

**Kaiser Family Foundation/Los Angeles Times
Survey of Adults with Employer Sponsored
Health Insurance**



METHODOLOGY

The Kaiser Family Foundation/Los Angeles Times *Survey of Adults with Employer-Sponsored Health Insurance* is based on interviews with a probability-based sample of 1,407 respondents between the ages of 18 and 64 who reported having health insurance from an employer or union (excluding those covered by a parent’s employer). Interviews were administered online and by telephone from September 25 through October 9, 2018 in English and Spanish.

Teams from the Kaiser Family Foundation and The Los Angeles Times worked together to develop the questionnaire and analyze the data, and both organizations contributed financing for the survey. Each organization is solely responsible for its content.

NORC at the University of Chicago conducted sampling, interviewing, and tabulation for the survey using the AmeriSpeak Panel, a representative panel of adults age 18 and over living in the United States. AmeriSpeak Panel members are recruited through probability sampling methods using the NORC National Sample Frame, an address-based sampling frame. Panel members who do not have internet access complete surveys via telephone, and internet users complete surveys via the web (for this survey, 60 respondents completed via phone and 1,347 via web).¹ For this study, panelists with lower incomes were selected at disproportionately higher rates than those with higher incomes in order to allow for separate analysis of low-income people with employer-sponsored insurance.

The combined results have been weighted to adjust for the fact that not all survey respondents were selected with the same probability, to address the implications of sample design, and to account for systematic nonresponse along known population parameters. The first weighting stage addressed differences in probability of selection for the AmeriSpeak Panel and accounted for differential nonresponse to the AmeriSpeak screening interview. At this stage, an adjustment was also made to account for the oversampling of lower-income panelists and to account for differential nonresponse to the survey screening interview.

In the second weighting stage, the sample was adjusted to match known demographic distributions of the U.S. population ages 18-64 with employer-sponsored health insurance using the following parameters: age, age by sex, age by education, gender by education, education within non-Hispanic whites, race/ethnicity, Census Division, and household income. Demographic weighting parameters were based on the U.S. Census Bureau’s March 2018 Annual Social and Economic Supplement of the Current Population Survey.

The margin of sampling error including the design effect for the full sample is plus or minus 3 percentage points. All statistical tests of significance account for the effect of weighting. Numbers of respondents and margins of sampling error for key subgroups are shown in the table below. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margins of sampling error for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

Group	N (unweighted)	M.O.S.E.
Total adults ages 18-64 with employer-sponsored insurance	1,407	±3 percentage points
Deductible level		
Zero Deductible	189	±9 percentage points
Lower deductible	647	±5 percentage points
Higher deductible	280	±7 percentage points
Highest deductible	284	±7 percentage points

Kaiser Family Foundation public opinion and survey research and NORC at the University of Chicago are both charter members of the [Transparency Initiative](#) of the American Association for Public Opinion Research.

¹ More details on NORC’s AmeriSpeak panel, including sample frame and recruitment methods, can be found at <http://www.norc.org/Research/Capabilities/Pages/amerispeak.aspx>.

Notes for reading the topline:

- Question wording shown is for web mode; for some questions phone wording varied slightly.
- Questions were asked in the order shown here; question numbers may not be sequential.
- (VOL) indicates that a response was volunteered by the respondent, not offered as an explicit option.
- Values less than 0.5% are indicated by an asterisk (*).
- All trends shown in this document are among people ages 18-64 with employer-sponsored health insurance.

Trend data shown in this document come from the following surveys. All trends shown are based on adults ages 18-64 with employer-sponsored health insurance. Most of the trend data come from random digit dial telephone surveys, so potential mode effects should be considered when interpreting trends.

06/18: Kaiser Family Foundation *Kaiser Health Tracking Poll – June 2018* (conducted June 11-20, 2018)
04/18: Kaiser Family Foundation *Kaiser Health Tracking Poll – April 2018* (conducted April 20-30, 2018)
06/17: Kaiser Family Foundation *Kaiser Health Tracking Poll – June 2017* (conducted June 14-19, 2017)
02/17: Kaiser Family Foundation *Kaiser Health Tracking Poll – February 2017* (conducted February 13-19, 2017)
11/15: Kaiser Family Foundation *Kaiser Health Tracking Poll – November 2015* (conducted November 10-17, 2015)
09/15: Kaiser Family Foundation/New York Times *Medical Bills Survey* (conducted August 28-September 28, 2015)
04/15: Kaiser Family Foundation *Kaiser Health Tracking Poll – April 2015* (conducted April 8-14, 2015)
06/13: Kaiser Family Foundation *Kaiser Health Tracking Poll – June 2013* (conducted June 4-9, 2013)
08/11: Kaiser Family Foundation *Kaiser Health Tracking Poll – August 2011* (conducted August 10-15, 2011)
03/11: Kaiser Family Foundation *Kaiser Health Tracking Poll – March 2011* (conducted March 8-13, 2011)
05/10: Kaiser Family Foundation *Kaiser Health Tracking Poll – May 2010* (conducted May 11-16, 2010)
09/09: Kaiser Family Foundation *Kaiser Health Tracking Poll – September 2009* (conducted September 11-18, 2009)
06/05: USA Today/Kaiser Family Foundation/Harvard School of Public Health *Health Care Costs Survey* (conducted April 25-June 9, 2005)
09/04: Kaiser Family Foundation/Agency for Healthcare Research and Quality/Harvard School of Public Health *National Survey on Consumers' Experiences With Patient Safety and Quality Information* (conducted July 7-September 25, 2004)
08/04: Kaiser Family Foundation *Health Poll Report Survey – August 2004* (conducted August 5-8, 2004)
07/03: Kaiser Family Foundation *Health Insurance Survey* (conducted April 30-July 20, 2003)
06/03: Kaiser Family Foundation/Harvard School of Public Health *National Survey of the Public's Views on Medicare* (conducted April 25-June 1, 2003)
05/02: NPR/Kaiser Family Foundation/Kennedy School of Government *National Survey on Health Care* (conducted March 28-May 1, 2002)
08/01: Kaiser Family Foundation/Harvard School of Public Health *National Survey on Consumer Experiences With and Attitudes Toward Health Plans* (conducted July 2-August 8, 2001)
12/99: Kaiser Family Foundation/Consumers' Union *Consumer Experiences With Health Plans* (conducted October 20-December 8, 1999)
09/97: Kaiser Family Foundation/Harvard University *National Survey of Americans' Views on Managed Care* (conducted August 22-September 23, 1997)

Q1. Are you currently covered by any form of health insurance, or are you uninsured? A health insurance plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medicaid.

	10/18
Covered by health insurance	100
Uninsured	-
Don't know/ Skipped on Web/Refused	-
	<i>n=1407</i>

Q2. Do you get your health insurance plan from an employer or union, or do you get it from somewhere else?
Based on those who said they are covered by health insurance in Q1.

	10/18
An employer or union	100
Somewhere else	-
Don't know/ Skipped on Web/Refused	-
	<i>n=1407</i>

Q3. Is that your own employer or union, your spouse's employer or union, or your parent's employer or union?
Based on those who said they receive health insurance from an employer or union in Q2.

	10/18
My employer or union	74
My spouse's employer or union	26
Parent's employer or union	-
Other (SPECIFY)	*
Don't know/ Skipped on Web/Refused	-
	<i>n=1407</i>

READ TO ALL: The next few questions are about your health insurance plan. Some employers may be going through the process of open enrollment, when employees make changes or select plans for the coming year. For the following questions, please think about the plan that covers you currently, not any plan you may be selecting or changing to in the future.

Q4. Is the health insurance plan you have just for yourself or does it also cover other family members?
Based on those who said they receive health insurance from their own employer or union or "other" in Q3.

	10/18
Plan only covers you	48
Plan covers other family members	52
Don't know/ Skipped on Web/Refused	-
	<i>n=1100</i>

FAMCOVG: Type of coverage.
Defined by responses to Q3 and Q4.

	10/18
Single coverage (receive coverage through own employer and plan covers only respondent)	36
Family coverage (receive coverage through spouse's employer or plan covers other family members)	64
	<i>n=1407</i>

Q5. A health insurance premium is the amount you pay each month to be covered by health insurance. Which of the following best describes how your health insurance premium is paid?

	10/18
The employer pays the entire premium and you pay nothing	16
The employer pays part of the premium and you pay part of the premium	73
You pay the entire premium and the employer pays nothing	11
Don't know/Skipped on Web/Refused	*
	<i>n=1407</i>

Q6. Approximately how much do you pay, or have deducted from [your/your spouse's] paycheck, each month for your [family's] health insurance premium? Please count only the premium and do not include any health care costs you pay directly out of your own pocket. *Based on those who said they pay the entire or partial price of the premium for their health insurance, or did not reply, in Q5.*

	10/18
\$0	*
\$1 to \$99	20
\$100 to \$199	23
\$200 to \$299	16
\$300 to \$399	11
\$400 to \$499	10
\$500 to \$999	15
\$1,000 or more	4
Don't know/Skipped on Web/Refused	1
	<i>n=1184</i>

Q5/Q6. COMBINATION. Premium amount
Based on total.

	10/18
\$0/Employer pays entire premium	17
\$1 to \$99	17
\$100 to \$199	19
\$200 to \$299	13
\$300 to \$399	9
\$400 to \$499	8
\$500 to \$999	13
\$1,000 or more	3
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q7/Q8. COMBINATION. Thinking about your current health insurance plan, what is the amount of the plan's annual deductible for medical care?/Is your health plan's annual deductible:
Based on total.

	10/18
\$0	15
\$1 to \$1,499	38
\$1,500 to \$2,999	21
\$3,000 to \$4,999	12
\$5,000 or more	15
Don't know/ Skipped on Web/Refused	*
	<i>n=1407</i>

Q9. Is that a family deductible, meaning you must spend that amount on your entire family's medical care before the insurance company begins to pay, or is it a per person deductible, meaning that you must spend that amount on care for any one person before the insurance company will begin to pay for that person's care?
Based on those who have a family coverage plan and have an annual deductible in Q3, Q4, Q7, and Q8.

	10/18
Family deductible	57
Per person deductible	43
Don't know/Refused	-
	<i>n=673</i>

Q7/Q8/Q9 COMBINATION: Type of deductible.
Based on total.

	10/18
\$0 or lower deductible (NET)	59
Zero deductible	15
Lower deductible (\$1 to \$1,499 for individual; \$1 to \$2,999 for family)	44
Higher or highest deductible (NET)	41
Higher deductible (\$1,500 to \$2,999 for individual; \$3,000 to \$4,999 for family)	20
Highest deductible (\$3,000 or more for individual; \$5,000 or more for family)	21
	<i>n=1407</i>

Q10. How long have you been covered by your current health insurance plan? Have you had this plan for:

	10/18
Less than 12 months	18
12 months or more	82
Don't know/Skipped on Web/Refused	*
	<i>n=1407</i>

Q11. As far as you know, did [your/your spouse's] employer offer you a choice of different health insurance plans, or only one plan?

	10/18	06/13	09/09	09/04	07/03
Choice of different health plans	70	61	57	59	58
Only one plan	29	36	40	39	39
Don't know/Skipped on Web/Refused	*	2	3	3	2
	<i>n=1407</i>	<i>n=606</i>	<i>n=542</i>	<i>n=1855</i>	<i>n=1542</i>

Q12. Which of the following four reasons is the main reason you picked your current health insurance plan versus the other choices offered by [your/your spouse's] employer?

Based on those who said they had a choice of different health plans in Q11.

RESPONSE ITEMS WERE RANDOMIZED.

	10/18	07/03
You liked the choice of doctors and hospitals available with your current plan	20	38
The cost of the plan was less than the other options	36	21
The plan covered a wide range of benefits or a specific benefit that you need	30	25
The plan was easy to understand and required minimal paperwork	6	5
Some other reason (SPECIFY)	9	8
Value for the money/combination of coverage and price (Vol.)	3	NA
Lower deductible/co-pays/cost-sharing (Vol.)	2	NA
General good fit (Vol.)	1	NA
Included an HSA (Vol.)	1	NA
Other reason	2	8
Don't know/Skipped on Web/Refused	*	4
	n=950	n=901

Q13. Based on all your experience with your current health insurance plan, please grade the plan's performance. If A means excellent, B good, C average, D poor and F failing, what letter grade would you give to your health plan?

	10/18	08/04	07/03	06/03	05/02	08/01	12/99	09/97
A, excellent	25	29	26	25	23	21	22	23
B, good	43	39	46	42	45	42	42	46
C, average	25	23	21	24	24	27	25	21
D, poor	5	5	4	5	5	8	5	6
F, failing	1	2	1	2	1	2	2	2
Don't know/Skipped on Web/Refused	*	2	2	2	2	1	4	2
	n=1407	n=567	n=1542	n=642	n=696	n=635	n=2031	n=656

Q14. Does each of the following describe how you feel about your own health insurance, or not?

GRID ITEMS WERE RANDOMIZED.

	Yes, describes how I feel	No, does not describe how I feel	Don't know/ Skipped on Web/Refused	N
a. Angry	14	82	4	n=1407
b. Frustrated	26	71	4	n=1407
c. Grateful	72	26	3	n=1407
d. Confused	23	73	4	n=1407
e. Content	69	28	3	n=1407

Q15. Over the past 5 years, would you say that your health insurance coverage has gotten:

RESPONSE OPTIONS 1 AND 2 WERE ROTATED.

	10/18
Better	12
Worse	31
Stayed about the same	52
Have had insurance for less than 5 years	3
Don't know/Skipped on Web/Refused	*
	n=1407

Q15WORSE_CODE. In what way would you say your health insurance coverage has gotten worse? (OPEN-END)

Based on those who said their health insurance has gotten worse in Q15.

Percentages will add to more than 100 due to multiple responses.

	10/18
Cost-related mentions (NET)	82
Costs: Higher deductible/copay/out-of-pocket costs	40
Costs: General higher costs	33
Costs: Higher premiums	17
Coverage-related mentions (NET)	35
Coverage: Fewer benefits/less or worse coverage	27
Coverage: Choice of providers	3
Coverage: General	3
Coverage: Prescription drugs	1
Coverage: Lacks specific benefit	1
Confusion/delays/difficulty getting things covered/paid	5
Changed to a worse plan (general)	1
Other	4
Don't know/Skipped on Web/Refused	3
	<i>n=441</i>

Q15BETTER_CODE. In what way would you say your health insurance coverage has gotten better? (OPEN-END)

Based on those who said their health insurance has gotten better in Q15.

Percentages will add to more than 100 due to multiple responses.

	10/18
Cost-related mentions (NET)	34
Costs: Lower premiums	15
Costs: Lower deductible/copay/out-of-pocket costs	11
Costs: General lower costs	10
Coverage-related mentions (NET)	36
Coverage: Better/more coverage/benefits (general)	20
Coverage: Choice of providers	9
Coverage: Preventive care	3
Coverage: Maternity care	1
Coverage: Vision/dental	1
Coverage: Mental health	1
Coverage: Prescription drugs	*
Coverage: Specialty care	*
Coverage: Wellness	*
Switched/changed jobs/got a better plan	9
Got insurance/Had no insurance before	8
Easier/less confusing/less red tape	6
Better (general)	5
Technology/communications with doctors	2
Other	7
	<i>n=193</i>

Q16. Have you ever had any of the following problems with your current health insurance plan, or not?

	Yes	No	DK/Skipped/Ref	N
a. Difficulty understanding what your plan will and will not cover	40	60	1	<i>n=1407</i>
b. Difficulty understanding how much you will have to pay out of your own pocket when you use health care	44	56	1	<i>n=1407</i>

Q17. Generally, how confident are you that you have enough money or health insurance to pay for the usual medical costs that you [and your family] require?

SCALE ORDER REVERSED FOR RANDOM HALF OF RESPONDENTS.

	10/18	04/15	03/11	05/10	06/05 ²
Confident (NET)	77	82	81	80	81
Very confident	34	47	35	36	40
Somewhat confident	43	35	46	44	41
Not confident (NET)	23	17	18	19	19
Not too confident	16	11	12	13	11
Not at all confident	7	6	6	6	8
Don't know/Skipped on Web/Refused	*	1	1	1	*
	<i>n=1407</i>	<i>n=605</i>	<i>n=548</i>	<i>n=590</i>	<i>N=786</i>

Q18. How confident are you that you would have enough money or health insurance to pay for a major illness?

SCALE ORDER REVERSED FOR RANDOM HALF OF RESPONDENTS.

	10/18	04/15 ³	03/11	05/10	06/05
Confident (NET)	62	65	71	73	73
Very confident	21	31	31	34	29
Somewhat confident	41	34	40	39	44
Not confident (NET)	37	33	28	26	27
Not too confident	22	21	17	16	15
Not at all confident	15	12	11	10	12
Don't know/Skipped on Web/Refused	1	1	*	1	*
	<i>n=1407</i>	<i>n=605</i>	<i>n=548</i>	<i>n=590</i>	<i>n=786</i>

Q19. How well do you think the current health insurance system in the United States works for each of the following?

GRID ITEMS WERE RANDOMIZED.

	Well (NET)	Very well	Somewhat well	Not well (NET)	Not too well	Not at all well	DK/Skipped /Ref	N
A. People like you	65	13	52	35	25	9	*	<i>n=1407</i>
B. Wealthy people	92	70	23	7	5	2	1	<i>n=1407</i>
C. Middle class people	58	7	51	41	32	10	1	<i>n=1407</i>
D. Poor people	34	13	21	66	33	33	1	<i>n=1407</i>
E. People covered by Medicare, the government health insurance program for seniors and some younger adults with disabilities	65	15	50	35	29	6	1	<i>n=1407</i>
F. People covered by Medicaid, the government health insurance and long-term care program for low-income adults and children	63	20	43	37	29	7	1	<i>n=1407</i>
G. People who get health insurance from an employer	79	15	64	21	19	2	*	<i>n=1407</i>
H. People who buy their own insurance	45	7	38	55	40	15	1	<i>n=1407</i>

² Trend question wording for 06/05 was "Generally, how confident are you that you have enough money or health insurance to pay for the usual medical costs that a family requires?"

³ Trend question wording for 04/15, 03/11, and 05/10 was "How confident are you that you would have enough money or health insurance to pay for a major illness, such as a heart attack, cancer, or a serious injury that required hospitalization?"

Q20. Do you think the cost of health care for people like you is:
 RESPONSE OPTIONS 1 AND 2 WERE REVERSED FOR RANDOM HALF OF RESPONDENTS.

	10/18
Too high	78
Too low	1
About right	20
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q21. How much blame do you think each of the following deserves for the fact that the cost of health care for people like you is too high?
Based on those who said the cost of health care is too high in Q20.
 SCALE ORDER REVERSED FOR RANDOM HALF OF RESPONDENTS. GRID ITEMS WERE RANDOMIZED.

	A lot/fair amount of blame (NET)	A lot of blame	A fair amount of blame	Just a little/No blame (NET)	Just a little blame	No blame at all	DK/Skipped /Ref	<i>N</i>
A. Employers	33	7	27	66	43	23	1	<i>n=1110</i>
B. Health insurance companies	90	57	33	9	7	1	1	<i>n=1110</i>
C. Doctors	53	15	38	47	35	11	1	<i>n=1110</i>
D. Hospitals	78	32	46	21	19	2	*	<i>n=1110</i>
E. Pharmaceutical companies	90	61	30	9	8	1	1	<i>n=1110</i>
F. The 2010 health care law, also known as the Affordable Care Act or Obamacare	49	29	20	50	32	18	1	<i>n=1110</i>
G. The Trump administration's recent actions on health care	53	28	25	46	28	19	1	<i>n=1110</i>

Q22. We'd like to know what is important to you [and your family] in a health insurance plan. Is each of the following very important, somewhat important, not too important, or not at all important for you [and your family]?

GRID ITEMS WERE RANDOMIZED.

		Important (NET)	Very important	Somewhat important	Not important (NET)	Not too important	Not at all important	DK/ Skipped /Ref	N
A. Having a low monthly premium	10/18	96	70	26	3	3	1	1	n=1407
	07/03	94	67	27	5	3	2	1	n=1542
B. Having low co-pays when you visit the doctor or fill a prescription	10/18	95	68	27	5	4	1	1	n=1407
	07/03	94	66	28	6	4	2	*	n=1542
C. Having a low annual deductible, that is the amount you have to pay in medical expenses yourself before your insurance begins paying	10/18	94	68	26	5	4	1	*	n=1407
	07/03	92	60	32	7	5	2	1	n=1542
D. Having a wide range of benefits	10/18	97	70	26	3	2	1	1	n=1407
	07/03	98	81	17	2	1	1	1	n=1542
E. Having a plan that offers a wide choice of doctors and hospitals	10/18	93	62	31	7	6	1	*	n=1407
	07/03	96	78	18	4	3	1	*	n=1542

Q23. Which one of the following features you rated as very important is most important to you [and your family]?

Question asked of those who rated more than 1 feature as very important in Q22. Table is based on total and includes those who rated only one item very important.

	10/18	07/03
Having a low monthly premium	25	11
Having a low annual deductible	18	6
Having a wide range of benefits	17	33
Having low co-pays when you visit the doctor or fill a prescription	16	16
Having a plan that offers a wide choice of doctors and hospitals	10	27
Don't know/Skipped on Web/Refused	6	3
None of these very important	9	4
	n=1407	n=1542

Q24. If offered a choice between the following two health insurance plans, which would you prefer:
RESPONSE OPTIONS WERE ROTATED.

	10/18
Option A: a plan with a relatively low monthly premium and higher out-of-pocket costs when you use health care	52
Option B: a plan with a relatively high monthly premium and lower out-of-pocket costs when you use health care	47
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q25. If it would lower your health insurance premiums, that is, the amount you pay each month for health insurance, would you be willing to do each of the following, or not?
Based on those who said they pay the entire or partial price of the premium for their health insurance, or did not reply, in Q5.
GRID ITEMS WERE RANDOMIZED.

	Yes, willing	No, not willing	DK/ Skipped/Ref	N
A. Pay a significantly higher deductible before coverage kicks in	23	76	1	<i>n=1184</i>
B. Accept a more restricted list of participating doctors and hospitals	49	50	1	<i>n=1184</i>
C. Pay more for brand name prescription drugs	39	60	1	<i>n=1184</i>
D. Participate in a wellness program that promotes healthy behaviors such as losing weight or controlling your blood pressure or cholesterol	85	14	1	<i>n=1184</i>

QHSA. Some health insurance is coupled with a personal savings account that can be used to pay for health care expenses on a pre-tax basis. These accounts, known as Health Savings Accounts, can be taken with you from job to job and rolled over into the following year. This is not the same thing as a Flexible Spending Account or a Health Reimbursement Arrangement. Do you participate in a Health Savings Account through [your/your spouse's] employer, or not?
Based on those who had deductibles at least \$1,500 for an individual or \$3,000 for a family in Q7, Q8, Q9.

	10/18
Yes	42
No	58
Don't know/Skipped on Web/Refused	*
	<i>n=564</i>

DEDLEVEL/QHSA COMBINATION – Deductible/Health Savings Account:
Based on total.

	10/18
In a lower/no deductible plan	58
In a higher/highest deductible plan	41
With HSA	18
Without HSA	24
Unknown	*
Unknown deductible level	*
	<i>n=1407</i>

Q26. About how much money have you [or your spouse] contributed to this Health Savings Account in the past 12 months?
Based on those who said they have a Health Savings Account in QHSA.

	10/18
\$0	9
At least \$1 but less than \$500	17
At least \$500 but less than \$1,000	20
At least \$1,000 but less than \$2,000	13
At least \$2,000 but less than \$5,000	28
\$5,000 or more	11
Don't know/Skipped on Web/Refused	1
	<i>n=227</i>

Q27. Besides what you contribute, does the employer also make deposits into your Health Savings Account, or not?
Based on those who said they have a Health Savings Account in QHSA.

	10/18
Yes	67
No	32
Don't know/Skipped on Web/Refused	1
	<i>n=227</i>

Q28. About how much money do you currently have saved in this account?
Based on those who said they have a Health Savings Account in QHSA.

	10/18
\$0	5
At least \$1 but less than \$1,000	42
At least \$1,000 but less than \$2,000	21
At least \$2,000 but less than \$5,000	14
At least \$5,000 but less than \$10,000	11
\$10,000 or more	6
Don't know/Skipped on Web/Refused	2
	<i>n=227</i>

Q29. Do you use your Health Savings Account to invest in stocks, bonds, or mutual funds, or not?
Based on those who said they have more than \$0 in their Health Savings Account Q28.

	10/18
Yes	21
No	79
Don't know/Skipped on Web/Refused	-
	<i>n=214</i>

Q28/Q29. COMBINATION - Health Savings Account investing
Based on those who said they have a Health Savings Account in QHSA.

	10/18
Have \$0 saved in HSA	5
At least \$1 saved in HSA	94
Use HSA to invest in stocks, bonds, or mutual funds	19
Do not use HSA to invest in stocks, bonds, or mutual funds	74
Don't know/Skipped on Web/Refused (Q29)	-
Don't know/Skipped on Web/Refused (Q28)	2
	<i>n=227</i>

Q30. In the past 12 months, have you used your Health Savings Account to pay medical bills, or not?
Based on those who said they have a Health Savings Account in QHSA.

	10/18
Yes	72
No	28
Don't know/Skipped on Web/Refused	-
	<i>n=227</i>

Q31. Do you primarily view your Health Savings Account as:
Based on those who said they have a Health Savings Account in QHSA.
 RESPONSE OPTIONS WERE RANDOMIZED.

	10/18
A way to pay current medical bills	68
A way to save money for the future	32
Don't know/Skipped on Web/Refused	-
	<i>n=227</i>

QFSA. Some employers offer what is known as a Flexible Spending Account. These accounts allow employees to contribute a certain amount of pre-tax dollars that can be used to pay for medical expenses not covered by insurance. They are different from Health Savings Accounts, and any money put in must be used before the end of the year (sometimes referred to as "use it or lose it"). Do you participate in this type of Flexible Spending Account through [your/your spouse's] employer, or not?

	10/18
Yes	23
No	76
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q32. Approximately how much money did you contribute to this Flexible Spending Account in the most recent calendar year in which you participated?

Based on those who said they have a Flexible Spending Account in QFSA.

	10/18
Less than \$100	9
At least \$100 but less than \$500	21
At least \$500 but less than \$1,000	24
At least \$1,000 but less than \$2,000	28
\$2,000 or more	18
Don't know/Skipped on Web/Refused	*
	<i>n=303</i>

Q33. On another topic... How would you describe your household's financial situation?
SCALE ORDER REVERSED FOR RANDOM HALF OF RESPONDENTS.

	10/18
Live comfortably	31
Meet your basic expenses with a little left over for extras	44
Just meet your basic expenses	21
Don't have enough to meet basic expenses	4
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q34. About how much would you say you [and your spouse] currently have in savings that could be easily accessed in the short term? Please include the value of checking and savings accounts and shorter-term investment accounts, but do not include the value of longer-term savings like retirement or education accounts.

	10/18
Less than \$1,500 in savings	31
At least \$1,500 but less than \$3,000	12
At least \$3,000 but less than \$5,000	11
At least \$5,000 but less than \$10,000	13
At least \$10,000 but less than \$50,000	19
\$50,000 or more	11
Don't know/Skipped on Web/Refused	2
	<i>n=1407</i>

Q35. If [you lost your/your spouse lost their] job, how long would it be before you exhausted your savings?

	10/18
[We/I] have no savings	19
Less than 6 months	42
6 months to 12 months	22
More than 12 months	16
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q37. In general, how easy or difficult would you say it is to find out how much medical treatments and procedures provided by different doctors or hospitals would cost you?
SCALE ORDER REVERSED FOR RANDOM HALF OF RESPONDENTS.

	10/18	04/15
Very easy	7	10
Somewhat easy	25	23
Somewhat difficult	40	36
Very difficult	27	30
Don't know/Skipped on Web/Refused	1	1
	<i>n=1407</i>	<i>n=605</i>

Q49. In the past 12 months, have you done each of the following, or not?
GRID ITEMS WERE RANDOMIZED.

	Yes	No	DK/ Skipped/Ref	<i>N</i>
A. Checked with your provider or health plan before an office visit to find out how much you would have to pay	36	63	1	<i>n=1407</i>
B. Checked with your provider or health plan before a procedure or hospital stay to find out how much you would have to pay	37	62	*	<i>n=1407</i>
C. Attempted to shop around at different providers to find the best price for a medical service	17	82	1	<i>n=1407</i>
D. Tried to negotiate with a doctor, hospital, or other health care provider to get a lower price before receiving services	9	90	1	<i>n=1407</i>
E. Received free care or reduced fees from a doctor, hospital, or health care clinic	13	86	1	<i>n=1407</i>
F. Been asked to pay up front for the full cost of medical care (not just your insurance copay)	18	81	1	<i>n=1407</i>
G. Talked to a provider or your health plan about the cost of a prescription drug	30	70	1	<i>n=1407</i>
H. Asked a doctor or pharmacist for a generic drug rather than a name brand drug in order to save money	47	53	*	<i>n=1407</i>
I. Used an online tool to research the cost of different health care providers	23	76	1	<i>n=1407</i>
J. Used an online tool to research the quality of different health care providers	37	63	1	<i>n=1407</i>

Q50. Earlier you said that in the past 12 months you tried to negotiate with a health care provider to get a lower price. When this happened, were you able to get a lower price, or not?

Based on those who said they have tried to negotiate with a doctor, hospital, or other health care provider to get a lower price before receiving services in Q49.

	10/18
Yes	43
No	57
Don't know/Skipped on Web/Refused	1
	<i>n=132</i>

Q49D/Q50 COMBINATION

Based on total.

	10/18
Tried to negotiate with a health care provider to get a lower price in the past 12 months	9
Yes, able to get a lower price	4
No, not able to get a lower price	5
Don't know/Skipped on Web/Refused	1
Did not try to negotiate with a health care provider to get a lower price	90
Don't know /Skipped on Web/Refused	1
	<i>n=1407</i>

Q51. Earlier you said that in the past 12 months you attempted to shop around at different providers to find the best price for a medical service. Did you shop around for each of the following services, or not?

Based on those who said they had attempted to shop around at different providers to find the best price for a medical service in Q49.

GRID ITEMS WERE RANDOMIZED.

	Yes	No	DK/ Skipped/Ref	N
A. Laboratory or imaging tests	49	51	-	<i>n=254</i>
B. Prescription drugs	50	50	-	<i>n=254</i>
C. Surgery	22	77	*	<i>n=254</i>
D. Visits to a primary care doctor	46	54	*	<i>n=254</i>
E. Visits to a specialist	54	46	-	<i>n=254</i>

Q49C/Q51 COMBINATION

Based on total.

	10/18
Attempted to shop around at different providers to find the best price for a medical service in the past 12 months	17
Shopped for laboratory or imaging tests	8
Shopped for prescription drugs	8
Shopped for surgery	4
Shopped for visits for primary care doctor	8
Shopped for visits to a specialist	9
Did not attempt to shop around at different providers to find the best price for a medical service in the past 12 months	82
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q38. Suppose you had an unexpected medical bill, and the amount not covered by your insurance came to \$500. Based on your current financial situation, how would you pay the bill?
RESPONSE OPTIONS 1-4 WERE RANDOMIZED.

	10/18	02/17 ⁴	04/15
Pay the bill right away by cash or check or credit card (NET)	61	59	56
Pay the bill right away by cash or check [or out of your Health Savings or Flexible Spending Account]	36	41	35
Put it on a credit card and pay it off in full at the next statement	25	18	21
Put it on a credit card and pay it off over time	18	21	21
Borrow money from a bank, a payday lender, or friends or family to pay the bill	3	5	4
I would not be able to pay the bill at all	7	8	11
Set up a payment plan with provider (Vol.)	9	6	6
Other	1	1	1
Don't know/Skipped on Web/Refused	*	*	2
	n=1407	N=466	N=605

Q39. Suppose you had an unexpected medical bill that was equal to the full amount of your deductible [of \$[INSERT Q7 RESPONSE]]. Based on your current financial situation, how would you pay the bill?
Based on those who said they have a deductible that is greater than \$500 in Q7 or Q8.
RESPONSE OPTIONS 1-4 DISPLAYED IN SAME ORDER AS Q38.

	10/18
Pay the bill right away by cash or check or credit card (NET)	39
Pay the bill right away by cash or check [or out of your Health Savings or Flexible Spending Account]	22
Put it on a credit card and pay it off in full at the next statement	17
Put it on a credit card and pay it off over time	25
Borrow money from a bank, a payday lender, or friends or family to pay the bill	4
I would not be able to pay the bill at all	14
Set up a payment plan with provider (Vol.)	15
Other	1
Don't know/Skipped on Web/Refused	1
	n=817

Q46. Was there a time in the past 12 months when you received care from a doctor, hospital, or lab you thought was covered, and your health plan did not cover the bill at all, or paid less than you expected, or not?

	10/18
Yes	41
No	59
Don't know/Skipped on Web/Refused	1
	n=1407

Q47. Did the health plan say they were not covering the bill or paying less because the provider was not in the plan's network, or was it for some other reason?

Based on those who said their health plan didn't cover or paid less than expected for a bill in Q46.

	10/18
Provider was not in the plan's network	24
Some other reason	76
Don't know/Skipped on Web/Refused	*
	n=583

⁴ Trend question wording for 02/17 and 04/15 did not include "or out of your Health Savings or Flexible Spending Account" as part of the first response option.

Q46/Q47 COMBINATION
Based on total.

	10/18
There was a time in past 12 months when received care you thought was covered and health plan did not cover or paid less than you expected	41
Provider was not in the plan's network	10
Some other reason	31
Don't know/Skipped on Web/Refused	*
No, did not happen in past 12 months	59
Don't know/Skipped on Web/Refused	1
	n=1407

Q39_A. In the past 12 months, have you had any difficulty affording each of the following [for yourself or another family member], or not?
Item A: based on those who said they pay the entire price or a partial price of the premium for their health insurance in Q5.
Item B: based on those who said they have deductible in Q7 and Q8.
Item E: based on those who said their health plan didn't cover or paid less than expected for a bill in Q46.

	Yes	No	DK/ Skipped/Ref	
A. Your monthly health insurance premium	11	88	1	n=1184
B. Medical bills you had to pay before meeting your deductible	29	70	*	n=1211
C. Co-pays for doctor visits	13	86	1	n=1407
D. Co-pays for prescription drugs	14	85	1	n=1407
E. Medical bills you thought would be covered, but the insurance company did not pay or paid less than you expected	49	51	*	n=583

Q5/Q39_AA COMBINATION
Based on total.

	10/18
Self/family pays at least part of premium	83
Had difficulty affording premium in past 12 months	9
Did not have difficulty affording premium	74
Don't know/Skipped on Web/Refused	*
Self/family does not pay any premium	16
Don't know/Skipped on Web/Refused	*
	n=1407

DEDLEVEL/Q39_AB COMBINATION
Based on total.

	10/18
Plan has a deductible	85
Had difficulty affording medical bills before meeting deductible	25
Did not have difficulty affording medical bills before meeting deductible	60
Don't know/Skipped on Web/Refused	*
Doesn't have a deductible	15
Don't know/Skipped on Web/Refused	*
	n=1407

Q46/Q39_AE COMBINATION
Based on total.

	10/18
Insurance paid less or didn't cover a bill you thought would be covered	41
Had difficulty affording unexpected bill	20
Did not have difficulty affording unexpected bill	21
Don't know/Skipped on Web/Refused	-
Did not experience unexpected bill	59
Don't know/Skipped on Web/Refused	1

Q40. In the past 12 months did you or anyone in your household have problems paying or an inability to pay any medical bills? Include bills for doctors, hospitals, therapists, medication, equipment, nursing home, or home care. Please include any bills you have had problems paying over the past 12 months, even if the initial bill was incurred more than 12 months ago.

	10/18	06/18	04/18	06/17	02/17	11/15	09/15
Yes	27	20	22	23	28	19	19
No	72	80	78	77	72	81	81
Don't know/Skipped on Web/Refused	1	*	--	*	*	-	-
	<i>n=1407</i>	<i>n=560</i>	<i>n=664</i>	<i>n=493</i>	<i>n=466</i>	<i>n=507</i>	<i>n=1298</i>

Q39_B. Was difficulty affording each of the following a major problem, a minor problem, or not a problem for you [and your family]?
Based on those who said they had difficulty affording each type of cost or medical bill in Q39_A and Q40.

	Major problem	Minor problem	Not a problem	DK/ Skipped /Ref	
A. Your monthly health insurance premium	39	54	7	*	<i>n=159</i>
B. Medical bills you had to pay before meeting your deductible	47	46	7	*	<i>n=402</i>
C. Co-pays for doctor visits	31	54	15	*	<i>n=254</i>
D. Co-pays for prescription drugs	35	57	8	*	<i>n=244</i>
E. Medical bills you thought would be covered, but the insurance company did not pay or paid less than you expected	56	42	2	*	<i>n=323</i>
F. Medical bills/Other types of medical bills	37	45	18	*	<i>n=464</i>

Q39_AA/Q39_BA. COMBINATION: **YOUR MONTHLY HEALTH INSURANCE PREMIUM**
Based on total.

	10/18
Difficulty affording monthly health insurance premium	9
Major problem	4
Minor problem	5
Not a problem	1
Don't know/Skipped on Web/Refused	*
No difficulty affording monthly health insurance premium	90
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q39_A/Q40/Q39_BB COMBINATION: **MEDICAL BILLS YOU HAD TO PAY BEFORE MEETING YOUR DEDUCTIBLE**

Based on total.

	10/18
Difficulty affording medical bills before meeting deductible	25
Major problem	12
Minor problem	12
Not a problem	2
Don't know/Skipped on Web/Refused	-
No difficulty affording medical bills before meeting deductible	75
Don't know/Skipped on Web/Refused	*
	<i>n=1407</i>

Q39_A/Q40/Q39_BC COMBINATION: **CO-PAYS FOR DOCTOR VISITS**

Based on total.

	10/18
Difficulty affording monthly health insurance co-pay	13
Major problem	4
Minor problem	7
Not a problem	2
Don't know/Skipped on Web/Refused (Q39_BC)	-
No difficulty affording monthly health insurance co-pay	86
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q39_A/Q40/Q39_BD.COMBINATION: **CO-PAYS FOR PRESCRIPTION DRUGS**

Based on total.

	10/18
Difficulty affording monthly health insurance co-pay	14
Major problem	5
Minor problem	8
Not a problem	1
Don't know/Skipped on Web/Refused (Q39_BD)	*
No difficulty affording monthly health insurance co-pay	85
Don't know/Skipped on Web/Refused	*
	<i>n=1407</i>

Q39_A/Q40/Q39_BE COMBINATION: **MEDICAL BILLS YOU THOUGHT WOULD BE COVERED, BUT THE INSURANCE COMPANY DID NOT PAY OR PAID LESS THAN YOU EXPECTED**

Based on total.

	10/18
Difficulty affording unexpected medical bills	20
Major problem	11
Minor problem	8
Not a problem	*
Don't know/Skipped on Web/Refused (Q39_BE)	-
No difficulty affording unexpected medical bills	80
Don't know/Skipped on Web/Refused	-
	<i>n=1407</i>

Q39_A/Q40/Q39_BF COMBINATION: **MEDICAL BILLS/OTHER MEDICAL BILLS**

Based on total.

	10/18
Difficulty affording other types of medical bills	27
Major problem	10
Minor problem	12
Not a problem	5
Don't know/Skipped on Web/Refused (Q39_BF)	*
No difficulty affording other types of medical bills	72
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q39_C. Of the things you said you had difficulty affording, which of these was the biggest problem for you [and your family]?

Question asked of those who said they had difficult paying for more than 1 type of health care cost in Q39_A and Q40. Table is based on those who had difficulty affording any type of health care cost or problems paying medical bills, and includes those who said yes to only one type of problem.

	10/18
Medical bills you had to pay before meeting your deductible	31
Medical bills you thought would be covered, but the insurance company did not pay or paid less than you expected	23
Co-pays for prescription drugs	11
Co-pays for doctor visits	10
Your monthly health insurance premium	8
Other types of medical bills	16
Don't know/Skipped on Web/Refused	1
	<i>n=666</i>

Q39_A/Q40/Q39_C. COMBINATION

Based on total.

	10/18
Difficulty affording any type of health care cost or problems paying medical bills	40
Biggest problem was medical bills you had to pay before meeting deductible	12
Biggest problem was bills you thought would be covered, but insurance did not pay or paid less than what you expected	9
Biggest problem was co-pays for doctor visits	4
Biggest problem was co-pays for prescription drugs	4
Biggest problem was monthly health insurance premiums	3
Biggest problem was other types of medical bills	6
Don't know/Skipped on Web/Refused (biggest problem)	*
No difficulty affording health care cost or problems paying medical bills	60
Don't know/Skipped on Web/Refused	-
	<i>n=1407</i>

Q42. What was the total amount owed for the medical bills you've had problems paying? Please estimate the total amount that you or a family member personally owed for medical bills, not including any amount paid for by health insurance. Please include the total amount that was owed, even if you have paid off part of that amount.
Based on those who said they had problems paying medical bills, or difficulty affording deductibles, co-pays, or surprise bills in Q39_A or Q40.

	10/18
Less than \$500	18
\$500 to less than \$1,000	24
\$1,000 to less than \$2,500	20
\$2,500 to less than \$5,000	20
\$5,000 to less than \$10,000	10
\$10,000 or more	3
Don't know/not sure	4
Skipped on Web/Refused	*
	<i>n=654</i>

Q40TYPE. Now, thinking about all of the medical bills that you've had problems paying in the past 12 months, did these bills include each of the following, or not?
Based on those who said they had problems paying medical bills or difficulty affording deductibles, co-pays, or surprise bills in Q39_A or Q40.

	Yes	No	DK/ Skipped/Ref	N
A. Doctor visits	57	42	1	<i>n=654</i>
B. Hospitalization	36	63	1	<i>n=654</i>
C. Emergency room	43	56	1	<i>n=654</i>
D. Outpatient services	51	47	2	<i>n=654</i>
E. Lab fees	57	42	1	<i>n=654</i>
F. Diagnostic tests, such as X-rays or MRIs	59	40	1	<i>n=654</i>
G. Prescription drugs	43	56	1	<i>n=654</i>
H. Nursing home or long-term care services	5	93	2	<i>n=654</i>

Q40BIGGEST. Which of these represents the largest share of the bills you had problems paying?
Asked of those who selected multiple types of bills in Q40TYPE. Table includes those who chose only one type of bill in Q40TYPE.

	10/18
Doctor visits	16
Hospitalization	16
Emergency room	17
Outpatient services	12
Lab fees	6
Diagnostic tests, such as X-rays or MRIs	15
Prescription drugs	9
Nursing home or long-term care services	*
Some other type of bill - please specify:	2
Don't know/Skipped on Web/Refused	-
None of these	6
	<i>n=666</i>

Q43. Have you [or someone in your household] been contacted by a collection agency in the past 12 months because of medical bills, or not?

	10/18
Yes	19
No	81
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q44. Have you ever declared personal bankruptcy because of medical bills, or not?

	10/18
Yes, in the past 12 months	2
Yes, longer than 12 months ago	7
No, never	91
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q45. In order to pay your health care or health insurance costs have you [or someone else in the household] done each of the following in the past 12 months, or not?

Based on those who said they had problems paying medical bills, or difficulty affording premiums, deductibles, co-pays, or surprise bills in Q39_A and Q40.

GRID ITEMS WERE RANDOMIZED.

	Yes	No	DK/ Skipped/Ref	N
A. Borrowed money from friends or family	25	74	1	<i>n=666</i>
B. Taken out any type of loan, including an additional mortgage on your home	13	86	1	<i>n=666</i>
C. Sought the aid of a charity or non-profit organization	12	87	1	<i>n=666</i>
D. Increased your credit card debt	50	50	*	<i>n=666</i>
E. Cut back spending on food, clothing, or basic household items	65	34	1	<i>n=666</i>
F. Put off vacations or major household purchases	66	34	*	<i>n=666</i>
G. Taken money out of retirement, college, or other long-term savings accounts	24	75	1	<i>n=666</i>
H. Taken an extra job or worked more hours	34	66	*	<i>n=666</i>
I. Changed your living situation, such as moving in with family or friends	12	88	1	<i>n=666</i>
J. Used up all or most of your savings	46	53	*	<i>n=666</i>
K. Used the internet to raise funds to pay for medical care	5	95	1	<i>n=666</i>

Q39_A/Q40/Q45. COMBINATION

Based on total.

	10/18
Difficulty affording any type of health care cost or problems paying medical bills	40
Borrowed money from family or friends	10
Took out any type of loan	5
Sought the aid of a charity or non-profit	5
Increased credit card debt	20
Cut back spending on food, clothing, basic household items	26
Put off vacations or major household purchases	26
Took money out of retirement, college, or other long-term savings	10
Took an extra job or worked more hours	14
Changed living situation	5
Used up all or most savings	19
Used the internet to raise funds to pay for medical care	2
No difficulty affording health care cost or problems paying medical bills	60
Don't know/Skipped on Web/Refused	-
	<i>n=1407</i>

Q45_A. Do you feel you've had to make any difficult sacrifices in order to pay health care or health insurance costs in the past 12 months, or not?
Based on those who said they had problems paying medical bills, or difficulty affording premiums, deductibles, co-pays, or surprise bills in Q39_A and Q40.

	10/18
Yes	41
No	58
Don't know/Skipped on Web/Refused	1
	<i>n=666</i>

Q45_B. What is the most difficult sacrifice you've made in order to pay health care or health insurance costs in the past 12 months? (OPEN-END)
*Based on those who said they have made difficult sacrifices in order to pay health insurance costs in Q45A.
 Percentages will add to more than 100 due to multiple responses.*

	10/18
Cut back on extras (vacation, eating out, entertainment)	17
Cut back on food/eat less	12
Skipping/being late on other bills	10
Taking money out of savings/not able to save	10
Cut back in general	7
Increasing credit card/other debt	7
Increasing work hours/going back to work	7
Skipping care/medication	7
Cut back on clothing, children's items	6
Selling car/not buying new car	4
Living situation	3
Not making repairs/improvements to home	3
Not being able to pay for college/private school	2
Borrow from friends/family	1
Other	3
Don't know/Skipped on Web/Refused	13
	<i>n=300</i>

Q39_A/Q40/Q45_A/Q45_B COMBINATION

Based on total.

	10/18
Difficulty affording any type of health care cost or problems paying medical bills	40
Made any difficult sacrifices to pay health care costs	17
Cut back on extras (vacation, eating out, entertainment)	3
Cut back on food/eat less	2
Skipping being late on other bills	2
Taking money out of savings/not able to save	2
Cut back in general	1
Increasing credit card/other debt	1
Increasing work hours/going back to work	1
Skipping care/medication	1
Cut back on clothing, children's items	1
Selling car/not buying new car	1
Living situation	1
Not making repairs/improvements to home	*
Not being able to pay for college/private school	*
Borrow from friends/family	*
Other	1
Did not make any difficult sacrifices to pay health care costs	23
Don't know/Skipped on Web/Refused	2
No difficulty affording health care cost or problems paying medical bills	60
Don't know/Skipped on Web/Refused	*
	<i>n=1407</i>

Q48. In the past 12 months, have you or another family member living in your household done any of the following because of the cost, or not?

GRID ITEMS WERE RANDOMIZED.

	Yes	No	DK/ Skipped/Ref	N
A. Not gotten a medical test or treatment that was recommended by a doctor	24	75	1	<i>n=1407</i>
B. Not filled a prescription, cut pills in half, or skipped doses of a medicine	18	81	1	<i>n=1407</i>
C. Put off or postponed getting health care you needed	33	66	1	<i>n=1407</i>
D. Relied on home remedies or over the counter drugs instead of going to see a doctor	35	64	1	<i>n=1407</i>
E. Traded, purchased, or accepted donations of leftover medications from another person	5	94	1	<i>n=1407</i>
F. Purchased or attempted to purchase prescription medications from outside the United States	7	92	1	<i>n=1407</i>

READ TO ALL: These next questions are about the employer who provides your health insurance

Q52. Including all its locations and worksites, about how many people are employed by the company or organization [you work for/your spouse works for]?

	10/18
Fewer than 50 employees	10
50 to 99 employees	7
100 to 199 employees	8
200 or more employees	74
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q53. How [are you/is your spouse] paid at work?

	10/18
Salaried	54
Paid by the hour	42
Paid on commission or by the job	3
Don't know/Skipped on Web/Refused	*
	<i>n=1407</i>

Q54. Last year, that is in 2017, what were [your/ your spouse's] approximate earnings from this job?

	10/18
Less than \$10,000	2
\$10,000 to less than \$20,000	3
\$20,000 to less than \$30,000	8
\$30,000 to less than \$40,000	12
\$40,000 to less than \$50,000	14
\$50,000 to less than \$75,000	24
\$75,000 to less than \$100,000	16
\$100,000 or more	18
Don't know/Skipped on Web/Refused	3
	<i>n=1407</i>

Q55. Given what you know about [your/your spouse's] employer's current financial situation, do you think they are offering you the best health insurance they can afford, or do you think they could be providing something better?

	10/18	08/11
Employer is offering the best health insurance they can afford	58	62
Employer could be providing something better	42	30
Don't know/Skipped on Web/Refused	1	8
	<i>n=1407</i>	<i>n=546</i>

Q56. How worried are you, if at all, that [your/your spouse's] employer will stop providing you with health insurance?

	10/18	08/11
A great deal	7	16
Quite a lot	11	13
Not much	38	26
Not at all	43	39
Don't know/Skipped on Web/Refused	1	5
	<i>n=1407</i>	<i>n=546</i>

QHEALTH. In general, how would you rate your overall health?

	10/18
Excellent/Very good/Good (NET)	88
Excellent	12
Very good	37
Good	40
Fair/Poor (NET)	11
Fair	10
Poor	1
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

QDEBILITATE. Does any disability, handicap, or chronic illness keep you from participating fully in work, school, housework, or other activities?

	10/18
Yes	13
No	86
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

QDEBILITATEFAMILY. Does any other family member covered by your health insurance plan have a disability, handicap, or chronic illness that keeps them from participating fully in work, school, housework, or other activities?
Based on those who have family coverage with their insurance plans from Q3 and Q4.

	10/18
Yes	13
No	87
Don't know/Skipped on Web/Refused	*
	<i>n=784</i>

QDEBILITATE/QDEBILITATEFAMILY COMBINATION
Based on total.

	10/18
Self or family has debilitating condition	18
No debilitating condition	81
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

Q57. Are you currently receiving medical treatment for each of the following medical conditions, or not?
GRID ITEMS WERE RANDOMIZED.

	Yes	No	DK/ Skipped/Ref	
A. Hypertension or high blood pressure	25	74	1	<i>n=1407</i>
B. Diabetes	8	91	1	<i>n=1407</i>
C. Asthma or other breathing problems	10	89	1	<i>n=1407</i>
D. Heart disease	5	94	1	<i>n=1407</i>
E. Cancer	4	95	1	<i>n=1407</i>
F. A serious mental health illness such as depression	11	88	1	<i>n=1407</i>
G. Any other chronic health condition – please specify:	13	78	9	<i>n=1407</i>

Q57FAMILY. Is any other family member covered by your health insurance plan currently receiving medical treatment for each of the following medical conditions, or not?
Based on those who have family coverage with their insurance plans from Q3 and Q4.
GRID ITEMS WERE RANDOMIZED IN SAME ORDER AS Q57.

	Yes	No	DK/ Skipped/Ref	
A. Hypertension or high blood pressure	17	82	1	<i>n=784</i>
B. Diabetes	8	92	1	<i>n=784</i>
C. Asthma or other breathing problems	11	88	1	<i>n=784</i>
D. Heart disease	3	95	1	<i>n=784</i>
E. Cancer	3	95	1	<i>n=784</i>
F. A serious mental health illness such as depression	11	88	1	<i>n=784</i>
G. Any other chronic health condition – please specify:	7	85	7	<i>n=784</i>

Q57/Q57FAMILY. COMBINATION: SELF OR FAMILY MEMBER COVERED BY HEALTH PLAN CURRENTLY RECEIVING MEDICAL TREATMENT FOR CHRONIC CONDITION

Based on total.

	10/18
Hypertension or high blood pressure	30
Diabetes	11
Asthma or other breathing problems	14
Heart disease	7
Cancer	5
A serious mental health illness such as depression	15
Any other chronic health condition	16
	<i>n=1407</i>

Q57/Q57FAMILY. COMBINATION.

Based on total.

	10/18
Self or family currently receiving treatment for any chronic condition	54
No one covered by plan currently receiving treatment for any chronic condition	42
Don't know/Skipped on Web/Refused	4
	<i>n=1407</i>

QPARTY. Do you consider yourself a Democrat, a Republican, an independent or none of these?

	10/18
Democrat	36
Republican	26
Independent	25
None of these	12
Don't know/Skipped on Web/Refused	1
	<i>n=1407</i>

SURV_LANG. Survey interview language

	10/18
English	99
Spanish	1
	<i>n=1407</i>

SURV_MODE. Survey interview mode

	10/18
Online	97
Phone	3
	<i>n=1407</i>

DEVICE. Device

	10/18
Desktop	40
Phone interview (not online)	3
Smartphone	51
Tablet	6
Unknown	-
	<i>n=1407</i>

Gender. Gender

	10/18
Male	48
Female	52
	<i>n=1407</i>

AGE4. Age – 4 categories

	10/18
18-29	15
30-44	37
45-59	38
60-64	11
	<i>n=1407</i>

Age7. Age – 7 categories

	10/18
18-24	3
25-34	27
35-44	21
45-54	25
55-64	24
	<i>n=1407</i>

RACETHNICITY. Combined race/ethnicity

	10/18
White, non-Hispanic	66
Black, non-Hispanic	10
Other, non-Hispanic	2
Hispanic	14
2+, non-Hispanic	3
Asian, non-Hispanic	5
	<i>n=1407</i>

EDUC4. 4-level education

	10/18
No high school diploma	4
High school graduate or equivalent	21
Some college	30
Bachelor's degree or above	45
	<i>n=1407</i>

MARITAL. Are you...

	10/18
Married	63
Widowed	1
Divorced	9
Separated	1
Never married	17
Living with partner	8
	<i>n=1407</i>

EMPLOY. Which statement best describes your current employment status?

	10/18
Working (NET)	86
Working – as a paid employee	81
Working – self-employed	5
Not working (NET)	14
Not working – on temporary layoff from a job	1
Not working – looking for work	1
Not working – retired	5
Not working – disabled	1
Not working – other	6
	<i>n=1407</i>

INCOME. Household income

	10/18
Less than \$20,000	2
\$20,000 to less than \$40,000	8
\$40,000 to less than \$75,000	24
\$75,000 to less than \$100,000	18
\$100,000 or more	48
	<i>n=1407</i>

REGION4. Region – 4 level

	10/18
Northeast	18
Midwest	23
South	36
West	24
	<i>n=1407</i>



The Henry J. Kaiser Family Foundation

Headquarters
185 Berry Street, Suite 2000
San Francisco, CA 94107
Phone: (650) 854-9400

Washington Offices and
Barbara Jordan Conference Center
1330 G Street, NW
Washington, DC 20005
Phone: (202) 347-5270

www.kff.org

This publication is available on the
Kaiser Family Foundation website at www.kff.org.

Filling the need for trusted information on national health issues,
the Kaiser Family Foundation is a nonprofit organization based in San Francisco, California.