

Finding and Filling the Gaps: Developing a Strategic Plan to Cover All Kansans

Follow-up Survey of Non-Urban
Households
With a History of
Individually Purchased Coverage, 2006

Final Report and Documentation

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Introduction

The State of Kansas received a state planning grant in 2000 to pursue a project entitled “Finding and Filling the Gaps: Developing a Strategic Plan to Cover all Kansans.” As part of that effort, in 2001 the state of Kansas conducted a statewide telephone survey in order to provide detailed information about rates of health insurance coverage among geographic, occupational, economic and ethnic subgroups within states. One objective of the survey was to determine population segments where progress toward improved rates of health insurance coverage might be achieved. The findings of the telephone survey proved to be a very valuable resource, as rural and agricultural areas are very different from the urban context of large cities, and there is considerable evidence that race, ethnicity and a variety of occupational factors are associated with insurance coverage. If an incremental, targeted approach to solving the problem of uninsurance is to be effective, it is imperative to learn more about health insurance coverage in various parts of the state, and for various population segments. Those findings were reported in a previous volume, “The Kansas Health Insurance Study” by R. Paul Duncan, Colleen K. Porter and Cynthia Wilson Garvan, August 2001. Having identified some of those “gaps” in coverage in the 2001 survey, subsequent additional studies have been designed to explore some sub-populations at risk of uninsurance in greater detail, including a survey of small businesses in 2003.

A key finding from the 2001 survey concerned the role of individually purchased health insurance. At the national level, about 9.1% of insured people obtain their health insurance through an individual purchase mechanism.¹ For the most part, this reflects a circumstance in which there is no opportunity to obtain employer sponsored health insurance; either the individual is not employed, the employer does not offer health insurance, the employee is not eligible or some similar situation exists. In Kansas, the 2001 survey indicated that 11.2% of Kansans have individually purchased health insurance, with that rate climbing to 20.6% for those living in the sparsely populated “frontier” counties of northwest Kansas. Those numbers were significant enough to encourage further investigation about the dynamics and values of people in that situation.

In 2006, a follow-up survey was initiated, focusing detailed additional data collection on Kansans who obtain health insurance by individual purchase. The goal was to measure their opinions on some of the same policy options and learn more about their health insurance circumstances and changes in coverage across the five-year period. This study employed a method of phoning back non-urban households that had reported individually purchased coverage in 2001.

Information regarding the methodology of the follow-up telephone survey and resultant findings are provided in this report. It is recognized that additional analyses of the data resulting from the survey will further inform policy participants and other interested parties as they seek to increase health insurance coverage for the state’s residents, and thus detailed technical specifications for use of data derived from the telephone survey is provided in Appendix B.

¹ Carmen DeNavas-Walt, Bernadette D. Proctor, and Cheryl Hill Lee, U.S. Census Bureau, Current Population Reports, P60-231, Income, Poverty, and Health Insurance Coverage in the United States: 2005, U.S. Government Printing Office, Washington, DC, 2006.

Methodology

Instrumentation

Wherever possible, the instrument was kept identical to the 2001 questionnaire, in order to provide the most parallel comparison possible. Changes were made to the beginning of the questionnaire, in order to screen for the same household as in the 2001 survey. A series of questions about policy initiatives, which had been used in the previous survey of small employers, was also added to the instrument. In order to make up for the extra time required for the screening and new policy questions, some items were dropped; in particular, utilization information for a randomly selected child in each household was not included in the 2006 survey. The survey instrument is provided as Appendix A.

Data Collection

The telephone fieldwork was conducted by the Bureau of Economic and Business Research (BEBR) at the University of Florida at Gainesville under the direction of Dr. Chris McCarty.

The fieldwork began in May 2006 and was completed by the end of July 2006. A total of 208 interviews were conducted. The average length of the interview was just over 15 minutes. All interviews were conducted in English (there was a contingency plan to conduct interviews in Spanish if needed, but no language barriers were encountered for this sample).

The center used a computer-assisted telephone interviewing (CATI) system to speed the delivery of clean, machine-readable data following completion of the fieldwork. Most interviewers were undergraduate students. Interviewers represented a wide range of ethnicity, gender, and race categories.

Sample Design and Implementation

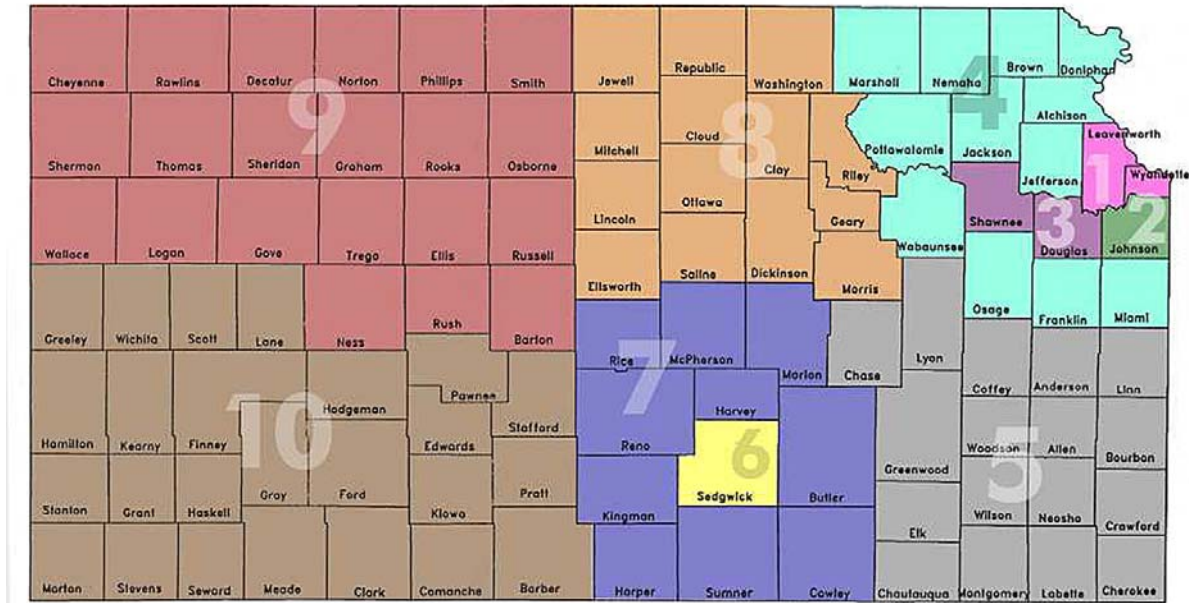
The 2001 survey estimated rates of uninsurance for Kansans under age 65. Thus the sample for the 2006 follow-up study, designed to track changes over time, included individuals age 69 or younger, to retain everyone from the 2001 survey.

In order to focus on Kansans in non-urban areas, households in Regions 5, 7, 8, 9, and 10 of the 2001 sample design were considered, including only households which had reported at least one person with individual coverage in 2001. Thus 509 households fit these criteria.

The survey was complicated by the fact that a new telephone area code had been introduced in the southern part of Kansas after the 2001 sample had been drawn, requiring all phone numbers in the affected area to be attempted with both the old and new area codes.

In order to be eligible for the 2006 survey, there had to be at least one person in the household who was living at that phone number in 2001, and there had to be someone at least 18 years old and able to respond to questions by telephone.

Regions for the 2001 Kansas Health Insurance Study



Survey Response

Of the 509 households that were dialed, the final disposition of cases was as follows:

Completed interview	208
Refusal, Break-off	83
No answer, Busy, Answering machine	43
Fax/data line, Nonworking, Disconnected	108
Callback never reached	17
No eligible respondent (e.g. all residents too young)	4
Not same household as 2001	45

The sample of 207 households includes 420 individuals. The findings noted below and in many of the tables refer to various subsets of these 420 people.

Considerations in Data Interpretation

Users of these data should bear in mind that the sample design had specific objectives, and due caution should be taken when the data are used for purposes other than those objectives. This survey was intended to describe the insurance status of individuals in non-urban households with a history of individually purchased coverage, and to track changes over time. The sample is **not** intended to provide estimates of the proportion of Kansans who lack insurance coverage.

In creating the tables in this report, design weights from the 2001 survey were applied which reflect the probability of selection into the original sample frame. For all Tables, the number of cases reported is the unweighted number of individuals to which the table refers. The percentages reported within the Tables are based on weighted cases.

Key Findings

Study findings include the following:

- When asked about the specific sources of coverage, about half of the individuals in the sample (49.2%) had individually purchased coverage, while a third (34.1%) had employment-based coverage and 7.2% were uninsured.
- Fewer than half of the individuals (42.2%) had more than one source of coverage.
- When sources of coverage for the two surveys were compared, the largest group was those who had individual coverage in both surveys (47.5%) followed by those who had individually purchased coverage in 2001 but now had another source of coverage (29.6%). About 12.8% had non-individually purchased coverage in both surveys, while 3.1% had individually-purchased coverage in 2006 but another source of coverage in the 2001 survey.
- Looking at changes in insurance status overall, 61.6% reported the same status as in 2001, while 32.7% stayed insured, but with a different source of coverage. About 4.8% of those who had been covered in 2001 were now uninsured. Fewer than a single percentage point (0.9%) reported moving from uninsurance in 2001 to current coverage.
- Among those without health insurance, the most common “main reason” given was overwhelmingly cost, cited for 73.6% of uninsured individuals, while another 13.8% reported medical problems or pre-existing conditions. Among those without current health insurance coverage, a majority (59.4%) had been without coverage for more than 2 years. About 18.2% had been without coverage for 1-2 years, and 1.9% had been without coverage for less than a month. About 18.4% of the currently uninsured had been enrolled in Medicaid at some time in the past.
- Among those currently insured, the vast majority (98.4%) had been insured throughout the entire previous year, with only 1.6% having at least one gap in coverage.
- In those households with a history of individually purchased coverage, most employees are not offered coverage by their employers. About 58.4% work for employers who do not offer health insurance to any employees, while 4.9% do not qualify for an employer-sponsored insurance plan. Another 26.3% enroll in employer-sponsored coverage, while another 8.5% decline the coverage offered by their employer.
- The rate of offers of employer-sponsored health insurance increase as firm size increases, consistent with other studies. Among those working for small employers with 4 or fewer workers, only 11.8% are offered coverage, while 93.7% of those working for firms with 100 or more employees are offered employer-sponsored coverage.

- Overall, 8.2% of respondents said they had delayed getting needed medical care in the last year. But the rate was three times higher among the uninsured (32.9%) and lowest (5.2%) among those with non-individually purchased coverage, which includes employer-based coverage.
- Out-of-pocket costs are highest among the uninsured: 64.6% of the uninsured report paying more than \$40 at the time of a doctor's visit, compared to 37.2% for those with individually purchased coverage and 15.7% of those with other sources of coverage.
- Reported monthly premiums for individually purchased coverage ranged from \$5 to over \$3,000 per month. The median was \$324, and the mean \$394.
- On the policy issues, more than half of respondents (63.7%) agreed or strongly agreed that individuals and families are responsible for their own health insurance coverage. Over three-quarters (82.2%) agreed or strongly agreed that employers should offer health insurance to their employees, while over two thirds (69.5%) agreed or strongly agreed that employers should help pay for employees' family coverage.
- Kansans were divided about the role of government in providing health insurance. About half (51.2%) disagreed or strongly disagreed that health insurance should be provided by the government, but 15.1% refused to agree or disagree, and 28.5% agreed or strongly agreed with the statement. However, just over half (51.2%) agreed that the government should help low-income Kansans to pay their health insurance premiums, with another 16.0% strongly agreeing; 19.5% disagreed or strongly disagreed with low-income premium assistance.
- On possible interventions to assist small businesses, respondents overwhelmingly thought that small businesses should be able to join with other small businesses to buy health insurance on terms similar to large Kansas firms; 61.5% agreed, with another 34.0% strongly agreeing and only 1% disagreeing. Almost three-quarters (73.0%) also agreed or strongly agreed that small businesses should be able to purchase health insurance through a large government health insurance plan such as the Kansas state employees health plan.
- More than half of the households in the sample (53.4%) had at least one person in the household with individually purchased coverage. Within those households where at least one person currently has individually purchased insurance, 83.6% of individuals report the same source of coverage, reflecting low rates of intra-household variation.

- A profile of non-urban Kansans with individually purchased health insurance showed the following:
 - Of those with individually purchased coverage, about 18.6% are children under 19 years old, 4.7% are young adults age 19-30, just over a third (36.5%) are working-age adults 31 to 55 years, and 40.2% are 56 to 69 years old. This may reflect the high rates of uninsurance among young adults observed nationwide and the perceived need for health screenings among those who are middle-aged or older.
 - Most people with individually purchased coverage are in middle incomes, with 43.3% in households with annual family income of \$35,000 to \$64,999 and only 2.4% in households with family income of less than \$15,000.
 - Among adults with individually purchased coverage, 44.2% were exclusively self-employed, with 11.1% working for an employer part-time, 13.7% working for an employer full-time, with 30.7% out of the workforce or unemployed.
 - Most adults with individually purchased coverage are married (73.9%) with 17.7% never married and 8.5% widowed, separated, divorced, or living with a partner.

Table 1. Percent of Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage, by Source* of Health Insurance, 2006

	Currently Living in Household Where at Least One Person Had Individual Coverage in 2001
Employment Based Insurance	34.1%
Individually Purchased Insurance**	49.2%
Medicaid and KidCare	3.7%
Military, CHAMPUS, VA	0.7%
Other Government Programs***	16.8%
Uninsured	7.2%

n=420

*Sources of health insurance are not mutually exclusive. Some people have more than one type of coverage.

** Individually purchased includes purchased by someone outside the household.

*** Other government programs include Medicare for the disabled and those with end-stage renal disease.

Table 2. Percent of Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage, by Mutually Exclusive Source Category, 2006

	Currently Living in Household Where at Least One Person Had Individual Coverage in 2001
Individually Purchased Insurance	49.8%
All Other Types of Coverage	43.0%
Uninsured	7.2%

n=416

Table 3. Percent of Insured Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage, by Multiple Coverage

	Currently Living in Household Where at Least One Person Had Individual Coverage in 2001
More than one source	42.2%
Only one source	57.8%

n=379

Table 4. Changes in Coverage for Non-urban Kansans under Age 70 Who Lived in a Household in 2001 With at Least One Household Member Having Individually Purchased Coverage, by Mutually Exclusive Source Category, 2006

Status Across Two Studies	Lived in Household in 2001 Where at Least One Person Had Individual Coverage
Uninsured Both Surveys	1.4%
Uninsured 2001, now Individual Coverage	0.3%
Uninsured 2001, now Other Coverage	0.6%
Individual Coverage Both Surveys	47.5%
Individual Coverage 2001, now Other Coverage	29.6%
Individual Coverage 2001, now Uninsured	4.0%
Other Coverage Both Surveys	12.8%
Other Coverage 2001, Now Individual Coverage	3.1%
Other Coverage 2001, Now Uninsured	0.8%

n=395

Table 5. Changes in Coverage Status for Non-urban Kansans under Age 70 Who Lived in a Household in 2001 With at Least One Household Member Having Individually Purchased Coverage, by Mutually Exclusive Source Category, 2006

Changes 2001 to 2006	Lived in Household in 2001 Where at Least One Person Had Individual Coverage
No Change in Status	61.6%
Stayed Covered, Different Source of Coverage	32.7%
Covered 2001, now Uninsured	4.8%
Uninsured 2001, now Covered	0.9%

n=395

Table 6. Reported “Main Reason” for Not Having Health Insurance Now, Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage, 2006

Reason	Currently Living in Household Where at Least One Person Had Individual Coverage in 2001
Medical problems/pre-existing conditions	13.8%
Too expensive/premium too high/can't afford it	73.6%
Don't believe in insurance	0
Don't need insurance/usually healthy	7.7%
Free or inexpensive care readily available	0
Employer doesn't offer	4.9%
Other	0

n=29

Table 7. Length of Time Without Health Coverage, Currently Uninsured Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage, 2006

Length of Time Without Coverage	Currently Living in Household Where at Least One Person Had Individual Coverage in 2001
Less Than 1 Month	1.9%
1-6 Months	20.5%
7-12 Months	0
1-2 Years	18.2%
More Than 2 Years	59.4%
Never Had Insurance	0

n=29

Table 8. Percent of Currently Uninsured Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage Who Have Ever Been Enrolled in Medicaid, 2006

Percent of Uninsured Ever Enrolled in Medicaid	18.4%

n=29

Table 9. Gaps in Coverage During the Last Year for Currently Insured Non-urban Kansans under Age 70 Living in Households with a History of Individually Purchased Coverage, 2006

	Insured People Living in Household Where at Least One Person Had Individual Coverage in 2001
Continuously Insured	98.4%
At least one month gap in coverage	1.6%

n=386

Table 10. Offers of Employment-based Health Insurance for Employed Non-urban Kansans Age 18-69 Living in Households with a History of Individually Purchased Coverage, 2006

Coverage Not Offered to Any Employees	58.4%
Coverage Offered to Some Employees, This Person Not Eligible	4.9%
Employee Eligible, Enrolled in Coverage	26.3%
Employee Eligible, Declined Coverage	8.5%

n=239

Table 11. Offers of Health Insurance, Employed Non-urban Kansans Age 18-69 Living in Households with a History of Individually Purchased Coverage by Size of Firm, 2006

	Percent of Employees Reporting Offers of Employer-based Coverage
1-4 Employees	11.8%
5-9 Employees	36.2%
10-49 Employees	64.8%
50-99 Employees	80.9%
100 or More Employees	93.7%

n=232

Table 12. Percent of Non-urban Kansans Age 18-69 Living in Households with a History of Individually Purchased Coverage Who Delayed or Could Not Obtain Needed Medical Care Within the Last 12 Months Because They Could Not Afford It, 2006

	Delay of Care
Individually Purchased Insurance	7.4%
All Other Types of Coverage	5.2%
Uninsured	32.9%
ALL	8.2%

n=186

*This question was asked only of the person being interviewed; results may not apply to other household members. Thus, caution should be exercised in generalizing to the larger population.

Table 13. Perceived Health Status of Non-urban Kansans Under Age 70 Living in Households with a History of Individually Purchased Coverage, By Mutually Exclusive Source of Coverage, 2006

	Excellent	Very Good	Good	Fair	Poor
	Percent	Percent	Percent	Percent	Percent
Individually Purchased Insurance	45.3%	25.4%	20.6%	6.7%	2.0%
All Other Types of Coverage	32.5%	34.9%	23.3%	8.2%	1.2%
Uninsured	26.6%	14.1%	44.7%	6.5%	8.1%

n=416

Table 14. Reported Out-of-Pocket Expenses for a Doctor's Visit for Non-urban Kansans Age 18-69 Living in Households with a History of Individually Purchased Coverage, by Mutually Exclusive Source of Coverage, 2006

	\$0	Up to \$15	\$16-40	More than \$40	Don't Know/Refused
Individually Purchased Insurance	29.0%	5.2%	27.3%	37.2%	1.3%
All Other Types of Coverage	31.3%	12.3%	35.7%	15.7%	4.9%
Uninsured	8.1%	0.0%	3.7%	64.6%	23.7%

n=186

*This question was asked only of the person being interviewed; results may not apply to other household members. Thus, caution should be exercised in generalizing to the larger population.

Table 15. Monthly Premiums for Individually Purchased Coverage for Non-urban Kansans Age 18-69 Living in Households with a History of Individually Purchased Coverage, 2006 (includes both individual and family plans)

	Monthly Premium
First quartile	\$189
Median	\$324
Third quartile	\$500
Minimum	\$5
Mean	\$394
Maximum	\$3,853
n=102	

Table 16. Opinions About Health Insurance Public Policy Options, Non-Urban Kansans, 2006

	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Don't Know
(P1) Individuals and families are responsible for purchasing their own health insurance coverage.	10.2%	53.5%	11.6%	16.5%	2.6%	5.7%
(P2) Employers should offer health insurance to their employees.	28.4%	53.8%	9.7%	5.3%	1.0%	1.9%
(P3) Employers should help pay for employee's family coverage.	19.3%	50.2%	14.2%	12.0%	2.8%	1.5%
(P4) Health insurance should be provided by the government.	7.8%	20.7%	15.1%	38.6%	12.6%	5.2%
(P5) The government should help low-income Kansans to pay their insurance premiums.	16.0%	51.2%	8.8%	14.8%	4.7%	4.5%
(P6) Small businesses should be able to join other small businesses to buy health insurance on terms similar to large Kansas businesses.	34.0%	61.5%	2.1%	1.0%	0.5%	1.0%
(P7) Small businesses should be able to purchase health insurance through a large government health insurance plan such as the Kansas state employee's health plan.	14.8%	58.2%	12.1%	9.4%	1.0%	4.5%

n=207

Note: This question was asked once per household of the survey respondent, and care should be exercised in generalizing to the population in general. These data include households where the respondent was over age 69.

Note: Rows may not add up to 100% due to rounding error.

Table 17. Profile of Non-urban Kansans Under Age 70 with Individually Purchased Health Insurance, Living in Households with a History of Individually Purchased Coverage, by Age, 2006

Age	
0-18	18.6%
19-30	4.7%
31-55	36.5%
56-69	40.2%

n=210

Table 18. Profile of Non-urban Kansans Under Age 70 with Individually Purchased Health Insurance, Living in Households with a History of Individually Purchased Coverage, by Gender, 2006

Gender	
Male	46.8%
Female	53.2%

n=210

Table 19. Profile of Non-urban Kansans Under Age 70 with Individually Purchased Health Insurance, Living in Households with a history of Individually Purchased Coverage, by Annual Family Income, 2006

Less than \$15,000	2.4%
\$15,000 to \$34,999	14.9%
\$35,000 to \$64,999	43.3%
\$65,000 to \$94,999	15.1%
\$95,000 or more	11.5%
Don't know/Refused	12.8%

n=210

Table 20. Profile of Non-urban Kansans with Individually Purchased Health Insurance, Living in Households with a History of Individually Purchased Coverage, by Race Category, 2006

White Non-Hispanic	98.8%
Black	0
Hispanic	0.3%
Other	0.9%

n=210

Table 21. Profile of Non-urban Kansans Age 18-69 with Individually Purchased Health Insurance, Living in Households with a History of Individually Purchased Coverage, by Employment Status, 2006

Working for employer full-time	11.1%
Working for employer part-time	13.7%
Exclusively self-employed	44.2%
Unemployed	2.3%
Out of workforce	28.4%

n=167

Table 22. Profile of Non-urban Kansans Age 16-69 with Individually Purchased Health Insurance, Living in Households with a History of Individually Purchased Coverage, by Marital Status, 2006

Married	73.9%
Never Married	17.7%
Other	8.5%

n=183

Table 23. Intra-household Variation Among Non-urban Kansans Age 16-69 Living in Households With At Least One Person Having Individually Purchased Coverage, 2006

Percentage of sample households with at least one person in the household having individually purchased coverage	53.4%
Percentage of individuals having individually purchased coverage in households with at least one person in the household having individually purchased coverage	83.6%

n=420

Appendix A
Survey Instrument
KANSAS HEALTH INSURANCE STUDY
2006 Follow-up Survey

(HELLO) Hello, this is _____, calling for the University of Kansas.

*INTERVIEWER: PRESS 1 TO CONTINUE WITH SURVEY
PRESS CTRL/END TO TERMINATE CALL*

Hello, this is _____ for the University of Kansas. We started an interview a few days ago about health care and health insurance and I'm calling back to complete that interview. May we begin?

(HELLO2) When Kathleen Sebelius was state insurance commissioner, she began a research project to learn about the health insurance coverage of people in Kansas. Back in 2001, the household at this telephone number participated in the survey, and the person we spoke with said that we could call back later. We would like to ask some more questions.

(USE AS NECESSARY –

**This is not a sales call; we are only interested in your opinion*

**YOU CAN TELL THEM YOU ARE WORKING FOR THE UNIVERSITY OF
FLORIDA'S BUREAU OF ECONOMIC AND BUSINESS RESEARCH
WHICH WAS HIRED BY THE STATE OF KANSAS)*

**YOU CAN PROVIDE THEM WITH A WEBSITE FROM THE STATE OF
KANSAS WITH INFO ABOUT THE 2001 AND 2005 SURVEYS*

INTERVIEWER: PRESS 1 TO CONTINUE

(HOUS) Were you or anyone in your household living at this telephone number in (month of interview) 2001?

- 1 YES
- 2 NO—close and thank

(RESP11) When we spoke with your household before, we talked to a (SEX) with a first name or initials of (HHLID), who would currently be about (AGE+5 or AGERNG+5) years old. Does someone of that description still live there?

- 1 YES—go to RESP2
- 2 NO—go to ADLT

(RESP2) May I speak to (HHLID)?

- 1 Person on phone—go to PROCEED
- 2 Respondent comes to phone—go to RESP4
- 3 Different person comes to Phone—not the respondent—go to HELLO
- 4 Respondent is impaired/permanently unable to do interview—go to ADLT
(INT: If respondent is not home—PRESS CTRL/END AND CODE AS CALLBACK)

(ADLT) We would like to do the survey with an adult in your household. Are you 18 years old or older?

- 1 YES, 18 YEARS OLD OR OLDER—go to *KNOW*
- 2 NO, UNDER 18 YEARS OLD—go to *ADLTB*

(ADLTB) May I speak to someone 18 years old or older who lives there?

INTERVIEWER: PRESS 1 IF INFORMANT PASSES PHONE TO ELIGIBLE ADULT—go to RESP3

IF NO ELIGIBLE ADULTS, PRESS CTRL/END AND CODE AS “NO ELIGIBLE RESPONDENT”

IF ELIGIBLE ADULT IS NOT HOME, PRESS CTRL/END AND CODE AS CALLBACK

(RESP3) Hello my name is _____. I’m calling for the University of Kansas.

When Kathleen Sebelius was state insurance commissioner, she began a research project to learn about the health insurance coverage of people in Kansas. Back in 2001, your household participated in the survey, and said that we could call back later. We would like to ask some more questions.

First I need to know if you are 18 years old or older.

(INT: If yes, PRESS 1—go to *KNOW*
If no, PRESS 2—go to *ADLTB*)

(KNOW) Are you the most knowledgeable person in your household about the family’s health care and health insurance?

PRESS 1 IF YES—go to PROCEED
PRESS 2 IF NO—go to KNOW2

(KNOW2) May I speak to the person who is most knowledgeable?

PRESS 1 IF YES—go to RESP4

IF THEY REFUSE, THANK THEM FOR THEIR TIME, QUIT OR HIT CTRL/END AND CODE AS A REFUSAL.

(RESP4) Hello my name is _____. I’m calling for the University of Kansas.

When Kathleen Sebelius was state insurance commissioner, she began a research project to learn about the health insurance coverage of people in Kansas. Back in 2001, your household participated in the survey, and said that we could call back later. We would like to ask some more questions.

(INT: PRESS 1 TO CONTINUE)—go to *PROCEED*

(PROCEED) Before we begin, let me tell you that only your first name or initials will be used to ensure confidentiality. You do not have to answer any question you do not wish to answer. This interview should take approximately 15 minutes to complete.

(May we proceed?) (INT: IF NO, HIT CTRL/END AND CODE AS REFUSAL.
IF YES PRESS 1 TO CONTINUE)

(INT: USE IF NECESSARY:

“This study is sponsored by the State of Kansas who hired the University of Florida’s Bureau of Economic and Business Research to conduct the survey. The results will be used to help state leaders develop better health care programs for people in Kansas.”

Section 1 Household Listing and Health Insurance

(FAMLI) For the interview we conducted in 2001, the following individuals were included in the household listing. Can you tell me if each of these people is still there?

(INT: READ CHOICES)

<u>(Name</u>	<u>Gender</u>	<u>Age now—in years)</u>
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5

None of the above (INT: DO NOT READ THIS CHOICE)

(INT: IF THE RESPONDENT DOES NOT CHOOSE ANY HOUSEHOLD MEMBERS, SELECT NONE OF THE ABOVE.)

*If none of the above is checked, skip to FAML2
Otherwise, skip to RNAM*

(FAML2) Just to confirm, do any of these people currently live in your household?

(INT: READ CHOICES)

<u>(Name</u>	<u>Gender</u>	<u>Age now—in years)</u>
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5
HHLDB	SEX	AGE+5 or AGERNG+5

None of the above (INT: DO NOT READ THIS CHOICE)

(INT: IF THE RESPONDENT DOES NOT CHOOSE ANY HOUSEHOLD MEMBERS, SELECT NONE OF THE ABOVE.)

*If none of the above is checked, skip to NOTELIG
Otherwise, skip to RNAM*

(NOTELIG) I believe your household did not participate in our survey in 2001, and would not be eligible to participate in this survey. Thank you for your time.

(INT: End the call and press G to continue. This case will be autoscored as Not same household as 2001. Be sure to leave a note in the Wincati message box.)

(RNAM) (INT: SELECT RESPONDENT'S NAME ON THE LIST AND PRESS ENTER)

(INT: IF THE RESPONDENT SAYS "My name is not on this list," ASK "What is your name?" AND ENTER THE ANSWER IN THE POP UP BOX.)

List of names selected on screen FAMLI would again be listed on this screen as well as the option "My name is not on this list." This list would be check boxes.

(BESIDES) Besides yourself, and (list of names selected on screen FAMLI), is there anybody else new since 2001 currently living in your household?

- 1 Yes
- 2 No (skip to NAMCHK)

(HHLDB) Besides yourself, and (list of names selected on screen FAMLI), what are the first names of the people new since 2001 who are living or staying there? To ensure your confidentiality, only first names will be used.

INTERVIEWER: SOME FAMILIES MAY BE RELUCTANT TO PROVIDE NAMES. TELL THEM THAT YOU WANT THE FIRST NAME BECAUSE YOU WILL BE ASKING ABOUT THE HEALTH CARE OF EACH PERSON IN THE HOUSEHOLD. TELL THEM THAT THEY CAN GIVE YOU INITIALS IF THAT WOULD MAKE THEM MORE COMFORTABLE. IF THEY USE INITIALS, MAKE SURE THEY ARE UNIQUE.

- 1 MEMBER --RESPONDENT (CSR: We allow 12 characters for each name)
- 2 MEMBER
- 3 MEMBER
- 4 MEMBER
- 5 MEMBER
- 6 MEMBER
- 7 MEMBER
- 8 MEMBER
- NO MORE

(INT: IF MORE THAN 8 HOUSEHOLD MBRS, RESP MUST CHOOSE WHICH TO INCLUDE IN SURVEY)

The interviewer will be limited to a maximum of 7 minus the number of answer choices selected on screen FAMLI when entering household members on this screen.

(NAMCHK) So the people in your household include...(READ NAMES BELOW)

DISPLAY NAME
DISPLAY NAME
DISPLAY NAME...

Is this correct?

MAKE SURE THIS IS CORRECT BECAUSE YOU WILL NOT BE ABLE TO CHANGE/ADD MEMBERS ONCE YOU BEGIN ASKING ABOUT AGES.

HIT 1 TO GO BACK AND ADD/FIX NAMES (skip to FAMLI)
HIT 2 IF EVERYTHING IS GOOD (If there are a total of 8 household members, skip to screen AGE; otherwise, skip to MISSCHCK)

(MISSCHCK) Have I missed any babies or small children or anyone who usually lives here but is traveling, in school, in a hospital, or any foster children, lodgers, boarders, or roommates?

INTERVIEWER: WE ARE INCLUDING STUDENTS WHO ARE UNDER 22 YEARS OLD AND AWAY AT SCHOOL, REGARDLESS OF WHETHER THEY LIVE IN A DORM OR AN OFF-CAMPUS APARTMENT.

!!!MAKE SURE YOU HAVE ALL THE NAMES BECAUSE YOU WILL NOT BE ABLE TO ADD OR CHANGE MEMBERS' NAMES ONCE YOU GO PAST THIS QUESTION!!!

PRESS 1 FOR YES TO RETURN AND ADD THOSE MISSING (skip to HHLDB)
PRESS 2 TO CONTINUE

(AGE) Now I am going to ask you some questions about each household member, such as their age, whether they are male or female, and their relationship to you.

INTERVIEWER: BABIES NOT YET 1 YEAR OLD SHOULD BE CODED AS 0.

IF RESPONDENT IS RELUCTANT TO GIVE AGE INFO, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE IN DIFFERENT AGE GROUPS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

What is your age?

(0 – 110) (*go to SEX*)

-8 Don't know

-9 Not available

(AGERNG) Would you say?

INTERVIEWER: READ CHOICES...

1 Birth to five years?

2 5 – 17 years?

3 18 – 54 years?

4 55 – 64 years?

5 or over 65?

-8 Don't know

-9 Not available

(SEX) SEX OF HOUSEHOLD MEMBERS--
CODE W/O ASKING, IF KNOWN

INTERVIEWER: IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE IN DIFFERENT GROUPS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

INTERVIEWER: FILL IN RESPONDENT'S SEX

1 Male

2 Female

-8 DON'T KNOW

-9 NOT AVAILABLE

(MAR) (*For those 16 or older*) MARITAL STATUS

INTERVIEWER: IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE WITH DIFFERENT MARITAL STATUS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

What is your marital status?

INTERVIEWER: READ LIST. Say, "Is it...?" If the respondent says "yes" after you say "married," don't read the rest of the list. Otherwise, read the rest of the list.

- 1 Married
- 2 Widowed
- 3 Divorced
- 4 Separated
- 5 Never married
- 6 Living with a partner
- 8 DON'T KNOW
- 9 NOT AVAILABLE

(AGE) INTERVIEWER: BABIES NOT YET 1 YEAR OLD SHOULD BE CODED AS 0.

IF RESPONDENT IS RELUCTANT TO GIVE AGE INFO, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE IN DIFFERENT AGE GROUPS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

What is the age of (NAME HH MEMBER NUMBER 2)?

- (0 – 110) (*go to SEX*)
- 8 Don't know
- 9 Not available

(AGERNG) Would you say:

INTERVIEWER: (READ CHOICES. STOP WHEN RESPONDENT INDICATES ANSWER.)

- 1 Birth to five years?
- 2 5 – 17 years?
- 3 18 – 54 years?
- 4 55 – 64 years?
- 5 65 or over?
- 8 Don't know
- 9 Not available

(SEX) SEX OF HOUSEHOLD MEMBERS—
CODE W/O ASKING, IF KNOWN

INTERVIEWER: IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE IN DIFFERENT GROUPS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

(IF NOT KNOWN) What is the sex of (NAME HH MEMBER NUMBER 2)?

- 1 Male
- 2 Female
- 8 DON'T KNOW
- 9 NOT AVAILABLE

(MAR) (*For those 16 or older*) MARITAL STATUS

INTERVIEWER: IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE WITH DIFFERENT MARITAL STATUS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

What is (NAME HH MEMBER NUMBER 2)'s marital status?

INTERVIEWER: READ LIST. Say, "Is it ...?" If the respondent says "yes" after you say "married," don't read the rest of the list. Otherwise, read the rest of the list.

- 1 Married
- 2 Widowed
- 3 Divorced
- 4 Separated
- 5 Never married
- 6 Living with a partner
- 8 DON'T KNOW
- 9 NOT AVAILABLE

(REL) RELATIONSHIP TO RESPONDENT

INTERVIEWER: IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE IN DIFFERENT AGE GROUPS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

(IF NOT KNOWN) What is (NAME HH MEMBER NUMBER 2)'s relationship with you?

- 1. HUSBAND
- 2. WIFE
- 3. CHILD (OWN, ADOPTED, STEP)
- 4. FOSTER CHILD
- 5. GRANDCHILD
- 6. PARENT
- 7. BROTHER/SISTER
- 8. SON-IN-LAW/DAUGHTER-IN-LAW
- 9. MOTHER-IN-LAW/FATHER-IN-LAW
- 10. OTHER RELATIVE
- 11. NON-RELATIVE
- 12. UNMARRIED PARTNER

- 8 Don't know
- 9 Not Available

Surveyor: Repeat, age, gender, marital status and relationship to respondent for each person in the household.

(FAMCHECK) Please let me verify everyone you have mentioned. The members of your household include:

NAME	AGE	SEX	RELATIONSHIP
_____	_____	_____	_____

INTERVIEWER: READ EACH MEMBER OF HH (NAME, AGE, SEX, RELATIONSHIP) ONE BY ONE AND VERIFY IF IT IS CORRECT. PRESS 1 IF YOU NEED TO CHANGE AN AGE, RELATIONSHIP, OR SEX (*skip back to age*)
PRESS 2 IF CORRECT

TEST: If age 16 or older and less than 22, go to *STUDCHCK*; else go to *TEST* before *MARCHECK*.

(STUDCHC) Is NAME a full-time student?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Not available

Repeat for all who meet test.

TEST: If any person is age 16 or older and MAR = married (1) and relationship is not husband (1) or wife (2), go to *MARCHECK*; else go to *TEST* after *MARRIAGE*.

(MARCHEC) Is NAME married to anyone living there?

- 1 Yes
- 2 No (*go to next person or next test*)
- 8 Don't know
- 9 Not available

(MARRIAGE) To whom is NAME married?

- 1 NAME
DON'T KNOW/NO MORE

TEST: Verify that spouses are opposite sexes and at least 16 years of age. Also there should be only one husband or wife in the household, but this may not always be the case.

Repeat TEST, MARCHECK, MARRIAGE for each person age 16 and older.

TEST: If any person is 18 and younger and relationship to respondent is not equal to (3) and person is not married then go to GUARDCHK; else go to COVINT.

(GUARDCHK) Is anyone who lives there the parent or guardian of NAME?

- 1 Yes
- 2 No (*go to next child or next test*)
- 8 Don't Know
- 9 Not Available

(GUARDIA) Who is NAME's parent or guardian?

INTERVIEWER: IF MORE THAN ONE GUARDIAN, CHOOSE MOTHER/FEMALE GUARDIAN.

- 1. DISPLAY NAME
- 2. DISPLAY NAME
- 3. DISPLAY NAME....
- 8 Don't know
- 9 Not Available

Repeat for others meeting the test.

(COVINT) Now I will list several types of health insurance or health coverage obtained through jobs, purchased directly, or from government programs.

For each one, please tell me if anyone is currently covered by that type of plan.

PRESS 1 TO CONTINUE

(COV1) Is anyone who lives there covered by a health insurance plan from a CURRENT employer or union, other than the military? (This includes insurance from family members' employment.)

INTERVIEWER: READ ANY OF THE FOLLOWING IF NECESSARY:
WE ARE NOT INCLUDING MILITARY COVERAGE HERE. DO NOT INCLUDE INSURANCE PLANS PURCHASED THROUGH A PROFESSIONAL ASSOCIATION OR TRADE GROUP. DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

- 1 Yes
- 2 No (*go to COVID*)
- 8 Don't know
- 9 Not available

(COV1C) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

(COV1D) Is anyone covered by a health insurance plan from a PAST employer or union, other than the military?

INTERVIEWER: *INCLUDE COBRA AND RETIREMENT PLANS.

INTERVIEWER: READ ANY OF THE FOLLOWING IF NECESSARY:
WE ARE NOT INCLUDING MILITARY COVERAGE HERE. DO NOT INCLUDE INSURANCE PLANS PURCHASED THROUGH A PROFESSIONAL ASSOCIATION OR TRADE GROUP. DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

- 1 Yes
- 2 No (*go to COV2A*)
- 8 Don't know
- 9 Not available

(COV1E) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

(COV2A) Is anyone covered by a health insurance plan bought on their own and not through an employer or union?

INTERVIEWER: READ ANY OF THE FOLLOWING IF NECESSARY

* NO MILITARY COVERAGE HERE.

* INCLUDE HEALTH INSURANCE PLANS PROVIDED BY COLLEGES AND UNIVERSITIES TO STUDENTS.

* INCLUDE COVERAGE BOUGHT THROUGH A PROFESSIONAL ORGANIZATION

DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

- 1 Yes
- 2 No (*go to COV3A*)
- 8 Don't know
- 9 Not available

(COV2C) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

(COV3A) Is anyone covered by a health insurance plan held in the name of someone who does not live in the household?

INTERVIEWER: READ ANY OF THE FOLLOWING IF NECESSARY

* NO MILITARY COVERAGE HERE

* INCLUDE MEDICAID IN SOMEONE ELSE'S NAME

DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

- 1 Yes
- 2 No (*go to test before COV4A*)
- 8 Don't know
- 9 Not available

(COV3C) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

Please ask COV4A only if someone is 65 years of age or older.

(COV4A) Is anyone age 65 or older covered by Medicare, the health insurance plan for people 65 years old or older or persons with certain disabilities?

INTERVIEWER: READ ANY OF THE FOLLOWING IF NECESSARY:

WE ARE NOT INCLUDING MILITARY COVERAGE HERE.
INCLUDE COVERAGE IF BY AN HMO AS WELL AS TRADITIONAL
MEDICARE. INCLUDE PART A AND PART B.

- 1 Yes
- 2 No (*go to TEST C4*)
- 8 Don't know
- 9 Not available

(COV4C) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

TEST C4: If person in household is 65 and not covered by Medicare, go to (COV5A); else go to (COV5SUP).

(COV5A) I noticed that NAME PERSON is older than 64, but is not covered by Medicare. Is that correct?

- 1 Yes (*go to COV6D*)
- 2 No, they should be added to Medicare (*go to COV4A*)
- 3 No, they are younger than 65
- 8 Don't Know
- 9 Not Available

(COV5B) What is the correct age?

- (0 – 64)
- 8 Don't Know
- 9 Not Available

Repeat for all household members age 65 and older and not covered by Medicare

(COV5SUP) Does NAME have any supplemental MediGap policies that assist with any medical care costs that are not covered by his/her main Medicare coverage?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Not available

Repeat the question about supplemental MediGap coverage for all of those in household who have Medicare.

Ask COV6A if there are children under age 19 in the household; otherwise, go to COV9A.

(COV6A) Are any of the children covered by HealthWave or S-CHIP?

INT: IF THEY SAY THEY HAVE FIRST GUARD, CODE "YES"

- 1 Yes
- 2 No (*go to COV10A*)
- 8 Don't know
- 9 Not available

(COV6C) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

(COV6D) Is anyone covered by Medicaid or a State of Kansas Health Insurance card? These are government-sponsored health insurance programs.

(INT: IF THEY SAY THEY HAVE HEALTH CONNECT, OR FIRST GUARD, CODE YES.)

- 1 Yes
- 2 No (*go to COV10A*)
- 8 Don't know
- 9 Not available

(COV6E) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

(COV9A) Is anyone covered by CHAMPUS, CHAMP-VA, TRICARE, VA or some other type of military health insurance?

- 1 Yes
- 2 No (*go to COV10A*)
- 8 Don't know
- 9 Not available

(COV9b) Who is covered?

Interviewer selects the names of those who are covered.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME

INTERVIEWER: AFTER THEY ANSWER, SAY "Are there any others?"

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
 - 2 NAME
 - 3 NAME
 - 4 NAME
 - 5 NAME
 - 6 NAME
 - 7 NAME
 - 8 NAME
- NO MORE

(COV10A) Is anyone covered by a state-sponsored or public health insurance program that I have not mentioned?

INT: READ ANY OF THE FOLLOWING IF NECESSARY:
THIS MAY INCLUDE MEDICARE FOR THE DISABLED, INDIAN HEALTH SERVICE OR HIGH RISK POOL.

- 1 Yes
- 2 No (*go to TESTC1C2, before NOPLAN*)
- 8 Don't know
- 9 Not available

(COV10C) Who is covered by this program?

(INT: FOR EVERY HOUSEHOLD MEMBER RESPONDENT INDICATES, ASK: "WHAT IS THE NAME OF THE PROGRAM?" RECORD RESPONDENT'S ANSWER VERBATIM IN POP UP BOX)

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

- 1 NAME
- 2 NAME
- 3 NAME
- 4 NAME
- 5 NAME
- 6 NAME
- 7 NAME
- 8 NAME
- NO MORE

TEST C1C2 If a household member is not covered under some plan, go to NOCHECK; Else go to CONTCOV.

(NOCHECK) According to the information I have, NAME, does not have health care coverage of any kind. Does NAME have health insurance or coverage through a plan that I might have missed?

INTERVIEWER: REPEAT IF NECESSARY

- 0 No, not covered by any plan
- 1 Health insurance from a current employer/union
- 2 Health insurance from a past employer/union
- 3 Health insurance bought on your own
- 4 A plan bought by someone who does not live in household
- 5 Medicare
- 6 HealthWave or S-CHIP (First Guard)
- 7 Medicaid or State of Kansas insurance card (also Health Connect, First Guard)
- 8 CHAMPUS/CHAMP-VA, TRICARE, VA, Other Military
- 9 Other government plan (includes Medicare for disabled, Indian Health Services, High Risk Pool)
- 8 Don't Know
- 9 Not Available

Repeat test for each uninsured person

Once CATI has confirmed who is uninsured, ask the following questions for each household member who is uninsured:

(NINSREA) What is the main reason that (NAME) does not have health insurance?

READ LIST

- 1 Medical problems/pre-existing condition
- 2 Too expensive/can't afford it/premium too high
- 3 Don't believe in insurance
- 4 Don't need insurance/usually healthy
- 5 Free or inexpensive care is readily available
- 6 Employer doesn't offer it
- 7 Other (specify _____)
- 8 Don't Know
- 9 Not available

(NIREAS1 to NIREAS7) Are there any other reasons that (NAME) does not have health insurance? Anything else?

DO NOT READ LIST
(CHECK ALL THAT APPLY)

- 1 Medical problems/pre-existing condition
- 2 Too expensive/can't afford it/premium too high
- 3 Don't believe in insurance
- 4 Don't need insurance/usually healthy
- 5 Free or inexpensive care is readily available
- 6 Employer doesn't offer it
- 7 Other (specify _____)
- 8 No other reasons
- 8 Don't Know
- 9 Not available

(LONGU) About how long have you (has NAME) been without health coverage? Has it been...(READ CHOICES)

- 1 Less than one month
- 2 One to six months
- 3 Seven to twelve months
- 4 One to two years
- 5 More than two years
- 6 Never had health insurance
- 8 Don't Know
- 9 Not available

(EVER) Have you (has NAME) ever been covered by Medicaid or a State of Kansas health insurance card?

INTERVIEWER: IF RESPONDENT ISN'T SURE, SAY: THIS INCLUDES AN SRS MEDICAL CARD, HEALTH CONNECT, OR FIRST GUARD.

- 1 Yes
- 2 No (*go to test before HEAR1*)
- 8 Don't Know (*go to test before HEAR1*)
- 9 Not available (*go to test before HEAR1*)

(LOST) In the past two years, have you (has NAME) lost Medicaid coverage due to losing cash assistance?

INT: THEY ALSO MIGHT REFER TO THIS AS CASH GRANT BENEFIT, AFDC, OR TANF. IF DUE TO LOSING ANY OF THOSE, IT IS "YES."

- 1 Yes
- 2 No
- 8 Don't Know
- 9 Not available

Go to HLTHCR

(CONTCOV) Since February of 2000, was NAME OF INSURED continuously covered by health insurance?

- 1 Yes (*Go to test before HEARI*)
- 2 No
- 3 Continuously covered, but less than 1 Yr. (FOR INFANTS ONLY)
- 8 Don't Know
- 9 Not available

For each person coded 2 to CONTCOV, ask CONMNTH:

(CONMNTH) For how many months was NAME not covered by some type of health insurance plan?

- (1 – 12)
- 8 Don't know
- 9 Not available

Repeat CONTCOV and CONMNTH for all who are insured.

Section 2 Health Care

(HLTHCR) Now I am going to ask about the health care of people who live there.

PRESS 1 TO CONTINUE

For each person:

(HLTH) Would you say that NAME's health in general is excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 8 Don't know
- 9 Not available

*Surveyor: The next set of questions will be about the respondent. We **are not** asking about everyone in the household at this point.*

(USRCE) INTERVIEWER: THE NEXT FEW QUESTIONS ARE ONLY ABOUT THE PERSON ON THE PHONE

These next questions are just about you.

Is there a particular clinic, hospital, health center or doctor's office that you usually go to if you are sick or need advice about your health?

- 1 Yes (*ask KPLACE*)
- 2 No (*skip to ERUSE*)
- 8 Don't know (*skip to ERUSE*)
- 9 Not applicable (*skip to ERUSE*)

(KPLACE) What kind of place is it?—a clinic, a hospital, a hospital emergency room, a doctor's office, or some other place?

INTERVIEWER: DO NOT READ LIST. IF NOT SURE WHICH RESPONSE FITS, CODE #7 AND ENTER TEXT. IF RESPONDENT GIVES THE NAME OF THE PLACE, PROBE BY ASKING "WHAT KIND OF PLACE IS (NAME OF PLACE)?"

- 1 Clinic or Health Center
- 2 Urgent Care/Walk-In Clinic
- 3 Doctor's Office or HMO (Health Maintenance Organization/Prepaid Group)
- 4 Hospital Emergency Room
- 5 Hospital Outpatient Clinic
- 6 Military or VA Healthcare Facility, or
- 7 Another Type Of Place (Specify _____)
- 8 Don't know
- 9 Not applicable

(ERUSE) In the last 6 months, how often did you go to the emergency room to get care for yourself?

(INTERVIEWER: RECORD HOW MANY TIMES)

- (0 – 999) times
- 8 Don't know
- 9 Not applicable

(DRUSE) In the last 6 months, not counting emergency room visits, how many times did you go to the doctor's office or clinic to get care for yourself?

- (0 – 999) times
- 8 Don't know
- 9 Not Applicable

(DELAY) In the past 12 months, was there any time when you needed medical care, but delayed or did not get it because you couldn't afford it?

INTERVIEWER: THIS DOES NOT INCLUDE DENTAL CARE. IF THEY SAY DENTAL CARE, PROBE BY ASKING, "OTHER THAN DENTAL CARE...?" AND REPEAT THE QUESTION IF NECESSARY.

- 1 Yes
- 2 No
- 8 Don't know
- 9 Not applicable

(COST) When you go to the doctor, how much do you pay on average at the time of the visit?

READ LIST IF NECESSARY

- 1 Nothing
- 2 Less than \$10
- 3 \$10 to \$15
- 4 \$16 to \$20
- 5 \$21 to \$40
- 6 More than \$40
- 8 Don't know
- 9 Not applicable

Section 3 Demographics

(WORKINT) The next series of questions is about jobs and earnings. Answers to these questions are very important because they help to explain whether or not people can afford the health care they need. I want to emphasize this information is confidential and will be used for statistical purposes only. We will be asking about family members 18 years and older in your household.

TEST: for each person in the household 18 years and older or married ask:

(WORK) Is NAME now employed at a job or business?

INTERVIEWER: IF RESPONDENT HAS A JOB BUT IS HOME BECAUSE OF AN ILLNESS, VACATION, OR STRIKE, TYPE 1 FOR YES

- 1 Yes (*go to TEST before WRK1*)
- 2 No (*go to WRK3*)
- 8 DON'T KNOW (*go to WRK3*)
- 9 Not available (*go to WRK3*)

TEST: if REL=0, 1, 2 or 12 go to WRK2, else go to WRK1.

(WRK1B) Do NAME's earnings from this job contribute to the family income?

- 1 Yes (*go to WRK2*)
- 2 No (*go to EDUCAT*)
- 8 DON'T KNOW (*go to EDUCAT*)
- 9 Not available (*go to EDUCAT*)

(WRK2) Is NAME working for an employer, self-employed or both?

- 1 Working for employer (*go to PLWK*)
- 2 Self-employed only (*go to PLWK*)
- 3 Working for an employer and self-employed (*go to PLWK*)
- 8 DON'T KNOW (*go to WRK3*)
- 9 Not available (*go to WRK3*)

(WRK3) Is NAME unemployed but looking for work, not looking for work or is NAME retired?

- 1 Unemployed but looking for work (*go to EDUCAT*)
- 2 Not looking (*go to EDUCAT*)
- 3 Retired (*go to EDUCAT*)
- 8 Don't know (*go to EDUCAT*)
- 9 Not available (*go to EDUCAT*)

(PLWK) What kind of place does NAME work for?

INTERVIEWER- PROBE IF NEEDED: What kind of company/What is their primary job?

****HIT THE F1 KEY TO SEE DEFINITION OF THE JOB TYPES****

(INT: IF RESPONDENT HAS MORE THAN ONE JOB, ASK ABOUT THE MAIN JOB)

- 1 AGRICULTURAL, FORESTRY OR FISHING (e.g., farms, orchards, nurseries, timber, tree farms, fish hatcheries)
- 2 MINING (e.g., coal, rock quarry, oil/gas extraction)
- 3 CONSTRUCTION (e.g., general contractors, heavy construction, repair of structures including plumbing, heating)
- 4 UTILITIES OR COMMUNICATION (e.g., electric, gas, telephone, cable, water resources, wastewater, waste management)
- 5 MANUFACTURING (e.g., meat packing, food processing, pet foods, aircraft, avionics, chemicals, petroleum/gas refining, glass, metal, wood products)
- 6 TRANSPORTATION (e.g., railroads, trucking, airlines, storage, pipeline distribution, distribution centers, post office, courier services, highway maintenance)
- 7 WHOLESALE TRADE (items sold to manufacturers or retailers)
- 8 RETAIL TRADE (items for personal or household use, home furnishings, gas stations, clothing stores, food and beverage stores, restaurants and bars)
- 9 FINANCE, INSURANCE OR REAL ESTATE (e.g., Realtors, stockbrokers, property maintenance, credit services, banking, tax services)
- 10 BUSINESS AND REPAIR SERVICES (e.g., advertising, credit reports, commercial art, data processing, news syndicates, temp services)
- 11 PERSONAL SERVICES (e.g., laundry, beauty/barber, funeral, child care)
- 12 ENTERTAINMENT AND RECREATION SERVICES (e.g., museum, movie theater, hotel)
- 13 HEALTH SERVICES (e.g., hospital, doctor's office, HMOs, dental/health clinics, mental health)
- 14 EDUCATIONAL SERVICES
- 15 SOCIAL SERVICES (e.g., nonprofit agencies, churches, youth agencies)
- 16 OTHER PROFESSIONAL SERVICES (e.g., law offices, engineering firms, management consultants)
- 17 PUBLIC ADMINISTRATION
- 18 OTHER (please specify kind of company _____)
- 8 Don't know
- 9 Not Available

(SECTOR) Is that job for the government, private industry, or is NAME self-employed?

- 1 Government
- 2 Private Industry (*go to BEPNUMB*)
- 3 Self-employed (*go to BEPNUMB*)
- 8 Don't know (*go to BEPNUMB*)
- 9 Not available (*go to BEPNUMB*)

(BEMPNUMB) Counting all locations where this business operates, what is the total number of persons who work for this business?

INTERVIEWER: THIS INCLUDES ALL THE EMPLOYEES WHO WORK FOR THIS BUSINESS, NOT JUST THOSE AT A PARTICULAR LOCATION.

PROBE IF NEEDED: Could you give me a specific number? Your best estimate is fine.

- 1 1 – 4 employees
- 2 5 – 9 employees
- 3 10 – 24 employees
- 4 25 – 49 employees
- 5 50 – 99 employees
- 6 100 – 249 employees
- 7 250 – 499 employees
- 8 500 – 999 employees
- 9 Or are there 1,000 employees or more?
- 8 Don't Know
- 9 Not Available

(WORKHRS) How many hours per week does NAME usually work at this job?

IF PERSON NORMALLY WORKS OVERTIME INCLUDE THOSE HOURS

- (1 – 80) (*go to SEASON*)
- 8 Don't know
- 9 Not available

(HRSRNG) *Would you say the job is full-time or part-time?*

- 1 *Full-time*
- 2 *Part-time*
- 8 Don't know
- 9 Not available

(SEASON) Is this job a seasonal job? (Is this a job that only gets filled during certain parts of the year?)

- 1 Yes
- 2 No (*go to LENGT*)
- 8 Don't know (*go to LENGT*)
- 9 Not available (*go to LENGT*)

(WEEKS) How many weeks during the year does NAME usually work at this job? Include vacation and sick leave as work time.

(1 – 52)

-8 Don't know

-9 Not available

(LENGT) How many years has NAME been working for this employer?

(1 – 80) (*go to WORK2*)

-7 GIVE MONTHS IF ANSWER GIVEN IN MONTHS

-8 Don't know (*go to WORK2*)

-9 Not available (*go to WORK2*)

(LENGT2)

INTERVIEWER: ENTER MONTHS

(1 – 36) months

(WORK2) Is NAME paid by the hour on his/her main job?

1 Yes (*go to PAY1*)

2 No (*go to PAY2*)

-8 Don't Know

-9 Not Available

(PAY1) How much does NAME make per hour?

Include Overtime, Tips, Bonuses.

(1.00 – 100.00)

-8 Don't know

-9 Not available

INTERVIEWER: REMIND PERSON IF HESITANT THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS.

Go to PAY4 after this question.

(PAY2) How much does NAME usually earn at this job ANNUALLY before deductions?

Include overtime, tips, bonuses.

(1 – 500000)

-8 Don't know

-9 Not available

INTERVIEWER: REMIND PERSON IF HESITANT THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS. INCLUDE OVERTIME, TIPS, BONUSES.

(PAY4) Does NAME have any other jobs besides the primary one that we just talked about?

1 Yes

2 No

-8 Don't know

-9 Not available

(PAY4A) How much does NAME usually earn at this job ANNUALLY before deductions?

Include overtime, tips, bonuses.

(1 – 500000)

-8 Don't know

-9 Not available

INTERVIEWER: REMIND PERSON IF HESITANT THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS. INCLUDE OVERTIME, TIPS, BONUSES.

TESTWRK: If WORK =1 then ask EMP2 through PREM4; else go to EDUCAT.

(If wrk1 = 2 (no), -8 (DK), or -9(RF), skip to EDUCAT)

Surveyor please note that the question sequence beginning with EMP2 and ending with PREM4 will be asked of each household member who is WORK=1. Please ask this sequence of ALL WORK=1 before going on to next question sequence that begins with EDUCAT.

(EMP2) Does NAME'S current employer or union offer a health insurance plan to any of its employees?

- 1 Yes
- 2 No (*go to next person who is WORK=1*)
- 8 Don't know (*go to next person who is WORK=1*)
- 9 Not available (*go to next person who is WORK=1*)

(EMP3) Is NAME eligible to enroll in this health insurance plan?

- 1 Yes
- 2 No (*go to next person who is WORK=1*)
- 8 Don't know (*go to next person who is WORK=1*)
- 9 Not available (*go to next person who is WORK=1*)

(EMP3A) Is the insurance that NAME is eligible for...

INTERVIEWER: READ CHOICES

- 1 Employee coverage only
- 2 Family coverage
- 8 Don't know
- 9 Not available

(EMP4) Is NAME enrolled in this health insurance plan?

- 1 Yes
- 2 No (*go to W1*)
- 8 Don't know (*go to PLNCHIL*)
- 9 Not available (*go to PLNCHIL*)

(EMP5) Is NAME enrolled in employee coverage only or family coverage?

(If person was only eligible for employee coverage (emp3a=1), store "1" for response below and skip to PREMI)

- 1 Employee coverage only (*if EMP3A=1, go to PREMI; if EMP3A=2, and there are no children under 22 in the household, go to PREMI; if EMP3A=2 and there are children under 22 in the household, go to W2*)
(Those 22 & younger who are married are not included)
- 2 Family coverage (*go to PLNCHIL*)
- 8 Don't know (*go to PLNCHIL*)
- 9 Not available (*go to PLNCHIL*)

(W11 to W17) Why is NAME not covered through their employer?

INTERVIEWER: READ EACH ONE AND INDICATE ALL THAT APPLY

1. Covered through other family member
 2. Covered through a public program
 3. Too expensive
 4. Didn't like the benefit package
 5. Didn't like the doctors in the plan
 6. Don't believe in health insurance
 7. OTHER REASON: (Specify _____)
 - 8 Don't know
 - 9 Not Available
- NO MORE

Go to EDUCAT

Test: Only ask PLNCHIL if there are children 22 years of age or younger and not married in the house.

(PLNCHIL) Let me confirm, are ALL the children 22 years of age or younger covered by this plan?

INTERVIEWER: IF NO, ASK "Are there ANY children covered by this plan?" IF NO, TYPE 3.

- 1 Yes all the children are covered (*go to PREM2*)
- 2 No, not all of the children are covered (*go to W2*)
- 3 No, none of the children are covered (*go to W2*)
- 8 Don't know (*go to PREM2*)
- 9 Not available (*go to PREM2*)

(W21 to W27) Why are the children not covered through NAME's employer?

INTERVIEWER: READ EACH LIST ITEM AND CHOOSE ALL THAT APPLY

1. Covered through another family member
 2. Covered through a public program
 3. Too expensive
 4. Didn't like the benefit package
 5. Didn't like the doctors in the plan
 6. Don't believe in health insurance
 7. OTHER—ASK IF THERE ARE REASONS: Other: Specify _____
 - 8 Don't know
 - 9 Not available
- NO MORE

(PREM1 for employee-only, PREM2 for family coverage) About how much does NAME have to pay out of each paycheck for his/her share to get insurance through his/her employer? Your best guess is fine.

INTERVIEWER: GET AMOUNT IN DOLLARS PER PAYCHECK. CLARIFY THIS BY ASKING: "IS THIS FOR ONE PAY PERIOD?"

\$ (0 – 5000) PER PAYCHECK

- 8 Don't know
- 9 Not available

(PREM3) How often is NAME paid? Once every month, every two weeks, every week or something else?

1. Every month
 2. Every two weeks
 3. Every week
 4. Other—specify _____
- 8 Don't know
 - 9 Not available

(PREM4) How confident are you that your estimate is within \$20.00 of the actual employee share of the premium?

INTERVIEWER: READ CHOICES

- 1 Very confident (You looked at the pay stub)
 - 2 Confident
 - 3 Somewhat confident
 - 4 Not confident at all
- 8 Don't know
 - 9 Not available

After the employment series is asked of all adults, go to test below.

Test: Only ask PREM5 if COV2A=1. PREM5 is asked once for the entire household.

(PREM5) Earlier you reported that at least one person in the household has individually purchased health insurance coverage, not purchased through an employee or union. About how much per month is paid for this health insurance?

INTERVIEWER: GET AMOUNT IN DOLLARS PER MONTH. CLARIFY THIS BY ASKING: "IS THIS FOR ONE MONTH?" IF NOT GIVEN IN DOLLARS PER MONTH, THE GIVEN TIME PERIOD CAN BE ENTERED INTO NOTES USING CTRL N.

\$ (0 – 5000) PER MONTH

- 8 Don't know
- 9 Not available

(PREM6) How confident are you that your estimate is within \$20.00 of the actual monthly premium?

INTERVIEWER: READ CHOICES

- 1 Very confident (You looked at the bill)
- 2 Confident
- 3 Somewhat confident
- 4 Not confident at all
- 8 Don't know
- 9 Not available

Policy Section (asked only once of the survey respondent)

(PINTRO) The next few questions have to do with your opinion about health insurance coverage. There is no right or wrong answers; we just want to hear what you think about these issues. Your choices are strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree.

(INTERVIEWER: PRESS 1 TO CONTINUE)

(P1) Individuals and families are responsible for purchasing their own health insurance coverage.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree
- 8 Don't Know
- 9 Refused

(P2) Employers should offer health insurance to their employees.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree
- 8 Don't Know
- 9 Refused

(P3) Employers should help pay for employees' family coverage.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree

- 8 Don't Know
- 9 Refused

(P4) Health insurance should be provided by the government.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree
- 8 Don't Know
- 9 Refused

(P5) The government should help low-income Kansans to pay their insurance premiums.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree
- 8 Don't Know
- 9 Refused

(P6) Small businesses should be able to join other small businesses to buy health insurance on terms similar to large Kansas businesses.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree
- 8 Don't Know
- 9 Refused

(P7) Small businesses should be able to purchase health insurance through a large government health insurance plan such as the Kansas state employee's health plan.

- 1 Strongly agree
- 2 Agree
- 3 Neither Agree nor Disagree
- 4 Disagree
- 5 Strongly Disagree
- 8 Don't Know
- 9 Refused

(DEMINTRO) Finally, we have some questions about the people living here.

(INT: PRESS 1 TO CONTINUE)

Repeat starting at TESTWK for all hh members 18 and older or married

(EDUCAT) What is the highest level of school NAME has ever completed?

- 1 Less than high school
- 2 Completed high school/ GED
- 3 Some college or associates degree
- 4 Completed four years of college
- 5 Some graduate education
- 6 Graduate degree
- 8 Don't know
- 9 Not available

Repeat for all hh members 18 and older or married

For each hh member who is 18 years of age or older or married

(HISP)

(IF NECESSARY: The next questions may be sensitive. We are asking so that we can better understand differences in health care problems and needs.)

Is NAME of Spanish or Hispanic origin?

- 1 Yes (*go to RACE*)
- 2 No (*go to RACE*)
- 8 Don't Know
- 9 Not Available

(RACE) What race does NAME consider him/herself to be?

- 1 White
- 2 Black
- 3 Native American Indian/Eskimo
- 4 Asian/Pacific Islander
- 5 Other Specify _____
- 8 Don't Know
- 9 Not Available

Repeat for all 18 years of age or older or married

(HHINCOME) For everyone who lives there that is related to you by blood, marriage or adoption...from all sources, what is the gross (before taxes) yearly FAMILY income? Your best guess is fine.

(INT: READ CHOICES IF NECESSARY. STOP WHEN RESPONDENT INDICATES ANSWER)

1. Less than \$4,999
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$34,999
7. \$35,000 to \$44,999
8. \$45,000 to \$54,999
9. \$55,000 to \$64,999
10. \$65,000 to \$74,999
11. \$75,000 to \$84,999
12. \$85,000 to \$94,999
13. \$95,000 or more
- 8 Don't Know
- 9 Not Available

(HLTHIMP) Is there something that I haven't asked you about your family's health care that you think is important for us to know?

INTERVIEWER: RECORD ANSWER WORD FOR WORD AS CLOSELY AS POSSIBLE.

(CALLBACK) And finally, we might like to call you back in a year to ask additional questions about your family's health care. May I keep your first name and phone number so that we could call you back?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Not available

(THANK YOU) Thank you for your time. Your responses will help us to develop better health insurance programs for families in Kansas.

Appendix B

Data Dictionary

For Use

There are four items needed to access the 2001 KHIS public use data sets:

- Person level data file (**pson06client.sas7bdat**)
- Data dictionary for the person level data set
- 2006 Survey Questionnaire (Appendix A)

pson06client.sas7bdat is a comma delimited ASCII file. The first row of each file contains the variable names separated by commas. The length of each variable name is constrained to be 8 characters or less. **pson06client.dat** has 420 data records which correspond to all persons under age 70 residing in the households that participated in the 2006 Kansas Health Insurance Survey. Missing values within a data record are indicated with a “.”. The variable “**ID_NO**” serves as a household identifier and link between the 2001 and 2006 data sets. Each of the 420 data records is uniquely identified by the combination of household identifier (**ID_NO**) and person number within the household (**pson_id**).

pson06client.sas7bdat contains 118 variables. The *Data Dictionary* documents the correspondence between the *Survey Questionnaire* and the data file. The variable names are listed along with the following:

- 1) the page number in the Survey Questionnaire,
- 2) the possible levels (or values) of the data element, and
- 3) a description of the variable (usually the survey question).

In the modified 2006 KHIS Telephone Survey Instrument provided in Appendix A, the variable names are included with the corresponding survey question. Users may find it helpful to consult the questionnaire in order to understand the actual question wording, order, skip patterns, and the like.

Important Cautionary Notes

In all analyses of these data, it is important for users to bear in mind that the sample design had specific objectives and due caution should be taken when the data are used for purposes other than those objectives. Specifically, the survey was intended to describe the insurance status of those in households with a history of individually purchased coverage, and to track changes over time. The sample is not intended to provide estimates of the proportion of Kansans who lack insurance coverage.

Some questions were asked only once per household. These include questions on health care utilization (USRCE, KPLACE, ERUSE, DRUSE, DELAY, COST) as well as the items that ask about opinions regarding policy options (P1 through P7) as well as the household income item.

These items were asked only of the survey respondent. In a few cases, the survey respondent is not included in the dataset since the respondent was older than 69 years and thus these items may be missing for the household.

Some questions have levels that include -8 (Don't Know) and -9 (Not Available). For these items, it was appropriate to ask the question, but the respondent either could not or would not provide an answer. The data file contains "." to denote where data are missing because the question did not apply to that individual.

Data Dictionary for Person Level Data Set

Variable Name	Survey Page	Levels	Description
ID_NO	–	1 – 8,004	Household identifier. This corresponds to RESPNUM in the 2001 dataset, and is the same for the same telephone number in both years.
pson_id	–	1 – 8	Person within household.
AGE	36, 38	0 – 110 -8 DK -9 NA	What is the age of “NAME”?
AGERNG	37, 38	1 Birth to five years? 2 5 – 17 years? 3 18 – 54 years? 4 55 – 64 years 5 Over 65? -8 Don’t know -9 Not available	Would you say...?
SEX	37, 38	1 Male 2 Female -8 DK -9 NA	Gender.

MAR	37, 39	1 Married 2 Widowed 3 Divorced 4 Separated 5 Never Married 6 Living with Partner -8 DK -9 NA	What is the marital status of "NAME"?
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Variable Name	Survey Page	Levels	Description
REL	39	0 Self 1 Husband 2 Wife 3 Child 4 Foster child 5 Grandchild 6 Parent 7 Brother/sister 8 Son/daughter-in-law 9 Mother/father-in-law 10 Other relative 11 Non-relative 12 Unmarried partner -8 DK -9 NA	Relationship to respondent.
STUDCHC	40	1 Yes 2 No -8 DK -9 NA	Is "NAME" a full-time student?
MARCHEC	41	1 Yes 2 No -8 DK -9 NA	Is "NAME" married to anyone who currently lives here?
GUARDIA	41	1-8 (person number) -8 DK -9 NA	Who is "NAME's" parent or guardian?

Variable Name	Survey Page	Levels	Description
COV1	42	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) who lives there covered by a health insurance plan from a CURRENT employer or union, other than the military? (This includes insurance from family members' employment.)
COV1C	42	0 No 1 Yes	Covered by health insurance plan from current employer or union (not military).
COV1D	43	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) covered by a health insurance plan from a PAST employer or union, other than the military?
COV1E	43	0 No 1 Yes	Covered by a health insurance plan from PAST employer or union (not military).
COV2A	44	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) covered by a health insurance plan bought on your own and not through an employer or union?
COV2C	44	0 No 1 Yes	Covered by a health insurance plan bought on your own (not through employer or union).
COV3A	45	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) covered by a health insurance plan held in the name of someone who does not live in the household?
COV3C	45	0 No 1 Yes	Covered by health insurance plan held in the name of someone who does not live in the household.

Variable Name	Survey Page	Levels	Description
COV4A	46	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) age 65 or older covered by Medicare, the health insurance plan for people 65 years old or older or persons with certain disabilities?
COV4C	46	0 No 1 Yes	Covered by Medicare.
COV5A	47	1 Yes 2 No – covered by Medicare 3 No – younger than 65 -8 DK -9 NA	I noticed that NAME PERSON is AGE 65 OR OLDER, but is not covered by Medicare. Is that correct?
COV5B	47	0 – 64 -8 DK -9 NA	Correct age for “NAME.”
COV5SUP	47	1 Yes 2 No -8 DK -9 NA	Does “NAME” have any supplemental MediGap policies that assists with any medical care costs that are not covered by the main Medicare coverage?
COV6A	48	1 Yes 2 No -8 DK -9 NA	Are any of the children covered by HealthWave or S-CHIP?
COV6C	48	0 No 1 Yes	Covered by HealthWave or S-CHIP.

Variable Name	Survey Page	Levels	Description
COV6D	49	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) covered by Medicaid or a State of Kansas Insurance card?
COV6E	49	0 No 1 Yes	Covered by Medicaid or a State of Kansas Insurance card.
COV9A	50	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) covered by CHAMPUS, CHAMP-VA, TRICARE, VA or some other type of military insurance?
COV9B	50	0 No 1 Yes	Covered by CHAMPUS, CHAMP-VA, TRICARE, VA or some other type of military insurance.
COV10A	51	1 Yes 2 No -8 DK -9 NA	Are (you/is anyone) covered by a state-sponsored or public health insurance program that I have not mentioned?
COV10C	51	0 No 1 Yes	Covered by state sponsored or public health insurance program.

Variable Name	Survey Page	Levels	Description
NOCHECK	52	0 Not covered by any plan 1 Health insurance from a current employer/union 2 Health insurance from a past employer/union 3 Health insurance bought on his or her own 4 A plan bought by someone who does not live in the household 5 Medicare 6 HealthWave or S-CHIP (also First Guard) 7 Medicaid or State of Kansas insurance card (also Health Connect, First Guard) 8 CHAMPUS/CHAMP-VA, TRICARE, VA, Other Military 9 Other government plan (includes Medicare for disabled, Indian Health Services, High Risk Pool) -8 DK -9 NA	Does "NAME" have health insurance or coverage through a plan that I might have missed?

Variable Name	Survey Page	Levels	Description
NINSREA	52	1 Medical problems/pre-existing conditions 2 Too expensive 3 Don't believe in insurance 4 Don't need insurance 5 Free care available 6 Employer doesn't offer it 7 Other -8 DK -9 NA	Main reason "NAME " does not have health insurance.
NIREAS1 to NIREAS7	53	–	Are there any other reasons that NAME does not have health insurance?
NIREAS1		0 No 1 Yes	Medical problems/pre-existing conditions
NIREAS2		0 No 1 Yes	Too expensive/premium too high
NIREAS3		0 No 1 Yes	Don't believe in health insurance
NIREAS4		No Yes	Don't need insurance/usually healthy

Variable Name	Survey Page	Levels	Description
NIREAS5		0 No 1 Yes	Free or inexpensive care available.
NIREAS6		0 No 1 Yes	Employer doesn't offer.
NIREAS7		0 No 1 Yes	Other (various reasons including transient status, too old/young for eligibility, divorce/death in family, not enough time to look into it).
LONGU	53	1 Less than one month 2 One to six months 3 Seven to twelve months 4 One to two years 5 More than two years 6 Never had health insurance -8 DK -9 NA	How long has "NAME" been without health coverage?
EVER	53	1 Yes 2 No -8 DK -9 NA	Has "NAME" ever been covered by Medicaid?
LOST	54	1 Yes 2 No -8 DK -9 NA	In the past two years, have (you/has "NAME") lost Medicaid coverage due to leaving TANF?

Variable Name	Survey Page	Levels	Description
CONTCOV	54	1 Yes 2 No 3 Continuously covered, but less than 1 year (for infants) -8 DK -9 NA	Since February of 2000, was “NAME” continuously covered by health insurance?
CONMNTH	54	1 – 12 -8 DK -9 NA	For how many months was “NAME” not covered by any type of health insurance plan?
HLTH	55	1 <i>Excellent</i> 2 Very good 3 Good 4 Fair 5 Poor -8 DK -9 NA	Would you say that “NAME’S” health in general is...?
USRCE	55	1 Yes 2 No -8 DK -9 NA	Is there a particular clinic, hospital, health center or doctor’s office that you usually go to if sick or need advice about your health? This is asked only once per household.

Variable Name	Survey Page	Levels	Description
KPLACE	56	1 Clinic or health center 2 Urgent care/Walk-in clinic 3 Doctor's office or HMO (Health Maintenance Organization/Prepaid Group) 4 Hospital emergency room 5 Hospital outpatient clinic 6 Military or VA Healthcare Facility 7 Or another type of place -8 DK -9 NA	Kind of place "NAME" goes to when sick or needs advice about his/her health. This is asked only once per household.
ERUSE	56	0 – 999 -8 DK -9 NA	In the last 6 months, how often did you go to the emergency room to get care for yourself? This is asked only once per household.
DRUSE	56	0 – 999 -8 DK -9 NA	In the last six months, how many times did you go to the doctor's office or clinic to get care for yourself? This is asked only once per household.
DELAY	56	1 Yes 2 No -8 DK -9 NA	In the past 12 months, was there any time when you needed medical care, but delayed or did not get it because you couldn't afford it? This is asked only once per household.

Variable Name	Survey Page	Levels	Description
COST	56	1 Nothing 2 Less than \$10 3 \$10 to \$15 4 \$16 to \$20 5 \$21 to \$40 6 More than \$40 -8 DK -9 NA	When you go to the doctor, how much do you pay on average at the time of the visit? This is asked only once per household.
WORK	57	1 Yes 2 No -8 DK -9 NA	Is "NAME" now employed at a job or business?
WRK1B	57	1 Yes 2 No -8 DK -9 NA	Do "NAME'S" earnings from this job contribute to the family income?
WRK2	57	1 Work for employer 2 Self-employed only 3 Work for employer and self-employed -8 DK -9 NA	Is "NAME" working for an employer, self-employed or both?

Variable Name	Survey Page	Levels	Description
WRK3	57	1 Unemployed, but looking for work 2 Not looking 3 Retired -8 DK -9 NA	Is "NAME" unemployed but looking for work, not looking for work, or retired? [Asked only if WORK=2 or WORK=-8 or WORK=-9 or WRK2=-8 or WRK2=-9]
PLWK	58	1 Agricultural, forestry or fishing 2 Utilities or communication 3 Mining 4 Construction 5 Manufacturing 6 Transportation, communication, electric, gas or sanitary 7 Wholesale trade 8 Retail trade 9 Finance, insurance or real estate 10 Business and repair services 11 Personal services 12 Entertainment and recreation services 13 Health services 14 Educational services 15 Social services 16 Other professional services 17 Public administration 18 Other -8 DK -9 NA	What kind of place does "NAME" work for?

Variable Name	Survey Page	Levels	Description
SECTOR	58	1 Government 2 Private Industry 3 Self-employed -8 DK -9 NA	Is that job for the government, private industry, or is "NAME" self-employed?
BEMPNUM	59	1 1 – 4 employees 2 5 – 9 employees 3 10 – 24 employees 4 25 – 49 employees 5 50 – 99 employees 6 100 – 249 employees 7 250 – 499 employees 8 500 – 999 employees 9 1,000 or more employees -8 DK -9 NA	Counting all locations where this business operates, what is the total number of persons who work for this business?
WORKHRS	59	1 – 80 -8 DK -9 NA	How many hours per week does "NAME" usually work at this job?
HRSRNG	59	1 Full-time 2 Part-time -8 DK -9 NA	Would you say the job is full-time or part-time?

Variable Name	Survey Page	Levels	Description
SEASON	59	1 Yes 2 No -8 DK -9 NA	Is this job a seasonal job? (Is this a job that only gets filled during certain parts of the year?)
WEEKS	60	(1-52) -8 DK -9 NA	How many weeks during the year does "NAME" usually work at this job? Include vacation and sick leave as work time.
LENGT	60	(1-80) -7 Answer given in months -8 DK -9 NA	How many years has "NAME" been working for this employer?
LENGT2	60	(1-36) -8 DK -9 NA	How many months has "Name" been working for this employer?
WORK2	60	1 Yes 2 No -8 DK -9 NA	Is "NAME" paid by the hour on his or her (main) job?
PAY1	60	1 – 100 -8 DK -9 NA	How much does "NAME" make per hour? [Asked only if WORK2=1]
PAY2	61	1 – 500000 -8 DK -9 NA	How much does "NAME" usually earn at this job annually before deductions? [Asked only if WORK2=2]

Variable Name	Survey Page	Levels	Description
PAY4	61	1 Yes 2 No -8 DK -9 NA	Does "NAME" have any other jobs besides the primary one that we just talked about?
PAY4A	61	1 – 500000 -8 DK -9 NA	Annual income from other job.
EMP2	62	1 Yes 2 No -8 DK -9 NA	Does "NAME'S" current employer or union offer a health insurance plan to any of its employees?
EMP3	62	1 Yes 2 No -8 DK -9 NA	Is "NAME" eligible to enroll in this employer's insurance plan?
EMP3A	62	1 Employee coverage only 2 Family coverage -8 DK -9 NA	Type of insurance "NAME" is eligible for.
EMP4	62	1 Yes 2 No -8 DK -9 NA	Is "NAME" currently enrolled under this coverage?
EMP5	62	1 Employee only 2 Family -8 DK -9 NA	Type of coverage "NAME" has.

Variable Name	Survey Page	Levels	Description
W11 to W17	63	–	Why is “NAME” not covered through his or her employer?
W11		0 No 1 Yes	Covered through other family member.
W12		0 No 1 Yes	Covered through a public program.
W13		0 No 1 Yes	Too expensive.
W14		0 No 1 Yes	Didn’t like benefit package.
W15		0 No 1 Yes	Didn’t like doctors in plan.
W16		0 No 1 Yes	Don’t believe in health insurance.
W17		0 No 1 Yes	Other reason.
PLNCHIL	63	1 Yes 2 No, not all of the children are covered 3 No, none of the children are covered -8 DK -9 NA	Are all children in this household 22 years of age or younger covered by this plan?
W21 to W27	63	–	Why aren’t all the children covered through “NAME’S” employer?
W21		0 No 1 Yes	Covered through other family member.

Variable Name	Survey Page	Levels	Description
W22		0 No 1 Yes	Covered through public program.
W23		0 No 1 Yes	Too expensive.
W24		0 No 1 Yes	Didn't like benefit package.
W25		0 No 1 Yes	Didn't like plan doctors.
W26		0 No 1 Yes	Don't believe in health insurance.
W27		0 No 1 Yes	Other reason.
PREM1	64	0 – 5000 -8 DK -9 NA	About how much does "NAME" have to pay out of each paycheck for his or her share to get insurance through his or her employer? [Employee only coverage]
PREM2	64	0 – 5000 -8 DK -9 NA	About how much does "NAME" have to pay out of each paycheck for his or her share to get insurance through his or her employer? [Family coverage]

Variable Name	Survey Page	Levels	Description
PREM3	64	1 Every month 2 Every 2 weeks 3 Every week 4 Other -8 DK -9 NA	How often is "NAME" paid?
PREM4	64	1 Very confident, I looked at stub 2 Confident 3 Somewhat confident 4 Not confident at all -8 DK -9 NA	How confident are you that your estimate is within \$20.00 of the actual amount?
PREM5	64	0 – 5000 -8 DK -9 NA	Earlier you reported that at least one person in the household has individually purchased health insurance coverage, not purchased through an employee or union. About how much per month is paid for this health insurance? This is asked only once per household.
PREM6	65	1 Very confident (You looked at the bill) 2 Confident 3 Somewhat confident 4 Not confident at all -8 DK -9 NA	How confident are you that your estimate is within \$20.00 of the actual amount?

Variable Name	Survey Page	Levels	Description
P1	65	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	Individuals and families are responsible for purchasing their own health insurance coverage. This is asked only once per household.
P2	65	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	Employers should offer health insurance to their employees. This is asked only once per household.
P3	65	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	Employers should help pay for employees' family coverage. This is asked only once per household.
P4	66	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	Health insurance should be provided by the government. This is asked only once per household.
P5	66	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	The government should help low-income Kansans to pay their insurance premiums. This is asked only once per household.

Variable Name	Survey Page	Levels	Description
P6	66	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	Small businesses should be able to join other small businesses to buy health insurance on terms similar to large Kansas businesses. This is asked only once per household.
P7	66	1 Strongly agree 2 Agree 3 Neither Agree nor Disagree 4 Disagree 5 Strongly Disagree -8 Don't Know -9 Refused	Small businesses should be able to purchase health insurance through a large government health insurance plan such as the Kansas state employee's health plan. This is asked only once per household.
EDUCAT	67	1 Less than HS 2 Completed HS/GED 3 Some college or associates degree 4 Completed four years of college 5 Some graduate education 6 Graduate degree -8 DK -9 NA	Level of education for "NAME."
HISP	67	1 Yes 2 No -8 DK -9 NA	Is "NAME" of Spanish or Hispanic origin? [Asked only if age ≥18 or married]
RACE	67	1 White 2 Black 3 Native American Indian/Eskimo 4 Asian/Pacific Islander	What race does "NAME" consider himself or herself to be?

Variable Name	Survey Page	Levels	Description
HHINCOME	68	1 Less than \$4,999 2 \$5,000 – \$9,999 3 \$10,000 – \$14,999 4 \$15,000 – \$19,999 5 \$20,000 – \$24,999 6 \$25,000 – \$34,999 7 \$35,000 – \$44,999 8 \$45,000 – \$54,999 9 \$55,000 – \$64,999 10 \$65,000 – \$74,999 11 \$75,000 – \$84,999 12 \$85,000 – \$94,999 13 \$95,000 or more -8 DK -9 NA	For everyone who lives here that is related to you by blood, marriage or adoption...from all sources, what is the gross (before taxes) yearly <u>family</u> income? Your best guess is fine. This is asked only once per household.
HASHLTHI	–	N No Y Yes	Has some type of health insurance.
HASJOB	–	N No Y Yes	Someone in family is employed.
HHSIZE	–	1 – 8	Number of people in household.
INS_EMP	–	1 Yes 0 No	Employer based coverage
INS_IND	–	1 Yes 0 No	Individually purchased insurance
INS_MED	–	1 Yes 0 No	Medicaid and Title XXI programs
INS_MIL	–	1 Yes 0 No	Military, CHAMPUS, VA
INS_NOC	–	1 Yes 0 No	Not covered

Variable Name	Survey Page	Levels	Description
INS_OTH	–	1 Yes 0 No	Other government programs
d_weight	–		Design weight, based on 2001 survey.

Appendix C

RESPONSES to "Is there something that I haven't asked you about your family's health care that you think is important for us to know?"

Great if we could get insurance for Jim, but I don't know were to go since he is so sick and I can't get him even to get a doctor
Insurance costs too much.
I have self employment I pay a huge premium with self employment 350 for my self only it is a ridiculous price.
I'm insured poor. I have to have health insurance. I live in Bourbon County. We have high taxes. We are the welfare capital. We have to go out there and make ends meet and it's very unfair. we had a business and we had health insurance through our business...I called this insurance company and they said that they could blackball me and deny me coverage unless I got the same insurance coverage. And Medicare part D is a big mess.
It should be affordable, insurance companies need to be responsible and does not believe in gov taking care of our health
Wishes the bills would be easier to understand. Billing reports from the hospital and the insurance company have discrepancies. Some clinics don't even tell you what they are charging you for. Not right for insurance companies to dictate what doctors you can and cannot see.
Unfair the way insurance company decided if you will receive care or not.
Every insurance company has some sort of glitch in their process. Resp.'s provider won't pay for the blood work at a cancer center; they dictate where you have to go.
I think the insurance is high for the common person. I have to work two jobs but I am not sure what the answer is costs have gone so high my prescriptions go up every time I get them filled. I wish Governor Sebelius could do something, but I am not sure what I also have a beef if you go into the doctor they run all these tests as if they are covering their butt for a lawsuit but I can live with it.
Her husband has just began Medicare part B and he has not used it yet, but from what she can read it does not seems like a good coverage.
The gov't has mandated that resp. has to pay for a drug coverage supplemental policy, even though he doesn't need it. The money is wasted, until resp. actually needs drugs.
The only thing is I have arthritis & allergies& high blood pressure from a heart murmur & I couldn't get insurance -just small things but I was a poor risk I could get it but it would cost \$1000 a month. Finally I just told them I needed it & I couldn't afford it when he went off the program-When he went on Medicare we had been on BlueCross & Blue Shield for 35 years & finally they found a plan I could afford but if I had any claim the premium would double so I was very careful when I went to the doctor what do other people do.

<p>By the time you get to 58 or 60, you cant work a hard job and its hard to afford insurance and my broken ankle cost almost \$30,000 dollars, and that's from stepping off a step wrong----\$10 thousand to doctor 10 thousand to hospital an ambulance it was badly broken had to have surgery but still it was an accident</p>
<p>We couldn't afford it if Ron was working for Excel and he's getting to retirement age and we are wondering what we are going to do.</p>
<p>There's seems to be discrepancy between what our insurance provider is willing to pay and what the medical facilities charge and we get caught in the middle and end up having to pay it</p>
<p>We asked a lot about everything BUT health care--for instance, they have no one in their town who accepts United Health Care, which is very well-known. Must go an hour away.</p>
<p>Upset about paying \$300 for prescriptions a month--wondering if they'll be able to eat--and everyone--middle-class, college kids, elderly, in line paying for Rx--prices for drugs and doctors are ridiculous--gov't or insurance should do something. And need dental coverage.</p>
<p>Get jobs for people where guys can afford this stuff. Back in the 50s after WWII, a guy could around here, buy a house, buy a brand new house, children, and the taxes paid for children to go the city. It was a win/win situation. It isn't like this anymore.</p>
<p>Someone ought to do something about group D. It very confusing for the majority of elderly people.</p>
<p>I don't think your insurance should override your doctor when it comes to prescription medication. That drives up the cost at the clinic level.</p>
<p>I have a son who is obese and I don't understand why the insurance refuses to pay for the surgery that would correct this problem.</p>
<p>Paying \$600 a month for prescriptions, and she's thinking of not taking them, if she dies early - so what</p>
<p>Rates are raised every 6 months by \$60, doesn't know how much longer he can keep it up.</p>
<p>#1 - If we had limits of liability, healthcare costs would be cut in half. #2 - Individuals who pay for their own healthcare are not just paying for themselves, but for about 1.5 other people.</p>
<p>Is impressed with prescription drug plan, it is very helpful.</p>
<p>Need a better way to figure out Medicare part D, it's too complicated.</p>
<p>Income doesn't go up like expenses do</p>
<p>Aggravating to feel you can't go to the doctor because deductible is so high, but have to keep deductible high to keep premiums down monthly. And medical costs are going up--is that because of the uninsured who can't pay bills? They have BC/BS--they pay, do write-offs.</p>
<p>Of the 2 adult children, one has insurance and the other doesn't. The one who does works for a very large company and the one who doesn't works for a local hotel. It would be nice if those who are on KPERS could get on that Kansas State Employees Program--the one that I don't know anything about I can tell you my husband works part time just to pay for the insurance KPERS he retired in 95 with the proviso he would get a cost of living increase to keep up with inflation and we have not seen one in 10 years what</p>

Takes big part of income, didn't know it would be so expensive 10 grand a yr. holy cow. It's nuts. HC to expensive, don't blame it on insurance.
I would like to see seniors like my mom who don't get a lot of money taken care of and something where employers get families get coverage without it being outrageous. A single person does Ok but families have several hundred dollars out of the paycheck per month. Insurance costs are outrageous. A lot of waste in the system. Insurance companies are getting difficult and hospital costs are too high. We now have a lower blue cross policy to keep it. Accidents are more common for young people. I think drug companies lie.
It's too high. All health insurance is high
From ages 60-65 health insurance becomes very difficult
Before I got Medicare, I always carried my own insurance for my family. I don't believe in and never had my employer pay for my insurance. If I did it, everyone can do it. Just have to make choices. Can't booze it up. It has to do with responsibility of you are on low income.
Wish we had better coverage for dental. We have no dental. Ours is just a basic plan and \$2000 deductible -(together) and that's hard for us to come up with- no vision -I wish there was something more for farmers -they fall through the cracks. My daughter and her husband farm and they can't get insurance. They have a son who has problems and they can't get his medication -he needs it bad- they work their butts off and I know there are a lot of people who don't work so they can get health care that is a problem for me
I think preventative health care should be emphasized because it eliminates problems. I don't think we teach people about diet and nutrition anymore and it's so important. I think women are not taught how to cook and plan a good diet and that's why children are obese, they are not eating fruits and vegetables and we don't exercise enough. I think part of this is because our jobs don't require exercise, so we need to find a way to do productive exercise. It's better to take care of a yard or walk a dog, not just walk
I think insurance for the state of Kansas, they're puppets they don't do anything
More of the specialized care, for women's annuals and mammograms and that needs to be more important. Also need to be like well care situations. I don't think they are emphasized as much, I think most people just go when they are sick. It cost me 1000 out of pocket for a mammogram, unless you have permission from current care giver it costs more, a lot of people just can't afford to go, same thing as a colonoscopy, preventive medicine is important.
Make it affordable for everyone. It is a crime to go without health insurance.
I know that some insurance programs don't pay for office calls, and ours is set up on 70/30 instead of 80/20, and it could be 80/20 like most other ones. Other than that, it's hard b/c we have to get it ourselves b/c self employed, and we farm and there's no money in that.
I think that medical costs are very high now. I don't know the entire reason on it, I think tests that are run. I think medical costs are very high. Prescription costs also.
I think we need to get a handle on rising health insurance costs.
Our family has a bad attitude about health insurance. You pay forever and when you need it, it isn't there for you. I was tempted to say we don't believe in health insurance.
Know why I'm not working?

I think all health insurance are expensive. Insurance companies are cutting down on coverage and not adjusting the premiums accordingly.
I believe elderly people that work all of their lives, there ought to be something to help with their healthcare and medication. I believe that premiums for health care are outrageous.
It's high.
Health care insurance is overpriced.
People who are self employed get screwed big time. The only time it works is if you have to go to the hospital, bigger deductible, no insurance card for medicine
Medicare doesn't do anything for dental work--need dental work, eye check-up, and BC/BS doesn't cover it either. Two sons and families--farm pays \$1077. Monthly for health insurance. Deductibles are high, \$1000, except for 1, who has Medicare, and it keeps growing.
I think you should ask people how much of their income they are spending on health insurance.
When you're talking about insurance premium (520/mo) WE HAVE A REALLY HIGH DEDUCTIBLE, like 2500 per individual.
Do not like managed health care; you can't go to a dr. of your choice whenever you want.
About the only thing I can say is we are very fortunate to have health care. It's a world wide problem. Nobody seems to know how to fix it
Health care is huge part of our economy. We worry about cost and quality. It's still the best health care in the world. But it involves the most important things; our families and our lives. I think if we could put the patients and the people in charge, that would be an important part of the thing I think deductibility of non- elective health care costs (don't give deductions to plastic surgery) only something that treats a diagnosed disease. All non elective, medically advisable. If those costs were..
She tried to switch health insurance... and they were going to deny her insurance... because she has a previous condition ... and she doesn't think is fair... because it was a very normal procedure. She doesn't understand why people like her wont quality.
He changed health carriers- there's a big difference in quality and price, just because you pay more doesn't mean you get the same care-you have to shop around
Prescription coverage is much needed--more than %10 or %15 off.
Thinks it's all too expensive.