

KAISER/HARVARD NATIONAL SURVEY OF AMERICANS' VIEWS ON MANAGED CARE

National Topline

INTRODUCTION: Hello, my name is _____ and I'm calling for Princeton Survey Research. I'd like to ask a few questions of the YOUNGEST MALE age 18 or older, who is now at home. **(IF NO MALE AT HOME NOW:** Then, may I speak with the OLDEST FEMALE age 18 or older who is now at home) **(REPEAT INTRODUCTION IF RESPONDENT DID NOT ANSWER THE TELEPHONE).** We're conducting an important national opinion survey and would very much like to include your views...

D1. **RECORD SEX**

48	Male
<u>52</u>	Female
100	

1. To begin, I'm going to ask how things have been going for you and your family in recent years. Compared to a few years ago, are you and your family better off, worse off, or about the same in this area...? **(INSERT--READ AND ROTATE)** And what about...? **(INSERT NEXT ITEM)** Are you and your family better off in this area, worse off, or about the same?

		<u>Better Off</u>	<u>Worse Off</u>	<u>About the Same</u>	<u>Don't Know/ Refused</u>	
a.	Your overall standard of living	41	10	48	1	=100
b.	Your ability to save for the future	37	18	43	2	=100
c.	Your ability to get good health care	31	14	53	2	=100

2. Now I'm going to read you some terms having to do with health care. As I read each one, please tell me if you know what it means, OR if you've heard of it, but AREN'T SURE what it means, OR if you never heard of it before this interview. (First,) what about this term...?

		<u>Know What It Means</u>	<u>Heard of, Not Sure What it Means</u>	<u>Never Heard of</u>	<u>Don't Know/ Refused</u>	
a.	HMO, or Health Maintenance Organization	62	24	14	* ¹	=100
b.	Medicare	78	20	2	0	=100
c.	Managed care	45	26	28	1	=100
d.	Primary care doctor	70	17	12	1	=100
e.	Medicaid	71	25	4	*	=100
f.	Gag rules for doctors	25	16	58	1	=100
g.	Fee-for-service	41	15	43	1	=100

¹ An asterisk indicates a value of less than .5 percent.

3. Next, I'd like your opinion of the job some different groups are doing in serving the needs of health care consumers. In answering, please consider everything that might be important to consumers, including quality, cost and convenience.

First, in general, do you think **(INSERT ITEM. ROTATE LIST)** are doing a good job or a bad job in serving health care consumers? Next, do you think... **(INSERT NEXT ITEM)** are doing a good job or a bad job ?

		<u>Good Job</u>	<u>Bad Job</u>	<u>Mixed/Neither Good Nor Bad (VOL.)</u>	<u>Don't Know/ Refused</u>	
a.	Doctors 69	12	16	3		=100
b.	Pharmaceutical or drug companies	62	20	11	7	=100
c.	HMOs, or Health Maintenance Organizations	36	25	12	27	=100
d.	Hospitals	61	18	15	6	=100
e.	Health insurance companies	44	32	16	8	=100
f.	Nurses	83	4	8	5	=100
g.	Managed care health plans	34	21	13	32	=100

4. You said you think HMOs do a **(INSERT RESPONSE FROM Q.3c-- good job/bad job)** of serving consumers. What is the MAIN reason you feel this way? Is it your own experience with an HMO; what you've learned from friends and family; or what you've seen or heard on television, in newspapers or other media?

Based on all who say HMOs do a good job; n=438

Based on all who say HMOs do a bad job; n=295

<u>Good Job</u>	<u>Bad Job</u>	
49	42	Own experience
29	32	Friends and family
17	18	TV, newspapers or other media
2	6	Other (VOL.)
<u>3</u>	<u>2</u>	Don't know/refused
100	100	

5. You said you think managed care plans do a **(INSERT RESPONSE FROM Q.3g-- good job/bad job)** of serving consumers. What is the MAIN reason you feel this way? Is it your own experience with a managed care plan; what you've learned from friends and family; or what you've seen or heard on television, in newspapers or other media?

Based on all who say managed care plans do a good job; n=402

Based on all who say managed care plans do a bad job; n=264

<u>Good Job</u>	<u>Bad Job</u>	
35	39	Own experience
32	32	Friends and family
24	22	TV, newspapers or other media
4	4	Other - VOLUNTEERED
<u>5</u>	<u>3</u>	Don't know/refused
100	100	

6. Now I'm going to read you another list of some groups in health care. This time, please tell me whether you think of each group more as a business looking out for its bottom line OR more as an organization whose main purpose is to serve people like you. (First,) what about...?

Based on Form 1 respondents; n=605

		<u>Looking Out For Bottom Line</u>	<u>Serving People Like You</u>	<u>Don't Know/ Refused</u>	
a.	HMOs and other managed care plans	54	23	23	=100
b.	Companies providing traditional health insurance coverage	63	28	9	=100
c.	Hospitals	50	39	11	=100
d.	Doctor's offices and clinics	38	52	10	=100
e.	Pharmacies or drugstores	48	46	6	=100

7. Now I'm going to read you some characteristics of health insurance plans. As I read each one, please tell me which type of plan you think has this characteristic -- MANAGED CARE plans, TRADITIONAL health insurance plans, or both types of plans. (First,) which type of plan has this characteristic...

Based on Form 1 respondents; n=605

	<u>Managed Care Plans</u>	<u>Traditional Health Insurance Plans</u>	<u>Both</u>	<u>-VOL- Neither</u>	<u>Don't Know/ Refused</u>	
a. Patients must see their primary care or family doctor first, before they can be referred to another doctor or medical specialist.	53	14	24	1	8	=100
b. Patients must pay additional fees to use doctors or hospitals who are not part of the plan.	50	16	22	1	11	=100
c. Puts more emphasis on preventive care and other health improvement programs .	36	24	24	3	13	=100
d. Doctors must follow certain health plan guidelines on the types of treatments and drugs they can give to patients.	47	14	29	1	9	=100
e. Patients must get approval from the health insurance plan before they can receive expensive medical treatment.	48	13	30	1	8	=100
f. Offers a wider range of benefits at a lower cost.	39	25	19	4	13	=100
g. Nurses provide much of the routine care that was once handled by doctors	37	16	34	1	12	=100
h. Is more likely to limit payment for certain types of health services when people are sick, in order to keep costs low	48	16	26	1	9	=100

8. Health insurance plans differ from each other in a number of ways. We'd like to know how different characteristics of a health plan might affect your overall opinion of it. First, if you knew that a health plan had this characteristic... **(INSERT--READ AND ROTATE)** would it make your opinion of the plan more favorable, less favorable, or would it not make much difference either way? Next, what if you knew a plan had this characteristic...

Based on Form 2 respondents; n=599

	<u>More Favorable</u>	<u>Less Favorable</u>	<u>Wouldn't Make Much Difference</u>	<u>Don't Know Refused</u>	
a. Patients must see their primary care or family doctor first, before they can be referred to another doctor or medical specialist.	36	42	19	3	=100
b. Patients must pay additional fees to use doctors or hospitals who are not part of the plan.	12	68	15	5	=100
c. Puts more emphasis on preventive care and other health improvement programs.	71	8	17	4	=100
d. Doctors must follow certain health plan guidelines on the types of treatments and drugs they can give to patients.	34	44	17	5	=100
e. Patients must get approval from the health insurance plan before they can receive expensive medical treatment.	21	58	18	3	=100
f. Offers a wider range of benefits at a lower cost.	80	7	10	3	=100
g. Nurses provide much of the routine care that was once handled by doctors	36	31	30	3	=100
h. Is more likely to limit payment for certain types of health services when people are sick, in order to keep costs low.	32	48	14	6	=100

ASK ALL:

9. Are you, yourself, now covered by any form of health insurance or health plan, including Medicare or Medicaid?

10. How long has it been since you last had ANY kind of health insurance coverage?

82	Insured
17	Total uninsured
	<i>Last Had Coverage</i>
5	Less than a year ago
3	One to two years ago
2	Three to five years ago
5	Five or more years ago
2	Never had coverage
*	Don't know when last insured
<u>1</u>	Don't know if insured
100	

11. Based on all your experience with your current health insurance plan, we'd like you to grade the plan's performance. If A means excellent, B good, C average, D poor and F failing, what letter grade would you give to your health plan?

Based on all those who are insured; n=991

National

28	A -- excellent
43	B -- good
19	C -- average
6	D -- poor
1	F -- failing
2	Not with plan long enough to rate (VOL.)
<u>1</u>	Don't know/refused
100	

11. (Subgroup)

Based on all your experience with your current health insurance plan, we'd like you to grade the plan's performance. If A means excellent, B good, C average, D poor and F failing, what letter grade would you give to your health plan?

Based on all those who are insured; subgroup n=778

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
20	24	33	A -- excellent
44	44	43	B -- good
25	20	15	C -- average
7	9	4	D -- poor
3	1	0	F -- failing
*	1	3	Not with plan long enough to rate (VOL.)
<u>1</u>	<u>2</u>	<u>2</u>	Don't know/refused
100	101	100	

For my next question, I want you to think about the LAST health insurance plan you had.

12. After I read you a brief description of two different types of health plans, please tell me which type you have today (had in the past) as your MAIN health coverage...

13. From what you know, is (was) your plan....

TRADITIONAL health insurance plans allow you to go to almost any doctor or hospital, but often pay only 80% of the costs of your visit.

MANAGED CARE plans, such as HMOs and PPOs, direct you to a list of doctors and hospitals who are in the plan. If you use doctors or hospitals on the list, the plan pays all or nearly all of the costs. But you have to pay extra if you want to use a doctor or hospital who is not on the list.

To the best of your knowledge, are (were) you covered by...

Based on all who are insured

or were insured in the past; n=1163

Based on all who are insured; n=991

Total	Now		
<u>Now/Past</u>	<u>Covered</u>		
45	44	A traditional health insurance plan, OR	
47	50	A managed care plan?	
23	23	An HMO, that is, a Health Maintenance Organization	14
16		A PPO, that is, a Preferred Provider Organization, OR	
5	5	Some OTHER type of managed care plan?	
5	6	Don't know which type of managed care	
<u>8</u>	<u>6</u>	Don't know/refused	
100	100		

ASK ALL:

14. Now I'd like your views on HMOs and other managed care plans in general, regardless of whether you are personally in managed care. During the past few years, do you think HMOs and other managed care plans have...

a. Made it easier or harder for people who are sick to see medical specialists?

25 Easier

59	Harder
4	No effect (VOL.)
<u>12</u>	Don't know/refused
100	

b1. Increased or decreased the quality of health care for people who are sick?

Based on Form 1 respondents; n=605

32	Increased
51	Decreased
7	No effect (VOL.)
<u>10</u>	Don't know/refused
100	

b2. Increased or decreased the quality of health care for patients?

Based on Form 2 respondents; n=599

32	Increased
45	Decreased
8	No effect (VOL.)
<u>15</u>	Don't know/refused
100	

c. Made it easier or harder to get preventive services such as immunizations, health screenings, and physical exams?

46	Easier
31	Harder
8	No effect (VOL.)
<u>15</u>	Don't know/refused
100	

Continued...

14. **Continued...**

d. Helped keep health care costs down, or haven't made much difference?

28	Helped
55	Haven't made much difference
5	Made costs go up (VOL.)

12 Don't know/refused
100

e. Increased or decreased the amount of time doctors spend with their patients?

16 Increased
61 Decreased
9 No effect (VOL.)
14 Don't know/refused
100

15. As far as you know, do doctors in HMOs and other managed care plans make more money by increasing the amount of services and procedures to patients, OR by limiting the amount of services and procedures?

Based on Form 1 respondents; n=605

30 Increasing services and procedures
42 Limiting services and procedures
4 No difference (VOL.)
24 Don't know/refused
100

16. As far as you know, do doctor in HMOs and other managed care plans make more money by increasing the number of patients referred to medical specialists, OR by limiting the number of referrals?

Based on Form 2 respondents; n=599

31 Increasing referrals
30 Limiting referrals
3 No difference (VOL.)
36 Don't know/refused
100

ASK ALL:

17. Do you think money saved by HMOs and other managed care plans...

		- VOL-			
		<u>Yes</u>	<u>No</u>	<u>Plans Don't Actually Save Any Money</u>	<u>Don't Know/ Refused</u>
a.	Allows employers to pay less for health insurance?	56	26	1	17
		=100			
b.	Helps health insurance companies earn more profits?	72	11	1	16
		=100			
c.	Makes health care more affordable for people like you?	49	38	1	12
		=100			

18. How often do you trust YOUR PRIMARY CARE OR FAMILY DOCTOR to do the right thing for your care? Would you say...

National

52	Just about always
31	Most of the time, OR
12	Only some of the time?
1	None of the time (VOL.)
2	Don't have a primary care doctor (VOL.)
<u>2</u>	Don't know/refused
100	

18. (Subgroup)

How often do you trust YOUR PRIMARY CARE OR FAMILY DOCTOR to do the right thing for your care? Would you say...

Subgroup n = 778

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
50	52	63	Just about always
32	36	28	Most of the time, OR
13	10	5	Only some of the time?
1	1	0	None of the time (VOL.)
1	*	4	Don't have a primary care doctor (VOL.)
<u>2</u>	<u>1</u>	<u>1</u>	Don't know/refused
99	100	101	

19. How often do you trust YOUR CURRENT HEALTH INSURANCE PLAN to do the right thing for your care? Would you say...

Based on all who are insured; n=991

National

41	Just about always
39	Most of the time, OR
16	Only some of the time?
1	None of the time (VOL.)
<u>3</u>	Don't know/refused
100	

19. (Subgroup)

How often do you trust YOUR CURRENT HEALTH INSURANCE PLAN to do the right thing for your care? Would you say...

Based on all who are insured; subgroup n=778

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
30	31	55	Just about always
46	45	34	Most of the time, OR
22	19	6	Only some of the time?
1	1	1	None of the time (VOL.)
<u>1</u>	<u>3</u>	<u>3</u>	Don't know/refused
100	99	99	

20.If you went to the emergency room, how likely do you think it is that your health plan would pay for the visit--very likely, somewhat likely, not too likely, or not at all likely?

Based on Form 1 respondents who are insured; n=519

National

64	Very likely
24	Somewhat likely
5	Not too likely
5	Not at all likely
*	It depends (VOL.)
<u>2</u>	Don't know/refused
100	

20. (Subgroup)

If you went to the emergency room, how likely do you think it is that your health plan would pay for the visit--very likely, somewhat likely, not too likely, or not at all likely?

Based on Form 1 respondents who are insured; subgroup n=409

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
56	63	78	Very likely
31	24	18	Somewhat likely
4	6	3	Not too likely
8	3	2	Not at all likely
0	2	0	It depends (VOL.)
<u>2</u>	<u>2</u>	<u>0</u>	Don't know/refused
101	100	101	

21. If you had a serious medical problem requiring costly treatment, how likely do you think it is that your health plan would pay most of the cost--very likely, somewhat likely, not too likely, or not at all likely?

Based on Form 2 respondents who are insured; n=472

National

55	Very likely
33	Somewhat likely
5	Not too likely
2	Not at all likely
1	It depends (VOL.)
<u>4</u>	Don't know/refused
100	

21. (Subgroup)

If you had a serious medical problem requiring costly treatment, how likely do you think it is that your health plan would pay most of the cost--very likely, somewhat likely, not too likely, or not at all likely?

Based on Form 2 respondents who are insured; subgroup n=369

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
44	54	69	Very likely
42	37	23	Somewhat likely
7	6	0	Not too likely
3	2	1	Not at all likely
2	0	0	It depends (VOL.)
<u>1</u>	<u>1</u>	<u>7</u>	Don't know/refused
99	100	100	
(n=)	(n=)	(n=)	

ASK ALL:

22. In the past 12 months, have you gone to an emergency room for medical care?

23. Did you have health insurance coverage the LAST time you went to an emergency room?

27	Yes
22	Insured at the time
5	Not insured
*	Don't know if insured
73	No
<u>*</u>	Don't know
	100

24. Did you have a problem having the bill paid by your health insurance plan, or not?

Based on used E.R. In past year while insured; n=266

23	Yes
74	No
<u>3</u>	Don't know
100	

ASK ALL:

25. In the past 12 months, was there ever a time when you thought you needed medical care from an emergency room but did not go?
26. Did you have health insurance coverage the LAST time this happened?

<i>Refrained from using E.R. in past year</i>		
16	Yes	
11	Insured at the time	
5	Not insured	
*	Don't know if insured	
84	No	
<u>*</u>	Don't know	100

27. Why didn't you go to an emergency room for care when you thought you needed it? Was it MAINLY because you didn't think your health plan would pay for it, or was it mainly for some other reason?

Based on refrained from using E.R. in past year while insured; n=123

41	Didn't think plan would pay
53	Some other reason
<u>6</u>	Don't know/refused
100	

28. If you were sick, how worried would you be that your DOCTOR would be more concerned about saving money for the health plan than about what is the best treatment for you? Would you be..

Based on all who are insured; n=991

National

12	Very worried
18	Somewhat worried
23	Not too worried, OR
45	Not at all worried?
<u>2</u>	Don't know/refused
100	

28. (Subgroup)

If you were sick, how worried would you be that your DOCTOR would be more concerned about saving money for the health plan than about what is the best treatment for you? Would you be..

Based on all who are insured; subgroup n=778

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
16	12	7	Very worried
25	17	16	Somewhat worried
21	27	20	Not too worried, OR
35	43	54	Not at all worried?
<u>3</u>	<u>1</u>	<u>2</u>	Don't know/refused
100	100	99	

- 29.If you were sick, how worried would you be that your HEALTH PLAN would be more concerned about saving money than about what is the best treatment for you? Would you be...

Based on all who are insured; n=991

National

18	Very worried
29	Somewhat worried
21	Not too worried, OR
30	Not at all worried?
<u>2</u>	Don't know/refused
100	

29. (Subgroup)

If you were sick, how worried would you be that your HEALTH PLAN would be more concerned about saving money than about what is the best treatment for you? Would you be...

Based on all who are insured; subgroup n=778

<u>Heavy</u>	<u>Light</u>	<u>Traditional</u>	
24	19	12	Very worried
37	32	22	Somewhat worried
19	24	24	Not too worried, OR
18	25	38	Not at all worried?
<u>1</u>	<u>1</u>	<u>3</u>	Don't know/refused
99	101	99	

30. We're interested in what your health insurance plan will pay for when you are sick. As far as you know, is there a set of guidelines that allows your health plan to say "no" to certain types of treatment that are covered by the plan, or will your health plan pay for most everything your doctor thinks is necessary for your treatment?

Based on all who are insured; n=991

35	Set of guidelines allowing plan to say "no"
58	Plan will pay for everything
<u>7</u>	Don't know/refused
100	

31. Suppose your current health insurance plan were discontinued and you had to choose a new one for you and your family...

Suppose you had to choose a new health insurance plan for you and your family...

How important would each of the following be to you to help you choose a health plan? (First/Next), how important would it be for you to know **(INSERT--READ AND ROTATE)**: very important, somewhat important, not too important, or not at all important?

		<u>Very Important</u>	<u>Somewhat Important</u>	<u>Not Too Important</u>	<u>Not At All Important</u>	<u>Don't Know/ Refused</u>	
a.	How much you have to pay for the plan	77	19	2	1	1	=100
b.	Whether the plan has a wide range of benefits or a particular benefit you need	82	14	1	1	2	=100
c.	How well the health plan takes care of members who are sick or have health problems	89	8	*	1	2	=100
d.	Whether the plan offers a wide choice of doctors	75	18	3	2	2	=100
e.	Whether the plan has passed a review and been accredited by an independent organization that evaluates plans	58	28	5	5	4	=100
f.	Whether your current doctor is in the plan	70	18	6	4	2	=100
g.	Whether the hospital you prefer to use is in the plan	73	18	5	3	1	=100

32. Which ONE of the concerns you rated as very important would be MOST important to you?

- 22 How much you have to pay
- 17 Whether the plan has a wide range of benefits
- 25 How well the health plan takes care of members who are sick
- 8 Whether the plan offers a wide choice of doctors
- 3 Whether the plan has passed a review and been accredited
- 15 Whether your current doctor is in the plan
- 5 Whether your preferred hospital is in the plan
- * Other *
- 1 No item rated very important
- 4 Don't know/refused
- 100

ASK ALL:

33. If you had a serious complaint or problem with your health insurance plan, which ONE of the following do you think would be most helpful to you in solving that problem?

- 34 Someone at the plan
- 21 Someone at work involved with health benefits
- 9 A state government agency, OR
- 27 An independent organization like the Better Business Bureau?
- 1 Other
- 8 Don't know/refused
- 100

34. Different groups in health care advertise their services in newspapers, on radio and television. During the past 12 months, have you personally seen or heard any advertisements by... **(INSERT-- READ AND ROTATE)**, or not?

	<u>Yes</u>	<u>No</u>	<u>Don't Know/ Refused</u>	
a. Hospitals	58	41	1	=100
b. Doctors	35	63	2	=100
c. Health insurance companies	67	31	2	=100
d. HMOs or managed care companies	61	34	5	=100

35. We're interested in how often you think you can trust what certain groups have to say in their advertisements. First, do you think you can trust what... **(INSERT--READ AND ROTATE)** say in their advertisements most of the time, sometimes, hardly ever or never? And how often can you trust what... **(INSERT NEXT ITEM)** say in their advertisements?

Based on Form 1 respondents; n=605

		<u>Most of The Time</u>	<u>Sometimes</u>	<u>Hardly Ever</u>	<u>Never</u>	<u>Don't Know/ Refused</u>	
a.	Hospitals	33	51	8	5	3	=100
b.	Lawyers	9	40	22	25	4	=100
c.	Health insurance companies	24	51	12	9	4	=100
d.	Pharmaceutical or drug companies	33	47	11	8	1	=100
e.	Doctors 37	45	7	6	5		=100
f.	HMOs or managed care companies	19	51	12	10	8	=100
g.	Politicians	4	27	30	37	2	=100

36. We're interested in how often you think advertisements by certain groups provide people like you with useful information. First, do you think advertisements by... **(INSERT--READ AND ROTATE)** provide useful information most of the time, sometimes, hardly ever or never? And how often do you think advertisements by... **(INSERT NEXT ITEM)** provide useful information?

Based on Form 2 respondents; n=599

	<u>Most of The Time</u>	<u>Sometimes</u>	<u>Hardly Ever</u>	<u>Never</u>	<u>Don't Know/ Refused</u>	
a. Hospitals	27	40	17	11	5	=100
b. Lawyers	15	25	25	28	7	=100
c. Health insurance companies	23	42	20	9	6	=100
d. Pharmaceutical or drug companies	28	38	15	15	4	=100
e. Doctors	24	36	18	14	8	=100
f. HMOs or managed care companies	19	38	19	13	11	=100
g. Politicians	11	24	28	31	6	=100

37. The number of Americans who rely on HMOs and other managed care health plans for their health coverage continues to grow. Some people say the government needs to protect consumers from being treated unfairly and not getting the care they should from managed care plans. Others say this additional government regulation isn't worth it because it would raise the cost of health insurance too much for everyone. Which position comes CLOSER to your own view?

Based on Form 1 respondents; n=605

52	Government should protect consumers
40	Government regulation would raise the cost too much
<u>8</u>	Don't know/refused
100	

38. In recent months, different groups have said something needs to be done to regulate the operations of HMOs and other managed care plans. Would you MOST like to see these managed care plans regulated by...

Based on Form 2 respondents; n=599

19	The federal government,
18	State governments,
34	An independent, non-profit organization, or
16	Not be regulated at all?
2	Regulated by other group (VOL.)
<u>11</u>	Don't know/refused
100	

ASK ALL:

39. Do you think current government rules that regulate HMOs and other managed care plans are...

21	Too strict
23	About right, OR
38	Not strict enough?
<u>18</u>	Don't know/refused
100	

40. Some people say that managed care plans should give doctors financial incentives to avoid unnecessary services and hold down costs. Others say this threatens the quality of care patients receive and that doctors should not be given incentives to limit services. Which comes closer to your view?

24	Should give doctors incentives
65	Threatens quality of care
<u>11</u>	Don't know/refused
100	

41. Next, we're interested in your views on media coverage of HMOs and other managed care plans. In general, do you think media coverage of HMOs and other managed care plans has been favorable, unfavorable, or mixed?

19	Favorable
15	Unfavorable
57	Mixed
<u>9</u>	Don't know/refused
100	

42. In general, do you think media has been fair or unfair in its coverage of HMOs and other managed care plans?

54	Fair
19	Unfair
11	Mixed/Some fair, some unfair (VOL.)
<u>16</u>	Don't know/refused
100	

43. During the past 12 months, how much have you personally seen or heard in the media about HMOs or managed care? Would you say a lot, some, only a little, or nothing?

18	A lot
38	Some
31	Only a little
12	Nothing
<u>1</u>	Don't know/refused
100	

44. Recently, there have been some news stories about people having bad experiences with their HMOs and other managed care plans. I'm going to briefly describe a few of these news stories. After I read each one, tell me if you think this kind of experience happens often, sometimes, or rarely to people in managed care.

Here's the (first/next) story... **(INSERT--READ AND ROTATE)** Do you think this happens often, sometimes, or rarely to people in managed care?

Based on Form 2 respondents; n=599

		<u>Often</u>	<u>Sometimes</u>	<u>Rarely</u>	<u>Don't Know/ Refused</u>	
a.	"A family says their HMO held back on their child's cancer treatment"	26	40	23	11	=100
b.	"A man went to an emergency room for stomach pains without calling his HMO first. Afterward, the HMO refused to pay any of his bill because he failed to get permission to be treated in an emergency room."	46	31	14	9	=100
c.	"A newborn baby returned to the hospital, seriously ill, the day after he had been sent home because of an HMO rule that allowed only a one-day hospital stay. The baby had been sent home from the hospital even though his mother expressed concerns about his health"	39	34	18	9	=100

45. Now I have a few questions about your own health insurance. How long have you been enrolled in your current health plan?

Based on all who are insured; n=991

16	Less than one year
22	One to less than three years
15	Three to less than five years
15	Five to less than ten years
30	Ten years or more
<u>2</u>	Don't know/refused
100	

46. Are you NOW covered by a private health insurance plan through your employer or someone else's employer, or don't you have coverage through an employer?

Based on all who are insured; n=991

57	Yes, through own employer/former employer
16	Yes, through someone else's employer/former employer
25	No, not through an employer
<u>2</u>	Don't know/refused
100	

47. At any time in the past five years, were you forced to change from one health plan to another because of a decision by an employer?

Based on all who are insured; n=991

21	Yes
51	No
27	Don't have employer provided coverage
<u>1</u>	Don't know/refused
100	

48. When you enrolled in your current health plan, did you have a choice of more than one plan, or was only one plan available?

49. How many plans were available for you to choose from?

Based on all who are insured; n=991

<i>Had Choice of Health Plans</i>	
55	Yes
3	Eight or more plans
*	Seven plans
2	Six plans
5	Five plans
7	Four plans
15	Three plans
15	Two plans
8	Don't know how many plans
41	No choice, only one plan available
<u>4</u>	Don't know/refused
100	

50. Earlier in this interview, I asked you about some different features of health plans. When you chose your current plan, do you think there was enough variety -- or NOT enough variety -- among the plans you had to choose from?

Based on all who are insured; n=991

44	Enough variety
9	Not enough variety
45	Didn't report having a choice of plans
<u>2</u>	Don't know/refused
100	

51. Now, I'm going to ask you about some of the characteristics of your current health insurance plan (your LAST health insurance plan). Some plans charge less if you choose your doctor from a list, but make you pay more if you go to a doctor not on the list. Does (Did) your plan work this way, or not?

Based on all who are insured or were insured in the past; n=1163

Based on all who are insured; n=991

Total	Now	
<u>Now/Past</u>	<u>Covered</u>	
49	50	Yes
43	43	No
<u>8</u>	<u>7</u>	Don't know/refused
100	100	

52. Some plans require you to sign up with a specific primary care doctor or group of doctors who provide all your routine health care. Does (Did) your plan work this way, or not?

Based on all who are insured or were insured in the past; n=1163

Based on all who are insured; n=991

Total	Now	
<u>Now/Past</u>	<u>Covered</u>	
46	46	Yes
49	49	No
<u>5</u>	<u>5</u>	Don't know/refused
100	100	

53. Some plans require you to have approval or a referral before they will pay for any of your costs for visiting a doctor who is not in the plan. Does (Did) your plan work this way, or not?

Based on all who are insured or were insured in the past; n=1163

Based on all who are insured; n=991

Total	Now	
<u>Now/Past</u>	<u>Covered</u>	
47	47	Yes
44	45	No
<u>9</u>	<u>8</u>	Don't know/refused
100	100	

54. Some plans require you to have a referral by a primary care doctor before you can see a medical specialist. Does (Did) your plan work this way, or not?

Based on all who are insured or were insured in the past; n=1163

Based on all who are insured; n=991

Total	Now	
<u>Now/Past</u>	<u>Covered</u>	
54	53	Yes
37	39	No
<u>9</u>	<u>8</u>	Don't know/refused
100	100	

55. Some plans allow you to go to any doctor or hospital and then submit your bill for reimbursement. Does (Did) your plan work this way, or not?

Based on all who are insured or were insured in the past; n=1163

Based on all who are insured; n=991

Total	Now	
<u>Now/Past</u>	<u>Covered</u>	
46	48	Yes
47	46	No
<u>7</u>	<u>6</u>	Don't know/refused
100	100	

ASK ALL:

56. Thinking now about your own health ...In general, would you say your health is excellent, very good, good, only fair, or poor?

24 Excellent
 34 Very good
 27 Good
 10 Only fair
 4 Poor
1 Don't know/refused
 100

57. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities, or not?

14 Yes
 85 No
1 Don't know/refused
 100

58. Were you hospitalized for anything in the past 12 months, that is, since (August/September) 1996?
IF FEMALE, ADD: other than for a normal, uncomplicated delivery of a baby?

14 Yes
 85 No
1 Don't know/refused
 100

59. Has a doctor or other health professional ever told you that you have any of the following conditions?

		<u>Yes</u>	<u>No</u>	<u>Don't Know/ Refused</u>	
a.	Heart disease, including high blood pressure	21	78	1	=100
b.	Stroke	3	96	1	=100
c.	Emotional or mental illness	5	94	1	=100
d.	Cancer	6	93	1	=100
e.	Diabetes	6	93	1	=100

60. As you may know, physician-assisted suicide involves a doctor giving a terminally ill patient the means to end his or her life. Do you think it should be legal for a doctor to help a terminally ill patient commit suicide, or not?

45	Yes, should be legal
44	No, should not
<u>11</u>	Don't know/refused
100	

DEMOGRAPHICS:

Now I have just a few questions for classification purposes only...

D2. In politics TODAY, do you consider yourself a Republican, Democrat, or Independent?

24	Republican
31	Democrat
34	Independent
1	Other party
4	None
<u>6</u>	Don't know/refused
100	

D3. Are you NOW self-employed, are you employed by someone else, are you retired, or are you not employed for pay?

12	Self-employed	
52	Employed by someone else	
18	Retired	
12	Not employed	
1	Disabled (VOL.)	
2	Other (full-time student, homemakers, etc.) (VOL.)	<u>3</u> Don't know/refused
100		

D4. Are you NOW working full-time or part-time hours?

53	Full-time
11	Part-time
36	Not employed
<u>*</u>	Don't know/Refused
100	

ASK ALL:

D5. Are you married, LIVING AS married, divorced, separated, widowed, or have you never been married?

53	Married
----	---------

2	Living as married
9	Divorced
3	Separated
9	Widowed
20	Never been married
<u>4</u>	Don't know/refused
100	

D6. Are you the parent or guardian of any children under 18 now living in your household?

36	Yes
61	No
<u>3</u>	Don't know/refused
100	

D7. What is the LAST grade or class that you COMPLETED in school?

5	None, or grade 1-8
11	High school incomplete (grades 9-11)
32	High school graduate (grade 12 or GED certificate)
3	Business, technical, or vocational school AFTER high school
23	Some college, no 4-year degree
16	College graduate (B.S., B.A., or other 4-year degree)
6	Post-graduate training or professional schooling after college (e.g., toward a master's degree or PhD; law or medical school)
<u>4</u>	Don't know/refused
100	

D8. What is your age?

21	18 - 29
39	30 - 49
19	50 - 64
15	65 +
<u>6</u>	Refused
100	

D9. Last year, that is in 1996, what was your total family income from all sources, before taxes? Just stop me when I get to the right category.

8	Less than \$10,000
14	\$10,000 to under \$20,000
15	\$20,000 to under \$30,000

20	\$30,000 to under \$50,000
13	\$50,000 to under \$75,000
6	\$75,000 to under \$100,000
4	\$100,000 or more
4	Don't know
<u>16</u>	Refused
100	

D10. Are you, yourself, of Hispanic or Latino origin, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

4	Yes
91	No
<u>5</u>	Don't know/refused
100	

D11. What is your race? Are you white, black, Asian, or some other race?

80	White
10	Black/African-American
*	Asian
3	Other
1	Mixed
<u>6</u>	Don't know/refused
100	

REGION:

20	NE
25	MW
34	SOUTH
<u>21</u>	WEST
100	

That completes the interview. Thank you very much for your time and cooperation. Have a nice day/evening.