





Affordable, quality health care. For everyone.

Refused

November 2019 Job #S1164

# THE COMMONWEALTH FUND 2020 BIENNIAL HEALTH INSURANCE SURVEY

INTRODUCTI	ON:		
Hello, my na	me is calling for SSRS, a national re	search firm. We are interested in the	
experiences	of Americans with health care and would lik	e to include your opinion. This is not an	
	_	LL; SHOW: As a small token of our appreciation	
for your time	e, we will pay all eligible respondents \$10 for	r participating in this study.]	
(IF NECESSAI	RY: Our questions are for research purposes	only and your answers are strictly confidential.	
(IF NECESSAI	RY: I want to assure you we are not selling a	nything.)	
PHONE SAM	e conducting a national study about health c	IPT): I am calling for SSRS, a national research	
(ASK IF CELL	PHONE SAMPLE)		
CELL1.	•		
1	Less than 19 years (0 to 18)	THANK AND TERMINATE	
2	19 to 64 years	GO TO CELL3	
3	Older than 64 (65 or older)	THANK AND TERMINATE	
9	Refused	THANK AND TERMINATE	
(ASK IF CELL:	1=2)		
CELL3.	Before we continue, are you currently driv	ring?	
1	Continue, on cell phone and not driving	GO TO AGE	
2	Respondent is driving/cannot continue	SET UP CALL BACK	

THANK AND TERMINATE





(ASK IF LANDLINE SAMPLE)

[INTERVIEWER: PLEASE CONFIRM PERSON ON THE LINE IS AN ADULT]

HH19TO64. So that I can ask you the right questions, could you please tell me how many adults between ages 19 and 64 live in your household, including yourself?

\_\_\_\_\_ # ADULTS AGE 19-64 (RANGE 0-7)

8 8 or more adults 19 to 64 in HH

98 (DO NOT READ) Don't know

99 (DO NOT READ) Refused

(PN: IF HH19TO64=0, TERMINATE AS TQHH19TO64)

# (ASK SC1 IF HH19TO64=1)

SC1. May I please speak to the adult who is between the ages of 19 and 64?

1	Continue with current respondent	GO TO AGE
2	New respondent coming to phone	RE-READ INTRO AND ASK SC1
3	New respondent not available	SCHEDULE CALL BACK
9	(DO NOT READ) Refused	TERMINATE RECORD AS ROSC1

## (ASK SC2 IF HH19TO64=2+,98,99)

(PN: ASK MALE 50% OF THE TIME, ASK FEMALE 50% OF THE TIME, ALLOW FOR PERCENT TO CHANGE)

SC2. May I speak with the youngest (male/female) who is between the ages of 19 to 64 and is now at home?

1	Continue with current respondent	GO TO AGE
2	New respondent coming to phone	RE-READ INTRO AND RE-ASK SC2
3	New respondent not available	GO TO SC3
4	No (male/female), age 19 to 64, in HH	GO TO SC3
9	(DO NOT READ) Refused	TERMINATE AS RQSC2

# (ASK SC3 IF SC2 =3,4)

(PN: INSERT OPPOSITE GENDER FROM SC2)

SC3. May I speak with the youngest (female/male) who is between the ages of 19 to 64 and is now at home?

1	Continue with current respondent	GO TO AGE
2	New respondent coming to phone	RE-READ INTRO AND RE-ASK SC3
3	New respondent not available	SCHEDULE CALL BACK
4	No (female/male), age 19 to 64, in HH	SCHEDULE CALL BACK WITH (MALE/FEMALE)
		ASKED FOR IN Q.SC3
9	(DO NOT READ) Refused	TERMINATE, RECORD AS RQSC3





(2007 D3, 2010 AGE, 2012 AGE) (ASK ALL)

AGE. What is your age?

12-97 [RECORD EXACT NUMBER]

99 Refused

IF AGE = 18 OR UNDER AND CELL PHONE SAMPLE TERMINATE AND RECORD AS TQAGE

IF AGE = 18 OR UNDER AND LANDLINE SAMPLE, RE-ASK HH19TO64 ONE TIME. DO NOT RE-ASK,

TERMINATE AND RECORD AS TQAGE SECOND TIME

IF AGE = 19-64 GO TO SEX

IF AGE = 65 OR OLDER AND CELL PHONE SAMPLE TERMINATE AND RECORD AS TOAGE

IF AGE = 65 OR OLDER AND LANDLINE SAMPLE, RE-ASK HH19TO64 ONE TIME. DO NOT RE-ASK,

TERMINATE AND RECORD AS TQAGE SECOND TIME

IF AGE = 99 AND CELL PHONE SAMPLE GO TO SEX

IF AGE = 99 AND LANDLINE SAMPLE GO TO SC4

# (ASK SC4 IF RDD LL SAMPLE AND AGE=9)

SC4. So could you please tell me if you are (READ LIST)?

1 Under age 19 RE-ASK HH19TO64 ONE TIME, DO NOT RE-ASK TERMINATE RECORD AS TQSC4 IF SECOND TIME Between the ages of 19 to 64, or **GO TO SEX** 3 Age 65 or older RE-ASK HH19TO64 ONE TIME, DO NOT RE-ASK TERMINATE RECORD AS TQSC4 IF SECOND TIME (DO NOT READ) Refused **TERMINATE RECORD AS RQSC4** 

(ASK ALL)

What is your gender?

# (READ LIST IF NECESSARY)

- 1 Male (Man)
- Female (Woman)
- TransMale (TransMan)
- TransFemale (TransWoman)
- Gender non-conforming (Non-binary/Genderqueer)
- (DO NOT READ) Identify as a different gender (please specify: \_\_\_\_\_)
- (DO NOT READ) Don't know
- (DO NOT READ) Refused





(ASK ALL)

STATE. Can you please tell me what state you currently live in?

(DO NOT READ LIST)

- 1 \_\_\_\_\_(LIST OF STATES)
- 99 (DO NOT READ) Refused

### **INTRODUCTION**

(Trend 2010, 2012, 2014 Q1) (ASK ALL)

- Q1. Overall, how would you rate the quality of health care you have received in the last 12 months? Would you say it is excellent, very good, good, fair or poor?
  - 1 Excellent
  - 2 Very good
  - 3 Good
  - 4 Fair
  - 5 Poor
  - 6 (DO NOT READ) Have not received health care in past 12 months
  - 7 (DO NOT READ) Neither good nor poor/Mixed/It depends on type of care
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

#### **ACCESS TO PRIMARY AND URGENT CARE**

(Trend IHP 2011 Q820, modified Biennial 2012 Q2, 2014 Q2) (ASK ALL)

Q2. LAST time you were sick and tried to see a doctor or nurse, how soon did you get an appointment? Please do not include a visit to the hospital emergency room.

Was it...?

(READ LIST)

- 1 On the same day
- 2 The next day
- 3 In 2 to 3 days
- 4 In 4 to 5 days
- 5 In 6 to 7 days
- 6 After more than a week
- 7 (DO NOT READ) Never able to get an appointment/consultation
- 8 (DO NOT READ) Not sure
- 9 (DO NOT READ) Decline to answer





{Source: Quality of Care 2006 Q5, Biennial 2010 Q2, modified Biennial 2012 Q3. 2014 Q3} (ASK ALL)

- Q3. Do you have a regular doctor or other health care provider you usually go to when you are sick or need health care?
  - 1 Yes
  - 2 No
  - 3 (DO NOT READ) Has more than one regular doctor
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

(Trend 2008 International Survey Q1005, Biennial 2010 Q3, Biennial 2012, 2014 Q4) (ASK IF Q3=2,8,9 – NO REGULAR DOCTOR OR DON'T KNOW/REFUSED)

Q4. Is there one doctors' group, health center, or clinic you usually go to for most of your medical care?

(INTERVIEWER NOTE: Please do not include the hospital emergency room.)

- 1 Yes, have a usual place for medical care
- 2 No, do not have a usual place for medical care
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Gen Pop 2012, Biennial 2014 Q4a, Code 1 response wording modified in 2014) (ASK ALL)

[PN: IF Q4=1 DO NOT SHOW CODE 8 "No regular place of care"]

Q4a. Where do you usually go when you are sick or need health care?

(READ LIST)

(INTERVIEWER NOTE: If respondent says "acute care center", code as 5 "Urgent care center")

- 1 Doctor's or nurse's office or private clinic
- 2 Community health center or other public clinic
- 3 Hospital outpatient department
- 4 Hospital emergency room
- 5 Urgent care center
- 6 A Drug store or a pharmacy or some other retail outlet
- 7 Some other place (SPECIFY)
- 8 No regular place of care
- 9 Never needed care
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused





(Trend Biennial 2010 Q8 modified, modified 2010 International Survey Q1115, Biennial 2012, 2014 Q8) (ASK ALL)

Q6. LAST TIME when you needed medical care in the evening, on a weekend or on a holiday, how easy or difficult was it to get care without going to the hospital emergency room? Was it...?

(READ LIST)

- 1 Very easy
- Somewhat easy
- Somewhat difficult, OR
- Very difficult
- (DO NOT READ) Never needed care in the evenings, weekends, or holidays
- (DO NOT READ) Impossible, went to emergency room
- 8 (DO NOT READ) Don't know
- (DO NOT READ) Refused

(Trend 1999 Worker Survey Q13, 2003 Q7 modified, 2005 Q5, 2007 Q4, Biennial 2010 Q7, Biennial 2012 Q9, 2014 wording change Q9) (ASK ALL)

- Q7. DURING THE PAST 12 months, did you personally see a doctor, nurse, or medical professional for ANY reason?
  - 1 Yes
  - 2 No
  - 3 (DO NOT READ) Never needed care
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

### **FINDING A DOCTOR**

(Gen Pop 2011,2012, ACA Tracking Survey 2014, 2015, 2016, Biennial 2014 Q9a) (ASK ALL)

- Q8. In the past 12 months, have you tried to find a NEW primary care doctor or general doctor?
  - 1 Yes
  - 2 No
  - (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused





(Gen Pop 2011,2012 ACA Tracking Survey 2014, 2015, 2016, Biennial Q9b) (ASK IF Q8=1 – TRIED TO FIND A NEW DOCTOR)

Q9. How easy or difficult was it for you to find a NEW primary care doctor or general doctor? Was it...?

# (READ LIST)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult, or
- 5 Could you not find a doctor
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

{Gen Pop 2011,2012 ACA Tracking Survey 2014, 2015, 2016, Biennial Q9c} (ASK IF Q9=1,2,3,4, 8, 9 – FOUND A NEW DOCTOR)

Q9a. How long did you have to wait to get your first appointment to see this doctor? Were you able to get your appointment...

### (READ LIST)

- 1 Within one week
- 2 In 8 to 14 days
- 3 In 15 to 30 days
- 4 After more than 30 days to 6 weeks
- 5 After more than 6 weeks
- 6 (DO NOT READ) Have not tried to make an appointment
- 7 (DO NOT READ) Have not been able to get/or still waiting for an appointment
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

{Gen Pop 2011,2012 ACA Tracking Survey 2014, 2015, 2016, Biennial Q10a} (ASK ALL)

Q10a. In the past 12 months have you seen or needed to see any specialist doctors?

By Specialist we mean doctors like surgeons, heart or allergy doctors that specialize in one area of health care.

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Gen Pop 2011,2012 ACA Tracking Survey 2016, 2016 Biennial Q10b modified) (ASK IF Q10A=1 - NEEDED TO SEE SPECIALIST)

Q10b. Thinking back to the LAST time you made an appointment with a specialist, how long did you have to wait to get this appointment? Were you able to get your appointment....

(READ LIST)

[INTERVIEWER NOTE: IF RESPONDENT SAYS HAS SEEN MORE THAN ONE SPECIALIST, ASK ABOUT THE MOST RECENT TIME

- Within one week
- 2 In 8 to 14 days
- In 15 to 30 days
- After more than 30 days to 6 weeks
- 5 After more than 6 weeks
- (DO NOT READ) Have not tried to make an appointment
- 7 (DO NOT READ) Have not been able to get/or still waiting for an appointment
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2001 D2, 2003 D2, 2005 D2, 2007 D2, 2010 D2, 2012 D2) (ASK ALL)

- D2. Are you currently married, living with a partner, divorced, separated, widowed, or have you never been married?
  - Married 1
  - 2 Living with partner
  - 3 Divorced
  - Separated
  - 5 Widowed
  - 6 Never married
  - (DO NOT READ) Refused





(Trend 2003 Q20, 2005 Q27, 2007 Q21, 2010 Q11 modified, 2012, 2014 Q13) (ASK ALL)

Q11. Do you have any children or stepchildren 25 years of age or younger?

[IF YES, FOLLOW UP WITH: Is this just one child or do you have more than one child?]

- 1 Yes, just one child
- 2 Yes, more than one child
- 3 No children
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

#### **COST RELATED ACCESS PROBLEMS**

(Trend 2001 Q9 modified, 2003 Q8 modified, 2005 Q15, 2007 Q10 with modified programming instruction, 2010 Q9, Biennial 2012, 2014 Q11)
(ASK ALL)

[PN: RANDOMIZE ITEMS A-D]

- Q12. In the LAST 12 MONTHS, was there any time when you (INSERT ITEM; RANDOMIZE) because of the COST?
  - 1 Yes
  - 2 No
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused
- a. Did NOT fill a prescription for medicine (ONLY IF ASKED: This would be a prescription for yourself)
- b. SKIPPED a medical test, treatment or follow-up recommended by a doctor
- c. Had a medical problem but DID NOT go to a doctor or clinic
- d. Did not see a specialist when you or your doctor thought you needed one

(Trend 2007 Q11, 2010 Q10b, 2012, 2014 Q12b) (ASK ALL)

- Q13. And in the last 12 months, did you delay or not get Dental care because of the COST?
  - 1 Yes
  - 2 No
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused





#### PERSONAL CURRENT INSURANCE COVERAGE AND RECENT TIME UNINSURED

(Trend 2001 Q20, 2003 Q10, 2005 Q17, 2007 Q12, 2010 Q12, 2012 Q14, 2014 Q14, 2016 order changed) (ASK ALL)

[PN: ASK ITEM F IF no to others (Q14a=2,8,9 AND Q14b=2,8,9 AND Q14c=2,8,9 AND Q14d=2,8,9 AND Q14e=2,8,9)]

Q14. Now I would like to ask you about any health insurance you CURRENTLY have that helps pay for the cost of health care. I'm going to read a list of a few types of health insurance, and I'd like you to tell me which of these you have, if any.

(First,) are you now PERSONALLY covered by (INSERT IN ORDER)?

[INTERVIEWER: IF RESPONDENT IS NOT SURE WHICH INSURANCE IS INCLUDED, READ: Please think about insurance plans that cover the costs of doctor and hospital bills IN GENERAL, and NOT those that cover ONLY dental or eye care or the costs of caring for specific diseases.]

[INTERVIEWER: IF RESPONDENTS TRY TO TELL TYPE THEY HAVE INSTEAD OF GOING THROUGH THE LIST, READ: I'm sorry but I have to ask about each type of insurance for the survey. Just tell me 'no' if you don't have this type.]

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused
- a. Private health insurance offered through an employer or union? [IF ANSWERS "NO": This could be insurance through a current job, a former job, your job or someone else's job.]
   (INTERVIEWER NOTE: Military or veterans insurance should not be included as employer insurance.)
- b. Medicaid [IF STATE SPECIFIC NAME FOR MEDICAID IS NOT MEDICAID INSERT: also known in your state as [state specific Medicaid program])
- c. A health insurance plan that you signed up for through a health insurance marketplace also known as [if state specific marketplace: INSERT STATE MARKETPLACE NAME in your state or] Healthcare DOT gov created by the Affordable Care Act. (INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: "It is sometimes referred to as Obamacare.")
- d. A health insurance plan that you bought directly from an insurance company
- e. Medicare, the government program that pays health care bills for people over age 65 and for some disabled people
- f. Health insurance through ANY other source, including military or veteran's coverage [INTERVIEWER NOTE: 'Tricare' is military coverage]





(2001 Q24 modified, 2003 Q12, 2005 Q19 modified, 2007 Q14, 2010 Q15, 2012 Q18, 2014 Q18) (ASK IF Q14a=1 – HAS EMPLOYER-BASED INSURANCE)

[PN: SHOW CODE 2 IF D2=1,2] [PN: SHOW CODE 3 IF AGE=19-25]

- Q18. Is the employer or union health insurance that you have in your name, [IF MARRIED: (D2=1): your spouse's name,/IF PARTNER (D2=2): your partner's name,] [IF 25 YEARS OF AGE OR YOUNGER (AGE=19-25): your parent's name,] or in someone else's name?
  - 1 Own name
  - 2 [IF D2=1,2] Spouse's/Partner's name
  - 3 [IF AGE=19-25] Parent's name
  - 4 Someone else's name
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

(Trend 2001 Q25, 2003 Q13, 2005 Q20, 2007 Q15, 2010 Q16, 2012 Q19, 2014 Q19) (ASK IF Q14F=2,8,9 – NOT COVERED BY ANY INSURANCE OR UNDESIGNATED)

- Q19. Does this mean you personally have NO health insurance now that would cover your doctor or hospital bills?
  - 1 I do NOT have health insurance
  - 2 I HAVE some kind of health insurance
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused





(Trend 2001 Q29, 2003 Q14, 2005 Q21, 2007 Q16, 2010 Q17, 2012 Q20, 2014 Q22)

(ASK IF Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q14F=1 OR Q19=2 – NOW INSURED)

Q20. During the last 12 months – since [INSERT MONTH] 2019 – did you have health insurance ALL the time, or was there a time during the year when you DID NOT have any health coverage?

- 1 Health insurance all the time/Always covered
- 2 Had a time without insurance
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(2001 Q30, 2003 Q15, modified 2005 Q22, modified 2007 Q17, 2010 Q18, 2012 Q21, 2014 Q23, Knowledge Networks Gen Pop 2013 W2\_32)

(ASK IF Q20=2 – NOW INSURED BUT UNINSURED IN LAST 12 MONTHS)

q. Before you were insured, how long did you go without insurance?

(READ CATEGORIES ONLY IF NECESSARY)

[INTERVIEWER NOTE: IF MORE THAN ONE PERIOD IN THE LAST 12 MONTHS WITHOUT INSURANCE, then ask about period that lasted the longest]

- 1 Three months or less
- 2 Four months to six months
- 3 Seven months to 11 months
- 4 One to two years
- 5 More than two years
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(2001 Q31, 2003 Q16, 2005 Q23 modified, 2007 Q18 modified answer categories, 2010 Q19, 2012 Q22, Knowledge Networks Gen Pop 2013 W2\_33)

(ASK IF Q19=1 – UNINSURED NOW)

Q22. How long have you been without insurance?

#### (READ CATEGORIES ONLY IF NECESSARY)

- 1 Three months or less
- 2 Four months to six months
- 3 Seven months to 11 months
- 4 One to two years
- 5 More than two years
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





#### TRANSITIONS IN COVERAGE

(Trend: Gen Pop 2011, 2013 Q34 modified, new)

(ASK IF Q19=1 OR Q20=2 – currently uninsured or uninsured in past 12 months)

Q23. What type of insurance did you have just before you became uninsured? Did you have..

(READ ITEMS 1-6 IN ORDER)

- 1 Private health insurance offered through an employer or union? [INTERVIEWER NOTE: This could be insurance through a current job, a former job, your job or someone else's job, including parents.]
- 2 Medicaid [IF STATE SPECIFIC NAME FOR MEDICAID IS NOT MEDICAID INSERT: also known in your state as [state specific Medicaid program]
- 3 A health insurance plan that you signed up for through a health insurance marketplace (also known as INSERT STATE MARKETPLACE NAME in your state or) Healthcare DOT gov, created by the Affordable Care Act. (INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: "It is sometimes referred to as Obamacare.")
- 4 A health insurance plan that you bought directly from an insurance company.
- 5 Health insurance through ANY other source, including military or veteran's coverage
- 6 Or you never had health insurance
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(ASK IF Q19=1 OR Q20=2 – currently uninsured or uninsured in past 12 months)

[PN: INSERT IF HAD INSURANCE PREVIOUSLY (Q23=1,2,4,5): When you lost your insurance did you try]

[PN: INSERT IF NEVER HAD INSURANCE (Q23=6,8 or 9): Have you EVER tried]

[PN: INSERT IF HAD MARKETPLACE PLAN (Q23=3): Did you go back]

Q24. [When you lost your insurance did you try/ Have you EVER tried/ Did you go back] to get health insurance through a health insurance marketplace (also known as INSERT STATE MARKETPLACE NAME in your state or) Healthcare DOT gov, created by the Affordable Care Act.

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: "It is sometimes referred to as Obamacare.")

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(ASK IF Q24=2 – LOST COVERAGE OR NEVER HAD HEALTH INSURANCE BUT DID NOT VISIT MARKETPLACE)

Q25. What was the MAIN reason you did not try to get health insurance through the marketplace?

# (DO NOT READ – PRECODED OPEN END)

- 1 You were not aware of the marketplace
- 2 The marketplaces were not open for enrollment when you needed coverage
- 3 You went someplace else to look for health insurance coverage
- 4 You did not think you would be eligible for health insurance
- 5 You did not think you could afford health insurance
- 6 You did not think you needed health insurance
- 7 OR some other reason (SPECIFY)
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

### (Modified Gen Pop 2011, 2013 Q37)

(ASK IF Q23= 2 - PREVIOUSLY COVERED BY MEDICAID)

Q26. You said that you were previously covered by Medicaid [IF STATE NAME FOR MEDICAID IS NOT 'MEDICAID' INSERT (also known in your state as [INSERT STATE NAME FOR MEDICAID])].

What was the MAIN reason you lost or dropped this coverage?

# (DO NOT READ - PRECODED OPEN END)

- 1 You were no longer eligible
- 2 You did not re-enroll in Medicaid when you needed to
- 3 You couldn't afford what you had to pay for Medicaid or your health care
- 4 You moved
- 5 You couldn't get the health care you needed
- 6 Or some other reason [SPECIFY]
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Modified Gen Pop 2011, 2013 Q36 and 2016 ACA Tracking Survey Q24c)
(ASK IF Q23= 3,4 – PREVIOUSLY COVERED BY HEALTH INSURANCE PLAN BOUGHT ON OWN OR THROUGH MARKETPLACE)

[PN: INSERT IF HAD MARKETPLACE INSURANCE PREVIOUSLY (Q23=3): you signed up for through the health insurance marketplace (also known as INSERT STATE MARKETPLACE NAME in your state or) Healthcare DOT gov.]

[PN: INSERT IF PRIVATE PLAN BOUGHT ON OWN: (Q23=4): you purchased directly from an insurance company.]

Q27. You said that you previously had a private plan that [you signed up for through the health insurance marketplace (also known as INSERT STATE MARKETPLACE NAME in your state or) Healthcare DOT gov./ you purchased directly from an insurance company.]

What was the MAIN reason you lost or dropped that coverage?

(DO NOT READ - PRECODED OPEN END).

- 1 You missed the deadline to re-enroll
- 2 You couldn't afford what you had to pay for your health plan or your health care
- 3 Your plan was no longer being offered
- 4 You couldn't get the health care you needed
- 5 You didn't pay your premium on time
- 6 You moved
- 7 You didn't think you needed it any longer
- 97 Or some other reason [SPECIFY]
- 98 (DO NOT READ) Don't Know
- 99 (DO NOT READ) Refused

(Trend 2001 Q27, 2003 Q17, 2005 Q25, 2007 Q19, 2010 Q20, 2012 Q23, 2014 Q27)
(ASK IF Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q14F=1 OR Q19=2 – NOW INSURED)

Q28. Now thinking about your current health insurance coverage, how would you rate it? Would you say it is excellent, very good, good, fair, or poor?

[SHOW IF RESPONDENT HAS MORE THAN ONE PLAN Q14CT>1: This includes all the health insurance you now have combined]

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 8 (DO NOT READ) Don't Know
- 9 (DO NOT READ) Refused





(Trend 2005 Q34, 2007 Q24 with modified Punch 1 label, 2010 Q22, 2012 Q25, 2014 Q28)
(ASK IF Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q14F=1 OR Q19=2 – NOW INSURED)
Q29. Thinking again about YOUR PERSONAL health insurance coverage, how long have you had your main health plan?

(IF NECESSARY READ CATEGORIES 1-4)

(INTERVIEWER: IF R VOLUNTEERS A SPECIFIC YEAR, RECORD APPROPRIATELY; CLARIFY IF NECESSARY)

- 1 Less than 12 months
- 2 One year to less than two years
- 3 Two years to less than three years
- 4 Three or more years
- 8 (DO NOT READ) Don't Know
- 9 (DO NOT READ) Refused

### **INDIVIDUAL MARKET**

(2005 Q82 modified, 2007 Q66, 2010 Q69, 2012 Q77, 2014 Q29, 2016 modified time reference/filter) (ASK IF Q14c=2,8,9 AND Q14d=2,8,9 AND (Q24=2,8,9 OR Q24 NOT ASKED) – ALL EXCEPT IF INSURANCE PURCHASED THROUGH MARKETPLACE OR DIRECT FROM COMPANY OR TRIED TO BUY PLAN THROUGH MARKETPLACE)

[PN: INSERT if previously had marketplace or DIRECT FROM COMPANY (Q23=3,4): can I confirm you tried/ELSE, INSERT: have you ever TRIED ...]

Q33. Some people buy health insurance on their OWN – that is, not through any employer or union. In the past three years – since [INSERT MONTH] 2017— [can I confirm you tried/ have you ever TRIED] to buy health insurance on your own?

This could be either direct from an insurance company or through a health insurance marketplace (also known as INSERT STATE MARKETPLACE NAME in your state) or Healthcare DOT gov, created by the Affordable Care Act.

(INTERVIEWER NOTE: If respondent says do you mean Obamacare, then say: "It is sometimes referred to as Obamacare.")

- 1 Yes, tried to buy
- 2 No, have not
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(2001 Q43, 2005 Q83, 2007 Q67, 2010 Q70, 2012 Q78, 2014 modified skip – Q30, 2016 modified filter) (ASK IF ((Q14c=1 or Q14d=1) AND Q29=1-3) OR Q24=1 OR Q33=1 – CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST 3 years OR TRIED TO BUY IT IN PAST 3 YEARS) [PN: INSERT IF HAVE PRIVATE HEALTH INSURANCE PLAN BOUGHT BY SELF IN LAST 3 YEARS (Q14C=1 OR Q14d=1 and q29=1-3): You mentioned you CURRENTLY have insurance you bought on your own...] [PN: INSERT IF TRIED TO BUY IN PAST 3 YEARS ON MARKETPLACE (Q24=1): You mentioned you visisted the marketplace to look for insurance...]

[PN: INSERT IF TRIED TO BUY ON OWN IN PAST 3 YEARS (Q33=1): You said you tried to buy insurance on your own...]

Q34. [You mentioned you CURRENTLY have insurance you bought on your own./ You mentioned you visited the marketplace to look for insurance./ You said you tried to buy insurance on your own.]

How difficult was it to find (INSERT ITEMS IN ORDER)? Was it very difficult, somewhat difficult, not too difficult, or not at all difficult?

- 1 Very difficult
- 2 Somewhat difficult
- 3 Not too difficult
- 4 Not at all difficult
- 5 (DO NOT READ) Impossible
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused
- a. A plan with the type of coverage you need
- b. A plan you could afford

(2001 Q44, 2005 Q85, 2007 Q69, 2010 Q72, 2012 Q80, 2014 Q32, 2016 filter change)
(ASK IF Q24=1 or q33=1 –EVER TRIED TO BUY HEALTH INSURANCE ON OWN IN PAST 3 YEARS)
[PN: INSERT IF TRIED TO BUY ON OWN IN PAST 3 YEARS (Q33=1): on your own]
[PN: INSERT IF TRIED TO BUY IN PAST 3 YEARS ON MARKETPLACE (Q24=1): through the marketplace]
Q35. Did you end up buying a health insurance plan [on your own/ through the marketplace]?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2007 Q70, 2010 Q73 modified, 2012 Q81, 2014 Q33 wording change, 2016 wording change/new answer categories)

(ASK IF Q35=2 – DID NOT BUY HEALTH INSURANCE ON OWN IN PAST 3 YEARS)

Q36. What is the MAIN reason you did not buy a plan?

# (DO NOT READ PRE-CODED OPEN END)

- 1 The plan was too expensive
- 2 You found the enrollment process difficult or confusing
- 3 You found out you were not eligible to buy a plan
- 4 You could not find a plan that covered the services you needed
- 6 The deductibles and/or co-pays were too high
- 7 You gained health insurance through another source
- 8 You decided you didn't need insurance
- 9 You found out that you missed the deadline to sign up for coverage
- 10 You didn't pay your premium on time
- 11 Other reason? (SPECIFY)
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused

#### **MEDICAL DEBT**

(Trend 2001 Q11, 2003 Q24, 2005 Q38, 2007 Q29, 2010 Q26, 2012 Q29, 2014 Q40) (ASK ALL)

Q39. During the last 12 months, were there times when you had problems paying or were unable to pay for medical bills?

[READ IF NECESSARY: This can include bills for another family member.]

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2001 Q12, 2003 Q25, 2005 Q39, 2007 Q30, 2010 Q27, 2012 Q30, 2014 Q41) (ASK ALL)

Q40. In the last 12 months, were you ever contacted by a collection agency about owing money for medical bills?

[READ IF NECESSARY: This can include bills for another family member.]

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 Q40, 2007 Q31, 2010 Q28, 2012 Q31, 2014 Q42)

(ASK IF Q40=1 – CONTACTED IN THE LAST 12 MONTHS BY A COLLECTION AGENCY ABOUT OWING MONEY FOR MEDICAL BILLS)

- Q41. Did your bill get sent to a collection agency because of a billing mistake or because you were unable to pay the bill?
  - 1 Billing mistake
  - 2 Unable to pay the bill
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

(Trend 2001 Q13, 2003 Q26, 2005 Q41, 2007 Q32, 2010 Q29, 2012 Q32, 2014 Q43) (ASK ALL)

Q42. Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills?

[READ IF NECESSARY: This can include bills for another family member.]

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q42a modified Q wording, 2007 Q33 modified Q wording, 2010 Q30, 2012 Q33, 2014 Q44) (ASK ALL)

Q43. Do you currently have any medical bills you are paying off over time? This could include medical bills you are paying off by credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from this year or previous years.

[READ IF NECESSARY: This can include bills either for yourself or another family member.]

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 Q43, 2007 Q34, 2010 Q31, 2012 Q34, 2014 Q45)
(ASK IF Q43=1 – CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME)
Q44 How much are the medical bills you are paying off over time?

(IF NECESSARY READ 1-5)

- 1 Less than \$2,000
- 2 \$2,000 to less than \$4,000
- 3 \$4,000 to less than \$8,000
- 4 \$8,000 to less than \$10,000
- 5 \$10,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q44 modified, 2007 Q35 modified question wording and Punches 1/2 labels modified, 2010 Q32, 2012 Q35, 2014 Q46)

(ASK IF Q43=1 – CURRENTLY HAVE ANY MEDICAL BILLS PAYING OFF OVER TIME)

Q45. Was this for care you received in the past 12 months or before that?

- 1 Past 12 months
- 2 Earlier than past 12 months
- 3 (DO NOT READ) Both
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2003 Q29 modified, 2005 Q46 modified, 2007 Q36 modified, 2010 Q33, 2012 Q36, 2014 Q47) (ASK IF Q39=1 OR Q40=1 OR Q42=1 OR Q43=1 – HAS HAD PROBLEM PAYING BILLS IN LAST 12 MONTHS OR HAS BEEN CONTACTED BY A COLLECTION AGENCY IN LAST 12 MONTHS OR HAS HAD TO CHANGE LIFE SIGNIFICANTLY OR HAS OUTSTANDING MEDICAL DEBT)

Q46. When you were having difficulties with your own or your family's medical bills, were these bills for someone who was insured at the time the care was provided or was the person uninsured then?

- 1 Insured at time care was provided
- 2 Uninsured at time care was provided
- 3 (DO NOT READ) More than one person with medical bill problems and one person uninsured and the other insured
- 4 (DO NOT READ) Medical bills from both insured and uninsured time periods
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





#### **INSURANCE COSTS**

(Trend 2001 Q50, 2003 Q30, 2005 Q47, 2007 Q37, 2010 Q34, modified to ask of ALL insured, 2012 Q37, 2014 Q48, 2016 wording change)

(ASK IF Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q14F=1 OR Q19=2 - NOW INSURED)

Q47. Do you pay ALL of the premium for your MAIN health plan, pay SOME of the premium, or do you pay nothing to have this health insurance plan?

[IF NECESSARY, READ: This includes money deducted from a paycheck, or social security check, as well as money you pay directly to the insurance company. If you receive government financial assistance, this is just the amount that you are responsible for paying.]

[IF R SAYS THEY ARE COVERED BY SOMEONE ELSE'S INSURANCE, READ: Do you happen to know if the main policyholder pays ALL, SOME or NOTHING to have that health insurance plan?]

- 1 Pay premium in full (All)
- 2 Pay premium in part (Some)
- 3 Pay nothing
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2001 Q51, 2003 Q31, 2005 Q48, 2007 Q38, 2010 Q35, 2012 Q38, 2014 Q49)
(ASK IF Q47=1,2,3 AND (D2=1,2 OR Q11=1,2) – ANSWERS PREMIUM QUESTION AND HAS FAMILY)

Q48. Is this (IF Q47=1,2 READ: premium amount just for you, that is) coverage for a single person, or is it for a family plan?

[INTERVIEWER NOTE: Included as family plan any insurance that covers more than just the respondent alone.]

[INTERVIEWER NOTE: Even if respondent does not pay for the premium, still want to know if the coverage for single person or family.]

- 1 Own coverage only/Individual plan
- 2 Family plan (includes plans that cover spouse, children and any others)
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2001 Q52, 2003 Q33, 2005 Q50, 2007 Q39, 2010 Q36, 2012 Q39, 2014 Q50) (ASK IF Q47=1,2 – PAYS ALL OR SOME OF PREMIUM)

Q49. How often are premium payments made on this plan?

### (READ IF NECESSARY READ 1-6)

- 1 Once a week
- 2 Every two weeks
- 3 Twice a month
- 4 Once a month
- 5 Once every three months (VOL: Quarterly), OR
- 6 Once a year?
- 7 (DO NOT READ) Some other timing
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q51, 2007 Q40, 2010 Q37, 2012 Q40, 2014 Q51, 2016 modified wording) (ASK IF Q49=1 – PAYS PREMIUM WEEKLY)

Q50. About how much do you pay every week in premiums on this plan including any amount deducted from a paycheck? Just stop when I get to the right category, do you pay...?

(READ LIST)

[IF NECESSARY, READ: This amount is the premium you pay for the whole plan, even if it also covers other family members.]

[PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$10
- 2 \$10 to less than \$30
- 3 \$30 to less than \$60
- 4 \$60 to less than \$100
- 5 \$100 to less than \$125
- 6 \$125 to less than \$175 OR
- 7 \$175 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 Q52, 2007 Q41, 2010 Q38, 2012 Q41, 2014 Q52, 2016 modified wording) (ASK IF Q49=2,3 – PAYS PREMIUM EVERY TWO WEEKS OR TWICE A MONTH)

Q51. About how much do you pay [Q49=2: every two weeks] [Q49=3: twice a month] in premiums on this plan including any amount deducted from a paycheck? Just stop when I get to the right category, do you pay...?

(READ LIST)

[IF NECESSARY, READ: This amount is the premium you pay for the whole plan, even if it also covers other family members.]

[PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$20
- 2 \$20 to less than \$60
- 3 \$60 to less than \$125
- 4 \$125 to less than \$200
- 5 \$200 to less than \$250
- 6 \$250 to less than \$350 OR
- 7 \$350 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q53, 2007 Q42, 2010 Q39, 2012 Q42, 2014 Q53, 2016 modified wording) (ASK IF Q49=4 – PAYS PREMIUM MONTHLY)

Q52. About how much do you pay every month in premiums on this plan including any amount deducted from a paycheck? Just stop when I get to the right category, do you pay...?

(READ LIST)

[IF NECESSARY, READ: This amount is the premium you pay for the whole plan, even if it also covers other family members.]

[PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$40
- 2 \$40 to less than \$125
- 3 \$125 to less than \$250
- 4 \$250 to less than \$400
- 5 \$400 to less than \$500
- 6 \$500 to less than \$700 OR
- 7 \$700 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 Q54, 2007 Q43, 2010 Q40, 2012 Q43, 2014 Q54, 2016 modified wording) (ASK IF Q49=5 – PAYS PREMIUM QUARTERLY)

Q53. About how much do you pay every three months (or quarterly) in premiums on this plan including any amount deducted from a paycheck? Just stop when I get to the right category, do you pay...?

(READ LIST)

[IF NECESSARY, READ: This amount is the premium you pay for the whole plan, even if it also covers other family members.]

[PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$125
- 2 \$125 to less than \$375
- 3 \$375 to less than \$750
- 4 \$750 to less than \$1,200
- 5 \$1,200 to less than \$1,500
- 6 \$1,500 to less than \$2,000 OR
- 7 \$2,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q55, 2007 Q44 with modified filter, 2010 Q41, 2012 Q44, 2014 Q55, 2016 modified wording)

(ASK IF Q49=6,7,8,9 – PAYS PREMIUM YEARLY OR OTHER TIMING/DON'T KNOW/REFUSED)

Q54. About how much do you pay every year in premiums on this plan including any amount deducted from a paycheck? Just stop when I get to the right category, do you pay ...?

(READ LIST)

[IF NECESSARY, READ: This amount is the premium you pay for the whole plan, even if it also covers other family members.]

[PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$500
- 2 \$500 to less than \$1,500
- 3 \$1,500 to less than \$3,000
- 4 \$3,000 to less than \$4,500
- 5 \$4,500 to less than \$6,000
- 6 \$6,000 to less than \$8,000 OR
- 7 \$8,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2003 Q43, 2005 Q60, 2007 Q46, 2010 Q43, 2012 Q46, 2014 Q57)

(ASK IF Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q14F=1 OR Q19=2 - NOW INSURED)

Q55. A deductible is the amount you have to pay before your insurance plan will start paying any part of your medical bills. Does your health plan have a deductible?

[IF RESPONDENT CONFUSES DEDUCTIBLE AND CO-PAY, READ: A co-pay is payment for a doctor visit or other medical service and a deductible is the amount you pay before your insurance plan will start paying any part of your medical bills.]

- 1 Yes
- 2 No
- 3 (DO NOT READ) Yes, for going outside the network
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q61, 2007 Q47, 2010 Q44, 2012 Q47, 2014 Q58, 2016 modified wording) (ASK IF Q55=1 – HEALTH PLAN HAS A DEDUCTIBLE)

Q56. What is your annual deductible per person? Just stop when I get to the right category...

(READ LIST)

[IF PERSON ASKS WHETHER IN-NETWORK OR OUT-OF-NETWORK, READ: in-network]

[PROBE DON'T KNOW: Your best guess is fine.]

- 1 Less than \$100
- 2 \$100 to less than \$500
- 3 \$500 to less than \$1,000
- 4 \$1,000 to less than \$2,000
- 5 \$2,000 to less than \$3,000
- 6 \$3,000 to less than \$5,000 OR
- 7 \$5,000 or more per person
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(2012 Biennial Q48, 2014 Q59)

(ASK IF Q56=8,9 – DON'T KNOW OR REFUSED DEDUCTIBLE)

Q57. Your best guess is fine, would you say your annual deductible is less than \$1,000 or \$1,000 or more per person?

- 1 Less than \$1000
- 2 \$1000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(ASK IF Q55=1, 3 – HEALTH PLAN HAS A DEDUCTIBLE, including for going out of network)

Q58. Does your plan have a separate deductible that you have to meet before it will begin covering your prescription medicines?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2001 Q62, 2003 Q42b, 2005 Q58b, 2007 Q45b, 2010 Q45b, 2012 Q49e, 2014 Q60e)
(ASK IF Q14a=1 OR Q14b=1 OR Q14c=1 OR Q14d=1 OR Q14e=1 OR Q14F=1 OR Q19=2 – NOW INSURED)
Q60. Do you have any insurance to cover all or part of your dental care?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

#### **OUT OF POCKET AND MEDICAL BILL SERIES**

(Trend 2005 Q65, 2007 Q51, 2010 Q49, 2012 Q55, 2014 Q62) (ASK ALL)

Q61. Over the last 12 months, about how much have you had to pay "out of pocket" for each of the following?

[FIRST ITEM: First,] [NEXT ITEM: How about for] (INSERT IN ORDER) in the past 12 months?

[PROBE DON'T KNOW: Your best guess is fine.]

[IF RESPONDENT SEEMS UNSURE OF TERM "OUT OF POCKET", READ: "Out of pocket" is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your insurance coverage.]

[INTERVIEWER NOTE: Respondent can include all "out of pocket" expenses, regardless of who actually pays for them, and includes co-payments or coinsurance payments.]

0-100,000 RECORD NUMBER [RANGE 0-100,000]

888,888 Don't know 999,999 Refused

- a. Your OWN PERSONAL prescription medicines
- b. Your OWN PERSONAL dental and vision care
- c. All your OTHER PERSONAL medical expenses, including for doctors, hospitals, and tests





(ASK IF Q61a-c=888,888 or 999,999 – DON'T KNOW OR REFUSED OOP AMOUNT)

[PN: ASK IMMEDIATELY AFTER CORRESPONDING Q61 ITEM IF DK/REF]

Q61a(a-c). Can you provide your best estimate of what you spent out-of-pocket for (INSERT Q61 ITEM) in the past 12 months? Would you say it was...?

(READ LIST)

- 1 Under \$100
- 2 \$100 to under \$200
- 3 \$200 to under \$500
- 4 \$500 to under \$1,000
- 5 \$1,000 to under \$3,000
- 6 \$3,000 to under \$5,000
- 7 \$5,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q66, 2007 Q52, 2010 Q50, 2012 Q56, 2014 Q63)

(ASK IF D2=1,2 OR Q11=1,2 – HAS FAMILY)

[PN: IF MARRIED/living with partner AND WITH ANY CHILDREN (D2=1,2 AND Q11=1,2) INSERT: "spouse or partner and children"]

[PN: IF MARRIED/living with partner WITH NO CHILDREN (D2=1,2 AND Q11=3,8,9) INSERT: "spouse or partner"]

[PN: IF CHILDREN BUT NOT MARRIED/living with partner (Q11=1,2 AND D2=3,4,5,6,9) INSERT: "children"]

Q62. Over the last 12 months, about how much, in TOTAL, have you had to pay "out of pocket" for these medical, drug, dental and vision expenses, for your [spouse or partner and children/spouse or partner/children]?

[PROBE DON'T KNOW: Your best guess is fine.]

[IF RESPONDENT SEEMS UNSURE OF TERM "OUT OF POCKET", READ: "Out of pocket" is the amount of money you have to pay that is NOT covered by any insurance or special assistance you might have. It does not include the premium you may pay for your and your family's insurance coverage.]

[INTERVIEWER NOTE: Respondent can include all "out of pocket" expenses, regardless of who actually pays for them.]

0-100,000 RECORD NUMBER [RANGE 0-100,000]

888,888 Don't know 999,999 Refused





# (ASK IF Q62=888,888 or 999,999 – DON'T KNOW OR REFUSED FAMILY OOP AMOUNT)

Q62a. Can you provide your best estimate of what you spent out-of-pocket for these medical, drug, dental and vision expenses, for your [spouse or partner and children/ spouse or partner/ children]? Would you say it was...?

(READ LIST)

- 1 Under \$100
- 2 \$100 to under \$200
- 3 \$200 to under \$500
- 4 \$500 to under \$1,000
- 5 \$1,000 to under \$3,000
- 6 \$3,000 to under \$5,000
- 7 \$5,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 Q67b, 2007 Q53 with modified programming instruction, 2010 Q51 modified, 2012 Q57, 2014 q64)

(ASK ALL)

[PN: SCRAMBLE ROTATE ITEMS A-G]

Q63. Have any of the following happened in the past two years because of medical bills? Have you (INSERT FIRST ITEM) because of medical bills?

How about (INSERT NEXT ITEM)?

(IF NEEDED: Has this happened to you in the past two years because of medical bills?)

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused
- a. Been unable to pay for basic necessities like food, heat or rent (*Trend 2005 Q67ba, 2007 Q53a, 2010 Q51a, 2012 Q57a, 2014 q64a*)
- b. Used up all your savings (*Trend 2005 Q67bb, 2007 Q53b, 2010 Q51b, 2012 Q57b, 2014 Q64b*)
- c. Taken out a mortgage against your home or taken out a loan (*Trend 2005 Q67bc modified, 2007 Q53c modified. 2010 Q51c, 2012 Q57c, 2014 Q64c*)
- d. Taken on credit card debt (*Trend 2005 Q67bd modified, 2007 Q53d modified, 2010 Q51d, 2012 Q57d, 2014 Q64d*)
- e. Had to declare bankruptcy (2010 Q51e, 2012 Q57e, 2014 Q64e)
- f. Delayed education or career plans (2012 Biennial Q57f, 2014 Q64f)
- g. Received a lower credit rating (2012 Biennial Q57q, 2014 Q64q)





#### **HEALTH STATUS AND CHRONIC CONDITIONS**

(Trend 2001 Q66, 2003 Q46, 2005 Q68, 2007 Q54, 2010 Q52, 2012 Q58, 2014 Q65) (ASK ALL)

- Q64. On a slightly different topic... In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?
  - 1 Excellent
  - 2 Very good
  - 3 Good
  - 4 Fair
  - 5 Poor
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

(Trend 2007 Q56 with modified programming instruction, 2010 Q54 modified, 2012 Q60, 2014 Q67) (ASK ALL)

[PN: SCRAMBLE ROTATE ITEMS A-F]

Q68. Has a doctor told you that you have any of the following health problems or conditions?

(First,) What about (INSERT; RANDOMIZE)?

(READ AS NECESSARY: Has a doctor told you that you have that?)

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused
- a. Hypertension or high blood pressure (Trend 2007 Q56a, 2010 Q54a, 2012 Q60a, 2014 Q67a)
- b. Heart failure or heart attack (*Trend 2007 Q56b-c modified, 2010 Q54b modified, 2012 Q60b, 2014 Q67b, 2016 wording change*)
- c. Diabetes requiring insulin (*Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56d, 2010 Q54c, 2012 Q60c, 2014 Q67c, 2016 wording change*)
- d. Asthma, emphysema, or lung disease (*Trend 2001 Q68 modified, 2003 Q48 modified, 2005 Q70, 2007 Q56e, 2010 Q54d, 2012 Q60d, 2014 Q67d*)
- e. High cholesterol (2010 Q54e, 2012 Q60e, 2014 Q67e)
- f. Depression, anxiety or other mental health problems (ACA Tracking 2016 Q41 modified)





(2005 Q75 modified, 2007 Q59 modified, 2010 Q59, 2012 Q66, 2014 Q73, 2016 modified filter) (ASK IF ANY Q68a thru q68f=1 – HAS A HEALTH PROBLEM OR CONDITION LISTED IN Q68)

Q70. During the past 12 months, have you ever skipped doses or not filled a prescription for your medications for the health condition(s) that you mentioned because of the cost of the medicines?

[INTERVIEWER NOTE: If respondent has multiple conditions, ask respondent to think about all of them.]

- 1 Yes
- 2 No
- 3 (DO NOT READ) I don't take medications for any of the conditions
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Source: IHP 2011 Q1405, 2012 Biennial Q62, 2014 Q69) (ASK ALL)

Q71. How many times have you personally used a hospital emergency room in the past 12 months?

(IF NECESSARY: Your best estimate is fine.)

\_\_\_\_\_ [range 00-96]

- 97 More than once but don't know exact number
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused

(Source: IHP 2011 Q1410, 2012 Biennial Q63, 2014 Q70) (ASK IF Q71=1-97 – USED ER IN THE PAST 12 MONTHS)

- Q72. The last time you went to the hospital emergency room, was it for a condition that you thought could have been treated by your regular doctor if he or she had been available?
  - 1 Yes
  - 2 No
  - 3 (DO NOT READ) Do not have a regular doctor
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused





(Trend 2003 Q50 modified, 2005 Q76 modified, 2007 Q60 modified, 2010 Q60 modified, 2012 Q67, 2014 Q74)

(ASK ITEMS A AND B OF ALL)

(ASK ITEM C OF FEMALES AGE 40 AND OVER (SEX=2 AND AGE=40-64))

(ASK ITEM D OF FEMALES AGES 21 – 65 (SEX=2 AND AGE=21-64))

(ASK ITEM E OF THOSE AGE 50 AND OVER (AGE=50-64)

(ASK ITEMS F AND G OF ALL)

Q73. Next I will ask you about some tests given by doctors or other health professionals that screen for medical conditions.

(First,/Next,) Did you have (INSERT IN ORDER), or not?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused
- a. your blood pressure checked within the past [IF Q68a=1: 12 months] [IF Q68a =2-9: 2 years] (Trend 2003 Q50a modified, 2005 Q76a modified, 2007 Q60a modified, 2010 Q60a modified, 2012 Q67a)
- b. a dental exam within the past 12 months (*Trend 2003 Q50b modified, 2005 Q76b modified, 2010 Q60b, 2012 Q67b*)
- c. a mammogram within the past two years (*Trend 2003 Q50c modified, 2005 Q76c modified, 2007 Q60c modified, 2010 Q60c modified skip, 2012 Q67c*)
- d. a Pap test within the past three years (*Trend 2003 Q50d modified, 2005 Q76d modified, 2007 Q60d modified, 2010 Q60d modified, 2012 Q67d*)
- e. colon cancer screening, also known as a colonoscopy, or testing for blood in the stool, within the past five years (*Trend 2003 Q50e modified, 2005 Q76e modified, 2007 Q60e modified, 2010 Q60e, 2012 Q67e, 2014 modified*)
- f. your cholesterol checked within the past [IF Q68a=1 OR Q68b=1 OR Q68e=1: 12 months] [IF Q68a<>1 AND Q68b<>1 AND Q68e<>1: five years] (Trend 2003 Q50f modified, 2005 Q76f modified, 2007 Q60f modified, 2010 Q60f, 2012 Q67f)
- g. a seasonal flu shot within the past 12 months [READ IF NECESSARY: not the H1N1 or swine flu shot] (2010 Q60g, 2012 Q67g)





#### **WORK AND HEALTH CARE**

(Modified Trend 2001 D4, 2003 D4, 2005 D4, 2007 D4, 2010 D4, 2012 D4, 2014 modified to 30 hours, 2016 D4)
(ASK ALL)

D4. Are you now employed full-time, part-time, are you retired, are you unemployed but looking for work, or are you not employed for pay?

[INTERVIEWER NOTE: Employed full-time is defined as 30 hours or more per week. If less than 30 hours, then part-time.]

[IF R SAYS THEY ARE SELF-EMPLOYED, PROBE: "Are you self-employed working full-time hours or part-time hours?" AND THEN RECORD AS CODE 1 OR 2]

- 1 Employed full-time
- 2 Employed part-time
- 3 Retired
- 4 Unemployed, but looking for work
- 5 Not employed for pay
- 6 (DO NOT READ) Disabled
- 7 (DO NOT READ) Student
- 8 (DO NOT READ) Other (homemaker, etc.)
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused

(Trend 2001 D5, 2003 D5, 2005 D6, 2007 D6, 2010 D6, 2012 D6, 2014 D5) (ASK IF D4=1,2 – EMPLOYED FULL OR PART-TIME)

D5. Are you now SELF-employed or are you employed by someone else?

[IF HAS MORE THAN ONE JOB, READ: Please think about your MAIN job, where you work the most hours.]

- 1 Self-employed
- 2 Employed by someone else
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 D7, 2007 D7, 2010 D7, 2012 D7, 2014 d6) (ASK IF D5=1 – SELF-EMPLOYED)

- Do you work by yourself, do you employ other people, or do you work with other people?
  - 1 Just self
  - 2 Employ other people
  - 3 Work with other people
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

{2010 D8, 2012 D8, 2014 d7} (ASK IF D5=1 – SELF-EMPLOYED)

D7. Do you own your own business or professional practice?

- 1 Yes [INTERVIEWER: includes those who own a business jointly with others]
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2003 D6, 2005 D8, 2007 D8 modified, 2010 D10 modified response cats, 2012 D10, 2014 D9) (ASK IF D4=1,2 OR D7=1 – EMPLOYED FULL- OR PART-TIME OR OWN OWN BUSINESS)

D9. Including all its locations and worksites, not just your own, about how many people are employed by the company or organization you [D7=1: own] [D4=1,2 AND D7=2,8,9: work for in your main job]? Just stop me when I get to the right category.

Would you say there are (READ LIST)?

- 1 Under 20 employees
- 2 20 to less than 50 employees
- 3 50 to less than 100 employees
- 4 100 to less than 500 employees
- 5 500 to less than 1,000 employees, OR
- 6 1,000 or more employees?
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 D10, 2007 D10, 2010 D11, 2012 D11, 2014 D10) (ASK IF D4=1,2 – EMPLOYED FULL OR PART-TIME)

D10. About how much do you make an hour [INTERVIEWER NOTE: IF R HAS MORE THAN ONE JOB ADD: on your MAIN job]?

Is it (READ 1-4)?

- 1 Less than \$10 per hour
- 2 \$10 to less than \$15 per hour
- 3 \$15 to less than \$20 per hour, OR
- 4 \$20 per hour or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2003 D10 with modified base, 2005 D13 with modified base, 2007 D13 with modified base, 2010 D14, 2012 D14, 2014 D11)

(ASK IF (D5=2,8,9) AND (Q14a=2,8,9 OR Q18=2,3,4) – EMPLOYED BY SOMEONE ELSE AND DO NOT HAVE INSURANCE FROM OWN EMPLOYER)

- D11. Does YOUR employer offer health insurance to ANY employees?
  - 1 Yes
  - 2 No
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused

(Trend 2003 D11, 2005 D14, 2007 D14, 2010 D15, 2012 D15, 2014 D12)

(ASK IF D11=1 – EMPLOYER OFFERS INSURANCE AND NOT INSURED BY EMPLOYER IN OWN NAME)

- D12. Are you eligible to participate in your employer's health plan?
  - 1 Yes
  - 2 No
  - 8 (DO NOT READ) Don't know
  - 9 (DO NOT READ) Refused





(Trend: YA 2011 Q94, Biennial 2014 D13)

(ASK IF D12=1 - ELIGIBLE BUT NOT INSURED BY EMPLOYER)

(ASK ITEM A ONLY IF D2=1,2) (ASK ITEM B ONLY IF AGE=19-30)

[PN: IF D13A=1 OR D13B=1, DO NOT ASK D13F]

[PN: SCRAMBLE ROTATE ITEMS A-E; ALWAYS ASK ITEMS F-G LAST]

D13. Now please tell me if each is a reason why you did NOT get the health insurance offered to you through your job?

(First/Next)...(INSERT ITEM) READ FOR FIRST ITEM, THEN AS NECESSARY: Is this a reason, or not?

- 1 Yes
- 2 Nο
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused
- You were covered by your (IF D2=1 INSERT: spouse's /IF D2=2 INSERT: partner's) insurance a.
- b. You were covered by your parents' insurance
- It was too expensive or the deductibles and co-pays were too high c.
- d. You bought a plan through the health insurance marketplaces or directly through an insurance company
- You enrolled in Medicaid e.
- You did not need or want health insurance f.
- Some other reason, (SPECIFY) g.





#### **FACTUALS & DEMOGRAPHICS**

[READ TO ALL] Finally, I have a few more questions so we can describe the people who took part in our survey...

(ASK ALL)

EDUC. What is the highest level of school you have completed or the highest degree you have received?

(DO NOT READ LIST)

[INTERVIEWER NOTE: Enter code 3-HS grad if R completed training that did NOT count toward a degree]

[INTERVIEWER NOTE: Enter code 3-HS graduate if R completed vocational, business, technical, or training courses after high school that did NOT count toward an associate degree from a college, community college or university (e.g., training for a certificate or an apprenticeship)]

- 1 Less than high school (Grades 1-8 or no formal schooling)
- 2 High school incomplete (Grades 9-11 or Grade 12 with no diploma)
- 3 High school graduate (Grade 12 with diploma or GED certificate)
- 4 Some college, no degree (includes some community college)
- 5 Two year associate degree from a college or university
- 6 Four year college or university degree/Bachelor's degree (e.g., BS, BA, AB)
- 7 Some postgraduate or professional school, no postgraduate degree
- 8 Post-graduate or professional degree, including master's, doctorate, medical, or law degree (e.g., MA, MS, PhD, MD, JD)
- 9 Don't know/Refused

(Trend modified 2003 Q19, modified 2005 Q26, modified 2007 Q20, 2010 Q81, 2012, 2014 FAM) (ASK ALL)

FAM. On a slightly different topic... Please tell me how many family members – counting YOURSELF and other adults and children – live in your house or apartment. Please include anyone who is temporarily in the hospital, in a nursing home, or away at school.

[IF MARRIED/LIVING WITH PARTNER (D2=1,2) AND SAYS 1 FAMILY MEMBER, PROBE: Is that one including yourself?]

[RECORD RESPONSE; Range 1 to 96]

- 97 97 or more
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused





(Trend 2001 d20, 2003 D16 modified, 2005 D16, 2007 D16, 2010 HISP, 2012, 2014 HISP) (ASK ALL)

HISP. Are you, yourself, of Latino or Hispanic origin or descent, such as Mexican, Puerto Rican, Cuban, or some other Latin American background?

- 1 Yes
- 2 No
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2001 D21, 2003 D17 modified, 2005 D17, 2007 D17, 2010 RACE, 2012, 2014 RACE) (ASK ALL)

RACE. What is your race? Are you white, black or African American, Asian, American Indian or Alaska Native, or Native Hawaiian or other Pacific Islander? You may select more than one race.

# [ACCEPT MULTIPLE RESPONSES]

- 1 White
- 2 African American/Black
- 3 Asian
- 4 American Indian or Alaska Native
- 5 Native Hawaiian or other Pacific Islander
- 6 Other (SPECIFY)
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 D18 modified, 2007 D20 modified, 2010 D17, 2012 D17, 2014 INC) (ASK ALL)

INC. Last year, that is in 2019, approximately what was [IF NOT MARRIED (D2=3-6,9): your personal] [IF MARRIED (D2=1): your spouse's) (IF LIVING WITH PARTNER (D2=2): partner's) and your] total income from all sources, before taxes? Was it under \$35,000 or \$35,000 or more?

[IF NECESSARY: Your best guess is fine.]

- 1 Under \$35,000
- 2 \$35,000 or more
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(Trend 2005 D19 modified, 2007 D21 modified, 2010 D17a, 2012 D17a, 2014 INCA) (ASK IF INC=1 – INCOME UNDER \$35,000)

INCa. Now, just stop me when I get to the right category. Was your income...?

(READ LIST)

[IF NECESSARY: Your best guess is fine.]

- 1 Less than \$10,000
- 2 \$10,000 to under \$15,000
- 3 \$15,000 to under \$20,000
- 4 \$20,000 to under \$25,000
- 5 \$25,000 to under \$30,000, OR
- 6 \$30,000 to under \$35,000
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Trend 2005 D20 modified, 2007 D22 modified, 2010 D17b modified, 2012 D17b, 2014 INCB) (ASK IF INC=2 – INCOME \$35,000 OR MORE)

INCb. Now, just stop me when I get to the right category. Was your income...?

(READ LIST)

[IF NECESSARY: Your best guess is fine.]

- 1 \$35,000 to under \$40,000
- 2 \$40,000 to under \$45,000
- 3 \$45,000 to under \$60,000
- 4 \$60,000 to under \$80,000
- 5 \$80,000 to under \$100,000
- 6 \$100,000 to under \$120,000
- 7 \$120,000 to under \$140,000
- 8 \$140,000 or more
- 98 (DO NOT READ) Don't know
- 99 (DO NOT READ) Refused





(KFF 2003; Trend 2003 D24, 2005 D24, 2007 D27, 2010 D20, 2012 D20, 2014 PARTYID)
(ASK ALL)

PARTYID. In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else?

- 1 Republican
- 2 Democrat
- 3 Independent
- 4 Something else
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(ACA Tracking Survey 2018a D24, 2018b D24)

(ASK IF PARTYID=3,4,8,9)

PARTYLEAN. As of today do you lean more towards the Republican Party or more towards the Democratic Party?

- 1 Republican
- 2 Democrat
- 3 (DO NOT READ) Neither
- D (DO NOT READ) Don't Know
- R (DO NOT READ) Refused

(Biennial 2012 BIRTH\_HISP, 2014 BORN)

(ASK IF Q.HISP=2, 8, OR 9 – NON HISPANIC)

BORN. Were you born in the United States?

- 1 Yes
- 2 No, other country
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Biennial 2012 BIRTH\_HISP, 2014 BIRTH\_HISP)

(ASK IF Q.HISP=1 – HISPANIC)

BIRTH\_HISP. Were you born in the United States, on the island of Puerto Rico, or in another country?

- 1 U.S.
- 2 Puerto Rico
- 3 Another country
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused





(CHIS, 2014 YEARS\_US)

(ASK IF BORN=2,8,9 or BIRTH\_HISP=3,8,9 – NOT BORN IN U.S.)

YEARS\_US. About how many years have you lived in the United States?

(READ LIST)

- 1 Less than 3 years
- 2 3 to 4 years
- 3 5 to 10 years
- 4 More than 10 years
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

(Marketplace 2014, Biennial 2014 LANG2)

(ASK IF SPANISH LANGUAGE INTERVIEW)

LANG2. Would you say you can carry on a conversation in English, both understanding and speaking – very well, pretty well, just a little, or not at all?

- 1 Very well
- 2 Pretty well
- 3 Just a little
- 4 Not at all
- 8 (DO NOT READ) Don't know
- 9 (DO NOT READ) Refused

{Biennial 2014 Hh3a}

(ASK IF FAM>1 AND CELL PHONE SAMPLE - MORE THAN ONE PERSON IN HH)

HH3A. How many adults between ages 19 and 64 live in your household, including yourself?

\_\_\_\_ Enter number 1-7

- 8 8 or more
- 9 (DO NOT READ) Don't know/Refused

{Biennial 2014 L1}

(ASK ALL LANDLINE SAMPLE)

- L1. Now thinking about your telephone use... Do you have a working cell phone?
  - 1 Yes, have cell phone
  - 2 No, do not
  - 9 (DO NOT READ) Don't know/Refused





# {Biennial 2014 L1a}

(ASK IF L1=2, 9 AND FAM>1 – NO CELL PHONE AND MULTI-PERSON HOUSEHOLD)

- L1a. Does anyone in your household have a working cell phone?
  - 1 Yes, someone in household has cell phone
  - 2 No
  - 9 (DO NOT READ) Don't know/Refused

# {Biennial 2014 L1b}

(ASK IF HH3A>1 AND (L1=1 OR L1A=1 OR CELL SAMPLE))

L1B. How many people age 19 to 64 in your household have a working cell phone?

\_\_\_\_ Enter number 1-7

- 8 8 or more
- 9 (DO NOT READ) Don't know/Refused

# {Biennial 2014 c1}

(ASK ALL CELL PHONE SAMPLE)

- C1. Now thinking about your telephone use... Is there at least one telephone INSIDE your home that is currently working and is not a cell phone?
  - 1 Yes home telephone
  - 2 No, home telephone
  - 9 (DO NOT READ) Don't know/Refused





(ASK ALL)
RZIPCODE. What is your zipcode?
Enter Zipcode
99999 (DO NOT READ) Don't know/Refused

(ASK ALL PREPAID CELL PHONE SAMPLE OR PRESCREENED SAMPLE)

MONEY. That's the end of the interview. We'd like to send you \$10 for your time. Can I please have your full name and a mailing address where we can send you the money?

[INTERVIEWER NOTE: If R does not want to give their full name, explain we only need it so we can send the \$10 to them personally.]

(PN: REQUIRE ALL FIELDS IF NOT CODE 9)

- 1 [ENTER FULL NAME] INTERVIEWER: PLEASE VERIFY SPELLING
- 2 [ENTER MAILING ADDRESS]
- 3 [City]
- 4 [State]
- 5 CONFIRM ZIP from above in RZIPCODE
- 9 (DO NOT READ) Respondent does not want the money

THANK AND END INTERVIEW: That completes the interview. Thank you very much for your time and cooperation. Have a nice day/evening.





### PLEASE INCLUDE THE FOLLOWING IN THE DATA SET:

- 1) CENSUS REGION
- 2) USR CODE
- 3) LANGUAGE OF INTERVIEW
- 4) TELEPHONE NUMBER, INCLUDING AREA CODE
- 5) NUMBER OF CALLS TO COMPLETE INTERVIEW
- 6) RURAL/URBAN CODE
- 7) OVERSAMPLING STRATA CODE
- 8) CENSUSREGIONFINAL
  - Use self-reported zip code (RZIPCODE).
  - If RZIPCODE=Refused or invalid and LL, use sample region.
  - If RZIPCODE=Refused or invalid and Cell, leave as missing.

# 9) DENSITYFINAL

- Use self-reported zip code (RZIPCODE).
- If RZIPCODE=Refused or invalid and LL, use sample density.
- If RZIPCODE=Refused or invalid and Cell, leave as missing.