



The Associated Press-NORC  
Center for Public Affairs Research

# Privately Insured in America: Opinions on Health Care Costs and Coverage

Conducted by The Associated Press-NORC Center for Public Affairs Research  
with funding from the Robert Wood Johnson Foundation

*Interview dates: July 22, 2014 – September 3, 2014*

*Interviews: 1,004 privately insured adults ages 18 to 64*

*Margin of error: +/- 4.1 percentage points at the 95% confidence level*

*NOTE: All results show percentages among all respondents, unless otherwise labeled.*

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

We would now like to ask you some general questions about health.

**HLTH1. In general, how would you rate your overall health? Would you say it is good, poor, or neither good nor poor?**

**IF GOOD: Would you say it is very good or somewhat good?**

**IF POOR: Would you say it is very poor or somewhat poor?**

	AP-NORC 7/22-9/3/2014
<b>Good NET</b>	<b>86</b>
Very good	52
Somewhat good	34
<b>Neither good nor poor</b>	<b>11</b>
<b>Poor NET</b>	<b>3</b>
Somewhat poor	2
Very poor	1
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

N=

1,004

**INS1. Do you now have any type of health plan or health coverage or not?**

	AP-NORC 7/22-9/3/2014
Yes	100
No	-
Don't know (DO NOT READ)	-
Refused (DO NOT READ)	-

N=

1,004

**INS2A-INS2D. Are you currently covered by [INSERT ITEM] or not?**

	Yes	No	Don't know (DO NOT READ)	Refused (DO NOT READ)
AP-NORC 7/22-9/3/2014				
a. health insurance through a current or former employer or union of yours or another family member? (N=1,004)	85	15	-	-
d. health insurance purchased directly from an insurance company or through a State or Federal Marketplace or Exchange or HealthCare.Gov by you or another family member. Do NOT include plans that cover only one type of service, such as dental, drug or vision plans (If "no" in INS2a; N=175)	100	-	-	-

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

*If "Yes" in INS2a.*

**INS4A. Do you receive this coverage through your employer or union or do you receive it through your spouse, partner, or other family member's employer or union?**

	AP-NORC 7/22-9/3/2014
Your employer or union	60
A spouse, partner or other family member's employer or union	39
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

*N=* 829

*If through own employer/union in INS4a.*

**INS4B. And is your health insurance plan an individual coverage plan, or is it a spousal or family coverage plan?**

	AP-NORC 7/22-9/3/2014
Individual	51
Spousal/Family plan	49
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	-

*N=* 710

**INS5. How long have you been enrolled in your current health insurance plan? Less than one year, one to two years, three to five years, or more than five years?**

	AP-NORC 7/22-9/3/2014
<b>Up to 5 years NET</b>	<b>55</b>
Less than 1 year	23
One to 2 years	15
Three to 5 years	17
<b>More than 5 years</b>	<b>45</b>
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

*N=* 1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

If "Yes" in INS2a.

**INS6. Did you switch plans during your most recent open enrollment period, or not? Open enrollment is the period during which a health insurance company is required to accept applicants without regard to health history.**

	AP-NORC 7/22-9/3/2014
Yes	15
No	82
Don't know (DO NOT READ)	3
Refused (DO NOT READ)	*

N=

829

**INS7. When choosing to purchase your current health insurance plan, how important was cost as a factor in your decision? Would you say cost was a not at all important factor, a not too important factor, a moderately important factor, a very important factor, or an extremely important factor?**

	AP-NORC 7/22-9/3/2014
<b>Important NET</b>	<b>50</b>
Extremely important	22
Very important	28
<b>Moderately important</b>	<b>24</b>
<b>Not important NET</b>	<b>24</b>
Not too important	8
Not at all important	15
Don't know (DO NOT READ)	3
Refused (DO NOT READ)	*

N=

1,004

## Privately Insured in America: Opinions on Health Care Costs and Coverage

In the next set of questions, I'll be using a few health insurance terms including copayments, monthly premium, deductible, and out-of-pocket costs. I'll read you a definition for each term but if you need it repeated at any point, just ask me.

**INS3. Now, is there a monthly premium for your health insurance plan?**

**A monthly premium is a fixed amount of money people pay each month to have health insurance. It does not include copayments or other expenses such as prescription costs.**

**IF NECESSARY: A copayment is the fixed dollar amount a person must pay when a medical service is received. The insurance plan is responsible for the rest of the reimbursement.**

**INTERVIEWER: IF R SAYS THERE IS A PREMIUM, BUT IT ISN'T MONTHLY, CODE THIS AS 1 FOR YES.**

	AP-NORC 7/22-9/3/2014
Yes	78
No	18
Don't know (DO NOT READ)	4
Refused (DO NOT READ)	*

*N=* 1,004

*Ask if "yes" in INS3.*

**INS4. Is the cost of the premium subsidized based on family income?**

**By subsidized we mean that some part of the monthly premium is paid by a government program or other organization. We are not referring to contributions from an employer or union.**

	AP-NORC 7/22-9/3/2014
Yes	12
No	84
Don't know (DO NOT READ)	4
Refused (DO NOT READ)	-

*N=* 823

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**INS8A.** A high deductible health insurance plan is a type of health care coverage where you pay lower premiums, but the deductibles are more costly when you need health care.

**IF INDIVIDUAL PLAN:** Individuals with these plans have a deductible of \$1,250 per year or more, but will never have to pay more than \$6,350 per year.

**IF FAMILY PLAN:** Families with these plans have a deductible of \$2,500 per year or more, but will never have to pay more than \$12,700 per year.

**ALL OTHERS:** Individuals with these plans have a deductible of \$1,250 per year or more, but will never have to pay more than \$6,350 per year. Families with these plans have a deductible of \$2,500 per year or more, but will never have to pay more than \$12,700 per year.

**Based on this definition, is your current health insurance plan considered a high deductible health plan or is it not considered a high deductible health plan?**

	AP-NORC 7/22-9/3/2014
Yes	26
No	65
Don't know (DO NOT READ)	8
Refused (DO NOT READ)	*

N=

1,004

*If "Yes" in INS8A*

**INS8B.** Some people sometimes mistakenly think that their health insurance plan is a high deductible health insurance plan. How sure are you that you have a high deductible health insurance plan?

**[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Very/Somewhat sure NET</b>	<b>80</b>
Very sure	65
Somewhat sure	15
<b>Neither sure nor unsure</b>	<b>6</b>
<b>Very/Somewhat unsure NET</b>	<b>14</b>
Somewhat unsure	6
Very unsure	8
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	-

N=

267

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

If “Yes” in INS8A

**INS10. Does your health insurance plan include a health savings account, also known as a HSA, or not?**

A health savings account is a personal savings account that allows you to pay for certain medical expenses using contributions from [IF FAMILY PLAN: your family and/or your family member’s employer or union/IF INDIVIDUAL PLAN OR OTHER: you and/or your employer or union] that aren’t subject to federal income tax at the time of deposit. We are not referring to flexible spending accounts or arrangements.

	AP-NORC 7/22-9/3/2014
Yes	40
No	55
Don’t know (DO NOT READ)	5
Refused (DO NOT READ)	*
N=	267

**HEALTH CONTEXTUAL VARIABLES**

Now I have a few questions related to your experience with the health care system...

**PQ\_HL3A. On average, how often do you go to a doctor's office or medical clinic for regular check-ups or physicals? Would you say...?**

**[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>At least once a year NET</b>	<b>82</b>
Twice a year or more	41
Once a year	41
<b>Less than yearly NET</b>	<b>18</b>
Once every few years	15
Never	3
Don’t know (DO NOT READ)	-
Refused (DO NOT READ)	-
N=	1,004

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HLTH3B. On average, how often do you go to a doctor's office or medical clinic for treatment of any illnesses you have? Would you say...?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 7/22-9/3/2014
<b>Yearly or more NET</b>	<b>67</b>
Once a week or more	3
Once a month	6
Once every three months	16
Twice a year	21
Once a year	21
<b>Less than yearly NET</b>	<b>33</b>
Once every few years	25
Never	8
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	-

N=

1,004

PQ\_HL4. Are you currently receiving regular medical treatment or making regular visits to a doctor or other health care provider for any chronic health problem -- such as asthma, diabetes, high blood pressure, or cancer, or not? Other health care providers can include physician assistants, nurse practitioners, and registered nurses.

	AP-NORC 7/22-9/3/2014
Yes	28
No	71
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

N=

1,004

PQ\_HL5. Is someone else in your household currently receiving regular medical treatment or making regular visits to a doctor or other health care provider for any chronic health problem -- such as asthma, diabetes, high blood pressure, or cancer, or not?

	AP-NORC 7/22-9/3/2014
Yes	24
No	76
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

N=

1,004



**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**USE1. Have you received ANY health care services since enrolling in your current health insurance plan, or not? This could include things like visiting a doctor or other health care provider, purchasing a prescription, or visiting a hospital.**

	AP-NORC 7/22-9/3/2014
Yes	78
No	21
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	-
<i>N=</i>	<i>1,004</i>

*If received health care services in USE1.*

**USE2. Since enrolling in your current health insurance plan, what type of health care facility have you used most often for your own care? A doctor's office, a hospital emergency room, a hospital (non-emergency room), a walk-in clinic, a retail clinic such as a Walgreens or Walmart, a neighborhood community health center, mobile van, or somewhere else?**

	AP-NORC 7/22-9/3/2014
A doctor's office	75
A walk-in clinic	11
A hospital (non-ER)	6
A hospital emergency room	2
A retail clinic such as a Walgreens or Wal-Mart	2
A neighborhood community health center	2
A mobile van	*
Somewhere else (SPECIFY)	1
Did not get health care since enrolling in insurance plan (VOL)	*
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*
<i>N=</i>	<i>844</i>

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**HEALTH PLAN CHOICE**

**PLAN1. Now I would like to ask you some more questions about your health insurance plan.**

**Overall, how satisfied are you with your current health insurance plan? Would you say you are satisfied, dissatisfied, or neither satisfied nor dissatisfied with your current health insurance plan?**

**IF SATISFIED: Would you say you are very satisfied or somewhat satisfied?**

**IF DISSATISFIED: Would you say you are very dissatisfied or somewhat dissatisfied?**

	AP-NORC 7/22-9/3/2014
<b>Satisfied NET</b>	<b>75</b>
Very satisfied	49
Somewhat satisfied	26
<b>Neither satisfied nor dissatisfied</b>	<b>14</b>
<b>Dissatisfied NET</b>	<b>11</b>
Somewhat dissatisfied	5
Very dissatisfied	6
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

N=

1,004

**CHOICE1A. IF OTHER FAMILY MEMBER'S PLAN: As far as you know, when deciding about your health care coverage, did your spouse or family member have a choice of different health insurance plans, or was your current plan the only option available?**

**ALL OTHERS: When deciding about your health care coverage, did you have a choice between health insurance plans, or was your current plan the only option available?**

	AP-NORC 7/22-9/3/2014
Had a choice	59
Only option available	35
Don't know (DO NOT READ)	6
Refused (DO NOT READ)	-

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

*If had a choice in CHOICE1A and through employer/union in INS4a.*

**CHOICE1B. Among the health insurance plans your employer or union offered, was there a plan that your employer or union recommended over the other options, did they recommend all of the options equally, or did your employer or union not recommend any plan at all?**

	AP-NORC 7/22-9/3/2014
One plan recommended over others	7
Recommended all options equally	28
No plans recommended at all	63
Don't know (DO NOT READ)	2
Refused (DO NOT READ)	1

N=

337

*If had a choice of plans in CHOICE1A.*

**CHOICE2. Please tell me whether each of the following was a not important at all reason, a not too important reason, a moderately important reason, a very important reason, or an extremely important reason you chose your current health insurance plan over the other choices available?**

**How about [INSERT ITEM]?**

**Would you say this was a not important at all reason, a not too important reason, a moderately important reason, a very important reason, or an extremely important reason you chose your current health insurance plan over the other choices available?**

	Total impt.	Extr. Impt.	Very impt.	Mod. Impt.	Total not impt.	Not too impt.	Not at all impt.	DK	Ref.
AP-NORC 7/22-9/3/2014									
The plan covered the medical care you need	<b>74</b>	27	47	<b>19</b>	<b>6</b>	3	4	1	-
The doctors who accept the plan	<b>61</b>	21	40	<b>21</b>	<b>17</b>	8	9	*	*
The price of the premium	<b>60</b>	19	41	<b>26</b>	<b>13</b>	7	6	1	-
The coverage it offered for prescription drugs	<b>54</b>	14	40	<b>27</b>	<b>19</b>	12	7	*	-
The coverage it offered for hospital visits	<b>53</b>	17	35	<b>33</b>	<b>14</b>	9	5	1	*
The amount of the deductible	<b>53</b>	15	39	<b>31</b>	<b>15</b>	9	7	1	-
The amount of the copayments	<b>49</b>	14	35	<b>33</b>	<b>18</b>	11	7	-	-
The plan was easy to understand	<b>46</b>	13	33	<b>30</b>	<b>22</b>	14	8	2	*
The plan offered wellness programs, such as preventative health screenings and weight loss programs	<b>23</b>	7	16	<b>30</b>	<b>46</b>	24	22	1	*
Your employer or union recommended the plan <i>(If employer/union recommended any plans in CHOICE1b; N=119)</i>	<b>17</b>	4	13	<b>30</b>	<b>51</b>	17	34	1	2

*N=639 unless otherwise noted*

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**CHOICE3.** If offered a choice between the following two health insurance plans, which would you prefer:

**Option A** - a plan with a relatively low monthly premium but higher out-of-pocket costs if you need health care.

**Option B** - a plan with a relatively high monthly premium but lower out-of-pocket costs if you need health care.

**IF NECESSARY:** A monthly premium is a fixed amount of money people pay each month to have health coverage no matter what health services you use.

**IF NECESSARY:** Out-of-pocket costs are health care costs, including deductibles, copayments, and other costs, that you must pay on your own because they are not covered, or reimbursed, by insurance. These costs do not include premiums.

	AP-NORC 7/22-9/3/2014
Option A	40
Option B	52
Both (VOL)	1
Neither (VOL)	5
Don't know (DO NOT READ)	2
Refused (DO NOT READ)	*

N=

1,004

**OPINIONS ABOUT CURRENT PLAN**

**PLAN2.** Before you enrolled in your current health insurance plan, were you covered by another health plan or were you uninsured?

	AP-NORC 7/22-9/3/2014
Covered by another health plan	71
Uninsured	26
Don't know (DO NOT READ)	3
Refused (DO NOT READ)	*

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

*If had another plan previously in PLAN2.*

**PLAN3A. Next, quality health care generally means providing safe, effective, and timely care to achieve the best possible results. Compared with your previous health insurance plan, do you think your current plan covers higher quality health care, lower quality health care, or is the quality of health care it covers the same?**

**IF R SAYS HIGHER QUALITY: Is that much higher quality or somewhat higher quality?**

**IF R SAYS LOWER QUALITY: Is that much lower quality or somewhat lower quality?**

	AP-NORC 7/22-9/3/2014
<b>Higher quality NET</b>	<b>23</b>
Much higher quality	9
Somewhat higher quality	14
<b>Same</b>	<b>62</b>
<b>Lower quality NET</b>	<b>12</b>
Somewhat lower quality	7
Much lower quality	5
Have not used care (VOL)	1
Don't know (DO NOT READ)	2
Refused (DO NOT READ)	-

N=

769

*If had another plan previously in PLAN2.*

**PLAN3B. Compared with your previous health insurance plan, does your current health insurance plan generally cost more, cost less or is the cost about the same?**

**IF R SAYS COST MORE: Is that much more or somewhat more?**

**IF R SAYS COST LESS: Is that much less or somewhat less?**

**[HALF SAMPLE ASKED LESS/MORE IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Costs more NET</b>	<b>41</b>
Much more	20
Somewhat more	21
<b>Same</b>	<b>31</b>
<b>Costs less NET</b>	<b>23</b>
Somewhat less	10
Much less	12
Don't know (DO NOT READ)	5
Refused (DO NOT READ)	*

N=

769

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

*If had another plan previously in PLAN2.*

**PLAN3C. Was your previous health insurance plan a high deductible plan, or not?**

**IF NECESSARY: A high deductible health insurance plan is a type of health care coverage where you pay lower premiums, but the deductibles are more costly when you need health care.**

	AP-NORC 7/22-9/3/2014
Yes	26
No	68
Don't know (DO NOT READ)	6
Refused (DO NOT READ)	-

N=

769

*If switched from a high-deductible plan to another type of plan (INS8a="no" and PLAN3c="yes").*

**PLAN3D1. Please tell me whether each of the following was a not at all important, a not too important, a moderately important, a very important, or an extremely important reason why you switched from a high deductible insurance plan to your current plan.**

**What about [INSERT ITEM]?**

**Was this a not at all important, a not too important, a moderately important, a very important, or an extremely important reason?**

AP-NORC 7/22-9/3/2014	Total impt.	Extr. Impt.	Very impt.	Mod. Impt.	Total not impt.	Not too impt.	Not at all impt.	NA (VOL)	DK	Ref.
The new plan covers more of the benefits you need	50	31	19	29	15	1	14	4	2	-
The old plan's deductible was too high	48	21	27	29	18	3	16	4	1	-
You could afford the new plan's higher monthly premium	38	12	26	28	17	4	13	14	2	-
[IF INSURED: Your employer or union/IF FAMILY PLAN: Your spouse's or family member's employer or union] offered only the new plan ( <i>If plan through employer/union; N=74</i> )	36	18	17	23	31	11	20	11	-	-
You were no longer eligible for a high-deductible insurance plan	17	9	9	17	46	13	34	15	5	-

*N=87 unless otherwise noted*

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

*If switched to a high-deductible plan from another type of plan (INS8a="yes" and PLAN3c="no").*

**PLAN3D2. Please tell me whether each of the following was a not at all important, a not too important, a moderately important, a very important, or an extremely important reason why you switched to a high deductible insurance plan from your old plan.**

**What about [INSERT ITEM]?**

**Was this a not at all important, a not too important, a moderately important, a very important, or an extremely important reason?**

	<b>Total impt.</b>	Extr. Impt.	Very impt.	<b>Mod. Impt.</b>	<b>Total not impt.</b>	Not too impt.	Not at all impt.	NA (VOL)	DK	Ref.
AP-NORC 7/22-9/3/2014										
[IF INSURED: Your employer or union/IF FAMILY PLAN: Your spouse's or family member's employer or union] offered only the new plan ( <i>If plan through employer/union; N=74</i> )	<b>40</b>	22	19	<b>15</b>	<b>22</b>	7	16	19	1	2
You could afford the new plan's higher deductible	<b>30</b>	9	21	<b>19</b>	<b>33</b>	9	23	16	2	-
The old plan's monthly premium was too high	<b>21</b>	5	15	<b>12</b>	<b>41</b>	10	31	17	9	-
You didn't need as much coverage as your previous plan provided	<b>18</b>	2	16	<b>12</b>	<b>43</b>	12	31	19	6	2

*N=93 unless otherwise noted*

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

*If switched in last open enrollment or changed plans.*

**PLAN3E. With the coverage that your new health insurance plan provides, are you more likely, less likely, or neither more nor less likely to [INSERT ITEM] than with your old plan?**

**IF R SAYS MORE LIKELY: Is that much more likely, or somewhat more likely?**

**IF R SAYS LESS LIKELY: Is that much less likely, or somewhat less likely?**

**[HALF SAMPLE ASKED LESS/MORE IN REVERSE ORDER]**

	<b>Total more likely</b>	Much more	Smwt more	<b>Neither more nor less</b>	<b>Total less likely</b>	Smwt less	Much less	NA (VOL)	DK	Ref.
AP-NORC 7/22-9/3/2014										
Go to a primary care doctor instead of an urgent care clinic or emergency room	<b>31</b>	21	11	<b>58</b>	<b>7</b>	5	2	3	1	*
Get a recommended medical test or treatment	<b>28</b>	18	11	<b>60</b>	<b>7</b>	4	4	2	2	*
Fill a prescription for a medication	<b>27</b>	18	9	<b>65</b>	<b>5</b>	4	1	2	1	-
Get a routine physical or other preventive health care	<b>27</b>	16	11	<b>65</b>	<b>6</b>	3	2	2	1	*
Go to the doctor when you are sick or injured	<b>26</b>	16	10	<b>66</b>	<b>7</b>	3	4	1	*	-
Get mental health care when you need it	<b>22</b>	12	9	<b>57</b>	<b>7</b>	3	5	11	3	*

N=769

**PLAN4. Next, how well do you feel you understand what your current health insurance plan covers and what it doesn't?**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Well NET</b>	<b>50</b>
Extremely well	19
Very well	31
<b>Moderately well</b>	<b>38</b>
<b>Not well NET</b>	<b>12</b>
Not too well	10
Not well at all	3
Don't know (DO NOT READ)	-
Refused (DO NOT READ)	-

N=

1,004



**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**PLAN5. Next, how well do you feel you understand what the out of pocket costs will be when seeking out medical care under your current health insurance plan?**

**IF NECESSARY: Out-of-pocket costs are health care costs, including deductibles, copayments, and other costs, that you must pay on your own because they are not covered, or reimbursed, by insurance. These costs do not include premiums.**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Well NET</b>	<b>49</b>
Extremely well	20
Very well	30
<b>Moderately well</b>	<b>36</b>
<b>Not well NET</b>	<b>14</b>
Not too well	11
Not well at all	4
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	-

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**PLAN6. Thinking about your experience with health care since you enrolled in your current health insurance plan, has/have [INSERT ITEM] been a major problem for you, a minor problem, or not a problem at all?**

**What about [INSERT ITEM]?**

**Has this/have these been a major problem for you, a minor problem, or not a problem at all since you enrolled in your current health insurance plan?**

*Randomize list.*

	Major problem	Minor problem	Not a problem at all	NA (Vol.)	Don't know	Refused
AP-NORC 7/22-9/3/2014						
The out of pocket health care costs being higher than you expected <i>(If used plan since enrolling, N=844)</i>	14	24	59	1	1	*
Your plan not covering a particular treatment or kind of care	8	18	71	3	1	-
Not being able to get specific medication	8	15	75	2	1	-
Being denied reimbursement for care or treatment you received <i>(If used plan since enrolling, N=844)</i>	6	10	78	4	1	-
Receiving health care that was lower quality than you expected <i>(If used plan since enrolling, N=844)</i>	6	6	84	3	1	-
Difficulty finding a doctor or other health care provider covered by the plan	5	14	79	1	*	-
Confusion over which health services your plan covers	4	21	73	2	*	-

*N=1,004 unless otherwise noted*

Privately Insured in America: Opinions on Health Care Costs and Coverage

**COST AND BEHAVIOR**

I would now like to ask you some more questions about your experience with health care.

**CONF1. Generally, how confident are you that you can pay for the usual medical care that you and your family require?**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Confident NET</b>	<b>57</b>
Extremely confident	22
Very confident	35
<b>Somewhat confident</b>	<b>30</b>
<b>Not confident NET</b>	<b>13</b>
Not too confident	9
Not at all confident	4
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	-

N=

1,004

**CONF2. How confident are you that you could pay for medical care if you or someone in your family had a major unexpected medical expense?**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Confident NET</b>	<b>36</b>
Extremely confident	13
Very confident	22
<b>Somewhat confident</b>	<b>39</b>
<b>Not confident NET</b>	<b>25</b>
Not too confident	14
Not at all confident	11
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	-

N=

1,004

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**BEHV1. Was there a time over the past year when you needed medical care, but did not get it because of the cost, or not?**

	AP-NORC 7/22-9/3/2014
Yes	13
No	87
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

N=

1,004

**BEHV2. Thinking more about the costs of health care, since you have been enrolled in your health insurance plan, how often, if at all, have you done any of the following because of cost?**

**How about [INSERT ITEM]?**

**HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER. IF RESPONDENT SAYS MORE THAN ONCE OR ONE TIME ON ANY ITEM, VERIFY: And you did this because of cost?**

*Randomize list.*

AP-NORC 7/22-9/3/2014	More than once	One time	Never	NA	Don't know	Refused
Didn't go to the doctor when you were sick or injured	13	6	79	1	1	*
Not filled a prescription or taken less than the prescribed dose of medicine	10	5	84	1	*	-
Gone without a routine physical or other preventive health care	10	8	81	1	-	-
Gone to an urgent care clinic instead of a primary care doctor <i>(If used plan since enrolling, N=844)</i>	9	6	83	2	1	-
Skipped a recommended medical test or treatment	9	8	81	2	*	-
Chosen a lower cost option for a recommended test or treatment <i>(If used plan since enrolling, N=844)</i>	8	9	80	4	*	-
Gone to an emergency room instead of a primary care doctor <i>(If used plan since enrolling, N=844)</i>	7	5	85	2	1	-
Changed your doctor or other health care provider	4	8	85	2	1	-
Gone without mental health care when you needed it	3	4	85	8	*	*

*N=1,004 unless otherwise noted*

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**BEHV4. Thinking about paying for health care expenses under your current health insurance plan, I'd like to ask you about any concerns you may have. If any of these are not a concern for you, just tell me that. [FIRST/NEXT], how concerned are you that [INSERT ITEM]?**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

*Randomize list.*

	<b>Great deal/Quite a bit</b>	Great deal	Quite a bit	<b>A moderate amount</b>	<b>Little/None</b>	Only a little	None at all	DK	Ref.
AP-NORC 7/22-9/3/2014									
You won't be able to afford the cost of care for a major surgery or life-threatening illness	<b>23</b>	15	7	<b>23</b>	<b>53</b>	18	36	1	*
You won't be able to afford to keep your health insurance	<b>16</b>	10	6	<b>14</b>	<b>70</b>	13	58	-	-
You won't be able to afford the cost of care for emergency room visits or urgent care	<b>15</b>	9	6	<b>17</b>	<b>67</b>	18	49	*	-
You won't be able to afford the prescription drugs you need	<b>10</b>	8	2	<b>14</b>	<b>76</b>	16	60	*	*
You won't be able to afford the cost of care for regular visits to the doctor for checkups or exams	<b>10</b>	7	3	<b>11</b>	<b>79</b>	13	65	*	-

*N=1,004*

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**BEHV5. Thinking more about paying for health care expenses under your current health insurance plan, how often, if ever, does paying for health care expenses cause you to [INSERT ITEM]?**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

*Randomize list (Keep A and B together, G and F together).*

AP-NORC 7/22-9/3/2014	Often	Sometimes	Rarely	Never	DK	Ref.
g. Decrease your contributions to your savings, not including any retirement plans	14	17	9	60	1	*
h. Decrease the amount of money you might use for entertainment such as going to the movies or eating out	12	21	17	50	*	*
i. Decrease the amount of money you might use for shopping for items such as extra clothes or household goods	12	19	15	53	*	*
f. Decrease your contributions to a retirement plan, such as a 401k plan or an IRA	10	9	7	72	2	*
b. Have difficulty paying other bills	7	10	9	74	*	-
c. Use up all or most of your savings	7	11	8	73	*	*
a. Have difficulty paying for basic necessities, like food, heat, and housing	5	8	6	81	*	-
e. Increase your credit card debt	5	11	8	75	1	*
d. Borrow money	3	6	7	84	*	*

*N=1,004*

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**NET1. Some health insurance plans offer select networks that are composed of only health care providers with records of providing high-quality care while keeping costs low. People receiving medical care from these providers pay lower out-of-pocket costs, but their choice of providers might be more restricted. How willing would you be to participate in a plan with a select network?**

**IF NECESSARY: Quality health care generally means providing safe, effective, and timely care to achieve the best possible results.**

**[HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]**

	AP-NORC 7/22-9/3/2014
<b>Willing NET</b>	<b>20</b>
Extremely willing	8
Very willing	12
<b>Somewhat willing</b>	<b>38</b>
<b>Not willing NET</b>	<b>40</b>
Not too willing	19
Not at all willing	21
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	*

N=

1,004

**STANDARD DEMOGRAPHICS**

The following questions are for classification purposes only. Be assured that your responses will be combined with those of other participants to this survey.

**D4. Are you, yourself, currently employed...?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Full-time	62	598
Part-time	13	116
Not employed	26	289
Don't know (DO NOT READ)	-	0
Refused (DO NOT READ)	*	1

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**D6. What is your marital status? Are you married, living as married, co-habiting, separated, divorced, widowed, or never married?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Married	57	616
Living as married/Co-habiting	4	36
Separated	2	14
Divorced	8	110
Widowed, or	2	31
Never married	26	190
Don't know (DO NOT READ)	*	3
Refused (DO NOT READ)	*	4

N=

1,004

**DParent: Are you the parent or guardian of a child under 26 years of age or not?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Yes	48	457
No	52	546
Don't know (DO NOT READ)	-	0
Refused (DO NOT READ)	*	1

N=

1,004

*If parent in DPARENT.*

**DPINS. Is your child covered under your current health insurance plan, or not?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Yes	77	348
No	23	109
Don't know (DO NOT READ)	-	0
Refused (DO NOT READ)	-	0

N=

457



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**D7. What is the last grade of school you completed?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Less than high school graduate	3	17
High school graduate	26	190
Technical/trade school	2	16
Some college	24	158
College graduate	27	358
Some graduate school	2	26
Graduate degree	17	237
Don't know (DO NOT READ)	*	1
Refused (DO NOT READ)	*	1

N=

1,004

**D8. In what year were you born?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Age 18-29	24	118
30-39	19	126
40-49	21	169
50-59	21	328
60-64	13	243
Don't know	-	0
Refused	2	20

N=

1,004

**D9. Which of the following best describes where you live?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Urban area	24	204
Suburban area	46	500
Rural area	28	287
Don't know (DO NOT READ)	1	13
Refused (DO NOT READ)	-	0

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**D12. Are you of Hispanic, Latino, or Spanish origin?**

**IF NECESSARY: For example, Mexican, Mexican American, Puerto Rican, Cuban.**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Yes	11	57
No	88	935
Don't know (DO NOT READ)	-	0
Refused (DO NOT READ)	1	12

N=

1,004

*If Hispanic, Latino, or Spanish origin (D12), ASK:*

**D13. In addition to being of Hispanic, Latino, or Spanish origin what race or races do you consider yourself to be?**

*If not Hispanic/Latino/Spanish in D12, ASK:*

**D14. What race or races do you consider yourself to be?**

**IF NECESSARY: Are you white, Black, Asian or some other race?**

*Do not read list. Multiple responses accepted.*

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
White, Caucasian	74	787
Black, African-American	13	115
American Indian, Alaska Native	4	31
Asian Indian	2	16
Native Hawaiian	-	0
Chinese	*	3
Guamanian or Chamorro	-	0
Filipino	*	2
Samoan	-	0
Japanese	*	4
Korean	*	1
Vietnamese	-	0
Other Asian	1	9
Other Pacific Islander	*	2
[VOL] Spanish, Hispanic, or Latino	6	22
Some other race [SPECIFY]	2	16
Don't know (DO NOT READ)	1	3
Refused (DO NOT READ)	3	33

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**D20. Does your total household income fall below \$50,000 dollars, or is it \$50,000 or higher?**

**INTERVIEWER NOTE: If asked, this is 'yearly' household income**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Below \$50,000	27	261
\$50,000 or higher	68	697
Don't know (DO NOT READ)	2	9
Refused (DO NOT READ)	3	37

N=

1,004

*Asked if "BELOW \$50K IN D20"*

**D21. And in which group does your total household income fall?**

**READ LIST**

*Asked if "\$50K OR HIGHER IN D20"*

**D22. And in which group does your total household income fall?**

**READ LIST**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Under \$10,000	3	28
\$10,000 to under \$20,000	5	46
\$20,000 to under \$30,000	7	72
\$30,000 to under \$40,000	6	48
\$40,000 to under \$50,000	7	60
\$50,000 to under \$75,000	21	187
\$75,000 to under \$100,000	17	167
\$100,000 to under \$150,000	17	166
\$150,000 or more	13	139
Don't know (DO NOT READ)	1	9
Refused (DO NOT READ)	3	36

N=

958

**D24. RECORD GENDER/IF UNSURE, ASK: Before we get started on the next questions, I need to ask, are you male or female?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
Male	49	488
Female	51	516

N=

1,004

**Privately Insured in America: Opinions on Health Care Costs and Coverage**

**D16. And on how many different cell-phone numbers, if any, could I have reached you for this call?**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
None	3	132
One line	77	666
Two lines	13	145
Three	2	25
Four	2	19
Five	*	1
Six	*	2
Seven	*	2
Don't know (DO NOT READ)	*	1
Refused (DO NOT READ)	2	11

N=

1,004

**D17. How many different landline telephone numbers, if any, are there in your home that I could have reached you on for this call? This includes listed or unlisted numbers. To answer this question, please don't count cell phones or landlines used ONLY for faxes or modems.**

	AP-NORC 7/22-9/3/2014	Unweighted Frequency
None	41	225
One line	56	728
Two lines	2	33
Three	1	10
Four	*	2
Don't know (DO NOT READ)	*	1
Refused (DO NOT READ)	*	5

N=

1,004

## **Privately Insured in America: Opinions on Health Care Costs and Coverage**

### **AP-NORC Center for Public Affairs Research Poll – Health Care Cost and Coverage Survey**

#### **Study Methodology**

This survey, funded by The Robert Wood Johnson Foundation, was conducted by the Associated Press-NORC Center for Public Affairs Research between the dates of July 22 and September 3, 2014. Staff from NORC at the University of Chicago, the Associated Press, and the Robert Wood Johnson Foundation collaborated on all aspects of the study.

This random-digit-dial (RDD) survey of the 50 states and the District of Columbia was conducted via telephone with 1,004 privately insured adults age 18 to 64. In households with more than one adult age 18 to 64, we used a process that randomly selected which eligible adult would be interviewed. The sample included 602 respondents on landlines and 402 respondents on cell phones. Cell phone respondents were offered a small monetary incentive for participating, as compensation for telephone usage charges. Interviews were conducted in both English and Spanish, depending on respondent preference. All interviews were completed by professional interviewers who were carefully trained on the specific survey for this study.

The RDD sample was provided by a third-party vendor, Marketing Systems Group. The final response rate was 23 percent, based on the American Association of Public Opinion Research (AAPOR) Response Rate 3 method. Sampling weights were calculated to adjust for sample design aspects (such as unequal probabilities of selection) and for nonresponse bias arising from differential response rates across various demographic groups. Poststratification variables included age, sex, race, region, education, and landline/cell phone use. The weighted data, which thus reflect the U.S. population, were used for all analyses. The overall margin of error was +/- 4.1 percentage points, including the design effect resulting from the complex sample design.

A complete study report is available on the AP-NORC Center for Public Affairs Research website: [www.apnorc.org](http://www.apnorc.org).

#### **About the Associated Press-NORC Center for Public Affairs Research**

The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest-quality journalism to bring key information to people across the nation and throughout the world.

- The Associated Press (AP) is the world's essential news organization, bringing fast, unbiased news to all media platforms and formats.
- NORC at the University of Chicago is one of the oldest and most respected, independent research institutions in the world.

The two organizations have established the AP-NORC Center for Public Affairs Research to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.

The founding principles of the AP-NORC Center include a mandate to carefully preserve and protect the scientific integrity and objectivity of NORC and the journalistic independence of AP. All work conducted by the Center conforms to the highest levels of scientific integrity to prevent any real or perceived bias in the research. All of the work of the Center is subject to review by its advisory committee to help ensure it

## **Privately Insured in America: Opinions on Health Care Costs and Coverage**

meets these standards. The Center will publicize the results of all studies and make all datasets and study documentation available to scholars and the public.

The complete topline data are available at [www.apnorc.org](http://www.apnorc.org).