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Commonwealth Fund Affordable Care Act Tracking Survey, October 2013

(SSRS DEMO QUESTION)

(ASK ALL)

HE-1. Do you have health insurance?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(SSRS DEMO QUESTION)

(ASK HE-2 IF HE-1=1)

HE-2. How do you obtain your health insurance? Is it...? (READ LIST; ACCEPT ONE ONLY)?

- 1 Through your or your spouse's employer
- 2 Directly from a health plan or insurance company
- 3 Through public programs, such as Medicare or Medicaid
- 4 (DO NOT READ) Other
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

IF AGE 19-64 CONTINUE; ALL OTHERS SKIP TO NEXT INSERT

(IF HE-2=2)

CM-A. Just to clarify, is this insurance you obtain through a current or former employer or is it purchased directly from a health plan or insurance company?

(INTERVIEWER NOTE: If respondent says "I am in a high risk pool or Pre-Existing Condition Insurance Plan (PCIP)," response should be 2, purchased directly from a health plan/insurance company.)

- 1 Through a current or former employer
- 2 Purchased directly from a health plan/insurance company
- 3 (DO NOT READ) Through public programs, such as Medicare or Medicaid
- 4 (DO NOT READ) Other
- D (DO NOT READ) Don't know
- R (DO NOT READ)Refused



(IF (HE-2=3,4,D,R OR CM-A=3, 4, D,R)

CM-B. Did you sign up for health insurance this month in a health insurance marketplace created by the new health reform law, sometimes known as 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
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

D (DO NOT READ) Refused

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1) ASK CM INSERT

I. Awareness of marketplaces and financial assistance

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1)
CW-1a. In what State do you reside?
(DO NOT READ LIST)

1 _____(LIST OF STATES)

(PN: CREATE 'STATE' VARIABLE; IF RESPONDENT PROVIDES STATE FOR CW-1a, STATE=RESPONSE IN CW-1a, IF LANDLINE SAMPLE AND RESPONDENT REFUSED CW-1a, USE SAMPLE STATE, IF CELL PHONE SAMPLE AND RESPONDENT REFUSED, STATE=UNKNOWN)

(PN: USE MARKETPLACE NAME PROVIDED IF STATE=AR, CA, CO, CT, DC, HI, ID, IL, KY, MD, MA, MN, NV, NM, NY, OR, RI, VT, WA)

(Marketplace 2013 MODIFIED)

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1)

(INSERT TEXT "also known as..." IN PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

- (IF CM-B=1, READ: "Can I confirm Are you aware of this new marketplace also known as (INSERT STATE MARKETPLACE NAME) in your state?)
- CW-1. Since the beginning of October, under the health reform law, also known as the Affordable Care Act, new marketplaces have been open in each state where people who do not have affordable health insurance through a job, can shop and sign up for health insurance

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

(Can I confirm –) Are you aware of this new marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state?

- 1 Yes, I am aware
- 2 No, I am not aware
- D (DO NOT READ) Don't know enough to say
- R (DO NOT READ) Refused

(Marketplace 2013 MODIFIED)

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1)

(INSERT TEXT IN PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

CW-2. Many people without affordable health insurance through a job may be eligible for financial help to pay for their health insurance in these new marketplaces (also known as (INSERT STATE MARKETPLACE NAME) in your state). Are you aware that financial assistance for health insurance is available under the reform law?

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

- Yes, I am aware 1
- 2 No, I am aware
- (DO NOT READ) Don't know enough to say
- (DO NOT READ) Refused

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1)

CW-2a. People who go to the marketplaces may also find out that their income makes them eligible for Medicaid under the reform law. Are you aware that the health care reform law makes Medicaid available to more Americans?

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

- 1 Yes, I am aware
- 2 No, I am aware
- D (DO NOT READ) Don't know enough to say
- R (DO NOT READ) Refused

II. ACCESSING THE MARKETPLACES

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1)

- CW-3. Have you gone to this new marketplace to shop for health insurance? This could be by mail, in person, by phone, or on the Internet.
 - 1 Yes
 - 2 No
 - 3 (DO NOT READ) Someone else (e.g., spouse) went to marketplace to shop for respondent's/family's health insurance
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(IF CW-3=1)

(ROTATE 1-4/4-1)

(ROTATE SAME ORDER FOR CW-4, CW-5, and CW-6)

CW-4. How easy or difficult was it to find (INSERT ITEM)? Would you say that it was (READ LIST)

(READ LIST)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- N (DO NOT READ) Impossible
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(DO NOT ROTATE)

- a. A plan with the type of coverage you need
- b. A plan you could afford

(Health Insurance Tracking Survey, 2013)

(IF CW-3=1)

(ROTATE 1-4/4-1)

(ROTATE SAME ORDER FOR CW-4, CW-5, and CW-6)

- CW-5. How easy or difficult was it to compare the (INSERT ITEM) of different insurance plans? Would you say it was...(READ LIST)?
 - 1 Very easy
 - 2 Somewhat easy
 - 3 Somewhat difficult
 - 4 Very difficult
 - N (DO NOT READ) Impossible
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(SCRAMBLE ITEMS A-C)

- a. Benefits covered
- b. Premium costs
- c. Potential out of pocket costs from deductibles and co-pays

(IF CW-3=1)

- CW-5a. Did you try to find out if you are either eligible for financial assistance to help pay for your plan, or if you are eligible for Medicaid?
 - 1 Yes
 - 2 No
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(NEW)

(IF CW-<mark>5a=1</mark>)

(ROTATE 1-4/4-1)

(ROTATE SAME ORDER FOR CW-4, CW-5, and CW-6)

- CW-6. How easy or difficult was it to find out if you are eligible for financial assistance or for Medicaid? Would you say it was...(READ LIST)?
 - 1 Very easy
 - 2 Somewhat easy
 - 3 Somewhat difficult
 - 4 Very difficult
 - N (DO NOT READ) Impossible
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(NEW)

(IF CW-5a=1)

CW-6a. And are you eligible for either financial assistance to help pay for your plan or for Medicaid?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(NEW)

(IF CW-3=1)

(INSERT PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

- CW-7. Overall, how would you describe your experience in trying to get health insurance through the marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state? Would you say that your experience was (READ LIST)?
 - 1 Excellent
 - 2 Good
 - 3 Fair, or
 - 4 Poor
 - D (DO NOT READ) Don't Know
 - R (DO NOT READ) Refused

III. ENROLLING IN A HEALTH PLAN

(IF CW-3=1,3)

CW-8. Did you end up enrolling in a health plan?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

BASE: ENROLLED IN HEALTH PLAN (CW-8=1)

CW-9. Did you enroll in [INSERT LIST]

- 1 a private health insurance plan
- 2 a Medicaid plan.
- 3 or are you not sure what type of plan you enrolled in?
- R (DO NOT READ) Refused

(IF CW-8=1)

CW-10. Did the plan you selected include all, some, or none of the doctors that you wanted?

- All of the doctors you wanted. 1
- Some of the doctors you wanted.
- None of the doctors you wanted.
- (DO NOT READ) Didn't look at doctors on the plan/Don't know who the doctors are on the plan
- (DO NOT READ) Don' t know D
- R (DO NOT READ) Refused

(IF CW-8=1)

(ROTATE 1-4/4-1)

- CW-11. How optimistic are you that having this new health insurance will improve your ability to get the health care that you need? Are you..
 - 1 Very optimistic
 - Somewhat optimistic
 - Not very optimistic
 - Not at all optimistic
 - 5 (DO NOT READ) Depends
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

IV. NOT ENROLLING IN A HEALTH PLAN

(NEW)

(IF CW-8=2)

CW-12. Can you tell me why you did not enroll in a health insurance plan or Medicaid when you visited the marketplace? Was it because ... (INSERT ITEM)

(READ AS NEEDED: Was this a reason why you didn't enroll in a health insurance plan or Medicaid?)

- 1 Yes
- 2 No
- D Don't know
- R Refused

(SCRAMBLE)

(ITEM H ALWAYS ASKED LAST)

- a. You are still trying to decide which plan you want
- b. The internet website you were using was experiencing technical difficulties
- c. You are not certain you can afford a plan
- d. You haven't been able to find out if you can get financial assistance or Medicaid.
- e You were not eligible for financial assistance or Medicaid
- f. You couldn't find a plan with the doctors that you wanted
- g. You thought the deductibles and copays were too high
- h. Or some other reason (Specify)

(Marketplace 2013 MODIFIED)

BASE: IS NOT AWARE OF OR HAS NOT GONE TO THE MARKETPLACE OR DID NOT ENROLL

(IF CW-1= 2, D, R OR CW-3=2, D, R OR CW-8=2, D, R)

(IF CW-8=2, D,R INSERT "GO BACK TO)

(INSERT PARENS IF STATE IS KNOWN AND STATE HAS MARKETPLACE NAME)

- CW-13. The enrollment period for health insurance in the marketplaces ends on March 31, 2014. How likely are you to go to (go back to) the marketplace (also known as (INSERT STATE MARKETPLACE NAME) in your state) by March 31, 2014 to enroll in a health plan or find out if you are eligible for financial help to pay for your plan or for Medicaid? Would you say you are...(READ LIST)?
 - 1 Very likely
 - 2 Somewhat likely
 - 3 Somewhat unlikely
 - 4 Very unlikely
 - 5 (DO NOT READ) Haven't decided yet
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

V. OVERALL VIEWS OF THE AFFORDABLE CARE ACT'S NEW INSURANCE PROVISIONS

(NEW)

IF AGE 19 TO 64 AND (HE-1=2 OR CM-A=2 OR CM-B=1) (ROTATE VERBIAGE IN PARENS)

- CW-14. Do you have a generally (favorable) or generally (unfavorable) opinion of the new insurance options available under the health reform law? (GET ANSWER THEN ASK) Is that a very (favorable/unfavorable) or somewhat (favorable/unfavorable) opinion?
 - 1 Very favorable
 - 2 Somewhat favorable
 - 3 Somewhat unfavorable
 - 4 Very unfavorable
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(modified Marketplace 2013)

ASK IF AGE 19 TO 64 AND (HE-1=2,CM-A=2, CM-B=1)

- CW-15. More Americans will become eligible for Medicaid under the health reform law. But the Supreme Court has allowed states to choose whether to expand Medicaid to cover more of their residents. Do you generally favor or oppose making Medicaid available to more residents in your state? (GET ANSWER, THEN ASK: Is that strongly favor/oppose or somewhat favor/oppose")
 - 1 Strongly favor
 - 2 Somewhat favor
 - 3 Somewhat oppose
 - 4 Strongly oppose
 - 5 (DO NOT READ) Unable to answer if favor or oppose
 - D (DO NOT READ) Don't know enough to say
 - R (DO NOT READ) Refused

VI. HEALTH STATUS

POSSIBLE DROP

(Trend 2001 Q66, 2003 Q46, 2005 Q68, 2007 Q54, 2010 Q52) (Biennial 2012)

ASK IF AGE 19 TO 64 AND (HE-1=2,CM-A=2, CM-B=1)

- CW-16. 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
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused