

SECTION R: HEALTH INSURANCE (July 25, 1995) — PAGE 1

R0. The next questions are about health insurance.

R1. Are you currently covered by any federal government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

1. YES	5. NO	8. DK	9. RF
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GO TO NEXT BRANCHPOINT

R1a. Which program is that? [CHECK ALL THAT APPLY.]

DEFINITION: ONLY PERSONS 65 OR OLDER OR DISABLED ARE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS ARE ELIGIBLE FOR MEDICAID. CHAMPUS COVERS RETIRED AS WELL AS ACTIVE UNIFORMED SERVICES, AND SOMETIMES UNREARRIED WIDOWS.

1. MEDICARE	2. MEDICAID	3. VA/CHAMPUS	7. OTHER _____
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8. DK	9. RF
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BRANCHPOINT:
IF RESPONDENT IS R2, GO TO BRANCHPOINT BEFORE R2-2a

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R1 RESPONDENTS

BRANCHPOINT:

IF W1 (V6614=1 AND V6616=1,2,3,4) GO TO R2-1, ELSE GO TO R4

COMMENT *** FILL IN QUESTION R2-1 BASED ON V6616

R2-1. According to our records, in (FILL: W1 IW DATE) you were covered by health insurance from (1=your employer or previous employer/2=your union/3=your (husband's/wife's/partner's) employer or previous employer/4=your (husband's/wife's/partner's) union.

Are you still covered by the same employer health insurance policy as before?

1. YES

V
R3

5. NO

V
R4

6. R SAYS THAT OUR RECORDS ARE INCORRECT ON SOURCE OF COVERAGE

GO TO R2a-1

7. R WAS NOT COVERED BY EMPLOYER PROVIDED INSURANCE IN WAVE I

GO TO R4

8/9. DK/RF

R2a-1. PROBE IF NECESSARY: (In WAVE I MONTH/YEAR, who was providing you with health insurance coverage?)

1. R'S EMPLOYER
2. R'S FORMER EMPLOYER
3. R'S UNION
4. SPOUSE'S/PARTNER'S EMPLOYER
5. SPOUSE'S/PARTNER'S FORMER EMPLOYER
6. SPOUSE'S/PARTNER'S UNION
7. OTHER (SPECIFY)
8. DK
9. RF

BRANCHPOINT:

IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO R3.

R2b-1. Are you still covered by health insurance from (FILL: R2a-1)?

1. YES

GO TO R3

5. NO

8. DK

9. RF

GO TO R4

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R2 RESPONDENTS

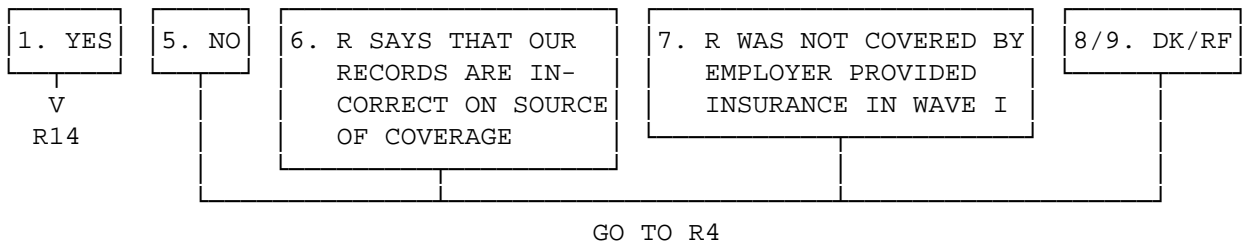
BRANCHPOINT:

IF W1 (V6807=1,V6808=1,V6809=1,V6813=5) GO TO R2-2a ELSE GO TO NEXT BRANCHPOINT

COMMENT *** FILL IN QUESTION R2-2a BASED ON V6616 (WITH CODE LABELS AS INDICATED)

R2-2a. According to our records, in (FILL: W1 IW DATE) you were covered by health insurance from [3=your employer or previous employer/4=your union/1=your (husband's/wife's/partner's) employer or previous employer/2=your (husband's/wife's/partner's) union].

Are you still covered by the same employer health insurance policy as before?



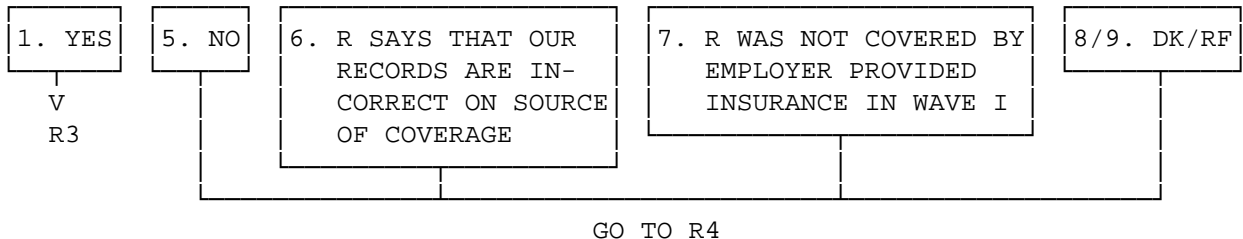
BRANCHPOINT:

IF W1 (V6814=1 AND V6816=1,2,3,4) GO TO R2-2b ELSE GO TO R4

COMMENT *** FILL IN QUESTION R2-2b BASED ON V6816 (WITH CODE LABELS AS INDICATED)

R2-2b. According to our records, in (FILL: W1 IW DATE) you were covered by health insurance from [3=your employer or previous employer/4=your union/1=your (husband's/wife's/partner's) employer or previous employer/2=your (husband's/wife's/partner's) union].

Are you still covered by the same employer health insurance policy as before?



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R3. Is this plan a Health Maintenance Organization (sometimes called an HMO), a Preferred Provider Organization (sometimes called a PPO), or a traditional Fee For Service Plan (FFS)?

In an HMO, all of your care is provided by a group of providers, and you pay only a small fee for each visit. In a PPO, you can choose a physician from a list of doctors participating in your plan, and can see a physician who is not part of the list if you pay extra. In a traditional fee for service plan, you can go to any physician you like, but you may have to pay for part of the cost.

1. HEALTH MAINTENANCE ORGANIZATION/HMO	2. PREFERRED PROVIDER ORGANIZATION/PPO	3. TRADITIONAL FEE-FOR- SERVICE PLAN	8. DK	9. RF
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R3a. About how much per month do you pay for this plan?

\$ _____

X96. NOTHING (EMPLOYER/UNION PAYS ALL COSTS)	X97. OTHER (SPECIFY)	X98. DK	X99. RF
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R3b. Under your plan, do you have to pay extra if you see a specialist on your own, without being referred to the specialist by your regular participating doctor?

1. YES	5. NO	8. DK	9. RF
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BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO R14.

R3c. Does this (employer/union/organization) offer other health insurance plans besides the one you just told me about?

1. YES	5. NO	8. DK	9. RF
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GO TO R3e

V

R3d. Compared to your plan, do any of these other plans ...

R3d1. Provide better coverage or more choice if you pay more?

1. YES	5. NO	8. DK	9. RF
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R3d2. Provide less coverage or less choice if you pay less?

1. YES	5. NO	8. DK	9. RF
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R3e. Has the cost or coverage of your plan changed since WAVE I MONTH/YEAR?

1. YES	5. NO	8. DK	9. RF
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GO TO R14

↓
V

R3f. What has changed? [CHOOSE ALL THAT APPLY.]

01. COST IS HIGHER 03. FEWER SERVICES ARE COVERED 05. HAVE LESS CHOICE OF PHYSICIANS NOW	02. COST IS LOWER 04. MORE SERVICES ARE COVERED 06. HAVE MORE CHOICE OF PHYSICIANS NOW
07. OTHER (SPECIFY)	98. DK 99. RF

GO TO R14

R4. Do you currently have any type of health insurance coverage obtained through your [or your (husband's/wife's/partner's)] employer, former employer, or union, such as Blue Cross-Blue Shield or a Health Maintenance Organization?

1. YES	5. NO	8. DK	9. RF
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GO TO R14

↓
V

R4a. How many such health plans do you have? _____ # OF PLANS

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO R8.

R5. Thinking about (this/the first/the second) plan, How is this coverage obtained?

1. R'S EMPLOYER	2. R'S FORMER EMPLOYER	3. R'S UNION
4. SPOUSE'S/-PARTNER'S EMPLOYER	5. SPOUSE'S/-PARTNER'S FORMER EMPLOYER	6. SPOUSE'S/-PARTNER'S UNION
7. OTHER (SPECIFY)	8. DK	9. RF

R5a. In order to get the best information possible about people's health insurance coverage, we need the name and address of the (employer/union) that provides this coverage.

RECORD INFORMATION AS SPECIFIED

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R6. Is this plan a Health Maintenance Organization (sometimes called an HMO), a Preferred Provider Organization (sometimes called a PPO), or a traditional Fee For Service Plan (FFS)?

In an HMO, all of your care is provided by a group of providers, and you pay only a small fee for each visit. In a PPO, you can choose a physician from a list of doctors participating in your plan, and can see a physician who is not part of the list if you pay extra. In a traditional fee for service plan, you can go to any physician you like, but you may have to pay for part of the cost (FFS).

1. HEALTH MAINTENANCE ORGANIZATION/HMO	2. PREFERRED PROVIDER ORGANIZATION/PPO	3. TRADITIONAL FEE FOR SERVICE PLAN	8. DK	9. RF
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R6a. About how much per month do you pay under this plan?

\$ _____

X96. NOTHING (EMPLOYER/UNION PAYS ALL COSTS)	X97. OTHER (SPECIFY)	X98. DK	X99. RF
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R6b. Under your plan, do you have to pay extra if you see a specialist on your own, without being referred to the specialist by your regular participating doctor?

1. YES	5. NO	8. DK	9. RF
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R6c. Does this (employer/union) offer other health insurance plans besides the one you just told me about?

1. YES	5. NO	8. DK	9. RF
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GO TO R7

R6d. Compared to your plan, do any of these other plans ...

R6d1. Provide better coverage or more choice if you pay more?

1. YES	5. NO	8. DK	9. RF
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R6d2. Provide less coverage or less choice if you pay less?

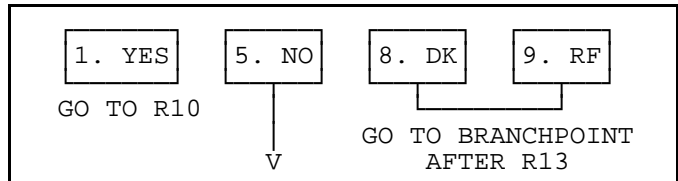
1. YES	5. NO	8. DK	9. RF
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R7. Please remind me, how is this coverage paid for--entirely by you [or your (spouse/partner)], entirely by an employer or union, partly by an employer or union, or what?

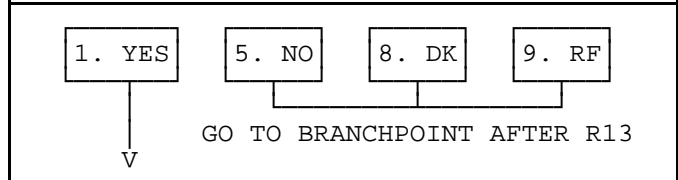
1. ENTIRELY BY R OR SPOUSE/PARTNER	2. ENTIRELY BY R'S OR SPOUSE/PARTNER'S EMPLOYER/FORMER EMPLOYER	3. PARTLY BY R OR SPOUSE/PARTNER AND PARTLY BY EMPLOYER
7. OTHER (SPECIFY)	8. DK	9. RF

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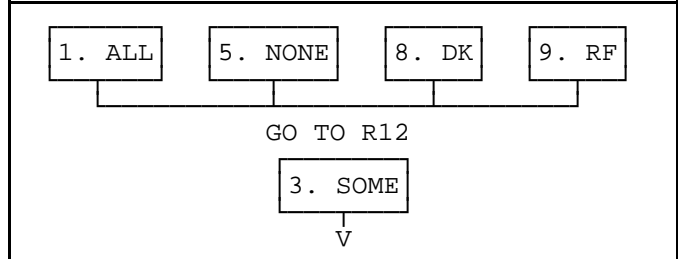
R8. Is this health insurance plan available to people who retire?



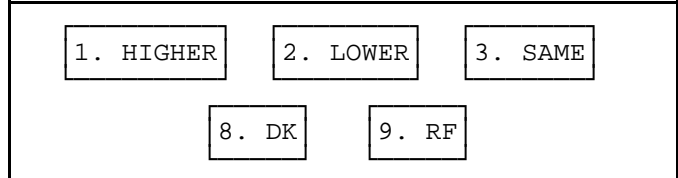
R9. Does the organization have any health insurance plan available to retirees?



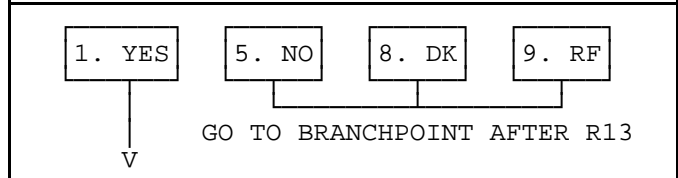
R10. For retirees, does the (employer/union) pay all, some or none of the costs of health insurance?



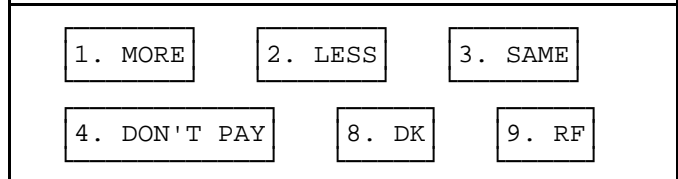
R11. Do retired employees pay higher, lower, or the same health insurance costs as other employees?



R12. Can the spouses of retired employees be covered under this plan?



R13. [READ SLOWLY] Compared to employees who are still working, do retired employees pay more, less, or the same amount for their spouse's health insurance?



BRANCHPOINT: IF TWO (OR MORE) PLANS ARE REPORTED AT R4a, COLLECT INFORMATION ON THE SECOND PLAN IN R5-R13.

OTHERWISE, CONTINUE WITH R14.

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R14. Do you have any basic health insurance coverage purchased directly from an insurance company or through a membership organization such as AARP (American Association of Retired Persons)?

1. YES	5. NO	8. DK	9. RF
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GO TO R14b

V

R14a. How much do you pay for this insurance (per month or per quarter)?

\$ AMOUNT PER (R14a1) TIME PERIOD	X96. NOTHING (EMPLOYER/UNION PAYS ALL COSTS)
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X97. OTHER (SPECIFY)	X98. DK	X99. RF
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R14b. Do you have any type of supplementary health insurance coverage, such as Medigap or long-term care insurance that is purchased directly from an insurance company or through a membership organization such as AARP (American Association of Retired Persons)?

1. YES	5. NO	8. DK	9. RF
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GO TO R15

V

R14c. What kind of coverage do you have? (Medigap, or other supplemental health insurance, long-term care insurance, or what?)
[CHECK ALL THAT APPLY.]

2. MEDIGAP	3. OTHER SUPPLEMENTAL	4. LONG-TERM CARE
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7. OTHER (SPECIFY)	8. DK	9. RF
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R14d1. How much do you pay for this insurance (per month or per quarter)?

\$ AMOUNT PER (R14d2) TIME PERIOD	X96. NOTHING (EMPLOYER/UNION PAYS ALL COSTS)
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X97. OTHER (SPECIFY)	X98. DK	X99. RF
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R15. Do you have any life insurance, including individual or group policies?

1. YES	5. NO	8. DK	9. RF
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GO TO NEXT SECTION

R16. Are any of these group or individual term insurance policies?

1. YES	5. NO	8. DK	9. RF
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GO TO R17

DEFINITION: TERM INSURANCE POLICIES HAVE NO VALUE UNLESS THE PERSON DIES. MANY SUCH POLICIES ARE ISSUED THROUGH EMPLOYERS AND UNIONS.

R16a. How many term insurance policies do you have?

_____ # TERM INSURANCE POLICIES

R16b. Are these group term insurance policies obtained through an employer, or are they individual policies?

1. GROUP	2. INDIVIDUAL	3. BOTH
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R16c1. About how much do you pay for (this/these) term insurance (policy/policies) each month or year?

\$ AMOUNT PER (R16c2) TIME PERIOD

X97. OTHER (SPECIFY)	X98. DK	X99. RF
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R16d. What is the current face value of all the term insurance policies that you have?

\$ _____

X96. EQUAL TO CURRENT SALARY

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R17. Do you have any life insurance policies that build up a cash value or that you can borrow on?

DEFINITION: THESE ARE SOMETIMES CALLED "WHOLE LIFE" OR "STRAIGHT LIFE".

1. YES

5. NO

8. DK

9. RF



GO TO NEXT SECTION

R17a. How many such policies do you have?

_____ # CASH VALUE POLICIES

R17b. What is the current face value of (this policy/these policies)?

\$