

2004 Health Confidence Survey Wave VII

June 21 – July 23, 2004
(weighted and unweighted n = 1203)

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. 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?

(Age)	(n=1203)
Under 25.....	8%
25-34	20
35-44	22
45-54	20
55-64	13
65-74	9
75+	8

[QUOTA RANDOM 1000 ≤ 1982, THEN QUOTA 200 1939-1982. IF > 1982, DON'T KNOW/REFUSED, THANK AND TERMINATE.]

D2. **[RECORD GENDER. DON'T ASK – JUST RECORD.]**

	(n=1203)
Female	52%
Male.....	48

D3. Which of the following best describes your current employment status? Are you . . . **[READ LIST]? [ACCEPT ONLY ONE RESPONSE. IF EMPLOYED AND (RETIRED, HOMEMAKER, STUDENT OR SOMETHING ELSE), CODE AS EMPLOYED.]**

	(n=1203)
Employed full time	51%
Retired.....	17
Employed part time.....	6
Self-employed.....	6
Disabled.....	6
Unemployed or temporarily laid off	6
A homemaker	6
A full-time student.....	2
Something else.....	1
[VOL] Don't know	--
[VOL] Refused	--

[ONCE RANDOM 1000 QUOTA MET, TERMINATE ALL NOT EMPLOYED FULL OR PART TIME (IF D3 NE 1, 2).]

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

	(n=1203)
Health care	22%
Terrorism and national security	21
The economy.....	17
The war	16
Education.....	13
The federal budget deficit	4
Taxes.....	3
[VOL] Don't know	3
[VOL] Refused	*

[IF EMPLOYED FULL OR PART TIME (D3 = 1 – 2), CONTINUE. ELSE SKIP TO Q4.]

2. [VOB] When choosing a job, how important are the benefits that a potential employer offers, such as retirement plans, health benefits, vacation, sick leave, child care, and life insurance, in your decision to accept or reject the job? Are they . . . **[READ LIST]?**

	(n=694)
Very important	79%
Somewhat important.....	16
Not too important, or.....	2
Not at all important	2
[VOL] Not applicable/don't have job that pays benefits.....	*
[VOL] Don't know	*
[VOL] Refused	--

*<.5%

[SPLIT SAMPLE. ASK HALF Q3A AND HALF Q3B.]

3.a [VOB] I'm going to read a list of benefits. Please tell me which one you think is most important to you. **[RANDOMIZE AND READ LIST.]** Now please tell me which one is the second most important benefit. **[IF NECESSARY, READ REMAINING ITEMS IN SAME ORDER AS BEFORE.]**

	1st (n=352)	2nd (n=348)
Health insurance	60%	15%
Retirement savings plan, such as a 401(k), 456, 403(b) or profit-sharing plan	17	38
Paid time off, such as vacation or sick leave	5	11
Retiree health insurance	5	9
Pension plan or defined benefit pension plan	4	9
Long-term care insurance	3	6
Life insurance	3	4
Disability insurance	1	6
Stock options	*	1
Or something else [PROBE: And what is that?] _____	1	1
[VOL] Don't know	1	*
[VOL] Refused	--	--

3.b [VOB] I'm going to read a list of benefits. Please tell me which one you think is most important to you. **[RANDOMIZE AND READ LIST.]** Now please tell me which one is the second most important benefit. **[IF NECESSARY, READ REMAINING ITEMS IN SAME ORDER AS BEFORE.]**

	1st (n=342)	2nd (n=340)
Health insurance	57%	19%
Retirement savings plan, such as a 401(k), 456, 403(b) or profit-sharing plan	22	35
Retiree health insurance	6	12
Life insurance	5	5
Pension plan or defined benefit pension plan	3	10
Disability insurance	3	9
Long-term care insurance	2	5
Stock options	1	2
Or something else [PROBE: And what is that?] _____	1	1
[VOL] Don't know	1	1
[VOL] Refused	--	--

*<.5%

[ALL RESPONDENTS, CONTINUE:]

4. [trend] How would you rate the health care system in America today? Would you say it is . . .
[READ LIST]?

	(n=1203)
Excellent.....	4%
Very good.....	10
Good.....	24
Fair, or.....	30
Poor.....	30
[VOL] Don't know.....	1
[VOL] Refused.....	*

5. [trend] 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 RANDOMIZE AND READ B – D.]** Would you say you are extremely satisfied, very, somewhat, not too, 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=1203)	12%	33	37	6	4	1	*	8
(n=1123 b-d)								[SKIP TO D4]
b. The quality of medical care you received	15%	41	34	5	4	1	--	*
c. The cost of your health insurance	10%	18	28	13	25	1	*	5
d. Costs of health care services not covered by your insurance	6%	14	28	16	28	2	--	5

*<.5%

D4. 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 LIST]?
[ACCEPT ONLY ONE RESPONSE. IF NOT MARRIED, LIVING WITH PARTNER AND (DIVORCED, SEPARATED, WIDOWED OR SINGLE), CODE AS MARRIED.]

	(n=1203)
Married	57%
Single, never married	16
Divorced or separated	13
Widowed, or.....	8
Not married, living with a partner	5
[VOL] Don't know	*
[VOL] Refused	*

D5. How many children under the age of 18 do you have some financial responsibility for?

	(n=1203)
None.....	58%
One.....	14
Two.....	14
Three	8
Four or more.....	5
[VOL] Don't know	1
[VOL] Refused	1

[IF MARRIED (D4 = 1), ASK:]

D6. Is your spouse employed?

	(n=713)
Yes	68%
No.....	32
[VOL] Don't know	*
[VOL] Refused	--

6. [trend] 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=1203)
Yes	84%
No [SKIP TO Q10]	16
[VOL] Don't know [SKIP TO Q10]	*
[VOL] Refused [SKIP TO Q10]	--

*<.5%

[IF COVERED BY HEALTH INSURANCE (Q6 = 1), CONTINUE. ELSE SKIP TO Q10.]

7. [trend] Do you receive your primary health insurance coverage through . . . **[ACCEPT ONLY ONE RESPONSE.]**

(n=1053)

[IF EMPLOYED OR RETIRED (D3 = 1 – 4), READ:]

Your current employer or union 44%
 Medicare..... 24

[IF SPOUSE EMPLOYED (D6 = 1), READ:]

Your spouse’s employer or union 14
 A plan you bought yourself, not through an employer 5
 Medicaid 4
 A former employer or union 3
 Another government program..... 3
 Someone else’s employer or union 2
 Or some other way **[PROBE: And what is that?]** 1
[VOL] Don't know --
[VOL] Refused --

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

(n=1053)

Yes 8%
 No **[SKIP TO Q10]** 92
[VOL] Don't know **[SKIP TO Q10]** --
[VOL] Refused **[SKIP TO Q10]** *

[IF UNINSURED IN PAST 12 MONTHS (Q8 = 1), ASK:]

9. What was the main reason that you did not have health insurance during that time?
[RANDOMIZE AND READ LIST. READ 7 LAST. ACCEPT MULTIPLE RESPONSES.]

(n=69)

You couldn’t afford coverage 36%
 You left your job/laid off 25%
 You weren’t eligible for coverage through your parents’ policy 7%
 Your employer didn’t offer coverage 6%
 You weren’t eligible for your employer’s coverage 6%
 You weren’t eligible for coverage through your spouse’s policy 3%
 Or some other reason **[PROBE: And what is that?]** 17%
[VOL] Don't know 2%
[VOL] Refused 2%

*<.5%

10. [trend] How confident are you about the following aspects of the health care system today? First, **[RANDOMIZE AND READ LIST]**. Would you say you are extremely confident, very, somewhat, not too, or not at all confident with that aspect?

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

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

(n=1203)	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.	17%	33	34	7	9	1	*
b. You are able to afford health care without financial hardship.	11%	23	31	11	23	1	--
c. You have enough choice about who provides your medical care.	15%	27	36	9	12	1	*
d. You are able to afford prescription drugs without financial hardship.	13%	22	30	10	23	1	*

11. [trend] **[WORDING IF D1 BETWEEN 1939 AND 1948 AND NOT ON MEDICARE (Q7 ≠ 6):]** Next, I would like to know how confident you are about these aspects of health care from now until you are eligible for Medicare. First, **[RANDOMIZE AND READ LIST]**. Would you say you are extremely confident, very, somewhat, not too, not at all confident about that?

[WORDING FOR ALL OTHERS:] Next, I would like to know how confident you are about these aspects of health care during the next ten years. First, **[RANDOMIZE AND READ LIST]**. Would you say you are extremely confident, very, somewhat not too, or not at all confident about that?

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

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

(n=1203)	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.	8%	22	40	13	14	2	--
b. You will be able to afford health care without financial hardship.	7%	17	30	19	25	2	--
c. You will have enough choice about who provides your medical care.	8%	18	37	16	19	2	--
d. You will be able to afford prescription drugs without financial hardship.	7%	16	32	18	24	2	*

*<.5%

[IF D1 ≥ 1939 AND NOT ON MEDICARE (Q7 ≠ 6), CONTINUE. ELSE SKIP TO Q14.]

12. [trend] Next, I would like to know how confident you are about these same aspects of health care once you become eligible for Medicare. First, **[RANDOMIZE AND READ LIST]**. 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 toward?]
[SECOND PROBE: If you had to choose one category which would you choose?]

		Extremely Confid.	Very Confid.	Some- what Confid.	Not Too Confid.	Not at All Confid.	[VOL] DK	[VOL] REF
	(n=925)							
a.	You will be able to get the treatments you need.	5%	13	40	20	20	2	--
b.	You will be able to afford health care without financial hardship.	5%	10	32	25	27	2	--
c.	You will have enough choice about who provides your medical care.	4%	11	35	24	23	3	*
d.	You will be able to afford prescription drugs without financial hardship.	4%	10	33	25	27	2	--

13. [new] When you become eligible for Medicare, do you think that you will receive benefits from Medicare that are of better value, equal value, or worse value than the benefits received by Medicare beneficiaries today?

	(n=925)
Better value	9%
Equal value.....	25
Worse value.....	60
[VOL] Don't know	7
[VOL] Refused	*

14. [new] Now I'd like you to think again about the quality of health care today. If **[RANDOMIZE AND READ A-C, THEN D-F]**, do you think it would make the quality of the medical care you receive better or worse? Or would it make no difference?
[WORDING FOR SUBSEQUENT STATEMENTS:] If **[INSERT STATEMENT]**, would the quality be better, worse, or no different?

		No		[VOL]	[VOL]
	Better	Difference	Worse	DK	REF
(n=1203)					
a. You had more responsibility for your own medical decisions	51%	42	4	2	*
b. You had access to more information on the quality of health care providers, such as doctors and hospitals	55%	41	1	2	*
c. You had access to more information on the effectiveness of treatment options	57%	40	2	2	--
d. You paid for more of your health care costs directly instead of through an insurance company	20%	49	27	4	*
e. You knew the full price of your health care services, treatments, and prescription drugs, not just what you pay	27%	64	5	3	*
f. You had a tax-exempt account of money to use for health care services that you could roll over from year to year and that you could take with you when you changed jobs	50%	40	3	6	*

15. [new] Would you say you agree or disagree with the statement “When you seek medical care, the medical professional decides on your care and treatment, and you simply follow his or her advice?” **[FOLLOW UP:]** Is that strongly or somewhat agree/disagree?

[PROBE ON NEITHER AGREE/DISAGREE AND DON'T KNOW: Which of those categories would you lean toward?]

	(n=1203)
Strongly agree	27%
Somewhat agree	40
[VOL] Neither agree nor disagree	2
Somewhat disagree	17
Strongly disagree.....	13
[VOL] Don't know	1
[VOL] Refused	--

16. [new] When you go to the doctor with a problem, is the amount of health care services you receive typically **[READ HALF 3-1 AND HALF 1-3]**?

	(n=1203)
More than you expected	14%
About what you expected	67
Less than you expected.....	17
[VOL] Don't know	1
[VOL] Refused	*

[UNINSURED SECTION]

[IF RESPONDENT NOT COVERED BY HEALTH INSURANCE (Q6 ≠ 1), ASK:]

17. What is the main reason that you do not have health insurance coverage? **[RANDOMIZE AND READ LIST. READ 7 LAST. ACCEPT MULTIPLE RESPONSES.]**

	(n=150)
You can't afford coverage.....	47%
Your employer doesn't offer coverage.....	14%
You left your job.....	11%
You aren't eligible for your employer's coverage.....	8%
You aren't eligible for coverage through your parents' policy.....	2%
You aren't eligible for coverage through your spouse's policy.....	1%
Or some other reason [PROBE: And what is that?] _____	8%
[VOL] Don't know.....	7%
[VOL] Refused.....	2%

[IF RESPONDENT NOT CURRENTLY COVERED BY HEALTH INSURANCE (Q6 NE 1) OR WAS NOT COVERED AT SOME TIME IN LAST 12 MONTHS (Q8 = 1), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q27.]

18. **[WORDING IF NOT COVERED SOME TIME IN LAST 12 MONTHS (Q8 = 1):]** 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?

[WORDING IF NOT CURRENTLY COVERED (Q6 NE 1):] 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=219)
Yes.....	17%
No [SKIP TO Q20]	80
[VOL] Don't know [SKIP TO Q20]	1
[VOL] Refused [SKIP TO Q20]	2

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

19. What is the main reason you did not take the health insurance coverage that was offered? **[RANDOMIZE AND READ LIST. READ 7 LAST. ACCEPT MULTIPLE RESPONSES.]**

	(n=42)
The plan cost too much.....	83%
The plan that was offered was not a good plan.....	9%
You are able to get needed care without insurance.....	3%
You are healthy so you do not need health insurance.....	--
The plan did not cover preexisting conditions.....	4%
The network was limited in your area.....	3%
Or some other reason [PROBE: And what is that?] _____	5%
[VOL] Don't know.....	--
[VOL] Refused.....	2%

*<.5%

20. **[WORDING IF NOT COVERED SOME TIME IN LAST 12 MONTHS (Q8 = 1):]** Did you shop for health insurance on your own when you did not have it?

[WORDING IF NOT CURRENTLY COVERED (Q6 NE 1):] Have you ever shopped for health insurance on your own?

	(n=219)
Yes	46%
No	53
[VOL] Don't know	--
[VOL] Refused	1

[IF SHOPPED FOR INSURANCE (Q20 = 1), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q23.]

21. Did you purchase health insurance at that time?

	(n=113)
Yes	20%
No	79
[VOL] Don't know	1
[VOL] Refused	--

[IF DID NOT PURCHASE INSURANCE (Q21 = 2), ASK:]

22. What is the main reason you did not purchase health insurance? **[RANDOMIZE AND READ LIST. READ 8 LAST. ACCEPT MULTIPLE RESPONSES.]**

	(n=86)
The plans offered cost too much	82%
The plans offered did not cover preexisting conditions	11%
You are healthy so you do not need health insurance	5%
The plans offered were not good plans	4%
You are able to get needed care without insurance	2%
You were not offered any plans to purchase	1%
The network was limited in your area	1%
Or some other reason [PROBE: And what is that?]	6%
[VOL] Don't know	1%
[VOL] Refused	--

*<.5%

[IF NOT CURRENTLY COVERED (Q6 NE 1), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q27.]

23. [new] High deductible health insurance plans usually have a deductible of at least \$1,000 for individual coverage and \$2,000 for family coverage. The premium for these plans often costs less than other health insurance plans, but you have to pay more of the initial costs of health care yourself. How interested would you be in having a high deductible health insurance plan? Do you think you would be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=150)
Extremely interested.....	1%
Very interested	6
Somewhat interested.....	28
Not too interested, or	25
Not at all interested.....	37
[VOL] Depends on cost.....	--
[VOL] Don't know	--
[VOL] Refused	2

24. [new] High deductible health insurance plans can be combined with a health savings account in which you or an employer can deposit money tax-free. This money can be used to pay for your medical expenses. How interested would you be in a high deductible plan with a health savings account? Do you think you would be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=150)
Extremely interested.....	5%
Very interested	16
Somewhat interested.....	43
Not too interested, or	8
Not at all interested.....	25
[VOL] Depends on cost.....	1
[VOL] Don't know	1
[VOL] Refused	1

*<.5%

25. [new] The money in a health savings account can build up over time and be used in years when you have high medical expenses. If you are employed, the money belongs to you, so you don't lose it when you change jobs. Now how interested would you be in a high deductible plan with a health savings account? Do you think you would be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=150)
Extremely interested.....	9%
Very interested	18
Somewhat interested.....	44
Not too interested, or	7
Not at all interested.....	19
[VOL] Depends on cost.....	--
[VOL] Don't know	1
[VOL] Refused	1

[IF EMPLOYED FULL OR PART TIME (D3 = 1-2), ASK:]

26. [new] Suppose your employer offered you a high deductible health insurance plan with a health savings account. And suppose your employer contributed enough money to the health savings account to cover about half of the deductible. How interested would you be in the plan? Do you think you would be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=64)
Extremely interested.....	8%
Very interested	41
Somewhat interested.....	42
Not too interested, or	4
Not at all interested.....	5
[VOL] Depends on cost.....	--
[VOL] Don't know	--
[VOL] Refused	--

*<.5%

[INSURED SECTION – IF RESPONDENT COVERED BY HEALTH INSURANCE (Q6 = 1), CONTINUE. ELSE SKIP TO Q42.]

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

27. [trend] Overall, how satisfied are you with your current health insurance plan? Would you say you are extremely satisfied, very, somewhat, not too, or not at all satisfied?

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

	(n=1053)
Extremely satisfied	16%
Very satisfied	31
Somewhat satisfied	36
Not too satisfied, or.....	9
Not at all satisfied	6
[VOL] Don't know	1
[VOL] Refused	*

[IF EMPLOYED FULL OR PART TIME (D3 = 1-2), ASK:]

28. [VOB] Which one of the following statements would you say is closest to the way you feel about your current health benefits? **[READ HALF 3-1 AND HALF 1-3]**

	(n=630)
You would rather have more health benefits through your employer and lower pay	27%
You are satisfied with the amount of health benefits you receive through your employer.....	56
You would rather have fewer health benefits through your employer and higher pay	11
[VOL] Don't know	5
[VOL] Refused	1

*<.5%

[IF HAVE NON-GOVERNMENT COVERAGE (Q7 = 1 – 5 OR 9), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q36.]

29. [new] In the last year, has **[RANDOMIZE AND READ LIST]** increased, decreased, or stayed the same?

(n=732)	Increased	Stayed the Same	Decreased	[VOL] DK	[VOL] REF
a. The dollar amount you contribute toward your health insurance premium	64%	30	4	2	--
b. The amount you pay for doctor visits, such as co-payments or co-insurance	49%	47	2	1	*
c. The amount you pay for prescription drugs, such as co-payments or co-insurance	54%	41	3	2	--
d. Your health insurance deductible	43%	49	3	5	*

[IF ANY INCREASES IN COST (ANY Q29 = 3), ASK:]

30. [new] Has increased spending on health care expenses in the past year caused you to do any of the following? **[RANDOMIZE AND READ LIST, BUT KEEP A/B, C/D TOGETHER AND IN ORDER.]**

(n=594)	Yes	No	[VOL] DK	[VOL] REF
a. Decrease your contributions to a retirement plan, such as a 401(k), 403(b), or 457 plan, or an IRA	25%	73	2	--
b. Decrease your contributions to other savings	48%	52	*	--
c. Have difficulty paying for basic necessities, like food, heat, and housing	18%	81	*	--
d. Have difficulty paying other bills	30%	70	--	--
e. Use up all or most of your savings	26%	74	1	--
f. Borrow money	15%	85	*	--

*<.5%

[IF ANY INCREASES IN COST (ANY Q29 = 3), ASK:]

31. [new] And has increased spending on health care expenses in the past year caused you to **[RANDOMIZE AND READ LIST]**?

		Yes	No	[VOL] DK	[VOL] REF
(n=594)					
a.	Look for cheaper health insurance	26%	73	*	1
b.	Delay going to the doctor	45%	55	--	--
c.	Go to the doctor only for more serious conditions or symptoms	57%	43	*	--
d.	Talk to the doctor more carefully about treatment options and costs	58%	41	1	*
e.	Look for less expensive healthcare providers	28%	72	*	*
f.	Choose generic drugs when available	81%	19	*	*
g.	Switch to over-the-counter drugs	40%	59	1	*
h.	Try to take better care of yourself	74%	26	1	--
i.	[IF EMPLOYED OR SPOUSE EMPLOYED (D3=1-2) OR D6=1]: Save additional money in a flexible spending account				
	(n=549)	25%	73	1	*

*<.5%

[IF HAVE EMPLOYER-BASED COVERAGE (Q7 = 1 – 4), CONTINUE. ELSE SKIP TO INSTRUCTION BEFORE Q36.]

32. [trend] How confident are you that (your / your spouse’s / the) employer or union will continue to offer health insurance for its workers? Are you extremely confident, very, somewhat, not too, or not at all confident?

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

	(n=671)
Extremely confident	35%
Very confident.....	27
Somewhat confident	23
Not too confident, or	7
Not at all confident.....	6
[VOL] Don’t know	2
[VOL] Refused	--

33. [new] If (your / your spouse’s / the) employer or union stopped offering you health insurance, and gave you the money it currently spends on your insurance to help you pay for it yourself, how confident are you that you could afford to purchase it on your own? Are you extremely confident, very, somewhat, not too, or not at all confident?

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

	(n=671)
Extremely confident	5%
Very confident.....	12
Somewhat confident	24
Not too confident, or	26
Not at all confident.....	32
[VOL] Don't know	2
[VOL] Refused	--

34. And if (your / your spouse’s / the) employer or union stopped offering you health insurance, and gave you the money it currently spends on your insurance to help you pay for it yourself, how likely would you be to purchase it on your own? Would you be extremely likely, very, somewhat, not too, or not at all likely?

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

	(n=671)
Extremely likely.....	37%
Very likely	24
Somewhat likely.....	18
Not too likely, or.....	5
Not at all likely	12
[VOL] Don't know	2
[VOL] Refused	*

*<.5%

35. [new] How confident are you that you know enough to make a good decision on purchasing health insurance? Would you say you are extremely confident, very, somewhat, not too, or not at all confident?

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

	(n=671)
Extremely confident	16%
Very confident.....	24
Somewhat confident.....	37
Not too confident, or	11
Not at all confident.....	9
[VOL] Don't know	2
[VOL] Refused	*

[IF EMPLOYED FULL OR PART TIME (D3 = 1-2), ASK:]

36. [VOB] Employers who provide health benefits now pay an average of \$6,200 per employee each year for that coverage, which is not counted as taxable income to employees. Would you rather have **[RANDOMIZE AND READ LIST]**?

	(n=630)
\$6,200 in employer-provided health insurance coverage, or	76%
An additional \$6,200 in pay	21
[VOL] Don't know	3
[VOL] Refused	*

*<.5%

[IF HAVE NON-GOVERNMENT COVERAGE (Q7 = 1-5, 9). CONTINUE. ELSE SKIP TO Q42.]

37. [new] I'd like to describe a new type of health insurance to you. There are two parts to this insurance. The first is the actual health insurance, which has a high deductible—usually at least \$1,000 for individual coverage and \$2,000 for family coverage. This means that you pay for the first \$1,000 or more of medical expenses yourself.

The second part is a health savings account in which you or an employer can deposit money tax-free to be used for your medical expenses.

Do you currently participate in this type of health plan, with a very high deductible of at least \$1,000 for a single person and a savings account?

	(n=732)
Yes [SKIP TO Q42]	12%
No	85
[VOL] Don't know	2
[VOL] Refused	1

[IF HAVE EMPLOYER-BASED COVERAGE AND DON'T HAVE HIGH DEDUCTIBLE PLAN (Q7 = 1-4 AND Q37 NE 1). ASK:]

38. [new] Does your employer (or your spouse's employer) offer you this type of health plan?

	(n=604)
Yes	15%
No	76
[VOL] Don't know	8
[VOL] Refused	*

39. [new] The premiums for high deductible plans often cost less than other plans, but you have to pay more of the initial costs of health care yourself. How interested would you be in having a high deductible plan with a health savings account like the one I just described? Do you think you would you be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=654)
Extremely interested	3%
Very interested	8
Somewhat interested	26
Not too interested, or	22
Not at all interested	39
[VOL] Depends on cost	1
[VOL] Don't know	*
[VOL] Refused	1

*<.5%

40. [new] The money in a health savings account can build up over time and be used in years when you have high medical expenses. If you are employed, the money belongs to you, so you don't lose it when you change jobs. Now how interested would you be in a high deductible plan with a health savings account? Do you think you would be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=654)
Extremely interested.....	5%
Very interested	15
Somewhat interested.....	36
Not too interested, or	15
Not at all interested.....	26
[VOL] Depends on cost.....	*
[VOL] Don't know	1
[VOL] Refused	1

[IF HAVE EMPLOYER-BASED COVERAGE (Q7 = 1-4), ASK:]

41. [new] Suppose your employer (or your spouse's employer) offered you a high deductible health insurance plan with a health savings account. And suppose your employer (or your spouse's employer) contributed enough money to the health savings account to cover about half of the deductible. How interested would you be in the plan? Do you think you would be extremely interested, very, somewhat, not too, or not at all interested?

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

	(n=604)
Extremely interested.....	7%
Very interested	17
Somewhat interested.....	44
Not too interested, or	12
Not at all interested.....	18
[VOL] Depends on cost.....	*
[VOL] Don't know	2
[VOL] Refused	*

*<.5%

[ALL RESPONDENTS, CONTINUE:]

42. Have you, or an immediate family member, ever passed up a job opportunity, stayed at a job you would have quit otherwise, or not retired only because you needed to keep the health insurance coverage you were receiving?

	(n=1203)
Yes	27%
No.....	71
[VOL] Don't know	2
[VOL] Refused	*

[IF RESPONDENT OR FAMILY MEMBER HAS EXPERIENCED JOB LOCK (Q42 = 1), ASK:]

43. Which of the following best describes the reason you or your family member did stayed at a job? **[RANDOMIZE AND READ LIST. READ 6 LAST. ACCEPT ONLY ONE ANSWER.]**

	(n=312)
You or a family member could not afford health insurance on your own.....	39%
The potential employer did not offer health insurance	15
You or a family member had a medical condition that would not be covered by a potential employer's health plan.....	14
The potential employer offered fewer benefits.....	11
The potential employer's health plan cost too much.....	8
Did not look because I want to keep current insurance	5
Or some other reason [PROBE WITH: "And what is that?"] _____	.2
[VOL] Don't know	4
[VOL] Refused	3

*<.5%

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

[IF HAVE HEALTH INSURANCE (Q6 = 1), CONTINUE. ELSE SKIP TO Q46.]

44. 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=1053)
Yes	73%
No	26
[VOL] Don't know	1
[VOL] Refused	*

[IF COVERED BY PRESCRIPTION DRUG BENEFIT (Q44 = 1), ASK:]

45. Overall, how satisfied are you with your prescription drug benefits? Would you say you are . . . **[READ LIST?]**

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

	(n=780)
Extremely satisfied	18%
Very satisfied	32
Somewhat satisfied	38
Not too satisfied, or	7
Not at all satisfied	4
[VOL] Don't know	1
[VOL] Refused	--

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

	(n=1203)
\$1 to \$24	30%
\$25 to \$49	19
\$50 to \$74	13
\$75 to \$99	7
\$100 or more	18
[VOL] Nothing	12
[VOL] Don't know	1
[VOL] Refused	*

* <.5%

47. [new] Compared with last year, would you say that amount has . . . [READ HALF 3 – 1, HALF 1-3]?

	(n=1203)
Gone up.....	40%
Stayed the same.....	50
Gone down	9
[VOL] Don't know	2
[VOL] Refused	*

48. [new] When your doctor prescribes medications for you, which statement best describes what you usually do before filling the prescription? [RANDOMIZE AND READ LIST]

	(n=1203)
You fill the prescription that the doctor has prescribed	67%
You find out about the different medication options.....	30
[VOL] Do not get prescription drugs.....	1
[VOL] Don't know	1
[VOL] Refused	*

[IF FIND OUT ABOUT DIFFERENT MEDICATION OPTIONS (Q48 = 2), ASK:]

49. Which of the following are reasons you find out about different medication options? [RANDOMIZE AND READ LIST.]

(n=364)	Yes	No	[VOL] DK	[VOL] REF
a. The price of the prescribed drug seems very high or is in the highest copay tier for your insurance	78%	20	2	--
b. The prescribed drug is not covered by your insurance	51%	47	2	--
c. The prescribed drug is a generic	57%	41	2	--
d. The prescribed drug is a brand name drug	62%	36	2	*
f. You want to find out more about the prescribed drug before taking it	80%	20	--	--
h. You hear negative things about the prescribed drug	51%	48	2	--

*<.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 LIST]**?

	(n=1203)
Excellent.....	18%
Very good.....	35
Good.....	25
Fair, or.....	14
Poor.....	7
[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=1203)
Gotten better.....	13%
Stayed the same.....	56
Gotten worse.....	30
[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=1203)
Yes.....	30%
No.....	70
[VOL] Don't know.....	*
[VOL] Refused.....	*

*<.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=1203)
Some high school or less	16%
High school graduate	32
Some college.....	22
Trade or business school	4
College graduate	14
Post graduate work	4
Graduate degree	8
[VOL] Don't know	--
[VOL] Refused	1

[IF EMPLOYED FULL OR PART TIME (D3 = 1 – 2), CONTINUE. ELSE SKIP TO D13.]

D11. [new] Approximately how many people are currently employed by the company you work for? Please include both full- and part-time workers at all locations and sites. Are there . . . **[READ LIST]**

	(n=694)
Less than 10 employees.....	9%
10 to 49 employees	15
50 to 99 employees, or	9
100 or more employees.....	65
[VOL] Don't know	2
[VOL] Refused	1

D12. [new] About how many years have you been with your current employer? **[READ LIST]**

	(n=694)
Less than 2 years	20%
2 to 4 years.....	25
5 to 9 years, or.....	22
10 years or more	31
[VOL] Don't know	--
[VOL] Refused	2

*<.5%

D13. Are you of Hispanic, Spanish, or Latino origin or descent?

	(n=1203)
Yes	7%
No.....	91
[VOL] Don't know	1
[VOL] Refused	1

D14. Do you consider yourself: African American or Black, Asian or Pacific Islander, White or of some other racial background?

	(n=1203)
White	81%
African American/ Black	10
Asian/ Pacific Islander	1
Other [SPECIFY:]	2
[VOL] Hispanic/Latino	4
[VOL] Don't know	*
[VOL] Refused	2

D15. In 2003, was your total household income, before taxes, **[READ LIST]**?

	(n=1203)
Less than \$15,000	17%
\$15,000 up to \$25,000.....	15
\$25,000 up to \$35,000.....	13
\$35,000 up to \$50,000	15
\$50,000 up to \$60,000	8
\$60,000 up to \$75,000.....	9
\$75,000 up to \$100,000, or.....	8
\$100,000 or more.....	7
[VOL] Don't know	2
[VOL] Refused.....	6

D16. Finally, which political party would you say you identify with most? **[RANDOMIZE LIST]**

	(n=1203)
Republican.....	32%
Democrat.....	39
Independent.....	17
[VOL] Don't know	7
[VOL] Refused.....	5

[RECORD RESPONDENT NAME FOR VERIFICATION.]

[RECORD TELEPHONE NUMBER AND STATE FROM SAMPLE.]

[THANK RESPONDENT AND TERMINATE INTERVIEW.]

*<.5%