

2003 Health Confidence Survey Wave VI

April 24 – May 24, 2003
(weighted and unweighted n = 1002)

Hello, my name is **[FIRST AND LAST NAME]**. I am calling from National Research, a research firm in Washington, D.C. May I speak to the youngest male, 21 years old or older, who lives in the household? **[ACCEPT PERSON ON PHONE IF 21 YEARS OR OLDER AND YOUNGEST MALE NOT AVAILABLE.]**

[WHEN APPROPRIATE PERSON IS ON THE PHONE:] We are calling (**tonight/ today**) to ask people like yourself some questions about some important issues of concern to Americans today. This is not a sales call.

[IF NECESSARY: This is a national survey; your telephone number was selected at random.]

[IF NECESSARY: The length of the survey varies depending on your responses to the questions. We generally find that this survey takes about 20 minutes.]

D1. **[RECORD GENDER. DON'T ASK – JUST RECORD.]**

	(n=1002)
Male	48%
Female	52

D2. To begin, I need to ask you a few questions so that I can determine the set of questions on the survey that best applies to you. First, in what year were you born?

[IF 1982 OR LATER OR DON'T KNOW/REFUSED, THANK AND TERMINATE.]

Age Group	(n=1002)
Under 25	12%
25 to 34	19
35 to 44	21
45 to 54	19
55 to 64	13
65 to 74	9
75 or older	8

1. Which one of the following issues do you believe is the most critical in America today? **[READ AND ROTATE 1 – 7. ACCEPT ONLY ONE RESPONSE.]**

	(n=1002)
The economy	27%
Health care	20
Terrorism and national security	17
Education	14
Social Security	7
The war	5
Taxes	5
[VOL] Don't know	4
[VOL] Refused	*

2. How would you rate the health care system in America today? Would you say it is . . . **[READ 5 – 1]?**

	(n=1002)
Excellent	5%
Very good	9
Good	26
Fair	30
Poor	28
[VOL] Don't know	1
[VOL] Refused	1

3. What do you think is the single biggest issue facing the health care system in America today? **[DO NOT READ LIST. ACCEPT ONLY ONE RESPONSE.]**

Top Mentions	(n=1002)
Costs (unspecified)	23%
Costs of health insurance	17
The uninsured: accessibility for the poor, Medicaid for lower income, universal health care	10
Costs of prescription drugs	8
Medicare/elderly issues	4
Restriction on choice of health care providers	4
Insurance companies: shouldn't have control of my medical care, too powerful, greedy, HMO's	3
Medical malpractice	3
Shortage of doctors/nurses	2
Diseases/finding cures/research	2
Government/politicians: Intrusion, shouldn't have a say about my care/ treatment	2
Other [SPECIFY:]	9
[VOL] Don't know	13
[VOL] Refused	*

* Less than 0.5%

4. Now I would like to ask you about some specific aspects of the health care you have received over the past two years. If you have not had any experience with any particular aspect of health care during this time, please let me know. What about **[READ A, THEN READ AND ROTATE B – F.]**. Would you say you are extremely satisfied, very satisfied, somewhat satisfied, not too satisfied, or not at all satisfied with that aspect?

[FIRST PROBE ON DON'T KNOW: Is that because you have not had any experience with it?]

[SECOND PROBE: Which of those categories would you lean toward?]

	Extremely Satis.	Very Satis.	Some-what Satis.	Not Too Satis.	Not at All Satis.	[VOL] DK	[VOL] REF	[VOL] NA
a. The care you have received in the last two years, in general (n=1002) (n=918, b-f)	12%	33	34	7	4	*	*	8
								[SKIP TO D3]
b. The ability to choose your doctor	20%	34	25	9	11	1	*	*
c. The quality of medical care you received	17%	41	34	5	3	*	*	--
d. The cost of your health insurance	7%	17	27	21	23	1	*	4
e. Costs of health care services not covered by your insurance	5%	16	27	23	25	2	*	3
f. Your control over health care services and treatment decisions that affect you and your family	10%	28	40	11	9	1	*	1

D3. Now I have a few more questions about you and your household, so I can determine which questions best apply to you. What is your current marital status? Are you . . . **[READ 1 – 5]?**
[ACCEPT ONLY ONE RESPONSE. IF NOT MARRIED, LIVING WITH PARTNER AND (DIVORCED, SEPARATED, WIDOWED OR SINGLE), CODE AS 2.]

	(n=1002)
Married	52%
Single, never married	20
Divorced or separated	13
Widowed, or	9
Not married, living with a partner	6
[VOL] Don't know	*
[VOL] Refused	*

* Less than 0.5%

D4. How many children under the age of 18 do you have some financial responsibility for?

	(n=1002)
None	60%
One	17
Two	14
Three	5
Four or more	3
[VOL] Don't know	*
[VOL] Refused	*

D5. Which of the following best describes your current employment status? Are you . . . **[READ 1 – 9]? [ACCEPT ONLY ONE RESPONSE. IF EMPLOYED AND (RETIRED, HOMEMAKER, STUDENT OR SOMETHING ELSE), CODE AS EMPLOYED.]**

	(n=1002)
Employed full time	47%
Employed part time	8
Self-employed	8
Retired	17
A homemaker	5
A full-time student	3
Disabled	6
Unemployed or temporarily laid off, or Something else	5 1
[VOL] Don't know	--
[VOL] Refused	*

[IF MARRIED (D3 = 1), ASK:]

D6. Is your spouse employed?

	(n=520)
Yes	66%
No	33
[VOL] Don't know	--
[VOL] Refused	1

* Less than 0.5%

5. Are you, yourself, currently covered by any form of health insurance? **[IF RESPONDENT HESITATES OR RESPONDS NO/DK/REF, CONTINUE:** This would include a Health Maintenance Organization or HMO, a Preferred Provider Organization or PPO, Blue Cross Blue Shield plan, Medicare, Medicaid, or some other plan.]

	(n=1002)
Yes	85%
No	15
[VOL] Don't know	*
[VOL] Refused	*

[IF COVERED BY HEALTH INSURANCE (Q5 = 1), ASK:]

6. Was there any time in the past 12 months that you were not covered by some form of health insurance?

	(n=848)
Yes	9%
No	91
[VOL] Don't know	*
[VOL] Refused	--

[IF UNINSURED IN PAST 12 MONTHS (Q6 = 1), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q9.]

7. How long were you without health insurance coverage?

	(n=75)
1 to 2 months	21%
3 to 4 months	10
5 to 6 months	19
7 to 11 months	17
12 months	25
[VOL] Don't know	8
[VOL] Refused	--

8. What was the main reason that you did not have health insurance during that time? **[DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES.]**

	(n=75)
Lost job/not employed/transitioning jobs	38%
Couldn't afford	29%
Employer did not offer coverage	14%
Not eligible for employer coverage	7%
Other [SPECIFY:]	11%
[VOL] Don't know	5%
[VOL] Refused	--

* Less than 0.5%

[IF COVERED BY HEALTH INSURANCE (Q5 = 1), ASK:]

9. Do you receive your primary health insurance coverage through . . . **[IF D2 > 1937, READ 1 – 9 AS APPROPRIATE. IF D2 ≤ 1937, READ 6 – 8, 1 – 5 AS APPROPRIATE, THEN 9. ACCEPT ONLY ONE RESPONSE.]**

	(n=848)
[IF EMPLOYED OR RETIRED (D5 = 1 – 4), READ:]	
Your current employer or union	40%
[IF SPOUSE EMPLOYED (D6 = 1), READ:]	
Your spouse's employer or union	13
A former employer or union	6
Someone else's employer or union	4
A plan you bought yourself, not through an employer	8
Medicare	22
Medicaid	4
Another government program	3
Or some other way [PROBE: And what is that?]	1
[VOL] Don't know	--
[VOL] Refused	--

[IF MARRIED (D3 = 1) OR HAS FINANCIAL RESPONSIBILITY FOR CHILDREN (0 < D4 < 98), AND COVERED BY EMPLOYMENT-BASED HEALTH INSURANCE OR INDIVIDUALLY-PURCHASED INSURANCE (Q9 = 1-5), ASK:]

10. Does that cover just yourself or other members of your family as well?

	(n=456)
Just self (employee-only coverage)	21%
Family members	78
[VOL] Don't know	1
[VOL] Refused	--

11. How confident are you about the following aspects of the health care system today? First... **[READ AND ROTATE A – E.]** Would you say you are extremely confident, very confident, somewhat confident, not too confident, or not at all confident with that aspect?

[FIRST PROBE ON DON'T KNOW: Which of those categories would you lean towards?]

[SECOND PROBE: If you had to choose one category which would you choose?]

(n=1002)	Extremely Confid.	Very Confid.	Some-what Confid.	Not Too Confid.	Not at All Confid.	[VOL] DK	[VOL] REF
a. You are able to get the treatments you need.	18%	33	34	7	6	1	*
b. You are able to afford health care without financial hardship.	13%	19	31	16	21	1	*
c. You have enough choice about who provides your medical care.	13%	30	36	11	9	*	*
d. You are able to afford prescription drugs without financial hardship.	14%	22	31	16	16	1	*
e. Your medical records are confidential.	17%	30	30	12	7	2	1

12. **[IF D2 BETWEEN 1938 AND 1947 AND NOT ON MEDICARE (Q9 ≠ 6), ASK:]** Next, I would like to know how confident you are about certain aspects of health care from now until you are eligible for Medicare. First, **[READ AND ROTATE A – E.]** Would you say you are extremely confident, very confident, somewhat confident, not too confident, or not at all confident about that?

[ALL OTHERS, ASK:] Next, I would like to know how confident you are about certain aspects of health care during the next ten years. First, **[READ AND ROTATE A – E.]** Would you say you are extremely confident, very confident, somewhat confident, not too confident, or not at all confident about that?

[FIRST PROBE ON DON'T KNOW: Which of those categories would you lean towards?]

[SECOND PROBE: If you had to choose one category which would you choose?]

(n=1002)	Extremely Confid.	Very Confid.	Some-what Confid.	Not Too Confid.	Not at All Confid.	[VOL] DK	[VOL] REF
a. You will be able to get the treatments you need.	9%	22	42	14	11	1	*
b. You will be able to afford health care without financial hardship.	7%	15	35	20	21	1	*
c. You will have enough choice about who provides your medical care.	7%	19	41	19	12	1	*
d. You will be able to afford prescription drugs without financial hardship.	7%	14	36	20	21	1	*
e. Your medical records will be confidential.	11%	26	35	14	11	2	*

[IF D2 ≥ 1938 AND NOT ON MEDICARE (Q9 ≠ 6) ASK:]

* Less than 0.5%

13. Next, I would like to know how confident you are about certain aspects of health care once you become eligible for Medicare. First, **[READ AND ROTATE A – E]**. Would you say you are extremely, very, somewhat, not too, or not at all confident about that?

[FIRST PROBE ON DON'T KNOW: Which of those categories would you lean towards?]

[SECOND PROBE: If you had to choose one category which would you choose?]

(n=809)	Extremely Confid.	Very Confid.	Some- what Confid.	Not Too Confid.	Not at All Confid.	[VOL] DK	[VOL] REF
a. You will be able to get the treatments you need.	6%	14	40	20	17	2	*
b. You will be able to afford health care without financial hardship.	5%	12	33	24	25	2	*
c. You will have enough choice about who provides your medical care.	5%	12	33	26	21	2	*
d. You will be able to afford prescription drugs without financial hardship.	6%	10	31	24	26	3	*
e. Your medical records will be confidential.	11%	20	35	17	15	2	*

14. If you had to choose one of these three options, which of the following would be the most important to you and your family? **[READ AND ROTATE 1-3. DO NOT ACCEPT MULTIPLE RESPONSES.]**

	(n=1002)
Providing health insurance to people who are currently uninsured	47%
A tax cut for all taxpayers including yourself	26
Providing prescription drug benefits for people covered by Medicare	25
[VOL] Don't know	1
[VOL] Refused	*

15. And now, thinking about national priorities, which of those options do you feel would be the most important national priority? **[READ AND ROTATE 1-3. DO NOT ACCEPT MULTIPLE RESPONSES.]**

	(n=1002)
Providing health insurance to people who are currently uninsured	51%
Providing prescription drug benefits for people covered by Medicare	25
A tax cut for all taxpayers including yourself	22
[VOL] Don't know	2
[VOL] Refused	*

* Less than 0.5%

[UNINSURED SECTION]

[IF RESPONDENT NOT COVERED BY HEALTH INSURANCE (Q5 ≠ 1), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q18.]

16. About how long have you been without health insurance coverage?

	(n=154)
Less than 3 months	3%
3 to 6 months	10
7 to 11 months	17
1 to 2 years	11
3 to 4 years	7
5 to 9 years	11
10 to 19 years	10
20 years or more	10
[VOL] Always/ never had health insurance	15
[VOL] Don't know	5
[VOL] Refused	*

17. What is the main reason that you do not have health insurance coverage? **[DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES.]**

	(n=154)
Can't afford	58%
Lost job/not employed/transitioning jobs	17%
Employer does not offer coverage	14%
Not eligible for employer coverage	5%
Other [SPECIFY:]	6%
[VOL] Don't know	5%
[VOL] Refused	--

[IF RESPONDENT NOT CURRENTLY COVERED BY HEALTH INSURANCE (Q5 NE 1) OR WAS NOT COVERED AT SOME TIME IN LAST 12 MONTHS (Q6 = 1), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q22.]

* Less than 0.5%

18. **[IF NOT COVERED SOME TIME IN LAST 12 MONTHS (Q6 = 1), ASK:]** During the time that you did not have health insurance, did an employer or union ever offer you any health insurance coverage that you decided not to take?

[IF NEVER HAD COVERAGE (Q16 = 97), ASK:] Has an employer or union ever offered you any health insurance coverage that you decided not to take?

[ALL OTHERS, ASK:] Since you discontinued or lost your health insurance coverage, has an employer or union offered you any coverage that you decided not to take?

	(n=229)
Yes	24%
No	75
[VOL] Don't know	1
[VOL] Refused	--

[IF EMPLOYER OFFERED COVERAGE NOT TAKEN (Q18 = 1), ASK:]

19. What is the main reason you did not take the health insurance coverage that was offered?
[DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES.]

	(n=56)
Plan cost too much	91%
Plan offered was not a good plan	3%
Healthy so do not need health insurance	1%
Other [SPECIFY:]	6%
[VOL] Don't know	2%
[VOL] Refused	--

20. **[IF NOT COVERED SOME TIME IN LAST 12 MONTHS (Q6 = 1), ASK:]** Did you shop for health insurance on your own when you did not have it?

[IF NOT CURRENTLY COVERED (Q5 NE 1), ASK:] Have you ever shopped for health insurance on your own?

	(n=229)
Yes	44%
No	55
[VOL] Don't know	1
[VOL] Refused	--

[IF SHOPPED FOR HEALTH INSURANCE (Q20=1), ASK:]

21. What is the main reason you did not purchase health insurance? **[DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES.]**

	(n=101)
Plan(s) offered cost too much	81%
Were not offered any plans to purchase	5%
Plan(s) offered were not good plans	4%
Plan(s) offered did not cover preexisting conditions	1%
Able to get needed care without insurance	1%
Healthy so do not need health insurance	*
Other [SPECIFY:]	7%
[VOL] Don't know	3%
[VOL] Refused	--

* Less than 0.5%

[ALL RESPONDENTS, ASK:]

22. In the past two years, have you ever delayed getting or decided not to get health care when you thought you needed it?

[IF YES, PROBE: Did you delay getting care or not get care at all?]

	(n=1002)
Yes, delayed care	19%
Yes, decided not to get care	6
Yes, both delayed and decided not to get care	4
No	70
[VOL] Don't know	1
[VOL] Refused	*

[IF DELAYED OR DECIDED NOT TO GET CARE (Q22 = 1-3), ASK:]

23. What was the main reason you did not get the medical care you needed? **[DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES.]**

	(n=291)
Could not afford the cost	57%
My decision/my choice	10%
No time/inconvenient	9%
Not insured	9%
Condition/treatment not covered	3%
Red tape/paperwork problems	3%
Could not get appointment	1%
Doctor's decision	1%
Could not get referral/authorization	*
Other [SPECIFY:]	9%
[VOL] Don't know	1%
[VOL] Refused	--

* Less than 0.5%

24. In the past two years, have medical bills been a major source of financial stress, a minor source of financial stress, or not a source of financial stress?

	(n=1002)
Major source	18%
Minor source	32
Not a source	50
[VOL] Don't know	*
[VOL] Refused	--

[IF MEDICAL BILLS ARE A SOURCE OF FINANCIAL STRESS (Q24 = 2 OR 3), ASK:]

25. How has this financial stress affected you? Have you...**[READ AND ROTATE A – F]** because of medical bills?

(n=500)		Yes	No	[VOL] DK	[VOL] REF
a.	Used up all or most of your savings	36%	63	*	1
b.	Been unable to pay for basic necessities like food, heat, or housing	21%	79	*	*
c.	Had difficulty paying other bills	49%	50	*	*
d.	Borrowed money or gotten a loan or another mortgage on your home	22%	78	*	*
e.	Spent less than usual on other items	69%	30	*	*
f.	Declared bankruptcy	6%	93	*	*

* Less than 0.5%

[INSURED SECTION – IF RESPONDENT COVERED BY HEALTH INSURANCE (Q5 = 1), CONTINUE. ELSE SKIP TO Q34.]

[READ] Now I would like to ask you some questions specifically about your current health insurance plan.

26. Overall, how satisfied are you with your current health insurance plan? Would you say you are . . . **[READ 5 – 1]**?

[PROBE ON DON'T KNOW: Which of those categories would you lean towards?]

	(n=848)
Extremely satisfied	14%
Very satisfied	36
Somewhat satisfied	41
Not too satisfied, or	7
Not at all satisfied	2
[VOL] Don't know	*
[VOL] Refused	*

[IF HAVE NON-GOVERNMENT COVERAGE (Q9 = 1 – 5 OR 9), ASK:]

27. How much do you currently pay, or have deducted from your paycheck, each month for your health insurance premium?

[NOTE FOR INTERVIEWER: This question is asking the amount paid by the employee only, not the amount contributed by the employer.]

	(n=606)
Nothing	13%
\$1 to \$49	10
\$50 to \$99	13
\$100 to \$199	18
\$200 to \$299	9
\$300 to \$499	9
\$500 or more	5
[VOL] Don't know	20
[VOL] Refused	3

* Less than 0.5%

28. Health care and health insurance costs are increasing. How do you think rising health insurance costs will affect the future of health insurance? Do you think that...**[READ AND ROTATE A THROUGH F.]?**

(n=848)	Yes	No	[VOL] DK	[VOL] REF
a. People with insurance will be required to pay more	91%	6	3	--
b. The government will pay more	31%	62	7	*
c. Employers will pay more	41%	54	5	*
d. Health care providers will be paid less for providing medical services	42%	52	6	*
e. More people will go without health insurance	90%	7	2	--
f. Fewer health care services will be provided to people with insurance	63%	30	7	--

[IF HAVE NON-GOVERNMENT COVERAGE (Q9 = 1 – 5 OR 9), ASK:]

29. If the amount you pay toward a health insurance policy, either the one you have now or something else, were to increase by **[READ A]**, do you think you would drop health insurance coverage? What if your costs were to increase by **[READ B-D. DO NOT ROTATE.]?** Would you drop coverage? **[STOP SERIES ONCE RESPONDENT SAYS DROP COVERAGE.]**

[INTERVIEWER NOTE: IF RESPONDENT SAYS THEY WILL SWITCH, CODE AS “NO”.]

	(n=606)
Would drop at \$25 increase per month	10%
Would drop at \$50 increase per month	12
Would drop at \$100 increase per month	24
Would drop at \$200 increase per month	19
Would not drop at \$200 increase per month	28
[VOL] Don't know (at \$200)	6
[VOL] Refused (at \$200)	1

* Less than 0.5%

[SPLIT SAMPLE. ASK HALF 30A AND HALF 30B.]

30.a. If the amount of money you pay at the point of receiving health care services, such as your copayments, were to increase significantly, would you...**[READ AND ROTATE A-G.]?**

		Yes	No	[VOL] Already doing	[VOL] Not applicable	[VOL] DK	[VOL] REF
(n=406)							
a.	Delay going to the doctor	59%	37	1	*	3	--
b.	Go to the doctor only for more serious conditions or symptoms	76%	17	5	1	*	--
c.	Choose generic drugs when available	87%	5	7	*	1	--
d.	Switch to over the counter drugs	57%	36	1	3	3	--
e.	Try to take better care of yourself	77%	11	11	1	*	--
f.	[IF EMPLOYED OR SPOUSE EMPLOYED (D5=1-3 OR D6=1), ASK:] Save additional money in a flexible spending account (n=277)	59%	31	1	1	8	--
g.	Talk to your doctor more carefully about treatment options and costs	86%	8	4	1	1	--

30.b. If the amount of money you pay at the point of receiving health care services, such as your copayments, were to increase significantly, what would you do? **[DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES.]**

	(n=442)
Continue to use health care way I do now	39%
Look for cheaper coverage elsewhere	15%
Delay going to doctor	13%
Drop coverage	10%
Go to doctor only for more serious conditions/symptoms	7%
Talk to doctor more carefully about treatment options and costs	1%
Try to take better care of yourself	1%
Choose generic drugs when available	1%
Save additional money in a flexible spending account	1%
Switch to over the counter drugs	*
Other [SPECIFY:]	8%
Don't know	9%
Refused	1%

* Less than 0.5%

31. If your health care costs in general were to increase significantly, do you think you would accept greater restrictions on your choice of...**[READ AND ROTATE A-D]** in exchange for lower costs?

(n=848)	Yes	No	[VOL] DK	[VOL] REF
a. Physicians	52%	44	3	1
b. Hospitals	55%	41	4	1
c. Prescription drugs	64%	31	4	1
d. Medical services, treatments, and procedures	47%	48	4	1

[IF HAVE EMPLOYER-BASED COVERAGE (Q9 = 1 – 4), CONTINUE. ELSE SKIP TO Q34.]

32. How confident are you that (your / your spouse’s / the) employer or union will continue to offer health insurance for its workers? Are you . . . **[READ 5 – 1]**?

[PROBE ON DON’T KNOW: Which of those categories would you lean towards?]

	(n=533)
Extremely confident	29%
Very confident	32
Somewhat confident	26
Not too confident, or	8
Not at all confident	5
[VOL] Don’t know	*
[VOL] Refused	--

33. If (your / your spouse’s / the) employer or union stopped offering you health insurance, and did not increase your salary to help you pay for it yourself, how confident are you that you could afford to purchase it on your own? Are you. . . **[READ 5 – 1]**?

[PROBE ON DON’T KNOW: Which of those categories would you lean towards?]

	(n=533)
Extremely confident	5%
Very confident	7
Somewhat confident	27
Not too confident, or	24
Not at all confident	36
[VOL] Don't know	1
[VOL] Refused	1

* Less than 0.5%

[ASK ALL RESPONDENTS:]

34. How confident are you that you have access to the information you need to choose a quality doctor or hospital in the event that you or a family member needs medical care? Are you...
[READ 5-1]?

	(n=1002)
Extremely confident	16%
Very confident	32
Somewhat confident	37
Not too confident, or	10
Not at all confident	4
[VOL] Don't know	*
[VOL] Refused	*

35. How confident are you that you have access to the information you need to make decisions about treatment options in the event that you or a family member needs medical care? Are you...**[READ 5-1]?**

	(n=1002)
Extremely confident	14%
Very confident	32
Somewhat confident	40
Not too confident, or	9
Not at all confident	5
[VOL] Don't know	1
[VOL] Refused	*

36. The best system for providing health insurance coverage is often debated in this country. Which type of system would you prefer, one in which ... **[READ AND ROTATE A-C]?**

	(n=1002)
A. An employer provides you with health insurance coverage,	41%
B. The government provides you with health insurance coverage,	36
OR	
C. You purchase health insurance directly from an insurance company	18
[VOL] Don't know	5
[VOL] Refused	*

* Less than 0.5%

[IF EMPLOYED (D5 = 1,2,3) AND AGE 40+ (D2<=1962), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q44.]

[READ] I'd like to switch gears a little now and talk about health care and retirement.

37. At what age do you expect to retire? **[ACCEPT SPECIFIC AGE ONLY -- NO RANGES.]**

	(n=330)
Under 55	2%
55 to 59	8
60 to 61	5
62 to 64	14
65	26
66 to 69	7
70 or older	19
[VOL] Don't know	17
[VOL] Refused	3

38. When determining what age you expect to retire, how much do you think about access to health insurance? Would you say you think about it **[READ 3 -1]**?

	(n=330)
A lot,	47%
A little, or	31
Not at all	21
[VOL] Don't know	*
[VOL] Refused	--

[IF PLANNING TO RETIRE AT AGE 65 OR LATER (Q37>=65), ASK:]

39. Would you consider retiring earlier than you currently expect to if you were guaranteed health insurance but were required to pay the full premium?

	(n=236)
Yes	15%
No	80
[VOL] Depends on cost	2
[VOL] Already the case	1
[VOL] Don't know	2
[VOL] Refused	*

* Less than 0.5%

40. During your retirement, do you expect to receive health insurance through a former employer or union?

	(n=330)
Yes	34%
No	63
[VOL] Don't know	3
[VOL] Refused	--

[IF DO NOT EXPECT TO RECEIVE COVERAGE (Q40 = 2), AND COVERED BY INSURANCE (Q5 = 1), ASK:]

41. Do you plan to work longer than you would like in order to continue receiving health insurance?

	(n=174)
Yes	62%
No	35
[VOL] Don't know	3
[VOL] Refused	*

[IF EXPECT TO RETIRE BEFORE AGE 65 (Q37 < 65), ASK:]

42. How do you expect to get health insurance between age **[AGE GIVEN IN Q37]** and when you are eligible to receive Medicare? **[READ 1 – 9] [PROBE TWICE BEFORE ACCEPTING DON'T KNOW OR REFUSED.]**

	(n=95)
Your former employer or union	34%
A private plan you buy yourself	16
Medicaid or other government plan	14
Personal savings / your own money	10
Your spouse's employer or union	6
COBRA	5
Go without coverage	2
Someone else's employer or union	1
Or some other way	8
[VOL] Don't know	5
[VOL] Refused	--

* Less than 0.5%

[IF EXPECT TO RECEIVE COVERAGE (Q40 = 1) AND EXPECT TO RETIRE BEFORE AGE 65 (Q37 < 65) AND EXPECT TO GET INSURANCE THROUGH FORMER EMPLOYER OR UNION (Q42=1, 2, OR 3), ASK:]

43. Would you retire before you are eligible for Medicare if a former employer or union did not provide health insurance benefits for retirees?

	(n=34)
Yes	30%
No	68
[VOL] Don't know	2
[VOL] Refused	--

[IF RETIRED OR DISABLED (D5 = 4 OR 7), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q50.]

[READ] I'd like to switch gears a little now and talk about health care and retirement.

44. At what age did you (retire/ leave the labor force)? **[ACCEPT SPECIFIC AGE ONLY -- NO RANGES.]**

	(n=224)
Under 55	27%
55 to 59	15
60 to 61	9
62 to 64	26
65	9
66 to 69	2
70 or older	6
[VOL] Don't know	5
[VOL] Refused	1

[IF RETIRED (D5 = 4), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q47.]

45. When determining what age to retire, how much did you think about access to health insurance? Would you say you thought about it **[READ 3 – 1.]**?

	(n=169)
A lot,	49%
A little, or	24
Not at all	26
[VOL] Don't know	*
[VOL] Refused	1

* Less than 0.5%

46. Would you have retired earlier than you did if you had been guaranteed that you could get health insurance but you had to pay the full premium?

	(n=169)
Yes	12%
No	81
[VOL] Don't know	7
[VOL] Refused	--

[IF RETIRED OR DISABLED (D5 = 4 OR 7) BEFORE 65 (Q44 < 65) AND 65 OR OLDER (D2 ≤ 1937), ASK:]

47. How did you get health insurance between age **[AGE GIVEN IN Q44]** and when you were eligible to receive Medicare? **[READ 1 – 9] [PROBE TWICE BEFORE ACCEPTING DON'T KNOW OR REFUSED.]**

	(n=85)
Your former employer or union	35%
Your spouse's employer or union	25
A private plan you bought yourself	18
Personal savings / your own money	5
Went without coverage	4
Medicaid or other government plan	3
Someone else's employer or union	2
COBRA	2
Or some other way	5
[VOL] Don't know	1
[VOL] Refused	1

[IF RECEIVE HEALTH INSURANCE FROM FORMER EMPLOYER OR UNION (Q9 = 3), ASK:]

48. Earlier in the survey you said you get health insurance from a former employer or union. Is this through retiree health benefits, through some form of government mandated buy-in such as COBRA, or something else?

	(n=22)
Retiree health	59%
Government mandate	21
Something else [SPECIFY:]	16
[VOL] Don't know	--
[VOL] Refused	4

49. Did you work longer than you would have liked, in order to keep health insurance coverage?

	(n=224)
Yes	15%
No	82
[VOL] Don't know	2
[VOL] Refused	1

* Less than 0.5%
June 10, 2003

[IF EMPLOYED (D5 = 1,2,3) AND AGE 40+ (D2<=1962), OR RETIRED (D5 = 4), ASK:]

50. **[IF RETIRED, ASK:]** How important were medical expenses in your planning for retirement?

[IF NOT YET RETIRED, ASK:] How important are medical expenses in your planning for retirement?

	(n=499)
Extremely important	27%
Very important	31
Somewhat important	25
Not too important	8
Not at all important	7
[VOL] Don't know	1
[VOL] Refused	*

[IF EMPLOYED (D5 = 1,2,3) AND AGE 40+ (D2<=1962) AND NOT ON MEDICARE (Q9 NE 6), CONTINUE. ELSE SKIP TO TEXT BEFORE Q53.]

51. Medicare is the government program for the elderly and disabled. How important do you think it is to have a supplemental insurance policy in addition to Medicare during retirement? Do you think it is...**[READ 5-1]**?

	(n=307)
Extremely important,	40%
Very important,	43
Somewhat important,	13
Not too important, or	2
Not at all important	*
[VOL] Don't know	1
[VOL] Refused	--

[IF IMPORTANT TO HAVE A SUPPLEMENTAL POLICY (Q51 = 3-5), ASK:]

52. How confident are you that you will be able to afford a supplemental insurance policy for Medicare in retirement? Are you...**[READ 5-1]**?

	(n=297)
Extremely confident,	3%
Very confident,	13
Somewhat confident,	47
Not too confident, or	21
Not at all confident	16
[VOL] Don't know	*
[VOL] Refused	--

* Less than 0.5%

[READ] Now, I have some questions about prescription drugs.

[IF HAVE HEALTH INSURANCE (Q5=1), ASK:] [IF NOT, SKIP TO Q55]

53. Does your health plan pay for or reimburse you for all or part of your prescription drug expenses?

[INTERVIEWER NOTE: IF RESPONDENT SAYS THEY PAY A COPAY OR THAT EMPLOYER PAYS PART OF COSTS, CODE "YES".]

	(n=848)
Yes	78%
No	21
[VOL] Don't know	1
[VOL] Refused	*

[IF COVERED BY PRESCRIPTION DRUG BENEFIT (Q53=1), ASK:]

54. Overall, how satisfied are you with your prescription drug benefits? Would you say you are...**[READ 5 – 1]**?

[PROBE ON DON'T KNOW: Which of those categories would you lean towards?]

	(n=660)
Extremely satisfied	19%
Very satisfied	34
Somewhat satisfied	36
Not too satisfied, or	8
Not at all satisfied	2
[VOL] Don't know	*
[VOL] Refused	1

55. In a typical month, how much do you spend out-of-pocket on prescription drugs? **[READ LIST.]**

	(n=1002)
[VOL] Nothing	12%
\$1 to \$24	34
\$25 to \$49	18
\$50 to \$74	14
\$75 to \$99	5
\$100 or more	16
[VOL] Don't know	1
[VOL] Refused	*

* Less than 0.5%

56. Are you aware of a type of prescription drugs called generic drugs?

	(n=1002)
Yes	96%
No	4
[VOL] Don't know	*
[VOL] Refused	--

[IF AWARE OF GENERIC DRUGS (Q56 = 1), CONTINUE. ELSE SKIP TO Q59.]

57. Do you choose generic drugs rather than brand name drugs when they are available?

	(n=958)
Yes	87%
No	10
[VOL] Don't know	2
[VOL] Refused	*

[IF DO NOT CHOOSE GENERIC DRUGS WHEN AVAILABLE (Q57 NE 1), ASK:]

58. If your employer, union, or health insurance provider were to offer a plan in which you would pay nothing for generic drugs but you would pay a copay for brand-name drugs, how likely would you be to change your brand-name prescriptions to equivalent generic drugs, if available? Would you be...**[READ 4-1]**?

	(n=122)
Extremely likely,	19%
Very likely,	20
Somewhat likely,	25
Not too likely, or	11
Not at all likely	19
[VOL] Don't know	5
[VOL] Refused	2

59. In the past year, has the price of a prescription drug caused you to do any of the following?
[READ A-C. DO NOT ROTATE.]

	(n=1002)			[VOL]	[VOL]
		Yes	No	DK	REF
a. Switch to a lower priced or generic prescription drug		48%	51	1	*
b. Use an over-the-counter product instead		35%	64	1	*
c. Decide not to fill the prescription and not to use a substitute product		27%	72	1	*

* Less than 0.5%

[READ] Now, I have a few questions about medical malpractice.

60. Do you think there should be limits on the amount beyond actual damages that can be awarded by juries in medical malpractice cases?

	(n=1002)
Yes	69%
No	25
[VOL] Don't know	6
[VOL] Refused	*

61. Do you think the amount your doctors pay in medical malpractice insurance premiums makes it difficult for them to stay in business?

	(n=1002)
Yes	72%
No	22
[VOL] Don't know	6
[VOL] Refused	*

62. Have you or a close friend or relative ever been involved in a situation where you believe a medical mistake was made?

	(n=1002)
Yes	40%
No	59
[VOL] Don't know	*
[VOL] Refused	*

* Less than 0.5%

[READ] Now, I have a few questions about your health.

D7. In general, how would you rate your health? Would you say it is . . . **[READ 5 – 1]**?

	(n=1002)
Excellent	18%
Very good	34
Good	28
Fair	15
Poor	6
[VOL] Don't know	*
[VOL] Refused	*

D8. And over the past five years, would you say your health has gotten better, stayed the same, or gotten worse?

	(n=1002)
Gotten better	14%
Stayed the same	59
Gotten worse	26
[VOL] Don't know	*
[VOL] Refused	*

D9. Have you, or any member of your family who lives with you, had a serious illness, chronic condition, injury, or disability that has required extensive medical care in the last 12 months?

	(n=1002)
Yes	28%
No	71
[VOL] Don't know	*
[VOL] Refused	*

* Less than 0.5%

[READ] Finally, I have just a few questions for statistical purposes.

D10. First, what was the highest grade of school or year of college that you completed? **[DO NOT READ LIST.]**

	(n=1002)
Some high school or less	14%
High school graduate	34
Some college	24
Trade or business school	3
College graduate	14
Post graduate work	3
Graduate degree	8
[VOL] Don't know	*
[VOL] Refused	*

D11. Are you of Hispanic, Spanish, Latino, or Puerto Rican origin or descent?

	(n=1002)
Yes	7%
No	92
[VOL] Don't know	*
[VOL] Refused	1

D12. Do you consider yourself: African American or Black, Asian or Pacific Islander, White or of some other racial background?

	(n=1002)
African American/ Black	8%
Asian/ Pacific Islander	2
[VOL] Hispanic/Latino	4
White	82
Other [SPECIFY:]	3
[VOL] Don't know	1
[VOL] Refused	1

* Less than 0.5%

D13. Finally, in 2002, was your total household income, before taxes, **[READ LIST]**?

	(n=1002)
Less than \$15,000	19%
\$15,000 up to \$20,000	11
\$20,000 up to \$30,000	14
\$30,000 up to \$40,000	11
\$40,000 up to \$50,000	11
\$50,000 up to \$75,000	14
\$75,000 up to \$100,000, or	7
\$100,000 or more	7
[VOL] Don't know	2
[VOL] Refused	5

[RECORD RESPONDENT NAME FOR VERIFICATION.]

[RECORD TELEPHONE NUMBER AND STATE FROM SAMPLE.]

[THANK RESPONDENT AND TERMINATE INTERVIEW.]