

UnderStandingAmericaStudy

UAS 188: HEALTH AND RETIREMENT STUDY, SECTIONS N-P



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1 INTRODUCTION

This UAS panel survey, titled "UAS188: Health and Retirement Study Sections N-P", administers the Health and Retirement Study sections sections N (Health Care Usage), and P (Probabilities), and asks some questions about health insurance, utilization of health services, and how likely they think various events will be. This survey is currently in the field. Respondents were paid \$13 to complete the survey.

The UAS HRS data collections are modeled on the University of Michigan's Health and Retirement Study. Questions were adapted to online use, and collected by CESR through the UAS. More information about the UAS HRS data collections is available online at <https://uasdata.usc.edu/page/Health+And+Retirement>. For information about HRS variables not covered in this codebook, please refer to the HRS documentation at <http://hrsonline.isr.umich.edu/>.

1.1 Topics

This survey contains questions (among others) on the following topics: Health, Health Insurance, Subjective Expectations. 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 who completed HRS Wave 3 Q-R (UAS189).

As such, this survey has so far been made available to 8229 UAS participants. Of those 8229 participants, 8080 completed the survey and are counted as respondents. Of those who are not counted as respondents, 16 started the survey without completing and 133 did not start the survey. The preliminary overall response rate is 98.19%.

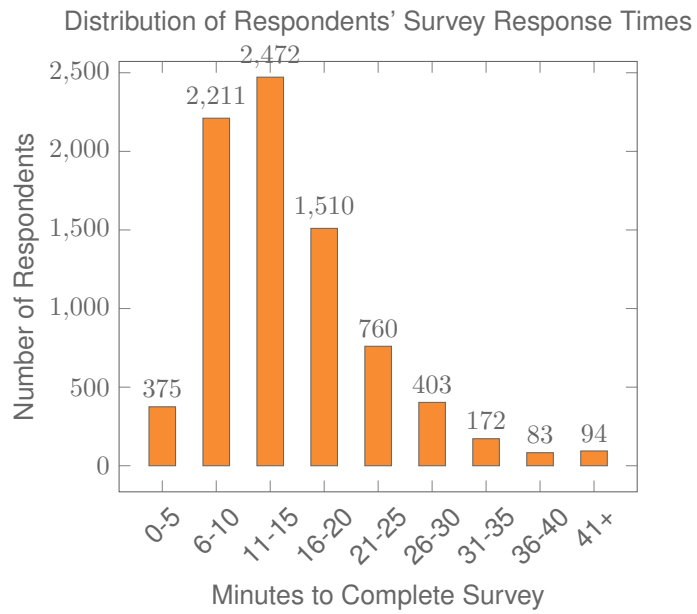
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response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

The detailed survey response rate is as follows:

UAS188 - Response Overview	
Size of selected sample	8229
Completed the survey	8080
Started but did not complete the survey	16
Did not start the survey	133
Response rate	98.19%

2.2 Timings

All reported timings and response rate statistics are as of May 24, 2022. The survey took respondents an average of 15 minutes, and the full distribution of survey response times is in the figure below. Times per question are available upon request.



2.3 Weighting

Weights are not (yet) available for this survey. 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 if 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.

- **sampletype**: 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 'sampletype' takes on three values reflecting three distinct recruitment categories (in future data sets the number of categories may increase due to the incorporation of new recruitment categories):
 1. Nationally Representative Sample
 2. Native Americans: recruited through ABS, where the probability of drawing a zip-code is a function of the percentage of Native Americans in the zip-code. Primary respondents in these zip-codes who are not Native Americans are not invited to join the UAS.
 3. LA County: recruited through ABS drawing from zip-codes in Los Angeles County.
- **batch**: indicates the batch from which the respondent was recruited. There are currently the following values this variable takes (in future data sets the number of categories may increase due to the usage of new recruitment samples):
 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
27. MSG 2022/02 Nat. Rep. Batch 18

- **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.

- **education**: the highest level of education attained by the respondent.
- **hisplativo**: 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 hisplativo, 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.
- **If_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, If_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.
- **hhmembervnumber**: 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 'hhmembervnumber' 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 in the survey due to a survey 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 can be found in the UAS Data Guide available 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

Start of section **Preload**

intro1 (Section Preload)

In this survey we want to ask you some questions about your health insurance, any health services you use, and how likely you think various events might be.

```
previous_endtime := getHRSPreloadWave2(6,"endtime")
```

```
IF previous_endtime = RESPONSE THEN
```

```
| Z076 := YES
```

```
ELSE
```

```
| Z076 := NO
```

```
END OF IF
```

```
IF Z076 = YES THEN
```

```
| Z092_temp := getBeginTime(4)
```

```
| PrevIWMonth := date('n',strtotime(Z092_temp))
```

```
| Fill code of question Z092 executed
```

```
| Z093 := date('Y',strtotime(Z092_temp))
```

```
| X008 := getHRSPreloadWave2(1,"A167_A028")
```

```
| Z240 := getHRSPreloadWave2(1, "B035_")
```

```
| Z123 := getHRSPreloadWave2(3, "J020")
```

```
| Z245 := getHRSPreloadWave2(4, "N353")
```

```
| Z201 := getHRSPreloadWave2(4, "N001")
```

```
| preload_A019_RAge := getHRSPreloadWave2(1,"A019_RAge")
```

```
| preload_X065 := getHRSPreloadWave2(1, "X065ACouplenss", 2)
```

Start of section **Preload.extra**

```
preload_N033 := getHRSPreloadWave2(4, "N033", 2)
```

```
preload_N034 := getHRSPreloadWave2(4, "N034", 2)
```

```
preload_N035 := getHRSPreloadWave2(4, "N035", 2)
```

```
preload_N036 := getHRSPreloadWave2(4, "N036", 2)
```

```
preload_N037 := getHRSPreloadWave2(4, "N037", 2)
```

```
LOOP FROM 1 TO 3
```

```
| IF preload_N033(pncnt) = 1 THEN
```

```

| Z553(pncnt) := 1
ELSEIF preload_N034(pncnt) = 1 THEN
| Z553(pncnt) := 2
ELSEIF preload_N035(pncnt) = 1 THEN
| Z553(pncnt) := 3
ELSEIF preload_N036(pncnt) = 1 THEN
| Z553(pncnt) := 4
ELSEIF preload_N037(pncnt) = 1 THEN
| Z553(pncnt) := 5
ELSEIF preload_N037(pncnt) = 2 OR preload_N037(pncnt) = 3 THEN
| Z553(pncnt) := 6
ELSEIF preload_N037(pncnt) = 4 OR preload_N037(pncnt) = 6 OR preload_N037(pncnt)
= 7 THEN
| Z553(pncnt) := 7
ELSEIF preload_N037(pncnt) = 5 THEN
| Z553(pncnt) := 8
END OF IF
END OF LOOP
z553_flag := 2
End of section Preload_extra
ELSE
| B035_ := getHRSPreload(1, "B035_")
END OF IF

```



```

FLCurrentYear := date("Y")
X004AmoBorn(1) := getHRSPreload(1, "X004AmoBorn(1)")
X005AdaBorn(1) := getHRSPreload(1, "X005AdaBorn(1)")
X067AYrBorn(1) := getHRSPreload(1, "X067AYrBorn(1)")

```

```

IF X004AmoBorn(1) = RESPONSE AND X005AdaBorn(1) = RESPONSE AND X067AYrBorn(1)
= RESPONSE THEN

```

```

| A014 := calcAge(X067AYrBorn(1), X004AmoBorn(1), X005AdaBorn(1));
| A019_RAge := A014

```

```

ELSE

```

```

| IF X067AYrBorn(1) = EMPTY THEN

```

```

| | A019_RAge := empty
| | A014 := empty

```

```

| ELSE

```

```

| | A014 := FLCurrentYear - X067AYrBorn(1)
| | A019_RAge := A014

```

```

| END OF IF

```

```

END OF IF

```

```

A044TSpAge_A := getHRSPreload(1, "A044TSpAge_A")
A026_Rmarried := getHRSPreload(1, "A026_Rmarried")
A027_Rpartnerd := getHRSPreload(1, "A027_Rpartnerd")
A166_A020TSameSpP_A := getHRSPreload(1,"A166_A020TSameSpP_A")
A167_A028 := getHRSPreload(1,"A167_A028")
B063_ := getHRSPreload(1,"B063_")
A101_TotalKids := getHRSPreload(1,"A101_TotalKids")
A102_TotalNumInLaw := getHRSPreload(1,"A102_TotalNumInLaw")
FL_CHILDLIST := getHRSPreload(1, "FL_CHILDLIST", 2)
R2X060ASex := getHRSPreload(1, "R2X060ASex")

```

intro2 (Section Preload)

Before we start we would first like to retrieve some information that you provided to us in another survey. This may take a few moments. Please just click 'Next' to continue and wait until the next screen appears.

```

E046_NumGKids := getHRSPreload(2,"E046_NumGKids")
X501 := getHRSPreload(2, "X501")
X502 := getHRSPreload(2, "X502")
X503 := getHRSPreload(2, "X503")
X504 := getHRSPreload(2, "X504")
X508 := getHRSPreload(2, "X508")
X511 := getHRSPreload(2, "X511")
X512 := getHRSPreload(2, "X512")

```

```
X514 := getHRSPreload(2, "X514")
X515 := getHRSPreload(2, "X515")
H004_OwnRent := getHRSPreload(2,"H004_OwnRent")
H008_OwnFarm := getHRSPreload(2,"H008_OwnFarm")
H011_OwnFarmLand := getHRSPreload(2,"H011_OwnFarmLand")
H014_OwnMobile := getHRSPreload(2,"H014_OwnMobile")
J020 := getHRSPreload(3,"J020")
J021 := getHRSPreload(3,"J021")
J505 := getHRSPreload(3,"J505")
J517 := getHRSPreload(3,"J517")
J478 := getHRSPreload(3,"J478")
J479 := getHRSPreload(3,"J479")
askJMissing := getSecJMissing()
X065ACouplenss := getHRSPreload(1, "X065ACouplenss", 2)
X058AFName := getHRSPreload(1, "X058AFName", 2)
```

IF z076 = YES THEN

intro3 (Section Preload)

Thanks again for your patience! We are now ready to begin. Please just click 'Next>>' to continue.

Note:

Some of the questions in this survey will show you information that you entered in a survey you took up to two years ago. If you don't recognize that information or it doesn't make sense in some way, please click the 'Remark' button and leave a comment in the box that pops up.

If you don't know the answer to a question, please click the 'Next>>' button twice.

ELSE

intro3.2 (Section Preload)

Thanks again for your patience! We are now ready to begin. Please just click 'Next>>' to continue.

Note:

If you don't know the answer to a question, please click the 'Next>>' button twice. If you want to add clarifying information to your answer, please click the 'Remark' button and leave a comment in the box that pops up.

END OF IF

```
X516 := getHRSPreload(5, "X516")
X517 := getHRSPreload(5, "X517")
X518 := getHRSPreload(5, "X518")
```

```
X519 := getHRSPreload(5, "X519")
X520 := getHRSPreload(5, "X520")
Fill code of question FLHWP executed
Fill code of question FLSPPHESHE executed
Fill code of question FLTwoYears executed
Fill code of question FLTwoYearsCaps executed
```

IF z076 = YES THEN

```
X523 := getHRSPreloadWave2(4, "X523")
Fill code of question FLHWP_previous executed
```

ELSE

```
X523 := mt_rand(1,8)
```

END OF IF

```
X061ARelateR := getHRSPreload(1, "X061ARelateR", 2)
X056AResStat := getHRSPreload(1, "X056AResStat", 2)
personcounter := getHRSPreload(1, "personcounter")
```

IF personcounter = EMPTY THEN

```
personcounter := 52
```

END OF IF

IF statereside = EMPTY THEN

statereside.temp (R STATE RESIDENCE in section Preload)

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

statereside := statereside_temp

END OF IF

IF x083 = EMPTY THEN

| X083 := mt_rand(0,100)

END OF IF

P195_ALTWAVE := 0

End of section **Preload**

Start of section **SectionN**

FLMedicaid := getMediState(statereside)
Fill code of question FLOrYour executed
Fill code of question FLAndYour executed
Fill code of question FLAndYours executed
N090 := 0
plancounter := 1
N211 := 0

N001 (COVERED BY MEDICARE in section SectionN)

The next questions are about health insurance, both public and private. Medicare is a public health insurance program for people 65 or older and for disabled persons. (()) is a public health insurance program for people with low incomes.

Are you currently covered by Medicare health insurance?

IF N001 != YES AND A019_RAge > 69 THEN

Fill code of question FLN002 executed

N002 (why COVERED BY MEDICARE in section SectionN)

(Most people become eligible for Medicare when they turn 65. Our records show you are at least 65 years of age. Can you tell us why you are not covered by Medicare?/Most people become eligible for Medicare when they turn 65. Our records show that you are not yet 65. Can you tell us more about the reason why you are eligible?)

STRING

ELSEIF N001 = YES AND A019_RAge < 65 THEN

Fill code of question FLN002 executed

N002 (why COVERED BY MEDICARE in section SectionN)

(Most people become eligible for Medicare when they turn 65. Our records show you are at least 65 years of age. Can you tell us why you are not covered by Medicare?/Most people become eligible for Medicare when they turn 65. Our records show that you are not yet 65. Can you tell us more about the reason why you are eligible?)

STRING

END OF IF

IF N001 = YES THEN

FLPlans(20) := "MEDICARE"
N090 := N090 + 1

N004 (COVERED BY MEDICARE PART B in section SectionN)

Part A of Medicare covers most hospital expenses.

Part B covers many doctors' expenses including doctor visits, and the premium is usually deducted from your Social Security.

Are you covered under Part B of Medicare?

END OF IF

N005 (COVERED BY MEDICAID PAST TWO YEARS in section SectionN)

Have you been covered by health insurance through (()) or any other Medicaid program at any time (in the last two years/since ^z092, ^z093)?

(DEF: By (()) we mean the public health insurance program for people with low incomes.)

IF N005 = YES THEN

N006 (CURRENTLY COVERED BY MEDICAID in section SectionN)

Are you currently covered by (())?

(DEF: By (()) we mean the public health insurance program for people with low incomes.)

IF N006 = YES THEN

FLPlans(20) := "MEDICAID"

N090 := N090 + 1

END OF IF

END OF IF

N007 (CURRENTLY COVERED BY MILITARY HEALTH CARE PLAN in section SectionN)

Are you currently covered by TRI-CARE, CHAMPUS, CHAMP-VA, or any other military health care plan?

(DEF: TRI-CARE is the new name for the military's health insurance program. It includes what used to be known as CHAMPUS and CHAMP-VA.)

If you use VA services, but do not have any other form of military health care coverage, please answer "No" here. We will ask about use of VA services later in the survey.

IF N007 = YES THEN

FLPlans(20) := "TRI-CARE, CHAMPUS, CHAMP-VA"

N090 := N090 + 1

END OF IF

N285 (OBTAINED MEDICAL CARE FROM VA FACILITY in section SectionN)

Have you obtained medical care or prescription drugs from a Veterans' Administration facility (in the last two years/since ^z092, ^z093)?

IF N285 = YES THEN

N286 (WHICH MEDICAL CARE FROM VA FACILITY in section SectionN)

What kind of care did you obtain from the VA? Please select all that apply.

- 1 Hospital stay
- 2 Doctor or clinic visit, outpatient surgery
- 3 Prescription drugs
- 4 Other services such as emergency care, counseling, eye care, eyeglasses, or physical therapy

END OF IF

IF N001 = YES OR (N005 = YES AND N006 = YES) THEN

Fill code of question FLN009 executed

N009 (BENEFITS THROUGH HMO in section SectionN)

(We are interested in how your Medicare health insurance works for routine care.

Do you receive your benefits through a Medicare Advantage Plan, sometimes called a Medicare HMO (that is a Health Maintenance Organization), or Medicare Managed Care?/We are interested in how your ^FLMedicaid health insurance works for routine care.

Do you receive these benefits through an HMO (that is a Health Maintenance Organization), or Managed Care Plan?)

IF N009 = YES THEN

N350 (NAME OF PLAN in section SectionN)

What is the name of this plan?

STRING

IF N350 = RESPONSE THEN

FLPlans(19) := "MEDICARE HMO/MEDICARE ADVANTAGE PLAN - " . N350

N090 := N090 + 1

ELSE

FLPlans(19) := "MEDICARE HMO/MEDICARE ADVANTAGE PLAN"

N090 := N090 + 1

END OF IF

IF N001 = YES AND N009 = YES THEN

N351 (PLAN COVERS REGULAR PRESCRIPTION DRUGS in section SectionN)

Does this plan cover or provide help with paying for regular prescription drugs?

N351_asked := YES

END OF IF

Fill code of question FLN014 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N014 (PREMIUM FOR PLAN in section SectionN)

(How much do you, yourself, pay in premiums for this plan?/Not including co-pays or deductions from your Social Security, how much do you, yourself, pay in premiums for this plan?)

Please enter zero for nothing.

RANGE 0..99999996

N018 (PREMIUM FOR PLAN - PER in section SectionN)

Per:

1 Month

2 Quarterly (every 3 months)

3 Semi-annually (every 6 months/twice a year)

4 Year

7 Other, please specify:

N019 (PREMIUM FOR PLAN - PER - SPECIFY in section SectionN)

STRING

END OF GROUP

IF N014 = EMPTY THEN

IF X501 = 1 THEN

| N015_Unf_Random := 5

ELSE

| N015_Unf_Random := 6

END OF IF

N015_Unf (Section SectionN)

Thinking about your plan premiums:

Per month, is it more, about, or less than...

N015_Unf_Results := explodeUnfolding(N015_Unf)

IF N015_Unf_Results(1) = N015_Unf_Results(2) THEN

| N015_Unf_Results(3) := N015_Unf_Results(1)

ELSE

| N015_Unf_Results(3) := empty

END OF IF

| | END OF IF
| END OF IF
END OF IF

IF N001 = YES THEN

| IF N351_asked = YES AND (N351 = YES OR N351 = empty) THEN

|
| ELSE

| **N352** (ENROLLED IN MEDICARE PART D in section SectionN)

| Part D of Medicare provides coverage for prescription drugs, usually through a private insurance provider.

| Are you enrolled in Medicare Part D, also known as the Medicare Prescription Drug Plan?

| IF N352 = YES THEN

| | IF z076 = YES AND z245 = RESPONSE THEN

| | **N414** (same medicare part d plan in section SectionN)

| | The last time when we asked you about Part D (in (January/February/March/April/May/June/July/August/September/October/November/December), (())), you indicated that (previous medicare plan D()) provided your Medicare drug coverage.

| | Do you still get your Medicare drug coverage through this plan?

| | 1 Yes

| | 3 Same company, but a different plan

| | 5 No

| | END OF IF

| | IF z076 = YES AND N414 = 1 THEN

| | FLPlans(18) := Z245

| | ELSEIF z076 = YES AND z245 = RESPONSE AND N414 = EMPTY THEN

| |
| | ELSE

| | **N353** (PLAN NAME MEDICARE DRUG COVERAGE in section SectionN)

| | What is the plan name and the company or organization that provides your Medicare drug coverage?

| | Please provide the full plan name.

| | STRING

| | N090 := N090 + 1

| | IF N353 = RESPONSE THEN

FLPlans(18) := N353

END OF IF

IF z076 = YES AND N414 IN (3,5) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N415 (why change medicare d plan in section SectionN)
Why did you change to your new Part D plan?

Choose all that apply.
1 The old one closed
2 Lower premiums
5 No gap in coverage
7 Other, please specify:

N416 (other why change medicare d plan in section SectionN)
STRING

END OF GROUP

END OF IF

END OF IF

N404 (PREMIUM FOR PRESCRIPTION DRUGS COVERAGE PLAN in section SectionN)

How much do you, yourself, pay per month in premiums for this plan?

Please enter zero for nothing.

RANGE 0..99999996

IF N404 = EMPTY THEN

IF X503 = 1 THEN

N405_Unf_Random := 5

ELSE

N405_Unf_Random := 6

END OF IF

N405_Unf (Section SectionN)

Per month, is it more, about, or less than...

N405_Unf_Results := explodeUnfolding(N405_Unf)

IF N405_Unf_Results(1) = N405_Unf_Results(2) THEN

N405_Unf_Results(3) := N405_Unf_Results(1)

```

ELSE
  N405_Unf_Results(3) := empty
END OF IF
END OF IF
ELSEIF N352 = NO THEN
  N417 (PRESCRIPTION DRUGS COVERAGE OTHER SOURCE in section SectionN)
  Do you have prescription drug coverage from some other source?
END OF IF
END OF IF
END OF IF

```

Fill code of question FLN023 executed
 Fill code of question FLN023_2 executed

N023 (NUMBER OF PRIVATE PLANS in section SectionN)

Now, we'd like to ask about all the other types of health insurance plans you might have, such as insurance through an employer or a business, coverage for retirees, or health insurance you buy for yourself, including any (Medigap or other/other) supplemental coverage.

(Please do NOT include long-term care insurance. Other than your Medicare HMO or Medicare Advantage Plan you've just mentioned, how many other plans do you have?/Please do NOT include long-term care insurance. How many other plans do you have?)

Enter zero for none.
 RANGE 0..10

kidsonlist := NO

LOOP FROM 3 TO PERSONCOUNTER

```

IF X058AFName(ECnt) = "" OR X056AResStat(ECnt) IN (4) OR not(X061ARelateR(ECnt)
IN (3,4,5,6,7,8,90,91)) THEN
  I
ELSE
  FLN_LIST(ECnt) := X058AFName(ECnt)
  kidsonlist := YES
END OF IF
END OF LOOP

```

IF z076 = YES THEN

preload_n024 := getHRSPreloadWave2(4, "N024", 2)

preload_n024_temp := preload_n024

Fill code of question FL_preload_N037_2 executed

z553_other := getHRSPreloadWave2(4, "N038", 2)

z553 := getHRSPreloadWave2(4, "N037", 2)

END OF IF

IF N023 > 0 THEN

IF N023 > 3 THEN

| N024_max := 3

ELSE

| N024_max := N023

END OF IF

LOOP FROM 1 TO N024_MAX

Fill code of question FLN280 executed

Fill code of question FLN280_2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N280 (PREVIOUS PLAN SELECTION in section SectionN)

(What is the name of this plan?/What is the name of the most important of those plans?/What is the name of the second most important of those plans?/What is the name of the third most important of those plans?){

For your reference, below are plans you've mentioned before.

If you select a plan already on the list, please be sure to confirm the entire plan name has remained the same. If not, select "Add a plan" and enter the new plan name in the space provided.)

If you don't know your plan name, select "Add a plan" and leave the space provided empty.

1 (PRELOADED PLAN NAME(1))

2 (PRELOADED PLAN NAME(2))

3 (PRELOADED PLAN NAME(3))

27 Add a plan:

N024 (PLAN NAME in section SectionN)

STRING

END OF GROUP

IF z076 = YES AND N280(cnt) IN (1,2,3) THEN

N024(cnt) := preload_n024(N280(cnt))
FLPlans(plancounter) := N024(cnt)
plancounter := plancounter + 1
N090 := N090 + 1
preload_n024_temp(N280(cnt)) := empty

ELSE

IF N024(cnt) = EMPTY THEN

N024(cnt) := "Plan " . cnt

plan.name.screen1 (SHOWS R THE DEFAULT PLAN NAME IF NO PLAN NAME GIVEN in section SectionN)

We will refer to the unnamed plan you just selected as (PLAN NAME(cnt)) for the rest of this survey.

END OF IF

FLPlans(plancounter) := N024(cnt)
plancounter := plancounter + 1
N090 := N090 + 1

END OF IF

IF z076 = YES AND N280(cnt) IN (1,2,3) AND z553(N280(cnt)) = RESPONSE THEN

Fill code of question FLN485 executed

N485 (CONFIRM SOURCE OF PREVIOUS PLAN in section SectionN)

(Last time you told us you got this plan from the employer, business, or professional organization you had at that time. Is your plan still provided by this organization?/Last time you told us you got this plan from the employer your spouse or partner had at that time. Is your plan still provided by this organization?/Last time you told us you get this plan from your union. Is this still the case?/Last time you told us you get this plan from a group. Is this still the case?/Last time you told us you get this plan from an insurance exchange. Is this still the case?/Last time you told us you get this plan from another organization. Is this still the case?)

END OF IF

IF z076 = YES AND N485(cnt) = 1 AND N280(cnt) IN (1,2,3) AND z553(N280(cnt)) = RESPONSE THEN

|

ELSE

IF J020 = YES THEN

| Fill code of question FLN033 executed

N033 (PLAN THROUGH EMPLOYER/BUSINESS in section SectionN)
(Do you obtain this health insurance through your own business or professional organization?/Do you obtain this health insurance through your current employer?)

END OF IF

IF J020 != YES OR (J020 = YES AND N033(cnt) != YES) THEN

| **N034** (PLAN THROUGH OLD EMPLOYER/BUSINESS in section SectionN)
Do you obtain this health insurance through a former employer of yours?

IF N034(cnt) != YES THEN

| IF X065ACouplenss(1) IN (1,2,3,4) OR B063_ IN (2,3,4) THEN

| Fill code of question FLN035 executed

N035 (PLAN THROUGH SPOUSE/PARTNER CURRENT EMPLOYER in section SectionN)
(Do you obtain this health insurance through your ^FLHWP's current employer?/Do you obtain this health insurance through your spouse's current employer?/Do you obtain this health insurance through your former spouse's/partner's current employer?)

IF N035(cnt) != YES THEN

| Fill code of question FLN036 executed

N036 (PLAN THROUGH SPOUSE/PARTNER FORMER WORK in section SectionN)
(Do you obtain this health insurance through your ^FLHWP's former employer?/Do you obtain this health insurance through your spouse's former employer?/Do you obtain this health insurance through your former

spouse's/partner's former employer?)

IF N036(cnt) != YES THEN

Fill code of question FLN037 executed
Fill code of question FLN037.2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N037 (PURCHASE THROUGH ORGANIZATION in section SectionN)
Did you purchase this plan directly from an insurance company, through an insurance marketplace or exchange, through your(or your ^FLHWP's) union, through a group such as AARP, a church, or other organization?

- 1 Insurance company
- 2 My union
- 3 (My ^FLHWP's union)
- 4 Group
- 5 Through an insurance marketplace or exchange
- 7 Other organization, please specify:

N038 (PURCHASE THROUGH ORGANIZATION - SPECIFY in section SectionN)
STRING

END OF GROUP

END OF IF

END OF IF

ELSEIF B063_ = 5 THEN

Fill code of question FLN036 executed

N036 (PLAN THROUGH SPOUSE/PARTNER FORMER WORK in section SectionN)
(Do you obtain this health insurance through your ^FLHWP's former employer?/Do you obtain this health insurance through your spouse's former employer?/Do you obtain this health insurance through your former spouse's/partner's former employer?)

IF N036(cnt) != YES THEN

Fill code of question FLN037 executed
Fill code of question FLN037.2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N037 (PURCHASE THROUGH ORGANIZATION in section SectionN)
Did you purchase this plan directly from an insurance company, through an insurance marketplace or exchange, through your(or your ^FLHWP's) union, through a group such as AARP, a church, or other organization?

- 1 Insurance company
- 2 My union
- 3 (My ^FLHWP's union)
- 4 Group
- 5 Through an insurance marketplace or exchange
- 7 Other organization, please specify:

N038 (PURCHASE THROUGH ORGANIZATION - SPECIFY in section SectionN)
STRING

END OF GROUP

END OF IF

ELSE

Fill code of question FLN037 executed
Fill code of question FLN037.2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N037 (PURCHASE THROUGH ORGANIZATION in section SectionN)
Did you purchase this plan directly from an insurance company, through an insurance marketplace or exchange, through your(or your ^FLHWP's) union, through a group such as AARP, a church, or other organization?

- 1 Insurance company
- 2 My union
- 3 (My ^FLHWP's union)
- 4 Group
- 5 Through an insurance marketplace or exchange
- 7 Other organization, please specify:

N038 (PURCHASE THROUGH ORGANIZATION - SPECIFY in section SectionN)

| STRING

| END OF GROUP

| END OF IF

| END OF IF

END OF IF

N282 (YEAR COVERAGE STARTED in section SectionN)

When did this coverage start?

RANGE 1900..()

IF FLCurrentYear - N282(cnt) < 3 THEN

| **N281** (MONTH COVERAGE STARTED in section SectionN)

In what month was that?

If you don't know the month, please select a season from the bottom of the list.

END OF IF

IF N282(cnt) = EMPTY THEN

| **N482** (less than, more than, about 5 years ago in section SectionN)

Even if you cannot remember the exact date this coverage started, please give us your best guess.

Was it less than 5 years ago, more than 5 years ago, or about 5 years ago?

1 Less than 5 years ago

3 About 5 years ago

5 More than 5 years ago

IF N482(cnt) = 1 THEN

| **N483** (less than, more than, about 2 years ago in section SectionN)

Was it less than 2 years ago, more than 2 years ago, or about 2 years ago?

1 Less than 2 years ago

3 About 2 years ago

5 More than 2 years ago

ELSEIF N482(cnt) = 5 THEN

N484 (less than, more than, about 10 years ago in section SectionN)

Was it less than 10 years ago, more than 10 years ago, or about 10 years ago?

1 Less than 10 years ago

3 About 10 years ago

5 More than 10 years ago

END OF IF

END OF IF

END OF IF

IF N001 = YES AND cnt = 1 THEN

N025 (PRIMARY PLAN in section SectionN)

Which is your primary plan, Medicare or (PLAN NAME(1))?

1 Medicare

2 (PLAN NAME(1))

END OF IF

N032 (PLAN PROVIDES REGULAR PRESCRIPTION DRUGS in section SectionN)

Does (PLAN NAME(cnt)) provide help with paying for regular prescription drugs?

Please note, the follow-up questions refer to the private plan, not to Medicare.

Fill code of question FLN040 executed

Fill code of question FLN040_2 executed

N040 (HOW MUCH PREMIUM in section SectionN)

How much do you(or your ^FLHWP) pay per month in premiums for this plan for you and any members of your household that are also covered? (

Please count any payroll deductions, but do not include any amount paid by the employer.)

Please enter zero for nothing.

RANGE 0..99999996

IF N040(cnt) = EMPTY THEN

IF X515 = 1 THEN

```

| N041_Unf_Random(cnt) := 8
ELSEIF X515 = 2 THEN
| N041_Unf_Random(cnt) := 7
ELSE
| N041_Unf_Random(cnt) := 9
END OF IF

N041_Unf (Section SectionN)
Per month, is it more, about, or less than...

N041_Unf_Results(cnt) := explodeUnfolding(N041_Unf(cnt))

IF N041_Unf_Results(cnt,1) = N041_Unf_Results(cnt,2) THEN
| N041_Unf_Results(cnt,3) := N041_Unf_Results(cnt,1)
ELSE
| N041_Unf_Results(cnt,3) := empty
END OF IF

END OF IF

IF N037(cnt) = 5 THEN

| N296 (PREMIUM SUBSIDIZED in section SectionN)
Was the cost of the premium subsidized based on your family income?

END OF IF

N048 (ANYONE ELSE COVERED in section SectionN)
Besides you, is anyone else covered on this health insurance policy?

IF N048(cnt) = YES THEN

| Fill code of question FLN049 executed
| Fill code of question FLN049_2 executed
| Fill code of question FLN049_3 executed

```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N049 (WHO ELSE COVERED in section SectionN)

Who besides yourself is covered?

Please select all that apply.

- 3 ((3))
- 4 ((4))
- 5 ((5))
- 6 ((6))
- 7 ((7))
- 8 ((8))
- 9 ((9))
- 10 ((10))
- 11 ((11))
- 12 ((12))
- 13 ((13))
- 14 ((14))
- 15 ((15))
- 16 ((16))
- 17 ((17))
- 18 ((18))
- 19 ((19))
- 20 ((20))
- 21 ((21))
- 22 ((22))
- 23 ((23))
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- 25 ((25))
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- 34 ((34))
- 35 ((35))
- 36 ((36))
- 37 ((37))
- 38 ((38))
- 39 ((39))
- 40 ((40))

41 ((41))
42 ((42))
43 ((43))
44 ((44))
45 ((45))
46 ((46))
47 ((47))
48 ((48))
49 ((49))
50 ((50))
51 ((51))
52 ((52))
91 (My ^FLHWP)
93 (All children)
94 (One or more grandchildren)
97 Other, please specify:

N050 (WHO ELSE COVERED - SPECIFY in section SectionN)
STRING

END OF GROUP

END OF IF

IF X065ACouplenss(1) IN (1,2) AND N035(cnt) != YES AND N036(cnt) != YES
AND N037(cnt) != 3 AND not (91 IN N049(cnt)) THEN

N051 (COULD HAVE COVERED SPOUSE in section SectionN)
Could you have obtained coverage for your spouse through this health insurance
plan?

END OF IF

IF ((N033(cnt) = YES AND J021 = 1) OR N034(cnt) = YES) THEN

IF A019_RAge < 65 THEN

Fill code of question FLN059 executed

N059 (CAN CONTINUE COVERAGE in section SectionN)
(Can you continue this insurance coverage for yourself up to the age of 65?/If you
left your current employer now, could you continue this insurance coverage for
yourself up to the age of 65?)

IF N059(cnt) = YES THEN

Fill code of question FLN060 executed

N060 (CAN CONTINUE COVERAGE AFTER 65 in section SectionN)
(Does your former employer offer this type of health insurance coverage for you after the age of 65?/If you left your current employer now, does your employer offer this type of health insurance coverage for you after the age of 65?)

END OF IF

END OF IF

IF X065ACouplenss(1) IN (1,2) AND A044TSpAge_A < 65 AND N059(cnt) != 5 AND N051(cnt) = YES THEN

Fill code of question FLN062 executed

N062 (CAN CONTINUE SPOUSE COVERAGE UNTIL 65 in section SectionN)
(Could your spouse be covered by this plan until ^FLSPPHESHE is age 65?/If you left your current employer now, could you continue this type of health insurance coverage for your spouse until ^FLSPPHESHE is age 65?)

IF N062(cnt) = YES THEN

Fill code of question FLN063 executed

N063 (CAN CONTINUE SPOUSE COVERAGE AFTER 65 in section SectionN)
(Does your former employer offer this type of health insurance coverage for your spouse after the age of 65?/If you left your current employer now, does your employer offer this type of health insurance coverage for your spouse after the age of 65?)

END OF IF

END OF IF

END OF IF

N284 (HOW SATISFIED PLAN in section SectionN)
Overall, how satisfied are you with this health plan?
1 Very satisfied
2 Somewhat satisfied

3 Neutral
4 Somewhat dissatisfied
5 Very dissatisfied

END OF LOOP

END OF IF

IF (sizeof(removeEmpties(preload_n024_temp)) > 0) THEN

N274_asked := NO

LOOP FROM 1 TO SIZEOF(PRELOAD_N024_TEMP)

IF preload_n024_temp(cnt) = RESPONSE THEN

Fill code of question FLN274 executed

N274 (STILL COVERED BY PLAN in section SectionN)
(In a previous interview, you mentioned other health insurance plans.

)Are you still covered by (PRELOADED PLAN NAME(cnt))?

N274_asked := YES

IF N274(cnt) != YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N277 (MONTH WHEN STOPPED COVERED BY PLAN in section SectionN)
When did this coverage stop?

N278 (YEAR WHEN STOPPED COVERED BY PLAN in section SectionN)
RANGE ()..()

END OF GROUP

ELSE

FLPlans(plancounter) := preload_n024_temp(cnt)
plancounter := plancounter + 1
N090 := N090 + 1

END OF IF

| END OF IF

END OF LOOP

END OF IF

IF N090 = 0 THEN

N342 (NO PLANS CONFIRMATION in section SectionN)

According to what you have answered so far, you are not currently covered by any government or private health insurance plans that cover medical care.

Is that correct?

IF N342 = YES THEN

N260 (WHEN LAST COVERAGE in section SectionN)

About how long has it been since you last had health care coverage?

- 1 3 months or less
- 2 More than 3 months, but not more than 1 year ago
- 3 More than 1 year, but not more than 3 years ago
- 4 More than 3 years ago
- 5 I have never had health care coverage

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N261 (MAIN REASON NO COVERAGE in section SectionN)

What is the main reason you don't have health care coverage?

- 1 Person in the family with health insurance lost their job or changed employers
- 4 Employer does not offer coverage or not eligible for coverage
- 5 Cost is too high
- 97 Other, please specify:

N262 (MAIN REASON NO COVERAGE - SPECIFY in section SectionN)

STRING

END OF GROUP

ELSEIF N342 = NO THEN

N343 (COVERED UNDER WHICH PLANS in section SectionN)

Under which of the following plans are you covered? Please choose all that apply.

- 1 Medicare
- 2 Medicaid
- 3 TRI-CARE/CHAMPUS/CHAMPVA
- 4 A private plan from an employer
- 5 A private plan purchased directly
- 6 Other plan


```

IF 1 IN N343 THEN
  FLPlans(20) := "MEDICARE"
  N090 := N090 + 1
END OF IF

IF 2 IN N343 THEN
  FLPlans(20) := "MEDICAID"
  N090 := N090 + 1
END OF IF

IF 3 IN N343 THEN
  FLPlans(20) := "TRI-CARE, CHAMPUS, CHAMP-VA"
  N090 := N090 + 1
END OF IF

IF 4 IN N343 THEN
  N090 := N090 + 1
END OF IF

IF 5 IN N343 THEN
  N090 := N090 + 1
END OF IF

IF 6 IN N343 THEN
  N090 := N090 + 1
END OF IF
END OF IF
END OF IF

```

IF N417 = 1 AND not((N024_max > 0 AND N032(1) = YES) OR (N024_max > 1 AND N032(2) = YES) OR (N024_max > 2 AND N032(3) = YES)) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N431 (WHICH PLAN PRESCRIPTION DRUG COVERAGE in section SectionN)
 Earlier you indicated that you have prescription drug coverage. Which plan is that?

For your reference, below are plans you've mentioned before.

If you select a plan already on the list, please be sure to confirm the entire plan name has remained the same. If not, select "Add a plan" and enter the new plan name in the space provided.

If you don't know your plan name, select "Add a plan" and leave the space pro-

vided empty.

1 (list of plans(1))

2 (list of plans(2))

3 (list of plans(3))

4 (list of plans(4))

5 (list of plans(5))

6 (list of plans(6))

7 (list of plans(7))

8 (list of plans(8))

9 (list of plans(9))

10 (list of plans(10))

11 (list of plans(11))

12 (list of plans(12))

13 (list of plans(13))

14 (list of plans(14))

15 (list of plans(15))

16 (list of plans(16))

17 (list of plans(17))

18 (list of plans(18))

19 (list of plans(19))

20 (list of plans(20))

27 Add a plan:

97 I get prescription drugs via the VA

N432 (OTHER PLAN NAME in section SectionN)
STRING

END OF GROUP

IF N431 = 27 THEN

IF N432 = EMPTY THEN

Fill code of question N432_default executed

N432 := N432_default

END OF IF

N090 := N090 + 1

FLPlans(plancounter) := N432

plancounter := plancounter + 1

END OF IF

END OF IF

N067 (INSURANCE DENTAL BILLS in section SectionN)
Do you have any insurance that covers dental bills?

IF N067 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N069 (WHICH PLAN DENTAL INSURANCE in section SectionN)
Which of these plans provides this coverage?

For your reference, below are plans you've mentioned before.

If you select a plan already on the list, please be sure to confirm the entire plan name has remained the same. If not, select "Add a plan" and enter the new plan name in the space provided.

If you don't know your plan name, select "Add a plan" and enter "Dental Plan" in the space provided.

- 1 (list of plans(1))
- 2 (list of plans(2))
- 3 (list of plans(3))
- 4 (list of plans(4))
- 5 (list of plans(5))
- 6 (list of plans(6))
- 7 (list of plans(7))
- 8 (list of plans(8))
- 9 (list of plans(9))
- 10 (list of plans(10))
- 11 (list of plans(11))
- 12 (list of plans(12))
- 13 (list of plans(13))
- 14 (list of plans(14))
- 15 (list of plans(15))
- 16 (list of plans(16))
- 17 (list of plans(17))
- 18 (list of plans(18))
- 19 (list of plans(19))
- 20 (list of plans(20))
- 21 (list of plans(21))
- 22 (list of plans(22))
- 27 Add a plan:

N070 (OTHER PLAN NAME in section SectionN)
STRING

END OF GROUP

IF N069 = 27 THEN

IF N070 = EMPTY THEN

N070 := "Dental Plan"
END OF IF
END OF IF
END OF IF

N071 (LONG TERM INSURANCE FOR NURSING HOME CARE in section SectionN)
Not including government programs, do you now have any long-term care insurance which specifically covers nursing home care for a year or more or any part of personal or medical care in your home?

IF N071 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N073 (WHICH PLAN NURSING HOME COVERAGE in section SectionN)
Which of these plans provides this coverage?

For your reference, below are plans you've mentioned before.

If you select a plan already on the list, please be sure to confirm the entire plan name has remained the same. If not, select "Add a plan" and enter the new plan name in the space provided.

If you don't know your plan name, select "Add a plan" and enter "LTC Plan" in the space provided.

- 1 (list of plans(1))
- 2 (list of plans(2))
- 3 (list of plans(3))
- 4 (list of plans(4))
- 5 (list of plans(5))
- 6 (list of plans(6))
- 7 (list of plans(7))
- 8 (list of plans(8))
- 9 (list of plans(9))
- 10 (list of plans(10))
- 11 (list of plans(11))
- 12 (list of plans(12))
- 13 (list of plans(13))
- 14 (list of plans(14))
- 15 (list of plans(15))
- 16 (list of plans(16))
- 17 (list of plans(17))
- 18 (list of plans(18))
- 19 (list of plans(19))
- 20 (list of plans(20))

21 (list of plans(21))
22 (list of plans(22))
27 Add a plan:

N074 (OTHER NURSING HOME PLAN NAME in section SectionN)
STRING

END OF GROUP

IF N073 = 27 THEN

IF N074 = RESPONSE THEN

FLPlans(plancounter) := N074

ELSE

FLPlans(plancounter) := "LTC Plan"

END OF IF

plancounter := plancounter + 1

N090 := N090 + 1

END OF IF

N075 (PLAN COVERAGE NURSING HOME in section SectionN)

Does this plan cover care in a nursing home facility only, personal or long-term care at home, or both in-home and nursing home care?

1 Nursing home care only

2 In-home care only

3 Both

IF not(X065ACouplenss(1) IN (1,2,3,4)) OR (N072 != 2 AND N073 != 27) THEN

|

ELSE

N238 (COVERAGE FOR SPOUSE/PARTNER in section SectionN)

Does this plan provide long-term care coverage for your (husband/wife/partner/spouse) as well as for yourself?

END OF IF

Fill code of question FLN077 executed

N077 (RECEIVED BENEFITS FROM LONG TERM PLAN in section SectionN)

(Have you or your ^FLHWP ever received benefits under your long-term care policy?/Have you ever received benefits under your long-term care policy?)

N078 (INCREASE PAYMENTS WITH INFLATION LONG TERM PLAN in section SectionN)

Does this plan increase payments with inflation?

IF N073 = 27 THEN

Fill code of question FLN079 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N079 (AMOUNT RECEIVED BENEFITS FROM LONG TERM PLAN in section SectionN)

(How much do you^FLOrYour pay for this plan?/How much do you^FLOrYour pay for this long-term care coverage?)

Please enter zero if no payments are made.

RANGE 0..99999996

N083 (AMOUNT RECEIVED BENEFITS FROM LONG TERM PLAN - PER in section SectionN)

Per:

1 Month

2 Quarter (every 3 months)

4 Year

7 Other, please specify:

N084 (AMOUNT RECEIVED BENEFITS FROM LONG TERM PLAN - PER - SPECIFY in section SectionN)

STRING

END OF GROUP

IF N079 = EMPTY THEN

IF X502 = 1 THEN

| N082_Unf_Random := 5

ELSE

| N082_Unf_Random := 6

END OF IF

N082_Unf (Section SectionN)

Per month, is it more, about, or less than...

N082_Unf_Results := explodeUnfolding(N082_Unf)

IF N082_Unf_Results(1) = N082_Unf_Results(2) THEN

| N082_Unf_Results(3) := N082_Unf_Results(1)

ELSE

```

| | | N082_Unf_Results(3) := empty
| | | END OF IF
| | END OF IF
| END OF IF
END OF IF

```

```

IF z076 = YES AND z201 = 1 AND preload_A019_RAge > 64 THEN
|

```

```

ELSEIF N090 > 0 THEN

```

```

| N091 (EVER WITHOUT HEALT INSURANCE IN LAST TWO YEARS in section SectionN)
| Were you ever without health insurance coverage at any time (in the last two years/since
| ^z092, ^z093)?

```

```

| IF N091 = YES THEN

```

```

| | N294 (HOW LONG WITHOUT HEALT INSURANCE IN LAST TWO YEARS in section SectionN)
| | Altogether, how many months were you without health insurance (in the last two
| | years/since ^z092, ^z093)?
| | RANGE 1..24

```

```

| END OF IF

```

```

END OF IF

```

```

IF Z076 = YES AND (z553(1) = 1 OR z553(2) = 1 OR z553(3) = 1) THEN
|

```

```

| ELSEIF (N024_max > 0 AND N033(1) = 1) OR (N024_max > 1 AND N033(2) = 1) OR
| (N024_max > 2 AND N033(3) = 1) THEN
|

```

```

| ELSEIF J021 = 1 THEN

```

```

| | N092 (EMPLOYER OFFER HEALTH INSURANCE PLAN in section SectionN)
| | Does your employer or union offer a health insurance plan to any of its employees?

```

```

| IF N092 = YES THEN

```

```

| | N093 (OFFERED HEALTH INSURANCE PLAN THROUGH EMPLOYER in section SectionN)
| | Were you offered health insurance through your job?

```

```

| END OF IF

```

```

END OF IF

```

```

IF J021 != 1 THEN
|

```

```

| ELSE

```

```

| IF J021 = 1 AND (Z076 = YES AND (z553(1) = 1 OR z553(2) = 1 OR z553(3) = 1)) THEN

```

N094 (OFFERED CHOICE OF HEALTH INSURANCE PLAN THROUGH EMPLOYER in section SectionN)

In the last two years, has your employer offered a choice of different health insurance plans that provided hospital and physician benefits or was only one health insurance plan offered to you?

- 1 Yes, more than one plan
- 2 No, only one plan

ELSEIF J021 = 1 AND ((N024_max > 0 AND N033(1) = 1) OR (N024_max > 1 AND N033(2) = 1) OR (N024_max > 2 AND N033(3) = 1)) THEN

N094 (OFFERED CHOICE OF HEALTH INSURANCE PLAN THROUGH EMPLOYER in section SectionN)

In the last two years, has your employer offered a choice of different health insurance plans that provided hospital and physician benefits or was only one health insurance plan offered to you?

- 1 Yes, more than one plan
- 2 No, only one plan

END OF IF

END OF IF

N099 (HOSPITAL OVERNIGHT in section SectionN)

The next questions are about health care you have received.

(In the last two years/Since ^z092, ^z093), have you been a patient in a hospital overnight?

IF N099 = YES THEN

N100 (NUMBER OF OVERNIGHT STAYS in section SectionN)

How many different times were you a patient in a hospital overnight (in the last two years/since ^z092, ^z093)?

RANGE 0..100

Fill code of question FLN101 executed

N101 (HOW MANY NIGHTS IN HOSPITAL in section SectionN)

(Altogether, how/How) many nights were you a patient in the hospital (in the last two years/since ^z092, ^z093)?

RANGE 0..500

pcnt := 1

Fill code of question FLN433 executed

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)

(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times

you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(1) = YES THEN

N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for all of it?

IF N434(1) != YES THEN

N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for more than half of it?

END OF IF

END OF IF

IF (N433(1) = YES AND N434(1) != YES) OR N433(1) != YES THEN

N106 (PAID OUT-OF-POCKET HOSPITAL in section SectionN)
About how much did you pay out-of-pocket for hospital bills (in the last two years/since ^z092, ^z093)?

Please enter zero for nothing.
RANGE 0..99999996

IF N106 = EMPTY THEN

IF X511 = 1 THEN

| N107_Unf_Random := 8

ELSEIF X511 = 2 THEN

| N107_Unf_Random := 7

ELSE

| N107_Unf_Random := 9

END OF IF

N107_Unf (Section SectionN)

Was it more, about, or less than...

N107_Unf_Results := explodeUnfolding(N107_Unf)

IF N107_Unf_Results(1) = N107_Unf_Results(2) THEN

| N107_Unf_Results(3) := N107_Unf_Results(1)

ELSE

| N107_Unf_Results(3) := empty

END OF IF

ELSE
END OF IF
END OF IF
END OF IF

IF A167.A028 = YES THEN

N114 := YES

ELSE

N114 (OVERNIGHT IN NURSING HOME in section SectionN)

(In the last two years/Since ^z092, ^z093), have you been a patient overnight in a nursing home, or other long-term health care facility?

(DEF: By "nursing home or other long-term health care facility" we mean a facility that provides all of the following services for its residents: 24-hour nursing assistance and supervision, dispensing of medication, personal assistance, and room & meals.)

END OF IF

IF N114 = YES THEN

Fill code of question FLN115 executed

N115 (NUMBER OF TIMES IN NURSING HOME in section SectionN)

(How many times, including now, have you been a patient in a nursing home or other long-term care facility ^FLTwoYears?/How many times were you a patient in a nursing home or other long-term care facility ^FLTwoYears?)

RANGE 1..50

Fill code of question FLN116 executed

Fill code of question FLN116_2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N116_options (Section SectionN)

(Altogether, how/How) many nights or months have you been a patient in a nursing home or other long-term care facility (in the last two years/since ^z092, ^z093)?

1 Number of nights:

2 Number of months:

996 (I have lived in a nursing home or other long-term care facility continuously ^FLTwoYears.)

N116 (HOW MANY NIGHTS IN NURSING HOME in section SectionN)

RANGE 0..730

N117 (HOW MANY MONTHS IN NURSING HOME in section SectionN)

| RANGE 0..12

END OF GROUP

pcnt := 2

Fill code of question FLN433 executed

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)

(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(2) = YES THEN

N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)

 Did insurance pay for all of it?

 IF N434(2) != YES THEN

N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section SectionN)

 Did insurance pay for more than half of it?

 END OF IF

END OF IF

IF (N433(2) = YES AND N434(2) != YES) OR N433(2) != YES THEN

N119 (PAID OUT-OF-POCKET NURSING BILLS in section SectionN)

 About how much did you pay out-of-pocket for nursing home or other long-term care facility bills (in the last two years/since ^z092, ^z093)?

 Please include any amount paid by others.

 RANGE 0..99999996

 IF N119 = EMPTY THEN

 IF X512 = 1 THEN

 N120_Unf_Random := 8

 ELSEIF X512 = 2 THEN

 N120_Unf_Random := 7

 ELSE

 N120_Unf_Random := 9

 END OF IF

```

N120_Unf (Section SectionN)
Thinking about how much you paid in nursing home bills (in the last two years/since
^z092, ^z093):

Was it more, about, or less than...

N120_Unf_Results := explodeUnfolding(N120_Unf)

IF N120_Unf_Results(1) = N120_Unf_Results(2) THEN
| N120_Unf_Results(3) := N120_Unf_Results(1)
ELSE
| N120_Unf_Results(3) := empty
END OF IF
ELSE
|
END OF IF
END OF IF

IF N115 > 0 THEN
| N124_max := N115

IF N115 > 3 THEN
| N124_max := 3
END OF IF

LOOP FROM 1 TO N124.MAX

| IF N116_options = 996 THEN
|
| ELSE
|
| IF A167_A028 != 1 OR (A167_A028 = 1 AND N115 > 1) THEN
|
| Fill code of question FLN124 executed
| N124_minimum := 1900
|
| N124 (YEAR INTO NURSING HOME in section SectionN)
| (Think back to the first time ^FLTwoYears that you were a patient in a/Think back
| to the second time ^FLTwoYears that you were a patient in a/Think about your
| current stay at the/Think back to the last time ^FLTwoYears that you were a patient
| in a/Think back to the time ^FLTwoYears that you were a patient in a) nursing
| home or other long-term care facility.

```

In what year did you go into the nursing home or health care facility?
RANGE ()..(())

IF (FLCurrentYear - N124(cnt)) < 3 THEN

N123 (MONTH INTO NURSING HOME in section SectionN)
What month was that?

If you don't know the month, please select a season from the bottom of the list.

END OF IF

IF A167_A028 != 1 OR (A167_A028 = 1 AND (cnt + 1)

N126_minimum := N124(cnt)

IF N126_minimum = EMPTY THEN

N126_minimum := 1900

END OF IF

N126 (YEAR OUT OF NURSING HOME in section SectionN)
In what year did you move out of the nursing home or health care facility?
RANGE ()..(())

IF (FLCurrentYear - N126(cnt)) < 3 THEN

N125_minimum := empty

IF N124(cnt) = N126(cnt) AND N123(cnt) = RESPONSE AND N123(cnt) < 13 THEN

N125_minimum := N123(cnt)

END OF IF

N125 (MONTH OUT OF NURSING HOME in section SectionN)
What month was that?

If you don't know the month, please select a season from the bottom of the list.

IF (N124(cnt) - N126(cnt)) = 0 THEN

IF N125(cnt) = RESPONSE AND N125_minimum = RESPONSE AND
N125(cnt) < N125_minimum AND N125(cnt) < 13 THEN

N125_warning (Section SectionN)

Your previous answers suggest you would have moved out of the nursing home or health care facility **after (()) instead of (MONTH OUT OF NURSING HOME(cnt))**. Please go back and change your answer or click next to continue if this is correct.

END OF IF

END OF IF

END OF IF

END OF IF

END OF IF

IF N005 != YES THEN

|

ELSE

N127 (ELIGIBLE MEDICAID START NURSING HOME STAY in section SectionN)
Were you eligible for (()) at the time your **(Think back to the first time ^FLTwoYears that you were a patient in a/Think back to the second time ^FLTwoYears that you were a patient in a/Think about your current stay at the/Think back to the last time ^FLTwoYears that you were a patient in a/Think back to the time ^FLTwoYears that you were a patient in a)** nursing home or other long-term care facility stay started?

IF N127(cnt) = NO THEN

N128 (ELIGIBLE MEDICAID DURING NURSING HOME STAY in section SectionN)

Did you become eligible for (()) during that nursing home or other long-term care facility stay?

IF N128(cnt) = YES THEN

IF A167_A028 != 1 AND cnt = N124_max THEN

Fill code of question FLN130 executed

N130 (NO LONGER ELIGIBLE MEDICAID AFTER NURSING HOME STAY in section SectionN)

Did you lose your eligibility for (()) when you were discharged from your(**last/**) nursing home or other long-term care facility stay?

END OF IF

END OF IF

ELSEIF N127(cnt) = YES THEN

IF A167_A028 != 1 AND cnt = N124.max THEN

Fill code of question FLN130 executed

N130 (NO LONGER ELIGIBLE MEDICAID AFTER NURSING HOME STAY in section SectionN)

Did you lose your eligibility for (()) when you were discharged from your(**last/**) nursing home or other long-term care facility stay?

END OF IF

END OF IF

END OF IF

IF A167_A028 != 1 OR (A167_A028 = 1 AND (cnt + 1)

Fill code of question FLN131 executed

Fill code of question FLN131_2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N131 (WHERE LIVE AFTER NURSING HOME STAY in section SectionN)

Who did you live with after leaving the nursing home or health care facility?

- 1 By myself (alone)
- 2 (With my ^FLHWP only)
- 3 (With my child and child's family/With a child and child's family)
- 4 With other relative(s)
- 5 In a retirement center
- 6 In another nursing home, hospital, assisted living, or rehab center
- 7 Other, please specify:

N132 (WHERE LIVE AFTER NURSING HOME STAY - SPECIFY in section SectionN)
STRING

END OF GROUP

IF N131(cnt) IN (3,4) THEN

N480 (family with you or you with them in section SectionN)
Did your family live with you, in your home, or did you live with them in their home?
1 I live with them in my own home
2 I live with them in a family member's home

END OF IF

IF N131(cnt) = 3 THEN

N133 (CHILD LIVE WITH in section SectionN)
Which child is that? (If you lived with a grandchild, which of your children is the parent of that grandchild?)
3 ((3))
4 ((4))
5 ((5))
6 ((6))
7 ((7))
8 ((8))
9 ((9))
10 ((10))
11 ((11))
12 ((12))
13 ((13))
14 ((14))
15 ((15))
16 ((16))
17 ((17))
18 ((18))
19 ((19))
20 ((20))
21 ((21))
22 ((22))
23 ((23))
24 ((24))
25 ((25))
26 ((26))


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27 ((27))
28 ((28))
29 ((29))
30 ((30))
31 ((31))
32 ((32))
33 ((33))
34 ((34))
35 ((35))
36 ((36))
37 ((37))
38 ((38))
39 ((39))
40 ((40))
41 ((41))
42 ((42))
43 ((43))
44 ((44))
45 ((45))
46 ((46))
47 ((47))
48 ((48))
49 ((49))
50 ((50))
51 ((51))
52 ((52))
92 Unlisted child who is deceased

END OF IF
END OF IF
END OF IF
END OF LOOP
END OF IF
END OF IF

```

Fill code of question FLN134 executed

N134 (HAD OUTPATIENT SURGERY in section SectionN)
 (Not counting overnight hospital stays, ^FLTwoYears/^FLTwoYearsCAPS), have you had out-
 patient surgery?

IF N134 = YES THEN

pcnt := 3

Fill code of question FLN433 executed

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)

(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(3) = YES THEN

N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)

Did insurance pay for all of it?

IF N434(3) != YES THEN

N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section SectionN)

Did insurance pay for more than half of it?

END OF IF

END OF IF

IF (N433(3) = YES AND N434(3) != YES) OR N433(3) != YES THEN

N139 (PAID OUT-OF-POCKET OUTPATIENT SURGERY in section SectionN)

About how much did you pay out-of-pocket for outpatient surgery (in the last two years/since ^z092, ^z093)?

Please enter zero for nothing.

RANGE 0..99999996

IF N139 = EMPTY THEN

IF X514 = 1 THEN

| N140_Unf_Random := 8

ELSEIF X514 = 2 THEN

| N140_Unf_Random := 7

ELSE

| N140_Unf_Random := 9

END OF IF

N140_Unf (Section SectionN)

Thinking about how much you paid in outpatient surgery bills (in the last two years/since ^z092, ^z093):

```

Was it more, about, or less than...

N140_Unf_Results := explodeUnfolding(N140_Unf)

IF N140_Unf_Results(1) = N140_Unf_Results(2) THEN
  N140_Unf_Results(3) := N140_Unf_Results(1)
ELSE
  N140_Unf_Results(3) := empty
END OF IF
ELSE
  N140_Unf_Results(3) := empty
END OF IF
END OF IF
END OF IF

```

Fill code of question FLN147 executed

N147 (NUMBER OF DOCTOR VISITS in section SectionN)
 (Aside from any/hospital stays/and/outpatient surgery/, how/How) many times have you seen or talked to a medical doctor about your health, including emergency room, clinic visits, or house calls (in the last two years/since ^z092, ^z093)?

Please just enter zero if you did not see or talk to a medical doctor (in the last two years/since ^z092, ^z093).
 RANGE 0..1500

IF N147 = EMPTY THEN

N148 (MORE THAN 20 TIMES in section SectionN)
 Even if you cannot remember the exact number of times you saw a doctor, please give us your best guess.

Did it amount to less than 20 times, more than 20 times, or what?

- 1 Less than 20 times
- 3 About 20 times
- 5 More than 20 times

IF N148 = 1 THEN

N149 (MORE THAN 5 TIMES in section SectionN)
 Did it amount to less than 5 times, more than 5 times, or what?

- 1 Less than 5 times
- 3 About 5 times
- 5 More than 5 times

IF N149 = 1 THEN

```

N150 (SEEN DOCTOR AT LEAST ONCE in section SectionN)
Do you think you have seen a medical doctor about your health at least once (in the
last two years/since ^z092, ^z093)?
END OF IF
ELSEIF N148 = 5 THEN
N151 (MORE THAN 50 TIMES in section SectionN)
Did it amount to less than 50 times, more than 50 times, or what?
1 Less than 50 times
3 About 50 times
5 More than 50 times
ELSEIF N148 = EMPTY THEN
N150 (SEEN DOCTOR AT LEAST ONCE in section SectionN)
Do you think you have seen a medical doctor about your health at least once (in the last
two years/since ^z092, ^z093)?
END OF IF
END OF IF

IF N147 > 0 OR N148 > 1 OR (N148 = 1 AND N149 > 1) OR (N148 = 1 AND N149
= 1 AND N150 = 1) OR (N148 = EMPTY AND N150 = 1) THEN
pcnt := 4
Fill code of question FLN433 executed

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)
(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times
you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(4) = YES THEN
N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for all of it?

IF N434(4) != YES THEN
N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section Sec-
tionN)
Did insurance pay for more than half of it?
END OF IF
END OF IF

IF (N433(4) = YES AND N434(4) != YES) OR N433(4) != YES THEN

```

N156 (PAID OUT-OF-POCKET DOCTOR VISITS in section SectionN)
About how much did you pay out-of-pocket for doctor or clinic visits (in the last two years/since ^z092, ^z093)?

Please enter zero for nothing.
RANGE 0..99999996

```
IF N156 = EMPTY THEN
  IF X515 = 1 THEN
    | N157_Unf_Random := 8
  ELSEIF X515 = 2 THEN
    | N157_Unf_Random := 7
  ELSE
    | N157_Unf_Random := 9
  END OF IF
```

N157_Unf (Section SectionN)
Was it more, about, or less than...

N157_Unf_Results := explodeUnfolding(N157_Unf)

```
IF N157_Unf_Results(1) = N157_Unf_Results(2) THEN
  | N157_Unf_Results(3) := N157_Unf_Results(1)
  ELSE
  | N157_Unf_Results(3) := empty
  END OF IF
ELSE
  |
  END OF IF
END OF IF
END OF IF
```

N164 (SEEN DENTIST in section SectionN)
(In the last two years/Since ^z092, ^z093), have you seen a dentist for dental care, including dentures?

```
IF N164 = YES THEN
  pcnt := 5
  Fill code of question FLN433 executed
```

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)
(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(5) = YES THEN

N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for all of it?

IF N434(5) != YES THEN

N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for more than half of it?

END OF IF

END OF IF

IF (N433(5) = YES AND N434(5) != YES) OR N433(5) != YES THEN

N168 (PAID OUT-OF-POCKET DENTAL BILLS in section SectionN)
About how much did you pay out-of-pocket for dental bills (in the last two years/since ^z092, ^z093)?

Please enter zero for nothing.

RANGE 0..99999996

IF N168 = EMPTY THEN

IF X516 = 1 THEN

| N169_Unf_Random := 8

ELSEIF X516 = 2 THEN

| N169_Unf_Random := 7

ELSE

| N169_Unf_Random := 9

END OF IF

N169_Unf (Section SectionN)

Was it more, about, or less than...

N169_Unf_Results := explodeUnfolding(N169_Unf)

IF N169_Unf_Results(1) = N169_Unf_Results(2) THEN

| N169_Unf_Results(3) := N169_Unf_Results(1)

ELSE

| N169_Unf_Results(3) := empty

```
| | END OF IF
| | ELSE
| | END OF IF
| END OF IF
END OF IF
```

```
C006_ := getHRSPreload(1, "C006_")
C011_ := getHRSPreload(1, "C011_")
C012_ := getHRSPreload(1, "C012_")
C037_ := getHRSPreload(1, "C037_")
C046_ := getHRSPreload(1, "C046_")
C050_ := getHRSPreload(1, "C050_")
C060_ := getHRSPreload(1, "C060_")
```

```
IF C006_ = YES OR C011_ = YES OR C012_ = YES OR C037_ = YES OR C046_ = YES
OR C050_ = YES OR C060_ = YES THEN
| N175 := 7
ELSE
| N175 (REGULARLY TAKE MEDICATIONS in section SectionN)
| Do you regularly take prescription medications?
END OF IF
```

```
IF N175 IN (1,7) THEN
```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

```
| N360_intro (Section SectionN)
| Do you regularly take prescription medications for any of the following common health
| problems:
```

SUBGROUP OF QUESTIONS

```
| N360 (LOWER CHOLESTEROL in section SectionN)
| To help lower your cholesterol?
```

```
| N361 (JOINT PAIN in section SectionN)
| For pain in your joints or muscles?
```

```
| N362 (ASTMA, ALLERGIES in section SectionN)
| For asthma or allergies or other breathing problems?
```

```
| N363 (STOMACH in section SectionN)
| For stomach problems?
```

N364 (SLEEP in section SectionN)
To help you sleep?

N365 (ANXIETY, DEPRESSION in section SectionN)
To help relieve anxiety or depression?

END OF SUBGROUP

N283 (BLOOD CLOTS in section SectionN)
Do you regularly take prescription medications other than aspirin to thin your blood or to prevent blood clots?

END OF GROUP

IF N175 = 7 AND not(N360 = YES OR N361 = YES OR N362 = YES OR N363 = YES OR N364 = YES OR N365 = YES OR N283 = YES) THEN

|
END OF IF

IF N175 IN (1,7) OR N360 = YES OR N361 = YES OR N362 = YES OR N363 = YES OR N364 = YES OR N365 = YES OR N283 = YES THEN

pcnt := 6
Fill code of question FLN433 executed

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)
(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(6) = YES THEN

N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for all of it?

IF N434(6) != YES THEN

N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for more than half of it?

END OF IF

Fill code of question FLN178 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

N178 (PLAN THAT COVERED LARGEST SHARE in section SectionN)

What is the name of the health insurance plan that covered the largest share of the costs?(

For your reference, below are plans you've mentioned before.

If you select a plan already on the list, please be sure to confirm the entire plan name has remained the same. If not, select "Add a plan" and enter the new plan name in the space provided.)

If you don't know your plan name, select "Add a plan" and leave the space provided empty.

1 (list of plans(1))

2 (list of plans(2))

3 (list of plans(3))

4 (list of plans(4))

5 (list of plans(5))

6 (list of plans(6))

7 (list of plans(7))

8 (list of plans(8))

9 (list of plans(9))

10 (list of plans(10))

11 (list of plans(11))

12 (list of plans(12))

13 (list of plans(13))

14 (list of plans(14))

15 (list of plans(15))

16 (list of plans(16))

17 (list of plans(17))

18 (list of plans(18))

19 (list of plans(19))

20 (list of plans(20))

21 (list of plans(21))

22 (list of plans(22))

27 Add a plan:

97 I get medications through the VA

N179 (NAME OF PLAN in section SectionN)

STRING

END OF GROUP

IF N178 = 27 THEN

```

IF N179 = EMPTY THEN
| N179 := "Drug Plan"
END OF IF

FLPlans(plancounter) := N179
plancounter := plancounter + 1
N090 := N090 + 1
END OF IF
END OF IF

IF (N433(6) = YES AND N434(6) != YES) OR N433(6) != YES THEN
N180 (PAID OUT-OF-POCKET PRESCRIPTIONS in section SectionN)
On average, about how much have you paid out-of-pocket per month for these
prescriptions (in the last two years/since ^z092, ^z093)?

Please enter zero for nothing.
RANGE 0..99999996

IF N180 = EMPTY THEN
| IF X517 = 1 THEN
| N181_Unf_Random := 8
| ELSEIF X517 = 2 THEN
| N181_Unf_Random := 7
| ELSE
| N181_Unf_Random := 9
| END OF IF

N181_Unf (Section SectionN)
Per month, was it more, about, or less than...

N181_Unf_Results := explodeUnfolding(N181_Unf)

IF N181_Unf_Results(1) = N181_Unf_Results(2) THEN
| N181_Unf_Results(3) := N181_Unf_Results(1)
| ELSE
| N181_Unf_Results(3) := empty
| END OF IF
ELSE
|
END OF IF

IF not(N181_Unf_Results(1) > 500 OR (N180 = EMPTY AND N181_Unf_Results(2) =
99999996)) THEN

```

Fill code of question FLN368 executed

N368 (OUT OF POCKET HIGHER COSTS in section SectionN)

(You said your average payment for prescription drugs has been \$^N180.

/You said your average payment for prescription drugs has been about \$^N181_Unf_Results(1).

/You said your average payment for prescription drugs has been between \$^N181_Unf_Results(1) and \$^N181_Unf_Results(2).

)Have there been some months when your out-of-pocket payments were much higher than this?

END OF IF

END OF IF

END OF IF

END OF IF

N188 (TAKEN LESS MEDICATION DUE TO COST in section SectionN)

Sometimes people delay taking medication or filling prescriptions because of the cost. At any time (in the last two years/since ^z092, ^z093) have you ended up taking less medication than was prescribed for you because of the cost?

IF z076 = YES AND X008 = 1 AND N116_options = 996 THEN

|

ELSE

N189 (HELP MEDICAL PERSON in section SectionN)

(In the last two years/Since ^z092, ^z093), has any medically-trained person come to your home to help you?

Only include help given to you. Do not include help that you received in order to care for someone else.

Please include hospice care received at home.

IF N189 = YES THEN

pcnt := 7

Fill code of question FLN433 executed

N433 (INSURANCE PAY FOR HOSPITAL STAY in section SectionN)

(Please think about any of the prescriptions you regularly take.

/Aside from any hospital stays and outpatient surgery, please think about the times you seen or talked to a medical doctor about your health ^FLTwoYears.

)Did insurance pay for any of that?

IF N433(7) = YES THEN

N434 (INSURANCE ALL PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for all of it?

IF N434(7) != YES THEN

N435 (INSURANCE MORE THAN HALF PAY FOR HOSPITAL STAY in section SectionN)
Did insurance pay for more than half of it?

END OF IF

END OF IF

IF (N433(7) = YES AND N434(7) != YES) OR N433(7) != YES THEN

N194 (PAID OUT-OF-POCKET HOME MEDICAL CARE in section SectionN)
About how much did you pay out-of-pocket for in-home medical care (in the last two years/since ^z092, ^z093)?

Please enter zero for nothing.
RANGE 0..99999996

IF N194 = EMPTY THEN

IF X518 = 1 THEN

| N195_Unf_Random := 8

ELSEIF X518 = 2 THEN

| N195_Unf_Random := 7

ELSE

| N195_Unf_Random := 9

END OF IF

N195_Unf (Section SectionN)

Was it more, about, or less than...

N195_Unf_Results := explodeUnfolding(N195_Unf)

IF N195_Unf_Results(1) = N195_Unf_Results(2) THEN

| N195_Unf_Results(3) := N195_Unf_Results(1)

ELSE

| N195_Unf_Results(3) := empty

END OF IF

ELSE

|

```
| | END OF IF
| | END OF IF
| END OF IF
END OF IF
```

N202 (OTHER MEDICAL HELP in section SectionN)

(In the last two years/Since ^z092, ^z093), did you use any special facility or service which we haven't asked about, such as: an adult care center, a social worker, an outpatient rehabilitation program, physical therapy, or transportation for the elderly or disabled?

IF N202 = YES THEN

N203 (PAY OTHER MEDICAL HELP in section SectionN)

Did you(or your ^FLHWP) have to pay for any of these services?

IF N203 = YES THEN

N239 (PAID OTHER HELP in section SectionN)

Altogether, about how much did you have to pay?

Please enter zero for nothing.

RANGE 0..99999996

IF N239 = EMPTY THEN

IF X519 = 1 THEN

| N246_Unf_Random := 8

ELSEIF X519 = 2 THEN

| N246_Unf_Random := 7

ELSE

| N246_Unf_Random := 9

END OF IF

N246_Unf (Section SectionN)

Was it more, about, or less than...

N246_Unf_Results := explodeUnfolding(N246_Unf)

IF N246_Unf_Results(1) = N246_Unf_Results(2) THEN

| N246_Unf_Results(3) := N246_Unf_Results(1)

ELSE

| N246_Unf_Results(3) := empty

END OF IF

ELSE

|

```
| | END OF IF
| END OF IF
END OF IF
```

N332 (OTHER OUT OF POCKET EXPENSES in section SectionN)
(In the last two years/Since ^z092, ^z093), aside from the medical expenses we already mentioned, have you had any other out-of-pocket expenses, that is, expenses not covered by insurance, such as medications, special food, equipment such as a special bed or chair, visits by health professionals, or other costs?

```
IF N332 = YES THEN
```

```
  N333 (HOW MUCH PAID OTHER OUT OF POCKET in section SectionN)  
  About how much did you pay out-of-pocket for these expenses (in the last two years/since ^z092, ^z093)?
```

```
  Please enter zero for nothing.  
  RANGE 0..99999996
```

```
  IF N333 = EMPTY THEN
```

```
    IF X520 = 1 THEN  
      | N334_Unf_Random := 8  
    ELSEIF X520 = 2 THEN  
      | N334_Unf_Random := 7  
    ELSE  
      | N334_Unf_Random := 9  
    END OF IF
```

```
    N334_Unf (Section SectionN)  
    Was it more, about, or less than...
```

```
    N334_Unf_Results := explodeUnfolding(N334_Unf)
```

```
    IF N334_Unf_Results(1) = N334_Unf_Results(2) THEN
```

```
      | N334_Unf_Results(3) := N334_Unf_Results(1)
```

```
    ELSE  
      | N334_Unf_Results(3) := empty
```

```
    END OF IF
```

```
  ELSE
```

```
  END OF IF
```

```
END OF IF
```

Fill code of question FLN211 executed

IF N211 > 9999 THEN

N212 (ANY HELP in section SectionN)

Besides any costs covered by insurance, has anyone helped you(and your ^FLHWP) pay for your health care costs (in the last two years/since ^z092, ^z093), or helped you pay the cost of health insurance or for long-term care insurance?

IF N212 = YES THEN

Fill code of question FLN254 executed
Fill code of question FLN254_2 executed
Fill code of question FLN254_3 executed

N213 (WHO HELPED in section SectionN)

Is that a (child or other) relative of yours(and your ^FLHWP's), or is that someone else?

Please select all that apply.

- 1 (Child/Child-in-law/Grandchild)
- 2 (Other relative/Relative)
- 3 Someone else

IF 1 IN N213 THEN

N254 (CHILD HELPED in section SectionN)

Which child is that? (If it was a grandchild, which of your children is the parent of that grandchild?)

Please select all that apply.

- 3 ((3))
- 4 ((4))
- 5 ((5))
- 6 ((6))
- 7 ((7))
- 8 ((8))
- 9 ((9))
- 10 ((10))
- 11 ((11))
- 12 ((12))
- 13 ((13))
- 14 ((14))
- 15 ((15))
- 16 ((16))
- 17 ((17))
- 18 ((18))
- 19 ((19))
- 20 ((20))
- 21 ((21))

22 ((22))
23 ((23))
24 ((24))
25 ((25))
26 ((26))
27 ((27))
28 ((28))
29 ((29))
30 ((30))
31 ((31))
32 ((32))
33 ((33))
34 ((34))
35 ((35))
36 ((36))
37 ((37))
38 ((38))
39 ((39))
40 ((40))
41 ((41))
42 ((42))
43 ((43))
44 ((44))
45 ((45))
46 ((46))
47 ((47))
48 ((48))
49 ((49))
50 ((50))
51 ((51))
52 ((52))
92 Unlisted child who is now deceased
93 All children equally

END OF IF

N215 (HOW MUCH HELP in section SectionN)

Altogether, about how much money did that help amount to?

Please enter zero for nothing.

RANGE 0..99999996

IF N215 = EMPTY THEN

IF X503 = 1 THEN

| N216_Unf_Random := 5


```

ELSE
| N216_Unf_Random := 6
END OF IF

N216_Unf (Section SectionN)
Was it more, about, or less than...

N216_Unf_Results := explodeUnfolding(N216_Unf)

IF N216_Unf_Results(1) = N216_Unf_Results(2) THEN
| N216_Unf_Results(3) := N216_Unf_Results(1)
ELSE
| N216_Unf_Results(3) := empty
END OF IF
END OF IF
END OF IF
END OF IF

```

N235 (OVERALL SATISFACTION HEALTH CARE in section SectionN)
Thinking about the quality, cost, and convenience of your health care, how satisfied are you overall?

- 1 Very satisfied
- 2 Somewhat satisfied
- 3 Neutral
- 4 Somewhat dissatisfied
- 5 Very dissatisfied

N295 (PREFERENCES TAKEN INTO ACCOUNT in section SectionN)
Thinking about your experiences with the health care system over the past year, how often were your preferences for care taken into account?

- 1 Never
- 2 Sometimes
- 3 Usually
- 4 Always
- 5 No experiences in the past year

N290 (EVER NOT CARE BECAUSE OF COST in section SectionN)
(In the last two years/Since ^z092, ^z093), was there any time when you needed medical care, but did not get it because you couldn't afford it?

N291 (USUAL PLACE in section SectionN)
Is there a place that you **usually** go to when you are sick or need advice about your health?

IF N291 = 1 THEN

Fill code of question FLN292 executed

N292 (KIND OF PLACE in section SectionN)

What kind of place (is it/do you go to most often) - a clinic, doctor's office, emergency room, or some other place?

If there is more than one place you usually go, please select the place you use most often.

- 1 Clinic or health center
- 2 Doctor's office or HMO
- 3 Hospital emergency room
- 4 Hospital outpatient department
- 5 Some other place
- 6 I don't go to one place most often

END OF IF

N293 (KIND OF PLACE in section SectionN)

(In the last two years/Since ^z092, ^z093), did you have any trouble finding a general doctor or provider who would see you?

N236 (ASSIST SECTION N in section SectionN)

How often did you receive assistance with answers to the previous questions about your health insurance and any health services you use?

- 1 Never
- 2 A few times
- 3 Most or all of the time

End of section **SectionN**

Start of section **SectionP**

P156 := 0

P155 := 0

P009 := 0

P002_ (P002 - EXPECTATIONS INTRO in section SectionP)

Next we would like to ask your opinion about how likely you think various events might be. When we ask a question we'd like for you to give us a number from 0 to 100, where "0" means that you think there is absolutely no chance, and "100" means that you think the event is absolutely sure to happen.

For example, no one can ever be sure about tomorrow's weather, but if you think that rain is very unlikely tomorrow, you might say that there is a 10 percent chance of rain. If

you think there is a very good chance that it will rain tomorrow, you might say that there is an 80 percent chance of rain.

IF (H004_OwnRent = 1 OR H011_OwnFarmLand = 1 OR H008_OwnFarm IN (1,2) OR H014_OwnMobile IN (1,3)) THEN

Fill code of question FLP166 executed

P166_ (Chance Home Value Up Next Year in section SectionP)

We are interested in how the value of your home will change in the future.

On the same scale from 0 to 100 what do you think is the percent chance that by next year at this time your home will be worth (more/less) than it is today?

P155 := P155 + 1

IF P166_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

Fill code of question P170_ executed

Fill code of question FLP168A executed

Fill code of question FLP168B executed

P168_ (Home Value Up/Down X percent Next Year in section SectionP)

By this time next year, what is the percent chance that the value of your home will have (fallen/gained) in value by more than (40/30/20/10/10/20/30/40) percent compared to what it is worth today?

P155 := P155 + 1

IF P168_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

END OF IF

Fill code of question FLP005 executed

P005_ (WILL R LEAVE INHERITANCE - 10K in section SectionP)

Think about an inheritance you(and your ^FLHWP) might leave((but not including any inheritance you might leave to each other)./.)

Including property and other valuables that you might own, what are the chances that you(and your ^FLHWP) will leave an inheritance totaling **\$10,000 or more?**

P155 := P155 + 1

IF P005_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

IF P009 = 1 OR P155 < 3 THEN

| **IF P005_ > 0 THEN**

| P155 := P155 + 1

P006_ (WILL R LEAVE INHERITANCE - 100K in section SectionP)

And what are the chances that you (and your ^FLHWP) will leave an inheritance totaling **\$100,000 or more?**

Please include properties and other valuable items as well as money.

IF P006_ = EMPTY THEN

| P156 := P156 + 1

END OF IF

| **IF P006_ > 0 THEN**

| **P059_ (CHANCE R/SP LEAVE INHERIT OF 500K/MORE in section SectionP)**

And what are the chances that you(and your ^FLHWP) will leave an inheritance totaling **\$500,000 or more?**

Please include properties and other valuable items as well as money.

P155 := P155 + 1

| **IF P059_ = EMPTY THEN**

| P156 := P156 + 1

| **END OF IF**

| **END OF IF**

ELSEIF P005_ = 0 AND P005_ = RESPONSE THEN

| P155 := P155 + 1

| **P007_ (WILL R LEAVE ANY INHERITANCE in section SectionP)**

And what are the chances that you(and your ^FLHWP) will leave any inheritance?

Please include properties and other valuable items as well as money.

IF P007_ = EMPTY THEN

| P156 := P156 + 1

END OF IF

END OF IF

IF P009 = 1 OR P155 < 3 THEN

IF J020 = 1 AND (J021 != 2 OR J021 = empty) THEN

| P155 := P155 + 1

P014_ (LIKELIHOOD R WILL LOSE JOB in section SectionP)

Sometimes people are permanently laid off from jobs they want to keep.

On the same scale from 0 to 100 (where 0 means absolutely no chance and 100 means absolutely certain), what are the chances that you will lose your job during the next year?

IF P014_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

IF P009 = 1 OR P155 < 3 THEN

P015_ (LIKELIHOOD R WILL FIND ANOTHER JOB in section SectionP)

Suppose you were to lose your job this month.

What do you think are the chances that you could find an equally good job in the same line of work within the next few months?

P155 := P155 + 1

IF P015_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

END OF IF

END OF IF

```

IF P009 = 1 OR P155 < 3 THEN
  IF J020 != 1 THEN
    P016_ (LIKELIHOOD R WILL WORK FOR PAY in section SectionP)
    What are the chances that you will be working for pay at some time in the future?

    P155 := P155 + 1

    IF P016_ = EMPTY THEN
      P156 := P156 + 1
    ELSE
      P009 := 1
    END OF IF
  END OF IF

  IF P009 = 1 OR P155 < 3 THEN
    IF A019_RAge < 62 AND (P016_ > 0 OR J020 = 1) THEN
      Fill code of question FLP017 executed
      P155 := P155 + 1

      P017_ (LIKELIHOOD R WILL WORK AFTER AGE 62 in section SectionP)
      (Thinking about work in general and not just your present job, what/What) do
      you think the chances are that you will be working full-time after you reach age 62?

      IF P017_ = EMPTY THEN
        P156 := P156 + 1
      END OF IF

      IF P017_ = 50 THEN
        P155 := P155 + 1

        P123_ (WORK FT AFTER 62.EQUALLY LIKELY in section SectionP)
        Do you think that it is about equally likely that you will be working full-time as it is
        that you will not be working full-time, or are you just unsure about the chances?
        1 Equally likely
        2 Unsure

        IF P123_ = EMPTY THEN
          P156 := P156 + 1
        END OF IF
      END OF IF
    END OF IF
  END OF IF

  P198_asked := 0

```

```
IF A019_RAge < 65 AND (P017_ > 0 OR (not(A019_RAge < 62) AND ((J020
!= 1 AND P016_ > 0)) OR J020 = 1)) THEN
```

```
Fill code of question FLP018 executed
P155 := P155 + 1
```

```
P018_ (LIKELIHOOD R WILL WORK AFTER AGE 65 in section SectionP)
(Thinking about work in general and not just your present job, what do you think
the chances are/And what about the chances) that you will be working full-time
after you reach age 65?
```

```
IF P018_ = EMPTY THEN
```

```
  P156 := P156 + 1
```

```
END OF IF
```

```
END OF IF
```

```
IF A019_RAge > 61 OR P017_ = 100 OR P018_ = 100 OR (J020 != 1 AND
(P016_ = 0 OR P016_ = empty)) THEN
```

```
ELSE
```

```
  P155 := P155 + 1
```

```
P198_ (LIKELIHOOD R DOING ANY WORK AFTER AGE 62 in section SectionP)
What are the chances that you will be doing any work for pay after you reach age
62?
```

```
P198_asked := 1
```

```
IF P198_ = EMPTY THEN
```

```
  P156 := P156 + 1
```

```
END OF IF
```

```
END OF IF
```

```
P199_asked := 0
```

```
IF A019_RAge > 64 OR P018_ = 0 OR P018_ = 100 THEN
```

```
ELSEIF (P198_asked = 1 AND (P198_ = 0 OR P198_ = empty)) OR (J020 != 1 AND
(P016_ = 0 OR P016_ = empty)) THEN
```

```
ELSE
```

```
  P155 := P155 + 1
```

```
P199_ (LIKELIHOOD R DOING ANY WORK AFTER AGE 65 in section SectionP)
What are the chances that you will be doing any work for pay after you reach age
```

```

65?
P199_asked := 1

IF P199_ = EMPTY THEN
| P156 := P156 + 1
END OF IF
END OF IF

IF A019_RAge > 69 THEN
|
ELSEIF (P198_asked = 1 AND (P198_ = 0 OR P198_ = empty)) OR (P199_asked =
1 AND (P199_ = 0 OR P199_ = empty)) THEN
|
ELSEIF J020 != 1 AND (P016_ = 0 OR P016_ = empty) THEN
|
ELSE
P155 := P155 + 1

P181_ (LIKELIHOOD R WILL DO ANY WORK AFTER AGE 70 in section
SectionP)
What are the chances that you will be doing any work for pay after you reach age
70?

IF P181_ = EMPTY THEN
| P156 := P156 + 1
END OF IF

IF (P017_ > 0 OR not(A019_RAge < 62)) AND (P018_ > 0 OR not(A019_RAge <
65 AND (P017_ > 0 OR not(A019_RAge < 62)))) AND P181_ > 0 THEN
| Fill code of question FLP182 executed
P155 := P155 + 1

P182_ (LIKELIHOOD R WILL WORK AFTER AGE 70 in section SectionP)
(Thinking about work in general and not just your present job, what/What) do
you think the chances are that you will be working full-time after you reach age
70?

IF P182_ = EMPTY THEN
| P156 := P156 + 1
END OF IF
END OF IF
END OF IF

```


END OF IF

IF P009 = 1 OR P155 < 3 THEN

IF J505 = 1 OR J517 = 1 THEN

P155 := P155 + 1

P020_ (CHANCE R WILL FIND DESIRED JOB IN FEW MO in section SectionP)

You indicated earlier that you were looking for a new job.

What are the chances that you will find a job like the one you're looking for within the next few months?

IF P020_ = EMPTY THEN

P156 := P156 + 1

ELSE

P009 := 1

END OF IF

END OF IF

IF A019_RAge < 65 AND (P009 = 1) THEN

P028_ (CHANCE R WILL LIVE TO BE AGE 75 OR MORE in section SectionP)

What is the percent chance that you will live to be 75 or more?

P155 := P155 + 1

IF P028_ = EMPTY THEN

P156 := P156 + 1

ELSE

P009 := 1

END OF IF

IF P028_ = 50 THEN

P102_ (EPISTIMIC UNCERTAINTY LIVE TO 75 in section SectionP)

Do you think that it is equally likely that you will die before 75 as it is that you will live to 75 and beyond, or are you just unsure about the chances?

1 Equally likely

2 Unsure

END OF IF

END OF IF

IF A019_RAge < 90 AND (P009 = 1) AND (P028_ > 0 OR P028_ = empty) THEN

Fill code of question FLP029 executed

P029_ (CHANCE R WILL LIVE TO 80/85/90/95/100 in section SectionP)
What is the percent chance that you will live to be (85/80/85/90/95/100) or more?

P155 := P155 + 1

IF P029_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

IF A019_RAge > 64 AND A019_RAge < 90 AND P029_ = 50 THEN

Fill code of question FLP107 executed

P157_ (LIVE TO 80/85/90/95/100-EQUALLY LIKELY in section SectionP)
Do you think that it is about equally likely that you will die before (85/80/85/90/95/100) as it is you will live to (85/80/85/90/95/100) or beyond, or are you just unsure about the chances?

1 Equally likely

2 Unsure

P155 := P155 + 1

P107_ (CHANCE MENTALLY OK AT AGE-FILL in section SectionP)
Assuming that you are still living at (85/90/95/100), what are the chances that you will be free of serious problems in thinking, reasoning, or remembering things that would interfere with your ability to manage your own affairs?

IF P107_ = EMPTY THEN

| P156 := P156 + 1

END OF IF

END OF IF

END OF IF

IF P009 = 1 THEN

P175_ (Percent Chance R will pay \$1 in section SectionP)
Please think about what you might spend out-of-pocket for your own medical expenses over the next year, including expenses such as doctor and dentist expenses, hospitals, nursing homes, prescription drugs and any others. Please include expenses that you would pay yourself (or a family member for you), but do not include what is covered by insurance.

What are the chances that you will spend more than \$1,500 during the coming year?

Please do not include premiums for health insurance or long-term care insurance.

P155 := P155 + 1

IF P175_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

END OF IF

IF P175_ = RESPONSE AND P175_ = 0 THEN

P155 := P155 + 1

P176_ (Percent Chance R will pay \$500 Med Exp in section SectionP)

What are the chances that you will spend more than \$500 on your own out-of-pocket medical expenses during the coming year?

Please do not include premiums for health insurance or long-term care insurance.

IF P176_ = EMPTY THEN

| P156 := P156 + 1

END OF IF

END OF IF

IF P175_ > 0 THEN

P155 := P155 + 1

P177_ (Percent Chance R will pay \$3 in section SectionP)

What are the chances that you will spend **more than \$3,000** on your own out-of-pocket medical expenses during the coming year?

Please do not include premiums for health insurance or long-term care insurance.

IF P177_ = EMPTY THEN

| P156 := P156 + 1

END OF IF

IF P177_ > 0 THEN

P155 := P155 + 1

P178_ (Percent Chance R will pay \$8 in section SectionP)

What are the chances that you will spend **more than \$8,000** on your own out-of-pocket medical expenses during the coming year?

Please do not include premiums for health insurance or long-term care insurance.

IF P178_ = EMPTY THEN

P156 := P156 + 1

END OF IF

END OF IF

END OF IF

IF P009 = 0 OR A167_A028 = 1 OR (Z076 = YES AND A019_RAge < 65) THEN

ELSE

Fill code of question FLP032 executed

P032_ (PERCENT CHANCE R WILL MOVE TO NH IN 5YR in section SectionP)

(What is the percent chance that you will ever have to move to a nursing home?/What is the percent chance that you will move to a nursing home in the next five years?)

(DEF: By "nursing home" we mean a facility that provides all of the following services for its residents: 24-hour nursing assistance and supervision, dispensing of medication, personal assistance, and room & meals.)

P155 := P155 + 1

IF P032_ = EMPTY THEN

P156 := P156 + 1

ELSE

P009 := 1

END OF IF

END OF IF

IF (P009 = 1) AND J478 = 1 THEN

P111_ (CHANCE YOUR SOC SEC BENEFIT LESS 10 YRS in section SectionP)
What do you think is the percent chance that the benefits you yourself are receiving from Social Security will be cut some time over the next 10 years?

P155 := P155 + 1

IF P111_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

END OF IF

IF (P009 = 1 OR P155 < 3) AND J479 = 1 THEN

P112_ (CHANCE YOUR FUTURE SOCSEC BENEFITS LESS in section SectionP)

What do you think is the percent chance that over the next 10 years there will be changes to Social Security that will reduce your future benefits compared to what you would get under the current system?

P155 := P155 + 1

IF P112_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

END OF IF

IF P009 = 1 OR P155 < 3 THEN

P183_ (CHANCE YOUR FUTURE SOCSEC BENEFITS LESS in section SectionP)

What is the percent chance that Congress will change the Medicare program sometime in the next 10 years, so that it becomes less generous than now?

P155 := P155 + 1

IF P183_ = EMPTY THEN

| P156 := P156 + 1

ELSE

| P009 := 1

END OF IF

END OF IF

IF P009 = 1 OR P155 < 3 THEN

 P149_1 := 2

 P155 := P155 + 1

P047_ (CHANCE MUTUAL FUNDS WORTH MORE NXT YR in section SectionP)
We are interested in how well you think the economy will do in the future.

By next year at this time, what is the percent chance that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today?

IF P047_ = EMPTY THEN

 P149_1 := 1

 P156 := P156 + 1

ELSE

 P009 := 1

END OF IF

IF P047_ = 50 THEN

P113_ (EPISTIMIC UNCERTAINTY STOCKS UP OR DOWN in section SectionP)

Do you think it is about equally likely that these mutual fund shares will increase in worth as it is that they will decrease in worth by this time next year, or are you just unsure about the chances?

1 Equally likely

2 Unsure

IF P113_ = 2 OR P113_ = EMPTY THEN

 P149_1 := 1

END OF IF

END OF IF

IF P149_1 = 2 THEN

 IF P047_ > 0 THEN

 P155 := P155 + 1

P150_ (Chance Market Up 20 Percent Next Year in section SectionP)

By next year at this time, what is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will **have gained in value** by more than 20 percent compared to what they are worth today?

IF P150_ = EMPTY THEN

| P156 := P156 + 1

| END OF IF

END OF IF

IF (P047_ > 0 AND P047_ < 100 AND P150_ < 100 AND P150_ = response)
OR P047_ = 0 THEN

| P155 := P155 + 1

P180_ (Chance Market Down 20 Percent Next Year in section SectionP)

By next year at this time, what is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will **have fallen in value** by more than 20 percent compared to what they are worth today?

IF P180_ = EMPTY THEN

| P156 := P156 + 1

| END OF IF

END OF IF

END OF IF

P097_ (HOW CLOSELY FOLLOW STOCK MARKET in section SectionP)

How closely do you follow the stock market?

1 Very closely

2 Somewhat closely

3 Not at all

IF z076 = YES AND P195_ALT WAVE = 1 THEN

|

ELSE

P041_ (FAM FINANCIAL TIMELINE - SAVE/SPEND/PLAN in section SectionP)

In planning your saving and spending, which of the following time periods is most important to you(and your ^FLHWP)?

1 The next few months

2 The next year

3 The next few years

4 The next 5-10 years

5 Longer than 10 years

END OF IF

P185_ (Ten yrs from now standard living rating in section SectionP)

10 years from now, do you think your own standard of living will be higher, lower, or the same as now?

1 Higher

2 Lower
3 Same
END OF IF
END OF IF
END OF IF
END OF IF
END OF IF

P056_AssistP (P056 - ASSIST SECTION P - EXPECTATIONS in section SectionP)
How often did you receive assistance with answers to the previous questions about how likely you think various events might be?
1 Never
2 A few times
3 Most or all of the time

End of section **SectionP**

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 survey?
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 survey? Please type these in the box below.(If you have no comments, please click next to complete this survey.)
STRING

End of section **Closing**

/* 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. */