

Intrdctn)
Hello. May I speak with ^piMasterSecondaryName?
1 YES
3 NO

AskPerson)
May I speak with an adult member of the household who would be able to answer questions about healthcare and health insurance?
1 Yes, speaking/Yes, will get that person
2 Not available at this time

Participant)
This is ^piEnumName and in preparation for the 2007 Farm Bill we are collecting information on health insurance issues in rural areas. I'm calling on behalf of the Access Project and the Center for Rural Health. Your participation is voluntary, and you may stop at any time. It should take about 15 minutes to answer my questions. Your answers will be kept confidential. Are you willing to answer questions for this study?
1 YES
3 NO

Q5)
I'd like to begin by gathering information about your household. Who lives in your household? (Include dependent children 18 years of age and under are to be included, as well as foster children and dependent disabled children over the age of 18 years.)

- [ENUM] Read from list below
- 1 Only you
 - 2 You and your spouse/partner
 - 3 You, your spouse/partner, and one or more children
 - 4 You and one or more children
 - 5 Other

IF Q5 = 5
Specify1)
Who lives in your household?: _____

People)
How many people live in the household?
Answer must be in the range from 1 up to 9: __
ENDIF

IF Q5 = 3,4
Children)
How many children live in your household? (Include dependent children 18 years of age and under are to be included, as well as foster children and dependent disabled children over the age of 18 years.)
Answer must be in the range from 0 up to 9: __
ENDIF

Q10)
Which of the following best describes your household health insurance coverage during the last 12 months? (Include commercial health insurance coverage such as Blue Cross and Blue Shield, Aetna, Mutual of Omaha and managed care plans;

Public insurance coverage such as Medicare, Medicaid, Champus, VA Benefits, Tri-Care and Indian Health Services)

[ENUM] Read from list below.

- 1 Every household member had health insurance all the time/Always covered
- 2 Some household members had a time without health insurance/Covered part of the time
- 3 All household members were uninsured all 12 months/Never covered

IF Q10 = 1,2

Q11)

Were all members covered under the same insurance plan?

(This questions pertains to the spouse, dependent children 18 and under, foster children, and dependent disabled children over the age of 18 years.)

- 1 YES
- 3 NO

ENDIF

IF Q10 = 2,3

Q12)

What is the primary reason for having no health insurance?

[ENUM] Read from list below.

- 1 Premiums are too expensive
- 2 Unable to buy insurance to cover you or your families health needs (e.g. pre-existing condition,, had cancer, etc)
- 3 Do not see the value of purchasing health insurance
- 4 Other

ENDIF

IF Q12 = OTHER

Specify2)

What is the reason you do not have health insurance?:

ENDIF

IF Q10 = 1,2

Q13)

Are you required to have health insurance in order to access farm-related loans?

- 1 Yes
- 2 No
- 3 Doesn't apply (no loans)

ENDIF

LeadIn)

Now I would like to ask about each household member.

- 1 Enter 1 to continue.

INSURANCE TABLE

The next 6 questions would have been asked between 1 and 14 times. The number of times was determined by the number of people in the household and the answer to Q10. If Q10 = 1, each question was asked once, with the response representing the whole household. If the answer to Q10 was 2, each question was asked once for each member of the household.

Name)
What is the name of the first(next) family member?:

Q14)
I'm going to read a list of different types of health insurance. Please tell me whether ^aName has any of the following:

- [ENUM] Read from list below.
You may choose 7 out of the possible answers
- 1 Health insurance through a government plan such as Medicaid, or the State Children's Health Insurance Program
 - 2 Medicare
 - 3 Veterans Benefits
 - 4 Indian Health Services
 - 5 Health insurance through off farm job or through spouse's job
 - 6 Health insurance that you purchased from an insurance agent or company
 - 7 Other health insurance
 - 8 Do not have health insurance

IF Q14 = 7
Specify3)
What is the other health insurance status?: _____
ENDIF

IF Q14 <> 8
Q15)
Please indicate any of the following services for which ^aName has insurance coverage.

- [ENUM] Read from list below.
You may choose 3 out of the possible answers
- 1 Prescriptions
 - 2 Dental
 - 3 Vision
 - 4 None of the above

Q16)
What is the monthly contribution towards health insurance premiums for ^aName?
(This should include only the amount paid by you or family members toward the cost of the health insurance premium, not the total premium paid by an employer, for example.)

- 1 Less than \$250
- 2 \$250 - \$499
- 3 \$500 - \$749
- 4 \$750 - \$999
- 5 \$1,000 - 1,499
- 6 \$1,500 or more

Q17)
What is the annual deductible for health insurance for ^aName?
(This is the amount that an insured patient is first required to pay for health care expenses covered by the insurance plan before the insurance plan pays claims for services.)

- [ENUM] Read from list below.
- 1 There is no deductible

- 2 Less than \$500
- 3 \$500 - \$1049
- 4 \$1,050 - \$2,099
- 5 \$2,100 - \$5,000
- 6 More than \$5,000

ENDIF

Q18)

Now I want to ask questions about your household's out of pocket medical costs for 2006.

In 2006, how much were your total household out of pocket costs for prescriptions? (Do not include the premiums that you pay for coverage.)

Answer must be in the range from 0 up to 19999: _____

Q18a)

In 2006, how much were your total household out of pocket costs for dental and vision? (Do not include the premiums that you pay for coverage.)

Answer must be in the range from 0 up to 29999: _____

Q18b)

In 2006, how much were your total household out of pocket costs for medical expenses, including health care providers, hospitals, tests and other uncovered services? (Do not include the premiums that you pay for coverage.) (Includes the cost of care received from physicians, nurse practitioners, physician assistants, physical therapists, mental health practitioners, as well as hospital care, durable medical equipment, lab test, etc,)

Answer must be in the range from 0 up to 250000: _____

Q19)

Do you have a special account or fund you can use to pay for medical expenses? These accounts are sometimes referred to as Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs), and they are different from an employer-provided Flexible

Spending Account.

- 1 YES
- 2 UNKNOWN
- 3 NO

IF Q19 = 1

Q20)

What is the amount of money you currently have in the special account or fund you can use to pay for medical expenses?

- 1 \$0
- 2 \$1 - \$199
- 3 \$200-\$499
- 4 \$500- \$999
- 5 \$1000, or more
- 6 Don't Know

ENDIF

IF Q20 = 1

Q20b)

What was the reason you do not have funds in your account?

- 1 You used up the money to pay medical expenses
- 2 You do not see the value of using a medical expense account

- 3 You do not have the additional money to invest in the account
- 4 Other

ENDIF

IF Q20b = 4

Q20b)

What is the reason you do not have funds in your account?:

ENDIF

Q21)

Do you, or any family member in your household, currently owe money or have outstanding debt (loans or credit card) for medical bills?

- 1 YES
- 3 NO

IF Q21 = 1

Q21)

Please estimate about how much you owe in medical bills.

Answer must be in the range from 1 up to 999999: _____

Q21a1)

Was this for care received in the past year, earlier or both?

- 1 Past Year
- 2 Earlier
- 3 Both

ENDIF

Q21b)

Do you, or anyone in your household, currently owe money or have outstanding debt (loans or credit card) for dental bills?

- 1 YES
- 3 NO

IF Q21b = Yes

Q21b1)

Please estimate about how much you owe in dental bills.

Answer must be in the range from 1 up to 29999: _____

Q21b2)

Was this for care received in the past year, earlier or both?

- 1 Past Year
- 2 Earlier
- 3 Both

ENDIF

IF Q21 or Q21b = 1

Q22)

The next questions will help us understand how your medical bills came about.

Please indicate for which of the following services or providers you owe money or have outstanding debt.

[ENUM] Read from list below.

You may choose 8 out of the possible answers

- 1 Health care provider (doctor, nurse, etc.)
- 2 Hospital

- 3 Pharmacy/Drugstore
- 4 Dental
- 5 Vision
- 6 Ambulance
- 7 Long-term care facility
- 8 Other

ENDIF

IF Q22 = 8

Q22a)

What is the reason for your outstanding medical debt?:

ENDIF

IF Q21 = 1 or Q21b = 1

Q23)

For what type of health care services do you owe money or have outstanding debt?

[ENUM] Read from list below.

You may choose 7 out of the possible answers

- 1 Chronic illness (e.g. diabetes, cancer, hypertension, asthma)
- 2 An acute or new illness (e.g. influenza, pneumonia, ear infection, sinus infection, bronchitis, etc.)
- 3 An injury (e.g. broken leg, arm or rib, automobile accident, etc)
- 4 Birth of a child
- 5 Routine health care, such as an annual exam or pediatric visit
- 6 Dental work
- 7 Other

ENDIF

IF Q23 = 4

Q23c)

Was the injury farm-related?

- 1 YES
- 3 NO

ENDIF

IF Q23 = 7

Q23d)

For what type of health care event(s) do you owe money?:

ENDIF

IF Q21 = 1 AND Q23 has more than 1 type of service

Q23)

What event was the primary cause for the medical debt?

- 1 Chronic illness (e.g. diabetes, cancer, hypertension, asthma)
- 2 An acute or new illness (e.g. influenza, pneumonia, ear infection, sinus infection, bronchitis, etc.)
- 3 An injury (e.g. broken leg, arm or rib, automobile accident, etc)
- 4 Birth of a child
- 5 Routine health care, such as an annual exam or pediatric visit
- 6 Dental work
- 7 No single event

ENDIF

IF Q23 = 1,3

Q24)

Did the illness or injury result in any of the following:

[ENUM] Read from list below.

You may choose 3 out of the possible answers

- 1 Loss of job or inability to work
- 2 Loss of health insurance
- 3 Loss of income
- 4 No loss

ENDIF

IF Q21 = 1 or Q21b = 1

Q25)

Did the health care service provider where you owe money do any of the following?

(Providers include physicians, nurse practitioners, physicians assistants, physical therapists, mental health providers, etc)

[ENUM] Read from list below.

You may choose 8 out of the possible answers

- 1 Offered to discount the bill
- 2 Offered to waive or completely forgive my bill
- 3 Informed me about existing insurance or assistance programs
- 4 Suggested a payment plan
- 5 Suggested you take out a loan to help pay your bill
- 6 Suggested you use a credit card
- 7 No assistance offered
- 8 Other

ENDIF

IF Q25 = 8

Q25a)

What action did the health care provider take?: _____

ENDIF

IF Q21 = 1 or Q21b = 1

Q26)

Have you decided not to go back to a health care provider because you owe money to them?

- 1 YES
- 3 NO

Q27)

Has owing money for medical bills made it difficult to get loans or credit?

- 1 YES
- 3 NO

ENDIF

IF Q27 = 1

Q27a)

Please indicate which of the following reasons has made it difficult?

[ENUM] Read from list below.

You may choose 5 out of the possible answers

- 1 Denied a credit card
- 2 Denied a personal loan
- 3 Denied a farm operating loan

- 4 Paid a higher interest rate on a loan or credit card
- 5 Other

ENDIF

IF Q21a = 5

Q27b)

What other reason has made it difficult to get credit?:

ENDIF

IF Q21 = 1 or Q21b = 1

Q28)

Indicate whether any of the following occurred because you owe money or have outstanding debt for medical care:

[ENUM] Read from list below.

You may choose 6 out of the possible answers

- 1 Contacted by a collection agency
- 2 Sued in small claims court
- 3 Filed for bankruptcy
- 4 A lien was put on my property
- 5 Wages withheld or paycheck garnished
- 6 Nothing has occurred
- 7 Other

ENDIF

IF Q28 = 7

Q28a)

What other action has occurred?: _____

ENDIF

Q29)

During 2006, did you or any household member delay or not seek needed health care?

- 1 YES
- 3 NO

IF Q29 = 1

Q29a)

Which of the following health care was delayed?

[ENUM] Read from list below.

You may choose 6 out of the possible answers

- 1 Doctor Visit
- 2 Hospital Care
- 3 Prescriptions
- 4 Dental
- 5 Vision
- 6 Other

ENDIF

IF Q29a = 6

Q29b)

What other health care was delayed?: _____

ENDIF

IF Q29 = 1

Q30)

What is the primary reason that health care was delayed?

[ENUM] Read from list below.

- 1 You could not afford the cost of care (for example, deductible or co-payment)
- 2 Provider(s) asked you or a household member to pay cash upfront
- 3 Provider(s) refused to make an appointment for you or a household member because you owe them money
- 4 You feel uncomfortable because you owe money or did not want to increase the money you owe for medical bills
- 5 Demands of farm work caused the delay (harvest, haying, etc.)
- 6 Other

ENDIF

IF Q30 = 6

Q30)

What was the primary reason health care was delayed?:

ENDIF

Q31)

In general, would you rate your health:

[ENUM] Read from list below.

- 1 Excellent
- 2 Very Good
- 3 Good
- 4 Fair
- 5 Poor

Q32)

Have health care costs contributed to financial problems for you or a household member?

- 1 YES
- 3 NO

IF Q32 = 1

Q32a)

Please indicate the financial problems from the following list.

[ENUM] Read from list below.

You may choose 5 out of the possible answers

- 1 Difficulty paying rent or mortgage
- 2 Farm loan
- 3 Difficulty paying other bills
- 4 Delayed making needed investments in the farm operations
- 5 Forced to take off-farm employment or increased work hours at off farm employment
- 6 Other

ENDIF

IF Q32a = 6
Q32)
What was financial problem?: _____
ENDIF

Q33)
Have you had to draw on any of these resources to cover health care costs?
Family Savings; Withdrew money from retirement account; Borrowed against
your home or farm; Borrowed money from a bank or payday lender; Borrowed money
from friends or family; Increased/incurred credit card debt; Use other resource.
1 YES
3 NO

IF Q33 = 1
Q33a)
Please indicate the resources you have used from the following list.

[ENUM] Read from list below.
You may choose 7 out of the possible answers
1 Used family savings
2 Withdrew money from retirement account
3 Borrowed against my home or farm
4 Borrowed money for a bank or payday lender
5 Borrowed money from friends or family
6 Increased/incurred credit card debt
7 Other

ENDIF

IF Q33a = 7
Q33)
What resources have you used to cover health care costs?:

ENDIF

Comment)
Is there anything else you would like to add about health care or health
insurance?

Q2)
Now I want to ask demographic questions for the operator, ^Master.ScndryNm,
which will help us be sure we have a wide variety of people in the survey.

What is ^Master.ScndryNm's age?
1 18-24
2 25-34
3 35-44
4 45-54
5 55-64
6 65 or over

Q1)
What is ^Master.ScndryNm's gender?

[ENUM] Don't ask if you know the gender.
1 Male

2 Female

Q3)

What is ^Master.ScndryNm's marital status?

- 1 Married
- 2 Divorced
- 3 Widowed
- 4 Single
- 5 Separated

Q4)

What is ^Master.ScndryNm's race/ethnicity?

- 1 Caucasian/White
- 2 African American/Black
- 3 Native American
- 4 Asian/Pacific Islander
- 5 Hispanic

Q6)

What is ^Master.ScndryNm's principal occupation?

- 1 Farming or ranching
- 2 Job off the farm
- 3 Retired
- 4 Unemployed

Q7)

How ^Master.ScndryNm's farm business structured?

- 1 Sole proprietor
- 2 Partnership
- 3 Corporation
- 4 Trust
- 5 Other

Q8)

What was ^Master.ScndryNm's household annual net income last year? (Include farm and off-farm income)

- 1 Less than 1000
- 2 1,000 - 2,499
- 3 2,500 - 4,999
- 4 5,000 - 9,999
- 5 10,000 - 19,999
- 6 20,000 - 39,999
- 7 40,000 - 99,999
- 8 100,000 - 249,999
- 9 250,000 - 499,999
- 10 500,000 and over

Q9)

What percentage of the household net income was derived from farm sources?

Answer must be in the range from 0 up to 100: ____

IF Q19 OR Q21 OR Q21B OR Q29 OR Q32 OR Q33 = 1

Epilogue)

The health care researchers conducting this study would like to conduct further interviews with a small number of households. Would you be willing to be contacted to participate in an interview at a later date?

- 1 YES

3 NO

ENDIF

IF Epilouge = 1

Mailing)

In the next few weeks you will receive a letter asking for your participation.
Please look for that in the mail soon.

1 Enter 1 to continue.

ENDIF

Results)

This completes the survey. Thank you, ^piRespdnt, for your cooperation!

A report of the survey findings will be made available in the summer of 2007 on
following web site, www.accessproject.org.

[ENUM] (ENTER any NOTES or COMMENTS before entering code below to END INTERVIEW)

1 YES

3 NO