

Connecticut
State Planning Grant to
Develop Coverage Options

ANNUAL REPORT

September 30, 2006

Submitted to:
THE U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
HEALTH RESOURCES AND SERVICES ADMINISTRATION
“State Planning Grant”

Submitted by:



The State of Connecticut

Office of Health Care Access
Cristine A. Vogel
Commissioner

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EXECUTIVE SUMMARY

This executive summary will provide an overview of the most recent project work conducted under Connecticut's HRSA State Planning Grant, including the results of Connecticut's 2006 household survey and an update on the policy options considered to increase access to affordable health care coverage in the State. The 2005-2006 SPG supplemental funding was targeted primarily toward data collection. The 2006 Household and Employer survey results will provide useful comparison to our previous survey data collected in 2001 and 2004 and create an opportunity to examine trends in coverage. Through data collection, analysis and collaboration, OHCA has made significant progress in obtaining the information necessary to advance State coverage initiatives.

OVERVIEW OF PROJECT PROGRESS

Connecticut's HRSA grant project has progressed steadily since our initial grant award in March 2001. The most recent major data collection activities included fielding new household and employer surveys in 2006. The State Planning grant funds have been utilized to study Connecticut's uninsured population and to support the planning and development of premium assistance initiatives to provide the working uninsured with access to health insurance. Although it has one of the lowest uninsured rates in the nation, Connecticut continues to explore new opportunities to further expand access to coverage, especially for low-income, working uninsured families. Most recently, a proposal to expand the Medicaid program to make employer sponsored health insurance accessible to low-income workers through a pilot premium subsidy program was included in the Governor's Budget. Unfortunately, the funds to implement the proposed program were not included in the final enacted budget. New budget option proposals are currently being developed this fall for inclusion in the upcoming biennial budget that will be submitted by the Governor in January 2007. In its efforts to develop programs and policies aimed at expansion of access to care, Connecticut continues to take advantage of the experiences of other states and the lessons learned in their coverage expansions. During the past year, SPG work group members conducted a site visit to Massachusetts to discuss that state's experiences with its premium assistance program. Massachusetts' recent reforms aimed at achieving universal coverage are also being followed by Connecticut with great interest.

DATA COLLECTION ACTIVITIES

To support planning activities, two significant data collection activities have been completed since the last SPG Annual Report was submitted; a household survey and an employer survey. OHCA contracted with the University of Connecticut's Department of Public Policy (DPP) to field both surveys.

The household survey was disproportionately stratified to oversample four urban areas: Bridgeport, Hartford, New Haven and Stamford, in order to provide an adequate subsample of the Medicaid population for analysis. According to OHCA's 2006 Household Survey, the overall rate of uninsurance in Connecticut is 6.4 percent, or an estimated 222,800 residents. This compares to the CPS 3-year average 2004-2006 rate of 11.0 percent. The majority of Connecticut's uninsured are working adults (69 percent). Lower income families were also more likely to be uninsured.

The employer survey sample frame was designed to include all businesses located in the State of Connecticut. Government agencies were excluded. Respondents were asked up to 50 specific questions.

OHCA's 2006 Household Survey, in combination with other information and previous survey results, reveal several groups that would benefit from targeted coverage expansion options. The agency found that the predominant characteristics of the uninsured were those in families earning 185 percent or less of the federal poverty level, were young working adults, were those with temporary or seasonal employment and were of Hispanic origin. As the majority of the uninsured in Connecticut are working, the state continued to focus its coverage expansion options on working families.

RECOMMENDATIONS FOR FEDERAL ACTION

Support from the Federal Government for initiatives that build on employer-sponsored coverage and are tailored to state specific insurance market conditions and business climates is critical. Connecticut is unique in that although it is one of the wealthiest states in the country, it has some of the poorest cities. Flexibility at the Federal level is needed to tailor programs effectively and target the populations that would benefit most from proposed coverage initiatives.

With respect to data needs, the HRSA State Planning Grant has made it possible for OHCA to conduct household and employer surveys that significantly add to its knowledge of the state's uninsured population. OHCA has become a recognized authoritative source of information regarding health insurance coverage in the state of Connecticut. OHCA regularly receives requests from legislators, healthcare advocates, municipal governments, health care providers, business executives and other stakeholders for timely information to inform their planning and policy making efforts. Connecticut strongly recommends that the Federal government continue to support the work of state policy development and data collection on an ongoing basis. Further, additional research should be conducted (either by the federal government, foundations or other organizations) in order to adequately define and measure affordability of health insurance and define and understand the concept of underinsurance.

SECTION 1. SUMMARY OF FINDINGS: UNINSURED INDIVIDUALS AND FAMILIES

The primary source for information provided in this section is the OHCA 2006 Household Survey. Comparisons to 2001 and 2004 Household Survey results are provided where applicable. Details on the survey can be found in Appendix II.

RATE OF UNINSURANCE

According to OHCA's 2006 Household Survey, the overall rate of uninsurance in Connecticut is 6.4 percent, or an estimated 222,600 residents who were uninsured at the time of the survey. This compares to the CPS 3-year average 2004-2006 rate of 11.0%. Approximately 351,800 persons (10.1%) lacked coverage at some point during the preceding year (Summer 2005 to Summer 2006).

CHARACTERISTICS OF THE UNINSURED

Federal Poverty Level. OHCA’s 2006 Household Survey found that 46 percent of the state’s uninsured residents live in households with family incomes below 185 percent of the federal poverty level (FPL), with an estimated 40 percent of the uninsured living in households with family incomes greater than 185 percent of the FPL.

Federal Poverty Level (FPL) and Insurance Status		
FPL	Percent Uninsured within FPL Group	Percent of All Uninsured
<100%	23.7%	21.8%
100% - < 150%	14.1%	12.0%
150% - < 185%	12.7%	11.6%
185% - < 300%	9.0%	20.5%
300+%	2.1%	19.1%
Don’t Know/Refused	9.8%	15.0%

Age. The vast majority of uninsured state residents are non-elderly adults between the ages of 19 and 64. Specifically, the highest rate of uninsurance among Connecticut residents is found in adults between the ages of 19 and 29 (18 percent). Since OHCA’s 2001 Survey, this rate increased from 13 percent to 18 percent. The lowest rate of uninsurance in Connecticut is found among children under age 19 (3 percent). From 2001, the share of uninsured who were children dropped slightly, from 12 percent to 11 percent. Due to the low rate of uninsurance among children, children will not be broken out or treated as a separate group in any of the following analysis of the uninsured.

Age and Insurance Status		
Age Category	Percent Uninsured within Age Group	Percent of All Uninsured
<19	2.7%	11.2%
19 – 29	18.1%	30.9%
30 – 39	9.5%	20.8%
40-49	6.6%	19.0%
50-64	5.5%	15.2%
65+	1.5%	3.0%

Gender. According to OHCA’s 2006 survey, 54 percent of all uninsured are male. The rate of uninsurance among males was 7 percent, versus 6 percent among females.

Gender and Insurance Status		
Gender	Percent Uninsured within Gender Group	Percent of All Uninsured
Male	7.1%	53.7%
Female	5.8%	46.3%

Family Composition. More uninsured adults were single than any other marital status (42 percent), and only about one-third were married. Married people were the least likely to be

uninsured (4 percent) compared to all others (13 percent). Single people were 2.5 times more likely to be uninsured (14 percent). Since 2004, married people’s share of the uninsured declined from 39 percent to 33 percent. Approximately 40 percent of the uninsured were in single or two person families, as compared to 36 percent of insured.

Family Composition and Insurance Status of Adults (Age 18+)		
Marital Status	Percent Uninsured within Marital Status Group	Percent of All Uninsured
Single	14.6%	42.0%
Married	4.1%	32.8%
Living with Partner	15.6%	12.0%
Divorced	11.2%	7.1%
Separated	23.5%	3.2%
Widowed	1.9%	1.3%

Employment status. OHCA’s 2006 survey found that the majority of adults in Connecticut, both uninsured (69 percent) and insured (67 percent), are employed. The rate of uninsurance for the self-employed and those running their own business was the second highest only to the unemployed (15.8 percent and 19.7 percent respectively). Among the gainfully employed, permanent full-time status was strongly linked with coverage as these types of employees were the least likely to be uninsured (5.5 percent compared to 15.4 percent for all others). A much higher proportion of insured employees had permanent full-time status compared to uninsured workers (78 percent versus 54 percent). Tenure was also an important factor for coverage as employees who have been with their current employer for two to five years and those with five or more years had the lowest rates of uninsurance (7 percent and 5 percent, respectively). Nearly 40 percent of all working uninsured were employed by firms with 5 or fewer employees, as one of every four workers in these firms reported being uninsured. The majority of the uninsured workers were in the service and retail sectors (54 percent).

Employment and Insurance Status (Age 18+)		
Employment Status	Percent Uninsured within Employment Group	Percent of All Uninsured Adults
Self-employed	15.8%	19.2%
Work for someone for a wage	6.5%	49.4%
Unpaid worker for family firm	7.7%	0.4%
Unemployed	19.7%	25.3%
Retired	1.1%	2.4%
Full-time student	1.4%	0.8%
Don’t Know/Refused	3.2%	2.4%

Employment Status for Gainfully Employed (Age 18+)		
Status	Percent Uninsured within Employment Status Group	Percent of All Uninsured
Permanent Full-time	5.5%	53.9%
Permanent Part-time	12.8%	24.0%
Temporary Full-time	39.5%	10.2%
Temporary Part-time	19.6%	6.6%
Seasonal Full-time	20.0%	2.4%
Seasonal Part-time	10.3%	1.8%
Other	4.3%	1.1%

Tenure with Current Employer of Gainfully Employed (Age 18+)		
Tenure	Percent Uninsured within Tenure Group	Percent of All Uninsured
Less than 3 months	18.5%	8.9%
3 months to < 6 months	23.4%	8.9%
6 months to < 1 year	14.0%	8.3%
1 years to < 18 months	15.9%	12.5%
18 months to < 2 years	19.0%	7.1%
2 years to < 5 years	7.0%	17.9%
5 years+	4.7%	35.1%
Don't Know/Refused	18.2%	1.2%

Firm Size of Gainfully Employed (Age 18+)		
Firm Size (# of Employees)	Percent Uninsured within Firm Size Group	Percent of All Uninsured
<5	24.1%	38.1%
5 – 19	6.1%	9.5%
20 - 49	3.7%	4.2%
50 - 99	0.7%	0.6%
100 – 499	3.7%	7.7%
500 – 999	3.0%	1.8%
1,000 – 4,999	3.5%	3.6%
5,000 – 9,999	4.5%	1.8%
10,000+	3.1%	3.0%
Don't Know/Refused	11.6%	29.7%

Economic Sector of Gainfully Employed (Age 18+)		
Economic Sector	Percent Uninsured within Economic Sector	Percent of All Uninsured
Service	11.7%	37.1%
Retail	14.0%	16.8%
Construction	14.8%	13.2%
Health Care	4.3%	6.0%
Manufacturing	3.9%	5.4%
Transportation	11.8%	4.8%
Agriculture	36.4%	4.8%
Finance/Insurance/Real Estate	3.1%	3.6%
Government	3.5%	3.0%
Non-profit	7.7%	1.8%
Wholesale	3.5%	1.2%
Gas & Sanitation	5.9%	0.6%
Communication	1.7%	0.6%
Other	4.7%	1.1%

Availability of private coverage (including offered but not accepted). Approximately 73 percent of residents have access to employment-based coverage through their own employer or that of a family member, and nearly 68 percent are enrolled whether alone or in combination with some other type of coverage. For the working uninsured, just about 27 percent reported that their employers offer health benefits. For those uninsured working in firms that offer coverage, 16 percent could not afford ESI, while just under half did not think they were eligible because they did not work enough hours or had just started with the firm.

Approximately 5.5 percent of residents of all ages purchased their own coverage, whether this was their sole coverage or in combination with some other type of plan. Approximately 73 percent of uninsured adults (non-students) cited cost/affordability as the main reason they did not purchase health insurance on their own.

Availability of public coverage. According to OHCA's 2006 Household Survey, approximately 12 percent of Connecticut's residents obtain their health insurance coverage from Medicare, and 8 percent are HUSKY (the state's Medicaid/SCHIP program) recipients. Approximately 2 percent of the state's population is on State Administered General Assistance (SAGA) and 1 percent report some type of Federal Coverage such as CHAMPUS/TRICARE/Veteran Health.

Race/ethnicity. Connecticut's population is overwhelmingly white (78 percent non-Hispanic whites -- Census 2000), and therefore the most of the uninsured are non-Hispanic whites (44 percent). In contrast, Hispanics are 10 percent of the state's population but were over one-third of its uninsured with the highest rate of uninsurance (19 percent).

Race/Ethnicity and Insurance Status		
Race/Ethnic Identity	Percent Uninsured of Racial/Ethnic Identity Group	Percent of All Uninsured
Non-Hispanic		
White	3.8%	44.1%
African-American	9.5%	11.1%
Asian	9.9%	2.6%
Native American	0.0%	0.0%
Biracial/Other	14.1%	5.2%
Don't Know/Refused	12.1%	2.6%
Hispanic	19.3%	34.4%

Geographic location. As in 2004, Windham and Fairfield Counties had the highest uninsurance rates. Fairfield County has a number of urban areas with high concentrations of poverty and unemployment (Bridgeport, Danbury, Norwalk, and Stamford). Windham County is a less populated, largely rural county with one urban area having higher poverty and unemployment. Hartford County's lower uninsured rate may be because the general affluence of the county offsets the poverty of the city of Hartford and the town of East Hartford.

The survey design included an oversample of four urban areas (Bridgeport, Hartford, New Haven, and Stamford). This was done to ensure a sample of Medicaid recipients sufficient for analysis.

County and Insurance Status		
County	Percent Uninsured within County	Percent of All Uninsured
Fairfield	8.3%	33.2%
Hartford	4.2%	16.4%
Litchfield	3.4%	3.0%
Middlesex	2.6%	1.9%
New Haven	7.3%	27.6%
New London	7.4%	8.6%
Tolland	5.9%	3.7%
Windham	9.9%	5.6%

Stability of Insurance Coverage. Most Connecticut residents had insurance coverage for the entire preceding year (90 percent). Additionally, 3.6 percent of them were insured at the time of the survey although they had been uninsured at some point in the prior 12 months. In contrast, four percent had been uninsured for the entire preceding year, while less than one percent lost their coverage during this time period (.8 percent). The duration of uninsurance could not be determined for an additional group of the uninsured (1.6 percent).

Stability of Insurance Status During the Preceding Year	
Insurance Status	Share of Residents
Continuously insured	89.9%
Insured now, but previously uninsured	3.6%
Insured now, prior status unknown	0.1%
Uninsured now, but previously insured	0.8%
Continuously uninsured	4.0%
Uninsured now, prior status unknown	1.6%

Educational Attainment. In terms of educational attainment, individuals who did not have a high school diploma had the highest rate of uninsurance. In general, increased education was strongly associated with being insured.

Education and Insurance Status (Age 18+)		
Education	Percent Uninsured within Education Group	Percent of All Uninsured
Not high school graduate	24.6%	27.3%
High school graduate	8.6%	35.1%
Some college/technical school	6.4%	20.8%
College graduate	4.2%	11.4%
Post-graduate degree	2.1%	3.7%
Don't Know/Refused	28.6%	1.6%

OHCA's 2006 Household Survey, in combination with other information, revealed several groups that would benefit from targeted coverage expansion options. The agency found that the uninsured were predominantly lower income (<185% of FPL) working people, many of whom were young adults and disproportionately of Hispanic origin. As the majority of the uninsured in Connecticut are working, the state has focused its coverage expansion options on working adults and families.

With respect to qualitative research questions, OHCA must rely upon data drawn from its 2001, 2004, and 2006 Household Surveys to provide information on the attitudes and decision-making of uninsured individuals. It has not recently conducted any specific qualitative research on these issues. According to OHCA's 2006 Household Survey, for the working uninsured, 27 percent reported that their employer offers employer-sponsored insurance (ESI). For those uninsured working in firms that offer coverage, 16 percent could not afford ESI, while 48 percent did not think they were eligible because they did not work enough hours or had just started with the firm.

Approximately 73 percent of uninsured adults (non-students) cited cost/affordability as the main reason they did not purchase health insurance on their own; 3 percent said they would soon be getting other coverage; 2 percent reported they did not know how to obtain coverage.

In looking at how the uninsured get their medical needs met, according to OHCA's 2006 survey, 67 percent of the uninsured have a usual source of care, versus 95 percent of Connecticut's insured. The uninsured cite *lack of insurance/could not afford it* as the main reason that they did

not get need emergency care (96 percent) or treatment for an illness/injury (82 percent). Similarly in explaining why they don't have a regular health care provider, 60 percent of the uninsured state that the main reason was they did not have insurance or could not afford it and 20 percent say they did not need a doctor – they are rarely sick.

Utilization of Health Care Services		
Utilization	Percent of Insured	Percent of Uninsured
Regular source of care	95.3%	67.4%
Doctors visits last year (Median)	6	3
% with no doctor visits	2.7%	20.6%
Didn't get needed emergency care	1.0%	10.4%
Didn't get care for illness/injury	2.6%	17.8%

Regular Source of Health Services		
Provider Type	Percent of Insured	Percent of Uninsured
Doctor's Office	82.4%	31.2%
Hospital Outpatient Clinic	6.6%	18.6%
Walk-in Center	1.9%	11.9%
Hospital ED	1.0%	2.6%
Community Health Center	1.0%	1.9%
Other	2.4%	1.2%
None	4.7%	32.6%

Connecticut laws require insurers to provide coverage for a wide variety of health care services, medical treatments, and specific diseases. As a consequence, health plans offered in the state provide comprehensive benefits. We have no “bare bones” insurance plans, therefore we have not worked under this grant to identify features of a barebones benefit package. The state ranks fifth in the nation in the number of mandated insurance benefits. Under statute, there are currently 42 mandated benefits for group health insurance and 38 for individual health insurance.

SECTION 2. SUMMARY OF FINDINGS: EMPLOYER-BASED COVERAGE

OHCA sponsored an Employer Survey which was fielded in Spring and Summer 2006 by UCONN's Center for Survey Research and Analysis (CSRA) and its Department of Public Policy. The instrument was similar to OHCA's 2004 Small Employer Survey with questions regarding the types of health benefits offered, eligibility requirements, take-up rates, premium expenses and employee cost sharing. CSRA completed 806 employer interviews with firms ranging from single person operations to those with over 10,000 employees in Connecticut. OHCA decided that the 2006 Employer Survey would include all firm sizes in its 2006 target population due to national research suggesting that coverage issues increasingly affect employers of all sizes. This was a change from the 2004 Small Employer Survey which was restricted to firms with between two and three hundred employees.

As of reporting time, CSRA is creating a weight so that the sample will accurately reflect the distribution of Connecticut's private sector employers. When the weight has been made

available, OHCA will complete the analysis and forward the 2006 Employer Survey results to HRSA.

SECTION 3. SUMMARY OF FINDINGS: HEALTH CARE MARKETPLACE

Summary was previously submitted.

SECTION 4. OPTIONS AND PROGRESS IN EXPANDING COVERAGE

Connecticut's planning efforts have been directed toward reducing the uninsured population by supporting enrollment and retention of employer sponsored health coverage. Policy initiatives focused on utilizing premium assistance to combine public subsidies and private employer contributions to cover low income workers and their families. Connecticut's proposed initiative was, in part, modeled on the successful premium assistance programs in operation in Rhode Island and Massachusetts.

OHCA's 2005 survey of working families who currently use HUSKY reinforce the decision to focus on premium assistance strategies. The survey found that half of working families using HUSKY insurance cited cost as a barrier to enrollment in employer sponsored insurance. Other findings included:

- (70%) of working families who use HUSKY insurance has access to employer sponsored health insurance
- More than 50% have worked in the same job for two or more years with over half employed in service sector jobs.
- On average employers pay 70% of family premiums.
- Only 34 percent take-up the coverage through their employer.

As ongoing research and data analysis supported the identified coverage options, the next step was to have premium assistance included in the upcoming biennial budget. The Governor's FY2007 proposed budget included a Premium Assistance Pilot program to assist HUSKY families to purchase health insurance from their employers. The proposal was to implement premium assistance for HUSKY A families by utilizing Medicaid funds to help families purchase health insurance from their employers. This would include adults up to 150% FPL and children up to 185% FPL. If the employer-offered coverage and plan were cost effective then the family would enroll in the ESI plan without any out of pocket cost. A wrap-around program would coordinate coverage between the Medicaid program and privately insured parents (whose children are eligible for HUSKY) at no additional cost producing savings to the State by utilizing employer contributions that are currently available for many HUSKY recipients. Children's use of health care would improve by enrolling them in the same health plan as their parents. According to Medicaid data, 20% of this population is offered employer sponsored insurance. The budget proposal assumed that approximately 3% of the HUSKY population would participate in a buy-in premium assistance program. Unfortunately, final funding for the pilot premium assistance program was never approved by the legislature.

Despite the premium assistance setbacks, OHCA has continued its study of key coverage groups, and the data collected continues to support many of the policy initiatives identified under the SPG program. Interest in utilizing premium assistance as a mechanism to expand access to affordable coverage continues to be strong and has been a part of campaign efforts of both parties vying for Governor in the upcoming 2006 elections. This summer Governor Rell convened a State Health Insurance Task Force comprised of state agency and business leaders that has utilized much of the data and information collected under the SPG to look at options to increase coverage at an acceptable cost. Governor Rell continues to be concerned about coverage for children and recently announced \$1 million in new funding for community outreach and public information aimed at boosting the number of children and teenagers enrolled in Connecticut's HUSKY healthcare program.

Several surveys that were funded through the SPG grants were completed at the end of this summer and we will continue to analyze and distribute this data and information regarding Connecticut's health care coverage and the uninsured to support future expansion options.

SECTION 5. CONSENSUS BUILDING STRATEGY

Strategy was previously submitted.

SECTION 6 LESSONS LEARNED AND RECOMMENDATIONS TO STATES

Lessons learned and recommendations were previously submitted.

SECTION 7. RECOMMENDATIONS TO THE FEDERAL GOVERNMENT

The premium assistance initiatives currently under consideration will hopefully be accomplished via Medicaid State Plan Amendments or Medicaid waivers. Support from the Federal Government of initiatives that build on employer sponsored coverage and are tailored to state specific insurance market conditions and business climates is critical. For example, Connecticut is unique in that we are one of the wealthiest states in the country, with some of the poorest cities. Flexibility at the Federal level is needed to tailor our programs effectively and target the populations that would benefit most from our proposed coverage initiatives.

With respect to data needs, the HRSA State Planning Grant has made it possible for us to conduct household and employer surveys that significantly added to our knowledge of the state's uninsured population. Connecticut recommends that the Federal Government continue to support the work of state policy development and data collection on an ongoing basis. Further, additional research should be conducted (either by the federal government, foundations, or other organizations) in order to adequately define and measure affordability of health insurance and define and understand the concept of underinsurance.

SECTION 8. OVERALL ASSESSMENTS OF SPG PROGRAM ACTIVITY

- 8.1 What is the likely impact of program activities in the near future? What were the major impediments and facilitators for improved outcomes? Include specifics about changes in budgetary environment, changes in political leadership etc.

The likely impact of program activities in the near future is that coverage options would be included in the Governor's Budget proposal next January. Although Connecticut is now experiencing budget surpluses, the state operates under a constitutional spending cap and any proposed coverage expansions must be made at an acceptable cost. Therefore, examining how any expansion effort will be funded is a critical component of the planning process. The upcoming November elections will determine changes in political leadership including who will be Connecticut's Governor.

- 8.2 What is the state's current view of most feasible expansion options? What direction was deemed most feasible and why?

Premium assistance is still viewed as a feasible option, and currently a health insurance task force is working to provide recommendations to the Governor regarding options to increase health insurance coverage at an acceptable cost. In addition, the new Massachusetts plan is being studied and will be closely watched.

- 8.3 What do you foresee to be the sustainability of programs implemented as a result of the SPG program, or the likelihood that programs currently under consideration will be implemented?

We were not able to implement our targeted option as of yet. It is difficult to foresee the sustainability of any options in the context of a rapidly evolving health care environment and changing economy.

- 8.4 Did your SPG program activity create an impetus to change your state's Medicaid program via a waiver, changes in eligibility or cost-sharing?

No, Connecticut's Medicaid program has always looked for ways to utilize waivers to enact program changes and enhancements. The program is constantly being examined and improved and we would expect these efforts to continue.

- 8.5 Please describe the realities of state decision-making regarding insurance expansion in terms of things that facilitate and inhibit policy changes.

Finding ways to improve and maintain access to coverage and to high quality providers along with ensuring the affordability of coverage are the key realities that the state must face in making decisions regarding insurance coverage. The state must operate under a budget that is within its constitutional spending cap and balance competing demands for funding of many important state programs.

- 8.6 Concretely, what was the value of the funding data collection analysis? How were the results used to shape political thinking and build consensus on ways to cover the uninsured? What is the value of data being re-collected and at what frequency?

In concrete terms, SPG funds made it possible for OHCA to conduct household and employer surveys in 2001, 2004 and 2006 that significantly add to our knowledge of the state's uninsured population. OHCA has become a recognized authoritative source of information regarding health insurance coverage in the state of Connecticut. OHCA regularly receives requests from legislators, healthcare advocates, municipal governments, health care providers, business executives and other stakeholders for timely information to inform their planning and policy making efforts. We would like to be able to collect this data every other year, in order to measure changes in coverage and the impact of coverage expansions and outreach and education efforts.

- 8.7 In terms of the data collection activities pursued through the SPG grant, are there certain ones you would do differently based on experience?

We are very satisfied with the results of our data collection activities and would not do things much differently. We do expect that, in the future, we may need to take into account the growing number of cell phone-only households. We also would like to improve how we communicate the results of our data collection activities and to develop a simple way to compare state level data with CPS data and explain the differences.

- 8.8 How have stakeholder groups evolved over time? In hindsight, what are the central components to putting and keeping together a successful steering committee?

8.9

Groups evolved over time mainly due to many changes in leadership experienced at all levels of government. During the SPG grant period, Governor Rowland resigned from office and Lieutenant Governor Rell became Connecticut's Governor. Shortly after, the budget Secretary left to take a private sector job in another state. In addition, OHCA the lead agency for the SPG grant, experienced turnover of its Commissioner twice, making keeping a steering committee together challenging. Fortunately, many key staff people carried the projects forward, despite significant political change.

- 8.9 What activities will be discontinued as a result of the SPG grant coming to a close?

Unless funding is secured, many data collection activities will be discontinued as a result of the SPG grant coming to a close.

- 8.10 Highlight specific lessons about potential policy options that could be used by HHS and states to shape future activities.

Timely and accurate data to inform policymaking is critical. It would be useful if HHS and the states could continue to collaborate in this area.

- 8.11 Please comment on how helpful the site visit, availability to talk/email with AcademyHealth staff, and general technical assistance of AcademyHealth was to your project?

The site visits and the technical assistance of AcademyHealth were helpful to our SPG project. The visits enabled us to assess project progress and communicate some of the challenges that were being faced in moving projects forward in an environment of fiscal constraint and political change. AcademyHealth staff helped us identify colleagues in other states who were facing similar challenges or who had already implemented options we were considering. This saved a lot of time and effort in trying to find our counterparts in other states. In addition, Academy Health arranged for Cindy Shirk, who helped create the premium assistance toolbox, to travel to Connecticut for our site visit to provide technical assistance regarding premium assistance. This assistance was extremely timely and helpful. The statecoverage.net website is also an invaluable tool that we use often to gather information about other states' activities and coverage proposals.

- 8.12 Please comment on how helpful the HRSA SPG grantee meetings were to your project?

The grantee meetings were an excellent way for all the states to gather together, share ideas and communicate progress. They provide a forum to describe our respective policy environments, data collection and consensus building activities and to share stories of both successes and failures. The lessons learned by other states either implementing or proposing premium assistance strategies were of particular interest to the Connecticut project team. The networking among our colleagues and with leading national policy analysts and federal government staff was extremely helpful because it helped us to establish and build relationships with other states, and in particular with our fellow New England states. Subsequent to the grantee meetings we conducted site visits to meet with staff in Rhode Island and Massachusetts to learn more about their premium assistance programs. We continue to follow the progress of Massachusetts and Vermont implementing their reforms.

- 8.13 Please comment on how helpful the technical assistance from SHADAC was to your project?

The SHADAC technical assistance regarding household and employer surveys was very helpful. Connecticut used the Coordinated State Coverage Survey Instrument as a basis for its Household Survey. We also partnered with our state university to conduct our survey research. The annual SHADAC conference calls with Chuck Nelson on the CPS data have been important in helping us frame our survey results in relation to the CPS results. SHADAC staff quickly responded to any questions our researchers had and provided timely and useful information to help us analyze and present our data. We also found the publications on the SHADAC website to be very informative and useful.

- 8.14 Please comment on how helpful the Arkansas Multi-State Integrated Database System was to your project.

The MSID was helpful to our project primarily as a tool to present data to our project partners, leadership and policymakers.

- 8.15 Please comment on how useful the Agency for Healthcare Research and Quality's technical assistance and survey work (e.g. MEPS-IC) was to your project.

OHCA created an Issue Brief using MEPS on eroding private sector health insurance coverage that was very well received. The AHRQ staff, Jim Branscome in particular, was responsive and knowledgeable.

- 8.16 Please comment on the long-term effect (if any) of your state's SPG program on future efforts to improve coverage via:
- a. Data collection - e.g. surveys, focus groups, etc.
 - b. Data analysis – e.g. modeling, actuarial analysis
 - c. Political understanding/education
 - d. Approaches and structure for collaboration

With respect to data collection and analysis, the HRSA State Planning Grant has made it possible for OHCA to conduct household and employer surveys that significantly add to our knowledge of the state's uninsured population. OHCA has become a recognized authoritative source of information regarding health insurance coverage in the state of Connecticut. OHCA regularly receives requests from legislators, healthcare advocates, municipal governments, health care providers, business executives and other stakeholders for timely information to inform their planning and policy making efforts. With respect to political understanding/education and approaches and structures for collaboration, the SPG program created interagency relationships that will continue into the future. The program fostered interagency collaboration and data sharing opportunities. Briefs and reports provided a framework to educate policymakers and supported discussion of various policy options related to expanding access to affordable coverage. The SPG program created a structure under which collaboration could occur.

APPENDIX I: BASELINE INFORMATION

Please provide the following baseline information about your State (if possible). Also include any additional baseline information especially relevant to your coverage expansion strategies:

Population:

Year	Resident Population for the State of CT
2006	3,486,676
2005	3,492,172
2004	3,421,335

Source: US Census Bureau, Current Population Survey.

Number and percentage of uninsured (current and trend):

Number and percentage of uninsured:

Estimates of CT's Uninsured		
Method	Rate (%)	Population Estimates
2006 OHCA Household Survey	6.4	222,600
Current Population Survey (2004 – 2006 average)	11.0	380,721
Behavioral Risk Factor Surveillance Survey Point-in-Time 2004	9.5	325,027
Inpatient Proxy 2005	5.4	186,800

Average age of Connecticut population: 36.2 years (Source: US Census Bureau, Current Population Survey 2006.)

Percent of population living in poverty (<100% FPL):

9.3 percent (Source: US Census Bureau, Current Population Survey 2006)

Primary industries:

2005 Industry and Employment Profile

NAICS Code	Industry	Units	Annual Average Employment
	Statewide Total	110,769	1,643,963
11	Agriculture, forestry, fishing and hunting	353	5,433
21	Mining	57	705
22	Utilities	155	8,575
23	Construction	11,022	65,910
31-33	Manufacturing	5,424	195,253
42	Wholesale trade	9,759	66,456
44-45	Retail trade	13,184	192,301
48-49	Transportation and warehousing	1,814	41,212
51	Information	1,805	38,061
52	Finance and insurance	6,943	121,616
53	Real estate and rental and leasing	3,696	20,788
54	Professional and technical services	12,633	88,324
55	Management of companies and enterprises	620	25,100
56	Administrative and waste management	6,540	86,140
61	Educational services	1,343	46,133
62	Health care and social assistance	9,362	220,655
71	Arts, entertainment, and recreation	1,725	24,077
72	Accommodation and food services	7,200	105,393
81	Other services, except public administration	13,076	56,202
92	Total government	3,659	235,094
99	Nonclassifiable establishments	399	535

Source: Connecticut Department of Labor, Office of Research

Number and percent of employers offering coverage:

Number and percent of employers offering coverage: 2004 MEPS Survey for the State of CT

Firm Size	Number of Establishments	State % of Business Establishments Offering Health Insurance
< 10	44,064	51.8%
10 - 24	10,914	78.6%
25 - 99	7,180	93.1%
100 - 999	3,614	100.0%
1000 +	12,870	96.6%
< 50	59,988	59.5%
50 +	19,655	96.8%
Total	78,643	68.8%

Source: Agency for Healthcare Research and Quality (AHRQ), Center for Finance, Access and Cost Trends. 2004 Medical Expenditure Survey of Private-Sector Business Establishments -Insurance Component

Number and percent of self-insured firms:

Number and percent of employers offering at least one self-insured plan: 2004 MEPS Survey for the State of CT

Firm Size	Number of Establishments Offering Health Coverage	State % of Business Establishments Offering Self-Insured Health Plans
< 50	35,098	10.8%
50 +	19,026	62.4%
Total	54,124	28.9%

Source: Agency for Healthcare Research and Quality (AHRQ), Center for Finance, Access and Cost Trends. 2004 Medical Expenditure Survey of Private-Sector Business Establishments -Insurance Component.

Payer mix:

Primary Payer Mix for Connecticut's Acute Care Inpatient Charges*, FYs 2004 - 2005

Primary Payer	FY 2004			FY 2005		
	# of Discharges	Total Charge (\$)	Share of Total (%)	# of Discharges	Total Charge (\$)	Share of Total (%)
Medicare	164,563	3,674,434,518	50.1	170,467	4,062,364,719	49.9
Commercial Insurance	167,579	2,436,627,940	33.2	165,317	2,667,432,290	32.8
Medicaid	68,425	990,728,456	13.5	70,684	1,131,269,786	13.9
Other	13,680	210,376,822	2.9	39,872	250,241,273	3.1
CHAMPUS/Tricare	2,053	21,983,309	0.3	2,138	27,318,485	0.3
Total	416,300	7,334,151,045	100%	423,179	8,138,626,553	100%

* Charges are pre-reimbursements

Source: Hospital Inpatient Discharge Data compiled by the Connecticut Office of Health Care

APPENDIX II: LINKS TO RESEARCH FINDINGS AND METHODOLOGIES

Links to OHCA's publications and information related to the Connecticut State Planning Grant:

<http://www.ohca.state.ct.us/SpecialProjects/hrsa.htm>

<http://www.ohca.state.ct.us/Publications/survey%20overview%20BRIEF1.pdf>

<http://www.ohca.state.ct.us/Publications/UNINSURED%20ESTIMATES%20BRIEF%20FINAL SINGLE.pdf>

<http://www.ohca.state.ct.us/Publications/employer04factsheet1.pdf>

http://www.ct.gov/ohca/lib/ohca/husky_databook_final.pdf

http://www.ct.gov/ohca/lib/ohca/summary_briefing_paper_final.pdf

http://www.ct.gov/ohca/lib/ohca/summary_briefing_paper_final.pdf

<http://www.ct.gov/ohca/lib/ohca/publications/snapshotfinal.pdf>

http://www.ct.gov/ohca/lib/ohca/publications/newmeps05_letterhead_sp.pdf

2006 Household Survey Instrument

1:

PHONE

simple

min = 1 max = 1 l = 10

2004/06/01 15:35

*** Imported Value - PHONE

=> /+1

si 1>0

«PHONE »

2:

REP

simple

min = 1 max = 1 l = 3

2004/06/01 15:35

*** Imported Value - REPLICATE

=> /+1
si 1>0

..... 001

..... 002

..... 003

..... 004

..... 005

..... 006

..... 007

..... 008

..... 009

..... 010

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«REP »

3:

FIPS

simple

min = 1 max = 1 l = 5

2004/06/01 15:36

*** IMPORTED VALUE - FIPS

=> /+1
si 1>0

Fairfield 09001
Hartford 09003
Litchfield 09005
Middlesex 09007
New Haven 09009
New London 09011
Tolland 09013
Windham 09015
«FIPS »

4: **PCITY**

simple
min = 1 max = 1 l = 20

2004/06/01 15:36
*** Imported Value - Primary city

=> /+1
si 1>0

«PCITY »

5: **FIPS2**

simple
min = 1 max = 1 l = 5

2004/06/01 15:36
*** IMPORTED VALUE - FIPS2

=> /+1
si 1>0

«FIPS2 »

6: **STATE**

simple
min = 1 max = 1 l = 2

2004/06/01 15:36
*** Imported variable: STATE

=> /+1
si 1>0

«STATE »

7: **UDF1**

simple
min = 1 max = 1 l = 2

2004/06/01 15:36
*** imported variable-user defined field 1

=> /+1
si 1>0

«UDF1 »

8:

CBSA

simple

min = 1 max = 1 l = 5

2004/06/01 15:36

***Imported variable- CBSA code

=> /+1

si 1>0

«CBSA »

9:

MSA

simple

min = 1 max = 1 l = 1

2004/06/01 15:36

*** Imported Value - msa

=> /+1

si 1>0

«MSA »

10:

MCSA

simple

min = 1 max = 1 l = 1

2004/06/01 15:36

*** Imported Value - mcsa

=> /+1

si 1>0

«MCSA »

11:

MSAO

simple

min = 1 max = 1 l = 4

2004/06/01 15:36

***Imported variable-msa code OLD

=> /+1

si 1>0

«MSAO »

12:

MSCO

simple

min = 1 max = 1 l = 1

2004/03/15 12:12

***Imported variable- Met Status Code OLD

«MSCO »

13:

LISHH

simple
min = 1 max = 1 l = 5

2004/06/01 15:37

***Imported variable-listed HH

=> /+1
si 1>0

«LISHH »

14:

TOTHH

simple
min = 1 max = 1 l = 5

2004/06/01 15:37

***Imported variable-total hh

=> /+1
si 1>0

«TOTHH »

15:

TOTPO

simple
min = 1 max = 1 l = 5

2004/06/01 15:37

***Imported variable-total population

=> /+1
si 1>0

«TOTPO »

16:

PERCN

simple
min = 1 max = 1 l = 5

2004/06/01 15:37

***Imported variable-percent listed

=> /+1
si 1>0

«PERCN »

17:

HHDEN

simple
min = 1 max = 1 l = 5

2004/06/01 15:37

***Imported variable-household density

=> /+1
si 1>0

«HHDEN »

18:

TIMEZ

simple
min = 1 max = 1 l = 1

2004/06/01 15:37

*** Imported Value - GENESYS TIME ZONE

=> /+1
si 1>0

EASTERNE
CENTRAL.....C
MOUNTAINM
PACIFIC.....P
«TIMEZ »

19:

TZONE

simple
min = 1 max = 1 l = 1

2004/06/11 10:14

This is the Time Zone Question

=> /+1
si 1>0

Newfoundland 1
Atlantic 2
Eastern 3
Central 4
Mountain..... 5
Pacific..... 6
«TZONE »

20:

INTRO

simple
min = 1 max = 1 l = 2

2004/06/01 09:22

CALLBACK NAME: <name > TARGET IDENTIFIED AS: <target>. AGE OF TARGET:
<age01>

Continue 01

«INTRO »

21:

INT1

simple
min = 1 max = 1 l = 2

2006/04/06 11:22

SCHEDULE CALL BACK IF NO ONE AT HOME IS FAMILAR WITH HEALTHCARE.

Hello, my name is \$I, and I'm calling from the University of Connecticut on behalf of the State of Connecticut's Office of Health Care Access. We're conducting a state wide survey on health and insurance coverage. The results will help guide health policy decisions that affect the people of Connecticut. May I please speak with the adult in this household, 18 years of age or older, who is familiar with the health care of the people who live here?

- Continue 01
 - Answering Machine..... AM => /END
 - Business..... BU => /END
 - Busy..... BZ => /END
 - Disconnected DC => /END
 - Deaf/Health Issue DH => /END
 - Fax/Modem..... FX => /END
 - Hard Call back (specific date/time)..... HC => /NAME
 - Hard Call back in Spanish (specific date/time)..... HS => /NAME
 - Ineligible..... IL NI => /END
 - Interviewer Terminated IT => /END
 - Non-English Speaking Household..... LA => /END
 - Spanish Speaking Household SP => /END
 - Log-off..... LO => /END
 - No answer..... NA => /END
 - Other OT I => /END
 - Partial Complete PC => /NAME
 - Proxy Refusal PR => /END
 - Refusal..... RE => /END
 - Refused Information RI => /END
 - Respondent Terminated..... RT => /END
 - Soft Call back (Non-specific date/time) SC => /END
 - Soft Unscreened Call-Back..... SU => /END
 - ALL OTHER CODES 99 => /INT
- «INT1 »

22:

INT2

simple

min = 1 max = 1 l = 2

2004/06/01 15:35

Because this survey concerns health issues, we will gather some general information about health insurance as well as more detailed information about one person in particular who will be randomly selected from all the members of this household.

- Continue 01
 - Deaf/Health Issue DH => /END
 - Hard Call back (specific date/time) HC => /NAME
 - Interviewer Terminated IT => /END
 - Log-off..... LO => /END
 - Other OT I => /END
 - Partial Complete PC => /NAME
 - Proxy Refusal PR => /END
 - Refusal..... RE => /END
 - Refused Information RI => /END
 - Respondent Terminated..... RT => /END
 - Soft Call back (Non-specific date/time) SC => /END
 - Soft Unscreened Call-Back..... SU => /END
 - Ineligible (PUT REASON WHY IN F8)..... IL => /END
 - ALL OTHER CODES 99 => /INT
- «INT2 »

23:

S6

simple
min = 1 max = 1 l = 2

2004/06/01 09:22

How many people currently live or stay in this house, apartment or mobile home? (PROBE: Include children, foster children, roomers, housemates not related to you, or 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.) (ENTER NUMBER 1-12)

\$E 1 12

Don't Know..... 98 => INT4

Refused..... 99 => INT4

«S6 »

24:

TARGE

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:23

(IF ONLY 1 PERSON IN HOUSE, ASK FIRST NAME/INITIALS. IF MORE THAN 1 PERSON READ: Of all <s6> people in this household, the person who has had the MOST RECENT BIRTHDAY is the person randomly selected as the one I need to get detailed insurance information about. What is this person's first name or initials? (PROBE: NEED PERSON'S FIRST NAME OR INITIALS BECAUSE THIS PERSON IS CALLED THE "TARGET" AND THEIR NAME GETS RECALLED INTO QUESTION TEXT THROUGHOUT THE INTERVIEW)

RECORD INITIALS/FIRST NAME OF TARGET..... 01 O

Refused to identify TARGET..... 99 => INT4

«TARGE »

«O_TARGE »

25:

AGE01

simple
min = 1 max = 1 l = 2

2004/06/01 09:23

(IF ONLY 1 PERSON IN HOUSEHOLD, ASK "What is your age?") What is this person's age? (ENTER NUMBER BETWEEN 1 AND 96)

\$E 0 97

97 or older..... 97 => SEX01

Don't Know..... 98

Refused..... 99

«AGE01 »

26:

AGE1R

simple
min = 1 max = 1 l = 2

2004/06/01 09:23

This information is very important to our research and will be kept completely confidential.

Will you tell me this person's age?

\$E 1 97

=> +1

si AGE01<=97

Yes, Willing to answer 01 => AGE01
Don't Know..... 98 => INT4
Refused..... 99 => INT4
«AGE1R »

27:

SEX01

simple

min = 1 max = 1 l = 2

2004/06/01 09:23

(IF ONLY 1 PERSON IN HOUSEHOLD, DO NOT ASK, RECORD ANSWER) Is this person male or female?

Male..... 01
Female 02
Refused..... 99 => INT4
«SEX01 »

28:

X1

simple

min = 1 max = 1 l = 2

2004/06/01 09:24

Am I speaking with <TARGE>?

=> +1

si AGE01<18

Yes, Person on phone is TARGET/PERSON SELECTED..... 01 => IH1
No, OTHER person is TARGET 02
Refused..... 99
«X1 »

29:

X2

simple

min = 1 max = 1 l = 2

2004/06/01 09:24

Are you familiar with the healthcare and insurance coverage of <target>, the <age01> year old <sex01> in this household who has had the most recent birthday?

Yes..... 01 => IH1
No 02
DK 98
Refused..... 99
«X2 »

30:

X3

simple

min = 1 max = 1 l = 2

2004/06/01 09:24

May I please speak with an ADULT WHO IS FAMILIAR with the healthcare and insurance coverage of this <age01> year old <sex01 > ?

Yes..... 01 => INT5
No 02 => INT4
DK 98 => INT4
Refused 99 => INT4
«X3 »

31: **XX1 (I)**

simple
min = 1 max = 1 l = 2

2004/06/01 09:24

Now I need to ask detailed questions about <TARGE>'s healthcare and insurance coverage.
May I please speak with this person? (INACTIVE 2004)

Yes..... 01 => INT5
Person on phone said can't speak to Target 02
Target at home but unable to speak due to health problem 03
Target currently UNAVAILABLE..... 04
Don't Know..... 98
Refused..... 99
«XX1 »

32: **XX2 (I)**

simple
min = 1 max = 1 l = 2

2004/06/01 09:24

Are you familiar with the healthcare and insurance coverage of <target > the
<age01> year old <sex01 > ? (INACTIVE 2004)

Yes..... 01 => IH1
No 02
DK 98
Refused..... 99
«XX2 »

33: **XX3 (I)**

simple
min = 1 max = 1 l = 2

2004/06/01 09:25

May I please speak with an adult who is familiar with the healthcare and insurance coverage of the <age01 > year old <sex01 >?(INACTIVE 2004)

Yes..... 01 => INT5
No-code as Proxy Refusal 02
Schedule callback 98
«XX3 »

34: **INT4**

simple
min = 1 max = 1 l = 2

2004/06/01 09:25

SUMMARY RESULT CODE:

Hard callback (specific date/time)	HC	=> /NAME
Terminate Interview/Refused information about age/target	TI	=> /END
Proxy Refusal	PR	=> /END
Soft callback (nonspecific date/time)	SC	=> /END

«INT4 »

35: **INT5**

simple

min = 1 max = 1 l = 2

2004/06/01 09:25

(READ WHEN NEW PERSON GETS ON THE PHONE:) Hi, my name is \$I , and I am calling from the University of Connecticut on behalf of the State of Connecticut. We are conducting a state-wide survey to find out about people's health and insurance coverage. The results of this survey will help guide health policy decisions that affect the people of Connecticut. Just so you know, we have randomly selected <target > as the person in this household who we will need to get health information about.

Continue	01	
Refusal	RE	=> /END
Respondent Terminate	RT	=> /END
Hard call back (specific date/time)	HC	=> /NAME
Soft call back (non-specific date/time)	SC	=> /END

«INT5 »

36: **IH1**

simple

min = 1 max = 1 l = 2

2004/06/01 09:25

TARGET IS: <x1 >

IH1. I am going to read you a list of different types of health insurance. Please tell me if <target > CURRENTLY has any of the following. Answer for each type that applies.

Continue	01	
----------------	----	--

«IH1 »

37: **H1**

simple

min = 1 max = 1 l = 2

2006/03/24 09:49

TARGET IS: <x1 >

H1. Does <target> currently have 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.)

Yes.....	01	
No	02	=> H3
Don't Know.....	98	=> H3
Refused.....	99	=> H3

«H1 »

38:

H1A

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:25
 TARGET IS: <x1 >
 MEDIGAP. Does <target > have additional insurance to supplement Medicare, such as a self-purchased Medigap policy, or a retiree benefit?
 Yes..... 01
 No 02
 Don't Know..... 98
 Refused..... 99
 «H1A »

39:

H1P

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:25
 TARGET IS: <x1 >
 Besides this, does <target > have any other type of health insurance coverage?
 Yes..... 01
 No 02 => H15
 Don't Know..... 98 => H15
 Refused..... 99 => H15
 «H1P »

40:

H3

simple
 min = 1 max = 1 l = 2
 2004/06/02 08:31
 H3. CHAMPUS also known as Tricare, Veteran's Affairs service connected to a disability, or military health care ?
 Yes..... 01
 No 02 => H4
 Don't Know..... 98 => H4
 Refused..... 99 => H4
 «H3 »

41:

H3P

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:25
 TARGET IS: <x1 >
 Besides this, does <target > have any other type of health insurance?
 Yes..... 01
 No 02 => H15
 Don't Know..... 98 => H15
 Refused..... 99 => H15
 «H3P »

42:

H4

simple
min = 1 max = 1 l = 2

2004/06/01 09:25

H4. Medicaid?

Yes.....	01	
No	02	=> H5
Don't know	98	=> H5
Refused.....	99	=> H5

«H4 »

43:

H4P

simple
min = 1 max = 1 l = 2

2004/06/01 09:25

TARGET IS: <x1 >

Besides this, does <target > have any other type of health insurance?

Yes.....	01	
No	02	=> H15
Don't Know.....	98	=> H15
Refused.....	99	=> H15

«H4P »

44:

H5

simple
min = 1 max = 1 l = 2

2004/06/01 09:25

H5. State Administered General Assistance (SAGA) Medical?

Yes.....	01	
No	02	=> H6A
Don't Know.....	98	=> H6A
Refused.....	99	=> H6A

«H5 »

45:

H5P

simple
min = 1 max = 1 l = 2

2004/06/01 09:26

TARGET IS: <x1 >

Besides this, do you does <target > have any other type of health insurance?

Yes.....	01	
No	02	=> H15
Don't Know.....	98	=> H15
Refused.....	99	=> H15

«H5P »

46:

H6A

simple
min = 1 max = 1 l = 2

2004/06/01 09:26

H6A. A health insurance plan for children and families called Husky?
 Yes..... 01
 No 02 => H9
 Don't Know..... 98 => H9
 Refused..... 99 => H9
 «H6A »

47: **H6P**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26
 TARGET IS: <x1 >
 Besides this, does <target > have any other type of health insurance?
 Yes..... 01
 No 02 => H15
 Don't Know..... 98 => H15
 Refused..... 99 => H15
 «H6P »

48: **H9**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26
 TARGET IS: <x1 >
 H9. Health insurance through <target >'s work or labor union?
 => H10
 si AGE01<18
 Yes..... 01
 No 02 => H10
 Don't Know..... 98 => H10
 Refused..... 99 => H10
 «H9 »

49: **H9P**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26
 TARGET IS: <x1 >
 Besides this, does <target > have any other type of health insurance?
 Yes..... 01
 No 02 => H15
 Don't Know..... 98 => H15
 Refused..... 99 => H15
 «H9P »

50: **H10**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26

H10. Health insurance through someone else's work or labor union?
 Yes..... 01
 No 02 => H11
 Don't Know..... 98 => H11
 Refused..... 99 => H11
 «H10 »

51: **H10P**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26
 TARGET IS: <x1 >
 Besides this, does <target > have any other type of health insurance?
 Yes..... 01
 No 02 => H15
 Don't Know..... 98 => H15
 Refused..... 99 => H15
 «H10P »

52: **H11**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26
 TARGET IS: <x1 >
 H11. Health insurance bought directly by <target >?
 Yes..... 01
 No 02 => H12
 Don't Know..... 98 => H12
 Refused..... 99 => H12
 «H11 »

53: **H11P**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:26
 TARGET IS: <x1 >
 Besides this, does <target > have any other type of health insurance?
 Yes..... 01
 No 02 => H15
 Don't Know..... 98 => H15
 Refused..... 99 => H15
 «H11P »

54: **H11B**

simple
 min = 1 max = 1 l = 2
 2006/03/22 12:29

A high deductible health plan along with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA)

Yes..... 01
No 02
Don't Know..... 98
Refused..... 99
«H11B »

55: **H12**

simple
min = 1 max = 1 l = 2

2004/06/01 09:26

Health insurance bought directly by someone else?

Yes..... 01 => H15
No 02 => H12A
Don't Know..... 98 => H12A
Refused..... 99 => H12A
«H12 »

56: **H12A**

simple, ouverte
min = 1 max = 1 l = 2

2006/03/24 09:50

Other than the types of health insurance I've just mentioned, what types of health insurance does <target > have?

=> H15
si H1P>01 AND H3P>01 AND H4P>01 AND H5P>01 AND H6P>01 AND H9P>01 AND
H10P>01 AND H11P>01

RECORD VERBATIM..... 01 O => H15
None 02
DK 98
Refused..... 99
«H12A »
«O_H12A »

57: **H13**

simple
min = 1 max = 1 l = 2

2006/03/24 09:51

TARGET IS: <xl >

H13. According to the information you provided, <target > does not have health insurance coverage. Does anyone else pay for this person's bill when this person goes to a doctor or hospital?

=> H15
si H1==01 OR H3==01 OR H5==01 OR H6A==01 OR H9==01 OR H10==01 OR
H11==01 OR H12==01

YES 01 => H14
NO 02 => H19
don't know 98 => H19
refused 99 => H19
«H13 »

58:

H14

simple, ouverte

min = 1 max = 1 l = 2

2004/06/01 09:26

H14. And who is that? (DO NOT READ LIST. USE DOWN ARROW TO VIEW ALL CHOICES)

Medicare	01	=> H15
Railroad Retirement Plan.....	02	=> H15
CHAMPUS, Veteran's Affairs service connected to a disability, military health care	03	=> H15
Medicaid	04	=> H15
Connecticut General Assistance Program (GA or SAGA Medical Assistance)	05	=> H15
A health insurance program for children and families called HUSKY.....	06	=> H15
Health insurance through <target >'s work or union.....	09	=> H15
Health insurance through someone else's work or union.....	10	=> H15
Health insurance bought directly by <target >.....	11	=> H15
Health insurance bought directly by someone else.....	12	=> H15
Workers compensation for specific injury/illness.....	13	=> H14A
Employer pays for bills, but not an insurance policy.....	14	=> H14A
Family member pays out of pocket for any bills	15	=> H14A
Self Pay/No Private or Public Insurance.....	16	=> H14A
Other (specify).....	80 O	=> H15
don't know	98	=> H14A
refused	99	=> H14A

«H14 »

«O_H14 »

59:

H14A

simple

min = 1 max = 1 l = 2

2004/06/01 09:26

TARGET IS: <x1 >

For purposes of this survey, we'll assume <target > does not have insurance.

Continue	01	=> H19
----------------	----	--------

«H14A »

60:

H14B

simple, ouverte

min = 1 max = 1 l = 2

2006/03/22 12:42

What is the main reason that <target> does not currently have health insurance?

RECORD VERBATIM	01 O
Don't Know.....	98
Refused.....	99

«H14B »

«O_H14B »

61:

H15

simple

min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

H15. Has <TARGE > had insurance coverage for all of the past 12 months?

YES 01 => SKIP1

No 02 => PATHI

don't know 98 => PATHI

refused 99 => PATHI

«H15 »

62: **H19**

simple

min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

H19. Has <TARGE > been covered by any health insurance IN THE PAST 12 MONTHS?

YES 01 => IPATU

No 02 => SKIP1

don't know 98 => IPATU

refused 99 => IPATU

«H19 »

63: **IPATU**

simple

min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

The next set of questions is about <TARGE >'s history of insurance coverage OVER THE PAST 12 MONTHS.

Continue 01

«IPATU »

64: **PATHU**

simple

min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

You have just explained to me that currently <TARGE > is NOT covered by health insurance but was covered at some point IN THE PAST 12 MONTHS. Is this correct?

yes..... 01 => UNIN1

no 02

don't know 98

refused 99

«PATHU »

65: **PROB**

simple, ouverte

min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

Can you please briefly describe <TARGE >'s current health insurance situation and what this situation has been during the past 12 months?

- TYPE VERBATIM 01 O => SKIP1
- don't know 98 => SKIP1
- refused 99 => SKIP1
- «PROB »
- «O_PROB »

66: UNIN1

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:27
TARGET IS: <x1 >

UNIN1. What type of insurance was <TARGE > covered by most recently?
Was it . (READ CHOICES 1-8) (PROBE: IF RESPONDENT ONLY MENTIONS NAME OF INSURANCE COMPANY, REPEAT CHOICES OR ASK THEM TO BE MORE SPECIFIC AS TO THE TYPE OF INSURANCE.)

- Medicare 01
- some other form of public insurance (Medical Assistance (MA), Medicaid, CT General Assistance Program (GA/SAGA) Husky 02
- insurance through own or someone else's employer or union 03
- student health insurance..... 04
- insurance bought directly by you or by someone else 05
- Veterans Administration (VA, Champus, Anything Military Related) 06
- COBRA 07
- Some other type of insurance (SPECIFY) 80 O
- don't know 98
- refused 99
- «UNIN1 »
- «O_UNIN1 »

67: UIN1A

simple
min = 1 max = 1 l = 2

2004/06/01 09:27
How many MONTHS ago did that coverage end? (ENTER 2 DIGITS. ROUND TO NEAREST WHOLE NUMBER)

- \$E 0 97
- Don't Know..... 98
- Refused..... 99
- «UIN1A »

68: UNIN2

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

UNIN2. And what is the main reason <TARGE >'s coverage ended? (DO NOT READ RESPONSES.)

job that provided coverage ended 01

employer stopped offering coverage but still have job 02

could no longer afford to buy health insurance 03

COBRA coverage ran out 04

no longer eligible under public insurance program 05

never got around to reapplying for public insurance 06

moved to state recently and haven't gotten new insurance 07

left school, no longer eligible for parents' policy 08

decided no longer needed or wanted insurance 09

other (SPECIFY) 80 O

don't know 98

refused 99

«UNIN2 »

«O_UNIN2 »

69: **UNIN4**

simple, ouverte

min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

UNIN4. What was the main reason <TARGE > got this insurance coverage? (DO NOT READ RESPONSES.)

got a new job offering insurance 01

family member got a new job with coverage 02

became eligible for insurance through work 03

became eligible for insurance through someone else's work 04

became eligible for public insurance/not eligible before 05

applied for public insurance/knew already eligible 06

could afford to buy health insurance 07

needed or wanted health insurance 08

became sick 09

other (SPECIFY) 80 O

don't know 98

refused 99

«UNIN4 »

«O_UNIN4 »

70: **PATHI**

simple

min = 1 max = 1 l = 2

2006/03/24 09:52

TARGET IS: <x1 >

PATHI. You have just explained to me that currently <TARGE > is covered by health insurance but was NOT covered at some point IN THE PAST 12 MONTHS. Is this correct?

yes 01 => INSD2

no 02

don't know 98

refused 99

«PATHI »

71:

PROB2

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

Can you please briefly describe <TARGE >'s current health insurance situation and what this situation has been during the past 12 months?

- TYPE VERBATIM 01 O => SKIP1
- don't know 98 => SKIP1
- refused 99 => SKIP1

<<PROB2 >>
<<O_PROB2 >>

72:

INSD2

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:27

TARGET IS: <x1 >

INSD2. Thinking back to the time <TARGE > got the current form of health insurance, what is the main reason this person got coverage at that time? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES)

- got a new job offering health insurance..... 01
- family member got a new job with coverage..... 02
- became eligible for insurance through work..... 03
- became eligible for insurance through someone else's work 04
- became eligible for public insurance/not eligible for 05.....
- applied for public insurance/knew already eligible 06
- could afford to buy health insurance..... 07
- needed or wanted health insurance 08
- became sick 09
- other (Specify) 80 O
- don't know 98
- refused 99

<<INSD2 >>
<<O_INSD2 >>

73:

INSD3

simple
min = 1 max = 1 l = 2

2004/06/01 09:28

TARGET IS: <x1 >

Before <TARGE > got the current coverage, did this person go without insurance for a number of months or a number of years?(PROBE: IF YES, ASK IS THAT MONTHS OR YEARS)

- months 01 => ISD3B
- years..... 02
- don't know 98 => SKIP1
- refused 99 => SKIP1

<<INSD3 >>

74:

ISD3A

simple
min = 1 max = 1 l = 2

2004/06/01 09:28

How many years? (ENTER 2 DIGIT NUMBER 1-97) (NOTE: 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.)

\$E 1 97

Don't Know..... 98

Refused..... 99

«ISD3A »

75:

ISD3B

simple
min = 1 max = 1 l = 2

2004/06/01 09:28

How many months ago did that coverage end? (ENTER 2 DIGIT NUMBER 1-11)(NOTE: 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.)

\$E 1 11

=> +1
si ISD3A>0

Don't Know..... 98

Refused..... 99

«ISD3B »

76:

SKIP1

simple
min = 1 max = 1 l = 1

2006/03/24 09:53

Dummy screen to execute complex skip

=> IUIO
sinon => +1
si AGE01<19

«SKIP1 »

77:

SKIP2

simple
min = 1 max = 1 l = 1

2004/06/01 09:28

Dummy screen to execute complex skip

=> EMCO1
sinon => +1
si (H10==01 OR H14==10) AND H9<>01

«SKIP2 »

78: **SKIP3**

simple
min = 1 max = 1 l = 2
2004/06/01 09:28
Dummy screen to execute complex skip

=> IEMC2
sinon => +1
si H9==01 AND H10==01

«SKIP3 »

79: **ICOV1**

simple
min = 1 max = 1 l = 2
2004/06/01 09:28
TARGET IS: <x1 >
Now I'd like to ask a few questions about <TARGE >'s ACCESS to health insurance.
Continue 01
«ICOV1 »

80: **COV1A**

simple
min = 1 max = 1 l = 2
2006/04/03 11:39
Does <Target>'s spouse's or partner's employer offer health insurance benefits to at least some of their employees?
Yes..... 01
No 02 => DUM5
No spouse/partner in household/area..... 03 => DUM5
Don't Know..... 98 => DUM5
Refused..... 99 => DUM5
«COV1A »

81: **COV3**

simple
min = 1 max = 1 l = 2
2006/04/03 11:28
Is <Target>'s spouse or partner ELIGIBLE for this heath insurance?
Yes..... 01
No 02 => DUM5
Don't Know..... 98 => DUM5
Refused..... 99 => DUM5
«COV3 »

82: **COV1**

simple
min = 1 max = 1 l = 2
2006/03/29 12:40

TARGET IS: <x1 >

COV1. Has <TARGE >'s spouse or partner enrolled in their employer's health benefits?

yes..... 01

no..... 02 => COV4

don't know 98 => COV4

refused 99 => COV4

«COV1 »

83: **COV2**

simple

min = 1 max = 1 l = 2

2004/06/01 09:29

TARGET IS: <x1 >

COV2. Could this insurance policy be extended to cover <TARGE >?

yes..... 01 => COV5

no..... 02

don't know 98

refused 99

«COV2 »

84: **COV4**

simple

min = 1 max = 1 l = 2

2004/06/01 09:29

TARGET IS: <x1 >

COV4. If that family member were to sign up for health insurance, could the policy be extended to cover <target >?

yes..... 01

no..... 02

don't know 98

refused 99

«COV4 »

85: **COV5**

simple, ouverte

min = 1 max = 1 l = 2

2004/06/01 09:30

TARGET IS: <x1 >

COV5. What is the MAIN reason <TARGE > does not get health insurance through that family member? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES)

do not need or want any health insurance..... 01

rarely sick 02

too much hassle/paperwork 03

could not afford/too expensive 04

own plan through work is cheaper/benefits better 05

expect to get my own health insurance soon 06

after waiting period will be covered by family member's policy..... 07

benefit package didn't meet needs 08

doubt eligible/rejected because of health condition..... 09

other (specify)..... 80 O

don't know 98

refused 99

«COV5 »

«O_COV5 »

86: **DUM5**

simple

min = 1 max = 1 l = 1

2006/03/24 09:55
dummy screen to execute skip

=> EMCO1
sinon => +1
si H1==01 OR H3==01 OR H4==01 OR H5==01 OR H6A==01 OR H10==01 OR
H11==01 OR H12==01 OR H12A==01 OR H14==01 OR H14==02 OR
H14==03 OR H14==04 OR H14==05 OR H14==06 OR H14==10 OR
H14==11 OR H14==12

«DUM5 »

87: **DUM5A**

simple

min = 1 max = 1 l = 1

2004/06/01 09:33
dummy screen to execute complex skip

=> IEMC2
sinon => +1
si H9==1 OR H14==09

«DUM5A »

88: **DUM5B**

simple

min = 1 max = 1 l = 1

2004/06/01 09:33

dummy screen to execute complex skip

=> OWNCO
sinon => +1
si H13==02 OR H13==98 OR H13==99 OR H14A==01

«DUM5B »

89:

OWNCO

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:33

TARGET IS: <x1 >

OWNCOV. What is the main reason <TARGE > has not bought health insurance on their own? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES.)

- do not need or want any health insurance..... 01
- rarely sick 02
- do not know where to begin/where to go..... 03
- too much hassle/paperwork 04
- could not afford/too expensive 05
- expect to be covered by a health insurance policy shortly..... 06
- benefit package didn't meet needs 07
- not eligible for reason other than health 08
- in waiting period..... 09
- doubt eligible/rejected because of health condition..... 10
- other (Specify)..... 80 O
- don't know 98
- refused 99

«OWNCO »

«O_OWNCO »

90:

EMCO1

simple
min = 1 max = 1 l = 2

2006/03/29 12:44

TARGET IS: <x1 >

EMCOV1. Does the firm <TARGE > works for offer health insurance as a benefit to any of its employees?

=> +1
si H9==01 OR H14==09

- yes..... 01
- no..... 02 => Q31
- NOT applicable, NOT employed (VOL)..... 03 => Q31
- don't know 98 => Q31
- refused 99 => Q31

«EMCO1 »

91:

EMC1A

simple
min = 1 max = 1 l = 2

2006/04/03 11:34

EMCO1A. Is <Target> ELIGIBLE for this health insurance coverage?
 Yes..... 01
 No 02 => EMCO4
 Don't Know..... 98 => EMCO4
 Refused..... 99 => EMCO4
 «EMC1A »

92: **IEMC2**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:33
 TARGET IS: <x1 >
 You have explained to me that <TARGE > gets insurance through a CURRENT OR FORMER employer.
 Continue 01
 «IEMC2 »

93: **EMCO2**

simple
 min = 1 max = 1 l = 2
 2004/06/01 09:33
 TARGET IS: <x1 >
 EMCOV2. Can <Target >'s employer coverage be extended to include dependents of those covered by this benefit?
 yes..... 01
 no 02
 <target > does NOT have ACCESS to insurance through OWN employer (VOL) 03
 don't know 98
 refused 99
 «EMCO2 »

94: **EMCO4**

simple, ouverte
 min = 1 max = 1 l = 2
 2004/06/01 09:34

TARGET IS: <x1 >
 EMPCOV4. Why isn't <TARGE > included in their employer's group health insurance plan? (ASK AS OPEN ENDED. DO NOT READ CHOICES. USE DOWN ARROW TO VIEW ALL CHOICES)

=> Q31
 si H9==01 OR H14==9

- do not need or want any health insurance..... 01 => Q31
 - rarely sick 02 => Q31
 - too much hassle/paperwork 03 => Q31
 - could not afford/too expensive 04 => Q31
 - DO NOT work enough hours in a week 05 => Q31
 - have NOT worked there long enough..... 06 => Q31
 - doubt eligible/rejected because of health condition..... 07 => Q31
 - benefit package didn't meet needs 08 => Q31
 - Has other coverage 09 => Q31
 - other (specify)..... 80 O => Q31
 - don't know 98 => Q31
 - refused 99 => Q31
- «EMCO4 »
 «O_EMCO4 »

95: **IUIO**

simple
 min = 1 max = 1 l = 2

2004/06/01 09:34

TARGET IS: <x1 >

Now I'd like to ask a few questions about <TARGE >'s access to health insurance through a parent or guardian.

=> Q31
 si H10==01 OR H14==10 OR AGE01>25

- Continue 01
- «IUIO »

96: **PACO1**

simple
 min = 1 max = 1 l = 2

2006/04/03 11:34

TARGET IS: <x1 >

PACOV1. Does the organization <TARGE >'s parent or guardian works for offer health 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.)

- yes..... 01
 - no 02 => SKIP7
 - Not Applicable/Parent(s) not employed (VOL)..... 03 => SKIP7
 - don't know 98 => SKIP7
 - refused 99 => SKIP7
- «PACO1 »

97:

PAC1A

simple
min = 1 max = 1 l = 2

2006/04/03 11:35

PACO1A. Is <Target>'s parent or guardian ELIGIBLE for this health insurance coverage?

Yes.....	01	
No.....	02	=> SKIP7
Don't Know.....	98	=> SKIP7
Refused.....	99	=> SKIP7

«PAC1A »

98:

PACO3

simple
min = 1 max = 1 l = 2

2006/04/03 11:35

PARCOV3. Can this coverage be extended to cover dependents?

yes.....	01	
no.....	02	=> SKIP7
don't know.....	98	=> SKIP7
refused.....	99	=> SKIP7

«PACO3 »

99:

SKIP4 (I)

simple
min = 1 max = 1 l = 2

2004/03/09 13:52

Dummy screen to execute complex skip (INACTIVE 3/9/04)

=> PACO5 sinon => +1 si PACO3==01 AND (H10>01 OR H14<10)
--

«SKIP4 »

100:

SKIP5 (I)

simple
min = 1 max = 1 l = 2

2004/05/31 12:12

Dummy screen to execute complex skip (INACTIVE 3/9/04)

=> OWCO2 sinon => Q31 si (H13==02 OR H13==98 OR H13==99) AND PACO3>01

«SKIP5 »

101:

PACO5

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:34

TARGET IS: <x1 >

PARCOV5. What is the main reason <TARGE > is not included in this employer's health insurance plan? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES)

child doesn't need insurance 01
rarely sick 02
parent is NOT ELIGIBLE to receive coverage..... 03
child is covered through another adult's employer plan..... 04
too much hassle/paperwork 05
could not afford/too expensive 06
their benefit package didn't meet this child's needs 07
expect this child will be covered by a policy shortly 08
child has other coverage 09
other (specify)..... 80 O
don't know 98
refused 99

«PACO5 »
«O_PACO5 »

102: **SKIP7**

simple

min = 1 max = 1 l = 2

2004/02/24 14:21
Dummy screen to execute skip

=> Q31
sinon => +1
si H15==01 OR H15==02 OR H15==98 OR H15==99

«SKIP7 »

103: **OWCO2**

simple, ouverte

min = 1 max = 1 l = 2

2004/06/01 09:34
TARGET IS: <x1 >

OWNCOV2. What is the main reason the parents or guardian have not bought health insurance for <TARGE > on their own? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES)

=> Q31
si H12==1 OR H14==12

don't need or want any health insurance 01 => Q31
rarely sick 02 => Q31
don't know where to begin/where to go 03 => Q31
too much hassle/paperwork 04 => Q31
could not afford/too expensive 05 => Q31
expect they will be covered by a health insurance policy shortly 06 => Q31
benefit package didn't meet this child's needs 07 => Q31
not eligible for reason other than health 08 => Q31
doubt eligible/rejected because of health condition..... 09 => Q31
other (specify)..... 80 O => Q31
don't know 98 => Q31
refused 99 => Q31

«OWCO2 »

«O_OWCO2 »

104:

Q31

simple
min = 1 max = 1 l = 2

2004/06/01 09:36

TARGET IS: <x1 >

Q3.1. Next, I'd like to talk about <TARGE >'s health care. Is there a particular doctor's office, health maintenance organization, hospital or some other place they usually go if they are sick or need advice about their health?

- yes..... 01
- no..... 02 => Q34
- don't know 98 => Q34
- refused 99 => Q34

«Q31 »

105:

Q32

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:36

Q3.2 What kind of place is that? (IF CLINIC ASK: Is it a hospital outpatient clinic, company clinic, school clinic, or some other kind of clinic? IF HOSPITAL, ASK: Is it a hospital outpatient clinic or a hospital emergency room? IF SOME OTHER PLACE, ASK: Where was this? IF MORE THAN ONE PLACE, READ: Please answer for what you would consider the primary place. USE DOWN ARROW TO VIEW ALL CHOICES)

- DOCTOR'S OFFICE OR GROUP PRACTICE..... 01 => DOC1
- HEALTH MAINTENANCE ORGANIZATION (HMO)..... 02 => DOC1
- HOSPITAL OUTPATIENT CLINIC..... 03 => DOC1
- HOSPITAL EMERGENCY ROOM..... 04 => DOC1
- COMMUNITY HEALTH CENTER..... 05 => DOC1
- INDIAN HEALTH SERVICE 06 => DOC1
- PUBLIC HEALTH DEPARTMENT 07 => DOC1
- COMPANY INDUSTRIAL CLINIC 08 => DOC1
- SCHOOL CLINIC..... 09 => DOC1
- WALK-IN CENTER 10 => DOC1
- OTHER (SPECIFY) 80 O => DOC1
- DON'T KNOW 98 => DOC1
- REFUSED 99 => DOC1

«Q32 »

«O_Q32 »

106:

Q34

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:36

TARGET IS: <x1 >

Q3.4 What is the MAIN reason <TARGE > doesn't have a usual source of medical care?

NO INSURANCE/CAN'T AFFORD IT 01

CHANGED INSURANCE..... 02

NO CARE AVAILABLE/DOCTOR WON'T ACCEPT INSURANCE..... 03

TWO OR MORE USUAL DOCTORS OR PLACES DEPENDING ON WHAT IS WRONG (E.G. GENERAL PRACTITIONER/FAMILY DOCTOR AND GYNECOLOGIST) 04

DO NOT NEED A DOCTOR - RARELY GET SICK 05

DO NOT LIKE/TRUST/BELIEVE IN DOCTORS 06

SPEAK A DIFFERENT LANGUAGE 07

CARE TOO FAR AWAY 08

OTHER (SPECIFY) 80 O

DON'T KNOW 98

REFUSED 99

«Q34 »

«O_Q34 »

107: **DOC1**

simple

min = 1 max = 1 l = 3

2006/03/22 15:16

TARGET IS: <x1 >

In the past year, how many visits did <target> and <target>'s family make to a doctor's office, clinic, or any other place for medical care? (ENTER NUMBER 0-997)

\$E 0 997

Don't know 998

Refused 999

«DOC1 »

108: **Q35**

simple

min = 1 max = 1 l = 2

2004/06/01 09:36

TARGET IS: <x1 >

Q3.5 During the past year, was there any time <TARGE > needed emergency medical care but did not get it?

YES 01

NO 02 => Q38

DON'T KNOW 98 => Q38

REFUSED 99 => Q38

«Q35 »

109: **Q37**

simple, ouverte

min = 1 max = 1 l = 2

2004/06/01 09:36

TARGET IS: <x1 >

Q3.7 What is the MAIN reason <TARGE > did not get emergency medical care? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES)

- NO INSURANCE/CAN'T AFFORD IT 01
 - PROVIDER WOULDN'T ACCEPT INSURANCE 02
 - DOES NOT LIKE/TRUST/BELIEVE IN DOCTORS 03
 - THOUGHT PROBLEM WOULD GO AWAY/DIDN'T THINK IT WAS SERIOUS ENOUGH 04
 - USED HOME REMEDY/SELF CURE 05
 - DID NOT KNOW WHERE TO GO/HOW TO MAKE AN APPOINTMENT 06
 - TRANSPORTATION PROBLEM - COULD NOT GET TO CLINIC/ DOCTOR07
 - CARE TOO FAR AWAY, NOT CONVENIENT 08
 - OTHER (SPECIFY) 80 O
 - DON'T KNOW 98
 - REFUSED 99
- «Q37 »
«O_Q37 »

110:

Q38

simple
min = 1 max = 1 l = 2

2006/03/24 13:04

TARGET IS: <x1 >

Q3.8. During the past year, was there any time that <TARGE > needed a doctor or other health care provider because of illness or injury other than an emergency, but did not get it? (PROBE: DO NOT COUNT THE EMERGENCY MEDICAL CARE MENTIONED IN THE PREVIOUS QUESTIONS).

- Yes..... 01
 - No 02 => DENT
 - Don't Know..... 98 => DENT
 - Refused..... 99 => DENT
- «Q38 »

111:

Q310

simple, ouverte
min = 1 max = 1 l = 2

2004/06/01 09:37

TARGET IS: <x1 >

Q3.10 What is the MAIN reason <TARGE > did not receive non-emergency medical care? (ASK AS OPEN ENDED. USE CODE LIST BELOW. USE DOWN ARROW TO VIEW ALL CHOICES)

- NO INSURANCE/CAN'T AFFORD IT 01
 - PROVIDER WOULDN'T ACCEPT INSURANCE 02
 - DOES NOT LIKE/TRUST/BELIEVE IN DOCTORS 03
 - THOUGHT PROBLEM WOULD GO AWAY/DIDN'T THINK IT WAS SERIOUS ENOUGH 04
 - USED HOME REMEDY/SELF CURE 05
 - DID NOT KNOW WHERE TO GO/HOW TO MAKE AN APPOINTMENT 06
 - TRANSPORTATION PROBLEM - COULD NOT GET TO CLINIC/ DOCTOR07
 - CARE TOO FAR AWAY, NOT CONVENIENT 08
 - OTHER (SPECIFY) 80 O
 - DON'T KNOW 98
 - REFUSED 99
- «Q310 »
«O_Q310 »

112: **DENT**

simple
min = 1 max = 1 l = 2
2004/06/01 09:37
TARGET IS: <x1 >
DENTAL. Does <TARGE > currently have insurance that pays for dental care?
Yes..... 01
No 02
Don't Know..... 98
Refused..... 99
«DENT »

113: **PRESC**

simple
min = 1 max = 1 l = 2
2004/06/01 09:37
TARGET IS: <x1 >
Does <TARGE > currently have insurance that pays for prescription drugs?
Yes..... 01
No 02
Don't know 98
Refused..... 99
«PRESC »

114: **PRES3**

simple
min = 1 max = 1 l = 3
2006/03/24 09:48
In the past year, how many medical prescriptions did <target> and <target>'s family members receive from a physician or other health professional? (ENTER 3 DIGIT NUMBER 0-997)
\$E 0 997
Don't Know..... 998
Refused..... 999
«PRES3 »

115: **DEDUC**

simple
min = 1 max = 1 l = 2
2004/06/01 09:37
TARGET IS: <x1 >
Does <TARGE >'s health insurance include a deductible?

=> IRAC1
si H13==02 OR H13>=98 OR H14A==01

Yes..... 01
No 02 => CPAY1
Don't know 98 => CPAY1
Refused..... 99 => CPAY1
«DEDUC »

116:

DEDU2

simple
min = 1 max = 1 l = 4
 2004/06/01 09:37
 What is the dollar amount paid toward the deductible? (ENTER NUMBER 1-9997.
 ROUND TO NEAREST WHOLE NUMBER)
 \$E 0001 9997
 Don't know 9998
 Refused..... 9999
 «DEDU2 »

117:

CPAY1

simple
min = 1 max = 1 l = 3
 2004/06/01 09:37
 TARGET IS: <x1 >
 What is the dollar amount paid toward <target >'s copay for a physician visit?
 (ENTER NUMBER 0-997. ROUND TO NEAREST WHOLE NUMBER)
 \$E 0 997
 Don't know 998
 Refused..... 999
 «CPAY1 »

118:

CPAY2

simple
min = 1 max = 1 l = 3
 2004/06/01 09:37
 TARGET IS: <x1 >
 What is the dollar amount paid toward <target >'s copay for a prescription?
 (ENTER NUMBER 0-997. ROUND TO NEAREST WHOLE NUMBER)
 \$E 0 997
 Don't know 998
 Refused..... 999
 «CPAY2 »

119:

PREM

simple
min = 1 max = 1 l = 3
 2004/06/01 09:37
 TARGET IS: <x1 >
 What is the dollar amount paid toward the monthly premium for <target
 >'s insurance? (ENTER NUMBER 0-997. ROUND TO NEAREST WHOLE NUMBER)
 \$E 000 997
 Don't know 998
 Refused..... 999
 «PREM »

120:

IRAC1

simple
min = 1 max = 1 l = 2
 2004/06/01 09:37

The following questions are for classification purposes only...

Continue 01
«IRAC1 »

121: **RACE1**

simple
min = 1 max = 1 l = 2
2004/06/01 09:38
TARGET IS: <x1 >
RACE1. Is <TARGE > Puerto Rican, Cuban, Mexican or another Hispanic or Latino group?
Yes..... 01
No 02
Don't Know..... 98
Refused..... 99
«RACE1 »

122: **RACE2**

simple
min = 1 max = 1 l = 2
2004/06/01 09:38
TARGET IS: <x1 >
RACE2. What race does <target > primarily consider themselves to be: (ASK AS OPEN ENDED. READ CHOICES 1-5 IF NECESSARY.)
White 01
Black, African-American..... 02
Asian..... 03
Native American or Alaska Native 04
Some other race 80
Biracial (vol)..... 97
don't know 98
refused 99
«RACE2 »

123: **MSTAT**

simple
min = 1 max = 1 l = 2
2004/06/01 09:40
TARGET IS: <x1 >
MSTAT. Is <TARGE > currently single, married, living with a partner, divorced, separated or widowed?

=> CHARG
si AGE01<18

single 01
married..... 02
living with partner 03
divorced 04
separated 05
widowed 06
don't know 98
refused 99
«MSTAT »

124: **EDUC**

simple
min = 1 max = 1 l = 2
2004/06/01 09:40
TARGET IS: <x1 >
EDUC. What is the highest level of education <TARGE > has completed? (ASK AS OPEN ENDED. USE CODE LIST BELOW)

no formal education.....	00
grade school (1 to 8 years).....	01
some high school (9 to 11 years).....	02
high school graduate or GED (received a high school equivalency diploma)...	03
some college/technical or vocational school/training after high school....	04
college graduate.....	05
postgraduate degree/study	06
don't know	98
Refused.....	99

«EDUC »

125: **EST1**

simple
min = 1 max = 1 l = 2
2006/03/31 15:32
TARGET IS: <x1 >
EST1. Is <TARGE > currently...(READ CHOICES 1-6) (PROBE: ANSWER FOR THE JOB YOU WORK AT THE MOST HOURS)

self employed or own your business.....	01	
employed by someone	02	
an unpaid worker for family business, farm, or home	03	=> PH2
retired.....	04	=> PH2
unemployed, or not working.....	05	=> PH2
full-time student (greater than three-fourths time).....	06	=> PH2
don't know	98	=> PH2
refused	99	=> PH2

«EST1 »

126: **EST2**

simple
min = 1 max = 1 l = 2
2004/06/01 09:41
TARGET IS: <x1 >
EST2. Does <TARGE > have more than one paying job?

yes.....	01	=> EMHRS
no.....	02	
don't know	98	
refused	99	

«EST2 »

127: **HOURS**

simple
min = 1 max = 1 l = 2
2004/06/01 09:41

HOURS. What is the total number of hours usually worked per week?(ENTER 2 DIGIT NUMBER)

\$E 0 80

don't know 98 => EPERM
refused 99 => EPERM

«HOURS »

128:

EMHRS

simple
min = 1 max = 1 l = 2

2004/06/01 09:41

TARGET IS: <x1 >

EMHRS. For the job <TARGE > works at the most hours, what is the total number of hours usually worked per week? (ENTER 2 DIGIT NUMBER)

\$E 1 80

=> EPERM
si HOURS>0

don't know 98
refused 99

«EMHRS »

129:

EPERM

simple
min = 1 max = 1 l = 2

2004/06/01 09:41

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

permanent 01
temporary 02
seasonal 03
don't know 98
refused 99

«EPERM »

130:

TENUR

simple
min = 1 max = 1 l = 2

2006/03/24 12:52

TENURE. How long have you been employed by your current employer? (NOTE: ASK For the job you work the most hours for those with more than one job).

Less than 3 months 01
3 months to less than 6 months 02
6 months to less than 1 year 03
1 year to less than 18 months 04
18 months to less than 2 years 05
2 years to less than 5 years 06
5 years or more 07
Don't Know 98
Refused 99

«TENUR »

131:

SECTR

simple, ouverte
min = 1 max = 1 l = 2

2006/03/24 12:55

SECTOR. Thinking about your employer, what type of business is it? (NOTE: For the job you work the most hours for those with more than one job).

- Agriculture..... 01
- Construction 02
- Manufacturing 03
- Gas and Sanitation..... 04
- Communication 05
- Transportation..... 06
- Wholesale 07
- Retail 08
- Finance/Insurance/Real Estate..... 09
- Service 10
- Something Else (Specify) 80 O
- Don't Know..... 98
- Refused..... 99
- «SECTR »
- «O_SECTR »

132:

ALLS

simple, ouverte
min = 1 max = 1 l = 2

2006/03/29 12:48

TARGET IS: <x1 >

ALLS. Thinking about the employer <TARGE > works for, about how many people are employed there? If the firm or organization has multiple locations in your city or across states, please include the number of people at ALL locations.(NOTE: IF TARGET PERSON IS SELF-EMPLOYED, THEY ARE THE EMPLOYER AND SHOULD COUNT THEMSELVES IN NUMBER OF PEOPLE EMPLOYED) (RECORD VERBATIM)

- RECORD VERBATIM 80 O
- don't know 98
- refused 99
- «ALLS »
- «O_ALLS »

133:

IMI

simple
min = 1 max = 1 l = 2

2006/03/31 15:33

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

=> PH2
si AGE01>18

- Continue 01
- «IMI »

134:**CHARG**

simple

min = 1 max = 1 l = 2

2006/04/03 09:45

Now I'd like to ask a few questions about the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, then I'd like you to think about the person RESPONSIBLE for the care of this child. Would that be you or someone else?

=> PH2
si AGE01>=18

person on phone..... 01 => HHEM1
 someone else..... 02 => HHEM1
 Don't Know..... 98
 Refused..... 99
 «CHARG »

135:**HHEM1**

simple

min = 1 max = 1 l = 2

2006/03/31 15:32

HHEMP1. Is the primary wage earner currently...(READ 1-6) (PROBE: ANSWER FOR THE JOB YOU WORK AT THE MOST HOURS)(NOTE: question refers to the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, then I'd like you to think about the person RESPONSIBLE for the care of this child.)

self employed or own your business..... 01
 employed by someone 02
 an unpaid worker for family business, farm, or home 03 => PH2
 retired..... 04 => PH2
 unemployed, or not working..... 05 => PH2
 full-time student (greater than three-fourths time)..... 06 => PH2
 don't know 98 => PH2
 refused 99 => PH2
 «HHEM1 »

136:**HHEM2**

simple

min = 1 max = 1 l = 2

2004/06/01 09:41

HHEMP2. Does the primary wage earner have more than one paying job?(NOTE: question refers to the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, then I'd like you to think about the person RESPONSIBLE for the care of this child.)

yes..... 01 => HEM2B
 no 02
 don't know 98
 refused 99 => HPERM
 «HHEM2 »

137:**HHRS**

simple

min = 1 max = 1 l = 2

2004/06/01 09:42

HHOURS. What is the total number of hours usually worked per week?(NOTE: question refers to the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, then I'd like you to think about the person RESPONSIBLE for the care of this child.)

\$E 1 80

don't know 98 => HPERM
 refused 99 => HPERM
 «HHRS »

138:

HEM2B

simple
 min = 1 max = 1 l = 2

2004/06/01 09:42

HHEMP2B. For the job with the most hours, what is the total number of hours usually worked per week? (ENTER 2 DIGIT NUMBER)(NOTE: question refers to the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, then I'd like you to think about the person RESPONSIBLE for the care of this child.)

\$E 0 80

=> HPERM
 si HHRS>0

don't know 98 => HPERM
 refused 99 => HPERM
 «HEM2B »

139:

HPERM

simple
 min = 1 max = 1 l = 2

2004/06/01 09:42

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

permanent 01
 temporary..... 02
 seasonal 03
 don't know 98
 refused 99
 «HPERM »

140:

HTENR

simple
 min = 1 max = 1 l = 2

2006/03/24 12:56

HTENURE. How long have you been employed by your current employer? (NOTE: ASK For the job you work the most hours for those with more than one job).

Less than 3 months 01
 3 months to less than 6 months..... 02
 6 months to less than 1 year..... 03
 1 year to less than 18 months..... 04
 18 months to less than 2 years 05
 2 years to less than 5 years 06
 5 years or more 07
 Don't Know..... 98
 Refused 99
 «HTENR »

141:

HSITE

simple
min = 1 max = 1 l = 8

2006/03/24 12:58

TARGET IS: <x1 >

HSITES. Thinking about the employer <target > works for, about how many people are employed there? If this person works for a firm that has multiple locations in your city or across states, please include the number of people at ALL locations. (NOTE: question refers to the PRIMARY WAGE EARNER in the household. If there is no primary wage earner, then I'd like you to think about the person RESPONSIBLE for the care of this child.) (ENTER NUMBER 1-99999999)

\$E 1 99999999

don't know 99999998

refused 99999999

«HSITE »

142:

PH2

simple
min = 1 max = 1 l = 2

2006/03/31 15:29

PH2. How many phone numbers do you have in this household that can be connected to phones that are answered by a person EXCLUDING cell phones?

1 01

2 02

3 03

4 04

5 05

06 06

7 or more 07

don't know 98

refused 99

«PH2 »

143:

TOWN1

simple, ouverte
min = 1 max = 1 l = 3

2004/06/01 09:42

What city or town do you live in? (USE DOWN ARROW TO VIEW ALL CHOICES)(IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)

(ASK OF FIPS 09003)

=> +1
 si FIPS>09001

- Bridgeport..... 001
- Bethel..... 002
- Brookfield..... 003
- Danbury 004
- Darien 005
- Easton 006
- Fairfield 007
- Greenwich..... 008
- Monroe 009
- New Canaan..... 010
- New Fairfield..... 011
- Newtown..... 012
- Norwalk 013
- Redding 014
- Ridgefield 015
- Shelton..... 016
- Sherman 017
- Stamford 018
- Stratford..... 019
- Trumbull..... 020
- Weston..... 021
- Westport 022
- Wilton..... 023
- Other (SPECIFY) 997 O
- Don't Know..... 998
- Refused..... 999
- «TOWN1 »
- «O_TOWN1 »

144:

TOWN2

simple, ouverte

min = 1 max = 1 l = 3

2004/06/01 09:42

What city or town do you live in?(USE DOWN ARROW TO VIEW ALL CHOICES) (IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
(ASK ONLY OF FIPS 09009)

=> +1
si FIPS<09009 OR FIPS>09009

Ansonia.....	024
Beacon Falls	025
Bethany.....	026
Branford.....	027
Cheshire.....	028
Derby	029
East Haven.....	030
Guilford	031
Hamden	032
Madison	033
Meriden	034
Middlebury	035
Milford.....	036
Naugatuck.....	037
New Haven.....	038
North Branford	039
North Haven	040
Orange	041
Oxford	042
Prospect	043
Seymour.....	044
Southbury	045
Wallingford.....	046
Waterbury	047
West Haven	048
Wolcott	049
Woodbridge.....	050
Other (SPECIFY)	997 O
Don't Know.....	998
Refused.....	999
«TOWN2 »	
«O_TOWN2 »	

145:

TOWN3

simple, ouverte

min = 1 max = 1 l = 3

2004/06/01 09:42

What city or town do you live in?(USE DOWN ARROW TO VIEW ALL CHOICES) (IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
 (ASK ONLY OF FIPS 09015)

=> +1
 si FIPS<09015

Ashford.....	051
Brooklyn.....	052
Canterbury.....	053
Chaplin.....	054
Eastford.....	055
Hampton.....	056
Killingly.....	057
Plainfield.....	058
Pomfret.....	059
Putnam.....	060
Scotland.....	061
Sterling.....	062
Thompson.....	063
Windham.....	064
Woodstock.....	065
Other (SPECIFY).....	997 O
Don't Know.....	998
Refused.....	999
«TOWN3 »	
«O_TOWN3 »	

146:

TOWN4

simple, ouverte
 min = 1 max = 1 l = 3
 2004/06/01 09:42

What city or town do you live in? (USE DOWN ARROW TO VIEW ALL CHOICES)(IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
(ASK ONLY OF FIPS 09011)

=> +1
si FIPS<09011 OR FIPS>09011

Bozrah	066
Colchester	067
East Lyme	068
Franklin	069
Griswold	070
Groton.....	071
Lebanon	072
Ledyard.....	073
Lisbon.....	074
Lyme.....	075
Montville	076
New London	077
North Stonington	078
Norwich	079
Old Lyme.....	080
Preston	081
Salem	082
Sprague.....	083
Stonington.....	084
Voluntown.....	085
Waterford.....	086
Other (SPECIFY)	997 O
Don't Know.....	998
Refused.....	999
«TOWN4 »	
«O_TOWN4 »	

147:

TOWN5

simple, ouverte
min = 1 max = 1 l = 3
2004/06/01 09:42

What city or town do you live in? (USE DOWN ARROW TO VIEW ALL CHOICES)(IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
 (ASK ONLY OF FIPS 09007)

=> +1
 si FIPS<09007 OR FIPS>09007

Chester.....	087
Clinton.....	088
Cromwell.....	089
Deep River.....	090
Durham.....	091
East Haddam.....	092
East Hampton.....	093
Essex.....	094
Haddam.....	095
Killingworth.....	096
Middlefield.....	097
Middletown.....	098
Old Saybrook.....	099
Portland.....	100
Westbrook.....	101
Other (SPECIFY).....	997 O
Don't Know.....	998
Refused.....	999
«TOWN5 »	
«O_TOWN5 »	

148:

TOWN6

simple, ouverte
 min = 1 max = 1 l = 3
 2004/06/01 09:42

What city or town do you live in?(USE DOWN ARROW TO VIEW ALL CHOICES)(IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
 (ASK ONLY OF FIPS 09013)

=> +1
 si FIPS<09013 OR FIPS>09013

Columbia	102
Andover	103
Bolton	104
Coventry	105
Ellington	106
Hebron	107
Mansfield.....	108
Somers	109
Stafford.....	110
Tolland.....	111
Union	112
Vernon	113
Willington.....	114
Other (SPECIFY)	997 O
Don't Know.....	998
Refused.....	999
«TOWN6 »	
«O_TOWN6 »	

149:

TOWN7

simple, ouverte
 min = 1 max = 1 l = 3
 2004/06/01 09:42

What city or town do you live in?(USE DOWN ARROW TO VIEW ALL CHOICES)(IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
(ASK ONLY OF FIPS 09003)

=> +1
si FIPS<09003 OR FIPS>09003

Avon	115
Berlin	116
Bloomfield.....	117
Bristol	118
Burlington.....	119
Canton	120
East Granby	121
East Hartford	122
East Windsor	123
Enfield	124
Farmington	125
Glastonbury	126
Granby	127
Hartford	128
Hartland.....	129
Manchester	130
Marlborough.....	131
New Britain	132
Newington	133
Plainville.....	134
Rocky Hill	135
Simsbury.....	136
South Windsor.....	137
Southington.....	138
Suffield	139
West Hartford	140
Wethersfield	141
Windsor	142
Windsor Locks.....	143
Other (SPECIFY)	997 O
Don't Know.....	998
Refused.....	999
«TOWN7 »	
«O_TOWN7 »	

150:

TOWN8

simple, ouverte

min = 1 max = 1 l = 3

2004/06/01 09:42

What city or town do you live in?(USE DOWN ARROW TO VIEW ALL CHOICES)(IF RESPONDENT SAYS SOMETHING NOT ON LIST, ASK, "WHAT CITY OR TOWN IS THAT A PART OF?" USE CODE LIST BELOW)
(ASK ONLY OF FIPS 09005)

=> +1
si FIPS<09005 OR FIPS>09005

Barkhamsted	144
Bethlehem	145
Bridgewater	146
Canaan	147
Colebrook	148
Cornwall	149
Goshen	150
Harwinton	151
Kent	152
Litchfield	153
Morris	154
New Hartford	155
New Milford	156
Norfolk	157
North Canaan	158
Plymouth	159
Roxbury	160
Salisbury	161
Sharon	162
Thomaston	163
Torrington	164
Warren	165
Washington	166
Watertown	167
Winchester	168
Woodbury	169
Other (SPECIFY)	997 O
Don't Know	998
Refused	999
«TOWN8 »	
«O_TOWN8 »	

151:

ICOUN

simple
min = 1 max = 1 l = 2
2004/06/01 09:42
TARGET IS: <x1 >
Now I am going to ask some questions about <target >'s household income. This income information is important because it helps the state understand how to make health care more affordable.
Continue 01
«ICOUN »

152:

COUNT

simple
min = 1 max = 1 l = 2
2006/04/03 09:53

COUNT. Of all the people currently living in this house, how many people are living on the total family income? (PROBE: DO NOT include any children for which a family member currently pays child support, or any children away attending college or boarding school) (ENTER 2 DIGIT NUMBER)

\$E 1 20

don't know 98 => INT99

refused 99 => INT99

«COUNT »

153:

KIDS

simple
min = 1 max = 1 l = 2

2006/03/29 15:01

KIDCNT. How many of these people are children under age 19? (ENTER 2 DIGITS)

\$E 0 15

=> INCM1
 si COUNT==01

don't know 98

refused 99

«KIDS »

154:

IINC1

simple
min = 1 max = 1 l = 2

2006/03/24 13:16

IINC1. I am going to ask some questions about your household income. This income information is important because it helps the state understand how to make health care more affordable.

Continue 01 D

«IINC1 »

155:

INCM1

simple
min = 1 max = 1 l = 2

2006/03/29 12:31

INCM1. For classification purposes only, is the total yearly GROSS income of that person (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT>01

Under \$10,000 01

\$10,000 to less than \$15,000 02

\$15,000 to less than \$18,000 03

\$18,000 to less than \$29,000 04

\$29,000 or more..... 05

Don't know 98

Refused..... 99

«INCM1 »

156:

INCM2

simple

min = 1 max = 1 l = 2

2006/03/29 12:33

INCM2. For classification purposes only, is the total yearly GROSS income for those two people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT==01 OR COUNT>02

- Under \$13,000 01
 - \$13,000 to less than \$20,000 02
 - \$20,000 to less than \$24,000 03
 - \$24,000 to less than \$40,000 04
 - \$40,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- «INCM2 »

157:

INCM3

simple

min = 1 max = 1 l = 2

2006/03/29 12:31

INCM3. For classification purposes only, is the total yearly GROSS income for those three people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<03 OR COUNT>03

- Under \$17,000 01
 - \$17,000 to less than \$25,000 02
 - \$25,000 to less than \$30,000 03
 - \$30,000 to less than \$50,000 04
 - \$50,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- «INCM3 »

158:

INCM4

simple

min = 1 max = 1 l = 2

2006/04/06 11:23

INCM4. For classification purposes only, is the total yearly GROSS income for those four people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY

FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<04 OR COUNT>04

- Under \$20,000 01
 - \$20,000 to less than \$30,000 02
 - \$30,000 to less than \$37,000 03
 - \$37,000 to less than \$60,000 04
 - \$60,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INCM4 >>

159:

INCM5

simple

min = 1 max = 1 l = 2

2006/03/29 12:31

INCM5. For classification purposes only, is the total yearly GROSS income for those five people(READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<05 OR COUNT>05

- Under \$23,000 01
 - \$23,000 to less than \$35,000 02
 - \$35,000 to less than \$43,000 03
 - \$43,000 to less than \$70,000 04
 - \$70,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INCM5 >>

160:

INCM6

simple

min = 1 max = 1 l = 2

2006/03/29 12:31

INCM6. For classification purposes only, is the total yearly GROSS income for those six people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<06 OR COUNT>06

- Under \$27,000 01
 - \$27,000 to less than \$40,000 02
 - \$40,000 to less than \$50,000 03
 - \$50,000 to less than \$80,000 04
 - \$80,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INCM6 >>

161:

INCM7

simple

min = 1 max = 1 l = 2

2006/03/29 12:32

INCM7. For classification purposes only, is the total yearly GROSS income for those seven people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<07 OR COUNT>07

- Under \$30,000 01
 - \$30,000 to less than \$45,000 02
 - \$45,000 to less than \$56,000 03
 - \$56,000 to less than \$90,000 04
 - \$90,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INCM7 >>

162:

INCM8

simple

min = 1 max = 1 l = 2

2006/03/29 12:32

INCM8. For classification purposes only, is the total yearly GROSS income for those eight people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<08 OR COUNT>08

- Under \$34,000 01
 - \$34,000 to less than \$50,000 02
 - \$50,000 to less than \$62,000 03
 - \$62,000 to less than \$100,000 04
 - \$100,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INCM8 >>

163:

INCM9

simple

min = 1 max = 1 l = 2

2006/03/29 12:32

INCM9. For classification purposes only, is the total yearly GROSS income for those nine people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<09 OR COUNT>09

- Under \$37,000 01
 - \$37,000 to less than \$55,000 02
 - \$55,000 to less than \$68,000 03
 - \$68,000 to less than \$110,000 04
 - \$110,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INCM9 >>

164:

INC10

simple

min = 1 max = 1 l = 2

2006/03/24 13:32

INC10. For classification purposes only, is the total yearly GROSS income for those ten people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<10 OR COUNT>10

- Under \$40,000 01
 - \$40,000 to less than \$60,000 02
 - \$60,000 to less than \$75,000 03
 - \$75,000 to less than \$120,000 04
 - \$120,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INC10 >>

165:

INC11

simple

min = 1 max = 1 l = 2

2006/03/24 13:32

INC11. For classification purposes only, is the total yearly GROSS income for those eleven people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<11 OR COUNT>11

- Under \$44,000 01
 - \$44,000 to less than \$66,000 02
 - \$66,000 to less than \$80,000 03
 - \$80,000 to less than \$130,000 04
 - \$130,000 or more..... 05
 - Don't know 98
 - Refused..... 99
- <<INC11 >>

166:

INC12

simple

min = 1 max = 1 l = 2

2006/03/24 13:33

INC12. For classification purposes only, is the total yearly GROSS income for those twelve or more people (READ Choices 1-5)? (PROBE: THIS INCLUDES MONEY FROM JOBS, NET INCOME FROM BUSINESSES, FARM OR RENT, PENSIONS OR DIVIDENDS, SOCIAL SECURITY PAYMENTS, AND ANY OTHER MONEY RECEIVED BY FAMILY MEMBERS 15 YEARS OR OLDER. IF YOU ARE SELF-EMPLOYED OR OWN YOUR OWN BUSINESS, PLEASE REPORT YOUR NET INCOME)

=> +1
 si COUNT<12 OR COUNT>12

Under \$47,000 01
 \$47,000 to less than \$70,000 02
 \$70,000 to less than \$87,000 03
 \$87,000 to less than \$142,000 04
 \$142,000 or more..... 05
 Don't know 98
 Refused..... 99
 <INC12 >

167:

INT99

simple
 min = 1 max = 1 l = 2

2004/07/22 11:34

Thank you for you contribution to this most important research.

Complete.....CO D => /END

<INT99 >

168:

INT

simple
 min = 1 max = 1 l = 2

2004/08/06 15:07

SUMMARY RESULT: NOTE REASON

Continue	01	NI	=> /END
All other codes from INT1	99	NI	=> /END
PRE-TEST COMPLETION	PT	NI	=> /END
Terminate Interview (Refused Necessary Info)	TI	NI	=> /END
COMPLETED	CO	N	=> /END
Household complete	CH	NI	=> /END
Left message with person	LP	I	=> /END
left message on answering machine.....	LM	I	=> /END
Partial Completion.....	PC		=> /NAME
No Answer.....	NA		=> /END
Answering Machine.....	AM	NI	=> /END
Busy.....	BZ		=> /END
Soft Callback (Non-Specific Date/Time)	SC		=> /END
Soft Unscreened Callback.....	SU		=> /END
Refusal (Respondent said NO)	RE		=> /END
Refused Information	RI		=> /END
Proxy Refusal	PR		=> /END
Respondent Terminated.....	RT		=> /END
Non-English Household	LA		=> /END
Spanish Speaking Household	SP		=> /END
Hard Callback in Spanish	HS		=> /NAME
Disconnected	DC		=> /END
Business.....	BU		=> /END
Fax/Modem/Pager	FX		=> /END
Hard Callback (Specific Date/Time)	HC		=> /NAME
Deaf/Language problem	DH		=> /END
Ineligible.....	IL		=> /END
Interviewer Terminated (PUT REASON in F8)	IT		=> /END
Log Off	LO		=> /END
Other	OT	I	=> /END
Refusal Conversion (RE).....	VE	I	=> /END
Refusal Conversion (RI).....	VI	I	=> /END
Refusal Conversion (PR).....	VP	I	=> /END
Need this code to print report	NO	NI	
Need this code to print report	MO	NI	
Need this code to print report	SO	NI	
Need this code to print report	UR	NI	
Need this code to print report	NS	NI	
Need this code to print report	UA	NI	
Reset	RS	I	=> /END

«INT »

169:

F8

simple, ouverte

min = 1 max = 1 l = 1

procédure 1 -> F8

2004/07/22 11:35

F8 Button

TO VIEW COMMENTS: 1. PRESS ENTER TO GET THE TEXT BOX. 2. READ COMMENTS. WHEN FINISHED READING COMMENTS, PRESS "CANCEL" THEN ESC KEY AND PAGE UP BUTTON. TO TYPE COMMENTS: 1. PRESS ENTER TO GET THE TEXT BOX 2. TYPE COMMENTS 3. CLICK "OK" AND PROGRAM WILL RETURN TO SCREEN YOU LEFT OFF ON.

Comments..... 1 DO

«F8 »

«O_F8 »

170:

NAME

simple
min = 1 max = 1 l = 30

2004/07/22 11:36

IN THAT CASE I WILL CALL BACK. WHO SHOULD I ASK FOR? (MUST TYPE SOMETHING IN HERE TO CONTINUE).

«NAME »

171:

TEL01

simple
min = 1 max = 1 l = 10

2004/07/22 11:37

Just to confirm, what phone number did I reach you on? (ENTER 10 DIGIT PHONE NUMBER. AREA CODE AND PHONE NUMBER WITHOUT SPACES OR SYMBOLS). (Imported phone number shown on bottom of screen)

9999999999

«TEL01 »

172:

CB

simple
min = 1 max = 1 l = 12

2004/07/16 14:19

today is \$D it is \$H questionnaire:\$Q

(SCHEDULE APPOINTMENT FOR CALLBACK) What is the best day and time to call back?

\$CH

=> END
si \$A > 25

«CB »

2006 OHCA Survey

Sample Design and Data Characteristics

Survey Population:

THE SURVEY DATA CAN BE TAKEN TO REPRESENT A PROBABILITY SAMPLE OF ALL INDIVIDUALS WHO RESIDE IN HOUSEHOLDS WITH RESIDENTIAL TELEPHONE SERVICE IN THE STATE OF CONNECTICUT.

Sample Methodology:

These surveys utilized a Random Digit Dial (RDD) methodology to generate random samples of telephone households in the State of Connecticut. Within each telephone household, one target was randomly selected. The RDD samples were drawn following a list-assisted random-digit-dial methodology using the GENESYS Sampling System, which is licensed by CSRA. Random-Digit-Dial methodologies generate telephone numbers from banks of 100 telephone numbers (for example: 860.486.33xx is the telephone bank which contains 100 telephone numbers from 860.486.3300 through 860.486.3399) (See Groves and Kahn 1979; Lepkowski, 1988). CSRA telephone samples utilize a “list-assisted” method of determining which telephone banks to include in the sample frame. (See Brick, Waksberg, Kulp and Starer, 1995). A list-assisted method of sample frame enumeration cross-references data obtained from national telephone exchange records with telephone directory information to determine telephone banks that contain listed telephone numbers. The GENESYS database is updated quarterly to contain all working banks with at least one directory-listed household. The principal database utilized to identify directory-listed households is the *Donnelly Quality Index² Database*. (Marketing Systems Group, n.d.) In a simple form, this database is reduced to a file containing all eight-digit working banks that contain any telephone numbers, while excluding those that contain none. Due to data-entry errors in local telephone books, many working banks with only one directory-listed household are

actually empty. To account for this, the sample files used for these surveys use a working-bank cut-off of two, meaning that all working banks in the State of Connecticut U.S. with more than one directory listed household are contained in the sample frame.

The survey was disproportionately stratified to target approximately 200 interviews in three targeted areas: the cities of Bridgeport, Stamford, Hartford, and New Haven. Residence in these cities was measured by respondent self-reports. Interviews in these areas were generated both from the statewide RDD survey and a separate targeted survey. The sample for the RDD survey was proportionately stratified by county. The targeted survey utilized sample frames that consisted of an overlapping sub-set of exchanges in the statewide RDD survey. Targeted exchanges included all telephone exchanges where 50% or more telephone numbers were estimated to be in the targeted municipalities. Within these targeted exchanges, separate RDD samples were drawn in the same manner as with the statewide survey. Telephone numbers which were randomly included in both the statewide and targeted samples were removed from the targeted samples. The final dataset includes interviews from both the statewide and targeted RDD samples. Table 1 details the number of interviews in each strata or targeted area obtained in both the statewide RDD survey and the targeted RDD oversample.

TABLE 1

Interviews Generated from Statewide and Targeted Random-Digit-Dial Samples

Geography	Persons	Percent of Population	Interviews from RDD sample	Interviews from oversample	Total interviews	% of total interviews
Fairfield County Excluding Bridgeport and Stamford	643,722	18.3%	664	55	719	17%
Stamford	120,045	3.4%	95	103	198	5%
Bridgeport	139,008	4.0%	84	91	175	4%
Hartford County excluding Hartford	752,996	21.5%	885	6	891	21%
City of Hartford	124,397	3.5%	87	77	164	4%
Litchfield County	190,071	5.4%	225	0	225	5%
Middlesex County	163,214	4.6%	191	0	191	5%
New Haven County excluding New Haven	721,975	20.6%	784	29	813	19%
City of New Haven	124,791	3.6%	99	104	203	5%
New London County	266,618	7.6%	320	0	320	8%
Tolland County	147,634	4.2%	168	0	168	4%
Windham County	115,826	3.3%	135	0	135	3%
Total:	3,510,297		3737	465	4202	
Data Reflect US Bureau of the Census Estimates for July 1, 2005						

Weighting:

IN ORDER TO MAKE APPROPRIATE PROJECTIONS TO THE SURVEY POPULATION, TWO SEPARATE WEIGHTS HAVE BEEN APPLIED TO THIS DATA.

PROBWGT represents a compound probability weight which accounts for differential probabilities of selection of respondents. This should be used to make inferences to individuals residing in telephone households. This weight adjusts for the following factors:

- Disproportionate probabilities of selection due to the number of telephone lines in a household.
- Disproportionate probabilities of selection due to the number of people living in a household.
- Disproportionate probabilities of selection due to disproportionate stratification

PSWGT represents a post-stratification weight that adjusts data to match the population characteristics of the civilian non-institutionalized population of the State of Connecticut. This weight also incorporates all factors utilized in the probability weight, to permit accurate estimates of individuals. Population estimates are taken from the March 2005 Current Population Survey, and are based on age, gender, and level of educational attainment. The exact figures and categories used for this weight are displayed in Table 2.

Table 2**CPS Population Estimates Used for Weighting Cells**

Gender/Age	Education	Population Count	Population Percent
Male 17 years of age or less	Less Than HS/HS Grad	432,465	12.5%
Male 18-24	Less Than HS/HS Grad	81,121	2.3%
	College+	65,737	1.9%
Male 25-34	Less Than HS/HS Grad	77,074	2.2%
	Some College/Assoc	49,466	1.4%
	BA	52,864	1.5%
	Grad	14,682	0.4%
Male 35-49	Less Than HS/HS Grad	171,552	4.9%
	Some College/Assoc	98,365	2.8%
	BA	99,537	2.9%
	Grad	62,158	1.8%
Male 50-64	Less Than HS/HS Grad	100,214	2.9%
	Some College/Assoc	68,302	2.0%
	BA	68,052	2.0%
	Grad	54,899	1.6%
Male 65+	Less Than HS/HS Grad	81,121	2.3%
	Some College/Assoc	42,592	1.2%
	BA	33,081	1.0%
	Grad	31,635	0.9%
Female 17 years of age or less	Less Than HS/HS Grad	407,322	11.8%
Female 18-24	Less Than HS/HS Grad	55,417	1.6%
	College+	68,661	2.0%
Female 25-34	Less Than HS/HS Grad	71,122	2.1%
	Some College/Assoc	44,053	1.3%
	BA	51,277	1.5%
	Grad	33,702	1.0%
Female 35-49	Less Than HS/HS Grad	141,701	4.1%
	Some College/Assoc	131,167	3.8%
	BA	124,988	3.6%
	Grad	76,712	2.2%
Female 50-64	Less Than HS/HS Grad	127,869	3.7%
	Some College/Assoc	81,827	2.4%
	BA	66,412	1.9%
	Grad	54,000	1.6%
Female 65+	Less Than HS/HS Grad	147,391	4.3%
	Some College/Assoc	43,985	1.3%
	BA	32,816	0.9%
	Grad	20,675	0.6%
Total:		3,466,014	100.0%
<i>Source: 2005 CPS (March)</i>			

References:

Brick, J. Michael, Joseph Waksberg, Dale Kulp and Amy Starer: "Bias in List-Assisted Telephone Samples"; Public Opinion Quarterly, vol. 59, Summer 1995, pp. 218-235. , 1995.

Groves, Robert M. and Robert L. Kahn. Surveys by Telephone: A National Comparison with Personal Interviews. New York: Academic Press, 1979.

Lepkowski, James M. "Telephone Sampling Methods in the United States," in Groves, et. al. Telephone Survey Methodology, New York: John. Wiley and Sons, 1988. pp. 73-98.

Marketing Systems Group, Genesys Sampling Systems Methodology; Philadelphia, PA (n.d.). [A version is available from: <http://www.m-s-g.com/reference/genmeth.htm>

2006 Employer Survey

1: **DUNSN**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
*** IMPORTED VALUE -DUNS NUMBER
«DUNSN »

2: **BNAME**

simple
min = 1 max = 1 l = 30
2006/04/13 13:39
*** Imported Value - Business Name
«BNAME »

3: **SNAME**

simple
min = 1 max = 1 l = 30
2006/04/13 13:39
imported value-secondary name
«SNAME »

4: **ADDR**

simple
min = 1 max = 1 l = 25
2006/04/13 13:39
imported value-address
«ADDR »

5: **CITY**

simple
min = 1 max = 1 l = 20
2006/04/13 13:39
**** Importe Value: City
«CITY »

6: **STATE**

simple
min = 1 max = 1 l = 2
2006/04/13 13:39
***Imported value -state
«STATE »

7: **ZIP**

simple
min = 1 max = 1 l = 5

2006/04/13 13:39

***Imported value-zip code for street address

«ZIP »

8: **ZIP4**

simple
min = 1 max = 1 l = 4

2006/04/13 13:39

***Imported variable- zip + 4 extension for street address

«ZIP4 »

9: **ADD2**

simple
min = 1 max = 1 l = 25

2006/04/13 13:39

imported value-address

«ADD2 »

10: **ADD3**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

imported value-address

«ADD3 »

11: **ADD4**

simple
min = 1 max = 1 l = 2

2006/04/13 13:39

***Imported value-address

«ADD4 »

12: **ADD5**

simple
min = 1 max = 1 l = 5

2006/04/13 13:39

*** IMPORTED VALUE - address

«ADD5 »

13: **ADD6**

simple
min = 1 max = 1 l = 4

2006/04/13 13:39

***Imported value-address
«ADD6 »

14: **CROUT**

simple
min = 1 max = 1 l = 4
2006/04/13 13:39
***Imported value-carrier route
«CROUT »

15: **DPPC**

simple
min = 1 max = 1 l = 2
2006/04/13 13:39
***Imported value-delivery point postal code
«DPPC »

16: **BLAN1**

simple
min = 1 max = 1 l = 3
2006/04/13 13:39
***Imported value-blanks
«BLAN1 »

17: **FIPS**

simple
min = 1 max = 1 l = 5
2006/04/13 13:39
***Imported variable- FIPS
«FIPS »

18: **MSA**

simple
min = 1 max = 1 l = 4
2006/04/13 13:39
***Imported variable-MSA (metropolitan Statistical Area)
«MSA »

19: **BLAN2**

simple
min = 1 max = 1 l = 3
2006/04/13 13:39
***Imported variable- blank2
«BLAN2 »

20: **PHONE**

simple
min = 1 max = 1 l = 10

2006/04/13 13:39
***Imported value--phone
«PHONE »

21: **CNAME**

simple
min = 1 max = 1 l = 30

2006/04/13 13:39
***Imported value--contact name
«CNAME »

22: **TITLE**

simple
min = 1 max = 1 l = 30

2006/04/13 13:39
***Imported value--title
«TITLE »

23: **SALES**

simple
min = 1 max = 1 l = 15

2006/04/13 13:39
***Imported value--sales volume
«SALES »

24: **CER1**

simple
min = 1 max = 1 l = 1

2006/04/13 13:39
***Imported value--code for estimate or range
«CER1 »

25: **ETOT**

simple
min = 1 max = 1 l = 9

2006/04/13 13:39
***Imported value--employees total
«ETOT »

26: **CER2**

simple
min = 1 max = 1 l = 1

2006/04/13 13:39

*** Imported Value - code for estimate or range
«CER2 »

27: **EHERE**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
*** Imported Value - employees here
«EHERE »

28: **CER3**

simple
min = 1 max = 1 l = 1
2006/04/13 13:39
*** Imported Value - code for estimate or range
«CER3 »

29: **YRST**

simple
min = 1 max = 1 l = 4
2006/04/13 13:39
*** Imported Value - year started
«YRST »

30: **SIND**

simple
min = 1 max = 1 l = 1
2006/04/13 13:39
*** Imported Value - Status indicator
«SIND »

31: **SSIND**

simple
min = 1 max = 1 l = 1
2006/04/13 13:39
*** Imported Value - Subsidiary indicator
«SSIND »

32: **MIND**

simple
min = 1 max = 1 l = 1
2006/04/13 13:39
*** Imported value--manufacturing indicator
«MIND »

33: **UDUNS**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
***Imported value-ultimate duns
«UDUNS »

34: **HDUNS**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
***Imported value- headquarters duns
«HDUNS »

35: **PDUNS**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
***Imported variable-parent duns
«PDUNS »

36: **PCITY**

simple
min = 1 max = 1 l = 20
2006/04/13 13:39
*** IMPORTED VALUE -parent or headquarters city
«PCITY »

37: **PSTAT**

simple
min = 1 max = 1 l = 2
2006/04/13 13:39
*** Imported Value - parent or headquarters state abbreviation
«PSTAT »

38: **FDUNS**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
imported value-foreign ultimate duns future
«FDUNS »

39: **FPDUN**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39

imported value-foreign parent duns future
«FPDUN »

40: **HEIRC**

simple
min = 1 max = 1 l = 2
2006/04/13 13:39
**** Importe Value: hierarchy code blank if not requested
«HEIRC »

41: **DIASC**

simple
min = 1 max = 1 l = 9
2006/04/13 13:39
***Imported value -dias code blank if not requested
«DIASC »

42: **POPC**

simple
min = 1 max = 1 l = 1
2006/04/13 13:39
***Imported value-population code blank if not requested
«POPC »

43: **TRANC**

simple
min = 1 max = 1 l = 1
2006/04/13 13:39
***Imported variable-transaction codes
«TRANC »

44: **DDB**

simple
min = 1 max = 1 l = 6
2006/04/13 13:39
imported value-date of dun and bradstreet report format
«DDB »

45: **USERA**

simple
min = 1 max = 1 l = 19
2006/04/13 13:39
imported value-user area
«USERA »

46: **RCT**

simple
min = 1 max = 1 l = 1

2006/04/13 13:39

***Imported value-record class type blank if not requested

«RCT »

47: **LOB**

simple
min = 1 max = 1 l = 19

2006/04/13 13:39

*** IMPORTED VALUE - line of business

«LOB »

48: **PSIC**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

***Imported value-primary sic code

«PSIC »

49: **SIC2**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

***Imported value-sic 2

«SIC2 »

50: **SIC3**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

***Imported value-sic 3

«SIC3 »

51: **SIC4**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

***Imported value-sic 4

«SIC4 »

52: **SIC5**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

***Imported value--sic 5
«SIC5 »

53: **SIC6**

simple
min = 1 max = 1 l = 20

2006/04/13 13:39

***Imported value- sic 6
«SIC6 »

54: **GREP**

simple
min = 1 max = 1 l = 3

2006/04/13 13:46

***Imported value-genesys rep
«GREP »

55: **CSBAC**

simple
min = 1 max = 1 l = 5

2006/04/13 13:47

***Imported value--csba code
«CSBAC »

56: **CSBAD**

simple
min = 1 max = 1 l = 5

2006/04/13 13:48

***Imported value--csba division
«CSBAD »

57: **CMSA**

simple
min = 1 max = 1 l = 1

2006/04/13 13:48

*** Imported Value - cbsa met status code
«CMSA »

58: **CMCSA**

simple
min = 1 max = 1 l = 1

2006/04/13 13:48

*** Imported Value - cbsa mcsa met status code
«CMCSA »

59:

STRAT

simple
min = 1 max = 1 l = 1

2006/04/13 13:48

*** Imported Value - strat

Agriculture.....	A
Construction	C
Manufacturing	D
Gas and sanitation.....	E
Wholesale	F
Retail	G
Finance, Insurance and Real Estate	H
Services	I

«STRAT »

60:

REP

simple
min = 1 max = 1 l = 2

2006/04/13 13:48

*** Imported Value - rep

.....	01
.....	02
.....	03
.....	04
.....	05
.....	06
.....	07
.....	08
.....	09
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..... 75

«REP »

61:

TZONE

simple
min = 1 max = 1 l = 1

2005/08/12 10:55

This is the Time Zone Question

=> /+1
si 1>0

- Newfoundland 1
- Atlantic 2
- Eastern 3
- Central 4
- Mountain..... 5
- Pacific 6

«TZONE »

62:

INTRO

simple
min = 1 max = 1 l = 2

2006/04/13 13:49

Employer Name: <bname > Street: <addr> City: <City> State: <State> Original Phone:
<phone>

Continue 01 D

«INTRO »

63:

INT1

simple
min = 1 max = 1 l = 2

2006/04/13 13:43

Employer Name: <bname > CB NAME:<NAME >

Hello, my name is \$I and I'm calling from the University of Connecticut. We're conducting a survey for the Connecticut Office of Health Care Access regarding health insurance. I need to speak with someone responsible for purchasing health benefits. May I please speak with that person now? (NOTE: Q3 SKIPS BACK TO THIS SCREEN IF RESPONDENT ANSWERS Don't Know or Refused. IF THIS HAPPENS, ASK TO SPEAK TO SOMEONE ELSE WHO IS KNOWLEDGEABLE ABOUT HEALTH BENEFITS.)

- CONTINUE..... 01
- Unreachable-Can't be reached by phone..... UR => /END
- Partial Completion..... PC => /NAME
- No Answer..... NA => /END
- Answering Machine..... AM => /END
- Left message on machine LM => /END
- Left message with person LP => /END
- Busy..... BZ => /END
- Soft Callback (Non-Specific Date/Time) SC => /END
- Soft Unscreened Callback(Respondent Not Chosen) SU NI => /END
- Refusal..... RE => /END
- Refused Information..... RI => /END
- Proxy Refusal PR => /END
- Respondent Terminated..... RT => /END
- Deaf/Health problem DH I => /END
- Non-English Speaking..... LA I => /END
- Disconnected DC => /END
- Business..... BU NI => /END
- Fax/Modem/Pager FX => /END
- Hard Callback (Specific Date/Time) HC => /NAME
- Deaf/Language problem DL NI => /END
- NEW TELEPHONE-callback NN => /NAME
- Ineligible (NOT A BUSINESS) IL => /END
- Interviewer Terminated IT => /END
- Log Off..... LO I => /END
- Other..... OT I => /END
- Spanish Only SP I => /END
- ALL OTHER CODES 99 I => /INT
- Fax Survey..... FS NI => /END

«INT1 »

64:

INT2

simple
min = 1 max = 1 l = 2

2005/08/16 11:26

We are gathering information from businesses throughout Connecticut regarding health care benefits. It won't take more than a few minutes. Is this a good time for you?

CONTINUE..... 01
 Soft Callback (Non-Specific Date/Time) SC R => /END
 Soft Unscreened Callback(Respondent Not Chosen) SU R => /END
 Refusal..... RE R => /END
 Refused Information..... RI R => /END
 Respondent Terminated..... RT => /END
 Deaf/Health problem DH => /END
 Non-English speaking person LA => /END
 Hard Callback (Specific Date/Time) HC R => /NAME
 Deaf/Language problem DL NI => /END
 NEW TELEPHONE-callback NN => /NAME
 Ineligible (NOT A BUSINESS) IL => /END
 Interviewer Terminated IT => /END
 Log Off LO R => /END
 Other OT I => /END
 ALL OTHER CODES 99 => /INT
 Fax Survey..... FS NI => /END
 «INT2 »

65:

Q1

simple
 min = 1 max = 1 l = 2

2006/04/13 13:43

Q1. Our records indicate that the name of your business is <bname
 > . Is that correct?

Yes..... 01 => Q2
 No, different business name than one shown here..... 02
 NO COMPANY NAME SHOWING 03
 Don't Know..... 98
 Refused..... 99

«Q1 »

66:

Q1B

simple, ouverte
 min = 1 max = 1 l = 2

2006/03/27 12:18

Q1B. What best describes your job title?

Owner 01
 Personnel/Human Resource Director/Supervisor 02
 Officer Manager 03
 Administrative Assistant..... 04
 Other (Specify) 80 O
 Don't Know 98
 Refused..... 99

«Q1B »

«O_Q1B »

67:

INT3

simple
min = 1 max = 1 l = 2

2005/08/16 14:17

Thank for you your time. Those were all the questions we had for you today.

Terminate Interview TI D => END

«INT3 »

68:

Q2

simple, ouverte
min = 1 max = 1 l = 2

2005/07/21 09:46

Q2. Is this business a ...(READ Choices 1-8)

- Sole Proprietorship 01
- General Partnership 02
- Limited Partnership 03
- Corporation 04
- Franchise or Branch of Corporation 05
- Limited Liability Company 06
- Limited Liability Partnership 07
- Something else (vol) (Specify) 80 O
- Don't Know 98
- Refused 99

«Q2 »

«O_Q2 »

69:

Q3

simple
min = 1 max = 1 l = 2

2005/08/29 16:27

(INTERVIEWER NOTE: If employer is not in CT, please say: "for this question and those that follow, please think only about your location in Connecticut.") (NOTE: This employer is located in <city>, <state>.) Q3. Do you currently offer health insurance to any of your employees?

- Yes 01 => Q5
- No 02
- Don't Know (SKIPS BACK TO INT1) 98 => INT1
- Refused (SKIPS BACK TO INT1) 99 => INT1

«Q3 »

70:

Q3A

simple
min = 1 max = 1 l = 2

2006/03/27 12:19

Q3A. When did you stop offering health insurance coverage?

Less than 1 year	01
1 to less than 3 years.....	02
3 years or more	03
Never offered coverage	04
Don't Know.....	98
Refused.....	99

«Q3A »

71:

Q4

simple, ouverte
 min = 1 max = 1 l = 2

2005/07/21 09:48

Q4. What is the primary reason for electing not to provide coverage? (Ask open-ended and code into categories.)

Can't afford to	01
Too few employees.....	02
Employees don't need health insurance	03
Employees have coverage through someone else.....	04
Company just started	05
Nature of workforce (part-time or seasonal labor)	06
Other (Specify)	80 O
Don't Know.....	98
Refused.....	99

«Q4 »

«O_Q4 »

72:

Q4A

multiple, ouverte
 min = 1 max = 5 l = 2

2005/07/21 11:34

Q4A. What factors, if any, would motivate you to offer health insurance benefits to at least some of your employees? (Read Choices 1-5. ACCEPT UP TO 5 RESPONSES)

Tax credits	01
Government subsidy	02
Eliminate required minimum participation.....	03
Lower premiums.....	04
Something else (specify)	80 O
Nothing (vol)	97 X
Don't Know.....	98 X
Refused.....	99 X

«Q4A_01 »

«Q4A_02 »

«Q4A_03 »

«Q4A_04 »

«Q4A_05 »

«O_Q4A »

73:

Q5

simple, ouverte
min = 1 max = 1 l = 2

2006/04/06 11:26

Q5. Do you offer a traditional fully-insured health insurance plan or a self-funded (ERISA) health plan?

- Traditional 01
- Self-Insured 02
- Other (Specify) (Vol.)..... 80 O
- Don't Know..... 98
- Refused..... 99

«Q5 »

«O_Q5 »

74:

Q6

simple
min = 1 max = 1 l = 2

2005/07/21 10:00

Q6. Is there a waiting period before employees can be covered by health insurance?

- Yes..... 01
- No 02 => Q7
- Depends (VOL.) 03
- Don't Know..... 98 => Q7
- Refused..... 99 => Q7

«Q6 »

75:

Q6A

simple
min = 1 max = 1 l = 2

2005/07/21 11:38

Q6A. How many months is the average waiting period for full-time employees? (ENTER NUMBER 00-24)

\$E 00 24

- Depends (vol) 97
- Don't Know..... 98
- Refused..... 99

«Q6A »

76:

Q7

simple
min = 1 max = 1 l = 2

2006/03/29 14:32

Q7. What are the minimum number hours per week an employee must work to be eligible for health insurance coverage? (IF RESPONDENT SAYS "Full-Time" or "Part-Time", SAY "How many hours per week is that considered?") (ENTER NUMBER 0-39)

\$E 00 39

- 40 or more..... 40 => Q11
- Don't Know..... 98
- Refused..... 99

«Q7 »

77:

Q8

simple
min = 1 max = 1 l = 2

2005/08/15 15:38

Q8. How many months is the average waiting period for part-time employees? (ENTER NUMBER 00-24)

\$E 00 24

=> +1
si Q6==02 OR Q6>=98

Depends (vol) 97

Don't Know..... 98

Refused..... 99

«Q8 »

78:

Q11

simple
min = 1 max = 1 l = 2

2005/07/21 10:07

Q11. Are temporary workers eligible for health insurance coverage?

Yes..... 01

No 02

Does not apply/don't hire temporary workers (vol) 03

Depends (vol) 04

Don't Know..... 98

Refused..... 99

«Q11 »

79:

Q12

simple
min = 1 max = 1 l = 2

2005/07/21 10:08

Q12. Are seasonal workers eligible for health insurance coverage?

Yes..... 01

Yes, if full-time only (vol)..... 02

No 03

Depends (vol) 04

Does not apply/don't hire seasonal workers (vol) 05

Don't Know..... 98

Refused..... 99

«Q12 »

80:

Q13

simple
min = 1 max = 1 l = 3

2005/07/21 10:09

Q13. Approximately what percentage of your employees are currently eligible for health insurance from your business? (ENTER 3 DIGITS 000-100)

\$E 000 100

Don't Know..... 998

Refused..... 999

«Q13 »

81:

Q14

simple
min = 1 max = 1 l = 3

2005/07/21 10:09

Q14. Approximately what percentage of the eligible employees actually take health insurance from your business? (ENTER 3 DIGITS 0-100)

\$E 000 100

Don't Know..... 998

Refused..... 999

«Q14 »

82:

Q14A

simple
min = 1 max = 1 l = 3

2006/04/06 11:51

Q14A. Of those who enroll in the coverage you offer, approximately what percent enroll in an employee only plan? (ENTER 3 DIGITS 0-100) (INTERVIEWER NOTE: PERCENT TOTAL FROM Q14A and Q14B SHOULD EQUAL 100)

\$E 000 100

Don't Know..... 998

Refused..... 999

«Q14A »

83:

Q14B

simple
min = 1 max = 1 l = 3

2006/04/06 11:52

Q14B. Approximately what percent enroll in a family plan? (INTERVIEWER NOTE: Family plans cover the employee and any additional person or persons). (ENTER 3 DIGITS 0-100) (ANSWER FROM Q14A: <q14a>) (INTERVIEWER NOTE: PERCENT TOTAL FROM Q14A and Q14B SHOULD EQUAL 100)

\$E 000 100

Don't Know..... 998

Refused..... 999

«Q14B »

84:

TOT

simple
min = 1 max = 1 l = 2

2006/04/06 11:40

You answered "<q14a>" to the percentage of eligible employees who actually take health insurance from your business and "<q14b>" to the percentage who enroll in a family plan. Is this correct?

=> +1
 si Q14A+Q14B==100

Yes, Correct..... 01
 No, go back to change percentages..... 02 => Q14A
 Don't Know..... 98
 Refused..... 99
 «TOT »

85: **Q16**

simple
 min = 1 max = 1 l = 2

2005/07/21 10:11

Q16. Do you offer different health care plan options, that is plans that might be from different insurance carriers or provide different levels of benefits?

Yes..... 01
 No..... 02
 Depends (vol) 03
 Don't Know..... 98
 Refused..... 99

«Q16 »

86: **Q17A**

simple
 min = 1 max = 1 l = 3

2006/04/06 11:45

Q17A. Approximately how many plans do you offer for employee only coverage, not including dental plans? (ENTER UP TO 3 DIGIT NUMBER)

\$E 000 100
 Don't Know..... 998
 Refused..... 999

«Q17A »

87: **Q17C**

simple
 min = 1 max = 1 l = 4

2005/07/21 10:13

Q17C. What is the approximate total monthly premium for the LEAST expensive health insurance plan that you offer for employee only coverage? (NOTE: FOR ONE PERSON) (ENTER 4 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$E 0000 9996
 \$9997 or More 9997
 Don't Know..... 9998
 Refused..... 9999

«Q17C »

88:

Q17D

simple
min = 1 max = 1 l = 3

2005/07/21 10:14

Q17D. Approximately what percent of this premium for employee only coverage does your company pay? (ENTER 3 DIGITS 0-100)

\$E 000 100

Don't Know..... 998

Refused..... 999

«Q17D »

89:

Q19

simple
min = 1 max = 1 l = 2

2005/07/21 10:25

Q19. Do you offer family coverage to your employees?

Yes..... 01

No 02 => Q20

Don't Know..... 98 => Q20

Refused..... 99 => Q20

«Q19 »

90:

Q19A

simple
min = 1 max = 1 l = 3

2006/04/06 11:47

Q19A. Approximately how many plans do you offer for family coverage, not including dental plans? (ENTER 3 DIGIT NUMBER)

\$E 000 100

Don't Know..... 998

Refused..... 999

«Q19A »

91:

Q19C

simple
min = 1 max = 1 l = 4

2005/08/18 08:47

Q19C. What is the approximate total monthly premium for the LEAST expensive family insurance plan that you offer? (NOTE: TOTAL PREMIUM) (ENTER 4 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$E 0000 9996

\$9997 or More 9997

Don't Know..... 9998

Refused..... 9999

«Q19C »

92:

Q19D

simple
min = 1 max = 1 l = 3

2005/07/21 10:28

Q19D. Approximately what percent of this premium for family coverage does your company pay? (ENTER 3 DIGITS 0-100)

\$E 000 100

Don't Know..... 998
 Refused..... 999

«Q19D »

93:

Q19E

simple
 min = 1 max = 1 l = 2

2006/03/28 14:19

Q19E. Do you currently offer a high deductible consumer driven health plan?

Yes..... 01 => Q19G
 No 02
 Don't Know..... 98 => Q19G
 Refused..... 99 => Q19G

«Q19E »

94:

Q19F

simple, ouverte
 min = 1 max = 1 l = 2

2006/03/29 14:33

Q19F. How likely are you to offer a high deductible consumer driven health plan in the next two years?

Very likely..... 01
 Somewhat likely 02
 Not that likely 03
 Not at all likely 04
 Don't Know..... 98
 Refused..... 99

«Q19F »

«O_Q19F »

95:

Q19G

multiple, ouverte
 min = 1 max = 4 l = 2

2006/03/29 14:34

Q19G. What changes, if any, are you considering making in the next few years regarding the health benefits you currently offer?" (READ TOP 8 CHOICES) (ACCEPT UP TO 4 RESPONSES)

Increase employee copayments and deductibles..... 01
 Increase employee premium contributions 02
 Offer less expensive plans with fewer benefits..... 03
 Offer a high deductible consumer driven health plan 04
 Offer catastrophic coverage only 05
 Stop offering health benefits..... 06
 No changes 07
 Other (SPECIFY) 80 O
 Don't Know..... 98 X
 Refused..... 99 X

«Q19G_01 »

«Q19G_02 »
«Q19G_03 »
«Q19G_04 »
«O_Q19G »

96:

Q20

simple, ouverte
min = 1 max = 1 l = 2

2006/03/27 12:27

Q20. For the following questions, we would like to ask you about copays for the least expensive coverage you offer. What is the employee copay for a primary care physician visit? (ENTER VERBATIM. Indicate whether response is a percentage or a dollar figure. ROUND TO NEAREST WHOLE NUMBER)

RECORD VERBATIM (SPECIFY UNIT/DOLLAR OR %) 01 O
Don't Know..... 98
Refused..... 99

«Q20 »
«O_Q20 »

97:

Q21

simple, ouverte
min = 1 max = 1 l = 2

2006/03/27 12:28

Q21. For a specialist physician visit? (PROBE: For the least expensive coverage you offer, what is the employee copay for a specialist physician visit?) (ENTER VERBATIM. Indicate whether response is a percentage or a dollar figure. ROUND TO NEAREST WHOLE NUMBER)

RECORD VERBATIM (SPECIFY UNIT/DOLLAR OR %) 01 O
Don't Know..... 98
Refused..... 99

«Q21 »
«O_Q21 »

98:

Q22

simple, ouverte
min = 1 max = 1 l = 2

2006/04/10 16:19

Q22. For a generic prescription? (PROBE: For the least expensive coverage you offer, what is the employee copay for a generic prescription?) (ENTER VERBATIM. Indicate whether response is a percentage or a dollar figure. ROUND TO NEAREST WHOLE NUMBER)

RECORD VERBATIM (SPECIFY UNIT/DOLLAR OR %) 01 O
Prescription coverage not included in the least expensive coverage 97
Don't Know..... 98
Refused..... 99

«Q22 »
«O_Q22 »

99:

Q22B

simple, ouverte
min = 1 max = 1 l = 2

2006/04/10 16:19

Q22B. For a non-generic prescription? (PROBE: For the least expensive coverage you offer, what is the employee copay for a non-generic prescription?) (ENTER VERBATIM. Indicate whether response is a percentage or a dollar figure. ROUND TO NEAREST WHOLE NUMBER)

RECORD VERBATIM (SPECIFY UNIT/DOLLAR OR %) 01 O
Prescription coverage not included in the least expensive coverage 97
Don't Know 98
Refused 99

«Q22B »

«O_Q22B »

100:

Q22C

simple, ouverte
min = 1 max = 1 l = 2

2006/03/27 12:31

Q22C. For a hospital emergency department visit? (PROBE: For the least expensive coverage you offer, what is the employee copay for a hospital emergency department visit?) (ENTER VERBATIM. Indicate whether response is a percentage or a dollar figure. ROUND TO NEAREST WHOLE NUMBER)

RECORD VERBATIM (SPECIFY UNIT/DOLLAR OR %) 01 O
Don't Know 98
Refused 99

«Q22C »

«O_Q22C »

101:

Q23

simple
min = 1 max = 1 l = 2

2006/03/28 14:47

Q23. Is dental care included as part of the least expensive coverage you offer?

Yes 01 => Q24
No 02
Don't Know 98
Refused 99

«Q23 »

102:

Q23B

simple
min = 1 max = 1 l = 2

2006/03/28 14:45

Q23B. Do you offer separate dental insurance?

Yes 01
No 02
Don't Know 98
Refused 99

«Q23B »

103: **Q24**

simple

min = 1 max = 1 l = 2

2005/07/21 10:34

Q24. Is eye care included as part of the least expensive coverage you offer?

- Yes..... 01
No 02 => Q24B
Don't Know..... 98 => Q24B
Refused..... 99 => Q24B

«Q24 »

104: **Q24B**

simple

min = 1 max = 1 l = 2

2005/07/21 10:35

Q24B. Do you offer separate eye care insurance?

- Yes..... 01
No 02
Don't Know..... 98
Refused..... 99

«Q24B »

105: **Q25**

simple

min = 1 max = 1 l = 2

2005/07/21 10:35

Q25. For the least expensive coverage you offer, does it include behavioral health care?

- Yes..... 01
No 02
Don't Know..... 98
Refused..... 99

«Q25 »

106: **Q26**

simple

min = 1 max = 1 l = 3

2005/08/26 10:47

Q26. For the least expensive coverage you offer, what is the amount of the deductible for inpatient hospitalization? (ENTER 3 DIGITS 000-500) (ROUND TO NEAREST WHOLE NUMBER)

\$E 000 500

- Plan does not include deductible for inpatient hospitalization (vol)..... 997
Don't Know..... 998
Refused..... 999

«Q26 »

107:

Q27

simple
min = 1 max = 1 l = 4

2005/07/21 10:38

Q27. For the least expensive coverage you offer, what is the amount of the out of pocket limit for employees alone? (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$E 000 999

\$1000 or More 1000
Plan does not include an out-of-pocket limit 9997
Don't Know 9998
Refused 9999

«Q27 »

108:

IQB1

simple
min = 1 max = 1 l = 2

2006/04/17 16:30

For each of the following questions, please tell me, using a scale from 1 to 10, where 1 means not at all important and 10 means the most important, how important these issues are for your business. First...

Continue 01 D

«IQB1 »

109:

QB1A

simple
min = 1 max = 1 l = 2

2006/04/17 16:29

How important is the cost of the health insurance offered by your business? (PROBE IF NECESSARY: Please tell me how important this is to your business on a scale from 1 to 10 where 1 means not at all important and 10 means the most important.) (ENTER NUMBER 1-10)

\$E 01 10

Don't Know 98
Refused 99

«QB1A »

110:

QB1B

simple
min = 1 max = 1 l = 2

2006/04/17 16:29

How important is the quality of health insurance offered by your business? (PROBE IF NECESSARY: Please tell me how important this is to your business on a scale from 1 to 10 where 1 means not at all important and 10 means the most important.) (ENTER NUMBER 1-10)

\$E 01 10

Don't Know 98
Refused 99

«QB1B »

111:

IQB2

simple
min = 1 max = 1 l = 2

2006/04/17 16:30

Please tell me, using a scale from 1 to 10, where 1 means not at all satisfied and 10 means completely satisfied, how satisfied you are with the following issues. First...

Continue 01 D

«IQB2 »

112:

QB2A

simple
min = 1 max = 1 l = 2

2006/04/17 16:30

How satisfied are you with the cost of health insurance offered by your business? (PROBE IF NECESSARY: Please tell me how satisfied you are on a scale from 1 to 10 where 1 means not at all satisfied and 10 means completely satisfied.) (ENTER NUMBER 1-10)

\$E 01 10

Don't Know..... 98

Refused..... 99

«QB2A »

113:

QB2B

simple
min = 1 max = 1 l = 2

2006/04/17 16:30

How satisfied are you with the quality of health insurance offered by your business? (PROBE IF NECESSARY: Please tell me how satisfied you are on a scale from 1 to 10 where 1 means not at all satisfied and 10 means completely satisfied.) (ENTER NUMBER 1-10)

\$E 01 10

Don't Know..... 98

Refused..... 99

«QB2B »

114:

IQD1

simple
min = 1 max = 1 l = 2

2005/07/21 10:43

IQD1. Finally, for classification purposes only...

Continue 01 D

«IQD1 »

115:

QD1

simple
min = 1 max = 1 l = 5

2005/07/21 10:41

QD1. Approximately how many employees does your company have in Connecticut?
(ASK AS OPEN ENDED. Enter 5-digit number)

\$E 00000 99997

Don't Know..... 99998

Refused..... 99999

«QD1 »

116:

QD2

simple
min = 1 max = 1 l = 2

2005/07/21 10:42

QD2. About how much do you expect your gross revenue to be for the current calendar year?

Under \$100,000 01

\$100,000 to less than \$500,000 02

\$500,000 to less than \$1 million..... 03

\$1 million to less than \$10 million 04

\$10 million to less than \$20 million 05

\$20 million or more 06

Don't Know..... 98

Refused..... 99

«QD2 »

117:

INT99

simple
min = 1 max = 1 l = 2

2005/07/21 10:42

Thank you very much for your time. You have been very helpful, and we appreciate your cooperation.

Complete.....CO D =>/END

«INT99 »

118:

INT

simple
min = 1 max = 1 l = 2

2005/07/21 10:42

SUMMARY INTERRUPTIONS: NOTE THE REASON

Need to print report.....	PT	NI	=> /END
COMPLETED	CO	C	=> /END
New Telephone number.....	NN	NI	=> /END
Respondent (NOT name given) not familiar with DECD.....	NF	NI	=> /END
No new phone number from information-Can't be reached by phone.....	UR		=> /END
Terminate Interview (No company name).....	TI	NI	=> /END
Partial Completion.....	PC	R	=> /NAME
No Answer.....	NA	R	=> /END
Answering Machine.....	AM	R	=> /END
Left message on machine	LM	I	=> /END
Left message with person	LP	I	=> /END
Busy.....	BZ	R	=> /END
Soft Callback (Non-Specific Date/Time)	SC	R	=> /END
Soft Unscreened Callback(Respondent Not Chosen)	SU	R	=> /END
Refusal.....	RE	R	=> /END
Refused Information.....	RI	R	=> /END
Proxy Refusal	PR	R	=> /END
Respondent Terminated.....	RT		=> /END
Deaf/Health problem	DH		=> /END
Non-English Household	LA		=> /END
Disconnected	DC		=> /END
Business.....	BU	NI	=> /END
Fax/Modem/Pager	FX		=> /END
Hard Callback (Specific Date/Time)	HC	R	=> /NAME
Deaf/Language problem	DL	NI	=> /END
Ineligible.....	IL		=> /END
Interviewer Terminated	IT		=> /END
Log Off.....	LO	R	=> /END
Other.....	OT	I	=> /END
Spanish Only Household	SP	I	=> /END
Fax Survey.....	FS	NI	=> /END
Refusal Conversion (RE).....	VE	I	=> /END
Refusal Conversion (RI).....	VI	I	=> /END
Refusal Conversion (PR).....	VP	I	=> /END
.....	SO	NI	=> /END
.....	NO	I	=> /END
.....	MO	NI	=> /END
.....	UA	NI	=> /END
(INTRO) Continue.....	01	N	
(INT1) ALL OTHER CODES.....	99	N	

«INT »

119:

F8

simple, ouverte
 min = 1 max = 1 l = 1

procédure 1 -> F8
 2005/08/25 11:23

F8 Button

TO VIEW COMMENTS: 1. PRESS ENTER TO GET THE TEXT BOX. 2. READ COMMENTS. WHEN FINISHED READING COMMENTS, PRESS "CANCEL" THEN ESC KEY AND PAGE UP BUTTON. TO TYPE COMMENTS: 1. PRESS ENTER TO GET THE TEXT BOX 2. TYPE COMMENTS 3. CLICK "OK" AND PROGRAM WILL RETURN TO SCREEN YOU LEFT OFF ON.

Comments..... 1 DO

«F8 »

«O_F8 »

120:

NAME

simple

min = 1 max = 1 l = 30

[INTERVIEWER: Ask]

In that case we will call back? Who should we ask for?

«NAME »

121:

TEL01

simple

min = 0 max = 1 l = 10

Just to confirm your phone number is...\$N .

IF PHONE IS THE SAME
PRESS [ENTER] TO CONFIRM... IF PHONE IS DIFFERENT TYPE
NUMBER AND PRESS [ENTER] (OMIT LEADING "1")

«TEL01 »

122:

CB

simple

min = 1 max = 1 l = 12

today is \$D it is \$H questionnaire:\$Q

When can I phone back?

\$CHS

=> END

si \$A > 25

«CB »

Appendix III Summary of Policy Options

Option considered	Target Population	Estimated Number of People Served	Status of approval	Status of implementation	If implemented, most recent estimate of number people served.
1. Health Insurance Subsidy Pilot	Low-income workers with access to employer sponsored coverage	Pilot "expansion program" capped at 3,000 enrollees	Legislation proposed, never approved	Not implemented	N/A
2. Premium Assistance Program for HUSKY	HUSKY A families with access to employer sponsored coverage	Approximately 23,000	Legislation proposed and included several Governor's Budget Proposals. Never approved.	Not implemented	N/A
3. Small Employer Health Insurance Project	Small low wage employers that cannot afford to offer coverage	Not known	Not currently being pursued	N/A	N/A