



Topline

Kaiser Family Foundation

**Survey of People Who Purchase Their Own
Insurance**

June 2010

Methodology

The *Survey of People Who Purchase Their Own Insurance* was designed, analyzed, and conducted by researchers at the Kaiser Family Foundation, led by Mollyann Brodie, Ph.D. and Gary Claxton, and including Liz Hamel, Bianca DiJulio, Larry Levitt, and Sarah Cho. In order to identify people who purchase their own insurance, we completed screening interviews with a nationally representative sample of 8,499 people ages 18-64, including 4,165 who had previously been identified as purchasing their own insurance, as well as 4,334 who had not previously answered questions about their health insurance status. Of these, 1,038 met the following criteria:

- Currently covered by health insurance that they purchase directly
- Not covered by health insurance through an employer, COBRA, Medicare, Medicaid or any other state government program, or the U.S. military or VA
- If covered by any other source of insurance, the insurance they purchase themselves is their main source of coverage, not supplemental to another source
- Did not purchase their insurance from a state, local, or other government agency
- If purchase insurance from a college or university, the insurance covers health services received both within and outside the university setting
- If a small business owner, the health insurance they purchase is only for themselves and/or their family, and does not cover non-related employees of their business

A web-based survey among the 1,038 randomly selected individuals was conducted between March 19 and April 2, 2010. Fieldwork was conducted by Knowledge Networks. Respondents are members of the Knowledge Networks Panel, a large, randomly drawn, representative national panel of households. The panel members are randomly recruited by telephone and by self-administered mail and web surveys. Households are provided with access to the Internet and hardware if needed. Unlike other Internet research that covers only individuals with Internet access who volunteer for research, Knowledge Networks surveys are based on a dual sampling frame that includes both listed and unlisted phone numbers, telephone and non-telephone households, and cell-phone-only households.

All data were weighted to adjust for demographic differences between the Knowledge Networks panel and national Census estimates. The margin of sampling error for results based on the full sample is plus or minus 4 percentage points. For results based on smaller subsets of respondents, the margin of sampling error may be higher. Sampling error is only one of many potential sources of error in this or any other public opinion poll.

Please note:

- Values less than 0.5% are indicated by an asterisk (*).
- "Vol." indicates that a response was volunteered by a respondent, not an explicitly offered choice.
- Due to rounding, percentages may not always add up to 100 percent.

SCREENER

Q1. Below is a list of the different kinds of health plans or health insurance people have, including those provided by the government. Please indicate whether or not you are currently covered by each type of insurance or not. (Multiple responses accepted)

- Health insurance through your or someone else's current or former employer or union
- Medicare, a government plan that pays health care bills for people aged 65 or older and for some disabled people
- Medicaid or any other state medical assistance plan for those with lower incomes
- Coverage from the U.S. military or Veterans Administration (VA)
- 100 Health insurance that you purchase directly (including association health plans, i.e. plans that require you to be a member of an association in order to purchase coverage)
- 1 Health insurance from some other source (please explain)

Note: Respondents were considered eligible if they said 'yes' to 'health insurance you purchase directly' and 'no' to employer-sponsored coverage, Medicare, Medicaid/other state program, and military coverage.

Q1M. Are you now married, widowed, divorced, separated, never married, or living with a partner?

- 55 Married
- 2 Widowed
- 11 Divorced
- 1 Separated
- 26 Never married
- 5 Living with partner
- No answer

Q1A. Is the health insurance that you purchase yourself your MAIN source of insurance coverage, or is it supplemental coverage for some other main source of insurance?

Asked of those who say they have health insurance from some other source in addition to health insurance they purchase themselves (N=8)

- 100 Health insurance I purchase myself is main source of coverage
- Health insurance I purchase myself is supplemental, I have another main source of coverage

Note: Respondents were excluded if they said the health insurance they purchase themselves is supplemental to another main source of coverage.

Q1B. Do you purchase your health insurance coverage from a state, local, or other government agency?

- Yes, purchase from a state, local, or other government agency
- 100 No, purchase from some other source

Note: Respondents were excluded if they said they purchase health insurance from a government agency.

Q1C. Do you purchase your health insurance coverage from a college or university where you [if married: or your spouse] are enrolled as a student?

- 3 Yes, purchase from a college or university
- 97 No, purchase from some other source

Q1D. Does your insurance cover health services received outside the university setting, or is it only good for services received on the college/university campus?

Asked of those who say they purchase health insurance from a college or university (N=11)

- 100 Covers health services received outside the university setting
- Only covers health services received on the college/university campus

Note: Respondents were excluded if they said their insurance only covers health services received on the college/university campus.

Q2. Are you [if married: or your spouse] a small business owner, or not?

- 40 Yes
- 60 No
- * No answer

Q3. What type of business do you own?

Based on those who say they are/their spouse is a small business owner (N=468)

- 20 Professional, Scientific, and Technical Services
- 18 Construction
- 10 Retail Trade
- 8 Other Services and Community/Non-Profit Organizations (except Public Administration)
- 7 Health Care and Social Assistance
- 6 Real Estate and Rental and Leasing
- 5 Finance and Insurance
- 5 Arts, Entertainment, and Recreation
- 3 Manufacturing
- 3 Agriculture, Forestry, Fishing and Hunting
- 2 Wholesale Trade
- 2 Accommodation and Food Services
- 1 Transportation and Warehousing
- 1 Information
- 1 Management of Companies and Enterprises
- 1 Educational Services
- * Mining, Quarrying, and Oil and Gas Extraction
- * Administrative and Support and Waste Management and Remediation Services
- Utilities
- Public Administration
- 1 Consulting, unspecified (vol.)
- 5 Other

Q4. Is the health insurance that you purchase for yourself part of a plan that also covers non-related employees of your business, or is the plan just for yourself (and your family)?

Based on those who say they are/their spouse is a small business owner (N=468)

- Covers my employees as well myself (and my family)
- 100 Covers only me (or me and my family)

Note: Respondents were excluded if they said the insurance they purchase themselves also covers non-related employees of their business.

Q5. Is the health insurance that you purchase yourself an extension of coverage that you previously got through an employer, commonly called COBRA?

- Yes, COBRA
- 100 No, not COBRA

Note: Respondents were excluded if they said the insurance they purchase themselves is an extension of coverage that they previously got through an employer.

MAIN SURVEY

[WORDS IN BRACKETS ROTATED]

Q6. As of right now, do you generally [support] or generally [oppose] the health care proposals being discussed in Congress? ¹

- 19 Strongly support
- 27 Somewhat support
- 20 Somewhat oppose
- 33 Strongly oppose
- 1 No answer

[WORDS IN BRACKETS ROTATED]

Q7. Do you think you and your family would be [better off] or [worse off] if the president and Congress passed health care reform, or don't you think it would make much difference?

- 30 Better off
- 27 No difference
- 43 Worse off
- 1 No answer

THERE IS NO Q8

We will be asking some details about your current health insurance plan. Please have documents available to answer these questions, such as your contract with your health insurance company, monthly statements, or other documents that would be useful. If another family member is also involved with managing health care and insurance expenses, please confirm with him/her to answer any specific questions that you are unsure about.

¹ Note: The survey was in the field March 19-April 2, 2010, both before and after the passage of the Patient Protection and Affordability Act. 827 interviews (80 percent) were completed on or before March 23, the day President Obama signed the bill into law. No major differences in attitudes towards reform were detected between those completing the survey before and after the law was signed.

- Q9. Approximately how much do you pay for your health insurance premiums, not including the health care costs you pay directly out of your own pocket? You may enter the amount you pay per month, per quarter, or per year. (If you are not sure what this number is, please look it up in your insurance documents.) [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondents who entered and confirmed current annual premium = \$0 were excluded. Respondent was asked to confirm their answers if they entered annual premium >= \$48,000.]

Please enter just one number

A. \$__ per month OR B. \$__ per quarter OR C. \$__ per year

	Annual premium	Monthly premium
8	<\$1,200	<\$100
15	\$1,200-\$2,399	\$100-\$199
18	\$2,400-\$3,599	\$200-\$299
14	\$3,600-\$4,799	\$300-\$399
11	\$4,800-\$5,999	\$400-\$499
9	\$6,000-\$7,199	\$500-\$599
5	\$7,200-\$8,399	\$600-\$699
6	\$8,400-\$9,599	\$700-\$799
2	\$9,600-\$10,799	\$800-\$899
2	\$10,800-\$11,999	\$900-\$999
7	\$12,000 or more	\$1,000 or more
3	No answer	No answer

Average annual premium: \$5,131

- Q10. Is the amount you pay for coverage just for yourself, or does it also include coverage for other members of your family?

57 Only myself
 43 Myself and members of my family
 * No answer

Q11. How many adults (including yourself) and how many children are covered by this health care plan?

Number of adults covered

	Total	Individual coverage	Family coverage
1	61	100	11
2	36	--	83
3+	3	--	6
N=	1038	574	463

Number of children covered

	Total	Individual coverage	Family coverage
0	75	100	41
1	9	--	20
2	11	--	26
3+	6	--	13
N=	1038	574	463

Results of Q9-Q11 combined: Average annual premium by type of coverage and number of people:

\$3,606	Individual coverage
\$7,102	Family coverage
\$7,247	Average for family coverage, 2 adults, no kids
\$7,365	Average for family coverage, 2 adults, 1+ kids

[ORDER OF ITEMS RANDOMIZED]

Q12. Which of the following best describes why you purchase your own health insurance

- 45 I am[/my spouse is] self-employed or a small business owner
- 16 I am[/my spouse is] working, but employer doesn't offer insurance
- 11 I am[/my spouse is] retired but not yet eligible for Medicare
- 9 I am[/my spouse is] between jobs
- 6 My employer[my spouse's employer] offers insurance, but the amount I[/we] would have to pay is too much
- 3 My employer[/my spouse's employer] offers insurance, but I don't[/he or she doesn't] work enough hours to qualify
- 4 I am a student (Vol.)
- 1 Employer contributes to plan I purchase myself (Vol.)
- * Prefer my own insurance (Vol.)
- 5 Other reason
- * No answer

Q13. How long have you purchased health insurance directly from your CURRENT insurance company?

- 2 <3 months
- 4 3 to <6 months
- 8 6 months to <12 months
- 27 1-2 years
- 15 3-4 years
- 23 5-9 years
- 13 10-19 years
- 5 20+ years
- 2 No answer

Average time with current insurance company: 5.6 years
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Q13b. Have you purchased health insurance from your current insurance company for less than 12 months, or 12 months or more?

Asked of those who did not give an answer to Q13 (N=9). Number too small to reliably show responses.

Q14. Before buying health insurance from your current insurance company, did you purchase insurance yourself directly from another insurance company, were you covered by an employer, were you covered by COBRA, did you have public coverage such as Medicaid, did you have coverage from another source (please specify), or were you uninsured?

- 30 Purchased insurance yourself directly from another insurance company
- 37 Covered by an employer
- 9 Covered by COBRA
- 1 Public coverage such as Medicaid
- 14 Uninsured
- 5 Parents' plan (Vol.)
- * Association plan (Vol.)
- 3 Coverage from another source
- * No answer

[ORDER OF ITEMS RANDOMIZED]

Q15. Which of the following best describes why you decided to buy insurance on your own?

Based on those who were previously covered by an employer or COBRA (N=479)

- 58 You [or your spouse] lost or left the job that offered health insurance benefits
- 17 Your [or your spouse's] COBRA benefits ran out
- 8 The amount you had to pay for employer health insurance coverage was too much, and you wanted to find a cheaper policy
- 6 Your [or your spouse's] employer stopped offering health insurance coverage
- 3 You [or your spouse] no longer worked enough hours to qualify for health insurance benefits
- 3 You were not satisfied with the health insurance benefits that your[/your spouse's] employer offered
- 1 Became self-employed/started own business (Vol.)
- 4 Other reason
- * No answer

[ORDER OF ITEMS RANDOMIZED]

Q16. Which of the following best describes why you decided to buy health insurance on your own?

Based on those who previously had public coverage (N=11). Number too small to reliably show responses.

[ORDER OF ITEMS RANDOMIZED]

Q17. Which of the following best describes why you decided to switch insurance companies?

Based on those who were previously covered by insurance they purchased from a different insurance company (N=353)

- 57 Your previous insurance company raised your premium
- 14 You were not satisfied with your previous insurance company's benefits
- 5 You moved to a different state and couldn't keep your previous health insurance
- 4 You were not satisfied with the doctors/providers available through your previous insurance company
- 3 Your previous insurance company cancelled your coverage
- 5 Insurance company left area/went bankrupt (Vol.)
- 4 Found a cheaper/better plan (Vol.)
- 1 Too expensive (Vol.)
- 7 Other reason
- 1 No answer

[WORDS IN BRACKETS ROTATED]

Q18. Do you think the benefits under your current insurance plan are [better], [worse], or about the same as your previous plan?

Based on those who had self-purchased, employer, COBRA, public, or other coverage before buying insurance from current insurer (N=927)

- 18 Better
- 42 About the same
- 40 Worse
- * No answer

[WORDS IN BRACKETS ROTATED]

Q19. Compared with your previous health plan, do you think your current plan offers you [more] protection, [less] protection or about the same level of protection if you need health care?

Based on those who had self-purchased, employer, COBRA, public, or other coverage before buying insurance from current insurer (N=927)

- 16 More protection
- 47 About the same
- 38 Less protection
- * No answer

Q20. How long were you uninsured before you began purchasing health insurance on your own?

Based on those who were uninsured before they began purchasing coverage from current insurer (N=109)

- 2 <6 months
- 7 6 months to <12 months
- 18 1-2 years
- 9 3-4 years
- 12 5-9 years
- 40 10 years+
- 12 No answer

Average length of time uninsured before purchasing insurance on own: 9.2 years
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Q21. Why did you decide to begin buying health insurance on your own? (Open-ended)

Based on those who were uninsured or had some other type of coverage before they began purchasing coverage from current insurer (N=193)

- 19 Needed it/wanted coverage/security
- 12 Lost/no longer qualified for dependent coverage
- 6 Concerns about age
- 6 Required/mandate
- 5 Retired/lost jobs/changed jobs
- 4 Could afford to purchase insurance
- 4 Family situation changed
- 3 Cost/price concerns
- 3 Health problems/concerns
- 3 Self-employed
- 2 Employer subsidized the cost
- 18 Other responses
- 16 No answer

Q22. When you purchased your current health insurance policy, did you shop around at multiple insurance companies, or did you just look at one insurer?

- 79 Shopped around;
- 18 Looked at only one
- 2 No answer

Q23. Did you purchase your health insurance through an insurance broker, through the Internet, directly from the insurance company, or some other way?

- 36 An insurance broker
- 13 Through the Internet
- 42 Directly from the insurance company
- 2 Through an association (Vol.)
- 5 Some other way
- 2 No answer

Q24. Approximately how many different insurance companies did you apply to?

Based on those who shopped around (N=847)

38	1
17	2
35	3-4
9	5 or more
1	No answer

Results of Q22-Q24 combined based on total

79	Shopped around (Net)
30	Applied to 1 insurance company
13	Applied to 2 insurance companies
28	Applied to 3-4 insurance companies
7	Applied to 5 or more insurance companies
18	Did not shop around
2	No answer

Q25. Did any insurance company refuse to offer you a policy when you applied, or not?

Based on those who shopped around (N=847)

15	Yes, at least one insurance company refused to offer me a policy
85	No, was not refused
*	No answer

Results of Q22-Q25 combined based on total

79	Shopped around (Net)
12	Any insurance company refused to offer policy
68	No insurance company refused to offer policy
18	Did not shop around
2	No answer

Q26. How easy or difficult was it for you to find a policy to meet your needs?

16	Very easy
45	Somewhat easy
24	Somewhat difficult
13	Very difficult
2	No answer

- Q27. Thinking about your CURRENT insurance plan, what is the amount of your annual deductible for medical care? (Deductible is the amount you have to pay yourself before your insurance plan will start paying any part of your medical bills. If you are not sure what this number is, please look it up in your insurance documents.) [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered annual deductible=\$0 or annual deductible >=\$5,000 for individual coverage or >=\$15,000 for family coverage.]

ENTER DOLLAR AMOUNT \$ _____

- 7 \$0
- 9 \$1-\$499
- 11 \$500-\$999
- 11 \$1,000-\$1,499
- 6 \$1,500-\$1999
- 17 \$2,000-\$2,999
- 7 \$3,000-\$4,999
- 15 \$5,000-\$6,999
- 5 \$7,000-\$9,999
- 6 \$10,000 or more
- 6 No answer

- Q28. Is that a FAMILY deductible (meaning you must spend that amount on your entire family's medical care before the insurance company begins to pay) or is it a PER PERSON deductible (meaning that you must spend that amount on care for any one person before the insurance company will begin to pay for that person's care)?

Based on those with family coverage (N=463)

- 44 Family deductible
- 54 Per person deductible
- 2 No answer

Results of Q10/Q27/Q28 combined: Deductible by coverage type

	Percent reporting \$0 deductible	Average annual deductible (among those with >\$0 deductible)
Individual coverage	8	\$2,498
Family coverage: Per person deductible	7	\$2,959
Family coverage: Family deductible	7	\$5,149

- Q29. When you visit a primary care doctor, such as for a check-up or routine medical care, how much do you have to pay out of your own pocket after you've met your deductible? This could be a set dollar amount, such as a co-pay, or it could be a percentage of the doctor's charges. (If you are not sure what this number is, please look it up in your insurance documents.) [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered co-pay = \$0 or >=\$55; or if they entered co-insurance = 0% or >=59%.]

	ENTER \$ __ co-pay	OR	ENTER __ % of charges you pay yourself	
			Among those reporting co-pay >\$0	Among those reporting co-insurance >0%
	Total			
\$0 co-pay or 0% co-insurance	10		--	--
Co-pay				
\$1-\$14	4		6	--
\$15-\$19	6		11	--
\$20-\$24	11		20	--
\$25-\$29	11		19	--
\$30-\$34	9		16	--
\$35-\$39	5		9	--
\$40-\$49	6		10	--
\$50 or more	5		8	--
Co-insurance ²				
1-9%	--		--	--
10-19%	*		--	2
20-29%	11		--	42
30-49%	3		--	10
50-79%	1		--	5
80-100%	11		--	41
No answer	6		--	--

² Note: Due to the unexpectedly large share of people giving co-insurance responses in the 80-100% range, we suspect that many people answered the amount their insurance pays, rather than the amount they pay themselves. Therefore, we do not consider results for this question to be completely reliable.

Q30. When you visit a specialist, such as a cardiologist or an orthopedist, how much do you have to pay out of your own pocket after you've met your deductible? Again, this could be a set dollar amount, such as a co-pay, or it could be a percentage of the doctor's charges. (If you are not sure what this number is, please look it up in your insurance documents.) [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered co-pay = \$0 or >=\$55; or if they entered co-insurance = 0% or >=59%.]

	ENTER \$ __ co-pay	OR	ENTER __ % of charges you pay yourself	
			Among those reporting co-pay >\$0	Among those reporting co-insurance >0%
	Total			
\$0 co-pay or 0% co-insurance	10		--	--
Co-pay				
\$1-\$14	3		5	--
\$15-\$19	4		8	--
\$20-\$24	5		11	--
\$25-\$29	8		16	--
\$30-\$34	7		15	--
\$35-\$39	4		8	--
\$40-\$49	7		16	--
\$50 or more	10		20	--
Co-insurance ³				
1-9%	*		--	1
10-19%	1		--	3
20-29%	17		--	49
30-49%	4		--	12
50-79%	2		--	6
80-100%	10		--	28
No answer	7		--	--

THERE IS NO Q31 OR Q32

³ Note: Due to the unexpectedly large share of people giving co-insurance responses in the 80-100% range, we suspect that many people answered the amount their insurance pays, rather than the amount they pay themselves. Therefore, we do not consider results for this question to be completely reliable.

- Q33. Approximately how much you have paid for health care costs [if family coverage: 'for you and your family'], such as co-pays, deductibles, and any other expenses not covered by your insurance, out of your own pocket in the past 12 months? Please do not include the amount you pay for health insurance premiums. [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered out-of-pocket costs = \$0 or >=\$100,000.]

ENTER DOLLAR AMOUNT \$ _____

- 14 \$0
- 18 \$1-249
- 11 \$250-\$499
- 15 \$500-\$999
- 14 \$1,000-\$1,999
- 14 \$2,000-\$4,999
- 9 \$5,000-\$9,999
- 2 \$10,000 or more
- 3 No answer

Average out-of-pocket spending in past 12 months excluding insurance premiums: \$1,690
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- Q34. In general, do you feel well-protected by your health insurance plan, or do you feel vulnerable to high medical bills?

- 48 Well-protected
- 51 Vulnerable to high medical bills
- 2 No answer

- Q35. Generally, how confident are you that you have enough money or health insurance to pay for the usual medical costs that you [if family coverage: 'and your family'] require?

- 17 Very confident
- 42 Somewhat confident
- 22 Not too confident
- 18 Not at all confident
- 1 No answer

Q36. How confident are you that you would have enough money or health insurance to pay for a major illness, such as a heart attack, cancer, or a serious injury that required hospitalization?

- 14 Very confident
- 33 Somewhat confident
- 29 Not too confident
- 22 Not at all confident
- 1 No answer

[ORDER OF ITEMS RANDOMIZED]

Q37. How worried, if at all, are you that...

	Very worried	Somewhat worried	Not too worried	Not at all worried	No answer
A. Your health insurance company will drop your coverage if you get really sick	22	32	32	12	2
B. Your insurance company will raise your premiums so much you will no longer be able to afford your health insurance	42	31	21	5	2
C. Your income will go down and you won't be able to afford the cost of your current insurance coverage	32	32	26	8	2
D. You won't be able to afford the prescription drugs you need	20	29	36	14	1
E. You won't be able to afford the health care services you need	28	37	26	6	2

Q38. If you [if family coverage: or another family member] were to develop a chronic medical condition that requires you to use health care services more frequently than you do today, do you think that you would be comfortable staying in your current health plan or would you try to switch to another health plan?

- 60 Comfortable staying with current plan
- 39 Would try to switch to another plan
- 1 No answer

Q39. Was there a time [if with current insurer 12 months or more: 'over the past twelve months' / if with current insurer <12 months: 'since you began purchasing health insurance from your current insurer'] when you [if family coverage: or another family member covered by your plan] needed medical care, but did not get it because of the cost?

- 22 Yes, this happened
- 76 No, this did not happen
- 1 No answer

Q40. Was there a time [if with current insurer 12 months or more: 'over the past twelve months' / if with current insurer <12 months: 'since you began purchasing health insurance from your current insurer'], when you [if family coverage: or another family member covered by your plan] DID NOT fill a prescription for a medicine because of the cost, or not?

- 20 Yes, this happened
- 80 No, this did not happen
- * No answer

[ORDER OF ITEMS RANDOMIZED]

Q41. Below is a list of problems some people experience with their health insurance plan. Have you ever had any of these problems with your CURRENT health insurance plan, or not?

	Yes, this happened with current plan	No, did not happen with current plan	No answer
a. You were surprised to find out that your plan would not pay anything for care you [if family coverage: or a family member] received, that you thought was covered.	22	77	2
b. Your plan paid less than you expected for a bill you received from a doctor, hospital, or lab.	31	67	1
c. You reached the limit of what your insurance company would pay for treatment of a specific illness or injury.	7	92	1

Percent who said 'yes' to at least one of the above: 38%
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Q42. How difficult is it for you [if family coverage: and your family] to pay for your health care costs, including health insurance premiums and all other out-of-pocket costs?

- 24 Very difficult
- 37 Somewhat difficult
- 30 Not too difficult
- 7 Not at all difficult
- 1 No answer

Q43. Since you've been with your current insurance company, has your insurer notified you of an increase in your monthly or annual premium, or have you not had a rate increase since joining the plan?

- 72 Yes, insurer has notified you of premium increase
- 28 No, insurer has not notified you of premium increase
- 1 No answer

Results of Q17-Q43 combined based on total

- 77 Any premium increase (NET)
- 72 From current insurer
- 6 From previous insurer, but not from current insurer
- 22 No premium increase
- 1 Undetermined

Q44. You indicated earlier that you previously purchased your own insurance directly from a DIFFERENT insurance company and that you switched insurers because your previous insurer notified you of an increase in your premium. Approximately how much were you paying for your health insurance premiums with your previous insurer BEFORE they raised your premium? You may enter the amount you were paying per month, per quarter, or per year. [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered annual premium=\$0 or annual premium >=\$48,000.]

Asked of those who have not had a premium increase with their current insurance company, and who switched insurance companies due to a premium increase from their previous insurer (N=62). Number too small to reliably show responses. (See combined response in premium increase tables after Q54.)

Q44A. Was the premium you were paying for your previous policy higher, lower, or about the same as what you are paying with your current insurer?

Asked of those who did not give an answer to Q44 (N=3). Number too small to reliably show responses.

Q45. And approximately how much would your premium have been with your previous insurer AFTER they raised your premium? Please enter the FULL amount of the premium the previous insurer wanted you to pay after the increase, either the amount you would have had to pay per month, per quarter, or per year. [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered annual premium=\$0 or annual premium >=\$48,000. Respondents were not allowed to enter a value for Q45<=Q44.]

Asked of those who have not had a premium increase with their current insurance company, and who switched insurance companies due to a premium increase from their previous insurer (N=62). Number too small to reliably show responses. (See combined response in premium increase tables after Q54.)

Q46. Thinking about the most recent time your insurer notified you of a premium increase, how long ago did this happen?

Based on those who have had a premium increase from their current insurer (N=813)

- 33 Within the last 3 months
- 31 3-6 months ago
- 27 6-12 months ago
- 9 More than 12 months ago
- No answer

Results of Q43-Q46 combined based on total

- 72 Any premium increase from current insurer (NET)
- 23 Within the last 3 months
- 22 3-6 months ago
- 19 6-12 months ago
- 7 >12 months ago
- 28 No premium increase from current insurer
- 1 No answer

Q47. Approximately how many times has your insurance company notified you of a premium increase [if with current insurer 12 months or more: 'in the past twelve months' / if with current insurer <12 months: since you began purchasing insurance from them]?

Based on those who have had a premium increase from their current insurer and most recent increase was less than 12 months ago (N=751)

- * 0
- 81 1
- 15 2
- 4 3 or more
- * No answer

Results of Q43-Q47 combined based on total

- 72 Any premium increase from current insurer
- 7 None in past year
- 53 One in past year
- 10 2 in past year
- 2 3 or more in past year
- 28 No premium increase from current insurer
- 1 No answer

- Q48. Thinking about the most recent time your insurer notified you of a premium increase, approximately how much were you paying for your premium PRIOR to the increase? You may enter the amount you were paying per month, per quarter, or per year. [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered annual premium=\$0 or annual premium >=\$48,000; if annual premium before increase (Q48) >= current annual premium (Q9); or if percentage increase indicated by current and prior annual premium >=50%.]

A. \$__ per month OR B. \$__ per quarter OR C. \$__ per year

Based on those who have had a premium increase from their current insurer (N=813)

Premium with current insurer before most recent increase:

	Annual premium	Monthly premium
8	<\$1,200	<\$100
15	\$1,200-\$2,399	\$100-\$199
18	\$2,400-\$3,599	\$200-\$299
15	\$3,600-\$4,799	\$300-\$399
12	\$4,800-\$5,999	\$400-\$499
8	\$6,000-\$7,199	\$500-\$599
8	\$7,200-\$8,399	\$600-\$699
4	\$8,400-\$9,599	\$700-\$799
3	\$9,600-\$10,799	\$800-\$899
2	\$10,800-\$11,999	\$900-\$999
6	\$12,000 or more	\$1,000 or more
2	No answer	No answer

Average annual premium with current insurer before most recent increase: \$4,993
--

- Q49. Thinking about the most recent time your insurance company notified you of a premium increase, did they notify you that you could switch to a different policy, for example, one with lower benefits, or higher co-pays and deductibles, or not?

Based on those who have had a premium increase from their current insurer (N=813)

50 Yes
 49 No
 1 No answer

Q50. Did you switch to a different policy, or did you stay with the same policy that you had before the premium increase?

Based on those who had a premium increase from current insurer and whose insurer notified them they could switch to a different policy (N=450)

- 29 Switched to a different policy
- 71 Stayed with the same policy
- * No answer

Results of Q43 & Q49-Q50 combined based on total

- 72 Received premium increase from current insurer (NET)
- 36 Insurer notified you could switch policies (SUBNET)
- 10 Switched policies
- 26 Stayed with same policy
- 35 Insurer did not notify you could switch policies
- 28 Did not receive premium increase from current insurer
- 1 Undetermined

Results of Q17, Q43 & Q49-Q50 combined based on total

- 77 Received premium increase from current or previous insurer (NET)
- 16 Switched policies or switched insurers in response to increase
- 61 Did not switch policies or insurers in response to increase
- 1 Undetermined
- 22 Did not receive premium increase from current or previous insurer
- 1 Undetermined

Q51. What was the approximate amount of the premium that your insurance company wanted you to pay in order to stay with the policy you had before? You may enter the amount you would have had to pay per month, per quarter, or per year. [If left blank: We realize it can be difficult to estimate these costs. Please provide us with your best guess, and feel free to look up these numbers in your insurance documents or ask another family member who may be more familiar with these costs.] [Note: Respondent was asked to confirm their answers if they entered annual premium=\$0 or annual premium >=\$48,000. Respondents were not allowed to enter a value for Q51<=Q48.]

A. \$__ per month OR B. \$__ per quarter OR C. \$__ per year

Based on those who had a premium increase from current insurer and who switched to a different policy (N=133)

Premium asked for those who switched plans with current insurer:

	Annual premium	Monthly premium
--	<\$1,200	<\$100
9	\$1,200-\$2,399	\$100-\$199
17	\$2,400-\$3,599	\$200-\$299
9	\$3,600-\$4,799	\$300-\$399
15	\$4,800-\$5,999	\$400-\$499
13	\$6,000-\$7,199	\$500-\$599
3	\$7,200-\$8,399	\$600-\$699
13	\$8,400-\$9,599	\$700-\$799
3	\$9,600-\$10,799	\$800-\$899
4	\$10,800-11,999	\$900-\$999
14	\$12,000 or more	\$1,000 or more
*	No answer	No answer

Average annual premium asked for those who switched plans with current insurer: \$7,060

[WORDS IN BRACKETS ROTATED]

Q52. Do you think the benefits under your current insurance plan are [better], [worse], or about the same as the plan you had before you switched?

Based on those who had a premium increase from current insurer and who switched to a different policy (N=133)

1 Better
 38 About the same
 61 Worse
 -- No answer

[WORDS IN BRACKETS ROTATED]

Q53. Compared to the plan you had before you switched, do you think your current plan offers you [more] protection, [less] protection or about the same level of protection if you need health care?

Based on those who had a premium increase from current insurer and who switched to a different policy (N=133)

- * More protection
- 45 About the same
- 54 Less protection
- * No answer

Q54. How long have you been covered by your current insurance PLAN? (Note, if you switched plans, this may be less time than you have been covered by your current INSURANCE COMPANY) [Note: Respondent was not allowed to enter value for Q54>Q13]

ENTER MONTHS ___ OR ENTER YEARS ___

- 3 <3 months
- 7 3 to <6 months
- 12 6 months to <12 months
- 33 1-2 years
- 14 3-4 years
- 17 5-9 years
- 8 10-19 years
- 2 20+ years
- 3 No answer

Average time with current insurance plan: 3.9 years

PREMIUM INCREASE TABLE 1

Based on those who said they were asked for a premium increase from current or previous insurer (N=878)

	Premium increase asked by insurance company ⁴	Premium increase actually paid (including among those who switched insurers or switched plans)
-20% or less	1	5
-10 to -19.99%	*	2
-0.01 to -9.99%	*	4
0 to 9.99%	26	27
10% to 19.99%	34	32
20% to 29.99%	20	17
30% or more	14	8
Undetermined	5	5

Average premium increase asked by insurance company: 20%
Average premium increase actually paid by consumer: 13%

PREMIUM INCREASE TABLE 2

Based on those who said they were asked for a premium increase from current or previous insurer (N=878)

	<u>Among those who switched to a different insurer or plan</u>		<u>Among those who did not switch</u>
	Premium increase asked by insurance company	Premium increase actually paid by consumer	Premium increase asked and paid
-20% or less	--	21	1
-10 to -19.99%	--	10	*
-0.01 to -9.99%	--	16	*
0 to 9.99%	12	14	30
10% to 19.99%	31	20	35
20% to 29.99%	19	7	20
30% or more	33	6	9
Undetermined	5	5	6

Average premium increase asked by insurance company among those who switched: 31%
Average premium increase actually paid by consumer among those who switched: -3%
Average premium increase asked and paid among those who did not switch: 18%

⁴ Note: Although 77% of respondents indicated their insurer notified them of a premium increase, 1% then reported premium amounts that indicated their insurer asked for a decrease in the premium and 4% reported that their premiums remained the same.

Q55. Thinking about the future, one year from now, how likely are you to continue purchasing your own insurance coverage?

- 35 Definitely will
- 39 Probably will
- 18 Might or might not
- 4 Probably will not
- 2 Definitely will not
- 2 No answer

[ORDER OF ITEMS RANDOMIZED]

Q56. Which of the following best describes why you think you will not continue purchasing your own coverage?

Asked of those who say they probably or definitely will not continue purchasing their own coverage in one year (N=58). Number too small to reliably show responses.

Results of Q55-Q56 combined based on total

- 74 Definitely/Probably will continue to purchase own insurance
- 18 Might or might not continue
- 6 Definitely/Probably won't continue to purchase own insurance (NET)
- 3 You're expecting to get employer-sponsored coverage
- 2 It is too expensive
- 1 You're about to turn 65, expecting to be eligible for Medicare
- * It doesn't cover enough to be worth the cost
- * You're expecting to be eligible for other public coverage like Medicaid
- * Other reason

Q57. Still thinking about the future, one year from now, how likely are you to continue purchasing the same plan from the same insurer that you have right now?

- 13 Definitely will
- 39 Probably will
- 32 Might or might not
- 9 Probably will not
- 5 Definitely will not
- 1 No answer

Q58. If you wanted to switch to a different insurance company, how easy or difficult do you think it would be for you to make a switch?

- 10 Very easy
- 34 Somewhat easy
- 33 Somewhat difficult
- 21 Very difficult
- 2 No answer

[ORDER OF ITEMS RANDOMIZED]

Q59. Which of the following best describes the main reason you think it would be difficult to switch insurers:

Based on those who say it would be very or somewhat difficult to switch insurance companies if they wanted to (N=604)

- 42 You [if family coverage: or a family member] have a health problem that would be considered a pre-existing condition, and wouldn't be able to get coverage with a new insurer
- 26 You wouldn't be able to find a price as low as you have now
- 18 It would be too complicated to look for a new plan
- 9 You wouldn't be able to find coverage as good as you have now
- 1 Age (Vol.)
- 1 No/few insurers to choose from (Vol.)
- 3 Some other reason
- No answer

Q60. In the past 12 months, approximately how many times have you visited a doctor?

- 19 0
- 39 1-2
- 20 3-4
- 11 5-6
- 6 7-11
- 5 12 or more
- 1 No answer

Average number of visits: 3.5

- Q61. And in the past 12 months, approximately how many times have the other family members covered by your health insurance visited a doctor? (Enter total number of visits for other family members, excluding yourself)

Based on those with family coverage (N=463)

12 0
 22 1-2
 27 3-4
 14 5-6
 13 7-11
 10 12 or more
 2 No answer

Results of Q60-61 combined based on total: Total visits, self + family

	Total	Individual coverage	Family coverage
0	14	19	7
1-2	26	37	13
3-4	19	21	16
5-6	15	14	17
7-11	13	4	25
12 or more	12	5	22
No answer	1	1	1

Average number of visits per family member: 3.1

- Q62. In the past 12 months, approximately how many times have you been a patient in a hospital?

90 0
 7 1
 2 2
 * 3 or more
 2 No answer

- Q63. And in the past 12 months, approximately how many times have the other family members covered by your health insurance been a patient in a hospital? (Enter total number of hospital stays for other family members, excluding yourself)

Based on those with family coverage (N=463)

85 0
 11 1
 2 2
 * 3 or more
 2 No answer

Results of Q62-63 combined based on total

	Total	Individual coverage	Family coverage
Any hospital stay (NET)	13	7	21
Self	9	7	11
Someone else in family	6	--	14
No hospital stays	85	92	77
Undetermined	2	1	2

THERE ARE NO QUESTIONS 64 THROUGH 71

- Q72. In general, would you say your health is excellent, very good, good, only fair, or poor?

17 Excellent
 45 Very good
 30 Good
 7 Fair
 1 Poor
 -- No answer

- Q73. In general, the term 'pre-existing condition' is used by insurance companies to describe an illness or medical condition that a person had before they began looking for insurance. For example, if you were looking to buy health insurance but had a history of asthma, diabetes or high blood pressure, those would be considered pre-existing conditions, along with illnesses such as cancer. Given that definition, would you say that you [if family coverage: or someone else covered by your current health plan] would be considered to have a 'pre-existing condition' of some sort, or not?

47 Yes
 52 No
 1 No answer

DEMOGRAPHICS

D1. Age

23	18-34
22	35-44
24	45-54
31	55-64

D2. Education

3	Less than high school
20	High school/GED
30	Some college
31	Bachelor's degree
17	Post-graduate
--	No answer

D3. Race/Ethnicity

81	White, non-Hispanic
5	Black, non-Hispanic
4	Other, non-Hispanic
9	Hispanic
1	Two or more races

D4. Sex

49	Male
51	Female

D5. Household Income

7	Less than \$20,000
8	\$20,000 to less than \$30,000
8	\$30,000 to less than \$40,000
11	\$40,000 to less than \$50,000
22	\$50,000 to less than \$75,000
19	\$75,000 to less than \$100,000
15	\$100,000 to less than \$150,000
10	\$150,000 or more
--	No answer

D6. Political party ID

- 16 Strong Republican
- 12 Not Strong Republican
- 20 Leans Republican
- 4 Undecided/Independent/Other
- 18 Leans Democrat
- 13 Not Strong Democrat
- 17 Strong Democrat
- No answer

D7. Which statement best describes your current employment status?

- 30 Working – as a paid employee
- 37 Working – self-employed
- * Not working – on temporary layoff from a job
- 8 Not working – looking for work
- 10 Not working – retired
- 1 Not working – disabled
- 12 Not working – other
- * No answer

D8. Altogether, how many jobs do you have?

Based on those who are working (N=699)

- 72 One
- 19 Two
- 4 Three
- 4 Four or more
- 1 No answer

D9. [If one job:] How many hours per week do you USUALLY work at your job?

[If more than one job:] How many hours per week do you USUALLY work at your main job? By main job we mean the one at which you usually work the most hours.

- 65 35 hours a week or more
- 33 Less than 35 hours a week
- 2 No answer

Results of D7-D9 combined based on total

- 68 Working (NET)
 - 43 35 hours a week or more
 - 24 Less than 35 hours a week
 - 1 No answer
- 32 Not working (NET)
 - 10 Retired
 - 8 Looking for work
 - 1 Disabled
 - * On temporary layoff from a job
 - 12 Other
 - * No answer



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