

## CONSUMERISM IN HEALTH CARE SURVEY

### Screening Questions

Thank you for agreeing to participate in our survey about Health Care and the Consumer! This is strictly for research purposes, and all responses will be kept confidential.

First, we would like to ask you some questions for classification purposes so that we may customize the survey for you.

D1. Are you...?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Male	51%	50%	57%	51%
Female	49	50	43	49

S1. What is your age?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Under 18 [TERMINATE]	--	--	--	--
18-20 [TERMINATE]	--	--	--	--
21-24	12%	12%	2%	2%
25-29	17	17	7	10
30-34	5	5	11	9
35-39	11	10	16	12
40-44	11	11	15	12
45-49	13	12	15	14
50-54	14	14	15	16
55-59	10	10	13	14
60-64	7	8	6	11
65 or older [TERMINATE]	--	--	--	--

D6a. How many children under the age of 18 do you have at least some financial responsibility for?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
None	53%	53%	55%	63%
One	20	20	17	14
Two	15	15	18	14
Three	8	8	7	6
Four or more	4	3	4	3

D6b. How many adults, age 18 or over, are in your household?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
One	12%	12%	20%	23%
Two	69	68	67	63
Three	14	14	9	11
Four or more	6	6	4	4

S2. Are you currently covered by health insurance?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	100%	100%	100%	100%
No	--	--	--	--

S3. [IF COVERED BY HEALTH INSURANCE (S2=1), ASK:] Which of the following describes how you obtain your health insurance coverage?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
I am enrolled through my job (current or former)	59%	59%	62%	54%
I am enrolled through my spouse's/ partner's job (current or former)	34	36	17	17
I am enrolled through my parent's health plan	--	--	--	--
I purchase it directly from a health insurance carrier	6	4	21	28
I am enrolled in Medicare or a Medicaid plan	--	--	--	--
I am enrolled through the US military or a plan for veterans	--	--	--	--
Other (specify) _____	1	1	<1	<1

[TERMINATE IF NOT 21-64 YEARS OLD (S1=1,2,12);  
IF NOT COVERED BY HEALTH INSURANCE (S2=2); OR  
IF COVERED BY GOVERNMENT OR PARENT'S PLAN (S3=3,5,6)]

S4. Who in your household is covered by your health plan?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Only you	29%	27%	31%	45%
You and your spouse/partner	28	29	24	22
You and one or more children	6	6	6	5
You, your spouse/partner, and one or more children	37	38	39	27
Other (specify) _____	<1	<1	--	1

- S5. Does your health plan have a deductible for medical care? **[INCLUDE DEFINITION-A deductible is the amount you have to pay before your insurance plan will start paying any part of your medical bills.]**

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	66%	61%	100%	100%
Yes, but only when I go out of network				
<b>[SKIP TO S9a]</b>	8	9	--	--
No <b>[SKIP TO S9a]</b>	19	22	--	--
Don't know <b>[SKIP TO S9a]</b>	7	8	--	--

- S6a. **[IF HAVE FAMILY COVERAGE (S4=2,3,4), ASK:]** What is the amount of your family deductible for medical care? (If there is a separate deductible for prescription drugs, hospitalization, or out-of-network care, do not include those deductible amounts here.)

	Nat'l (n=1,006)	Trad. (n=842)	CDHP* (n=580)	HDHP* (n=759)
<i>Have a separate deductible for each family member</i>	14%	13%	5%	10%
Less than \$500	28	33	--	--
\$500-\$999	20	24	--	--
\$1,000-\$1,499	8	10	--	--
\$1,500-\$1,999	4	5	--	--
\$2,000-\$2,999	7	--	32	45
\$3,000-\$3,999	2	--	18	17
\$4,000-\$4,999	1	--	17	6
\$5,000 or more	3	--	28	17
Don't know	13	14	1	5

- S6aa. **[IF S6a=5]** Is your family deductible less than \$2,200 or is it \$2,200 to \$2,999?

	Nat'l (n=74)	Trad. (n=)	CDHP* (n=183)	HDHP* (n=340)
Less than \$2,200	51%	--	19%	49%
\$2,200-\$2,999	48	--	80	49
Don't know	2	--	1	2

- S6b. **[IF DON'T KNOW AMOUNT OF DEDUCTIBLE (S6a=9), ASK:]** Is the family deductible less than \$2,000 or \$2,000 or more?

	Nat'l (n=122)	Trad. (n=109)	CDHP* (n=4)	HDHP* (n=37)
Less than \$2,000	47%	51%	--	--
\$2,000 or more	9	--	100%	100%
Don't know	44	49	--	--

S7a. **[IF HAVE INDIVIDUAL COVERAGE (S4=1,5) OR HAVE SEPARATE DEDUCTIBLES FOR FAMILY COVERAGE (S6a=10), ASK:]** What is the amount of your annual per person deductible for medical care? (If there is a separate deductible for prescription drugs, hospitalization, or out-of-network care, do not include those deductible amounts here.)

	Nat'l (n=524)	Trad. (n=411)	CDHP* (n=338)	HDHP* (n=719)
Less than \$200	24%	31%	--	--
\$200-\$499	24	32	--	--
\$500-\$999	18	24	--	--
\$1,000-\$1,499	9	--	26%	40%
\$1,500-\$1,999	5	--	20	17
\$2,000-\$3,499	8	--	43	29
\$3,500-\$4,999	<1	--	4	2
\$5,000 or more	1	--	5	9
Don't know	11	13	2	2

S7aa. **[IF S7a=5]** Is your deductible for medical care less than \$1,100 or is it \$1,100 to \$1,499?

	Nat'l (n=46)	Trad. (n=)	CDHP* (n=84)	HDHP* (n=295)
Less than \$1,100	78%	--	40%	79%
\$1,100-\$1,499	21	--	59	18
Don't know	1	--	1	3

S7b. **[IF DON'T KNOW AMOUNT OF DEDUCTIBLE (S7a=10), ASK:]** Is the deductible less than \$1,000 or \$1,000 or more?

	Nat'l (n=68)	Trad. (n=64)	CDHP* (n=6)	HDHP* (n=16)
Less than \$1,000	45%	49%	--	--
\$1,000 or more	8	--	100%	100%
Don't know	47	51	--	--

S8. In some health plans, services like annual physicals, doctor visits, immunizations, and preventive care tests, (such as mammograms or screenings for colon cancer), may require a co-pay but would not be subject to the deductible. In other plans, the deductible applies to all medical care. [If you have a separate deductible for prescription drugs, please focus only on your deductible for medical care].

In your plan, does the deductible apply to all medical care?

	Nat'l (n=1,396)	Trad. (n=1,132)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	51%	52%	57%	48%
No	32	31	37	41
Other (specify) _____	<1	<1	<1	<1
Don't know	17	17	6	11

S9A. Does your health plan include any coverage for prescription drugs?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	94%	94%	83%	88%
No	4	3	14	10
Don't know	2	3	3	2

S9B. **[IF HAVE PRESCRIPTION DRUG COVERAGE (S9A = 1), ASK:]** Do you have a separate deductible for prescription drugs?

	Nat'l (n=2,053)	Trad. (n=1,817)	CDHP* (n=740)	HDHP* (n=1,237)
Yes	32%	30%	17%	37%
No	56	57	76	54
Don't know	13	13	7	9

In recent years, several forms of health care savings accounts have become available. The next set of questions deals with these accounts.

S10a. Do you currently have a Flexible Spending Account for health expenses? **[INCLUDE DEFINITION-**Accounts offered by some employers to allow employees to set aside pre-tax dollars of their own money for their use throughout the year to reimburse themselves for their out-of-pocket expenses for health care. For this type of account, any money remaining in the account at the end of the year, or in some cases after March 15<sup>th</sup>, is lost to the employee. A similar type of account is sometimes available for child care expenses as well.]

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	20%	20%	43%	22%
No	73	73	56	76
Other (describe) _____	--	--	--	<1
Don't know	6	7	1	2

S11. In the last 5-6 years, a new type of health coverage has become available that is sometimes called Consumer Directed Health Care or Consumer Driven Health Care. This new type of coverage has two components: 1) a special type of savings account that the individual uses to pay health expenses, and 2) health insurance with a high deductible.

How familiar, if at all, are you with this new type of plan?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Extremely familiar	3%	2%	32%	4%
Very familiar	5	4	29	8
Somewhat familiar	18	18	21	23
Not very familiar	20	20	9	23
Not at all familiar	50	51	9	41
Don't know	4	4	1	2

**[IF DEDUCTIBLE IS \$2,000 OR HIGHER FOR FAMILY (S6a=5-8 OR S6b=2) OR \$1,000 OR HIGHER FOR INDIVIDUAL (S7a=5-9 OR S7b=2), CONTINUE. ELSE SKIP TO S13.]**

S12a. Do you have a special account or fund you can use to pay for medical expenses? The accounts are sometimes referred to as Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs), Personal care accounts, Personal medical funds, or Choice funds. These accounts are different from Flexible Spending Accounts.

	Nat'l (n=264)	Trad. (n=)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	20%	--	100%	7%
No [SKIP TO S13]	76	--	--	90
Don't know [SKIP TO S13]	4	--	--	3

S12b. Are you allowed to roll over unspent money in this account for your use in the following year?

	Nat'l (n=67)	Trad. (n=)	CDHP* (n=895)	HDHP* (n=110)
Yes	69%	--	91%	--
No	24	--	3	100%
Other (describe) _____	--	--	<1	--
Don't know	7	--	6	--

S12c. Can you carry your account with you if you leave your job?

	Nat'l (n=67)	Trad. (n=)	CDHP* (n=895)	HDHP* (n=110)
Yes	51%	--	69%	--
No	31	--	13	68%
Don't know	18	--	18	32

**S13. [AUTOCODE]**

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
<b>CDHP (S12B=1,3,4)</b>	2%	--	100%	--
<b>HDHP (S12A=2,3 OR S12B=2)</b>	11	--	--	100%
<b>Other</b>	87	100%	--	--

**A1. Please rate your satisfaction with each of the following aspects of your health care.**

**[ROTATE ORDER a-d]**

Nat'l (n=2,182), Traditional (n=1,918), CDHP (n=895), HDHP (n=1,404)

	Extremely Satisfied	Very Satisfied	Somewhat Satisfied	Not too Satisfied	Not at all Satisfied
<b>a. Quality of health care I receive through my plan</b>					
National	27%	46	21	4	2
Traditional	28%	47	21	3	2
CDHP	25%	45	25	3	2
HDHP	21%	40	28	8	3
<b>b. Ease of getting an appointment with a doctor when needed</b>					
National	27%	40	24	6	4
Traditional	28%	40	23	5	3
CDHP	27%	43	24	4	2
HDHP	24%	41	26	7	2
<b>c. The cost I pay out of my own pocket for my health care</b>					
National	17%	26	33	16	9
Traditional	18%	27	34	14	7
CDHP	8%	16	33	22	21
HDHP	5%	12	28	32	23
<b>d. My choice of doctors</b>					
National	32%	41	22	3	2
Traditional	33%	41	21	3	2
CDHP	33%	43	19	3	1
HDHP	29%	40	24	5	2
<b>e. Overall satisfaction with my health care plan</b>					
National	19%	41	29	7	4
Traditional	21%	43	28	5	3
CDHP	12%	36	38	10	5
HDHP	8%	27	41	17	7

A2. How likely are you to recommend your health plan to a friend or co-worker?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Extremely likely	17%	18%	13%	7%
Very likely	32	34	26	20
Somewhat likely	30	30	34	34
Not too likely	13	11	16	25
Not at all likely	7	6	11	14

A3. If you had an opportunity to change health plans or stay with your current plan, how likely would you be to stay with your current plan?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Extremely likely to stay	26%	27%	16%	11%
Very likely to stay	35	37	29	23
Somewhat likely to stay	24	24	31	34
Not too likely to stay	10	8	16	21
Not at all likely to stay	5	4	8	11

A4. How strongly do you agree or disagree with each of the following statements concerning your current health plan? **[ROTATE ORDER A-E]**

National (n=2,182), Traditional (n=1,918),  
CDHP (n=895), HDHP (n=1,404)

	Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
a. My health plan is easy to understand					
National	23%	40	22	11	5
Traditional	24%	40	22	10	4
CDHP	12%	41	22	18	7
HDHP	11%	32	26	22	9
b. My health plan will protect me in the event of an expensive illness					
National	31%	41	20	5	4
Traditional	32%	40	20	5	3
CDHP	33%	42	14	6	5
HDHP	20%	45	19	10	6
c. The terms of my health plan make me consider costs when deciding whether to see a doctor or to fill a prescription for medication(s)					
National	18%	31	24	16	12
Traditional	17%	30	24	16	13
CDHP	35%	39	15	7	5
HDHP	26%	34	21	13	6

d.	My health plan encourages me to adopt a healthier lifestyle					
	National	25%	33	30	8	4
	Traditional	27%	33	30	7	3
	CDHP	24%	39	26	7	3
	HDHP	16%	32	35	11	6
e.	My health plan provides information to help me choose among physicians, pharmacies, labs, and hospitals					
	National	26%	38	22	9	4
	Traditional	28%	38	22	9	4
	CDHP	21%	40	23	10	5
	HDHP	16%	39	25	14	6

**[A7 deleted]**

To determine which questions would be applicable for you, please answer the following.

D5. What is your current marital status?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Married	78%	78%	70%	64%
Not married, living with a partner	6	7	5	7
Divorced or separated	5	5	8	10
Widowed	1	1	1	2
Single, never married	10	10	15	17

J1. What is your current job status?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Employed full time	66%	66%	75%	66%
Employed part time	8	8	7	11
Not employed, looking for work	1	1	1	3
Homemaker	14	15	8	8
Retired	7	8	6	8
Other (specify) _____	3	3	3	4

**[IF EMPLOYED FULL OR PART TIME (J1=1-2), CONTINUE. ELSE SKIP TO HP1.]**

J2a. **[IF (J1=1,2) AND (S3=2, 4), ASK:]** Does your employer offer health insurance to ANY employees?

	Nat'l (n=479)	Trad. (n=404)	CDHP* (n=200)	HDHP* (n=394)
Yes	56%	59%	51%	37%
No	40	37	48	58
Don't know	4	4	2	4

J2b. **[IF (J2A=1), ASK:]** Are you eligible for a health plan offered by your employer?

	Nat'l (n=297)	Trad. (n=262)	CDHP* (n=104)	HDHP* (n=148)
Yes	74%	77%	70%	54%
No	22	20	30	43
Don't know	4	2	--	3

### Your Health Plan

HP1. **[IF COVERED THROUGH AN EMPLOYER (S3=1,2), ASK:]** Are you offered a choice of health plans? Please include all employment-based plans for which you are eligible, whether through your job or your spouse's job.

	Nat'l (n=2,031)	Trad. (n=1,831)	CDHP* (n=716)	HDHP* (n=1,000)
Yes, have choice of plans	53%	54%	63%	46%
No, only one plan available	41	40	35	50
Don't know	5	6	1	2

HP1A. **[NEW] [IF (HP1=1), ASK:]** You said that you were offered a choice of health plans from your or your spouse's employer. How many different health plans did you have to choose from? Please include all employment-based plans for which you are eligible, whether through your job or your spouse's job.

	Nat'l (n=1,214)	Trad. (n=1,107)	CDHP* (n=406)	HDHP* (n=438)
One, have no choice of plans	4%	4%	2%	<1%
Two	34	34	34	38
Three	29	29	35	32
Four or more	22	23	25	23
Don't know	10	11	4	8

**[HP1C deleted]**

HP1B1. **[IF (S3=1,2), ASK:]** Does the employer that provides you health insurance, either your employer or your spouse's employer, tell you how much they are contributing to the cost of your health insurance coverage?

	Nat'l (n=2,031)	Trad. (n=1,831)	CDHP* (n=716)	HDHP* (n=1,000)
Yes	52%	53%	73%	58%
No	28	27	20	31
Don't know	19	20	6	9

HP1B2. **[IF (S3=1,2), ASK]:** Are you aware that the money your or your spouse's employer contributes to the cost of your health insurance is not included in your taxable income?

	Nat'l (n=2,031)	Trad. (n=1,831)	CDHP* (n=716)	HDHP* (n=1,000)
Yes	58%	58%	82%	70%
No	21	21	10	19
Don't know	20	21	8	10

HP2. **[IF HAVE CHOICE OF PLANS THROUGH EMPLOYER HP1=1 or PURCHASES DIRECTLY S3=4, ASK:]** What are your two or three main reasons for deciding to enroll in your current health plan? (Check up to 3 responses.) **\*updated\***

	Nat'l (n=1,353)	Trad. (n=1,182)	CDHP* (n=581)	HDHP* (n=840)
Good network of physicians and hospitals-your doctor was in the network	46%	46%	26%	43%
Low out of pocket costs when I see the doctor	38%	41%	6%	13%
Lower cost of the premium	29%	29%	51%	44%
Prior experience with this plan	25%	26%	12%	23%
Familiar type of coverage, simple to understand	24%	23%	9%	19%
Easy to access care	21%	23%	12%	17%
Specific benefits offered by the plan	19%	19%	14%	13%
Plan's good reputation, recommended by others	18%	18%	8%	15%
Not much paperwork	17%	16%	7%	16%
Puts you in control of your health care dollars, you make choices of how your account is spent	6%	5%	28%	5%
Tax benefits of the plan	4%	4%	24%	3%
Opportunity to save money in the account, rollover funds for future years	3%	2%	46%	1%
It's what was offered (vol.)	2%	1%	1%	2%
Was the best available plan (vol.)	1%	1%	1%	1%
No other choices, not many choices (vol.)	1%	1%	1%	2%
Needed insurance (vol.)	<1%	<1%	<1%	2%
Has coverage for serious illnesses (vol.)	<1%	--	1%	<1%
Only plan accepting me, pre-existing conditions (vol.)	<1%	<1%	<1%	2%
Other (specify) _____	1%	1%	3%	4%

HP3. How long have you been covered by your current health plan?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Less than one year	17%	16%	30%	20%
1-2 years	24	23	36	28
3-4 years	20	20	21	20
5-9 years	18	19	7	18
10 years or more	19	21	6	13
Don't know	1	1	<1	<1

HP3a. [IF HP3 = 1,2] Just before you were covered by your current plan, did you have health insurance coverage?

	Nat'l (n=897)	Trad. (n=756)	CDHP* (n=619)	HDHP* (n=663)
Yes	71%	71%	93%	85%
No	29	28	7	15
Don't know	<1	<1	--	<1

[HP3b-HP3c-HP3d deleted]

HP5a. [IF HAVE INDIVIDUAL COVERAGE THROUGH EMPLOYER (S3=1,2 AND S4=1,5), ASK:] How much do you pay each month in premiums for your health insurance plan? (Record your answer under "Other" if your health insurance payments are made weekly, semi-monthly, or bi-weekly.) \*updated\*

	Nat'l (n=2,170)	Trad. (n=1,906)	CDHP* (n=242)	HDHP* (n=403)
Nothing, employer pays all	27%	30%	20%	23%
Less than \$20 per month	6	6	7	6
\$20 to \$49 per month	14	14	19	15
\$50 to \$99 per month	28	28	27	21
\$100 to \$199 per month	14	13	15	18
\$200 to \$299 per month	4	2	5	5
\$300 or more per month	2	1	1	7
Don't know	4	4	6	2

HP5b. **[IF HAVE FAMILY COVERAGE THROUGH EMPLOYER (S3=1,2 AND S4=2,3,4), ASK:]** How much do you pay each month in premiums for your health insurance plan? (Record your answer under “Other” if your health insurance payments are made weekly, semi-monthly or bi-weekly.) **\*updated\***

	Nat'l (n=1,520)	Trad. (n=1,390)	CDHP* (n=474)	HDHP* (n=597)
Nothing, employer pays all	13%	13%	10%	11%
Less than \$100 per month	13	14	19	8
\$100-\$199 per month	27	27	22	22
\$200-\$299 per month	15	15	16	21
\$300-\$399 per month	8	8	11	12
\$400-\$499 per month	5	5	8	7
\$500 or more per month	5	4	8	12
Don't know	13	13	6	7

HP5c. **[IF INDIVIDUAL PURCHASER (S3=4), ASK:]** How much do you pay each month in premiums for your health insurance plan? **\*updated\***

	Nat'l (n=139)	Trad. (n=75)	CDHP* (n=175)	HDHP* (n=402)
Less than \$200 per month	27%	27%	16%	27%
\$200-\$299 per month	17	21	14	22
\$300-\$399 per month	17	11	18	18
\$400-\$499 per month	12	7	22	10
\$500-\$599 per month	8	9	7	9
\$600 or more per month	9	8	15	10
Other (specify) _____	--	--	4	<1
Don't know	9	14	4	2

HP6. During the time that you have had your current health plan, was there ever a time when you had difficulty paying for the cost of your health plan?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	15%	14%	17%	21%
No	81	83	82	76
Don't know	4	3	1	2

HP7a. During the time that you have had your current health plan, was there ever a time when you were unable to pay, or had difficulty paying, for your medical bills? This can include bills for another family member.

	Nat'l (n=2,182)	Trad. (n=1,918)=	CDHP* (n=895)	HDHP* (n=1,404)
Yes	29%	27%	27%	35%
No	68	70	72	64
Don't know	3	3	1	1

HP8. During the time you have had your current health plan, have you had to spend ANY time on paperwork or disputes related to medical bills and health insurance for either you or a family member?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	30%	30%	38%	39%
No	64	65	60	57
[VOL] Not applicable: did not see doctor during this time	5	5	2	3
Don't know	<1	<1	<1	<1

HP8a. [IF (HP8=1), ASK:] Would you say you had to spend a lot of time, some time, or a little time on paperwork or disputes?

	Nat'l (n=714)	Trad. (n=610)	CDHP* (n=334)	HDHP* (n=555)
A lot	15%	15%	23%	17%
Some	46	46	43	48
A little	38	39	33	35
Don't know	<1	1	--	<1

HP8b. [IF (HP8=2), ASK:] Is that because you did not have any problems with the paperwork or because you did not see a doctor?

	Nat'l (n=1,376)	Trad. (n=1,228)	CDHP* (n=542)	HDHP* (n=801)
Did not have any problems with paperwork	83%	84%	75%	76%
Did not see a doctor	14	13	22	20
Not sure	3	3	3	4

HP9a. Have the terms or conditions of your health plan encouraged you to take better care of your health, take worse care of your health, or have they made no difference in how you take care of your health?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Better care	30%	30%	30%	24%
No difference	62	63	62	67
Worse care	3	2	6	5
Don't know	5	4	2	3
Refused	<1	<1	<1	<1

**CDHP Only****[IF CDHP (S13=1), CONTINUE. ELSE SKIP TO HP7.]**

CD1. **[IF COVERED THROUGH EMPLOYER (S3=1,2), ASK:]** Does your employer/your spouse's employer contribute at all to your savings account for medical expenses?

	Nat'l (n=39)	Trad. (n=)	CDHP* (n=716)	HDHP* (n=)
Yes	63%	--	61%	--
No	31	--	34	--
Don't know	4	--	4	--

CD2. **[IF EMPLOYER CONTRIBUTES TO SAVINGS ACCOUNT (CD1=1), ASK:]** How much money does your employer/your spouse's employer contribute to your account annually?

	Nat'l (n=23)	Trad. (n=)	CDHP* (n=454)	HDHP* (n=)
Less than \$200	3%	--	3%	--
\$200 - \$499	--	--	10	--
\$500 - \$749	1	--	12	--
\$750 - \$999	31	--	9	--
\$1,000 - \$1,499	17	--	22	--
\$1,500 - \$1,999	16	--	13	--
\$2,000 or more	28	--	23	--
Don't know	4	--	7	--

CD2a. **[IF COVERED THROUGH EMPLOYER (S3=1,2) AND EMPLOYER DOES CONTRIBUTE (CD1=1), ASK:]** Are you (and your spouse) allowed to make contributions to your account?

	Nat'l (n=23)	Trad. (n=)	CDHP* (n=454)	HDHP* (n=)
Yes, allowed	88%	--	74%	--
No, not allowed	9	--	17	--
Don't know	3	--	9	--

CD3. **[IF ALLOWED TO CONTRIBUTE TO EMPLOYER ACCOUNT OR IF INDIVIDUAL PURCHASER, (CD2a=1 or (S3=4 and S13=1)), ASK:]** How much money do you (and your spouse) contribute to your account annually?

	Nat'l (n=33)	Trad. (n=)	CDHP* (n=499)	HDHP* (n=)
Nothing	23%	--	16%	--
Less than \$500	--	--	9	--
\$500-\$999	23	--	12	--
\$1,000-\$1,499	8	--	15	--
\$1,500 - \$1,999	10	--	9	--
\$2,000 or more	28	--	35	--
Don't know	9	--	5	--

## CD3b. [FOR ALL CDHP (S13=1), ASK:] How much money is currently in your account?

	Nat'l (n=53)	Trad. (n=)	CDHP* (n=895)	HDHP* (n=)
Nothing	13%	--	10%	--
Less than \$200	7	--	9	--
\$200 to \$499	10	--	12	--
\$500 to \$999	8	--	15	--
\$1,000 to \$1,499	9	--	12	--
\$1,500 to \$1,999	3	--	6	--
\$2,000 to \$2,999	8	--	10	--
\$3,000 or more	26	--	16	--
Don't know	16	--	9	--

## CD4. How long have you had this savings account?

	Nat'l (n=53)	Trad. (n=)	CDHP* (n=921)	HDHP* (n=)
Less than 6 months	10%	--	11%	--
6 months to less than 1 year	27	--	28	--
1-2 years	31	--	39	--
3-4 years	27	--	16	--
5 or more years	4	--	5	--
Don't know	1	--	2	--

## CD5. [IF HAD ACCOUNT MORE THAN ONE YEAR AND CAN ROLL OVER UNSPENT FUNDS (CD4=3-5 AND S12b=1), ASK:] How much money did you roll over in this account from last year?

	Nat'l (n=28)	Trad. (n=)	CDHP* (n=450)	HDHP* (n=)
Nothing	12%	--	15%	--
Less than \$100	5	--	10	--
\$100-\$299	11	--	8	--
\$300-\$499	10	--	6	--
\$500-\$999	7	--	14	--
\$1,000-\$1,499	15	--	11	--
\$1,500-\$1,999	--	--	5	--
\$2,000 or more	17	--	18	--
Don't know	23	--	13	--

[CONTINUE WITH ALL RESPONDENTS.]

HP7. **[IF HAVE CHOICE OF PLANS (HP1=1) or INDIVIDUAL PURCHASER (S3=4), ASK:]** Compared to the other health plans available to you, is the cost you pay in premiums for the health plan you selected:

	Nat'l (n=1,353)	Trad. (n=1,182)	CDHP* (n=581)	HDHP* (n=840)
More expensive than all the other plans	6%	6%	5%	10%
More expensive than some, but less expensive than others	34	33	23	35
Less expensive than all the other plans	28	28	52	31
About the same cost as the other plans	21	21	14	14
Don't know	11	12	6	8

HP9. **[IF HAVE A CHOICE OF PLANS (HP1= 1) AND DO NOT HAVE CDHP OR HDHP (S13=3), ASK:]** To the best of your knowledge, was one of the plans you were offered but did not take a plan with a high deductible (that is, \$1000 or more for an individual, \$2000 or more for a family)?

	Nat'l (n=1,107)	Trad. (n=1,107)	CDHP* (n=)	HDHP* (n=)
Yes	37%	37%	--	--
No	28	28	--	--
Don't know	34	34	--	--

HP10a. **[IF OFFERED HIGH DEDUCTIBLE PLAN (HP9=1), ASK:]** Did the high deductible plan that you were offered but did not take also include a savings account that you could use to pay your health care expenses?

	Nat'l (n=412)	Trad. (n=412)	CDHP* (n=)	HDHP* (n=)
Yes	35%	35%	--	--
No	33	33	--	--
Don't know	32	32	--	--

HP11a. [IF OFFERED CDHP BUT DID NOT TAKE (HP10a=1, ASK:)] Why did you decide not to take the high deductible plan with the savings account? (Check all that apply.) [ROTATE ORDER OF RESPONSES.] \*updated\*

	Nat'l (n=154)	Trad. (n=154)	CDHP* (n=)	HDHP* (n=)
I did not like the high out-of-pocket costs	68%	68%	--	--
I did not have the money to put into a savings account	28	28	--	--
I am more familiar with the plan I selected	27	27	--	--
It's too complicated, I did not understand it	23	23	--	--
It is too much trouble to open and/or manage the savings account	9	9	--	--
This plan was not recommended to me	7	7	--	--
The tax benefits were not attractive enough	7	7	--	--
I did not like the network of doctors and hospitals	7	7	--	--
Other (specify) _____	5	5	--	--

HP10b. [IF HDHP (S13=2), ASK:] Were you offered or were you aware of the option to open a savings account that you could use to pay your health care expenses?

	Nat'l (n=211)	Trad. (n=)	CDHP* (n=)	HDHP* (n=1,404)
Yes	40%	--	--	42%
No	48	--	--	51
Don't know	12	--	--	7

HP11b. [IF OFFERED AN ACCOUNT BUT DID NOT TAKE (HP10b=1), ASK:] Why did you decide not to open a health savings account? (Check all that apply.) [ROTATE ORDER OF RESPONSES] \*updated\*

	Nat'l (n=85)	Trad. (n=)	CDHP* (n=)	HDHP* (n=591)
I did not have the money to put into a savings account	33%	--	--	32%
The tax benefits were not attractive enough	18%	--	--	24%
It is too much trouble to open and/or manage the savings account	18%	--	--	16%
Account offered was use it or lose it	12%	--	--	4%
It's too complicated, I did not understand it	9%	--	--	9%
Didn't need it, not many expenses	4%	--	--	5%
This account was not recommended to me	4%	--	--	7%
Says they did open an account	3%	--	--	5%
Opened an FSA, flex plan	1%	--	--	2%
Other (specify) _____	7%	--	--	12%

**Habits**

H1. Do you currently smoke cigarettes?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	23%	23%	15%	14%
No	76	75	84	85
Decline to answer	1	1	1	1

H2. In the past four weeks, how many days per week on average did you exercise for at least 30 minutes?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Never	24%	25%	17%	20%
1 day per week, on average	22	22	24	22
2-3 days per week, on average	32	32	34	36
4-5 days per week, on average	15	15	18	15
More than 5 days per week, on average	7	6	8	8

H4. What is your height and weight?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Underweight	2%	2%	2%	1%
Normal	29	28	28	29
Overweight	32	32	36	34
Obese	26	27	25	30
Declined to answer	11	11	8	6

H5. Have you had a physical exam in the past 12 months?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	67%	67%	62%	67%
No	33	33	38	33

**Health Care History**

HC1. In general, how would you rate your health?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Excellent	11%	10%	17%	14%
Very good	38	38	48	41
Good	38	38	29	35
Fair	11	12	5	9
Poor	2	2	1	2

HC2. Do you [IF HAVE FAMILY COVERAGE (S4=2,3,4) SHOW BOTH COLUMNS AND INSERT: or other family members covered by the same health plan] have any of the following conditions?

		You			
(% saying yes)		Nat'l (n=2,182)	Trad. (n=1,918)	CDHP (n=895)	HDHP (n=1,404)
a.	Allergies	35%	34%	37%	40%
b.	Arthritis	14%	15%	12%	15%
c.	Asthma, emphysema or lung disease	10%	10%	7%	9%
d.	Cancer	4%	4%	2%	2%
e.	Depression	13%	13%	8%	12%
f.	Diabetes	8%	9%	6%	8%
g.	Heart attack or other heart disease	4%	4%	2%	4%
h.	High cholesterol	20%	20%	22%	25%
i.	Hypertension, or high blood pressure	21%	21%	19%	25%
j.	Stroke	2%	2%	<1%	1%

		Other Family Members With Same Health Plan			
(% saying yes)		Nat'l (n=1,601)	Trad. (n=1,437)	CDHP (n=580)	HDHP (n=759)
a.	Allergies	35%	35%	39%	41%
b.	Arthritis	11%	12%	9%	14%
c.	Asthma, emphysema or lung disease	12%	12%	12%	11%
d.	Cancer	2%	2%	3%	3%
e.	Depression	10%	10%	8%	10%
f.	Diabetes	9%	9%	6%	6%
g.	Heart attack or other heart disease	4%	4%	2%	4%
h.	High cholesterol	21%	22%	17%	21%
i.	Hypertension, or high blood pressure	20%	20%	14%	20%
j.	Stroke	2%	2%	1%	1%

HC3. Please indicate below how often you [IF HAVE FAMILY COVERAGE (S4=2,3,4): or other family members on your plan] used each of the following types of medical services [IF ENROLLED 1 YEAR OR MORE (HP3=2-6) INSERT: in the past 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1) INSERT: since joining your current health plan].

Nat'l (n=2,182), Traditional (n=1,918), CDHP (n=895), HDHP (n=1,404)		Never	Once	2-3 Times	4-5 Times	6+ Times
a.	Filled a prescription at a pharmacy or by mail order					
	National	21%	8	19	14	38
	Traditional	20%	7	19	15	39
	CDHP	21%	9	19	13	38
	HDHP	21%	7	17	14	42
b.	Visited a doctor's office or medical clinic					
	National	11%	15	32	18	25
	Traditional	10%	15	32	18	25
	CDHP	16%	17	33	16	18
	HDHP	11%	16	35	16	23
e.	Had a diagnostic test such as an x-ray, MRI, blood test, cancer screening, or CAT scan					
	National	34%	27	26	7	6
	Traditional	33%	27	26	7	6
	CDHP	38%	28	24	6	4
	HDHP	37%	24	26	7	6

HC3a1. Thinking back over the last two years, did you [IF HAVE FAMILY COVERAGE (S4=2,3,4): or other family members on your plan] ever stay overnight in the hospital?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	25%	25%	21%	23%
No	75	75	79	77

HC4. **[IF ENROLLED 1 YEAR OR MORE (HP3=2-6) INSERT: Over the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1) INSERT: Since you enrolled in this plan], about how much have you had to pay “out of pocket” for each of the following: [SHOW ONLY SECOND COLUMN FOR HOUSEHOLD MEMBERS IF D6a > 0 OR D6b > 1, OTHERWISE SHOW FIRST COLUMN]**

A. For prescription medicines

	<b>You/(and all members of your household)</b>			
	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP (n=895)	HDHP (n=1,404)
Nothing	35%	34%	42%	31%
Less than \$100	35	36	28	24
\$100 to \$199	26	25	20	21
\$200 to \$499	19	19	19	24
\$500 to \$749	9	9	16	14
\$750 to \$999	5	5	6	8
\$1,000 to \$1,499	5	5	6	10
\$1,500 to \$1,999	3	3	3	5
\$2,000 or more	4	3	8	8
Don't know	12	13	5	7

D. For all other medical expenses including doctor visits, hospital care, and diagnostic tests (excluding dental and vision care)

	<b>You/(and all members of your household)</b>			
	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP (n=895)	HDHP (n=1,404)
Nothing	31%	30%	38%	27%
Less than \$100	33	36	17	20
\$100 to \$199	22	22	13	18
\$200 to \$499	20	20	18	20
\$500 to \$749	10	10	16	12
\$750 to \$999	5	5	7	8
\$1,000 to \$1,499	6	5	10	11
\$1,500 to \$1,999	4	4	7	6
\$2,000 or more	8	6	19	22
Don't know	14	14	8	9

E. Total medical expenses (including prescription medicines, hospital, tests, and other medical expenses). Do not include the cost of your health insurance premium. **[SHOW ANSWERS TO A-D AS REMINDERS.] \*updated\***

	<b>For All Members of Your Household, Including You</b>			
	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP (n=895)	HDHP (n=1,404)
Nothing	28%	28%	31%	24%
Less than \$200	27	28	17	16
\$200 to \$499	26	26	16	19
\$500 to \$999	19	20	20	17
\$1,000 to \$1,499	10	10	13	12
\$1,500 to \$1,999	8	7	8	11
\$2,000 to \$2,499	6	6	11	11
\$2,500 to \$4,999	8	6	17	19
\$5,000 or more	3	2	8	9
Don't know	15	16	7	10

HC5a. **[IF ENROLLED 1 YEAR OR MORE (HP3=2-6):** In the last 12 months/**IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined this health plan], have you **[IF HAVE FAMILY COVERAGE (S4=2,3,4):** or other family members on your plan] ever not filled a prescription due to cost?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	18%	17%	19%	21%
No	79	80	77	75
Other (describe) _____	--	--	--	--
Not applicable-not given any prescriptions <b>[SKIP TO HC8a]</b>	3	3	4	4

HC6a. **[IF ENROLLED 1 YEAR OR MORE (HP3=2-6):** In the last 12 months/**IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined this health plan], have you **[IF HAVE FAMILY COVERAGE (S4=2,3,4):** or other family members on your plan] skipped doses to make your medication last longer?

	Nat'l (n=2,114)	Trad. (n=1,861)	CDHP* (n=862)	HDHP* (n=1,346)
Yes	17%	16%	17%	22%
No	82	83	82	78
Other (describe) _____	<1	<1	<1	<1

HC6b. **[IF SKIPPED DOSES (HC6a=1,3) OR DIDN'T FILL A PRESCRIPTION DUE TO COST (HC5a=1,3), ASK:]** Was the prescription(s) that you did not fill or for which you skipped doses meant to treat any of the following conditions? (Check all that apply.)

	Nat'l (n=464)	Trad. (n=392)	CDHP* (n=254)	HDHP* (n=423)
Allergies	24%	23%	32%	21%
Depression	16%	18%	14%	15%
Hypertension or high blood pressure	15%	16%	13%	15%
High cholesterol	14%	13%	15%	17%
Asthma, emphysema or lung disease	6%	6%	8%	8%
Diabetes	6%	6%	9%	6%
Arthritis	5%	5%	5%	8%
<b>[NEW]</b> Stroke	2%	3%	2%	1%
Heart attack or other heart disease	2%	2%	2%	2%
Cancer	<1%	<1%	<1%	<1%
Other	48%	47%	42%	42%
Don't know	5%	4%	2%	4%
Decline to answer	2%	2%	2%	3%

HC8a/b. **[IF INDIVIDUAL COVERAGE (S4 = 1) OR FAMILY COVERAGE (S4=2-4), ASK:] [IF ENROLLED 1 YEAR OR MORE (HP3=2-6):** In the last 12 months/**IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined your current health plan], have you [or any family member on your plan] delayed or avoided completely getting any needed health care services for yourself [or any family member on your plan] (other than filling a prescription) due to the cost of those services? [Please do not include dental or vision care.]

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	18%	16%	29%	31%
No	74	76	63	60
Not applicable-was not sick in past 12 months/since joined health plan <b>[SKIP TO HC11]</b>	7	7	8	8

HC10. **[IF DELAYED/AVOIDED CARE FOR ANY REASON (HC8a OR HC8b =1), ASK:]** Which of the following types of care did you delay or avoid getting? (Check all that apply.)

	Nat'l (n=344)	Trad. (n=272)	CDHP* (n=274)	HDHP* (n=446)
Visit to doctor's office (not a specialist)	71%	70%	66%	62%
Visit to specialist's office	42%	40%	40%	44%
Lab/imaging tests	24%	21%	32%	31%
Trip to a hospital emergency room	20%	21%	11%	13%
Physical therapy sessions	15%	14%	10%	12%
Visit for hospital outpatient care/surgery	9%	9%	7%	11%
Other (specify) _____	1%	1%	1%	2%

HC11. Which, if any, of the following medical screening tests have you had done in the time period shown?

(% saying yes)	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP (n=895)	HDHP (n=1,404)
a. Have you had your blood pressure checked in the last year?	83%	84%	80%	86%
b. Have you had a dental exam in the past year?	64%	65%	68%	67%
c. [IF FEMALE OVER 50, D1=2 AND S1=9-11] Have you had a mammogram in the past 2 years? Nat'l (n=351), Traditional (n=310), CDHP (n=187), HDHP (n=284)	77%	76%	77%	74%
d. [IF FEMALE, D1=2] Have you had a Pap test in the past 3 years? Nat'l (n=1,197), Traditional (n=1,062), CDHP (n=597), HDHP (n=776)	77%	77%	82%	81%
e. [IF AGE 50+, S1=9-11] Have you had colon cancer screening in the past 5 years? Nat'l (n=658), Traditional (n=580), CDHP (n=306), HDHP (n=614)	54%	54%	57%	49%
f. Have you had your cholesterol checked in the past five years/ [IF HC2Af=1 OR HC2Ag=1 OR HC2Ah=1 or HC2Ai=1 OR HC2Aj=1] in the past year?	65%	66%	70%	70%

**HC12. [IF HAVE CHRONIC CONDITION – HC2A(You)=1 – ASK FOR UP TO 4 CONDITIONS INDIVIDUALLY, IF MORE THAN 4 – RANDOMLY SELECT WHICH 4 TO BE MENTIONED] How strongly do you agree or disagree with the following statement:**

I follow the treatment regimens for my [INSERT CONDITION FROM HC2A] very carefully.

	Allergies	Arthritis	Asthma, Emphysema, Lung Disease	Cancer	Depre- ssion	Diabetes	Heart Attack/ Heart Disease	High Chole sterol	Hyperte- nsion, High Blood Pressure	Stroke
<b>Strongly agree</b>										
National	27%	32%	35%	81%	36%	58%	38%	45%	63%	59%
Traditional	28%	33%	35%	83%	36%	57%	37%	46%	64%	68%
CDHP	26%	20%	43%	52%	40%	63%	69%	37%	53%	--
HDHP	26%	27%	41%	70%	42%	48%	55%	40%	61%	36%
<b>Somewhat agree</b>										
National	29%	27%	25%	3%	25%	30%	22%	32%	28%	20%
Traditional	29%	28%	23%	1%	24%	31%	20%	32%	26%	9%
CDHP	29%	23%	25%	3%	36%	32%	12%	33%	27%	100%
HDHP	27%	24%	31%	27%	25%	35%	30%	35%	26%	24%
<b>Neither agree nor disagree</b>										
National	27%	26%	14%	15%	21%	9%	14%	13%	7%	15%
Traditional	29%	26%	14%	15%	21%	9%	15%	13%	8%	18%
CDHP	29%	46%	20%	38%	12%	1%	--	15%	10%	--
HDHP	30%	32%	20%	4%	15%	9%	10%	17%	8%	40%
<b>Somewhat disagree</b>										
National	11%	10%	7%	1%	7%	2%	2%	9%	2%	5%
Traditional	9%	9%	6%	1%	7%	2%	--	7%	2%	6%
CDHP	10%	5%	7%	7%	5%	4%	16%	12%	9%	--
HDHP	11%	9%	6%	--	7%	6%	2%	5%	3%	--
<b>Strongly disagree</b>										
National	6%	6%	19%	--	12%	1%	25%	1%	<1	--
Traditional	6%	4%	21%	--	12%	<1	28%	1%	<1	--
CDHP	5%	5%	6%	--	6%	--	3%	2%	1%	--
HDHP	6%	8%	2%	--	11%	3%	2%	4%	2%	--

**Resources for Information**

R1. How much, if at all, do you use the following as sources for health information? Nat'l (n=2,182), Traditional (n=1,918), CDHP (n=895), HDHP (n=1,404)		<b>A lot</b>	<b>Some</b>	<b>Not at All</b>	<b>Not Available</b>
a.	Advertisements				
	National	3%	29	64	4
	Traditional	3%	29	65	4
	CDHP	2%	27	71	1
	HDHP	2%	30	68	1
b.	My friends or relatives				
	National	15%	59	23	3
	Traditional	14%	59	24	2
	CDHP	13%	68	19	1
	HDHP	13%	62	24	1
c.	Information provided by my health plan				
	National	16%	58	23	3
	Traditional	16%	59	23	3
	CDHP	13%	64	22	2
	HDHP	10%	62	26	3
d.	Information provided by my physician				
	National	50%	39	9	3
	Traditional	50%	39	9	3
	CDHP	48%	43	8	1
	HDHP	49%	41	9	2
e.	Internet or Health websites (other than my health plan's)				
	National	19%	51	27	3
	Traditional	18%	51	28	3
	CDHP	25%	54	20	1
	HDHP	22%	53	24	1
f.	Magazine articles or books about health				
	National	7%	49	39	4
	Traditional	7%	48	40	4
	CDHP	10%	56	33	1
	HDHP	8%	51	39	1
g.	Nurse advice line/help line				
	National	6%	29	57	8
	Traditional	6%	30	57	7
	CDHP	4%	31	61	3
	HDHP	5%	27	63	5
h.	Newspaper stories				
	National	3%	34	59	5
	Traditional	3%	34	59	4
	CDHP	3%	43	52	1
	HDHP	2%	39	57	2

R6. Which source do you most trust for information on health care providers (such as doctors, hospitals, or medical labs)? (Select only one answer.) \* Updated \*

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Your doctor	66%	66%	57%	64%
A family member or friend	14	15	14	13
Your health plan	5	5	6	4
Health websites (other than your health plan's)	5	4	9	6
A medical association (American Medical Association, American Heart Association, etc.)	4	4	6	5
A consumer group such as Consumer Reports	2	2	4	4
Newspaper stories	1	1	1	<1
Myself (vol.)	1	1	1	1
Magazine articles or books on health	1	<1	1	1
A government agency	<1	<1	<1	<1
Other (specify) _____	1	1	1	1

**[ASK ABOUT HOSPITALS ONLY IF SELF/FAMILY MEMBER WAS ADMITTED TO HOSPITAL IN PAST TWO YEARS (HC3A1=1)]**

R3. Does your health plan provide any of the following types of information about hospitals: (% saying yes)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Quality of care provided by hospitals	576	30	510	32	184	34	330	24
Cost of care provided by hospitals	576	28	510	29	184	31	330	19

R4. **[FOR EACH YES IN R3, ASK:]** Have you ever tried to use the health plan's information to choose a hospital?

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Health plan's information about the quality of care provided by hospitals	180	42	164	40	57	51	76	39
Health plan's information about the cost of care provided by hospitals	175	33	157	34	51	68	59	41

R5. **[FOR EACH YES IN R4, ASK:]** Was the information useful?  
(% saying yes, useful)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Health plan's information about the quality of care provided by hospitals	85	86	76	86	26	94	29	70
Health plan's information about the cost of care provided by hospitals	70	91	63	90	29	78	22	77

R10. Using sources **other than your health plan**, have you tried to find information about:  
(% saying yes, tried to find)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Cost and quality of care provided by hospitals	576	18	510	18	184	34	330	22

R11. **[IF YES (R10aa=1), ASK:]** Were you able to find any **useful** information you needed about the:  
(% saying yes)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Cost and quality of care provided by hospitals	128	73	108	74	50	67	67	51

**[ALL RESPONDENTS]**

R3. Does your health plan provide any of the following types of information about doctors, including specialists on:  
(% saying yes)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Quality of care provided by doctors	2,182	30	1,918	30	895	27	1,404	22
Cost of care provided by doctors	2,182	24	1,918	24	895	23	1,404	15

R4. **[FOR EACH YES IN R3, ASK:]** Have you ever tried to use the health plan's information to choose a doctor?  
(% saying yes, tried to use)

	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Health plan's information about the quality of care provided by doctors	652	51	577	49	225	55	287	53
Health plan's information about the cost of care provided by doctors	531	49	466	47	179	52	204	47

R5. [FOR EACH YES IN R4, ASK:] Was the information useful? (% saying yes, useful)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Information about the quality of care provided by doctors	360	91	317	91	116	91	145	79
Information about the cost of care provided by doctors	267	92	232	93	82	91	86	75
R10. Using sources <b>other than your health plan</b> , have you tried to find information about: (% saying yes, tried to find)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Cost and quality of care provided by doctors	2,182	17	1,918	17	895	25	1,404	23
R11. [IF YES (R10ba=1), ASK:] Were you able to find any <b>useful</b> information you needed about the: (% saying yes)	Nat'l		Traditional		CDHP		HDHP	
	n	%	n	%	n	%	n	%
Cost and quality of care provided by doctors	418	65	344	66	214	59	311	50
R7. [IF RECEIVED SOME CARE (ANY IN HC3=2-5), ASK:] [IF ENROLLED 1 YEAR OR MORE (HP3=2-6): In the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1): Since you joined your current health plan], did you do any of the following: (% saying yes)	Nat'l (n=2,033)	Trad. (n=1,794)	CDHP (n=805)	HDHP (n=1,284)				
a. Checked whether my health plan would cover my care	52%	50%	60%	61%				
c. Checked the price of a doctor's visit or other health care service before I received care	22%	21%	27%	27%				
d. Checked the quality rating of a doctor or hospital before I received care from them	20%	20%	18%	19%				
e. Talked to my doctor about treatment options and costs	45%	43%	47%	49%				
f. Used an online cost tracking tool provided by your health plan to manage your health expenses	8%	8%	20%	9%				
g. Participated in a wellness program offered through my job or my spouse's job	15%	15%	21%	11%				

R8. **[IF RECEIVED SOME CARE (ANY IN HC3=2-5), ASK:] [IF ENROLLED 1 YEAR OR MORE (HP3=2-6):**  
**In the last 12 months/IF ENROLLED LESS THAN 1 YEAR (HP3=1):** Since you joined your current health plan], did you do any of the following concerning your prescription drugs:  
 (% saying yes)

	Nat'l (n=2,033)	Trad. (n=1,794)	CDHP (n=805)	HDHP (n=1,284)
a. Asked for a generic drug instead of a brand name drug	47%	46%	54%	58%
b. Asked for a brand name drug instead of a generic drug	14%	14%	8%	10%
c. Asked my doctor to recommend a less costly prescription drug	31%	30%	38%	43%

**[IF EMPLOYED (J1=1 or 2) CONTINUE, ELSE SKIP TO D2]**

**About Your Job**

J6. How many years have you worked for your current employer?

	Nat'l (n=1,680)	Trad. (n=1,471)	CDHP* (n=707)	HDHP* (n=1,071)
Less than 2 years	25%	25%	21%	20%
2-4 years	23	23	19	20
5-9 years	24	24	22	22
10 or more years	28	28	39	37

J8. Including you, how many people work for your employer? (Include both full-time and part-time employees at all locations and worksites.)

	Nat'l (n=1,680)	Trad. (n=1,471)	CDHP* (n=707)	HDHP* (n=1,071)
Self-employed with no employees	3%	3%	6%	9%
2-9	9	8	12	13
10-49	11	11	16	14
50-199	11	11	11	14
200-499	9	9	8	7
500-1,999	11	11	11	11
2,000-4,999	6	6	6	6
5,000-9,999	7	7	7	4
10,000 or more	18	18	17	15
Don't know	15	16	6	8

J9. Which of the following best describes the industry in which you work? \* updated \*

	Nat'l (n=1,680)	Trad. (n=1,471)	CDHP* (n=707)	HDHP* (n=1,071)
Manufacturing	12%	12%	9%	10%
Government, public service	11	11	4	5
Education, social services	10	10	5	10
Transportation, utilities	8	8	6	6
Health services	8	9	14	12
Retail, restaurant	8	8	7	8
Construction	8	8	5	6
Technology, communication	7	7	10	10
Finance, insurance, real estate	6	6	14	8
Business services, personal services	5	5	7	8
Wholesale trade	2	2	3	3
Non-profits, religious organizations	2	2	4	3
Hospitality, entertainment, arts	2	3	2	3
Legal services	1	1	2	2
Agriculture, forestry, mining	1	1	2	1
Other (specify) _____	6	6	6	7

J5. What are your annual earnings from your job?

	Nat'l (n=1,680)	Trad. (n=1,471)	CDHP* (n=707)	HDHP* (n=1,071)
Less than \$20,000	14%	13%	7%	12%
\$20,000-\$29,999	14	14	8	13
\$30,000-\$39,999	16	17	10	14
\$40,000-\$49,999	13	13	10	13
\$50,000-\$69,999	16	17	19	16
\$70,000-\$99,999	11	10	21	14
\$100,000-\$149,999	6	6	11	8
\$150,000 or more	3	3	7	4
Decline to answer	8	8	7	7

## Demographics

D2. Are you of Hispanic, Spanish, or Latino origin or descent?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Yes	10%	10%	11%	9%
No	89	90	89	91
Other (specify) _____	<1	1	<1	--

D3. What is your racial/ethnic background? (Check all that apply.)

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
White/Caucasian	81%	80%	85%	86%
African American/Black	11	11	6	6
Asian/Pacific Islander	4	4	8	6
Other (specify) _____	6	7	3	3

D4. What is the highest grade of school or year of college you completed?

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Some high school or less	10%	11%	1%	1%
High school graduate	31	31	10	13
Some college	24	23	18	23
Trade or business school	6	5	6	6
College graduate	17	17	35	33
Some post graduate work	3	3	6	6
Graduate degree	10	9	24	17

D7. What was your total annual household income for 2006? (Include income from all sources.)

	Nat'l (n=2,182)	Trad. (n=1,918)	CDHP* (n=895)	HDHP* (n=1,404)
Less than \$20,000	8%	8%	3%	5%
\$20,000-\$29,999	8	8	4	7
\$30,000-\$39,999	9	9	5	8
\$40,000-\$49,999	9	10	8	10
\$50,000-\$69,999	17	18	14	16
\$70,000-\$99,999	18	18	27	22
\$100,000-\$149,999	14	14	20	14
\$150,000 or more	7	7	11	9
Decline to answer	10	10	8	9

Thank you for completing this survey!
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