

**EBRI/Commonwealth Fund  
CONSUMERISM IN HEALTH CARE SURVEY  
(All data weighted)  
Sept. 1-19, 2006**

**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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Male	50%	49%	50%	49%
Female	50	51	50	51

S1. What is your age?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
21-24	11%	11%	2%	4%
25-29	17	17	11	13
30-34	5	5	11	8
35-39	12	12	16	13
40-44	11	11	16	13
45-49	13	13	13	13
50-54	13	13	15	16
55-59	11	11	11	13
60-64	6	7	6	8

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

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
None	58%	58%	56%	65%
One	17	18	15	16
Two	15	16	18	12
Three	7	7	6	5
Four or more	2	2	3	2

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

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
One	14%	13%	27%	29%
Two	69	69	62	58
Three	12	13	9	9
Four or more	5	5	2	4

S2.	Are you currently covered by health insurance?	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
	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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
	I am enrolled through my job (current or former)	64%	65%	66%	51%
	I am enrolled through my spouse's/partner's job (current or former)	29	30	15	17
	I am enrolled through my parent's health plan	--	--	--	--
	I purchase it directly from a health insurance carrier	6	4	19	32
	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

[TERMINATE IF NOT 21-64 YEARS OLD (S1=1,2,12), NOT COVERED BY HEALTH INSURANCE (S2=2), OR 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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
	Only you	31%	29%	39%	54%
	You and your spouse/partner	31	31	21	19
	You and one or more children	7	7	6	4
	You, your spouse/partner, and one or more children	31	32	33	22
	Other (specify) _____	<1	<1	<1	<1

S5.	Does your health plan have a <u>deductible</u> for medical care? [INCLUDE DEFINITION-A <u>deductible</u> is the amount you have to pay before your insurance plan will start paying any part of your medical bills.]	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
	Yes	61%	57%	100%	100%
	Yes, but only when I go out of network [SKIP TO S9a]	11	12	--	--
	No [SKIP TO S9a]	21	23	--	--
	Don't know [SKIP TO S9a]	7	7	--	--

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=667)	Trad. (n=598)	CDHP (n=452)	HDHP (n=451)
Have a separate deductible for each family member	15%	14%	2%	18%
Less than \$500	31	35	--	--
\$500-\$999	21	24	--	--
\$1,000-\$1,499	6	7	--	--
\$1,500-\$1,999	3	4	--	--
\$2,000-\$2,999	5	--	33	47
\$3,000-\$3,999	1	--	18	13
\$4,000-\$4,999	<1	--	15	5
\$5,000 or more	1	--	28	15
Don't know	15	16	2	3

S6aa. [IF S6a=5] Is your family deductible less than \$2,100 or is it \$2,100 to \$2,999?

	Nat'l (n=32)	Trad. (--)	CDHP (n=146)	HDHP (n=222)
Less than \$2,100	42%	--	37%	47%
\$2,100-\$2,999	46	--	59	50
Don't know	12	--	4	3

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=99)	Trad. (n=93)	CDHP (n=9)	HDHP (n=12)
Less than \$2,000	45%	49%	--	--
\$2,000 or more	8	--	100%	100%
Don't know	47	51	--	--

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=402)	Trad. (n=334)	CDHP (n=282)	HDHP (n=548)
Less than \$200	23%	28%	--	--
\$200-\$499	25	31	--	--
\$500-\$999	18	22	--	--
\$1,000-\$1,499	9	--	28%	45%
\$1,500-\$1,999	3	--	20	15
\$2,000-\$3,499	5	--	40	26
\$3,500-\$4,999	--	--	2	2
\$5,000 or more	1	--	5	9
Don't know	15	18	5	3

S7aa. [IF S7a=5] Is your deductible for medical care less than \$1,050 or is it \$1,050 to \$1,499?

	Nat'l (n=28)	Trad. (--)	CDHP (n=82)	HDHP (n=228)
Less than \$1,050	62%	--	46%	72%
\$1,050-\$1,499	33	--	50	25
Don't know	6	--	4	3

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=59)	Trad. (n=56)	CDHP (n=4)	HDHP (n=21)
Less than \$1,000	38%	39%	--	--
\$1,000 or more	3	--	100%	100%
Don't know	59	61	--	--

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=972)	Trad. (n=847)	CDHP (n=722)	HDHP (n=930)
Yes	51%	51%	57%	49%
No	30	30	34	37
Other (specify) _____	<1	<1	<1	<1

S9. [DELETED]

S9A. (formerly HP8A) Does your health plan include any coverage for prescription drugs?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	95%	95%	81%	86%
No	3	3	15	11
Don't know	2	2	4	3

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

	Nat'l (n=1534)	Trad. (n=1423)	CDHP (n=574)	HDHP (n=802)
Yes	30%	29%	18%	38%
No	58	58	74	52
Don't know	12	12	9	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 15<sup>th</sup>, is lost to the employee. A similar type of account is sometimes available for child care expenses as well.]

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	18%	18%	41%	14%
No	75	76	56	83
Don't know	6	6	3	2

S10b. [DELETED]

S11. In the last 2-3 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) a high deductible health plan. How familiar, if at all, are you with this new type of plan?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Extremely familiar	2%	2%	27%	3%
Very familiar	5	4	29	6
Somewhat familiar	13	13	22	18
Not very familiar	20	20	8	21
Not at all familiar	55	57	12	49
Don't know	5	4	3	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, and are different from employer-provided Flexible Spending Accounts.

	Nat'l (n=125)	Trad. (--)	CDHP (n=722)	HDHP (n=930)
Yes	17%	--	100%	4%
No [SKIP TO S13]	77	--	--	93
Don't know [SKIP TO S13]	6	--	--	3

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

	Nat'l (n=27)	Trad. (--)	CDHP (n=722)	HDHP (n=42)
Yes	72%	--	89%	--
No	24	--	2	100%
Don't know	3	--	10	--

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

	Nat'l (n=27)	Trad. (--)	CDHP (n=722)	HDHP (n=42)
Yes	72%	--	59%	--
No	8	--	13	57%
Don't know	21	--	27	43

S13. [AUTOCODE]

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
CDHP (S12B=1,3,4 or S12c=1)	1%	--	100%	--
HDHP (S12A=2,3 OR S12B=2)	7	--	--	100%
Other (all others)	92	100%	--	--

### Attitudes about Health Plan and Health Care

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

[ROTATE ORDER a-d]

Nat'l (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)

	Extremely Satisfied	Very Satisfied	Somewhat Satisfied	Not too Satisfied	Not at all Satisfied
a. Quality of health care I receive through my plan					
National	32%	44	19	4	2
Traditional	32%	44	19	3	2
CDHP	24%	40	29	6	2
HDHP	18%	39	30	8	5
b. Providing easy access to doctors					
National	33%	44	19	3	2
Traditional	33%	44	19	3	2
CDHP	30%	39	26	4	1
HDHP	23%	41	26	6	4
c. The cost I pay out of my own pocket for my health care					
National	19%	26	32	15	7
Traditional	19%	27	33	15	7
CDHP	6%	13	28	29	24
HDHP	5%	12	27	28	27

Nat'l (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)		Extremely Satisfied	Very Satisfied	Somewhat Satisfied	Not too Satisfied	Not at all Satisfied
d.	My choice of doctors					
	National	34%	43	18	4	2
	Traditional	35%	43	17	4	2
	CDHP	31%	41	24	3	2
	HDHP	27%	40	24	6	3
e.	Overall satisfaction with my health care plan					
	National	22%	43	27	5	3
	Traditional	23%	44	26	4	3
	CDHP	9%	27	42	13	8
	HDHP	8%	29	37	17	10

A2.	How likely are you to recommend your health plan to a friend or co-worker?	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
	Extremely likely	19%	19%	10%	7%
	Very likely	33	33	20	18
	Somewhat likely	29	29	35	32
	Not too likely	13	12	23	28
	Not at all likely	7	7	12	16

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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
	Extremely likely to stay	29%	30%	11%	10%
	Very likely to stay	32	33	25	20
	Somewhat likely to stay	25	24	33	33
	Not too likely to stay	10	10	20	26
	Not at all likely to stay	4	4	10	11

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

National (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)

	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
a. My health plan is easy to understand					
National	25%	39	23	10	3
Traditional	25%	39	23	9	3
CDHP	10%	35	25	21	9
HDHP	13%	33	25	21	8
b. My health plan will protect me in the event of an expensive illness					
National	32%	41	19	5	4
Traditional	32%	40	20	5	4
CDHP	29%	41	18	8	6
HDHP	24%	43	16	10	6
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	17%	30	25	14	13
Traditional	17%	29	26	15	13
CDHP	37%	36	14	8	5
HDHP	26%	35	22	10	8
d. My health plan encourages me to adopt a healthier lifestyle					
National	25%	33	33	6	4
Traditional	26%	32	33	6	3
CDHP	20%	32	35	9	5
HDHP	13%	31	34	12	9

National (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)

	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
e. My health plan provides information to help me choose among physicians, pharmacies, labs, and hospitals					
National	28%	39	21	9	3
Traditional	28%	39	21	9	3
CDHP	19%	37	28	11	5
HDHP	17%	35	27	13	7



A7. How strongly do you agree or disagree with the following statements about the health care system: [ROTATE ORDER]

National (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)		Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
a.	Providing patients and their families with information about the <u>quality</u> of care provided by doctors, hospitals and other providers should be a priority for the health system					
	National	50%	31	15	3	1
	Traditional	51%	30	15	3	1
	CDHP	46%	33	16	4	2
	HDHP	43%	33	15	5	3
b.	Providing patients and their families with information about the <u>cost</u> of care provided by doctors, hospitals and other providers should be a priority for the health system					
	National	45%	33	17	4	2
	Traditional	45%	33	17	4	2
	CDHP	47%	32	16	4	2
	HDHP	45%	33	13	6	3
c.	Encouraging people to adopt healthy behavior by paying for preventive screening tests should be a priority for the health system					
	National	48%	30	18	2	2
	Traditional	48%	30	17	2	2
	CDHP	51%	29	13	5	3
	HDHP	51%	24	16	5	3

**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=1533)	Trad. (n=1435)	CDHP (n=566)	HDHP (n=627)
Yes, have choice of plans	60%	60%	55%	44%
No, only one plan available	35	34	42	54
Don't know	4	5	2	1

HP2. [IF HAVE CHOICE OF PLANS THROUGH EMPLOYER (HP1=1) OR PURCHASE 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=1046)	Trad. (n=966)	CDHP (n=469)	HDHP (n=585)
Lower cost of the premium	29%	28%	57%	49%
Low out of pocket costs when I see the doctor	40%	41%	6%	16%
Good network of physicians and hospitals- your doctor was in the network	48%	49%	30%	43%
Prior experience with this plan	25%	25%	11%	20%
Plan's good reputation, recommended by others	15%	15%	5%	13%
Familiar type of coverage, simple to understand	21%	21%	5%	19%
Easy to access care	21%	21%	7%	17%
Opportunity to save money in the account, rollover funds for future years	2%	2%	44%	<1%
Puts you in control of your health care dollars, you make choices of how your account is spent	5%	5%	26%	4%
Not much paperwork	16%	17%	8%	18%
Specific benefits offered by the plan	18%	19%	11%	14%
Tax benefits of the plan	3%	2%	26%	3%
What the employer offers	1%	2%	<1%	<1%
Only choice, no choice	<1%	<1%	1%	2%
Only plan that accepted me	<1%	<1%	1%	2%
Other (specify) _____	2%	2%	3%	5%

**All else with 1% or fewer in all sub-groups** (employers pays for it- better than others- made mistake choosing this plan- not much choice- no referrals needed- can pick doctors, most doctors- needed coverage- temporary coverage- lowest total cost, premium plus out-of-pocket)

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

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Less than one year	18%	18%	42%	20%
1-2 years	25	24	37	31
3-4 years	18	18	12	22
5-9 years	19	19	5	15
10 years or more	19	20	3	11
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=692)	Trad. (n=624)	CDHP (n=546)	HDHP (n=438)
Yes	75%	76%	90%	80%
No	24	24	10	20
Don't know	<1	<1	--	<1

HP3b. [IF HP3a = 2] How long were you without health care coverage?

	Nat'l (n=146)	Trad. (n=130)	CDHP (n=39)	HDHP (n=76)
Less than 1 year	26%	28%	29%	20%
1 to 2 years	37	39	12	28
More than 2 years	34	31	59	51
Don't know	2	2	--	1

HP3c. [IF HP3a = 2 and S13=1] Were either of the following important considerations in your decision to obtain your current coverage?

National (n=1), Traditional (--), CDHP (n=39), HDHP (--)	Yes	No	Not sure
a The tax benefits of the plan			
National	100%	--	--
Traditional	--	--	--
CDHP	40%	35	25
HDHP	--	--	--
b The savings account that was part of the plan			
National	100%	--	--
Traditional	--	--	--
CDHP	45%	35	20
HDHP	--	--	--

HP3d. [IF HP3a = 2 and S13=1] Would you have selected your current coverage if it had not included the following...

National (n=1), Traditional (--), CDHP (n=39), HDHP (--)	Yes, would have purchased	No, would not have purchased	Not sure
a The tax benefits of the plan			
National	--	100%	--
Traditional	--	--	--
CDHP	68%	20	12
HDHP	--	--	--
The savings account that was part of the plan			
National	--	100%	--
Traditional	--	--	--
CDHP	60%	26	14
HDHP	--	--	--

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=447)	Trad. (n=404)	CDHP (n=209)	HDHP (n=281)
Nothing, employer pays all	23%	22%	22%	23%
Less than \$20 per month	6	7	8	3
\$20-\$49 per month	22	23	15	19
\$50-\$99 per month	19	19	31	20
\$100-\$199 per month	14	15	16	15
\$200-\$299 per month	5	4	4	6
\$300 or more per month	3	3	1	6
Other	<1	--	<1	1
Don't know	7	6	2	6

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=1086)	Trad. (n=1031)	CDHP (n=357)	HDHP (n=346)
Nothing, employer pays all	16%	16%	10%	12%
Less than \$100 per month	17	18	13	10
\$100-\$199 per month	26	26	28	25
\$200-\$299 per month	12	11	17	15
\$300-\$399 per month	9	9	9	9
\$400-\$499 per month	3	3	8	8
\$500 or more per month	5	5	7	13
Other	<1	<1	--	<1
Don't know	12	12	8	8

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

	Nat'l (n=93)	Trad. (n=66)	CDHP (n=156)	HDHP (n=301)
Less than \$200 per month	36%	27%	23%	34%
\$200-\$299 per month	18	20	24	21
\$300-\$399 per month	19	23	24	16
\$400-\$499 per month	4	5	9	11
\$500-\$599 per month	3	3	2	6
\$600 or more per month	13	13	13	9
Don't know	5	7	3	2

**CDHP Only**

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

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

	Nat'l (n=17)	Trad. (--)	CDHP (n=566)	HDHP (--)
Yes	43%	--	65%	--
No	50	--	32	--
Don't know	7	--	3	--

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=11)	Trad. (--)	CDHP (n=358)	HDHP (--)
Less than \$200	18%	--	7%	--
\$200-\$499	--	--	15	--
\$500-\$749	24	--	18	--
\$750-\$999	13	--	9	--
\$1,000 or more	45	--	43	--
Don't know	--	--	8	--

[IF COVERED THROUGH EMPLOYER (S3=1,2), ASK:]

CD2a. Are you (and your spouse) allowed to make contributions to your account?

	Nat'l (n=17)	Trad. (--)	CDHP (n=566)	HDHP (--)
Yes, allowed	88%	--	70%	--
No, not allowed	4	--	18	--
Don't know	7	--	11	--

[IF ALLOWED TO CONTRIBUTE TO EMPLOYER ACCOUNT OR IF INDIVIDUAL PURCHASER, (CD2a=1 or (S3=4 and S13=1))]

CD3. How much money do you (and your spouse) contribute to your account annually?

	Nat'l (n=18)	Trad. (--)	CDHP (n=545)	HDHP (--)
Nothing	12%	--	19%	--
Less than \$500	8	--	17	--
\$500-\$999	11	--	14	--
\$1,000-\$1,499	25	--	12	--
\$1,500 or more	26	--	30	--
Don't know	13	--	7	--

[ASK ALL CDHP (S13=1)]

CD3b. How much money is currently in your account?

	Nat'l (n=21)	Trad. (--)	CDHP (n=722)	HDHP (--)
Nothing	4%	--	14%	--
Less than \$200	33	--	16	--
\$200 to \$499	9	--	16	--
\$500 to \$999	13	--	15	--
\$1,000 or more	35	--	25	--
Don't know	6	--	14	--

CD4. How long have you had this savings account?

	Nat'l (n=21)	Trad. (--)	CDHP (n=722)	HDHP (--)
Less than 6 months	11%	--	15%	--
6 months to less than 1 year	34	--	42	--
1-2 years	36	--	30	--
3-4 years	3	--	9	--
5 or more years	11	--	3	--
Don't know	4	--	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=8)	Trad. (--)	CDHP (n=275)	HDHP (--)
Nothing	--	--	23%	--
Less than \$100	23%	--	7	--
\$100-\$299	12	--	10	--
\$300-\$499	28	--	9	--
\$500-\$999	5	--	9	--
\$1,000-\$1,499	25	--	10	--
\$1,500 or more	--	--	13	--
Don't know	7	--	19	--

[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=1046)	Trad. (n=966)	CDHP (n=469)	HDHP (n=585)
More expensive than all the other plans	8%	8%	6%	7%
More expensive than some, but less expensive than others	31	32	27	33
Less expensive than all the other plans	32	32	51	33
About the same cost as the other plans	16	16	9	15
Don't know	12	12	6	12

HP9. [IF HAVE A CHOICE OF PLANS (HP1= 1) AND DO NOT HAVE CDHP OR HDHP (S13 NE 1,2), 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=900)	Trad. (n=900)	CDHP (--)	HDHP (--)
Yes	33%	33%	--	--
No	28	28	--	--
Don't know	39	39	--	--

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=310)	Trad. (n=310)	CDHP (--)	HDHP (--)
Yes	27%	27%	--	--
No	39	39	--	--
Don't know	34	34	--	--

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=92)	Trad. (n=92)	CDHP (--)	HDHP (--)
It's too complicated, I did not understand it	10%	10%	--	--
I did not like the high out-of-pocket costs	67%	67%	--	--
It is too much trouble to open and/or manage the savings account	19%	19%	--	--
I did not like the network of doctors and hospitals	10%	10%	--	--
I am more familiar with the plan I selected	25%	25%	--	--
This plan was not recommended to me	5%	5%	--	--
I did not have the money to put into a savings account	15%	15%	--	--
The tax benefits were not attractive enough	9%	9%	--	--
Other (specify) _____	3%	3%	--	--

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=104)	Trad. (--)	CDHP (--)	HDHP (n=930)
Yes	26%	--	--	31%
No	66	--	--	63
Don't know	8	--	--	6

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=29)	Trad. (--)	CDHP (--)	HDHP (n=293)
It's too complicated, I did not understand it	4%	--	--	11%
It is too much trouble to open and/or manage the savings account	23%	--	--	20%
This account was not recommended to me	20%	--	--	8%
I did not have the money to put into a savings account	55%	--	--	44%
The tax benefits were not attractive enough	22%	--	--	19%
Opened an FSA	1%	--	--	2%
Was a use it or lose it account	--	--	--	2%
Don't need, not interested	--	--	--	2%
Not a lot of health care expenses	--	--	--	3%
Other (specify) _____	3%	--	--	12%

**Habits**

H1. Do you currently smoke cigarettes?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	24%	24%	14%	18%
No	76	75	85	82
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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Never	24%	25%	19%	25%
1 day per week, on average	25	24	25	22
2-3 days per week, on average	30	30	32	30
4-5 days per week, on average	15	15	16	15
More than 5 days per week, on average	6	6	8	8

H4. What is your height and weight?

	Weight: _____ pounds			
	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Height: _____ feet _____ inches				
Underweight	2%	2%	2%	2%
Normal	29	29	27	32
Overweight	31	31	35	32
Obese	30	30	30	28
Declined to answer	8	8	7	6



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

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	70%	70%	62%	62%
No	30%	30%	38%	38%

### Health Care History

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

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Excellent	13%	13%	14%	15%
Very good	41	41	46	38
Good	34	35	33	34
Fair	10	10	7	10
Poor	1	1	<1	3

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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
a.	Allergies	36%	37%	41%	39%
b.	Arthritis	17%	17%	13%	14%
c.	Asthma, emphysema or lung disease	8%	8%	7%	7%
d.	Cancer	2%	2%	<1%	3%
e.	Depression	14%	14%	10%	14%
f.	Diabetes	9%	9%	7%	7%
g.	Heart attack or other heart disease	4%	4%	2%	4%
h.	High cholesterol	23%	22%	18%	21%
i.	Hypertension, high blood pressure or stroke	20%	20%	15%	21%

		Other Family Members With Same Health Plan			
(% saying yes)		Nat'l (n=1130)	Trad. (n=1061)	CDHP (n=452)	HDHP (n=451)
a.	Allergies	41%	41%	40%	41%
b.	Arthritis	13%	13%	8%	11%
c.	Asthma, emphysema or lung disease	13%	13%	13%	10%
d.	Cancer	3%	3%	2%	1%
e.	Depression	11%	11%	8%	10%
f.	Diabetes	8%	9%	6%	8%
g.	Heart attack or other heart disease	5%	5%	4%	4%
h.	High cholesterol	18%	18%	14%	15%
i.	Hypertension, high blood pressure or stroke	18%	18%	11%	15%

HC3. Please indicate below how often you (or other family members in the same 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=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)		Never	Once	2-3 Times	4-5 Times	6+ Times
a.	Filled a prescription at a pharmacy or by mail order					
	National	21%	9	17	11	41
	Traditional	21%	9	17	11	42
	CDHP	26%	8	19	10	38
	HDHP	29%	9	14	12	36
b.	Visited a doctor's office or medical clinic					
	National	13%	16	30	16	26
	Traditional	13%	16	30	16	26
	CDHP	16%	17	31	15	20
	HDHP	20%	17	30	15	18
c.	Been treated at a hospital emergency room					
	National	71%	19	8	2	<1
	Traditional	70%	19	8	2	<1
	CDHP	78%	14	6	1	<1
	HDHP	79%	14	5	<1	<1
d.	Been admitted to a hospital					
	National	80%	14	5	1	<1
	Traditional	80%	14	5	1	<1
	CDHP	83%	12	5	<1	<1
	HDHP	85%	12	3	<1	<1
e.	Had a diagnostic test such as an x-ray, MRI, blood test, cancer screening or CAT scan					
	National	40%	26	24	6	4
	Traditional	40%	26	25	6	4
	CDHP	47%	24	21	4	4
	HDHP	48%	24	20	5	4

HC4. Over the last 12 months/since you enrolled in this plan, about how much have you had to pay “out of pocket” for each of the following: [SHOW ONLY SECOND COLUMN FOR HOUSEHOLD MEMBERS IF D6a > 0 OR D6b > 1, OTHERWISE SHOW FIRST COLUMN]

A. For prescription medicines

	<b>You/(and all members of your household)</b>			
	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Nothing	13%	13%	23%	18%
Less than \$100	26	27	12	15
\$100 to \$199	16	15	12	15
\$200 to \$499	19	19	14	16
\$500 to \$749	8	8	9	11
\$750 to \$999	3	3	4	5
\$1,000 to \$1,499	5	5	7	6
\$1,500 to \$1,999	2	2	3	3
\$2,000 or more	3	3	10	10
Don't know	4	4	5	2

D. For all other medical expenses including doctor visits, hospital care, and diagnostic tests (excluding dental and vision care)

	<b>You/(and all members of your household)</b>			
	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Nothing	15%	15%	21%	17%
Less than \$100	22	22	8	14
\$100 to \$199	15	15	8	9
\$200 to \$499	18	19	15	14
\$500 to \$749	8	8	9	9
\$750 to \$999	5	4	7	6
\$1,000 to \$1,499	4	4	7	7
\$1,500 to \$1,999	2	2	4	4
\$2,000 or more	5	4	16	17
Don't know	5	6	5	3

E. Total medical expenses (including prescription medicines, hospital, tests, and other medical expenses) Do not include the cost of your health insurance premium. [SHOW ANSWERS TO A-D AS REMINDERS.]

	<b>For All Members of Your Household, Including You</b>			
	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Nothing	13%	13%	17%	15%
Less than \$200	16	17	6	8
\$200 to \$499	10	11	8	7
\$500 to \$999	16	16	12	13
\$1,000 to \$1,499	11	11	8	8
\$1,500 to \$1,999	6	6	6	7
\$2,000 to \$2,499	8	7	10	9
\$2,500 to \$4,999	4	4	7	6
\$5,000 or more	9	8	22	23
Don't know	6	7	5	4

HC5a. In the last 12 months/since you joined your current health plan, have you [OR OTHER FAMILY MEMBERS ON YOUR PLAN] ever not filled a prescription due to cost?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	16%	16%	23%	21%
No	80	81	69	71
Not applicable-not given any prescriptions [SKIP TO HC8a]	4	4	8	8

HC6a. In the last 12 months/since you joined your current health plan, have you [OR OTHER FAMILY MEMBERS ON YOUR PLAN] skipped doses to make your medication last longer?

	Nat'l (n=1574)	Trad. (n=1454)	CDHP (n=682)	HDHP (n=870)
Yes	16%	16%	23%	22%
No	84	84	77	78

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=321)	Trad. (n=292)	CDHP (n=208)	HDHP (n=259)
Depression	18%	18%	17%	13%
Allergies	18%	18%	27%	16%
High cholesterol	16%	17%	14%	14%
Hypertension, high blood pressure or stroke	12%	12%	10%	16%
Arthritis	11%	12%	5%	3%
Diabetes	8%	9%	5%	5%
Asthma, emphysema or lung disease	6%	5%	12%	8%
Heart attack or other heart disease	2%	2%	1%	2%
Cancer	--	--	--	--
Other	40%	39%	38%	52%
Don't know	4%	4%	7%	3%
Decline to answer	5%	5%	6%	3%

HC8. In the last 12 months/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 (other than filling a prescription) due to the cost of those services? [Please do not include dental or vision care.]

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	20%	19%	38%	33%
No	74	75	54	56
Not applicable-was not sick in past 12 months/since joined health plan [SKIP TO HC11]	6	6	7	11

HC10. [IF DELAYED/AVOIDED CARE FOR ANY REASON (HC8 =1), ASK:] Which of the following types of care did you delay or avoid getting? (Check all that apply.)

	Nat'l (n=268)	Trad. (n=240)	CDHP (n=259)	HDHP (n=287)
Visit to doctor's office (not a specialist)	66%	68%	65%	66%
Visit to specialist's office	41%	41%	44%	39%
Lab/imaging tests	18%	18%	30%	27%
Visit for hospital outpatient care/surgery	8%	6%	5%	10%
Physical therapy sessions	6%	7%	5%	6%
Trip to a hospital emergency room	6%	6%	5%	11%
Other (specify) _____	3%	3%	4%	6%

HC11. Which, if any, of the following medical screening tests have you had done in the time period shown?

(% saying yes)	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
a. Have you had your blood pressure checked in the last year?	85%	85%	80%	80%
b. Have you had a dental exam in the past year?	63%	63%	67%	58%
c. [IF FEMALE OVER 50, D1=2 AND S1=9-11] Have you had a mammogram in the past 2 years? Nat'l (n=253), Traditional (n=233), CDHP (n=143), HDHP (n=179)	79%	78%	74%	71%
d. [IF FEMALE, D1=2] Have you had a Pap test in the past 3 years? Nat'l (n=876), Traditional (n=814), CDHP (n=415), HDHP (n=421)	84%	85%	87%	78%
e. [IF AGE 50+, S1=9-11] Have you had colon cancer screening in the past 5 years? Nat'l (n=545), Traditional (n=499), CDHP (n=276), HDHP (n=456)	52%	52%	40%	46%
f. Have you had your cholesterol checked in the past five years/ [IF HC2f=1 OR HC2g=1 OR HC2i=1 or HC2h=1] in the past year? Nat'l (n=1377), Traditional (n=1276), CDHP (n=684), HDHP (n=821)	67%	67%	68%	64%

HC12. [IF HAVE CHRONIC CONDITION – HC2A=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.

	Allergies	Arthritis	Asthma, Emphysema, Lung Disease	Cancer	Depres- sion	Diabetes	Heart Attack/ Heart Disease	High Chole- sterol	Hyperte- nsion, High Blood Pressure, or Stroke
<b>Strongly agree</b>									
National	29%	33%	54%	78%	39%	46%	62%	44%	59%
Traditional	29%	33%	55%	79%	40%	45%	59%	42%	60%
CDHP	22%	38%	57%	67%	58%	53%	78%	31%	55%
HDHP	25%	24%	43%	83%	43%	46%	57%	50%	59%
<b>Somewhat agree</b>									
National	29%	28%	27%	10%	23%	44%	19%	24%	28%
Traditional	30%	28%	29%	11%	24%	45%	21%	25%	28%
CDHP	29%	32%	26%	--	15%	36%	22%	34%	34%
HDHP	26%	25%	17%	9%	20%	43%	37%	25%	25%

	Allergies	Arthritis	Asthma, Emphysema, Lung Disease	Cancer	Depres- sion	Diabetes	Heart Attack/ Heart Disease	High Chole sterol	Hyperte- nsion, High Blood Pressure, or Stroke
Neither agree nor disagree									
National	26%	22%	14%	5%	19%	5%	17%	15%	8%
Traditional	25%	21%	10%	5%	18%	3%	18%	16%	8%
CDHP	23%	20%	8%	--	14%	3%	--	16%	9%
HDHP	33%	33%	22%	4%	20%	7%	6%	10%	10%
Somewhat disagree									
National	9%	7%	5%	3%	12%	2%	2%	8%	3%
Traditional	9%	7%	5%	--	11%	3%	2%	9%	3%
CDHP	13%	6%	7%	33%	6%	6%	--	14%	2%
HDHP	8%	10%	13%	3%	10%	4%	--	8%	5%
Strongly disagree									
National	7%	10%	1%	4%	7%	3%	--	8%	1%
Traditional	7%	10%	1%	5%	7%	4%	--	7%	1%
CDHP	12%	4%	2%	--	7%	2%	--	5%	--
HDHP	8%	8%	5%	--	7%	--	--	7%	1%

### Resources for Information

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

Nat'l (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)

	A lot	Some	Not at All	Not Available
a. Advertisements				
National	1%	27	69	2
Traditional	1%	27	69	2
CDHP	2%	26	71	1
HDHP	1%	28	70	2
b. My friends or relatives				
National	11%	60	27	1
Traditional	12%	60	27	1
CDHP	9%	66	25	<1
HDHP	11%	61	27	1
c. Information provided by my health plan				
National	11%	56	30	4
Traditional	11%	57	29	3
CDHP	8%	57	32	3
HDHP	7%	49	38	6
d. Information provided by my physician				
National	43%	44	11	2
Traditional	44%	43	10	2
CDHP	34%	53	11	2
HDHP	39%	45	13	3

Nat'l (n=1631), Traditional (n=1506), CDHP (n=722), HDHP (n=930)		A lot	Some	Not at All	Not Available
e.	Internet or Health websites (other than my health plan's)				
	National	16%	52	31	2
	Traditional	16%	51	31	2
	CDHP	19%	58	22	<1
	HDHP	19%	60	21	<1
f.	Magazine articles or books about health				
	National	7%	50	42	2
	Traditional	7%	50	42	2
	CDHP	8%	57	34	1
	HDHP	9%	53	37	1
g.	Nurse advice line/help line				
	National	5%	28	61	6
	Traditional	5%	29	61	6
	CDHP	3%	26	66	5
	HDHP	5%	26	62	7
h.	Stories in news media-TV, radio, newspaper				
	National	4%	48	46	2
	Traditional	4%	47	47	2
	CDHP	4%	58	37	1
	HDHP	5%	53	41	1

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=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Your doctor	68%	69%	56%	61%
A family member or friend	12	11	19	14
Your health plan	6	6	5	4
A medical association (American Medical Association, American Heart Association, etc.)	5	5	6	5
Health websites (other than your health plan's)	3	3	5	6
A consumer group (i.e., Consumer Reports)	3	3	4	5
Magazine articles or books on health	1	1	1	1
Stories in news media (TV, radio, newspaper)	<1	<1	<1	1
A government agency	<1	<1	<1	<1
Myself	<1	<1	1	<1
Other medical professionals	<1	<1	<1	<1
Combination	<1	<1	<1	<1
Other (specify) _____	1	<1	1	1
None	<1	1	1	1



R3A. Does your health plan provide any information on the quality of care provided by:

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	1631	46	1506	47	722	28	930	32
Hospitals	1631	45	1506	46	722	27	930	32

R3B. Does your health plan provide any information on the cost of care provided by:

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	1631	40	1506	40	722	22	930	27
Hospitals	1631	40	1506	40	722	22	930	26

R4. [FOR EACH YES IN R3a/b, ASK:] Have you ever tried to use the health plan's information to choose a doctor or hospital?

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Quality of care provided by doctors incl. specialists	739	55	687	54	197	47	305	52
Quality of care provided by hospitals	728	45	676	44	195	36	297	38
Cost of care provided by doctors incl. specialists	654	50	609	49	159	36	242	40
Cost of care provided by hospitals	642	45	601	45	160	37	232	34

R5. [FOR EACH YES IN R4a/b, ASK:] Was the information useful?

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Quality of care provided by doctors incl. specialists	407	91	374	90	86	86	151	90
Quality of care provided by hospitals	333	87	305	87	67	93	110	82
Cost of care provided by doctors incl. specialists	308	90	284	89	54	92	90	90
Cost of care provided by hospitals	277	87	256	86	53	88	77	85

R10. Using sources **other than your health plan**, have you tried to find information about the following:

a. QUALITY OF CARE PROVIDED BY:

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	1631	32	1506	33	722	31	930	36
Hospitals	1631	26	1506	26	722	23	930	25

b. COST OF CARE PROVIDED BY:

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	1631	23	1506	23	722	22	930	24
Hospitals	1631	20	1506	20	722	17	930	19

R11. [FOR EACH YES IN R10, ASK:] Were you able to find all of the information you needed about the:

(% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Quality of care provided by doctors incl. specialists	559	76	518	77	222	57	319	57
Quality of care provided by hospitals	445	79	415	79	163	65	241	64
Cost of care provided by doctors incl. specialists	377	70	351	71	156	48	213	53
Cost of care provided by hospitals	325	66	309	67	117	49	175	52

R7. [IF RECEIVED SOME CARE (ANY IN HC3=2-5), ASK:] In the last year/Since you joined your current plan, did you do any of the following:

(% saying yes)	Nat'l (n=1475)	Trad. (n=1363)	CDHP (n=652)	HDHP (n=802)
a. Checked whether my health plan would cover my care	58%	58%	62%	62%
c. Checked the price of a doctor's visit or other health care service before I received care	21%	20%	26%	23%
d. Checked the quality rating of a doctor or hospital before I received care from them	21%	21%	19%	18%
e. Talked to my doctor about treatment options and costs	44%	44%	46%	44%
f. Used an online cost tracking tool provided by your health plan to manage my health expenses	8%	8%	17%	6%
g. Participated in a wellness program offered through my job or my spouse's job	14%	15%	20%	11%

R8. [IF RECEIVED SOME CARE (ANY IN HC3=2-5), ASK:] In the last year/Since you joined your current plan, did you do any of the following concerning your prescription drugs:				
(% saying yes)				
	Nat'l (n=1475)	Trad. (n=1363)	CDHP (n=652)	HDHP (n=802)
a. Asked for a generic drug instead of a brand name drug	49%	48%	54%	60%
b. Asked for a brand name drug instead of a generic drug	13%	13%	9%	11%
c. Asked my doctor to recommend a less costly prescription drug	31%	31%	39%	41%

### About Your Job

J1. What is your current job status?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Employed full time	71%	70%	76%	65%
Employed part time	8	8	9	11
Not employed, looking for work	2	2	1	3
Homemaker	10	11	6	9
Retired	6	6	4	8
Self-employed, business owner	1	1	3	2
Disabled, medical leave	1	1	<1	1
Student	<1	<1	<1	<1
Other (specify) _____	1	1	<1	1

[IF EMPLOYED FULL OR PART TIME (J1=1-2), CONTINUE. ELSE SKIP TO D2.]

J2a. [IF J1=1,2 AND S3=2 OR 4] Does your employer offer health insurance to ANY employees?

	Nat'l (n=343)	Trad. (n=307)	CDHP (n=167)	HDHP (n=260)
Yes	56%	59%	37%	39%
No	38	34	57	57
Don't know	5	6	3	3

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

	Nat'l (n=199)	Trad. (n=187)	CDHP (n=60)	HDHP (n=90)
Yes	78%	81%	54%	54%
No	21	18	44	45
Don't know	1	1	2	1

J5. What are your annual earnings from your job?

	Nat'l (n=1316)	Trad. (n=1213)	CDHP (n=597)	HDHP (n=692)
Less than \$20,000	11%	11%	13%	18%
\$20,000-\$29,999	14	14	11	18
\$30,000-\$39,999	14	14	15	15
\$40,000-\$49,999	12	12	15	13
\$50,000-\$69,999	14	14	20	17
\$70,000-\$99,999	13	14	10	6
\$100,000-\$149,999	8	8	4	4
\$150,000 or more	4	4	2	1
Decline to answer	9	9	8	7

J6. How many years have you worked for this employer?

	Nat'l (n=1316)	Trad. (n=1213)	CDHP (n=597)	HDHP (n=692)
Less than 2 years	24%	24%	19%	27%
2-4 years	22	21	24	19
5-9 years	23	23	25	23
10 or more years	30	31	31	30

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=1316)	Trad. (n=1213)	CDHP (n=597)	HDHP (n=692)
Self-employed with no employees	4%	3%	5%	9%
2-9	10	10	14	16
10-49	10	9	18	17
50-199	11	10	12	13
200-499	8	8	10	8
500-1,999	11	12	8	8
2,000-4,999	6	7	6	5
5,000-9,999	7	6	6	4
10,000 or more	19	20	12	12
Don't know	14	14	9	7

J9. Which of the following best describes the industry in which you work?	Nat'l (n=1316)	Trad. (n=1213)	CDHP (n=597)	HDHP (n=692)
Agriculture, forestry, mining	2%	1%	1%	2%
Business services, personal services	7	6	9	11
Construction	7	8	6	5
Education, social services	10	10	6	9
Finance, insurance, real estate	7	7	16	7
Health services	8	8	13	9
Legal services	3	3	2	4
Manufacturing	12	13	11	10
Non-profits, religious organizations	3	3	3	4
Retail, restaurant	10	10	7	13
Technology, communication	8	8	10	9
Transportation, utilities	7	8	5	4
Wholesale trade	2	2	3	2
Government, public service	5	6	2	4
Hospitality, entertainment, arts	2	2	2	4
Other (specify) _____	7	7	2	4

### Demographics

D2. Are you of Hispanic, Spanish or Latino origin or descent?	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Yes	12%	12%	6%	9%
No	88	87	93	91
Other (specify) _____	1	1	<1	<1

D3. What is your racial/ethnic background? (Check all that apply.)	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
White/Caucasian	79%	78%	85%	90%
African American/Black	12	12	5	3
Asian/Pacific Islander	4	4	4	5
Other (specify) _____	3	3	5	2

D4. What is the highest grade of school or year of college you completed?	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Some high school or less	7%	7%	<1%	1%
High school graduate	31	31	10	15
Some college	25	25	25	27
Trade or business school	5	4	8	9
College graduate	19	19	37	29
Some post graduate work	3	3	5	6
Graduate degree	11	11	15	12

D5. What is your current marital status?

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Married	73%	74%	61%	55%
Not married, living with a partner	6	6	7	7
Divorced or separated	8	8	15	14
Widowed	1	1	2	2
Single, never married	12	12	15	22

D7. What was your total annual household income for 2005? (Include income from all sources.)

	Nat'l (n=1631)	Trad. (n=1506)	CDHP (n=722)	HDHP (n=930)
Less than \$20,000	5%	6%	8%	10%
\$20,000-\$29,999	7	6	5	7
\$30,000-\$39,999	9	9	10	12
\$40,000-\$49,999	11	11	14	18
\$50,000-\$69,999	19	19	28	24
\$70,000-\$99,999	19	19	15	11
\$100,000-\$149,999	13	14	7	5
\$150,000 or more	7	7	4	3
Decline to answer	10	10	10	9

Thank you for completing this survey!
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