Robert Wood Johnson Foundation

The Robert Wood Johnson Foundation Health Care Consumer Confidence Index

A monthly survey of Americans' attitudes about health care

October Findings

November 2010

Analysis provided by shadac State Health Access Data Assistance Center

Robert Wood Johnson Foundation Health Care Consumer Confidence Index

November 2010 Report

Results for October 2010

Introduction

This report provides results for the Robert Wood Johnson Foundation Health Care Consumer Confidence Index (RWJF Index) for October 2010. The RWJF index is a monthly snapshot of how adults in the United States perceive their financial access to health care.

The data used to produce the RWJF index come from the University of Michigan Surveys of Consumers. The Surveys of Consumers are monthly telephone interviews conducted by the Survey Research Center at the University of Michigan using list-assisted random digit dialing. The surveys use a rotating panel design. Each month, a new cross-sectional sample of households is drawn. Respondents from this sample are re-interviewed six months later. Approximately 500 adults (age 18+) respond monthly, of which about 60% of respondents are new and 40% are being interviewed for a second time (six months from when they were last interviewed).

The sample is designed to be representative of all households in the coterminous United States (that is, the United States plus the District of Columbia, excluding Hawaii and Alaska). Results in this report have been weighted to be representative of all adults living in private households in the coterminous United States. The core of the Surveys of Consumers questionnaire is composed of 50 questions designed to track different aspects of consumer attitudes and expectations. The monthly response rate is approximately 39% (using the AAPOR RR2 calculation). Current results represent interviews conducted between October 29th and October 26th. The margin of error for the survey is 4.4% at a 95% level of confidence. More information about the University of Michigan Surveys of Consumers is available at http://www.sca.isr.umich.edu/.

These analyses are supported by a grant from the Robert Wood Johnson Foundation (RWJF). The State Health Access Data Assistance Center (SHADAC) developed the RWJF index from selected survey items using baseline data established in spring 2009. The RWJF index is itself composed of two sub-indices, the Recent Health Cost Barriers Index (RHCB Index) and the Future Health Cost Concerns Index (FHCC Index), which measure recent problems with access to health care due to cost and future worries about access to health care or health insurance due to cost, respectively. This report provides a description of the methodology of the index as well as tables of the results.

For methodological inquiries, please contact the State Health Access Data Assistance Center at 612-624-4802, shadac@umn.edu, or visit their web site at www.shadac.org.

Methods

The Robert Wood Johnson Foundation Health Care Consumer Confidence Index (RWJF Index) is the sum of two sub-indices, the Recent Health Cost Barriers Index and the Future Health Cost Concerns Index.

Recent Health Cost Barriers Index (RHCB Index)

The RHCB Index measures whether respondents experienced barriers in access to health care in the past year, including:

- delaying seeing a doctor when it was necessary due to cost,
- skipping a recommended medical test, treatment, or follow-up due to cost,
- not filling a prescription due to cost, and
- having difficulty paying for medical bills.

Refer to the "Index Questions" section of this report for exact question wording. These questions were chosen after exploratory factor analysis indicated that they were highly related to the same underlying construct. The Cronbach's alpha, a common measure of the internal consistency of a scale, was calculated at 0.82 for the baseline data.

To calculate the RHCB Index, we first computed the relative scores (RHCB Score) for each of the four index questions (the percent of respondents giving "No" replies minus the percent giving "Yes" replies, plus 100 points for x_1 ...x_4 listed below). Using the formula shown below, we summed the four relative scores, and divided by the baseline total of 6.28.

$$RHCB\ Score = x_1 + x_2 + x_3 + x_4$$

$$RHCB\ Index = \frac{RHCB\ Score}{RHCB\ Score^{Base}} = \frac{RHCB\ Score}{6.28}$$

Future Health Cost Concerns Index (FHCC Index)

While the RHCB Index utilized survey items that asked about cost barriers in access to health care in the past 12 months, the FHCC Index uses measures of worry about barriers in access to health care due to cost in the near future. Many people may be concerned about paying for health care in the future even if they haven't experienced difficulty in the recent past. Specifically, the FHCC Index uses items that asked respondents about:

- worry about losing health insurance coverage,
- worry about not being able to afford treatment for serious illness,
- worry about not being able to afford all of the routine health care services needed,
- worry about not being able to afford prescription drugs, and
- worry about going bankrupt from not being able to pay medical bills.

Refer to the "Index Questions" section of this report for exact question wording.

Questions included in the FHCC Index were highly related to the same underlying construct in the initial factor analyses. The inclusion of the question about worry about losing health

insurance coverage makes calculation of the FHCC Index slightly more complex than the calculation of the RHCB Index. People who had indicated that they were uninsured were not asked this question. The Cronbach's alpha for the insured is 0.85 and for uninsured 0.87, indicating that these variables work together well to measure concerns about paying for health care in the future.

Because of this difference in the number of questions, the FHCC Score is computed separately for insured and uninsured respondents, and then combined, weighting by the percent that were uninsured. As before, we first computed the relative scores for each of the index questions (the percent of respondents saying "not worried" minus the percent saying "worried," plus 100 points), using the "not worried" and "worried" percentages specific to the insured and uninsured groups. Then we summed the relative scores from each item, and divide by the baseline total of 6.33.

$$FHCC\ Score^{insured} = x_5^{insured} + x_6^{insured} + x_7^{insured} + x_8^{insured} + x_9^{insured}$$

$$FHCC\ Score^{uninsured} = x_6^{uninsured} + x_7^{uninsured} + x_8^{uninsured} + x_9^{uninsured}$$

$$FHCC\ Score = p(FHCC\ Score^{insured}) + (1-p)\left(FHCC\ Score^{uninsured}\right)\left(\frac{5}{4}\right)$$

$$FHCC\ Index = \frac{FHCC\ Score}{FHCC\ Score^{Base}} = \frac{FHCC\ Score}{6.33}$$

In this equation, *p* equals the percent insured and (1 - *p*) equals the percent uninsured. In the baseline period the uninsurance rate is 11.8 percent. We then multiplied the FHCC Score^{uninsured} by 5/4 to give greater weight to the value for the uninsured, since they were asked one less question.

Robert Wood Johnson Foundation Health Care Consumer Confidence Index (RWJF Index)

As stated before, the RWJF Index is the sum of the RHCB Index and the FHCC Index. This is equivalent to adding the sub-scales and dividing by the base period score 12.61.

$$RWJF\ Index = RHCB\ Index + FHCC\ Index$$

$$= \frac{RHCB\ Score + FHCC\ Score}{RWJF\ Score^{Base}}$$

$$= \frac{RHCB\ Score + FHCC\ Score}{12.61}$$

While the two sub-indices measure recent barriers and near-future concerns, our analyses show that they can be combined into a single index measuring overall security about health care cost. Exploratory factor analyses showed the nine measures were strongly related to a single underlying construct. For our baseline, Cronbach's alpha for all nine items together is 0.86. Standard errors were computed using Taylor Series and adjusting for weighting and sample selection issues associated with the survey.

Index Questions

The Health Care Cost Index is derived from the following ten questions:

x_1: In the past 12 months, was there any time when you (or someone in your family living there) delayed seeing a doctor when it was necessary because of the cost? (Yes/No)

x_2: In the past 12 months, was there any time when you (or someone in your family living there) skipped a recommended medical test, treatment, or follow-up because of the cost? (Yes/No)

x_3: In the past 12 months, was there any time when you (or someone in your family living there) did not fill a prescription because of the cost? (Yes/No)

x_4: In the past 12 months, did you (and your family living there) ever have difficulty paying for your medical bills? (Yes/No)

x_5: At this time, how worried are you that you will lose your health insurance coverage in the next 12 months? Are you very worried, somewhat worried, not too worried, or not worried at all? (Asked of and calculated for respondents who reported that they had health insurance coverage.)

x_6: Thinking about the future, how worried are you that you will not be able to afford treatment if you (or someone in your family living there) become(s) seriously ill? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

x_7: Thinking about the future, how worried are you that you will not be able to afford all of the routine health care services you (and your family living there) might need? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

x_8: Thinking about the future, how worried are you that you will not be able to afford all of the prescription drugs you (and your family living there) might need? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

x_9: Thinking about the future, how worried are you that you will go bankrupt from not being able to pay your (family's) medical bills? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

Note: For x_5 to x_9, response categories were dichotomized as follows:
Very worried/somewhat worried = "Worried" for relative score for index calculation
Not too worried/not worried at all = "Not worried" for relative score for index calculation

Tables

Chart 1. RWJF Indices Tracking Chart

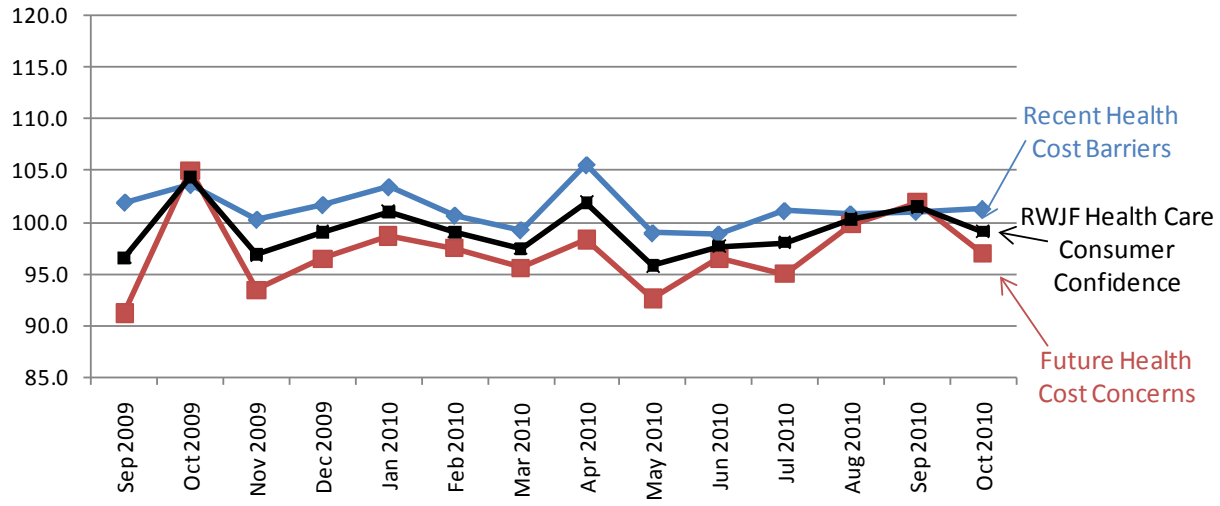

Table 1a. Current RWJF Index Levels

Measure	Index Estimate	Index SE
Recent Health Cost Barriers	101.3	1.95
Future Health Cost Concerns	97.0	2.86
RWJF Health Care Consumer Confidence	99.1	2.07

Note: SE= Standard Error

Table 1b. Recent RWJF Index Levels

Period	Recent Health Cost Barriers	Future Health Cost Concerns	RWJF Health Care Consumer Confidence
October 2010	101.3	97.0	99.1
September 2010	101.1	101.9	101.5
August 2010	100.8	99.8	100.3
July 2010	101.1	95.0	98.1
June 2010	98.8	96.6	97.7
May 2010	99.0*	92.6	95.8*
April 2010	105.6*	98.3	101.9
March 2010	99.3	95.6	97.4
February 2010	100.7	97.5	99.1
January 2010	103.4	98.7	101.0
December 2009	101.7	96.5	99.1
November 2009	100.3	93.5*	96.9*

Note: * indicates a significant change from the previous month.

Table 2. Percent Concerned and Index Values by Demographics, October 2010

	Percent with any of concern type			Index		
	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence
Overall	38.4%	60.8%	66.2%	101.3	97.0	99.1
Age						
18-34	42.8%	47.0%	50.6%	96.3	108.6	102.5
35-49	42.3%	58.9%	66.4%	98.4	98.8	98.6
50-64	45.6%	69.3%	74.4%	95.9	88.5	92.1
65+	22.5%	60.9%	65.9%	114.3	98.2	106.2
Total	38.4%	60.8%	66.2%	101.3	97.0	99.1
Race						
White Non-Hispanic	36.7%	60.5%	65.4%	103.0	98.9	101.0
Other	46.3%	62.9%	70.7%	92.6	84.8	88.7
Total	38.2%	60.8%	66.2%	101.4	96.8	99.1
Income						
Bottom Third	47.1%	72.3%	76.9%	95.8	77.0	86.3
Middle Third	39.0%	62.5%	68.7%	97.9	98.8	98.4
Top Third	27.9%	46.3%	52.4%	112.9	119.0	116.0
Total	38.0%	60.4%	66.0%	102.1	98.4	100.2
Education						
HS or less	44.6%	69.5%	74.3%	95.1	79.3	87.2
Some college	44.2%	61.3%	67.8%	96.7	95.5	96.1
College degree	29.6%	51.5%	55.8%	108.3	113.6	111.0
Grad studies	25.2%	53.9%	60.0%	113.9	114.2	114.1
Total	38.4%	60.8%	66.2%	101.3	97.0	99.1
Sex						
Male	30.9%	54.7%	59.0%	105.6	104.4	105.0
Female	45.0%	66.2%	72.6%	97.4	90.4	93.9
Total	38.4%	60.8%	66.2%	101.3	97.0	99.1
Health Status						
Excellent	35.4%	43.8%	53.3%	106.9	119.3	113.1
Very good	25.2%	53.1%	56.6%	111.7	110.3	111.0
Good	42.1%	67.2%	71.9%	98.8	89.0	93.9
Fair/Poor	57.4%	79.9%	86.0%	82.6	65.7	74.1
Total	38.4%	60.8%	66.2%	101.3	97.0	99.1
Insurance Status						
Insured	35.0%	57.9%	63.5%	103.7	102.5	103.1
Private insurance	33.2%	56.2%	61.6%	105.6	105.2	105.4
Public insurance	33.4%	63.3%	67.6%	103.3	94.9	99.1
Uninsured	73.5%	90.1%	94.5%	76.2	40.1	58.1
Total	38.4%	60.8%	66.2%	101.3	97.0	99.1

Source: RWJF Health Care Consumer Confidence Index for October 2010. Standard errors are shown in Table 6.

Table 3. Health Care Quality and Worry about Coverage Loss by Demographics, October 2010

Percents

	Received Quality Health Care*	Worried may lose coverage***
Overall	87.7%	25.4%
Age		
18-34	84.7%	15.7%
35-49	85.1%	27.8%
50-64	86.7%	30.2%
65+	93.7%	23.2%
Total	87.7%	25.4%
Race		
White Non-Hispanic	89.5%	25.6%
Other	79.0%	25.5%
Total	87.9%	25.6%
Income		
Bottom Third	81.5%	33.8%
Middle Third	88.5%	24.2%
Top Third	94.8%	18.4%
Total	88.3%	24.8%
Education		
HS or less	84.1%	31.5%
Some college	85.2%	27.8%
College degree	93.3%	18.7%
Grad studies	93.3%	18.8%
Total	87.7%	25.4%
Sex		
Male	86.4%	20.4%
Female	88.9%	29.8%
Total	87.7%	25.4%
Health Status		
Excellent	93.7%	17.1%
Very good	92.8%	18.2%
Good	88.0%	25.6%
Fair/Poor	73.5%	47.0%
Total	87.7%	25.4%
Insurance Status		
Insured	89.2%	25.4%
Private insurance	91.0%	23.3%
Public insurance	87.2%	28.1%
Uninsured	72.2%	
Total	87.7%	25.4%

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for October 2010.
Standard errors are shown in Table 7.
*Percent responding that health care received was "excellent", "very good", or "good" quality
**Percent responding that they were "very worried" or "somewhat worried"

Table 4. Survey Results, October 2010

	Percent	SE
Health Status		
Excellent	18.7%	1.85%
Very good	32.8%	2.21%
Good	28.2%	2.12%
Fair	13.5%	1.60%
Poor	6.8%	1.16%
Delayed care because of cost		
Yes	19.7%	1.93%
No	80.3%	1.93%
Skipped care because of cost		
Yes	19.7%	1.93%
No	80.3%	1.93%
Did not fill prescription because of cost		
Yes	18.1%	1.85%
No	81.9%	1.85%
Did not get mental health because of cost		
Yes	6.6%	1.22%
No	93.4%	1.22%
Trouble paying medical bills		
Yes	24.6%	2.08%
No	75.4%	2.08%
Have health insurance		
Yes	91.1%	1.43%
No	8.9%	1.43%
Duration without health insurance		
less than 6 months	24.9%	7.52%
6 months to 1 year	16.0%	6.41%
1 year to 3 years	14.9%	6.27%
3 years or more (not never)	28.7%	7.45%
Never had insurance	15.5%	6.42%
Covered by employer sponsored insurance (ESI) (of insured)		
Yes	71.4%	2.20%
No	28.6%	2.20%
Covered by directly purchased insurance (of insured)		
Yes	26.8%	2.15%
No	73.3%	2.15%
Covered by public insurance (of insured)		
Yes	40.2%	2.38%
No	59.8%	2.38%

	Percent	SE
Worried will lose coverage (of insured)		
Very worried	7.0%	1.27%
Somewhat worried	18.4%	1.91%
Not too worried	27.3%	2.21%
Not worried at all	47.3%	2.45%
Worried employer will stop coverage (of ESI)		
Yes	10.2%	1.58%
No	89.8%	1.58%
Worried might lose job (of ESI or Direct)		
Yes	16.6%	1.98%
No	83.4%	1.98%
Worried might get job without coverage (of ESI or public)		
Yes	7.5%	1.34%
No	92.5%	1.34%
Worried will not afford current coverage (of insured)		
Yes	16.4%	1.85%
No	83.6%	1.85%
Worried about cuts to public coverage (of public)		
Yes	20.6%	2.42%
No	79.4%	2.42%
Worried cannot afford future care		
Very worried	15.7%	1.77%
Somewhat worried	33.6%	2.22%
Not too worried	29.5%	2.16%
Not worried at all	21.3%	1.88%
Worried cannot afford future routine care		
Very worried	12.4%	1.58%
Somewhat worried	34.6%	2.24%
Not too worried	28.2%	2.13%
Not worried at all	24.9%	2.01%
Worried cannot afford future prescriptions		
Very worried	15.7%	1.75%
Somewhat worried	25.7%	2.06%
Not too worried	31.0%	2.19%
Not worried at all	27.6%	2.07%
Worried must keep current job for coverage (of ESI and not retired)		
Very worried	6.3%	1.44%
Somewhat worried	10.3%	1.84%
Not too worried	15.8%	2.23%
Not worried at all	67.6%	2.83%

	Percent	SE
Worried will go bankrupt from medical bills		
Very worried	6.4%	1.17%
Somewhat worried	18.8%	1.86%
Not too worried	30.1%	2.16%
Not worried at all	44.7%	2.34%
Rating of health care quality received		
Excellent	23.7%	1.96%
Very good	37.6%	2.29%
Good	26.4%	2.11%
Fair	10.9%	1.54%
Poor	1.3%	0.58%
Health care reform: closely follow		
Very closely	14.7%	1.64%
Fairly closely	35.4%	2.23%
Not too closely	34.0%	2.23%
Not at all closely	15.9%	1.79%
Insurance Sufficient (Routine)		
Great extent	54.2%	2.46%
Moderate extent	33.2%	2.32%
Small extent	8.8%	1.43%
Not at all	3.8%	0.98%
Insurance Sufficient (Serious)		
Great extent	53.2%	2.46%
Moderate extent	37.0%	2.38%
Small extent	8.3%	1.45%
Not at all	1.5%	0.68%

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for October 2010.
Note: SE= Standard Error

Table 5. Demographics, October 2010

	Percent	SE
Age		
18-34	16.4%	1.93%
35-49	26.0%	2.10%
50-64	32.0%	2.15%
65+	25.5%	1.96%
Total	100.0%	
Race		
White Non-Hispanic	84.8%	1.74%
Other	15.2%	1.74%
Total	100.0%	
Income		
Bottom Third	32.2%	2.36%
Middle Third	35.1%	2.30%
Top Third	32.7%	2.30%
Total	100.0%	
Education		
HS or less	31.6%	2.21%
Some college	32.8%	2.23%
College degree	19.5%	1.86%
Grad studies	16.2%	1.65%
Total	100.0%	
Sex		
Male	46.8%	2.35%
Female	53.2%	2.35%
Total	100.0%	
Health Status		
Excellent	18.7%	1.85%
Very good	32.8%	2.21%
Good	28.2%	2.12%
Fair/Poor	20.3%	1.88%
Total	100.0%	
Insurance Status		
Insured	91.1%	1.43%
Private insurance	79.8%	1.94%
Public insurance	40.2%	2.37%
Uninsured	8.9%	1.43%
Total	100.0%	

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for October 2010.
Note: SE= Standard Error

Table 6. Standard Errors for Percent Concerned and Index Values by Demographics, October 2010

	Percents			Index		
	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence
Overall	2.3%	2.3%	2.2%	1.95	2.86	2.07
Age						
18-34	6.5%	6.6%	6.6%	5.67	7.92	6.09
35-49	4.7%	4.7%	4.5%	4.08	5.78	4.26
50-64	4.0%	3.6%	3.4%	3.47	4.67	3.55
65+	3.8%	4.2%	4.0%	2.71	5.27	3.22
Total	2.3%	2.3%	2.2%	1.95	2.86	2.07
Race						
White Non-Hispanic	2.5%	2.5%	2.4%	2.04	3.05	2.23
Other	6.2%	6.0%	5.7%	5.86	8.04	5.51
Total	2.3%	2.3%	2.2%	1.96	2.87	2.07
Income						
Bottom Third	4.6%	4.1%	3.8%	3.93	5.51	3.95
Middle Third	3.9%	3.8%	3.7%	3.52	4.60	3.43
Top Third	3.9%	4.3%	4.3%	2.53	4.38	2.98
Total	2.4%	2.4%	2.3%	1.99	2.94	2.11
Education						
HS or less	4.3%	3.9%	3.7%	3.79	5.31	3.85
Some college	4.2%	4.0%	3.9%	3.57	5.12	3.72
College degree	4.9%	5.3%	5.3%	3.95	5.69	4.13
Grad studies	4.9%	5.5%	5.4%	3.24	5.35	3.64
Total	2.3%	2.3%	2.2%	1.95	2.86	2.07
Sex						
Male	3.2%	3.4%	3.4%	2.73	4.12	2.92
Female	3.2%	3.1%	2.9%	2.74	3.91	2.87
Total	2.3%	2.3%	2.2%	1.95	2.86	2.07
Health Status						
Excellent	5.4%	5.4%	5.5%	3.97	5.99	4.30
Very good	3.6%	4.1%	4.1%	2.63	4.45	2.98
Good	4.4%	4.2%	4.0%	3.82	5.38	3.85
Fair/Poor	5.0%	4.0%	3.4%	5.00	6.07	4.68
Total	2.3%	2.3%	2.2%	1.95	2.86	2.07
Insurance Status						
Insured	2.4%	2.4%	2.4%	1.98	2.85	2.07
Private insurance	2.5%	2.6%	2.6%	2.01	2.96	2.11
Public insurance	3.6%	3.6%	3.4%	3.25	4.45	3.23
Uninsured	7.4%	4.8%	3.6%	7.23	8.53	6.16
Total	2.3%	2.3%	2.2%	1.95	2.86	2.07

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for October 2010.

Table 7. Standard Errors for Health Care Quality and Worry about Coverage Loss by Demographics, October 2010

	Percents	
	Received Quality Health Care*	Worried may lose coverage***
Overall	1.6%	2.2%
Age		
18-34	4.7%	5.1%
35-49	3.5%	4.5%
50-64	2.9%	3.9%
65+	2.1%	3.8%
Total	1.6%	2.2%
Race		
White Non-Hispanic	1.7%	2.3%
Other	5.1%	5.9%
Total	1.6%	2.2%
Income		
Bottom Third	3.6%	4.8%
Middle Third	2.6%	3.5%
Top Third	2.1%	3.2%
Total	1.7%	2.2%
Education		
HS or less	3.3%	4.3%
Some college	3.1%	4.1%
College degree	2.7%	4.1%
Grad studies	2.9%	4.1%
Total	1.6%	2.2%
Sex		
Male	2.4%	2.9%
Female	2.1%	3.1%
Total	1.6%	2.2%
Health Status		
Excellent	2.8%	4.2%
Very good	2.2%	3.2%
Good	3.0%	4.1%
Fair/Poor	4.8%	5.6%
Total	1.6%	2.2%
Insurance Status		
Insured	1.6%	2.2%
Private insurance	1.6%	2.2%
Public insurance	2.7%	3.5%
Uninsured	7.8%	
Total	1.6%	2.2%

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for October 2010.
*Percent responding that health care received was "excellent", "very good", or "good" quality
**Percent responding that it was "very important" or "somewhat important" to the question, "How important is it that President Obama include health care reform as part of his approach to addressing the economic crisis of the United States?"
***Percent responding that they were "very worried" or "somewhat worried"

Survey Questionnaire

Q1. Next we have some general questions about health care.

Would you say that in general your health is excellent, very good, good, fair, or poor?

1. EXCELLENT
2. VERY GOOD
3. GOOD
4. FAIR
5. POOR

Q2a. In the past 12 months, was there any time when you (or someone in your family living there) delayed seeing a doctor when it was necessary because of the cost?

1. YES
5. NO

Q2b. In the past 12 months, was there any time when you (or someone in your family living there) skipped a recommended medical test, treatment, or follow-up because of the cost?

1. YES
5. NO

Q2c. In the past 12 months, was there any time when you (or someone in your family living there) did not fill a prescription because of the cost?

1. YES
5. NO

Q2d. In the past 12 months, was there any time when you (or someone in your family living there) did not get mental health care that was needed because of the cost?

1. YES
5. NO

Q3. In the past 12 months, did you (and your family living there) ever have difficulty paying for your medical bills?
[INTERVIEWER PROBE: "This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills."]

1. YES
5. NO

Q4. Do you, yourself, have any kind of health care insurance or health plan at this time? This would include any private insurance plan through your (or your (spouse's/partner's)) employer

or that you purchased yourself, including an HMO, or a government program such as Medicare or Medicaid.

1. YES
5. NO

Q4a. About how long has it been since you last had health insurance – would you say it has been six months or less; more than six months but not more than one year; more than one year but not more than three years; more than three years; or have you never had health insurance?

1. SIX MONTHS OR LESS
2. MORE THAN SIX MONTHS
3. MORE THAN ONE YEAR
4. MORE THAN THREE YEARS
5. NEVER

* **GO TO Q7a**
*V

Q5a. Are you currently covered by health insurance through your (or your (spouse's/partner's)) current or former employer or union?

1. YES
5. NO

Q5b. Are you currently covered by health insurance purchased directly from an insurance company by you or another family member?

1. YES
5. NO

Q5c. Are you currently covered by health insurance through Medicare, Medicaid, TRICARE, military health care, the VA or Veterans' Administration, or any other state or government plan?

1. YES
5. NO

Q6. At this time, how worried are you that you will lose your health insurance coverage in the next 12 months? Are you very worried, somewhat worried, not too worried, or not worried at all?

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q6_0. INTERVIEWER CHECKPOINT:
1. IF HAS EMPLOYER-SPONSORED HEALTH INSURANCE ONLY (Q5a=YES/Q5b AND Q5c=NO/DK/NA) --> **GO TO Q6a-Q6d** (SKIP Q6e)

2. IF HAS SELF-PURCHASED HEALTH INSURANCE ONLY (Q5b=YES/Q5a AND Q5c=NO/DK/NA) --> **GO TO Q6b-Q6d** (SKIP Q6a AND Q6e)

3. IF HAS GOVERNMENT HEALTH INSURANCE ONLY (Q5c=YES/Q5a AND Q5b=NO/DK/NA) --> **GO TO Q6c-Q6e** (SKIP Q6a-Q6b)

4. IF HAS EMPLOYER-SPONSORED AND SELF-PURCHASED HEALTH INSURANCE (Q5a AND Q5b=YES/Q5c=NO/DK/NA) --> **GO TO Q6a-Q6d** (SKIP Q6e)

5. IF HAS EMPLOYER-SPONSORED AND GOVERNMENT HEALTH INSURANCE (Q5a AND Q5c=YES/Q5b=NO/DK/NA) --> **GO TO Q6a-Q6e**

6. IF HAS SELF-PURCHASED AND GOVERNMENT HEALTH INSURANCE (Q5b AND Q5c=YES/Q5a=NO/DK/NA) --> **GO TO Q6b-Q6e** (SKIP Q6a)

7. OTHERS --> **GO TO Q6a-Q6e**

Q6a. Next I will read some reasons why people might worry about losing health insurance coverage. For each one, please say yes or no for your own situation during the next 12 months. Are you worried about losing coverage because your (or your (spouse's/partner's)) employer will stop providing coverage?

1. YES
5. NO
6. RETIRED; NOT WORKING (IF VOL.)

Q6b. Are you worried about losing coverage because you (or your (spouse/partner)) might lose a job?

1. YES
5. NO
6. RETIRED; NOT WORKING (IF VOL.)

Q6c. Are you worried about losing coverage because you (or your (spouse/partner)) might get a new job or position that does not offer coverage?

1. YES
5. NO

Q6d. Are you worried about losing coverage because you (and your family) will not be able to afford the increasing costs of your current coverage?

1. YES
5. NO

Q6e. Are you worried about losing coverage because the government might make cuts to your public health insurance program?

1. YES
5. NO

Q7a. The next several questions are about the future. For each of the next questions, please tell me whether you are very worried, somewhat worried, not too worried, or not worried at all.

First, thinking about the future, how worried are you that you will not be able to afford treatment if you (or someone in your family living there) becomes seriously ill? Are you very worried, somewhat worried, not too worried, or not worried at all?

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7b. Thinking about the future, how worried are you that you will not be able to afford all of the routine health care services you (and your family living there) might need? Are you very worried, somewhat worried, not too worried, or not worried at all?

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7c. (Thinking about the future,) how worried are you that you will not be able to afford all of the prescription drugs you (and your family living there) might need? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7d. [IF Q6_0=1-2,4-7:] (Thinking about the future,) how worried are you that you will have to stay in your current job instead of taking a new job for fear of losing health benefits? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7e. (Thinking about the future,) how worried are you that you will go bankrupt from not being able to pay your (family's) medical bills? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

1. VERY WORRIED

2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q8. In general, how would you rate the quality of health care you (and your family living there) receive –- would you say that it is excellent, very good, good, fair, or poor?

1. EXCELLENT
2. VERY GOOD
3. GOOD
4. FAIR
5. POOR

Q9. As you know, there has been a lot of debate lately in Washington and around the country over how to reform the nation's health care system. Have you followed this debate very closely, fairly closely, not too closely, or not at all closely?

1. VERY CLOSELY
2. FAIRLY CLOSELY
3. NOT TOO CLOSELY
4. NOT AT ALL CLOSELY