UnderStandingAmericaStudy

UAS 17: HEALTH INSURANCE AND THE AFFORDABLE CARE ACT

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Fielded February 19, 2015 - October 27, 2015

Contents

1 INTRODUCTION

This UAS panel survey, titled "UAS17: Health Insurance and the Affordable Care Act" asks about the respondents' current health insurance, as well as knowledge and attitudes about the Affordable Care Act. This survey is no longer in the field. Respondents were paid $8 to complete the survey.

Note: data files for this survey were adjusted on January 29, 2019 to remove 2 unqualified respondents who were inadvertently included in the initial data files. Please contact uasl@usc.edu with any questions.

1.1 Topics

This survey contains questions (among others) on the following topics: Financial Literacy, Health, Health Insurance. A complete survey topic categorization for the UAS can be found here.

1.2 Experiments

This survey includes experiment(s) of the following type(s): Auxiliary Randomization. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found here.

1.3 Citation

Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents.

As such, this survey was made available to 1994 UAS participants. Of those 1994 participants, 1521 completed the survey and are counted as respondents. Of those who are not counted as respondents, 3 started the survey without completing and 470 did not start the survey. The overall response rate was 76.28%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

The detailed survey response rate is as follows:

UAS17 - Response Overview	
Size of selected sample	1994
Completed the survey	1521
Started but did not complete the survey	3
Did not start the survey	470
Response rate	76.28%

2.2 Timings

The survey took respondents an average of 15 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times
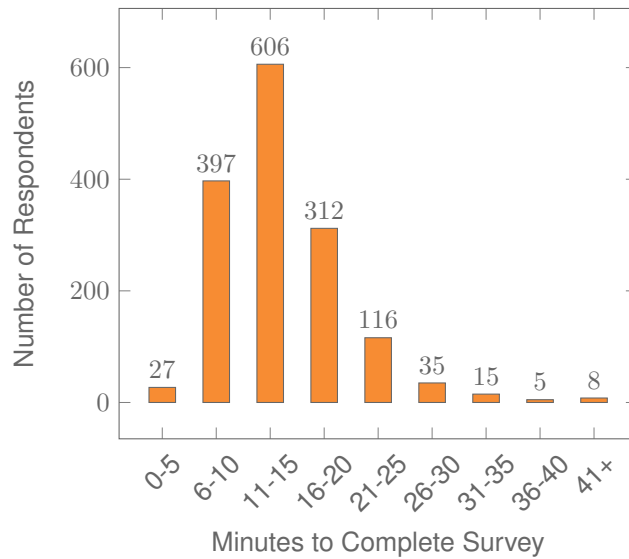
2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

3   STANDARD VARIABLES

Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- ○ **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.

- ○ **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).

- ○ **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- ○ **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

○ **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

1. U.S. National Territory: recruited through ABS within the entire U.S.
2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. Los Angeles County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. LA County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

○ **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

1. Prob Sample, ASDE 2014/01
2. Prob Sample, ASDE 2014/01
3. Prob Sample, ASDE 2014/01
4. Non-Prob Sample, 2015/05
5. Prob Sample, MSG 2015/07
6. Prob Sample, MSG 2016/01
7. Prob Sample, MSG 2016/01
8. Prob Sample, MSG 2016/01
9. Prob Sample, MSG 2016/02

10. Prob Sample, MSG 2016/03
11. Prob Sample, MSG 2016/04
12. Prob Sample, MSG 2016/05
13. Prob Sample, MSG 2016/08
14. Prob Sample, MSG 2017/03
15. Prob Sample, MSG 2017/11
16. Prob Sample, MSG 2018/02
17. Prob Sample, MSG 2018/08
18. Prob Sample, MSG 2019/04
19. Prob Sample, MSG 2019/05
20. Prob Sample, MSG 2019/11
21. Prob Sample, MSG 2020/08
22. Prob Sample, MSG 2020/10
23. Prob Sample, MSG 2021/02
24. Prob Sample, MSG 2021/08
25. Prob Sample, MSG 2021/08
26. Prob Sample, MSG 2022/02
27. Prob Sample, MSG 2022/02
28. Prob Sample, MSG 2022/08
29. Prob Sample, MSG 2022/11
30. Prob Sample, MSG 2022/11
31. Prob Sample, MSG 2023/01
32. Prob Sample, MSG 2023/06
33. Non-Prob Sample, MSG 2023/09
34. Prob Sample, MSG 2023/10

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2
7. MSG 2016/01 Nat.Rep. Batch 3

8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

○ **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).

○ **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
2. Tablet (includes Internet)

○ **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.

○ **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.

○ **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.

○ **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

Every UAS survey data set includes demographic variables, which provide background information about the respondent and his/her household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the "My Household" survey. The demographic variables provided with each survey are taken from the most recent 'MyHousehold' survey answered by the respondent. If at the time of a survey, the information in "My Household" is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.

- **dateofbirth_year**: the year of birth of the respondent.

- **age**: the age of the respondent at the start of the survey.

- **agerange**: if the respondent's age cannot be calculate due to missing information, 'agerange' indicates the approximate age. Should a value for both the 'age' and 'agerange' be present, then 'age' takes precedence over 'agerange'.

- **citizenus**: indicates whether the respondent is a U.S. citizen.

- **bornus**: indicates whether the respondent was born in the U.S.

- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.

- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.

- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.

- **statereside**: the state in which the respondent is living.

- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.

- **maritalstatus**: the marital status of the respondent.

- **livewithpartner**: indicates whether the respondent lives with a partner.

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- **education**: the highest level of education attained by the respondent.

- **hisplatino**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.

- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.

- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).

- **black**: indicates whether the respondent identifies him or herself as black (African-American).

- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).

- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).

- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.

- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.

- **working**: indicates whether the respondent is working for pay.

- **sick_leave**: indicates whether the respondent is not working because sick or on leave.

- **unemp_layoff**: indicates whether the respondent is unemployed or on lay off.

- **unemp_look**: indicates whether the respondent is unemployed and looking for a job.

- **retired**: indicates whether the respondent is retired.

- **disabled**: indicates whether the respondent has a disability.

- **lf_other**: specifies other labor force status.

- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick_leave, unempl_layoff, unempl_look, retired, disabled, lf_other).

- ○ **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

- ○ **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

- ○ **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

- ○ **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.

- ○ **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.

- ○ **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.

- ○ **hhmemberin_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

  As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out.

- ○ **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.

- ○ **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.

- ○ **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

- ○ **hhmemberuasid_#**: is the 'uasid' of the other household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'.

- ○ **lastmyhh_date**: the date on which the demographics variables were collected through the 'My Household' survey.

5   MISSING DATA CONVENTIONS

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

6 ROUTING SYNTAX

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that *if* the respondent fulfills some condition (e.g. they have a cellphone or a checking account), *then* they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something *else* happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!=' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: red is conditional logic, gold is question grouping, green is looping, and orange is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.

7 SURVEY WITH ROUTING

bg001 (Section Coverage)
Welcome to this survey. In the first part of this survey, we are interested in understanding the choices people make when it comes to health insurance and how changes in the current law might affect these choices.

IF statereside = EMPTY THEN
statereside (R STATE RESIDENCE in section Demographics)
In what state are you currently residing?
1 Alaska (AK)
2 Alabama (AL)
3 Arizona (AZ)
4 Arkansas (AR)
5 California (CA)
6 Colorado (CO)
7 Connecticut (CT)
8 Delaware (DE)
9 Florida (FL)
10 Georgia (GA)
11 Hawaii (HI)
12 Idaho (ID)
13 Illinois (IL)
14 Indiana (IN)
15 Iowa (IA)
16 Kansas (KS)
17 Kentucky (KY)
18 Louisiana (LA)
19 Maine (ME)
20 Maryland (MD)
21 Massachusetts (MA)
22 Michigan (MI)
23 Minnesota (MN)
24 Mississippi (MS)
25 Missouri (MO)
26 Montana (MT)
27 Nebraska (NE)
28 Nevada (NV)
29 New Hampshire (NH)
30 New Jersey (NJ)
31 New Mexico (NM)

32 New York (NY)
    33 North Carolina (NC)
    34 North Dakota (ND)
    35 Ohio (OH)
    36 Oklahoma (OK)
    37 Oregon (OR)
    38 Pennsylvania (PA)
    39 Rhode Island (RI)
    40 South Carolina (SC)
    41 South Dakota (SD)
    42 Tennessee (TN)
    43 Texas (TX)
    44 Utah (UT)
    45 Vermont (VT)
    46 Virginia (VA)
    47 Washington (WA)
    48 West Virginia (WV)
    49 Wisconsin (WI)
    50 Wyoming (WY)
    51 Washington D.C.
    52 Puerto Rico
END OF IF

IF age = EMPTY THEN
    age (R age in section Demographics)
    What is your age?
    RANGE 18..120
END OF IF

FLStateExchange := getExchangeState(statereside)
FLMedicaid := getMediState(statereside)
Fill code of question FLMarketplace executed

bg002 (currently covered by health insurance in section Coverage)
The first questions are about health insurance. Please include any kind of health insurance as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills.

Are you currently covered by any kind of health insurance or some other kind of health-care plan?
1 Yes
2 No

IF bg002 = YES THEN

bg003 (current health insurance in section Coverage)
Which of the following best describes your current health insurance or healthcare coverage? Please check all that apply.
1 Insurance through my or my spouse's/partner's employer/union
2 Insurance through my parent's employer or union
3 Retiree Insurance through my or my spouse's/partner's former employer/union
4 Self-pay insurance or private health insurance (not through employer or government)
5 Insurance purchased through your state's or the federal health insurance exchange or marketplace such as healthcare.gov(or F̂LStateExchange).
6 Medicare
7 Medi-Gap
8 Medicaid (also known as (()))
9 Military health care (TRICARE/VA/CHAMP-VA)
10 State-sponsored health plan
11 Other program:
12 No coverage of any type

bg003_other (current health insurance - specify in section Coverage)
STRING

m001 (satisfaction on marketplace in section Coverage)
You said that you have insurance purchased through your state's or the federal health insurance exchange or marketplace such as healthcare.gov(or F̂LStateExchange).

How satisfactory was your experience when purchasing your insurance through the exchange or marketplace?
1 Very satisfactory
2 Satisfactory
3 Neither satisfactory or unsatisfactory
4 Unsatisfactory
5 Very unsatisfactory

m002 (Difficulties with marketplace in section Coverage)
Please list difficulties or problems you had when purchasing insurance through the exchange or marketplace, if any:
STRING

m003_intro (Section Coverage)
Please rank (1 being the most important feature) the three plan features you considered the most when choosing your health insurance plan on the exchange or marketplace:

m003_one (most important in section Coverage)
1 Premium
2 Deductible
3 Doctor Network
4 Copays/Coinsurance
5 Maximum Out-of-Pocket spending
6 Coverage for specific health conditions

m003_two (second important in section Coverage)
1 Premium
2 Deductible
3 Doctor Network
4 Copays/Coinsurance
5 Maximum Out-of-Pocket spending
6 Coverage for specific health conditions

m003_three (third important in section Coverage)
1 Premium
2 Deductible
3 Doctor Network
4 Copays/Coinsurance
5 Maximum Out-of-Pocket spending
6 Coverage for specific health conditions

END OF GROUP

m004 (navigator or tools in section Coverage)
Did you use any tools (such as online) or consult with a navigator, physician, insurance agent, or other professional to help you choose between different plans offered in the exchange or marketplace?
1 Yes
2 No

m005 (Premium for insurance in section Coverage)
Is there a monthly premium for the health insurance plan you purchased through the exchange or marketplace?
1 Yes
2 No

IF m005 = YES THEN

m006 (Receive subsidy in section Coverage)
Is the cost of the premium reduced based on your/family income?
1 Yes
2 No
END OF IF

m007 (difficulty paying premiums in section Coverage)
Have you had any difficulty paying this monthly premium since enrolling on your plan?
1 Yes
2 No

m008 (not use because of deductible in section Coverage)
Have you ever decided not to use your insurance because the deductible was too high?
1 Yes
2 No

Fill code of question FLm009 executed
m009 (level of coverage in section Coverage)
Insurance purchased through such as healthcare.gov(or F̂LStateExchange) is available in 4 levels of coverage. Which level of coverage did you select?
1 Bronze
2 Silver
3 Gold
4 Platinum
5 (Catastrophic insurance)
6 I don't know
END OF IF

IF (maritalstatus=1 OR maritalstatus=2) OR (maritalstatus > 2 AND livewithpartner = YES) THEN
bg004 (spouse/partner covered by same health plan in section Coverage)
Are you and your spouse/partner covered by the same health insurance plan? 1 Yes
2 No

bg008 (who responsible for making health insurance decisions in section Coverage)
Who is responsible for making health insurance decisions in your household?
1 I am
2 My spouse/partner
3 Decisions are jointly made with my spouse/partner
4 We each choose our own insurance
END OF IF
END OF IF

End of section **Coverage**

Start of section **Health**

h_intro (Section Health)
Now we'd like to ask you some questions about your health and your use of health care.

bg010 (rate health in section Health)
Would you say your health is excellent, very good, good, fair, or poor?
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

bg012 (place go to when you are sick or need advice about health in section Health)
Next, we would like to ask you some questions about the types of medical services you use.

Is there a place that you usually go to when you are sick or need advice about your health?
1 Yes
2 There is no such place
3 There is more than one place

IF bg012 = 1 OR bg012 = 3 THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  bg013 (what kind of place go to most often in section Health)
  What kind of place do you go to most often for health care- a clinic, doctor's office, emergency room, or some other place?
  1 Clinic or health center
  2 Doctor's office or HMO 3 Hospital emergency room
  4 Hospital outpatient department
  5 Some other place, please specify:

  bg013_other (what kind of place go to most often - specify in section Health)
  STRING

  END OF GROUP

bg013_dummy := bg013

bg014 (is that the same place you usually go to in section Health)
Is that (what kind of place go to most often()) different than the place you usually go when you need routine or preventive care, such as a physical examination or check up?
1 Yes

2 No

IF bg014 = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

bg015 (what kind of place go to usually in section Health)
What kind of place do you usually go to when you need routine or preventive care, such as a physical examination or check-up?
0 I don't get preventive care anywhere
1 Clinic or health center
2 Doctor's office or HMO
3 Hospital emergency room
4 Hospital outpatient department
5 Some other place, please specify:
6 I don't go to one place most often

bg015_other (what kind of place go to usually - specify in section Health)
STRING

END OF GROUP
END OF IF
ELSE
bg014b (place usually go to in section Health)
Is there a place you usually go when you need routine or preventive care, such as a physical examination or check up?
1 Yes
2 No

IF bg014b = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

bg015 (what kind of place go to usually in section Health)
What kind of place do you usually go to when you need routine or preventive care, such as a physical examination or check-up?
0 I don't get preventive care anywhere
1 Clinic or health center
2 Doctor's office or HMO
3 Hospital emergency room
4 Hospital outpatient department
5 Some other place, please specify:
6 I don't go to one place most often

bg015_other (what kind of place go to usually - specify in section Health)

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```
|| | STRING
||
|| END OF GROUP
| END OF IF
END OF IF
```

bg016 (delayed getting care for any of these reasons in section Health)
There are many reasons why people may delay getting medical care. Have you delayed getting carefor any of the following reasons between November 1st 2014 and February 28th 2015? Please check all that apply.
1 I couldn't get through on the telephone
2 I couldn't get an appointment soon enough
3 Once I get there, I have to wait too long to see the doctor
4 The (clinic/doctor's) office wasn't open when I could get there
5 I didn't have transportation
6 I couldn't afford getting medical care
7 I never had to delay getting care between November 1st 2014 and February 28th 2015

bg017 (past 4 months seen/talked to any of these in section Health)
Between November 1st 2014 and February 28th, 2015, have you seen or talked to any of the following health care professionals about your own health?
Please check all that apply.
1 A mental health professional such as a psychiatrist, psychologist, psychiatric nurse, or clinical social worker
2 A nurse practitioner, physician assistant, or midwife
3 A doctor who specializes in women's health (an obstetrician/gynecologist)
4 A medical doctor who specializes in a particular medical disease or problem (other than obstetrician/gynecologist, or psychiatrist)
5 A general doctor who treats a variety of illnesses (a doctor in general practice, family medicine, or internal medicine)?
6 A dentist
7 None of the above

bg021 (past 4 months how much out of pocket in section Health)
Between November 1st 2014 and February 28th, 2015, how much did you pay out-of-pocket for medical care? Include all payments for prescription and over-the-counter drugs, doctor visits, hospital stays, emergency room visits, outpatient visits and other medical care that were not paid or reimbursed by your health insurance plan. Do not include insurance premium payments.

bg022 (Currently owe anything in medical bills in section Health)
Do you currently owe anything in medical bills?
1 Yes
2 No

IF bg022 = YES THEN

bg023 (how much owe in medical bills in section Health)
Approximately how much do you owe in medical bills?
REAL
END OF IF

End of section **Health**

Start of section **Knowledge**

hl002 (how much know about health reform in section Knowledge)
In this section we will ask you about changes that are happening to the American healthcare system.

A national healthcare reform law (officially known as the Affordable Care Act, but also sometimesreferred to as Obama Care) was recently implemented. How much would you say you know about this reform?
1 A great deal
2 A fair amount
3 Just some
4 Very little
5 Nothing

hl003 (favorable about health reform in section Knowledge)
Given what you know about the healthcare reform law, do you have a generally favorable orgenerally unfavorable opinion of it?
1 Very favorable opinion
2 Somewhat favorable opinion
3 Neither favorable nor unfavorable opinion
4 Somewhat unfavorable opinion
5 Very unfavorable opinion

/* The randomizer hl004_rand is used to randomize the order of better/worse in question hl004: (1) Better, worse or (2) Worse, better. */

IF hl004_rand = EMPTY THEN
hl004_rand := mt_rand(1,2)
END OF IF

Fill code of question FL_hl004_1 executed

hl004 (family better/worse off under health reform law in section Knowledge)
Do you think you and your family are (better/worse) or (better/worse) off under the health reform law, or do you think it didn't make much difference?

1 Better off
2 Worse off
3 Not much difference

IF truefalse_rand = EMPTY THEN
| **truefalse_rand** := mt_rand(1,2)
END OF IF

Fill code of question FLTrue executed
Fill code of question FLFalse executed

hi_intro (Section Knowledge)
For the next set of questions, please select whether the statement is (True/False) or (()).

hl008 (penalty if not enrolled in section Knowledge)
Under the new healthcare law, those who don't enroll in any type of health insurance may have topay a penalty.
1 (True/False)
2 (True/False)
3 Don't know

hl009 (marketplaces to show for coverage in section Knowledge)
The new healthcare law creates health insurance exchanges or marketplaces where small businessesand people who don't get coverage through their employers can shop for insurance and compareprices and benefits.
1 (True/False)
2 (True/False)
3 Don't know

hl010 (only uninsured can participate in marketplace in section Knowledge)
Only people who are currently uninsured can participate in the new health insurance exchanges ormarketplaces.
1 (True/False)
2 (True/False)
3 Don't know

hl011 (plan standardization under new law in section Knowledge)
Under the new healthcare law, there is health plan standardization and insurers in the healthinsurance exchanges are required to offer plans that fit within four levels of coverage:bronze, silver, gold and platinum.
1 (True/False)
2 (True/False)

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3 Don't know

hl012 (below income will get subsidies to buy insurance in section Knowledge)
Under the new healthcare law, those below a certain income are eligible for subsidies to buyhealth insurance.
1 (True/False)
2 (True/False)
3 Don't know

hl013 (charge different price for pre existing condition in section Knowledge)
Under the new healthcare law, health insurance plans are allowed to charge different pricesfor people with pre-existing conditions.
1 (True/False)
2 (True/False)
3 Don't know

hl014 (law will expand medicaid program in section Knowledge)
The new healthcare law gives states the option of expanding their existing Medicaid program tocover more low-income, uninsured adults.
1 (True/False)
2 (True/False)
3 Don't know

hl015 (law will allow immigrants to receive financial help in section Knowledge)
The new healthcare law allows undocumented immigrants to receive financial help from thegovernment to buy health insurance.
1 (True/False)
2 (True/False)
3 Don't know

Fill code of question FLStateReside executed
hl016 (Rs state will have own marketplace in section Knowledge)
(ŝtatereside/The state where you live) has its own health insurance exchange or marketplace.
1 (True/False)
2 (True/False)
3 Don't know

IF FLStateExchange = RESPONSE THEN
hl017 (heard of state exchange in section Knowledge)
Have you heard of (())?
1 Yes
2 No

hl018 (state will expand medicaid in section Knowledge)
True or False: (ŝtatereside/The state where you live) has expanded Medicaid (()).
1 (True/False)
2 (())
3 Don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

hl019_intro (Section Knowledge)
There are several sources of information and advice that you may use when you make your healthinsurance and healthcare decisions under the new healthcare law. For each of the following sourcesof information below, please indicate whether you used this source of information in making a choice about your current health insurance coverage.

SUBGROUP OF QUESTIONS

hl019_1 (official info in section Knowledge)
Official information from the federal government (brochures on the internet at www.healthcare.govor by calling 1-800-318-2596)

1 Yes
2 No

IF statereside = RESPONSE THEN

hl019_2 (state website in section Knowledge)
Websites of the state of (ŝtatereside/The state where you live)
1 Yes
2 No

END OF IF

hl019_3 (other websites in section Knowledge)
Internet sites, other than the federal/state governments' sites
1 Yes
2 No

hl019_4 (doctor in section Knowledge)
Doctor, pharmacist, or other health care professional
1 Yes
2 No

hl019_5 (insurance firm in section Knowledge)

Current insurance firm, insurance agent, or employer's benefit office
1 Yes
2 No

hl019_6 (family or friends in section Knowledge)
Family or friends
1 Yes
2 No

hl019_7 (colleagues in section Knowledge)
Colleagues at work
1 Yes
2 No

hl019_8 (newspaper in section Knowledge)
Newspaper/press report
1 Yes
2 No

hl019_9 (tv in section Knowledge)
TV/radio

1 Yes
2 No

hl020 (visited healthcare.gov in section Knowledge)
Have you visited healthcare.gov(or F̂LStateExchange) or spoken with a representative of your state's or the federal health insurance exchange or marketplace since October of 2014?
1 Yes
2 No

hi001 (higher deductible premium should be lower in section Knowledge)
In this section we will ask you about different aspects of health insurance plans. Please answer to the best of your knowledge.

If an insurance policy has a higher deductible the premium should be lower, everything else equal.
1 (True/False)
2 (())
3 Don't know

hi002 (outside network more out of pocket in section Knowledge)
If you visit a doctor who is not part of your insurer's network you will have to pay moreout-of-pocket.
1 (True/False)
2 (True/False)
3 Don't know

hi004 (which insurer has greater restriction in section Knowledge)
Which type of insurer places greater restrictions on patient's choices of the providers they-see?
1 HMO
2 PPO
3 They are the same (HMO equals PPO in terms of choice of providers)
4 Do not know

hi005 (describe deductible in section Knowledge)
Which of the following best describes a deductible?
1 A small amount that patients must pay each time they visit a doctor
2 The amount patients must pay during a year before their insurance will pay for care
3 The price policy holders must pay for insurance
4 Do not know

End of section **Knowledge**

Start of section **Compound**

c_intro (intro for interest questions in section Compound)
The next questions ask you to think about banking situations. Click "Next" to continue.

c001 (percent rate of interest in section Compound)
Suppose you were buying a car and took out a loan for $10,000. You agree to pay off the loan in a year by paying $1,000 each month for 12 months.

What percent rate of interest do these payments imply?
RANGE 0.0..100.0

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

c002a (how much money after 10 years in section Compound)
You currently have a balance of $10,000 in a savings account. The interest rate is 4%. Interest is compounded annually and reinvested into the account. No other money is added to the account.

How much money will you have in the account after 10 years?

REAL

c002b (how much money after 20 years in section Compound)
And after 20 years?
REAL

c002c (how much money after 40 years in section Compound)
And after 40 years?
REAL

END OF GROUP

End of section **Compound**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)
STRING

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */

End of section **Closing**