

- R1. Health and health insurance are important areas of our study. You have already told us about Medicare, but there are many kinds of insurance that people use.
- R2. (STATE NAME FOR Medicaid) is a state program for people with low income or who are on public assistance. Sometimes people with very large medical bills are also covered by (Medicaid).

Is your health care currently covered by (Medicaid)?

1.YES

5.NO
8.DK
9.RF

GO TO R4

- R3. Would you please give me the number from your Medicaid card?

NUMBER AVAILABLE:

1.R WILLING - HAS CARD
2.R WILLING - KNOWS NUMBER
8.DK NUMBER
9.RF NUMBER

- R3a. MEDICAID NUMBER: _____

Thank you. Those are all the Health Insurance Numbers we will need.

- R4. Are you currently covered by any (other) **government** health insurance programs, such as Railroad retirement, CHAMPUS, CHAMPVA, or other military programs?

1.YES

5.NO
8.DK
9.RF

GO TO R6

- R5. Which program is that?

3.CHAMPVA/CHAMPUS
4.RAILROAD RETIREMENT
7.OTHER (SPECIFY) _____
8.DK
9.RF

- R6. Do you have any (other) type of health insurance coverage?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE R11

R7. What kind of coverage do you have? Is it basic health insurance, a supplement to Medicare (MEDIGAP) or to other health insurance, long-term care insurance, or what?

1.BASIC HEALTH
2.MEDIGAP
3.OTHER SUPPLEMENTAL PLAN
4.LONG-TERM CARE
7.OTHER (SPECIFY) _____
8.DK
9.RF

R8. How many different policies do you have (in addition to Medicare)?

NUMBER: _____

DK
RF

R9. IF R HAS ONLY ONE HEALTH INSURANCE POLICY (R8=1):
(Again, not counting Medicare,) How much do you pay for this policy?

IF R HAS MORE THAN ONE HEALTH INSURANCE POLICY or DK or RF (R8>1):
(Again, not counting Medicare,) Taken together, how much do you pay for these policies?

AMOUNT: \$ _____

DK
RF

GO TO BRANCHPOINT BEFORE R10

R9a. PER

1.WEEK
2.2 X Month
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

BRANCHPOINT: IF R HAS LONG-TERM CARE INSURANCE (R7=4), GO TO R10a

R10. (Do any of your policies include long term or nursing home care?)

1.YES	5.NO
	8.DK
	9.RF

GO TO BRANCHPOINT BEFORE R11

R10a. Have you ever received payment under your long-term care policy?

1.YES
5.NO
8.DK
9.RF

R10b. Does this plan cover home care?

1.YES
5.NO
8.DK
9.RF

R10c. Does this plan increase payment with inflation?

1.YES
5.NO
8.DK
9.RF

BRANCHPOINT: IF NON-FINANCIAL R, GO TO END OF SECTION R

R11. IF R MARRIED or LIVING WITH PARTNER:

My next questions are about life insurance. First I will ask about insurance on your own life, then about insurance on your (husband/wife/partner)'s life.

Do you yourself have any life insurance, including individual or group policies from a former employer or union or some other source?

IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED:

My next questions are about life insurance.

Do you have any life insurance, including individual or group policies from a former employer or union or some other source?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE R18

R12. Are any of these term insurance policies?

DEFINITION: TERM INSURANCE POLICIES HAVE NO VALUE UNLESS THE PERSON DIES.

1.YES

5.NO
8.DK
9.RF

GO TO R15

R12a. How many term insurance policies do you have?

NUMBER: _____

DK
RF

R12b. IF R HAS ONLY ONE TERM LIFE INSURANCE POLICY (R12a=1):
About how much do you pay for that insurance?

IF R HAS MORE THAN ONE TERM LIFE INSURANCE POLICY or DK or RF (R12a>1):
About how much do you pay for the largest term insurance policy you
have?

[IWER: ENTER 0 IF NOT PAID FOR BY R OR SPOUSE]

AMOUNT: \$ _____

0
8.DK
9.RF

GO TO R12d

R12c. PER

1.WEEK
2.2 X Month
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

R12d. About how much would this policy pay if you were to die?

AMOUNT: \$ _____

DK
RF

R13. Who is the beneficiary on this policy, (that is what is the
beneficiary's relationship to you?)

[IWER: CHOOSE ALL THAT APPLY]

2.CHILD/CHILD-IN-LAW/GRANDCHILD

1.SPOUSE/PARTNER
3.OTHER RELATIVE
4.SOMEONE ELSE
8.DK
9.RF

GO TO R15

R14. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

IF GRANDCHILD:

Which child of yours (or your (husband/wife/partner)) is the parent of that grandchild?

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
[ROWS PROVIDED BY CATI AS NECESSARY]	
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

R15. Do you have any life insurance policies that build up a cash value or that you can borrow on?

DEFINITION: SOMETIMES CALLED, WHOLE LIFE, OR STRAIGHT LIFE

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE R18

R15a. How many such policies do you have?

NUMBER: _____

DK
RF

R15b. How much (in total) do you pay in premiums on (this policy/all these policies)?

AMOUNT: \$ _____

9996 NOTHING
DK
RF

GO TO R15d

R15c. PER

1.WEEK 2.2 X Month 3.MONTH 4.QUARTER 5.6 MONTH 6.YEAR 7.OTHER (SPECIFY) _____ 8.DK 9.RF

R15d. How much would (this policy/all these policies) pay if you were to die?

AMOUNT: \$ _____

DK RF

R16. Who is the beneficiary on (this policy/all these policies), (that is what is the beneficiary's relationship to you?)

[IWER: CHOOSE ALL THAT APPLY]

2.CHILD/CHILD-IN-LAW/GRANDCHILD

1.SPOUSE/PARTNER 3.OTHER RELATIVE 4.SOMEONE ELSE 8.DK 9.RF
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GO TO BRANCHPOINT BEFORE R18

R17. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

IF GRANDCHILD:

Which child of yours (or your (husband/wife/partner)) is the parent of that grandchild?

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

BRANCHPOINT:	IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED, GO TO R25
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R18. Does your (husband/wife/partner) have any life insurance, including individual or group policies?

1.YES

5.NO 8.DK 9.RF

GO TO R25

R19. Are any of these term insurance policies?

DEFINITION: TERM INSURANCE POLICIES HAVE NO VALUE UNLESS THE PERSON DIES.

1.YES

5.NO
8.DK
9.RF

GO TO R22

R19a. How many term insurance policies does your (husband/wife/partner) have?

NUMBER: _____

DK
RF

R19b. IF R'S SPOUSE/PARTNER HAS ONLY 1 TERM INSURANCE POLICY (R19a=1):
About how much does your (husband/wife/partner) pay for that insurance?

IF R'S SPOUSE/PARTNER HAS MORE THAN 1 TERM INSURANCE POLICY or DK or RF (R19a>1):

About how much does your (husband/wife/partner) pay for the largest term insurance policy (he/she) has?

[IWER: ENTER 0 IF NOT PAID FOR BY R OR SPOUSE]

AMOUNT: \$ _____

0
DK
RF

GO TO R19d

R19c. PER

1.WEEK
2.2 X Month
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

R19d. About how much would this policy pay if your (husband/wife/partner) were to die?

AMOUNT: \$ _____

DK
RF

R20. Who is the beneficiary on this policy, (that is what is the beneficiary's relationship to your (husband/wife/partner)?)

[IWER: CHOOSE ALL THAT APPLY]

2.CHILD/CHILD-IN-LAW/GRANDCHILD

1."R"
 3.OTHER RELATIVE
 4.SOMEONE ELSE
 8.DK
 9.RF

GO TO R22

R21. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

IF GRANDCHILD:

Which child of yours (or your (husband/wife/partner)) is the parent of that grandchild?

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

R22. Does your (husband/wife/partner) have any life insurance policies that build up a cash value or that (he/she) can borrow on?

DEFINITION: SOMETIMES CALLED, WHOLE LIFE, OR STRAIGHT LIFE

1.YES

5.NO
 8.DK
 9.RF

GO TO R25

R22a. How many such policies does (he/she) have?

NUMBER: _____

DK
 RF

R22b. How much (in total) does your (husband/wife/partner) pay in premiums on (this policy/these policies)?

AMOUNT: \$ _____

9996 NOTHING
DK
RF

GO TO R22d

R22c. PER

1.WEEK
2.2 X Month
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

R22d. How much would (this policy/all these policies) pay if (he/she) were to die?

AMOUNT: \$ _____

DK
RF

R23. Who is the beneficiary on this policy, (that is what is the beneficiary's relationship to your (husband/wife/partner)?)

[IWER: CHOOSE ALL THAT APPLY]

2.CHILD/CHILD-IN-LAW/GRANDCHILD

1."R"
3.OTHER RELATIVE
4.SOMEONE ELSE
8.DK
9.RF

GO TO R25

R24. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

IF GRANDCHILD:

Which child of yours (or your (husband/wife/partner)) is the parent of that grandchild?

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
[ROWS PROVIDED BY CATI AS NECESSARY]	
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

R25. Individuals and families differ in the way they go about making decisions. When it comes to a major decision about a financial matter or where you will be living, are you (or your (husband/wife/partner)) usually the only one(s) making the decision, or are other people usually involved in making the decision?

1.OTHER INVOLVED IN MAKING DECISION

2.R/SPOUSE ONLY DECISION MAKER
8.DK
9.RF

GO TO R29

26. Are any of those other people family members?

1.YES

5.NO
8.DK
9.RF

GO TO R29

R27. What relation are they to you (or your (husband/wife/partner))?

[IWER: CHOOSE ALL THAT APPLY]

2.CHILD/CHILD-IN-LAW/GRANDCHILD

3.OTHER RELATIVE
4.SOMEONE ELSE
8.DK
9.RF

GO TO R29

R28. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

IF GRANDCHILD:

Which child of yours (or your (husband/wife/partner)) is the parent of that grandchild?

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

R29. Do you have a financial advisor that helps make decisions?

- | |
|-------------------------------|
| 1.YES
5.NO
8.DK
9.RF |
|-------------------------------|

GO TO MODULES SECTION