

APPENDIX B. SURVEY INSTRUMENT

Due to the nature of a response-driven telephone survey, some questions only appear when certain responses are given at the time the survey is administered. For this reason, some questions may be missing from this survey version.

I. SELECTION QUESTIONS

1. What county do you live in? [S4]
2. What is your zip code? [S5]
3. How many people currently live or stay in this house, apartment, or mobile home? [S6]

For every person in the household, questions are asked about age, sex, and relationship (e.g., spouse, parent, child) to person on phone. At the end of this series of questions, the computer will select a single person (referred to as “TARGET”) to be the person of interest for all further survey questions.

4. How long have (has TARGET) lived in Nebraska?
_____ # years [S11A] _____ # months [S11B]

5. 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).

Do you (Does TARGET) CURRENTLY have:

- a. Medicare? (Medicare is the health insurance for persons 65 years old and over or persons with disabilities. This is a red, white and blue card.) [H1]
- b. Do you (does TARGET) have additional insurance to supplement Medicare, such as a self-purchased Medigap policy like Blue Cross Blue Shield C+, or a retiree benefit? [H1B]
- c. Do you (does TARGET) have coverage through Medicaid QMB, SLMB, QI1 or QI2? [H1C]
- d. Do you (does TARGET) have insurance that pays for at least some of the costs of prescription drugs? [H1D]
- e. A Railroad Retirement Plan? [H2]
- f. TRICARE/CHAMPUS, through either an active duty military member, retiree or through the Veteran’s Affairs service connected to a disability? [H3]
- g. Indian Health Service? [H4]
- h. Medical Assistance Program (MAP) or Medicaid? [H5]
- i. SCHIP (KidsCount)? [H6]

- j. Health insurance through your (TARGET's) work or union? [H11]
 - k. Health insurance through someone else's work or union? [H12]
 - l. Health insurance bought directly by you (TARGET)? [H13]
 - m. Health insurance bought directly by someone else? [H14]
6. Is this an individual or family policy? [POLICY]
- 1 individual policy
 - 2 family (covers more than one person)
7. Do you (does TARGET) have insurance that pays for prescription drugs? [DRUG]
- 1 Yes
 - 2 No
8. 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? [H15]
9. Have you (Has TARGET) had insurance coverage for all of the past 12 months [H17]
10. How many months during the past year were you without coverage? [H18]
11. Have you (Has TARGET) been covered by any health insurance IN THE PAST 12 MONTHS? [H19]
12. The next questions concern health insurance that other people in your household may have at this time.

The following questions are asked for every person in the household:

- a. Does your (relationship) currently have health insurance? [STAT#]
 - 1 Yes
 - 2 No
- b. What type of insurance is this person covered by? [TYPE#]
 - 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 Indian Health Service
 - 5 Medicaid
 - 6 SCHIP
 - 11 Health insurance through your (TARGET's) work or union
 - 12 Health insurance through someone else's work or union
 - 13 Health insurance bought directly by you (TARGET)
 - 14 Health insurance bought directly by someone else
 - 19 No Private/Public
 - 20 Other Non Insurance (Probe for type) (SPECIFY)_____

c. According to the information you have provided (relationship) currently do not have health care coverage. Is that correct? [VERIFY#]

- 1 Yes
- 2 No

d. Is your (relationship) currently employed? [EMPST#]

- 1 Yes
- 2 No

e. How many hours per week does your (relationship) usually work at their primary place of employment? [HOURS#]

f. Thinking about the primary place of employment, is your (relationship) employed by the government, a PRIVATE company, a non-profit organization, or self-employed or working in a family business? [SECTOR#]

- 1 Government
- 2 Private for profit company
- 3 Non-profit organization including tax exempt and charitable organizations
- 4 Self employed
- 5 Unpaid worker for a family business

g. Counting all locations where this employer operates, what is the total number of persons who work for your (relationship) employer? [SIZE#]

CATEGORIZATION OF TARGET RESPONDENT BY ANNUAL INSURANCE COVERAGE

1. PUBLIC INSURANCE: The TARGET has PUBLIC health insurance for all or part of the year.

2. GROUP INSURANCE: 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.

3. ON/GROUP: 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.

4. ON/ELSE: The TARGET is not currently work insured and has health insurance through 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.

5. INDIVIDUAL: The TARGET is not work insured and 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.

6. UNINSURED: If the TARGET has not been covered by health insurance in the past 12 months.

7. UNINSURED PART YEAR: The TARGET has had health insurance some time during the past 12 months, but does not have insurance now.

8. SCREEN ONLY: 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, 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.

9. SCREEN ONLY: Any other cases not yet sorted.

II. INSURANCE STATUS-BASED QUESTIONS

The following questions are asked:

*For all Insurance/Non-insurance types
Not asked of SCREEN ONLY cases*

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

- 1 Yes
- 2 No

2. Does your (TARGET's) employer contribute to the cost of this benefit? [EMPCOV2]

- 1 Yes
- 2 No

3. Can your (TARGET's) employer coverage be extended to cover dependents? [EMPCOV3]

- 1 Yes
- 2 No

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

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

When you answer the next questions, do not include dental visits.

Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors, cancer doctors and others who specialize in one area of health care.

1. In the last 12 months, did you or a doctor think you needed to see a specialist? [SPEC]

- 1 Yes
- 2 No

2. In the last 12 months, how much of a problem, if any, was it to get a referral to a specialist that you needed to see? [REF]

- 1 A big problem
- 2 A small problem

- 3 Not a problem
- 4 I didn't need to see a specialist in the last 12 months.

3. In the last 12 months, how often did you get an appointment for regular or routine health care as soon as you wanted? [APPT]

- 1 Never
- 2 Sometimes
- 3 Usually
- 4 Always
- 5 I didn't need an appointment for regular or routine care in the last 12 months.

4. In the last 12 months, when you needed care right away for an illness or injury, how often did you get care as soon as you wanted? [URGCARE]

- 1 Never
- 2 Sometimes
- 3 Usually
- 4 Always
- 5 I didn't need care right away for an illness or injury in the last 12 months.

5. In the last 12 months, how much of a problem, if any, was it to get the care you or a doctor believed necessary? [DOCCARE]

- 1 A big problem
- 2 A small problem
- 3 Not a problem
- 4 I had no visits in the last 12 months.

The following questions are asked:

For Targets UNINSURED

For Targets UNINSURED PART YEAR

For Targets with INDIVIDUAL purchased insurance

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

- 1 yes
- 2 no
- 98 not applicable/ no spouse/partner or spouse/partner doesn't work

2. Could this insurance policy be extended to cover you (TARGET)? [COV2]

- 1 Yes
- 2 No

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

- 1 Yes
- 2 No

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

- 1 Yes
- 2 No

The following questions are asked:

For Targets UNINSURED

For Targets UNINSURED PART YEAR

1. What is the main reason you (TARGET) do not get insurance through that family member? [COV5]
 - 1 Do not need or want any health insurance
 - 2 Rarely sick
 - 3 Too much hassle/paperwork
 - 4 Could not afford/too expensive
 - 5 Benefit package didn't meet needs
 - 6 Rejected because of health condition
 - 7 NOT ELIGIBLE to receive coverage
 - 8 Own plan through work is cheaper/benefits better
 - 9 Expect to get own health insurance soon
 - 10 After waiting period will be covered by family member's policy
 - 11 Other (specify) _____

2. What is the main reason you have (TARGET has) not bought health insurance on your (their) own? [OWNCOV]
 - 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 Rejected because of health condition
 - 9 NOT ELIGIBLE to receive coverage
 - 10 Other (specify) _____

3. Have you (TARGET/TARGET's parents) ever asked for or been given information about one of the STATE public health programs, such as Medicaid? [PUB1]
 - 1 Yes
 - 2 No

4. If you (TARGET) learned you (they) were eligible for health coverage through a public program, would you (TARGET) enroll? [PUB2]
 - 1 Yes
 - 2 No

5. 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? [PUB3]
 - 1 Yes
 - 2 No

6. Please tell me why you (TARGET) would not enroll? [PUB4]

The following questions are asked:

For Targets with INDIVIDUAL purchased insurance

For Targets with GROUP insurance

How Worried Are You That ...

1. 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? [NE5]

- 1 very worried
- 2 somewhat worried
- 3 not too worried
- 4 not worried at all

2. You will lose your health insurance benefits? Are you very worried, somewhat worried, not too worried, or not worried at all? [NE6]

- 1 very worried
- 2 somewhat worried
- 3 not too worried
- 4 not worried at all

3. Why do you feel this change might happen? [NE7]

- 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)

III. UTILIZATION AND DEMOGRAPHIC SELECTION – Asked of all respondents

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

- 1 Yes
- 2 No

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

- 1 Emergency room or urgent care center
- 2 Clinic
- 3 Doctor's office
- 4 Or some place else (specify) _____

3. Is this clinic a . . . [CLINIC]

- 1 Public health, community, or free clinic
- 2 Hospital outpatient clinic
- 3 Private clinic
- 4 Other (please specify) _____

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

- 1 Yes
- 2 No

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

- 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)

6. In the past twelve 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, emergency room or urgent care visits. [DOC12M]

7. 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, emergency room or urgent care visits. [DOC6M]

8. 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, emergency room or urgent care visits. [DOC3M]

9. During the past 12 months, have you (TARGET) been a patient overnight in a hospital? [INPUSE]

- 1 Yes
- 2 No

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

11. During the past 12 months, have you (TARGET) been to a hospital emergency room or urgent care center? [ERUSE]

- 1 Yes
- 2 No

12. Do you currently have insurance that pays for dental care? [DENTAL]

- 1 Yes
- 2 No

13. Was there a time in the past 12 months when you needed medical care, but could not get it?

[NOTGET]

- 1 Yes
- 2 No

14. What is the main reason you did not get medical care? Note: if more than one instance ask about the most recent. [_2.5]

- 01 Cost [Include no insurance]
- 02 Distance
- 03 Office wasn't open when I could get there.
- 04 Too long a wait for an appointment
- 05 Too long a wait in waiting room
- 06 No child care
- 07 No transportation
- 08 No access for people with disabilities
- 09 The medical provider didn't speak my language.
- 10 Other

15. How long did the problem/illness last? [_2.6]

- 1 day or less
- up to 1 week
- 1 or 2 weeks
- 3 or 4 weeks
- 5 to 12 weeks
- 13 to 26 weeks
- 27 to 52 weeks
- 53 weeks or more
- more than 1 month to 3 months
- more than 3 to 6 months
- more than 6 to 12 months
- more than 12 months
- more than one year

OTHER PROBLEMS GETTING CARE

The next series of questions asks you to rate potential problems in obtaining medical care, telling us if it is a big problem, a small problem, not a problem, or you don't know.

16. The first one is, difficulties with transportation such as getting to the doctor's office or clinic. Is that a big problem, a small problem or not a problem for you? [TRANSP]

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

17. The doctors don't speak the same language that you do. Is that a big problem, a small problem or not a problem? [LANG]

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

18. Getting an appointment as soon as you need? [GTAPPT]

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

19. Knowing where to go for professional help. [KNOW]
1 A big problem
2 A small problem
3 Not a problem
20. Doctors don't understand your culture, the values, attitudes, and behaviors you learned growing up. Is that a big problem, a small problem or not a problem? [CULTURE]
1 A big problem
2 A small problem
3 Not a problem
21. Work or family responsibilities make it difficult for you to get the health care you need? [WKFAM]
1 A big problem
2 A small problem
3 Not a problem
22. The doctor's office or clinic isn't open when you can go? [OFFHRS]
1 A big problem
2 A small problem
3 Not a problem
23. Doctors don't respect your religious beliefs? [RELIG]
1 A big problem
2 A small problem
3 Not a problem
24. Finding someone to take care of your children makes it difficult to get the health care you need? [CHDCARE]
1 A big problem
2 A small problem
3 Not a problem
25. You can't see the doctor you want to see? [PREFDOC]
1 A big problem
2 A small problem
3 Not a problem
26. You worry that your insurance won't cover the care you might receive. Is that a big problem, a small problem or not a problem? [INSCOV]
1 A big problem
2 A small problem
3 Not a problem
27. You worry that you will have to pay more for the care than you expect, such as additional charges besides co-pays? [CHARGES]
1 A big problem
2 A small problem
3 Not a problem

ADDITIONAL QUESTIONS FOR ALL RESPONDENTS

How worried are you that over the next year:

28. You won't be able to afford prescription drugs? Are you very worried, somewhat worried, not too worried, or not worried at all? [NE1]

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not worried at all

29. 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? [NE2]

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not worried at all

30. How would rate the likelihood that you will need to see a doctor or other health care professional physician in the coming year? [NE3]

- Very likely
- Somewhat likely
- Not very likely
- Not likely at all
- Does not know

31. How would rate the likelihood that you will need to be admitted to a hospital for a reason that keeps you there for at least one overnight? [NE4]

- Very likely
- Somewhat likely
- Not very likely
- Not likely at all
- Does not know

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

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

33. Are you (Is TARGET) Mexican, Puerto Rican, Cuban or another Hispanic or Latino group? [HISP]

- 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

34. 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] [RACE]

- 1 White
- 2 Black, African-American
- 3 Asian Indian
- 4 Chinese
- 5 American Indian or Alaska Native
- 6 Korean
- 7 Vietnamese
- 8 Hmong
- 9 Filipino
- 10 Japanese
- 11 Other Pacific Islander
- 12 Some other race? What race is that? _____

35. Are you (Is TARGET) currently: [MARSTAT]

- 1 Never married
- 2 Married
- 3 Living with partner
- 4 Divorced
- 5 Separated
- 6 Widowed

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

- 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

37. Are you (Is TARGET) currently: [EMPSTAT1]

- 1 Self employed or own your business
- 2 Employed by someone
- 3 Unpaid worker for family business, farm, or home
- 4 Retired
- 5 Unemployed, or not working
- 6 Full-time student (greater than three-fourths time)

38. Do you (Does TARGET) have more than one paying job? [EMPSTAT2]

- 1 Yes
- 2 No

39. What is the total number of hours usually worked per week? [HOURS]

40. For the job you work (TARGET works) at the most hours, what is the total number of hours usually worked per week? [EMPHRS]

41. Is this a permanent, temporary, or seasonal job? [EMPERM]

- 1 Permanent
- 2 Temporary
- 3 Seasonal

42. How long have you (has TARGET) been employed in this position? [TENURE]

- 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 5 years or more

43. Thinking about the employer you work (TARGET works) for, what industry most closely describes the employer? [INDUST]

- 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 or tourism
- 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) _____

**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*

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

- 1 Yes
- 2 No

45. Over the past twelve months, what was the total number of days, weeks, or months your household was without telephone service? [PHONE2]

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.

46. How many people live on your or your family's income who CURRENTLY LIVE in the household?
[TOTCNT]

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

47. What was your household's gross, pre-tax income from all sources for the year 2003? (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.) If one million dollars (\$1,000,000) or more, enter 999996. [INCOME]

IF TARGET REFUSES OR CANNOT ESTIMATE INCOME...

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

- 1 Less than \$5,000
- 2 \$5,000 and \$7,499
- 3 \$7,500 and \$9,999
- 4 \$10,000 and \$12,499
- 5 \$12,500 and \$14,999
- 6 \$15,000 and \$19,999
- 7 \$20,000 and \$24,999
- 8 \$25,000 and \$29,999
- 9 \$30,000 and \$34,999
- 10 \$35,000 and \$39,999
- 11 \$40,000 and \$49,999
- 12 \$50,000 and \$59,999
- 13 \$60,000 and \$74,999
- 14 \$75,000 or more