
Technical Appendix

2003 Alabama Health Care Insurance and Access Survey

Funded by the 2002 HRSA State Planning Grant

Section A: Survey Methodology	2
Data Collection	2
Sampling Methodology	2
Weighting the Random Digit Dial Portion of the Alabama Survey.....	4
Basic Probability.....	5
Phone Line Adjustment.....	6
Basic Person Probability	6
Basic Person Weight	7
Post-stratification.....	7
Income Imputation	8
Implementation of the Hot Deck	9
Section B: Survey Instrument	11
Section C: Baseline Information	49
CPS Estimates of Uninsurance in Alabama	49
Population Trends.....	49
Age Distribution.....	49
Race/Ethnicity Distribution.....	50
Percent Living in Poverty.....	51
Alabama’s Primary Industries.....	51
Medicaid and Other Health Care Program Enrollment in Alabama.....	52
HMO Penetration.....	53
Section D: Statistical Significance Testing and Select Survey Results by Age, Race, Urban/Rural Areas.....	54
Statistical Tables	55
Survey Results by Age.....	59
Survey Results by Race and Ethnicity.....	62
Survey Results by Geographic Regions	66

Section A

Survey Methodology

Data Collection

The 2003 Alabama Health Care Insurance and Access Survey is a random digit dial (RDD) telephone survey. The University of Minnesota, Cities Institute for Public Health Research (CIPHR) conducted the survey in English and Spanish between September 2002 and February 2003. Interviews were completed with one randomly selected person in each household. If the person selected was a child, then an adult was asked to respond on behalf of the child. A total of 7,299 interviews were conducted for an overall response rate of 47%. The cooperation rate was 61%.

The survey instrument used in the current study is the Coordinated State Coverage Survey (CSCS). The CSCS is a household telephone survey developed by staff at the State Health Access Data Assistance Center (SHADAC) located at the University of Minnesota School of Public Health, Division of Health Services Research and Policy. The CSCS is designed for estimating health insurance coverage at the state level. It is modeled after the state household survey used to monitor the uninsured for the state of Minnesota since 1989. The CSCS has been revised and tested over the years to confirm its validity and ability to measure coverage, particularly among low-income populations like the Medicaid-eligible. A copy of the survey instrument is available in Appendix B.

Sampling Methodology

The IDEA (Insurance Directions for Every Alabamian) project team was interested in obtaining health insurance coverage estimates for 12 geographic areas within Alabama. Counties in Alabama were allocated to 12 different geographic strata as directed by the IDEA project team (see Table A-1). The following is the breakdown of geographic regions: Anniston, Auburn, Birmingham, Black Belt, Dothan, Florence, Huntsville, Mobile, Montgomery, Northern Rural, Southern Rural, and Tuscaloosa.

As the geographic areas contain varying proportions of the state's population (e.g., 921,000 live in the geographic strata containing Birmingham, while only 142,000 live in the geographic strata containing Florence), the Alabama sample used a disproportionate percentage of people from each of these areas so that roughly the same number of people were interviewed in each stratum.

This stratification allows the IDEA project team to make reasonably sound estimates of health insurance coverage for adults and children in each of the twelve regions. In addition to the geographic strata, the IDEA project team also wanted to obtain a reasonably sound statewide estimate of health insurance coverage for persons of Hispanic origin.

Table A-1. Geographic Regions of Interest

Geographic Region	Counties
Auburn-Opelika, AL [0580] (MSA)	Lee Russell
Anniston, AL [0450] (MSA) / Gadsden, AL [2880] (MSA)	Calhoun Etowah
Birmingham, AL [1000] (MSA)	Blount Jefferson St. Clair Shelby
Dothan, AL [2180] (MSA)	Dale Houston
Florence, AL [2650] (MSA)	Colbert Lauderdale
Huntsville, AL [3440] (MSA) / Decatur, AL [2030] (MSA)	Limestone Madison Lawrence Morgan
Mobile, AL [5160] (MSA)	Baldwin Mobile
Montgomery, AL [5240] (MSA)	Autauga Elmore Montgomery
Tuscaloosa, AL [8600] (MSA)	Tuscaloosa
Northern Rural	Dekalb Cherokee Marshall Cullman Winston Walker Franklin Marion Lamar Fayette Pickens Taladega Clay Randolph Cleburne
Black Belt Counties	Sumter Greene Hale Marengo Perry Dallas Wilcox Lowndes Bullock Macon
Southern Rural	Bibb Chilton Coosa Talapoosa Chambers Choctaw Washinton Clarke Monroe Butler Crenshaw Pike Barbour Conecuh Coffee Henry Escambia Covington Coffee Geneva

Base population estimates for the strata were taken from Census 2000 data for Alabama. Given the desired sample size of 7,200 and the need for geographic representation and over-sampling of children and Hispanics, the IDEA project team considered several different options for allocating the sample across the strata. Table A-2 shows the sample design that the IDEA project team settled on. The associated tables contain several columns: 1) a total column is the estimated number of completed surveys within each of the stratum; 2) a total kids column is the estimated number of completed surveys for kids within each the stratum; and 3) a Hispanic column is the estimated number of completed surveys for Hispanics within each of the strata.

Table A-2. Stratified RDD with 600 Cases Allocated to Listed Telephone Numbers With Hispanic Surnames

Stratum Name	Target Completes for Stratified RDD and Hispanic Surname List		
	Total	Kids	Hispanic
Anniston	550	88	9
Auburn	550	88	8
Birmingham	550	88	10
Black Belt	550	88	5
Dothan	550	88	11
Florence	550	88	6
Huntsville	550	88	12
Mobile	550	88	7
Montgomery	550	88	7
Northern Rural	550	88	14
Southern Rural	550	88	7
Tuscaloosa	550	88	7
Hispanic Surname List	600	96	300
Alabama Total	7200	1152	403

The sample design consisted of a Stratified Random Digit Dial (RDD) telephone frame with 550 completes targeted to each of the 12 geographic strata defined in Table 1 with an additional 600 cases allocated to listed telephone numbers with Hispanic surnames. We assumed the list would yield an actual Hispanic household 50 percent of the time for a minimum of 300 completes for Hispanic households within the state of Alabama.

Weighting the Random Digit Dial Portion of the Alabama Survey

The aim of this part of the study was to weight the respondents selected to take part in the Alabama Health Care Insurance and Access Survey to represent the entire population of the state of Alabama. This is accomplished by weighting respondents relative to their probability of selection into the sample. This process is made more difficult by the fact that not all the respondents have the same probability of inclusion into the sample. The probability of selection varied by the county people live in, whether the respondent was selected as part of the Hispanic surname list of telephone numbers, the number of phone lines connected to a household, and the number of people living in a household (each of these is discussed in more detail below). Weighting the respondents relative to their probability of selection into the sample accomplishes two key goals: (1) having the sampled respondents represent the entire population of Alabama, and (2) controlling for the fact that the respondents did not all have the same probability of selection into the sample.

The Alabama sample design did not draw actual people, but rather it randomly drew phone numbers. Phone numbers consist of three pieces: XXX-YYY-ZZZZ. The XXX is called an "area code," the YYY is called an "exchange," and the ZZZZ is called a "stem." The RDD Sample was drawn from phone numbers that are in active area code plus exchange groupings within the state of Alabama. These active (area code + exchange) phone groupings are stratified by geography. For sampling purposes each (area code + exchange) grouping is assigned to the county in the state that it is most heavily associated with (actual geographic analysis should use the self-reported county when the two are in disagreement). The counties are assigned differing sampling fractions dependent on the sample design. In the final step of drawing numbers, the stems are divided up into 100 groups of 100 consecutive telephone numbers

(called 100 banks) and telephone numbers are randomly drawn from groups of 100 consecutive numbers in the active (area code + exchange) grouping that have at least one listed telephone number in the interval.

The Hispanic surname numbers were drawn from a list of listed telephone numbers in Alabama that had a Hispanic surname on the listing. There was a total of 15,780 numbers on the Hispanic Surname list.

Basic Probability

Each of the counties is assigned to be in one of 12 geographic regions within Alabama (see Table A1). These 12 geographic regions are mutually exclusive strata and each (area code plus exchange) grouping is assigned to one of the strata. The 13th stratum is the Hispanic surname stratum and it covers the entire state of Alabama. Any Hispanic surname telephone number sampled as part of the RDD was reclassified to be part of the Hispanic surname sample in order to control for the double probability of selection for Hispanic surname telephone numbers.

An important assumption in our weighting scheme is that each phone number randomly generated within a stratum has an equal probability of selection. The basic probability is calculated in each one of the strata. Within a stratum each number has an equal probability of selection, however, a number from stratum A has a different probability of selection than a number from stratum B. These strata probability differences were designed by the researcher to achieve a level of precision within the various strata (see Table A-3).

Probability of Selecting a Phone Number (PSPN)=(total number of phone numbers selected into the sample/total number of phone numbers from which the sampled numbers were drawn)

The total number of phone numbers from which the RDD sampled numbers were drawn, is determined by how many "100 banks" were used by the vendor (Genesys Marketing Systems Group). All possible numbers from an (area code + exchange) combination are broken down into intervals of 100 (for example, 651-625-0000 to 651-625-0099). If there is a listed telephone number within the block of 100 numbers then numbers within the "100 bank" are eligible to be sampled. The denominator is, therefore, the number of "100 banks" used for sampling within a strata multiplied by 100. Because three separate samples were drawn at different times resulting in a different number of 100 banks available. Thus the average number of 100 banks available over the period is used as the base (see column 2 in Table A-3).

The total number of phone numbers selected into the sample is determined by counting the number of numbers actually called as part of the survey. ¹ Table A-3 contains the number of telephone numbers that were in the sample after and the total number of telephone numbers possible for inclusion into the sample.

¹ Genesys Marketing Systems Group's screening process is called "ID-plus" and it screens out business numbers through cross listing the numbers with listed businesses. ID-plus also screens numbers for disconnected lines by dialing each number. Numbers not associated with listed business numbers nor found to be disconnected remain in the sample.

Table A-3. Probability of Selecting a Phone Number Table

Stratum	Total Phone Number in Stratum	Numbers Selected Into Sample	Probability of Selecting a Phone Number
Anniston	121767	2033	0.01670
Auburn	159200	1944	0.01253
Birmingham	867533	1814	0.00209
Black Belt	131500	1924	0.01463
Dothan	101033	2060	0.02039
Florence	425333	1761	0.00414
Huntsville	502733	1725	0.00343
Mobile	286767	1823	0.00636
Montgomery	132700	2062	0.01554
Northern Rural	530300	1785	0.00337
Southern Rural	139667	1700	0.1217
Tuscaloosa	421067	1651	0.00392
Hispanic Surname List	15780	3664	0.23219

Phone Line Adjustment

The non-response and ineligible phone number adjusted basic probability is not equal to the probability of selecting any one household because households have an unequal number of phone lines leading to them. We can use the number of phone lines connected to a household to adjust a household's probability selection into the sample.² We have information on the number of phone lines connected to each household in our sample and the following adjustment was made to the PSPN:

$$\text{Probability of selecting a household} = (\text{number of phone lines within a selected household}) \times (\text{non-response and ineligible phone number adjusted basic probability})$$

Basic Person Probability

The purpose of the weighting scheme was to develop person weights. Within each household only one person was selected for an in depth interview. People in larger households have a smaller probability of being included than people in smaller households. The number of people living in the household was determined in the survey and is used to adjust the probability of selection.³ Thus the ultimate probability of selecting a person is equal to:

$$\text{Probability of selecting a person} = (\text{Probability of selecting a household}) \times (1/\text{The number of people living in the household})$$

² This number was not be allowed to exceed three, even though some households have more than 3 phone lines.

³ This number is limited to 6 to avoid large amounts of variance in the weights due to very large household sizes.

Basic Person Weight

The weight is equal to the inverse probability of selecting a person, or:

$$\text{Basic Person Weight} = 1 / \text{Probability of selecting a person}$$

Post-stratification

The goal of post-stratification is to adjust the person weights to match known population distributions of a given group.

$$\text{Post-stratified Weight} = (\text{Basic person weight of the person in a group}) * (\text{Known population distribution for group} / \text{Sum of the basic person weights in a post-stratified grouping})$$

Post-stratifying the basic person weights ensures that the sum of person weights will equal known population distributions. For Alabama, the initial post-stratification sets the population for each of the 12 geographic strata equal to the 2001 Census Bureau population estimates for those areas (see Table A4). In order to do this, respondents from the Hispanic surname stratum were merged in with the other 12 geographic strata based on the county in which they reported living. Also, those respondents that reported living in a geographic stratum that was different from the one used to draw their telephone number into the sample, were assigned to the geographic stratum that they reported living in during the survey interview.⁴

Two additional poststratification adjustments were made to the data. The first used the 2002 Current Population Survey's Annual Demographic Supplement (CPS-ADS) estimate of the number of people without phones in Alabama to perform the non-telephone coverage adjustment on the data. The basic assumption is that those people who lacked phone service for a week or longer during the past year are very similar to those who do not have service. People who did not lack phone service differ with respect to health insurance coverage from those who did or those who did not have phones at all. Thus, the 7.5 percent of people in Alabama who live in households without phone service, are added to the weight total of those who lacked phone service for a week or longer (see Davern, et al. 2002 for a detailed description of this technique as applied to a state survey of health insurance coverage).

The final post-stratification adjustment set the percent of black women, black men, other race women, and other race men in Alabama to the 2002 CPS-ADS proportions. 14.5 of the total Alabama population were black female, 12.6 percent of the Alabama population was black male, 37.4 percent of population was other race female, and 35.6 percent was other race male.

⁴ The self-reported geography of residence is superior to the one assigned by Genesys Marketing Systems Group because telephone area code + exchange combinations cross geographic boundaries used to draw the initial sample, and therefore the self-report is considered more reliable and was used for analyses.

Table A-4. 2001 Population Estimates for the Twelve Geographic Regions in Alabama

Straturn	2001 Population Estimate
Anniston	166, 237
Auburn	214,352
Birmingham	928,108
Black Belt	138,217
Dothan	142,528
Florence	495,268
Huntsville	545,572
Mobile	334,310
Montgomery	165,062
Northern Rural	647,265
Southern Rural	183,805
Tuscaloosa	503,632
Total	4,464,356

Source: Census population estimates, July 2001

Income Imputation

In survey research there is a substantial amount of missing data for certain types of items (e.g., income) because survey respondents refuse to answer them for some reason. If the organization collecting the data decides to not impute missing values, they have made an assumption that the respondents with missing data are no different from the people with reported data. This assumption does not hold up under examination. For example, on average in a recent Colorado Household Survey the respondents with missing data on income had higher levels of education than those without missing income data. Higher levels of education are related to higher levels of income. Thus, the assumption that the respondents with missing data are no different than the respondents with reported data is incorrect and estimates derived from this assumption will be biased.

For the Alabama survey data, we used “hot deck” imputation. Hot deck is a process by which a respondent’s valid value for a specific variable is assigned to another respondent who does not have a valid value for this variable. The respondent with the valid value is called a “donor” and a person with a missing value is called a “recipient.” For example, if the donor is 35 years old, then the recipient (respondent with missing age) is given a value of 35 and the donor maintains the age of 35.

The process of selecting a donor is the most important component of the “hot deck” procedure. Potential donors are sectioned into homogeneous groups called “cells” defined by many parameters. For example, all white, unemployed, college educated, males over the age of 65 with a valid value for the specific variable can be placed into one cell, while all non-white, unemployed, college educated, males over 65 can be placed into another cell. Recipients are matched to these homogenous cells of donors based on their characteristics. A random donor selected from the matching group supplies his/her value to the recipient.

The characteristics used to group the respondents should be highly correlated with the variable being imputed. For example, when imputing income, donors are matched with recipients based on highest educational level because education is highly correlated with income. The variables chosen to match the donors and the recipients form the basis of a “model” for predicting the

imputed variable. A good imputation procedure should provide unbiased estimates of the mean and variance of the variable by correcting for potential distributional differences between people with and without reported data. The basic underlying assumption is that the value of the variable being estimated (such as state rates of health insurance coverage) is not conditional on (i.e., moderated by) the missing data mechanism⁵. For example, all those respondents with missing health insurance data do not have a different relationship between health insurance coverage and state than all the respondents with reported data.

Although properly specified imputation can alter basic distributional summary statistics (means and variances) from the statistics calculated using complete cases only, it should not transform the relationships among variables. If there was a relationship between two variables in the reported data it should be the same in the imputed data, and no new relationships should appear after the imputation. The basic idea of model-based (and particularly, “hot deck”) imputation is to use the existing relationships within the reported data to adjust for distributional differences among those who are likely to report data and those who are less likely.

The hot deck is limited in the number of “variable levels” it can have. For example, the variable “highest degree attained” can be broken down into three variable levels (or cells) for the hot deck; less than high school, high school diploma and college degree. The number of hot deck cells is equal to the product of the number of variable levels (e.g., covered, not covered) used to match donors with recipients. If there are too many variable levels used in the hot deck, then many of the cells will not be populated with donors. The more variable levels that are used (i.e., the more hot deck cells), the more donors are needed for the hot deck to work.

Implementation of the Hot Deck

We implemented the hot deck using STATA version 7’s hot deck imputation procedure (available for download from the STATA web site⁶). The survey has both a categorical income question and a continuous income question. If the continuous income question is refused (roughly 42 percent), the respondent is asked to put their income into a category. If they refuse to put their income into a category then the data are completely missing (roughly 19 percent). Using the categorical income question to help impute continuous income is called the “unfolding bracket” methodology.

The first step of the imputation implementation is to classify all the people who reported continuous income into the appropriate category and impute the missing 19 percent of categorical income. Then the fully imputed categorical income question is used to impute a continuous income for each respondent. The imputation is done iteratively with variables removed from the procedure one at a time until each person receives an imputed value. The variables used are described below:

The categorical income question is calibrated to poverty level used the following the total income and size of the family living off the income. To impute the categorical income poverty level the following hierarchy for each imputation iteration (variables 1-4 were always in the hot deck and the procedure went through 4 iterations). The region variable was the first removed, and so on down the list until the number of people variable was removed.

⁵ Little, R. and Rubin, D. (1987). *Statistical Analysis With Missing Data*. New York: Wiley.

⁶ www.stata.com

1. Age (1. Less Than 18, 2. 17-30, 3. 31-64, 4. 65 and Over)
2. Education (1. Less Than High School, 2. High School, 3. At Least Some College)
3. Race (1. Black, 2. Other)
4. Insurance Coverage (1. Any Public Coverage, 2. Private Coverage Only, 3. Uninsured)
5. Number of people living off the income (1. One Person, 2. Two People, 3. Three or More People)
6. County

The same hierarchy was used for the continuous income imputation except that the categorical income variable became the variable one in the hierarchy, the total number of people living in the house was variable two and everything else slid down two spots. The categorical income, question was never removed during the iterations for the imputation of continuous income but each of the others were (for a total of six iterations) until everyone had an imputed continuous income amount.

- Categorical Income Question: Poverty Levels

- 1 = Less Than 50% of the Federal Poverty Level (FPL)
- 2 = Between 50% to 100% FPL
- 3 = Between 100% to 133% FPL
- 4 = Between 133% to 185% FPL
- 5 = Between 185% to 200% FPL
- 6 = Between 200% to 250% FPL
- 7 = Between 250% to 300% FPL
- 8 = Over 300% FPL

Section B

Survey Instrument

2003 Alabama Health Care Insurance and Access Survey

General Introduction:

Hello, my name is *insert* from the *name of institution*. As you may know, *state name* is one of several states taking the lead in finding ways to make health care more affordable and easier to obtain. We are doing a survey of people at randomly selected phone numbers for the *sponsor of survey* to better understand how to improve access to affordable health insurance. I would appreciate a few moments of your time to ask you some questions about the health insurance coverage.

START OF SURVEY:

S1. Is this your year-round residence?

1 yes

2 no Thank you. We are only interviewing people at their main residence.

We would like to ask some questions about HEALTH INSURANCE for people in your household.

S2. Can you answer questions about HEALTH INSURANCE for people in this household?

1 yes **GOTO S4**

2 no

S3. Is another adult available who could answer questions about HEALTH INSURANCE?

1 yes **GET PERSON ON PHONE AND GOTO S4**

2 no **CALL BACK Who should I speak with? What is a good time to call back?**

GET FIRST NAME OF PERSON WHO CAN SPEAK ABOUT INSURANCE

S3A _____

S4. What county do you live in?

(Enter code) _ _ _

777 Don't know

GOTO S4A

999 Outside of Alabama

GOTO S4A

S4A. Is your household located in Alabama?

1 Yes **GOTO S5**

2 No Thank you. We are only interviewing people who reside in Alabama.

7 don't know Thank you. We are only interviewing people who reside in Alabama.

9 refused Thank you. We are only interviewing people who reside in Alabama.

S5. What is your zip code? _ _ _ _ _

We will gather information about the insurance status of one household member in detail, but will need some brief information on the other members as well. I just need a complete list of people in the house so that one person can be picked at random to talk about their access to health insurance.

- S6.** How many people currently live or stay in this house, apartment, or mobile home? (PROBE: Include in this number children, foster children, roomers, or housemates not related to you, college students living away while attending college. Do not include people who live or stay at another place most of the time, people in a correctional facility, nursing home, or residential facility, or people in the Armed Forces living somewhere else.) _____

County Codes (FILL WITH COUNTY NAME AND 3 DIGIT FIPS COUNTY CODE)

County	FIP	County	FIP	County	FIP	County	FIP	County	FIP
Appling	123	Cobb	134	Grady	145	McDuffie	156	Sumter	167

Now I have a form here that will help select one person. Please tell me the age and sex of each person in the household.

- S7.** Starting with yourself, what is your age as of your last birthday? (Record gender) (THIS IS PERSON #1)

And the next person's age?
Is this (child/person) (a boy or a girl/male or female)?

NOTE: IF ONLY 1 PERSON IN HOUSEHOLD, FILL IN AGE AND GENDER UNDER S7 GOTO S8

The program has randomly selected the (age) year old (sex).

NAME. What is the first name or initials of the person I selected?

FIRST NAME OF TARGET: _____ (PERSON SELECTED IS "TARGET")

Now I need to know each person's relationship to the person selected. What is your (PERSON #1) relationship to the person selected?

FILL IN RELATIONSHIP COLUMN: (READ OFF LIST ONE AT A TIME. START WITH PERSON # 2.)

What is the (AGE) year old's relationship to (TARGET NAME)?

Household Member	Age	M=male F=female	SELECT TARGET AT RANDOM (S7_NUM) NUMBER____	Relationship TARGET	Relationship Codes (DO NOT READ
Person #1	S7_1AGE	S7_1SEX		S7_1REL	1=Self/target
Person #2	S7_2AGE	S7_2SEX		S7_2REL	2=Mother/Stepmother
Person #3	S7_3AGE	S7_3SEX		S7_3REL	3=Father/Stepfather
Person #4	S7_4AGE	S7_4SEX	(S7_AGE) AGE____	S7_4REL	4=Spouse
Person #5	S7_5AGE	S7_5SEX		S7_5REL	5=Partner
Person #6	S7_6AGE	S7_6SEX		S7_6REL	6=Son/Daughter
Person #7	S7_7AGE	S7_7SEX	(S7_SEX) SEX____	S7_7REL	7=Sibling/Sister, Brother
Person #8	S7_8AGE	S7_8SEX		S7_8REL	8=Grandparent
Person #9	S7_9AGE	S7_9SEX		S7_9REL	9=Other relative
Person #10	S7_10AGE	S7_10SEX		S7_10REL	10=NON-RELATIVE
Person #11	S7_11AGE	S7_11SEX		S7_11REL	
Person #12	S7_12AGE	S7_12SEX		S7_12REL	

S8. INTERVIEWER: IS A PROXY SPEAKING FOR THE TARGET?

- 1 yes
- 2 no **GOTO S11**

S9. INTERVIEWER: REASON FOR PROXY (SELECT ONE):

- 1 Minor
- 2 College student living away from home
- 3 Temporarily living outside home (NOT at college)
- 4 Cognitively impaired
- 5 Hearing/speech
- 6 Language barrier
- 7 Too sick to come to phone or answer survey
- 8 TARGET is unavailable
- 9 Proxy can provide information about health insurance
- 10 Other _____

I need to indicate who is answering questions for TARGET.

S10. What is your relationship to TARGET? (DO NOT READ. MAP TO RESPONSE)

- 2 Mother/Stepmother
- 3 Father/Stepfather
- 4 Spouse
- 5 Partner
- 6 Son/Daughter
- 7 Sibling/Sister/Brother
- 8 Grandparent
- 9 Other relative
- 10 NON-RELATIVE
- 77 Other

S10B. INTERVIEWER: RECORD SEX OF PROXY IF KNOWN

- 1 male
- 2 female
- 97 cannot ascertain

INSTRUCTIONS: The following questions are about "TARGET".

IF TARGET AGE >2 YRS GOTO S11

IF TARGET AGE =< 2 YRS GOTO S12

S11. How long have you (has TARGET) lived in [STATE]?

S11A. _____ # years **S11B.** _____ # months

-7 don't know

-9 refused

SKIP S12

(PROBE FOR MONTHS IF LESS THAN 2 YEARS)

S12. How long has (TARGET's) parents or guardian lived in [STATE]?

S12A. _____ years **S12B.** _____ months

-7 don't know

-9 refused

(PROBE FOR MONTHS IF LESS THAN 2 YEARS)

INSTRUCTIONS:**Section H.**

In the following section, each type of insurance should be read:
 "Do you (does TARGET) CURRENTLY have (type of insurance)?"

If NO, proceed to next item in the roster. A response of DON'T KNOW or REFUSED should be treated as NO.

If YES, the item should be followed by the PROBE:

"Besides this, do you (does the TARGET) have any other type of health insurance coverage?"

If YES, proceed with roster.

If NO, proceed to H15.

CATI BUILD IN MAX OF 3 TYPES.

The PROBE should not be asked in response to YES to H12.

H. I am going to read you a list of different types of health insurance. Please tell me if you have (TARGET has) CURRENTLY any of the following. Answer for each type that applies to you (TARGET).

NOTE TO STATES ADAPTING THE Ci3 SOFTWARE: question order and numbering in section H must remain consistent with model below.

Do you (Does TARGET) CURRENTLY have:		YES 1	NO 2	D/K 7	RF D9
H1	Medicare? READ IF NECESSARY: Medicare is the health insurance for persons 65 years old and over or persons with disabilities. This is a red, white and blue card.	1	2	7	9
IF YES GOTO MEDIGAP, PUBMEDIGAP, MEDDRG, THEN H2					
IF ELSE GOTO H2					
	MEDIGAP. Do you (does R) have additional insurance to supplement Medicare, such as a self-purchased Medigap policy like Blue Cross Blue Shield C+, or a retiree benefit?	1	2	7	9
	PUBMEDIGAP. Do you (does TARGET) have coverage through Medicaid QMB, SLMB, Q11 or Q12?	1	2	7	9
	MEDDRG. Do you (does TARGET) have insurance that pays for prescription drugs?	1	2	7	9
	IF TARGET < 18, GO TO H3				
H2	A Railroad Retirement Plan?				
H3	TRICARE/CHAMPUS, through either an active duty military member, retiree or through the Veteran's Affairs service connected to a disability?	1	2	7	9
H4	Indian Health Service?	1	2	7	9
	IF TARGET < 18, GO TO H3				
H5	Medicaid coverage for family planning or pregnancy related services also known as Plan First or SOBRA Medicaid?	1	2	7	9
H6	Medicaid coverage for children, aged, blind or disabled?	1	2	7	9
H6a	ALL Kids Children's Health Insurance Program, or CHIP? Skip for targets age 19 and older	1	2	7	9
H7	Alabama Child Caring Foundation through Blue Cross Blue Shield of Alabama? Skip for targets age 19 and older	1	2	7	9
H8	Insurance purchased by you through the Alabama Health	1	2	7	9

	Insurance Plan (known as AHIP)?				
H9	Health insurance through your (TARGET's) work or union?	1	2	7	9
H10	Health insurance through someone else's work or union?	1	2	7	9
H11	Health insurance bought directly by you (TARGET)?	1	2	7	9
H12	Health insurance bought directly by someone else?	1	2	7	9
IF H9, H10, H11 OR H12 YES & H1~=1 GOTO POLICY IF H9, H10, H11 OR H12 YES & H1=1 GOTO H15 ELSE GOTO H13					
POLICY. Is this an individual or family policy? 1 individual policy 2 family (covers more than one person) 7 don't know 9 refused PREM How much do you (does TARGET) pay each month for your (TARGET's) health insurance premium? PREM1A. \$ _____ monthly PREM1B. \$ _____ biweekly PREM1C. \$ _____ quarterly PREM1D. \$ _____ semi-annually PREM1E. \$ _____ annually -7 don't know -9 refused					
DED1. DOES YOUR (TARGET'S) HEALTH INSURANCE INCLUDE A DEDUCTIBLE? READ IF NECESSARY: A deductible is the amount of money that you have to pay out of your own pocket each year before your insurance will pay for any services. 1 Yes → GOTO DED2 2 no → GOTO DRUG 7 Don't know → GOTO DRUG 9 Refused → GOTO DRUG					
DED2. How much is that (READ: DO NOT INCLUDE PREMIUM EXPENSES)? \$ _____ 777 Don't know 999 Refused					
DRUG. Do you (does TARGET) have insurance that pays for prescription drugs? 1 Yes 2 no 7 Don't know 9 Refused					
GO TO H15					
H13	According to the information you provided, you do (TARGET does) not have health insurance coverage. Does anyone else pay for your (TARGET's) bills when you (they) go to a doctor or hospital? IF YES GOTO H14 IF NO/DK/REF GOTO H19	1	2	7	9
IF YES TO H4 (Indian Health Service) BUT NO TO ALL OTHER FORMS OF INSURANCE GOTO H13A ELSE GO TO H14					

H13A	You've just told me you receive (TARGET receives) services through the Indian Health Service but do (does) not have health INSURANCE. Does anyone else pay for your (TARGET's) bills when you (they) go to a doctor or hospital? NOTE TO INTERVIEWER: Indian Health Service is not considered comprehensive insurance for the purposes of this survey. IF YES GOTO H14 IF NO/DK/REF → GOTO H19	1	2	7	9
H14	And who is that? (DO NOT READ, SELECT ANSWER)				
	1 Medicare 2 Railroad Retirement Plan 3 TRICARE/CHAMPUS, through an active duty military member, retiree or through the Veteran's Affairs service connected to a disability 4 Medicaid coverage for family planning or pregnancy related services 5 Medicaid for children, aged, blind or disabled 6 ALL Kids Health Insurance Program or CHIP 9 Health insurance through your (TARGET) work or union 10 Health insurance through someone else's work or union 11 Health insurance bought directly by you (TARGET) 12 Health insurance bought directly by someone else 13 Alabama Child Caring Foundation 14 Insurance through the Alabama Health Insurance Plan known as AHIP [15-18 ARE NOT CONSIDERED INSURANCE FOR SURVEY, BUT SELECT IF MENTIONED] 15 Workers compensation for specific injury/illness 16 Employer pays for bills, but not an insurance policy 17 Family member pays out of pocket for any bills 18 Indian Health Service 19 No Private or Public Insurance IF 1-14 → GOTO H15 IF 15-18, say: "For purposes of this survey, we'll assume you/TARGET (do/does) not have insurance." THEN GOTO H19				
	H15-19 establish annual coverage status. Asking H15 and H18 ensures that respondents switching plans part way through the year do not get the uninsured part year long form.	Y	N	DK	REF
H15	Have you (Has TARGET) had insurance coverage for all of the past 12 months? IF YES GOTO STAT	1	2	7	9
H18	Was there anytime IN THE PAST 12 MONTHS that you were (TARGET was) not covered by insurance? GOTO STAT	1	2	7	9
H18B	How many months during the past year were you without coverage?	__ # months		7	9
H19	Have you (Has TARGET) been covered by any health insurance IN THE PAST 12 MONTHS?	1	2	7	9

The next questions concern health insurance that other people in your household may have at this time.

STAT(#). Does the (age) (sex) person currently have health insurance?

1 yes **GOTO TYPE**

2 no → REPEAT FOR NEXT PERSON ON ROSTER

7 Don't know **REPEAT FOR NEXT PERSON ON ROSTER**
 9 Refused → **REPEAT FOR NEXT PERSON ON ROSTER**

TYPE(#). What type of insurance is this person covered by?

- 1 Medicare
- 2 Railroad Retirement Plan
- 3 TRICARE/CHAMPUS, through either an active duty military member, retiree or through the Veteran's Affairs service connected to a disability.
- 4 Medicaid coverage for family planning or pregnancy related services
- 5 Medicaid for children, aged, blind or disabled
- 6 CHIP, or the Children's Health Insurance Plan
- 7 Alabama Child Caring Foundation
- 8 Insurance through the Alabama Health Insurance Plan known as AHIP
- 9 Health insurance through your (TARGET) work or union
- 10 Health insurance through someone else's work or union
- 11 Health insurance bought directly by you (TARGET)
- 12 Health insurance bought directly by someone else
- 15 Worker comp
- 16 Employer pays
- 17 Family member out of pocket
- 18 Indian Health
- 19 No Private/Public
- 20 Other (Probe for type) (SPECIFY) _____
- 77 Don't know
- 99 Refused

[PROCEED DOWN ROSTER. REPEAT FOR EACH PERSON IN HOUSEHOLD EXCEPT TARGET]

INSTRUCTIONS: ASK VERIFY FOR ALL UNCOVERED PERSONS

VERIFY#. According to the information you have provided, (LIST ALL AGE and SEX) currently do not have health care coverage. Is that correct?

- yes ENTER "O" IN VERIFY COLUMN for EACH UNINSURED
- no What type of insurance is this person covered by?

Household Member	Age	M=male F=female SEX	Insured 1=yes 2=no	Insurance Type	Insurance Status Codes	Verify 0=yes, uninsured OR Enter type
Person #1	S7_1AGE	S7_1SEX	STAT1	TYPE1	Blank = Uninsured	VERIFY1
Person #2	S7_2AGE	S7_2SEX	STAT2	TYPE2	1=Medicare	VERIFY2
Person #3	S7_3AGE	S7_3SEX	STAT3	TYPE3	2=other Public	VERIFY3
Person #4	S7_4AGE	S7_4SEX	STAT4	TYPE4	3=own employer	VERIFY4
Person #5	S7_5AGE	S7_5SEX	STAT5	TYPE5	4=someone else's employer	VERIFY5
Person #6	S7_6AGE	S7_6SEX	STAT6	TYPE6	5=individual policy	VERIFY6
Person #7	S7_7AGE	S7_7SEX	STAT7	TYPE7	6=CHAMPUS, VA/military	VERIFY7
Person #8	S7_8AGE	S7_8SEX	STAT8	TYPE8	8= student insurance	VERIFY8
Person #9	S7_9AGE	S7_9SEX	STAT9	TYPE9	10= other	VERIFY9
Person #1	S7_10AG	S7_10SEX	STAT10	TYPE10	77=don't know	VERIFY10
Person #1	S7_11AG	S7_11SEX	STAT11	TYPE11	99=refused	VERIFY11
Person #1	S7_12AG	S7_12SEX	STAT12	TYPE12		VERIFY12

CATEGORIZATION OF TARGET RESPONDENT BY ANNUAL INSURANCE COVERAGE

Detailed description of CATI SORT for long form questions:

1. If the TARGET has health insurance through their employer/union or through someone else's employer/union and the TARGET has held this insurance for the past 12 months, then code as "GROUP" and use GROUP long form.
2. If the TARGET has health insurance through their employer/union or through someone else's employer/union but the TARGET has not had insurance for the entire past 12 months, then code as "ON/GROUP" and use UNINSURED PART YEAR long form.
3. If the TARGET has health insurance through some kind of government sponsored program, a self purchased policy, or had someone buy health insurance for them, but the TARGET did not have insurance for the entire past 12 months, then code as "ON/ELSE" and use UNINSURED PART YEAR long form.
4. If the TARGET bought health insurance on their own or someone else bought it for them, and the TARGET had the insurance all of the past 12 months then code as "INDIVIDUAL" and use INDIVIDUAL long form. For the purposes of this survey, AHIP is considered in INDIVIDUAL policy.
5. If the TARGET has not been covered by health insurance in the past 12 months code as "UNINSURED" and use UNINSURED long form.
6. If the TARGET has had health insurance some time during the past 12 months, but does not have insurance now then code as "OFF" and use UNINSURED PART YEAR long form.
7. If the TARGET answers "don't know" or "refuses" to answer the question asking them if they had any health insurance in the past 12 months, or if the TARGET answers "don't know" or "refuses" to answer the question asking if there was a time in the past 12 months that they were not covered by health insurance, then code as "SCREEN" and go to the UTILIZATION AND DEMOGRAPHIC questions.
8. TARGET's currently on a public program and covered all year should be coded "SCREEN" and go to the UTILIZATION AND DEMOGRAPHIC questions.
9. All cases not yet sorted should be coded as "SCREEN" and go to the UTILIZATION AND DEMOGRAPHIC questions..

CATI SORT—

If [H9 or H10 = 1 and H15 = 1] or [H14 = 9,10 and H15 = 1] → CODE AS GROUP (Can randomly select respondents for long form rather than all group)

If (H9 or H10 = 1 or H14 = 9,10) and H15 = 2,7,9 and H18 = 1 → CODE AS ON/GROUP

If [(ANY H1-H3, H5-H7=1 or H14 = 1-6, 13) and H15 = 2,7,9 and H18 = 1] → CODE AS ON/ELSE

If [(H11=1 or H12=1 or H14=11,12,14) and H15 = 2,7,9 and H18 = 1] → CODE AS ON/ELSE

* This DO IF/END IF block prevents those who have both work and purchased insurance from being coded as Individual (they should be Group)

DO IF NOT [(ANY H9,H10)] AND NOT H15 = 1] OR NOT [H14 = 9,10]

If [(H11 = 1 or H12 = 1) and H15 = 1] or (H14 = 11,12 and H15 = 1) → CODE AS INDIVIDUAL

If [H8 = 1 and H15 = 1] or (H14 = 14 and H15 = 1) → CODE AS INDIVIDUAL

END IF

If H19 = 2 → CODE AS UNINSURED

If H19 = 1 → CODE AS OFF

If H18 = 7,9 → CODE AS SCREEN

If H19 = 7,9 → CODE AS SCREEN

ANY ELSE → CODE AS SCREEN

"LONG FORM" questions are available based on the respondent's annual insurance status (e.g., CATISORT)

Four sets of long form sections of the survey are available for those:

1. Uninsured all year [CSCS_uninsured all long.doc]
2. Uninsured part year [CSCS_uninsured part long.doc]
3. Group insured all year[CSCS_group long.doc]
4. Covered by an individual policy all year [CSCS_individual long.doc]

All long form items are optional.

If no long form items are of interest, all respondents go to the UTILIZATION AND DEMOGRAPHIC SECTIONS of the survey

Once long form questions are complete, respondents go to the UTILIZATION AND DEMOGRAPHIC SECTIONS of the survey

Color Key: **Ages 0-17**
 Ages 18-24
 Ages 18+
 All Ages

ITEMS FOR GROUP LONG FORM

(NOTE: ALL ITEMS IN THIS SECTION ARE OPTIONAL)

IF S9=1,2 (STUDENT AWAY FROM HOME OR MINOR) → GOTO PARCOV1

IF S9=BLANK AND AGE<18 → GOTO PARCOV1

ELSE IF (H10=1 OR H14=1 0) & H9~=1 → GOTO EMPCOV1

IF H9=1 OR H10=1 → GOTO EMPCOV2

If Target is not employed (self-employed or employed by someone) Empcov1, Empcov2, Empcov3, Empcov4 not applicable

EMPCOV1. Does the firm you (TARGET) work for offer health insurance as a benefit to any of its employees?

- | | |
|--------------------------------|-------------------------|
| 1 Yes | GOTO EMPCOV2 |
| 2 No | GOTO UTILIZATION |
| 7 Don't know | GOTO UTILIZATION |
| 8 NOT applicable, NOT employed | GOTO UTILIZATION |
| 9 Refused | GOTO UTILIZATION |

EMPCOV2.

If H9=1 → ADD LEAD-IN:You have explained to me that you get (TARGET gets) insurance through your (their OWN) employer.

EMPCOV2. Can your (TARGET's) employer coverage be extended to cover dependents?

- 1 Yes
- 2 No
- 7 Don't know
- 8 TARGET does NOT have ACCESS to insurance through OWN employer (GO TO ULTIL/DEMOG)
- 9 Refused

EMPCOV3. Does your (TARGET's) employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

IF H9=1 → GOTO UTILIZATION AND DEMOGRAPHIC SECTION

EMPCOV4. Why aren't you (TARGET) included in your employer's group health insurance plan?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive
- 5 DO NOT work enough hours in a week
- 6 Have NOT worked there long enough
- 7 Doubt eligible/rejected because of health condition
- 8 Benefit package didn't meet needs
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

GOTO UTILIZATION AND DEMOGRAPHIC SECTION

Now I'd like to ask a few questions about (TARGET's) access to insurance through a parent or guardian.

PARCOV1. Does the firm TARGET's parent or guardian works for offer health insurance as a benefit to any of its employees?

(PROBE: IF ONLY ONE PARENT WORKS, ANSWER FOR THIS PARENT'S EMPLOYER. IF BOTH PARENTS WORK, ANSWER FOR THE PRIMARY WAGE EARNER LIVING IN THE HOUSEHOLD.)

- | | |
|--------------------------------------|--------------------------|
| 1 Yes | GOTO PARCOV2 |
| 2 No | GOTO SKIP PATTERN |
| 7 Don't know | GOTO SKIP PATTERN |
| 8 Not Applicable/Parent not employed | GOTO SKIP PATTERN |
| 9 Refused | GOTO SKIP PATTERN |

PARCOV2. Does this employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PARCOV3. Is TARGET covered under this plan?

- | | |
|--------------|--------------------------|
| 1 Yes | GOTO SKIP PATTERN |
| 2 No | GOTO PARCOV4 |
| 7 Don't know | GOTO SKIP PATTERN |
| 9 Refused | GOTO SKIP PATTERN |

PARCOV4. Can this coverage be extended to cover dependents?

- 1 Yes

- 2 No
- 7 Don't know
- 9 Refused

SKIP PATTERN
IF PARCOV4=1 AND H10~=1 AND H14~=10 → GOTO PARCOV5
ELSE GOTO UTILIZATION AND DEMOGRAPHIC SECTIONS

PARCOV5. What is the main reason (**TARGET**) is not included in this employer's health insurance plan AS A DEPENDENT?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Child doesn't need insurance
- 2 Rarely sick
- 3 Parent is NOT ELIGIBLE to receive coverage
- 4 Child is covered through another adult's employer plan
- 5 Too much hassle/paperwork
- 6 Could not afford/too expensive
- 7 Their benefit package didn't meet this child's needs
- 8 Expect this child will be covered by a policy shortly
- 9 Child is covered under a school plan
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

Color Key: **Ages 0-17**
 Ages 18-24
 Ages 18+
 All Ages

LONG FORM COMPLETE: GO TO UTILIZATION AND DEMOGRAPHIC SECTIONS

ITEMS FOR INDIVIDUAL LONG FORM
(NOTE: ALL ITEMS IN THIS SECTION ARE OPTIONAL)

SKIP PATTERN:
IF S9=1,2 (STUDENT AWAY FROM HOME OR MINOR) → GOTO PARCOV1
IF S9=BLANK AND AGE<18 → GOTO PARCOV1
ELSE IF (H12=1 OR H14=12) & H11~=1 & H8~=1 → GOTO EMPCOV1
ELSE → GOTO COV1

If Target not married or living with a partner, Cov1, Cov2, Cov3, Cov4, Cov5 not applicable.

Now I'd like to ask a few questions about your (TARGET's) access to insurance.

- COV1.** Does your (TARGET's) spouse or partner have insurance through their work or union?
- | | |
|---|---------------------|
| 1 yes | GOTO COV2 |
| 2 no | GOTO COV3 |
| 3 spouse/partner does not work | GOTO EMPCOV1 |
| 4 no spouse/partner in household or in area | GOTO EMPCOV1 |
| 7 don't know | GOTO COV3 |
| 9 refused | GOTO COV3 |
- COV2.** Could this insurance policy be extended to cover you (TARGET)?
- | | |
|-------|------------------|
| 1 Yes | GOTO COV5 |
|-------|------------------|

2 No **GOTO EMPCOV1**
 7 Don't know **GOTO EMPCOV1**
 9 Refused **GOTO EMPCOV1**

COV3. Is your (TARGET's) spouse or partner ELIGIBLE for health insurance through their work or union, but chosen not to sign up for it?

1 Yes **GOTO COV4**
 2 No **GOTO EMPCOV1**
 7 Don't know **GOTO EMPCOV1**
 9 Refused **GOTO EMPCOV1**

COV4. If that family member were to sign up for that health insurance, could the policy be extended to cover you (TARGET)?

1 Yes
 2 No
 7 Don't know
 9 Refused

GOTO EMPCOV1

COV5. What is the main reason you (TARGET) do not get insurance through that family member?
 PROBE: CAN YOU TELL ME THE PRIMARY REASON YOU DID NOT GET INSURANCE THROUGH THIS FAMILY MEMBER.

DO NOT READ. MAP RESPONSE TO RESPONSE CATEGORY. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive
- 5 Own plan through work is cheaper/benefits better
- 6 Expect to get own health insurance soon
- 7 After waiting period will be covered by family member's policy
- 8 Benefit package didn't meet needs
- 9 Doubt eligible/rejected because of health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

If Target is not employed (self-employed or employed by someone) Empcov1, Empcov2, Empcov3, Empcov4 not applicable

EMPCOV1. Does the firm you (TARGET) work for offer health insurance as a benefit to any of its employees?

1 Yes **GOTO EMPCOV2**
 2 No **GOTO UTILIZATION AND DEMOGRAPHICS**
 7 Don't know **GOTO UTILIZATION AND DEMOGRAPHICS**
 8 NOT applicable, NOT employed **GOTO UTILIZATION AND DEMOGRAPHICS**
 9 Refused **GOTO UTILIZATION AND DEMOGRAPHICS**

EMPCOV2. Can your (TARGET's) employer coverage be extended to cover dependents?

1 Yes
 2 No
 7 Don't know
 8 TARGET does NOT have ACCESS to insurance through OWN employer **GOTO UTILIZATION AND DEMOGRAPHICS**

9 refused

EMPCOV3. Does your (TARGET's) employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

IF H11=1 GOTO UTILIZATION AND DEMOGRAPHICS

EMPCOV4. Why aren't you (TARGET) included in your employer's group health insurance plan?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive
- 5 DO NOT work enough hours in a week
- 6 Have NOT worked there long enough
- 7 Doubt eligible/rejected because of health condition
- 8 Benefit package didn't meet needs
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

GOTO UTILIZATION OR DEMOGRAPHICS

Now I'd like to ask a few questions about (TARGET's) access to insurance through a parent or guardian.

PARCOV1. Does the firm **TARGET's** parent or guardian works for offer health insurance as a benefit to any of its employees?
(PROBE: IF ONLY ONE PARENT WORKS, ANSWER FOR THIS PARENT'S EMPLOYER. IF BOTH PARENTS WORK, ANSWER FOR THE PRIMARY WAGE EARNER LIVING IN THE HOUSEHOLD.)

- 1 Yes **GOTO PARCOV2**
- 2 No **GOTO UTILIZATION AND DEMOGRAPHICS**
- 7 Don't know **GOTO UTILIZATION AND DEMOGRAPHICS**
- 8 Not Applicable/Parent not employed **GOTO UTILIZATION AND DEMOGRAPHICS**
- 9 Refused **GOTO UTILIZATION AND DEMOGRAPHICS**

PARCOV2. Does this employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PARCOV3. Is **TARGET** covered under this plan?

- 1 Yes **GOTO UTILIZATION AND DEMOGRAPHICS**
- 2 No **GOTO PARCOV4**
- 7 Don't know **GOTO UTILIZATION AND DEMOGRAPHICS**
- 9 Refused **GOTO UTILIZATION AND DEMOGRAPHICS**

PARCOV4. Can this coverage be extended to cover dependents?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

GOTO PARCOV5
GOTO UTILIZATION AND DEMOGRAPHICS
GOTO UTILIZATION AND DEMOGRAPHICS
GOTO UTILIZATION AND DEMOGRAPHICS

PARCOV5. What is the main reason (**TARGET**) is not included in this employer's health insurance plan AS A DEPENDENT?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Child doesn't need insurance
- 2 Rarely sick
- 3 Parent is NOT ELIGIBLE to receive coverage
- 4 Child is covered through another adult's employer plan
- 5 Too much hassle/paperwork
- 6 Could not afford/too expensive
- 7 Their benefit package didn't meet this child's needs
- 8 Expect this child will be covered by a policy shortly
- 9 Child is covered under a school plan
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

Color Key:
Ages 0-17
Ages 18-24
Ages 18+
All Ages

LONG FORM COMPLETE: GO TO UTILIZATION AND DEMOGRAPHIC SECTIONS

ITEMS FOR UNINSURED ALL YEAR
(NOTE: ALL ITEMS IN THIS SECTION ARE OPTIONAL)

EVER. Have you (Has **TARGET**) ever been covered by health insurance?

- 1 yes GOTO PRIOR
- 2 no GOTO COV1
- 7 don't know GOTO COV1
- 9 refused GOTO COV1

PRIOR. Prior to becoming uninsured, what type of insurance did you (**TARGET**) have? Was that:

- 1 Medicare
- 2 Some other form of public insurance such as...*
- 3 Insurance through own or someone else's employer or union
- 4 Student health insurance
- 5 Insurance bought directly by you or by someone else
- 6 Veterans Affairs (VA), Champus, anything Military Related
- 10 COBRA
- 11 Other (Probe for type) (SPECIFY) _____
- 77 Don't know
- 99 Refused

*Medicaid, FILL IN STATE SPECIFIC NAME MEDICAID AND ADD OTHER STATE SPECIFIC PROGRAMS

IF AGE <18 OR AGE> 25 GO TO SKIP PATTERN (Page 2)

YOUNG. Was this insurance coverage through your (**TARGET's**) parents' or guardian's plan?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

SKIP PATTERN:

IF S9=1,2 (STUDENT AWAY FROM HOME OR MINOR) GOTO PARCOV1

IF S9=BLANK AND AGE<18 GOTO PARCOV1

If Target not married or living with a partner, Cov1, Cov2, Cov3, Cov4, Cov5 not applicable.

Now I'd like to ask a few questions about your (TARGET's**) access to insurance.**

COV1. Does your (**TARGET's**) spouse or partner have insurance through their work or union?

- 1 Yes **GOTO COV2**
- 2 No **GOTO COV3**
- 8 Not applicable/no spouse/spouse doesn't work **GOTO OWNCOV**
- 7 Don't know **GOTO COV3**
- 9 Refused **GOTO COV3**

COV2. Could this insurance policy be extended to cover you (**TARGET**)?

- 1 Yes **GOTO COV5**
- 2 No **GOTO OWNCOV**
- 7 Don't know **GOTO OWNCOV**
- 9 Refused **GOTO OWNCOV**

COV3. Is your (**TARGET's**) spouse or partner ELIGIBLE for health insurance through their work or union, but chosen not to sign up for it?

- 1 Yes **GOTO COV4**
- 2 No **GOTO OWNCOV**
- 7 Don't know **GOTO OWNCOV**
- 9 Refused **GOTO OWNCOV**

COV4. If that family member were to sign up for that health insurance, could the policy be extended to cover you (**TARGET**)?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

GOTO OWNCOV

COV5. What is the main reason you (**TARGET**) do not get insurance through that family member?

PROBE: CAN YOU TELL ME THE PRIMARY REASON YOU DID NOT GET INSURANCE THROUGH THIS FAMILY MEMBER.

DO NOT READ. MAP RESPONSE TO A RESPONSE CATEGORY BELOW. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive

- 5 Own plan through work is cheaper/benefits better
- 6 Expect to get own health insurance soon
- 7 After waiting period will be covered by family member's policy
- 8 Benefit package didn't meet needs
- 9 Doubt eligible/rejected because of health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

OWNCOV. What is the main reason you have (**TARGET** has) not bought health insurance on your (their) own?

DO NOT READ. MAP RESPONSE TO RESPONSE CATEGORY. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Do not know where to begin/where to go
- 4 Too much hassle/paperwork
- 5 Could not afford/too expensive
- 6 Expect to be covered by a health insurance policy shortly
- 7 Benefit package didn't meet needs
- 8 Not eligible for reason other than health
- 9 Doubt eligible/rejected because of a health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

If Target is not employed (self-employed or employed by someone) Empcov1, Empcov2, Empcov3, Empcov4 not applicable

EMPCOV1. Does the firm you (**TARGET**) work for offer health insurance as a benefit to any of its employees?

- | | |
|--------------------------------|---------------------|
| 1 Yes | GOTO EMPCOV2 |
| 2 No | GOTO PUB1 |
| 7 Don't know | GOTO PUB1 |
| 8 NOT applicable, NOT employed | GOTO PUB1 |
| 9 Refused | GOTO PUB1 |

EMPCOV2. Can your (**TARGET's**) employer coverage be extended to cover dependents?

- 1 Yes
- 2 No
- 7 Don't know
- 8 **TARGET** does NOT have ACCESS to insurance through OWN employer **GOTO PUB1**
- 9 Refused

EMPCOV3. Does your (**TARGET's**) employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

EMPCOV4. Why aren't you (TARGET**) included in your employer's group health insurance plan?**

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive
- 5 DO NOT work enough hours in a week
- 6 Have NOT worked there long enough
- 7 Doubt eligible/rejected because of health condition
- 8 Benefit package didn't meet needs
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

GOTO PUB1

Now I'd like to ask a few questions about (TARGET's) access to insurance through a parent or guardian.

If Target's parent not employed , (self-employed or employed by someone), Parcov1, Parcov2, Parcov3, Parcov4 not applicable

PARCOV1. Does the firm **TARGET's** parent or guardian works for offer health insurance as a benefit to any of its employees?

(PROBE: IF ONLY ONE PARENT WORKS, ANSWER FOR THIS PARENT'S EMPLOYER. IF BOTH PARENTS WORK, ANSWER FOR THE PRIMARY WAGE EARNER LIVING IN THE HOUSEHOLD.)

- | | |
|--------------------------------------|---------------------|
| 1 Yes | GOTO PARCOV2 |
| 2 No | GOTO OWNCOV |
| 7 Don't know | GOTO OWNCOV |
| 8 Not Applicable/Parent not employed | GOTO OWNCOV |
| 9 Refused | GOTO OWNCOV |

PARCOV2. Does this employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PARCOV3. Is **TARGET** covered under this plan?

- | | |
|--------------|---------------------|
| 1 Yes | GOTO OWNCOV |
| 2 No | GOTO PARCOV4 |
| 7 Don't know | GOTO OWNCOV |
| 9 Refused | GOTO OWNCOV |

PARCOV4. Can this coverage be extended to cover dependents?

- | | |
|--------------|---------------------|
| 1 Yes | GOTO PARCOV5 |
| 2 No | GOTO OWNCOV2 |
| 7 Don't know | GOTO OWNCOV2 |
| 9 Refused | GOTO OWNCOV2 |

PARCOV5. What is the main reason (**TARGET**) is not included in this employer's health insurance plan AS A DEPENDENT?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Child doesn't need insurance
- 2 Rarely sick

- 3 Parent is NOT ELIGIBLE to receive coverage
- 4 Child is covered through another adult's employer plan
- 5 Too much hassle/paperwork
- 6 Could not afford/too expensive
- 7 Their benefit package didn't meet this child's needs
- 8 Expect this child will be covered by a policy shortly
- 9 Child is covered under a school plan
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

OWNCOV2. What is the main reason **TARGET's** parents or guardian have not bought health insurance for **TARGET** on their own?

DO NOT READ. MAP RESPONSE TO RESPONSE CATEGORY. CIRCLE ONE.

- 1 Don't need or want insurance
- 2 Rarely sick
- 3 Do not know where to begin/where to go
- 4 Too much hassle/paperwork
- 5 Could not afford/too expensive
- 6 Expect they will be covered by a health insurance policy shortly
- 7 Benefit package didn't meet this child's needs
- 8 Not eligible for reason other than health
- 9 Doubt eligible/rejected because of a health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

GOTO PUB1

Now I'm going to ask you about public insurance programs available through the state of Alabama for those who are uninsured.

PUB1. Have you (**TARGET/TARGET's** parents) ever asked for or been given information about one of the Alabama public health programs, such as Medicaid?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PUB2. If you (**TARGET**) learned you (they) were eligible for health coverage through a public program, would you (**TARGET**) enroll?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PUB3. If you (**TARGET**) learned you (they) were eligible for health coverage through a public program at no cost to you (**TARGET**) or your family, would you (**TARGET**) enroll?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

GOTO PUB4

PUB4. Please tell me why you (**TARGET**) would not enroll?

INSTRUCTION: RECORD VERBATIM

Color Key:
Ages 0-17
Ages 18-24
Ages 18+
All Ages

LONG FORM COMPLETE: GO TO UTILIZATION AND DEMOGRAPHIC SECTIONS

ITEMS FOR UNINSURED PART YEAR
(NOTE: ALL ITEMS IN THIS SECTION ARE OPTIONAL)

NOTE: "OFF" SUBSAMPLE BEGINS WITH PATHU
"ON/GROUP" AND "ON/ELSE" SUBSAMPLE BEGIN WITH PATHI

BEGIN ITEMS FOR "OFF" SUBSAMPLE:

The next set of questions is about your (**TARGET**'s) history of insurance coverage **OVER THE PAST 12 MONTHS.**

PATHU. You have just explained to me that currently you are (**TARGET** is) NOT covered by health insurance but were (was) covered at some point IN THE PAST 12 MONTHS. Is this correct?
1 Yes **GOTO UNIN1**
2 No **GOTO PROBLEM**
7 Don't know **GOTO PROBLEM**
9 Refused **GOTO PROBLEM**

PROBLEM. (TEXT ENTRY)

RECORD CURRENT AND PAST YEAR INSURANCE STATUS AND TYPE OF INSURANCE AS BEST UNDERSTOOD.

GOTO UTILIZATION AND DEMOGRAPHIC SECTIONS

UNIN1. What type of insurance were you (was **TARGET**) covered by most recently? Was it
1 Medicare
2 Some other form of public insurance, such as*
3 Insurance through own or someone else's employer or union
5 Student health insurance
6 Insurance bought directly by you or by someone else
7 Veterans Administration (VA, Champus, Anything Military Related)

- 8 COBRA
- 10 Other (Probe for type) (SPECIFY)_____
- 77 Don't know
- 99 Refused
- * Medical Assistance (MA), Medicaid, INSERT STATE SPECIFIC NAMES.

UNIN2. And what is the main reason your (**TARGET'S**) coverage ended?

DO NOT READ. MAP TO RESPONSE.

- 1 Job that provided coverage ended
- 2 Employer stopped offering coverage but still have job
- 3 Could no longer afford to buy health insurance
- 4 COBRA coverage ran out
- 5 No longer eligible under public insurance program
- 6 Never got around to reapplying for public insurance
- 7 Moved to state recently and haven't gotten new insurance
- 8 Left school, no longer eligible for parents' policy
- 9 Decided no longer needed or wanted insurance
- 10 Other _____
- 77 Don't know
- 99 Refused

**IF TARGET AGE IS 18-25 (>=18 AND <=25) → GOTO YOUNG2
ELSE → GOTO UNIN3**

YOUNG2. Was this insurance coverage through your (**TARGET'S**) parents' or guardian's plan?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

UNIN3. Did you (**TARGET**) get this insurance coverage less than 12 months ago?

- 1 yes
 - 2 no
 - 7 don't know
 - 9 refused
- GOTO SKIP PATTERN AFTER INSD3
GOTO SKIP PATTERN AFTER INSD3
GOTO SKIP PATTERN AFTER INSD3**

UNIN4. What was the main reason you (**TARGET**) got this insurance coverage?

DO NOT READ. MAP TO RESPONSE.

- 1 got a new job offering insurance
- 2 family member got a new job with coverage
- 3 became eligible for insurance through work
- 4 became eligible for insurance through someone else's work
- 5 became eligible for public insurance/not eligible before
- 6 applied for public insurance/knew already eligible
- 7 could afford to buy health insurance
- 8 needed or wanted health insurance
- 9 became sick
- 10 other _____

77 don't know
99 refused

- UNIN5.** Was there another period of time WITHIN THE PAST 12 MONTHS, before you (**TARGET**) had the coverage we just talked about, that you were not covered by health insurance?
- 1 yes
 - 2 no
 - 7 don't know
 - 9 refused

GOTO SKIP PATTERN AFTER INSD3

BEGIN ITEMS FOR "ON/GROUP" AND "ON/ELSE" SUBSAMPLE:

- PATHI.** You have just explained to me that currently you are (**TARGET** is) covered by health insurance but were (was) NOT covered at some point IN THE PAST 12 MONTHS. Is this correct?
- 1 Yes
 - 2 No
 - 7 Don't know
 - 9 Refused
- GOTO INSD1**
GOTO PROBLEM2
GOTO PROBLEM2
GOTO PROBLEM2

PROBLEM2. (TEXT ENTRY)

RECORD CURRENT AND PAST YEAR INSURANCE STATUS AND TYPE OF INSURANCE AS BEST UNDERSTOOD.

GOTO UTILIZATION AND DEMOGRAPHIC SECTIONS

- INSD1.** Was there more than one period of time you were (**TARGET** was) not covered by insurance in the past 12 months?
- 1 Yes
 - 2 No
 - 7 Don't know
 - 9 Refused

- INSD2.** Thinking back to the time you (**TARGET**) got your (his/her) current form of insurance, what is the main reason you (**TARGET**) got coverage at that time?

DO NOT READ. MAP TO RESPONSE.

- 1 Got a new job offering health insurance
- 2 Family member got a new job with coverage
- 3 Became eligible for insurance through work
- 4 Became eligible for insurance through someone else's work
- 5 Became eligible for public insurance/not eligible before
- 6 Applied for public insurance/knew already eligible
- 7 Could afford to buy health insurance

- 8 Needed or wanted health insurance
- 9 Became sick
- 10 Other _____
- 77 Don't know
- 99 Refused

INSD3. Before you (**TARGET**) got your (his/her) current coverage, for how many years or months did you (**TARGET**) go with NO insurance?

- INSD3A. _____ # years INSD3B. _____ # months
- 7 Don't know
- 9 Refused

INSTRUCTION: TARGET may have had another form of coverage prior to current coverage but still experienced a GAP in coverage DURING THE PAST YEAR. We want to know HOW LONG they were without insurance during their most recent GAP, even if this goes back beyond the past 12 months, as long as some part of that GAP extended into the PAST YEAR.

IF S9=1,2 (STUDENT AWAY FROM HOME OR MINOR) → GOTO PARCOV1
IF S9=BLANK AND AGE<18 → GOTO PARCOV1
IF (H10=1 OR H14=10) & H9~=1 → GOTO EMPCOV1
ELSE → GOTO COV1

If Target not married or living with a partner, Cov1, Cov2, Cov3, Cov4, Cov5 not applicable

Now I'd like to ask a few questions about your (TARGET's) access to insurance.

COV1. Does your (**TARGET's**) spouse or partner have insurance through their work or union?

- 1 Yes **GOTO COV2**
- 2 No **GOTO COV3**
- 8 Not applicable/no spouse/spouse doesn't work **GOTO OWNCOV**
- 7 Don't know **GOTO COV3**
- 9 Refused **GOTO COV3**

COV2. Could this insurance policy be extended to cover you (**TARGET**)?

- 1 Yes **GOTO COV5**
- 2 No
- 7 Don't know
- 9 Refused

ELSE (IF COV2=2,7,9):

IF ON/ELSE → GOTO EMPCOV1

IF OFF → GOTO OWNCOV

IF ON/GROUP → GOTO EMPCOV2 WITH ALTERNATE LEAD-IN

COV3. Is your (**TARGET's**) spouse or partner ELIGIBLE for health insurance through their work or union, but chosen not to sign up for it?

- 1 Yes **GOTO COV4**
- 2 No
- 7 Don't know
- 9 Refused

ELSE (IF COV3=2,7,9):

IF ON/ELSE → GOTO EMPCOV1

IF OFF → GOTO OWNCOV

IF ON/GROUP → GOTO EMPCOV2 WITH ALTERNATE LEAD-IN

COV4. If that family member were to sign up for that health insurance, could the policy be extended to cover you (**TARGET**)?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

IF OFF → GOTO OWNCOV

IF ON/ELSE → GOTO EMPCOV1

IF ON/GROUP → GOTO EMPCOV2 WITH ALTERNATE LEAD-IN

COV5. What is the main reason you (**TARGET**) do not get insurance through that family member?

PROBE: CAN YOU TELL ME THE PRIMARY REASON YOU DID NOT GET INSURANCE THROUGH THIS FAMILY MEMBER.

DO NOT READ. MAP RESPONSE TO RESPONSE CATEGORY. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive
- 5 Own plan through work is cheaper/benefits better
- 6 Expect to get my own health insurance soon
- 7 After waiting period will be covered by family member's policy
- 8 Benefit package didn't meet needs
- 9 Doubt eligible/rejected because of health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

IF ON/GROUP → GOTO EMPCOV2 WITH ALTERNATE LEAD-IN

OWNCOV. What is the main reason you have (**TARGET** has) not bought health insurance on your (their) own?

DO NOT READ. MAP RESPONSE TO RESPONSE CATEGORY. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Do not know where to begin/where to go
- 4 Too much hassle/paperwork
- 5 Could not afford/too expensive
- 6 Expect to be covered by a health insurance policy shortly
- 7 Benefit package didn't meet needs
- 8 Not eligible for reason other than health
- 9 Doubt eligible/rejected because of a health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

If Target is not employed (self-employed or employed by someone) Empcov1, Empcov2, Empcov3, Empcov4 not applicable

EMPCOV1. Does the firm you (**TARGET**) work for offer health insurance as a benefit to any of its employees?

- 1 Yes

GOTO EMPCOV2

- 2 No
- 7 Don't know
- 8 NOT applicable, NOT employed
- 9 Refused

IF EMPCOV1=2,7,8,9

AND ON/GROUP OR ON/ELSE → GOTO UTILIZATION OR DEMOGRAPHIC AND UNIN
OR OFF → GOTO PUB1

EMPCOV2.

If H9=1 → ADD LEAD-IN:

You have explained to me that you get (TARGET gets) insurance through your (THEIR) OWN employer.

EMPCOV2. Can your (TARGET's) employer coverage be extended to cover dependents?

- 1 Yes
- 2 No
- 7 Don't know
- 8 TARGET does NOT have ACCESS to insurance through OWN employer
- 9 Refused

IF EMPCOV2=8 & OFF → GOTO PUB1

IF EMPCOV2=8 & ON/GROUP OR ON/ELSE → GOTO UTILIZATION AND DEMOGRAPHIC SECTIONS

EMPCOV3. Does your (TARGET's) employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

IF H9=1 → GOTO UTILIZATION AND DEMOGRAPHIC SECTION

EMPCOV4. Why aren't you (TARGET) included in your employer's group health insurance plan?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle/paperwork
- 4 Could not afford/too expensive
- 5 DO NOT work enough hours in a week
- 6 Have NOT worked there long enough
- 7 Doubt eligible/rejected because of health condition
- 8 Benefit package didn't meet needs
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

IF ON/GROUP OR ON/ELSE → GOTO UTILIZATION AND DEMOGRAPHIC SECTION

IF OFF → GOTO PUB1

Now I'd like to ask a few questions about (TARGET's) access to insurance through a parent or guardian.

PARCOV1. Does the firm **TARGET's** parent or guardian works for offer health insurance as a benefit to any of its employees?

(PROBE: IF ONLY ONE PARENT WORKS, ANSWER FOR THIS PARENT'S EMPLOYER. IF BOTH PARENTS WORK, ANSWER FOR THE PRIMARY WAGE EARNER LIVING IN THE HOUSEHOLD.)

- | | |
|--------------------------------------|--------------------------|
| 1 Yes | GOTO PARCOV2 |
| 2 No | GOTO SKIP PATTERN |
| 7 Don't know | GOTO SKIP PATTERN |
| 8 Not Applicable/Parent not employed | GOTO SKIP PATTERN |
| 9 Refused | GOTO SKIP PATTERN |

PARCOV2. Does this employer contribute to health insurance costs for those employees covered by this benefit?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PARCOV3. Is **TARGET** covered under this plan?

- | | |
|--------------|--------------------------|
| 1 yes | GOTO SKIP PATTERN |
| 2 no | GOTO PARCOV4 |
| 7 don't know | GOTO SKIP PATTERN |
| 9 refused | GOTO SKIP PATTERN |

PARCOV4. Can this coverage be extended to cover dependents?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

SKIP PATTERN;

IF PARCOV4=1 AND H10~=1 AND H14~=10 → GOTO PARCOV5

IF OFF AND PARCOV4~=1 → GOTO OWNCOV2

IF ON/ELSE AND PARCOV4~=1 → GOTO UTILIZATION AND DEMOGRAPHIC SECTION

IF ON/GROUP → GOTO UTILIZATION AND DEMOGRAPHIC SECTION

PARCOV5. What is the main reason (**TARGET**) is not included in this employer's health insurance plan AS A DEPENDENT?

DO NOT READ. MAP RESPONSE TO RESPONSE. CIRCLE ONE.

- 1 Child doesn't need insurance
- 2 Rarely sick
- 3 Parent is NOT ELIGIBLE to receive coverage
- 4 Child is covered through another adult's employer plan
- 5 Too much hassle/paperwork
- 6 Could not afford/too expensive
- 7 Their benefit package didn't meet this child's needs
- 8 Expect this child will be covered by a policy shortly
- 9 Child is covered under a school plan
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

IF OFF → GOTO OWNCOV2

IF ON/ELSE → GOTO UTILIZATION AND DEMOGRAPHIC SECTION

OWNCOV2. What is the main reason **TARGET's** parents or guardian have not bought health insurance for **TARGET** on their own?

DO NOT READ. MAP RESPONSE TO RESPONSE CATEGORY. CIRCLE ONE.

- 1 Don't need or want insurance
- 2 Rarely sick
- 3 Do not know where to begin/where to go
- 4 Too much hassle/paperwork
- 5 Could not afford/too expensive
- 6 Expect they will be covered by a health insurance policy shortly
- 7 Benefit package didn't meet this child's needs
- 8 Not eligible for reason other than health
- 9 Doubt eligible/rejected because of a health condition
- 10 Other (specify) _____
- 77 Don't know
- 99 Refused

Now I'm going to ask you about public insurance programs available through the state of Alabama for those who are uninsured.

PUB1. HAVE YOU (**TARGET/TARGET'S** PARENTS) EVER ASKED FOR OR BEEN GIVEN INFORMATION ABOUT PUBLIC HEALTH PROGRAMS SUCH AS MEDICAID (INSERT OTHER STATE PROGRAM NAMES)?

- 1 Yes
- 2 No
- 7 Don't know
- 9 refused

PUB2. IF YOU (**TARGET**) LEARNED YOU (THEY) WERE ELIGIBLE FOR HEALTH COVERAGE THROUGH A PUBLIC PROGRAM, WOULD YOU (**TARGET**) ENROLL?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PUB3. IF YOU (**TARGET**) LEARNED YOU (THEY) WERE ELIGIBLE FOR HEALTH COVERAGE THROUGH A PUBLIC program at no cost to you (**TARGET**) or your family, would you (**TARGET**) enroll?

- 1 Yes **GOTO UTILIZATION AND DEMOGRAPHIC SECTION**
- 2 No **GOTO PUB4**
- 7 Don't know **GOTO UTILIZATION AND DEMOGRAPHIC SECTION**
- 9 Refused **GOTO UTILIZATION AND DEMOGRAPHIC SECTION**

PUB4. Can you tell me why you (**TARGET**) would not enroll?
INSTRUCTION: RECORD VERBATIM

Color Key:
Ages 0-17
Ages 18-24
Ages 18+
All Ages

LONG FORM COMPLETE: GO TO UTILIZATION AND DEMOGRAPHIC SECTIONS

UTILIZATION ITEMS ASKED OF ALL RESPONDENTS

UNEASE. How worried are you that over the next year:

UNEASEa. You won't be able to afford prescription drugs? 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
- 7 Don't know
- 9 Refused

UNEASEb. You won't be able to afford health services you think you 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
- 7 Don't know
- 9 Refused

UNEASEc. Health insurance will become so expensive you won't be able to afford it? 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
- 7 Don't know
- 9 Refused

UNEASEd. Your benefits under your current health care plan will be cut back substantially? 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
- 7 Don't know
- 9 Refused

UNEASEe. You will lose your health insurance 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
- 7 Don't know
- 9 Refused

**GO TO UNWHY
GO TO UNWHY
SKIP TO UNDERINS
SKIP TO UNDERINS
SKIP TO UNDERINS
SKIP TO UNDERINS**

UNWHY. Why do you feel this change might happen?
DO NOT READ. MAP TO RESPONSE.

- 01 Premium cost increases
- 02 Loss of employment
- 03 Change of employment
- 04 Employer no longer offering
- 05 Divorce or separation
- 06 COBRA will end
- 07 Change in income, age, family composition will make me ineligible
- 08 Other (please specify)
- 77 don't know
- 99 refused

UNDERINS. Was there any time during the past 12 months when you needed to see a doctor but could not because of the cost?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

USC. Is there a regular place that you (TARGET) go for medical care?

- 1 Yes
 - 2 No
 - 7 Don't know
 - 9 Refused
- GOTO WHYNOUSC**
GOTO WHYNOUSC
GOTO WHYNOUSC

USCKIND. Where does [TARGET usually go/you usually go] for medical care. Is that an:

- 1 Emergency room or urgent care center
 - 2 Clinic
 - 3 Doctor's office
 - 4 Or some place else (specify) _____
 - 7 Don't know
 - 9 Refused
- GOTO USCPERS**
GOTO CLINIC
GOTO USCPERS
GOTO USCPERS
GOTO CONFID
GOTO CONFID

CLINIC. Is this clinic a . . .

- 1 Public health, community, or free clinic
- 2 Hospital outpatient clinic
- 3 Private clinic
- 4 Other (please specify) _____
- 7 Don't know
- 9 Refused

USCPERS. Is there a particular health care professional or traditional healer you (TARGET) usually see when you (TARGET) go there?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

GOTO CONFID

DO NOT READ. MAP TO RESPONSE.

WHYNOUSC. What is the main reason you (TARGET) DO NOT have a regular place that you go for health care?

- 1 Can't afford it
- 2 DO NOT have health insurance
- 3 Rarely get sick
- 4 Clinic hours don't fit my schedule
- 5 Transportation difficulties
- 6 Language barrier
- 7 Do not like/trust/believe in doctors
- 8 Clinic I used to go to closed
- 9 Just moved, DO NOT have a regular place yet
- 10 Just switched insurance, DO NOT have regular place yet
- 11 Two or more places depending on what's wrong
- 12 Other (specify above)
- 77 Don't know
- 99 Refused

CHOOSE P: IF PROXY, CHOOSE R: IF NO PROXY:

CONFID. Please tell me how strongly you agree or disagree with the following statement:

P: " I am confident that (TARGET) can get the care she/he needs when she/he needs it."

R: " I am confident that I can get the care I need when I need it."

Do you:

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree
- 7 Don't know
- 9 Refused

DOC6M. In the **past six months**, how many visits did you (TARGET) make to a doctor's office, outpatient clinic, or any other place for medical care? Do not include overnight hospital stays or emergency room visits.

- _____ visits
- 77 don't know
- 99 refused

IF NO VISITS GOTO INPUSE

DOC3M. In the past three months, how many visits did you (TARGET) make to a doctor's office, outpatient clinic, or any other place for medical care? Do not include overnight hospital stays or emergency room visits.

- _____ visits
- 77 don't know
- 99 refused

INPUSE During the **past 12 months**, have you (TARGET) been a patient overnight in a hospital?

- 1 yes **GOTO INPUSE2**
- 2 no **GOTO ERUSE**
- 7 don't know **GOTO ERUSE**
- 9 refused **GOTO ERUSE**

INPUSE2. How many times have you (TARGET) been admitted to a hospital DURING THE PAST 12 MONTHS?

- _____ times

7 don't know
9 refused

ERUSE. During the **past 12 months**, have you (TARGET) been to a hospital emergency room?

1 Yes
2 No
7 Don't know
9 Refused

DENTAL. Do you have insurance that pays for preventive dental care?

1 Yes
2 No
7 Don't know
9 Refused

DENTUSE. In the last 12 months did you get care from a dentist's office or dental clinic?

1 Yes
2 No
7 Don't know
9 Refused

SKIP TO DENTBAR
SKIP TO DENTBAR
SKIP TO DENTBAR

DENTPROB. In the last 12 months how much of a problem, if any, was it to find a convenient dental office to go to?

1 A big problem
2 A small problem
3 Not a problem

SKIP TO

MENTAL

4 Did not have any dental care in the last 12 months
7 Don't know
9 Refused

SKIP TO MENTAL
SKIP TO MENTAL
SKIP TO MENTAL

DENTBAR. If you did not get care from a dentist in the last 12 months or had a problem finding a dentist, what is the main reason you did not receive dental care?

DO NOT READ. MAP TO RESPONSE.

01 Child is too young to need dental care
02 No dentist in my area
03 Dentist does not accept insurance
04 Dentist is not accepting new patients
05 I don't have insurance that covers dental care
06 Dental care is too expensive
07 Did not need dental care during 12 month period
08 Not important
77 Don't know
99 Refused

MENTAL. Do you have insurance that pays for mental health care?

1 Yes
2 No
7 Don't know
9 Refused

BEHAVUSE. In the last 12 months, did you need any treatment or counseling for a personal or family problem?

1 Yes
2 No
7 Don't know

SKIP TO HSTAT
SKIP TO HSTAT

9 Refused

SKIP TO HSTAT

BEHAVPRB. In the last 12 months, how much of a problem, if any, was it to get the treatment or counseling you needed?

- 1 A big problem
- 2 A small problem
- 3 Not a problem

SKIP TO

HSTAT

- 4 Did not need to get any treatment/counseling in the last 12 months

SKIP TO HSTAT

- 7 Don't know

SKIP TO HSTAT

- 9 Refused

SKIP TO HSTAT

BEHAVBAR. If you had a problem obtaining needed treatment or counseling, what was the main reason?

DO NOT READ. MAP TO RESPONSE.

- 1 Don't know where to get this care
- 2 No mental health providers in my area
- 3 Insurance does not pay for mental health care
- 4 Too expensive to get treatment or counseling
- 5 Other (please specify)
- 7 Don't know
- 9 Refused

DEMOGRAPHIC QUESTIONS – Asked of all respondents.

The following questions are about (TARGET).

HSTAT. Would you say your (TARGET's) health, in general, is excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 7 Don't know
- 9 Refused

PWD1. Are you limited in any way in any activities because of physical, mental or emotional problems?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

PWD2. Do you now have any health problem that requires you to use special equipment such as a cane, a wheelchair, a special bed or special telephone?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

RACE1. Are you (Is TARGET) Mexican, Puerto Rican, Cuban or another Hispanic or Latino group?

- 1 No, not of Hispanic origin
- 2 Yes, Mexican, Mexican American, Chicano
- 3 Yes, Puerto Rican
- 4 Yes, Cuban

- 5 Yes, other Spanish/Hispanic/Latino
- 9 Refused

RACE2. Now choose one or more races for yourself (TARGET). Which race or races do you consider yourself (TARGET) to be: [MAY SELECT MORE THAN ONE]

READ AS PROBE. LIST IF NECESSARY. DO NOT RECORD MORE THAN THREE.

- 01 White
- 02 Black, African-American
- 03 Asian Indian
- 04 Chinese
- 05 American Indian or Alaska Native
- 06 Korean
- 07 Vietnamese
- 08 Hmong
- 09 Filipino
- 10 Japanese
- 11 Other Pacific Islander
- 12 Some other race? What race is that? _____
- 77 don't know
- 99 refused

IF AGE < 18 YEARS GOTO TO CHARGE

MARSTAT. Are you (Is TARGET) currently:

- 1 Single
- 2 Married
- 3 Living with partner
- 4 Divorced
- 5 Separated
- 6 Widowed
- 7 Don't know
- 9 Refused

EDUC. What is the highest level of education you have (TARGET has) completed?

- 1 No formal education
- 2 Grade school (1 to 8 years)
- 3 Some high school (9 to 11 years)
- 4 High school graduate or GED (received a high school equivalency diploma)
- 5 Some college/technical or vocational school/training after high school
- 6 College graduate
- 7 Postgraduate degree/study
- 77 Don't know
- 99 Refused

VA. Have you ever served on active duty in the U.S. Armed Forces, military reserves, or National Guard?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

EMPSTAT1. Are you (Is TARGET) currently:

- 1 Self employed or own your business
- 2 Employed by someone

- 3 An unpaid worker for family business, farm, or home **GOTO PHONE**
- 4 Retired **GOTO PHONE**
- 5 Unemployed, or not working **GOTO PHONE**
- 6 Full-time student (greater than three-fourths time) **GOTO PHONE**
- 7 Don't know **GOTO PHONE**
- 9 Refused **GOTO PHONE**

EMPSTAT2. Do you (Does TARGET) have more than one paying job?
 1 Yes **GOTO EMPHRS**
 2 No
 9 Refused

HOURS. What is the total number of hours usually worked per week?
 _____ hours
 7 Don't know
 9 Refused

GOTO EMPERM

EMPHRS. For the job you work (TARGET works) at the most hours, what is the total number of hours usually worked per week?
 _____ hours
 7 Don't know
 9 Refused

EMPERM. Is this a permanent, temporary, or seasonal job?
 1 Permanent
 2 Temporary
 3 Seasonal
 7 Don't know
 9 Refused

TENURE. How long have you been employed in this position?
 1 Less than 1 month
 2 More than 1 month but less than 6 months
 3 More than 6 months but less than 1 year
 4 More than 1 year but less than 5 years
 5 More than 5 years
 7 Don't know
 9 Refused

ALLSITES. Thinking about the employer you work (TARGET works) for, about how many people are employed there? If you work (TARGET works) for a firm that has multiple locations in your city or across states, please include the number of people at ALL locations.
 01 Just one
 02 Between 2 and 10
 03 11 and 24
 04 25 and 50
 05 51 and 100
 06 101 and 500
 07 Over 500
 77 Don't know
 99 Refused

INDUST. Thinking about the employer you work (TARGET works) for, what industry most closely describes the employer? (**Listen to the whole list of choices before deciding**)
 01 Government, public administration
 02 Health care
 03 Education

- 04 Social Services
- 05 Agriculture, farming, forestry and fishing
- 06 Construction, mining
- 07 Manufacturing *
- 08 Transportation, communications and utilities**
- 09 Retail and wholesale trade/sales ***
- 10 Banking, finance, insurance, real estate
- 11 Entertainment
- 12 Business and repair services (such as mechanic, electrician, plumber)
- 13 Personal services (such as child care, house cleaning, stylist)
- 14 Professional and related services (such as legal services, financial planning, web design)
- 15 Other (specify) _____
- 77 Don't know
- 99 Refused

Manufacturing examples: factory, textile mill, steel mill, automobile manufacturer, electronic equipment manufacturer, chemical/drug manufacturer, food processing, printing, publishing

** Public Utilities examples: electric company, air transportation, trucking, busing, television and radio services/broadcasting, telecommunications)

*** Retail/Wholesale examples: department stores, restaurants, grocery stores, distributor

IF TARGET IS >= 18 YEARS GOTO PHONE

Lead in to CHARGE below:

IF MINOR TARGET CURRENTLY INSURED:

Now I'd like to ask a few questions about the person this child gets their insurance benefits through.

IF MINOR TARGET IS UNINSURED OR PUBLICLY INSURED:

Now I'd like to ask a few questions about the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, we'd like to ask questions about the person RESPONSIBLE for the care of this child.

CHARGE. Would that be you or someone else?

- 1 Person on phone **GOTO YOUAGE**
- 2 Someone else **GOTO ELSAGE**

IF CHARGE IS PERSON ON PHONE, INSERT "YOU" FOR "THIS PERSON" IN ALL HH ITEMS.

YOUAGE. What is your age?

AGE _____

GOTO HHRACE1

ELSAGE. What is their age?

AGE _____

ELSEX. And is this person male or female?

- 1 Male
- 2 Female

HHRACE1. Is this person (Are YOU) Mexican, Puerto Rican, Cuban or another Hispanic or Latino group?

- 1 No, not of Hispanic/Latino origin
- 2 Yes, Mexican, Mexican American, Chicano

- 3 Yes, Puerto Rican
- 4 Yes, Cuban
- 5 Yes, other Spanish/Hispanic/Latino
- 9 Refused

HHRACE2. Now choose one or more races for this person (YOURSELF). Which race or races do you consider this person (YOURSELF) to be: [MAY SELECT MORE THAN ONE]

READ AS PROBE. LIST IF NECESSARY. DO NOT RECORD MORE THAN THREE.

- 01 White
- 02 Black, African-American
- 03 Asian Indian
- 04 Chinese
- 05 American Indian or Alaska Native
- 06 Korean
- 07 Vietnamese
- 08 Hmong
- 09 Filipino
- 10 Japanese
- 11 Other Pacific Islander
- 12 Some other race? What race is that? _____
- 77 Don't know
- 99 Refused

HHMAR. Is this person (Are YOU) currently:

- 1 Single
- 2 Married
- 3 Living with partner
- 4 Divorced
- 5 Separated
- 6 Widowed
- 7 Don't know
- 9 Refused

HHEDUC. What is the highest level of education this person has (YOU have) completed?

- 01 No formal education
- 02 Grade school (1 to 8 years)
- 03 Some high school (9 to 11 years)
- 04 High school graduate or GED (received a high school equivalency diploma)
- 05 Some college/technical or vocational school/training after high school
- 06 College graduate
- 07 Postgraduate degree/study
- 77 Don't know
- 99 Refused

HHVA. Have you ever served on active duty in the U.S. Armed Forces, military reserves or National Guard?

- 1 Yes
- 2 No
- 7 Don't know
- 9 Refused

HHEMP1. Is this person (Are YOU) currently:

- 1 Self employed or own your business
- 2 Employed by someone
- 3 An unpaid worker for family business, farm, or home
- 4 Retired

**GOTO PHONE
GOTO PHONE**

- 5 Unemployed, or not working
- 6 Full-time student (greater than three-fourths time)
- 7 Don't know
- 9 Refused

GOTO PHONE
GOTO PHONE
GOTO PHONE
GOTO PHONE

HHEMP2. Does this person (Do YOU) have more than one paying job?

- 1 Yes
- 2 No
- 9 Refused

GOTO HHEMP2B
GOTO HHOURS
GOTO HHPERM

HHOURS. What is the total number of hours usually worked per week?

- _____ hours
- 7 Don't know
 - 9 Refused

GOTO HHPERM

HHEMP2B. For the job they (YOU) work at the most hours, what is the total number of hours usually worked per week?

- _____ hours
- 7 Don't know
 - 9 Refused

HHPERM. Is this a permanent, temporary, or seasonal job?

- 1 Permanent
- 2 Temporary
- 3 Seasonal
- 7 Don't know
- 9 Refused

HTENURE. How long have you been employed in this position?

- 1 Less than 1 month
- 2 More than 1 month but less than 6 months
- 3 More than 6 months but less than 1 year
- 4 More than 1 year but less than 5 years
- 5 More than 5 years
- 7 Don't know
- 9 Refused

HSITES. Thinking about the employer this person works (YOU work) for, about how many people are employed there? If this person works (YOU work) for a firm that has multiple locations in your city or across states, please include the number of people at ALL locations.

- 1 Just one
- 2 Between 2 and 10
- 3 11 and 24
- 4 25 and 50
- 5 51 and 100
- 6 101 and 500
- 7 Over 500
- 77 Don't know
- 99 Refused

HINDUST. Thinking about the employer you work (TARGET works) for, what industry most closely describes the employer? (**Listen to the whole list of choices before deciding**)

- 1 Government, public administration
- 2 Health care
- 3 Education
- 4 Social Services
- 5 Agriculture, farming, forestry and fishing
- 6 Construction, mining
- 7 Manufacturing *
- 8 Transportation, communications and utilities**
- 9 Retail and wholesale trade/sales ***
- 10 Banking, finance, insurance, real estate
- 11 Entertainment
- 12 Business and repair services (such as mechanic, electrician, plumber)
- 13 Personal services (such as child care, house cleaning, stylist)
- 14 Professional and related services (such as legal services, financial planning, web design)
- 15 Other (specify) _____
- 77 Don't know
- 99 Refused

- Manufacturing examples: factory, textile mill, steel mill, automobile manufacturer, electronic equipment manufacturer, chemical/drug manufacturer, food processing, printing, publishing

** Public Utilities examples: electric company, air transportation, trucking, busing, television and radio services/broadcasting, telecommunications)

*** Retail/Wholesale examples: department stores, restaurants, grocery stores, distributor

PHONE. Besides this phone number, are there any other telephone numbers in this household, such as fax or data lines, a children's or business line? Do not include cell phones.

- 1 Yes
- 2 No **GOTO PHONE3**
- 3 Not Respondent's # **GOTO PHONE3**

PHONE2. How many of these telephone numbers are connected to phones that can be answered by a person?

- Number _____
- 77 don't know
- 99 refused

PHONE3. During the past 12 months, has your household ever been without telephone service for more than 24 hours?

- 1 yes **GOTO PHONE4**
- 2 no **GOTO S13**
- 7 don't know **GOTO S13**
- 9 refused **GOTO S13**

PHONE4. Over the past year, what was the total number of days, weeks, or months your household was without telephone service?

- Number _____
- 1 Days
- 2 Weeks
- 3 Months

Now I am going to ask some questions about your or your family's income. This income information is important because it helps the state understand how to make health care more affordable.

TOTCNT. How many people live on your or your family's income who CURRENTLY LIVE in the household? (PROBE: DO NOT include any children for which a family member currently pays child support, or any children away attending college or boarding school)

_____ people
77 Don't know
99 Refused

IF COUNT = 1 GOTO INCOME

KIDCNT. How many of these people are children under age 21?

_____ children

INCOME. What was your household's gross, pretax income from all sources for the year 2000? (This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of this FAMILY who are 15 years or older. If you are self-employed or own your own business, please report your net income.)

\$ _____,
777777 don't know
999999 refused

IF TARGET REFUSES OR CANNOT ESTIMATE INCOME, GOTO INCOME2

INCOME2. How about if I give you some categories? Would you say income is

01 Less than \$4430
02 \$4430 and \$8860
03 \$8860 and \$11784
04 \$11784 and \$16391
05 \$16391 and \$17720
06 \$17720 and \$22150
07 \$22150 and \$26580
77 don't know
99 refused

NOTE: The CATI can be programmed to tailor questions to "income above" or "income below" different federal poverty guideline thresholds – corresponding to existing or anticipated public program eligibility thresholds.

END OF SURVEY.

THANK YOU FOR YOUR CONTRIBUTION TO THIS IMPORTANT RESEARCH.

Section C

Baseline Information

CPS Estimates of Uninsurance in Alabama

Table C-1. CPS Estimates of Health Insurance Coverage for Alabama

Year	Percentage uninsured	Percentage Insured
1994	19.2	80.8
1995	13.5	86.5
1996	12.8	87.2
1997	15.5	84.5
1998	17.0	83.0
1999	13.8	86.3
2000	13.4	86.6
2001	13.1	86.9

Source: <http://www.census.gov/hhes/hlthins/historic/hihist4.htm>

Population Trends

The population in Alabama has been rising steadily since 1970. This is in accordance with the population of the entire United States, although the entire population of the nation has been rising at a faster rate than Alabama since the early 1980's.

Table C-2. Historical Trend of Population in Alabama

Year	Population	AL % Increase	U.S. % Increase
1990	4,048,378	0.3	0.8
1991	4,089,884	1.5	1.7
1992	4,137,553	1.3	1.4
1993	4,191,879	1.4	1.3
1994	4,239,262	1.1	1.2
1995	4,270,460	0.9	1.2
1996	4,291,110	0.8	1.2
1997	4,322,113	0.9	1.2
1998	4,351,999	0.8	1.2
1999	4,430,141	0.6	1.2
2000	4,447,100	0.4	0.9
2001	4,464,356	0.4	1.2

Source: <http://recenter.tamu.edu/data/pops/pops01.htm>

Age Distribution

The age distribution in Alabama according to the 2000 Census data has a very similar distribution to that of the entire US. This is also the case for gender distributions. There are slightly more

young males than females (less than 40 years old) in both Alabama and also in the U.S. Whilst in the over 64-year-old category, there are more females than males.

Table C-3. Age Distribution in 2000 in Alabama

Age Range	Percent of Population
0-5	8.0%
6-18	18.7%
19-39	29.6%
40-64	30.7%
65+	13.0%

Source: U.S. Census 2000 http://factfinder.census.gov/servlet/DTTable?_ts=60020791342

Race/Ethnicity Distribution

The profile of race/ethnicity in Alabama is slightly different from the rest of the U.S. whereby one in four people are Black or African American, compared with one in eight in the rest of the U.S.

Table C-4. Race/Ethnicity Distribution, 2000

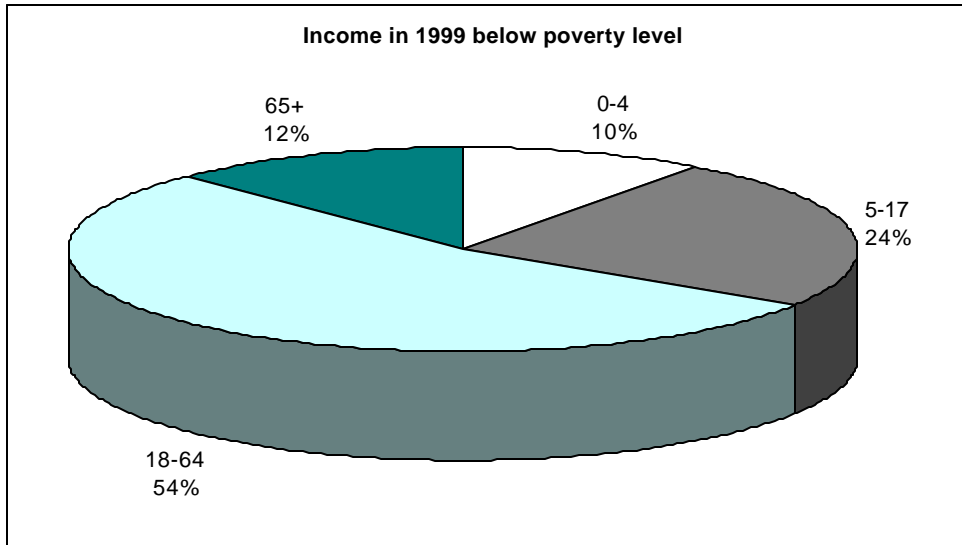
Race	Number of people in AL	% of people in AL
White Alone	3,161,671	71.1%
Black or African American alone	1,153,044	25.9%
American Indian and Alaskan Native alone	22,897	0.5%
Asian alone	29,908	0.7%
Native Hawaiian or Other Pacific Islander alone	1,187	0.0%
Some other race alone	29,155	0.7%
Two or more races	49,238	1.1%

Source: U.S. Census 2000 http://factfinder.census.gov/servlet/DTTable?_ts=60017566780

Percent Living in Poverty

In Alabama 16 % of people are living at or below the FPL. This is almost 4% higher than for the entire United States population. Poverty distributions between age bands in the U.S. and in Alabama are very similar.

Figure C-1. Percent of People Living in Poverty in Alabama, 1999



Source: U.S. Census 2000 http://factfinder.census.gov/servlet/DTable?_ts=60017418702

Alabama's Primary Industries

Table C-5. Primary Industries in Alabama, 2000

Industry	Number of jobs in AL
Services	482,200
Trade (wholesale & retail)	431,300
Government – Federal, State & Local	354,600
Manufacturing	325,600
Construction	105,900
Finance, Insurance & Real Estate	91,800
Transport & public utilities	91,700
Mining	8,400

Source: U.S. Census <http://stats.bls.gov/eag/eag.AL.htm>

Medicaid and Other Health Care Program Enrollment in Alabama

According to the Kaiser Family Foundation (KFF) State Health Facts, the monthly Medicaid enrollment in Alabama in 2001 was 598,411. The monthly average figure is the most useful measure of Medicaid coverage because it takes into account the length of eligibility. The average annual growth of Medicaid enrollees between December 2000 and December 2001 was 7.9%, this was almost 2% lower than the national average for the same period.

The number of enrollees in the Medicaid program during 1999-2000 was 534,460. The categories of Medicaid eligibility are:

- MLIF (Medicaid for Low Income Families)
 - Up to about 15%FPL
- SSI (Supplemental Security Income) Income limit for adult, child, children of SSI mothers
 - \$572 for individual, \$849 per couple (2003)
- SSI Resource limit
 - \$2000 per individual, \$3,000 per couple (2003)
- SOBRA Medicaid (for children and pregnant women)
 - Pregnant women and children under six years – up to and including 133% FPL
 - Children ages 6 through 18, up to including 100% FPL
- CHIP/ALL Kids (Children up to 18 years of age)
 - Starts where Medicaid ends up to and including 200% FPL
- QMB (Qualified Medicare Beneficiaries)
 - Up to 100% FPL - \$759 for an individual, \$1015 per couple
- SLMB (Specified Low-income Medicare Beneficiaries)
 - 101% FPL – 120% FPL
- Nursing Home
 - Up to 300% FPL (currently at \$1656/month) (2003)
- Plan First (Adults 19 to 44 years who have not been sterilized)
 - Up to and including 133% FPL
- Qualifying Income (pays Medicaid Part B premium)
 - 121% FPL to 135% FPL
- Alabama Child Caring Foundation (this is not public it is for outpatient services only for children)
 - Between 200% FPL and 235% FPL

Sources: Beneficiary Services, Alabama Medicaid Agency & <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Alabama&welcome=1&category=At%2dA%2dGlance>

Estimates of Employer Offer and Employee Take Up Rates from MEPS-IC

Table C-6. Estimates of Private Employer Offer and Employee Take Up Rates in Alabama

Year	Employers Offering	Employees Eligible and enrolled
1996	54.3%	84.3%
1997	53.9%	78.5%
1998	56.2%	83.8%
1999	64.0%	80.4%
2000	62.1%	81.3%

Source: Medicaid Expenditure Panel Survey – Insurance Component, 1996-2000
<http://www.meps.ahrq.gov/MEPSDATA/ic>

HMO Penetration

Table C-7. HMO Penetration in Alabama and the U.S.

	Alabama	US
Current Rank	43	-
Previous rank	44	-
State penetration	4,370	272,691
Penetration % 1997	10%	31.2%
Penetration % 1998	10.2%	36.2%
Penetration % 1999	10.5%	37.9%
Enrollment 1998	443.9	97,414.44

Source: Aventis Pharmaceuticals Inc. 2000 <http://www.managedcaredigest.com/edigests/hm2000/hm2000c01s07g01.html>

Table C-8. HMOs in Alabama

	Alabama
Total HMO's 1997	13
Total HMO's 1998	15
Total HMO's 1999	13

Source: Aventis Pharmaceuticals Inc. 2000

<http://www.managedcaredigest.com/edigests/hm2000/hm2000c01s07g01.html>

Section D

Statistical Significance Testing and Select Survey Results by Age, Race, Urban/Rural Areas

Several characteristics of Alabama's population were analyzed in addition to basic health coverage information. Many characteristics and population groups were examined with respect to both the uninsured population in Alabama and the entire distribution of the survey population. This analysis was done to assess whether some groups were disproportionately uninsured compared to their representation in the population as a whole, as well as to assign statistical significance to any observed differences.

In Table D-1, the *Distribution of the Survey Population* column shows the distribution of the entire population within the survey. For example, it shows that 25-34 year olds make up 10.8% of the survey's population. The *Proportion of the Uninsured* column represents a subpopulation, the uninsured, within the total survey population. The proportion of the uninsured should be distributed similarly as the overall survey population if there are no factors that influence whether one has insurance. In this case, however, the *Proportion of the Uninsured* column shows, that 25-34 year olds made up 22.3% of the total uninsured population. In other words, uninsured 25-34 year olds represent a significantly larger proportion of the uninsured population than the proportion they represent in the entire survey population.

Statistical Tables

Table D-1. Demographic Characteristics of the Uninsured in Alabama, 2003

Characteristic	Proportion of Uninsured	Distribution of the Survey Population
Gender		
Male	48.1%	48.1%
Female	<u>52.0%</u>	<u>51.9%</u>
	100.0%	100.0%
Age		
0 – 5 years	3.2%	8.4%
6 – 18 years	12.7%	18.8%
19 –24 years	12.7%	7.0%
25 –34 years	22.3%	10.8%
35-54 years	35.6%	30.9%
55-64 years	12.3%	11.8%
65 years and over	<u>1.2%</u>	<u>12.3%</u>
	100.0%	100.0%
Race/Ethnicity		
African American/Black	31.1%	26.7%
American Indian	0.9%	0.9%
Asian	0.2%	0.4%
Hispanic*	6.2%	3.2%
White	61.7%	68.3%
Other	<u>0.0%</u>	<u>0.7%</u>
	100.0%	100.0%

Note: Comparisons in the table are of weighted data and compare the uninsured statewide population to the survey population as a whole. Numbers in bold indicate statistically significant differences (95% level) between uninsured population and survey population. Italicized bold indicates groups that are under-represented among the uninsured; un italicized bold indicates groups that are over-represented in the uninsured population.

* For those reporting Hispanic ethnicity and some other race, Hispanic was selected as racial classification.

Table D-2 Demographic Characteristics of the Uninsured in Alabama, 2003

Characteristic	Proportion of Uninsured	Distribution of the Survey Population *
Marital Status		
Widowed	3.2%	5.6%
Married	52.7%	66.6%
Divorced	9.5%	7.0%
Separated	4.6%	2.6%
Living with Partner	6.4%	2.1%
Single	23.7%	<u>16.2%</u>
	100.0%	100.0%
Level of Education		
Less than High School	31.2%	16.4%
High school graduate	34.0%	28.5%
Some College	26.0%	28.6%
College Graduate	6.5%	18.8%
Postgraduate	2.3%	<u>7.8%</u>
	100.0%	100.0%
Health Status		
Excellent	16.2%	28.0%
Very Good	26.6%	30.0%
Good	26.1%	24.5%
Fair	20.9%	12.2%
Poor	10.2%	<u>5.3%</u>
	100.0%	100.0%
Family Income (% of FPL)		
<15%	3.9%	1.5%
15-100%	37.5%	15.8%
101-133%	14.3%	7.9%
134-150%	6.1%	4.2%
151-200%	14.5%	10.5%
201-250%	7.3%	9.4%
251-300%	6.1%	9.2%
>300%	10.2%	<u>41.5%</u>
	100.0%	100.0%

Note: Comparisons in the table are of weighted data and compare the uninsured state-wide population to the survey population as a whole. Numbers in bold indicate statistically significant differences (95% level) between uninsured population and survey population. Italicized bold indicates groups that are under-represented among the uninsured; un italicized bold indicates groups that are over-represented in the uninsured population.

Table D-3. Employment Status of the Uninsured in Alabama, 2003

	Proportion of Uninsured	Distribution of the Survey Population
Employment Status		
Self-Employed	10.9%	7.1%
Employed by Someone Else	42.1%	56.7%
Not Employed/Unpaid Worker	39.5%	17.3%
Retired	2.9%	15.4%
Student	<u>4.5%</u>	<u>3.5%</u>
	100.0%	100.0%
For Those Who are Employed (self employed or employed by someone)		
Number of Jobs		
One Job	87.9%	90.0%
Multiple Jobs	<u>12.1%</u>	<u>10.0%</u>
	100.0%	100.0%
Hours Worked per Week		
Fewer than 10	0.1%	1.6%
11 to 20	8.7%	4.2%
21 to 30	10.9%	4.4%
31 to 39	11.0%	8.8%
40 or more	68.4%	<u>81.0%</u>
	100.0%	100.0%
Type of Job		
Permanent	84.9%	95.0%
Temporary	10.4%	3.4%
Seasonal	<u>4.7%</u>	<u>1.6%</u>
	100.0%	100.0%
Full-time	68.4%	81.0%
Part-time	<u>31.6%</u>	<u>19.0%</u>
	100.0%	100.0%
Size of Employer		
<11 employees	49.7%	20.1%
11 – 50 employees	16.5%	15.0%
>50 employees	33.8%	<u>64.8%</u>
	100.0%	100.0%

Note: Comparisons in the table are of weighted data and compare the uninsured statewide population to the survey population as a whole. Numbers in bold indicate statistically significant differences (95% level) between uninsured population and survey population. Italicized bold indicates groups that are under-represented among the uninsured; un italicized bold indicates groups that are over-represented in the uninsured population.

Table D-4. Employment Status of the Uninsured 19-34 year olds in Alabama, 2003

19-34 year olds Characteristics	Proportion of Uninsured	Distribution of the Survey Population
Uninsured point in time	16.0%	84.0%
Employment Status		
Self-Employed	2.6%	4.1%
Employed by Someone Else	47.1%	63.3%
Not Employed/Unpaid Worker	38.1%	21.3%
Student	<u>12.3%</u>	<u>11.4%</u>
	100.0%	100.0%
For Those Who are Employed (self employed or employed by someone)		
Number of Jobs		
One Job	86.2%	89.5%
Multiple Jobs	<u>13.8%</u>	<u>10.5%</u>
	100.0%	100.0%
Hours Worked per Week		
Fewer than 10	0.2%	1.2%
11 to 20	13.0%	5.5%
21 to 30	8.3%	6.1%
31 to 39	13.1%	10.5%
40 or more	<u>65.4%</u>	<u>76.7%</u>
	100.0%	100.0%
Type of Job		
Permanent	72.9%	90.6%
Temporary	22.6%	7.7%
Seasonal	<u>4.5%</u>	<u>1.6%</u>
	100.0%	100.0%
Full-time	65.4%	76.7%
Part-time	<u>34.6%</u>	<u>23.3%</u>
	100.0%	100.0%
Size of Employer		
<11 employees	34.8%	21.2%
11 – 50 employees	21.7%	16.8%
>50 employees	43.6%	<u>62.0%</u>
	100.0%	100.0%

Note: Comparisons in the table are of weighted data and compare the uninsured statewide population to the survey population as a whole. Numbers in bold indicate statistically significant differences (95% level) between uninsured population and survey population. Italicized bold indicates groups that are under-represented among the uninsured; un italicized bold indicates groups that are over-represented in the uninsured population.

Survey Results by Age

Figure D-1. Sources of Health Insurance Coverage by Age, 2003

Table D-5. Uninsurance Rates Alabama by Age, 2003

Age	Private Time	All Year	Part Year	Some point in year
0-18	6.6%	4.1%	6.3%	10.4%
19-64	15.4%	12.5%	6.5%	18.9%
19-24	20.5%	15.8%	13.9%	29.7%
25-34	23.1%	17.3%	10.4%	27.7%
35-54	13.0%	10.8%	4.9%	15.6%
55-64	11.6%	10.6%	2.6%	13.2%
65+	1.1%	1.0%	1.2%	2.2%
All Ages	11.2%	8.8%	5.8%	14.6%

Table D-6. Demographics Characteristics of Alabamian Uninsured Children, 2003

	Proportion of Uninsured Children	Distribution of Children in Survey Population
Gender		
Male	55.0%	53.2%
Female	<u>45.0%</u>	<u>46.8%</u>
	100.0%	100.0%
Age		
0 – 5 years	20.3%	30.8%
6 – 18 years	<u>79.7%</u>	<u>69.2%</u>
	100.0%	100.0%
Race/Ethnicity		
African American/Black	34.2%	32.1%
American Indian	2.2%	1.7%
Asian	*	0.6%
Hispanic**	8.0%	4.1%
White	55.6%	60.8%
Other	<u>-</u>	<u>0.8%</u>
	100.0%	100.0%
Marital Status of Parents		
Widowed	4.6%	2.1%
Married	60.6%	67.0%
Divorced	5.7%	9.1%
Separated	9.8%	4.6%
Living with Partner	3.1%	2.4%
Single	<u>16.3%</u>	<u>14.7%</u>
	100.0%	100.0%
Health Status		
Excellent	35.3%	49.8%
Very Good	34.0%	29.4%
Good	23.1%	15.4%
Fair	7.6%	4.6%
Poor	<u>*</u>	<u>0.8%</u>
	100.0%	100.0%
Family Income (% of FPL)		
<15%	3.9%	1.5%
15-100%	37.5%	15.8%
101-133%	14.3%	7.9%
134-150%	6.1%	4.2%
151-200%	14.5%	10.5%
201-250%	7.3%	9.4%
251-300%	6.1%	9.2%
>300%	<u>10.2%</u>	<u>41.5%</u>
	100.0%	100.0%

No observations.

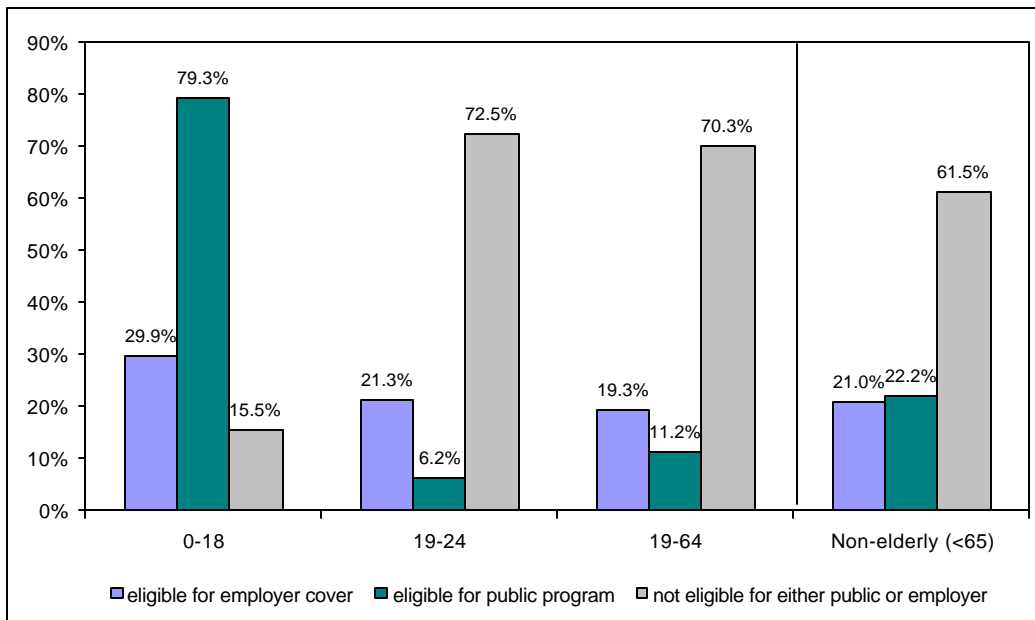
** For race that reported to be Hispanic and other, Hispanic was taken as the predominant race

Table D-7. Employment Status of the Parents of Uninsured Children, 2003

	Proportion of Uninsured	Distribution of Survey Population
Employment Status		
Self-Employed	10.7%	8.0%
Employed by Someone Else	51.7%	69.9%
Not Employed/Unpaid worker	34.0%	15.1%
Retired	2.2%	2.1%
Student	<u>1.5%</u>	<u>5.0%</u>
	100.0%	100.0%
For Those Who are Employed and Uninsured		
Number of Jobs		
One Job	94.6%	91.1%
Multiple Jobs	<u>5.4%</u>	<u>8.9%</u>
	100.0%	100.0%
Hours Worked per Week		
0 to 10	*	0.4%
11 to 20	1.9%	1.8%
21 to 30	10.2%	3.9%
31 to 39	14.2%	9.6%
40 or more	<u>73.8%</u>	<u>84.3%</u>
	100.0%	100.0%
Type of Job		
Permanent	94.4%	95.7%
Temporary	3.6%	2.8%
Seasonal	<u>2.0%</u>	<u>1.5%</u>
	100.0%	100.0%
Full-time	73.8%	15.7%
Part-time	<u>26.2%</u>	<u>84.3%</u>
	100.0%	100.0%
Size of Employer		
<11 employees	52.7%	18.1%
11 – 50 employees	10.9%	15.7%
>50 employees	<u>36.4%</u>	<u>66.3%</u>
	100.0%	100.0%

* No Observations reported

Figure D-2. Potential Health Insurance Coverage for the Uninsured by Age Group, 2003



Survey Results by Race and Ethnicity

Figure D-3. Sources of Health Insurance Coverage for the Uninsured by Race/Ethnicity, 2003

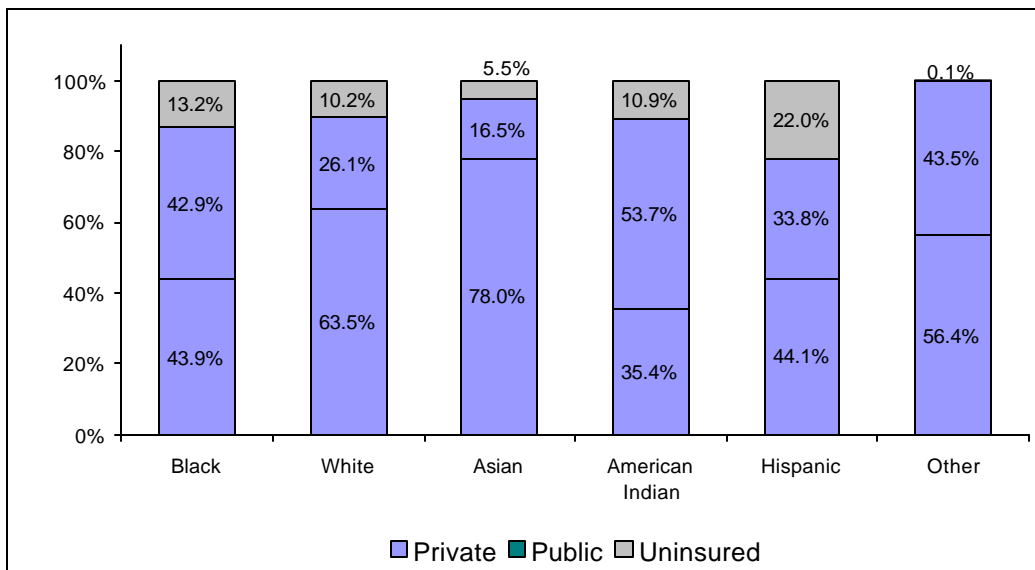


Table D-8. Uninsurance Rates in Alabama by Race/Ethnicity, 2003

Race/Ethnicity	Point-in-time	All year	Part year	Some point in year
Black	13.2%	9.7%	6.2%	16.0%
White	10.2%	8.1%	5.2%	13.3%
Asian	5.5%	3.1%	19.4%	22.5%
American Indian	10.9%	8.8%	17.6%	26.4%
Hispanic	22.0%	18.6%	5.6%	24.1%
Other	0.1%	0.1%	5.0%	5.2%
All Races	11.2%	8.8%	5.8%	14.6%

Figure D-4. Potential Access to Health Insurance Coverage White and Non-White Uninsured, 2003

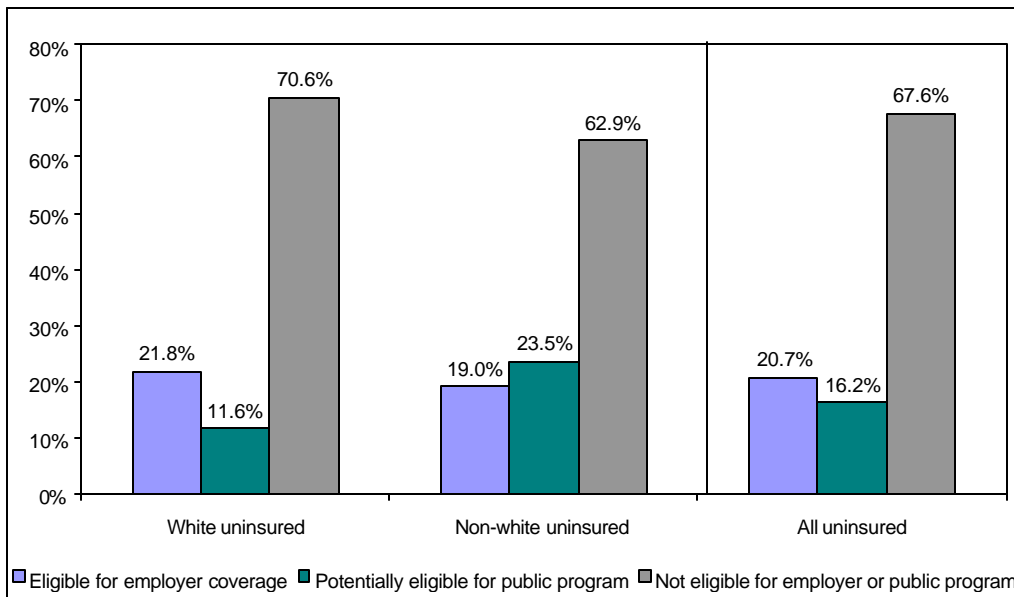


Table D-9. Demographic Characteristics of White and Non-White Uninsured, 2003

	White -Uninsured	Non-White Uninsured
Gender		
Male	50.9%	43.1%
Female	<u>49.1%</u>	<u>56.9%</u>
	100.0%	100.0%
Age		
0 - 5 years	4.7%	0.9%
6 - 18 years	9.7%	17.7%
19 -24 years	11.2%	15.4%
25 -34 years	22.1%	22.9%
35-54 years	38.9%	30.3%
55-64 years	12.9%	10.4%
65 years and over	<u>0.5%</u>	<u>2.4%</u>
	100.0%	100.0%
Marital Status		
Widowed	2.7%	4.0%
Married	61.6%	38.0%
Divorced	11.1%	6.3%
Separated	3.3%	6.7%
Living with Partner	5.3%	8.4%
Single	<u>15.9%</u>	<u>36.6%</u>
	100.0%	100.0%
Education		
Less than High School	28.7%	34.9%
HS Graduate	37.2%	29.4%
Some College	25.6%	26.3%
College Graduate	6.6%	6.3%
Post Graduate	<u>1.9%</u>	<u>3.1%</u>
	100.0%	100.0%
Health Status		
Excellent	17.2%	14.9%
Very Good	25.3%	28.5%
Good	23.8%	29.0%
Fair	21.1%	21.1%
Poor	<u>12.6%</u>	<u>6.6%</u>
	100.0%	100.0%
Family Income (% of FPL)		
<15%	1.1%	3.9%
15-100%	32.1%	37.8%
101-133%	15.9%	14.1%
134-150%	6.4%	6.2%
151-200%	17.0%	14.5%
201-250%	8.4%	7.1%
251-300%	5.9%	6.0%
>300%	<u>13.2%</u>	<u>10.3%</u>
	100.0%	100.0%

Table D-10. Employment Status of White and Non-White Uninsured, 2003

	White Uninsured	Non-White Uninsured
Employment Status		
Self-Employed	12.9%	7.4%
Employed by Someone Else	42.0%	42.1%
Not Employed/Unpaid worker	38.3%	42.2%
Retired	1.9%	4.6%
Student	<u>5.0%</u>	<u>3.8%</u>
	100.0%	100.0%
For Those Who are Employed and Uninsured		
Number of Jobs		
One Job	86.8%	91.1%
Multiple Jobs	13.2%	8.9%
	100.0%	100.0%
Hours Worked per Week		
0 to 10	1.4%	0.3%
11 to 20	7.3%	11.5%
21 to 30	7.4%	17.8%
31 to 39	9.0%	15.2%
40 hours or more	<u>74.9%</u>	<u>55.2%</u>
	100.0%	100.0%
Type of Job		
Permanent	90.0%	76.0%
Temporary	5.6%	18.8%
Seasonal	<u>4.5%</u>	<u>5.2%</u>
	100.0%	100.0%
Full-time	74.9%	55.2%
Part-time	<u>25.1%</u>	<u>44.8%</u>
	100.0%	100.0%
Size of Employer		
<11 employees	51.0%	47.0%
11 - 50 employees	12.0%	25.7%
>50 employees	<u>37.0%</u>	<u>27.3%</u>
	100.0%	100.0%

Survey Results by Geographic Regions

Table D-11. Geographic Distribution of the Uninsured in Alabama

Geographic Area	Proportion of Uninsured	Distribution of Survey Population
Region		
Urban	37.7%	43.5%
Rural	<u>62.3%</u>	<u>56.5%</u>
	100.0%	100.0%
Auburn-Opelika (MSA)	4.3%	3.7%
Anniston and Gadsden (MSA)	4.5%	4.8%
Birmingham (MSA)	14.0%	20.3%
Dothan (MSA)	2.8%	3.2%
Florence (MSA)	3.7%	3.1%
Huntsville and Decatur (MSA)	8.1%	10.7%
Mobile (MSA)	14.4%	12.2%
Montgomery (MSA)	6.1%	7.5%
Tuscaloosa (MSA)	3.7%	3.9%
Black Belt Counties	6.6%	4.9%
Northern Rural	19.7%	14.2%
Southern Rural	<u>12.2%</u>	<u>11.6%</u>
	100.0%	100.0%

Figure D-5. Variation in Sources of Uninsurance Coverage by Urban and Rural Regions, 2003

Figure D-6. Variation in Sources of Uninsurance Coverage by Region, 2003

Table D-12. Demographics Characteristics of the Uninsured by Urban and Rural, 2003

	Urban	Rural
Gender		
Male	39.3%	53.3%
Female	<u>60.7%</u>	<u>46.7%</u>
	100.0%	100.0%
Age		
0 - 5 years	4.5%	2.5%
6 - 18 years	12.9%	12.6%
19 -24 years	16.4%	10.4%
25 -34 years	21.2%	23.0%
35-54 years	34.6%	36.2%
55-64 years	8.5%	14.5%
65 years and over	<u>1.9%</u>	<u>0.8%</u>
	100.0%	100.0%
Race/Ethnicity		
African American/Black	47.3%	21.3%
American Indian	0.7%	1.0%
Asian	0.3%	0.1%
Hispanic*	5.5%	6.5%
White	46.2%	71.1%
Other	*	<u>0.1</u>
	100.0%	100.0%
Marital Status		
Widowed	3.7%	2.8%
Married	44.8%	57.5%
Divorced	11.8%	8.0%
Separated	7.1%	3.0%
Living with Partner	7.2%	6.0%
Single	<u>25.4%</u>	<u>22.7%</u>
	100.0%	100.0%
Level of Education		
Less than High School	27.8%	33.4%
HS school graduate	29.8%	36.6%
Some College	28.9%	24.2%
College Graduate	8.0%	5.5%
Post Graduate	<u>6.0%</u>	<u>0.3%</u>
	100.0%	100.0%
Health Status		
Excellent	16.6%	15.9%
Very Good	31.8%	23.4%

Table D-12. Demographics Characteristics of the Uninsured by Urban and Rural, 2003

	Urban	Rural
Good	24.0%	27.4%
Fair	21.6%	20.5%
Poor	<u>5.9%</u>	<u>12.8%</u>
	100.0%	100.0%
Family Income (% of FPL)		
<15%	14.0%	10.1%
15-100%	42.1%	38.7%
101-133%	13.0%	12.6%
134-150%	28.2%	5.6%
151-200%	6.6%	13.7%
201-250%	4.3%	6.8%
251-300%	6.5%	4.3%
>300%	<u>10.8%</u>	<u>8.2%</u>
	100.0%	100.0%

Table D-13. Employment Status of the Uninsured by Urban and Rural 2003

	Urban	Rural
Employment Status		
Self-Employed	10.5%	11.2%
Employed by Someone Else	44.9%	40.4%
Not Employed/Unpaid worker	35.1%	42.2%
Retired	3.6%	2.6%
Student	<u>6.0%</u>	<u>3.6%</u>
	100.0%	100.0%
For those that are employed		
Number of jobs		
One Job	89.6%	86.8%
Multiple Jobs	<u>10.4%</u>	<u>13.2%</u>
	100.0%	100.0%
Hours Worked per Week		
0 to 10	0.3%	1.5%
11 to 20	11.9%	6.6%
21 to 30	14.6%	8.5%
31 to 39	10.1%	11.6%
40 or more	<u>63.1%</u>	<u>71.9%</u>
	100.0%	100.0%
Type of Job		
Permanent	83.1%	86.2%
Temporary	12.7%	8.9%
Seasonal	<u>4.2%</u>	<u>4.9%</u>
	100.0%	100.0%
Full-time	63.1%	71.9%
Part-time	<u>36.9%</u>	<u>28.2%</u>
	100.0%	100.0%
Size of Employer		
<11 employees	52.1%	48.2%
11 - 50 employees	17.3%	15.9%
>50 employees	<u>30.6%</u>	<u>35.9%</u>
	100.0%	100.0%

Figure D-7. Potential Access to Health Insurance for the Uninsured by Urban and Rural, 2003

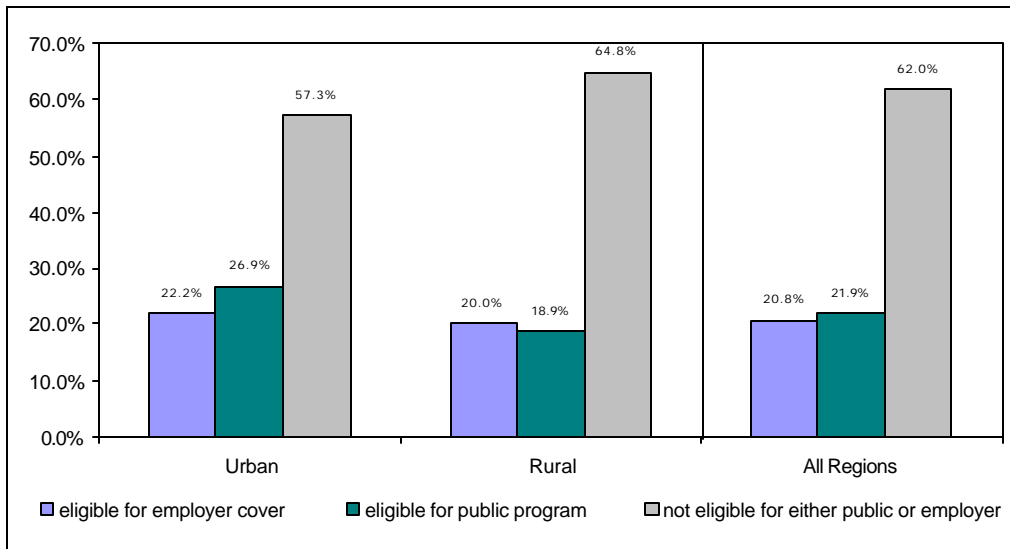


Figure D-8. Potential Access to Health Insurance for the Uninsured by Region, 2003

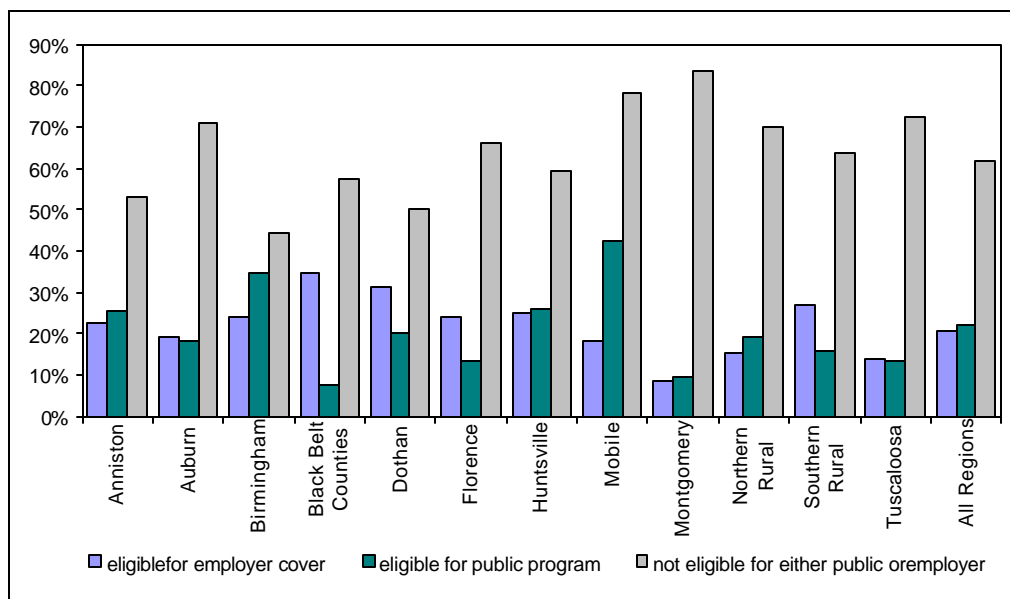


Table D-14. Demographics Characteristics of the Uninsured by Region, 2003

Characteristic	Anniston	Auburn	Birmingham	Black Belt Counties	Dothan	Florence	Huntsville	Mobile	Montgomery	Northern Rural	Southern Rural	Tuscaloosa
Gender												
Male	50.3%	46.0%	53.5%	40.0%	58.2%	41.5%	30.8%	35.6%	37.6%	69.3%	33.2%	48.5%
Female	<u>49.7%</u>	<u>54.0%</u>	<u>46.6%</u>	<u>60.0%</u>	<u>41.9%</u>	<u>58.5%</u>	<u>69.2%</u>	<u>64.4%</u>	<u>62.4%</u>	<u>30.7%</u>	<u>66.8%</u>	<u>51.5%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age (years)												
0-5	2.3%	3.4%	0.3%	1.4%	0.2%	2.9%	8.8%	3.1%	*	4.3%	4.0%	0.9%
6-18	%	%	%	%	%	%	%	%	%	%	%	%
19-24	%	%	%	%	%	%	%	%	%	%	%	%
25-34	22.8%	27.4%	14.6%	29.0%	35.7%	36.3%	16.6%	22.0%	28.1%	23.3%	20.6%	18.6%
35-54	33.3%	38.5%	48.8%	39.9%	37.2%	30.2%	28.5%	32.8%	32.3%	39.1%	25.0%	33.6%
55-64	10.9%	12.9%	10.8%	8.2%	5.5%	5.0%	10.0%	13.7%	22.0%	12.0%	8.2%	24.1%
65 and over	<u>1.0%</u>	<u>1.1%</u>	<u>4.9%</u>	*	*	*	*	*	<u>1.3%</u>	<u>1.0%</u>	<u>2.6%</u>	*
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Race/Ethnicity												
African American/Black	28.1%	13.5%	52.3%	27.6%	8.1%	28.1%	39.2%	47.6%	25.2%	9.3%	66.1%	24.4%
American Indian	1.1%	2.1%	*	1.3%	1.2%	1.8%	*	*	0.6%	*	5.2%	1.1%
Asian	*	*	*	*	*	*	*	2.8%	*	*	*	*
Hispanic*	13.8%	8.0%	3.5%	6.2%	22.6%	4.6%	2.3%	13.4%	6.1%	7.5%	6.2%	3.1%
White	57.1%	83.5%	44.2%	65.0%	68.1%	65.5%	85.5%	36.2%	68.1%	83.2%	22.5%	71.5%
Other	*	<u>0.2%</u>	*	*	*	*	*	*	*	*	*	*
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table D-14. Demographics Characteristics of the Uninsured by Region, 2003

Characteristic	Anniston	Auburn	Birmingham	Black Belt Counties	Dothan	Florence	Huntsville	Mobile	Montgomery	Northern Rural	Southern Rural	Tuscaloosa
Marital Status												
Widowed	5.5%	2.6%	*	0.2%	3.0%	0.2%	1.9%	10.9%	8.9%	3.4%	7.1%	2.0%
Married	54.3%	50.5%	57.3%	52.2%	62.9%	48.1%	50.5%	48.1%	32.9%	67.4%	22.1%	51.6%
Divorced	6.1%	16.6%	18.3%	7.0%	7.3%	13.4%	5.0%	4.9%	8.2%	6.6%	11.1%	8.8%
Separated	*	8.0%	3.2%	11.8%	0.9%	5.7%	5.0%	11.6%	7.0%	5.2%	2.0%	0.6%
Living with Partner	1.0%	2.9%	8.4%	3.7%	2.0%	9.6%	3.4%	0.3%	11.5%	4.3%	8.8%	15.0%
Single	<u>33.1%</u>	<u>19.5%</u>	<u>12.9%</u>	<u>25.2%</u>	<u>24.0%</u>	<u>23.2%</u>	<u>34.2%</u>	<u>24.3%</u>	<u>31.5%</u>	<u>13.2%</u>	<u>48.9%</u>	<u>22.1%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table D-14. Demographics Characteristics of the Uninsured by Region, 2003 (continued)

Characteristic	Anniston	Auburn	Birmingham	Black Belt Counties	Dothan	Florence	Huntsville	Mobile	Montgomery	Northern Rural	Southern Rural	Tuscaloosa
Education												
Less than High School	23.3%	31.9%	22.6%	23.2%	40.2%	25.3%	30.3%	37.8%	31.1%	39.6%	17.7%	38.7%
HS Graduate	39.1%	39.0%	53.3%	34.0%	29.2%	19.0%	25.2%	28.2%	42.6%	27.8%	36.1%	40.6%
Some College	28.8%	21.2%	13.1%	39.2%	19.3%	42.5%	36.1%	13.9%	11.8%	28.8%	37.3%	16.2%
College Graduate	8.9%	7.5%	5.9%	2.9%	11.4%	12.0%	4.1%	12.8%	8.0%	3.9%	8.3%	3.5%
Post Graduate	<u>*</u>	<u>0.4%</u>	<u>5.2%</u>	<u>0.8%</u>	<u>*</u>	<u>1.2%</u>	<u>4.4%</u>	<u>7.3%</u>	<u>6.5%</u>	<u>*</u>	<u>0.7%</u>	<u>1.1%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Health Status												
Excellent	10.3%	10.0%	13.2%	9.9%	11.4%	12.3%	23.6%	24.5%	14.1%	18.9%	13.9%	14.2%
Very Good	29.3%	25.9%	43.2%	27.4%	28.6%	28.9%	35.0%	30.2%	24.1%	15.2%	20.5%	15.0%
Good	19.4%	23.0%	27.8%	33.7%	24.7%	31.2%	17.7%	26.5%	17.0%	21.0%	51.3%	30.2%
Fair	29.6%	25.5%	10.1%	20.1%	17.1%	21.6%	23.1%	10.0%	38.5%	29.1%	7.6%	21.1%
Poor	<u>11.5%</u>	<u>15.5%</u>	<u>5.8%</u>	<u>8.9%</u>	<u>18.2%</u>	<u>6.0%</u>	<u>0.7%</u>	<u>8.8%</u>	<u>6.4%</u>	<u>15.8%</u>	<u>6.7%</u>	<u>19.5%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Family Income (%FPL)												
<15%	6.4%	*	9.3%	3.3%	3.6%	4.3%	0.9%	12.5%	2.9%	0.9%	9.3%	.*%
15-100%	38.0%	44.5%	33.4%	28.2%	38.1%	37.5%	37.4%	38.2%	35.3%	38.9%	48.7%	33.6%
101-133%	21.5%	17.6%	5.0%	22.0%	10.9%	12.7%	21.0%	4.6%	25.4%	10.7%	12.2%	22.2%
134-150%	11.0%	1.7%	0.1%	4.6%	10.0%	9.0%	6.0%	4.0%	2.2%	10.0%	7.0%	5.9%

Table D-14. Demographics Characteristics of the Uninsured by Region, 2003

Characteristic	Anniston	Auburn	Birmingham	Black Belt Counties	Dothan	Florence	Huntsville	Mobile	Montgomery	Northern Rural	Southern Rural	Tuscaloosa
151-200%	6.0%	20.2%	28.8%	8.4%	7.5%	10.5%	9.7%	23.7%	8.2%	19.7%	5.3%	4.8%
201-250%	5.4%	4.2%	4.3%	9.2%	15.2%	4.5%	7.8%	2.4%	8.5%	9.4%	1.1%	12.9%
251-300%	3.4%	4.5%	7.4%	7.9%	6.9%	11.8%	5.1%	3.0%	3.4%	5.8%	0.3%	9.2%
>300%	<u>8.3%</u>	<u>7.1%</u>	<u>11.8%</u>	<u>16.4%</u>	<u>7.8%</u>	<u>9.8%</u>	<u>12.2%</u>	<u>11.6%</u>	<u>14.1%</u>	<u>4.7%</u>	<u>16.0%</u>	<u>11.5%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

* No observations

Table D-15. Employment Status of the Uninsured by Region, 2003

Characteristic	Anniston	Auburn	Birmingham	Black Belt Counties	Dothan	Florence	Huntsville	Mobile	Montgomery	Northern Rural	Southern Rural	Tuscaloosa
Employment Status												
Self-employed	10.5%	5.2%	9.2%	8.1%	10.2%	9.6%	13.5%	12.3%	16.1%	11.2%	9.4%	12.0%
Employed by someone else	44.5%	33.5%	40.6%	65.0%	31.6%	39.2%	47.5%	45.5%	37.7%	36.7%	48.7%	44.7%
Not employed/ Unpaid worker	37.0%	52.3%	37.1%	25.0%	55.7%	46.3%	34.1%	31.3%	34.4%	45.5%	28.9%	40.6%
Retired	2.4%	4.8%	7.3%	2.0%	0.4%	*	0.1%	11.0%	4.1%	1.9%	2.5%	1.6%
Student	<u>5.7%</u>	<u>4.1%</u>	<u>5.9%</u>	<u>*</u>	<u>2.1%</u>	<u>4.9%</u>	<u>4.9%</u>	<u>*</u>	<u>7.7%</u>	<u>4.8%</u>	<u>10.5%</u>	<u>1.1%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
For Those who are employed												
Number of Jobs												
One Job	88.6%	96.4%	94.1%	92.5%	88.2%	90.8%	93.6%	86.2%	66.3%	84.5%	82.7%	89.9%
Multiple Jobs	<u>11.5%</u>	<u>3.6%</u>	<u>5.9%</u>	<u>7.5%</u>	<u>11.8%</u>	<u>9.2%</u>	<u>6.4%</u>	<u>13.8%</u>	<u>33.7%</u>	<u>15.5%</u>	<u>17.3%</u>	<u>10.1%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hours Worked per Week												
0-10	*	*	*	3.0%	2.0%	*	0.3%	2.5%	*	0.8%	*	3.7
11-20	4.7%	4.9%	19.1%	*	2.0%	3.6%	14.1%	11.4%	4.7%	5.4%	*	9.8%

Table D-15. Employment Status of the Uninsured by Region, 2003

Characteristic	Anniston	Auburn	Birmingham	Black Belt Counties	Dothan	Florence	Huntsville	Mobile	Montgomery	Northern Rural	Southern Rural	Tuscaloosa
21-30	24.9%	14.6%	0.4%	18.5%	3.6%	11.8%	24.8%	1.6%	7.6%	2.6	9.9%	14.2%
31-39	11.1%	31.9%	10.8%	15.0%	18.4%	4.3%	8.6%	15.4%	11.2%	8.0%	24.2%	4.4%
40 hours or more	<u>59.3%</u>	<u>48.6%</u>	<u>69.7%</u>	<u>63.5%</u>	<u>73.9%</u>	<u>80.3%</u>	<u>52.3%</u>	<u>69.1%</u>	<u>76.5%</u>	<u>83.2%</u>	<u>65.9%</u>	<u>68.0%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Type of Job												
Permanent	82.3%	83.7%	77.9%	78.7%	85.2%	92.3%	83.1%	80.3%	91.3%	99.8%	81.5%	67.9%
Temporary	8.1%	10.5%	16.5%	21.3%	8.0%	7.3%	12.0%	10.9%	3.7%	0.2%	14.3%	23.3%
Seasonal	<u>9.6%</u>	<u>5.9%</u>	<u>5.6%</u>	*	<u>6.8%</u>	<u>0.3%</u>	<u>5.0%</u>	<u>8.9%</u>	<u>5.0%</u>	<u>0.1%</u>	<u>4.2%</u>	<u>8.8%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-time	59.3%	48.6%	69.7%	63.5%	73.9%	80.3%	52.3%	69.1%	76.5%	83.2%	65.9%	68.0%
Part-time	<u>40.7%</u>	<u>51.4%</u>	<u>30.3%</u>	<u>36.5%</u>	<u>26.1%</u>	<u>19.7%</u>	<u>47.7%</u>	<u>30.9%</u>	<u>23.5%</u>	<u>16.8%</u>	<u>34.1%</u>	<u>32.0%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Size of Employer												
<11 employees	47.1%	20.3%	27.9%	26.7%	23.1%	39.4%	36.4%	42.0%	40.0%	47.3%	12.7%	55.2%
11-50 employees	19.1%	26.4%	26.9%	16.3%	27.1%	17.0%	11.6%	8.3%	33.1%	11.9%	71.5%	2.5%
>50 employees	<u>33.8%</u>	<u>53.3%</u>	<u>45.2%</u>	<u>57.0%</u>	<u>49.8%</u>	<u>45.6%</u>	<u>52.0%</u>	<u>50.0%</u>	<u>27.3%</u>	<u>40.8%</u>	<u>15.8%</u>	<u>42.3%</u>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%