would you buy that health insurance policy for [AMOUNT 3 ANNUAL] per year, which works out to [AMOUNT 3 MONTHLY] per month?

        Yes   1
        No   2

TQ42A In 2014, have you or do you plan to:

	Yes, I did	Yes, I plan to this year	No
a. Retire?	1	2	3
b. Reduce the number of hours you usually work?	1	2	3
c. Change jobs?	1	2	3
d. Start a business?	1	2	3
e. Go back to school?	1	2	3

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 QFLAG=2 AND TERMINATE]

[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 TERMINATE]

QS3. What is his/her gender?

        Male   1
        Female   2

[IF QS3=REFUSED THEN QFLAG=2 AND TERMINATE]

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 TERMINATE]

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=2, 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=2, 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=2, 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=2, 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=2, 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 September 2013, has [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, 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=2, 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=2, 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 provider who would see [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"]?	1	2	3

QS15. The next question asks about [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, 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=2, 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=2, 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 AT LEAST ONE ITEM IN GRID FOR (QS15A – QS15G = 1("COVERED") OR QS16=2)]
QS16c. 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 [If QS5=1, fill= "the child's", if QS5=2, fill = "the [AGE] year old's", if QS5=2, fill= [name/initial]'s] coverage a health insurance plan through the marketplace?

Yes, [IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] is enrolled in
a health insurance plan through the marketplace   1
No, IF QS3=1 INSERT "he" IF QS3=2 INSERT "she"] is not enrolled
in a health insurance plan through the marketplace   2

[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=2, 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 AND QS19 NE 4]

QS19B Which of the following is the main reason [If QS5=1, fill= "the child", if QS5=2, fill = "the [AGE] year old", if QS5=2, fill= name/initial] no longer has that health insurance coverage?

Person in family with health insurance lost job or changed employers	1
Parent got divorced or separated	2
Child custody changed	3
Family income changed	4
Family moved	5
Cost of insurance or dependent coverage went up	6
Became ineligible because of age/left school	7
Employer stopped offering health insurance	8
The insurance company cancelled the policy or will no longer offer it	9
[IF QS3=2]: Medicaid or Medical Assistance stopped after pregnancy	10
Lost Medicaid or Medical Assistance because of new job or increase in income	11
Lost Medicaid or Medical Assistance for other reasons (such as problems with paperwork)	12
[IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] does not need insurance/child does not get sick	13
Family is currently transitioning between different health insurance plans	14
Other (Please specify)[text box]	15

[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

[IF QS15D =2,3 OR REFUSED TO 1 OR QS19=4]

QS21. Based on what you know about Medicaid and CHIP, do you think [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] is eligible now?

Yes	1
No	2
Don't know	3

[IF QS15D =2,3 OR REFUSED OR QS19=4]

QS23. If you wanted to enroll [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"] in Medicaid or CHIP, do you know how to do that?

Yes	1
No	2
Don't know	3

[IF QS15D =2,3 OR REFUSED TO 1 OR QS19=4]

QS24a. Earlier you reported that [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] does not currently have health insurance coverage through an employer (either yours or a family member's). If you wanted to, could [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL] be covered by health insurance through your job or a family member's job? That is, does your employer or a family member's employer offer health insurance that could cover [IF QS3=1 INSERT "him" IF QS3=2 INSERT "her"]?

Yes, employer (either yours or family member's) offers
　　　　health insurance for dependents　　　　　　　　　　　　　　　　　　　　　　1
No, employer (either yours or family member's) DOES NOT offer
　　　　health insurance for dependents　　　　　　　　　　　　　　　　　　　　　　2
Not employed　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　3

[IF QS24A=1]

QS24b. Would the employer pay all, some, or none of the premium for this health insurance to cover [IF QS5=1, FILL= "THE CHILD", IF QS5=2, FILL = "THE [AGE] YEAR OLD", IF QS5=2, FILL= NAME/INITIAL]?

All	1
Some	2
None	3
Don't know	4

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=2, 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=2, 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=2, 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=2, 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=2, 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=2, 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=2, FILL= NAME/INITIAL] a citizen of the United States?

Yes   1
No   2

[INSERT STANDARD CLOSE]