

**A DEPARTMENT OF PUBLIC HEALTH
SURVEY OF IOWANS**

Hello. This is _____ calling from SELZER & COMPANY, a survey research firm located here in Iowa. We're taking a short survey today on important issues in Iowa. Your individual responses will be kept confidential, and the results will be used to inform public policy. This survey is being done on behalf of a state agency. I'd like to speak to the adult age 18 to 64 who knows the most about health insurance. **(If respondent says they do not have health insurance coverage, tell them this will be a very short survey with some questions especially for people like them.)**

This will take only a few minutes of your time. **(Verify the respondent is under age 65.)**

1. I'd like to begin by asking about your view of the nation and the state. In general, do you think things in the nation are headed in the right direction, or have they gotten off on the wrong track? 23

- 1 Right direction
2 Wrong track
3 Not sure

2. What about here in Iowa? Do you think things in the state of Iowa are headed in the right direction, or have they gotten off on the wrong track? 24

- 1 Right direction
2 Wrong track
3 Not sure

- 3a. Compared to last year, would you say your personal financial situation is improving, staying the same, or getting worse? 25

- | | | |
|---|---|--------------------|
| % | 1 <input type="checkbox"/> Improving | Ask b |
| | 2 <input type="checkbox"/> Staying the same | Skip to Q.4 |
| | 3 <input type="checkbox"/> Getting worse | Ask c |
| | 4 <input type="checkbox"/> Not sure | Skip to Q.4 |

- b. **(If improving, ask:)** Which one or two of the following would you say are the main reasons your personal financial situation is improving? **(Read list. Accept up to two answers.)** 26-27

- 1 You or someone in your household got a raise
2 You or someone in your household got a better job
3 You or someone in your household who was previously unemployed is now working for wages
4 Your investments are doing better
5 You have cut expenses so your money goes farther
6 None of these (VOL)
7 Not sure

c. **(If getting worse, ask:)** Which one or two of the following would you say are the main reasons your personal financial situation is getting worse? **(Read list. Accept up to two answers.)**

- 1 You or someone in your household is earning less income, because of a lay-off, a cut in pay, or some other reason
- 2 You or someone in your household is bringing home less in the paycheck because of having to pay more for employee benefits
- 3 Your investments are not doing as well as they have before
- 4 You have more expenses you have to pay
- 5 None of these (VOL)
- 6 Not sure

(Ask everyone.)

4a. Do you currently have health insurance coverage? **(If yes, ask:)** What is the source of the insurance—your employer, a spouse’s employer, your own private policy, a government program, or other?

- 1 Yes, have coverage through employer
- 2 Yes, have coverage through spouse’s employer
- 3 Yes, have coverage through private policy—that is, one not offered through employer
- 4 Yes, have coverage through a government program such as Medicaid, Champus, the VA, CHIP, etc.
- 5 Yes, have coverage from some other source
- 6 No, do not have coverage
- 7 Not sure

Continue to Q.5

Ask b

b. **(If do not currently have coverage, ask:)** For how long have you not had coverage—Has that been less than a year, one to two years, or longer than two years, or have you never had health insurance coverage?

- 1 Less than a year
- 2 One to two years
- 3 Longer than two years
- 4 Never had coverage
- 5 Not sure

Ask c-e

Skip to d

c. **(If less than two years, ask:)** Which of the following help explain why you do not currently have health insurance—just answer yes or no to each possible explanation. **(Read list. Mark all that apply.)**

- 1 Your employer dropped its health insurance plan
- 2 You are not eligible for your employer’s health insurance plan
- 3 Your spouse’s employer dropped coverage for family members
- 4 Your spouse’s employer dropped its health insurance plan
- 5 Your spouse is not eligible for their employer’s health insurance plan
- 6 Your cost for insurance coverage went up and it was too expensive
- 7 You have been in good health and did not think the cost was worth paying
- 8 None of these (VOL)
- 9 Not sure

d. Do you believe you would benefit from having health insurance coverage, or do you think you do not need it at this time?

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- 1 Would benefit
- 2 Do not need it at this time
- 3 Not sure

e. If you were offered the opportunity to buy a health insurance plan to cover large medical expenses in case of serious illness or accident, how much do you think you could afford to pay a month for a basic policy for yourself? **(Let respondent volunteer. (Format in four digits: \$100 would be 0100.)**

40-43

f. **(Code from e AND ask only if needed.)**

44-45

- 01 Zero
- 02 \$1 to \$9
- 03 \$10 to \$24
- 04 \$25 to \$49
- 05 \$50 to \$99
- 06 \$100 to \$149
- 07 \$150 to \$199
- 08 \$200 to \$249
- 09 \$250 to \$299
- 10 \$300 to \$349
- 11 \$350 to \$399
- 12 \$400 or more
- 13 Not sure

After this question all respondents who answered skip to Q.14

(Ask only of those who currently have health insurance.)

5a. About how much per month do you or your spouse pay for health insurance for one person's contribution to the premium? This amount might be withheld from a paycheck if you get your insurance through an employer. **(Format in four digits: \$100 would be 0100.)**

46-49

b. **(Code from Q.5a AND ask only if needed.)**

50-51

- 01 Zero
- 02 \$1 to \$9
- 03 \$10 to \$24
- 04 \$25 to \$49
- 05 \$50 to \$99
- 06 \$100 to \$149
- 07 \$150 to \$199
- 08 \$200 to \$249
- 09 \$250 to \$299
- 10 \$300 to \$349
- 11 \$350 to \$399
- 12 \$400 or more
- 13 Not sure

6a. If you did not have health insurance, can you estimate for me about how much you think you would spend on health care in a three-month period for yourself—counting doctor visits, prescription drugs, medical equipment and so on.

52-55

b. **(Code from Q.6a AND ask only if needed.)**

56-57

- 01 Zero
- 02 \$1 to \$99
- 03 \$100 to \$249
- 04 \$250 to \$499
- 05 \$500 to \$999
- 06 \$1,000 to \$1,499
- 07 \$1,500 to \$1,999
- 08 \$2,000 to \$2,499
- 09 \$2,500 or more
- 10 Not sure

7a. Some insurance companies offer high-deductible health insurance plans, combined with a health savings account—or HSA—to be used to pay for routine medical expenses, such as doctor’s visits and prescription drugs, in pre-tax dollars. Do you currently have such a plan?

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- 1 Yes **Ask b**
 - 2 No
 - 3 Not sure **Skip to Q.8**
-

b. About how much do you or your spouse personally contribute per year to your Health Saving Account? **(Format in four digits: \$100 would be 0100.)**

59-62

c. **(Code from Q.7b AND ask only if needed.)**

63-64

- 01 Zero
- 02 \$1 to \$99
- 03 \$100 to \$249
- 04 \$250 to \$499
- 05 \$500 to \$999
- 06 \$1,000 to \$1,499
- 07 \$1,500 to \$1,999
- 08 \$2,000 to \$2,499
- 09 \$2,500 or more
- 10 Not sure

8. How would you describe the quality of coverage in your health insurance plan—is it very good, reasonably good, barely adequate, or not really adequate?

65

- 1 Very good
- 2 Reasonably good
- 3 Barely adequate
- 4 Not really adequate
- 5 Not sure

9. How would you describe your access to quality health care providers in your health insurance plan—is it very good, reasonably good, barely adequate, or not really adequate? 66

- 1 Very good
- 2 Reasonably good
- 3 Barely adequate
- 4 Not really adequate
- 5 Not sure

10. Do you currently work full-time, part-time, or do you not currently work for wages? 67

- 1 Work full-time
- 2 Work part-time
- 3 Do not work
- 4 Not sure

11. Is the cost you or your spouse pay personally for your health insurance premium increasing, decreasing, or staying about the same in the past few years? **(If increasing or decreasing, follow with:)** Would you say it is (INCREASING/DECREASING) dramatically or just (INCREASING/DECREASING)? 68

- | | |
|---|---------------------------|
| 1 <input type="checkbox"/> Increasing dramatically | Continue with Q.12 |
| 2 <input type="checkbox"/> Increasing | |
| <hr/> | |
| 3 <input type="checkbox"/> Staying the same | |
| 4 <input type="checkbox"/> Decreasing | |
| 5 <input type="checkbox"/> Decreasing dramatically | Skip to Q.14 |
| 6 <input type="checkbox"/> Do not pay anything for health insurance (VOL) | |
| 7 <input type="checkbox"/> Not sure | |

12. How much effect does this increasing cost have on your household budget—are you making major sacrifices because of having to pay more for health insurance, minor sacrifices, or are you not really sacrificing because of rising health insurance costs? 69

- | | |
|---|---------------------------|
| 1 <input type="checkbox"/> Major sacrifices | Continue with Q.13 |
| 2 <input type="checkbox"/> Minor sacrifices | |
| <hr/> | |
| 3 <input type="checkbox"/> Not really sacrificing | Skip to Q.14 |
| 4 <input type="checkbox"/> Not sure | |

13. I'm going to mention some ways your household budget might be affected by having to pay more for health insurance. For each, please tell me if this affects your household budget or not. Just answer yes or no. **(Mark all that apply. Rotate list.)**

	<u>Yes</u>	<u>No</u>	<u>Not Sure</u>	
A. Cut back on how much you can save	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	70
B. Cut back on spending for entertainment, vacations, or leisure activities	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	71
C. Cut back on normal household expenses such as food, utilities, and so on	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	72
D. Downgrade what your policy covers so you do not have to pay so much (includes changing to a different policy)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	73
E. Reduce or eliminate other kinds of insurance coverage, such as life, disability, auto, and homeowners insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	74
F. Take on more debt, such as credit card debt or other loans	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	75

(Ask A-F of all, then skip uninsured to Q.18.)

14. I have some questions about ways you might be trying to save on health care expenses. Thinking just about the past two or three years . . . **(Rotate list.)**

	<u>Yes</u>	<u>No</u>	<u>Not Sure</u>	
A. Have you decided not to go to the doctor when you felt you needed to because of cost?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	76
B. Have you stopped taking medication to avoid the cost of prescription drugs?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	77
C. Have you cut back the dose of prescription drugs to help make the drugs last longer?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	78
D. Have you decided not to fill prescriptions given to you by your doctor because of cost?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	79
E. Have you not scheduled tests your doctor has suggested in order to save on cost?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	80
F. Do you wait longer to see a doctor when you are sick with hopes you will get better on your own?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	81
G. Do you try to minimize how often you use your health insurance in order to keep the overall cost of premiums for everyone in your group from rising?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	82
H. Have you switched doctors or hospitals in order to save money?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	83
I. Have you switched health insurance to a plan with higher deductibles and co-payments in order to save money?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	84
J. Have you switched health insurance to a plan with more restrictions on access to save money?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	85
K. Have you switched health insurance to a plan with fewer benefits to save money?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	86

15. Sometimes people make major decisions based on what might happen with health insurance. For each of the following, please tell me if this describes a situation you or someone in your household faced in the past three or four years. Just answer yes or no. **(Mark all that apply. Rotate list.)**

	<u>Yes</u>	<u>No</u>	<u>Not Sure</u>	
OR				
A. Stayed in a job you didn't like in order to keep health insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	87
B. Stayed with the same insurance policy to avoid problems with "pre-existing conditions"	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	88
C. Decided whether or when to have a baby, based on health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	89
D. Decided whether or when to retire, based on health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	90
E. Decided to start working in order to get health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	91
F. Decided not to start a business on your own because of losing health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	92
G. Decided to get married or stay married to get or keep health insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	93
H. Decided to continue working instead of staying home to care for children or other family members in order to keep health insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	94
I. Switched to a job that was less desirable in order to get health insurance coverage or get better coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	95
J. Decided to forgo making an investment in the future, such as starting a college fund for a child or putting money into a retirement savings account	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	96
K. Worked full-time so you would qualify for the company health insurance plan when you would have preferred part-time, so you could go to school, for example, or spend time with family	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	97

16. And thinking about the future, do you think you or someone in your household will make any of the following decisions based on what might happen to their health insurance? Just answer yes or no. **(Mark all that apply. Rotate list.)**

OR	<u>Yes</u>	<u>No</u>	<u>Not sure</u>	
A. Stay in a job you don't like in order to keep health insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	98
B. Stay with the same insurance policy to avoid problems with "pre-existing conditions"	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	99
C. Decide whether or when to have a baby, based on health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	100
D. Decide whether or when to retire, based on health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	101
E. Decide to start working in order to get health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	102
F. Decide not to start a business on your own because of losing health insurance coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	103
G. Decide to get married or stay married to get or keep health insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	104
H. Decide to continue working instead of staying home to care for children or other family members in order to keep health insurance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	105
I. Switch to a job that is less desirable in order to get health insurance coverage or get better coverage	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	106
J. Decide to forgo making an investment in the future, such as starting a college fund for a child or putting money into a retirement savings account	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	107
K. Work full-time so you will qualify for the company health insurance plan when you would prefer part-time, so you could to go to school, for example, or spend time with family	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	108

17. Which of the following would you be willing to do to help keep down the cost that you or your spouse must pay for health insurance—Just answer yes or no. **(Mark all that apply. Rotate list.)**

OR—at least one of these	<u>Yes</u>	<u>No</u>	<u>Not sure</u>	
A. Choose a policy with a higher deductible	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	109
B. Choose a policy with higher co-pays for doctor visits and prescription drugs	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	110
C. Reduce the number of doctor's visits made by members of your household	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	111
D. Make more use of clinics staffed by nurses and physician's assistants rather than doctors	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	112
E. Choose a policy with fewer participating doctors and hospitals	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	113

(Ask all.)

18. We're almost to the end of the survey. I want to describe to you a change to the way health insurance is currently provided. It includes participation by individuals, employers, and the government, when needed. Of course, there are more details than I can reasonably give you, but we're interested in your first impression. At the end of the description, I'll ask whether you think the plan would be good or bad for you and your household.

All Iowans would be responsible for having a catastrophic health insurance policy to cover major medical expenses for things like injuries from major accidents, cancer, heart disease, diabetes, and so on. The cost would be somewhere around \$150 per month for a family of four. Low-income Iowans would get help if needed.

Employers would no longer pay for health insurance, but would pay a fixed amount into each employee's medical savings account. This money would be used to pay for ordinary medical expenses, such as doctor visits, routine tests, and prescription drugs. Employers could choose to pay more, but the standard amount would be \$3,000 per year or \$250 per month per employee. Unused money would roll forward to successive years and would earn untaxed interest. The idea is to help businesses control costs and stabilize expenses, yet still provide a genuine benefit for employees.

In general, does a system like this, given time to get up and running, sound like you and your household would be a lot better off with a system like this, a little better off, a little worse off, or a lot worse off?

114

- 1 A lot better off
- 2 A little better off
- 3 A little worse off
- 4 A lot worse off
- 5 Not sure

These final questions are just to help us learn what cross-section of Iowans we have interviewed.

- 100a. What is your age? (**RECORD ACTUAL AGE AND CODE WITH APPROPRIATE AGE GROUP. IF RESPONDENT REFUSES, OFFER AGE GROUPS.**)

115-116

b. (CODE PROPER CATEGORY :)

117

- 1 Under 25
- 2 25 to 34
- 3 35 to 44
- 4 45 to 54
- 5 55 to 64
- 6 65 and over
- 7 Refused/not sure

c. (RECORD IF :) Boomer age 40-59

118

101. In politics as of today, do you consider yourself a Republican, Democrat, or independent? 119

- 1 Republican
- 2 Democrat
- 3 Independent
- 4 Other (VOL)
- 5 Refused/not sure

102. What is the last grade of school you completed? 120

- 1 High school graduate or less
- 2 Some college
- 3 College degree
- 4 Postgraduate work or degree
- 5 Refused/not sure

103. Do you have children under the age of 18 living at home? 121

- 1 Yes
- 2 No
- 3 Refused/not sure

104. How would you describe the area where you live in Iowa—rural, small town, small city, large city, or suburb? 122

- 1 Rural
- 2 Small town
- 3 Small city
- 4 Large city
- 5 Suburb
- 6 Refused/not sure

105. With what racial or ethnic group do you identify most—White, Black, Hispanic, Asian, or some other group? 123

- 1 White
- 2 Black
- 3 Hispanic
- 4 Asian
- 5 Other
- 6 Refused/not sure

106. Is your total annual household income before taxes above or below \$50,000 per year? 124

- Above **ASK b**
- Below **ASK c**

- b. Is it above or below \$70,000 per year?
 - 1 Above (\$70,000+)
 - 2 Below (\$50,000-\$69,999)
- c. Is it above or below \$30,000 per year?
 - 3 Above (\$30,000-\$49,999)
 - 4 Below (<\$30,000)
 - 5 Refused/not sure

107. Would you be willing to talk more about your responses and perhaps participate in additional research on this topic or would you prefer not? 125

1 Yes, willing to talk more

2 No, prefer not

If yes, ask first name: _____ 126-135

Verify phone number: _____ 136-145

108. Sex : 146

1 Male

2 Female

109. Record county from sample 147-149

110. Record congressional district from sample 150

That's all the questions I have. Thank you for your time.