

**EBRI/Commonwealth Fund Consumerism in Health Care Survey  
September 28 - October 19, 2005**

**Screening Questions**

Thank you for agreeing to participate in our survey about Health Insurance! 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...?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Male	48%	49%	58%	55%
Female	52	51	42	45

S1. What is your age?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
21-24	3%	3%	4%	2%
25-29	15	16	6	6
30-34	10	10	11	10
35-39	11	11	11	11
40-44	14	14	21	13
45-49	16	16	18	21
50-54	12	10	15	12
55-59	12	12	9	16
60-64	7	8	6	10

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
None	67%	67%	60%	66%
One	17	17	13	13
Two	11	11	17	14
Three	4	3	6	5
Four or more	1	1	3	2

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
One	21%	21%	23%	22%
Two	60	60	60	64
Three	13	14	11	10
Four or more	5	5	6	4

S2.	Are you currently covered by health insurance?	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
	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?	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
	I am enrolled through my employer or union	71%	72%	66%	59%
	I am enrolled through my spouse's employer or union	20	21	6	13
	I purchase it directly from a health insurance carrier	8	6	28	28
	I am enrolled through my parent's health plan	--	--	--	--
	I am enrolled in Medicare or a Medicaid plan	--	--	--	--
	I am enrolled through the US military or a plan for veteran	--	--	--	--
	Other (specify) _____	*	*	--	*

[TERMINATE IF NOT 21-64 YEARS OLD (S1=1,2,12,13), 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?	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
	Only you	42%	40%	46%	48%
	You and your spouse/partner	27	29	16	22
	You, your spouse/partner, and one or more children	26	26	34	25
	You and one or more children	5	5	4	5
	Other (specify) _____	*	*	--	*

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	58%	53%	100%	100%
No [SKIP TO S9]	27	30	--	--
Yes, but only when I go out of network [SKIP TO S9]	12	13	--	--
Don't know [SKIP TO S9]	3	4	--	--

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.)

	Natl. (n=394)	Trad. (n=321)	CDHP (n=100)	HDHP (n=237)
Less than \$500 [TERMINATE FOR OVERSAMPLE]	23%	27%	--	--
\$500-\$999 [TERMINATE FOR OVERSAMPLE]	20	23	--	--
\$1,000-\$1,499 [TERMINATE FOR OVERSAMPLE]	10	12	--	--
\$1,500-\$1,999 [TERMINATE FOR OVERSAMPLE]	7	8	--	--
\$2,000-\$2,999	4	--	30%	43%
\$3,000-\$3,999	2	--	21	14
\$4,000-\$4,999	1	--	21	4
\$5,000-\$7,499	2	--	21	14
\$7,500-\$9,999	--	--	2	2
\$10,000 or more	*	--	1	1
Don't know	12	12	2	7
Have a separate deductible for each family member	18	18	2	15

S6b. [IF DON'T KNOW AMOUNT OF DEDUCTIBLE (S6a=11), ASK:] Is the family deductible less than \$2,000 or \$2,000 or more?

	Natl. (n=46)	Trad. (n=39)	CDHP (n=2)	HDHP (n=17)
Less than \$2,000 [TERMINATE FOR OVERSAMPLE]	30%	34%	--	--
\$2,000 or more	12	--	100%	100%
Don't know [TERMINATE FOR OVERSAMPLE]	58	66	--	--

S7a. [IF HAVE INDIVIDUAL COVERAGE (S4=1,5) OR HAVE SEPARATE DEDUCTIBLES FOR FAMILY COVERAGE (S6a=12), 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.)

	Natl. (n=340)	Trad. (n=261)	CDHP (n=87)	HDHP (n=261)
Less than \$200 [TERMINATE FOR OVERSAMPLE]	15%	19%	--	--
\$200-\$349 [TERMINATE FOR OVERSAMPLE]	22	29	--	--
\$350-\$499 [TERMINATE FOR OVERSAMPLE]	4	6	--	--
\$500-\$999 [TERMINATE FOR OVERSAMPLE]	19	25	--	--
\$1,000-\$1,499	7	--	24%	46%
\$1,500-\$1,999	2	--	15	18
\$2,000-\$3,499	7	--	49	23
\$3,500-\$4,999	--	--	3	1
\$5,000 or more	7	--	7	7
Don't know	17	21	1	5

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

	Natl. (n=57)	Trad. (n=51)	CDHP (n=1)	HDHP (n=13)
Less than \$1,000 [TERMINATE FOR OVERSAMPLE]	22%	23%	--	--
\$1,000 or more	5	--	100%	100%
Don't know [TERMINATE FOR OVERSAMPLE]	72	77	--	--

S8. Does your deductible apply to all care or are any services excluded from your deductible such as doctor visits or preventive care tests such as mammograms or screening for colon cancer?

	Natl. (n=668)	Trad. (n=525)	CDHP (n=185)	HDHP (n=463)
Deductible applies to all care	45%	45%	56%	43%
Some services are excluded from the deductible	42	40	37	47
Other (specify) _____	*	*	--	*
Don't know	13	14	7	10

S9. [DELETED]

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 is lost to the employee. A similar type of account is sometimes available for child care expenses as well.]

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	25%	24%	45%	21%
No	65	66	52	75
Don't know	4	5	2	4

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?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Extremely familiar	2%	1%	35%	3%
Very familiar	3	3	30	7
Somewhat familiar	16	14	22	24
Not very familiar	19	19	6	18
Not at all familiar	60	61	7	47
Don't know	1	1	1	2

[IF DEDUCTIBLE IS \$2,000 OR HIGHER FOR FAMILY (S6a=5-10 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.

	Natl. (n=143)	Trad. (--)	CDHP (n=185)	HDHP (n=463)
Yes	20%		100%	9%
No [SKIP TO S13]	80		--	90
Don't know [SKIP TO S13]	1		--	1

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

	Natl. (n=30)	Trad. (--)	CDHP (n=185)	HDHP (n=41)
Yes	58%		90%	--
No	31		--	100%
Other (describe) _____	--		1	--
Don't know	12		9	--

S13. [AUTOCODE]

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
CDHP (S12B=1,3,4)	1%	--	100%	--
HDHP (S12A=2,3 OR S12B=2)	9	--	--	100%
Other	89	100%	--	--

**Attitudes about Health Plan and Health Care**

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

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)

	Extremely Satisfied	Very Satisfied	Somewhat Satisfied	Not too Satisfied	Not at all Satisfied
a. Quality of health care I receive through my plan					
National	26%	43	25	4	2
Traditional	29%	44	23	4	*
CDHP	23%	40	28	8	2
HDHP	11%	41	34	9	5
b. Providing easy access to doctors					
National	27%	43	25	4	1
Traditional	29%	44	23	4	1
CDHP	24%	45	22	7	2
HDHP	16%	44	29	6	4
c. The cost I pay out of my own pocket for my health care					
National	17%	22	35	15	11
Traditional	18%	24	36	14	8
CDHP	5%	13	28	28	26
HDHP	2%	10	31	30	28
d. My choice of doctors					
National	30%	41	21	5	2
Traditional	32%	41	21	4	2
CDHP	24%	45	21	8	2
HDHP	17%	43	29	8	3

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)

	Extremely Satisfied	Very Satisfied	Somewhat Satisfied	Not too Satisfied	Not at all Satisfied
e. Overall satisfaction with my health care plan					
National	21%	39	29	9	3
Traditional	23%	41	28	7	2
CDHP	9%	32	32	16	10
HDHP	5%	28	39	20	8

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Extremely likely	17%	19%	12%	4%
Very likely	30	32	22	18
Somewhat likely	25	26	31	34
Not too likely	20	17	18	27
Not at all likely	8	6	16	16

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Extremely likely to stay	27%	30%	13%	8%
Very likely to stay	30	31	33	22
Somewhat likely to stay	28	28	21	37
Not too likely to stay	11	9	20	23
Not at all likely to stay	4	3	13	11

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

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)

	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
a. My health plan is easy to understand					
National	21%	44	13	19	2
Traditional	23%	46	13	16	2
CDHP	15%	39	17	23	6
HDHP	10%	40	20	23	7
b. My health plan will protect me in the event of an expensive illness					
National	29%	45	16	7	3
Traditional	31%	46	15	7	2
CDHP	30%	45	14	6	5
HDHP	20%	47	16	12	5

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)		Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
c.	The terms of my health plan make me consider costs when deciding whether to see a doctor when sick or to fill a prescription for medication(s)					
	National	17%	24	18	26	15
	Traditional	14%	23	19	27	16
	CDHP	35%	36	15	9	4
	HDHP	28%	32	16	15	9
d.	My health plan encourages me to adopt a healthier lifestyle					
	National	17%	29	37	12	6
	Traditional	18%	28	37	12	4
	CDHP	14%	32	37	12	5
	HDHP	8%	32	34	16	10
e.	My health plan provides information to help me choose among physicians, pharmacies, labs, and hospitals					
	National	16%	35	29	12	8
	Traditional	17%	36	29	11	6
	CDHP	10%	30	32	20	8
	HDHP	6%	33	28	19	14

A5. [DELETED]

A6. [DELETED]

A7. How strongly do you agree or disagree with the following statements:

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)		Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
a.	In general, the choices made by the people who use health care services have a significant impact on the total cost of health care					
	National	26%	45	19	6	4
	Traditional	26%	45	20	6	3
	CDHP	32%	41	16	9	2
	HDHP	30%	40	17	6	6



National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)		Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
b.	In general, the choices made by the people who use health care services have a significant impact on the quality of health care they receive					
	National	19%	45	26	7	2
	Traditional	18%	45	28	7	2
	CDHP	21%	46	21	10	2
	HDHP	21%	47	21	7	5
c.	It is possible to find information you can trust about the quality of health care provided by different doctors					
	National	12%	37	30	15	6
	Traditional	13%	38	30	14	5
	CDHP	11%	30	25	26	8
	HDHP	10%	36	28	19	7
d.	In general, doctors who charge higher prices provide higher quality health care					
	National	3%	7	28	34	28
	Traditional	3%	7	29	35	27
	CDHP	3%	6	35	30	26
	HDHP	1%	9	29	35	27

**Your Health Plan**

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

	Natl. (n=1129)	Trad. (n=1016)	CDHP (n=134)	HDHP (n=334)
Yes, have choice of plans	56%	58%	47%	45%
No, only one plan available	37	34	52	51
Don't know	7	8	1	3

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

	Natl. (n=679)	Trad. (n=627)	CDHP (n=63)	HDHP (n=151)
Low out of pocket costs when I see the doctor — good benefits	53%	54%	17%	34%
Good network of physicians and hospitals- your doctor was in the network	49%	49%	24%	50%
Cost of the premium	45%	44%	56%	64%
Easy to access care, little paperwork	28%	28%	10%	25%
Prior experience with this plan	22%	22%	14%	19%
Familiar type of coverage, simple to understand	15%	15%	3%	12%
Plan's good reputation, recommended by others	14%	15%	10%	5%
Specific benefits offered by the plan	10%	10%	10%	15%
Puts you in control of your health care dollars, you make choices of how your account is spent	2%	2%	33%	3%
Opportunity to save money in the account, rollover funds for future years	1%	1%	62%	2%
Provides incentives to be healthy	1%	1%	5%	2%
Other (specify) _____	2%	2%	--	3%

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Less than one year	21%	21%	46%	19%
1-2 years	24	25	30	27
3-4 years	21	19	12	23
5-9 years	15	15	10	18
10 years or more	19	20	1	12
Don't know	*	*	--	1

HP4a. Does your health plan require you to choose a primary care physician (PCP) or personal physician?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	52%	51%	29%	41%
No	43	43	62	51
Don't know	6	5	9	8

HP4b. [IF PLAN REQUIRES PCP (HP4a=1), ASK:] Does your health plan require you to get a referral from your primary care physician (PCP) or personal physician in order to see a specialist?

	Natl. (n=646)	Trad. (n=587)	CDHP (n=54)	HDHP (n=188)
Yes	74%	75%	46%	71%
No	22	21	44	24
Don't know	4	4	9	5

HP4c. Does your health plan have a network or list of doctors, hospitals and other medical providers that the plan encourages you to use?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	86%	86%	84%	83%
No	8	8	11	13
Don't know	6	6	5	4

HP4d. [IF PLAN HAS NETWORK (HP4c=1), ASK:] If you see a doctor who is not part of your plan's network, does your health plan pay for any of those costs?

	Natl. (n=1058)	Trad. (n=937)	CDHP (n=155)	HDHP (n=383)
Yes	68%	70%	74%	70%
No	16	15	14	14
Don't know	15	16	13	15

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

	Natl. (n=456)	Trad. (n=403)	CDHP (n=63)	HDHP (n=147)
Nothing, employer pays all	28%	27%	35%	27%
Less than \$20 per month	11	8	10	6
\$20-\$49 per month	18	20	10	16
\$50-\$99 per month	23	25	24	18
\$100-\$199 per month	9	8	13	15
\$200-\$299 per month	2	2	6	3
\$300 or more per month	2	2	--	9
Don't know	4	4	3	5

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

	Natl. (n=456)	Trad. (n=406)	CDHP (n=60)	HDHP (n=129)
Nothing, employer pays all	15%	15%	18%	10%
Less than \$100 per month	30	33	15	12
\$100-\$199 per month	24	24	30	28
\$200-\$299 per month	17	17	13	16
\$300-\$399 per month	4	3	12	11
\$400-\$499 per month	2	1	3	11
\$500 or more per month	3	2	7	8
Don't know	4	4	2	2

HP5c. [IF INDIVIDUAL PURCHASER (S3=4), ASK:] How much is the monthly premium for your health insurance plan?

	Natl. (n=72)	Trad. (n=43)	CDHP (n=51)	HDHP (n=128)
Less than \$200 per month	23%	8%	27%	22%
\$200-\$299 per month	14	9	18	27
\$300-\$399 per month	6	6	24	13
\$400-\$499 per month	20	28	10	15
\$500-\$599 per month	3	3	4	4
\$600 or more per month	22	31	14	15
Don't know	12	15	4	5

### CDHP Only

[IF CDHP (S13=1), CONTINUE. ELSE SKIP TO HP6.]

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?

	Natl. (n=13)	Trad. (--)	CDHP (n=134)	HDHP (--)
Yes	n=5		68%	
No	n=4		28	
Don't know	n=5		4	

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?

	Natl. (n=8)	Trad. (--)	CDHP (n=91)	HDHP (--)
Less than \$200	--		8%	
\$200-\$499	n=1		14	
\$500-\$749	n=1		15	
\$750-\$999	--		5	
\$1,000 or more	n=2		44	
Don't know	n=1		13	

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

	Natl. (n=17)	Trad. (--)	CDHP (n=185)	HDHP (--)
Nothing	n=10		28%	
Less than \$200	--		3	
\$200-\$499	n=1		8	
\$500-\$749	--		6	
\$750-\$999	n=<.5		6	
\$1,000 or more	n=3		40	
Don't know	n=3		8	

CD4. How long have you had this savings account?

	Natl. (n=17)	Trad. (--)	CDHP (n=185)	HDHP (--)
Less than 6 months	n=3		22%	
6 months to less than 1 year	n=2		32	
1-2 years	n=4		27	
3-4 years	--		10	
5 or more years	n=2		6	
Don't know	n=5		3	

CD5. [IF HAD ACCOUNT MORE THAN ONE YEAR AND CAN ROLL OVER UNSPENT FUNDS (CD4=3-5 AND S12a=1), ASK:] How much money did you roll over in this account from last year?

	Natl. (n=6)	Trad. (--)	CDHP (n=79)	HDHP (--)
Nothing	n=1		29%	
Less than \$100	n=1		9	
\$100-\$199	--		4	
\$200-\$299	--		3	
\$300-\$499	n=3		6	
\$500-\$749	n=<.5		13	
\$750 or more	--		27	
Don't know	--		10	

[CONTINUE WITH ALL RESPONDENTS.]

HP6. In the last 2-3 years, some health insurance companies have begun to use tiered hospital networks, where hospitals in the plan's network are divided into tiers or groups according to their costs or the quality of care they provide. In these health plans, the amount you pay for hospital care would vary depending on the level or tier of the hospital.

To the best of your knowledge, does your health plan charge you different amounts for hospitals that are within your network, based on the group or tier of a hospital?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	4%	4%	9%	10%
No	58	59	58	53
Don't know	37	36	33	38

HP7. [IF MORE THAN ONE PLAN OFFERED (HP1=1) OR INDIVIDUAL PURCHASER (S3=4), ASK:] Compared to the other health plans available to you, is the premium you pay for the health plan you selected:

	Natl. (n=751)	Trad. (n=670)	CDHP (n=114)	HDHP (n=279)
More expensive than all the other plans	11%	12%	5%	11%
More expensive than some, but less expensive than others	29	29	24	32
Less expensive than all the other plans	29	27	50	31
About the same cost as the other plans	20	21	10	14
Don't know	10	11	10	11

HP8a. Does your health plan include coverage for prescription drugs?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	94%	96%	86%	85%
No	5	3	11	13
Don't know	1	1	3	3

HP8b. [IF PLAN COVERS RX (HP8a=1), ASK:] Some prescription drug plans have two or more levels of costs that you pay for medications, depending on the classification of the drug—for example, generic, formulary, preferred, etc. Each level has a different cost or copay.

To the best of your knowledge, does your prescription drug coverage have two or more levels of costs that you pay? [INCLUDE LINKS TO DEFINITIONS]

DEFINITIONS: A generic drug is a drug that has the same ingredients as a drug sold under a brand name. Usually generic drugs are less expensive than the brand name drugs. A formulary is an insurer's list of preferred drugs. Prescription drugs listed in the formulary or preferred list are usually slightly more expensive for the patient than generic drugs, but less expensive than drugs that are not on the preferred list or formulary.

	Natl. (n=1141)	Trad. (n=1019)	CDHP (n=159)	HDHP (n=392)
Yes	77%	77%	64%	80%
No	11	11	21	10
Don't know	12	12	14	10

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)?

	Natl. (n=627)	Trad. (n=627)	CDHP (--)	HDHP (--)
Yes	33%	33%		
No	41	41		
Don't know	26	26		

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 or fund that you could use to pay your health care expenses?

	Natl. (n=202)	Trad. (n=202)	CDHP (--)	HDHP (--)
Yes	28%	28%		
No	40	40		
Don't know	32	32		

HP10b. [IF HDHP AND NO ACCOUNT (S12a=2,3 AND S13=2), ASK:] Were you offered or were you aware of the option to open a health savings account or fund that you could use to pay your health care expenses?

	Natl. (n=113)	Trad. (--)	CDHP (--)	HDHP (n=422)
Yes	28%			32%
No	70			63
Don't know	2			5

HP11. [IF OFFERED CDHP OR HSA BUT DID NOT TAKE (HP10a=1 OR HP10b=1), ASK:]  
 Why did you decide not to take the high deductible plan with the savings account?/Why did you decide not to open a health savings account or fund? (Check all that apply.)

	Natl. (n=101)	Trad. (n=60)	CDHP (--)	HDHP (n=136)
I did not like the high out-of-pocket costs	62%	86%		15%
I am more familiar with the plan I selected	25%	21%		18%
It is too much trouble to open and/or manage the savings account	20%	19%		19%
I did not have the money to put into a savings account	19%	20%		30%
It's too complicated, I did not understand it	11%	6%		10%
I did not want to risk losing my money	3%	2%		7%
This plan was not recommended to me	1%	--		2%
I did not like the network of doctors and hospitals	1%	1%		1%
Other (specify) _____	8%	5%		16%

**Habits**

H1. Do you currently smoke cigarettes?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	23%	23%	14%	14%
No	76	75	86	84
Decline to answer	1	1	--	2

H2. In the past four weeks, how often did you exercise at least 30 minutes a day?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Never	23%	24%	16%	15%
Less than once a week	18	17	17	22
1-2 times a week	29	30	34	30
3-4 times a week	19	19	22	22
5 or more times a week	11	10	11	11

H3. For each of the following statements concerning your nutrition or diet, please indicate whether or not it is true for you.

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
a. I am currently on a diet to lose weight or maintain my current weight				
True	43%	43%	39%	42%
False	57	57	61	58



	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
b. I usually base my food purchase decisions on the nutritional content of the food				
True	57%	57%	64%	59%
False	43	43	36	41

H4. What is your height and weight?	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Height: _____ feet _____ inches      Weight: _____ pounds				
Underweight	1%	1%	1%	1%
Normal	22	22	33	23
Overweight	34	33	33	33
Obese	35	36	26	33
Decline to answer	9	9	7	10

H5. Have you had a physical exam in the past 12 months?	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	67%	67%	71%	67%
No	33	33	29	33

H6. How strongly do you agree or disagree with the following statement: When it comes to maintaining a healthy lifestyle, I feel that I do enough to take good care of my health.	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Strongly agree	7%	6%	10%	10%
Somewhat agree	40	41	43	40
Neither agree nor disagree	21	21	15	17
Somewhat disagree	26	26	26	27
Strongly disagree	6	6	6	5

**Health Care History**

HC1. In general, how would you rate your health?	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Excellent	8%	8%	15%	11%
Very good	38	37	43	36
Good	40	42	35	39
Fair	11	12	5	12
Poor	2	1	3	2

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

(% saying yes)	You			
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
a. Allergies	47%	48%	43%	44%
b. Arthritis	19%	19%	17%	18%
c. Asthma, emphysema or lung disease	12%	12%	5%	11%
d. Cancer	1%	1%	1%	2%
e. Depression	16%	16%	15%	13%
f. Diabetes	6%	6%	6%	10%
g. Heart attack or other heart disease	3%	3%	4%	4%
h. High cholesterol	18%	19%	23%	22%
i. Hypertension, high blood pressure or stroke	18%	18%	14%	23%

(% saying yes)	Other Family Members With Same Health Plan			
	Natl. (n=707)	Trad. (n=634)	CDHP (n=100)	HDHP (n=237)
a. Allergies	43%	43%	41%	43%
b. Arthritis	15%	16%	11%	13%
c. Asthma, emphysema or lung disease	13%	12%	10%	16%
d. Cancer	2%	1%	5%	3%
e. Depression	15%	16%	14%	14%
f. Diabetes	9%	9%	7%	9%
g. Heart attack or other heart disease	3%	3%	6%	2%
h. High cholesterol	20%	20%	17%	16%
i. Hypertension, high blood pressure or stroke	21%	21%	11%	12%

HC3. Please indicate below how often you have 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”).

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)	Never	Once	2-3 Times	4-5 Times	6+ Times
a. Filled a prescription at a pharmacy or by mail order					
National	26%	11	17	8	38
Traditional	27%	10	17	8	38
CDHP	35%	10	17	8	30
HDHP	29%	11	13	10	37
b. Visited a doctor’s office or medical clinic					
National	13%	17	40	14	15
Traditional	14%	16	41	14	16
CDHP	18%	26	33	10	12
HDHP	14%	20	37	11	18

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)		Never	Once	2-3 Times	4-5 Times	6+ Times
c.	Been treated at a hospital emergency room					
	National	80%	15	5	*	*
	Traditional	80%	15	5	*	*
	CDHP	82%	12	3	1	2
	HDHP	81%	12	6	*	1
d.	Been admitted to a hospital					
	National	85%	12	2	*	*
	Traditional	86%	11	2	*	*
	CDHP	88%	9	2	1	2
	HDHP	87%	10	3	*	*
e.	Had a diagnostic test such as an x-ray, MRI, blood test, or CAT scan					
	National	44%	27	21	4	3
	Traditional	43%	27	22	5	4
	CDHP	47%	25	20	5	3
	HDHP	44%	26	20	4	6
f.	Had physical therapy outside a hospital					
	National	91%	3	2	2	3
	Traditional	90%	3	2	2	3
	CDHP	92%	1	2	1	4
	HDHP	92%	2	2	1	4
g.	Visited an alternative or complementary medicine practitioner (for medical services such as chiropractic, acupuncture, meditation, biofeedback, etc.)					
	National	87%	2	4	2	5
	Traditional	86%	2	4	2	5
	CDHP	84%	3	4	--	9
	HDHP	86%	2	3	2	7

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: [ONLY DISPLAY FOR HOUSEHOLD MEMBERS IF D6a > 0 OR D6b > 1.]

A. For prescription medicines

	You			
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Nothing	17%	17%	24%	20%
Less than \$100	32	34	27	22
\$100 to \$199	14	15	10	14
\$200 to \$499	17	15	17	16
\$500 to \$749	8	8	6	10
\$750 to \$999	1	1	3	3
\$1,000 to \$1,499	4	3	4	5
\$1,500 to \$1,999	1	1	2	3
\$2,000 or more	1	1	3	3
Don't know	6	6	4	4

**For All Members of Your Household, Including You**

	Natl. (n=983)	Trad. (n=875)	CDHP (n=148)	HDHP (n=373)
Nothing	7%	7%	18%	8%
Less than \$100	21	22	18	14
\$100 to \$199	14	15	9	8
\$200 to \$499	21	18	13	22
\$500 to \$749	9	9	9	12
\$750 to \$999	4	4	6	5
\$1,000 to \$1,499	5	5	5	7
\$1,500 to \$1,999	2	2	5	5
\$2,000 or more	5	5	9	8
Don't know	8	9	5	8

B. For hospital expenses (emergency room and inpatient services)

	You			
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Nothing	68%	67%	75%	67%
Less than \$100	11	12	4	5
\$100 to \$199	4	4	2	4
\$200 to \$499	4	4	2	4
\$500 to \$749	5	5	3	4
\$750 to \$999	2	2	3	6
\$1,000 to \$1,999	2	1	6	5
\$2,000 to \$4,999	*	*	2	1
\$5,000 or more	4	4	4	3

	<b>For All Members of Your Household, Including You</b>			
	Natl. (n=983)	Trad. (n=875)	CDHP (n=148)	HDHP (n=373)
Nothing	50%	50%	61%	50%
Less than \$100	10	11	5	3
\$100 to \$199	6	7	--	4
\$200 to \$499	6	5	5	8
\$500 to \$749	9	9	3	7
\$750 to \$999	4	3	6	6
\$1,000 to \$1,999	4	2	8	10
\$2,000 to \$4,999	1	1	4	3
\$5,000 or more	6	7	4	5

C. For diagnostic tests (x-rays, MRIs, CAT scans, blood tests, etc.)

	<b>You</b>			
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Nothing	60%	62%	53%	49%
Less than \$50	10	11	6	8
\$50 to \$99	6	6	5	4
\$100 to \$199	7	5	8	11
\$200 to \$499	6	6	8	11
\$500 to \$749	3	2	6	5
\$750 to \$999	1	*	3	2
\$1,000 to \$1,499	*	*	2	2
\$1,500 to \$1,999	*	*	1	*
\$2,000 or more	*	*	2	2
Don't know	7	7	6	6

	<b>For All Members of Your Household, Including You</b>			
	Natl. (n=983)	Trad. (n=875)	CDHP (n=148)	HDHP (n=373)
Nothing	42%	44%	39%	29%
Less than \$50	10	10	5	6
\$50 to \$99	8	8	3	5
\$100 to \$199	8	6	7	11
\$200 to \$499	10	9	8	15
\$500 to \$749	5	4	5	9
\$750 to \$999	1	1	3	5
\$1,000 to \$1,499	1	*	8	3
\$1,500 to \$1,999	1	1	3	1
\$2,000 or more	1	*	4	4
Don't know	10	11	9	10

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

	<b>You</b>			
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Nothing	24%	25%	34%	23%
Less than \$100	30	31	14	20
\$100 to \$199	16	17	12	14
\$200 to \$499	14	13	20	17
\$500 to \$749	5	4	5	9
\$750 to \$999	3	2	3	2
\$1,000 to \$1,499	1	1	2	3
\$1,500 to \$1,999	1	1	3	1
\$2,000 or more	2	1	4	5
Don't know	5	6	4	6

**For All Members of Your Household, Including You**

	<b>You</b>			
	Natl. (n=983)	Trad. (n=875)	CDHP (n=148)	HDHP (n=373)
Nothing	14%	15%	24%	12%
Less than \$100	21	22	6	11
\$100 to \$199	16	17	9	13
\$200 to \$499	19	18	19	19
\$500 to \$749	6	6	8	11
\$750 to \$999	4	3	8	6
\$1,000 to \$1,499	3	3	3	4
\$1,500 to \$1,999	2	2	4	2
\$2,000 or more	1	1	9	9
Don't know	9	9	7	9

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>You</b>			
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Nothing	15%	15%	19%	14%
Less than \$100	26	27	22	15
\$100 to \$199	19	20	14	16
\$200 to \$499	14	15	11	12
\$500 to \$749	5	5	8	8
\$750 to \$999	5	5	4	8
\$1,000 to \$1,499	2	1	7	8
\$1,500 to \$1,999	4	2	6	8
\$2,000 or more	1	*	5	5
Don't know	9	9	5	7

	<b>For All Members of Your Household, Including You</b>			
	Natl. (n=983)	Trad. (n=875)	CDHP (n=148)	HDHP (n=373)
Nothing	6%	6%	9%	5%
Less than \$100	16	17	13	8
\$100 to \$199	16	17	11	9
\$200 to \$499	17	17	13	13
\$500 to \$749	7	8	4	9
\$750 to \$999	5	6	5	9
\$1,000 to \$1,499	4	5	9	7
\$1,500 to \$1,999	8	7	17	18
\$2,000 or more	3	2	10	10
Don't know	12	12	5	10

HC5a. In the last 12 months/since you joined your current health plan, have you ever not filled a prescription due to cost?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	18%	16%	20%	26%
No	74	76	69	65
Other (describe)	--	--	1	*
Not applicable-not given any prescriptions [SKIP TO HC8]	8	8	10	9

HC5b. [IF DIDN'T FILL A PRESCRIPTION DUE TO COST (HC5a=1,3), ASK:] Was the prescription(s) you did not fill meant to treat any of the following conditions? (Check all that apply.)

	Natl. (n=188)	Trad. (n=147)	CDHP (n=38)	HDHP (n=123)
Allergies	29%	26%	26%	28%
Depression	19%	22%	8%	11%
High cholesterol	9%	9%	8%	15%
Skin condition	7%	7%	11%	3%
Pain	6%	6%	3%	8%
Asthma, emphysema or lung disease	6%	5%	8%	6%
Hypertension, high blood pressure or stroke	5%	5%	3%	13%
Arthritis	4%	4%	5%	6%
Infection	3%	4%	5%	7%
Acid Reflux	3%	2%	5%	4%
Diabetes	3%	2%	3%	7%
Birth Control	2%	1%	3%	2%
Migraine	2%	2%	3%	5%
Heart attack or other heart disease	*	*	5%	2%
Cancer	*	--	5%	2%
Other	11%	12%	21%	11%
Don't know	4%	4%	5%	1%
Decline to answer	4%	5%	5%	3%

HC6a. In the last 12 months/since you joined your current health plan, have you skipped doses to make your medication last longer?

	Natl. (n=1116)	Trad. (n=985)	CDHP (n=166)	HDHP (n=422)
Yes	17%	15%	20%	26%
No	83	85	80	74

HC6b. [IF SKIPPED DOSES (HC6a=1,3), ASK:] Was the prescription(s) for which you skipped doses meant to treat any of the following conditions? (Check all that apply.)

	Natl. (n=191)	Trad. (n=154)	CDHP (n=33)	HDHP (n=109)
Allergies	30%	27%	24%	22%
Depression	23%	26%	9%	16%
High cholesterol	15%	16%	24%	20%
Hypertension, high blood pressure or stroke	12%	12%	18%	21%
Diabetes	11%	8%	15%	10%
Arthritis	6%	6%	6%	7%
Acid Reflux	4%	5%	6%	6%
Asthma, emphysema or lung disease	4%	4%	6%	10%
Pain	4%	5%	3%	4%
Menopause	4%	5%	3%	2%
Infection	3%	3%	3%	1%
Thyroid condition	3%	2%	--	4%
Skin condition	2%	2%	--	--
Migraine	1%	1%	3%	2%
Heart attack or other heart disease	1%	1%	3%	4%
Cancer	--	--	3%	2%
Other	8%	8%	9%	13%
Don't know	*	1%	--	--
Decline to answer	3%	4%	3%	6%

HC7a. Are there any other reasons (besides cost) that you have not filled a prescription?

	Natl. (n=1116)	Trad. (n=985)	CDHP (n=166)	HDHP (n=422)
Yes	9%	10%	8%	10%
No	91	90	92	90



HC7b. [IF DID NOT FILL PRESCRIPTION FOR OTHER REASON (HC7a=1), ASK:] What were your other reasons for not filling a prescription? (Check all that apply.)

	Natl. (n=118)	Trad. (n=108)	CDHP (n=14)	HDHP (n=42)
I was concerned about side effects of the medication	46%	47%	n=6	50%
I wanted to see if my symptoms would disappear or lessen on their own	39%	39%	n=10	50%
I tried an over the counter remedy instead	22%	23%	n=4	21%
I did not have time	11%	12%	n=2	7%
Didn't need it	7%	8%	--	10%
Haven't been back to doctor	3%	3%	--	2%
Insurance wouldn't approve/ needed special authorization	1%	2%	n=1	--
Changed prescription/used alternate prescription	1%	1%	--	--
I had transportation difficulties	--	--	n=1	--
Other (specify) _____	9%	7%	--	24%

HC8. In the last 12 months/since you joined your current health plan, have you delayed or avoided completely getting any type of health care services (other than filling a prescription) when you were sick due to the cost of those services?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Yes	20%	17%	35%	31%
No	69	71	49	56
Not applicable-was not sick in past 12 months/since joined health plan [SKIP TO R1]	12	12	16	13

HC9a. In the last 12 months/since you joined your current health plan, have you delayed or avoided completely getting any type of health care services (other than filling a prescription) when you were sick for any other reason?

	Natl. (n=1061)	Trad. (n=933)	CDHP (n=156)	HDHP (n=402)
Yes	14%	14%	17%	18%
No	86	86	83	82

HC9b. [IF DELAYED/AVOIDED CARE FOR OTHER REASON (HC9a=1), ASK:] What were your reasons for delaying or avoiding getting health care services? (Check all that apply.)

	Natl. (n=152)	Trad. (n=133)	CDHP (n=26)	HDHP (n=71)
I wanted to see if my symptoms would disappear or lessen on their own	79%	81%	81%	68%
I did not have time	38%	37%	42%	32%
I don't like the health care provider	12%	10%	12%	20%
I was afraid that I had a serious health problem that I did not want to face	8%	8%	15%	8%
Don't like going/try to avoid going to the doctor	3%	3%	4%	7%
Symptoms not serious enough to warrant visit/treatment not necessary	2%	2%	--	1%
I had transportation difficulties	2%	1%	4%	7%
Hard to get appointment	1%	1%	--	--
Other (specify) _____	4%	4%	4%	6%

HC10. [IF DELAYED/AVOIDED CARE FOR ANY REASON (HC8=1 OR HC9a=1), ASK:] Which of the following types of care did you delay or avoid getting? (Check all that apply.)

	Natl. (n=275)	Trad. (n=223)	CDHP (n=69)	HDHP (n=163)
Visit to doctor's office (not a specialist)	77%	79%	77%	74%
Visit to specialist's office	35%	37%	28%	31%
Lab/imaging tests	19%	18%	39%	26%
Physical therapy sessions	9%	5%	12%	7%
Trip to a hospital emergency room	7%	7%	10%	17%
Visit for hospital outpatient care	3%	2%	1%	7%
Dentist	2%	2%	--	2%
Surgery	1%	1%	--	1%
Other (specify) _____	1%	*	--	2%

**Resources for Information**

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

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)		A lot	Some	Not at All	Not Available
a.	Advertisements				
	National	*	26%	73	1
	Traditional	*	27%	72	1
	CDHP	1%	25	74	1
	HDHP	1%	28	70	2

National (n=1204), Traditional (n=1061), CDHP (n=185), HDHP (n=463)		<b>A lot</b>	<b>Some</b>	<b>Not at All</b>	<b>Not Available</b>
b.	My friends or relatives				
	National	10%	64	25	1
	Traditional	11%	65	23	1
	CDHP	8%	69	24	--
	HDHP	11%	60	29	1
c.	Information provided by my health plan				
	National	10%	62	26	3
	Traditional	10%	64	23	3
	CDHP	10%	60	26	4
	HDHP	9%	58	31	3
d.	Information provided by my physician				
	National	45%	44	8	2
	Traditional	46%	44	8	2
	CDHP	37%	52	10	1
	HDHP	41%	45	12	2
e.	Health websites (other than my health plan's)				
	National	20%	55	24	1
	Traditional	19%	55	25	1
	CDHP	20%	64	16	--
	HDHP	18%	54	27	1
f.	Magazine articles or books about health				
	National	6%	50	43	*
	Traditional	6%	50	44	*
	CDHP	4%	58	37	1
	HDHP	7%	51	41	1
g.	Nurse advice line/help line				
	National	3%	28	65	4
	Traditional	3%	28	64	4
	CDHP	4%	23	68	4
	HDHP	5%	27	63	5
h.	Stories in news media-TV, radio, newspaper				
	National	1%	46	52	1
	Traditional	2%	46	51	1
	CDHP	1%	52	46	1
	HDHP	2%	48	49	1

R2. Which source do you most prefer to use to get health information? (Select only one answer.)

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Information provided by your physician	59%	60%	52%	55%
Health websites (other than your health plan's)	22	21	25	22
Your friends or relatives	8	8	9	9
Magazine articles or books about health	4	4	3	5
Information provided by your health plan	3	3	4	4
Nurse advice line/help line	1	1	2	*
Stories in news media-TV, radio, newspaper	1	1	1	2
Internet	1	1	1	1
Advertisements	*	*	1	*
Other (specify) _____	1	1	2	2

R3a. Does your health plan provide any information on the quality of care provided by the following types of health care providers:

(% saying yes)	Natl.		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	1204	14	1061	14	185	15	463	16
Hospitals	1204	13	1061	14	185	14	463	16
Medical labs	1204	8	1061	9	185	9	463	10

R4a. [FOR EACH YES IN R3a, ASK:] Have you ever tried to use this quality information to choose a doctor/hospital/medical lab?

(% saying yes)	Natl.		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	194	48	172	42	27	63	76	51
Hospitals	187	29	166	25	25	48	73	44
Medical labs	114	28	101	25	16	n=8	45	42

R5a. [FOR EACH YES IN R4a, ASK:] Was the information about the quality of care easy to understand?

(% saying yes)	Natl.		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	92	97	76	97	17	n=15	39	95
Hospitals	64	94	49	93	12	n=10	32	94
Medical labs	38	93	29	92	8	100	19	100

R3b. Does your health plan provide any information on the cost of care provided by the following types of health care providers:

(% saying yes)	Natl.		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	1204	16	1061	16	185	10	463	13
Hospitals	1204	14	1061	15	185	10	463	13
Medical labs	1204	12	1061	13	185	8	463	10

R4b. [FOR EACH YES IN R3b, ASK:] Have you ever tried to use this cost information to choose a doctor/hospital/medical lab?

(% saying yes)	Natl.		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	181	20	163	15	18	n=11	58	28
Hospitals	166	15	148	14	18	n=11	58	22
Medical labs	143	16	128	15	14	n=8	47	28

R5b. [FOR EACH YES IN R4b, ASK:] Was the information about the cost of care easy to understand?

(% saying yes)	Natl.		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Doctors	41	90	34	85	11	n=10	16	75
Hospitals	36	85	30	83	11	n=9	13	n=12
Medical labs	32	89	27	87	8	n=7	13	n=11

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

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Your doctor	43%	43%	38%	43%
A consumer group such as Consumer Reports	22	20	24	26
A family member or friend	15	15	18	14
A medical association	10	10	12	7
Your health plan	6	6	4	3
A government agency	2	2	2	3
My own research	2	2	--	1
A web site/internet	1	1	1	*
Other (specify) _____	1	1	2	2

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 before you received health care:

(% saying yes)	Natl. (n=1085) %	Trad. (n=953) %	CDHP (n=163) %	HDHP (n=417) %
Checked whether my health plan would cover my care	52	49	60	60
Asked my doctor to recommend a less costly prescription drug	30	27	44	45
Checked the price of a doctor's visit or other health care service	25	23	29	33
Checked the quality rating of a doctor or hospital providing your health care	15	14	18	19
Talked to your doctor about treatment options and costs	45	43	58	54

**About Your Job**

J1. What is your current job status?

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Employed full time	77%	76%	83%	73%
Homemaker	7	8	3	7
Retired	6	6	2	8
Employed part time	5	5	8	8
Not employed, looking for work	2	2	3	2
Self-employed	1	1	1	2
Student	1	1	1	*
Disabled	*	*	--	1
Other (specify) _____	*	*	--	*

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

J2. [DELETED]

J3. [DELETED]

J4. Are you ...?

	Natl. (n=1017)	Trad. (n=888)	CDHP (n=167)	HDHP (n=375)
Paid a fixed salary	49%	51%	46%	47%
Paid an hourly wage	43	43	34	38
Income from business/profits	4	2	9	5
Commissions/sales	3	2	5	6
Fee for service/production	1	1	2	2
Other (specify) _____	*	*	5	2

J5. What are your annual earnings from your job?		Natl. (n=1017)	Trad. (n=888)	CDHP (n=167)	HDHP (n=375)
Less than \$20,000		8%	9%	7%	8%
\$20,000-\$29,999		13	13	14	14
\$30,000-\$39,999		17	17	16	18
\$40,000-\$49,999		15	16	10	13
\$50,000-\$69,999		16	15	16	14
\$70,000-\$99,999		11	11	13	11
\$100,000-\$149,999		6	6	5	5
\$150,000 or more		1	1	7	1
Decline to answer		13	12	13	16

  

J6. How many years have you worked for this employer?		Natl. (n=1017)	Trad. (n=888)	CDHP (n=167)	HDHP (n=375)
Less than two years		25%	26%	13%	21%
2-4 years		19	18	17	18
5-9 years		26	26	32	24
10 or more years		31	30	38	36

  

J7. How many hours per week do you typically work?		Natl. (n=1017)	Trad. (n=888)	CDHP (n=167)	HDHP (n=375)
Less than 20 hours		3%	3%	2%	3%
20-29 hours		3	3	6	6
30-39 hours		12	12	16	11
40 hours		35	36	24	33
41-49 hours		31	32	31	29
50 hours or more		15	13	20	17

  

J8. Including you, how many people work for your employer? (Include both full-time and part-time employees at all locations and worksites.)		Natl. (n=1017)	Trad. (n=888)	CDHP (n=167)	HDHP (n=375)
Self-employed with no employees		3%	2%	8%	9%
2-10		9	8	22	14
10-49		9	8	16	17
50-199		9	9	8	9
200-499		9	10	5	7
500-1,999		16	17	10	10
2,000-4,999		9	10	6	7
5,000-9,999		6	6	5	3
10,000 or more		21	21	15	16
Don't know		10	9	4	7

**Demographics**

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
D2. Are you of Hispanic, Spanish or Latino origin or descent?				
Yes	3%	3%	1%	2%
No	93	93	96	94
Decline to answer	3	4	3	4
D3. What is your racial/ethnic background? (Check all that apply.)				
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
White/Caucasian	91%	91%	92%	93%
African American/Black	2	2	1	1
Asian/Pacific Islander	2	2	3	1
Other (specify) _____	1	1	1	1
Decline to answer	4	4	4	5
D4. What is the highest grade of school or year of college you completed?				
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Some high school or less	1%	1%	1%	*
High school graduate	31	31	4	8%
Some college	29	29	24	30
Trade or business school	4	4	4	7
College graduate	17	17	36	30
Some post graduate work	6	6	10	7
Graduate degree	12	11	21	17
D5. What is your current marital status?				
	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Married	61%	62%	59%	62%
Not married, living with a partner	6	5	7	6
Divorced or separated	11	11	10	13
Widowed	2	2	2	2
Single, never married	20	20	22	16



D7. What was your total annual household income for 2004? (Include income from all sources.)

	Natl. (n=1204)	Trad. (n=1061)	CDHP (n=185)	HDHP (n=463)
Less than \$20,000	4%	5%	3%	2%
\$20,000-\$29,999	5	5	8	8
\$30,000-\$39,999	8	8	11	10
\$40,000-\$49,999	10	10	11	10
\$50,000-\$69,999	19	19	17	18
\$70,000-\$99,999	20	21	17	17
\$100,000-\$149,999	14	14	12	12
\$150,000 or more	4	4	9	3
Decline to answer	15	15	13	19

Thank you for completing this survey!
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