

Louisiana Health Insurance Survey

2023



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Executive Summary

This report summarizes the results of the Louisiana Health Insurance Survey (LHIS) -- a biennial survey conducted since 2003 to measure the number of Louisianians without access to health insurance and related aspects of Louisiana's healthcare system. The survey allowed analysis of unique events such as hurricanes and the COVID-19 pandemic, changes in economic conditions and changes in policy on health insurance coverage. The 2023 survey updates the estimates of Louisiana's uninsured population, showing a continued decrease in the uninsured rate for adults since the Medicaid expansion. Key findings of the 2023 LHIS are:

Insurance coverage for children (under 19):

- ▶ Uninsured rates for children remain low, below 5% for 2009 and later.
- ▶ An estimated 38,492 children are uninsured (3.3%).
- ▶ Among Medicaid eligible children, 3.5% or 20,618 are uninsured.
- ▶ Medicaid continues to serve as the largest source of coverage for children at 56.8% while 38.2% of Louisiana children are covered by parents' employers.

Insurance coverage for non-elderly adults (19-64):

- ▶ An estimated 212,599 Louisiana adults (7.9%) are uninsured.
- ▶ Uninsured rates for adults continued to decrease.
- ▶ Employer coverage continues to serve as the most important source of coverage at 47.3% of adults while 36.0% of Louisiana's non-elderly adults receive Medicaid coverage.

Introduction

This report summarizes the results of the 2023 Louisiana Health Insurance Survey (LHIS). The LHIS provides estimates of Louisiana's uninsured populations for children and adults since 2003 and a benchmark for assessments of the uninsured population following Hurricane Katrina and other natural disasters, the BP Oil Spill, and the COVID-19 pandemic. Louisiana sought to offset these conditions with legislative actions. Some particularly important changes for the 2023 LHIS were the implementation of extending Medicaid coverage for children with disabilities under the age of 19 regardless of parental income and Louisiana becoming the first state to extend postpartum coverage for pregnant women. The broad trend has been towards wider health insurance coverage and fewer uninsured individuals, first with children in the early 2000s, when the percentage of uninsured children was estimated at 11.1% in the 2003 survey to 5% or lower in 2009 to the present, and then with adults from over 20% to under 8% in 2023.

The most notable change in condition for the 2023 LHIS is the “unwinding” of those Louisiana residents whose Medicaid coverage was extended temporarily during the COVID-19 Public Health Emergency. This automatic reenrollment into Medicaid during the COVID-19 Public Health Emergency was an important factor in expanding Medicaid coverage in Louisiana. Beginning in April 2023, Louisiana Medicaid implemented re-determining eligibility strategies to meet the federal requirements to address the “unwinding” of the COVID-19 extended coverage. The 2023 LHIS surveys were conducted between February and June 2023 with the bulk of respondents completing surveys early in this survey period. This timing is important because our results do not capture the bulk of the “unwinding” of the Covid-related continuous coverage provisions in the State.

While we anticipate that dropping people from Medicaid after the expiration of continuous coverage provisions will reduce the number of persons covered by Medicaid and increase the uninsured rate, some caution is needed to assess the impact of “unwinding” on the number of uninsured. First, a large portion of those removed from the roles were removed for procedural reasons rather than no longer qualifying for Medicaid and may renew their coverage in the future. Second, some individuals may have moved to another type of health insurance coverage rather than into the uninsured category. With these 2023 results as a baseline, the 2025 LHIS will provide detailed information on the impact of unwinding.

The 2023 LHIS is based on a sample of 8,972 Louisiana households and 24,045 Louisiana residents, thus allowing for detailed estimates of the uninsured populations for each of the Department of Health's nine regions and for specific subpopulations (e.g., children under 250% of federal poverty limit or adults under 138% of federal poverty limit).

Our goal has been to provide state-of-the-art estimates while continuing to provide estimates that can be compared to prior years. Some advances such as the Medicaid Bias correction have been a response to the consensus best practices documented in academic literature (Barnes, S., Goidel, R. K., Terrell, D., & Virgets, S. 2022).. Others such as the move to surveys of cell phone and online respondents address the changes in lifestyles over time. In the 2023 survey, the category of race was expanded to include ethnicity, allowing LHIS to align with the current questions and terminology (i.e. “race” vs. “ethnicity”) of the U.S. Census Bureau, which asks both the ethnicity and race question. Prior LHIS Survey data shows the “other” category responses to the race question in the analysis has grown larger over the years. By using the ethnicity question followed by race options it will allow the survey to better define the “other” race category. Appendix A contains a detailed description of the current methodology with a short description of some advances adopted over time. Appendix B of the report outlines the 2023 Survey questions asked to each Louisiana resident/household.

The remainder of this report provides an overview of the major findings from the 2023 LHIS. Section 1 of this report contains findings with regard to insurance coverage for children. Section 2 focuses on health insurance coverage for Louisiana's adults. Section 3 presents correlations between health insurance and other individual and household characteristics such as income and race. Section 4 summarizes results on access to and quality of healthcare based on four questions proposed by the Office of Public Health. Section 5 contains detailed results over the entire 20-year span of the LHIS to provide a better vision of the change in health insurance coverage for various demographic groups within Louisiana.

1. Uninsured Children

This section presents the results for children under 19, including the uninsured rates by region and income and sources of health insurance coverage. The uninsured rate for children was 3.3% which equates to approximately 38,492 children without health insurance in 2023, a slight increase from 2021. For the generally lower-income children eligible for Medicaid, uninsured rates are 3.5%.

Because the LHS has been a continuous survey since 2003, the 2023 LHS results give us a twenty-year view of reducing the number of uninsured children in Louisiana.

Figure 1-1 displays the children's uninsured rate and the number of uninsured since 2003. The uninsured rate for children was 11.1% in 2003. However, with the expansion of Medicaid and increased awareness among families with eligible children, this rate saw significant declines through 2011. By 2009, the uninsured rate had dropped to about 5.0% and has remained below 5% for all children, including those eligible for Medicaid, since then. The number of uninsured children decreased from over 143,000 in 2003 to just over 38,000 according to the 2023 LHS results.

Figure 1-1 Uninsured Children (Under 19), 2003 – 2023

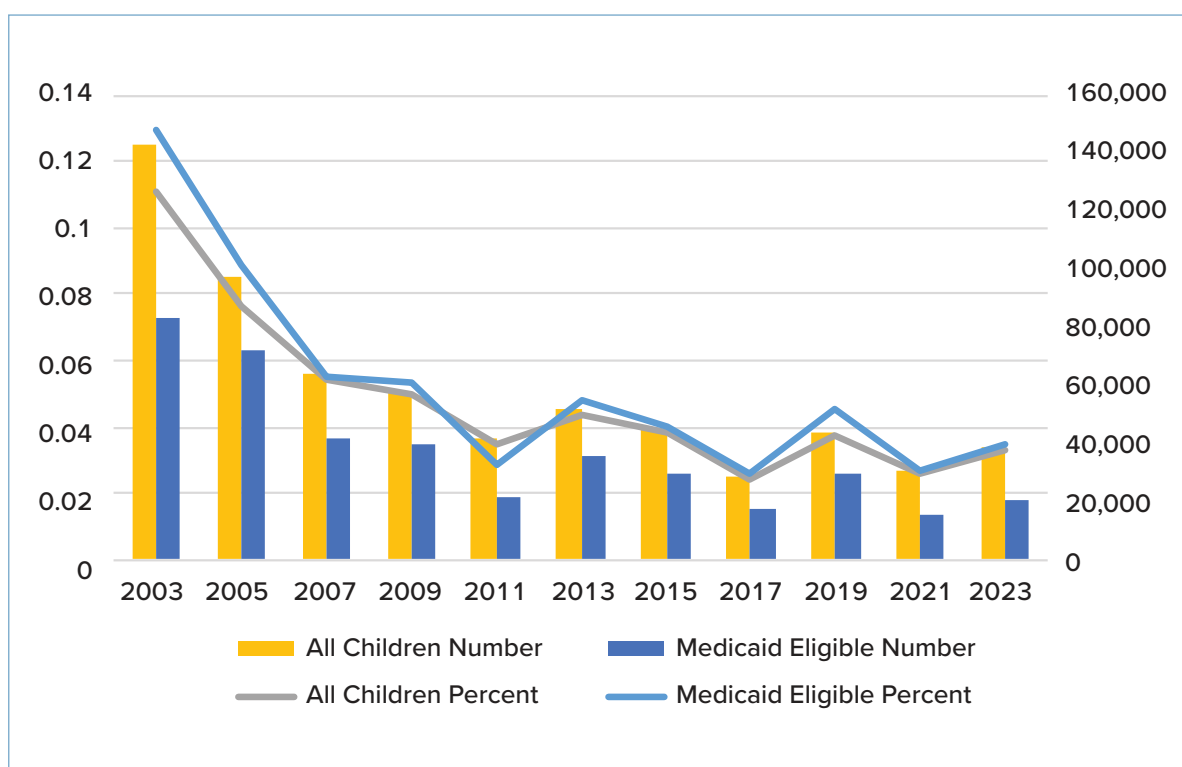


Table 1-1 shows the percentage and total number of uninsured children by region from 2019 to 2023. Though still quite low, the uninsured rate increased slightly overall in 2023. The biggest decrease is in the Houma-Thibodaux region and the largest increase is in The Northeast region. The children's uninsured rates have continued to remain low since 2009 in all regions.

Table 1-1 Uninsured Children (Under 19) by Region

Region	2019		2021		2023	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	2.5%	5,014	4.2%	8,659	5.0%	9,768
Baton Rouge 2	3.8%	6,169	2.2%	3,819	2.6%	4,511
Houma-Thibodaux 3	5.2%	5,587	3.2%	2,984	2.3%	2,218
Acadiana 4	2.9%	5,026	2.1%	3,650	2.4%	3,573
Southwest 5	2.6%	2,146	2.9%	2,147	2.1%	1,730
Central 6	4.8%	3,783	3.1%	2,288	2.8%	2,270
Northwest 7	5.1%	6,867	1.8%	2,364	4.5%	5,906
Northeast 8	3.9%	3,342	2.1%	1,910	5.9%	5,159
Northshore 9	4.0%	6,279	1.9%	2,867	2.1%	3,356
Statewide	3.8%	44,213	2.6%	30,689	3.3%	38,492

Table 1-2 shows the uninsured rates for Medicaid-eligible children by region from 2019 to 2023. Although this group is eligible for Medicaid, the LHIS and other surveys find that a small percentage of children in this income group remain uninsured. This number is small and is estimated to be 20,618 children in 2023.

Table 1-2 Uninsured Medicaid-Eligible Children (Under 19) by Region

Region	2019		2021		2023	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	3.4%	3,645	4.4%	3,616	6.1%	5,761
Baton Rouge 2	3.1%	2,586	2.6%	2,067	2.6%	2,162
Houma-Thibodaux 3	5.4%	3,371	3.3%	1,421	3.6%	1,726
Acadiana 4	4.2%	3,935	2.3%	2,399	3.5%	2,870
Southwest 5	5.0%	1,982	2.4%	1,027	1.7%	780
Central 6	6.7%	3,059	3.6%	1,675	0.9%	429
Northwest 7	5.5%	4,655	1.6%	1,207	5.3%	3,390
Northeast 8	5.1%	2,582	2.1%	1,132	5.0%	2,563
Northshore 9	4.2%	3,414	2.0%	1,346	1.2%	938
Statewide	4.5%	29,227	2.7%	15,889	3.5%	20,618

Table 1-3 illustrates the relationship between income, expressed as a percentage of federal poverty level (FPL), and insurance status. The FPL is an income benchmark issued annually by the U.S. Department of Health and Human

Services and is used to determine eligibility for certain programs and benefits including Medicaid. It varies by household size, but in 2023 the FPL for a family of four was \$30,000. Children under 19 years of age are eligible for Louisiana Medicaid or LaCHIP if their household income is below 217 percent of the Federal Poverty Level (FPL). There is the option of the LaCHIP Affordable Plan, a Medicaid buy-in program requiring a monthly payment of \$50 to receive LaCHIP coverage, for households with incomes between 217 and 255 percent of the FPL.

Uninsured rates for children are low in all income categories. The large number of children without insurance under 100% is more of a reflection of poverty in Louisiana than insurance access in 2023. The highest uninsured rate is for the 200-250% FPL category.

Table 1-3 Uninsured Children (Under 19) by FPL

FPL Category	Percent	Number
Under 100% FPL	3.8%	15,935
100-150% FPL	1.7%	1,247
150 - 200% FPL	2.1%	1,251
200 - 250% FPL	5.0%	6,918
250 - 300% FPL	2.5%	2,483
300-400% FPL	2.4%	3,480
More than 400%	3.2%	7,178

The LHIS asks questions about insurance coverage type for each member of the household and results for children are provided in Table 1-4. The possible responses are that a person is covered through employer insurance held by someone in the household (Employer), an insurance policy purchased privately (Purchased Coverage), a plan that was provided by a previous employer of someone in the household (Former Employer), an insurance policy held by someone not in the household (Not in Household) or one of three groups of government coverage (Medicare, Military, or Medicaid). Individuals are considered to be uninsured after confirming that they do not have any type of coverage.

The largest source of health insurance for children is Medicaid. Over half (56.8%) of Louisiana children are insured by Medicaid. Employer-sponsored coverage is the second largest source of coverage at 38.2% in 2023. Other sources of coverage comprise smaller portions, including purchased private insurance, former employer insurance like COBRA, not-in-household coverage such as insurance through a non-custodial parent, and military coverage. Many children have multiple sources of health insurance or secondary insurance providers, so the totals of these tables add to more than 100%. Approximately 13.0% of children have purchased coverage, 7.7% from someone in another household, and small numbers in other categories. Only 3.3% of children are uninsured.

Table 1-4 Sources of Health Insurance Coverage for Children (Under 19) by Region

	Employer sponsored		Purchased		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	33.6%	65,414	15.9%	31,001	5.0%	9,832	9.2%	17,972
Baton Rouge 2	46.3%	79,378	13.6%	23,352	5.4%	9,193	7.9%	13,528
Houma-Thibodaux 3	40.6%	39,942	12.4%	12,180	5.5%	5,399	10.1%	9,937
Acadiana 4	35.3%	51,778	13.4%	19,638	5.3%	7,738	7.2%	10,628
Southwest 5	36.4%	30,652	12.6%	10,585	4.7%	3,944	6.5%	5,475
Central 6	31.2%	24,897	12.8%	10,192	4.6%	3,690	8.5%	6,762
Northwest 7	41.6%	54,816	12.3%	16,185	5.0%	6,531	5.3%	6,962
Northeast 8	29.2%	25,420	12.5%	10,846	6.6%	5,714	7.3%	6,349
Northshore 9	43.1%	68,616	10.3%	16,449	4.0%	6,334	6.7%	10,665
Statewide	38.2%	440,914	13.0%	150,428	5.1%	58,375	7.7%	88,278

	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	5.3%	10,352	2.5%	4,771	51.6%	100,419	5.0%	9,768
Baton Rouge 2	5.2%	8,931	3.9%	6,713	51.4%	88,002	2.6%	4,511
Houma-Thibodaux 3	5.9%	5,778	2.8%	2,747	57.0%	56,091	2.3%	2,218
Acadiana 4	4.3%	6,309	1.8%	2,590	66.3%	97,433	2.4%	3,573
Southwest 5	2.8%	2,365	1.0%	882	63.0%	53,076	2.1%	1,730
Central 6	6.8%	5,402	4.4%	3,490	64.5%	51,542	2.8%	2,270
Northwest 7	8.0%	10,588	6.5%	8,492	50.0%	65,771	4.5%	5,906
Northeast 8	4.8%	4,193	4.8%	4,169	64.4%	56,002	5.9%	5,159
Northshore 9	4.8%	7,659	2.3%	3,717	54.7%	87,080	2.1%	3,356
Statewide	5.3%	61,577	3.3%	37,571	56.8%	655,417	3.3%	38,492

Note: Columns sum to more than 100% because some individuals have multiple sources of coverage.

2. Uninsured Adults

This section provides results for non-elderly adults ages 19-64. The uninsured rate for adults in 2023 is 7.9%, down from 9.4% in 2021. This translates into an estimated 212,599 adults uninsured. Close to 47,000 adults have gained health insurance coverage since the last iteration of the survey in 2021. Figure 2-1 shows the percentage and number of uninsured adults from 2003 to 2023. The uninsured rate dropped significantly between 2015 and 2017 with the Medicaid expansion in Louisiana in 2016, which expanded eligibility to a large group of low-income adults who were not previously eligible for public insurance and could not afford health insurance on their own. From the peak in 2015, results indicate that the number of uninsured Louisiana adults has declined by more than 430,000.

Figure 2-1 Uninsured Adults (Aged 19 – 64), 2003 – 2023

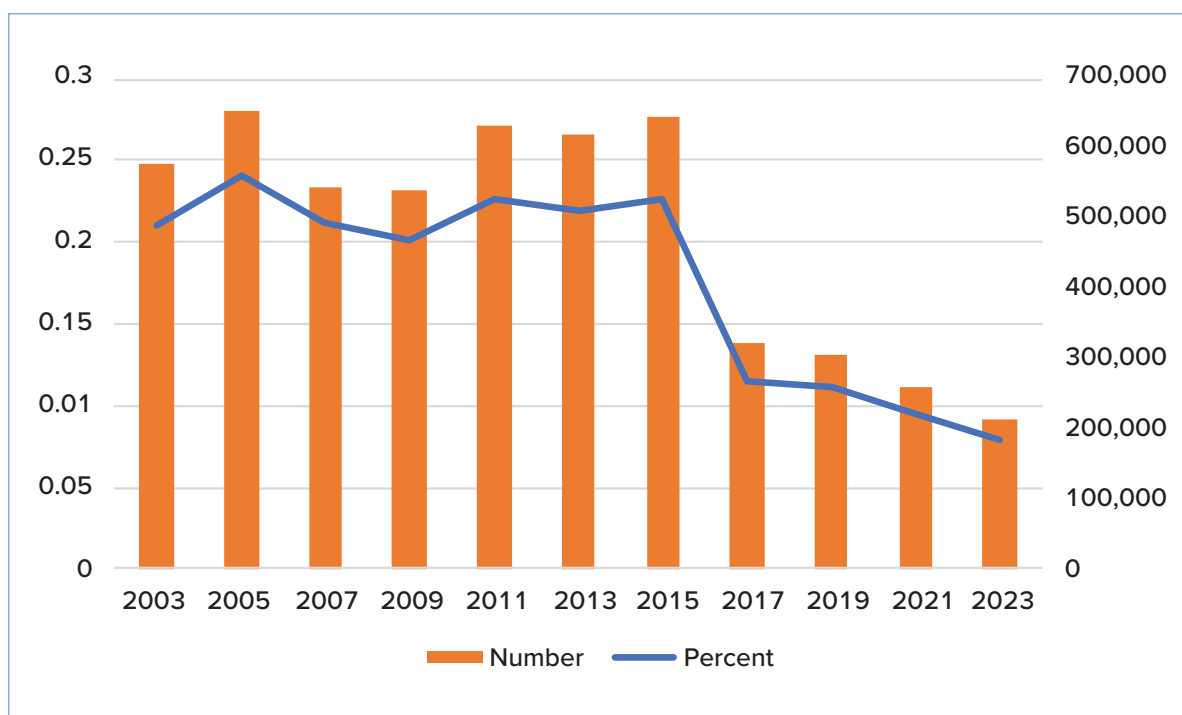


Table 2-1 shows uninsured rates and the estimated number of uninsured by region from 2019 to 2023. In general, the dramatic disparities in health insurance coverage that existed prior to 2017 do not exist in 2023. Across the board, all regions have uninsured rates below 10%, compared to the 22% average for adults before the Medicaid expansion.

Table 2-1 Uninsured Adults (Aged 19 – 64) by Region

	2019		2021		2023	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	10.0%	55,569	9.0%	47,565	7.6%	40,725
Baton Rouge 2	8.2%	33,700	6.6%	27,704	6.9%	27,900
Houma-Thibodaux 3	11.5%	27,539	10.6%	24,279	7.2%	16,687
Acadiana 4	10.9%	37,125	11.3%	40,711	8.6%	29,386
Southwest 5	12.5%	22,604	11.2%	18,718	8.8%	15,173
Central 6	10.1%	17,363	9.7%	17,107	9.4%	16,015
Northwest 7	13.3%	41,038	9.6%	30,408	8.0%	23,941
Northeast 8	14.4%	28,738	10.1%	19,450	7.9%	15,536
Northshore 9	11.8%	41,578	9.3%	32,285	8.0%	27,235
Statewide	11.1%	305,256	9.4%	258,227	7.9%	212,599

Table 2-2 shows the non-elderly uninsured rates by FPL between the years 2019 and 2023. Uninsured rates continue to drop in every income level. The lowest rates are among the wealthiest population and population between 19-100% FPL.

Table 2-2 Uninsured Estimates for Adults (Aged 19 – 64) by FPL, 2019- 2023

FPL Category	2019		2021		2023	
	Percent	Number	Percent	Number	Percent	Number
Under 19% FPL	17.3%	66,297	14.5%	49,674	12.3%	45,213
19-100% FPL	9.8%	19,863	8.8%	19,926	5.7%	12,609
100 - 138% FPL	10.5%	8,822	10.3%	8,949	9.1%	7,957
138 - 150% FPL	11.4%	13,443	12.6%	17,769	9.4%	11,362
150-200% FPL	13.9%	56,315	13.6%	58,435	8.9%	34,920
200-250% FPL	14.7%	53,292	12.4%	36,731	11.4%	34,622
250-300% FPL	10.3%	21,925	8.3%	17,703	7.6%	17,800
300-400% FPL	7.7%	23,286	6.6%	22,678	6.3%	21,097

Table 2-3 shows uninsured rates and associated number of uninsured for parents and childless adults. Historically, low-income parents had more access to Medicaid than childless adults, and the LHIS has tracked the differences between these groups over time. After June 2016, access to Medicaid was equally available to both groups but childless adults are still more likely to be uninsured. The parents uninsured rate in 2023 is 5.4% and the childless adults 8.7%, compared to results in 2021 of 6.5% and 10.4% respectively. Parents may have higher levels of health insurance due to potential pregnancy costs, lower risk tolerance, or other factors.

Table 2-3 Uninsured Estimates for Parents (Aged 19 – 64) by Region

Region	Parents		Childless Adults	
New Orleans 1	6.5%	7,704	7.9%	33,021
Baton Rouge 2	3.4%	3,557	8.1%	24,343
Houma-Thibodaux 3	5.6%	3,385	7.8%	13,302
Acadiana 4	7.4%	6,821	9.0%	22,565
Southwest 5	5.0%	1,950	9.9%	13,223
Central 6	5.8%	2,628	10.8%	13,387
Northwest 7	3.7%	2,910	9.5%	21,030
Northeast 8	2.3%	1,216	9.9%	14,321
Northshore 9	7.3%	7,155	8.3%	20,079
Statewide	5.4%	37,326	8.7%	175,271

The LHIS asked questions about insurance coverage type for each member of the household and results for adults are provided in Table 2-4. The possible responses are that a person is covered through employer insurance held by someone in the household (Employer), an insurance policy purchased privately (Purchased Coverage), a plan that was provided by a previous employer of someone in the household (Former Employer), an insurance policy held by someone not in the household (Not in Household) or one of three groups of government coverage (Medicare, Military, or Medicaid). Individuals are considered to be uninsured after confirming that they do not have any type of coverage.

The largest source of coverage for adults is employer-sponsored health insurance, which accounts for nearly half (47.3%) of all adults. This compares to 48.1% in 2021. Prior to the Medicaid expansion, more than half of the population had employer-sponsored insurance.

The second largest source of coverage is Medicaid. In 2023, an estimated 36.0% of adults were insured through Medicaid, up from 31.9% in 2021. Purchased health insurance, including insurance purchased on the federal Health Insurance Marketplace authorized by the Patient Protection and Affordable Care Act, continues to slowly increase to 16.9%, compared to 15.3% in 2019, and former employer insurance is 9.6%, similar to the 9.5% in 2019. Other types of insurance are much smaller, and the statewide uninsured rate is at an all-time low of 7.9%.

Table 2-4 Sources of Health Insurance Coverage for Adults (Aged 19 – 64) by Region

	Employer sponsored		Purchased		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	50.8%	272,952	18.7%	100,306	10.4%	55,691	7.6%	40,835
Baton Rouge 2	51.2%	207,563	17.4%	70,683	10.6%	42,932	6.5%	26,168
Houma-Thibodaux 3	49.6%	114,389	15.8%	36,340	10.7%	24,744	6.8%	15,689
Acadiana 4	38.3%	131,670	18.4%	63,373	8.0%	27,627	4.7%	16,269
Southwest 5	45.0%	77,747	16.6%	28,673	8.4%	14,602	5.4%	9,358
Central 6	40.6%	68,761	14.5%	24,532	7.1%	12,017	4.7%	7,887
Northwest 7	49.7%	149,540	16.4%	49,405	9.8%	29,584	7.9%	23,857
Northeast 8	42.8%	84,388	16.5%	32,579	10.4%	20,525	7.1%	13,934
Northshore 9	49.6%	169,328	15.1%	51,405	9.0%	30,579	5.6%	18,953
Statewide	47.3%	1,276,336	16.9%	457,296	9.6%	258,300	6.4%	172,949

	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	11.4%	61,330	5.4%	28,953	32.0%	171,891	7.6%	40,725
Baton Rouge 2	9.3%	37,639	5.3%	21,523	34.4%	139,658	6.9%	27,900
Houma-Thibodaux 3	10.2%	23,454	5.4%	12,349	37.0%	85,225	7.2%	16,687
Acadiana 4	11.3%	38,906	3.8%	12,957	41.4%	142,354	8.6%	29,386
Southwest 5	11.4%	19,745	3.9%	6,829	36.4%	62,928	8.8%	15,173
Central 6	11.5%	19,575	8.3%	14,049	38.7%	65,619	9.4%	16,015
Northwest 7	11.5%	34,642	7.7%	23,293	35.0%	105,257	8.0%	23,941
Northeast 8	11.4%	22,413	5.7%	11,156	42.9%	84,478	7.9%	15,536
Northshore 9	8.5%	28,954	4.9%	16,784	33.7%	114,833	8.0%	27,235
Statewide	10.6%	286,657	5.5%	147,894	36.0%	972,242	7.9%	212,599

The last two tables of the non-elderly adult results provide more detail for low-income adults earning less than 138% FPL. This is an income of under \$41,400 for a family of four. People in this income group are eligible for Medicaid. Table 2-5 shows sources of coverage for adults under 138% FPL. The most common source of coverage is Medicaid, at 66.0%. Although all individuals in this income range are eligible for Medicaid, there are some who choose to have other sources of health insurance or to have multiple sources of coverage, and 9.8% have no insurance.

Table 2-5 Sources of Coverage for Adults (Aged 19 – 64) Under 138% FPL, 2019-2023

Source	2019		2021		2023	
	Percent	Number	Percent	Number	Percent	Number
Employer sponsored	26.4%	176,639	19.2%	126,416	17.6%	118,332
Purchased	12.7%	84,790	14.1%	92,587	14.0%	94,059
Former Employer	6.9%	46,020	7.1%	46,633	6.5%	43,581
Not in Household	5.4%	36,106	6.9%	45,142	6.0%	40,594
Medicare	12.8%	85,460	14.8%	97,308	14.3%	96,574
Military	3.7%	24,876	4.6%	30,136	4.0%	26,948
Medicaid	49.6%	332,144	60.1%	394,643	66.0%	444,744
Uninsured	14.2%	94,981	12.0%	78,550	9.8%	65,778

Note: Total sums to more than 100% because some people have multiple sources of coverage.¹

Table 2-6 shows the percentage of uninsured, low-income adults by region. Uninsured rates in the Medicaid expansion population range from a low of 7.0% in the Baton Rouge region to 12.2% in the Northshore region. It has decreased in eight regions, especially New Orleans, where over 3,300 low-income adults acquired health insurance.

Table 2-6 Uninsured Adults (Aged 19 – 64) under 138% FPL by Region, 2019-2023

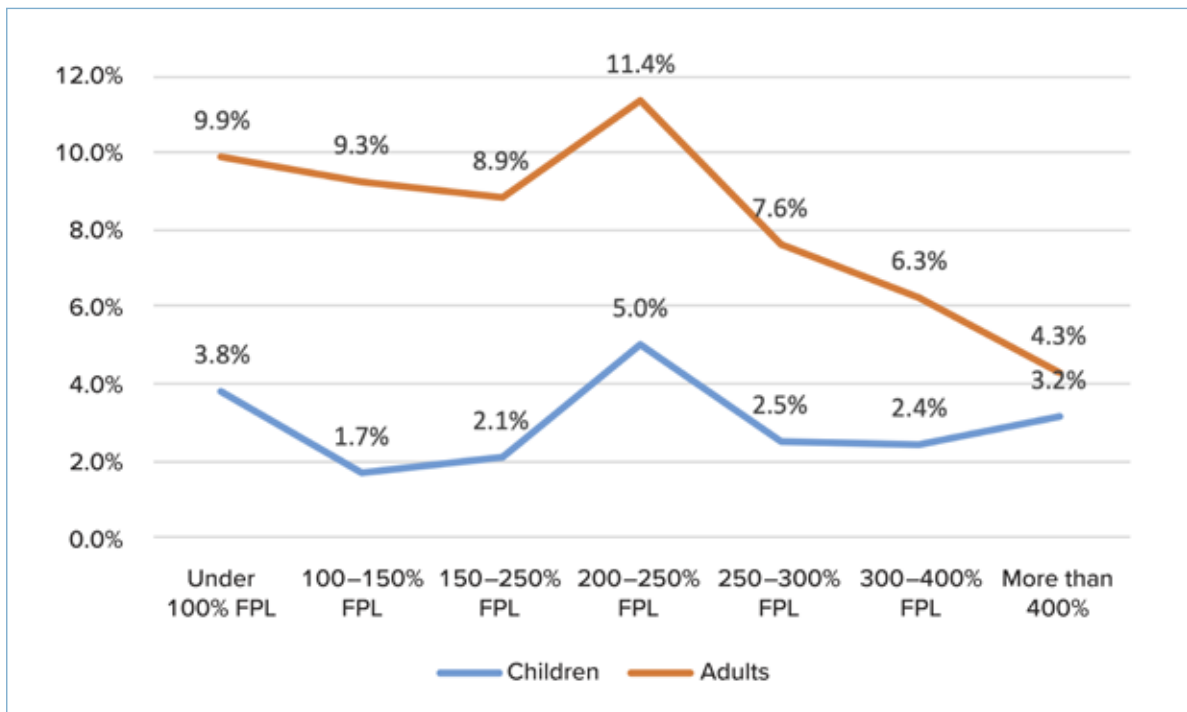
Region	2019		2021		2023	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	14.2%	16,035	13.2%	14,320	9.9%	10,916
Baton Rouge 2	11.5%	10,881	10.5%	9,829	7.0%	6,695
Houma-Thibodaux 3	14.8%	9,400	10.7%	5,589	10.4%	5,871
Acadiana 4	12.9%	11,201	11.9%	12,754	10.4%	11,131
Southwest 5	17.2%	7,020	14.6%	6,127	9.5%	4,289
Central 6	15.2%	7,252	12.1%	5,727	7.3%	3,623
Northwest 7	16.0%	13,623	10.2%	8,070	11.8%	8,280
Northeast 8	13.8%	7,889	11.3%	6,151	9.1%	6,045
Northshore 9	14.3%	11,682	13.6%	9,983	12.2%	8,928
Statewide	14.2%	94,983	12.0%	78,550	9.9%	65,778

¹ Legislative changes of foregoing normal cleaning of Medicaid rolls during the pandemic led to more individuals with dual coverage.

3. Determinants of the Uninsured Status

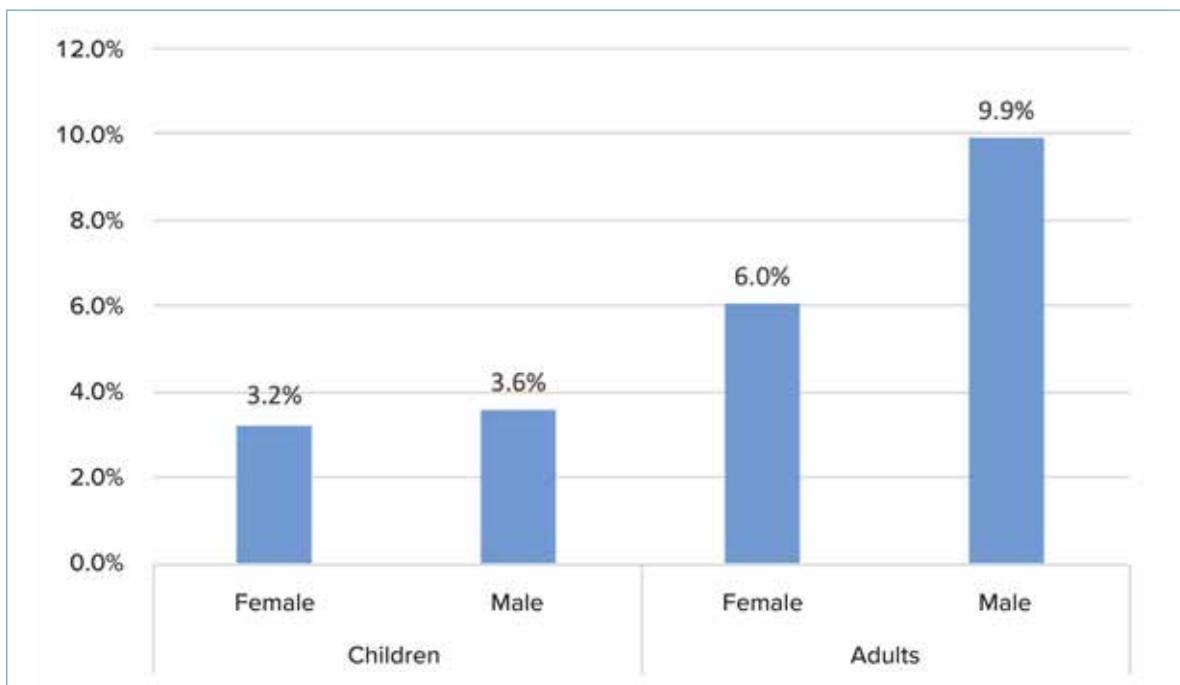
This section presents determinants of the uninsured rate such as income, age, gender, race, education, and employment status. The first relationship explored in Figure 3-1 is uninsured rates by income for both children and adults. Uninsured rates for children are relatively flat, with very little relationship between income and uninsured status. The uninsured rates for low-income adults have fallen significantly since the expansion of Medicaid in 2016, but low-income adults are still more than twice as likely to be uninsured as adults above 400% FPL. Income was the strongest predictor of insured status before the expansion of Medicaid. It is also worth noting that a spike appears in Figure 3-1 for the 200-250% FPL group. For a family of four, these are households earning \$60,000-\$75,000 of household income.

Figure 3-1 Income and Uninsured Status



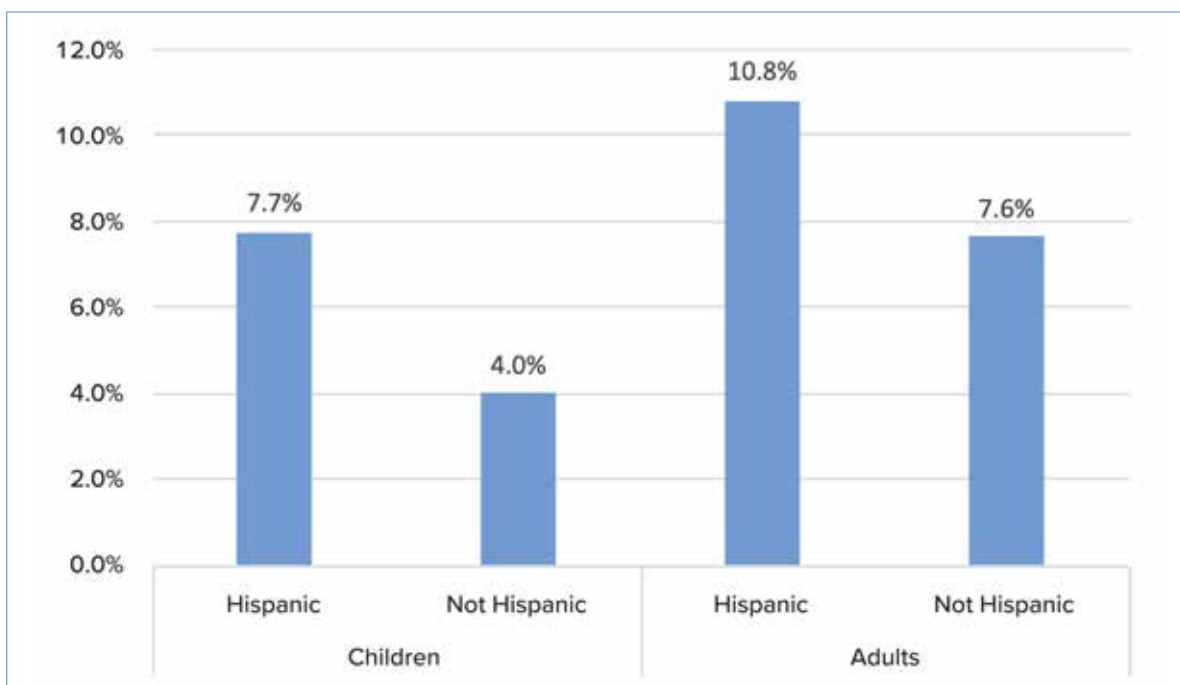
A second factor influencing health insurance is gender. Since 2003, every LHIS has found men are more likely to be uninsured than women. For 2023, men are almost twice as likely to be uninsured as women, though no such pattern exists for children. Younger women likely anticipate higher potential healthcare costs due to pregnancy and studies show men also exhibit higher risk tolerance.

Figure 3-2 Gender and Uninsured Status



Ethnicity and race (Figure 3-3a, Figure 3-3b) are another demographic factor of interest. The 2023 LHIS asked respondents separate questions for both ethnicity (Hispanic origin) and race. The question of ethnicity was added in 2023 to separate ethnicity and race and to avoid grouping people of Hispanic origin into “other” races. Both children and adults of Hispanic origin have higher uninsured rates than non-Hispanic residents.

Figure 3-3a: Ethnicity and Uninsured Status



Meanwhile, the results continue to show an improvement in insurance access for Black residents of Louisiana in the years after the Medicaid expansion. The last three iterations of the LHIS have shown Black adults to have slightly lower uninsured rates than white adults while the children have been slightly higher.

Figure 3-3b: Race and Uninsured Status

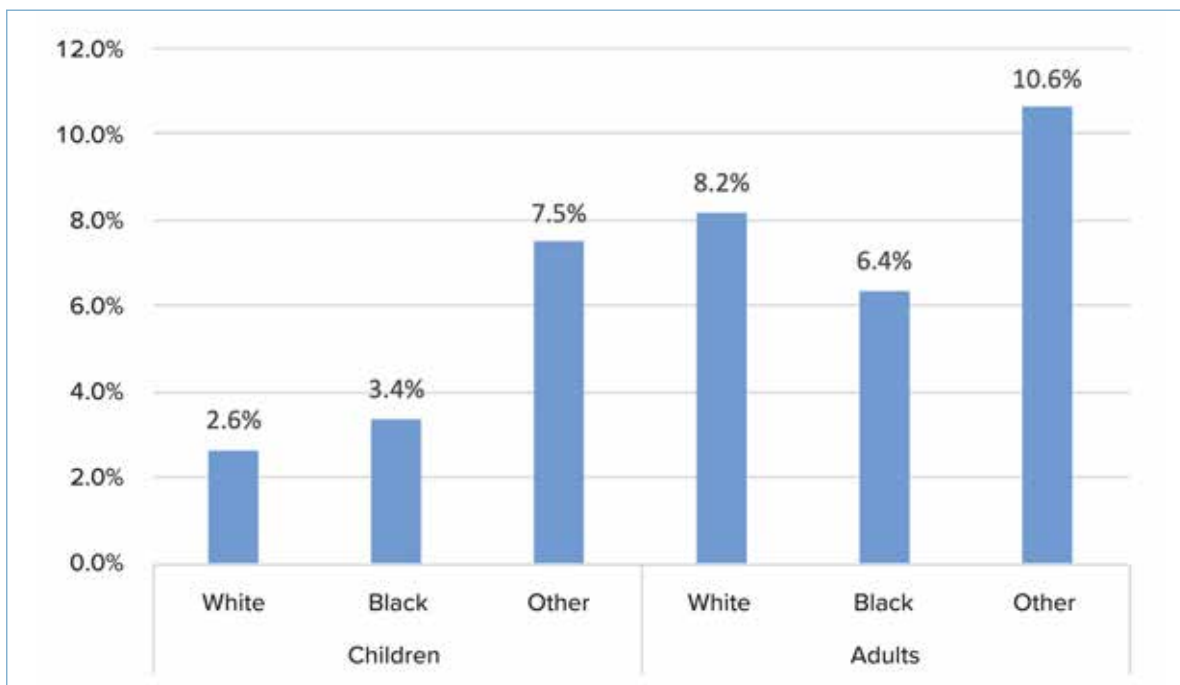
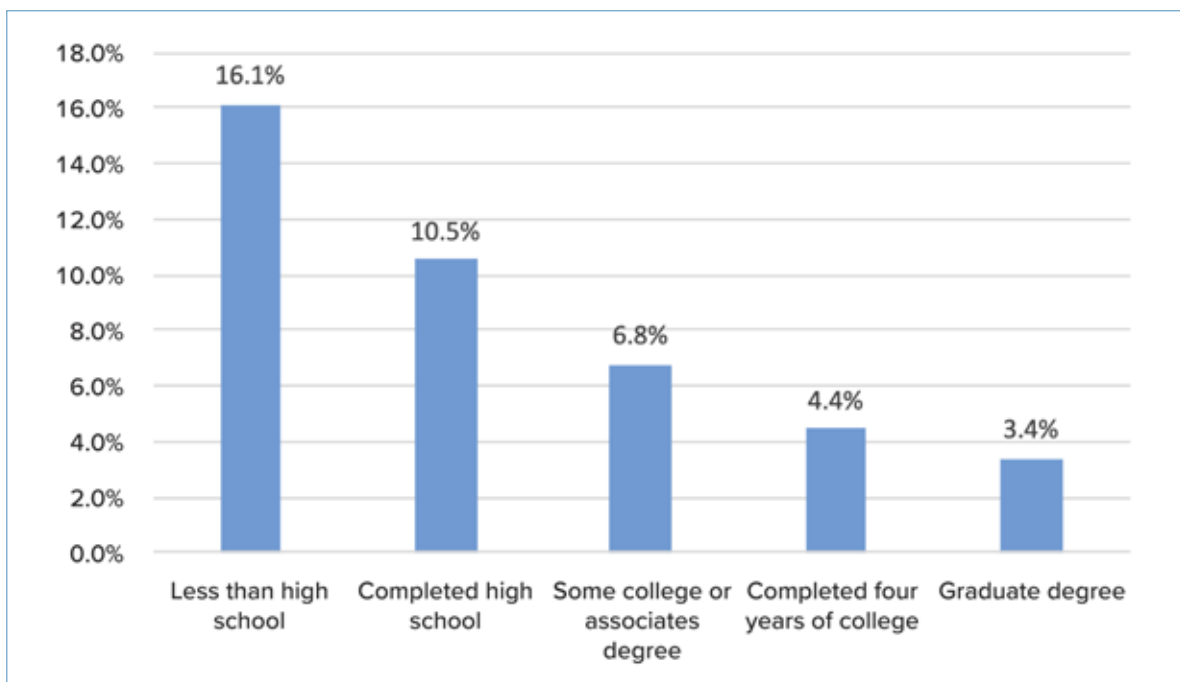


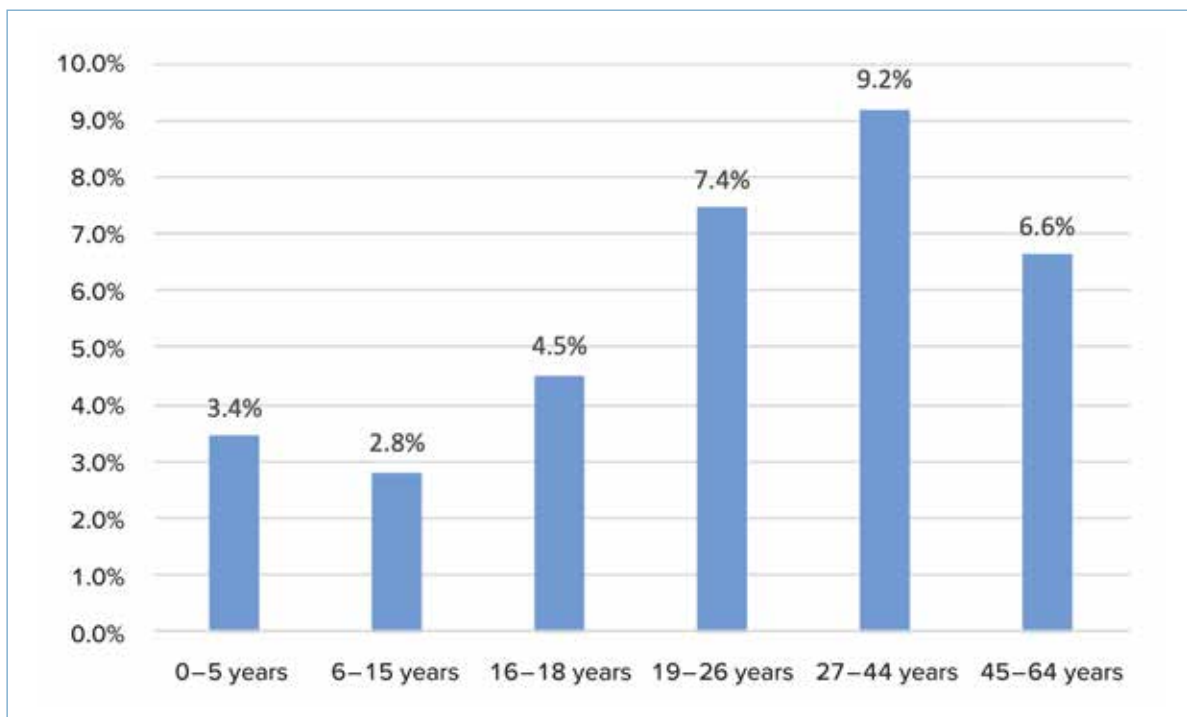
Figure 3-4 displays the relationship between highest level of education and uninsured status. Health outcomes have long been considered to have some of the greatest disparities between levels of education. In Louisiana, the uninsured rate for college graduates is less than half that of high school graduates, similar to the spread between low-income and high-income individuals. This is similar to the spread between low-income and high-income individuals. Individuals with more education are more likely to be employed by larger employers paying higher salaries and offering insurance.

Figure 3-4: Level of Education and Uninsured Status



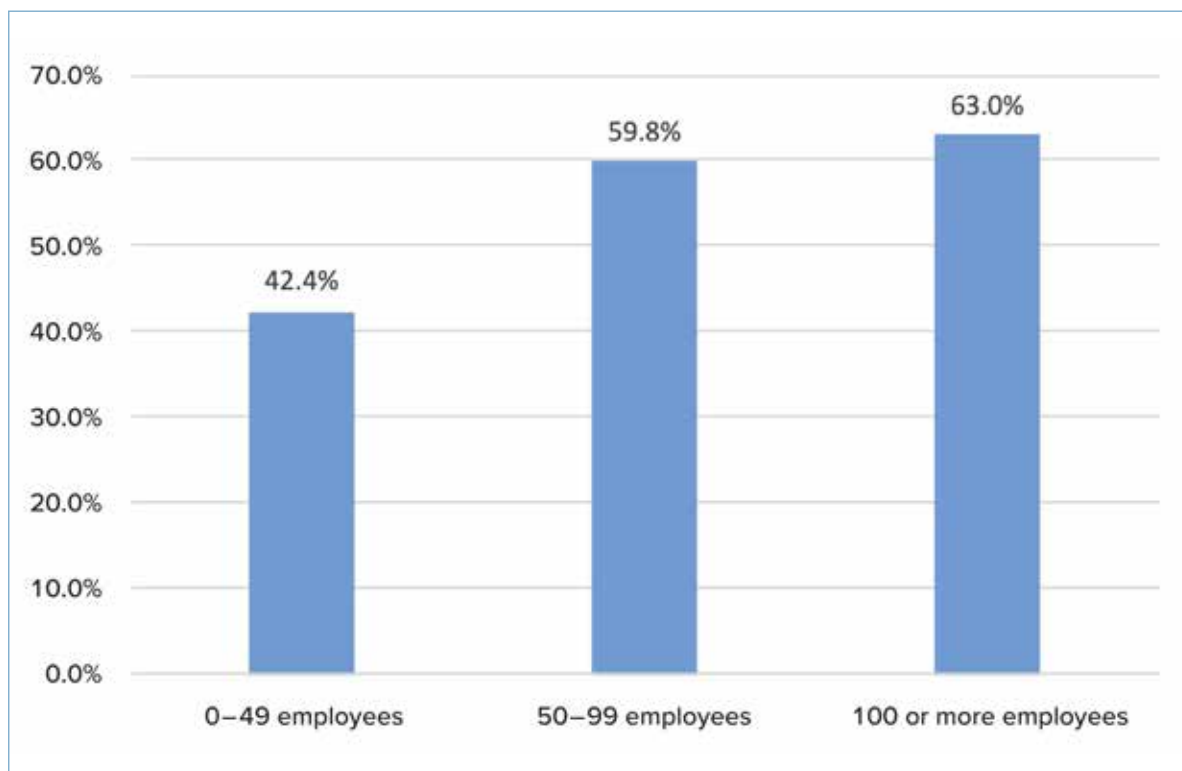
Age is another important factor related to health insurance coverage. Children and adults are eligible for different public health insurance programs at different ages. Children consistently have much lower uninsured rates. Among non-elderly adults, the 45 – 64-year age group is the most established in their careers as well as the most health-conscious and likely to encounter health problems due to age. Therefore, they have the lowest uninsured rates for adults. The 19 – 26-year age group is eligible to remain on their parents' insurance and so has a lower uninsured rate than other young adults, while the 27 – 44-year age group is in between. Thus, it is not surprising to see the highest uninsured rate among those in the 27 – 44-year age group.

Figure 3-5: Age and Uninsured Status



The last figure of this section, Figure 3-6, focuses on employer health insurance rather than uninsured status. Because employer-sponsored insurance is the largest source of health insurance for adults, it is important to see what sort of factors affect it. Figure 3-6 highlights the relationship between the size of the employer and the percentage reporting employer-sponsored coverage. Because small businesses of less than 50 employees face different regulations regarding health insurance, and larger companies often have larger risk pools and purchasing power, we anticipate employer-sponsored coverage rates will grow with employer size. Although more than 85% of employers of all sizes offer health insurance plans, larger companies are better able to pool risk and subsidize more of the cost for employees than small employers, making their plans more affordable. Employees might not purchase employer-sponsored plans even when available if they do not qualify due to part-time status or other reasons, the cost is prohibitive, or if they have access to other health insurance options. As expected, the percentage with employer-sponsored coverage rises with the size of the employer.

Figure 3-6: Employer Size and Percentage Reporting Employer Sponsored Insurance Coverage



4. Office of Public Health

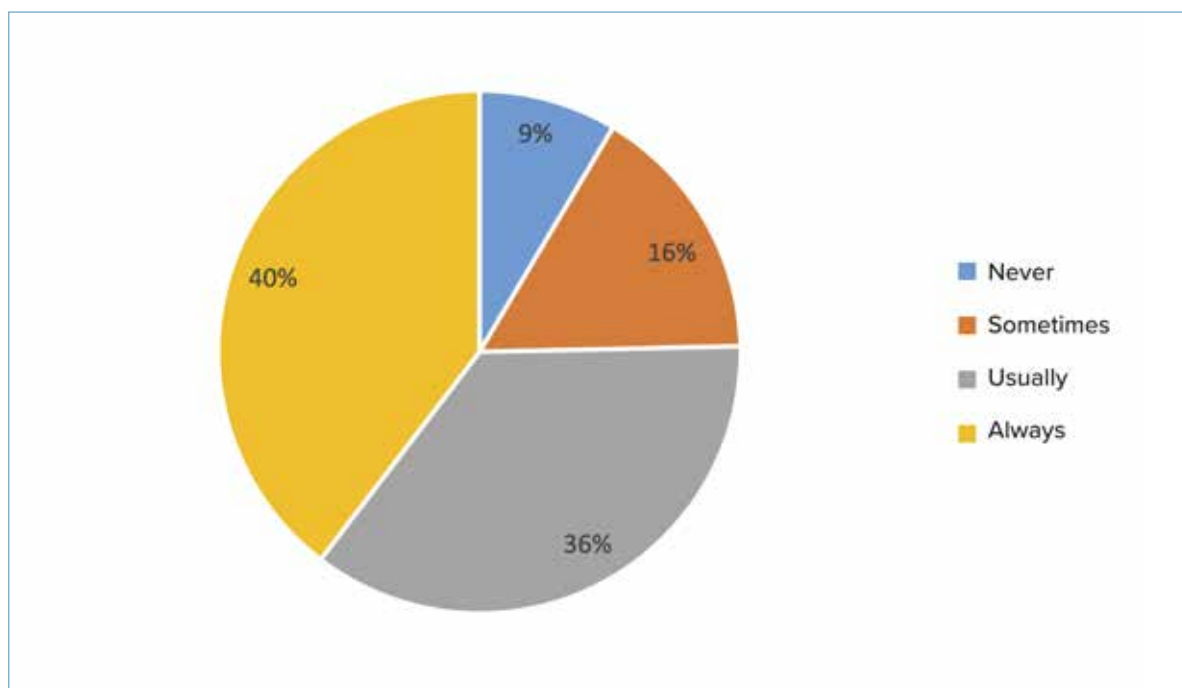
This section of the report focuses on four questions from the Office of Public Health relating to access to and quality of care received by individuals. These questions were asked for each member of a household and include:

1. Does your health insurance offer benefits or cover services that meet your needs?
2. Does your health insurance allow you to see the health care providers you need?
3. Not including health insurance premiums or costs that are covered by insurance, do you pay any money for your health care?
4. How often are these costs reasonable?

These responses are presented in a series of charts that compare adults and children, major insurance types, and differences between regions. Most individuals are satisfied with their health insurance and can access the providers they need, although some find health insurance costs to be expensive.

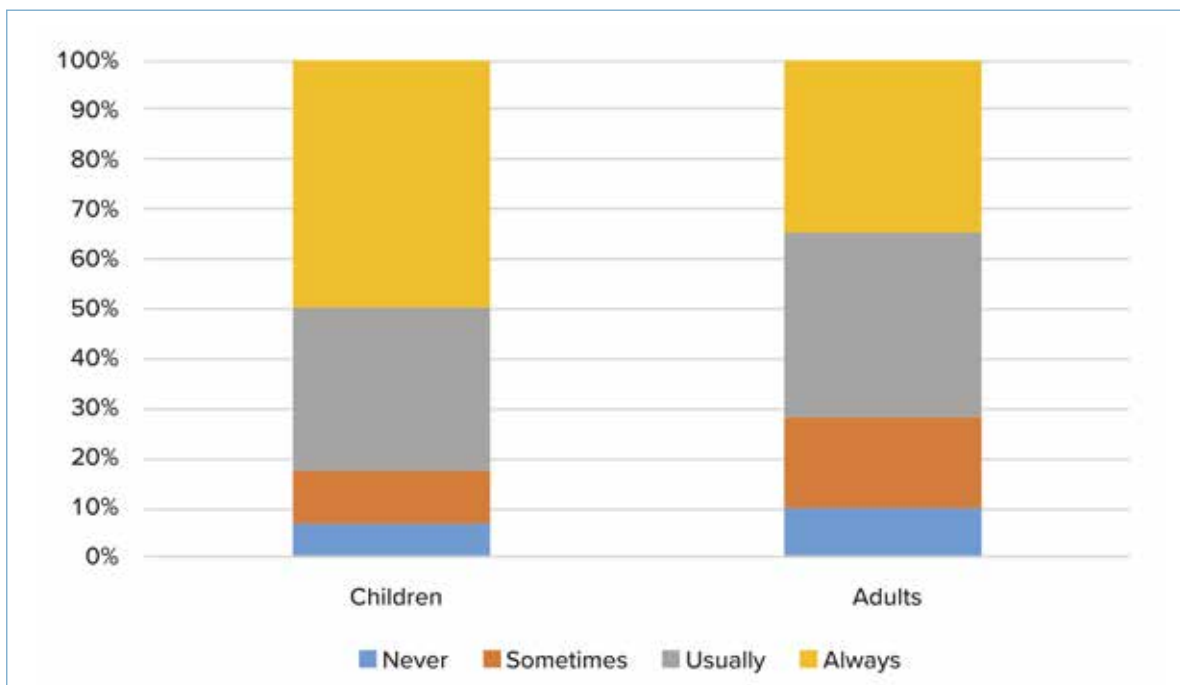
The first question is presented in Figure 4-1, while a breakdown of results for this question by children and adults, insurance type, and region, is presented in Figures 4-2 – 4-4. The LHIS finds that 76% of respondents “always” or “usually” are satisfied with their benefits. Another 16% say that insurance “sometimes” covers services that meet their needs and 9% say “never.” Although most people are satisfied with their health insurance, a number of people are struggling to have needed services covered.

Figure 4-1: Does your health insurance offer benefits or cover services that meet your needs?



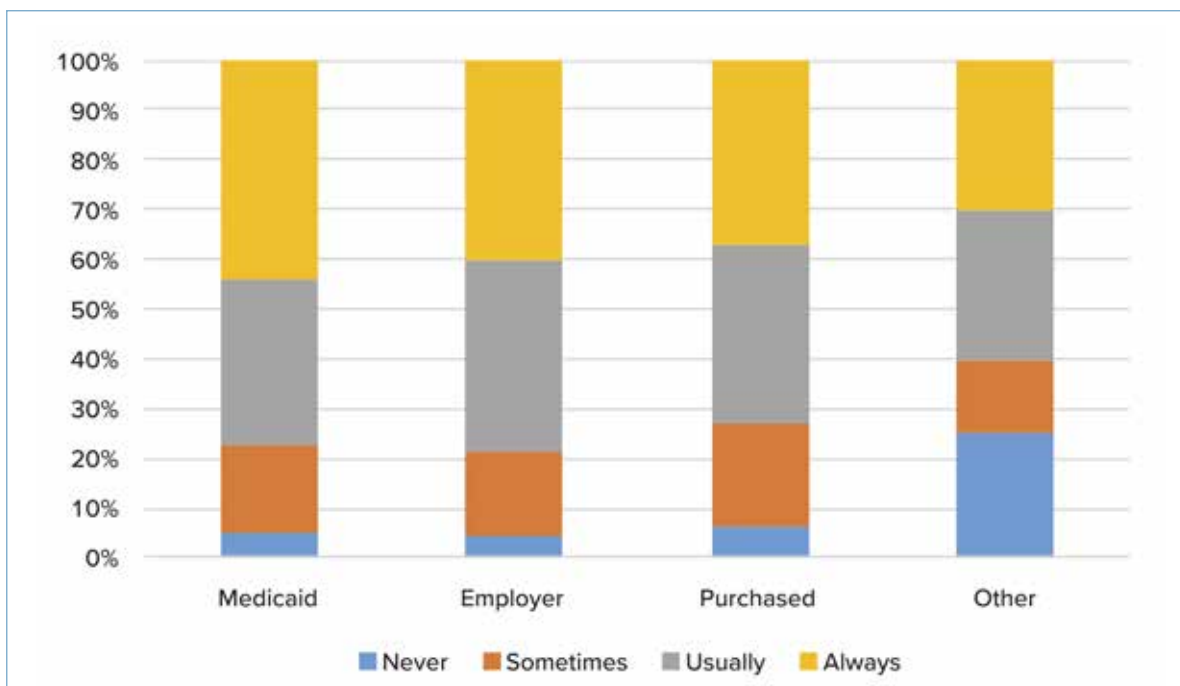
Adults are much more likely to be dissatisfied with their own benefit coverage than their children’s benefits, with 10% saying insurance “never” meets needs and 18% “sometimes” for adults compared to 7% “never” and 11% “sometimes” for children.

Figure 4-2: Insurance Meets Needs, Children and Adults



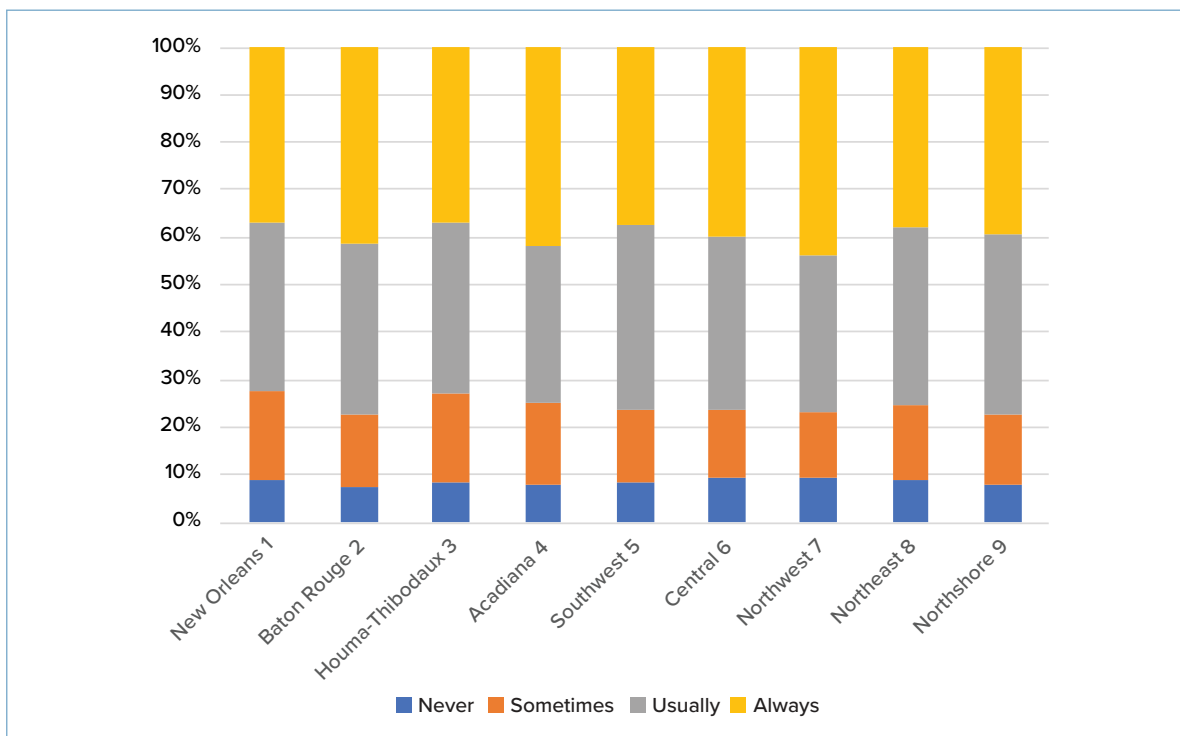
Persons covered by Medicaid are more likely than other insurance holders to be satisfied with benefit coverage, and those with employer-sponsored insurance say benefits are more likely to meet needs than those who purchased private coverage.

Figure 4-3: Insurance Meets Needs, by Insurance Type



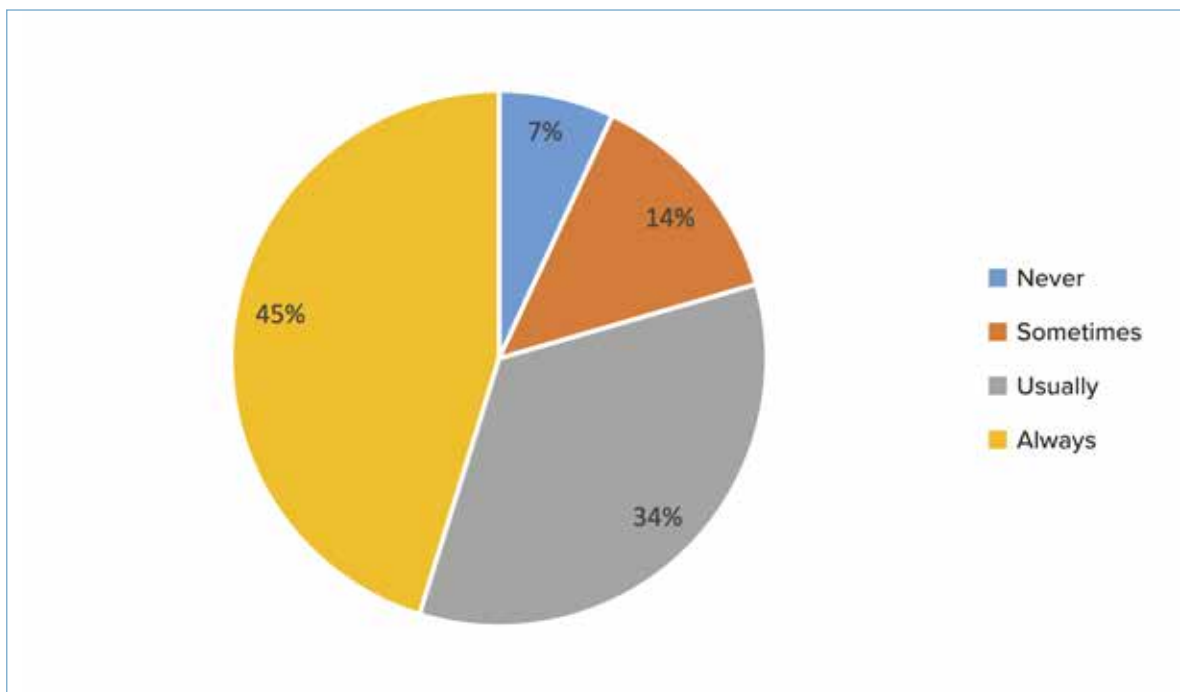
Responses are similar across all regions. Regions are numbered based on LDH Regions and used throughout this report. Those in region seven are most satisfied with its benefits and covered services.

Figure 4-4: Insurance Meets Needs, by Region



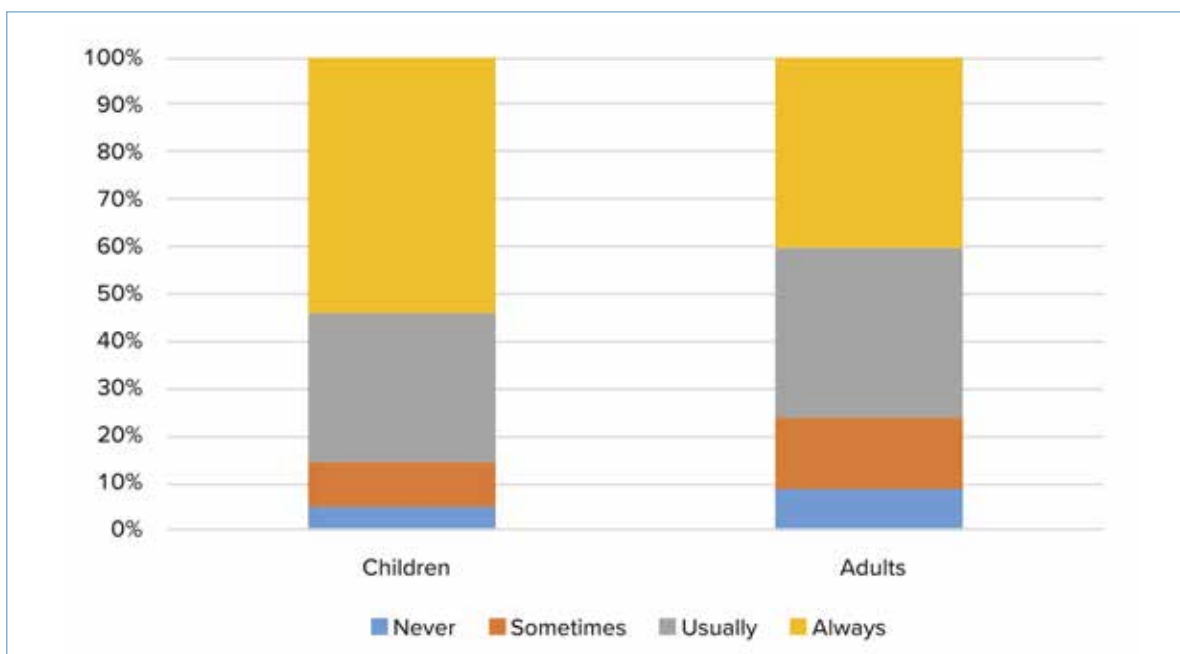
The next question involved whether individuals were able to see the provider they needed. Figure 4-5 displays results for this question, while Figures 4-6 – 4-8 display a breakdown of results across children and adults, insurance types, and regions. Forty-five percent of respondents consistently saw the provider they needed, while most others said they usually could. Approximately 7% of respondents reported never being able to see the provider they needed.

Figure 4-5: Does your health insurance allow you to see the health care providers you need?



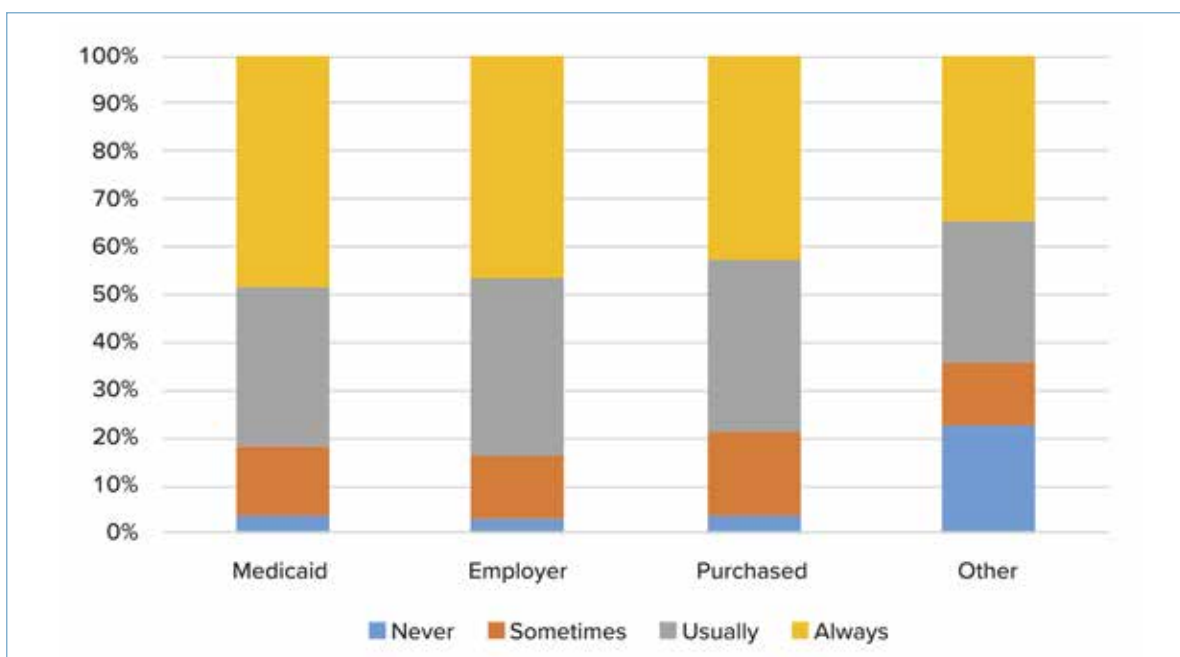
Again, adults are slightly more dissatisfied with their access to providers than with access to providers for their children. They are 13% more likely to be always satisfied with their ability to see their children's providers than their own.

Figure 4-6: Ability to See Providers, Children and Adults



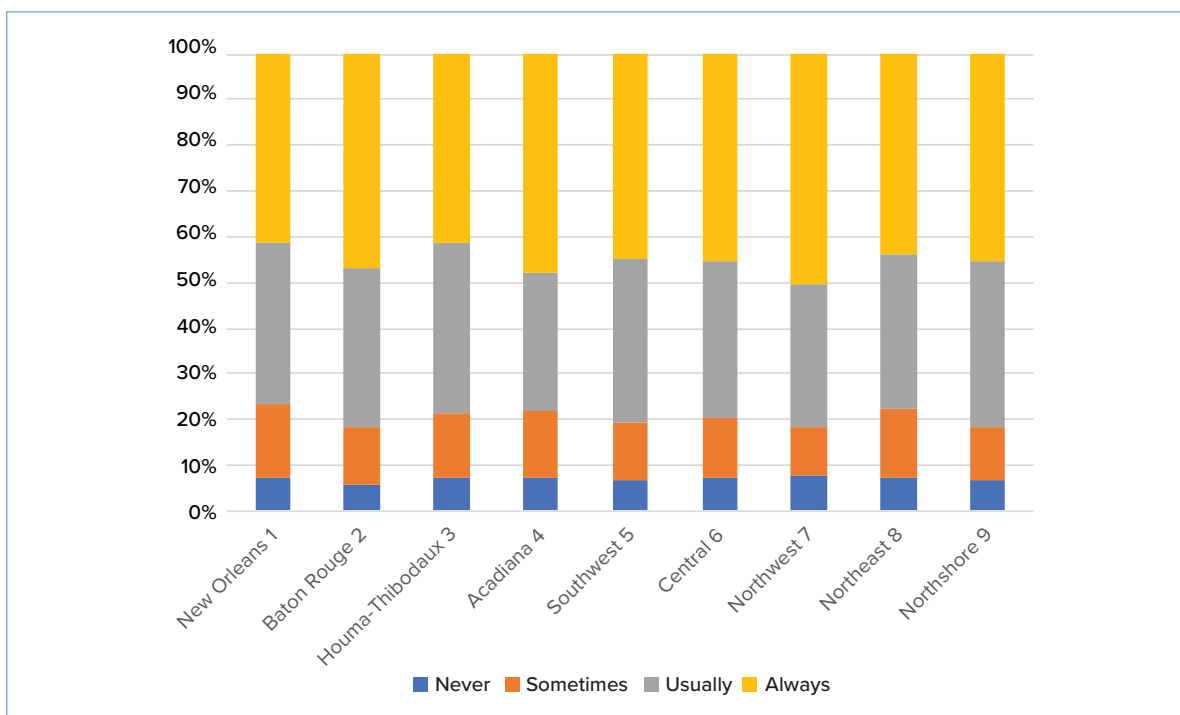
Across the three major insurance types, satisfaction with seeing providers is similar. One commonly held belief is that many doctors refuse to accept Medicaid or that Medicaid offers inferior access to healthcare providers. However, the survey responses do not support this notion. Individuals covered by Medicaid actually report slightly higher rates of being able to see healthcare providers compared to other insurance groups.

Figure 4-7: Ability to See Providers, by Insurance Type



Across all regions, there is a similar pattern of satisfaction with providers. Region seven has slightly higher rates of satisfaction than other regions.

Figure 4-8: Ability to See Providers, by Region



The last two questions and Figures 4-9 – 4-13 relate to health insurance costs. Approximately 62% of respondents report that they have no out-of-pocket costs outside of premiums or costs that are covered by insurance, while 38% said that there were some expenses.

Figure 4-9: Not including health insurance premiums or costs that are covered by insurance, do you pay any money for your health care?

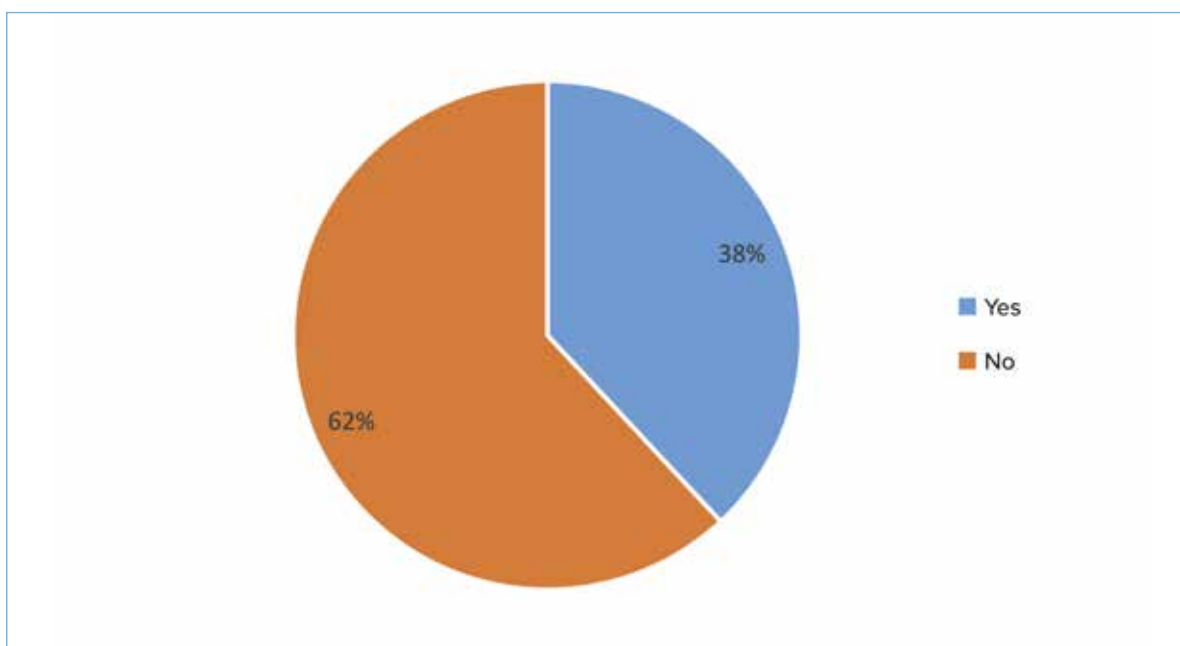
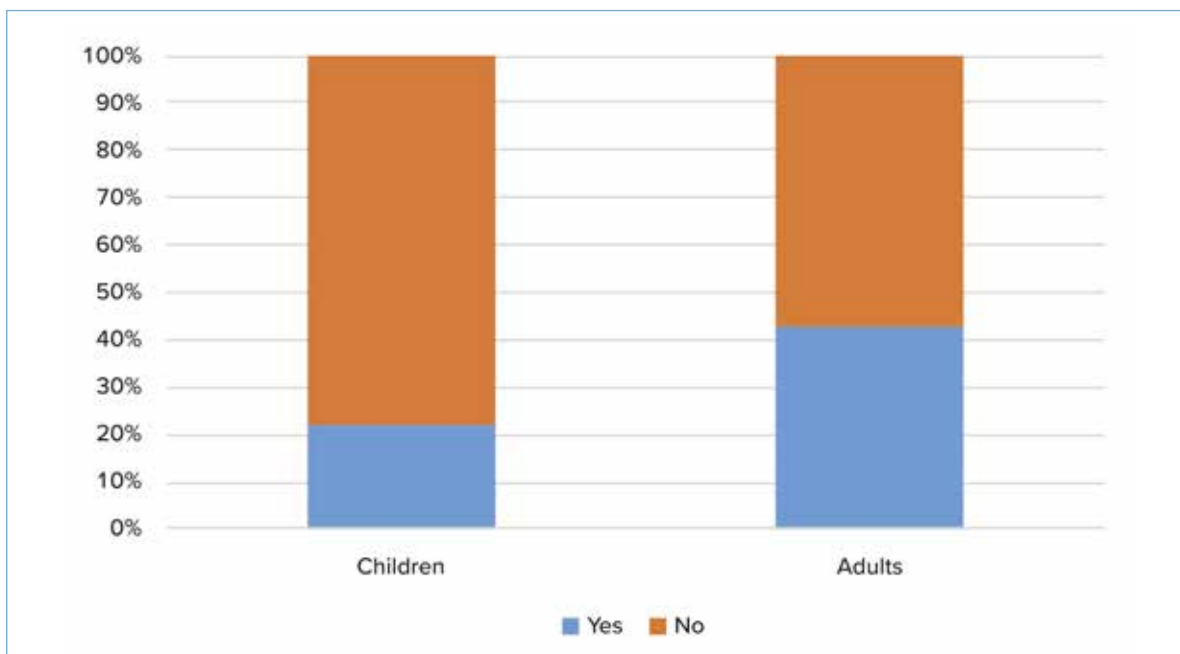


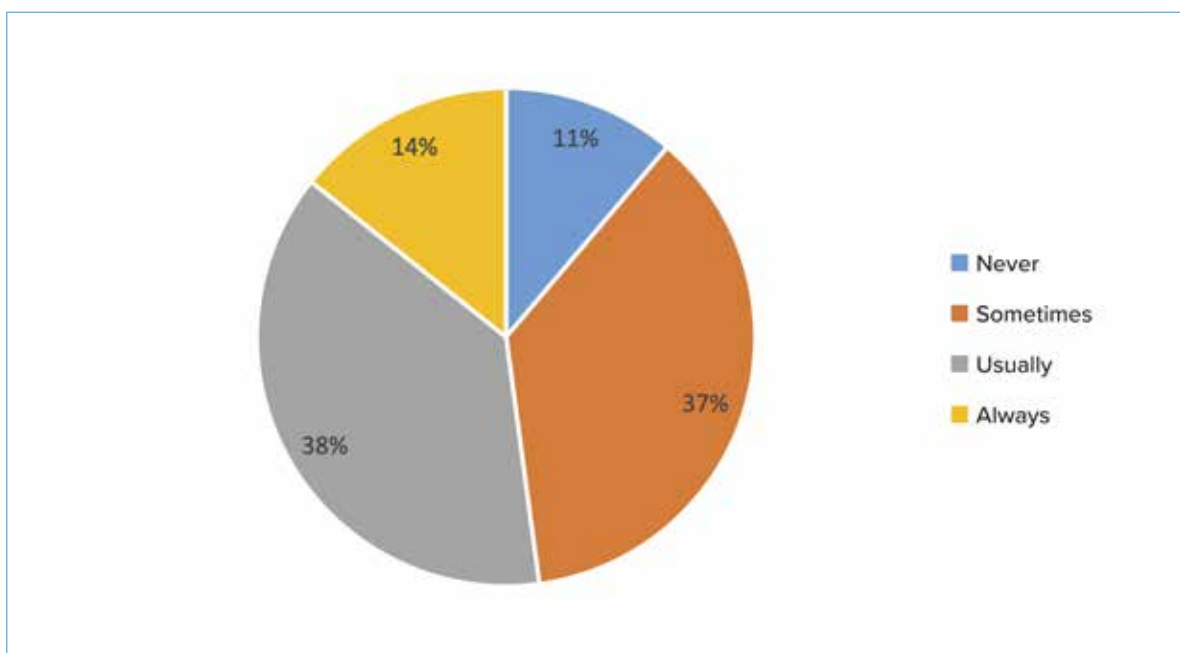
Figure 4-10 breaks down paying money for health care by children and adults. About 78% of children had no out-of-pocket expenses outside of premiums, compared to 58% of adults. This is probably because of the greater reliance on Medicaid and generally lower health problems of children under age 19.

Figure 4-10: Pay Money for Health Care, Children and Adults



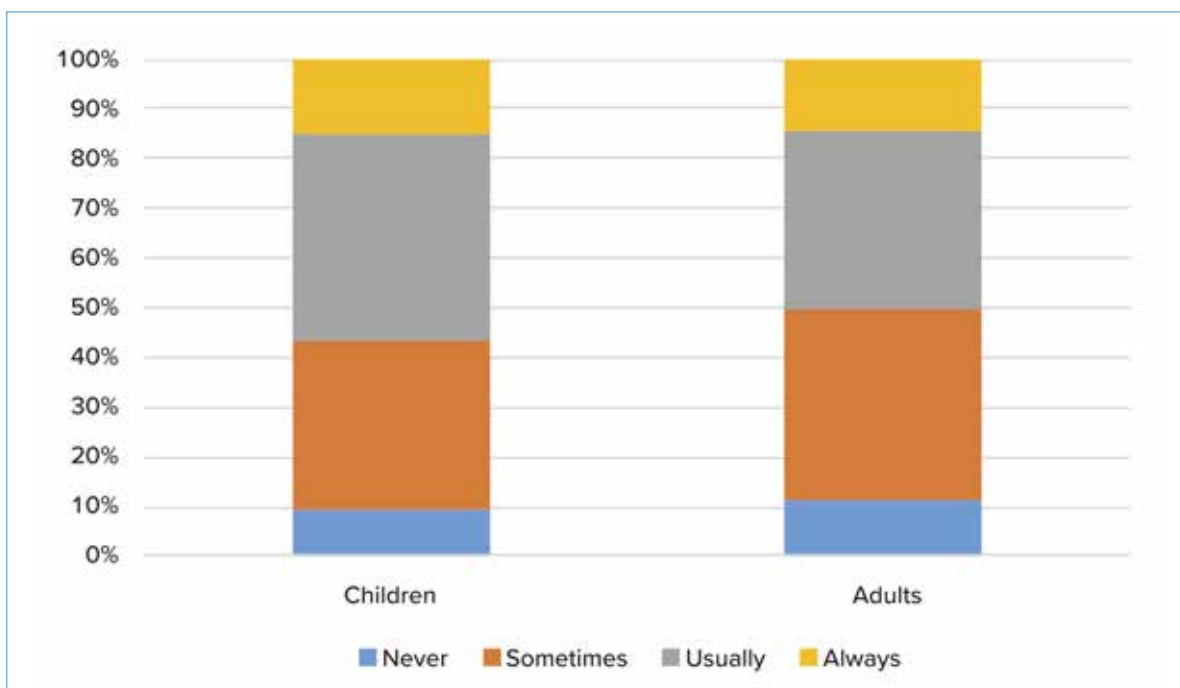
Figures 4-11 – 4-13 only include respondents who previously answered that they have health insurance costs other than premiums. In Figure 4-11, most of these expenses were considered reasonable, but 48% of respondents who incurred costs (approximately 18% of the entire population, including those who pay no costs for their health insurance) found these expenses were “never” or only “sometimes” reasonable.

Figure 4-11: How often are these costs reasonable?



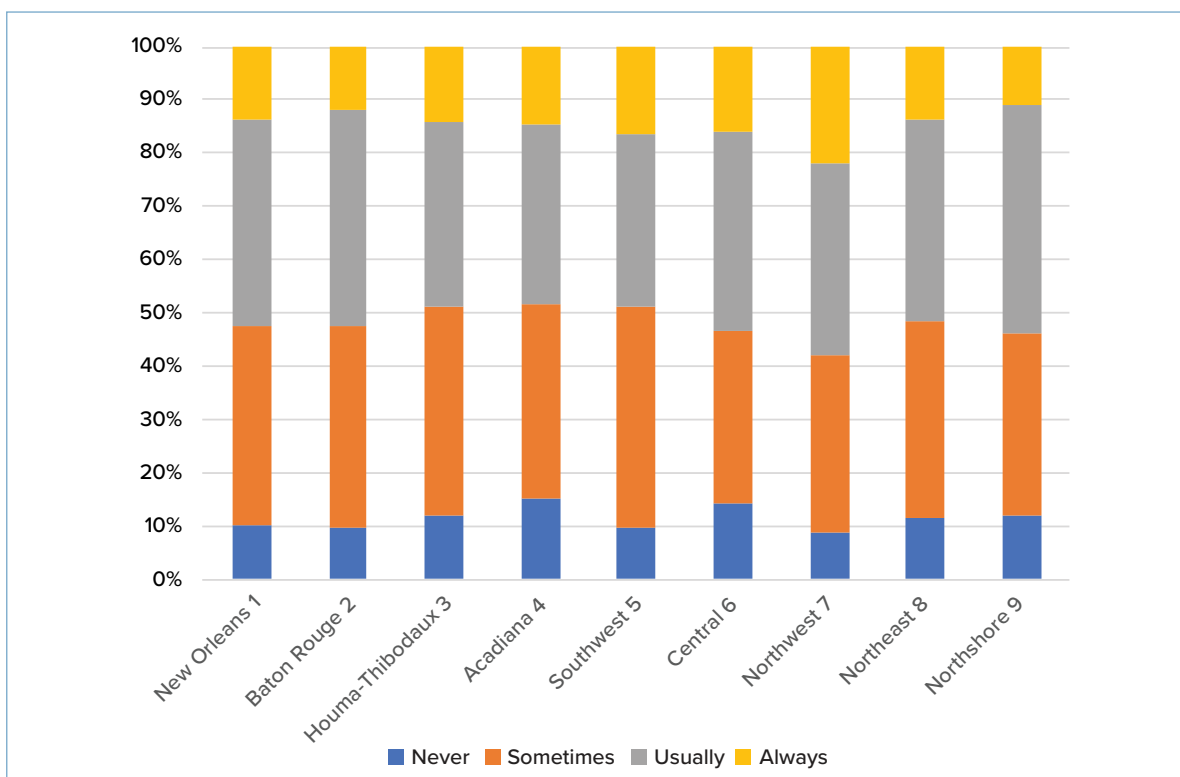
As shown in Figure 4-10, about 78% of children and 58% of adults had no out-of-pocket expenses outside of premiums. In Figure 4-12 expenses for children were generally more reasonable than adults, for those who incurred expenses.

Figure 4-12: Costs Reasonable, Children and Adults



The breakout in Figure 4-13 focuses on whether costs are reasonable by region. Regions all have similar responses.

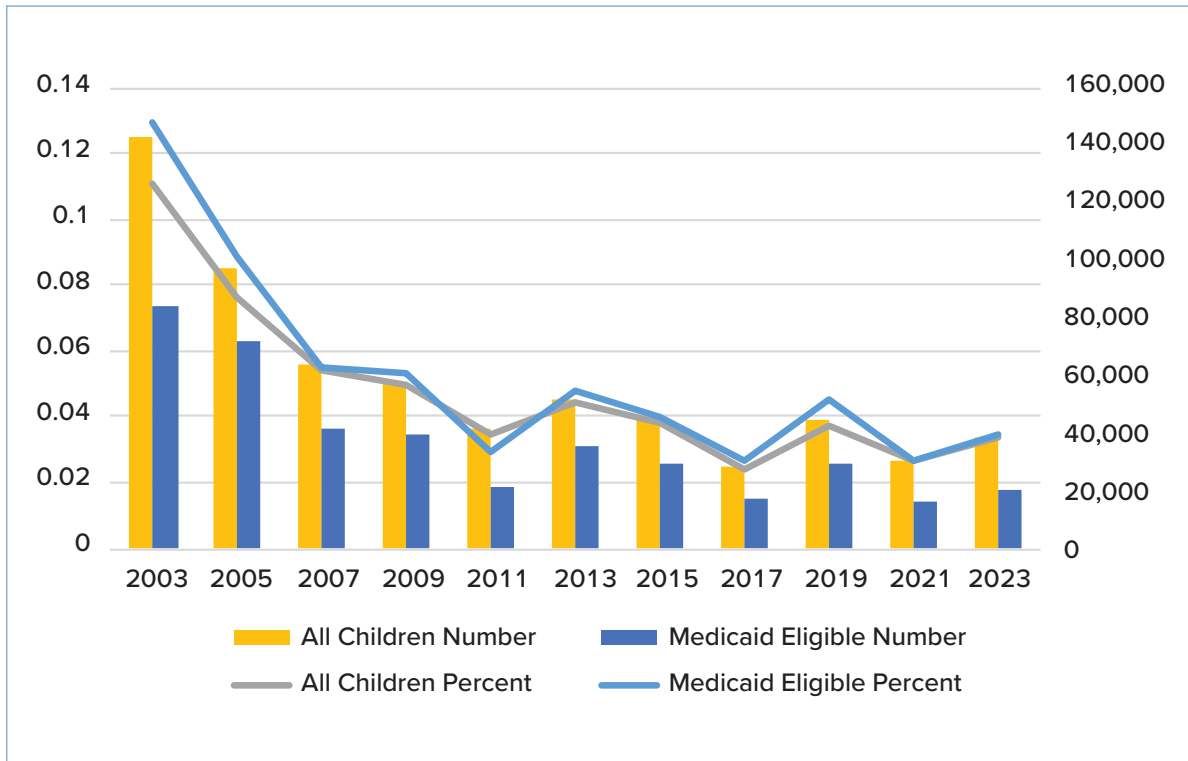
Figure 4-13: Costs Reasonable, by Region



5. Trends in Louisiana Health Insurance Coverage 2003-2023

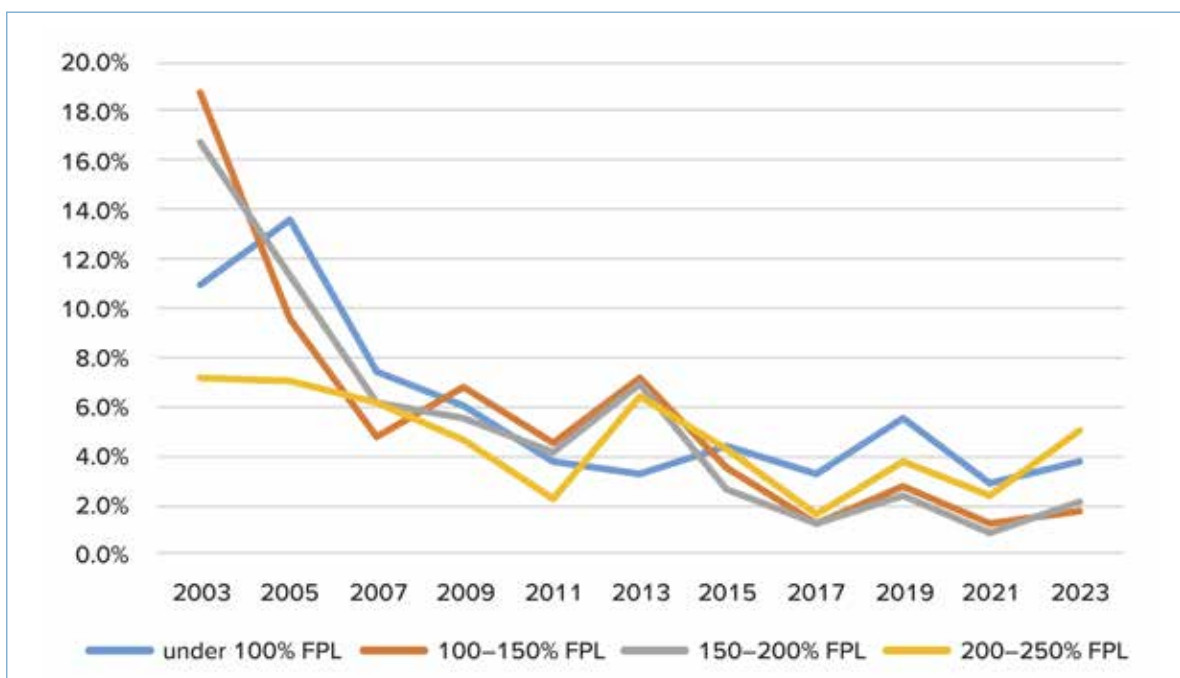
With data addressing health insurance coverage of Louisianians over a 20-year period, we focused on changes in the uninsured rate in more detail. Figure 5-1 replicates Figure 1-1 for ease of reference to show the general progress over time in reducing the uninsured rate among Louisiana's children.

Figure 5-1 Uninsured Children, 2003 – 2023



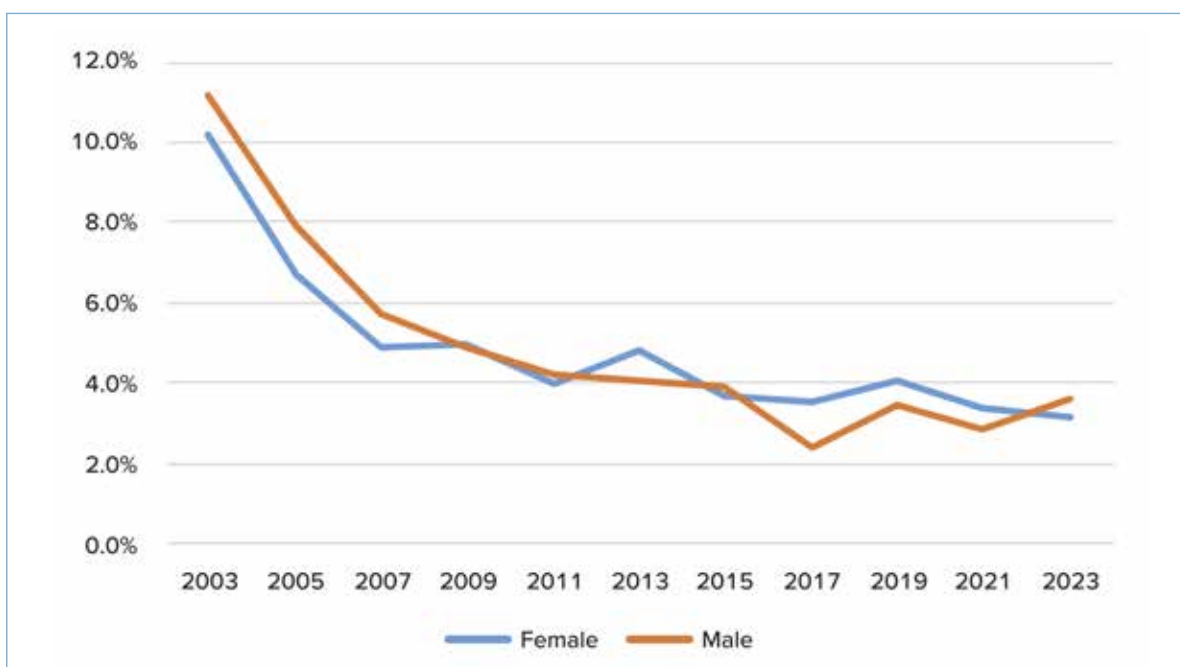
Figures 5-2 through 5-5 provide details on the uninsured rate for children under 19 from 2003 to 2023. In 2003, there was significant variation in the uninsured rate based on income levels. Households in the 100-150% and 150-200% of the Federal Poverty Level (FPL) brackets had much higher uninsured rates compared to the highest income category included for children in the 2003 data. As SCHIP expanded, the overall uninsured rate decreased, and differences across income categories nearly vanished by 2007, coinciding with the Federal government's emphasis on achieving at least 95% coverage for children.

Figure 5-2 Uninsured Children by FPL



Unlike adults, we see small differences in uninsured rates by gender in Figure 5-3.

Figure 5-3 Uninsured Children by Gender



Our results in Figure 5-4 focus on the two largest racial groups in Louisiana. Although Black Louisianians were more likely to experience poverty, the gap between Black and White citizens in terms of income disparities was not as pronounced. One reason for this trend is the lower uninsured rate among those below 100% of the Federal Poverty Level (FPL) who qualified for Medicaid as early as 2003. Figure 5-4 illustrates the typical trend of declining uninsured rates over time. Additionally, Black children in Louisiana have consistently been estimated to have higher uninsured rates, though the gap decreased in recent years.

Figure 5-4 Uninsured Children by Race

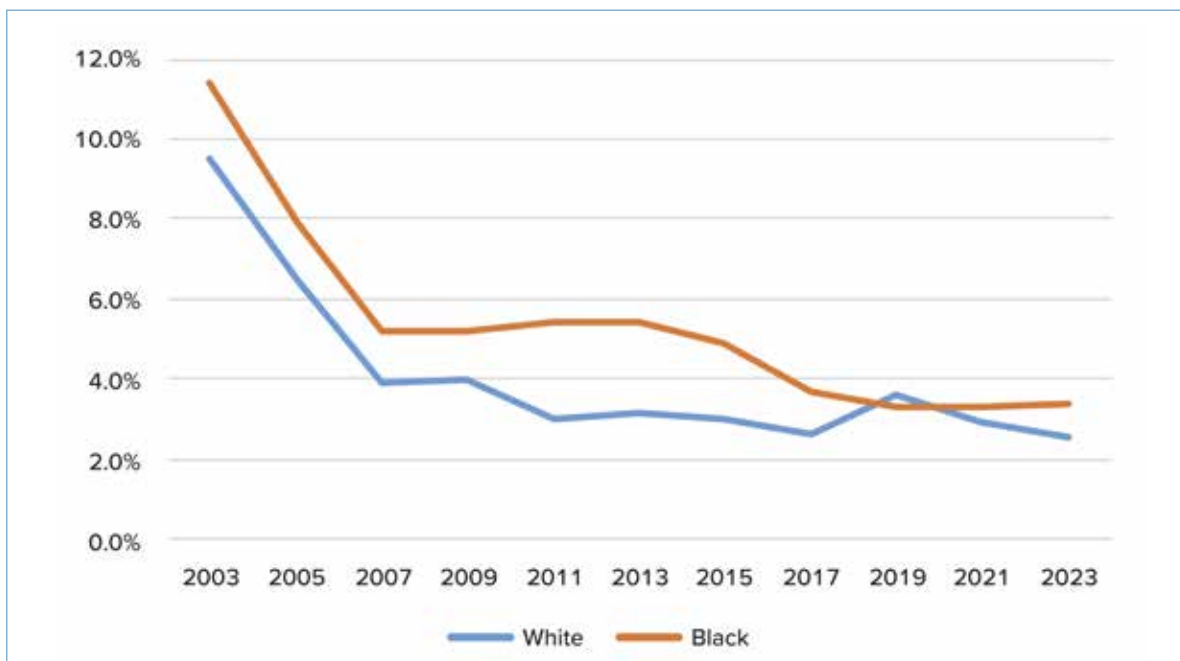
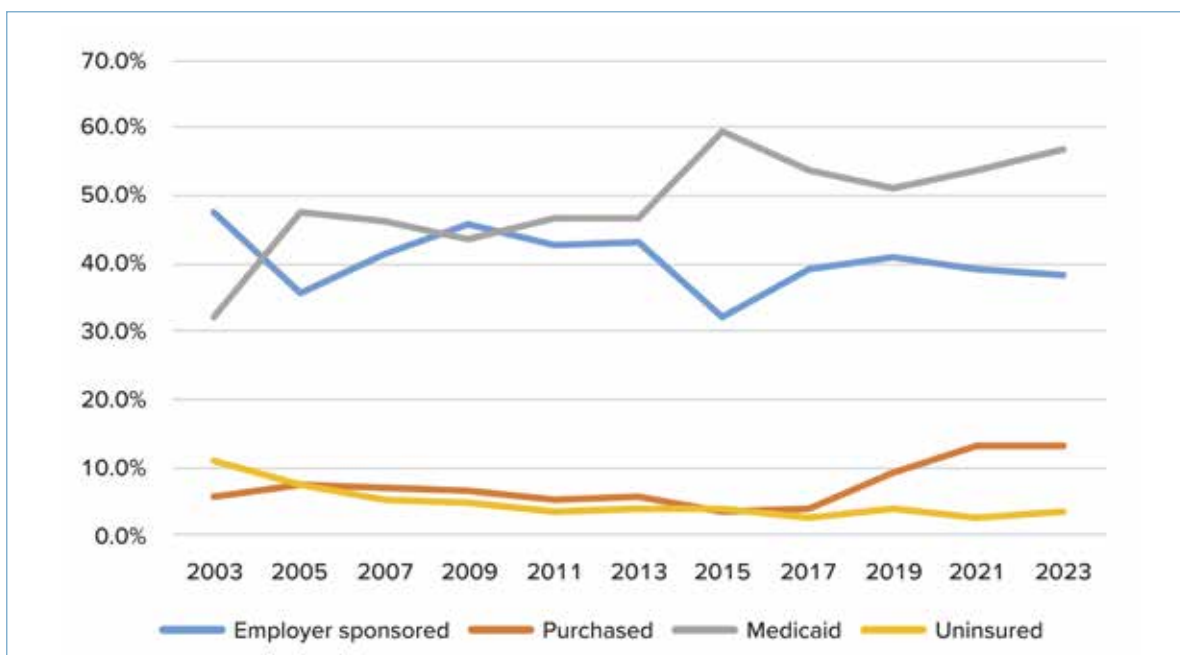


Figure 5-5 contains graphs of the sources of coverage for children over time. Due to expanded eligibility, the proportion of Louisiana's children covered by Medicaid has increased significantly, rising from 32% in 2003 to 57% in 2023. This expansion has resulted in broader Medicaid coverage and a decrease in the percentage of uninsured children from 11% to 3%. Meanwhile, employer-sponsored coverage for children has continued to decline over the same period, decreasing from 47% to 38%. Purchased health insurance, including plans from the federal Health Insurance Marketplace, initially covered fewer than 10% of Louisiana's children, but recent data indicates an increase from 4% in 2017 to 13% in 2023.

Figure 5-5 Sources of Coverage for Children



For reference, Figure 5-6 replicates Figure 2-1 regarding the general pattern in health insurance coverage for Louisiana residents over the last twenty years. Over the period 2003-2015, the uninsurance rate for adults varied from 20% to 24%. More than one in five Louisiana adults were uninsured during the period 2003-2015 with an uninsured rate averaging 22% ranging from 20%-24%. Following Medicaid expansion, the uninsured rate for adults was approximately halved. Subsequently, the uninsured rate for adults averaged 10% during the post-expansion period, showing a slight downward trend.

Figure 5-6 Uninsured Adults, 2003 - 2023

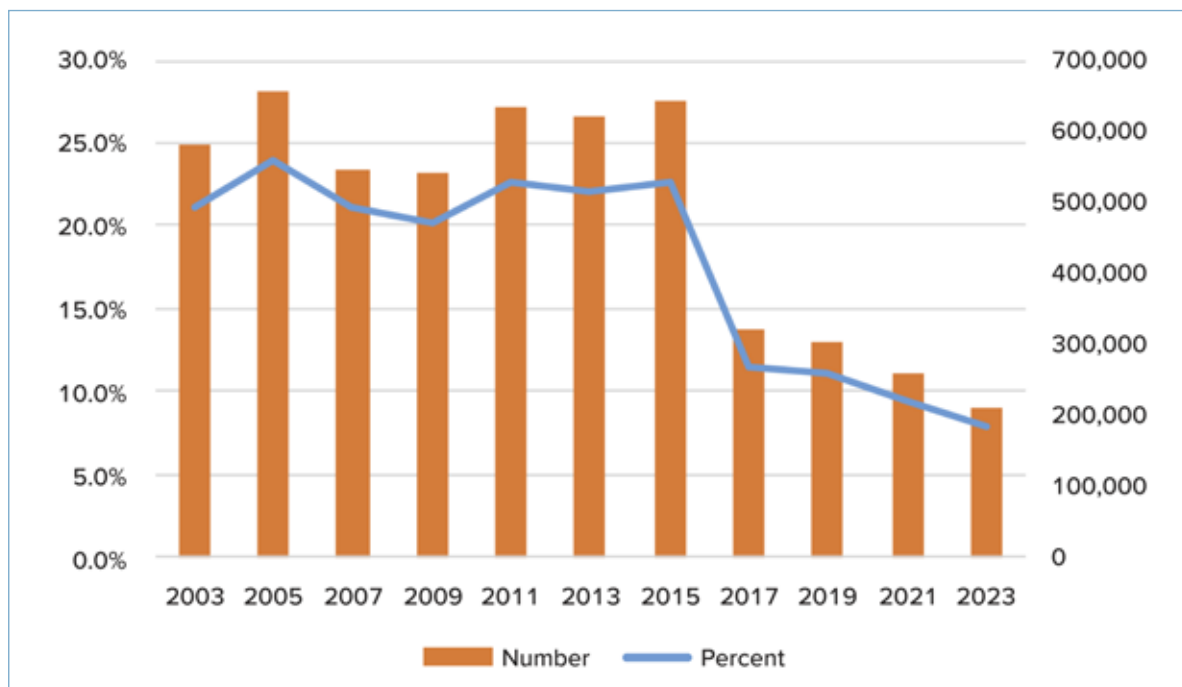


Figure 5-7 shows the uninsured rate by income level over time. Almost half of all adults in the two lowest income categories were uninsured as of 2003. Unlike children, only low-income adults under 19% of FPL met the eligibility criteria for Medicaid in these years. As a result, there was a strong, clear negative relationship of uninsured rates to income category in almost every year prior to the Medicaid expansion. Adults in the lowest income group were 4.7 times more likely to be uninsured as those in the highest income category.

In the period following the Medicaid expansion from 2017-2023, uninsured rates in the two lowest-income groups fell dramatically. The general pattern persists after the Medicaid expansion and low-income Louisianians are still more likely to be uninsured. However, the ratio of the uninsured rate for those under 100% FPL to those over 400% fell from 2.7 to 1 in the years after the Medicaid expansion.

Figure 5-7 Uninsured Adults by FPL

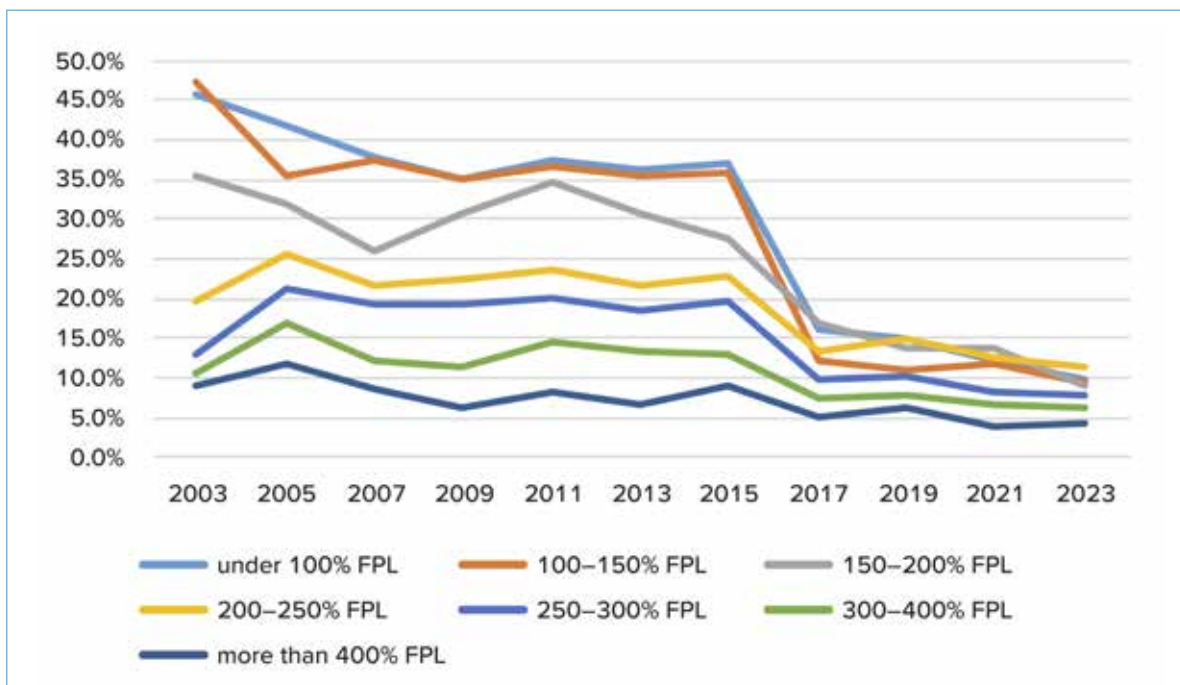


Figure 5-8 contains results comparing uninsured rates for males and females. Male uninsured rates exceed those of females for most of the sample with the gap increasing following the Medicaid expansion. A higher uninsured rate for males is typically explained by young women's need for insurance to potentially cover maternity care.

Figure 5-8 Uninsured Adults by Gender



Figure 5-9 compares trends in uninsured rates for Black and white Louisianians. Upon closer examination, the pattern is mostly explained by income. In general, a larger percentage of Black Louisianians are in the lower

income groups. Before Medicaid expansion, this resulted in higher uninsured rates. The expansion also significantly reduced the uninsured rate for Black Louisianians. The slightly higher rates for white adults compared to Black adults after Medicaid expansion are due to more white citizens having incomes slightly above the thresholds required for Medicaid eligibility or ACA subsidies.

Figure 5-9 Uninsured Adults by Race

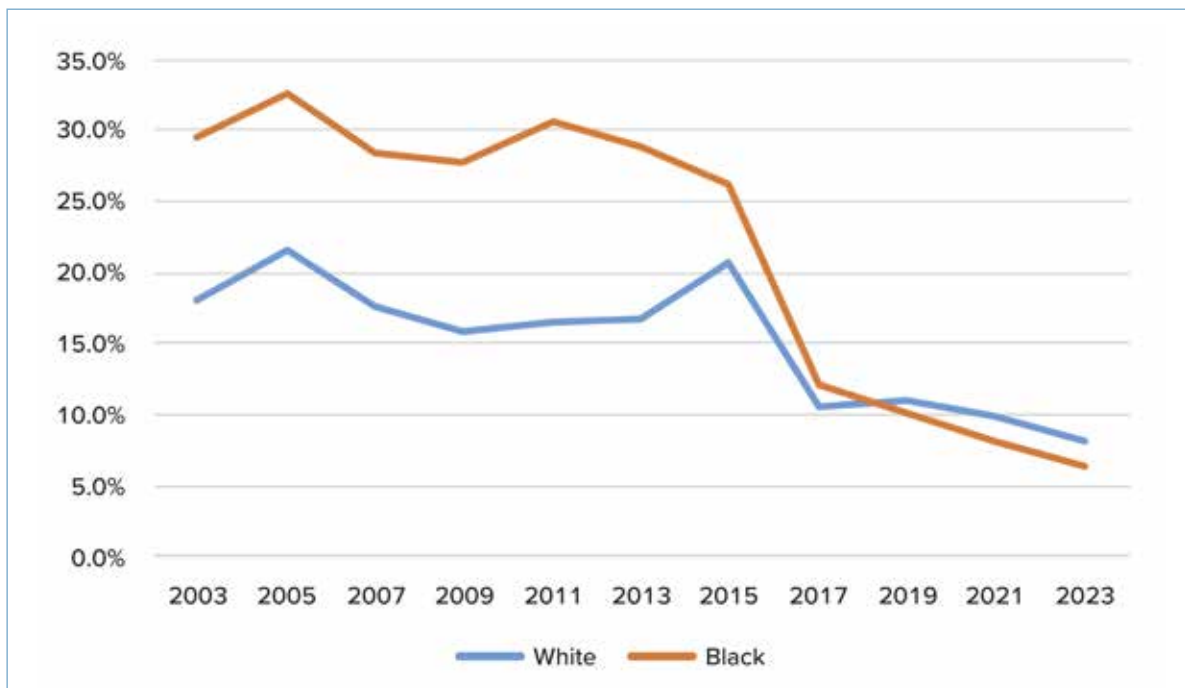


Figure 5-10 focuses on long-term trends in health insurance coverage for adults. The largest source of coverage for adults is employer-sponsored insurance. The percentage covered by employer-sponsored insurance has been gradually falling since 2009 and now stands at 47%. Medicaid coverage roughly doubled between 2003 and 2015 and greatly increased again in 2017 following the Medicaid expansion. The 2021 and 2023 Medicaid enrollment figures may be due to the COVID-19 continuous coverage provision. Louisiana Medicaid enrollment data began to show declines starting in July 2023 (after the completion of our survey) reflecting “unwinding” of the continuous coverage provision. The decline in the uninsured rate and number of uninsured is more clearly seen in Figure 5-6.

Figure 5-10 Sources of Coverage for Adults

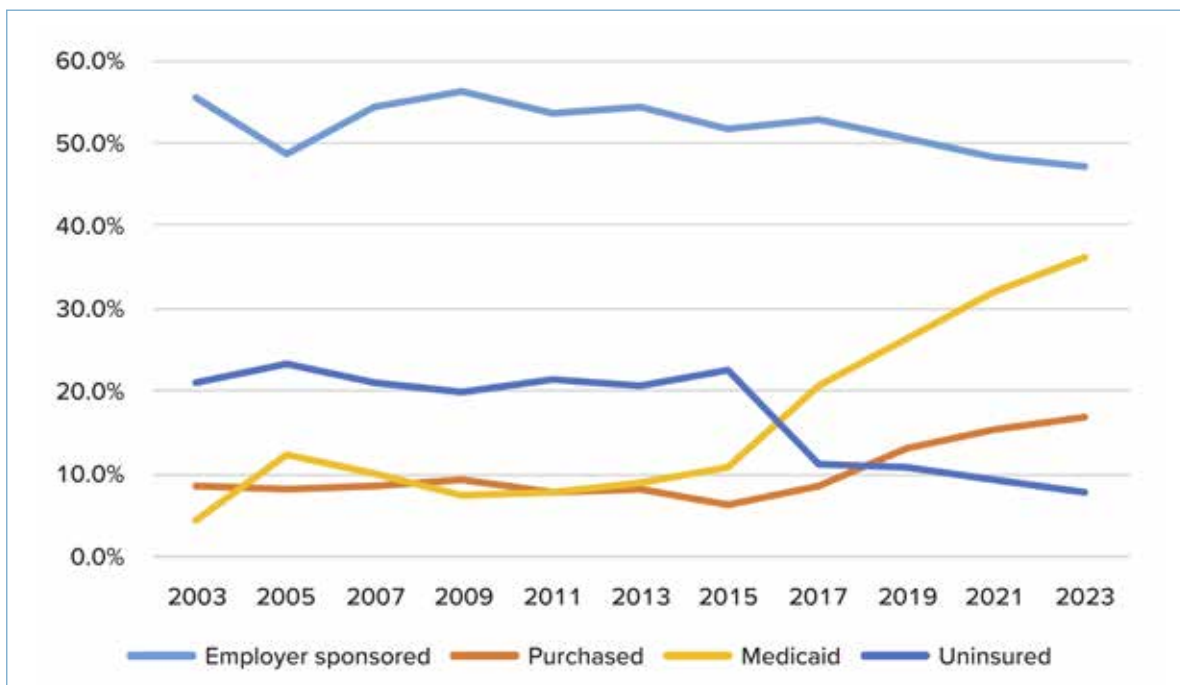
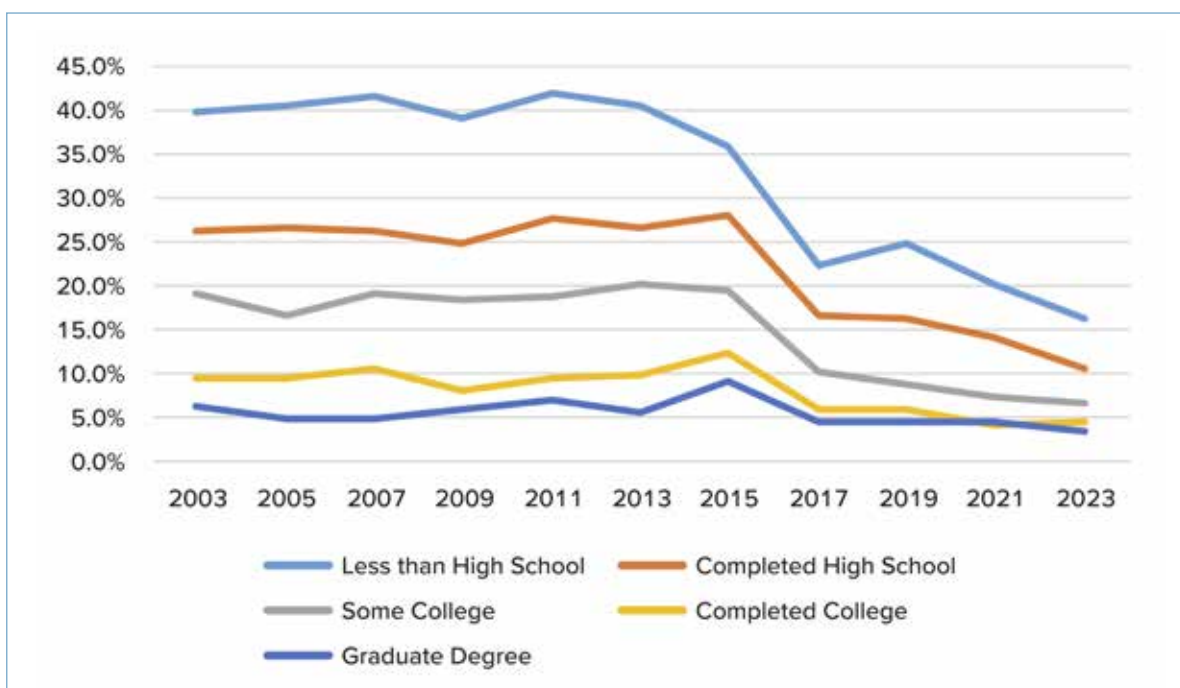


Figure 5-11 is a graph showing the trends in uninsured rates by education level. Persons with higher levels of education have lower uninsured rates in all years. The Medicaid expansion lowers uninsured rates for all education levels and narrows the gaps by helping those with less education disproportionately. However, uninsured rates for those without a high school degree never drop below 16% and lower education levels still increase the odds of being uninsured.

Figure 5-11 Uninsured Adults by Education



Conclusion

This report summarizes the findings of the 2023 Louisiana Health Insurance Survey. For children under 19, the uninsured rate is estimated at 3.3%, remaining consistently below 5%. The number of uninsured children, which started at over 143,000 in 2003, has now decreased to just over 38,000. Section 5 provides detailed results spanning from 2003 to 2023, highlighting significant reductions in uninsured rates across all demographic groups, especially among low-income children.

Regarding adults, the 2023 LHS results indicate that the uninsured rate dropped below 8% for the first time since the survey began. It's important to note that the 2023 LHS was conducted before the end of the COVID-19 continuous coverage provision, suggesting caution in interpreting the 2023 data in isolation. However, the comprehensive results spanning from 2003 to 2023 offer a robust overview of adult uninsured rates in Louisiana. Uninsured rates, which averaged 22% from 2003 to 2015, were halved following Medicaid expansion, leading to reduced uninsured rates across various demographic groups, particularly among low-income residents.

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Appendix A. Methodology

Appendix A provides detailed information on survey methodology, including historical changes to data collection methods, survey collection dates, total counts of households and individuals across all demographics, households with individuals under 19, and the weighting techniques used to generate final estimates.

The 2023 LHIS was conducted using a sample of over 8,500 Louisiana households and 24,000 Louisiana residents, allowing for precise estimates of uninsured populations in each of the Department of Health's nine regions and specific subpopulations (e.g., children under 250% of the federal poverty limit or adults under 138% of the federal poverty limit). Each LHIS iteration has incorporated methodological enhancements to ensure that survey results adhere to the latest best practices in survey research, adapting over the past 20 years to reflect advancements in technology and changes in lifestyles.

Table A-1 lists significant changes in LHIS methodology with the year each was incorporated.

Table A-1 Changes in Methodology

Year	Change in Methodology
2007	LHIS began to incorporate a Medicaid bias correction.
2009	Cell-phone sample was added to data collection.
2017	Survey-weighting technique was adjusted to ensure better estimates of uninsured rates for Medicaid eligible population.
2019	Online surveys were added to increase participation rate and better reach younger Louisianians.
2023	LHIS began to incorporate Ethnicity with race question in surveys

The Medicaid bias adjustment is the most important methodology change. This adjustment captures the fact that the literature consistently shows that some individuals covered by Medicaid misreport themselves as uninsured. As a result, surveys consistently underestimate the number of individuals covered by Medicaid and overestimate the uninsured rate. Since 2007, the LHIS has included surveys of individuals from the Medicaid population to assess the extent of misreporting. Included is a statistical model that estimates the probability of misreporting based on the demographic characteristics of both the respondent and the individual covered by the insurance. Significant academic literature discusses this problem in detail.²

Data for the 2023 LHIS was collected over a six-month period from February 2023 to July 2023. Collection methods included telephone surveys and online surveys. Respondents reached by telephone were given the option of taking the survey online to better fit their personal schedule. Surveys took an average of 10 minutes to complete, though with a high variance depending on the number of individuals in the household. A total of 8,972 households were included in the survey, representing 24,044 individuals. The total number of households and households with individuals under age 19 by region is displayed in Table A-2 and the total number of individuals in Table A-3. The average number of individuals per household was 2.7. These counts include the Medicaid subsample. Survey data was inspected using computer algorithms to detect outliers based on unusual responses or patterns of responses for any respondent. Data were also inspected by Center staff. There were 181 responses collected but removed from our analysis sample due to unrealistic responses and poor data quality.

² For a publication using LHIS data, see Barnes, S., Goidel, R. K., Terrell, D., & Virgets, S. (2022). Is Medicaid misreporting stable over time? Self-reported health insurance coverage of Medicaid recipients in Louisiana, 2007–2017. *Health Services and Outcomes Research Methodology*, 1-22.

Table A-2 Number of Households by LDH Region

Region	Total Households	Total Households with children under 19
1	1629	582
2	1364	546
3	1016	431
4	828	340
5	566	253
6	729	318
7	848	348
8	712	292
9	1280	548
Total	8,972	3,658

Table A-3 Number of Individuals by LDH Region

Region	Total Individuals	Total Under 19 Individuals
1	4132	935
2	3589	923
3	2799	755
4	2224	613
5	1590	459
6	1978	580
7	2329	649
8	1815	485
9	3588	1013
Total	24,044	6,412

Survey data was weighted to reflect the Census Bureau's 2021 American Community Survey (ACS) population estimates based on the following categories: income, age, race, gender, and region. Table A-4 shows the distribution of population across these categories from the raw unweighted survey data and the distribution of the weighted LHIS data compared to the 2021 ACS.

Table A-4 LHIS Unweighted versus weighted demographics

	LHIS Unweighted	LHIS Weighted	ACS 2021
Income			
Less than \$10,000	10.3%	9.2%	9.2%
\$10-15,000	4.1%	5.9%	5.9%
\$15-35,000	16.6%	20.2%	20.2%
\$35-75,000	26.8%	29.5%	29.5%
\$75-150,000	26.9%	23.7%	23.7%
More than \$100,00	15.3%	11.5%	11.5%
Age			
0-5 years	7.5%	7.1%	7.1%
6-15 years	14.1%	12.8%	12.8%
16-18 years	5.0%	5.0%	5.0%
19-26 years	14.8%	8.1%	8.1%
27-45 years	28.9%	25.7%	25.7%
46-65 years	25.2%	24.6%	24.6%
More than 65 years	4.5%	16.7%	16.7%
Race			
White	64.6%	57.9%	57.9%
Black	27.9%	31.2%	31.2%
Other	7.5%	11.0%	11.0%
Gender			
Male	46.9%	48.9%	48.9%
Female	53.1%	51.1%	51.1%
Region			
New Orleans	17.2%	19.2%	19.2%
Baton Rouge	14.9%	14.9%	14.9%
Houma-Thibodaux	11.6%	8.5%	8.5%
Acadiana	9.2%	12.8%	12.8%
Southwest	6.6%	6.6%	6.6%
Central	8.2%	6.4%	6.4%
Northwest	9.7%	11.3%	11.3%
Northeast	7.5%	7.6%	7.6%
Northshore	14.9%	12.7%	12.7%

As previously noted, the survey mode has changed over time to reflect changing lifestyles first by adding a cell-phone sample in 2009 to capture a growing number of cellphone-only households and more recently adding an online survey component. Table A-5 shows a more detailed demographics table by including the statistics from the two methods of data collection, surveys sent out online and by phone. While many demographic characteristics and distributions across regions are similar between the online and phone surveys, phone surveys captured older and slightly wealthier respondents.

Table A-5 Survey demographics by data collection method

	LHIS Unweighted	(Detail) Online Only	(Detail) Phone Only	LHIS Weighted	ACS 2021
Income					
Less than \$10,000	10.3%	10.3%	9.9%	9.2%	9.2%
\$10-15,000	4.1%	4.1%	4.0%	5.9%	5.9%
\$15-35,000	16.6%	16.7%	15.8%	20.2%	20.2%
\$35-75,000	26.8%	27.3%	21.5%	29.5%	29.5%
\$75-150,000	26.9%	26.6%	30.4%	23.7%	23.7%
More than \$100,00	15.3%	15.1%	18.3%	11.5%	11.5%
Age					
0-5 years	7.5%	8.0%	5.9%	7.1%	7.1%
6-15 years	14.1%	14.2%	13.8%	12.8%	12.8%
16-18 years	5.0%	5.1%	4.7%	5.0%	5.0%
19-26 years	14.8%	16.3%	9.0%	8.1%	8.1%
27-45 years	28.9%	31.0%	20.5%	25.7%	25.7%
46-65 years	25.2%	22.1%	37.4%	24.6%	24.6%
More than 65 years	4.5%	3.4%	8.8%	16.7%	16.7%
Race					
White	64.6%	64.0%	67.2%	57.9%	57.9%
Black	27.9%	28.6%	25.1%	31.2%	31.2%
Other	7.5%	7.4%	7.7%	11.0%	11.0%
Gender					
Male	46.9%	47.3%	45.2%	48.9%	48.9%
Female	53.1%	52.7%	54.8%	51.1%	51.1%
Region					
New Orleans	17.2%	17.6%	15.6%	19.2%	19.2%
Baton Rouge	14.9%	15.1%	14.2%	14.9%	14.9%
Houma-Thibodaux	11.6%	12.8%	6.9%	8.5%	8.5%
Acadiana	9.2%	8.2%	13.5%	12.8%	12.8%
Southwest	6.6%	6.2%	8.4%	6.6%	6.6%
Central	8.2%	8.0%	9.0%	6.4%	6.4%
Northwest	9.7%	9.2%	11.8%	11.3%	11.3%
Northeast	7.5%	7.5%	7.9%	7.6%	7.6%
Northshore	14.9%	15.5%	12.7%	12.7%	12.7%

Appendix B. LHS 2023 – Qualtrics

COLOR KEY:

YELLOW: UNIQUE SCENARIOS/WORDINGS FOR EACH HOUSEHOLD MEMBER

GREEN: COMPLEX SKIPS

BLUE: ROSTERS (SECTIONS THAT REPEAT FOR EACH HOUSEHOLD MEMBER)

INTRO QUESTIONS

Q: INT01 {Previously HOME}

Hi, my name is _____ and I am calling for the LSU Center for Economics, Business, and Policy Research.

We are gathering information about the health and healthcare of Louisiana residents for the Louisiana Health Insurance Survey. This project is conducted by the Louisiana Department of Health with assistance from Louisiana State University. Your telephone number has been chosen randomly, and I would like to ask some questions about your healthcare insurance. Your responses will be combined with others to create aggregate statistics. Any potentially identifiable data will not be released unless required by law. You have a right to refuse this study or to withdraw at any time, but your participation will benefit Louisiana by informing policymakers.

Do you have any questions?

[AFTER ANSWERING QUESTIONS, OR IF RESPONDENT DOES NOT HAVE QUESTIONS,
ASK THE QUESTION BELOW]

This study has been approved by the LSU IRB. For questions concerning participant rights, please contact the IRB Chair, Dr. Alex Cohen, 225-578-5833, or irb@lsu.edu. For questions about the survey content, please contact Dr. Dek Terrell, 225-578-3785.

May I proceed?

1. Yes – SKIP TO LANDORC
2. No – TERMINATE SURVEY

Q: INT02 {Previously HOMEB}

Are you sure? We would really appreciate your help.

1. Continue
2. End the call – TERMINATE SURVEY

Q: LANDORC

Have I reached you on a landline or cell phone?

1. Landline – SKIP TO ADLT
2. Cell phone

Q: SAFE

Are you in a safe place to talk?

1. Yes - SKIP TO ADLT
2. No

Q: THANKCEL

We understand, let's set a callback time.

SKIP TO CB

Q: ADLT

To participate in this study, you must meet the requirements of both the inclusion and exclusion criteria.
First, I need to know if you are 18 years of age or older.

1. Yes 18 years old or older – SKIP TO PLACE
2. No, under 18 years old

IF ANS = 2 AND LANDORC = 2, SKIP TO INT98

Q: ADLTB

May I speak with someone 18 years old or older who lives there?

1. Person is coming to phone
2. No eligible adults – SKIP TO INT98
3. Eligible adult not home – SKIP TO CB

Q: INT03 *{Previously HOMEC}*

We are gathering information about the health and healthcare of Louisiana residents. This project is conducted by the Louisiana Department of Health with assistance from Louisiana State University. Your telephone number has been chosen randomly, and I would like to ask some questions about your health and healthcare insurance.

May I proceed?

1. Yes
2. No – TERMINATE SURVEY

Q: INT04 *{Previously HOMED}*

Are you sure? We would really appreciate your help.

1. Continue
2. End the call – TERMINATE SURVEY

Q: ADLT2

First, I need to know if you are 18 years of age or older.

1. Yes 18 years old or older
2. No, under 18 years old – SKIP TO INT98

Q: PLACE

Are you currently a resident of Louisiana?

1. Yes
2. No - SKIP TO INT98
8. DON'T KNOW - SKIP TO INT98
9. REFUSED - SKIP TO INT98

Q: MOD3

Is there anyone in your household who is under 65 years of age?

1. Yes
2. No - SKIP TO INT98
8. DON'T KNOW - SKIP TO INT98
9. REFUSED - SKIP TO INT98

Q: KNOW

Are you the most knowledgeable person in your household about the family's healthcare and health insurance?

1. Yes - SKIP TO PROCEED
2. No
8. DON'T KNOW
9. REFUSED

Q: KNOW2

May I speak to the adult who is most knowledgeable?

1. Yes - SKIP TO PROCEED
2. No – SKIP TO CB

Q: PROCEED

This survey is about your family's healthcare. I will not ask for any personal information that can identify you. You do not have to answer any question you do not want to, and you can end the interview at any time. Any information you give me will be confidential. If you have any questions about the survey, please call Dek Terrell at 225-578-3785, or Dr. Alex Cohen, Institutional Review Board, 225-578-5833, irb@lsu.edu.

May we proceed?

1. Yes - SKIP TO HHLD
2. No

Q: INT05 {Previously HELLO2}

Are you sure? We'd really appreciate your help. Again, this won't take more than 10 to 15 minutes of your time. May we proceed?

1. Yes
2. No – TERMINATE SURVEY

SURVEY BEGINNING

-----BEGIN ROSTER-----

Q: HHLD/MEMBER

To begin, I will not ask you for your last name, but I will need to refer to different members of the household during the survey. We will begin with yourself and then include all other people in the household, even people who are not members of your immediate family.

For respondent, show: What is your first name?

For everyone else, show: What are the first names of the other people who are living or staying there?

INTERVIEWER: SOME FAMILIES MAY BE RELUCTANT TO PROVIDE NAMES. TELL THEM WE WILL BE ASKING ABOUT THE HEALTHCARE INSURANCE OF EVERY PERSON IN THE HOUSEHOLD AND NEED TO BE ABLE TO REFER TO THEM DURING THE SURVEY. INITIALS OR SOMETHING SIMILAR WILL ALSO WORK.

-----END ROSTER-----

Q: NAMCHK

So the people in your household include... [READ NAMES BELOW]
Is this correct?

1. Yes
2. No - SKIP BACK TO HHLD/MEMBER

Q: MISSCHK

Have I missed any babies or small children or anyone who usually lives here but is traveling, in school, in a hospital, or any foster children, lodgers, boarders, or roommates?

1. Yes - SKIP BACK TO HHLD/MEMBER
2. No

-----BEGIN ROSTER-----

Q: AGE

Now I am going to ask you some questions about each household member, such as their age, whether they are male or female, and their relationship to you. Let's start with age.

IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE FOR PEOPLE IN DIFFERENT AGE GROUPS AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD. YOU CAN ASK AGE CATEGORIES BY ENTERING 999.
BABIES NOT YET 1 SHOULD BE CODED AS 0.

For respondent, show: What is your age?

For everyone else, show: What is the age of XX?

ENTER AGE
999 FOR AGE CATEGORIES

IF ANS != 999, SKIP TO SEX

Q: AGECAT

For respondent, show: Would you say your age is:

For everyone else, show: Would you say XX is:

1. 5 years or younger
2. 6 to 15 years
3. 16 to 17 years
4. 18 to 19 years
5. 20 to 25 years
6. 26 to 29 years
7. 30 to 34 years
8. 35 to 44 years
9. 45 to 54 years
10. 55 to 64 years
11. 65 years or older
88. DON'T KNOW
99. REFUSED

Q: SEX

For respondent, show: Are you male or female?

For everyone else, show: Is XX male or female?

IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE COVERAGE FOR MALES AND FEMALES AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

1. Male
2. Female
8. DON'T KNOW
9. REFUSED

IF AGE < 18 OR AGECAT < 4, SKIP TO REL

Q: MAR

For respondent, show: What is your marital status?

For everyone else, show: What is the marital status of XX?

IF RESPONDENT IS RELUCTANT, TELL THEM THAT THIS INFORMATION IS "USED TO UNDERSTAND DIFFERENCES IN HEALTH CARE COVERAGE FOR INDIVIDUALS" AND TO UNDERSTAND THE HEALTH CARE NEEDS OF ALL PEOPLE IN THE HOUSEHOLD.

1. Married
2. Widowed
3. Divorced
4. Separated
5. Never married
6. Living with a partner
8. DON'T KNOW
9. REFUSED

Q: REL *[Not asked about respondent]*

How is XX related to you?

DO NOT READ RESPONSES.

1. Spouse
2. Own child/adopted child
3. Step child
4. Foster child
5. Unrelated child
6. Grandchild
7. Parent
8. Brother/sister
9. Son/daughter in law
10. Mother/father in law
11. Other relative
12. Non relative/unmarried partner
88. DON'T KNOW
99. REFUSED

-----END ROSTER-----

Q: FAMCHK

Please let me verify everyone you have mentioned. The members of your household include:

NAME AGE SEX RELATIONSHIP

Is this correct?

INTERVIEWER: READ EACH MEMBER OF HH (NAME, AGE/AGEGROUP, SEX, RELATIONSHIP) ONE BY ONE AND VERIFY IF IT IS CORRECT.

1. Yes
2. No - SKIP BACK TO HHLD/MEMBER

-----BEGIN ROSTER-----

ASK IF (AGE >= 18 AND <= 25) OR (AGECAT==04 OR AGECAT==05).

[Loop through household list for 18-25 year olds to identify students; this may or may not include respondent.]

Q: STUDCHK

For respondent, show: Are you a full time student?

For everyone else, show: Is XX a full time student?

1. Yes
2. No
8. DON'T KNOW
9. REFUSED

-----END ROSTER-----

-----BEGIN ROSTER-----

IF AGE >= 18 AND MAR=1 AND NOT RESPONDENT

{Questions MARCHK and MARRIAGE are only asked about adults (people 18 and older) other than respondent and respondent's spouse. It should only be asked to people who answered married in MAR.}

Q: MARCHK

Is XX married to anyone living there?

- 1. Yes
- 2. No – SKIP TO NEXT HHOLD MEMBER
- 8. DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
- 9. REFUSED – SKIP TO NEXT HHOLD MEMBER

Q: MARRIAGE

To whom is XX married?

[SHOW HOLD ROSTER]

- 88. DON'T KNOW
- 99. REFUSED

-----END ROSTER-----

-----BEGIN ROSTER-----

IF HOUSEHOLD MEMBER IS UNDER 18, ASK DEPENDENT.

IF HOUSEHOLD MEMBER IS 18 OR OVER BUT UNDER 26, ASK DEPENDENT2

NOTE: DEPENDENT SHOULD NOT BE ASKED OF THE RESPONDENT SINCE THE RESPONDENT SHOULD BE OVER 18.

Q: DEPENDENT

Who claims XX as a dependent?

NOTE: If both spouses are named, select first name given.

[SHOW HHLD ROSTER]

- 777. Someone who lives outside the household
- 888. DON'T KNOW
- 999. REFUSED

AFTER DEPENDENT IS ASKED, SKIP TO NEXT HOUSEHOLD MEMBER

Q: DEPENDENT2

For respondent, show: Did someone claim you as a dependent on their taxes in 2022?

For everyone else, show: Did someone claim XX as a dependent on their taxes in 2022?

- 1. Yes
- 2. No – SKIP TO NEXT HHOLD MEMBER
- 8. DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
- 9. REFUSED – SKIP TO NEXT HHOLD MEMBER

Q: DEPENDENT3

Who claimed XX?

[SHOW HHOLD ROSTER]

777. Someone who lives outside the household

888. DON'T KNOW

999. REFUSED

-----END ROSTER-----

IF ANY HHOLD MEMBER HAS REL==1, ASK JOINT. OTHERWISE, SKIP TO COVINT.

Q: JOINT

Have you filed or will you file a joint tax return with [SPOUSE] for 2022?

1. Yes

2. No

8. DON'T KNOW

9. REFUSED

Q: COVINT

Now I will list several types of health insurance or health coverage obtained through jobs, purchased directly, or from government programs. For each one, please tell me if anyone is currently covered by that type of plan.

Q: COV1

Are you or anyone who lives there covered by a health insurance plan from a CURRENT employer or union, other than the military? (This includes insurance from family members' employment.)

INTERVIEWER: REMEMBER WE ARE NOT INCLUDING MILITARY COVERAGE HERE. DO NOT INCLUDE INSURANCE PLANS PURCHASED THROUGH AN ONLINE EXCHANGE OR ONLINE MARKETPLACE, A PROFESSIONAL ASSOCIATION OR TRADE GROUP. DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

1. Yes

2. No - SKIP TO COV1D

8. DON'T KNOW - SKIP TO COV1D

9. REFUSED - SKIP TO COV1D

Q: COV1C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV1D

Are you or anyone who lives there covered by a health insurance plan from a PAST employer or union, other than the military?

INTERVIEWER: THIS INCLUDES COBRA AND RETIREMENT PLANS.

INTERVIEWER: REMEMBER WE ARE NOT INCLUDING MILITARY COVERAGE HERE. DO NOT INCLUDE INSURANCE PLANS PURCHASED THROUGH AN ONLINE EXCHANGE OR ONLINE MARKETPLACE, A PROFESSIONAL ASSOCIATION OR TRADE GROUP. DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

1. Yes

2. No - SKIP TO COV2A

8. DON'T KNOW - SKIP TO COV2A

9. REFUSED - SKIP TO COV2A

Q: COV1E

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV2A

Are you or anyone who lives there covered by a health insurance plan bought on your or their own and not through an employer or union such as a plan bought on the online health insurance marketplace?

INTERVIEWER: SOME PEOPLE CALL THIS THE "ONLINE EXCHANGE" AND THE SITE IS "HEALTHCARE.GOV". REMEMBER WE ARE NOT INCLUDING MILITARY COVERAGE HERE. INCLUDE HEALTH INSURANCE PLANS PROVIDED BY COLLEGES AND UNIVERSITIES TO STUDENTS. ALSO INCLUDE HERE ANY COVERAGE BOUGHT THROUGH A PROFESSIONAL ORGANIZATION OR ASSOCIATION. DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN THE HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

1. Yes
2. No - SKIP TO COV3A
8. DON'T KNOW - SKIP TO COV3A
9. REFUSED - SKIP TO COV3A

Q: COV2C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV3A

Are you or anyone who lives there covered by a health insurance plan held in the name of someone who does not live in the household?

INTERVIEWER: THIS MAY BE COVERAGE THROUGH A PARENT NOT LIVING IN THIS HOUSEHOLD. DO NOT INCLUDE PLANS THAT PROVIDE EXTRA CASH WHILE IN HOSPITAL OR PLANS THAT PAY ONLY FOR ONE TYPE OF SERVICE, SUCH AS DENTAL CARE, VISION CARE, NURSING HOME CARE, OR ACCIDENTS.

1. Yes
2. No - SKIP TO COV4A
8. DON'T KNOW - SKIP TO COV4A
9. REFUSED - SKIP TO COV4A

Q: COV3C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV4A

Are you or anyone who lives there covered by Medicare, the health insurance plan for people 65 years old or older or persons with certain disabilities?

[INTERVIEWER: Please note that MEDICARE PROVIDES COVERAGE FOR YOUNGER PEOPLE WITH DISABILITIES AND IS NOT JUST FOR THE ELDERLY. Also, remember we are not including military coverage here. Include coverage if by a Medicare Advantage Plan including HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) well as traditional Medicare. Include Part A and Part B.]

1. Yes
2. No - SKIP TO COV5A
8. DON'T KNOW - SKIP TO COV6A1
9. REFUSED - SKIP TO COV6A1

Q: COV4C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

-----BEGIN ROSTER-----

{ASK COV5A FOR ADULTS OVER 65 IF THEY REPORT NO MEDICARE. OTHERWISE SKIP TO COV6A-D.}

Q: COV5A

For respondent, show: I noticed that you are AGE 65 OR OLDER, but not covered by Medicare. Is that correct?

For everyone else, show: I noticed that XX is AGE 65 OR OLDER, but is not covered by Medicare. Is that correct?

1. Yes - SKIP TO COV6A1
2. No, they should be added to Medicare – SKIP BACK TO COV4C
3. No, they are younger than 65 - SKIP TO COV5B
8. DON'T KNOW - SKIP TO COV6A1
9. REFUSED - SKIP TO COV6A1

Q: COV5B

What is the correct age?

ENTER 0-64;
888 FOR DON'T KNOW
999 FOR REFUSED.

-----END ROSTER-----

-----{COV6A, "YES", SKIP TO COV6C}-----

Q: COV6A

Are you or anyone who lives there enrolled in a Medicaid plan? You may also have heard it called Healthy Louisiana or LACHIP.

INTERVIEWER: MEDICAID PROVIDES LOW COST OR NO COST HEALTH INSURANCE FROM THE STATE OF LOUISIANA FOR LOW INCOME CHILDREN AND ADULTS, OR PEOPLE WITH DISABILITIES

1. Yes - SKIP TO COV6C
2. No
8. DON'T KNOW
9. REFUSED

IF COV6A NOT "YES", SKIP TO COV9A

Q: COV6C

Who is enrolled?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV9A

Are you or anyone who lives there covered by TRICARE, CHAMPUS, CHAMP-VA, VA or some other type of military health insurance?

1. Yes
2. No - SKIP TO NOCHECK

8. DON'T KNOW - SKIP TO NOCHECK

9. REFUSED - SKIP TO NOCHECK

Q: COV9C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

BEGIN ROSTER

Only ask NOCHECK and NINSREA if a HHOLD Member was not listed on any of the plans from COV1-COV9

Q: NOCHECK

For respondent, show: According to the information we have, you do not have health care coverage of any kind. Do you have health insurance or coverage through a plan that I might have missed?

For everyone else, show: According to the information we have, XX does not have health care coverage of any kind. Does XX have health insurance or coverage through a plan that I might have missed?

DO NOT READ RESPONSES.

1. No, not covered by any plan
2. Health insurance from a current or past employer/union
3. Health insurance bought on his or her own including the online Marketplace
4. Covered by a plan held by someone who does not live in the household
5. Medicare
6. Healthy Louisiana, Bayou Health, Medicaid, or LaCHIP
7. TRICARE/CHAMPUS/CHAMP-VA, VA, Other Military
8. Other state plan (Please specify – RECORD ANSWER IN NEW QUESTION)
8. DON'T KNOW
9. REFUSED

IF ANS = 2-8, SKIP TO NEXT HHOLD MEMBER

Q: NINSREA

For respondent, show: What is the main reason that you do not have health insurance?

For everyone else, show: What is the main reason that XX does not have health insurance?

1. Medical problems
2. Too expensive/can't afford it/premium too high
3. Don't believe in insurance
4. Don't need insurance/usually healthy
5. Free or inexpensive care is readily available
6. Online Marketplace too confusing/no Internet access
7. Other (specify – RECORD ANSWER IN NEW QUESTION)
8. DON'T KNOW
9. REFUSED

Q: COVIDchurn

For respondent, show: Were you enrolled in a Medicaid plan LAST year?

For everyone else, show: Was XX enrolled in a Medicaid plan LAST year?

1. Yes
2. No

-----END ROSTER-----

IF THERE ARE ANY HHOLD MEMBERS WHO ARE UNCOVERED, ASK NINAMT. OTHERWISE, SKIP TO CONTCOV

Q: NINAMT

What is your best estimate of how much you would be willing or able to pay per month for health insurance coverage for all uninsured members of the household?

1. LESS THAN \$25
2. \$26-\$49
3. \$50-\$99
4. \$100-\$149
5. \$150-\$200
6. More than \$200
8. DON'T KNOW
9. REFUSED

-----BEGIN ROSTER-----

IF HHOLD MEMBER HAS INSURANCE, ASK CONTCOV

IF HHOLD MEMBER DOES NOT HAVE INSURANCE, ASK UNPLAN

Q: CONTCOV

For respondent, show: Since [\$MONTH \$DAY \$LASTYEAR] were you continuously covered by health insurance?

For everyone else, show: Since [\$MONTH \$DAY \$LASTYEAR] was XX continuously covered by health insurance?

NOTE: IF CHILDREN LESS THAN 1 HAVE BEEN COVERED THEIR ENTIRE LIVES, CHOOSE YES.

1. Yes – SKIP TO NEXT HHOLD MEMBER
2. No
8. DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
9. REFUSED – SKIP TO NEXT HHOLD MEMBER

Q: COMMNTH

For respondent, show: For how many months were you not covered by some type of health insurance plan?

For everyone else, show: For how many months was XX not covered by some type of health insurance plan?

ENTER NUMBER 1-11;
888 FOR DON'T KNOW AND
999 FOR REFUSED

AFTER ANSWERING COMMNTH, SKIP TO NEXT HHOLD MEMBER

Q: UNPLAN

For respondent, show: Has there been anytime in the past 12 months that you have been covered by some type of health insurance plan?

For everyone else, show: Has there been anytime in the past 12 months that XX has been covered by some type of health insurance plan?

1. Yes
2. No – SKIP TO NEXT HHOLD MEMBER
8. DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
9. REFUSED – SKIP TO NEXT HHOLD MEMBER

Q: UNPLANY

For respondent, show: For how many months were you not covered by some type of health insurance plan?

For everyone else, show: For how many months was XX not covered by some type of health insurance plan?

ENTER NUMBER 1-11;
888 FOR DON'T KNOW
999 FOR REFUSED

-----END ROSTER-----

Q: PREG

Is anyone in the household pregnant?

1. Yes
2. No - SKIP TO PGMS3A
8. DON'T KNOW - SKIP TO PGMS3A
9. REFUSED - SKIP TO PGMS3A

Q: PREG1

And who in the household is pregnant?

[Select members from HHOLD roster.]

(FOR PGMS3, THERE ARE THREE VERSIONS A, B, AND C. EACH RESPONDENT WILL BE RANDOMLY ASSIGNED ONE OF THE THREE.)

Q: PGMS3A

Before today, had you heard of Healthy Louisiana, the way most of Louisiana's Medicaid recipients receive health care services?

1. Yes
2. No
8. DON'T KNOW
9. REFUSED

Q: PGMS3C

Before today, had you heard of LaCHIP, a way many of Louisiana's Medicaid recipients receive health care services?

1. Yes
2. No
8. DON'T KNOW
9. REFUSED

Q: DELAY

In the past 12 months, was there any time when you needed medical care, but delayed or didn't get it?

INTERVIEWER: THIS DOES NOT INCLUDE DENTAL CARE. IF THEY SAY DENTAL CARE, PROBE BY ASKING, "OTHER THAN DENTAL CARE?" AND REPEAT THE QUESTION IF NECESSARY.

1. Yes
2. No - SKIP TO MED1
8. DON'T KNOW - SKIP TO MED1
9. REFUSED - SKIP TO MED1

Q: DELAY2

Was there any reason why you delayed or did not get medical care when you thought you needed to?

- 01. Cost/Too expensive
- 02. Do not have insurance
- 03. Couldn't get off work
- 04. Didn't have transportation to the doctor's office/Doctor's Office too far
- 05. Office wasn't open when I could get there
- 06. No child care
- 07. No access for people with disabilities
- 08. Couldn't get an appointment
- 09. Other [please specify]
- 10. No reason
- 88. Don't know
- 99. Refused

Q: MED1

In the past 12 months, was there any time when you needed prescription medication but delayed or did not get it because you couldn't afford it?

- 1. Yes
- 2. No
- 8. DON'T KNOW
- 9. REFUSED

Q: WORKINT

The next series of questions is about jobs and earnings. Answers to these questions are very important because they help to explain whether or not people can afford the health care they need. I want to emphasize that this information is confidential and will be used for statistical purposes only.

-----BEGIN ROSTER-----

IF HHOLD MEMBER IS < 16, SKIP TO NEXT HHOLD MEMBER

Q: WORK

For respondent, show: Are you now employed at a job or business?

For everyone else, show: Is XX now employed at a job or business?

INTERVIEWER: IF PERSON HAS A JOB BUT IS NOT AT WORK BECAUSE OF ILLNESS, VACATION, OR STRIKE, COUNT THIS PERSON AS EMPLOYED.

- 1. Yes
- 2. No - SKIP TO WRK3
- 8. DON'T KNOW - SKIP TO WRK3
- 9. REFUSED - SKIP TO WRK3

Q: WORK1B

For respondent, show: Are you working full time or part time?

For everyone else, show: Is XX working full time or part time?

INTERVIEWERS: READ ONLY IF NECESSARY

Full Time means 30 or more hours per week

Part Time means less than 30 hours per week

NOTE: THIS QUESTION IS ABOUT THE PRIMARY JOB.

- 1. Full time
- 2. Part time

- 8. DON'T KNOW
- 9. REFUSED

Q: WRK2

For respondent, show: Are you working for an employer, self-employed or both?

For everyone else, show: Is XX working for an employer, self-employed or both?

- 1. Working for employer
- 2. Self-employed only – SKIP TO SELFB
- 3. Working for an employer and self-employed
- 8. DON'T KNOW
- 9. REFUSED

Q: OCC

For respondent, show: What is your occupation?

For everyone else, show: What is XX's occupation?

INTERVIEWER: PROBE TO FIND OUT THEIR OCCUPATION. EX: ACCOUNTANT. IF MORE THAN ONE JOB, FIND PRIMARY JOB.

Q: BEPNUMA

For respondent, show: Thinking about the particular location or facility where you work, how many people are employed at that location full or part time?

For everyone else, show: Thinking about the particular location or facility where XX works, how many people are employed at that location full or part time?

INTERVIEWER: READ RESPONSES. IF THE RESPONDENT NAMES A CHAIN AS THE EMPLOYER, HOW MANY PEOPLE ARE AT HIS OR HER LOCATION. EXAMPLE: WALMART-ASK HOW MANY WORK AT HIS OR HER WALMART STORE

NOTE: This question is about the primary job.

- 1. Less than 50
- 2. 50-99 employees
- 3. 100 or more employees - SKIP TO PAY1
- 8. Don't know
- 9. Refused

Q: BEPNUMB2

Counting all locations where this employer operates, what is your best estimate of the total number of persons who work for this employer?

INTERVIEWER: IF THE RESPONDENT NAMES A CHAIN AS THE EMPLOYER, ESTIMATE HOW MANY PEOPLE ARE AT ALL LOCATIONS COMBINED

- 1. Less than 50
- 2. 50-99 employees
- 3. 100 or more employees
- 8. DON'T KNOW
- 9. REFUSED

Q: PAY1

For respondent, show: How much did you earn in wages or salary in the last 12 months?
Include Overtime, Tips, Bonuses

For everyone else, show: How much did XX earn in wages or salary in the last 12 months?
Include Overtime, Tips, Bonuses

INTERVIEWER: REMIND PERSON IF HESITANT THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS.

IF ASKED, INCLUDE OVERTIME, TIPS, BONUSES, AND COMMISSION.

IF ASKED, THIS IS BEFORE TAX.

ENTER (0-9999999), OR

-8 FOR DON'T KNOW

-9 FOR REFUSED

ONLY ASK HOURLY/PAY2/TIPS/LENGT SET OF QUESTIONS IF PAY1 IS -8 OR -9

Q: HOURLY

For respondent, show: Do you know how much you make per hour?

For everyone else, show: Do you know how much XX makes per hour?

1. Yes

2. No – SKIP TO SELF

8. DON'T KNOW – SKIP TO SELF

9. REFUSED – SKIP TO SELF

Q: PAY2

How much is that?

ENTER (1-999), OR

-8 FOR DON'T KNOW

-9 FOR REFUSED

IF ANS <0 OR > 7.24 SKIP TO LENGT

Q: TIPS

That is less than minimum wage. Please include tips and commissions.

ENTER (1-999), OR

-8 FOR DON'T KNOW

-9 FOR REFUSED

Q: LENGT

For respondent, show: About how many months per year do you typically work at the job?

For everyone else, show: About how many months per year does XX typically work at the job?

INTERVIEWER: WE ARE ASKING THIS QUESTION TO FIND OUT ABOUT SEASONAL WORKERS LIKE SOME FISHERMEN WHO WORK ONLY PART OF THE YEAR EVERY YEAR. ENTER 0 FOR LESS THAN ONE MONTH.

ENTER (0-12), OR

-8 FOR DON'T KNOW

-9 FOR REFUSED

Q: WORKHRS

For respondent, show: How many hours per week do you usually work at this job?

For everyone else, show: How many hours per week does XX usually work at this job?

INTERVIEWER: IF PERSON NORMALLY WORKS OVERTIME THEN INCLUDE THOSE HOURS

ENTER (1-80), OR

-8 FOR DON'T KNOW

-9 FOR REFUSED

Q: PAY4

For respondent, show: Do you have any other jobs besides the primary one that we just talked about?

For everyone else, show: Does XX have any other jobs besides the primary one that we just talked about?

1. Yes
2. No – SKIP TO SELF
8. DON'T KNOW – SKIP TO SELF
9. REFUSED – SKIP TO SELF

Q: PAY4A

For respondent, show: About how much do you usually earn in wages or salary ANNUALLY from these other jobs?

For everyone else, show: About how much does XX usually earn in wages or salary ANNUALLY from these other jobs?

INTERVIEWER: REMIND PERSON IF HESITANT THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS.

IF ASKED, INCLUDE OVERTIME, TIPS, BONUSES, AND COMMISSION.

IF ASKED, THIS IS BEFORE TAX.

ENTER (0-9999999) PER YEAR, OR
-7 IF A MONTHLY AMOUNT IS GIVEN
-8 FOR DON'T KNOW
-9 FOR REFUSED

IF WRK2 = 1, SKIP TO OTRSCE

Q: SELF {ask only if WRK2=3}

And does that include self-employment?

1. Yes – SKIP TO OTRSCE
2. No
8. DON'T KNOW
9. REFUSED

Q: SELFB

For respondent, show: About how much self-employment income did you earn in the last 12 months?

For everyone else, show: About how much self-employment income did XX earn in the last 12 months?

ENTER (0-9999999) PER YEAR, OR
-7 IF A MONTHLY AMOUNT IS GIVEN
-8 FOR DON'T KNOW
-9 FOR REFUSED

Q: OTRSCE

For respondent, show: Do you have income from ANY OTHER sources, say from interest or dividends, business income, rental income, social security, retirement, alimony, or unemployment?

For everyone else, show: Does XX have income from ANY OTHER sources, say from interest or dividends, business income, rental income, social security, retirement, alimony, or unemployment?

1. Yes
2. No – SKIP TO EMP1
8. DON'T KNOW
9. REFUSED

Q: OTRSAMT

For respondent, show: About how much do you receive monthly from these other sources?

For everyone else, show: About how much does XX receive monthly from these other sources?

INTERVIEWER: ENTER MONTHLY AMOUNT HERE. IF THEY ONLY KNOW ANNUAL AMOUNT, DO NOT CONVERT. JUST TYPE -7. YOU WILL GET A SCREEN THAT ALLOWS YOU TO ENTER THE ANNUAL AMOUNT.

ENTER (0-9999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW
-9 FOR REFUSED

IF ANS != -7, SKIP TO OTRWEL

Q: OTRAMT

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: OTRWEL

Is any of this "other" income that we have just discussed from child support, SSI or supplemental security insurance, or welfare payments?

NOTE: WELFARE CAN MEAN AFDC, TANF, OR FITAP WHICH IS TEMPORARY ASSISTANCE FOR NEEDY FAMILIES.

1. Yes
2. No – SKIP TO EMP1
8. DON'T KNOW – SKIP TO EMP1
9. REFUSED – SKIP TO EMP1

Q: OTRWELAMT

How much per month is from child support, SSI or supplemental security insurance, or welfare payments?

ENTER (1-9999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW
-9 FOR REFUSED

IF ANS != -7, SKIP TO EMP1

Q: OTRAMT2

Enter annual amount:

ENTER (1-9999999) PER YEAR

SKIP TO EMP1

WRK3 THRU NWI6 ARE ONLY ASKED FOR THOSE WHO DO NOT WORK.

Q: WRK3

For respondent, show: Are you...

For everyone else, show: Is XX...

1. Unemployed but looking for work
2. Not looking
3. Retired
4. Disabled
8. DON'T KNOW
9. REFUSED

Q: NWI1

For respondent, show: About how much per month in interest, dividends, royalty income, net rental income and estates and trusts do you earn?

For everyone else, show: About how much per month in interest, dividends, royalty income, net rental income and estates and trusts does XX earn?

ENTER (0-9999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW
-9 FOR REFUSED

IF ANS != -7, SKIP TO NWI2

Q: NWI1A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI2

For respondent, show: About how much per month in Social Security or Railroad Retirement do you receive?

For everyone else, show: About how much per month in Social Security or Railroad Retirement does XX receive?

ENTER (0-9999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW AND
-9 FOR REFUSED

IF ANS != -7, SKIP TO NWI3

Q: NWI2A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI3

For respondent, show: About how much per month in Retirement, survivor, or disability pensions (other than social security) do you receive?

For everyone else, show: About how much per month in Retirement, survivor, or disability pensions (other than social security) does XX receive?

ENTER (0-9999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW AND
-9 FOR REFUSED

IF ANS != -7, SKIP TO NWI4

Q: NWI3A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI4

For respondent, show: About how much per month in Supplemental Security Income (SSI), public assistance, or welfare

payments from the state or local welfare offices did you receive in the last year?

For everyone else, show: About how much per month in Supplemental Security Income (SSI), public assistance, or welfare payments from the state or local welfare offices did XX receive in the last year?

ENTER (0-9999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW AND
-9 FOR REFUSED

IF ANS != -7, SKIP TO NWI5

Q: NWI4A

Enter annual amount:

ENTER (1-99999999) PER YEAR

Q: NWI5

For respondent, show: About how much per month did you receive from any other sources of income received regularly such as unemployment compensation, child support, or alimony?

For everyone else, show: About how much per month did XX receive from any other sources of income received regularly such as unemployment compensation, child support, or alimony?

NOTE: ONLY ENTER WHAT IS RECEIVED, NOT WHAT IS PAID.

ENTER (0-99999999) PER MONTH, OR
-7 IF AN ANNUAL AMOUNT IS GIVEN
-8 FOR DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
-9 FOR REFUSED – SKIP TO NEXT HHOLD MEMBER

IF ANS = 0 - SKIP TO NEXT HOUSE HOLD MEMBER

IF ANS > 0 - SKIP TO NWI6

Q: NWI5A

Enter annual amount:

ENTER (1-99999999) PER YEAR

Q: NWI6

What source was this money?

1. Unemployment compensation
2. Child support
3. Alimony
4. other
8. DON'T KNOW
9. REFUSED

SKIP TO NEXT HHLD MEMBER

THE FOLLOWING SECTION IS ONLY FOR EMPLOYED HHOLD MEMBERS.

IF WRK2=1 OR WRK2=3, ASK EMP1. OTHERWISE, SKIP TO NEXT HHOLD MEMBER.

Q: EMP1

For respondent, show: Does your current employer or union offer a health insurance plan to any of its employees?

For everyone else, show: Does XX's current employer or union offer a health insurance plan to any of its employees?

1. Yes
2. No – SKIP TO NEXT HHOLD MEMBER
8. DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
9. REFUSED – SKIP TO NEXT HHOLD MEMBER

Q: EMP2

For respondent, show: Are you eligible for this insurance through your employer or union?

For everyone else, show: Is XX eligible for this insurance through their employer or union?

1. Yes
2. No – SKIP TO NEXT HHOLD MEMBER
8. DON'T KNOW – SKIP TO NEXT HHOLD MEMBER
9. REFUSED – SKIP TO NEXT HHOLD MEMBER

Q: EMP3

For respondent, show: Is the insurance that you are ELIGIBLE for employee coverage only or family coverage?

For everyone else, show: Is the insurance that XX is ELIGIBLE for employee coverage only or family coverage?

INTERVIEWER: TELL RESPONDENTS THIS QUESTION DEALS WITH ELIGIBILITY AND NOT ACTUAL COVERAGE. RESPONDENTS WHO ARE ELIGIBLE FOR FAMILY COVERAGE BUT OPT FOR EMPLOYEE ONLY COVERAGE, SHOULD BE CODED "2" - FAMILY COVERAGE. SPOUSAL COVERAGE IS CONSIDERED FAMILY COVERAGE.

1. Employee coverage only
2. Family coverage
8. DON'T KNOW
9. REFUSED

Q: EMP4

For respondent, show: Are you currently enrolled in any coverage offered by your employer or union?

For everyone else, show: Is XX currently enrolled in any coverage offered by their employer or union?

1. Yes
2. No - SKIP TO WHY1
8. DON'T KNOW – SKIP TO PLNCHIL
9. REFUSED – SKIP TO PLNCHIL

IF EMP3 = 8 or 9 AND EMP4 = 1 - SKIP TO PLNCHIL

IF EMP3 = 1 AND EMP4 = 1 - SKIP TO PREM1

Q: EMP5

For respondent, show: Are you ENROLLED in employee coverage only or family coverage?

For everyone else, show: Is XX ENROLLED in employee coverage only or family coverage?

1. Employee coverage only – SKIP TO WHY2
2. Family coverage – SKIP TO PLNCHIL
8. DON'T KNOW – SKIP TO PLNCHIL
9. REFUSED – SKIP TO PLNCHIL

Q: WHY1

For respondent, show: Why aren't you covered through your employer?

For everyone else, show: Why is XX not covered through his or her employer?

INTERVIEWER: READ EACH ONE AND INDICATE ALL THAT APPLY

- 01. Covered through other family member
- 02. Covered through a public program
- 03. Too expensive
- 04. Didn't like the benefit package
- 05. Didn't like the doctors in the plan
- 06. Don't believe in health insurance
- 07. OTHER REASONS (Specify- RECORD ANSWER IN NEW QUESTION)
- 88. Don't know
- 99. Refused

SKIP TO NEXT HHOLD MEMBER

{PLNCHIL AND WHY2 ARE ASKED ONLY IF THERE ARE CHILDREN IN HOUSE WITH EMPLOYER COVERAGE.}

Q: PLNCHIL

Are ALL children IN THIS HOUSEHOLD under age 26 covered by this plan?

- 1. Yes - SKIP TO PREM2
- 2. No, not all of the children are covered
- 3. No, none of the children are covered
- 8. DON'T KNOW - SKIP TO PREM2
- 9. REFUSED - SKIP TO PREM2

Q: WHY2

For respondent, show: Why isn't/aren't the child/children covered through your employer?

For everyone else, show: Why isn't/aren't the child/children covered through XX's employer?

INTERVIEWER: READ EACH ONE AND INDICATE ALL THAT APPLY

- 01. Have their own insurance
- 02. Covered through other family member
- 03. Covered through a public program
- 04. Too expensive
- 05. Employer doesn't offer family coverage
- 06. Didn't like the benefit package
- 07. Didn't like the doctors in the plan
- 08. Don't believe in health insurance
- 09. OTHER REASONS (Specify - RECORD ANSWER IN NEW QUESTION)
- 88. DON'T KNOW
- 99. NOT AVAILABLE

IF EMP5 = 2, SKIP TO PREM2

Q: PREM1 {for employee coverage only}

For respondent, show: About how much do you have to pay out of each paycheck to get insurance through your employer?

For everyone else, show: About how much does XX have to pay out of each paycheck to get insurance through his or her employer?

Your best guess is fine.

INTERVIEWER: GET AMOUNT IN DOLLARS PER PAYCHECK. CLARIFY THIS BY ASKING: "IS THIS FOR ONE PAY PERIOD?"

ENTER (0-5000) PER PAYCHECK, OR
-8 FOR DON'T KNOW – SKIP TO PREM4
-9 FOR REFUSED – SKIP TO PREM4

SKIP TO PREM3

Q: PREM2 *{for family coverage}*

For respondent, show: About how much do you have to pay out of each paycheck to get insurance through your employer?

For everyone else, show: About how much does XX have to pay out of each paycheck to get insurance through his or her employer?

Your best guess is fine.

INTERVIEWER: GET AMOUNT IN DOLLARS PER PAYCHECK. CLARIFY THIS BY ASKING: "IS THIS FOR ONE PAY PERIOD?"

ENTER (0-5000) PER PAYCHECK, OR
-8 FOR DON'T KNOW – SKIP TO PREM4
-9 FOR REFUSED – SKIP TO PREM4

Q: PREM3

How confident are you that your estimate is within \$20.00 of the actual employee share of the premium?

1. Very confident, I looked at the pay stub
2. Confident
3. Somewhat confident
4. Not confident at all
8. DON'T KNOW
9. REFUSED

Q: PREM4

For respondent, show: How often do you get paid? Once every month, every two weeks, every week...

For everyone else, show: How often does XX get paid? Once every month, every two weeks, every week...

1. Every month
2. Every two weeks
3. Every week
4. Other-specify - RECORD ANSWER IN NEW QUESTION
8. DON'T KNOW
9. REFUSED

-----END ROSTER-----

MP1 through MP3 are only asked for respondents with private insurance (meaning respondent is in list generated in COV2C).

Q: MP1

Thinking about the health insurance plan that covers you, about how much does that plan cost each month?

ENTER (0-5000) PER MONTH, OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

Q: MP2

How confident are you that your estimate is within \$20 of the actual amount?

1. Very confident, I looked at the pay stub
2. Confident
3. Somewhat confident
4. Not confident at all
8. DON'T KNOW
9. REFUSED

Q: MP3

Who from this list is covered by that plan?

[Select members from HHOLD roster.]

-----BEGIN ROSTER-----

OPH1 through OPH4 asked only about covered individuals.

Q: OPH1

For respondent, show: The next questions are about your health insurance or health care plans. Does your health insurance offer benefits or cover services that meet your needs?

Would you say never, sometimes, usually, always?

For everyone else, show: The next questions are about XX's health insurance or health care plans. Does XX's health insurance offer benefits or cover services that meet their needs?

Would you say never, sometimes, usually, always?

1. Never
2. Sometimes
3. Usually
4. Always
8. DON'T KNOW
9. REFUSED

Q: OPH2

For respondent, show: Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

For everyone else, show: Does XX's health insurance allow them to see the health care providers [he/she] needs? Would you say never, sometimes, usually, always?

1. Never
2. Sometimes
3. Usually
4. Always
8. DON'T KNOW
9. REFUSED

Q: OPH3

For respondent, show: Not including health insurance premiums or costs that are covered by insurance, do you pay any money for your health care?

For everyone else, show: Not including health insurance premiums or costs that are covered by insurance, does XX pay any money for their health care?

IF NECESSARY: INCLUDE OUT-OF-POCKET PAYMENTS FOR ALL TYPES OF HEALTH-RELATED NEEDS SUCH AS CO-PAYMENTS, DENTAL OR VISION CARE, MEDICATIONS, AND ANY KIND OF THERAPY.

1. Yes
2. No – SKIP TO NEXT HHOLD MEMBER

- 8. DON'T KNOW
- 9. REFUSED

Q: OPH4

How often are these costs reasonable? Would you say never, sometimes, usually, always?

- 1. Never
- 2. Sometimes
- 3. Usually
- 4. Always
- 5. No out of pocket expenses
- 8. DON'T KNOW
- 9. REFUSED

INTERVIEWER: IF THE RESPONDENT SEEMS CONFUSED BY HOW TO ANSWER, ASK: DO YOU KNOW IF XX HAS ANY OUT-OF-POCKET COSTS FOR HEALTH CARE? IF YES, THEN ASK: HOW OFTEN ARE THOSE COSTS REASONABLE?

-----END ROSTER-----

Q: M1

This year, individuals and small businesses in Louisiana are able to buy health insurance through the Health Insurance Exchange or Health Insurance Marketplace, healthcare.gov. The Marketplace will allow people to search for health insurance plans and compare their benefits and prices. Before today, had you heard of the Marketplace?

- 1. Yes
- 2. No
- 8. DON'T KNOW
- 9. REFUSED

Q: M2

Would you feel comfortable signing up for a health insurance plan online?

- 1. Yes
- 2. No
- 8. DON'T KNOW
- 9. REFUSED

Q: M3

I'm going to tell you four features of the online health insurance marketplace. If you ever happened to use the online marketplace to get health insurance, which of these four features would be most important to you?

- 1. Access to preventive care, at no cost to you
- 2. Financial support to help pay for a plan
- 3. That all plans available there will cover basic health services
- 4. That you can get help and your questions answered online, in-person or over the phone
- 5. Something else [PLEASE SPECIFY- RECORD ANSWER IN NEW QUESTION]
- 8. DON'T KNOW
- 9. REFUSED

-----BEGIN ROSTER-----

{EDUCAT ASKED FOR HHOLD MEMBERS 18 AND OLDER ONLY}

Q: EDUCAT

For respondent, show: What is the highest level of school you ever completed?

For everyone else, show: What is the highest level of school XX ever completed?

- 1. Less than high school

2. Completed high school
3. Some college or associates degree
4. Completed four years of college
5. Some graduate education
6. Graduate degree
8. DON'T KNOW
9. REFUSED

-----END ROSTER-----

-----BEGIN ROSTER-----

(RACE ASKED FOR HHOLD MEMBERS 18 AND OLDER ONLY)

Q: ETHNICITY

For respondent, show: Are you Hispanic, Latino, or of Spanish origin?

For everyone else, show: Is XX Hispanic, Latino, or of Spanish origin?

1. Yes
2. No

Q: RACE

For respondent, show: What race do you consider yourself to be?

For everyone else, show: What race does XX consider him/herself to be?

1. White
2. Black
3. Native American Indian/Eskimo
4. Asian/Pacific Islander
5. Hispanic
6. Other (Specify- RECORD ANSWER IN NEW QUESTION)
8. DON'T KNOW
9. REFUSED

-----END ROSTER-----

Q: IMIG1

Is there anyone currently living in the household who was born outside of the United States?

1. Yes
2. No - SKIP TO HHINCOME
8. DON'T KNOW - SKIP TO HHINCOME
9. REFUSED - SKIP TO HHINCOME

Q: IMIG2

Who was born outside of the United States?

INTERVIEWER: TO CONFIRM ASK AGAIN: "ANYONE ELSE?"

[Select members from HHOLD roster.]

-----BEGIN ROSTER-----

ASK CITIZEN1 THRU CIT1C IF HHOLD MEMBER IS LISTED IN IMIG2 AND AGE >= 18

Q: CITIZEN1 {adults only}

Is XX a citizen of the United States?

1. Yes – SKIP TO NEXT HHOLD MEMBER
2. No
8. DON'T KNOW
9. REFUSED

Q: CIT1A {adults only}

Does XX currently have a permanent residence card or a green card?

1. Yes
2. No
8. DON'T KNOW
9. REFUSED

Q: CIT1B {adults only}

Has XX been granted asylum, refugee status, or temporary protected immigrant status, TPS?

1. Yes – SKIP TO NEXT HHOLD MEMBER
2. No
8. DON'T KNOW
9. REFUSED

Q: CIT1C {adults only}

Does XX have a tourist visa, student visa, a work visa or permit or other document which permits you to stay in the US for a limited time?

1. Yes
2. No
8. DON'T KNOW
9. REFUSED

-----END ROSTER-----

Q: HHINCOME

For everyone who lives here that is related to you by blood, marriage or adoption from all sources, what is the gross (before taxes) yearly family income from all sources? Your best guess is fine.

01. Less than \$4,999
02. \$5,000 to \$9,999
03. \$10,000 to \$14,999
04. \$15,000 to \$19,999
05. \$20,000 to \$24,999
06. \$25,000 to \$34,999
07. \$35,000 to \$44,999
08. \$45,000 to \$54,999
09. \$55,000 to \$64,999
10. \$65,000 to \$74,999
11. \$75,000 to \$84,999
12. \$85,000 to \$94,999
13. \$95,000 or more
88. DON'T KNOW
99. REFUSED

Q: INCNT

Just to be sure I have this right, how many people live on this income who are currently living in the household?

- ENTER (1-8), OR
- 8 FOR DON'T KNOW
 - 9 FOR REFUSED

Q: ZIPCD

What is your Zip Code?

ENTER (70001-72000), OR
 -8 FOR DON'T KNOW
 -9 FOR REFUSED

Q: PARISH

What is the name of the parish where you live?

001 Acadia	033 East Baton Rouge	065 Madison	097 St. Landry
003 Allen	035 East Carroll	067 Morehouse	099 St. Martin
005 Ascension	037 East Feliciana	069 Natchitoches	101 St. Mary
007 Assumption	039 Evangeline	071 Orleans	103 St. Tammany
009 Avoyelles	041 Franklin	073 Ouachita	105 Tangipahoa
011 Beauregard	043 Grant	075 Plaquemines	107 Tensas
013 Bienville	045 Iberia	077 Pointe Coupee	109 Terrebonne
015 Bossier	047 Iberville	079 Rapides	111 Union
017 Caddo	049 Jackson	081 Red River	113 Vermilion
019 Calcasieu	051 Jefferson	083 Richland	115 Vernon
021 Caldwell	053 Jefferson Davis	085 Sabine	117 Washington
023 Cameron	059 La Salle	087 St. Bernard	119 Webster
025 Catahoula	055 Lafayette	089 St. Charles	121 W. Baton Rouge
027 Claiborne	057 Lafourche	091 St. Helena	123 W. Carroll
029 Concordia	061 Lincoln	093 St. James	125 W. Feliciana
031 De Soto	063 Livingston	095 St. John Baptist	127 Winn

888. DON'T KNOW
 999. REFUSED

Q: LABORN

What state were you born in?

INTERVIEWER: PLEASE ASK FOR STATE. IF OUT OF US, THEN ASK FOR COUNTRY

Q: PH1

In the past 12 months, was there any time that you did not have a working telephone for two weeks or more?

1. Yes
2. No – SKIP TO OTHPHN
8. DON'T KNOW – SKIP TO OTHPHN
9. REFUSED – SKIP TO OTHPHN

Q: PH2

For how many weeks in the past 12 months did you not have a working telephone for two weeks or more?

ENTER (2-52), OR
 -8 FOR DON'T KNOW
 -9 FOR REFUSED

IF THE CURRENT CALL IS ON A LANDLINE (LANDORC=1), ASK OTHPHN

IF THE CURRENT CALL IS ON A CELLPHONE (LANDORC=2), SKIP TO OTHPHNC

Q: OTHPHN

Are there any other landline telephone numbers in this household besides this one that people receive calls on?

1. Yes
2. No – SKIP TO WIRE1
8. DON'T KNOW – SKIP TO WIRE1
9. REFUSED – SKIP TO WIRE1

Q: OTHPHN2

How many?

ENTER (0-100), OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

Q: _WIRE1 {Not delivered}

Does anyone in the household own a cell phone?

1. Yes
2. No – SKIP TO HLTHIMP
8. DON'T KNOW – SKIP TO HLTHIMP
9. REFUSED – SKIP TO HLTHIMP

Q: _WIRE1 How many cell phones do you have in the household?

INTERVIEWER: Enter 0 if they don't own ANY cell phones.

ENTER (0-100), OR
-8 FOR DON'T KNOW AND
-9 FOR REFUSED

SKIP TO HLTHIMP

Q: OTHPHNC

Are there any other active telephone numbers in this household besides the one you and I are talking on? This includes landlines and cell phones.

1. Yes
2. No – SKIP TO HLTHIMP
8. DON'T KNOW – SKIP TO HLTHIMP
9. REFUSED – SKIP TO HLTHIMP

Q: OTHPHN2C

How many of these OTHER telephone numbers in the house are landlines?

INTERVIEWER: ENTER 0 IF THEY DON'T OWN ANY LANDLINES.

ENTER (0-100), OR
-8 FOR DON'T KNOW AND
-9 FOR REFUSED

Q: OTHPHN3C

How many of these OTHER telephone numbers in the house are cell phones?

INTERVIEWER: Enter 0 if they don't own any OTHER cell phones.

ENTER (0-100), OR
-8 FOR DON'T KNOW AND
-9 FOR REFUSED

Q: HLTHIMP

Is there something that I haven't asked you about your family's health care that you think is important for us to know?

INTERVIEWER: RECORD ANSWER WORD FOR WORD AS CLOSELY AS POSSIBLE

Q: CALLBACK

And finally, we might like to call you back in a year to ask additional questions about your family's health care. May I record your name and phone number so that we could call you back?

1. Yes

- 2. No – SKIP TO INT99
- 8. DON'T KNOW – SKIP TO INT99
- 9. REFUSED – SKIP TO INT99

Q: CALLBAC1

What is your Full Name?

Q: CALLBAC2

What Phone Number we can call you at?

NUMBER CALLED: \$N

INTERVIEWER: IF RESPONDENT SAYS, "YOU ALREADY HAVE MY NUMBER", PLEASE ENTER THE PHONE NUMBER DISPLAYED ABOVE

Q: INT99 {Previously THANKYOU}

Thank you for your time. Your responses will help us to develop better health insurance plans for families in Louisiana.

Q: INT98 {Previously THANKC}

Thank you for your time.

