Preload needed: Random Variable (X510_10Random1_2={1,2})

Other section variables needed: Respondent Age (A019)
Respondent in a Nursing Home (A028)
Respondent has Long Term Care Insurance (N071)

Fills: {Fl_Age: if A019 < 60 then Fl_Age=10; else Fl_Age = 5}

{Fl_Mgs & Fl_Hq: SEE BELOW}

IF X510_10Random1_2=1 AND A019<=57 Fl_Mgs = 200 and Fl_Hq = 230
IF X510_10Random1_2=1 AND A019=58-62 Fl_Mgs = 280 and Fl_Hq = 320
IF X510_10Random1_2=1 AND A019=63-67 Fl_Mgs = 385 and Fl_Hq = 440
IF X510_10Random1_2=1 AND A019=68-72 Fl_Mgs = 570 and Fl_Hq = 650
IF X510_10Random1_2=1 AND A019=73-77 Fl_Mgs = 1000 and Fl_Hq = 1150
IF X510_10Random1_2=1 AND A019>77 Fl_Mgs = 1500 and Fl_Hq = 1700

IF X510_10Random1_2=2 AND A019<=57 Fl_Mgs = 120 and Fl_Hq = 140
IF X510_10Random1_2=2 AND A019=58-62 Fl_Mgs = 170 and Fl_Hq = 200
IF X510_10Random1_2=2 AND A019=63-67 Fl_Mgs = 230 and Fl_Hq = 270
IF X510_10Random1_2=2 AND A019=68-72 Fl_Mgs = 340 and Fl_Hq = 390
IF X510_10Random1_2=2 AND A019=73-77 Fl_Mgs = 600 and Fl_Hq = 700
IF X510_10Random1_2=2 AND A019>77 Fl_Mgs = 900 and Fl_Hq = 1050

{Fl_Prem:
        IF V312={0, 1, 2} THEN Fl_Prem=lower
        ELSE Fl_Prem=higher}

{f: (to be used in calculations for Fl_FHQ and Fl_MGS below)
        IF V312={0,1,2} then f = 0.6
        ELSE f = 1}

{Fl_FHQ = round([f]* [Fl_Hq])}
{Fl_FMGS = round([f]*[Fl_Mgs])}
 "Round" rounds off the argument to the nearest 10.

Variables in this module: V301-V316

IF THIS IS A PROXY INTERVIEW (A009={2 *or* 3}), GO TO END OF MODULE 7
IF R IS CURRENTLY LIVING IN A NURSING HOME (A028=1), GO TO END OF MODULE 7

<V301>
V301_Introduction
INTRODUCTION
Nursing homes provide round-the-clock medical care and assistance for activities such as getting out of bed. Nursing homes are regulated and inspected by the government. They all must meet minimum government standards for safety, cleanliness, provision of services and meals, but some nursing homes offer higher quality services than others. The cost for a year's stay in a nursing home varies a lot, but a national average is about seventy-five thousand dollars ($75,000) per year. Because of the high cost, some people purchase long-term care insurance, which would pay for living in a nursing home.

1. Continue

<V302>
V302_Knowledge
KNOWLEDGE OF LONG TERM CARE INSURANCE
How would you rate your knowledge of long-term care insurance? Would you say that you have no knowledge at all, a little knowledge, some knowledge, or a lot of knowledge about long-term care insurance?

1. No knowledge
2. A little knowledge
3. Some knowledge
4. A lot of knowledge
8. DK
9. RF

{IF R DOES NOT HAVE LONG TERM CARE INSURANCE (N071<>1), ask V306. Otherwise skip to V307.}

<V306 >
V306_ChancePurchaseInsurance
CHANCE OF PURCHASING LONG TERM CARE INSURANCE
On a scale of 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what are the chances that within the next {Fl_Age} years you will purchase insurance that will pay for some or all of nursing home costs?

    _____ (0 to 100)
DK
RF

<V307>
V307_IncreasePremium
IMPORTANCE - INCREASE PREMIUM SOMETIME IN THE FUTURE
In thinking about possibly purchasing long-term care insurance, how important would the following concerns be to you? The insurance company may increase your premiums sometime in the future. Would you say this concern is very important, somewhat important or not at all important to you?

1. Very important
2. Somewhat important
3. Not at all important
8. DK
9. RF

<V310>
V310_HighQuality
IMPORTANCE – COVERS HIGH QUALITY NURSING HOMES
The insurance policy covers high quality nursing homes that offer services that are substantially above the minimum government standards. (Would you say this is very important, somewhat important or not at all important to you?)

1. Very important
2. Somewhat important
3. Not at all important
8. DK
9. RF

<V311>
V311_RatePolicyIntro
INTRODUCTION TO RATING DIFFERENT POLICIES
Now we would like to ask you to rate four different insurance policies. All policies will pay the nursing home costs for as long as you have to live in the nursing home. But the monthly premium and the quality of the nursing home that they will pay for will differ between policies.

We will ask you about two levels of nursing home quality covered by the insurance policy. The first level of quality meets the minimum government standards in terms of safety, cleanliness, provision of services and meals. Residents live two to a room. The second level of quality provides better service and meals, has larger rooms with better decoration, and each resident has his or her own room.

Please rate the policies on a scale of 0 to 10 where 0 means the policy is definitely not for you and you certainly would not purchase it, 10 means the policy is very well suited for you and you might well purchase it, and five means you are neutral about the policy.

    1. Continue

V312 branchpoint: If V311=REF, skip to end of module. Else, continue with V312.

<V312>
V312_RatePolicy1
RATE POLICY 1 – MINIMUM GOV STANDARDS
On a scale of 0 to 10, where again 0 means the policy is definitely not for you, and 10 means the policy is very well suited for you, how would you rate a long-term care insurance policy where the monthly premium is {Fl_Mgs} and the quality of the nursing home is minimum government standards?

        _____ (0 to 10)
        DK
        RF

V313 branchpoint: If V312={DK or REF}, skip to end of module. Else, continue with V313.

<V313>
V313_RatePolicy2
RATE POLICY 2
On a scale of 0 to 10, how would you rate a long-term care insurance policy where the quality is the same, minimum government standards, but the monthly premium is {Fl_Prem}, specifically {Fl_FHQ} per month?

_____ (0 to 10)
DK
RF

<V314>
V314_RatePolicy3
RATE POLICY 3
The next policy covers stays in a <u>high</u> quality nursing home for the same monthly premium.
On a scale of 0 to 10, how would you rate a long-term care insurance policy where the monthly premium is {Fl_FHQ} and the quality of the nursing home is high?

_____ (0 to 10)
DK
RF

{IF V314=10, GO TO END OF MODULE 7. OTHERWISE CONTINUE WITH V315.}
<V315>
V315_RatePolicy4
RATE POLICY 4
(On a scale of 0 to 10,) how would you rate a long-term care insurance policy where the quality of the nursing home is high, but the monthly premium is lower, specifically {Fl_FMGS} per month?

_____ (0 to 10)
DK
RF

<V317>
V317_QuestionsClear
WERE QUESTIONS CLEAR
How clear did you find the questions in this section to be? Would you say they were very clear,
mostly clear, more or less clear, not very clear, or unclear?

1. Very clear
2. Mostly clear
3. More or less clear
4. Not very clear
5. Unclear .
8. DK
9. REF

END OF MODULE 7