

2008 CONSUMER ENGAGEMENT IN HEALTH CARE SURVEY

Screening Questions

Thank you for agreeing to participate in our survey about Health Care and the Consumer! This is strictly for research purposes, and all responses will be kept confidential.

First, we would like to ask you some questions for classification purposes so that we may customize the survey for you.

D1. Are you...?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Male	49%	48%	54%	50%
Female	51	52	46	50

S1. What is your age?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Under 18 [TERMINATE]	--	--	--	--
18-20 [TERMINATE]	--	--	--	--
21-24	12%	13%	1%	2%
25-29	14	14	10	7
30-34	6	6	12	11
35-39	11	11	17	11
40-44	11	11	13	13
45-49	12	13	12	14
50-54	14	13	16	15
55-59	11	10	11	15
60-64	9	8	8	11
65 or older [TERMINATE]	--	--	--	--

D6a. How many children under the age of 18 do you have at least some financial responsibility for?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
None	60%	58%	54%	63%
One	18	20	19	14
Two	15	14	19	15
Three	6	6	6	6
Four or more	1	1	2	3

D6b. How many adults, age 18 or over, are in your household?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
One	16%	16%	18%	24%
Two	63	63	68	60
Three	13	12	11	12
Four or more	8	9	3	4

S2. Are you currently covered by health insurance?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	100%	100%	100%	100%
No	--	--	--	--

S3. **[IF COVERED BY HEALTH INSURANCE (S2=1), ASK:]** Which of the following describes how you obtain your health insurance coverage?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
I am enrolled through my job (current or former)	58%	59%	63%	54%
I am enrolled through my spouse's/ partner's job (current or former)	31	33	21	21
I am enrolled through my parent's health plan	--	--	--	--
I purchased it directly from a health insurance carrier	11	7	16	24
I am enrolled in Medicare or a Medicaid plan	--	--	--	--
I am enrolled through the US military or a plan for veterans	--	--	--	--
Other (specify) _____	1	1	<1	1

**[TERMINATE IF NOT 21-64 YEARS OLD (S1=1,2,12);
IF NOT COVERED BY HEALTH INSURANCE (S2=2); OR
IF COVERED BY GOVERNMENT OR PARENT'S PLAN (S3=3,5,6)]**

S4. Who in your household is covered by your health plan?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Only you	36%	33%	35%	46%
You and your spouse/partner	27	28	22	19
You and one or more children	7	7	6	5
You, your spouse/partner, and one or more children	30	32	38	29
Other (specify) _____	<1	<1	<1	1

S5. Does your health plan have a deductible for medical care? **[INCLUDE DEFINITION-A deductible is the amount you have to pay before your insurance plan will start covering or paying your medical bills.]**

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	64%	58%	100%	100%
Yes, but only when I go out of network				
[SKIP TO S9a]	9	10	--	--
No [SKIP TO S9a]	18	21	--	--
Don't know [SKIP TO S9a]	10	11	--	--

S6a. **[IF HAVE FAMILY COVERAGE (S4=2,3,4), ASK:]** What is the amount of your family deductible for medical care? (If there is a separate deductible for prescription drugs, hospitalization, or out-of-network care, do not include those deductible amounts here.)

	Nat'l (n=878)	Trad. (n=717)	CDHP (n=729)	HDHP (n=869)
<i>Have a separate deductible for each family member</i>	11%	11%	3%	10%
Less than \$500	23	28	--	--
\$500-\$999	22	27	--	--
\$1,000-\$1,499	11	13	--	--
\$1,500-\$1,999	5	6	--	--
\$2,000-\$2,999	7	--	35	49
\$3,000-\$3,999	3	--	19	16
\$4,000-\$4,999	1	--	14	6
\$5,000 or more	4		27	13
Don't know	13	15	1	5
No answer	<1	--	--	<1

S6aa. **[IF S6a=5]** Is your family deductible less than \$2,200 or is it \$2,200 to \$2,999?

	Nat'l (n=73)	Trad. (n=0)	CDHP (n=245)	HDHP (n=406)
Less than \$2,200	43%	--	19%	46%
\$2,200-\$2,999	53	--	80	49
Don't know	4	--	<1	5

S6b. **[IF DON'T KNOW AMOUNT OF DEDUCTIBLE (S6a=9), ASK:]** Is the family deductible less than \$2,000 or \$2,000 or more?

	Nat'l (n=119)	Trad. (n=111)	CDHP (n=10)	HDHP (n=39)
Less than \$2,000	43%	46%	--	--
\$2,000 or more	7	--	100%	100%
Don't know	51	54	--	--

S7a. **[IF HAVE INDIVIDUAL COVERAGE (S4=1,5) OR HAVE SEPARATE DEDUCTIBLES FOR FAMILY COVERAGE (S6a=10), ASK:]** What is the amount of your annual per person deductible for medical care? (If there is a separate deductible for prescription drugs, hospitalization, or out-of-network care, do not include those deductible amounts here.)

	Nat'l (n=518)	Trad. (n=371)	CDHP (n=481)	HDHP (n=862)
Less than \$200	16%	22%	--	--
\$200-\$499	23	31	--	--
\$500-\$999	18	25	--	--
\$1,000-\$1,499	9	--	32%	43%
\$1,500-\$1,999	4	--	17	15
\$2,000-\$3,499	8	--	36	28
\$3,500-\$4,999	<1	--	4	2
\$5,000 or more	2	--	8	8
Don't know	21	21	3	5

S7aa. **[IF S7a=5]** Is your deductible for medical care less than \$1,100 or is it \$1,100 to \$1,499?

	Nat'l (n=68)	Trad. (n=0)	CDHP (n=143)	HDHP (n=361)
Less than \$1,100	69%	--	37%	68%
\$1,100-\$1,499	29	--	62	26
Don't know	3	--	1	6

S7b. **[IF DON'T KNOW AMOUNT OF DEDUCTIBLE (S7a=10), ASK:]** Is the deductible less than \$1,000 or \$1,000 or more?

	Nat'l (n=79)	Trad. (n=69)	CDHP (n=10)	HDHP (n=34)
Less than \$1,000	35%	49%	--	--
\$1,000 or more	28	--	100%	100%
Don't know	37	51	--	--

S8. In some health plans, services like annual physicals, doctor visits, immunizations, and preventive care tests, (such as mammograms or screenings for colon cancer), may require a co-pay but would not be subject to the deductible. In other plans, the deductible applies to all medical care. [If you have a separate deductible for prescription drugs, please focus only on your deductible for medical care].

In your plan, does the deductible apply to all medical care?

	Nat'l (n=1,314)	Trad. (n=1,020)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	52%	51%	56%	49%
No	30	31	37	39
Other (specify) _____	<1	<1	<1	<1
Don't know	18	18	7	12

S9A. Does your health plan include any coverage for prescription drugs?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	94%	94%	85%	89%
No	3	3	12	9
Don't know	3	3	3	2

S9B. **[IF HAVE PRESCRIPTION DRUG COVERAGE (S9A = 1), ASK:]** Do you have a separate deductible for prescription drugs?

	Nat'l (n=1,884)	Trad. (n=1,622)	CDHP (n=981)	HDHP (n=1,460)
Yes	30%	28%	20%	35%
No	58	60	74	56
Don't know	13	12	6	10

In recent years, several forms of health care savings accounts have become available. The next set of questions deals with these accounts.

S10a. Do you currently have a Flexible Spending Account for health expenses? **[INCLUDE DEFINITION**-Accounts offered by some employers to allow employees to set aside pre-tax dollars of their own money for their use throughout the year to reimburse themselves for their out-of-pocket expenses for health care. For this type of account, any money remaining in the account at the end of the year, or in some cases after March 15th, is lost to the employee. A similar type of account is sometimes available for child care expenses as well.]

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	24%	24%	43%	32%
No	71	70	56	65
Other (describe) _____	<1	<1	--	--
Don't know	5	6	1	2

S11. In the last 5-6 years, a new type of health coverage has become available that is sometimes called Consumer Directed Health Care or Consumer Driven Health Care. This new type of coverage has two components: 1) a special type of savings account that the individual uses to pay health expenses, and 2) health insurance with a high deductible.

How familiar, if at all, are you with this new type of plan?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Extremely familiar	4%	3%	31%	3%
Very familiar	5	5	28	7
Somewhat familiar	19	18	22	22
Not very familiar	19	19	7	22
Not at all familiar	47	49	10	43
Don't know	6	7	2	2

[IF DEDUCTIBLE IS \$2,000 OR HIGHER FOR FAMILY (S6a=5-8 OR S6b=2) OR \$1,000 OR HIGHER FOR INDIVIDUAL (S7a=5-9 OR S7b=2), CONTINUE. ELSE SKIP TO S13.]

S12a. Do you have a special account or fund you can use to pay for medical expenses? The accounts are sometimes referred to as Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs), Personal care accounts, Personal medical funds, or Choice funds. These accounts are different from Flexible Spending Accounts.

	Nat'l (n=294)	Trad. (n=)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	28%	--	100%	13%
No [SKIP TO S13]	69	--	--	84
Don't know [SKIP TO S13]	3	--	--	3

S12b. Are you allowed to roll over unspent money in this account for your use in the following year?

	Nat'l (n=98)	Trad. (n=)	CDHP (n=1,184)	HDHP (n=203)
Yes	74%	--	90%	--
No	17	--	2	100%
Other (describe) _____	1	--	<1	--
Don't know	9	--	7	--

S12c. Can you carry your account with you if you leave your job?

	Nat'l (n=98)	Trad. (n=)	CDHP (n=1,184)	HDHP (n=203)
Yes	57%	--	64%	--
No	22	--	12	72%
Don't know	21	--	24	28

S13. Health Plan Type [AUTOCODE]

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
CDHP (S12B=1,3,4 OR S12C=1)	3%	--	100%	--
HDHP (S12A=2,3 OR (S12B=2 AND S12C≠1))	11	--	--	100%
Other	86	100%	--	--

[ALL RESPONDENTS, CONTINUE.]

A1. Please rate your satisfaction with each of the following aspects of your health care.

[ROTATE ORDER a-d]

Nat'l (n=2,008), Traditional (n=1,714), CDHP (n=1,184), HDHP (n=1,634)

	Extremely Satisfied	Very Satisfied	Somewhat Satisfied	Not too Satisfied	Not at all Satisfied
a. Quality of health care I receive through my plan					
National	31%	41	23	4	1
Traditional	31%	41	22	3	1
CDHP	30%	41	23	4	2
HDHP	21%	42	28	7	2
b. Ease of getting an appointment with a doctor when needed					
National	29%	38	26	5	2
Traditional	30%	38	25	5	2
CDHP	32%	39	24	3	2
HDHP	24%	43	25	6	2
c. The cost I pay out of my own pocket for my health care					
National	17%	24	33	18	8
Traditional	19%	26	32	17	6
CDHP	9%	14	34	26	18
HDHP	6%	11	31	28	23
d. My choice of doctors					
National	34%	39	22	4	1
Traditional	34%	39	23	4	1
CDHP	37%	41	18	3	2
HDHP	31%	41	22	4	2
e. Overall satisfaction with my health care plan					
National	23%	38	30	7	2
Traditional	24%	39	30	6	2
CDHP	14%	35	35	12	5
HDHP	9%	31	39	15	6

A2. How likely are you to recommend your health plan to a friend or co-worker?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Extremely likely	20%	22%	15%	7%
Very likely	26	28	23	22
Somewhat likely	35	34	36	36
Not too likely	13	12	17	23
Not at all likely	5	5	9	12

A3. If you had an opportunity to change health plans or stay with your current plan, how likely would you be to stay with your current plan?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Extremely likely to stay	25%	26%	18%	12%
Very likely to stay	33	35	26	27
Somewhat likely to stay	27	25	33	33
Not too likely to stay	12	10	15	20
Not at all likely to stay	3	3	7	9

A4. How strongly do you agree or disagree with each of the following statements concerning your current health plan? **[ROTATE ORDER A-E]**

National (n=2,008), Traditional (n=1,714),
CDHP (n=1,184), HDHP (n=1,634)

	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
a. My health plan is easy to understand					
National	22%	40	22	11	4
Traditional	23%	41	22	11	3
CDHP	16%	37	22	18	7
HDHP	10%	36	25	21	9
b. My health plan will protect me in the event of an expensive illness					
National	32%	39	20	6	3
Traditional	32%	40	20	5	3
CDHP	36%	39	15	5	4
HDHP	22%	44	19	10	5
c. The terms of my health plan make me consider costs when deciding whether to see a doctor or to fill a prescription for medication(s)					
National	23%	29	26	13	9
Traditional	21%	30	26	14	10
CDHP	34%	35	19	8	4
HDHP	25%	35	19	13	6

d.	My health plan encourages me to adopt a healthier lifestyle					
	National	28%	35	28	6	2
	Traditional	29%	36	28	6	2
	CDHP	27%	35	26	8	4
	HDHP	20%	32	34	10	5
e.	My health plan provides information to help me choose among physicians, pharmacies, labs, and hospitals					
	National	28%	38	23	7	3
	Traditional	28%	39	22	7	3
	CDHP	22%	39	25	10	4
	HDHP	18%	39	26	12	6

To determine which questions would be applicable for you, please answer the following.

D5. What is your current marital status?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Married	66%	67%	71%	62%
Not married, living with a partner	6	6	6	6
Divorced or separated	8	8	7	11
Widowed	1	1	1	2
Single, never married	20	19	16	19

J1. What is your current job status?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Employed full time	66%	65%	76%	69%
Employed part time	8	9	9	11
Not employed, looking for work	6	6	2	4
Homemaker	11	11	7	9
Retired	8	8	6	6
Other (specify) _____	1	1	<1	1

[IF EMPLOYED FULL OR PART TIME (J1=1-2), CONTINUE. ELSE SKIP TO HP1.]

J2a. **[IF (J1=1,2) AND (S3=2, 4), ASK:]** Does your employer offer health insurance to ANY employees?

	Nat'l (n=425)	Trad. (n=355)	CDHP (n=297)	HDHP (n=443)
Yes	55%	60%	42%	37%
No	34	27	48	53
Don't know	7	8	2	4
No Answer	4	4	7	6

J2b. [IF (J2A=1), ASK:] Are you eligible for a health plan offered by your employer?

	Nat'l (n=256)	Trad. (n=228)	CDHP (n=129)	HDHP (n=161)
Yes	74%	74%	67%	59%
No	25	26	33	38
Don't know	1	1	--	3

[ALL RESPONDENTS, CONTINUE.]

Your Health Plan

HP1. [IF COVERED THROUGH AN EMPLOYER (S3=1,2), ASK:] Are you offered a choice of health plans? Please include all employment-based plans for which you are eligible, whether through your job or your spouse's job.

	Nat'l (n=1,862)	Trad. (n=1,636)	CDHP (n=996)	HDHP (n=1,236)
Yes, have choice of plans	56%	56%	63%	50%
No, only one plan available	38	37	34	47
Don't know	6	7	2	3
No answer	<1	1	1	<1

HP1A. [IF (HP1=1), ASK:] You said that you were offered a choice of health plans from your or your spouse's employer. How many different health plans did you have to choose from? Please include all employment-based plans for which you are eligible, whether through your job or your spouse's job.

	Nat'l (n=1,122)	Trad. (n=989)	CDHP (n=582)	HDHP (n=587)
One, have no choice of plans	3%	3%	2%	2%
Two	35	36	32	37
Three	31	30	37	37
Four or more	22	22	24	17
Don't know	9	10	5	7

HP1B1. [IF (S3=1,2), ASK:] Does the employer that provides you health insurance, either your employer or your spouse's employer, tell you how much they are contributing to the cost of your health insurance coverage?

	Nat'l (n=1,862)	Trad. (n=1,636)	CDHP (n=996)	HDHP (n=1,236)
Yes	55%	54%	71%	63%
No	25	24	20	28
Don't know	20	21	9	10
No answer	<1	1	1	<1

HP1B2. [IF (S3=1,2), ASK]: Are you aware that the money your or your spouse's employer contributes to the cost of your health insurance is not included in your taxable income?

	Nat'l (n=1,862)	Trad. (n=1,636)	CDHP (n=996)	HDHP (n=1,236)
Yes	60%	60%	82%	68%
No	19	19	9	17
Don't know	20	20	9	15
No answer	<1	1	1	<1

HP2. [IF HAVE CHOICE OF PLANS THROUGH EMPLOYER HP1=1 or PURCHASES DIRECTLY S3=4, ASK:] What are your two or three main reasons for deciding to enroll in your current health plan? (Check up to 3 responses.)

	Nat'l (n=1,253)	Trad. (n=1,057)	CDHP (n=768)	HDHP (n=973)
Good network of physicians and hospitals-your doctor was in the network	43%	45%	33%	44%
Low out of pocket costs when I see the doctor	33%	36%	11%	17%
Lower cost of the premium	29%	30%	48%	36%
Familiar type of coverage, simple to understand	26%	28%	7%	17%
Prior experience with this plan	25%	26%	11%	24%
Plan's good reputation, recommended by others	22%	22%	6%	15%
Specific benefits offered by the plan	20%	21%	15%	17%
Easy to access care	20%	19%	8%	19%
Not much paperwork	15%	13%	7%	15%
Puts you in control of your health care dollars, you make choices of how your account is spent	7%	7%	28%	7%
Tax benefits of the plan	4%	3%	28%	4%
Opportunity to save money in the account, rollover funds for future years	4%	3%	47%	2%
Needed insurance (vol.)	2%	2%	1%	2%
Not many choices (vol.)	1%	1%	2%	3%
Was the best available plan (vol.)	1%	1%	2%	2%
It's what was offered (vol.)	1%	2%	1%	<1%
Only plan accepting me (vol.)	1%	<1%	<1%	2%
Has coverage for serious illnesses (vol.)	--	--	<1%	<1%
Other (specify) _____	2%	1%	1%	3%

HP3. How long have you been covered by your current health plan?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Less than one year	15%	15%	26%	18%
1-2 years	25	24	38	27
3-4 years	20	19	21	23
5-9 years	19	20	9	19
10 years or more	19	21	7	13
Don't know	1	1	<1	<1

HP3a. [IF HP3 = 1,2] Just before you were covered by your current plan, did you have health insurance coverage?

	Nat'l (n=791)	Trad. (n=646)	CDHP (n=762)	HDHP (n=718)
Yes	76%	75%	92%	86%
No	23	25	8	14
Don't know	<1	<1	<1	--

HP5a. [IF HAVE INDIVIDUAL COVERAGE THROUGH EMPLOYER (S3=1,2 AND S4=1,5), ASK:] How much do you pay each month in premiums for your health insurance plan? (Record your answer under "Other" if your health insurance payments are made weekly, semi-monthly, or bi-weekly.)

	Nat'l (n=565)	Trad. (n=473)	CDHP (n=369)	HDHP (n=496)
Nothing, employer pays all	15%	14%	19%	24%
Less than \$20 per month	6	7	7	5
\$20 to \$49 per month	22	23	17	12
\$50 to \$99 per month	23	22	25	25
\$100 to \$199 per month	16	17	13	19
\$200 to \$299 per month	4	4	5	7
\$300 or more per month	6	5	9	4
Don't know	7	8	5	3
No answer	1	1	1	<1

HP5b. [IF HAVE FAMILY COVERAGE THROUGH EMPLOYER (S3=1,2 AND S4=2,3,4), ASK:] How much do you pay each month in premiums for your health insurance plan? (Record your answer under "Other" if your health insurance payments are made weekly, semi-monthly or bi-weekly.)

	Nat'l (n=1,297)	Trad. (n=1,163)	CDHP (n=627)	HDHP (n=740)
Nothing, employer pays all	13%	14%	8%	9%
Less than \$100 per month	15	16	12	9
\$100-\$199 per month	22	23	23	20
\$200-\$299 per month	15	15	18	19
\$300-\$399 per month	10	9	10	14
\$400-\$499 per month	4	4	7	7
\$500 or more per month	8	7	10	13
Don't know	12	13	12	10
No answer	<1	<1	<1	<1

HP5c. [IF INDIVIDUAL PURCHASER (S3=4), ASK:] How much do you pay each month in premiums for your health insurance plan?

	Nat'l (n=131)	Trad. (n=68)	CDHP (n=186)	HDHP (n=386)
Less than \$200 per month	47%	65%	24%	30%
\$200-\$299 per month	13	9	18	19
\$300-\$399 per month	22	12	18	15
\$400-\$499 per month	4	3	13	12
\$500-\$599 per month	4	2	8	7
\$600 or more per month	6	5	17	13
Other (specify) _____	--	--	--	<1
Don't know	4	4	2	2
No answer	--	--	<1	<1

HP6. During the time that you have had your current health plan, was there ever a time when you had difficulty paying for the cost of your health insurance premiums?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	15%	15%	12%	19%
No	81	81	86	79
Don't know	3	4	1	2

HP7a. During the time that you have had your current health plan, was there ever a time when you were unable to pay, or had difficulty paying, for your medical bills? This can include bills for another family member.

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	25%	25%	24%	38%
No	69	69	74	61
Don't know	6	6	2	1

HP8. During the time you have had your current health plan, have you had to spend ANY time on paperwork or disputes related to medical bills and health insurance for either you or a family member?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	28%	28%	37%	40%
No	66	66	60	57
Don't know	5	5	3	3
Refused	1	1	<1	<1

HP8a. [IF (HP8=1), ASK:] Would you say you had to spend a lot of time, some time, or a little time on paperwork or disputes?

	Nat'l (n=638)	Trad. (n=533)	CDHP (n=442)	HDHP (n=655)
A lot	15%	14%	20%	17%
Some	44	44	42	48
A little	41	42	37	34
Don't know	<1	--	1	1
Refused	<1	<1	--	--

HP8b. [IF (HP8=2), ASK:] Is that because you did not have any problems with the paperwork or because you did not see a doctor?

	Nat'l (n=1,276)	Trad. (n=1,095)	CDHP (n=715)	HDHP (n=930)
Did not have any problems with paperwork	81%	81%	82%	80%
Did not see a doctor	15	15	17	18
Not sure	4	5	2	2

HP9a. Have the terms or conditions of your health plan encouraged you to take better care of your health, take worse care of your health, or have they made no difference in how you take care of your health?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Better care	32%	32%	35%	26%
No difference	61	61	59	66
Worse care	2	2	4	4
Don't know	4	4	2	3
Refused	<1	<1	--	<1

[IF CDHP (S13=1), CONTINUE. ELSE SKIP TO HP7.]
CDHP Only

CD1. **[IF COVERED THROUGH EMPLOYER (S3=1,2), ASK:]** Does your employer/your spouse's employer contribute at all to your savings account for medical expenses?

	Nat'l (n=67)	Trad. (n=)	CDHP (n=996)	HDHP (n=)
Yes	74%	--	66%	--
No	18	--	30	--
Don't know	8	--	3	--
No answer	--	--	1	--

CD2. **[IF EMPLOYER CONTRIBUTES TO SAVINGS ACCOUNT (CD1=1), ASK:]** How much money does your employer/your spouse's employer contribute to your account annually?

	Nat'l (n=47)	Trad. (n=)	CDHP (n=668)	HDHP (n=)
Less than \$200	--	--	3%	--
\$200 - \$499	9%	--	9	--
\$500 - \$749	12	--	17	--
\$750 - \$999	20	--	9	--
\$1,000 - \$1,499	15	--	22	--
\$1,500 - \$1,999	11	--	11	--
\$2,000 or more	16	--	18	--
Don't know	17	--	11	--

CD2a. **[IF COVERED THROUGH EMPLOYER (S3=1,2) AND EMPLOYER DOES CONTRIBUTE (CD1=1), ASK:]** Are you (and your spouse) allowed to make contributions to your account?

	Nat'l (n=67)	Trad. (n=)	CDHP (n=996)	HDHP (n=)
Yes, allowed	53%	--	73%	--
No, not allowed	19	--	15	--
Don't know	28	--	11	--
No answer	--	--	1	--

CD3. [IF ALLOWED TO CONTRIBUTE TO EMPLOYER ACCOUNT OR IF INDIVIDUAL PURCHASER, (CD2a=1 or (S3=4 and S13=1)), ASK:] How much money do you (and your spouse) contribute to your account annually?

	Nat'l (n=51)	Trad. (n=)	CDHP (n=901)	HDHP (n=)
Nothing	15%	--	15%	--
Less than \$500	9	--	8	--
\$500-\$999	11	--	12	--
\$1,000-\$1,499	11	--	16	--
\$1,500 - \$1,999	6	--	6	--
\$2,000 or more	38	--	37	--
Don't know	10	--	6	--
No answer	--	--	<1	--

CD3b. [FOR ALL CDHP (S13=1), ASK:] How much money is currently in your account?

	Nat'l (n=79)	Trad. (n=)	CDHP (n=1,184)	HDHP (n=)
Nothing	7%	--	9%	--
Less than \$200	18	--	12	--
\$200 to \$499	12	--	11	--
\$500 to \$999	12	--	15	--
\$1,000 to \$1,499	8	--	10	--
\$1,500 to \$1,999	4	--	7	--
\$2,000 to \$2,999	11	--	8	--
\$3,000 or more	17	--	18	--
Don't know	12	--	11	--
No answer	--	--	<1	--

CD4. How long have you had this savings account?

	Nat'l (n=79)	Trad. (n=)	CDHP (n=1,184)	HDHP (n=)
Less than 6 months	11%	--	10%	--
6 months to less than 1 year	17	--	24	--
1-2 years	46	--	41	--
3-4 years	13	--	19	--
5 or more years	6	--	4	--
Don't know	8	--	2	--
No answer	--	--	<1	--

CD5. **[IF HAD ACCOUNT MORE THAN ONE YEAR AND CAN ROLL OVER UNSPENT FUNDS (CD4=3-5 AND S12b=1), ASK:]** How much money did you roll over in this account from last year?

	Nat'l (n=51)	Trad. (n=)	CDHP (n=687)	HDHP (n=)
Nothing	29%	--	16%	--
Less than \$100	3	--	9	--
\$100-\$299	13	--	8	--
\$300-\$499	4	--	8	--
\$500-\$999	6	--	9	--
\$1,000-\$1,499	7	--	11	--
\$1,500-\$1,999	5	--	7	--
\$2,000 or more	23	--	20	--
Don't know	9	--	12	--

[CONTINUE WITH ALL RESPONDENTS.]

HP7. **[IF HAVE CHOICE OF PLANS (HP1=1) or INDIVIDUAL PURCHASER (S3=4), ASK:]** Compared to the other health plans available to you, is the cost you pay in premiums for the health plan you selected:

	Nat'l (n=1,253)	Trad. (n=1,057)	CDHP (n=768)	HDHP (n=973)
More expensive than all the other plans	7%	6%	7%	10%
More expensive than some, but less expensive than others	33	32	27	35
Less expensive than all the other plans	30	30	49	30
About the same cost as the other plans	15	16	12	16
Don't know	15	16	5	9
No answer	--	--	<1	<1

HP9. **[IF HAVE A CHOICE OF PLANS (HP1= 1) AND DO NOT HAVE CDHP OR HDHP (S13=3), ASK:]** To the best of your knowledge, was one of the plans you were offered but did not take a plan with a high deductible (that is, \$1000 or more for an individual, \$2000 or more for a family)?

	Nat'l (n=989)	Trad. (n=989)	CDHP (n=)	HDHP (n=)
Yes	40%	40%	--	--
No	28	28	--	--
Don't know	32	32	--	--

HP10a. **[IF OFFERED HIGH DEDUCTIBLE PLAN (HP9=1), ASK:]** Did the high deductible plan that you were offered but did not take also include a savings account that you could use to pay your health care expenses?

	Nat'l (n=376)	Trad. (n=376)	CDHP (n=)	HDHP (n=)
Yes	35%	35%	--	--
No	37	37	--	--
Don't know	28	28	--	--

HP11a. [IF OFFERED CDHP BUT DID NOT TAKE (HP10a=1, ASK:)] Why did you decide not to take the high deductible plan with the savings account? (Check all that apply.) [ROTATE ORDER OF RESPONSES.]

	Nat'l (n=150)	Trad. (n=150)	CDHP (n=)	HDHP (n=)
I did not like the high out-of-pocket costs	60%	60%	--	--
I am more familiar with the plan I selected	39%	39%	--	--
I did not have the money to put into a savings account	25%	25%	--	--
It's too complicated, I did not understand it	16%	16%	--	--
The tax benefits were not attractive enough	15%	15%	--	--
This plan was not recommended to me	10%	10%	--	--
It is too much trouble to open and/or manage the savings account	9%	9%	--	--
I did not like the network of doctors and hospitals	4%	4%	--	--
Other (specify) _____	7%	7%	--	--

HP10b. [IF HDHP (S13=2), ASK:] Were you offered or were you aware of the option to open a savings account that you could use to pay your health care expenses?

	Nat'l (n=215)	Trad. (n=)	CDHP (n=)	HDHP (n=1,634)
Yes	31%	--	--	42%
No	65	--	--	49
Don't know	4	--	--	8

HP11b. [IF OFFERED AN ACCOUNT BUT DID NOT TAKE (HP10b=1), ASK:] Why did you decide not to open a health savings account? (Check all that apply.) [ROTATE ORDER OF RESPONSES]

	Nat'l (n=82)	Trad. (n=)	CDHP (n=)	HDHP (n=693)
The tax benefits were not attractive enough	25%	--	--	22%
It is too much trouble to open and/or manage the savings account	20%	--	--	17%
I did not have the money to put into a savings account	21%	--	--	28%
It's too complicated, I did not understand it	21%	--	--	10%
My employer would not have contributed to the account	12%	--	--	14%
This account was not recommended to me	11%	--	--	8%
Other (specify) _____	24%	--	--	29%

[ALL RESPONDENTS, CONTINUE.]

Habits

H1. Do you currently smoke cigarettes?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	19%	20%	13%	15%
No	80	79	86	84
Decline to answer	1	1	1	1

H2. In the past four weeks, how many days per week on average did you exercise for at least 30 minutes?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Never	25%	25%	17%	21%
1 day per week, on average	21	22	22	20
2-3 days per week, on average	31	31	33	34
4-5 days per week, on average	16	16	20	16
More than 5 days per week, on average	7	7	9	8

H4. (What is your height and weight?) BMI

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Underweight	1%	2%	1%	1%
Normal	28	27	33	29
Overweight	35	36	34	34
Obese	27	26	23	29
Declined to answer	9	9	8	7

H5. Have you had a physical exam in the past 12 months?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	65%	65%	67%	69%
No	35	35	33	31

[ALL RESPONDENTS, CONTINUE.]
Health Care History

HC3. [modified] Please indicate whether or not you [IF HAVE FAMILY COVERAGE (S4=2,3,4): or other family members on your plan] used each of the following types of medical services [IF ENROLLED 1 YEAR OR MORE (HP3=2-6) INSERT: in the past 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1) INSERT: since joining your current health plan].

Nat'l (n=2,008), Traditional (n=1,714), CDHP (n=1,184), HDHP (n=1,634)		Yes, Used	No, Did Not Use
a.	Filled a prescription at a pharmacy or by mail order		
	National	77%	23
	Traditional	77%	23
	CDHP	77%	23
	HDHP	78%	22
b.	Visited a doctor's office or medical clinic		
	National	87%	13
	Traditional	87%	13
	CDHP	86%	14
	HDHP	88%	12
e.	Had a diagnostic test such as an x-ray, MRI, blood test, cancer screening, or CAT scan		
	National	64%	36
	Traditional	64%	36
	CDHP	63%	37
	HDHP	65%	35

HC5a. [IF ENROLLED 1 YEAR OR MORE (HP3=2-6): In the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1): Since you joined this health plan], have you [IF HAVE FAMILY COVERAGE (S4=2,3,4): or other family members on your plan] ever not filled a prescription due to cost?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	15%	15%	17%	21%
No	81	82	78	74
Other (describe) _____	<1	<1	<1	<1
Not applicable-not given any prescriptions [SKIP TO HC8a]	3	3	5	4

HC6a. **[IF ENROLLED 1 YEAR OR MORE (HP3=2-6):** In the last 12 months/**IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined this health plan], have you **[IF HAVE FAMILY COVERAGE (S4=2,3,4):** or other family members on your plan] skipped doses to make your medication last longer?

	Nat'l (n=1,940)	Trad. (n=1,658)	CDHP (n=1,137)	HDHP (n=1,565)
Yes	15%	15%	16%	23%
No	84	84	83	77
Other (describe) _____	1	1	<1	<1

HC6b. **[IF SKIPPED DOSES (HC6a=1,3) OR DIDN'T FILL A PRESCRIPTION DUE TO COST (HC5a=1,3), ASK:]** Was the prescription(s) that you did not fill or for which you skipped doses meant to treat any of the following conditions? (Check all that apply.)

	Nat'l (n=398)	Trad. (n=328)	CDHP (n=325)	HDHP (n=532)
Allergies	21%	21%	24%	20%
Depression	22%	24%	12%	17%
High cholesterol	14%	12%	13%	19%
Hypertension or high blood pressure	12%	12%	12%	18%
Asthma, emphysema or lung disease	10%	11%	10%	10%
Arthritis	8%	8%	5%	5%
Diabetes	8%	7%	6%	9%
Heart attack or other heart disease	2%	2%	2%	2%
Cancer	1%	1%	<1%	<1%
Stroke	<1%	<1%	--	<1%
Don't know	4%	4%	3%	5%
Decline to answer	3%	3%	2%	2%
Other	46%	45%	46%	45%

HC8a. [modified] **[IF INDIVIDUAL COVERAGE (S4 = 1), ASK:] [IF ENROLLED 1 YEAR OR MORE (HP3=2-6):** In the last 12 months/**IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined your current health plan], have you delayed or avoided completely getting any needed health care services for yourself due to the cost of those services? [Please do not include dental or vision care.]

	Nat'l (n=645)	Trad. (n=514)	CDHP (n=454)	HDHP (n=759)
Yes	27%	29%	25%	28%
No	63	61	64	61
Not applicable-was not sick in past 12 months/since joined health plan [SKIP TO HC1]	10	10	11	11

HC8b. [modified] [IF FAMILY COVERED (S4=2-4), ASK:] [IF ENROLLED 1 YEAR OR MORE (HP3=2-6): In the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1): Since you joined your current health plan], have you or any family member on your plan delayed or avoided completely getting any needed health care services due to the cost of those services? [Please do not include dental or vision care.]

	Nat'l (n=1,358)	Trad. (n=1,197)	CDHP (n=729)	HDHP (n=869)
Yes	20%	18%	27%	33%
No	76	77	68	63
Not applicable-was not sick in past 12 months/since joined health plan				
[SKIP TO HC1]	4	4	5	4
No answer	<1	--	--	<1

HC10. [IF DELAYED/AVOIDED CARE FOR ANY REASON (HC8a OR HC8b =1), ASK:] Which of the following types of care did you delay or avoid getting? (Check all that apply.)

	Nat'l (n=358)	Trad. (n=289)	CDHP (n=359)	HDHP (n=521)
Visit to doctor's office (not a specialist)	58%	59%	60%	60%
Visit to specialist's office	38%	35%	45%	44%
Lab/imaging tests	21%	18%	25%	35%
Trip to a hospital emergency room	15%	14%	11%	15%
Physical therapy sessions	7%	8%	6%	11%
Visit for hospital outpatient care/surgery	5%	4%	7%	10%
Other (specify) _____	3%	4%	1%	3%

H13. [new] [IF DELAYED/AVOIDED CARE FOR ANY REASON (HC8a OR HC8b =1), ASK:] Was the care that you delayed or avoided getting meant to treat any of the following conditions? (Check all that apply.)

	Nat'l (n=358)	Trad. (n=289)	CDHP (n=359)	HDHP (n=521)
Allergies	10%	9%	14%	12%
Arthritis	5%	5%	6%	4%
Asthma, emphysema, or lung disease	4%	4%	3%	4%
Cancer	2%	1%	<1%	4%
Depression	5%	6%	7%	9%
Diabetes	4%	4%	7%	4%
Heart attack or other heart disease	2%	2%	1%	2%
High cholesterol	7%	6%	6%	10%
Hypertension or high blood pressure	8%	9%	5%	10%
Stroke	<1%	<1%	--	<1%
Other	56%	55%	65%	66%
Don't know	18%	20%	8%	5%
Decline to answer	4%	3%	5%	5%

HC1. In general, how would you rate your health?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Excellent	15%	15%	16%	12%
Very good	41	41	50	42
Good	33	34	30	34
Fair	10	9	4	10
Poor	1	1	1	1

HC2. Do you [IF HAVE FAMILY COVERAGE (S4=2,3,4) SHOW BOTH COLUMNS AND INSERT: or other family members covered by the same health plan] have any of the following conditions?

		You			
(% saying yes)		Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
a.	Allergies	39%	39%	39%	44%
b.	Arthritis	17%	18%	12%	18%
c.	Asthma, emphysema or lung disease	9%	9%	7%	10%
d.	Cancer	2%	2%	1%	3%
e.	Depression	14%	14%	10%	16%
f.	Diabetes	7%	7%	6%	10%
g.	Heart attack or other heart disease	3%	3%	2%	4%
h.	High cholesterol	23%	23%	21%	25%
i.	Hypertension, or high blood pressure	21%	22%	17%	24%
j.	Stroke	1%	2%	1%	1%

		Other Family Members With Same Health Plan			
(% saying yes)		Nat'l (n=1,358)	Trad. (n=1,197)	CDHP (n=729)	HDHP (n=869)
a.	Allergies	44%	44%	44%	50%
b.	Arthritis	15%	16%	8%	16%
c.	Asthma, emphysema or lung disease	11%	11%	14%	15%
d.	Cancer	2%	1%	3%	3%
e.	Depression	11%	11%	8%	13%
f.	Diabetes	7%	7%	3%	8%
g.	Heart attack or other heart disease	4%	4%	3%	4%
h.	High cholesterol	21%	20%	19%	26%
i.	Hypertension, or high blood pressure	21%	21%	16%	20%
j.	Stroke	1%	1%	<1%	1%

HC12. [IF HAVE CHRONIC CONDITION – HC2A(You)=1 – ASK FOR UP TO 4 CONDITIONS INDIVIDUALLY, IF MORE THAN 4 – RANDOMLY SELECT WHICH 4 TO BE MENTIONED] How strongly do you agree or disagree with the following statement:

I follow the treatment regimens for my [INSERT CONDITION FROM HC2A] very carefully.

[INCLUDE DEFINITION- Treatment regimens can include lifestyle changes, taking medication(s), testing, follow-up visits with a health care professional, and/or following recommendations made by a health care professional.]

	Allergies	Arthritis	Asthma, Emphysema, Lung Disease	Cancer	Depre- ssion	Diabetes	Heart Attack/ Heart Disease	High Chole sterol	Hyperte- nsion, High Blood Pressure	Stroke
<u>Strongly agree</u>										
National	25%	31%	37%	61%	38%	50%	57%	44%	59%	66%
Traditional	26%	31%	35%	64%	38%	53%	53%	44%	60%	63%
CDHP	27%	23%	41%	85%	42%	42%	78%	45%	60%	--
HDHP	27%	27%	40%	51%	41%	53%	65%	42%	58%	58%
<u>Somewhat agree</u>										
National	28%	23%	30%	14%	25%	33%	35%	31%	25%	8%
Traditional	29%	24%	33%	6%	25%	30%	37%	30%	23%	9%
CDHP	27%	23%	20%	15%	19%	31%	17%	30%	28%	24%
HDHP	28%	26%	25%	12%	27%	35%	21%	31%	29%	4%
<u>Neither agree nor disagree</u>										
National	20%	14%	12%	4%	10%	5%	--	10%	5%	--
Traditional	21%	14%	13%	6%	10%	6%	--	10%	5%	--
CDHP	16%	24%	11%	--	12%	9%	--	10%	3%	38%
HDHP	18%	15%	12%	4%	11%	4%	11%	9%	6%	20%
<u>Somewhat disagree</u>										
National	5%	6%	8%	--	7%	5%	1%	7%	3%	--
Traditional	5%	5%	8%	--	7%	6%	1%	8%	3%	--
CDHP	7%	5%	13%	--	7%	8%	5%	6%	4%	--
HDHP	8%	6%	10%	6%	5%	6%	1%	9%	5%	--
<u>Strongly disagree</u>										
National	2%	2%	2%	2%	5%	5%	2%	1%	1%	9%
Traditional	2%	2%	2%	2%	3%	3%	2%	1%	1%	10%
CDHP	2%	3%	5%	--	4%	5%	--	3%	1%	--
HDHP	2%	2%	4%	--	1%	2%	--	1%	--	--
<u>Not applicable</u>										
National	19%	25%	11%	19%	16%	1%	5%	7%	7%	17%
Traditional	17%	24%	10%	22%	16%	1%	6%	8%	7%	18%
CDHP	21%	22%	11%	--	16%	6%	--	7%	5%	37%
HDHP	18%	24%	9%	26%	13%	--	2%	9%	3%	17%
n=										
National	803	303	177	42	239	131	60	454	407	18
Traditional	696	267	154	32	201	107	46	386	356	15
CDHP	491	167	90	17	149	69	27	251	218	5
HDHP	696	344	153	42	266	152	63	432	396	9

HC14. [new] [IF DON'T FOLLOW TREATMENT (any HC12a-d=4 or 5), ASK]: What are the reasons that you have not very carefully followed your treatment regimen(s)? [USE PLURAL IF MORE THAN ONE ITEM FOR HC12a-d=4 or 5. RANDOMIZE ORDER OF ITEMS A-M.]

Nat'l (n=125), Traditional (n=105), CDHP (n=92), HDHP (n=151)		Major Reason	Minor Reason	Not a Reason
a.	You could not afford the treatment or medication			
	National	30%	24	45
	Traditional	30%	23	46
	CDHP	26%	17	57
	HDHP	32%	20	48
b.	You did not want to pay for the treatment or medication			
	National	25%	22	53
	Traditional	25%	19	57
	CDHP	32%	19	48
	HDHP	28%	28	44
c.	The treatment or medication made your condition worse			
	National	4%	14	83
	Traditional	3%	12	85
	CDHP	3%	5	92
	HDHP	4%	14	82
d.	The treatment or medication caused significant side-effects			
	National	11%	20	69
	Traditional	9%	18	73
	CDHP	12%	23	65
	HDHP	16%	21	62
e.	The treatment or medication did not improve your condition			
	National	13%	16	71
	Traditional	10%	18	72
	CDHP	5%	24	71
	HDHP	14%	20	66
f.	It was difficult to understand the instructions for your treatment or medication			
	National	<1%	7	93
	Traditional	<1%	7	93
	CDHP	--	6%	94
	HDHP	--	12%	88
g.	You found other ways to treat your condition			
	National	14%	29	57
	Traditional	13%	28	59
	CDHP	16%	34	50
	HDHP	22%	24	54

Nat'l (n=125), Traditional (n=105), CDHP (n=92), HDHP (n=151)		Major Reason	Minor Reason	Not a Reason
h.	It was inconvenient to follow your treatment regimen or take your medication			
	National	6%	24	70
	Traditional	8%	23	69
	CDHP	14%	19	67
	HDHP	9%	29	62
i.	It was difficult to stay motivated to treat your condition or take your medication			
	National	27%	28	45
	Traditional	25%	28	47
	CDHP	22%	24	54
	HDHP	26%	27	48
j.	You had trouble getting your treatment services or medications when you needed them			
	National	6%	13	81
	Traditional	5%	10	84
	CDHP	4%	18	78
	HDHP	8%	20	72
k.	You just forgot sometimes			
	National	20%	31	49
	Traditional	20%	33	47
	CDHP	10%	35	55
	HDHP	14%	30	56
l.	You did not agree with how your doctor wanted to treat your condition			
	National	6%	22	72
	Traditional	6%	20	74
	CDHP	6%	15	79
	HDHP	10%	19	71
m.	It was difficult for you to do the things your treatment required or to take your medication			
	National	13%	18	69
	Traditional	14%	18	68
	CDHP	8%	20	71
	HDHP	9%	26	65

HC15. [new] [IF DON'T FOLLOW TREATMENT (any HC12a-d=4 or 5), ASK]: How likely would you be to follow your treatment regimen(s) very carefully if the cost were lower?

	Nat'l (n=125)	Trad. (n=105)	CDHP (n=92)	HDHP (n=151)
Extremely likely	38%	35%	20%	23%
Very likely	17	19	26	23
Somewhat likely	18	19	10	28
Not very likely	10	10	27	15
Not at all likely	9	10	10	7
Don't know	--	--	--	--

HC16. [new] [IF DON'T FOLLOW TREATMENT (any HC12a-d=4 or 5), ASK]: How likely would you be to follow your treatment regimen(s) very carefully if you were given coaching and support services to help you follow your treatment regimen(s)?

	Nat'l (n=125)	Trad. (n=105)	CDHP (n=92)	HDHP (n=151)
Extremely likely	20%	18%	10%	12%
Very likely	19	22	15	19
Somewhat likely	23	25	28	26
Not very likely	19	17	31	19
Not at all likely	10	9	9	17
Don't know	--	--	--	--

[ALL RESPONDENTS, CONTINUE.]
Resources for Information

R1. How much, if at all, do you use the following as sources for health information?

			A lot	Some	Not at All	Not Available
		Nat'l (n=2,008), Traditional (n=1,714), CDHP (n=1,184), HDHP (n=1,634)				
a.	Advertisements					
	National	2%	34	62	1	
	Traditional	2%	34	63	1	
	CDHP	3%	29	67	1	
	HDHP	2%	30	66	1	
b.	My friends or relatives					
	National	13%	59	26	1	
	Traditional	14%	58	27	1	
	CDHP	11%	66	22	<1	
	HDHP	11%	63	26	<1	
c.	Information provided by my health plan					
	National	13%	61	24	2	
	Traditional	14%	60	24	2	
	CDHP	11%	63	24	2	
	HDHP	11%	62	25	2	
d.	Information provided by my physician					
	National	47%	39	12	1	
	Traditional	48%	38	13	1	
	CDHP	44%	46	9	1	
	HDHP	49%	42	7	1	
e.	Internet or Health websites (other than my health plan's)					
	National	20%	55	24	1	
	Traditional	20%	54	25	1	
	CDHP	23%	55	21	<1	
	HDHP	22%	58	20	<1	
f.	Magazine articles or books about health					
	National	8%	50	41	1	
	Traditional	8%	49	41	2	
	CDHP	9%	55	35	1	
	HDHP	8%	50	40	1	
g.	Nurse advice line/help line					
	National	5%	31	58	5	
	Traditional	5%	30	59	6	
	CDHP	3%	30	64	2	
	HDHP	5%	30	61	4	
h.	Newspaper stories					
	National	2%	38	58	2	
	Traditional	2%	37	59	3	
	CDHP	2%	43	53	1	
	HDHP	2%	39	57	2	

R6. Which source do you most trust for information on health care providers (such as doctors, hospitals, or medical labs)? (Select only one answer.)

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Your doctor	67%	68%	57%	65%
A family member or friend	14	14	16	13
Health websites (other than your health plan's)	5	4	7	6
A medical association (American Medical Association, American Heart Association, etc.)	5	5	5	5
Your health plan	4	4	6	5
A consumer group such as Consumer Reports	2	3	5	4
Magazine articles or books on health	2	1	1	1
Newspaper stories	<1	<1	<1	<1
Myself (vol.)	<1	<1	1	1
A government agency	<1	<1	<1	<1
Other (specify) _____	1	1	1	1

R3. Does your health plan provide any of the following types of information about doctors, including specialists on:
(% saying yes)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Quality of care provided by doctors	2,008	33	1,714	34	1,184	27	1,634	25
Cost of care provided by doctors	2,008	25	1,714	26	1,184	20	1,634	19

R4. **[FOR EACH YES IN R3, ASK:]** Have you ever tried to use the health plan's information to choose a doctor?

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Health plan's information about the quality of care provided by doctors	656	59	574	60	279	56	366	48
Health plan's information about the cost of care provided by doctors	525	48	465	49	214	52	267	40

R10. Using sources other than your health plan , have you tried to find information about: (% saying yes, tried to find)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Cost and quality of care provided by doctors	2,008	20	1,714	21	1,184	28	1,634	23

R7. **[IF ENROLLED 1 YEAR OR MORE (HP3=2-6): In the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined your current health plan], did you do any of the following:

(% saying yes)	Nat'l (n=1,806)	Trad. (n=1,548)	CDHP (n=1,077)	HDHP (n=1,484)
a. [IF GOT CARE (ANY IN HC3=1)]: Checked whether my health plan would cover my care	54%	55%	63%	61%
c. [IF GOT CARE (ANY IN HC3=1)]: Checked the price of a doctor's visit or other health care service before I received care	23%	23%	25%	23%
d. [IF GOT CARE (ANY IN HC3=1)]: Checked the quality rating of a doctor or hospital before I received care from them	24%	25%	23%	22%
e. [IF GOT CARE (ANY IN HC3=1)]: Talked to my doctor about treatment options and costs	44%	45%	46%	49%
f. [IF GOT CARE (ANY IN HC3=1)]: Used an online cost tracking tool provided by your health plan to manage your health expenses	11%	12%	20%	10%
g. Nat'l (n=1,487), Traditional (n=1,274), CDHP (n=952), HDHP (n=1,229) [IF EMPLOYED (J1=1,2)]: Participated in a wellness program offered through my job or my spouse's job	19%	20%	26%	18%

R8. **[IF RECEIVED SOME CARE (ANY IN HC3=1), ASK:] [IF ENROLLED 1 YEAR OR MORE (HP3=2-6):**
In the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1): Since you joined your
current health plan], did you do any of the following concerning your prescription drugs:
(% saying yes)

	Nat'l (n=1,806)	Trad. (n=1,548)	CDHP (n=1,077)	HDHP (n=1,484)
a. Asked for a generic drug instead of a brand name drug	50%	50%	58%	58%
b. Asked for a brand name drug instead of a generic drug	16%	16%	10%	11%
c. Asked my doctor to recommend a less costly prescription drug	36%	36%	36%	41%

R12. [new] Some health plans offer select networks that are composed of only medical providers with records of providing high-quality care. Patients receiving medical care from these providers pay lower out-of-pocket costs. How interested would you be in using a provider who was part of such a network?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Extremely interested	18%	19%	21%	20%
Very interested	25	25	32	26
Somewhat interested	33	32	33	34
Not very interested	9	9	7	9
Not at all interested	6	6	3	4
Don't know	9	9	5	7

R13. [new] **[IF INTERESTED IN USING NETWORK DOCTOR (R12=1,2,3), ASK]:** If one of your current doctors was not a part of this select network, how likely would you be to change your doctor to one that was?

	Nat'l (n=1,538)	Trad. (n=1,291)	CDHP (n=994)	HDHP (n=1,306)
Extremely likely	8%	8%	11%	9%
Very likely	22	22	17	19
Somewhat likely	36	35	41	34
Not very likely	20	21	22	25
Not at all likely	8	7	7	8
Don't know	6	6	3	4

[ALL RESPONDENTS, CONTINUE]
Cost Containment

There is a growing concern among some people in America about the cost of health care services. Please indicate your reaction to some of the proposed ways in which some people feel our country could manage health care costs.

CC1. [new] Some people believe that what some patients pay out-of-pocket for medical services should be different from what other patients pay. For each of the following situations, please indicate how strongly you agree or disagree with the statement.

[RANDOMIZE ITEMS a-e]

Nat'l (n=2,008), Traditional (n=1,714), CDHP (n=1,184), HDHP (n=1,634)		Strongly Agree	Some- what Agree	Neither Agree nor Disagree	Some- what Disagree	Strongly Disagree
a.	Patients who are actively participating in a program to maintain or improve their health should pay less for medical services than a patient with the same health issues who is not participating in a health program.					
	National	23%	35	28	8	5
	Traditional	22%	36	28	9	5
	CDHP	25%	41	21	9	4
	HDHP	23%	34	27	10	5
b.	Patients should pay less for their treatments when the treatments have been scientifically-proven to be effective for their medical condition, and pay more for treatments that are proven to be less effective for their condition.					
	National	15%	25	35	16	8
	Traditional	14%	25	36	16	8
	CDHP	12%	29	33	18	7
	HDHP	12%	28	33	18	9
c.	Patients who choose to see medical providers that are identified as high-performing providers should pay less than patients who choose providers who are not identified as high-performing providers.					
	National	13%	21	40	15	10
	Traditional	12%	22	41	15	10
	CDHP	11%	26	36	17	9
	HDHP	11%	19	40	20	9

Nat'l (n=2,008), Traditional (n=1,714), CDHP (n=1,184), HDHP (n=1,634)		Strongly Agree	Some- what Agree	Neither Agree nor Disagree	Some- what Disagree	Strongly Disagree
d.	Patients who choose less-invasive procedures to treat their medical condition should pay less out-of-pocket than patients who choose more-invasive procedures.					
	National	17%	30	35	12	6
	Traditional	16%	30	35	12	7
	CDHP	16%	36	30	13	5
	HDHP	18%	30	31	14	7
e.	Patients who very carefully follow their treatment regimens should pay less out-of-pocket for health care services than patients who do not very carefully follow their treatment regimens.					
	National	23%	35	28	8	6
	Traditional	21%	37	28	8	5
	CDHP	22%	43	23	8	4
	HDHP	22%	35	27	10	5

[IF EMPLOYED (J1=1 or 2) CONTINUE, ELSE SKIP TO D2]

About Your Job

J6. How many years have you worked for your current employer?	Nat'l (n=1,578)	Trad. (n=1,349)	CDHP (n=982)	HDHP (n=1,262)
Less than 2 years	21%	21%	16%	20%
2-4 years	24	25	22	23
5-9 years	22	22	23	23
10 or more years	31	30	36	31
No answer	1	1	2	2

J8. Including you, how many people work for your employer? (Include both full-time and part-time employees at all locations and worksites.)

	Nat'l (n=1,578)	Trad. (n=1,349)	CDHP (n=982)	HDHP (n=1,262)
Self-employed with no employees	2%	2%	7%	7%
2-9	8	6	9	11
10-49	11	10	15	14
50-199	12	12	13	13
200-499	8	8	7	7
500-1,999	12	14	8	8
2,000-4,999	6	7	6	7
5,000-9,999	7	7	6	4
10,000 or more	21	22	21	18
Don't know	11	12	5	8
No answer	1	1	2	2

J9. Which of the following best describes the industry in which you work?

	Nat'l (n=1,578)	Trad. (n=1,349)	CDHP (n=982)	HDHP (n=1,262)
Education, social services	11%	12%	5%	10%
Health services	10	11	9	10
Manufacturing	12	12	14	11
Government, public service	9	10	2	6
Technology, communication	7	7	13	8
Finance, insurance, real estate	7	6	17	8
Business services, personal services	7	7	7	8
Retail, restaurant	8	7	5	8
Transportation, utilities	6	6	5	5
Construction	5	4	5	3
Hospitality, entertainment, arts	3	4	1	3
Wholesale trade	3	3	3	4
Non-profits, religious organizations	3	3	2	3
Legal services	2	2	2	3
Agriculture, forestry, mining	1	1	1	1
Other (specify) _____	4	4	5	7
No answer	1	1	2	2

J5. What are your annual earnings from your job?

	Nat'l (n=1,578)	Trad. (n=1,349)	CDHP (n=982)	HDHP (n=1,262)
Less than \$20,000	10%	10%	7%	11%
\$20,000-\$29,999	14	13	6	11
\$30,000-\$39,999	14	14	11	15
\$40,000-\$49,999	12	13	10	10
\$50,000-\$69,999	18	19	15	17
\$70,000-\$99,999	13	13	22	15
\$100,000-\$149,999	7	7	14	10
\$150,000 or more	3	3	7	3
Decline to answer	7	7	6	7
No answer	1	1	2	2

[ALL RESPONDENTS, CONTINUE.]

Demographics

D2. Are you of Hispanic, Spanish, or Latino origin or descent?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Yes	9%	10%	9%	9%
No	91	90	90	91
Other (specify) _____	<1	<1	1	1

D3. What is your racial/ethnic background? (Check all that apply.)

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
White/Caucasian	80%	79%	85%	85%
African American/Black	11	12	5	7
Asian/Pacific Islander	6	6	7	6
Hispanic (vol.)	2	2	1	1
Native American (vol.)	1	1	<1	<1
Other (specify) _____	1	1	2	2

D4. What is the highest grade of school or year of college you completed?

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Some high school or less	6%	6%	<1%	1%
High school graduate	27	27	10	12
Some college	24	25	17	22
Trade or business school	6	6	5	7
College graduate	20	20	37	34
Some post graduate work	4	4	7	7
Graduate degree	12	12	24	17

D7. What was your total annual household income for 2007? (Include income from all sources.)

	Nat'l (n=2,008)	Trad. (n=1,714)	CDHP (n=1,184)	HDHP (n=1,634)
Less than \$20,000	7%	8%	2%	5%
\$20,000-\$29,999	7	6	2	4
\$30,000-\$39,999	9	9	4	8
\$40,000-\$49,999	9	10	6	6
\$50,000-\$69,999	18	18	10	14
\$70,000-\$99,999	18	18	30	26
\$100,000-\$149,999	15	14	25	19
\$150,000 or more	10	9	15	9
Decline to answer	8	7	6	9

Thank you for completing this survey!