Findings from the 2019 Massachusetts Health Insurance Survey

April 2020

Methodology Report

CHIA.

CENTER FOR HEALTH INFORMATION AND ANALYSIS

2019 MASSACHUSETTS HEALTH INSURANCE SURVEY

METHODOLOGY REPORT

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Introduction

The Center for Health Information and Analysis (CHIA) contracted with SSRS to conduct the 2019 Massachusetts Health Insurance Survey (MHIS). The goal of the MHIS is to document health insurance coverage, access to and use of health care, and health care affordability for the noninstitutionalized population in Massachusetts. This report describes the methods used to collect and analyze the 2019 MHIS data, including an overview of changes in the survey over time. More details on prior years of the MHIS are provided in earlier versions of the MHIS Methodology Report, which are available on the CHIA webpage. Of most relevance is the 2017 MHIS Methodology Report.

This report is organized as follows: Section A describes the MHIS sample design and Section B describes the operational approach to the MHIS. The 2019 MHIS instrument is discussed in Section C, with the instrument included in Appendix B. Data processing and preparation is described in Section D and survey response rates in Section E. The final section addresses the creation of the MHIS survey weights and variance estimation.

A. MHIS Sample Design

From its inception in 1998 until 2007, the MHIS relied on a random-digit-dial (RDD) landline telephone sample, as shown in Table 1.[1] Because of the decline of landline phones in the United States over the early 2000s, the MHIS methodology changed in 2008 to a hybrid design that included an address-based sample (ABS) combined with a landline RDD sample. The goal of the ABS was to capture households without landline phones who would be missed in the RDD sample, such as cell phone-only households and non-telephone households. This sample design was used from 2008 to 2011. The MHIS was not fielded in 2012 or 2013.

Table 1: Overview of MHIS Design, by Year				
Survey Year	Random-digit-dial Sample (RDD)			Address-based Sample (ABS)
	Landline phones	Cell phones	Pre-paid cell phones	
1998, 2000, 2002, 2004, 2006-2007	X			
2008-2011	X			X
2014-2015, 2017	X	X	X	
2019	X	X	X	X

Note: The MHIS was not fielded in 1999, 2001, 2003, 2005, 2012, 2013, 2016, or 2018.

As the share of cell phone-only households continued to grow and evidence grew that the earlier ABS samples tended to be biased toward respondents with higher socioeconomic status (Link and Burks, 2013; Rapoport, Sherr, and Dutwin, 2012), the 2014 MHIS shifted to an RDD sample that included both landline telephones and cell phones, where the latter included a

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[1] While most of the early MHIS relied on RDD samples, in 1998, the MHIS also included a small, in-person survey based on an area probability sample because of concerns that an RDD sample might produce biased estimates of the uninsurance rate in Massachusetts. In the 1998 survey, the estimates of the uninsurance rate from the RDD sample and area probability sample were quite similar, at 7.8% and 8.2%, respectively (Roman, 2007).

subsample of prepaid cell phones. Prepaid cell phones are different from a standard contract cell phone in that customers pay as they go based on usage as opposed to paying a monthly fee as part of a long-term contract. Research has found that owners of prepaid cell phones are more than twice as likely to be uninsured, to have lower incomes, and to be non-white (Dutwin, 2014). By sampling prepaid cell phone numbers at a higher rate than other cell phones (i.e., oversampling prepaid cell phone numbers), the number of MHIS respondents who fall within these categories will be higher than would occur in a simple random sample. This sample design was repeated for the 2015 and 2017 MHIS. The MHIS was not fielded in 2016 or 2018.

Unfortunately, response rates for RDD telephone surveys dropped rapidly in the late 2010s. As a result, the 2019 MHIS shifted to a hybrid design that included an RDD sample which was comparable to the 2017 MHIS design and an ABS sample. The RDD sample allowed for an overlap between the 2017 and 2019 MHIS samples to support an assessment of the ability of the MHIS to support estimates of trends over time, while the ABS sample provided more complete coverage for the Massachusetts population. For the 2019 MHIS, we conducted 1,250 interviews based on the RDD sample (650 of which were on cell phones) and 3,623 interviews based on the ABS sample. Across all sample frames, the total number of completed interviews was 4,873.

In the remainder of this section, we describe the RDD and ABS samples for the 2019 MHIS.

1. RDD Sample Methods

The RDD samples for the 2019 MHIS followed the same design as was used for the RDD samples in the 2017 MHIS. This included RDD samples for landline telephones and cell phones, with the latter including a subsample of prepaid cell phones. As with past years of the MHIS, we appended household information from consumer information and public records to RDD sample numbers that could be linked to an address. Based on that information, we flagged households where the only age information for members of the household was for persons age 65 and older and randomly discarded 80 percent of those records to increase the share of the sample focused on younger households. The landline sample was stratified by income level (lower income, middle income, and higher income) based on income data provided at the telephone exchange level by Marketing Systems Group (MSG) for the area covered by each telephone exchange (the first three numbers of the phone number after the area code), as shown in Table 2. Strata were based on the percentage of people who live in households with income under $50,000 as follows: low income areas, 41.4% or more; medium income areas, 28.6%-41.3%; high income areas, 28.6% or fewer. The three strata were sampled using a ratio of 5:3:1 in order to oversample those in areas which were more likely to include uninsured residents. The cell phone sample was stratified by prepaid cell phone status and the prepaid stratum was oversampled at a ratio of 2.5:1 to increase the likelihood of including uninsured residents.

Table 2: RDD Sample Allocation		
Stratum	Percent of Sample Frame in Stratum	Percent of Sample Allocated to Stratum
Landline Sample		
Low-income areas	31.7%	64.9%
Middle-income areas	35.9%	26.0%
High-income areas	32.5%	9.1%
Total	100.1%	100.0%
Cell Phone Sample		
Prepaid cell phones	15.1%	18.3%
Other cell phones	84.9%	81.7%
Total	100.0%	100.0%

Survey weights were used to adjust for the differential sampling across strata and to combine the landline and cell phone samples. The survey weights are discussed in Section E.

The landline sample was drawn using standard *list-assisted random digit dialing* (RDD) methods. Within each stratum, phone numbers were drawn with equal probabilities from *active blocks* of telephone numbers (area code + exchange + two-digit block number) that contained one or more residential directory listings. This method guarantees coverage of every assigned phone number regardless of whether a number is directory listed, purposely unlisted, or too new to be listed. After selection, the numbers were compared against business directories and matching numbers were purged.

The RDD cellular sample was not list-assisted because no list of cell phone numbers exists. Instead cell samples within strata were drawn through a systematic sampling from dedicated wireless 100-blocks and shared service 100-blocks with no directory-listed landline numbers.

One limitation of the cell phone sample for the MHIS is that it does not cover residents of Massachusetts who have an out-of-state cell phone number. Cell phone numbers for the study are sampled from telephone exchanges (first three numbers of a telephone number after the area code) that are within the boundaries of the Commonwealth of Massachusetts. Therefore, it will not include people who live in Massachusetts, but whose cell phone number is assigned to a different state. This could happen if someone has moved to Massachusetts from a different state and keeps their original cell phone number. However, the potential bias from this omission is minimal since analysis of the SSRS large scale omnibus national dataset finds that only nine percent of cell phone owners in the state have cell phones with outside area codes, and three out of five such persons own a landline phone and so are covered by the landline frame. The overall loss in coverage is therefore about 4 percent, and research has shown that while there are some differences between such persons and persons with cell phone area codes consistent with their state of residence, they are small and largely corrected for in the weighting of the sample (Dutwin, 2012).

2. ABS Sample Methods

Because there was uncertainty about the productivity of the ABS, the ABS sample was released in two waves to allow for adjustments to the sample over time. The first wave targeted roughly 30 percent of the expected sample. The first wave was allowed to run its course, and then, based on the sample responses from that wave, the design of the second wave was modified to attain the requisite number of interviews.

Wave 1. Because research suggests that ABS designs result in lower response rates than RDD designs for non-white, Hispanic, lower income, and younger people (Link and Burks, 2013; Rapoport, Sherr, and Dutwin, 2012), the first wave of the ABS was designed to combat these tendencies. The design used information on the characteristics of the area and characteristics of the household appended to sample records based on the address. The area characteristics were drawn from Census block group (CBG) data and the household characteristics were drawn from consumer records and public information for the specific household. One limitation of the latter is that the information is not available for all households. We used the information to identify households that were likely to represent four population groups that were expected to be underrepresented in the ABS sample: non-white and Hispanic/Latino persons, persons aged 18 to 34 years, persons in households with children, and lower-income persons. As in the RDD sample, we flagged households where the only age information for members of the household was for persons aged 65 or older and randomly discarded 80 percent of those records to increase the share of the sample focused on younger households

Table 3 shows the strata used for Wave 1. The strata are hierarchical, meaning that if a record is, for example, flagged as having a household member aged 18-34 and being in a CBG with a high share of low income households, it would be included in the "Household with a person aged 18-34" stratum. This hierarchy was required because we needed precise sampling fractions and independent strata in order to be able to properly weight the data to be representative of the full population. There are 17 strata in total. The first nine targeted strata listed in Table 3 are for reaching specific groups and the remaining eight residual strata are all remaining records divided across the eight regions. Residual records are simply records in the sample frame that are not assigned to one of the targeted strata. Sample was allocated across residual strata to ensure robust sample sizes in each region for the purposes of analysis.

Table 3: ABS Wave 1 Sample Allocation		
Stratum	Percent of Households in Stratum	Percent of Sample Allocated to Stratum
Household with a child	15.4%	24.6%
Household with a person aged 18 to 34	7.4%	11.8%
Low-income household (listed income below $30,000 per year) with listed landline telephone number	9.6%	15.4%
Household with person with Hispanic/Latino surname	4.8%	7.6%
Household with person with Asian surname	2.1%	3.3%
Household with African American person and listed landline telephone number	1.2%	1.9%

Household in CBG with high share of low-income households	2.1%	3.4%
Household in CBG with high share of African American persons	1.2%	1.9%
Household in CBG with high share of Hispanic/Latino persons	1.8%	2.9%
Region is Western MA	6.0%	3.4%
Region is Central MA	6.0%	3.4%
Region is Northeast MA	11.6%	4.6%
Region is Metro West	5.9%	3.3%
Region is Metro Boston	12.6%	3.8%
Region is Metro South	6.7%	3.8%
Region is Southcoast	2.6%	2.6%
Region is Cape and Islands	3.2%	2.2%
Total	100.0%	100.0%

Note: CBG is Census Block Group. "Households in CBG with high share of low-income households" are defined as households in CBGs with 40% or more of the American Community Survey (ACS) eligible population that are classified as below the poverty level given their total family or household income within the last year, family size, and family composition.

Table 4 shows the distribution of all wave 1 sample across the regions.

Table 4: ABS Wave 1 Sample Allocation Across Regions	
Stratum	Percent of Sample Allocated to Region
Region is Western MA	11.8%
Region is Central MA	11.8%
Region is Northeast MA	19.1%
Region is Metro West	11.0%
Region is Metro Boston	19.1%
Region is Metro South	13.3%
Region is Southcoast	7.1%
Region is Cape and Islands	6.8%
Total	100.0%

Survey weights were used to adjust for the differential sampling across the strata for Wave 1. The survey weights are discussed in Section E.

Wave 2. Because the sample obtained in Wave 1 was not sufficient to ensure representation of the demographic/socioeconomic groups likely to have lower response rates, Wave 2 utilized a model-based sample design to better target the subgroups of interest. The model-based sampling plan was implemented as follows:

1. Randomly split the Wave 1 data into training and test data sets.
2. Appended 100+ household measures from Aristotle to the Wave 1 records based on address as potential predictors of being in a demographic/socioeconomic group of interest.
3. Used random forest models,[2] which are classification algorithms based on machine-learning, to predict whether a household in the training data set contained an individual from a demographic/socioeconomic group of interest.
4. Tested the random forest model's efficacy in predicting the demographic/socioeconomic group of interest based on the test data set and refined the model as needed.
5. Using the final test model, re-ran the analysis on the full Wave 1 data (i.e., the combined test and training data sets) to further develop the sample plan and obtain sample yields by sampling strata. The sampling strata, which are hierarchical, were:
   - Household with adult with less than a high school education
   - Low-income household
   - Household with nonwhite or Hispanic/Latino person
   - Household with person age 18 to 34 and no person age 65 or older
   - Household with person age 65 or older
   - Household for which there was auxiliary data for modeling that was not predicted to be in any of strata above (referred to as the "residual group")
   - Household for which there were no auxiliary data to support the modeling (referred to as the "no auxiliary data group").

Table 5 shows the strata used for Wave 2. As with Wave 1, the strata for Wave 2 are hierarchical.

Table 5: ABS Wave 2 Sample Allocation		
Stratum	Percent of Households in Stratum	Percent of Sample Allocated to Stratum
Household with person age 65 or older	22.3%	4.7%
Household with person age 18 to 34	16.2%	29.3%
Household with nonwhite or Hispanic/Latino person	9.2%	17.4%
Low-income household	10.5%	19.9%
Household with adult with low educational attainment	2.5%	1.6%
Residual group	25.2%	22.5%
No auxiliary data group	14.1%	4.7%
Total	100.0%	100.0%

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[2] The random forest models were estimated in R using randomForest v4.6-14 (https://cran.r-project.org/web/packages/randomForest/index.html).

Survey weights adjust for the differential sampling across the strata for Wave 2. The survey weights are discussed in Section C.

The ABS sample was generated from the United States Postal Service (USPS) Computerized Delivery Sequence File (CDSF). The CDSF contains information on all delivery addresses serviced by the USPS, with the exception of general delivery. The CDSF is updated weekly and contains home and apartment addresses as well as Post Office boxes and other types of residential addresses for mail delivery. Sample was pulled from all residential records with the exception of addresses coded as vacant, seasonal (vacation), and PO boxes other than those defined as OWGM (only way to get mail), which avoids duplication of Massachusetts residents in the sample selection.

B. MHIS Operational Approach

1. RDD Operational Approach

The protocol for the RDD sample for the 2019 MHIS was as follows: All sample members received an initial call plus six callbacks. If an interview was not completed by the sixth callback, the telephone number was set aside for at least two weeks to "rest." After the rest period, an additional three callbacks were attempted. Callbacks were initiated at different times of the day and on different days of the week to increase the probability of completing an interview. Sample members who initially refused to complete the survey were offered the opportunity to be re-contacted at a more convenient time to complete the survey.

Interviews were conducted in English and Spanish.

2. ABS Operational Approach

The protocol for the ABS sample for the 2019 MHIS was as follows:

1. All sample members received an initial invitation letter that included a $2 bill. The letter requested that the respondent complete the survey online. The letter included a link to a secure survey site and a unique password. The letter alerted those without Internet access to call a toll-free 1-800 number to conduct the survey by phone with a live interviewer. All mailings to the "Household with person with Hispanic/Latino surname" and "Household in CBG with high share of Hispanic/Latino persons" strata in the Wave 1 sample were bilingual (on the back side of the letter). The Wave 2 sample did not have a stratum that received specifically bilingual materials. All other letters had a sentence in a box in Spanish requesting they go to a different survey website that had a Spanish-language instrument available or call a different 1-800 number to conduct the survey in Spanish by phone, if they desired. The letter was printed in two colors with a live stamp to increase the likelihood that it would be opened and read.

2. After approximately 5 days, all non-respondents received a postcard reminder following the initial letter of invitation. The postcard also provided the 1-800 number for call-in surveys as well as Spanish content for the Hispanic/Latino strata for Wave 1.

3. Approximately 14 days after the postcard mailing, all remaining non-respondents were sent a final letter that was the same as the initial invitation letter but without the $2 incentive.

4. Those sample members who had not responded by the third mailing and for whom a telephone number could be matched to their address were then called. A matched telephone number was dialed six times, when appropriate, before retiring.[3] The study remained open by web or through a call-in until the fielding period closed.

As noted above, the ABS was conducted in two waves. At the end of Wave 2, an additional mailed reminder was sent to sample households in low-income strata to increase the overall sample size and the number of low-income households in the sample.

Surveys were available in English and Spanish.

3. Telephone Methods for RDD and ABS Samples

The telephone methods were the same for the RDD sample and the ABS sample that completed the survey by telephone, with the same group of interviewers conducting the interviews with sample members from both groups. The ABS sample did have a call-in option provided in the survey mailings that was not available to the RDD sample.

Interviewer training. Prior to commencement of the study and when necessary throughout the fielding process, SSRS project directors:

- Briefed and trained each interviewer on the issues specific to the study.
- Explained the study's overall objectives, specific procedures, and questionnaire content to interviewers.
- Provided FAQs and scripts for respondent questions in English and Spanish.
- Provided CHIA project representatives access to project briefings and interviewer monitoring.
- Monitored interviewers for the duration of the project and provided feedback when necessary.

Survey fielding. The following steps were taken in conducting the telephone interviews to maximize telephone response rates:

- Instituted a call rule of initial call plus six callbacks, including a period of at least one week in which the sample is not dialed before the final three callbacks, before considering a sampling unit "dead."
- Varied the times of day, and the days that call-backs were placed (differential call rule).
- Explained the purpose of the study and stated as accurately as possible the expected length of the interview.
- Permitted respondents to set the schedule for a call-back, allowing them to return our call on a toll-free number.
- Provided a clear and early statement that the call was not a sales call.
- Informed respondents about how they would be well served by the survey results.

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[3] Refusals were often retired before they reached the call design.

Refusal conversions. SSRS has a core group of specially-trained and highly-experienced callback specialists and refusal converters who called back all initial refusals to the telephone survey on this project and attempted to persuade the respondent to complete the interview. Cases where a call attempt resulted in a respondent or household refusal, termination, or other break-off were attempted again after a period of at least seven days.

C. 2019 MHIS Instrument

1. Survey Content

The MHIS questionnaire begins by establishing that the household is included in the survey sample frame, namely that it is in Massachusetts. The survey then asks for a person aged 18 or older who can answer questions about the health insurance coverage of the members of the household. That respondent is then asked questions that are used to create a roster of every individual in the household by age, gender, education, work status, and relationship to the respondent. Persons temporarily living away from home (including college students) are included in their usual household. Persons living in group quarters (e.g., dormitories, nursing homes, and shelters) are excluded from the study as the focus is on the noninstitutionalized population in the state.

From the household roster, one household member is randomly selected by the computer program to be the "target" person for the household. All detailed information is collected for this person, including socioeconomic characteristics and insurance status. Basic demographic and socioeconomic information, including age, race/ethnicity, gender, education, and employment are collected for all household members. Table 6 summarizes the questions covered in the 2019 MHIS for all members of the household and for the household member selected as the "target" individual for the survey. The 2019 MHIS instrument is included in Appendix B.

Table 6: Summary of Topic Areas Covered in the 2019 MHIS, by Household Members		
Topics	All Household Members	Target Household Member
Age, race/ethnicity, gender, education, and employment	X	X
Marital status		X
Nativity and citizenship status		X
Family income		X
Health insurance coverage		X
Health insurance churn		X
Availability of employer sponsored health insurance		X
Health status		X
Access to and use of health care, including mental health care and care for substance use disorder)		X
Quality of health care		X
Health care affordability		X

Household homeownership	X	X
Household internet use	X	X
Household telephone status	X	X

The content of the MHIS has changed over time in response to shifts in topic priorities for CHIA and the interests of MHIS stakeholders. In 2017, findings from the 2016 MHIS Recontact Survey also helped inform revisions to the format of questions asking about out-of-pocket spending for health care. The 2019 MHIS added questions to explore the issues of unexpected medical bills, treatment for alcohol and substance use, mental health status, and internet use. Several questions were deleted from the 2019 MHIS to make space for the new questions. Table 7 lists the modifications to the 2019 MHIS questionnaire.

Table 7: Modifications to the 2019 MHIS
Additions to the 2019 MHIS: Web-specific introductory and screener questions to account for the new ABS mode Q.S6aa: What is your gender? Added a code for Other (Specify). Q.H1ba: Wording changed from asking if policy is individual or family to whether it covers more than one person. Q.H1bb: Does that family policy cover everyone in (your/TARGET's) family? Q.H5aa: A deductible is the amount you must pay out of your own pocket each year before your health insurance begins paying for health care services. Does (your/TARGET's) health insurance have a deductible? Q.H5ab: Is the annual deductible for medical care for this plan less than [IF H1ba=1 ONLY ONE PERSON IS COVERED BY THE PLAN $1,350 or $1,350 or more? /IF H1ba=2 MORE THAN ONE PERSON IS COVERED BY THE PLAN: $2,700 or $2,700 or more?] If there is a separate deductible for prescription drugs, hospitalization, or out-of-network care, do not include those deductible amounts here. Q.E8: Response categories changed to narrow ranges to: Just one, Just two, Between 3 and 9, Between 10 and 24, and Between 25 and 50 for total number of people employed by employer or business. Q.A3c: The last time (you/TARGET/this person) went to a hospital emergency room, was it for a condition related to a mental health/alcohol/substance use disorder condition? Q.A6c: In the past 12 months, did (you/TARGET) receive care/treatment for an alcohol or substance use disorder? Q.A9: Added not getting care from a nurse practitioner, physician assistant, or midwife that was needed, not getting vision care that was needed, and not getting medical equipment that was needed, as options for things that the TARGET might have done because of cost. Q.A9aa: Added TARGET wasn't sure whether the care was covered by health plan and TARGET wasn't sure how much the care would cost as reasons for going without care because of cost. Q.A11ee2: In the past 12 months (have/has (you/TARGET) or any of (your/TARGET's) family members received a medical bill where the health plan paid much less than (you/TARGET/TARGET's family) thought it would or perhaps did not pay at all? Q.HS1a: Would you say (your / TARGET's) mental health, in general, is excellent, very good, good, fair, or poor?

Q.HS3: (Do you/Does TARGET) currently have a health condition that has lasted for a year or more or is expected to last for a year or more? This could be a physical health condition (such as arthritis, asthma, cancer, dementia, diabetes, heart disease, high cholesterol, hypertension or stroke), a behavioral health or mental health condition, or a developmental disability.

Q.INT1. Do you use the internet, at least occasionally?

Q.INT3: Do you access the internet on a cell phone, tablet or other mobile handheld device, at least occasionally?

Q.FA1: Did any of (your/TARGET's) immediate family members go without health insurance coverage at any time in the past 12 months?

Q.FA2: Did any of (your/TARGET's) immediate family members go without health care that they needed because of costs at any time in the past 12 months? This would include the following scenarios:

Deletions from the 2019 MHIS:

Q.H1 series. After first yes response, stopped asking additional insurance questions in 2019

Q.H1f. Veteran's Affairs, Military Health, TRICARE or CHAMPUS

Q.H10: (Do you/does TARGET) have a private long-term care insurance policy, that is, insurance that pays for nursing home or home care services over a long period of time?

Q.H11: What would you say is the major reason (you do/TARGET does) not have long-term care insurance?

Q.A14: Now, I'd like to ask you about medical errors that you or someone in your household or someone in [your/TARGET's] family living outside of your household may have experienced. This would include family members living in another household, in an assisted living facility or nursing home, or someplace else.

Q.A14a: Was an error made in [your own/TARGET's] care, or the care of someone else living in [your/TARGET'S] household, or the care of someone in [your/TARGET's] family living outside of the household], or all the above?

Q.A14c: If there was more than one error, please think about the most recent one when answering the next question. Did the error have serious health consequences, minor health consequences, or no health consequences at all for the person who experienced the error?

2. Survey Mode

Along with the content changes to the 2019 MHIS, the structure of the 2019 MHIS has also expanded from CATI only to CATI and web survey in response to the addition of a new mode for the ABS sample. The web survey was created using a responsive design to provide an appropriate, consistent, and easy-to-use interface across a wide range of devices (PCs, tablets, smartphones) and screen or browser sizes. These features were designed to eliminate "device effects" due to differences in the display of questions across different devices while maximizing the accuracy of the data collected through the device. Particular attention was paid to features such as vertical/horizontal scrolling, grid displaying, pagination, open ended questions, label assignments, back/next functionality, bilingual display functionality, and item randomization. All web survey and CATI survey data were merged together for the comprehensive data file for the entire ABS sample.

3. Survey Languages

In the past, the MHIS was administered in three languages: English, Spanish, and Portuguese. Due to a decreasing number of respondents requesting to complete the survey in Portuguese,

that language option was eliminated in 2014. English and Spanish instruments were available in both the CATI surveys and web surveys. Spanish CATI interviews were conducted by bilingual interviewers who are able to switch back and forth between languages as necessary. For the 2019 MHIS, 52 of the 76 Spanish-language interviews were CATI interviews and 24 were completed on the web.

4. Survey Fielding

The CATI pretest of the 2019 MHIS took place on Tuesday, March 12, 2019. SSRS interviewers completed 14 interviews with prescreened respondents from the SSRS omnibus survey and cell phone sample.[4] In addition, SSRS project staff conducted a total of five web survey pretests using the ZOOM conferencing software to interact with respondents. This allowed SSRS to record both the dialog between the interviewer and respondent and the screen activity as the respondent went through the survey. SSRS conducted web survey pretests with three participants supplied by CHIA and two from the SSRS Omnibus pre-screened sample. All of the participants took the web survey on a desktop or laptop computer with the exception of one person who used a tablet. Revisions to both the CATI and web survey were made based on the pretest.

Data collection for the 2019 MHIS began on April 3, 2019 and was completed on July 24, 2019.

5. Survey Training Materials and Interviewer Training

Interviewers received both written materials about the survey and formal training for conducting this survey. The written materials were provided prior to the beginning of the field period and included:

1. An annotated questionnaire that contained information about the goals of the study as well as detailed explanations of why questions were being asked, the meaning and pronunciation of key terms, clarification of any potential points of respondent confusion, and other problems that could be anticipated ahead of time as well as strategies for addressing them.
2. A list of frequently asked questions and the appropriate responses to those questions.
3. A script to use when leaving messages on answering machines.
4. Contact information for project personnel.

Call center supervisors and interviewers were walked through each question in the questionnaire. Interviewers were given instructions to help them maximize response rates and ensure accurate data collection. They were instructed to encourage participation by emphasizing the social importance of the project and to reassure respondents that the information they provided was confidential.

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[4] The SSRS Omnibus is a weekly national survey with 1,000 interviews per week. Seven hundred interviews are conducted via randomly generated cell phone random digit dial (RDD) numbers and 300 through RDD landline phone numbers, with a minimum of 35 conducted in Spanish.

Interviewers were monitored during the first several nights of interviewing and provided feedback where appropriate to improve interviewer technique and clarify survey questions. The interviewer monitoring process was repeated periodically during the field period.

6. Completed MHIS Interviews

A total of 4,873 interviews were completed in the 2019 MHIS, 1250 from the RDD sample and 3623 from the ABS sample. Table 8 shows the number of completed interviews for households that had only a cell phone, only a landline phone, or both a landline and cell phone in 2019.[5] As shown, we completed interviews with 1,668 cell phone-only households, 174 landline-only households, and 2,997 landline and cell phone households. Thirty-four respondents did not provide sufficient information to determine household phone status.

Table 8: Telephone Status of Survey Respondents in 2019 MHIS					
	Landline Only	Cell Phone Only	Both Landline and Cell Phone	Unknown	Total
Completed Surveys	174	1,668	2,997	34	4,873
Percent of Completed Surveys	3.6%	34.2%	61.5%	0.7%	100.0%

D. Data Processing and Preparation

Two analytical data files were created from the raw unedited survey data from the CATI and web surveys, respectively. These were target person-level files that included all data elements collected for the target person along with data on the characteristics of the target's family and household. Range and logic checks were used to check the data during the data collection process for both CATI and web. Additional data checks were implemented as part of the data file development work, checking for consistency across variables and family members, and developing composite measures of family and household characteristics.

Missing values for key demographic variables of the target and target's household members, such as age, race/ethnicity, health and disability status, and family income were replaced through hot deck imputation procedures (Myers, 2011) in both files.[6] Missing values were also imputed for a group of analytic variables that were needed for the reports on the 2019 MHIS data. For the variables for which imputed data were created, the data files include both the original variable (with missing values) and a new variable that includes the imputed values for cases that had missing values. In general, the percent of respondents who answered don't know or refused for any given question was quite low; however, item nonresponse for family income was somewhat higher. Roughly 8 percent of the total sample was missing all data on the income questions. About 16 percent provided information on whether family income was above or below 300 percent of the federal poverty level but provided no additional information.

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[5] Web respondents are included in these totals since they were asked the telephone access questions for their household.
[6] The hot deck imputations were performed in SPSS. More details on the imputation procedures are provided in Appendix A.

The final RDD and ABS analytical files were combined into a single analytical data file to support estimation for the entire combined RDD-ABS sample as well as from the two sample frames individually.

E. Survey Response Rates

Response rates are one method used to assess the quality of a survey, as they provide a measure of how successfully the survey obtained responses from the sample. The American Association of Public Opinion Research (AAPOR) has established standardized methods for calculating response rates (AAPOR, 2008). Overall response rates achieved for the ABS, landline, and cell phone samples and the overall survey sample are reported below. Before presenting those estimates, our methods for calculating the response rates are described.

AAPOR Response Rate #3 was calculated for this study. Response rate #3 is generally defined as the number of households in which an interview was completed divided by the estimated number of eligible households in the sample. With a landline number, the interviewer would ask to speak with someone in the household who was able to answer questions about health insurance for themselves and everyone else in the household. Cell phone numbers are considered to be a respondent's personal communication device, and as such, if the respondent could not answer questions about insurance in the household, the interview was terminated rather than handed off to another household member.

In estimating the response rate for the MHIS, AAPOR defines four categories of sample records (telephone numbers):

1. Eligible, completed interview
2. Eligible, no interview
3. Unknown if eligible
4. Not eligible

Cases in which no interview was attained from an eligible household include RDD sample members who refused to be interviewed, ABS sample members who did not respond, RDD and ABS sample members who broke off the interview part way through, as well as any other sample record that was determined to be a household (e.g., an answering machine indicated that it was a household and not a business). AAPOR category #3 includes all sample records for which eligibility is unknown, such as sample records that result in a "no answer" (continuous ringing with no answering machine). In calculating a response rate, an eligibility quotient to this category is applied. This is a percent of the sample records in the category that was estimated to be eligible households.

Final response rates for the 2019 MHIS are summarized in Table 9. The response rate for the ABS sample was 20.7 percent. The response rates for the landline and cell phone RDD samples were 26.1 percent and 7.0 percent, respectively. The overall RDD response rate is 16.5%. The overall response rate for the 2019 MHIS was 19.6 percent.

Table 9: Response Rates for 2008-2019 MHIS					
Sample	**ABS**	**RDD - Landline Telephone**	**RDD - Cell Phone**	**Overall RDD**	**Overall Response Rate**
2008	29.2%	N/A	N/A	42.0%	33.4%
2009	39.2%	N/A	N/A	49.6%	42.2%
2010	38.1%	N/A	N/A	39.2%	41.1%
2011	35.4%	N/A	N/A	42.3%	37.3%
2014	N/A	32.4%	27.7%	30.9%	30.9%
2015	N/A	22.1%	29.5%	24.6%	24.6%
2017	N/A	22.5%	16.1%	18.8%	18.8%
2019	20.7%	26.1%	7.0%	16.5%	19.6%

F. Survey Weights and Variance Estimation

Separate survey weights were developed for the RDD and ABS samples, as well as for the combined RDD-ABS sample.

1. Survey Weights for the RDD Sample

The survey data were weighted to adjust for differential sampling probabilities, to reduce biases due to differences between respondents and nonrespondents (nonresponse bias), and to address gaps in coverage in the survey frame (coverage bias). Survey weights can reduce the effect of nonresponse and coverage gaps on the reliability of the survey results (Keeter et. al., 2000, 2006; Groves 2006). Overall, the procedure executed for this study follows the essential two-step procedure detailed in Kalsbeek and Agans (2008), which is to first correct for any disproportionate probabilities of selection (base weighting), such as oversampling prepaid cell phones as noted earlier, and then to balance the sample to match official statistics for persons living in Massachusetts on metrics such as age and gender (post-stratification weighting).

In developing weights for the MHIS, the survey data were weighted first at the household level and then at the target-person level.

Household base weights. As noted above, the base weighting process is designed to correct for disproportionate probabilities of selection at the household level. While telephone numbers are generated by RDD, disproportionate probabilities are introduced into surveys based on the sampling by stratum. The steps in developing the base weights for the RDD sample were as follows:

1. Telephone frame corrections: A phone number's probability of selection for the survey depends on the number of phone numbers selected out of the total sample frame. For each landline number, the probability of selection is calculated as total landline numbers dialed divided by total numbers in the landline frame. For cell phones, the probability of

selection is calculated as total cell phone numbers divided by total numbers in the cell phone frame.

2. Disproportionate stratification corrections: The number of sample records utilized is balanced back to the percent of sample records that exist in each stratum. For example, while 15 percent of cell phones are prepaid phones in Massachusetts, 18 percent of the sample used for the project consisted of prepaid phones and thus the base weight correction here for prepaid phones is .83, which is 15 divided by 18.

3. Telephone status correction: The distribution for landline only, cell phone only, and dual landline and cell phone users for households in the MHIS was balanced to the distribution according to the National Health Interview Survey modeled estimates (with standard errors) of the percent distribution of household telephone status for adults aged 18 and over and for children under age 18, by state for 2017, projected forward to 2019 (NCHS, 2019).

4. Listed age 65+ correction: Households with an age 65+ listed sample flag were up-weighted due to the under-sampling of those households in developing the RDD sample.

Household-level post-stratification. With the base-weight applied, the RDD sample was post-stratified using iterative proportional fitting (IPF), whereby the sample was balanced to match known household-population parameters based on the 2017 U.S. Census Bureau's American Community Survey (ACS) estimates (Ruggles et al., 2019) and 2019 area characteristics from Claritas. The latter included population density quintiles, based on the population per square mile in each zip code, and Massachusetts Health Regions, as defined by zip code.

The benchmarks used for post-stratification are based on non-institutional households of Massachusetts for the following parameters: presence of children in the household, number of adults in the household[7], homeownership, population density in the zip code (divided into quintiles), and health region. These parameters, along with unweighted and weighted percentages for the RDD sample, are provided in Table 10. As noted above, we imputed for missing data for variables used in the weighting process.

Target person-level base weights. The target person-level base weight for each of the samples was calculated by adjusting the final household-level weight for that sample to account for the probability of respondent selection. The probability of selection within a household is inversely related to the number of people in the household, capped at 3.

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[7] This variable was capped at 4 or more adults in the household.

Table 10: Household-level Weighting Benchmarks and RDD Weights				
Parameter	Value Label	Benchmark (%)	Unweighted RDD Sample (%)	Weighted RDD Sample (%)
Presence of children in household	No	71.4%	76.1%	71.4%
	Yes	28.6%	23.9%	28.6%
Number of adults in household	1	33.2%	35.0%	33.2%
	2	49.6%	42.4%	49.6%
	3	11.4%	13.8%	11.4%
	4 or more	5.8%	8.8%	5.8%
Population density in zip code	Quintile 1	20.1%	26.8%	20.1%
	Quintile 2	20.1%	23.0%	20.1%
	Quintile 3	20.0%	21.0%	20.0%
	Quintile 4	19.9%	15.5%	19.9%
	Quintile 5	20.0%	13.6%	20.0%
Region	Western MA	12.1%	11.5%	11.9%
	Central MA	11.0%	13.5%	11.3%
	Northeast MA	21.0%	21.9%	21.7%
	Metro West	9.7%	10.4%	10.1%
	Metro Boston	25.1%	19.8%	24.0%
	Metro South	12.0%	12.5%	12.4%
	Southcoast	5.2%	4.9%	5.0%
	Cape and Islands	4.0%	5.5%	3.6%
Homeownership	Owns home	62.3%	67.5%	62.3%
	Does not own home	37.7%	32.5%	37.7%

Target person-level post-stratification. The benchmarks used for post-stratification for the target person in the household are the noninstitutionalized population of Massachusetts for the following parameters: age (0-5; 6-11;12-17; 18-29; 30-49; 50-64; 65+) by gender, region (Western MA; Central MA; Northeast MA; Metro West; Metro Boston; Metro South; Southcoast; Cape and Islands), education (less than high school; high school graduate; some college; college +; age 0-17), race/ethnicity (white, non-Hispanic; black, non-Hispanic; Hispanic of any race; other or multiple races, non-Hispanic), population density in zip code (divided into quintiles), nativity status (born in the U.S. or not), and household phone status (cell phone only, landline only, both landline and cell phone) by age (0-17, 18+). These parameters, along with unweighted and weighted estimates for the RDD sample, are reported in Table 11. As noted above, we imputed for missing data for variables used in the weighting process.

Table 11: Target Person-Level Weighting Benchmarks and RDD Weights				
Parameter	Value Label	Benchmark (%)	Unweighted RDD Sample (%)	Weighted RDD Sample (%)
Education	Less than high school	7.5%	3.9%	7.3%
	High school graduate	19.4%	18.9%	19.2%
	Some college	19.3%	19.9%	19.3%
	College+	33.3%	46.2%	33.9%
	Age 0-17	20.6%	11.0%	20.4%
Race/ ethnicity	White, non-Hispanic	71.7%	81.1%	72.0%
	African American, non-Hispanic	6.9%	5.1%	6.7%
	Hispanic	11.8%	7.4%	11.8%
	Other or multiple races, non-Hispanic	9.5%	6.3%	9.5%
Population density in zip code	Quintile 1	20.0%	26.8%	20.3%
	Quintile 2	20.0%	23.0%	20.3%
	Quintile 3	20.1%	21.0%	20.3%
	Quintile 4	19.7%	15.5%	19.5%
	Quintile 5	20.2%	13.6%	19.6%
Gender by Age	Male 0-5	3.4%	1.2%	3.4%
	Male 6-11	3.5%	1.8%	3.5%
	Male 12-17	3.7%	3.0%	3.7%
	Male 18-29	7.9%	7.2%	7.7%
	Male 30-49	12.8%	8.4%	12.7%
	Male 50-64	10.2%	12.4%	10.2%
	Male 65+	7.0%	14.6%	7.4%
	Female 0-5	3.2%	0.9%	3.2%
	Female 6-11	3.4%	2.1%	3.3%
	Female 12-17	3.5%	1.7%	3.5%
	Female 18-29	7.8%	5.8%	7.8%
	Female 30-49	13.5%	8.9%	13.3%
	Female 50-64	11.0%	12.7%	10.9%
	Female 65+	9.1%	19.4%	9.5%
Household phone status by Target age	Child target in cell phone only household	9.2%	5.0%	9.2%
	Child target in dual frame household	11.1%	6.3%	11.0%

	Child target in landline only household	0.4%	0.1%	0.4%
	Adult target in cell phone only household	35.2%	27.3%	34.8%
	Adult target in dual frame household	40.6%	56.6%	41.0%
	Adult target in landline only household	3.6%	4.6%	3.7%
Region	Western MA	11.9%	11.5%	11.9%
	Central MA	11.3%	13.5%	11.3%
	Northeast MA	21.7%	21.9%	21.7%
	Metro West	10.1%	10.4%	10.1%
	Metro Boston	24.3%	19.8%	24.0%
	Metro South	12.3%	12.5%	12.4%
	Southcoast	5.0%	4.9%	5.0%
	Cape and Islands	3.5%	5.5%	3.6%
Nativity status	Born in the U.S.	81.9%	85.4%	81.9%
	Not Born in the U.S.	18.1%	14.6%	18.1%

Weight truncation. To minimize the potential impact of very large weights on survey estimates, the weights, both household and target person-level weights, were truncated (or 'trimmed') so that they did not exceed 8.0 or fall below 0.2. Weights were trimmed to the hard limits of 8 and .2, and then the difference in the sum of the weights of the trimmed weight and the untrimmed weight was proportionately redistributed to all cases in the RDD sample.

2. Variance Estimation for RDD Sample

Complex survey designs and post-data collection statistical adjustments affect variance estimates and, as a result, tests of significance and confidence intervals. Variance estimates derived from standard statistical software packages that assume simple random sampling are generally too low, which leads significance levels to be overstated and confidence intervals to be too narrow.

The impact of the survey design on variance estimates is measured by the design effect. The design effect describes the variance of the sample estimate for the survey relative to the variance of an estimate based on a hypothetical random sample of the same size. In situations where statistical software packages assume a simple random sample, the adjusted *standard error* of a statistic is calculated by multiplying by the square root of the design effect. In 2019, the average design effect for estimates for the target person in the household was 2.15. Based on that design effect, the sampling error for estimates for outcomes that occurred for about 50 percent of the sample was +/- 4.1 percentage points based on the target person sample in the RDD sample. For outcomes that occur for 90 percent or 10 percent of the sample, the sampling error based on the target person sample was +/- 2.4 percentage points.

The samples selected for each year of the study are independent and therefore variation in design effects and hence the sampling error is expected from year to year. The design effect and sampling error for the RDD sample are summarized in Table 12.

Table 12: Design Effect for RDD Target Person Sample				
Sample	Average Design Effect	Sampling Error with Design Effect (95% CI, Prob.=.5)	Sampling Error With Design Effect (95% CI, Prob.=.1 or .9)	RDD Sample Size
RDD sample	2.15	4.1	2.4	1,250

Variance estimation procedures have been developed for most standard software packages to account for complex survey designs. A replicate stratum (strata) variable on the survey data files that can be used with the appropriate weight variable to obtain corrected standard errors using a Taylor series approximation (or other related linearization method) is provided in the data file. Users interested in using a linearization method can choose to use SUDAAN, the "svy" commands in Stata, the "PROC SURVEYMEANS" and "PROC SURVEYREG" commands in SAS, the "svymeans" and "svyglm" functions from the "survey" package in R, or the "CSELECT" complex samples procedures in the SPSS complex samples module.

3. Survey Weights for the ABS Sample

As with the RDD sample, in developing weights for the ABS sample, the survey data were weighted first at the household level and then at the target-person level.

Household base weights. The base weighting process corrects for disproportionate probabilities of selection at the household level. For this project, the base weight is the product of two adjustments: a stratification weight that adjusts for sampling fractions across strata and a phone status weight that adjusts for the oversampling of addresses with a matched telephone number.

The stratification weight, WS, can be expressed as $WS_i = N_i/n_i$ where N_i is the size of the sample frame in stratum i and n_i is the number of completed interviews in stratum i. The phone status weight, WP, can be expressed as $WP = P/p$ where P is the proportion of records in the sample frame that have a phone number appended and p is the proportion of completed interviews that have a phone number appended.

The final household-level base weight, $BWHH$, is the product of these two adjustments: $BWHH = WS \times WP$.

Household-level post-stratification. With the base weight applied, the sample was post-stratified using iterative proportional fitting (IPF), whereby the sample was balanced to match known household parameters based on 2017 U.S. Census Bureau's ACS estimates (Ruggles et al., 2017) and 2019 area characteristics from Claritas. The latter included population density quintiles, based on the population per square mile in each zip code, and Massachusetts Health Regions.

The benchmarks used for post-stratification are based on households in Massachusetts for the following parameters: presence of children in the household, number of adults in the household[8], homeownership, population density in zip (divided into quintiles), and region. These parameters, along with unweighted and weighted estimates for the ABS sample, are reported in Table 13. As noted above, we imputed for missing data for variables used in the weighting process.

Table 13: Household-level Weighting Benchmarks and ABS Weights				
Parameter	Value Label	Benchmark (%)	Unweighted ABS Sample (%)	Weighted ABS Sample (%)
Presence of children in household	No	71.4%	75.5%	71.7%
	Yes	28.6%	24.5%	28.3%
Number of adults in household	1	33.2%	25.2%	33.1%
	2	49.6%	49.7%	49.7%
	3	11.4%	15.5%	11.4%
	4 or more	5.8%	9.6%	5.8%
Population density in zip code	Quintile 1	20.1%	25.2%	20.2%
	Quintile 2	20.1%	21.2%	20.0%
	Quintile 3	20.0%	21.0%	20.0%
	Quintile 4	19.9%	17.4%	19.8%
	Quintile 5	20.0%	15.3%	20.0%
Region	Western MA	12.1%	14.2%	12.1%
	Central MA	11.0%	10.6%	10.9%
	Northeast MA	21.0%	18.4%	20.8%
	Metro West	9.7%	10.5%	9.7%
	Metro Boston	25.1%	19.4%	25.1%
	Metro South	12.0%	14.3%	12.0%
	Southcoast	5.2%	5.4%	5.2%
	Cape and Islands	4.0%	7.2%	4.1%
Homeownership	Owns home	62.3%	77.1%	62.6%
	Does not own home	37.7%	22.9%	37.4%

Target person-level base weights. The target person-level base weight was calculated by adjusting the final household-level weight to account for the different probabilities of selection for the target in the household. The probability of selection as the target within a household is inversely related to the number of people in the household. The final person-level base weight,

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[8] This variable was capped at 4 or more adults in the household.

BWP, can be expressed as $BWP = WHH \times P$ where WHH is the final household weight and P is the number of people in the household, capped at 3.

Target person-level post-stratification. The benchmarks used for post-stratification for the target person in the household are the noninstitutionalized population of Massachusetts for the following parameters: age (0-5; 6-11;12-17; 18-29; 30-49; 50-64; 65+) by gender, region (Western MA; Central MA; Northeast MA; Metro West; Metro Boston; Metro South; Southcoast; Cape and Islands), education (less than high school; high school graduate; some college; college +; age 0-17), race/ethnicity (white, non-Hispanic; black, non-Hispanic; Hispanic of any race; other or multiple races, non-Hispanic), population density in zip code (divided into quintiles), and nativity status (born in the U.S. or not). The parameter distributions, along with unweighted and weighted sample distributions for the ABS sample, are reported in Table 14. As noted above, we imputed for missing data for variables used in the weighting process.

Table 14: Target Person-level Weighting Benchmarks and ABS Weights				
Parameter	**Value Label**	**Benchmark (%)**	**Unweighted ABS Sample (%)**	**Weighted ABS Sample (%)**
Education	Less than high school	7.5%	3.7%	7.0%
	High school graduate	19.4%	15.5%	18.9%
	Some college	19.3%	21.9%	19.7%
	College+	33.3%	48.9%	34.3%
	Age 0-17	20.6%	10.1%	20.1%
Race/ethnicity	White, non-Hispanic	71.7%	82.0%	72.4%
	African American, non-Hispanic	6.9%	5.6%	6.9%
	Hispanic	11.8%	7.0%	11.5%
	Other or multiple races, non-Hispanic	9.5%	5.4%	9.2%
Population density in zip code	Quintile 1	20.0%	25.2%	20.7%
	Quintile 2	20.0%	21.2%	19.8%
	Quintile 3	20.1%	21.0%	20.2%
	Quintile 4	19.7%	17.4%	20.1%
	Quintile 5	20.2%	15.3%	19.1%
Gender by Age	Male 0-5	3.4%	1.4%	3.2%
	Male 6-11	3.5%	1.8%	3.5%
	Male 12-17	3.7%	2.0%	3.7%
	Male 18-29	7.9%	6.8%	7.8%
	Male 30-49	12.8%	9.4%	12.6%
	Male 50-64	10.2%	15.4%	10.3%
	Male 65+	7.0%	10.8%	7.3%
	Female 0-5	3.2%	1.2%	3.1%
	Female 6-11	3.4%	1.5%	3.3%
	Female 12-17	3.5%	2.0%	3.3%
	Female 18-29	7.8%	6.2%	7.6%
	Female 30-49	13.5%	11.0%	13.5%
	Female 50-64	11.0%	17.3%	11.3%

	Female 65+	9.1%	13.1%	9.5%
Region	Western MA	11.9%	14.2%	12.2%
	Central MA	11.3%	10.6%	11.3%
	Northeast MA	21.7%	18.4%	21.2%
	Metro West	10.1%	10.5%	10.0%
	Metro Boston	24.3%	19.4%	23.9%
	Metro South	12.3%	14.3%	12.5%
	Southcoast	5.0%	5.4%	5.1%
	Cape and Islands	3.5%	7.2%	3.7%
Nativity status	Born in the U.S.	81.9%	86.9%	82.7%
	Not born in the U.S.	18.1%	13.1%	17.3%

Weight truncation. To minimize the potential impact of very large weights on survey estimates, the weights were truncated (or 'trimmed') to fall with the range of 0.2 and 8.0. Weights were trimmed to the hard limits of 0.2 and 8.0, and then the difference in the sum of the weights of the trimmed weight and the untrimmed weight was proportionately redistributed to all cases.

4. Variance Estimation for ABS Sample

In 2019, the average design effect for estimates for the target person in the household for the ABS sample was 2.39. Based on that design effect, the sampling error for estimates for outcomes that occurred for about 50 percent of the sample was +/-2.5 percentage points based on the ABS target person sample in 2019. For outcomes that occur for 90 percent or 10 percent of the sample, the sampling error based on the ABS target sample was +/-1.5 percentage points.

The samples selected for each year of the study are independent and therefore variation in design effects and hence the sampling error is expected from year to year. The design effect and sampling error are summarized in Table 15.

Table 15: Design Effect for ABS Target Person Sample			
Average Design Effect	**Sampling Error with Design Effect (95% CI, Prob.=.5)**	**Sampling Error with Design Effect (95% CI, Prob.=.1/.9)**	**Sample Size**
2.39	2.5	1.5	3,623

5. Survey Weights and Variance Estimation for the Combined RDD and ABS Samples

The combined weight was simply the RDD weight for the RDD sample and the ABS weight for the ABS sample. A projection weight was then calculated so that the sum of the weights across the combined RDD and ABS samples would add up the Massachusetts population size of 6,902,149 per the Census Quick Facts Population Estimates, July 1, 2018.

In 2019, the average design effect for estimates for the target person in the household for the combined RDD and ABS sample was 2.33. Based on that design effect, the sampling error for estimates for outcomes that occurred for about 50 percent of the sample was +/-2.1 percentage points based on the target person sample in 2019. For outcomes that occur for 90 percent or 10

percent of the sample, the sampling error based on the target sample was +/-1.3 percentage points.

The samples selected for each year of the study are independent and therefore variation in design effects and hence the sampling error is expected from year to year. The design effect and sampling error for the combined RDD and ABS samples are summarized in Table 16.

Table 16: Design Effect for Combined RDD and ABS Target Person Sample			
Average Design Effect	Sampling Error with Design Effect (95% CI, Prob.=.5)	Sampling Error with Design Effect (95% CI, Prob.=.1/.9)	Sample Size
2.33	2.1	1.3	4,873

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Appendix A: Imputation of analytic variables

Missing data are ubiquitous throughout social science research and can be found in almost all large survey datasets. Replacing the missing values with plausible substitutes (imputation) occurred for survey data in the United States as early as the 1930s. A wide variety of techniques have been developed since that time. Hot deck imputation has emerged as a general and widely used technique for analysis in the presence of missing data.

Hot deck imputation sorts data by user-entered variables and takes data from the "nearest neighbor" and imputes it into a missing case. This procedure can then produce a series of more "complete" datasets which can then be used for analysis.

The hot deck imputation of analytic variables was performed using the hotdeck() function from the VIM package (v 4.8.0)[9] in R (v 3.6.0). Table A.1 provides the list of variables for which we imputed values for missing data. Because of the number of variables to be imputed, imputation was done in multiple batches, as outlined in Table A.2. Variables were limited and constrained where necessary to avoid contradictory imputed values (for example, imputed age groups were reconciled with imputed single years of age). A limited number of imputations were required for variables used as inputs for development of survey weights. For consistency with the weighting procedure used in prior years of the study, the imputations were performed using hot deck imputation using an SPSS macro, and used the same procedures for sorting weights used in prior years of the study. Table A.3 below outlines the variables that required imputation.

Table A.1: Imputation of Analytic Variables			
DESCRIPTION	**MISSING VALUES**	**TOTAL VALID RESPONSES***	**MISSING PERCENT**
Interview was conducted in English	0	4873	0.0%
Target's citizenship status	30	4873	0.6%
Target's age group	43	4873	0.9%
Education level of most educated family member	55	4873	1.1%
Family income relative to Federal Poverty Level	625	4873	12.8%
Homeownership status	130	4873	2.7%
No workers in family	0	4873	0.0%
One or more workers in family	0	4873	0.0%
Respondent uses the internet at least occasionally	4	4873	0.1%
Respondent accesses the internet on a cell phone, tablet, or other mobile device at least occasionally	5	3261	0.2%
Target's health status	16	4873	0.3%
Target's health/disability status	108	4873	2.2%
Target's self-assessed mental health status	24	4873	0.5%
Target's activities limited due to health	120	4873	2.5%
Number of chronic health conditions for target	99	4873	2.0%
Target's health insurance status	12	4873	0.2%
Target's insurance status at the time of the survey	0	4873	0.0%

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[9] A. Kowarik, M. Templ (2016) Imputation with R package VIM. *Journal of Statistical Software*, 74(7), 1-16.

Target is insured	0	4873	0.0%
Target's insurance status for the past 12 months	93	4873	1.9%
Target was insured for 12 months or more	12	4873	0.2%
Target was insured for 6 or more of the past 12 months	25	4873	0.5%
Target was insured for less than 6 of the past 12 months	13	4873	0.3%
Target was insured at any point in the past 12 months	13	4873	0.3%
Target was insured at the time of the survey, but uninsured at some point in the past 12 months	12	4873	0.2%
Target was insured at the time of the survey, and has been insured for 2 or more years	62	4873	1.3%
Target was insured at the time of the survey, and has been insured for 5 or more years	62	4873	1.3%
Target was had some other type of health insurance before obtaining current coverage	50	4873	1.0%
Target was uninsured before obtaining current coverage	50	4873	1.0%
Target was uninsured for all of the past 12 months	13	4873	0.3%
Target was uninsured at some point in the past 12 months	13	4873	0.3%
Target was uninsured for 6 or more of the past 12 months	13	4873	0.3%
Target was uninsured for less than 6 of the past 12 months	13	4873	0.3%
Target was uninsured at the time of the survey, but insured at any point in the past 12 months	13	4873	0.3%
Target uninsured at the time of the survey, and has been uninsured for 2 or more years	0	4873	0.0%
Target uninsured at the time of the survey, and has been uninsured for 5 or more years	0	4873	0.0%
Target has a cost reason for uninsurance	5	81	6.2%
Target has employer sponsored health insurance	0	4792	0.0%
Target has Medicare	0	4792	0.0%
Target has public health insurance from MassHealth or ConnectorCare	0	4792	0.0%
Target has other private (not employer sponsored) health insurance	0	4792	0.0%
Target has other insurance	0	4792	0.0%
Does target's family policy cover everyone in target's family	8	2133	0.4%
Target's health plan has a deductible	185	4792	3.9%
Target's annual deductible is more than $1,350/$2,700	124	3083	4.0%
Out of pocket spending costs relative to 5% of family income	917	4873	18.8%
Out of pocket spending costs relative to 10% of family income	24	1225	2.0%
Target has a usual source of health care over the past 12 months	52	4873	1.1%
Target visited doctor for preventive care in the past 12 months	35	4873	0.7%
Target visited a general doctor or specialist in the past 12 months	11	4873	0.2%
Target visited a general doctor in the past 12 months	32	4873	0.7%
Target visited specialist in the past 12 months	37	4873	0.8%
Target visited nurse practitioner, physician's assistant, or midwife in the past 12 months	74	4873	1.5%
Target had visit for mental health care in the past 12 months	34	4873	0.7%
Target had visit for alcohol/substance use care in the past 12 months	22	4873	0.5%
Target visited for dental care in the past 12 months	29	4873	0.6%
Target took one or more prescription drugs in the past 12 months	34	4873	0.7%

Target visited ER in the past 12 months	20	4873	0.4%
Target visited ER 2 or more times in the past 12 months	20	4873	0.4%
Target's most recent ER visit in the past 12 months was for a non-emergency condition	22	1243	1.8%
Target visited ER for non-emergency condition because target was unable to get appointment at doctor's office or clinic as soon as needed	34	349	9.7%
Target visited ER for non-emergency condition because target needed care after normal doctor hours	16	349	4.6%
Target visited ER for non-emergency condition because target owed money to doctor's office or clinic	41	349	11.7%
Target visited ER for non-emergency condition because it was more convenient	39	349	11.2%
Target's most recent ER visit in the past 12 months was related to a mental health condition/alcohol or substance use disorder	3	1243	0.2%
Target was told by a doctor's office or clinic that they weren't accepting new patients in the past 12 months	61	4873	1.3%
Target was told by a doctor's office or clinic that they weren't accepting target's insurance type in the past 12 months	43	4873	0.9%
Target was unable to get an appointment at a doctor's office as soon as one was needed in the past 12 months	47	4873	1.0%
Target was unable to get an appointment with a specialist as soon as one was needed in the past 12 months	57	4873	1.2%
Target and family had any problems paying medical bills	31	4873	0.6%
Type of medical service that led to problems paying medical bills was emergency care	74	717	10.3%
Type of medical service that led to problems paying medical bills was on-going treatment or care for a chronic condition	70	717	9.8%
Type of medical service that led to problems paying medical bills was a medical test or surgical procedure	52	717	7.3%
Type of medical service that led to problems paying medical bills was the birth of a child	91	717	12.7%
Type of medical service that led to problems paying medical bills was dental care	65	717	9.1%
Type of medical service that led to problems paying medical bills was prescription drugs	82	717	11.4%
Type of medical service that led to problems paying medical bills was some other type of type of medical service	26	717	3.6%
Target and family have medical bills being paid over time	50	4873	1.0%
Target and family have medical bills being paid over time that are under $2,000	151	4873	3.1%
Target and family have medical bills being paid over time that are between $2,000 and $8,000	151	4873	3.1%
Target and family have medical bills being paid over time that are over $8,000	151	4873	3.1%
Target and family have medical bills being paid over time incurred within the last year	15	4873	0.3%
Target and family have medical bills being paid over time incurred 1 to 5 years ago	15	4873	0.3%
Target and family have medical bills being paid over time incurred 5 or more years ago	15	4873	0.3%
Health insurance status of target and family when medical bills were incurred	9	743	1.2%
Medical bills being paid off over time while insured was for uncovered care	49	680	7.2%
Medical bills being paid off over time while insured were for copayments or coinsurance	38	680	5.6%
Medical bills being paid off over time while insured were part of target's deductible	40	680	5.9%

Target and family had problems paying other bills (mortgage and utility) over past 12 months	26	4873	0.5%
Target and family received a medical bill where health plan paid nothing or paid much less than expected	16	717	2.2%
Out of pocket spending for health care for target and family was $1,000 or more in the past 12 months	486	4873	10.0%
Out of pocket spending for health care for target and family was $3,000 or more in the past 12 months	486	4873	10.0%
Target or family cut back on savings or took money out of savings to pay medical bills in the past 12 months	19	1038	1.8%
Target or family took on credit card debt to pay medical bills in the past 12 months	23	1038	2.2%
Target or family has been contacted by a collection agency about unpaid medical bills in the past 12 months	25	1038	2.4%
Target or family declared bankruptcy because of medical bills in the past 12 months	34	1038	3.3%
Target or family has changed to a lower cost doctor/other health care provider in order to lower health care spending in the past 12 months	47	4873	1.0%
Target or family has gone without needed health care in order to lower health care spending in the past 12 months	29	4873	0.6%
Target or family has switched to a lower cost health insurance plan in order to lower health care spending in the past 12 months	31	4873	0.6%
Target or family has gone without health insurance coverage in order to lower health care spending in the past 12 months	39	4873	0.8%
Target or family has tried harder to stay healthy in order to lower health care spending in the past 12 months	14	4873	0.3%
Target did not fill a prescription for medication because of cost in the past 12 months	20	4873	0.4%
Target did not get needed doctor care because of cost in the past 12 months	25	4873	0.5%
Target did not get needed care from a nurse practitioner, physician assistant, or midwife because of cost in the past 12 months	33	4873	0.7%
Target did not get needed specialist care because of cost in the past 12 months	25	4873	0.5%
Target did not get needed mental health care or counseling because of cost in the past 12 months	37	4873	0.8%
Target did not get needed dental care because of cost in the past 12 months	29	4873	0.6%
Target did not get needed alcohol or substance use disorder care or treatment because of cost in the past 12 months	37	4873	0.8%
Target did not get needed vision care because of cost in the past 12 months	27	4873	0.6%
Target did not get needed medical equipment because of cost in the past 12 months	28	4873	0.6%
Target had health insurance coverage the last time they went without needed care because of cost	0	1184	0.0%
The last time target went without needed care in the past 12 months while insured was because the care was not covered by Target's health plan	93	1144	8.1%
The last time target went without needed care in the past 12 months while insured was because the care had to be paid for as part of the deductible under Target's health plan	93	1144	8.1%
The last time target went without needed care in the past 12 months while insured was because the co-payment/co-insurance for the care under Target's health plan was too high	93	1144	8.1%
The last time target went without needed health care in the past 12 months while insured was because Target wasn't sure whether care was covered	93	1144	8.1%
The last time target went without needed health care in the past 12 months while insured was because target wasn't sure how much the care would cost	93	1144	8.1%

The last time target went without needed care in the past 12 months while insured was for another reason	93	1144	8.1%
Any of target's immediate family went without coverage at any time in the past 12 months	22	4873	0.5%
Any of Target's immediate family did not fill a prescription for medication because of cost in the past 12 months	47	4873	1.0%
Any of Target's immediate family did not get needed doctor care because of cost in the past 12 months	44	4873	0.9%
Any of Target's immediate family did not get needed specialist care because of cost in the past 12 months	46	4873	0.9%
Any of Target's immediate family did not get needed mental health care or counseling because of cost in the past 12 months	53	4873	1.1%
Any of Target's immediate family did not get needed dental care because of cost in the past 12 months	48	4873	1.0%
Any of Target's immediate family did not get needed alcohol or substance use disorder care or treatment because of cost in the past 12 months	52	4873	1.1%
Any of Target's immediate family did not get needed vision care because of cost in the past 12 months	43	4873	0.9%
Any of Target's immediate family did not get needed medical equipment because of cost in the past 12 months	46	4873	0.9%

*Total Valid Responses are the counts of valid records in the final sample. This number may exceed the count of records utilized for imputation in cases where source question(s) were not asked of all respondents based on their responses to prior questions in the survey.

Table A.2: Variables used in each batch of imputations	
SORT VARIABLE DESCRIPTION	**Imputed Variable Description**
1. Target's age 2. Target's sex 3. Target's race	Target's citizenship status
1. Target's education level 2. Target's age 3. Target's race	Education level of most educated family member
1. Target's citizenship status 2. Education level of most educated family member 3. One or more workers in family 4. Target's race 5. Target's insurance status at the time of the survey	• Family income relative to Federal Poverty Level • Target's health status • Target's health/disability status • Target's health insurance status • Target's insurance status for all of the past 12 months • Target was uninsured at some point in the past 12 months • Target has employer sponsored health insurance
1. Target's health/disability status 2. Target's citizenship status 3. Education level of most educated family member 4. Target's race	Target's activities limited due to health
1. Target's health insurance status 2. Target's insurance status at the time of the survey 3. Target's insurance status for all of the past 12 months	• Target was insured for all of the past 12 months • Target was insured for 6 or more of the past 12 months • Target was insured for less than 6 of the past 12 months • Target was insured at any point in the past 12 months

	• Target was insured at the time of the survey, but uninsured at some point in the past 12 months • Target was insured at the time of the survey, and has been insured for 2 or more years • Target was insured at the time of the survey, and has been insured for 5 or more years • Target was had some other type of health insurance before obtaining current coverage • Target was uninsured before obtaining current coverage • Target was uninsured for all of the past 12 months • Target was uninsured for 6 or more of the past 12 months • Target was uninsured for less than 6 of the past 12 months • Target was uninsured at the time of the survey, but insured at any point in the past 12 months • Target has a cost reason for uninsurance
1. Target's health insurance status 2. Target's insurance status for all of the past 12 months 3. Target has private health insurance 4. Target has Medicare	• Target has a usual source of health care • Target has visited a general doctor or specialist in the past 12 months • Target has visited a general doctor in the past 12 months • Target visited specialist in the past 12 months • Target visited nurse practitioner or physician assistant in the past 12 months • Target visited doctor for preventive care in the past 12 months • Target visited for mental health care in the past 12 months • Target visited for dental care in the past 12 months • Target took prescription drugs in the past 12 months • Target visited ER in the past 12 months • Target visited ER 2 or more times in the past 12 months • Target's last ER visit was for a non-emergency condition • Target last visited ER for non-emergency condition because unable to get doctor appointment • Target last visited ER for non-emergency condition because needed care after normal doctor hours • Target last visited ER for non-emergency condition because owed money to doctor's office or clinic • Target last visited ER for non-emergency condition because it was more convenient • In the past 12 months Target was told by a doctor's office or clinic that they weren't accepting patients • In the past 12 months Target was told by a doctor's office or clinic that they weren't accepting Target's insurance type • Target was unable to get an appointment at a doctor's office as soon as one was needed in the past 12 months • Target was unable to get an appointment with a specialist as soon as one was needed in the past 12 months
1. Target's health insurance status 2. Target's race 3. Education level of most educated family member 4. Family income relative to Federal Poverty Level	• Respondent uses the internet at least occasionally • Respondent accesses the internet on a cell phone, tablet, or other mobile device at least occasionally • Target's self-assessed mental health status • Target has a chronic health condition • Does Target's family policy cover everyone in Target's family • Target's health plan has a deductible

- Annual deductible is more than $1,350/$2,700
- Target's most recent ER visit was related to a mental health condition/substance use disorder
- Target received care or treatment for an alcohol or substance use disorder in the past 12 months
- The last time Target went without needed care was because the care was not covered by Target's health plan
- The last time Target went without needed care was because the co-payment/co-insurance for the care under Target's health plan was too high
- The last time Target went without needed care was because the care had to be paid for as part of the deductible under Target's health plan
- The last time Target went without needed care was for another reason
- Target and family have medical bills being paid over time
- Target and family have medical bills being paid over time from within the last year
- Target and family have medical bills being paid over time from 1 to 5 years
- Target and family have medical bills being paid over time from over 5 years ago
- Target's insurance status when medical bills being paid off over time were received
- Target and family have had problems paying other bills (mortgage and utility) over past 12 months
- Target and family received a medical bill where health plan paid nothing or paid much less than expected
- Out of pocket spending for health care for target and family was $1,000 or more in the past 12 months
- Out of pocket spending for health care for target and family was $3,000 or more in the past 12 months
- Target or family cut back on savings or took money out of savings to pay medical bills in the past 12 months
- Target or family took on credit card debt to pay medical bills in the past 12 months
- Target or family has been contacted by a collection agency about unpaid medical bills in the past 12 months
- Target or family declared bankruptcy because of medical bills in the past 12 months
- Target or family has changed to a lower cost doctor/other health care provider in order to lower health care spending in past 12 months
- Target or family has gone without needed health care in order to lower health care spending in past 12 months
- Target or family has switched to a lower cost health insurance plan in order to lower health care spending in past 12 months
- Target or family has gone without health insurance coverage in order to lower health care spending in past 12 months
- Target or family has tried harder to stay healthy in order to lower health care spending in past 12 months
- Target did not fill a prescription for medication because of cost in the past 12 months
- Target did not get needed doctor care because of cost in the past 12 months
- Target did not get needed care from a nurse practitioner, physician assistant, or midwife because of cost in the past 12 months
- Target did not get needed specialist care because of cost in the past 12 months

- Target did not get needed mental health care or counseling because of cost in the past 12 months
- Target did not get needed dental care because of cost in the past 12 months
- Target did not get needed alcohol or substance abuse care or treatment because of cost in the past 12 months
- Target did not get needed vision care because of cost in the past 12 months
- Target did not get needed medical equipment because of cost in the past 12 months
- Any of Target's immediate family went without coverage at any time in the past 12 months
- Any of Target's immediate family did not fill a prescription for medication because of cost in the past 12 months
- Any of Target's immediate family did not get needed doctor care because of cost in the past 12 months
- Any of Target's immediate family did not get needed specialist care because of cost in the past 12 months
- Any of Target's immediate family did not get needed mental health care or counseling because of cost in the past 12 months
- Any of Target's immediate family did not get needed dental care because of cost in the past 12 months
- Any of Target's immediate family did not get needed alcohol or substance abuse care or treatment because of cost in the past 12 months
- Any of Target's immediate family did not get needed vision care because of cost in the past 12 months
- Any of Target's immediate family did not get needed medical equipment because of cost in the past 12 months
- The last time Target went without needed care was because Target wasn't sure whether care was covered
- The last time Target went without needed care was because Target wasn't sure how much the care would cost
- The last time Target went without needed care was because the care was not covered by Target's health plan
- The last time Target went without needed care was because the co-payment/co-insurance for the care under Target's health plan was too high
- The last time Target went without needed care was for another reason
- The last time Target went without needed care was because the care had to be paid for as part of the deductible under Target's health plan
- Target and family had any problems paying medical bills in past 12 months
- Out of pocket spending relative to 5% of family income

1. Target's health insurance status 2. Target's race 3. Education level of most educated family member 4. Family income relative to Federal Poverty Level 5. Target has a cost reason for uninsurance	• Amount of family medical bills being paid over time is under $2,000 • Amount of family medical bills being paid over time is between $2,000 and $8,000 • Amount of family medical bills being paid over time is over $8,000
1. Target's health insurance status 2. Target's race	• Type of medical service that led to problems paying medical bills was emergency care • Type of medical service that led to problems paying medical bills was on-going treatment or care for a chronic condition

3. Education level of most educated family member 4. Family income relative to Federal Poverty Level 5. Problem paying medical bills	• Type of medical service that led to problems paying medical bills was a medical test or procedure • Type of medical service that led to problems paying medical bills was the birth of child • Type of medical service that led to problems paying medical bills was dental care • Type of medical service that led to problems paying medical bills was prescription drugs • Type of medical service that led to problems paying medical bills was something else
1. Target's health insurance status 2. Target's race 3. Education level of most educated family member 4. Family income relative to Federal Poverty Level 5. Target has medical bills being paid over time	• Family medical bills being paid off over time were for uncovered care • Family medical bills being paid off over time were for copayments or coinsurance • Family medical bills being paid off over time were part of Target's deductible
1. Target's health insurance status 2. Target's race 3. Education level of most educated family member 4. Family income relative to Federal Poverty Level 5. Out of pocket spending 5% of income	Out of pocket spending 10% of income
1. Target's age	Child/Adult/Elderly
1. Target's age 2. Education level of most educated family member 3. Target's race 4. Family income relative to Federal Poverty Level	Homeownership status

Table A.3: Imputation of Weighting Variables			
DESCRIPTION	**MISSING VALUES**	**TOTAL RESPONSES**	**MISSING PERCENT**
AGE BY SEX (ABS)	18	3623	0.5%
AGE BY SEX (RDD)	26	1250	1.4%
EDUCATION (ABS)	15	3623	0.4%
EDUCATION (RDD)	24	1250	1.9%
HOMEOWNERSHIP (ABS)	111	3623	3.1%
HOMEOWNERSHIP (RDD)	19	1250	1.5%
NATIVITY STATUS (ABS)	20	3623	0.6%
NATIVITY STATUS (RDD)	4	1250	0.3%
POPULATION DENSITY IN ZIP CODE (ABS)	19	3623	0.5%
POPULATION DENSITY IN ZIP CODE (RDD)	19	1250	1.5%
RACE AND ETHNICITY (ABS)	146	3623	4.0%
RACE AND ETHNICITY (RDD)	33	1250	2.6%

REGION (ABS)	0	3623	0.0%
REGION (RDD)	18	1250	1.4%

Appendix B: 2019 MHIS Instrument

<div align="center">

2019 Massachusetts Health Insurance Survey
April 16, 2019

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GLOBAL WEB PROGRAMMING NOTES:
- Except for screening questions, allow respondents to skip all other survey questions without a response.
- The body of the page (question area) should be WHITE
- Question text should be in larger font than response options
- Question numbers will be removed before going live
- Preferred fonts – Arial, Helvetica, or Verdana
- Do not show any Section titles (ex – Demographics, etc.)
- Languages – allow respondent to pick among the following language preferences:
- English
- Spanish
- Grids:
- Html tables should be programmed in a way that column widths are set as proportions of the screen size. This will allow content to adjust to different browser window sizes.
- If possible, we would like grids NOT to display table lines
- Columns should be of equal width
- Rows should be shaded – starting with the first row
- No vertical shading – i.e. columns
- Please code any skipped/left blank response for a question a respondent saw as an "X." For the data file, on the back end, we will be re-coding 'X' as '-1.'
- Please relocate 'Finish Survey Later' button to bottom of screen
- If you have technical trouble with this survey, please contact info@mahealthsurvey.com

WEB INTRO1.
Thank you for agreeing to participate in the Massachusetts Health Insurance Survey.

As the letter you received in the mail explains, this survey is part of a study about health care and insurance in Massachusetts. Massachusetts is trying to find ways to make health insurance and health care more affordable and easier to obtain.

This survey is voluntary and confidential. Your answers will be kept confidential and combined with other respondents'. Your decision whether to participate will not impact your insurance, health care, or your relationship with any state or federal agency. The data may be used for future analyses. You have the right to participate or decline. You can skip any question or stop the survey at any time. The survey takes about {CATI: 25/WEB 20} minutes but may be shorter.

Please visit www.chiamass.gov/massachusetts-health-insurance-survey/ if you would like more information about the Massachusetts Health Insurance Survey.

To speak with someone from the organization responsible for this survey, please call Kathy Langdale at SSRS at 484-840-4449.

If you have any questions regarding your rights as a participant in the study, you may contact Solutions IRB (the body that oversees our protection of study participants) at (855) 226-4472 or participants@solutionsirb.com.

You will need the materials we mailed to you to start the survey.

By entering your Secure Access Code below and clicking next you are agreeing to participate in this research study.

Please enter the 7 digit Secure Access Code found on the materials we mailed you.

Secure Access Code __ __ __ __ __ __ __ __

Additional Instructions [HELP LINK]
Please scroll through the survey and answer EACH question by selecting the item or category that best describes your response.

If you are unable to answer a particular question, you may select "NEXT" to advance to the next question.

To select responses in questions with buttons, click on the button beside your response. If a question asks for a text response, click on the box and begin typing.

On the bottom of each page, there are buttons to help move you through the survey:

Click the "NEXT" button to advance to the next question.
Click the "PREVIOUS" button to go back to an earlier question.

Please DO NOT use your browser's buttons or menus while taking the survey.

[ERROR MESSAGE]

(PN: IF A RESPONDENT FAILS TO PROVIDE A RESPONSE TO A CERTAIN QUESTION EM1 SHOULD BE PRESENTED. THE ERROR MESSAGE SHOULD APPEAR ABOVE THE QUESTION MISSED (ON THE SAME SCREEN) IN BOLD BLACK TEXT.) (RESPONDENTS SHOULD BE ALLOWED TO CONTINUE WITHOUT CHOOSING A RESPONSE AFTER EM1 IS SHOWN.
EM1   Your answers to these questions are very important to us. Can you please take a moment to respond to the question below?

SUSPEND SCREEN (To be shown after they click exit the survey.)
SUSPEND. Your answers have been saved. When you return to continue the survey you will need to reenter the 7 digit Secure Access Code found on the materials we sent.

SUSPEND RESUME SCREEN (To be shown when respondents reenter the survey and after the Secure Access code has been entered.)
SUSPEND_RESUME. Welcome back to the Massachusetts Health Insurance Survey. To finish completing your survey, please enter the 7 digit Secure Access Code found on the materials we sent you.

RDD OUTBOUND

INTRO1. Hello. My name is _____ and I'm calling on behalf of the Commonwealth of Massachusetts. I'm with SSRS.

(FOR RDD ONLY: INTERVIEWER SHOULD CONFIRM THAT RESPONDENT IS 18 OR OLDER. OTHERWISE ASK TO SPEAK WITH SOMEONE IN THE HOUSEHOLD WHO IS 18 OR OLDER)

    FOR RDD ONLY: We are working on a study about health care and insurance in Massachusetts. Massachusetts is trying to find ways to make health insurance and health care more affordable and easier to obtain.

    FOR RDD ONLY: INTERVIEWER: IF YOU REACH A CHILD, ASK TO SPEAK TO AN ADULT.

    FOR RDD ONLY: Your number was randomly selected from phone numbers in Massachusetts. Your participation in this study is voluntary. This survey should only take about 15 to 20 minutes. (IF NEEDED: It tends to be a bit shorter for smaller households and a bit longer for larger households.)

    ALL CATI: This call will be recorded for quality assurance.

ASK CELL1, CELL2, CELL2a, CELL3 OF CELL PHONE SAMPLE ONLY)
    CELL1.   Just so that I can ask you the right questions, could you please tell me if you are less than 18, 18 to 25, 26 to 64, or 65 or older?

1	Less than 18	THANK AND TERM, RECORD AS TQCELL1
2	18 to 25	CONTINUE TO CELL2
3	26 to 64	CONTINUE TO CELL2
4	65 or older	CONTINUE TO CELL2
D	(DO NOT READ) Don't know	THANK & TERM, RECORD AS TQCELL1
R	(DO NOT READ) Refused	THANK & TERM, RECORD AS RQCELL1

IF CELL1 = 1,D or R READ: Thank you. We are only interviewing people who are 18 years old or older. THANK & TERM

    (ASK IF CELL SAMPLE)
    CELL2.   What is your zip code?

(IF NEEDED: If you have more than one residence, please tell me the zip code of your primary residence.)

        _____ (ENTER ZIP CODE)
        NN   Outside of Massachusetts SHOW IN CATI ONLY: (not on list)
        DD (DO NOT READ) Don't know
        RR (DO NOT READ) Refused

(ASK CELL2a IF CELL2=NN, DD, RR)

    CELL2a.   Is your home located in Massachusetts?

1	Yes	GO TO CELL3
2	No	THANK AND TERM RECORD ASTQCELL2A
3	(DO NOT READ) DON'T KNOW	THANK & TERM. RECORD AS TQCELL2a
R	(DO NOT READ) REFUSED	THANK & TERM. RECORD AS RQCELL2a

IF CELL2a = 2, D or R READ: Thank you. We are only interviewing people whose main residence is in Massachusetts. THANK & TERM.

    CELL3.   Before we continue, are you driving?

1	Not driving	GO TO INTRO2
2	Driving	SET UP CALL BACK AND RECORD AS SUSPENDED INTERVIEW
3	(DO NOT READ) This is NOT a cell phone	THANK & TERM. RECORDAS TQCELL3
R	(DO NOT READ) Refused	THANK & TERM. RECORD AS RQCELL3

INTRO2. As you may know, Massachusetts is one of several states taking the lead in finding ways to make health care more affordable and easier to obtain. The state would like to better understand how to improve access to affordable health insurance.

(ASK ONLY IF ABS RESPONDENT (CAMPAIGNS A OR J)
Your telephone number was randomly selected from phone numbers in Massachusetts. Your participation in this study is voluntary and will be a great help. This study takes only about 15-20 minutes. (IF NEEDED: It tends to be a bit shorter for smaller households and a bit longer for larger households

INTRO3. Before we start, let me tell you that what you say will be kept confidential. Your answers will be combined with those of other people in Massachusetts. The study will not be used for marketing purposes and your decision whether or not to participate will not have any effect on anything to do with your insurance coverage, health care, or your relationship with any state or Federal agencies. You may skip over questions or stop the interview at any time you wish.

IF RESPONDENT RAISES CONCERNS ABOUT THE INDIVIDUAL MANDATE: Since the information that you provide will be kept confidential, there is no way that anything you say could be used to determine whether you are complying with the individual mandate on insurance coverage.

AT ANY TIME IF RESPONDENT REQUESTS INFORMATION ABOUT THE SURVEY:
INTRO4. If you have questions about the study, I can give you a phone number now or at the end of the survey that you can call to find out more about the study.

For questions about the survey, please call Kathy Langdale at 1-800-633-1986.

If you have any questions regarding your rights as a participant in the study, you may contact Solutions IRB (the body that oversees our protection of study participants) at (855) 226-4472 or
participants@solutionsirb.com.

(ASK IF LL SAMPLE)
S1a. What is your zip code?

(IF NEEDED: If you have more than one residence, please tell me the zip code of your primary residence.)

            _____ (ENTER ZIP CODE)
        NN   Outside of Massachusetts (not on list)
        DD   (DO NOT READ) Don't know
        RR   (DO NOT READ) Refused

(ASK S1aa IF LL SAMPLE AND S1a=NN, DD, RR)
   S1aa. Is your home located in Massachusetts?

1	Yes	GO TO S2
2	No	THANK AND RECORD AS TQS1aa
D	(DO NOT READ)	DON'T KNOW THANK & TERM. RECORD AS TQS1aa
R	(DO NOT READ) REFUSED	THANK & TERM. RECORD AS REFUSED RQS1aa

END OUTBOUND CATI INTROS

BEGIN WEB AND INBOUND CATI INTROS

WEB AND INBOUND PHONE SCREENING QUESTIONS:
EM1
WSC1 Are you completing the survey for…

    [SHOW ADDRESS FROM SAMPLE]

    1 Yes, that is my address (go to WSC2)
    2 No, that is not my address (go to EXIT1)
    9 (CATI: Refused)   THANK AND TERMINATE AS REFUSAL
    X Blank (SHOW EM1) IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

(ASK IF WSC1=2,X)
EXIT1. The Massachusetts Health Insurance survey needs to collect information about [ADDRESS FROM SAMPLE]. Because you have indicated that you are not completing the survey for that address, we do not need any further information at this time.

      Thank you. (TQEXIT1 AND RESET RECORD)

    If that is your home address, please press the BACK button below to return to the previous question

(ASK IF COMPLETING SURVEY FOR ADDRESS; WSC1=1)
EM1
WSC2 Do **YOU** live or stay at this address?

[SHOW ADDRESS FROM SAMPLE]

Select "Yes" if you…
Usually live or stay at this address, OR
Have no other permanent place to live or stay and currently live or stay at this address, even for a short time.

1   Yes
2   No
9   (CATI: Refused)   THANK AND TERMINATE AS REFUSAL
X   Blank (SHOW EM1)   IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

(ASK IF LIVE AT ADDRESS; WSC2=1)
EM1
WSC2b.   Is this address your main residence, a second home or a vacation home?

1   Main Residence
2   Second home
3   Vacation home
9   (CATI: Refused)   THANK AND TERMINATE AS REFUSAL
X   Blank   IF BLANK AFTER EM1 THANK AND TERMINATE

(ASK IF DON'T HAVE MAIN RESIDENCE IN MASSACHUSETTS; WSC2B=2, 3, X TERMINATE)
EXIT2. We are only interviewing people whose main residence is in Massachusetts. Thank you.

(ASK IF MAIN RESIDENCE IN MASS; WSC2b=1)
(EM1)
    WSC3. Are you at least 18 years old?

1   Yes
2   No   (go to IDENTIFY_ADULT)
9   (CATI: Refused)   THANK AND TERMINATE AS REFUSAL
X   Blank IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

(ASK IF R DOESN'T LIVE AT ADDRESS; WSC2=2)
(EM1)
WSC4. Does ANYONE live or stay at…

Select "Yes" if ANYONE…
Usually lives or stays at this address, OR
Has no other permanent place to live or stay and currently lives or stays at this address, even for a short time.

[SHOW ADDRESS FROM SAMPLE]

1 Yes (go to IDENTIFY_ADULT)
2 No (go to WSC5)
9 (CATI: Refused THANK AND TERMINATE AS REFUSAL

X   Blank IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

(ASK IF UNOCCUPIED; WSC4=2)
WSC5.   Is this address a residential address, a business address, or both?

[SHOW ADDRESS FROM SAMPLE]

1   Residential (TQSC51)(code as vacant, and go to EXIT3)
2   Business (TQSC52)(code as business, and go to EXIT3)
3   Both Residential and Business (TQSC53)(code as vacant, and go to EXIT3)
9   (CATI: Refused)   THANK AND TERMINATE AS REFUSAL
X   BLANK (code as blank, and go to EXIT3)

(IF WSC3=2 OR WSC4=1 AND WEB)
IDENTIFY_ADULT1. Please follow the instructions provided in the materials we mailed and give these
materials to an adult who lives or stays at [ADDRESS FROM SAMPLE].

Thank you. (TQIDENTIFY_ADULT1 AND RESET RECORD)

(IF WSC3=2 OR WSC4=1 AND INBOUND PHONE)
IDENTIFY_ADULT2. Is there an adult in who lives or stays at this address? Are they currently available to
talk with?
.
1   Yes -GO TO INBOUND INTRO 1
2   No -
9   (CATI: Refused)   THANK AND TERMINATE AS REFUSAL

(IF ADULT NOT AVAILABLE; IDENTIFY_ADULT2=2)
EXIT2b. We'd like to talk with the adult who lives or stays at this address. Please provide them with the
materials that were sent so that they may participate in the survey. Thank you.

(IF UNOCCUPIED/NON RESIDENTIAL; WSC5=1,2,3,BLANK)
EXIT3. We are only interviewing residential households in Massachusetts. Thank you.

(ASK S2 IF VALID ZIP CODE IN S1a OR S1aa = 1) OR (CELL2=VALID ZIP CODE AND CELL2a=1 AND CELL3=1;
ALL RESPONDENTS/HOUSEHOLDS WHO QUALFY)

     CATI: I'd like to begin by asking/WEB: Next are some questions about health
     insurance coverage for people in your household.

(EM1)
     S2.   Can you answer questions about health insurance for people in your household?

1   Yes
2   No   IF CELL SAMPLE, THANK AND TERM AS TQS2
8   WEB: (Don't know/CATI: DO NOT READ) Don't know IF CELL SAMPLE, THANK AND TERM AS TQS2
9   CATI ONLY: (DO NOT READ) Refused IF CELL SAMPLE, THANK AND TERM AS TQS2
X   WEB: BLANK   TERMINATE

(IF CELL PHONE SAMPLE AND S2=2,D,R, THANK AND TERMINATE)

(IF S2=2, 8, 9 AND LANDLINE SAMPLE; ASK S3)
(EM1
    S3.   Is another adult available who could answer questions about health insurance?

1 Yes   CATI:GET PERSON & CONTINUE (SKIP TO INTRO1)
2 No   WEB: TERMINATE/LL SAMPLE: SET UP CALL BACK.
8 WEB: Don't know/CATI: (DO NOT READ) Don't know THANK AND TERMINATE
9 CATI ONLY: (DO NOT READ) Refused THANK AND TERMINATE
X WEB: BLANK IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

(IF ADULT NOT AVAILABLE AND WEB INTERVIEW: S3=1)
EXITS3. We'd like to talk with the adult who can answer questions about health insurance for all people in the household. Please provide them with the materials that were sent so that they may participate in the survey. Thank you.

(EM1)

PN: SHOW EM1 IF S4=DON'T KNOW OR BLANK
    S4.   Including yourself, how many people currently live or stay in your household?

WEB SHOW/CATI PROBE: ***Include*** *in this number, children, foster children, roomers, or housemates not related to you, college students living away while attending college and National Guard members who are deployed.*

WEB SHOW/CATI PROBE: ***Do not include*** *people who live or stay at another place most of the time, such as people in a correctional facility, nursing home, or residential facility, or people in the regular Armed Forces living somewhere else.*

          _____ people (RANGE 1-9) (WEB: INSERT PULLDOWN MENU)
10 10 or more people
98 WEB: Don't know/CATI: (DO NOT READ) Don't know   THANK AND TERMINATE
99 CATI ONLY: (DO NOT READ) Refused THANK AND TERMINATE
X WEB: BLANK IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

(CATI INTERVIEWER READ IF Q.S4 = 2+) I need some general information about the people in this household so that one person can be picked at random to talk about their access to health insurance.
(WEB SHOW) We need some general information about the people in this household so that one person can be picked at random to talk about their access to health insurance.

(Please click 'NEXT' to continue)

    ASK S6 TO S9 IN SUCCESSION FOR EACH MEMBER OF THE HOUSEHOLD
    (PN: Questions S6 – S9 can be used to create a "HH Roster" listing each person in HH)
    (EM1)
    S6a.   Starting with yourself, what is your age?

(CATI ONLY: INTERVIEWER IF RESPONDENT DK/REFUSES AGE/WEB: SHOW AS POP UP/ERROR MESSAGE IF DOESN'T INITIALLY ANSWER: We understand your reluctance to give your age, but this information is totally confidential. It will not be used for identification of you. It is very important that we gather this information accurately to help improve health insurance coverage for Massachusetts' families. IF RESPONDENT STILL DK/REFUSES AGE, ASK Q.S6a1)

_____ (AGE) (MUST BE 18 OR OLDER)
RR   (CATI) (DO NOT READ) Refused
XX   Blank

(ASK Q.S6a1 IF LL SAMPLE OR WEB AND Q.S6 =RR)
(EM1)
   S6a1.(CATI: Could you please tell me if you are…?/ WEB: Are you…
         (READ LIST. ENTER ONE ONLY)

         1   Less than 18 years of age
         2   18 years of age or older
8   WEB: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Blank

   (IF S6<18 OR Q.S6a1 = 1, D, OR R; ASK S6A)
   S6A.   Is there someone available who is 18 or older?

         1   Yes   GET PERSON ON PHONE AND CONTINUE [SKIP TO INTRO1]
         2   No   CATI SET UP CALL BACK/WEB ASK S6ab
               8 WEB: Don't know/CATI: (DO NOT READ) Don't know
               9 CATI ONLY: (DO NOT READ) Refused X   Blank

(ASK IF WEB AND S6A = 2)

S6ab.   Please follow the instructions provided in the materials we mailed and give these materials to an adult who lives or stays at [ADDRESS FROM SAMPLE].

Thank you.

   S6aa.   CATI: INTERVIEWER RECORD RESPONDENT GENDER/WEB: What is
            your gender?

         1   Male
         2   Female
         9   Other (CATI (Specify)) WEB: Provide text box)

PN FOR WEB: SHOW EM1 THE FIRST TIME THIS IS LEFT BLANK
PN: Keep this sentence static on S6(b-j)
You mentioned (# FROM S6) ~~of~~ people currently live or stay at your household.

S6(b-j).   What is the next person's age?

(CATI ONLY: INTERVIEWER IF RESPONDENT DK/REFUSES AGE/WEB: SHOW AS POP
UP/ERROR MESSAGE IF DOESN'T INITIALLY ANSWER: We understand
your reluctance to give other household members' ages, but this information is
totally confidential. It will not be used for identification of them. It is very
important that we gather this information accurately to help improve health
insurance coverage for Massachusetts' families. IF RESPONDENT
STILL DK/REFUSES AGE, ASK Q.S6b1)

_____ years (ENTER AGE 1-110)
00   Less than 1 year old
      8 WEB: Don't know/CATI: (DO NOT READ) Don't know
      9 CATI ONLY: (DO NOT READ) Refused
      X Blank

(ASK Q.S6b1 FOR EACH Q.S6b-j = DD OR RR)
PN: SHOW EM1 THE FIRST TIME THIS IS LEFT BLANK
   S6b1(b-j). CATI: Could you please me if this person is…?/WEB: Is this person…
             (READ LIST. ENTER ONE ONLY)

      1   Less than 18 years of age
      2   18 years of age or older
           8 WEB: Don't know/CATI: (DO NOT READ) Don't know
           9 CATI ONLY: (DO NOT READ) Refused
           X   Blank

IF Q.S6(b-j) = 18+ OR Q.S6b1(b-j) = 2, INSERT "person" and "male or female"
IF Q.S6(b-j) IS <18 OR Q.S6b1(b-j) = 1, INSERT "child" and boy or girl"
S7(b-j).   Is this (child/person) (a boy or a girl/male or female)?

      1   Male/Boy
      2   Female/Girl
      7   Other (SPECIFY)_____
           8 WEB: Don't know/CATI: (DO NOT READ) Don't know
           9 CATI ONLY: (DO NOT READ) Refused
           X   Blank

   S8(b-j).   What is this person's relationship to you?
   (CATI) DO NOT READ. ENTER ONE ONLY. RESPONDENT CAN PROVIDE UP TO ONE PARTNER AND
FOUR   PARENTS, GUARDIAN AND WARD SHOULD BE
   CODED BEFORE ANY OTHER RELATIONSHIP EXCEPT PARENT OR
   STEPPARENT OR CHILD/STEPCHILD/FOSTER CHILD, SO A

GRANDPARENT AND GUARDIAN SHOULD BE CODED AS GUARDIAN, CODE 04)

(CATI ONLY: INTERVIEWER IF RESPONDENT DK/REFUSES AGE/WEB: SHOW AS POP UP/ERROR MESSAGE IF DOESN'T INITIALLY ANSWER: We: I understand your reluctance to give your relationship to other members of your household, but this information is confidential. It is very important that we gather this information accurately to help improve health insurance coverage for Massachusetts' families. IF RESPONDENT STILL REFUSES RELATIONSHIP, THANK AND TERMINATE.)

PN: ONLY SHOW CODES 01,02,08 IF AGE 10+
ONLY SHOW CODES 04, 06, 09 IF AGE 18+
ONLY SHOW CODES 11, 12, 13 IF AGE 15+

WEB: SHOW EM1 to attempt to get response

> 01   Spouse (wife/husband)
> 02   Unmarried partner / significant other
> 03   Child / stepchild / foster child/ward
> 04   Parent / Stepparent / foster parent/guardian
> 05   Sibling / Stepsister / Stepbrother
> 06   Grandparent / Step-grandparent
> 07   Grandchild / Step-grandchild
> 08   Son-in-law / Daughter-in-law
> 09   Father-in-law / Mother-in-law
> 10   Other relative
> 11   Employer
> 12   Employee (maid, nanny, au pair, housekeeper, etc.)
> 13   Professional caregiver (nurse, aide, etc.)
> 14   Other non-relative (roommate, etc.)
> > 98   WEB: Don't know/CATI: (DO NOT READ) Don't know
> > 99   CATI ONLY: (DO NOT READ) Refused
> > XX   Blank IF BLANK AFTER EM1 THANK AND TERMINATE AS REFUSAL

PROGRAMMER NOTE: ROSTER CHECK
Roster Check 1. (CATI: I'd/WEB: We'd) like to confirm the information you just provided about members of your household. Is the following correct?

Insert a row for each member of household showing responses from:

	S8 insert (relation)		**S7 insert (Gender)**		**S6 insert (Age)**
	You	a	IF S7A=1: Male IF S7A=2: Female	aged	IF S6= 18-110: INSERT AGE- IF S6A1=2: 18 or older
Your	IF S8B-J=1: Spouse	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=2: Partner	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=3: Child	a	IF S7B-J=1: Male	aged	S6B-J: AGE

			IF S7B-J=2: Female		S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=4: Parent	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=5: Sibling	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-j=6: Grandparent	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-j=7 Grandchild	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=8: Son or Daughter in law	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	If S8B-J=9 Father or Mother in law	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
	If S8B-J-10: Another relative	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=11: Employer	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
Your	IF S8B-J=12: Employee	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
A	IF S8b-J: Professional caregiver	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older
	IF S8B-J=14: Another non-relative	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older

1 Yes
2 No – IF NO GO BACK TO S6B AND SHOW INFORMATION

(ASK IF S6 >17 OR Q.S6a1 = 2)
(ASK IF S6(b-j) >17 OR Q.S6b1(b-j) = 2)
S9a. What is the highest level of school [you have/she has/he has/they have] completed or the highest degree [you have/she has/he has/they have] received?

(CATI DO NOT READ. ENTER ONE ONLY)

1   Less than high school (grades 1-11, grade 12 but no diploma)
2   High school graduate or equivalent (e.g. GED)
    3   Some college but no degree (including 2 year occupational or vocational programs)
4   Associates Degree (not occupation or vocational programs)
5   College graduate (e.g., BA, AB, BS)
    6   Postgraduate (e.g., MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
8 WEB: Don't know/CATI: (DO NOT READ) Don't know
9 CATI ONLY: (DO NOT READ) Refused
X Blank

(IF Q.S7=1 INSERT "he"; IF Q.S7=2, INSERT "she", ELSE INSERT "they")
(ASK IF S6 >15 OR Q.S6a1 = 2)
(ASK IF S6(b-j) >15 OR Q.S6b1(b-j) = 2)
S9aa.   [Are you /Is she /Is he/Are they] currently working for pay?

1   Yes, working
2   No, not working
    8 WEB: Don't know/CATI: (DO NOT READ) Don't know
    9 CATI ONLY: (DO NOT READ) Refused
    X Blank

PN: AFTER HOUSEHOLD ROSTER SECTION IS COMPLETED RANDOMLY SELECT ONE PERSON TO BE THE TARGET.

Language change: "Next are some specific insurance coverage questions about one randomly chosen person from your household.

    FOR RESPONDENT, INSERT "you"
    (IF Q.S4 = 1, READ VERBIAGE IN PARENS)
S10.   (CATI: I will be asking/WEB: Next are some specific insurance coverage questions about one randomly chosen person from your household.

The computer has randomly chosen [you/the Male/the Female/the person] who is (S8b-j) We will now ask some specific questions about [your/this person's] insurance coverage.

    CATI INTERVIEWER RECORD

1   Respondent
2   Target

(P.N. – IF RANDOM PERSON CHOSEN IS TARGET AND Q.S6b1 = D OR R FOR
THAT PERSON OR Q.S8b-j = RR FOR THAT PERSON, THANK AND TERMINATE)

S10a.   So that we can refer to this person throughout the survey, what is the first name or
    initials of the person who was selected?

WEB ONLY: We are only asking for this information so this person can be referred to throughout the survey.

       1   Answer given (CATI: (SPECIFY)/Web: Please type your specific response
            Here _____)
            9 CATI ONLY: (DO NOT READ) Refused
            X Blank

IF AGE >=17, ASK Q.S11 AND IDENTIFY SPOUSE/PARTNER (S11=1 OR 2) IN
THE ROSTER (TSPOUSE)
INSERT "is this person" IF Q.S10 = 2
IF TARGET IS RESPONDENT'S SPOUSE/PARTNER, GEN IN CODE 1 OR CODE 02 (RESPONDENTS WHO ARE   ALSO TARGETS SHOULD BE ASKED THIS QUESTION IF S8(b-j) NE 01)
IF ONE PERSON HOUSEHOLD, (S4 =1) DO NOT SHOW CODE 2, LIVING WITH
PARTNER)
S11.   Are you (is this person) currently…

       1   Married
       2   Living with partner
       3   Divorced
       4   Separated
       5   Widowed
       6   Never Married
            8 WEB: Don't know/CATI: (DO NOT READ) Don't know
            9 CATI ONLY: (DO NOT READ) Refused
            X Blank

IF TARGET IS THE RESPONDENT, SKIP TO SETUP 1

(ASK Q.S12 OF EVERYONE EXCEPT FOR RESPONDENT)
      S12(b-j).   It would be helpful to know the relationship between the other members of your household   and (INSERT NAME OR INITIALS FROM Q.S10a OR
RELATIONSHIP FROM Q.S8[b-j])?
What is the relationship of your (RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] if multiple members with same relationship code] to the TARGET)?
(DO NOT READ, ENTER ONE ONLY, GUARDIAN AND WARD SHOULD
BE CODED BEFORE ANY OTHER RELATIONSHIP EXCEPT PARENT OR
STEPPARENT OR CHILD/STEPCHILD/FOSTER CHILD, SO A GRANDPARENT AND GUARDIAN SHOULD BE CODED AS GUARDIAN))

       01   Spouse (wife/husband)
       02   Unmarried partner / significant other
       03   Child / stepchild / foster child/ward
       04   Parent / Stepparent / foster parent/guardian
       05   Sibling / Stepsister / Stepbrother
       06   Grandparent / Step-grandparent
       07   Grandchild / Step-grandchild
       08   Son-in-law / Daughter-in-law

09 Father-in-law / Mother-in-law
10 Other relative
11 Employer
12 Employee (maid, nanny, au pair, housekeeper, etc.)
13 Professional caregiver (nurse, aide, etc.)
14 Other non-relative
98 WEB SHOW:/ CATI: (DO NOT READ) Don't know
99 CATI ONLY (DO NOT READ) Refused
XX WEB: Blank

PROGRAMMER NOTE: ROSTER CHECK
Roster Check 2.   (CATI: I'd/WEB: We'd) like to confirm the information you just provided about the relationship of the members of your household to (you/TARGET). Is the following correct?

Insert a row for each member of household showing responses from:

Your {S8b-j } (AS NEEDED S6b-j/S7b-j} is TARGET'S {S12b-j}

Insert a row for each member of household showing responses from:

	S8 insert (relation to R)		S7 insert (Gender)		S6 insert (Age)		S12b-j Insert (Relation to Target)
Your	IF S8B-J=1: Spouse	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	IF12B-J=1: Spouse IF S12b-J=2: Partner IF S12B-J=3: Child IF S12B-J=4: Parent IF S12B-J=5: Sibling IF S12B-J=6: Grandparent IF S12B-J=7: Grandchild IF S12B-J=8: Son or Daughter-in-law IF S12B-J=9:
Your	IF S8B-J=2: Partner	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
Your	IF S8B-J=3: Child	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
Your	IF S8B-J=4: Parent	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
Your	IF S8B-J=5: Sibling	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18	Is (TARGET's NAME/Initials)	

					S6B1=2: 18 or older		Father or Mother-in law
Your	IF S8B-j=6: Grandparent	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	IF S12B-J=10: Another relative
Your	IF S8B-j=7 Grandchild	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	IF S12B-J=11: An employer IF S12B-J=12: An employee IF S12B-J=13: A professional caregiver IF S12B-J=14: Other non-relative
Your	IF S8B-J=8: Son or Daughter in law	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
Your	If S8B-J=9 Father or Mother in law	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
	If S8B-J-10: Another relative	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
Your	IF S8B-J=11: Employer	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
Your	IF S8B-J=12: Employee	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
A	IF S8b-J: Professional caregiver	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	
	IF S8B-J=14: Other non-relative	a	IF S7B-J=1: Male IF S7B-J=2: Female	aged	S6B-J: AGE S6b1=1 Less than 18 S6B1=2: 18 or older	Is (TARGET's NAME/Initials)	

1   Yes
2   No – IF NO -- SHOW ABOVE GRID WITH PULLDOWN FOR S12 ANSWER CATEGORIES

ASK S12-1 IF (S12(b-j) NE 04) AND (S8 NE 03 FOR TARGET) AND ((TAGE<18) OR
    S6A1=1 FOR TARGET))
    EM1
    S12-1.Are any members of your household the legal guardian or caretaker of
        (TARGET)?

        1   Yes
        2   No
8   WEB: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   BLANK

    ASK IF Q.S12-1=1
    EM1
    S12-2.Which household member (or members) is (TARGET's) legal guardian or
caretaker?
(DO NOT READ, ALLOW MULTIPLE)
PN: SHOW HOUSEHOLD MEMBERS FROM S12 (b-j) IF AGE IS >15.

02 Household member 2
03 Household member 3
04 Household member 4
05 Household member 5
06 Household member 6
07 Household member 7
08 Household member 8
09 Household member 9
98 WEB: Don't know/CATI: (DO NOT READ) Don't know
99 CATI ONLY: (DO NOT READ) Refused
XX BLANK

[PN: ALL HH MEMBERS CODED AS GUARDIAN SHOULD = 04 IN S12]

SETUP1:

P.N. - Create the following variables to be used in remainder of survey

HH_COUNT – Number of people in household (S4)
TMARR – 1 if TARGET is married/partner; 0 otherwise
TPAR – 1 if TARGET is parent; 0 otherwise
TAGE – TARGET's age
TFEM – 1 if TARGET is female; 0 otherwise
TFAM_COUNT – Number of people in TARGET's family.
IF TAGE<26 & TMARR=0 & TPAR=0: TARGET+PARENTS+SIBLINGS<26 FROM
ROSTER

IF TAGE<26 & (TMARR=1 OR TPAR=1): TARGET+SPOUSE+CHILDREN<26 FROM ROSTER
IF TAGE=>26: TARGET+SPOUSE+CHILDREN<26 FROM ROSTER

HEALTH INSURANCE- TARGET PERSON

> ***P.N #1– THROUGHOUT Q'NAIRE WHEN THE INSERT LANGUAGE IS REFERRING TO THE TARGET'S PARENT:**
> > **IF TARGET IS <18 YEARS OLD AND RESPONDENT IS TARGET'S PARENT, THE INSERT SHOULD FOLLOW THE INSERTS FOR "RESPONDENT"**
> > **IF TARGET IS <18 YEARS OLD AND RESPONDENT IS NOT TARGET'S PARENT, THE INSERT SHOULD BE "TARGET'S PARENT…")**

> ***P.N. #2 – THROUGHOUT Q'NAIRE WHEN THERE IS NO NAME FOR TARGET, PLEASE INSERT "THIS PERSON/THEM/THEY" FOR PRONOUNS**

IF TFAM_COUNT>1
FAMCONFIRM. For some of the questions in the survey we will be asking about (your/target's) family..
For the purposes of this survey we are defining family as the immediate family, where immediate family includes (INSERT)

> (IF TAGE<26 & TMARR=1 & TPAR=0 & RESPONDENT IS PARENT AND RESPONDENT IS MARRIED, READ :)
> You, your spouse and the your children or stepchildren under 26 who are living with you

> (IF TAGE<26 & TMARR=0 & TPAR=0 & RESPONDENT IS PARENT AND RESPONDENT IS NOT MARRIED, READ :)
> You and your children or stepchildren under 26 who are living with you

> (IF TAGE <26 & TMARR=0 & TPAR=0 & RESPONDENT IS NOT PARENT & TFAM_COUNT>1, READ:)
> Target, (Target's) parents and target's siblings under 26 who are living with (TARGET)

> (IF TMARR=1 & TFAM_COUNT>2, READ :)
> You/target, [your/(his/her)] spouse and (your/target's) children or stepchildren under 26 who are living with [you/TARGET]).

> (IF TMARR=1 & TFAM_COUNT = 2, READ :)
> INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT
> INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
> [you/TARGET] and your/his/her] spouse/partner.

> (IF TMARR=0 & TPAR=1 & TFAM_COUNT>=2, READ :)
> INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
[you/TARGET] and ~~the~~ (your/target's) children or stepchildren under 26 who are living with [you/TARGET].

(IF RESPONDENT IS TARGET AND TAGE 18 & TMARR=0 & TPAR=0 and TFAM=>2) READ:)
You, your parents and your siblings under 26 who are living with you.

INSERT "you/have/do you" IF Q.S10 = 1
INSERT "NAME/INITIALS/RELATIONSHIP/has/does..." IF Q.S10 = 2
(ASK ITEMS b, i, and l if TAGE>17)
(ASK ITEM c IF H1b < 1 >)
(ASK ITEM l IF H1b AND H1c < 1 >)
(ASK ITEM M IF H1l AND H1b AND H1c < 1 >)
(ASK ITEM k if TAGE>15 AND </=64 AND H1b AND H1c < 1 >)
PN: PLACE INTRO ON THE SCREEN WITH THE FIRST INSURANCE TYPE
PN: STOP ASKING SERIES AFTER FIRST YES RESPONSE.
PN: SHOW EM1 AFTER FIRST TIME LEFT BLANK
H1.   (CATI: I am going to read you a list of different types of health insurance coverage. Please tell me if (you / TARGET) currently (have/has) any of the following types of insurance. /WEB: The next questions ask about health insurance coverage.
Please exclude any health insurance plans that cover only **one** type of service, like plans for dental care or prescription drugs.
(SHOW IN BOTH CATI AND WEB: (Do you/does TARGET) currently have...

(CATI (READ LIST)/WEB SHOW
INSURANCE TYPE)?

(CATI INTERVIEWER INSTRUCTION ONLY) IF RESPONDENT ASKS TO SKIP THROUGH INSURANCE QUESTIONS, SAY: I'm sorry, but I have to read all of the insurance categories."

    1   Yes
    2   No
    8   WEB: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY: (DO NOT READ) Refused
    XX   BLANK

SHOW EACH ITEM ON SEPARATE SCREEN.
    a.   DELETED
    b.   Health insurance through (your/TARGET's) work or union. (WEB SHOW/ CATI PROBE: This insurance could be through COBRA or, through a former employer or a retiree benefit.)
    c.   Health insurance through someone else's work or union (WEB SHOW/ CATI PROBE: This insurance could be through COBRA or, through a former employer or a retiree benefit.)
    d.   Medicare (WEB SHOW/ CATI PROBE: Medicare is the health insurance for persons 65 years old and over or persons with disabilities. For many people this is a red, white and blue card.)
    f.   DELETED

g.   DELETED

h.   MassHealth or Medicaid (WEB SHOW/ CATI PROBE: This is a Massachusetts program for low- and moderate-income individuals, families with children, seniors, and people with disabilities. You may know it as MassHealth Standard, CommonHealth, Family Assistance, CarePlus, or Small Business Employee Premium Assistance. (You/TARGET) may have coverage under MassHealth through a health insurance plan.)

n.   DELETED IN 2015

i.   Connector Care (WEB SHOW/ CATI PROBE: This is insurance available through the Health Connector at either no cost or low cost for low- and moderate-income adults. (You/TARGET/This person) would have coverage through a health insurance plan and the insurance card would also say "ConnectorCare" on it.)

j.   DELETED IN 2016 Commonwealth Choice

o   DELETED in 2016 ConnectorCare

p.   DELETED IN 2016

q.   Health Connector Plan This is insurance purchased through the Health Connector. (You/TARGET) would have coverage through a health insurance plan

k.   A qualifying student health insurance plan? (WEB SHOW/ CATI PROBE: A QSHIP is a health insurance plan that is sponsored by a college or university.)

l.   Health insurance bought directly from an insurance company by (you / TARGET) (WEB SHOW/ CATI PROBE: For example, bought directly from Blue Cross Blue Shield or another company or bought through an insurance broker.)

m.   Health insurance bought directly from an insurance company by someone else

f.   Veteran's Affairs, Military Health, TRICARE or CHAMPUS

(Q.H1la DELETED 2017)
(Q.H1lb. DELETED IN 2017)
(Q.H1ca. DELETED IN 2017)
(Q.H1maa DELETED)
(Q.H1ma DELETED 2017)
(Q.H1mb DELETED 2017)
(DELETE Q.H1N 4-3-14)
(MOVED ITEMS I,M,F,K TO END OF LIST)

    (ASK Q.H1ba IF Q.H1b = 1 OR H1c = 1 OR H1q=1 OR H1l=1)
H1ba. Does (IF H1b=1) the health insurance through (your/TARGET's) (work or union/(IF H1c=1) the health insurance through someone else's work or union/ IF H1q the Health Connector plan/ IF H1l=1 the health insurance bought directly from an insurance company) cover more than one person?

        1   Yes, (family policy)
        2   No (individual policy)
8   8   WEB: Don't show: Don't know /CATI: (DO NOT READ) Don't know
                9   CATI ONLY (DO NOT READ) Refused
X   X   WEB: Blank

(ASK Q.H1bb IF Q.H1ba = 2)
H1bb. Does that family policy cover everyone in (your/TARGET's) family?

     1   Yes
     2   No

         8   WEB: Don't show: Don't know /CATI: (DO NOT READ) Don't know
         9   CATI ONLY (DO NOT READ) Refused
         X   WEB: Blank

(ASK IF ALL IN H1=2, D, OR R)
INSERT "you" IF Q.S10 = 1
INSERT "TARGET" IF Q.S10 = 2
H2.   Do (you/TARGET) currently have any other type of insurance? CATI: (DO NOT READ, ALLOW MULTIPLE)

     1   Workers compensation for specific injury/illness
     2   Employer pays ~~for~~ bills, but not an insurance policy
     3   Family member pays out of pocket for any bills
     4   Other Non Insurance Payment Source
     5   Indian Health Service (IHS)
     6   Free Care/Health Safety Net/Medical Hardship
     7   Other Insurance (SPECIFY) _____
     N   No other insurance
         8   WEB: Don't show: Don't know /CATI: (DO NOT READ) Don't know
         9   CATI ONLY (DO NOT READ) Refused
         X   WEB: Blank

(IF Q.H1 = 2, D OR R TO ALL AND Q.H2 = 1-4 ONLY, READ:)
For the purposes of this survey, we'll assume that (you do/TARGET does) not have health insurance."
NOW GO TO Q.H6
IF H2=5 ONLY SKIP TO H3C

(ASK Q.H3 IF Q.H1 = 2, D, R FOR ALL AND Q.H2 = N, D OR R)
INSERT "you do" IF Q.S10 = 1
INSERT "NAME/INITIALS/RELATIONSHIP does…" IF Q.S10 = 2
H3.   Just to be sure [CATI: I have this right), (you do/TARGET does) not have health insurance coverage. Is that correct?

     1   Yes
     2   No
     8   WEB: Don't show: Don't know /CATI: (DO NOT READ) Don't know
     9   CATI ONLY (DO NOT READ) Refused
     X   Web Blank

(ASK Q.H3a IF Q.H3 = 2)
INSERT "you" IF Q.S10 = 1
INSERT "they" IF Q.S10 = 2
        H3a.   What insurance do (you/they) have? (CATI: DO NOT READ, ENTER ONE ONLY) (WEB SHOW / CATI PROBE: If you can, it might be helpful to look at (your/their) insurance card to help identify the type of insurance.)

        01   DELETED
        02   Health insurance through (your / TARGET's) work or union
        03   Health insurance through someone else's work or union
        04   Medicare
        08   MassHealth or Medicaid
        09   DELETED AND REPLACED IN 2015
              Connector Care
        22   Health Connector Plan
        12   Health insurance bought directly from an insurance company by (you /
              TARGET)
        13   Health insurance bought directly by someone else
        06   Veteran's Affairs, Military Health, TRICARE or CHAMPUS
        11   Student health plan
        05   Railroad Retirement Plan
        07   Indian Health Service
        14   Free Care/Health Safety Net/Medical Hardship
        15   Workers compensation for specific injury/illness
        16   Employer pays for bills, but not an insurance policy
        17   Family member pays out of pocket for any bills
           19   DELETED IN 2015
        21   DELETED IN 2015
           22   Health Connector Plan
        18   Other Non Insurance Payment Source
        97   Other Insurance (CATI: SPECIFY)/WEB: Please type your specific response
        here_____)
        98   WEB: Don't show: Don't know /CATI: (DO NOT READ) Don't know
        99   CATI ONLY: (DO NOT READ) Refused
        XX   WEB: Blank

 (IF Q.H3a = 14-18, READ:)
  INSERT "you do" IF Q.S10 = 1
  INSERT "TARGET does" IF Q.S10 = 2
  For the purposes of this survey, we'll assume that (you do/TARGET does) not have health insurance.
  NOW GO TO Q.H6

(ASK Q.H3b IF Q.H3a = DD OR RR)
INSERT "you/your" IF Q.S10 = 1
INSERT "they/their" IF Q.S10 = 2
    H3b When (you/they) go to a doctor, health clinic, or hospital, does anyone else pay for some
or all of (your / their) medical bills?

    1   Yes
    2   No
    8   WEB: Don't show: Don't know CATI: (DO NOT READ) Don't know
    9   CATI ONLY (DO NOT READ) Refused
    X   Web blank

(ASK Q.H3c IF Q.H2=5 OR 6 OR IF Q.H3a = 07,14)
IF Q.H2 = 5 OR Q.H3a = 07, INSERT "Indian Health Service"
IF Q.H2=6 OR Q.H3a = 14, INSERT "Free Care/Health Safety Net/Medical Hardship")
INSERT "you receive/your/you" IF Q.S10 = 1
INSERT "TARGET receives/TARGET's/they" IF Q.S10 = 2
    H3c. [CATI: I understand that / WEB: You selected that] (you receive / TARGET receives)
services through the (Indian Health Service/Free Care/Health Safety Net/Medical Hardship) In addition
to this,   does anyone else pay for (your / TARGET's) bills when (you/they) go to a doctor or hospital?

    1   Yes
    2   No
    8   WEB: Don't show: Don't know CATI: (DO NOT READ) Don't know
    9   CATI ONLY: (DO NOT READ) Refused
    X   Web blank

(IF Q.H3c = 2, D, OR R, READ:)
IF Q.H1g = 1 OR Q.H3a = 07, INSERT "Indian Health Service"
IF Q.H3a = 14, INSERT "Free Care/Health Safety Net/Medical Hardship")
INSERT "you do" IF Q.S10 = 1
INSERT "TARGET does" IF Q.S10 = 2
For the purposes of this survey, (Indian Health Service/Free Care/Health Safety Net/Medical
Hardship)   is not considered comprehensive insurance. For our survey, we'll assume that (you
do/TARGET does)   not have health insurance.
    NOW GO TO Q.H6

    (ASK Q.H4 IF Q H3b=1 OR Q.H3c = 1)
    H4. And who is that?
    (DO NOT READ, ENTER ONE ONLY)

    01   DELETED
    02   Health insurance through (your / TARGET's) work or union
    03   Health insurance through someone else's work or union
    04   Medicare
    08   MassHealth or Medicaid
    09   DELETED AND REPLACED IN 2015
          Connector Care

22   Health Connector Plan
12   Health insurance bought directly from an insurance company by (you / TARGET)
13   Health insurance bought directly by someone else
06   Veteran's Affairs, Military Health, TRICARE or CHAMPUS
11   Student health plan
05   Railroad Retirement Plan
07   Indian Health Service
14   Free Care/Health Safety Net/Medical Hardship
15   Workers compensation for specific injury/illness
16   Employer pays for bills, but not an insurance policy
17   Family member pays out of pocket for any bills
         19   DELETED IN 2015
21   DELETED IN 2015
         22   Health Connector Plan
18   Other Non Insurance Payment Source
97   Other Insurance (CATI: SPECIFY)/WEB: Please type your specific response here_____)
98   WEB: Don't show: Don't know /CATI: (DO NOT READ) Don't know
99   CATI ONLY: (DO NOT READ) Refused
XX   WEB: Blank

(IF Q.H4 = 07 OR 14-18, READ:)
INSERT "you do" IF Q.S10 = 1
INSERT "TARGET does" IF Q.S10 = 2
For purposes of this survey, we'll assume (you do/TARGET does) not have insurance.
NOW GO TO Q.H6

(Q.H4a DELETED 2017)
(Q.H4b DELETED 2017)

SETUP2

P.N.: CREATE VARIABLES FOR INSURANCE STATUS to use in rest of survey

TINS
1   **TARGET is insured (Q.H1a-f = 1 OR Q.H1h-q= 1 OR H2 = 7 OR**
         H3a = 02-06, 08-13, 19-22, 97 OR H4 = 02-06, 08-13, 19-22, 97)
0   **NOT insured ([Q.H1 = 2, D, OR R TO ALL AND Q.H2 = 1-4 AND**
         H3 = 2] OR [Q.H3a = 15-18, D, R OR Q.H3c = 2, D, OR R OR Q.H4 = 07
         OR 14-18 OR D OR R])

TINS for 2015
1   **TARGET is insured (Q.H1 b,c,d,f,h,i,k,l,m,q= 1 OR H2 = 7 OR**
         H3a = 02-06, 08,09,11-13, 22, 97 OR H4 = 02-06, 08,09,11-13, 22, 97)
0   **NOT insured ([Q.H1 = 2, D, OR R TO ALL AND Q.H2 = 1-4 AND**
         H3 = 2] OR [Q.H3a = 14-17,18, D, R OR Q.H3c = 2, D, OR R OR Q.H4 = 07
         OR 14-18 OR D OR R])

P.N.: CREATE VARIABLES FOR INSURANCE STATUS TO USE IN REST OF SURVEY

(ASK IF TINS=1)
IF TAGE>=1 USE 1ST VERBIAGE IN PARENS
IF TAGE<1 USE 2ND VERBIAGE IN PARENS
INSERT "Have you" IF Q.S10 = 1
INSERT "Has TARGET" IF Q.S10 = 2
EM1

H5.   [(Have you/Has TARGET) had insurance coverage for all of the past 12 months?]
[Has TARGET had insurance coverage for all of the time since he/she was born?]

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY: (DO NOT READ) Refused
    X   Web blank

(ASK IF TINS=1)
INSERT "you" IF Q.S10 = 1
INSERT "TARGET" IF Q.S10 = 2
H5aa. A deductible is the amount you/TARGET/] must pay out of your/their] own pocket each year
before your health insurance begins paying for health care services. Does [your/TARGET's] health
insurance have a deductible?

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY: (DO NOT READ) Refused
    X   Web blank

ASK H1ba=1,2 AND H5aa = 1
INSERT "TARGET" IF Q.S10 = 2
H5ab. Is the annual deductible for medical care for this plan less than [IF H1ba=1 ONLY ONE PERSON IS
COVERED BY THE PLAN $1,350 or $1,350 or more? /IF H1ba=2 MORE THAN ONE PERSON IS COVERED
BY THE PLAN: $2,700 or $2,700 or more?] If there is a separate deductible for prescription drugs,
hospitalization, or out-of-network care, do not include those deductible amounts here.

    1   Less than [$1,350/$2,700]
    2   [$1,350/$2,700] or more
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY: (DO NOT READ) Refused
    X   Web blank

(ASK IF H5=1)
INSERT "you/were" IF Q.S10 = 1
INSERT "TARGET/was" IF Q.S10 = 2

H5a.   How many years has it been since [you/TARGET] [were/was] last **<u>uninsured</u>**? CATI: (READ LIST IF NECESSARY)

        1   1 year
        2   2 years
        3   3 years
        4   4 years
        5   5 years
        6   More than five years
        7   Never uninsured
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

(ASK IF TINS=1)
(DO NOT ASK IF Q.H5a = 7)
INSERT "Were you" IF Q.s10=1
INSERT "Was TARGET" If Q.s10=2
INSERT "you" IF Q.S10 = 1
INSERT "TARGET" IF Q.S10 = 2
INSERT "your" IF Q.S10 = 1
INSERT "his/her" IF Q.S10 = 2
H6a.   [Were you/Was TARGET] uninsured just before [you/TARGET] obtained [your/their] current insurance coverage or did [you/TARGET] have some other type of health insurance coverage?

        1   Uninsured just before [I/TARGET] obtained current insurance coverage
        2   Had some other type of health insurance
        3   WEB: Always had the same coverage / CATI ONLY: (DO NOT READ)   Always had the same coverage
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

  (ASK Q.H6 IF TINS=0 OR Q.H5 = 2)
  INSERT "you" IF Q.S10 = 1
  INSERT "TARGET " IF Q.S10 = 2
      H6.   How many months during the past 12 months (were/was) (you / TARGET) without health insurance coverage?

      _____ months (RANGE 1-12)
      00   Less than 1 month
       8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
       9   CATI ONLY: (DO NOT READ) Refused
       X   Web blank

 (ASK Q.H7 IF TINS = 0)
  INSERT "you" IF Q.S10 = 1
  INSERT "TARGET " IF Q.S10 = 2

H7.   How long has it been since (you/TARGET) had any health insurance?
      SHOW CATI ONLY: (PROBE FOR MONTHS IF LESS THAN 2 YEARS)

      CATI
      01   ANSWER GIVEN IN YEARS _____# (2-50) years
      02   ANSWER GIVEN IN MONTHS_____# (1-24) months
      00   Less than 1 month
      97   NEVER HAD COVERAGE
      98   (DO NOT READ) Don't know
      99   (DO NOT READ) Refused

      WEB

      You may answer in years, months or years and months

      01   _____# of years (1-50) years
      02   _____# of months (1-11) months
      00   Less than 1 month
      98   WEB: DON'T SHOW: Don't know
      XX   Web blank

(ASK Q.H8 IF TINS = 0)
INSERT "you" IF Q.S10 = 1
INSERT "TARGET " IF Q.S10 = 2
(SCRAMBLE ITEMS WITH j ALWAYS LAST)
      H8.   [CATI: I'm going to read/WEB: Next is] a list of reasons that people sometimes give for
why they   don't have health insurance. [CATI: Please tell me/WEB: Please indicate] if these are
reasons that   (you/target) (do/does) not have health insurance.
      [CATI: How about (INSERT)?]

      1   Yes
      2   No
      8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

a.   The person in family who had health insurance lost job or changed employers
b.   The person in family who had health insurance is no longer part of the family because of
     divorce, separation or death
c.   Family member's employer does not offer coverage or not eligible for employer's coverage
d.   Lost eligibility for MassHealth
e.   Cost is too high
g.   Don't need insurance
h.   Don't know how to get insurance
i.   Traded health insurance for another benefit or higher pay
j.   Is there some other reason for not having health insurance (Specify)_____

(ASK Q.H9 IF Q.H7 = 01, 02, LL, DD OR BLANK)
INSERT "you" IF Q.S10 = 1
INSERT "TARGET " IF Q.S10 = 2
(ASK ITEMS 02, 05, 09, 10, 12 if TAGE>17),
(ASK ITEM 11 if TAGE>15)
H9.   Thinking back to the last time (you/TARGET) had health insurance, what type of health
insurance did (you/TARGET) have?

    01   DELETED
    02   Health insurance through (your / TARGET's) work or union
    03   Health insurance through someone else's work or union
    04   Medicare
    08   MassHealth or Medicaid
    17   Connector Care
        19   Health Connector Plan
    09   Commonwealth Care
    10   Commonwealth Choice
        12   Health insurance bought directly from an insurance company by (you / TARGET)
    13   Health insurance bought directly by someone else
    06   Veteran's Affairs, Military Health, TRICARE or CHAMPUS
    11   Student health plan
    07   Indian Health Service
    05   Railroad Retirement Plan
    14   Free Care/Health Safety Net/Medical Hardship
    16   Temporary coverage from the Health Connector and MassHealth
    18   Former Medical Security Program
    15   Other Non Insurance Payment Source
    95   Other Insurance#1 (SPECIFY) _____
    96   Other Insurance#2 (SPECIFY) _____
    97   Other Insurance#3 (SPECIFY) _____
    98   Other Insurance#4 (SPECIFY) _____
    99   Other Insurance#5 (SPECIFY) _____
    100 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    101 CATI ONLY: (DO NOT READ) Refused
    XXX Web blank

(Q.H10 DELETED IN 2019)
(Q.H11 DELETED IN 2019)
(Q.S13 DELETED IN 2015)
(SECTION I DELETED IN 2015)
(SETUP3 VARIABLES DELETED IN 2015)

EMPLOYMENT

INSTRUCTIONS FOR SEQUENCE E1 TO E12:

ASK IF TAGE>14

[CATI: My next questions ask about employment./WEB: The next questions ask about employment.
(CATI: I'd like to ask about (you/TARGET):

WEB SHOW ON SCREEN: (Please click 'NEXT' to continue)

INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
E1.   (Are you /Is TARGET) currently…

1   Self-employed
2   Employed by military
3   Employed by someone else
4   Unpaid worker for a family business
5   Retired
6   Unemployed and looking for work
7   Unemployed and not looking for work
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

(ASK Q.E2 IF Q.E1 = 1-3)
INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Does TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
E2.   (Do you/Does TARGET) have more than one job, including part-time, evening or weekend
work?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

(ASK Q.E3 IF Q. E2 = 1)
INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Does TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
E3.   Altogether, how many jobs (do you/does TARGET) have?

1   2 jobs
2   3 jobs
3   4 or more jobs

8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

(ASK Q.E4 IF Q.E1 = 1-3)
INSERT "Do you/your/you/work" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Does TARGET/their/he/works" IF PERSON ASKING ABOUT IS "TARGET
PERSON" AND Q.S7 = 1
INSERT "Does TARGET/their/she/works" IF PERSON ASKING ABOUT IS "TARGET
PERSON" AND Q.S7 = 2
      E4.   How many hours per week (do **you** /does TARGET) usually work at (your/their) CATI:
(READ IF E2=1: main) job?
      (READ/SHOW IF E2=1)h7[CATI: IF NEEDED/WEB SHOW IN ITALICS: (By main job, (CATI)I/(WEB)
we   mean the one at which (you/he/she) usually (work/works) the most hours).

      WEB: ENTER NUMBER OF HOURS FROM 1-100

      _____ hours (1-100)
  98   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
  99   CATI ONLY: (DO NOT READ) Refused
  XX   Web blank

(ASK Q.E5 IF Q.E2 = 1)
INSERT "Do you/your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Does TARGET/their" IF PERSON ASKING ABOUT IS "TARGET
PERSON"
      E5.   How many hours per week (do you /does TARGET) usually work at (your/their) other jobs?

      _____ hours (ENTER # OF HOURS 1-100)
  98   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
  99   CATI ONLY: (DO NOT READ) Refused
  XX   Web blank

(ASK Q.E6 IF Q.E1=1-3)
INSERT "have you/your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "has TARGET/their" IF PERSON ASKING ABOUT IS "TARGET
PERSON"
      E6.   How long (have you/has TARGET) worked for (your/their) (READ IF E2=1: main) job?
      SHOW CATI ONLY: PROBE FOR MONTHS IF LESS THAN 2 YEARS

      01 ANSWER GIVEN IN YEARS (ENTER # OF YEARS 1-60)
      02 ANSWER GIVEN IN MONTHS (ENTER # OF MONTHS 1-24)
      LL   Less than 1 month
  98   CATI: (DO NOT READ) Don't know
  99   CATI ONLY: (DO NOT READ) Refused

You may answer in years, months or years and months

01 _____# of years (1-60) years
02 _____# of months (1-11) months
00 Less than 1 month
98 WEB: DON'T SHOW: Don't know
XX Web blank

(ASK Q.E7 IF Q.E1 = 1-3)
(IF Q.E1 =1, READ VERBIAGE IN PARENS)
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET
PERSON"

E7.   Counting all locations where this employer operates, are there more than 50 people working for (your/TARGET's) employer?

(Including (you/TARGET) are there more than 50 people working for this business?)

1 Yes
2 No
8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9 CATI ONLY (DO NOT READ) Refused
X WEB: Blank

(ASK Q.E8 IF Q.E7 = 2)
INSERT "business" IF Q.E1 = 1; OTHERWISE, INSERT "employer"
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET
PERSON"

E8.   Which category best represents the total number of persons who work for (your/TARGET's)   (employer/business)? (CATI ONLY) Would it be…?

1 Just one
2 Just two
3 Between 3 and 9
4 Between 10 and 24
5 Between 25 and 50
8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9 CATI ONLY (DO NOT READ) Refused
X WEB: Blank

(ASK Q.E9 IF Q.E7 = 1)
INSERT "business" IF Q.E1 = 1; OTHERWISE, INSERT "employer"
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET
PERSON"

E9. Which category best represents the total number of persons who work for (your/TARGET's)   (employer/business)? (CATI ONLY) Would it be…?

    1   Between 51 and 100
    2   Between 101 and 500
    3   Between 501 and 1000
    4   Over 1000
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

(ASK Q.E10 IF TESI = 0 AND E1 = 1 – 3)
    INSERT "you work/your" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "TARGET works/their" IF PERSON ASKING ABOUT IS "TARGET PERSON"
    E10. Does the place where (you work/TARGET works) at (your/their) (main) job offer health insurance   as a benefit to any of its employees? INTERVIEWER: ASK ABOUT PRIMARY EMPLOYER IF HAVE   MULTIPLE EMPLOYERS

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

    (ASK E11 IF E10=1,D,R)
    INSERT "Are you" and "in your" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "Is he/she" and "in his/her" IF PERSON ASKING ABOUT IS "TARGET PERSON"
    E11. (Are you /Is TARGET offered health insurance through (your/their) work? (PROBE: Could (you/they) get health insurance through (your/their) work?

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

ASK E12 IF (TESI=1 AND H1BA=1,D,R, BLANK) OR (IF E11=1, D, R, BLANK)
 (IF TESI=1 AND H1ba=1,D,R, BLANK INSERT "Earlier you mentioned that…"
 INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT
 INSERT "TARGET/their" IF PERSON ASKING ABOUT IS "TARGET PERSON"

E12.　　(Earlier you mentioned that (you / TARGET) had health insurance coverage through (your/their) employer). Could dependents be covered under that health insurance?

       1　　Yes
       2　　 No
       8　　 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
       9　　CATI ONLY (DO NOT READ) Refused
       X　　WEB: Blank

   ASK IF TAGE OR S6 > 16 or S6a1 = 2
   INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT
   INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET
   PERSON"
E13.　　(Are you/Is TARGET) a veteran of the United States military?

       1　　Yes
       2　　No
       8　　WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
       9　　CATI ONLY (DO NOT READ) Refused
       X　　WEB: Blank

   (ASK EVERYONE)
   INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT
   INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET
   PERSON"
   ASK IF AGE>15
E14.　　(Are you/Is TARGET) currently a full-time student?
(CATI: IF NECESSARY: greater than three-fourths time)?

       1　　Yes
       2　　No
       8　　WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
           9　　CATI ONLY (DO NOT READ) Refused
       X　　WEB: Blank

ACCESS, USE AND COST

(ASK EVERYONE)
INSERT "your/you/go/are/need" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET's/goes/he/she/is/his/her/needs" IF PERSON ASKING
ABOUT IS "TARGET PERSON"
INSERT "they/are/need/their" IF PERSON IS TARGET & DO NOT KNOW GENDER

A1. [CATI: My next / WEB: The following] questions ask about [your/ TARGET's/this person's] recent   health care experiences.

Is there a place where [you/ TARGET] usually [go/goes] when [you/(he/she)/they] [are/is] sick or when [you/(he/she)/they] (need/needs) advice about [your/(his/her)/their] health?

    1   Yes
    2   No
    8   WEB: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

(ASK Q.A2 IF Q.A1 = 1)
(INSERT "I don't" IF TARGET=RESPONDENT)
(INSERT "TARGET DOESN'T" IF TARGET IS NOT RESPONDENT)

A2. What kind of place is it? Is it….? (READ LIST. ENTER ONE ONLY)

    1   A doctor's office or private clinic
    2   A community health center or other public clinic
    3   A hospital outpatient department
    4   A hospital emergency room
    5   An urgent care center that is not part of a community health center
    6   Or, some other place
      7   WEB: (I don't/TARGET doesn't) go to one place most often / CATI: (DO NOT READ)
Doesn't go   to one place most often
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

(ASK EVERYONE)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

A3. The next questions are about the health care [you/ TARGET/this person] received in the past 12   months.

In the past 12 months, how many times did [you/ TARGET/this person] receive care in a hospital emergency room?
    (CATI: (READ LIST IF NECESSARY. ENTER ONE ONLY)

    WEB: *Your best guess is fine.*

    0   None

1   1 time
2   2 times
3   3 times
4   More than 3 times
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY (DO NOT READ) Refused
X   WEB: Blank

(ASK Q.A3a IF Q.A3 = 1-4)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "TARGET's parent or guardian IF TAGE<18)

A3a. The last time (you/TARGET/this person) went to a hospital emergency room, was it for a condition that (you/TARGET/TARGET'S parent/this person/this person's parent) thought could have been treated by a regular doctor if he or she had been available?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY (DO NOT READ) Refused
X   WEB: Blank

(ASK Q.A3b IF Q.A3a = 1)
INSERT "your/you were" IF Q.S10 = 1

INSERT "TARGET'S/TARGET was/TARGET's parent or guardian was/TARGET" IF Q.S10 = 2 AND TAGE <18)

A3b. [CATI: I'm going to read you a list of reasons why some people go to the emergency room. WEB: Next is a list of reasons why some people go to the emergency room]. Please tell me if any of these were important reasons for (your/TARGET's) last visit to a hospital emergency room. (CATI INSERT) Was this an important reason?

1   Yes
2   No
8   WEB: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY (DO NOT READ) Refused
X   WEB: Blank

a.   (You were/TARGET was/TARGET's parent or guardian was) unable to get an appointment at the doctor's office or clinic as soon as (you/TARGET) thought one was needed

b.   (You/TARGET) needed care after normal operating hours at the doctor's office or clinic

c.   (You/TARGET/TARGET's parent) owed money to the doctor's office or clinic

d.   It was more convenient to go to the hospital emergency room

(ASK Q.A3c IF Q.A3 = 1-4)
A3c. The last time (you/TARGET/this person) went to a hospital emergency room, was it for a- condition related to a mental~~behavioral~~ health/alcohol/substance use disorder condition?

        1   Yes
        2   No
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY (DO NOT READ) Refused
        X   WEB: Blank

(ASK EVERYONE)
INSERT "you were" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET was" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "or pediatrician" IF TAGE<18

(CATI INTERVIEWER READ/WEB SHOW TO RESPONDENT: For the next several questions, we want to ask you about care that (you/TARGET/this person) received in an office or clinic. Please do not include care ~~you~~ received when [you were/TARGET was/this person was] ~~were~~ hospitalized overnight or in hospital emergency rooms.

(Please click 'NEXT' to continue)

A5.   In the past 12 months, how many times did [you/ TARGET] visit a general doctor who treats a variety of illnesses? For example, a doctor (or pediatrician) in general practice, family medicine or internal medicine.
        (READ LIST IF NECESSARY. ENTER ONE ONLY)

        0   None
        1   1 time
        2   2 times
        3   3 times
        4   More than 3 times
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY (DO NOT READ) Refused
        X   WEB: Blank

(ASK ALL)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "Not counting the general doctor visits you've already told me about" if A5=1-4)
    INSERT " or midwife" ONLY IF TFEM = 1 AND Q.S6 OR Q.S6(b-j) >/=12
A5aa. CATI: (Not counting the general doctor visits you've already told me about), WEB: (Not counting the general doctor visits you already mentioned), How many times did [you/ TARGET] visit a (IF TFEM=0) nurse practitioner or physician's assistant) (IF TFEM=1) nurse practitioner, physician's assistant, [or midwife]) in the past 12 months?

        (READ LIST IF NECESSARY. ENTER ONE ONLY)

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0   None
    1   1 time
    2   2 times
    3   3 times
    4   More than 3 times
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
            9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

(ASK Q.A5a IF Q.A5 = 1-4 or Q.A5aa. = 1-4)
(IF ONLY A5 = 1 OR A5A = 1, INSERT "Was this visit"; IF A5 AND A5aa=1 OR
A5=2-4 OR A5aa=2-4 INSERT "Were any of those visits")
    INSERT " or midwife" ONLY IF TFEM = 1 AND Q.S6 OR Q.S6(b-j) >/=12
    A5a.   (Was this visit/Were any of those visits) (IF TFEM=0) to a general doctor, nurse practitioner or physician's assistant) (IF TFEM=1) to a general doctor, nurse practitioner, physician's assistant [or midwife]) for a check-up, physical examination or for other preventive care?

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
                9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

(A5b DELETED 2017 MHIS)

(ASK EVERYONE)
    INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

(CATI INTERVIEWER READ/WEB SHOW TO RESPONDENT: For the next several questions, we want to ask you about care that (you/TARGET) received in an office or clinic. Please do not include care received when [you were /TARGET was/this person was] were hospitalized overnight or in hospital emergency rooms.

A6.   In the past 12 months, did [you/ TARGET] visit a specialist? (CATI: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.

WEB: *SHOW Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.*

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
            9   CATI ONLY (DO NOT READ) Refused
    X   WEB: Blank

(A6a DELETED 2017 MHIS)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
(IF TAGE>1)

A6b.   In the past 12 months, did (you/ TARGET]) visit a mental health professional such as a psychiatrist,   psychologist, psychiatric nurse, or clinical social worker?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY (DO NOT READ) Refused
X   WEB: Blank

(IF TAGE>11)
A6c. In the past 12 months, did (you/TARGET) receive care/treatment for an alcohol or substance use disorder?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY (DO NOT READ) Refused
X   WEB: Blank

(A6bb DELETED 2017 MHIS)

(ASK EVERYONE)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
A7.   In the past 12 months, did [you/ TARGET] see a dentist or a dental hygienist?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY (DO NOT READ) Refused
X   WEB: Blank

(ASK EVERYONE)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET"/ "him" "her" IF PERSON ASKING ABOUT IS "TARGET PERSON"
A8.   In the past 12 months, did [you/ TARGET] take any drugs or medications that were prescribed to (you/him/her)?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

(ASK EVERYONE)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "this person/for themselves" IF DO NOT HAVE NAME/INITIAL FOR
TARGET
FOR ITEMS a,b INSERT "for TARGET/TARGET/this person" IF TAGE<18
(ASK ITEM e IF TAGE>1)
(ASK ITEM g if TAGE>11)
(SCRAMBLE)
A9.   Still thinking about the past 12 months, was there any time that [you/ TARGET/ this person]
       did (INSERT) (WEB: because of cost?

        1   Yes
        2   No
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

   a.   not fill a prescription for medicine needed for (you/TARGET/for themselves) CATI: because of
         cost
   j.   not get doctor care that (you/TARGET/this person) needed CATI: because of cost
        c.   not get care from a nurse practitioner, physician assistant, or midwife that
              (you/TARGET/this person) needed CATI: because of cost
   d.   not get specialist care that (you/TARGET/this person) needed CATI: because of cost (IF
         NEEDED: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and
         others who specialize in one area of health care.)
   e.   not get mental health care or counseling that (you/TARGET/this person) needed CATI: because
         of cost
   f.   not get dental care that (you/TARGET/this person) needed CATI: because of cost
   g.   (NEW FOR 2017) not get alcohol or substance ~~abuse~~ use disorder care or treatment that
         (you/TARGET) needed CATI: because of cost
   h.   not get vision care that (you/TARGET/this person) needed CATI: because of cost
           i. not get medical equipment that (you/TARGET/this person) needed CATI: because of
              cost

(NEW FOR 2017)
(ASK A9a2 if A9=1 TO ANY AND TINS=1 AND H5=2, EVER UNINSURED IN THE PAST YEAR)
(PN: IF A9=1 TO ANY AND TINS=1 AND H5=1 GEN IN CODE 1)
A9a2   Thinking about the last time [you/TARGET/this person] went without needed care because of
       cost, was it during a time that [you/(he/she) **had** health insurance coverage?

        1   Yes
        2   No
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

(NEW FOR 2017)
    ASK A9aa if A9a2=1
    A9aa The last time [you/(he/she)] went without needed care because of cost was it because of any
     of the following? PN/INTERVIEWER: ALLOW MULTIPLE RESPONSES

        1 The care was not covered by [your/(his/her)] health plan
        2 The co-payment or co-insurance for the care under [your/(his/her)] health plan
          was too high
        3 The care had to be paid for as part of the deductible under [your/(his/her)] health
          Plan
        4 (You weren't/TARGET wasn't) sure whether the care was covered by [your/(his/her)]
   health plan
        5 (You weren't/TARGET wasn't) sure how much the care would cost
        6 Something else (SPECIFY)_____
        8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9 CATI ONLY: (DO NOT READ) Refused
        X Web blank(ASK EVERYONE)

    (IF TAGE<18 OR TAGE2=1 INSERT "TARGET'S parent")
    INSERT "You were" "you" "your" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "TARGET was" "TARGET" IF PERSON ASKING ABOUT IS "TARGET
    PERSON"
    INSERT "this person has/this person/this person was" IF DO NOT HAVE
    NAME/INITIAL FOR TARGET
(SCRAMBLE)
A9b.   CATI: Next, I'm going to read you a list of problems some people experience when they try to get health care. WEB: Next is a list of problems some people experience when they try to get health care.] CATI: Please tell me WEB: Please indicate if (you have/TARGET has/this person has/this person's parent has) had these problems in the past 12 months. [CATI ONLY: (INSERT). Has this happened to (you/TARGET/this person) in the past 12 months?]

    1   Yes
    2   No
    8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
    9   CATI ONLY: (DO NOT READ) Refused
    X   Web blank

a. (You were/TARGET was/this person was/this person's parent was) unable to get an appointment at a doctor's office or clinic as soon as (you/TARGET/this person/this person's parent) thought one was needed
d. (You were/TARGET was/this person was/this person's parent was) unable to get an appointment with a specialist as soon as (you/TARGET/this person/TARGET's parent/this person's parent) thought one was needed
b. (You were/TARGET was/this person was/TARGET's parent or guardian was/this person's parent or guardian was) told by a doctor's office or clinic that they weren't accepting patients) [IF TINS=1 with (your/TARGET's) type of health insurance/IF INS=0 without health insurance

c. (You were/TARGET was/This person was/TARGET's parent or guardian was/This person's parent or guardian was) told by a doctor's office or clinic that they weren't accepting new patients.

(IF TFAM_COUNT>1 INSERT "your family/target's family/was your family/was her family")
(IF TFAM_COUNT=1 INSERT "you/TARGET/were you/was he/she")
(SPLIT SAMPLE ½ WILL SEE CLARIFICATION LANGUAGE, ½ WILL NOT SEE CLARIFICATION LANGUAGE
(IF TARGET IS CHILD INSERT (TARGET's family/ was his/her/this person's family / his/her/this person's family)

A11c.   In the past 12 months, did (you/TARGET)/(your family/TARGET's family) have any problems paying or (were you/was he/was she/was this person)/(was your family/was his/her this person's family) unable to pay any medical bills? CATI: This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

WEB SHOW: *This* would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or *home care bills.*

CLARIFICATION LANGUAGE WEB SHOW ON SCREEN IN ITALICS/SHOW ON SCREEN FOR INTERVIEWER TO READ IN CATI
IF TFAM_COUNT>1 INSERT they have
Please include any bills (you have/she has/he has/this person has/ his/her/this person's family/they have*) had problems paying over the past 12 months, even if the initial bill was incurred more than 12 months ago.*

        1   Yes
        2   No
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

(ASK Q.A11e and Q.A11ee2 IF A11c = 1)
(SCRAMBLE A-F, ASK G LAST)
A11e.   What types of medical services led to those medical bills? [CATI ONLY: Was it (INSERT)…]

        1   Yes
        2   No
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

a. Emergency care
b. An on-going treatment for a chronic or long-term health condition or health problem
c.   A medical test or surgical procedure
d. The birth of a child
e. Dental care
f.   Prescription drugs
g. For some other type of medical service (SPECIFY)

(INSERT you/your if RESPONDENT=TARGET/INSERT TARGET/TARGET's IF TARGET>1)
(IF CHILD INSERT TARGET/TARGET's/ TARGET's family)
A11ee2. In the past 12 months (have/has (you/TARGET) or any of (your/TARGET's) family members received a medical bill where the health plan paid much less than (you/TARGET/TARGET's family) thought it would or perhaps did not pay at all?

> 1 Yes
> 2 No
> 8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
> 9 CATI ONLY: (DO NOT READ) Refused
> X Web blank

A11f. (Do you/Does TARGET) (Do you and your family/Does TARGET and [his/her] family) currently have any medical bills that are being paid over time?
This could include medical bills paid off with a credit card, through personal loans, or bill paying arrangements with hospitals or other providers.

> 1 Yes
> 2 No
> 8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
> 9 CATI ONLY: (DO NOT READ) Refused
> X Web blank

(NEW 2017)
ASK IF A11f=1
(IF TFAM_COUNT>1 INSERT WORDING FOR FAMILY)
(IF TFAM_COUNT=1 INSERT YOU/TARGET)
A11. Are the medical bills being paid off over time for care that was received when (you and your family/TARGET and [his/her] family), **did not** have health insurance, when (you and your family/TARGET and [his/her] family) **did** have health insurance, or are the bills for care from both when (you and your family/TARGET and [his/her] family) ~~were uninsured~~ did not have health insurance and when (you and your family/TARGET and [his/her] family) ~~were insured~~did have health insurance?

> 1 Did not have health insurance
> 2 Had health insurance
> 3 Both
> 8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
> 9 CATI ONLY: (DO NOT READ) Refused
> X Web blank

(ASK A11g IF A11f = 1)
A11g. How much are the medical bills that are being paid off over time?
CATI PROBE: Your best estimate is fine.

WEB SHOW: *Your best estimate is fine.*

> _____ AMOUNT ($1-$9999)

LL $10,000 or more
98 WEB: Don't know/CATI: (DO NOT READ) Don't know
99 CATI ONLY: (DO NOT READ) Refused
XX Web blank

[CATI ONLY: (ASK A11h IF A11g = DD OR RR)]
A11h.   CATI: Was it…? WEB: How much are the medical bills that are being paid off over time? WEB: SHOW RANGES
CATI: (READ LIST. ENTER ONE ONLY)

1   Less than $2,000
2   $2,000 to under $4,000
3   $4,000 to under $8,000
4   $8,000 to under $10,000
5   $10,000 or more
8   (DO NOT READ) Don't know
9   (DO NOT READ) Refused

(NEW 2017)
(ASK A11hc IF A11 = 2 or 3)
(SCRAMBLE)
A11hc.   For this question, think about the medical bills that are being paid off over time that are from the period in which [you/TARGET] or a family member had health insurance. Were any of those medical bills for [CATI: (INSERT ITEM)]?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

a.   care that was not covered by [your/(his/her)] health plan
b.   co-payments or co-insurance for care under [your/(his/her)] health plan
c.   care that had to be paid for as part of the deductible under [your/(his/her)] health plan

(ASK A11i if A11f =1)
INSERT "were you and your family/you" IF Q.S10 = 1 & TFAM_COUNT>1
INSERT "was TARGET and [his/her/their] family/they" IF Q.S10 = 2 & TFAM_COUNT>1
INSERT "were you/you" IF Q.S10 = 1 & TFAM_COUNT<1
INSERT "was TARGET/they" IS Q.S10 = 2 & TFAM_COUNT<1
A11i.   When (were you/were you and your family/was TARGET/was TARGET and his/her family) first unable to pay the medical bills that are being paid off over time? [CATI ONLY: Was it within the last year, a year to less than 2 years ago, 2 to less than 5 years ago, or 5 years ago or more?]

1   Within the last year
2   A year to less than 2 years ago

3   2 to less than 5 years ago
4   5 years ago or more
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

(ASK Q.A11j IF Q.A11c = 1 OR Q.A11f = 1)
        INSERT "have you and your family" IF Q.S10 = 1 & TFAM_COUNT>1
    INSERT "was TARGET and [his/her/their] family" IF Q.S10 = 2 & TFAM_COUNT>1
    INSERT "have you" IF Q.S10 = 1 & TFAM_COUNT<1
    INSERT "has TARGET" IS Q.S10 = 2 & TFAM_COUNT<1
(IF TAGE<18 OR TAGE2=1 INSERT "has Target's parents)
(SCRAMBLE)
    A11j. In the past 12 months, (have you/has TARGET/have you and your family/has target and
[his/her/their]/~~has~~ have TARGET's parents) [CATI: (INSERT) / WEB: done any of the following?]

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

a.   cut back on savings or had to take money out of savings to pay medical bills
b.   had to borrow or take on credit card debt to pay medical bills
c.   been contacted by a collection agency about owing money for medical bills
d.   had to declare bankruptcy because of medical bills

  INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
   INSERT "and your family" PERSON ASKING AOUT IS RESPONDENT AND
   TFAM_COUNT>1
   INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
   INSERT "and his/her family IF PERSON ASKING ABOUT IS TARGET PERSON
   AND TFAM_COUNT>1
A11k.   At any time in the past 12 months, did (you/ TARGET) (and your family/and (his/her) family)
have any problem paying mortgage, rent or utility bills?

1   Yes
2   No
8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank
  (ASK ALL)
   INSERT "you" when respondent is TARGET and TARGET's TFAM_COUNT= 1
   INSERT "you and your family" when respondent is TARGET and TARGET's TFAM_COUNT> 1
   INSERT "TARGET" when TARGET is not respondent and TARGET's TFAM_COUNT=1
   INSERT "TARGET's FAMILY" when TARGET is not respondent and TARGET's TFAM_COUNT> 1
   INSERT "your" when respondent is TARGET and TARGET's TFAM_COUNT= 1
   INSERT "TARGET and TARGET"s family" when respondent is TARGET and TARGET's TFAM_COUNT> 1

A12. People sometimes try different approaches to lower their health care spending, such as using lower cost providers, going without needed care, changing insurance coverage or going without coverage, or trying harder to stay healthy. Over the past year, have [{you/TARGET}/{you and your family}/{TARGET and TARGET's family}] tried to lower [your/TARGET's] health care spending?

1 Yes
2 No
8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9 CATI ONLY: (DO NOT READ) Refused
X Web blank

(ASK IF Q.A12=1)
RANDOMIZE LIST. ALWAYS SHOW F LAST.
INSERT "you" when respondent is TARGET and TARGET's TFAM_COUNT= 1
INSERT "you and your family have/you or someone in your family has" when respondent is TARGET and TARGET's TFAM_COUNT> 1
INSERT "TARGET" when TARGET is not respondent and TARGET's TFAM_COUNT=1
INSERT "TARGET's FAMILY has/they or someone in their family has" when TARGET is not respondent and TARGET's   TFAM_COUNT> 1
INSERT "TARGET and TARGET's family have" when respondent is TARGET and TARGET's TFAM_COUNT> 1
INSERT "your" when respondent is TARGET and TARGET's TFAM_COUNT= 1
A13. [CATI: I'm going to read / WEB: Next is] a list of different approaches people sometimes use to try to lower their health care spending. For each one, please tell me whether [{you have /TARGET has}/{you and your family have}/{TARGET and TARGET's family have}] used that approach over the past year to try to lower health care spending. [CATI ONLY: Did [you/they] (or someone in your family/or someone in their family] (INSERT)…?]

1 Yes
2 No
8 WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
9 CATI ONLY: (DO NOT READ) Refused
X Web blank

a. Change to a lower cost doctor or other health care provider
b. Go without needed health care
c. Switch to a lower cost health insurance plan
d. Go without health insurance coverage
e. Try harder to stay healthy, for example by eating better or exercising more or by stopping smoking
f. Was there something else done to try and lower health care spending? (SPECIFY)
_____

A14, A14a, A14c DELETED 2019

HEALTH STATUS

[CATI: My / Web: The] next questions are about (your/TARGET's) health.

    (ASK EVERYONE)
    INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET PERSON"
HS1.   Would you say (your / TARGET's) health, in general, is excellent, very good, good, fair, or poor?

        1   Excellent
        2   Very good
        3   Good
        4   Fair
        5   Poor
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

    (IF TAGE>1)
        HS1a. Would you say (your / TARGET's) <u>mental </u>health, in general, is excellent, very good, good, fair, or poor?

        1   Excellent
        2   Very good
        3   Good
        4   Fair
        5   Poor
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

    (ASK EVERYONE)
    INSERT "Are you/your" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "Is TARGET/his/her IF PERSON ASKING ABOUT IS "TARGET PERSON"
        HS2.(Are you/ Is TARGET) limited in any way in (your/his/her) activities because of a physical, mental, or emotional problem?

        1   Yes
        2   No
        8   WEB: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

(ASK EVERYONE)
INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Does TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
HS3. (Do you/Does TARGET) currently have a health condition that has lasted for a year or more or is expected to last for a year or more? This could be a physical health condition (such as arthritis, asthma, cancer, dementia, diabetes, heart disease, high cholesterol, hypertension or stroke), a behavioral health or mental health condition, or a developmental disability.

    1 Yes, one condition
    2 Yes, more than one condition
        3   No
        8   WEB: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

BACKGROUND

CATI: Now, I'd like to ask a few questions to help us describe the people who participated in our survey.
WEB: Next, are a few questions to help us describe the people who participated in our survey.

(ASK EVERYONE)
INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "Latino" IF TFEM=0
INSERT "Latina" IF TFEM=1
D1.   (Are you/Is TARGET) Hispanic or (Latino/Latina)?

        1   Yes
        2   No
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

(ASK EVERYONE)
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGETs" IF PERSON ASKING ABOUT IS "TARGET PERSON"
D2.   Which one or more of the following would you say is (your/TARGETs) race?
        (CATI: READ LIST. ENTER ALL THAT APPLY) Web: You may select more than one)

        1   White
        2   Black or African American
        3   Asian
        4   Native Hawaiian or Other Pacific Islander
        5   American Indian or Alaska Native
        7   (CATI: Or some other race/WEB: Something else (SPECIFY)_____
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI (DO NOT READ) Refused/WEB: Prefer not to answer

       X   Web blank

(ASK D3 IF D2 IS >1 RESPONSE)
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGETs" IF PERSON ASKING ABOUT IS "TARGET PERSON"
D3.   Which **one** of these groups would you say **best** represents (your/TARGETs) race?

        PN: ONLY INCLUDE RESPONSES FROM D2

        01   White
        02   Black or African American
        03   Asian
        04   Native Hawaiian or Other Pacific Islander
        05   American Indian or Alaska Native
        06   (RESPONSE FROM D2)
        07   (RESPONSE FROM D2)
        08   (RESPONSE FROM D2)
        8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
        9   CATI (DO NOT READ) Refused/WEB: Prefer not to answer
        X   Web blank

PN: Please add D1/D2/D3 to the fonefile

(ASK D4 IF D1=1 OR D2=3 OR D3=3)
(SHOW CODES 01-04, 94, 95, 97 ONLY IF D1=1 AND D2 AND OR D3 DOES NOT EQUAL 3)
(SHOW CODES 05-10, 96, 97 ONLY IF (D2=3 OR D3=3) AND D1 = 2, D, R)
(SHOW ALL CODES IF D1=1 AND (D2=3 OR D3=3))
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGETs" IF PERSON ASKING ABOUT IS "TARGET PERSON"
    D4.   Which best describes (your/TARGETs) ancestry or heritage? [CATI: Would you say…] (READ LIST)

        01   Puerto Rican
        02   Dominican
        03   Mexican
        04   Salvadorian
        05   Chinese
        06   Filipino
        07   Cambodian
        08   Vietnamese
        09   Japanese
        10   Indian (Asian)
        94   Other Central American (SPECIFY) _____
        95   Other South American (SPECIFY) _____
        96   Other Asian (SPECIFY)_____
        97   Some other ancestry or heritage (SPECIFY)_____

98   WEB: Not sure / CATI: (DO NOT READ) Don't know
99   CATI (DO NOT READ) Refused/WEB: Prefer not to answer
XX   Web blank

(ASK IF LANDLINE SAMPLE OR WEB)
L1.   Now thinking about your telephone use…Does anyone in your household, including yourself, have a working cell phone?

1   Yes~~, respondent or someone in my household has cell phone~~
2   No
        8   (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   WEB: Blank

(ASK IF CELL PHONE SAMPLE OR WEB)
C1.   Now thinking about your telephone use, is there at least one telephone <u>inside</u> your home that is currently working and is not a cell phone?

1   Yes, have a home telephone that is not a cell phone
2   No, no home telephone
        8   (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   WEB: Blank

INT1. Do you use the internet, at least occasionally?

1   Yes
2   No
        9   CATI ONLY: (DO NOT READ) Refused
        X   WEB: Blank

(INT1=2,9)
INT3. Do you access the internet on a cell phone, tablet or other mobile handheld device, at least occasionally?

1   Yes
2   No
        9   CATI ONLY: (DO NOT READ) Refused
        X   WEB: Blank

(ASK EVERYONE)
        D10.   Next I have a few more questions about your residence. Is [CATI: this / Web: your] residence?

(INTERVIEWER: READ LIST. ENTER ONE RESPONSE.)

      1   Owned by or being bought by you or someone in your household
      2   Rented for cash
      3   Occupied without payment of rent
      8   WEB: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

(ASK EVERYONE)
INSERT "Were you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Was TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
        D12.   (Were you/Was TARGET) born in the United States?

      1   Yes
      2   No
      8   WEB: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

        (ASK Q.D13 IF Q.D12 = 2)
INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
        D13.(Are you/Is TARGET) a citizen of the United States?

      1   Yes
      2   No
      8   WEB: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

        (ASK D12=2,D,R))
INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "Does TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
        D14.   [Do you/Does TARGET] speak a language other than English at home?

      1   Yes
      2   No
      8   WEB: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

(ASK IF Q.D14=1)
    D15.   What is that language?

    Specify _____

(READ TO EVERYONE)
(PN: Changing all to 2018)
IN1.   [CATI: My/Web: The] next questions are about income. This information is important because it helps the state understand how to make health care more affordable.

    (IF TAGE<26 & TMARR=1 & TPAR=0 & RESPONDENT IS PARENT AND
    RESPONDENT IS MARRIED, READ :)
    (IF HH_COUNT IS GREATER THAN TFAM_COUNT INCLUDE VERBIAGE IN
    PARENS)
    [CATI: I'm/WEB: We're] interested in your family income, that is your income PLUS the income of your immediate family. (By immediate family [CATI:I/WEB: we] mean your spouse and the children or stepchildren under 26 who are living with you.) For these questions, [CATI: I'd/WEB: We'd] like you to think back to 2018. During 2018 did you or any of your family members receive any income from wages or salary?

    (IF TAGE<26 & TMARR=0 & TPAR=0 & RESPONDENT IS PARENT AND
    RESPONDENT IS NOT MARRIED, READ :)
    (IF HH_COUNT IS GREATER THAN TFAM_COUNT INCLUDE VERBIAGE IN
    PARENS)
    [CATI: I'm/WEB: We're] interested in your family income, that is your income PLUS the income of your immediate family. (By immediate family [CATI: I/WEB: we] mean the children or stepchildren under 26 who are living with you.) For these questions, CATI: I'd/WEB: we'd] like you to think back to 2018. During 2018 did you or any of your family members receive any income from wages or salary?

    (IF TAGE <26 & TMARR=0 & TPAR=0 & RESPONDENT IS NOT PARENT & TFAM_COUNT>1,
    READ:)
    (IF HH_COUNT IS GREATER THAN TFAM_COUNT INCLUDE VERBIAGE IN
    PARENS)
    [CATI: I'm/WEB: We're] interested in TARGET's family income, that is the income from his/her parents   PLUS the income of any immediate family. By immediate family CATI: I/WEB: we mean parents and   siblings under 26 who are living with TARGET). For these questions, CATI: I'd/WEB: we'd like you to   think back to 2018. During 2018, did any of TARGET's family members receive any income from wages   or salary?

    (IF TMARR=1 & TFAM_COUNT>2, READ :)
    (IF HH_COUNT IS GREATER THAN TFAM_COUNT INCLUDE VERBIAGE IN
    PARENS)
    INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT
    INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET
    PERSON"
    [CATI: I'm/WEB: We're interested in [your/ TARGET's] family income, that is [your/ TARGET's] income
    PLUS the income of [your/his/her] immediate family. By immediate family [CATI:I/WEB:we] mean
    [your/(his/her)] spouse and the children or stepchildren under 26 who are living with [you/TARGET]).

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For these questions, [CATI:I'd/WEB:we'd] like you to think back to 2019. During 2018, did [you/ TARGET] or any of [your/his/her] family members receive any income from wages or salary?

(IF TMARR=1 & TFAM_COUNT = 2, READ :)
INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET
PERSON"
[CATI: I'm/WEB: We're] interested in (your/ TARGET's) family income, that is [your/ TARGET's] income   PLUS the income of [your/his/her] spouse. For these questions, [CATI: I'd/WEB: we'd] like you to think   back to 2018. During 2018, did [you/ TARGET] or any of [your/his/her] family members receive any income from wages or salary?

(IF TMARR=0 & TPAR=1 & TFAM_COUNT>=2, READ :)
INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET
PERSON"
[CATI: I'm/WEB: We're interested in [your/TARGET's] family income, that is [your/TARGET's] income
PLUS the income of the children or stepchildren under 26 who are living with [you/TARGET]. For these   questions, [CATI: I'd/WEB: we'd] like you to think back to 2018. During 2018, did [you/TARGET] or any   of [your/(his/her)] family members receive any income from wages or salary?

(IF RESPONDENT IS TARGET AND TAGE 18 & TMARR=0 & TPAR=0 and TFAM=>2)
READ:)
(IF HH_COUNT IS GREATER THAN TFAM_COUNT INCLUDE VERBIAGE IN
PARENS)
[CATI: I'm/WEB: We're] interested in your family income, that is the income from you and your
parent(s) PLUS the income of any immediate family. By immediate family [CATI: I/WEB: we]
mean   parents and siblings under 26 who are living with you. For these questions, I'd like you to think
back to 2018. During 2018, did any of your family members receive any income from wages or salary?

(IF TFAM_COUNT=1, READ :)
INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"
For these questions, [CATI: I'd/WEB: we'd] like you to think back to 2018. During 2018, did
[you/TARGET] receive any income from wages or salary?

     1   Yes
     2   No
     8   WEB: Don't know/CATI: (DO NOT READ) Don't know
     9   CATI ONLY: (DO NOT READ) Refused
     X   Web blank

(ASK EVERYONE)
(DON'T SCRAMBLE)
INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET/his/her" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "family members" IF TFAM_COUNT > 1

IN2.   During 2018, did [you/ TARGET] (or any of [your/ his/her] family members) receive (INSERT)?

       1   Yes
       2   No
       8   WEB: Don't know/CATI: (DO NOT READ) Don't know
       9   CAT ONLYI: (DO NOT READ) Refused
       X   Web blank

a. Any dividend income or any interest income from bonds, money market accounts, CDs or other investments
b. Social Security benefits or any type of cash assistance
c.   Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker's compensation or veteran's payments, pensions, disability benefits, or anything else

INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET/TARGET"s" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "immediate family" IF TFAM_COUNT > 1

IN3. Thinking about all the different sources of income [you/ TARGET] (and [your/ TARGET's] immediate family) received in 2018, what was the combined total income from all sources before taxes   and other deductions?

PROBE: Your best estimate is fine.

_____ AMOUNT ($1-$999,999)
    96   (DO NOT READ) NO INCOME
    97   $1,000,000 or more
    98   WEB: Don't know/CATI: (DO NOT READ) Don't know
    99   CATI ONLY: (DO NOT READ) Refused
    X   Web blank

NEW 2017
(ASK IN3a if IN3 = 98, 99, XX)
IN3a. Was it under (INSERT AMT5 FOR FAMILY SIZE) or was it (INSERT AMT5 FOR FAMILY SIZE) or more?

CATI PROBE/WEB SHOW: Your best estimate is fine.

       1   Under (INSERT AMT5)
       2   (INSERT AMT5) or more
       8   WEB: Don't know/CATI: (DO NOT READ) Don't know
       9   CATI ONLY: (DO NOT READ) Refused
       X   Web blank

(ASK QIN4 IF Q.IN3a = 1)
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET"s" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "family" IF TFAM_COUNT > 1
IN4.   CATI: Now, just stop me when I get to the right category. Was [your/ TARGET'S] total (family) income …?
IF NEEDED: The computer gives me different income values for the question depending on the size of your family. (IF NEEDED, PROBE: Your best estimate is fine)
(READ LIST. ENTER ONE ONLY)

1   Less than (INSERT AMT1)
2   (INSERT AMT1) to under (INSERT AMT1A)
3   (INSERT AMT1A) to under (INSERT AMT2)
4   (INSERT AMT2) to under (INSERT AMT3)
5   (INSERT AMT 3) to under (INSERT AMT4)
6   (INSERT AMT 4) to under (INSERT AMT5)
8   WEB: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

NOW GO TO Q.IN6(ASK Q.IN5 IF Q.IN3a = 2)
INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT
INSERT "TARGET"s" IF PERSON ASKING ABOUT IS "TARGET PERSON"
INSERT "family" IF TFAM_COUNT > 1
IN5. CATI: Now, just stop me when I get to the right category. Was [your/ TARGET'S] total (family)   income …?

CATI PROBE/WEB SHOW: Your best estimate is fine.

(CATI: READ LIST. ENTER ONE ONLY)

1   (INSERT AMT5) to under (INSERT AMT6)
2   (INSERT AMT6) to under (INSERT AMT7)
3   (INSERT AMT7) to under (INSERT AMT8)
4   (INSERT AMT8) or more
8   WEB: Don't know/CATI: (DO NOT READ) Don't know
9   CATI ONLY: (DO NOT READ) Refused
X   Web blank

(PN: Create Variable "Punch FPL" as follows:

'overwrite FPL punch until it doesn't write anymore.
!IF ([QNIN3]<[AMT1AVAL] OR QNIN4(01,02)) ''PUNCH FPL=1
!IF ([QNIN3]>=[AMT1AVAL] OR QNIN4(03)) ''PUNCH FPL=2
!IF ([QNIN3]>=[AMT2VAL] OR QNIN4(04)) ''PUNCH FPL=3
!IF ([QNIN3]>=[AMT3VAL] OR QNIN4(05)) ''PUNCH FPL=4
!IF ([QNIN3]>=[AMT4VAL] OR QNIN4(06)) ''PUNCH FPL=5
!IF ([QNIN3]>=[AMT5VAL] OR QNIN5(01)) ''PUNCH FPL=6
!IF ([QNIN3]>=[AMT6VAL] OR QNIN5(02)) ''PUNCH FPL=7
!IF ([QNIN3]>=[AMT7VAL] OR QNIN5(03)) ''PUNCH FPL=8

!IF ([QNIN3]>=[AMT8VAL] OR QNIN5(04)) ''PUNCH FPL=9

'if IN3=blank,0 or DK/RF PUNCH FPL=99)

CONSTRUCT INCOME CUT-OFFS FOR QUESTIONS ON OOP SPENDING RELATIVE TO INCOME:

IF REPORTED ZERO IN IN3: INC=0
IF REPORTED AN AMOUNT IN IN3 INC=REPORTED AMOUNT
IF REPORTED $1M OR MORE IN IN3 INC=1000000
IF REPORTED RANGE IN IN3a AS UNDER ANY AMTX INC=AMTX
IF REPORTED RANGE IN IN5 AS AMT8 OR MORE INC=AMT8

THEN CUTOFF5=INC*.05 & CUTOFF10=INC*.10

(ASK EVERYONE)
INSERT "you" when respondent is TARGET and TARGET's
TFAM_COUNT= 1
INSERT "your family" when respondent is TARGET and TARGET's
TFAM_COUNT> 1
INSERT "TARGET" when TARGET is not respondent and TARGET's TFAM_COUNT=1
INSERT "TARGET's FAMILY/and [his/her] family" when TARGET is not respondent
and TARGET's TFAM_COUNT> 1
IN6_INT.   [CATI: My / WEB: The] next question is about the health care costs that [you/(your
family)/TARGET/TARGET's family) had in the past 12 months.

"Out of pocket" is the amount of money you pay that is not covered by any insurance or special
assistance that you might have. It does not include any premiums that you pay for your health
insurance or any health care costs that will be reimbursed. When answering this question please
include costs for prescription medicines, dental and vision care, and all other medical expenses,
including for doctors, hospitals, tests and equipment in your estimate. Also include any co-pays and co-
insurance and costs that are covered by a flexible spending account. Finally, please include costs that
you owe for care received in the past 12 months but have not yet paid.

PN: IF INCOME IS ZERO OR UNDETERMINED SKIP TO IN6B AND SHOW ALL RANGES
IN6.   Was the "out of pocket" spending for health care in the past 12 months for
[you/TARGET] (and your family/and [his/her] family) less than [CUTOFF5] or
[CUTOFF5] or more?

(CATI: IF NECESSARY WEB SHOW: Your best guess is fine.)

        1   Less than [CUTOFF5]
        2   At [CUTOFF5] or more
        7   Web: Did not use care / CATI: (DO NOT READ) DID NOT USE CARE
        8   WEB: I don't know /CATI ONLY: (DO NOT READ) Don't know
        9   CATI ONLY: (DO NOT READ) Refused
        X   Web blank

(NEW 2017)

(ASK IN6a if IN6=2)
IN6a. Was the "out of pocket" spending for health care less than [CUTOFF10] or [CUTOFF10] or more?

      1   Less than [CUTOFF10]
      2   At [CUTOFF10] or more
      8   WEB: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

PN: IF CUTOFF IS LESS THAN $200 PLEASE GEN IN CODE 1 IN IN6b AND DO NOT ASK. IF CUTOFF IS $5,000 OR MORE THEN GEN IN CODE 6 IN IN6b AND DO NOT ASK. IF CUTOFF IS $200 TO $4,999 ONLY SHOW THE RANGES ARE APPLICABLE.
IF NO CUTOFF SHOW ALL RANGES

(NEW 2017)
IN6b. Was the "out of pocket" spending for health care   :
CATI: (READ LIST. ENTER ONE ONLY)

CATI IF NECESSARY/ WEB SHOW: Just your best guess is fine.

      1 Less than $200
      2 $200 to under $500
      3 $500 to under $1,000
      4 $1,000 to under $3,000
      5 $3,000 to under $5,000
      6 $5,000 or more
      8   WEB: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

(DELETE THIS LEFTOVER PROGRAMMING LANGUAGE 2017)
(ASK Q.IN6 IF TAGE>17 & EVER UNINSURED IN PRIOR YEAR [TINS=0 OR
Q.H6 = 0+] OR IF TAGE <18 & TARGET'S PARENTS EVER UNINSURED IN PRIOR YEAR [H1ca OR Q.H4b = 1 AND MINSb-j = 0 OR Q.I5 = 0-12)
INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT

(DELETE IN6 4-3-14)

(Q.IN-7 HIDDEN 4/23/14)

(ASK FA1 IF H5 = 1 (target insured all year) & family size > 1)

FA1. Did any of (your/TARGET's) immediate family members go without health insurance coverage at any time in the past 12 months?

      1   Yes
      2   No
      8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

(ASK FA2 IF A9a2=2 (no unmet need due to cost) AND FAMILY SIZE>1)
(ASK ITEM e IF TAGE>1)
(ASK ITEM g IF TAGE>11)
FA2. Did any of (your/TARGET's) immediate family members go without health care that they needed <u>because of costs</u> at any time in the past 12 months? This would include the following scenarios:

      1   Yes
      2   No
      8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

a.   Not fill a prescription for medicine for themselves CATI: because of cost
    c.   Not get doctor care that they needed CATI: because of cost
    d.   Not get specialist care that they needed CATI: because of cost ~~(IF NEEDED:~~ (Specialists are
doctors   like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one
area of   health care.)
    e.   Not get mental health care or counseling that they needed CATI: because of cost
    f.   Not get dental care that they needed CATI: because of cost
    g.   (NEW FOR 2017) Not get alcohol or substance ~~abuse~~ use disorder care or treatment that
they   needed CATI: because of cost
    h.   Not get vision care that (you/TARGET/this person) needed CATI: because of cost
    i.   Not get medical equipment that (you/TARGET/this person) needed CATI: because of cost

Q.X.   We may follow-up with some survey participants to gather more in-depth information on their health care experiences in Massachusetts. Could we contact you again to ask a few more questions?

      1   Yes
      2   No
      8   WEB: DON'T SHOW: Don't know/CATI: (DO NOT READ) Don't know
      9   CATI ONLY: (DO NOT READ) Refused
      X   Web blank

(ASK Q.X2 IF Q.X=1)
Q.X2Thank you. Please provide your name, email address and best phone number on which to reach you.

(CATI: RECORD ALL INFORMATION ACCURATELY)

(SHOW CATI ONLY) INTERVIEWER NOTE: RESPONDENTS CAN REFUSE ANY OF THESE FIELDS. THE PROGRAM WILL ALLOW YOU TO LEAVE BLANKS.

Name: _____
99   CATI (DO NOT READ) Refused
XX   web blank

Email address: _____
99   CATI (DO NOT READ) Refused
XX   web blank

Phone number: _____
99   CATI (DO NOT READ) Refused
XX   web blank

[CATI ONLY] That was my last question. Do you have any questions for me?

WEB: Thank you for completing the Massachusetts Health Insurance Survey

CATI IF NEEDED READ

For more information on health care coverage in Massachusetts, I can give you two customer service numbers:

For MassHealth, call 1-800-841-2900

For Connector Care through the Health Connector, call 1-877-623-6765

List of created variables:

TSPOUSE –
   1   if S11=1 Married or 2 Living with partner
   0   otherwise

HH_COUNT – Number of people in household (S4)

TMARR –
   1   if TARGET is married/partner
   0   otherwise

TPAR –
   1   if TARGET is parent
   0   otherwise

TAGE – TARGET's age

TAGE2 -
    1   **if TARGET's age S6b1(b-j)=1 Less than 18**
    2   **if TARGET's age S6b1(b-j)=2 18 years of age or older**

TFEM –
    1   **if TARGET is female**
    0   **otherwise**

TFAM_COUNT – Number of people in TARGET's family.

TINS -
1 **TARGET is insured (Q.H1a-f = 1 OR Q.H1h-q= 1 OR H2 = 7 OR H3a = 02-06, 08-13, 19-22, 97 OR H4 = 02-06, 08-13, 19-22, 97)**
0 **NOT insured ([Q.H1 = 2, D, OR R TO ALL AND Q.H2 = 1-4 AND H3 = 2] OR [Q.H3a = 15-18, D, R OR Q.H3c = 2, D, OR R OR Q.H4 = 07 OR 14-18 OR D OR R])**

TESI –
    1   **TARGET has insurance through their employer. H1b=1 OR h3a=2 OR h4=2**
    0   **otherwise**