



Robert Wood Johnson Foundation

The Robert Wood Johnson Foundation Health Care Consumer Confidence Index

A monthly survey of Americans' attitudes about health care

Baseline Findings

June 2009

Analysis provided by





Robert Wood Johnson Foundation Health Care Consumer Confidence Index

Results for April-May 2009

June 2009

Introduction

This report provides results for the Robert Wood Johnson Foundation Health Care Consumer Confidence Index (RWJF Index) for baseline and May 2009. The RWJF index is a monthly snapshot of how adults in the United States perceive their financial access to health care.

The data used to produce the RWJF index come from the University of Michigan Surveys of Consumers. The Surveys of Consumers are monthly telephone interviews conducted by the Survey Research Center at the University of Michigan using list-assisted random digit dialing. The surveys use a rotating panel design. Each month, a new cross-sectional sample of households is drawn. Respondents from this sample are re-interviewed six months later. Approximately 500 adults (age 18+) respond monthly, of which about 60% of respondents are new and 40% are being interviewed for a second time (six months from when they were last interviewed).

The sample is designed to be representative of all households in the coterminous United States (that is, the United States plus the District of Columbia, excluding Hawaii and Alaska). Results in this report have been weighted to be representative of all adults living in private households in the coterminous United States. The core of the Surveys of Consumers questionnaire is composed of 50 questions designed to track different aspects of consumer attitudes and expectations. The monthly response rate is approximately 39% (using the AAPOR RR2 calculation). More information about the University of Michigan Surveys of Consumers is available at <http://www.sca.isr.umich.edu/>.

These analyses are supported by a grant from the Robert Wood Johnson Foundation (RWJF). The State Health Access Data Assistance Center (SHADAC) developed the RWJF index from selected survey items using baseline data established in spring 2009. The RWJF index is itself composed of two sub-indices, the Recent Health Cost Barriers Index (RHCB Index) and the Future Health Cost Concerns Index (FHCC Index), which measure recent problems with access to health care due to cost and future worries about access to health care or health insurance due to cost, respectively. This report provides a description of the methodology of the index as well as tables of the results.

For methodological inquiries, please contact the State Health Access Data Assistance Center at 612-624-4802, shadac@umn.edu, or visit their web site at www.shadac.org.

Methods

The Robert Wood Johnson Foundation Health Care Consumer Confidence Index (RWJF Index) is the sum of two sub-indices, the Recent Health Cost Barriers Index and the Future Health Cost Concerns Index.

Recent Health Cost Barriers Index (RHCBI Index)

The RHCBI Index measures whether respondents experienced barriers in access to health care in the past year, including:

- delaying seeing a doctor when it was necessary due to cost,
- skipping a recommended medical test, treatment, or follow-up due to cost,
- not filling a prescription due to cost, and
- having difficulty paying for medical bills.

Refer to the “Index Questions” section of this report for exact question wording. These questions were chosen after exploratory factor analysis indicated that they were highly related to the same underlying construct. The Cronbach’s alpha, a common measure of the internal consistency of a scale, was calculated at 0.82 for the baseline data.

To calculate the RHCBI Index, we first computed the relative scores (RHCBI Score) for each of the four index questions (the percent of respondents giving “No” replies minus the percent giving “Yes” replies, plus 100 points for x_1 ... x_4 listed below). Using the formula shown below, we summed the four relative scores, and divided by the baseline total of 6.28.

$$RHCBI\ Score = x_1 + x_2 + x_3 + x_4$$
$$RHCBI\ Index = \frac{RHCBI\ Score}{RHCBI\ Score^{Base}} = \frac{RHCBI\ Score}{6.28}$$

Future Health Cost Concerns Index (FHCCI Index)

While the RHCBI Index utilized survey items that asked about cost barriers in access to health care in the past 12 months, the FHCCI Index uses measures of worry about barriers in access to health care due to cost in the near future. Many people may be concerned about paying for health care in the future even if they haven’t experienced difficulty in the recent past.

Specifically, the FHCCI Index uses items that asked respondents about:

- worry about losing health insurance coverage,
- worry about not being able to afford treatment for serious illness,
- worry about not being able to afford all of the routine health care services needed,
- worry about not being able to afford prescription drugs, and
- worry about going bankrupt from not being able to pay medical bills.

Refer to the “Index Questions” section of this report for exact question wording.

Questions included in the FHCCI Index were highly related to the same underlying construct in the initial factor analyses. The inclusion of the question about worry about losing health

insurance coverage makes calculation of the FHCC Index slightly more complex than the calculation of the RHCBC Index. People who had indicated that they were uninsured were not asked this question. The Cronbach's alpha for the insured is 0.85 and for uninsured 0.87, indicating that these variables work together well to measure concerns about paying for health care in the future.

Because of this difference in the number of questions, the FHCC Score is computed separately for insured and uninsured respondents, and then combined, weighting by the percent that were uninsured. As before, we first computed the relative scores for each of the index questions (the percent of respondents saying "not worried" minus the percent saying "worried," plus 100 points), using the "not worried" and "worried" percentages specific to the insured and uninsured groups. Then we summed the relative scores from each item, and divide by the baseline total of 6.33.

$$\begin{aligned}
 FHCC\ Score^{insured} &= x_5^{insured} + x_6^{insured} + x_7^{insured} + x_8^{insured} + x_9^{insured} \\
 FHCC\ Score^{uninsured} &= x_6^{uninsured} + x_7^{uninsured} + x_8^{uninsured} + x_9^{uninsured} \\
 FHCC\ Score &= p(FHCC\ Score^{insured}) + (1 - p)(FHCC\ Score^{uninsured}) \left(\frac{5}{4}\right) \\
 FHCC\ Index &= \frac{FHCC\ Score}{FHCC\ Score^{Base}} = \frac{FHCC\ Score}{6.33}
 \end{aligned}$$

In this equation, p equals the percent insured and $(1 - p)$ equals the percent uninsured. In the baseline period the uninsurance rate is 11.8 percent. We then multiplied the $FHCC\ Score^{uninsured}$ by 5/4 to give greater weight to the value for the uninsured, since they were asked one less question.

Robert Wood Johnson Foundation Health Care Consumer Confidence Index (RWJF Index)

As stated before, the RWJF Index is the sum of the RHCBC Index and the FHCC Index. This is equivalent to adding the sub-scales and dividing by the base period score 12.61.

$$\begin{aligned}
 RWJF\ Index &= RHCBC\ Index + FHCC\ Index \\
 &= \frac{RHCBC\ Score + FHCC\ Score}{RWJF\ Score^{Base}} \\
 &= \frac{RHCBC\ Score + FHCC\ Score}{12.61}
 \end{aligned}$$

While the two sub-indices measure recent barriers and near-future concerns, our analyses show that they can be combined into a single index measuring overall security about health care cost. Exploratory factor analyses showed the nine measures were strongly related to a single underlying construct. For our baseline, Cronbach's alpha for all nine items together is 0.86. Standard errors were computed using Taylor Series and adjusting for weighting and sample selection issues associated with the survey.

Index Questions

The Health Care Cost Index is derived from the following ten questions:

- x₁: In the past 12 months, was there any time when you (or someone in your family living there) delayed seeing a doctor when it was necessary because of the cost? (Yes/No)
- x₂: In the past 12 months, was there any time when you (or someone in your family living there) skipped a recommended medical test, treatment, or follow-up because of the cost? (Yes/No)
- x₃: In the past 12 months, was there any time when you (or someone in your family living there) did not fill a prescription because of the cost? (Yes/No)
- x₄: In the past 12 months, did you (and your family living there) ever have difficulty paying for your medical bills? (Yes/No)
- x₅: At this time, how worried are you that you will lose your health insurance coverage in the next 12 months? Are you very worried, somewhat worried, not too worried, or not worried at all? (Asked of and calculated for respondents who reported that they had health insurance coverage.)
- x₆: Thinking about the future, how worried are you that you will not be able to afford treatment if you (or someone in your family living there) become(s) seriously ill? (Are you very worried, somewhat worried, not too worried, or not worried at all?)
- x₇: Thinking about the future, how worried are you that you will not be able to afford all of the routine health care services you (and your family living there) might need? (Are you very worried, somewhat worried, not too worried, or not worried at all?)
- x₈: Thinking about the future, how worried are you that you will not be able to afford all of the prescription drugs you (and your family living there) might need? (Are you very worried, somewhat worried, not too worried, or not worried at all?)
- x₉: Thinking about the future, how worried are you that you will go bankrupt from not being able to pay your (family's) medical bills? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

Note: For x₅ to x₉, response categories were dichotomized as follows:

Very worried/somewhat worried = “Worried” for relative score for index calculation

Not too worried/not worried at all = “Not worried” for relative score for index calculation

Tables

Chart 1. RWJF Indices Tracking Chart

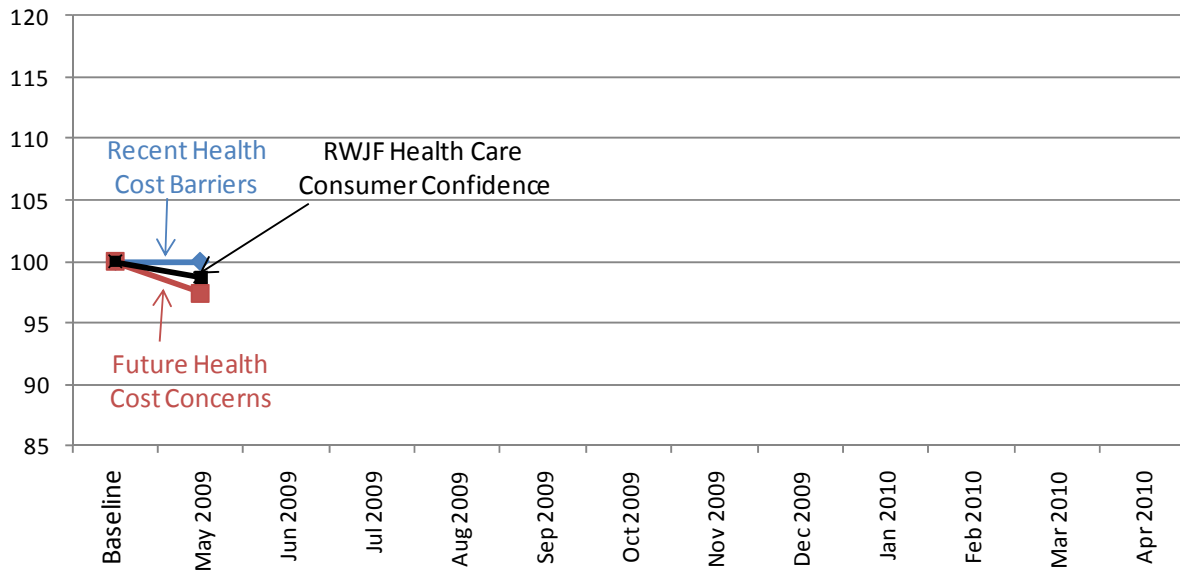


Table 1a. Current RWJF Index Levels

Measure	Index	
	Estimate	SE
Recent Health Cost Barriers	100.0	2.03
Future Health Cost Concerns	97.4	2.88
RWJF Health Care Consumer Confidence	98.7	2.19

Table 1b. Recent RWJF Index Levels

Period	RWJF		
	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence
Baseline	100	100	100
May 2009	100.0	97.4	98.7
Jun 2009			

Table 2. Percent Concerned and Index Values by Demographics, April-May 2009

	Percent reporting barrier/concern			Index		
	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence
Overall	37.6%	57.8%	64.7%	100.0	100.0	100.0
Age Categories						
	Percents			Index		
18-34	46.0%	61.7%	72.2%	91.7	97.7	94.7
35-49	44.0%	59.7%	66.2%	96.3	97.6	96.9
50-64	41.3%	59.0%	66.1%	97.0	94.7	95.9
65+	20.3%	51.6%	56.4%	113.4	110.6	112.0
Total	37.6%	57.8%	64.7%	100.0	100.0	100.0
Race						
	Percents			Index		
White Non-Hispanic	37.5%	56.4%	63.1%	101.0	103.1	102.0
Other	37.5%	64.1%	71.3%	96.0	86.3	91.1
Total	37.5%	57.8%	64.6%	100.1	100.0	100.0
Income Categories						
	Percents			Index		
Bottom Third	45.0%	68.9%	76.7%	90.3	83.3	86.8
Middle Third	43.6%	61.2%	66.9%	94.6	95.1	94.8
Top Third	26.1%	44.5%	52.0%	113.4	121.1	117.2
Total	38.0%	58.0%	65.0%	99.7	100.2	99.9
Education						
	Percents			Index		
HS or less	41.5%	64.1%	71.4%	94.1	89.0	91.6
Some college	37.8%	61.8%	69.9%	98.6	95.9	97.3
College degree	42.0%	56.4%	62.5%	99.2	102.9	101.1
Grad studies	24.2%	45.5%	51.7%	112.6	118.2	115.4
Total	37.6%	57.9%	64.8%	100.0	99.9	99.9
Sex						
	Percents			Index		
Male	32.4%	52.7%	58.9%	104.1	104.4	104.2
Female	41.8%	61.9%	69.4%	96.7	96.5	96.6
Total	37.6%	57.8%	64.7%	100.0	100.0	100.0
Health Status						
	Percents			Index		
Excellent	20.2%	40.0%	46.7%	115.3	122.1	118.7
Very good	30.4%	47.9%	56.3%	109.2	115.6	112.4
Good	39.6%	63.9%	71.3%	98.1	93.5	95.8
Fair/Poor	57.1%	76.3%	80.8%	79.4	71.1	75.2
Total	37.6%	57.9%	64.8%	100.1	99.9	100.0
Insurance Status						
	Percents			Index		
Insured	33.8%	54.4%	61.3%	104.4	106.6	105.5
Private insurance	33.9%	52.8%	59.9%	105.1	108.9	107.0
Public insurance	28.6%	55.7%	61.7%	106.2	103.6	104.9
Uninsured	67.9%	82.7%	89.9%	66.3	50.0	58.1
Total	37.7%	57.7%	64.6%	100.0	100.1	100.0

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for April-May 2009. Standard errors are shown in Table 6.

Table 3. Health Care Quality, Health Reform Importance, and Coverage Loss by Demographics, April-May 2009

	Received Quality Health Care *	Health Reform Important**	Worried may lose coverage***
	Percents		
Overall	86.2%	86.0%	23.6%

Age	Percents		
18-34	78.3%	89.5%	17.3%
35-49	81.7%	82.6%	24.6%
50-64	88.2%	86.8%	30.0%
65+	94.3%	86.6%	18.6%
Total	86.2%	86.0%	23.6%

Race	Percents		
White Non-Hispanic	88.2%	83.5%	23.7%
Other	78.0%	96.9%	23.1%
Total	86.3%	86.0%	23.6%

Income	Percents		
Bottom Third	79.8%	94.9%	26.3%
Middle Third	85.3%	87.2%	30.9%
Top Third	92.1%	76.5%	15.7%
Total	85.8%	86.0%	23.9%

Education	Percents		
HS or less	84.2%	91.1%	25.3%
Some college	84.8%	82.9%	25.1%
College degree	85.5%	86.2%	25.9%
Grad studies	92.0%	79.7%	16.4%
Total	86.2%	85.9%	23.6%

Sex	Percents		
Male	84.6%	80.7%	20.6%
Female	87.5%	90.2%	25.9%
Total	86.2%	86.0%	23.6%

Health Status	Percents		
Excellent	93.5%	83.9%	16.5%
Very good	90.9%	83.2%	13.9%
Good	86.1%	86.3%	28.6%
Fair/Poor	74.3%	91.0%	36.5%
Total	86.1%	86.0%	23.6%

Insurance Status	Percents		
Insured	89.3%	85.4%	23.6%
Private insurance	89.4%	84.2%	23.2%
Public insurance	90.2%	88.7%	23.3%
Uninsured	61.7%	89.6%	
Total	86.2%	85.9%	23.6%

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for April-May 2009. Standard errors are shown in Table 7.

*Percent responding that health care received was "excellent", "very good", or "good" quality

**Percent responding that it was "very important" or "somewhat important" to the question, "How important is it that President Obama include health care reform as part of his approach to addressing the economic crisis of the United States?"

***Percent responding that they were "very worried" or "somewhat worried"

Table 4. Survey Results, April-May 2009

Health Status	Percent	SE
Excellent	16.4%	1.23%
Very good	30.6%	1.54%
Good	30.5%	1.53%
Fair	16.6%	1.28%
Poor	6.0%	0.81%
Total	100.0%	0.00%

Delayed care because of cost	Percent	SE
Yes	22.4%	1.45%
No	77.6%	1.45%
Total	100.0%	0.00%

Skipped care because of cost	Percent	SE
Yes	20.7%	1.40%
No	79.3%	1.40%
Total	100.0%	0.00%

Did not fill prescription because of cost	Percent	SE
Yes	20.1%	1.39%
No	79.9%	1.39%
Total	100.0%	0.00%

Did not get mental health because of cost	Percent	SE
Yes	4.1%	0.67%
No	95.9%	0.67%
Total	100.0%	0.00%

Trouble paying medical bills	Percent	SE
Yes	22.7%	1.44%
No	77.3%	1.44%
Total	100.0%	0.00%

Have health insurance	Percent	SE
Yes	88.4%	1.15%
No	11.6%	1.15%
Total	100.0%	0.00%

Covered through employer (of insured)	Percent	SE
Yes	67.2%	1.66%
No	32.8%	1.66%
Total	100.0%	0.00%

Covered by direct purchase (of insured)	Percent	SE
Yes	31.2%	1.63%
No	68.8%	1.63%
Total	100.0%	0.00%

Covered by public plan (of insured)	Percent	SE
Yes	40.5%	1.72%
No	59.6%	1.72%
Total	100.0%	0.00%

Worried will lose coverage (of insured)	Percent	SE
Very worried	5.8%	0.85%
Somewhat worried	17.9%	1.37%
Not too worried	27.3%	1.58%
Not worried at all	49.1%	1.76%
Total	100.0%	0.00%

Worried employer will stop coverage (of ESI)	Percent	SE
Yes	10.9%	1.22%
No	89.1%	1.22%
Total	100.0%	0.00%

Worried might lose job (of ESI and Direct)	Percent	SE
Yes	18.3%	1.46%
No	81.7%	1.46%
Total	100.0%	0.00%

Worried might get job without coverage (of ESI or public)	Percent	SE
Yes	8.6%	1.10%
No	91.5%	1.10%
Total	100.0%	0.00%

Worried will not afford current coverage (of insured)	Percent	SE
Yes	16.8%	1.36%
No	83.2%	1.36%
Total	100.0%	0.00%

Worried about cuts to public coverage (of public)	Percent	SE
Yes	16.1%	1.58%
No	83.9%	1.58%
Total	100.0%	0.00%

Worried cannot afford future care	Percent	SE
Very worried	18.3%	1.33%
Somewhat worried	27.7%	1.50%
Not too worried	29.4%	1.52%
Not worried at all	24.6%	1.42%
Total	100.0%	0.00%

Worried cannot afford future routine care	Percent	SE
Very worried	15.0%	1.22%
Somewhat worried	29.2%	1.54%
Not too worried	29.1%	1.51%
Not worried at all	26.7%	1.45%
Total	100.0%	0.00%

Worried cannot afford future prescriptions	Percent	SE
Very worried	14.6%	1.21%
Somewhat worried	25.0%	1.46%
Not too worried	28.8%	1.51%
Not worried at all	31.5%	1.54%
Total	100.0%	0.00%

Worried must keep current job for coverage (of ESI and not retired)	Percent	SE
Very worried	10.1%	1.39%
Somewhat worried	14.1%	1.60%
Not too worried	24.4%	1.94%
Not worried at all	51.5%	2.26%
Total	100.0%	0.00%

Worried will go bankrupt from medical bills	Percent	SE
Very worried	9.9%	1.02%
Somewhat worried	14.5%	1.18%
Not too worried	26.7%	1.48%
Not worried at all	48.9%	1.67%
Total	100.0%	0.00%

Rating of health care quality received	Percent	SE
Excellent	24.8%	1.41%
Very good	34.2%	1.58%
Good	27.2%	1.51%
Fair	10.1%	1.07%
Poor	3.7%	0.65%
Total	100.0%	0.00%

How important it is that President Obama includes health reform in addressing economic crisis	Percent	SE
Very important	65.2%	1.59%
Somewhat important	20.8%	1.36%
Not very important	7.0%	0.86%
Not at all important	5.1%	0.70%
Opposes health reform (if vol.)	2.0%	0.45%
Total	100.0%	0.00%

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for April-May 2009.

Note: SE= Standard Error

Table 5. Demographics, April-May 2009

Age	Percent	SE
18-34	16.5%	1.38%
35-49	29.0%	1.53%
50-64	29.6%	1.49%
65+	24.9%	1.37%
Total	100.0%	

Race	Percent	SE
White Non-Hispanic	81.7%	1.33%
Other	18.4%	1.33%
Total	100.0%	

Income	Percent	SE
Bottom Third	33.0%	1.66%
Middle Third	32.4%	1.63%
Top Third	34.6%	1.62%
Total	100.0%	

Education	Percent	SE
HS or less	33.0%	1.60%
Some college	19.0%	1.30%
College degree	28.8%	1.51%
Grad studies	19.1%	1.26%
Total	100.0%	

Sex	Percent	SE
Male	44.4%	1.66%
Female	55.6%	1.66%
Total	100.0%	

Health Status	Percent	SE
Excellent	16.4%	1.23%
Very good	30.6%	1.54%
Good	30.5%	1.53%
Fair/Poor	22.5%	1.43%
Total	100.0%	

Insurance Status	Percent	SE
Insured	88.4%	1.15%
Private insurance	75.5%	1.48%
Public insurance	40.5%	1.71%
Uninsured	11.6%	1.15%
Total	100.0%	

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for April-May 2009.

Note: SE= Standard Error

Table 6. Standard Errors for Percent Concerned and Index Values by Demographics, April-May 2009

Age Categories	Percents			Index		
	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence	Recent Health Cost Barriers	Future Health Cost Concerns	Health Care Consumer Confidence
18-34	4.7%	4.6%	4.2%	4.33	5.58	4.21
35-49	3.2%	3.1%	3.0%	2.84	3.81	3.00
50-64	2.9%	2.9%	2.7%	2.61	3.81	2.84
65+	2.5%	3.1%	3.1%	2.17	3.47	2.36
Total	1.6%	1.6%	1.6%	1.46	2.03	1.53

Race	Percents			Index		
White Non-Hispanic	1.8%	1.8%	1.8%	1.57	2.20	1.69
Other	3.9%	3.8%	3.6%	3.86	5.11	3.69
Total	1.7%	1.7%	1.6%	1.47	2.04	1.54

Income Categories	Percents			Index		
Bottom Third	3.1%	2.9%	2.6%	3.02	3.91	2.95
Middle Third	3.1%	3.0%	2.8%	2.88	3.80	2.97
Top Third	2.6%	2.8%	2.8%	1.64	2.80	1.94
Total	1.7%	1.7%	1.6%	1.52	2.11	1.60

Education	Percents			Index		
HS or less	3.0%	2.9%	2.7%	2.85	3.83	2.83
Some college	3.7%	3.6%	3.4%	3.53	4.58	3.54
College degree	3.1%	3.1%	3.0%	2.58	3.65	2.84
Grad studies	3.2%	3.6%	3.6%	2.37	3.88	2.74
Total	1.6%	1.6%	1.6%	1.46	2.03	1.53

Sex	Percents			Index		
Male	2.4%	2.5%	2.5%	2.12	3.13	2.31
Female	2.2%	2.1%	2.0%	2.01	2.66	2.04
Total	1.6%	1.6%	1.6%	1.46	2.03	1.53

Health Status	Percents			Index		
Excellent	3.4%	4.0%	4.1%	2.55	4.40	2.95
Very good	2.9%	3.0%	3.0%	2.08	3.25	2.36
Good	3.0%	2.9%	2.6%	2.72	3.64	2.75
Fair/Poor	3.6%	3.0%	2.8%	3.66	4.44	3.47
Total	1.6%	1.6%	1.6%	1.46	2.04	1.54

Insurance Status	Percents			Index		
Insured	1.7%	1.8%	1.7%	1.42	2.03	1.50
Private insurance	1.8%	1.9%	1.8%	1.50	2.16	1.59
Public insurance	2.5%	2.7%	2.6%	2.24	3.23	2.33
Uninsured	4.9%	4.0%	3.0%	5.34	6.22	4.85
Total	1.6%	1.6%	1.6%	1.47	2.04	1.54

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for April-May 2009.

Table 7. Standard Errors for Health Care Quality, Health Reform Importance, and Coverage Loss by Demographics, April-May 2009

	Percents		
Age	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
18-34	3.9%	4.4%	4.3%
35-49	2.5%	3.2%	2.9%
50-64	2.0%	2.9%	2.9%
65+	1.5%	3.1%	2.5%
Total	1.2%	1.7%	1.5%

	Percents		
Race	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
White Non-Hispanic	1.3%	1.8%	1.7%
Other	3.4%	3.9%	3.7%
Total	1.2%	1.7%	1.5%

	Percents		
Income	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
Bottom Third	2.6%	3.1%	3.1%
Middle Third	2.3%	3.0%	3.0%
Top Third	1.6%	2.9%	2.1%
Total	1.3%	1.7%	1.6%

	Percents		
Education	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
HS or less	2.3%	3.0%	2.9%
Some college	2.9%	3.8%	3.5%
College degree	2.3%	2.9%	2.8%
Grad studies	2.1%	3.7%	2.9%
Total	1.2%	1.7%	1.5%

	Percents		
Sex	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
Male	1.9%	2.6%	2.3%
Female	1.5%	2.2%	2.1%
Total	1.2%	1.7%	1.5%

	Percents		
Health Status	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
Excellent	2.1%	3.4%	3.3%
Very good	1.8%	2.9%	2.2%
Good	2.2%	3.1%	2.9%
Fair/Poor	3.3%	3.6%	3.9%
Total	1.2%	1.7%	1.5%

	Percents		
Insurance Status	Received Quality Health Care*	Health Reform Important**	Worried may lose coverage***
Insured	1.1%	1.8%	1.5%
Private insurance	1.2%	1.9%	1.6%
Public insurance	1.7%	2.7%	2.4%
Uninsured	5.3%	5.2%	
Total	1.2%	1.7%	1.5%

Source: Robert Wood Johnson Foundation Health Care Consumer Confidence Index for April-May 2009.

*Percent responding that health care received was "excellent", "very good", or "good" quality

**Percent responding that it was "very important" or "somewhat important" to the question, "How important is it that President Obama include health care reform as part of his approach to addressing the economic crisis of the United States?"

***Percent responding that they were "very worried" or "somewhat worried"

Survey Questionnaire

Q1. Next we have some general questions about health care.

Would you say that in general your health is excellent, very good, good, fair, or poor?

1. EXCELLENT
2. VERY GOOD
3. GOOD
4. FAIR
5. POOR

Q2a. In the past 12 months, was there any time when you (or someone in your family living there) delayed seeing a doctor when it was necessary because of the cost?

1. YES
5. NO

Q2b. In the past 12 months, was there any time when you (or someone in your family living there) skipped a recommended medical test, treatment, or follow-up because of the cost?

1. YES
5. NO

Q2c. In the past 12 months, was there any time when you (or someone in your family living there) did not fill a prescription because of the cost?

1. YES
5. NO

Q2d. In the past 12 months, was there any time when you (or someone in your family living there) did not get mental health care that was needed because of the cost?

1. YES
5. NO

Q3. In the past 12 months, did you (and your family living there) ever have difficulty paying for your medical bills?

[INTERVIEWER PROBE: “This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.”]

1. YES
5. NO

Q4. Do you, yourself, have any kind of health care insurance or health plan at this time? This would include any private insurance plan through your (or your (spouse’s/partner’s)) employer

or that you purchased yourself, including an HMO, or a government program such as Medicare or Medicaid.

1. YES
5. NO

*** GO TO Q7a**

*V

Q5a. Are you currently covered by health insurance through your (or your (spouse's/partner's)) current or former employer or union?

1. YES
5. NO

Q5b. Are you currently covered by health insurance purchased directly from an insurance company by you or another family member?

1. YES
5. NO

Q5c. Are you currently covered by health insurance through Medicare, Medicaid, TRICARE, military health care, the VA or Veterans' Administration, or any other state or government plan?

1. YES
5. NO

Q6. At this time, how worried are you that you will lose your health insurance coverage in the next 12 months? Are you very worried, somewhat worried, not too worried, or not worried at all?

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q6_0. INTERVIEWER CHECKPOINT:

1. IF HAS EMPLOYER-SPONSORED HEALTH INSURANCE ONLY (Q5a=YES/Q5b AND Q5c=NO/DK/NA) --> **GO TO Q6a-Q6d** (SKIP Q6e)

2. IF HAS SELF-PURCHASED HEALTH INSURANCE ONLY (Q5b=YES/Q5a AND Q5c=NO/DK/NA) --> **GO TO Q6b-Q6d** (SKIP Q6a AND Q6e)

3. IF HAS GOVERNMENT HEALTH INSURANCE ONLY (Q5c=YES/Q5a AND Q5b=NO/DK/NA) --> **GO TO Q6c-Q6e** (SKIP Q6a-Q6b)

4. IF HAS EMPLOYER-SPONSORED AND SELF-PURCHASED HEALTH INSURANCE (Q5a AND Q5b=YES/Q5c=NO/DK/NA) --> **GO TO Q6a-Q6d** (SKIP Q6e)

5. IF HAS EMPLOYER-SPONSORED AND GOVERNMENT HEALTH INSURANCE (Q5a AND Q5c=YES/Q5b=NO/DK/NA) --> **GO TO Q6a-Q6e**

6. IF HAS SELF-PURCHASED AND GOVERNMENT HEALTH INSURANCE (Q5b AND Q5c=YES/Q5a=NO/DK/NA) --> **GO TO Q6b-Q6e** (SKIP Q6a)

7. OTHERS --> **GO TO Q6a-Q6e**

Q6a. Next I will read some reasons why people might worry about losing health insurance coverage. For each one, please say yes or no for your own situation during the next 12 months. Are you worried about losing coverage because your (or your (spouse's/partner's)) employer will stop providing coverage?

- 1. YES
- 5. NO
- 6. RETIRED; NOT WORKING (IF VOL.)

Q6b. Are you worried about losing coverage because you (or your (spouse/partner)) might lose a job?

- 1. YES
- 5. NO
- 6. RETIRED; NOT WORKING (IF VOL.)

Q6c. Are you worried about losing coverage because you (or your (spouse/partner)) might get a new job or position that does not offer coverage?

- 1. YES
- 5. NO

Q6d. Are you worried about losing coverage because you (and your family) will not be able to afford the increasing costs of your current coverage?

- 1. YES
- 5. NO

Q6e. Are you worried about losing coverage because the government might make cuts to your public health insurance program?

- 1. YES
- 5. NO

Q7a. The next several questions are about the future. For each of the next questions, please tell me whether you are very worried, somewhat worried, not too worried, or not worried at all.

First, thinking about the future, how worried are you that you will not be able to afford treatment if you (or someone in your family living there) becomes seriously ill? Are you very worried, somewhat worried, not too worried, or not worried at all?

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7b. Thinking about the future, how worried are you that you will not be able to afford all of the routine health care services you (and your family living there) might need? Are you very worried, somewhat worried, not too worried, or not worried at all?

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7c. (Thinking about the future,) how worried are you that you will not be able to afford all of the prescription drugs you (and your family living there) might need? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7d. [IF Q6_0=1-2,4-7:] (Thinking about the future,) how worried are you that you will have to stay in your current job instead of taking a new job for fear of losing health benefits? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q7e. (Thinking about the future,) how worried are you that you will go bankrupt from not being able to pay your (family's) medical bills? (Are you very worried, somewhat worried, not too worried, or not worried at all?)

1. VERY WORRIED
2. SOMEWHAT WORRIED
3. NOT TOO WORRIED
4. NOT WORRIED AT ALL

Q8. In general, how would you rate the quality of health care you (and your family living there) receive — would you say that it is excellent, very good, good, fair, or poor?

1. EXCELLENT
2. VERY GOOD
3. GOOD

4. FAIR
5. POOR

Q9. How important is it that President Obama include health care reform as part of his approach to addressing the economic crisis of the United States? Is it very important, somewhat important, not very important, or not at all important?

[INTERVIEWER PROBE: "This would include increasing health insurance coverage, increasing access, and reducing cost."]

1. VERY IMPORTANT
2. SOMEWHAT IMPORTANT
3. NOT VERY IMPORTANT
4. NOT AT ALL IMPORTANT
6. R OPPOSES HEALTH CARE REFORM (IF VOL.)