

UnderStandingAmericaStudy

UAS 110: HEALTH INSURANCE MARKETPLACE STUDY - INSURANCE
CONFIRMATION



Survey author(s): Anya Samek

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Contents

1	Introduction	3
1.1	Topics	3
1.2	Experiments	3
1.3	Citation	3
2	Survey Response And Data	4
2.1	Sample selection and response rate	4
2.2	Timings	4
2.3	Weighting	5
3	Standard Variables	6
4	Background Demographics	11
5	Missing Data Conventions	15
6	Routing Syntax	16
7	Survey with Routing	17
	insurance	17
	enrollment	21
	coverage	22
	needs	23
	planinformation	24
	planinformation2017	27
	upload	28
	Closing	32

1 INTRODUCTION

This UAS panel survey, titled "UAS110: Health Insurance Marketplace Study - Insurance Confirmation" asks respondents to provide proof of them acquiring insurance through the Health Insurance Marketplace. Respondents were paid up to \$50 if they completed two surveys (this survey and UAS111) and confirmed their enrollment in UAS109. This survey is no longer in the field.

This survey, UAS110, is the second of three surveys in a study of participation in the Health Insurance Marketplace. Related surveys are UAS109 and UAS111.

1.1 Topics

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

1.2 Experiments

This survey includes experiment(s) of the following type(s): Monetary Incentive Experiments. 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 UAS109 and indicated they wanted to participate in the Health Insurance Marketplace Study.

As such, this survey was made available to 787 UAS participants. Of those 787 participants, 342 completed the survey and are counted as respondents. Of those who are not counted as respondents, 332 started the survey without completing and 113 did not start the survey. The overall response rate was 43.46%.

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.%.

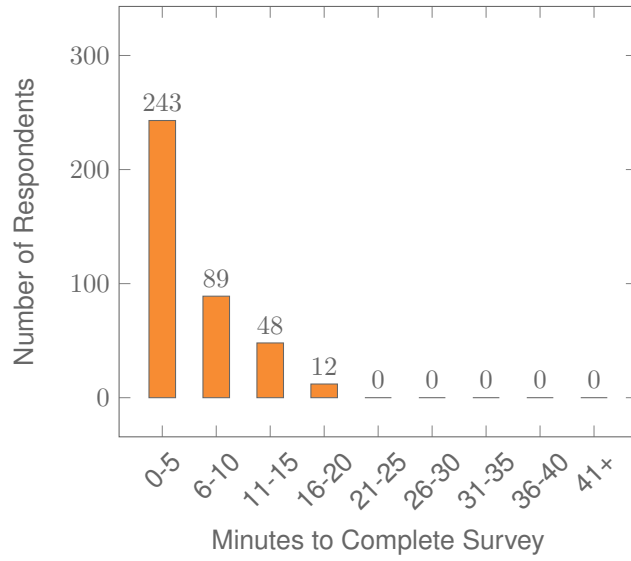
The detailed survey response rate is as follows:

UAS110 - Response Overview	
Size of selected sample	787
Completed the survey	342
Started but did not complete the survey	332
Did not start the survey	113
Response rate	43.46%

2.2 Timings

The survey took respondents an average of 5 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times



2.3 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 is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):
 1. U.S. National Territory: recruited through ABS within the entire U.S.
 2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
 3. Los Angeles County: recruited through ABS within Los Angeles County.
 4. California: recruited through ABS within California.

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

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
 2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
 3. LA County: recruited through ABS within Los Angeles County.
 4. California: recruited through ABS within California.
- **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):
 1. ASDE 2014/01
 2. ASDE 2014/01
 3. ASDE 2014/01
 4. Public records 2015/05
 5. MSG 2015/07
 6. MSG 2016/01
 7. MSG 2016/01
 8. MSG 2016/01
 9. MSG 2016/02

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

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

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

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

- **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
 - **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
 - **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
 - **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.
- **dateofbirth_year**: the year of birth of the respondent.
- **age**: the age of the respondent at the start of the survey.
- **agerange**: if the respondent’s age cannot be calculate due to missing information, ‘agerange’ indicates the approximate age. Should a value for both the ‘age’ and ‘agerange’ be present, then ‘age’ takes precedence over ‘agerange’.
- **citizenus**: indicates whether the respondent is a U.S. citizen.
- **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent’.
- **statereside**: the state in which the respondent is living.
- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- **maritalstatus**: the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.

- **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 due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m)).

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

Start of section **Insurance**

/* This survey is a follow up to UAS 109 in which people were invited to participate in a Health Insurance Marketplace Study. Two pieces of information are preloaded here:

- o sc002: the state in which the respondent is residing. It is used to determine the exchange through which s/he can sign up for health insurance and what the enrollment period is.
- o treatment: the treatment to which respondents are assigned in terms of when they would receive payment for providing documentation with regard to signing up for health insurance through the Health Insurance Marketplace. The values are 1 the day you send us the confirmation, 2 In one week after you send us the confirmation, or 3 On END DATE + 2 WEEKS. Based on that several dates are set which are then used in the survey to inform the respondent.

*/

```
sc002 := getSC002()
treatment := getTreatment()
FLSite := getExchangeSite(sc002)
FLEndDateUnix := getEndDate(sc002)
FLEndDate := getLanguageDate("F j, Y", "", FLEndDateUnix)
FLEndDate2 := getLanguageDate("F j, Y", "+2 weeks", FLEndDateUnix)
FLDatePlus2 := getLanguageDate("F j, Y", "+2 days", FLEndDateUnix)
FLSecondSurveyDate := getLanguageDate("F j, Y", "+1 weeks", FLEndDateUnix)
FLSecondSurveyMonth := getLanguageDate("F", "", FLEndDateUnix)
Fill code of question FLTreatment executed
Fill code of question FLTreatment1 executed
```

intro (Section Insurance)

This is a short survey to provide confirmation of your enrollment in health insurance on the Health Insurance Marketplace for 2018.

You will get \$25 (the day you send us the confirmation/in one week after you send us the confirmation/two weeks after open enrollment ends (on ^FLEndDate2) for the confirmation/), deposited on your ClinCard.

PLEASE COMPLETE THIS SURVEY ONLY AFTER YOU HAVE ENROLLED IN HEALTH INSURANCE FOR NEXT YEAR.

(

Please send your confirmation by 5pm EST to receive your \$25 the same day. Otherwise, you will receive it by 5pm EST on the next day./

Please send your confirmation by 5pm EST to receive your \$25 one week from that day. Otherwise, you will receive it one week from the next day./

You will receive your \$25 by 5pm EST on that day./

We ask that you send us your confirmation by 2 days after open enrollment ends - by (()) - to get your payment.

Figure 1: Example of treatment

This is a short survey to provide confirmation of your enrollment in health insurance on the Health Insurance Marketplace for 2018.

You will get \$25 two weeks after open enrollment ends (on December 29, 2017) for the confirmation, deposited on your ClinCard.

PLEASE COMPLETE THIS SURVEY ONLY AFTER YOU HAVE ENROLLED IN HEALTH INSURANCE FOR NEXT YEAR.

We ask that you send us your confirmation by 2 days after open enrollment ends - by December 17, 2017 - to get your payment.

/* In the first series of screener questions it is assessed whether the respondent signed up for health insurance through the Health Insurance Marketplace. If a respondent indicates they enrolled in a different plan (ins001=2 and ins002=1), they are considered ineligible for this survey. If s/he indicates they did not enroll yet (ins001=2 and ins002=2) or made a mistake answering the screener questions (ins003=2), they are asked to exit the survey and return once they signed up for health insurance. */

ins001 (signed up insurance next year in section Insurance)

Did you enroll (or re-enroll) in health insurance in the Health Insurance Marketplace for 2018?

- 1 Yes
- 2 No

signedup := 2

IF ins001 = 2 THEN

ins002 (signed up for non exchange plan in section Insurance)

Did you enroll in a plan that is NOT part of the Health Insurance Marketplace?

- 1 Yes
- 2 No

IF ins002 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ins003 (why not on exchange in section Insurance)

You previously stated that you planned to sign up for your state's or the federal health insurance exchange. Why did you change your mind?

- 1 I got alternative coverage (through an employer etc.)
- 2 I made a mistake

END OF GROUP

IF ins003 = 1 THEN

ins_exit2 (Section Insurance)

You are not eligible for this confirmation survey because you did not enroll in coverage through the Health Insurance Marketplace. However, you will still be eligible to complete the final survey after (()).

Exit the survey

ELSE

ins_temp (Section Insurance)

Please wait to complete this survey until after you have signed up for health insurance on the Health Insurance Marketplace. If you do not enroll in health insurance through the Health Insurance Marketplace, you can still complete the final survey, which will be made available after (()).

Once you have enrolled, please **select 'I have enrolled'** below and click next to start this survey from the beginning again. If you **did not enroll yet**, please **close this browser window** for now.

- 1 I have enrolled

ins001 := empty

ins002 := empty

ins003 := empty

END OF IF

ELSE

ins_temp (Section Insurance)

Please wait to complete this survey until after you have signed up for health insurance on the Health Insurance Marketplace. If you do not enroll in health insurance through the Health Insurance Marketplace, you can still complete the final survey, which will be made available after (()).

Once you have enrolled, please **select 'I have enrolled'** below and click next to start this survey from the beginning again. If you **did not enroll yet**, please **close this browser window** for now.

- 1 I have enrolled

ins001 := empty

```
| | ins002 := empty  
| END OF IF  
END OF IF
```

```
signedup := 1
```

ins004_intro (Section Insurance)

After you answer a few questions about your choice, we will ask that you submit a screenshot of your insurance enrollment confirmation for the Health Insurance Marketplace for 2018. You should submit both your e-mail confirmation of enrollment and a screenshot of your plan details from (()).

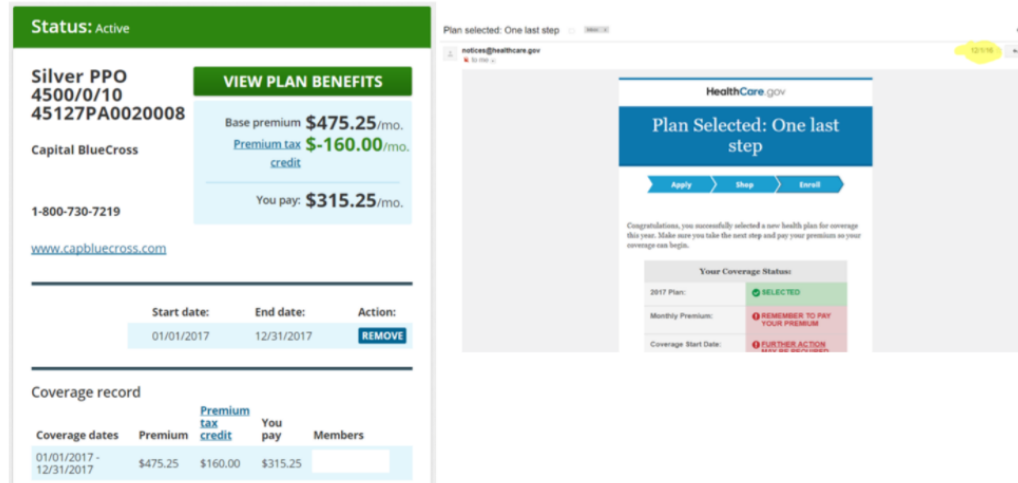
Examples of your confirmation screen and e-mail are below. Please have this documentation ready. If you reviewed your plan choices and decided to keep the same plan as last year, you may not have received an e-mail confirmation. Further instructions will be provided later in the survey.

Note: you will not get paid for this survey unless you provide confirmation of your enrollment in the Health Insurance Marketplace for 2018. Confirmation of enrollment in employer-sponsored coverage or Medicaid does not count.

Figure 2: Example

After you answer a few questions about your choice, we will ask that you submit a screenshot of your insurance enrollment confirmation for the Health Insurance Marketplace for 2018. You should submit both your e-mail confirmation of enrollment and a screenshot of your plan details from healthcare.gov.

Examples of your confirmation screen and e-mail are below. Please have this documentation ready. If you reviewed your plan choices and decided to keep the same plan as last year, you may not have received an e-mail confirmation. Further instructions will be provided later in the survey.



Note: you will not get paid for this survey unless you provide confirmation of your enrollment in the Health Insurance Marketplace for 2018. Confirmation of enrollment in employer-sponsored coverage or Medicaid does not count.

End of section **Insurance**

Start of section **Enrollment**

FLCheckEndDate := date("Y/m/d", strtotime(FLEndDate))

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

en001 (when signed up in section Enrollment)
Now we will ask you about your enrollment decision.

When did you sign up?

- 1 Today
- 2 Other date:
- 3 I don't remember

en001_date (date when signed up in section Enrollment)
DATE

END OF GROUP

en002 (constrained for time in section Enrollment)
Before we continue, we'd like to ask you about how your week went in general.

Did you feel **unusually constrained for time** this week?

1 Yes

2 No

en003 (free time in section Enrollment)

Did you feel like you had **an unusual amount of free time** this week?

1 Yes

2 No

End of section **Enrollment**

Start of section **Coverage**

/ Information about the respondent's spouse/partner and/or household members is preloaded from UAS 109 and used in cv001 to ask who received coverage through the acquired health insurance. */*

FLRow := getHHMembers()

FLSpouse := getSpouse()

hh003 := getHH003()

IF cv001 = EMPTY THEN

| cv001_1_ := response

| **IF FLSpouse = RESPONSE THEN**

| | cv001_2_ := response

| **END OF IF**

| **IF hh003 > 0 THEN**

| | **LOOP FROM 1 TO HH003**

| | | **IF cnt = 1 THEN**

| | | | cv001_3_ := response

| | | **ELSEIF cnt = 2 THEN**

| | | | cv001_4_ := response

| | | **ELSEIF cnt = 3 THEN**

| | | | cv001_5_ := response

```

ELSEIF cnt = 4 THEN
| cv001_6_ := response
ELSEIF cnt = 5 THEN
| cv001_7_ := response
ELSEIF cnt = 6 THEN
| cv001_8_ := response
END OF IF
END OF LOOP
END OF IF
END OF IF

```

IF hh003 > 0 OR FLSpouse = RESPONSE THEN

cv001 (confirmed coverage in section Coverage)

Now please confirm the household members for whom you got coverage. Deselect any member who did not get coverage under your plan.

- 1 Me
- 2 (Spouse)
- 3 (Dependent ({})) ({{cnt}}, {{cnt}}))
- 4 ()
- 5 ()
- 6 ()
- 7 ()
- 8 ()

```

ELSE
| cv001 := 1
END OF IF

```

End of section **Coverage**

Start of section **Needs**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ne_intro (Section Needs)

Now we'd like to ask you a little bit about your health care needs.

Please list the names of up to 4 doctors that you or someone in your family plan

to visit in 2018. This can be a primary care physician or other provider.

LOOP FROM 1 TO 4

ne001 (provider to visit in section Needs)
STRING

END OF LOOP

END OF GROUP

ne002 (level medical service in section Needs)

Choose the category that best describes the medical service use you expect for the next year. If you got family coverage, choose the category that best fits **the person who probably will need the most medical services** next year.

1 **Low Use:** 1-2 doctor visits and lab tests each year; preventive care too.

2 **Medium Use:** 3-5 doctor visits and lab tests with an x-ray each year; one or more small treatments done in doctor's office; often the care is for an ongoing health problem.

3 **High Use:** 6 or more doctor visits and a number of lab tests; a surgery, therapy or other treatment in an outpatient center plus follow-up care.

4 **Very High Use:** a hospital stay, high cost radiology scans or outpatient treatment; more than 6 doctor visits with lab tests and other care.

End of section **Needs**

Start of section **Planinformation**

pi001 (how signed up in section Planinformation)
Now we'll ask you about your decision.

How did you sign up?

1 Online at (())

2 By phone

3 With in-person help through a certified application counselor, navigator, or health insurance agent/broker

IF pi001 = 3 THEN

pi001a (how long to get appointment in section Planinformation)

How long did it take you to get your appointment with your certified application counselor, navigator or health insurance agent/broker?

1 Same day appointment

2 Less than 1 week

3 1-2 weeks

4 2 + weeks

ELSEIF pi001 = 1 THEN

pi001c (any downtime site cause delay enrollment in section Planinformation)
Did (()) have any down-time or other issues that caused you to delay your enrollment?
1 Yes
2 No
3 Don't know
END OF IF

IF FLSpouse = RESPONSE THEN

pi001b (who made decision in section Planinformation)
Who made your enrollment decision?
1 I did
2 My spouse and I made the decision together
3 My spouse made the decision

ELSE
pi001b := 1
END OF IF

/ Respondents are asked to upload proof of signing up for health insurance through the Health Insurance Marketplace. If they receive a confirmation email, respondents are asked to forward this email to the UAS helpdesk. */*

planintro2 (Section Planinformation)
Now it is time to upload confirmation of your enrollment.

Please go to (()).

Log in, go to your profile, and then to "My Plans and Programs."

You should see information about your plan for 2018 that looks like the below. It may not look exactly the same since different states display information differently. If you are having trouble finding this page, please call the helpline at (()) or call us and we can help. You will need to upload a page that looks like this at the end of the survey.

Figure 3: Example

Now it is time to upload confirmation of your enrollment.

Please go to healthcare.gov.

Log in, go to your profile, and then to "My Plans and Programs."

You should see information about your plan for 2018 that looks like the below. It may not look exactly the same since different states display information differently. If you are having trouble finding this page, please call the helpline at healthcare.gov or call us and we can help. You will need to upload a page that looks like this at the end of the survey.

The screenshot shows a plan information page with a green header indicating 'Status: Active'. The plan name is 'Silver PPO 4500/0/10' with ID '45127PA0020008' from 'Capital BlueCross'. A 'VIEW PLAN BENEFITS' button is present. Financial details show a base premium of \$475.25/mo, a premium tax credit of \$-160.00/mo, and a net payment of \$315.25/mo. A table below shows coverage dates from 01/01/2017 to 12/31/2017 with a 'REMOVE' button. A 'Coverage record' table at the bottom lists the same period with columns for Premium, Premium tax credit, You pay, and Members.

Coverage dates	Premium	Premium tax credit	You pay	Members
01/01/2017 - 12/31/2017	\$475.25	\$160.00	\$315.25	

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pi003a (2018 plan name in section Planinformation)

Please be sure you are looking at your information for 2018. Write the full name of your plan for 2018:

STRING

pi003b (2018 base premium in section Planinformation)

What is your base premium?

NUMBER (DECIMALS ALLOWED)

pi003c (2018 tax credit in section Planinformation)

What is your premium tax credit?

NUMBER (DECIMALS ALLOWED)

pi003d (how many people enrolled in section Planinformation)

How many people in your family are enrolled?

- 1 Only me
- 2 Me and my spouse
- 3 Me and my family
- 4 Don't know

planintro3 (Section Planinformation)

If you are having trouble with these questions, please reference the example below.

The correct responses for this example plan are circled:

The plan name is **Capital BlueCross Silver PPO 4500/0/10**.

The base premium is **\$475.25**.

The premium tax credit is **\$160.00**.

END OF GROUP

End of section **Planinformation**

Start of section **Planinformation2017**

pl001b (health insurance in 2017 in section Planinformation2017)

Did you have health insurance through the Health Insurance Marketplace in 2017?

1 Yes

2 No, but I had insurance through my employer, spouse's employer, my school or my parents' employer

3 No, but I had insurance through a federal program like Medicaid

4 No, and I did not have any insurance

IF pl001b = 1 THEN

Fill code of question FLBase executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pl.intro (Section Planinformation2017)

Please now go to your plan details for 2017 on (()). There should be a separate tab under "My Plans and Programs."

pl001a (2017 plan name in section Planinformation2017)

Write the full name of your plan from 2017

STRING

pl001c (2017 base premium in section Planinformation2017)

What was your(base) premium?

NUMBER (DECIMALS ALLOWED)

pl001d (2017 tax credit in section Planinformation2017)

What was your premium tax credit?

NUMBER (DECIMALS ALLOWED)

pl001e (2017 how many enrolled in section Planinformation2017)

How many people in your family were enrolled?

- 1 Only me
- 2 Me and my spouse
- 3 Me and my family
- 4 Don't know

pl001f (same plan as in 2018 in section Planinformation2017)
Is this the same plan you enrolled in for 2018?

- 1 Yes
- 2 No

END OF GROUP

ELSEIF pl001b IN (2,3) THEN

Fill code of question FLBase executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pl001a (2017 plan name in section Planinformation2017)
Write the full name of your plan from 2017
STRING

pl001c (2017 base premium in section Planinformation2017)
What was your(base) premium?
NUMBER (DECIMALS ALLOWED)

pl001e (2017 how many enrolled in section Planinformation2017)
How many people in your family were enrolled?
1 Only me
2 Me and my spouse
3 Me and my family
4 Don't know

END OF GROUP

END OF IF

End of section **Planinformation2017**

Start of section **Upload**

uploaded_proof := 2

uploaded_email := 2

Fill code of question FLEmail executed

Fill code of question FLNoEmail executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

uploadq (upload in section Upload)

Instructions for taking and uploading images

Now we ask that you submit confirmation of your enrollment in the Health Insurance Marketplace.You can do this in 2 simple steps.

You will receive \$25 (the day you send us the confirmation/in one week after you send us the confirmation/two weeks after open enrollment ends (on ^FLEnd-Date2) for the confirmation/), deposited on your ClinCard. (

Please send your confirmation by 5pm EST to receive your \$25 the same day. Otherwise, you will receive it by 5pm EST on the next day./

Please send your confirmation by 5pm EST to receive your \$25 one week from that day. Otherwise, you will receive it one week from the next day./

You will receive your \$25 by 5pm EST on that day./)

Step 1: Upload screenshot confirming plan details

Please send us a screenshot or PDF of your plan information webpage. This confirmation should include the plan type, base premium, your premium credit and coverage dates. Please **do not blank out** any information about your plan. We will blank out your name after we receive your confirmation. You can find this information under "My Plans and Programs" or similar.

An example is below.

uploadq2 (Section Upload)

Plan Information Upload

You will need to send the confirmation with the information indicated to get paid for this survey. If you are unable to gather this item, please give us a call and we can help.

uploaded_proof (uploaded proof in section Upload)
NUMBER (NO DECIMALS ALLOWED)

Figure 4: Example of upload screen

Instructions for taking and uploading images

Now we ask that you submit confirmation of your enrollment in the Health Insurance Marketplace. You can do this in 2 simple steps.

You will receive \$25 two weeks after open enrollment ends (on December 29, 2017) for the confirmation, deposited on your ClinCard.

Step 1: Upload screenshot confirming plan details

Please send us a screenshot or PDF of your plan information webpage. This confirmation should include the plan type, base premium, your premium credit and coverage dates. Please do not blank out any information about your plan. We will blank out your name after we receive your confirmation. You can find this information under "My Plans and Programs" or similar.

An example is below.

Status: Active

Silver PPO
4500/0/10
45127PA0020008

Capital BlueCross

1-800-730-7219

www.capbluecross.com

VIEW PLAN BENEFITS

Base premium **\$475.25**/mo.
Premium tax **-\$160.00**/mo.
credit
You pay: **\$315.25**/mo.

Start date:	End date:	Action:
01/01/2017	12/31/2017	REMOVE

Coverage record

Coverage dates	Premium	Premium tax credit	You pay	Members
01/01/2017 - 12/31/2017	\$475.25	\$160.00	\$315.25	

Plan Information Upload

No file chosen

END OF GROUP

IF uploaded_proof != 1 THEN

uploadwarning (Section Upload)

You need to upload your confirmation of enrollment in the Health Insurance Marketplace to receive payment for this survey. Please go "back" and upload a screenshot or PDF of your confirmation. If you are having trouble, please call us.

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

forwardemail (Section Upload)

Instructions for forwarding an email

Step 2: Forward us your email confirmation

Please forward your confirmation email to us at uashelp@usc.edu. Your health-care.gov confirmation email should look something like this:

IF pl001f = 1 THEN

uploadq_noemail (Section Upload)

If you did not receive such an email, please check the box below.

1 Did not receive email

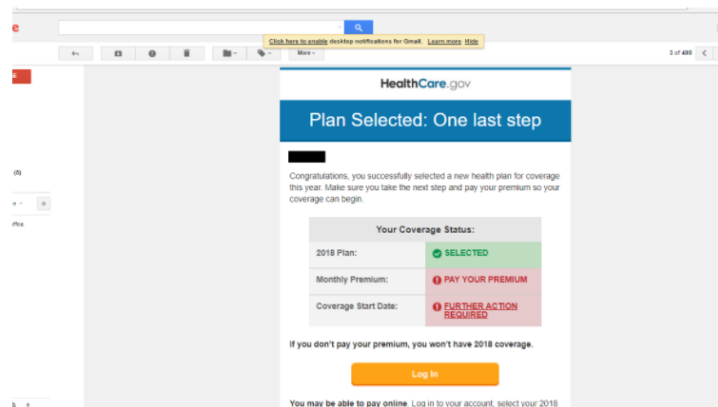
END OF IF

Figure 5: Example

[Instructions for forwarding an email](#)

Step 2: Forward us your email confirmation

Please forward your confirmation email to us at uashelp@usc.edu. Your health-care.gov confirmation email should look something like this:



END OF GROUP

IF uploaded_proof = 1 THEN

uploadconfirm (Section Upload)

Thank you for uploading your confirmation. We will look over it to make sure everything we need is included and contact you if there is a problem. If everything looks good, we will begin processing your payment for this survey.

dummy := sendUploadEmail(uploaded_proof,uploaded_email)

END OF IF

End of section **Upload**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

CS_003 (comments in section Closing)

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

STRING

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. */*