



HARVARD
SCHOOL OF
PUBLIC HEALTH

Toplines

The *USA Today*/Kaiser Family Foundation/Harvard School of Public Health

Health Care Costs Survey

August 2005

Methodology

The *USA Today*/Kaiser Family Foundation/Harvard University Survey Project is a three-way partnership. *USA Today*, Kaiser, and Harvard jointly design and analyze surveys examining health care issues.

Representatives of *USA Today*, The Henry J. Kaiser Family Foundation, and Harvard University worked together to develop the survey questionnaire and analyze the results. *USA Today* retains editorial control over the content published by the paper. The project team included Jim Norman, *USA Today* polling editor; Drew E. Altman, president of the Kaiser Family Foundation, Mollyann Brodie, vice president and director of public opinion and media research, and Erin Weltzien, research associate; and Robert J. Blendon, professor of health policy and political analysis at the John F. Kennedy School of Government and the Harvard School of Public Health, and John M. Benson, managing director of the Harvard Opinion Research Program in the Harvard School of Public Health.

The current *Health Care Costs Survey* is a nationally representative survey of 1,531 adults ages 18 years and older, conducted between April 25 – June 9, 2005. Fieldwork was conducted by telephone by ICR/International Communications Research of Media, PA.

The margin of sampling error for the survey is plus or minus 3 percentage points for total respondents. For results based on smaller subsets of respondents the margin of sampling error is higher. Sampling error is only one of many potential sources of error in this or any other public opinion poll.

Values less than 0.5% are indicated by an asterisk (*). “Vol.” indicates that a response was volunteered by respondent, not an explicitly offered choice. Percentages may not always add up to 100% due to rounding.

1. Generally, how confident are you that you have enough money or health insurance to pay for the usual medical costs that a family requires? Would you say you are...?

- 33 Very
- 33 Somewhat
- 14 Not too
- 19 Not at all
- 1 Don't know
- * Refused

2. How confident are you that you would have enough money or health insurance to pay for a major illness? Is that very confident, somewhat confident, not too confident, or not at all confident?

- 25 Very
- 34 Somewhat
- 17 Not too
- 23 Not at all
- 1 Don't know
- * Refused

3. Have there been times during the past year when you did not have enough money to pay for medical or health care?

6/9/05	6/04*	6/03**	6/03**	6/01**	4/98**	6/97**	6/97***	
			*	**	***	****	*	
28	28	21	25	27	22	21	23	Yes
72	71	78	75	72	78	79	76	No
*	1	1	*	1		*	1	(Don't know)
*	--	--	--	--	--	--	--	(Refused)

6/91*		6/89*	1/87*	1/84*****	1/76*****	
	6/91*			***	****	
27	27	21	21	25	15	Yes
73	73	79	78	74	85	No
*	--	--	1	1	--	(Don't know)
--	--	--	--	--	--	(Refused)

**Gallup Poll – 6/91 conducted 6/27-30 & 6/26-29; 1/87 (AIPO)*

***2003 Methodology Study Poll 2*

****2003 Methodology Study Poll 1*

*****News Interest Index Poll*

******Gallup Poll Social Audit*

******People & The Press – Opinion Poll Experiment Survey*

******Gallup Report*

******Human Needs and Satisfactions*

4. A number of factors have been suggested as possible reasons for rising health care costs. For each factor I mention, please tell me whether you feel it is very important, somewhat important, not too important, or not important at all in causing higher health care costs. If you do not know enough about some of these factors to have an opinion, just let me know.

How about (INSERT)?

- a. High profits made by drug companies and insurance companies

71 Very
17 Somewhat
4 Not too
3 Not at all
4 Don't know
 * Refused

- b. The number of malpractice lawsuits

58 Very
21 Somewhat
7 Not too
4 Not at all
9 Don't know
 * Refused

- c. The amount of greed and waste that occurs in the health care system

59 Very
24 Somewhat
7 Not too
3 Not at all
6 Don't know
 * Refused

- d. The aging of the population

50 Very
32 Somewhat
9 Not too
6 Not at all
4 Don't know
 -- Refused

Q4 continued...

- e. The use of expensive, high-tech medical equipment and expensive new drugs

46 Very
34 Somewhat
10 Not too
5 Not at all
5 Don't know
 * Refused

- f. Most people with health insurance have little incentive to look for lower-priced doctors and services

34 Very
34 Somewhat
15 Not too
8 Not at all
10 Don't know
 * Refused

- g. Doctors making too much money

31 Very
31 Somewhat
21 Not too
13 Not at all
5 Don't know
 * Refused

- 4a. Of those factors you said are very important in causing rising health care costs, which one do you think is the MOST important reason health care costs are rising?

Note: Includes those who said "very important" to only one factor

35 High profits made by drug companies and insurance companies
19 The number of malpractice lawsuits
14 The amount of greed and waste that occurs in the health care system
8 The aging of the population
8 The use of expensive, high-tech medical equipment and expensive new drugs
4 Most people with health insurance have little incentive to look for lower-priced doctors and services
5 Doctors making too much money
7 (No factors named very important in causing rising health care costs)

4b. Please tell me, including yourself, how many family members, counting adults and children, are there living in this home? Please include anyone who is temporarily in the hospital, in a nursing home, or away at school?

17	One
30	Two
19	Three
17	Four
9	Five
4	Six
2	Seven
2	Eight or more
--	(Don't know)
*	(Refused)

4c. Of these people in your household, how many are persons under 18 years of age?

Based on total who have 2+ people in household (n=1245)

47	None
20	One
20	Two
8	Three
3	Four
1	Five
*	Six
*	Seven
*	Eight or more
--	(Don't know)
--	(Refused)

4b/4c. Combo Table

17	1 person in hh
83	2+ people in hh
44	Children in hh
39	No children in hh
*	(Refused)

5. Please tell me whether you agree or disagree with each of the following statements about doctors (READ ITEM).

a. Doctors are too interested in making money

24 Strongly
24 Somewhat
31 Somewhat
17 Strongly
2 Don't know
 * Refused

b. Most doctors are genuinely dedicated to helping people.

51 Strongly
33 Somewhat
8 Somewhat
8 Strongly
1 Don't know
 * Refused

6. Are you, yourself, now covered by any form of health insurance or health plan or do you not have health insurance at this time? A health plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medicaid?

82 Yes
18 No
 * (Don't know)
 -- (Refused)

7. Which of the following is your MAIN source of health insurance coverage? Is it...?

Based on total insured (n=1333)

64 A plan through your or your spouse's employer or union
9 A plan you purchased yourself
16 Medicare, the program that provides health insurance primarily to people age 65 and older
4 (Medicaid/Medi-Cal), the program that provides health insurance and long term care to certain low-income families
4 Some other government program
1 Covered under parent
1 A plan paid for some other way
 * (Don't know)
 * (Refused)

8. How satisfied are you with what you pay for the health insurance you have? Would you say you are...?

Based on total insured (n=1333)

- 39** Very
- 39** Somewhat
- 12** Not too
- 9** Not at all
- 1** (Don't know)
- *** (Refused)

- 8a. Now I want to ask a question about your monthly household expenses. Not counting your mortgage or rent payments, which of the following would you say is your biggest monthly expense. Is it (READ LIST; ACCEPT ONE ANSWER)?

- 23** Utilities
- 32** Transportation, including car payment, gasoline, etc.
- 22** Food or groceries
- 2** Clothing
- 18** Health care
- 2** (Don't know)
- 1** (Refused)

- 8b. And what would you say is your household's next biggest monthly expense?

Based on total who mention a biggest monthly expense (n=1489)

- 27** Utilities
- 23** Transportation, including car payment, gasoline, etc.
- 34** Food or groceries
- 2** Clothing
- 13** Health care
- 1** (Don't know)
- *** (Refused)

8a/8b. Biggest Monthly Expense Table

- 98** Any are biggest/next biggest expense (NET)
- 50** Utilities
- 54** Transportation, including car payment, gasoline, etc.
- 56** Food or groceries
- 4** Clothing
- 31** Health care
- 2** None of these are a biggest monthly expense

9. Approximately how much do you pay PER MONTH for your (your family's) health insurance premiums, not including the healthcare costs you pay directly out of your own pocket? (INTERVIEWER NOTE: please emphasize "PER MONTH" in the question and accept ANY number – follow-up responses over \$2,000 to make sure they mean **per month**)

Based on total insured (n=1333)

16 \$0
32 \$1-\$199
25 \$200-\$499
10 \$500+
15 (Don't know)
2 (Refused)

- 9a. Is the amount you pay for coverage just for yourself, or does it also include coverage for other members of your family?

Based on total insured (n=1333)

34 Just yourself
66 Includes coverage for other family members
 * (Don't know)
 * (Refused)

Based on total insured (coverage for self only) (n=458)

20 \$0
44 \$1-\$199
15 \$200-\$499
3 \$500+
16 (Don't know)
2 (Refused)

Based on total insured (coverage for family) (n=870)

13 \$0
26 \$1-\$199
30 \$200-\$499
14 \$500+
14 (Don't know)
2 (Refused)

6/9a. Combo Table

<u>TOTAL</u>	
82	Insured
28	Just yourself
54	Includes coverage for other family members
18	Not insured
*	(Don't know)
--	(Refused)

10. Do you happen to know what percentage of your health insurance premium your employer pays?
I know not everyone pays attention to these things. We'd just like people to give us their best guess.

Based on total whose main health insurance is from an employer plan (n=841)

21	0-50%
45	51-100%
34	(Don't know)
*	(Refused)

6/7/10. Combo Table

<u>TOTAL</u>	
82	Insured
52	Employer plan is main source
11	0-50%
24	51-100%
29	Other plan is main source
18	Uninsured
*	(Don't know)
--	(Refused)

- 11/11a. In the past year, how much would you estimate you have paid for healthcare costs directly out of your own pocket? This does not include the amount you pay for health insurance premiums. Would you say...?

TOTAL

14	Less than \$50
10	\$50 to less than \$100
27	\$100 to less than \$500
18	\$500 to less than \$1000
14	\$1000 to less than \$2000
15	\$2000 or more (NET)
6	\$2000 to \$3000
4	\$3,001 to \$5,000
3	\$5,001 or more
2	More than \$2K (unspecified)
3	(Don't know)
*	(Refused)

12. During the past FIVE years, has the amount of money you pay directly each month (or have deducted from your paycheck) for your health insurance premiums gone up, stayed the same, or gone down?

Based on total insured (n=1333)

67	Gone up
24	Stayed the same
5	Gone down
4	(Don't know)
*	(Refused)

6/12. Combo Table

TOTAL

82	Insured
55	Premiums have gone up
20	Premiums have stayed the same
4	Premiums have gone down
18	Uninsured
*	(Don't know)
--	(Refused)

- 12a. Would you say it has gone (up/down) a lot or a little?
 12/12a. Combo Table

Based on total insured (n=1333)

67	Premiums have gone up
38	A lot
28	A little
5	Premiums have gone down
2	A lot
2	A little
24	Premiums have stayed the same
4	(Don't know)
*	(Refused)

- 6/12/12a. Combo Table

	<u>TOTAL</u>
82	Insured
55	Premiums have gone up
31	A lot
23	A little
4	Premiums have gone down
2	A lot
2	A little
20	Premiums have stayed the same
18	(Don't know)
*	(Refused)

13. During the past FIVE years, has the amount of the deductible on your health insurance policy gone up, stayed the same, or gone down?

Based on total insured (n=1333)

49	Gone up
42	Stayed the same
3	Gone down
5	(Don't know)
*	(Refused)

6/13. Combo Table

TOTAL

82	Insured
40	Deductibles have gone up
34	Deductibles have stayed the same
3	Deductibles have gone down
18	Uninsured
*	(Don't know)
--	(Refused)

13a. Would you say it has gone (up/down) a lot or a little?

13/13a. Combo Table

Based on total insured (n=1333)

49	Deductibles have gone up
25	A lot
24	A little
3	Deductibles have gone down
1	A lot
2	A little
42	Deductibles have stayed the same
5	(Don't know)
*	(Refused)

6/13/13a. Combo Table

TOTAL

82	Insured
40	Deductibles have gone up
21	A lot
19	A little
3	Deductibles have gone down
1	A lot
1	A little
34	Deductibles have stayed the same
18	Uninsured
*	(Don't know)
--	(Refused)

14. During the past FIVE years, has the amount of your co-payment for visits or services gone up, stayed the same, or gone down?

Based on total insured (n=1333)

- 52** Gone up
- 40** Stayed the same
- 5** Gone down
- 4** (Don't know)
- *** (Refused)

6/14. Combo Table

<u>TOTAL</u>	
82	Insured
42	Co-payment has gone up
32	Co-payment has stayed the same
4	Co-payment has gone down
18	Uninsured
*	(Don't know)
--	(Refused)

- 14a. Would you say it has gone (up/down) a lot or a little?

14/14a. Combo Table

Based on total insured (n=1333)

- 52** Deductibles have gone up
 - 20 A lot
 - 31 A little
- 5** Deductibles have gone down
 - 2 A lot
 - 3 A little
- 40** Deductibles have stayed the same
- 4** (Don't know)
- *** (Refused)

6/14/14a. Combo Table

<u>TOTAL</u>	
82	Insured
42	Co-payment has gone up
17	A lot
25	A little
4	Co-payment has gone down
2	A lot
2	A little
32	Co-payment has stayed the same
18	Uninsured
*	(Don't know)
--	(Refused)

15. There are many reasons why people do not have health insurance. Which of the following five reasons best describes the reason you do not currently have health insurance? Is it because...?

Based on total uninsured (n=198)

- 7 You can't get coverage or were refused insurance due to poor health, illness, or age
- 70 It is too expensive
- 6 You don't think you need it
- 4 You don't know how to get insurance
- 13 Some other reason
- (Don't know)
- (Refused)

6/15. Combo Table

<u>TOTAL</u>	
18	Uninsured
1	Because you can't get coverage or were refused insurance due to poor health, illness, or age
13	Because it is too expensive
1	Because you don't think you need it
1	Because you don't know how to get insurance
2	Because of some other reason
82	Insured

16. How long have you been uninsured?

Based on total uninsured (n=198)

- 9** Less than 3 months
- 14** Three months to less than a year
- 20** One year to less than two years
- 57** 2 years or more
- (Don't know)
- (Refused)

6/16. Combo Table

<u>TOTAL</u>	
18	Uninsured
2	Less than 3 months
3	Three months to less than a year
4	One year to less than two years
11	2 years or more
82	Insured

17. In the past year, have you tried to buy health insurance on your own, (either for yourself or for your family), or not?

- 16** Yes
- 84** No
- * (Don't know)
- (Refused)

18. Did you end up purchasing health insurance coverage on your own, or not?

Based on total who have tried to buy health insurance on their own (n=225)

- 31** Yes
- 69** No
- 1** (Don't know)
- (Refused)

17/18. Combo Table

<u>TOTAL</u>	
16	Tried to buy health insurance on own
5	Purchased it
11	Did not purchase it
84	Did not try to buy health insurance on own
*	(Don't know)
--	(Refused)

19. Did you not get health insurance because it was too expensive, because you were rejected for health reasons, or for some other reason?

Based on total who have tried to buy health insurance on their own but did not purchase it (n=140)

- 72** Too expensive
- 16** Rejected for health reasons
- 12** Some other reason
- * (Don't know)
- (Refused)

17/18/19. Combo Table

TOTAL

- 16** Tried to buy health insurance on own
- 5** Purchased it
- 11** Did not purchase it
- 8** Too expensive
- 2** Rejected for personal reasons
- 1** Some other reason
- 84** Did not try to buy health insurance on own
- * (Don't know)
- (Refused)

20. In the past year, have you gotten any medical care or health care services FREE or at a greatly reduced cost because you were not covered by insurance and could not afford to pay for it, or not?

Based on total uninsured (n=198)

- 32** Yes, have gotten medical care or health services free or at a greatly reduced cost
- 67** No, have not done this
- 1** (Don't know)
- (Refused)

6/20. Combo Table

TOTAL

- 18** Uninsured
- 6** Have gotten medical care/health services free/at a greatly reduced cost
- 12** Have not done this
- 82** Insured

21/21a. Currently, are you yourself employed full-time, part-time, or not at all?

TOTAL

66	Employed (NET)
54	Full-time
12	Part-time
34	Not employed (NET)
17	Retired
7	Homemaker
2	A student
5	Temporarily unemployed
2	Disabled/handicapped
*	Other
--	Not employed (unspecified)
--	(Don't know)
*	(Refused)

22. How worried are you that (INSERT)? Are you very worried, somewhat worried, not too worried, not at all worried?

a. You will lose your health insurance

Based on total insured (n=1333)

20	Very
22	Somewhat
25	Not too
32	Not at all
*	(Don't know)
*	(Refused)

b. Your health insurance will become too expensive

Based on total insured (n=1333)

32	Very
33	Somewhat
16	Not too
18	Not at all
*	(Don't know)
*	(Refused)

Q22 continued...

NO QUESTIONS 22C-E

f. You won't be able to pay medical costs in the event of a serious illness or accident

37	Very
29	Somewhat
17	Not too
17	Not at all
1	(Don't know)
--	(Refused)

g. You won't be able to pay medical costs when you are elderly

40	Very
31	Somewhat
15	Not too
14	Not at all
*	(Don't know)
*	(Refused)

NO QUESTION 22H

i. You won't be able to afford the prescription drugs you need

31	Very
31	Somewhat
18	Not too
20	Not at all
*	(Don't know)
*	(Refused)

j. You won't be able to afford nursing home and home care services

36	Very
26	Somewhat
17	Not too
21	Not at all
1	(Don't know)
*	(Refused)

23. In the past year, have you (INSERT)?

Based on total insured (n=1333)

	Yes	No	(Don't know)	(Refused)
b Paid more out of your own pocket to see a better doctor	17%	83	*	--
c Switched doctors to lower the amount you pay directly out of your own pocket	7	93	*	--
d Had a doctor resubmit a claim that had been rejected	19	80	1	--

6/23. Combo Table

TOTAL

82	Insured
14	Paid more out of your pocket to see a better doctor
6	Switched doctors to lower the amount you pay directly out of your own pocket
16	Had a doctor resubmit a claim that had been rejected
18	Uninsured
*	(Don't know)
--	(Refused)

24. Thinking about your current health insurance plan, in the past year, have you (INSERT)?

a. Called or written your health plan with a complaint or problem

Based on total insured (n=1333)

20	Yes
80	No
*	(Don't know)
--	(Refused)

6/24a. Combo Table

TOTAL

82	Insured
16	Have called or written your health plan with a complaint or problem in the past year
65	Have not done this
18	Uninsured
*	(Don't know)
--	(Refused)

25. In the past year, how many times have you, yourself, done each of the following? How many times have you (INSERT)?

a. Gone to a doctor or clinic for a regular checkup, yearly exam or vaccination

- 18** None
- 31** One
- 19** Two
- 10** Three
- 20** Four or more
- 1** (Don't know)
- *** (Refused)

b. Gone to a doctor or clinic for a specific medical problem

- 29** None
- 20** One
- 14** Two
- 9** Three
- 27** Four or more
- 1** (Don't know)
- *** (Refused)

c. Gone to a hospital or outpatient surgery center for an operation or procedure that did not require an overnight stay

- 73** None
- 18** One
- 5** Two
- 2** Three
- 3** Four or more
- *** (Don't know)
- *** (Refused)

d. Had an overnight stay in a hospital

- 86** None
- 9** One
- 3** Two
- 1** Three
- 1** Four or more
- *** (Don't know)
- *** (Refused)

Q25 continued...

- e. Gone to a hospital emergency room or emergency care facility for medical treatment

68 None
18 One
7 Two
3 Three
3 Four or more
 * (Don't know)
 * (Refused)

26. Thinking back to the most recent visit you had with a doctor, how long did you have to wait to see the doctor once you got there?

Based on total who have gone to a doctor or clinic 1+ times in the past year (n=1396)

27 <=10 minutes
28 11-20 minutes
16 21-30 minutes
29 31 minutes or more
1 (Don't know)
 * (Refused)

25a/25b/26. Combo Table

TOTAL

89 Have gone to a doctor/clinic 1+ times in past year
 24 <= 10 minutes
 24 11-20 minutes
 14 21-30 minutes
 26 31 minutes or more
11 Have not gone to a doctor/clinic in the past year
 -- (Don't know)
 -- (Refused)

- 26a. Was that too long to wait, or was it acceptable to you?

Based on total who have gone to a doctor or clinic 1+ times in the past year and specified time waited for doctor (n=1383)

26 Too long to wait
73 Acceptable
 * (Don't know)
 * (Refused)

25a/25b/26/26a. Combo Table

<u>TOTAL</u>	
89	Have gone to a doctor/clinic 1+ times in the past year
88	Specified time waited for doctor
23	Too long
64	Acceptable
11	Have not gone to a doctor/clinic in the past year
--	(Don't know)
--	(Refused)

27. Thinking back to the most recent visit you had with a doctor, how long did the doctor spend with you in total during your visit?

Based on total who have gone to a doctor or clinic 1+ times in the past year (n=1396)

31	<= 10 minutes
40	11-20 minutes
18	21-30 minutes
10	31 minutes or more
1	(Don't know)
--	(Refused)

25a/25b/27. Combo Table

<u>TOTAL</u>	
89	Have gone to a doctor/clinic 1+ times in past year
28	<= 10 minutes
36	11-20 minutes
16	21-30 minutes
9	31 minutes or more
11	Have not gone to a doctor/clinic in the past year
--	(Don't know)
--	(Refused)

- 27a. Was that enough time with the doctor, or not enough time?

Based on total who have gone to a doctor or clinic 1+ times in the past year and specified time spent with doctor (n=1381)

78	Enough time
21	Not enough time
*	(Don't know)
--	(Refused)

25a/25b/27/27a. Combo Table

<u>TOTAL</u>	
89	Have gone to a doctor/clinic 1+ times in the past year
88	Specified time spent with doctor
69	Enough time
19	Not enough time
11	Have not gone to a doctor/clinic in the past year
--	(Don't know)
--	(Refused)

28. Thinking about the (visit/visits) to the emergency room that you made in the past year, did you go to the emergency room for any of the following reasons? Did you go (INSERT)?

Based on total who have gone to an emergency room 1+ times in the past year (n=436)

	Yes	No	(Don't know)	(Refused)
a For an accident or injury	34%	66	--	--
b For an acute illness like the flu or chest pain	38	62	--	--
c For an ongoing disease or problem such as heart disease, cancer, asthma, or chronic pain	31	69	*	--
d Because you couldn't see your regular doctor	33	67	*	--

25e/28. Combo Table

<u>TOTAL</u>	
32	Gone to an emergency room in the past year
11	For an accident or injury
12	For an acute illness like the flu or chest pain
10	For an ongoing disease or problem such as heart disease, cancer, asthma, or chronic pain
10	Because you couldn't see your regular doctor
68	Have not gone to an emergency room in the past year
--	(Don't know)
--	(Refused)

29. In the past year, have you (or another family member living in your household) (INSERT) because of the COST, or not?

	Yes	No	(Don't know)	(Refused)
a Skipped a recommended medical test or treatment	17%	82	*	*
b Not filled a prescription	20	79	*	--
c Cut pills in half or skipped doses of medicine	16	84	*	--
d Had problems getting mental health care	7	93	1	*

29a-c. Skipped Treatment or Rx because of Cost Table

- 29** Yes
- 70** No
- 1** Don't Know/Refused

30. Did the condition get worse as a result of (INSERT)?

a. Skipping a recommended medical test or treatment

Based on total who have skipped a recommended medical test or treatment (n=231)

- 51** Yes
- 40** No
- 9** (Don't know)
- (Refused)

b. Not filling a prescription

Based on total who have not filled a prescription (n=273)

- 54** Yes
- 42** No
- 3** (Don't know)
- (Refused)

c. Cutting pills in half or skipping doses of medicine

Based on total who have cut pills in half or skipped doses of medicine (n=225)

- 51** Yes
- 44** No
- 5** (Don't know)
- (Refused)

d. Having problems getting mental health care

Based on total who have had problems getting mental health care (n=82)

- 47** Yes
- 49** No
- 4** (Don't know)
- (Refused)

30a-c. Condition Got Worse As a Result of Skipping Treatment Table

Based on those who said Yes to 30a-c (n=412)

- 56** Yes, condition got worse as a result of any postponed tx/rx
- 39** No
- 5** Don't Know/Refused

29/30. Combo Table

TOTAL

31	Have done any of these (NET)
17	Skipped recommended medical test/treatment
9	Condition got worse
7	Condition didn't get worse
20	Not filled a prescription
11	Condition got worse
9	Condition didn't get worse
16	Cut pills in half or skipped doses of medicine
8	Condition got worse
7	Condition didn't get worse
7	Had problems getting mental health care
3	Condition got worse
3	Condition didn't get worse
68	Have not done any of these
1	Don't Know/Refused

31. Was there a time over the past year when you (or another family member living in your household) needed medical care, but did not get it?

- 15** Yes
- 85** No
- * (Don't know)
- * (Refused)

32. What was the main reason that you did not get the medical help needed in this situation?

Based on total who needed medical care but didn't get it (n=175)

- 3** Could not get an appointment
- 1** Don't know good doctor/clinic to go to
- 59** Costs too much
- 2** Could not get off work
- No one to take care of children
- 1** Wait too long in doctor's office/clinic
- 1** Not easy to get to the office/clinic
- Couldn't find a doctor who speaks my language
- 23** Not covered by insurance
- 2** Too nervous or afraid
- 1** No transportation/too far
- 1** I was too lazy
- 1** Was taking care of it myself/home remedies
- 4** Other
- 1** (Don't know)
- * (Refused)

31/32. Combo Table

TOTAL

15	Needed medical care but didn't get it
*	Could not get an appointment
*	Don't know good doctor/clinic to go to
9	Costs too much
*	Could not get off work
--	No one to take care of children
*	Wait too long in doctor's office/clinic
*	Not easy to get to the office/clinic
--	Couldn't find a doctor who speaks my language
3	Not covered by insurance
*	Too nervous or afraid
*	No transportation/too far
*	I was too lazy
*	Was taking care of it myself/home remedies
1	Other
85	Did not need medical care and didn't get it
*	(Don't know)
*	(Refused)

33. When you needed medical care but did not get it, did **not** getting the care (INSERT)?

Based on total who needed medical care but didn't get it (n=175)

	Yes	No	(Don't know)	(Refused)
a Cause a significant loss of time at work, school, or other important life activities, or not	53%	45	1	--
b Seriously increase (your/his or her) level of stress, or not	79	20	1	--
c Cause a temporary disability that included a significant amount of pain and suffering, or not	50	50	*	--
d Cause a long-term disability or not	15	77	7	--

31/33. Combo Table

TOTAL

15	Needed medical care but didn't get it
8	Caused a significant loss of time at work, school, or other important life activities, or not
12	Seriously increased (your/his or her) level of stress, or not
7	Caused a temporary disability that included a significant amount of pain and suffering, or not
2	Caused a long-term disability or not
85	Did not need medical care and didn't get it
*	(Don't know)
*	(Refused)

34. In the past year, have you had problems paying medical bills, or not?

- 23** Yes
- 77** No
- (Don't know)
- (Refused)

35/35a. Thinking about the medical bills that you had problems paying, please tell me whether these bills included each of the following, or not. How about (INSERT FIRST ITEM)?
Did these bills include (INSERT NEXT ITEM)?

Based on total who have had problems paying medical bills (n=285)

	Yes	No	(Don't know)	(Refused)
a Doctor bills	85%	15	--	--
b Lab fees	62	35	3	--
c Outpatient facility fees	47	51	2	--
d Prescription drugs	56	44	--	--
e Hospitalization	43	57	--	--
f Nursing home or long term care services	4	95	1	--
g Emergency room care	59	41	--	--
h Dental care	41	59	--	--
Ambulance costs/fees	2	98	--	--
Cost of x-rays/scans (MRI, PET, etc)	4	96	--	--
Physical therapy	1	99	--	--
i Something else	2	96	2	--

34/35.Combo Table

<u>TOTAL</u>	
23	Have had problems paying medical bills
19	Doctor bills
14	Lab fees
11	Outpatient facility fees
13	Prescription drugs
10	Hospitalization
1	Nursing home or long term care services
13	Emergency room care
9	Dental care
*	Ambulance costs/fees
1	Cost of x-rays/scans (MRI, PET, etc)
*	Physical therapy
1	Something else
77	Have not had problems paying medical bills
--	(Don't know)
--	(Refused)

36/36a. What was the total amount of the medical bills that you had problems paying? Would you say...?

Based on total who have had problems paying medical bills (n=285)

3	Less than \$100
18	Between \$100 and \$500
25	Between \$500 and \$1000
22	Between \$1000 and \$2000
32	More than \$2000 (NET)
10	\$2,001 to \$3,000
9	\$3,001 to \$5,000
11	\$5,001 or more
2	\$2K or more (unspecified)
*	(Don't know)
--	(Refused)

34/36.Combo Table

<u>TOTAL</u>	
23	Had problems paying medical bills
1	The amount was < \$100
4	The amount was between \$100 and \$500
6	The amount was between \$500 and \$1000
5	The amount was between \$1000 and \$2000
7	The amount was more than \$2000 (NET)
2	The amount was \$2,001 - \$3,000
2	The amount was \$3,001 to \$5,000
3	The amount was \$5,001 or more
*	The amount was \$2K or more (unspecified)
77	Did not have problems paying medical bills
--	(Don't know)
--	(Refused)

37. In the past FIVE years, have you (INSERT) because of medical bills?

Based on total who have had problems paying medical bills (n=285)

	Yes	No	(Don't know)	(Refused)
a Used up all or most of your savings	52%	48	--	--
b Been unable to pay for basic necessities like food, heat, or housing	34	65	*	--
d Borrowed money or gotten a loan or another mortgage on your home	35	65	--	--
e Been contacted by a collection agency	69	31	--	--
f Declared bankruptcy	15	85	--	--

34/37.Combo Table

TOTAL

- | | |
|-----------|--|
| 23 | Have had problems paying medical bills |
| 12 | Used up all or most of your savings |
| 8 | Been unable to pay for basic necessities like food, heat, or housing |
| 8 | Borrowed money or gotten a loan or another mortgage on your home |
| 15 | Been contacted by a collection agency |
| 3 | Declared bankruptcy |
| 77 | Have not have problems paying medical bills |
| -- | (Don't know) |
| -- | (Refused) |
38. Do you currently have any medical bills that are overdue, or not?
- | | |
|-----------|--------------|
| 21 | Yes |
| 78 | No |
| * | (Don't know) |
| -- | (Refused) |
39. Do you currently take any prescription medicine on a daily basis?
- | | |
|-----------|--------------|
| 51 | Yes |
| 49 | No |
| -- | (Don't know) |
| -- | (Refused) |
40. How many different prescription drugs do you take? Do you take one, two, three, or four or more different prescription drugs?
- Based on total who take Rx medication on a daily basis (n=899)
- | | |
|-----------|--------------|
| 25 | One |
| 22 | Two |
| 15 | Three |
| 37 | Four or more |
| -- | (Don't know) |
| * | (Refused) |

39/40.Combo Table

<u>TOTAL</u>	
51	Currently take any prescription medicine on a daily basis
13	One
11	Two
8	Three
19	Four or more
49	Do not currently take any prescription medicine on a daily basis
--	(Don't know)
--	(Refused)

41. How difficult is it for you (or your family) to pay for prescription medicines that you need? Is it very difficult, somewhat difficult, not too difficult or not at all difficult?

Based on total who take Rx medication on a daily basis (n=899)

12	Very
22	Somewhat
23	Not too
43	Not at all
--	(Don't know)
--	(Refused)

39/41.Combo Table

<u>TOTAL</u>	
51	Currently take prescription medicine on a daily basis
18	Difficult to pay for medicines
6	Very
11	Somewhat
34	Not difficult to pay for medicines
12	Not too
22	Not at all
49	Do not currently take prescription medicine on a daily basis
--	(Don't know)
--	(Refused)

42. How often does your doctor explain to you the costs associated with recommended procedures (and whether they would be covered by your health insurance)? Would you say almost always, sometimes, rarely, or never?

25 Almost always
20 Sometimes
17 Rarely
35 Never
3 (Don't know)
***** (Refused)

43. In the past year, have you negotiated with a physician, a hospital, or any other health care provider to try and get a lower price for health care services, or not?

11 Yes, have negotiated
88 No, have not negotiated
1 (Don't know)
***** (Refused)

44. What type of service did you negotiate to try and get a lower price for?

Based on total who have negotiated to get a lower price for health care services (n=147)

34 Doctor/provider visit
26 Prescription drugs
15 Medical tests/lab work
11 Hospital stay
22 Surgery/procedure
2 Medical equipment/devices
1 Dental
2 Insurance
8 Other
4 (Don't know)
-- (Refused)

43/44. Combo Table

TOTAL

11	Have negotiated to get a lower price for health care services
4	Tried to negotiate doctor/provider visit
3	Tried to negotiate prescription drugs
2	Tried to negotiate medical tests/lab work
1	Tried to negotiate hospital stay
2	Tried to negotiate surgery/procedure
*	Tried to negotiate medical equipment/devices
*	Tried to negotiate dental
*	Tried to negotiate insurance
1	Tried to negotiate other
88	Have not negotiated to get a lower price for health care services
1	(Don't know)
*	(Refused)

44a. Did you get a lower price, or not?

Based on total who have negotiated a lower price for health care services (n=147)

58	Yes, did get a lower price
41	No, did not get a lower price
*	(Don't know)
--	(Refused)

43/44a. Combo Table

TOTAL

11	Negotiated to get a lower price for health care services
6	Yes, did get a lower price
4	No, did not get a lower price
88	Did not negotiate to get a lower price for health care services
1	(Don't know)
*	(Refused)

44b. In the past year, have you gone on the internet to try and find a lower price for prescription drugs?

9	Yes
91	No
--	(Don't know)
*	(Refused)

44c. Did you find a lower price, or not?

Based on total who have gone on the internet to try to find a lower price for Rx drugs (n=132)

- 47 Yes
- 50 No
- 2 (Don't know)
- (Refused)

44b/44c. Combo Table

TOTAL

- 9 Have gone on the internet to try and find a lower price for Rx drugs
 - 4 Yes, found a lower price
 - 5 No, did not find a lower price
- 91 Have not gone on the internet to try and find a lower price for Rx drugs
 - (Don't know)
 - * (Refused)

45. In the past year, have you gone on the internet to try and find a lower price for any other type of health care services, or not?

- 6 Yes, went on the internet
- 94 No, did not go on the internet
- (Don't know)
- (Refused)

46. What type of service did you go on the internet to try and find a lower price for?

Based on total who went on the internet to try and find a lower price for any other type of health care services (n=77)

- 18 Doctor/provider visit
- 2 Medical tests/lab work
- 10 Hospital stay
- 22 Surgery/procedure
- 7 Medical equipment/devices
- 9 Dental
- 30 Medical/health insurance
 - 1 Medicines
 - 2 Alternative medicines
 - 3 Other
- (Don't know)
- 1 (Refused)

45/46. Combo Table

TOTAL

6	Went on the internet to try and find a lower price for any other type of health care services
1	Tried to negotiate doctor/provider visit
*	Tried to negotiate medical tests/lab work
1	Tried to negotiate hospital stay
1	Tried to negotiate surgery/procedure
*	Tried to negotiate medical equipment/devices
1	Tried to negotiate dental
2	Tried to negotiate medical/health insurance
*	Tried to negotiate medicines
*	Tried to negotiate alternative medicines
*	Tried to negotiate other
94	Did not go on the internet to try and find a lower price for any other type of health care service
--	(Don't know)
--	(Refused)

46a. Did you find a lower price, or not?

Based on total who have gone on the internet to try and find a lower price for any other type of health care services (n=77)

35	Yes, found a lower price
64	No, did not find a lower price
1	(Don't know)
--	(Refused)

45/46a. Combo Table

TOTAL

6	Went on the internet to try and find a lower price any other type of health care services
2	Yes, found a lower price
4	No, did not find a lower price
94	Did not go on the internet to try and find a lower price for any other type of health care services
--	(Don't know)
--	(Refused)

47. In the past year, have you (or anyone in your household) decided to stay in one job, rather than take another, mainly because the job you held at the time offered better health care benefits?

17	Yes
82	No
1	(Don't know)
*	(Refused)

48. In the past 5 years, do you think the quality of health care you (and your family) have received has gotten better, gotten worse, or has it stayed about the same?

13 Gotten better
19 Gotten worse
68 Stayed about the same
1 (Don't know)
-- (Refused)

49. When you say the quality of health care has gotten better, is this because the actual medical care you received has gotten better, or because it's gotten easier for you to get care, or both?

Based on total who think their quality of health care has gotten better (n=200)

33 Actual medical care has gotten better
12 Gotten easier to get care
53 Both
2 (Don't know)
-- (Refused)

48/49.Combo Table

TOTAL

13 Quality of healthcare has gotten better
 4 Because the actual medical care has gotten better
 1 Because it's gotten easier to get care
 7 Because of both reasons
19 Quality of healthcare has gotten worse
68 Quality of healthcare has stayed the same
1 (Don't know)
-- (Refused)

50. When you say the quality of health care has gotten worse, is this because the actual medical care you received has gotten worse, or because it's gotten harder for you to get care, or both?

Based on total who think their quality of health care has gotten worse (n=262)

17 Actual medical care has gotten worse
32 Gotten harder to get care
48 Both
2 (Don't know)
1 (Refused)

48/50.Combo Table

TOTAL

19	Quality of healthcare has gotten worse
3	Because the actual medical care has gotten worse
6	Because it's gotten harder to get care
9	Because of both reasons
13	Quality of healthcare has gotten better
68	Quality of healthcare has stayed the same
1	(Don't know)
--	(Refused)

51. Keeping in mind that many employers are trying to find ways to deal with the rising cost of health insurance... Suppose your employer gave you the following two options. Which option would you choose?

Based on one-half of total respondents whose main source of health insurance coverage is through an employer sponsored plan (n=420)

- 60** Option One: You continue to receive the same health care coverage you have now, but you are required to pay \$50 more for your monthly premium
- 37** Option Two: Your employer switches to a health plan with a high deductible of \$1000, but you continue to pay the same monthly premium you pay now
- 2** (Don't know)
- 1** (Refused)

52. Keeping in mind that many employers are trying to find ways to deal with the rising cost of health insurance... Suppose your employer gave you the following two options. Which option would you choose?

Based on one-half of total respondents whose main source of health insurance coverage is through an employer sponsored plan (n=421)

- 62** Option One: You continue to receive the same health care coverage you have now, but you are required to pay \$100 more for your monthly premium
- 32** Option Two: Your employer switches to a health plan with a high deductible of \$2000, but you continue to pay the same monthly premium you pay now
- 5** (Don't know)
- 1** (Refused)

DEMOGRAPHICS:

D1. Now thinking about your own health status. In general, would you say your health is excellent, very good, good, fair, or poor?

19 Excellent
32 Very good
28 Good
16 Fair
5 Poor
 * (Don't know)
 -- (Refused)

D2. Has a doctor or other health professional told you that you have any of the following conditions? (READ ITEM)

	Yes	No	(Don't know)	(Refused)
a Heart disease	10%	90	*	*
b Cancer	5	95	*	*
c Diabetes	9	91	*	*
d Asthma	11	89	*	*
e Arthritis	25	75	*	*

D2a. Has a doctor or other health professional told any other member of your household that he or she has any of the following conditions? (READ ITEM)

Based on total with 2+ members in household (n=1245)

	Yes	No	(Don't know)	(Refused)
a Heart disease	12%	88	1	*
b Cancer	7	92	*	*
c Diabetes	11	89	*	*
d Asthma	16	83	*	*
e Arthritis	21	79	*	*

D2/2a. Health Conditions Summary

TOTAL

56	HH member has been diagnosed with any of these
18	Heart disease
10	Cancer
17	Diabetes
21	Asthma
33	Arthritis
43	HH member hasn't been diagnosed with any of these
*	(Don't know/refused)

D3. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities?

18	Yes
82	No
--	(Don't know)
--	(Refused)

D2/D3. Any chronic condition or disability Summary Table

44	Yes
56	No
--	(Don't know)
--	(Refused)

D3a. Does any disability, handicap, or chronic disease keep any other member of your household from participating fully in work, school, housework, or other activities?

Based on total with 2+ members in household (n=1245)

19	Yes
81	No
*	(Don't know)
--	(Refused)

D3/3a. Combo Table

TOTAL

28	Disability, handicap, or chronic disease keeps someone in hh from participating in work/school/housework/other activities
71	Disability, handicap, or chronic disease does not keep anyone in hh from participating in work/school/housework/other activities
*	(Don't know/refused)

D4. Do you smoke cigarettes now, or not?

- 20** Yes
- 80** No
- (Don't know)
- (Refused)

D5. How often do you wear a seatbelt – all the time, sometimes, or never?

- 85** All the time
- 12** Sometimes
- 3** Never
- * (Don't know)
- (Refused)

D6. Right now, do you feel that you are overweight, or underweight, or at about the right weight for you?

- 43** Overweight
- 4** Underweight
- 53** About the right weight
- (Don't know)
- * (Refused)

D6a. Do you feel that you are very or somewhat (overweight/underweight)?

- 43** Feel they are overweight
- 9 Very
- 34 Somewhat
- 4** Feel they are underweight
- 1 Very
- 4 Somewhat
- 53** Feel they are about the right weight
- (Don't know)
- * (Refused)

D7. How often, if ever, do you exercise for at least 30 minutes? Would you say, every day, a few days a week, once a week, a few times a month, or less often than that?

23 Everyday
38 A few days a week
10 Once a week
10 A few times a month
13 Less often than that
6 (Never)
 * (Don't know)
 * (Refused)

D8. How often, if ever, do you drink alcoholic beverages such as liquor, wine or beer? Would you say, every day, a few days a week, once a week, a few times a month, or less often than that?

5 Everyday
11 A few days a week
10 Once a week
13 A few times a month
32 Less often than that
28 (Never)
 * (Don't know)
 * (Refused)

D10. RESPONDENT'S SEX:

48 Male
52 Female

Now I have a few final questions so we can describe the people who took part in this survey...

D11. In politics today, do you consider yourself a Republican, Democrat, or Independent?

29 Republican
32 Democrat
29 Independent
6 (No preference/not interested in politics)
 * (Other party)
1 (Don't know)
2 (Refused)

D12. What is your age?

- 31** 18-34
- 30** 35-49
- 22** 50-64
- 16** 65+
- 2** (Refused)

D13. What is the LAST grade or class that you COMPLETED in school?

- 4** None, or grade 1-8
- 12** High school incomplete
- 32** High school graduate
- 3** Business, technical/vocational school
- 24** Some college, no 4-year degree
- 15** College graduate
- 11** Post-graduate training
- (Don't know)
- *** (Refused)

D14. What is your marital status: Are you married, LIVING AS married, divorced, separated, widowed, or have you never been married?

- 57** Married
- 4** Living as married
- 10** Divorced
- 2** Separated
- 7** Widowed
- 20** Have never been married
- (Don't know)
- *** (Refused)

D15. Last year -- that is, in 2004-- what was your total family income from all sources, before taxes? Just stop me when I get to the right category.

- 6** Less than \$10,000
- 11** \$10,000 to under \$20,000
- 12** \$20,000 to under \$30,000
- 20** \$30,000 to under \$50,000
- 17** \$50,000 to under \$75,000
- 11** \$75,000 to under \$100,000
- 8** \$100,000 to under \$200,000
- 2** \$200,000 or more
- 5** (Don't know)
- 8** (Refused)

D16/D17 Race Summary Table

70	White Non-Hispanic
11	Black or African-American Non-Hispanic
12	Hispanic (NET)
9	White Hispanic
1	Black Hispanic
2	Hispanic (unspecified)
4	Asian
2	Some other race
*	(Don't know)
1	(Refused)



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