



Schulman, Ronca & Bucuvalas, Inc.
Research and Strategy

August 27, 2002

To: Susan Brownlee, Center for State Health Policy – Rutgers University
Fr: Al Ronca

RE: Methodology and Final Sample Disposition for

NEW JERSEY FAMILY HEALTH STUDY
NEW JERSEY INDIVIDUAL POLICY MARKET STUDY

All interviewing was conducted via telephone from SRBI's central telephone interviewing facility in West Long Branch, New Jersey. A pre-test was conducted consisting of seven (7) interviews from May 1, 2002 to May 3, 2002 and May, 13, 2002. The main study was conducted from May 22, 2002 to August 21, 2002. The questionnaire averaged 30 minutes in length and was programmed into Quancept for CATI administration.

Originally it was anticipated the questionnaire would be translated into Spanish, but with only eight (8) respondents requiring a Spanish language questionnaire, it was decided to forego the expense of translation and to expend those monies in additional refusal conversion and dialing attempts.

Sample, provided to CSHP by four insurance vendors, was sent to SRBI for a systematic random nth selection. Insurance firms participating in the project, the number of total cases sent by each firm, the established sample size for each firm, and the total number of interviews actually conducted (main study only) are:

<u>VENDOR</u>	<u>FILE SIZE</u>	<u>QUOTA</u>	<u>COMPLETED</u>
Aetna	12,408	125	128
Amerihealth	2,310	50	51
Horizon	34,212	325	324
Oxford	6,119	<u>100</u>	<u>98</u>
		600	601

Respondents received a letter in advance of the data collection phase, providing them with details about the study, guaranteeing their anonymity, and requesting they agree to participate in the telephone interview. Letters appeared on CSHP letterhead, and were mailed from SRBI's West Long Branch location. Participating respondents received a gratuity of \$10.00, sent in the form of a check, by SRBI.

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SRBI attempted to locate respondents who were not at the address or the phone number on record by:

- Contacting directory assistance,
- Sending the sample to an electronic phone directory service for electronic matching by name or address,
- Speaking to respondents at the number on record and if they know the respondent:
 - a) Trying to obtain the new telephone number and/or address of the respondent, and if they were unwilling to give any of that information, to
 - b) Ask them to accept a new letter which they would forward to the respondent.

Letters forwarded to friends/family of the respondent included a note requesting respondent to contact SRBI at our toll-free 800 number.

Attached is a disposition of calls by vendor and in total. In order to attain the highest possible response rate, SRBI made over 20 dialing attempts to numbers which could have produced a completed interview.

Although most of the dialing disposition categories are self-explanatory the two categories under the sub-heading "Respondent moved/no longer at that address" might require a more complete description. When interviewers contacted a household member who lived with the respondent at that address and the respondent had moved from the home, we attempted to obtain the respondent's new phone number and/or address. If we obtained only the address we attempted to locate a phone number through directory assistance and reverse directories. A letter was sent and the respondent was contacted via telephone. If we could not obtain a phone number, a letter was sent with a note asking the respondent to contact us via our toll free number or e-mail address. In virtually all cases respondents did not contact SRBI. A total of "5" such cases are reported on the disposition. Another "7" reported cases are the result of the household member refusing to give us any new contact information regarding the respondent but who agreed to pass the advance letter on to the respondent. Ultimately we were not contacted by the respondent in these cases.

Response rate 1 is the percentage of "completed + contacted not eligible" of total "in frame." Response rate 2 is the same of "total numbers dialed."

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FINAL SAMPLE DISPOSITION FOR PURCHASERS OF AETNA INSURANCE:

	<u>#</u>	<u>#</u>	<u>%</u>	<u>%</u>
TOTAL NUMBERS DIALED	269		100.00%	
Out of Frame	30		11.15%	
Business/government/etc.		2	0.74%	
Fax/modem/cellular		2	0.74%	
Not in service/disconnected		4	1.49%	
Incorrect number with no alternative available after location search		22	8.18%	
Respondent is deceased		0	0.00%	
In Frame	239		88.85%	100.00%
<u>Household Not Contacted</u>	6		2.23%	2.51%
No answer/busy/answering machine		6	2.23%	2.51%
<u>Household Reached Without Completed Contact</u>	41		15.24%	17.15%
Respondent moved/no longer at that address (Obtained new address w/o phone. Sent letter. No response.) (Sent letter c/o someone else. No response.)		0	0.00%	0.00%
Respondent away for duration		0	0.00%	0.00%
Language barrier		4	1.49%	1.67%
Respondent has long term health problems		1	0.37%	0.42%
Respondent is hearing impaired		0	0.00%	0.00%
Callbacks		36	13.38%	15.06%
<u>Contact Resulted in Terminate/Refusal</u>	34		<u>12.64%</u>	<u>14.23%</u>
Call blocking		3	1.12%	1.26%
Refusal		31	11.52%	12.97%
Mid-interview terminate		0	0.00%	0.00%
<u>Contacted and Not Eligible</u>	30		<u>11.15%</u>	<u>12.55%</u>
Respondent has Medicare		6	2.23%	2.51%
Respondent no longer has policy		21	7.81%	8.79%
Respondent is no longer insured		3	1.12%	1.26%
<u>Contacted and Completed</u>	128		<u>47.58%</u>	<u>53.56%</u>
Pre-test interview complete		0	0.00%	0.00%
Main study complete		128	47.58%	53.56%
Response Rate #1			66.11%	
Response Rate #2			58.73%	

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FINAL SAMPLE DISPOSITION FOR PURCHASERS OF AMERIHEALTH INSURANCE:

	<u>#</u>	<u>#</u>	<u>%</u>	<u>%</u>
TOTAL NUMBERS DIALED	95		100.00%	
Out of Frame	12		12.63%	
Business/government/etc.		0	0.00%	
Fax/modem/cellular		0	0.00%	
Not in service/disconnected		6	6.32%	
Incorrect number with no alternative available after location search		6	6.32%	
Respondent is deceased		0	0.00%	
In Frame	83		87.37%	100.00%
<u>Household Not Contacted</u>	0		0.00%	0.00%
No answer/busy/answering machine		0	0.00%	0.00%
<u>Household Reached Without Completed Contact</u>	14		14.74%	16.87%
Respondent moved/no longer at that address (Obtained new address w/o phone. Sent letter. No response.)		0	0.00%	0.00%
(Sent letter c/o someone else. No response.)		0	0.00%	0.00%
Respondent away for duration		1	1.05%	1.20%
Language barrier		0	0.00%	0.00%
Respondent has long term health problems		0	0.00%	0.00%
Respondent is hearing impaired		0	0.00%	0.00%
Callbacks		13	13.68%	15.66%
<u>Contact Resulted in Terminate/Refusal</u>	13		13.68%	15.66%
Call blocking		0	0.00%	0.00%
Refusal		13	13.68%	15.66%
Mid-interview terminate			0.00%	0.00%
<u>Contacted and Not Eligible</u>	5		5.26%	6.02%
Respondent has Medicare		1	1.05%	1.20%
Respondent no longer has policy		3	3.16%	3.61%
Respondent is no longer insured		1	1.05%	1.20%
<u>Contacted and Completed</u>	51		53.68%	61.45%
Pre-test interview complete		0	0.00%	0.00%
Main study complete		51	53.68%	61.45%
Response Rate #1			67.47%	
Response Rate #2			58.95%	

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FINAL SAMPLE DISPOSITION FOR PURCHASERS OF HORIZON INSURANCE:

	<u>#</u>	<u>#</u>	<u>%</u>	<u>%</u>
TOTAL NUMBERS DIALED	779		100.00%	
Out of Frame	72		9.24%	
Business/government/etc.		6	0.77%	
Fax/modem/cellular		4	0.51%	
Not in service/disconnected		15	1.93%	
Incorrect number with no alternative available after location search		46	5.91%	
Respondent is deceased		1	0.13%	
In Frame	707		90.76%	100.00%
<u>Household Not Contacted</u>	27		3.47%	3.82%
No answer/busy/answering machine		27	3.47%	3.82%
<u>Household Reached Without Completed Contact</u>	140		17.97%	19.80%
Respondent moved/no longer at that address (Obtained new address w/o phone. Sent letter. No response.) (Sent letter c/o someone else. No response.)		4	0.51%	0.57%
Respondent away for duration		3	0.39%	0.42%
Language barrier		9	1.16%	1.27%
Respondent has long term health problems		2	0.26%	0.28%
Respondent is hearing impaired		1	0.13%	0.14%
Callbacks		125	16.05%	17.68%
<u>Contact Resulted in Terminate/Refusal</u>	148		<u>19.00%</u>	<u>20.93%</u>
Call blocking		15	1.93%	2.12%
Refusal		132	16.94%	18.67%
Mid-interview terminate		1	0.13%	0.14%
<u>Contacted and Not Eligible</u>	61		<u>7.83%</u>	<u>8.63%</u>
Respondent has Medicare		15	1.93%	2.12%
Respondent no longer has policy		34	4.36%	4.81%
Respondent is no longer insured		12	1.54%	1.70%
<u>Contacted and Completed</u>	331		<u>42.49%</u>	<u>46.82%</u>
Pre-test interview complete		7	0.90%	0.99%
Main study complete		324	41.59%	45.83%
Response Rate #1			55.45%	
Response Rate #2			50.32%	

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FINAL SAMPLE DISPOSITION FOR PURCHASERS OF OXFORD INSURANCE:

	<u>#</u>	<u>#</u>	<u>%</u>	<u>%</u>
TOTAL NUMBERS DIALED	235		100.00%	
Out of Frame	38		16.17%	
Business/government/etc.		5	2.13%	
Fax/modem/cellular		4	1.70%	
Not in service/disconnected		8	3.40%	
Incorrect number with no alternative available after location search		20	8.51%	
Respondent is deceased		1	0.43%	
In Frame	197		83.83%	100.00%
<u>Household Not Contacted</u>	18		7.66%	9.14%
No answer/busy/answering machine		18	7.66%	9.14%
<u>Household Reached Without Completed Contact</u>	40		17.02%	20.30%
Respondent moved/no longer at that address (Obtained new address w/o phone. Sent letter. No response.) (Sent letter c/o someone else. No response.)		1	0.43%	0.51%
Respondent away for duration		1	0.43%	0.51%
Language barrier		4	1.70%	2.03%
Respondent has long term health problems		0	0.00%	0.00%
Respondent is hearing impaired		0	0.00%	0.00%
Callbacks		35	14.89%	17.77%
<u>Contact Resulted in Terminate/Refusal</u>	29		<u>12.34%</u>	<u>14.72%</u>
Call blocking		2	0.85%	1.02%
Refusal		27	11.49%	13.71%
Mid-interview terminate		0	0.00%	<u>0.00%</u>
<u>Contacted and Not Eligible</u>	12		<u>5.11%</u>	<u>6.09%</u>
Respondent has Medicare		2	0.85%	1.02%
Respondent no longer has policy		10	4.26%	5.08%
Respondent is no longer insured		0	0.00%	0.00%
<u>Contacted and Completed</u>	98		<u>41.70%</u>	<u>49.75%</u>
Pre-test interview complete		0	0.00%	0.00%
Main study complete		98	41.70%	49.75%
Response Rate #1			55.84%	
Response Rate #2			46.81%	

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FINAL SAMPLE DISPOSITION FOR PURCHASERS OF INSURANCE:

	<u>#</u>	<u>#</u>	<u>%</u>	<u>%</u>
TOTAL NUMBERS DIALED	1378		100.00%	
Out of Frame	152		11.03%	
Business/government/etc.		13	0.94%	
Fax/modem/cellular		10	0.73%	
Not in service/disconnected		33	2.39%	
Incorrect number with no alternative available after location search		94	6.82%	
Respondent is deceased		2	0.15%	
In Frame	1226		88.97%	100.00%
<u>Household Not Contacted</u>	51		3.70%	4.16%
No answer/busy/answering machine		51	3.70%	4.16%
<u>Household Reached Without Completed Contact</u>	235		17.05%	19.17%
Respondent moved/no longer at that address (Obtained new address w/o phone.)				
Sent letter. No response.)		5	0.36%	0.41%
(Sent letter c/o someone else. No response.)		7	0.51%	0.57%
Respondent away for duration		5	0.36%	0.41%
Language barrier		17	1.23%	1.39%
Respondent has long term health problems		3	0.22%	0.24%
Respondent is hearing impaired		1	0.07%	0.08%
Callbacks		209	15.17%	17.05%
<u>Contact Resulted in Terminate/Refusal</u>	224		<u>16.26%</u>	<u>18.27%</u>
Call blocking		20	1.45%	1.63%
Refusal		203	14.73%	16.56%
Mid-interview terminate		1	0.07%	0.08%
<u>Contacted and Not Eligible</u>	108		<u>7.84%</u>	<u>8.81%</u>
Respondent has Medicare		24	1.74%	1.96%
Respondent no longer has policy		68	4.93%	5.55%
Respondent is no longer insured		16	1.16%	1.31%
<u>Contacted and Completed</u>	608		44.12%	<u>49.59%</u>
Pre-test interview complete		7	0.51%	0.57%
Main study complete		601	43.61%	49.02%
Response Rate #1				58.40%
Response Rate #2				51.96%