

# Louisiana Health Insurance Survey

## 2021



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## Executive Summary

The Louisiana Health Insurance Survey (LHIS) is a biennial survey conducted every other year since 2003 to gauge conditions of the health insurance market and Louisiana residents' access to care. The survey also allows for further analysis on unique conditions or events like changes in economic conditions and changes in policy on health insurance coverage. The 2021 survey updates the estimates of Louisiana's uninsured population and provides some information on the effects of the Coronavirus pandemic and continued decreasing of the uninsured rate of the Medicaid expansion population. Key findings of the 2021 LHIS are:

Insurance coverage for children (under 19):

- ▶ Uninsured rates for children remain low, below 5% for 2009 and later
- ▶ An estimated 30,689 children are uninsured (2.6%)
- ▶ Among Medicaid eligible children, 2.7% or 15,889 are uninsured
- ▶ Medicaid continues to serve as the largest source of coverage for children at 53.7% while 39.1% of Louisiana children are covered by parents' employers

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

- ▶ An estimated 258,227 Louisiana adults (9.4%) are uninsured
- ▶ Uninsured rate decreased again and is less than half of the 22.7% observed in 2015 prior to the Medicaid expansion
- ▶ Employer coverage continues to serve as the most important source of coverage at 48.1% of adults while 31.9% of Louisiana's non-elderly adults receive Medicaid coverage
- ▶ The Coronavirus pandemic and related federal legislative changes have had a large impact on health insurance; in particular, by increasing adult Medicaid coverage from 26.5% to 31.9% of adult population and reducing the adult uninsured rate by almost 2%

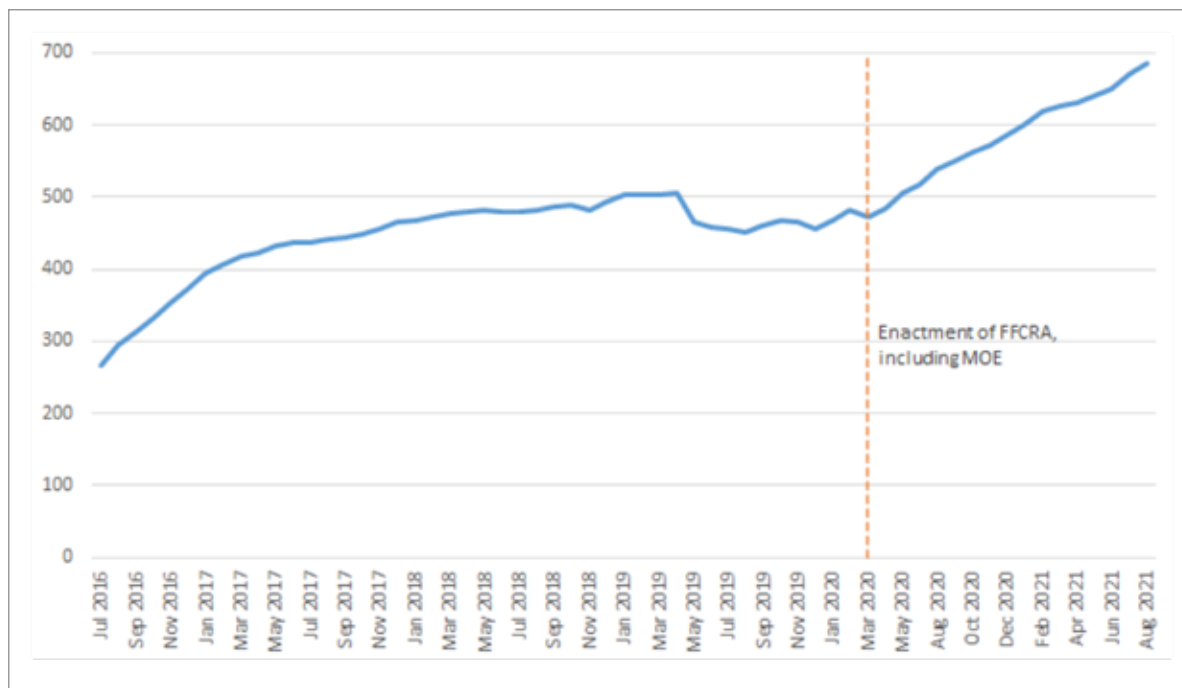
# Introduction

The 2021 Louisiana Health Insurance Survey (LHIS) is the tenth in a series of surveys designed to provide the most accurate and comprehensive assessment of Louisiana’s uninsured populations possible. The LHIS has helped state policy makers track changes in health insurance as Louisiana’s economy, health care environment, and public policies have changed. The LHIS has tracked Louisiana’s uninsured rate through Hurricane Katrina, the BP oil spill, and changes in Louisiana’s Medicaid eligibility requirements for children and adults.

The most notable change in conditions for the 2021 LHIS is the Coronavirus pandemic, which began in 2020 and has continued to the time period of this survey. The pandemic led to a deterioration in economic conditions, reducing residents’ employment status and income. Unemployment rates range from 7.6 – 6.2% in 2021, compared to around 5% in 2019, which means that fewer people are employed and more people are looking for work. Much of the population’s health insurance is sponsored by employers, so this is an important factor.

The federal government sought to offset these conditions with a number of legislative actions. A particularly important legislative change for federal Medicaid funds has incentivized continuity of care for Medicaid recipients, which has reduced “churning” or moving in and out of coverage. A second factor for changes in Medicaid coverage is the continued impact of the Medicaid expansion, which allowed previously ineligible low-income adults to enroll in Medicaid beginning in July 2016. Medicaid rates continued to see slight gains in the period before the pandemic, so this trend may be combining with the pandemic impact to increase Medicaid coverage in Louisiana. Figure I-1 graphs Louisiana Medicaid enrollment over time and shows a dramatic increase in Louisiana Medicaid enrollment following Coronavirus legislation.

**Figure I-1: Louisiana Medicaid Expansion Enrollment over Time (in thousands)**



Source: Louisiana Department of Health. Retrieved September, 24, 2021.

Section 5 of this report discusses the Coronavirus pandemic response and individual legislation in detail. However, because this change is large enough to impact results throughout this report, it is important to be aware of this when interpreting all results.

The 2021 LHS is based on a sample of over 8,500 Louisiana households and 25,000 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). Each round of the LHS has also incorporated methodological improvements to ensure that the survey results reflect our best understanding of how to estimate uninsured populations. Some of these methodological improvements are as follows:

The 2007 LHS incorporated a subsample of the survey sent to known Medicaid enrollees to adjust uninsured estimates for the Medicaid undercount at the individual level. National surveys are known to consistently report lower rates of Medicaid than administrative data, which is known as the Medicaid undercount. Some people may misreport due to confusing Medicaid with other sources of health insurance coverage, not realizing or remembering they have Medicaid coverage, misreporting other members of the household or being unsure about coverage for all members of the household, or being unfamiliar with terminology and other problems. The LHS draws a random sample of Medicaid enrollees who are asked an identical set of questions as other survey recipients to adjust for the likelihood of misreporting Medicaid. All subsequent LHS have included a Medicaid bias subsample and pooled data from multiple years to increase accuracy of the adjustment.

The 2009 LHS incorporated uninsured estimates from a cell phone sample to address the presence of cell-only households. Over time, the percentage of survey completions from cell phones has increased with the proportion of cell-phone only households.

Each year, the LHS weights results to modify our sample to match U.S. Census Bureau estimates of the Louisiana population. The 2017 LHS incorporated new survey weighting based on Medicaid eligible income groups to better account for the expansion of Medicaid.

The 2019 LHS incorporated online surveys to increase participation rates and gather responses in a smaller window of time for more accurate estimates. Online surveys allow us to better reach younger Louisianans while phone survey participants, particularly from landlines, capture an older segment of the population. Use of web surveys increased in 2021, though a significant portion is still collected by phone.

The 2021 LHS revisits the Medicaid bias sample based on results in the earlier referenced paper by Goidel, Barnes, Terrell and Virgets. The greater prominence of health insurance in the news and social media has probably increased awareness of and correct reporting of insurance status. Based on these findings, the 2021 LHS Medicaid bias adjustment pools data only from the 2017, 2019, and 2021 series instead of all years or a single year.

The following sections provide an overview of the major findings from the 2021 LHS. Section 1 presents a summary of insurance coverage for children. Section 2 provides a similar section for adults. Section 3 presents correlations between health insurance and other individual and household characteristics such as income and race. Section 4 summarizes four questions from the Office of Public Health about access to and quality of healthcare. Section 5 discusses the Coronavirus pandemic and its impact on access to health and health insurance in 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. In 2021, the uninsured rate for children was 2.6%, a decrease from 2019's 3.8%. This equates to approximately 30,689 children without health insurance, down from 44,213 in 2019. For the generally lower income children eligible for Medicaid, uninsured rates are just above 2.7%.

Figure 1-1 displays the children's uninsured rate and number of uninsured since 2003. The uninsured rate for children was 11.1% in 2003, and fell to about 5.0% in 2009. Since that time, the uninsured rate has stayed under 5% for all children and for the Medicaid-eligible children.

**Figure 1-1 Uninsured Children, 2003 - 2021**

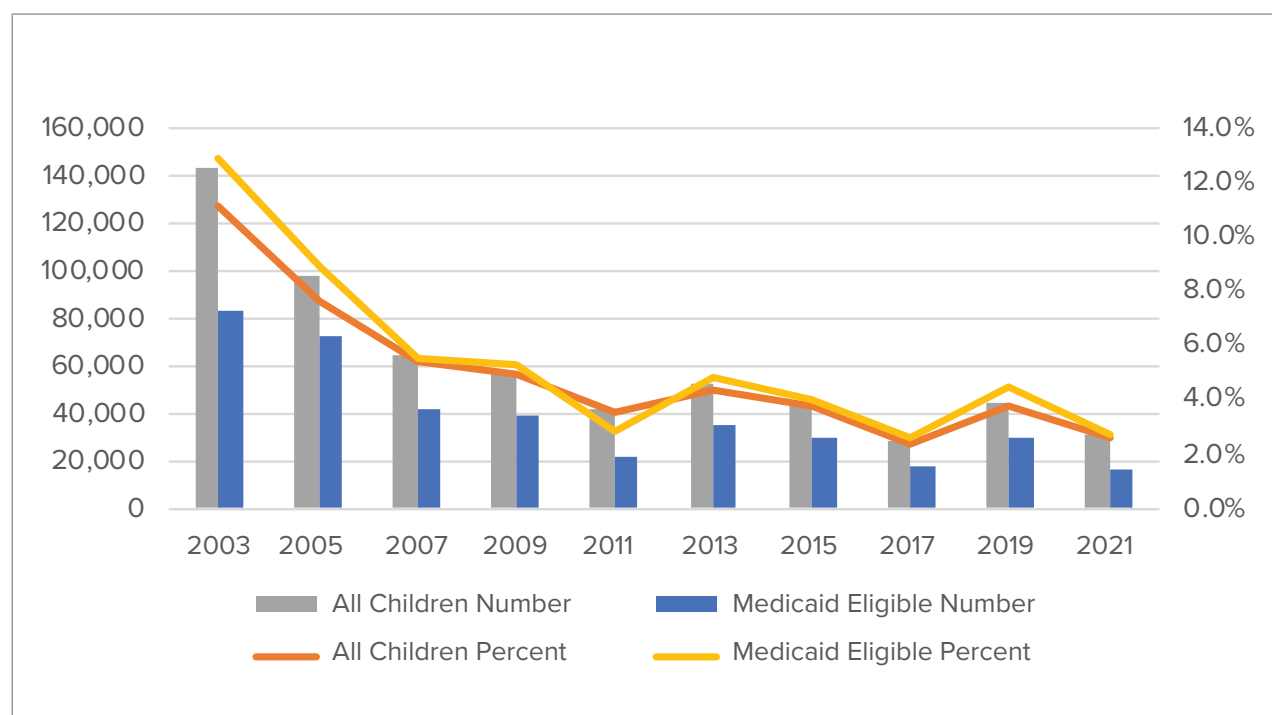


Table 1-1 shows the percentage and total number of uninsured children by region from 2015 to 2021. In 2021, the uninsured rate has decreased overall and in most regions, though the New Orleans region has increased to 4.2%. The biggest decrease is in the Northwest region, which dropped more than 3 percentage points. Over the last six years, the children's uninsured rates have remained very low.

**Table 1-1 Uninsured Children by Region**

Region	2015		2017		2019		2021	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	2.4%	4,846	2.2%	4,953	2.5%	5,014	4.2%	8,659
Baton Rouge 2	3.2%	5,674	1.3%	2,165	3.8%	6,169	2.2%	3,819
Houma-Thibodaux 3	3.2%	3,380	2.6%	2,835	5.2%	5,587	3.2%	2,984
Acadiana 4	3.8%	5,704	3.2%	5,083	2.9%	5,026	2.1%	3,650
Southwest 5	3.4%	2,206	1.5%	1,233	2.6%	2,146	2.9%	2,147
Central 6	4.9%	4,999	6.1%	4,337	4.8%	3,783	3.1%	2,288
Northwest 7	4.4%	5,962	3.4%	4,576	5.1%	6,867	1.8%	2,364
Northeast 8	5.8%	5,274	1.9%	1,573	3.9%	3,342	2.1%	1,910
Northshore 9	4.6%	6,955	1.4%	2,235	4.0%	6,279	1.9%	2,867
Statewide	3.8%	45,000	2.4%	28,990	3.8%	44,213	2.6%	30,689

Table 1-2 shows the uninsured rates for Medicaid-eligible children by region from 2015 to 2021. 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 could potentially indicate that their parents may be unaware of their eligibility, uninformed about the Medicaid program, or face other access problems. However, this number is small and is estimated to comprise only around 15,889 children in 2021. This is the lowest recorded in recent years.

**Table 1-2 Uninsured Medicaid-Eligible Children by Region**

Region	2015		2017		2019		2021	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	2.1%	2,543	2.9%	3,591	3.4%	3,645	4.4%	3,616
Baton Rouge 2	3.6%	3,816	2.1%	1,715	3.1%	2,586	2.6%	2,067
Houma-Thibodaux 3	4.3%	2,614	2.3%	1,296	5.4%	3,371	3.3%	1,421
Acadiana 4	4.8%	4,086	1.8%	1,505	4.2%	3,935	2.3%	2,399
Southwest 5	3.0%	1,096	0.5%	219	5.0%	1,982	2.4%	1,027
Central 6	4.2%	2,759	7.5%	3,319	6.7%	3,059	3.6%	1,675
Northwest 7	5.2%	4,957	5.1%	3,972	5.5%	4,655	1.6%	1,207
Northeast 8	5.1%	3,511	0.2%	133	5.1%	2,582	2.1%	1,132
Northshore 9	4.4%	3,972	1.8%	1,555	4.2%	3,414	2.0%	1,346
Statewide	4.0%	29,356	2.6%	17,305	4.5%	29,227	2.7%	15,889

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 2021 the FPL for a family of four was \$26,500. In Louisiana, to be eligible for Medicaid or LaCHIP as a child under 19 years of age, household income must be below 217 percent FPL. Between 217-255 percent FPL, children are eligible for the LaCHIP Affordable Plan, a Medicaid buy-in program that costs \$50 per month to gain LaCHIP coverage. That means children's Medicaid eligibility criteria equates to family incomes of under \$67,575.

Uninsured rates are low in all income categories. If income was limiting children from obtaining insurance, there would be a decreasing relationship between income and the uninsured rate, meaning that fewer high income families were uninsured than lower income families. In 2021, there is no relationship and all income groups saw uninsured rates under 3.5%.

**Table 1-3 Uninsured Children by FPL**

<b>FPL Category</b>	<b>Percent</b>	<b>Number</b>
<b>Under 100% FPL</b>	2.9%	12,336
<b>100-150% FPL</b>	1.3%	945
<b>150 - 200% FPL</b>	0.9%	360
<b>200 - 250% FPL</b>	2.4%	3,360
<b>250 - 300% FPL</b>	2.3%	2,261
<b>300-400% FPL</b>	2.0%	2,746
<b>More than 400%</b>	3.5%	8,682

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), through an insurance policy purchased privately (Purchased Coverage), through a plan that was provided by a previous employer of someone in the household (Former Employer), through an insurance policy held by someone not in the household (Not in Household) or through one of three groups of government coverage (Medicare, Military, or Medicaid). Individuals are only 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, with just over half or 53.7% of all children on Medicaid. Employer sponsored coverage is the second largest source of coverage at 39.1% in 2021. The percentage of children on Medicaid has generally been increasing over the years, from approximately 43.4% in 2009 (when the children's overall uninsured rate first fell below 5%), while the corresponding employer-sponsored coverage has fallen from 45.7% in 2009. 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 will add to more than 100%. Approximately 13.2% of children have purchased coverage, 8.9% from someone in another household, and small numbers in other categories. Only 2.6% of children are uninsured. Employer sponsored health insurance is highest and Medicaid lowest in New Orleans, Baton Rouge, and Northshore.

**Table 1-4 Sources of Health Insurance for Children by Region**

Region	Employer sponsored		Purchased		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	41.2%	84,643	16.5%	33,886	8.3%	16,971	10.6%	21,754
Baton Rouge 2	43.4%	75,400	13.4%	23,368	4.4%	7,713	11.2%	19,524
Houma-Thibodaux 3	39.1%	36,244	13.0%	12,080	5.2%	4,859	4.6%	4,227
Acadiana 4	35.5%	60,850	14.8%	25,271	8.5%	14,644	9.0%	15,357
Southwest 5	34.1%	25,624	13.2%	9,917	2.1%	1,604	7.0%	5,233
Central 6	34.7%	25,989	9.7%	7,264	3.7%	2,764	6.7%	5,021
Northwest 7	38.2%	49,166	13.9%	17,909	5.0%	6,492	9.8%	12,612
Northeast 8	32.6%	29,073	10.3%	9,181	3.7%	3,335	9.5%	8,485
Northshore 9	44.9%	68,200	9.7%	14,707	4.2%	6,440	7.1%	10,829
Statewide	39.1%	455,188	13.2%	153,582	5.6%	64,822	8.9%	103,043

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

Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	5.0%	10,341	5.1%	10,582	48.0%	98,664	4.2%	8,659
Baton Rouge 2	4.4%	7,588	4.3%	7,390	47.3%	82,239	2.2%	3,819
Houma-Thibodaux 3	7.9%	7,315	2.8%	2,578	49.5%	45,879	3.2%	2,984
Acadiana 4	5.5%	9,350	2.5%	4,201	62.1%	106,327	2.1%	3,650
Southwest 5	7.1%	5,361	6.2%	4,697	57.5%	43,222	2.9%	2,147
Central 6	9.3%	6,933	5.1%	3,849	59.7%	44,742	3.1%	2,288
Northwest 7	6.4%	8,203	6.3%	8,149	54.5%	70,126	1.8%	2,364
Northeast 8	9.9%	8,831	2.4%	2,128	64.3%	57,223	2.1%	1,910
Northshore 9	4.3%	6,528	4.1%	6,196	49.9%	75,726	1.9%	2,867
Statewide	6.1%	70,450	4.3%	49,771	53.7%	624,148	2.6%	30,689

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 2021 is 9.4%, down from 11.1% in 2019 and 22.7% in 2015. This accounts for 258,227 adults uninsured. Figure 2-1 shows the percent and number of uninsured adults from 2003 to 2021. The uninsured rate dropped significantly between 2015 and 2017 due to 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. The rates dropped slightly further in 2019. A major factor in 2020 was the Coronavirus pandemic, which upset economic conditions and allowed people to stay on Medicaid for longer. The increase in Medicaid enrollment shown in the introduction offset negative economic conditions and the uninsured rate decreased overall.

**Figure 2-1 Uninsured Adults, 2003 - 2021**

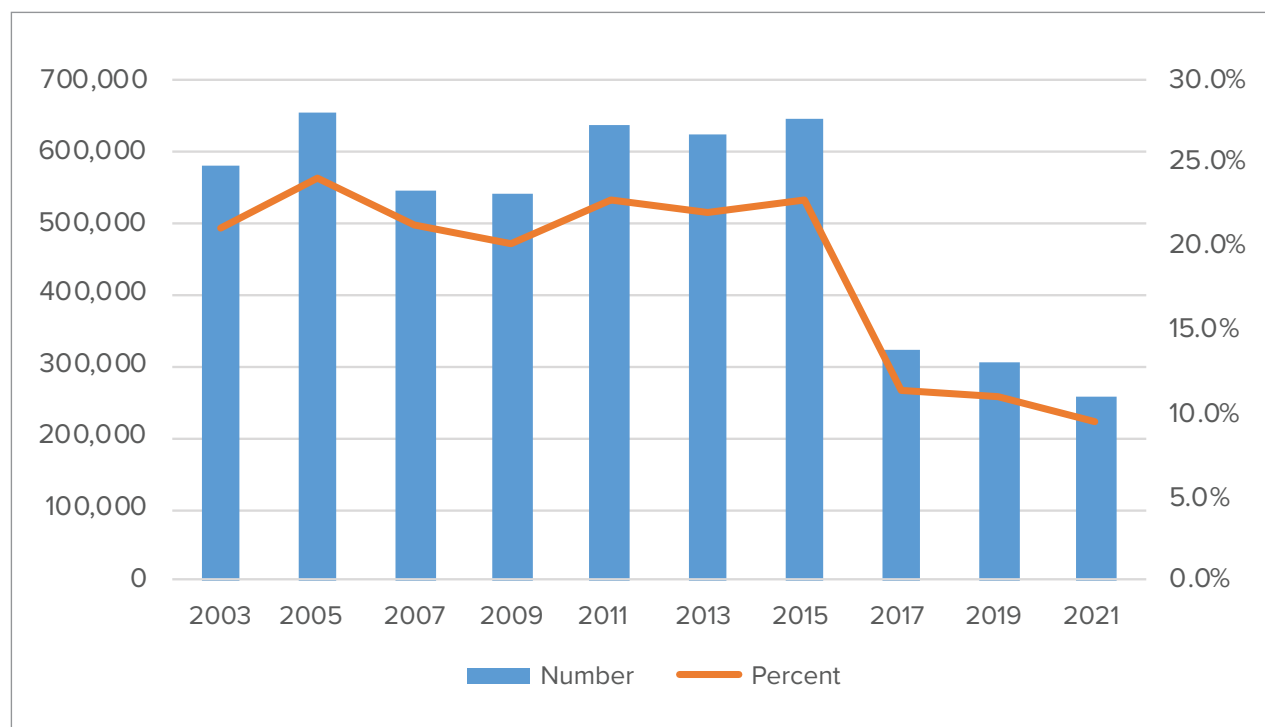


Table 2-1 shows uninsured rates by region from 2015 to 2021. Baton Rouge has the lowest uninsured rate at 6.6%, while Acadiana has the highest at 11.3%. Baton Rouge is consistently the region with the lowest uninsured rate across all years, including pre-expansion. However, the variation in uninsured adults by regions falls after 2017 with the Medicaid expansion. Poorer regions of Louisiana like the Northeast region which consistently experienced high uninsured rates have converged more closely to the uninsured rates in other regions.

**Table 2-1 Uninsured Adults by Region**

Region	2015		2017		2019		2021	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
<b>New Orleans 1</b>	21.2%	113,666	11.5%	61,436	10.0%	55,569	9.0%	47,565
<b>Baton Rouge 2</b>	18.8%	79,948	10.2%	42,654	8.2%	33,700	6.6%	27,704
<b>Houma-Thibodaux 3</b>	21.9%	54,553	8.5%	20,640	11.5%	27,539	10.6%	24,279
<b>Acadiana 4</b>	22.2%	76,745	10.9%	40,787	10.9%	37,125	11.3%	40,711
<b>Southwest 5</b>	25.6%	37,532	15.2%	26,802	12.5%	22,604	11.2%	18,718
<b>Central 6</b>	23.0%	56,761	14.7%	27,625	10.1%	17,363	9.7%	17,107
<b>Northwest 7</b>	25.8%	86,323	11.3%	37,234	13.3%	41,038	9.6%	30,408
<b>Northeast 8</b>	29.2%	61,360	12.6%	26,985	14.4%	28,738	10.1%	19,450
<b>Northshore 9</b>	22.6%	77,329	11.2%	37,315	11.8%	41,578	9.3%	32,285
<b>Statewide</b>	<b>22.7%</b>	<b>644,217</b>	<b>11.4%</b>	<b>321,477</b>	<b>11.1%</b>	<b>305,256</b>	<b>9.4%</b>	<b>258,227</b>

Table 2-2 shows the adults uninsured rates by FPL between the years 2015 and 2021. The strongest gains have been in the lower income ranges under 138% FPL, or the adult Medicaid expansion population. Here, uninsured rates have dropped from upper thirties to under 15%. Though the impact is largest for low income Louisianans, uninsured rates have decreased at all income levels.

**Table 2-2 Uninsured Estimates for Adults by FPL, 2015- 2021**

FPL Category	2015		2017		2019		2021	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
<b>Under 19% FPL</b>	35.1%	99,559	18.8%	71,401	17.3%	66,297	14.5%	49,674
<b>19-100% FPL</b>	38.1%	146,384	11.5%	28,115	9.8%	19,863	8.8%	19,926
<b>100 - 138% FPL</b>	35.5%	81,778	11.2%	10,545	10.5%	8,822	10.3%	8,949
<b>138 - 150% FPL</b>	37.3%	26,888	13.0%	16,638	11.4%	13,443	12.6%	17,769
<b>150-200% FPL</b>	27.4%	79,098	17.0%	65,984	13.9%	56,315	13.6%	58,435
<b>200-250% FPL</b>	22.7%	52,550	13.4%	50,228	14.7%	53,292	12.4%	36,731
<b>250-300% FPL</b>	19.7%	42,159	9.8%	20,921	10.3%	21,925	8.3%	17,703
<b>300-400% FPL</b>	13.0%	43,302	7.2%	23,930	7.7%	23,286	6.6%	22,678

Table 2-3 shows uninsured rates 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 is equally available to both groups, but childless adults are almost twice as likely to be uninsured in 2021. 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 and Childless Adults by Region**

Region	Parents		Childless Adults	
	Percent	Number	Percent	Number
<b>New Orleans 1</b>	5.3%	6,334	10.0%	41,232
<b>Baton Rouge 2</b>	3.7%	3,829	7.6%	23,875
<b>Houma-Thibodaux 3</b>	8.7%	5,553	11.3%	18,727
<b>Acadiana 4</b>	7.0%	6,591	12.8%	34,120
<b>Southwest 5</b>	12.9%	5,600	10.6%	13,118
<b>Central 6</b>	6.1%	2,542	10.8%	14,565
<b>Northwest 7</b>	4.6%	3,556	11.2%	26,852
<b>Northeast 8</b>	8.1%	3,817	10.8%	15,633
<b>Northshore 9</b>	7.2%	7,090	10.2%	25,195
<b>Statewide</b>	<b>6.5%</b>	<b>44,911</b>	<b>10.4%</b>	<b>213,317</b>

The LHIS asks 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), through an insurance policy purchased privately (Purchased Coverage), through a plan that was provided by a previous employer of someone in the household (Former Employer), through an insurance policy held by someone not in the household (Not in Household) or, through one of three groups of government coverage (Medicare, Military, or Medicaid). Individuals are only 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 or 48.1% of all adults. This compares to 50.7% in 2019. While some regions have seen lower than 50% of adults with employer sponsored coverage in the past, 2021 is the first year that the statewide average is under 50%.

The second largest source of coverage is Medicaid. In 2021, an estimated 31.9% of adults were on Medicaid, up from 26.5% in 2019. Purchased health insurance, including insurance purchased on the federal Health Insurance Marketplace authorized by the Patient Protection and Affordable Care Act, comprises 15.3%, compared to 13.4% in 2019, and former employer insurance has fallen to 9.5%, compared to 11.6% in 2019. Other types of insurance are much smaller, and the statewide uninsured rate is at an all-time low of 9.4%.

**Table 2-4 Sources of Health Insurance for Adults by Region**

Region	Employer sponsored		Purchased		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
<b>New Orleans 1</b>	51.5%	273,312	18.6%	98,458	11.0%	58,176	7.4%	38,995
<b>Baton Rouge 2</b>	55.3%	231,838	17.0%	71,304	10.2%	42,783	6.4%	26,839
<b>Houma-Thibodaux 3</b>	46.9%	107,760	14.4%	32,965	10.6%	24,335	5.0%	11,511
<b>Acadiana 4</b>	42.7%	154,218	14.5%	52,466	9.5%	34,213	5.9%	21,176
<b>Southwest 5</b>	42.4%	70,750	13.3%	22,107	5.6%	9,361	3.8%	6,364
<b>Central 6</b>	43.5%	76,969	13.3%	23,565	9.7%	17,224	5.1%	8,967
<b>Northwest 7</b>	47.2%	149,686	14.8%	46,884	9.6%	30,427	6.2%	19,555
<b>Northeast 8</b>	39.7%	76,540	14.6%	28,095	9.3%	17,957	6.7%	12,838
<b>Northshore 9</b>	51.3%	177,232	12.3%	42,415	7.3%	25,284	4.5%	15,618
<b>Statewide</b>	<b>48.1%</b>	<b>1,318,306</b>	<b>15.3%</b>	<b>418,258</b>	<b>9.5%</b>	<b>259,760</b>	<b>5.9%</b>	<b>161,862</b>

Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
<b>New Orleans 1</b>	8.8%	46,527	6.2%	32,970	28.6%	151,653	8.97%	47,565
<b>Baton Rouge 2</b>	10.2%	42,577	5.9%	24,752	28.1%	117,848	6.61%	27,704
<b>Houma-Thibodaux 3</b>	11.2%	25,655	4.8%	10,979	31.7%	72,686	10.58%	24,279
<b>Acadiana 4</b>	12.7%	45,679	5.6%	20,149	38.1%	137,387	11.28%	40,711
<b>Southwest 5</b>	11.4%	19,057	5.0%	8,310	32.2%	53,626	11.23%	18,718
<b>Central 6</b>	10.6%	18,761	7.5%	13,258	36.3%	64,290	9.67%	17,107
<b>Northwest 7</b>	9.8%	30,921	10.3%	32,666	29.7%	94,051	9.59%	30,408
<b>Northeast 8</b>	9.2%	17,779	4.8%	9,313	40.2%	77,376	10.10%	19,450
<b>Northshore 9</b>	9.7%	33,571	5.4%	18,561	30.2%	104,248	9.35%	32,285
<b>Statewide</b>	<b>10.2%</b>	<b>280,528</b>	<b>6.2%</b>	<b>170,958</b>	<b>31.9%</b>	<b>873,164</b>	<b>9.4%</b>	<b>258,227</b>

The last two tables of the adult's results provide more detail for low-income adults earning less than 138% FPL. This is an income of under \$36,570 for a family of four, and a group that is eligible for Medicaid. Table 2-5 shows sources of coverage for adults under 138% FPL. The most common source of coverage is Medicaid, at 60.1%. Although all individuals in this income range are eligible for Medicaid, there are still some who choose to have other sources of health insurance or to have multiple sources of coverage, and 12.0% have no insurance. The increase in Medicaid coverage and reduction in uninsured adults in 2017 reflects the Medicaid expansion for adults, while the 2021 increase in Medicaid coverage may reflect temporary federal legislation enacted to address the Coronavirus pandemic.

**Table 2-5 Sources of Coverage for Adults Under 138% FPL, 2015-2021**

Source	2015		2017		2019		2021	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Employer sponsored	20.1%	180,523	19.6%	140,376	26.4%	176,639	19.2%	126,416
Purchased	6.9%	62,364	7.3%	52,163	12.7%	84,790	14.1%	92,587
Former Employer	5.3%	47,829	3.4%	24,743	6.9%	46,020	7.1%	46,633
Not in Household	2.7%	24,062	2.5%	18,064	5.4%	36,106	6.9%	45,142
Medicare	10.1%	90,606	14.3%	102,936	12.8%	85,460	14.8%	97,308
Military	3.7%	33,221	3.0%	21,849	3.7%	24,876	4.6%	30,136
Medicaid	23.9%	214,738	49.7%	356,430	49.6%	332,144	60.1%	394,643
Uninsured	36.5%	327,720	15.3%	110,061	14.2%	94,981	12.0%	78,550

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

Table 2-6 shows the percent of uninsured low-income adults by region. Uninsured rates in the Medicaid expansion population are fairly similar across the state, ranging from a low of 10.2% in Northwest region to 14.6% in Southwest region. With regard to trends, the Medicaid expansion for adults in 2017 reduced uninsured rates in all regions and also reduced variation across regions. Due the economic deterioration and major federal legislative changes in response to Coronavirus, the results in 2021 may or may not reflect a broader long term trend.

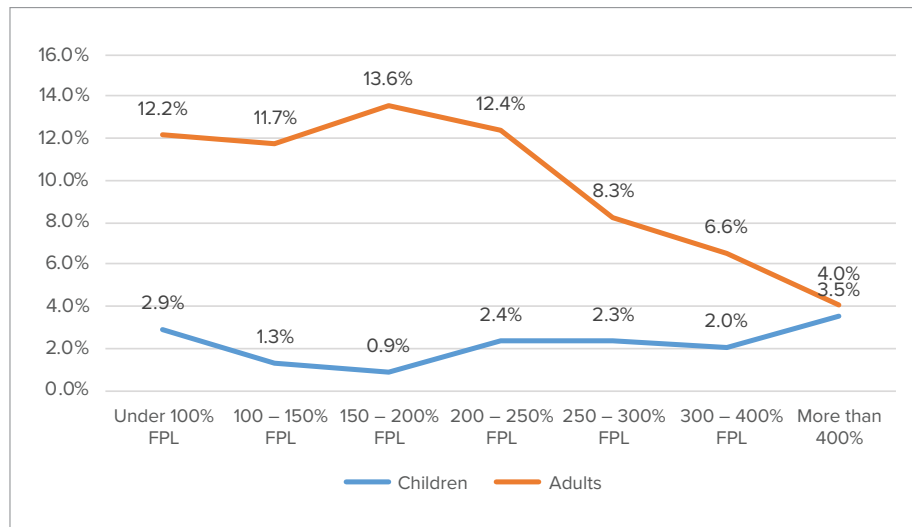
**Table 2-6 Uninsured Adults under 138% FPL by Region, 2015-2021**

Region	2015		2017		2019		2021	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	34.9%	52,702	14.3%	19,383	14.2%	16,035	13.2%	14,320
Baton Rouge 2	31.0%	35,412	18.3%	17,256	11.5%	10,881	10.5%	9,829
Houma-Thibodaux 3	37.2%	26,180	10.3%	6,592	14.8%	9,400	10.7%	5,589
Acadiana 4	37.6%	41,620	15.2%	13,721	12.9%	11,201	11.9%	12,754
Southwest 5	44.4%	19,635	19.8%	8,931	17.2%	7,020	14.6%	6,127
Central 6	36.3%	30,428	19.0%	10,110	15.2%	7,252	12.1%	5,727
Northwest 7	36.6%	45,832	15.2%	13,244	16.0%	13,623	10.2%	8,070
Northeast 8	39.5%	35,840	13.3%	8,244	13.8%	7,889	11.3%	6,151
Northshore 9	37.0%	40,070	14.6%	12,581	14.3%	11,682	13.6%	9,983
Statewide	36.5%	327,720	15.3%	110,061	14.2%	94,981	12.0%	78,550

### 3. Determinants of the Uninsured Status

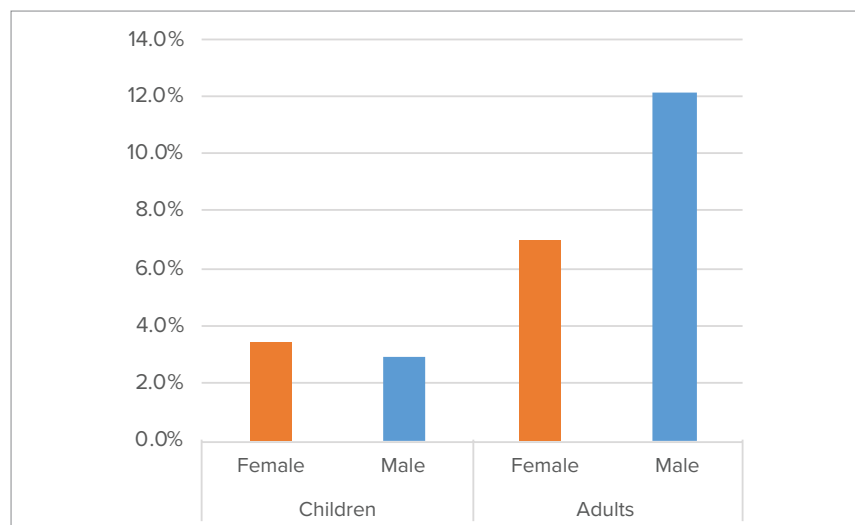
This section presents some determinants of the uninsured rate such as income, age, gender, race, education, and employment status. The first relationship explored in Figure 3-1 is uninsured rates by income for both children and adults. Uninsured rates for children are relatively flat, with very little 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. The highest uninsured rate is in the 150-200% FPL, which is the lowest income group not eligible for Medicaid. Income used to be the strongest predictor of insured status before the expansion of Medicaid and still is an important factor.

**Figure 3-1 Income and Uninsured Status**



A second factor influencing health insurance is gender, with adult women more likely to have health insurance than men. 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 exhibit higher risk tolerance.

**Figure 3-2 Gender and Uninsured Status**



Race (Figure 3-3) is another demographic factor of interest. The results clearly show a significant improvement in insurance access for black residents of Louisiana in years after the Medicaid expansion. This year we add the category “Other” in our chart which includes American Indian or Alaska Native, Asian/Pacific Islander, Hispanic, and Other. Our question is worded for consistency with prior LHIS surveys, but the U.S. Census Bureau now defines Hispanic as an ethnicity which may be any race. Given the growing Hispanic population in Louisiana and high uninsured rate in our “Other” category, some caution must be exercised before making precise use of the results in this figure.

**Figure 3-3: Race and Uninsured Status**

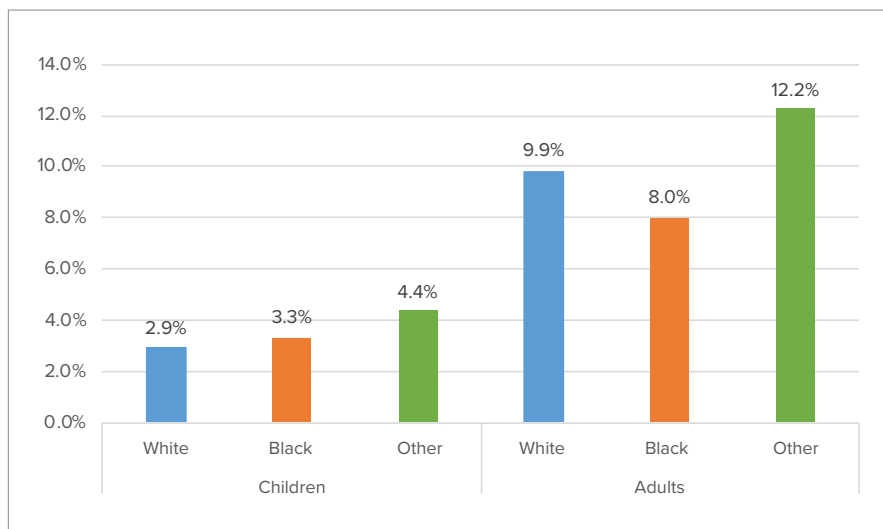
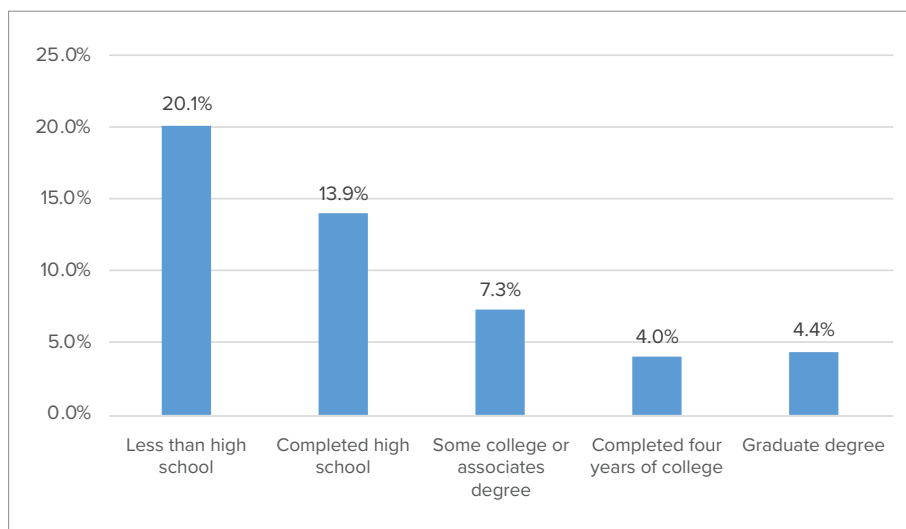


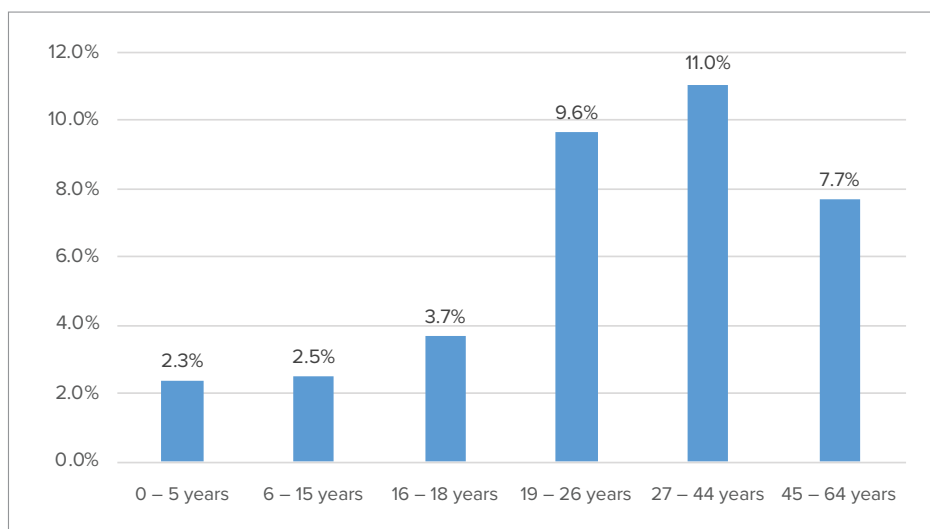
Figure 3-4 displays the relationship between highest level of education and uninsured status. Health outcomes have long been considered to have some of the greatest disparities between levels of education. In Louisiana, a college graduate has one third of the uninsured rate as a high school graduate. 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 (not with) health insurance coverage. Children and adults are eligible for different public health insurance programs at different ages, as well as other differences. 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. They also have the lowest uninsured rates for adults. The 19 – 26 year age group is eligible to remain on their parents' insurance, 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.

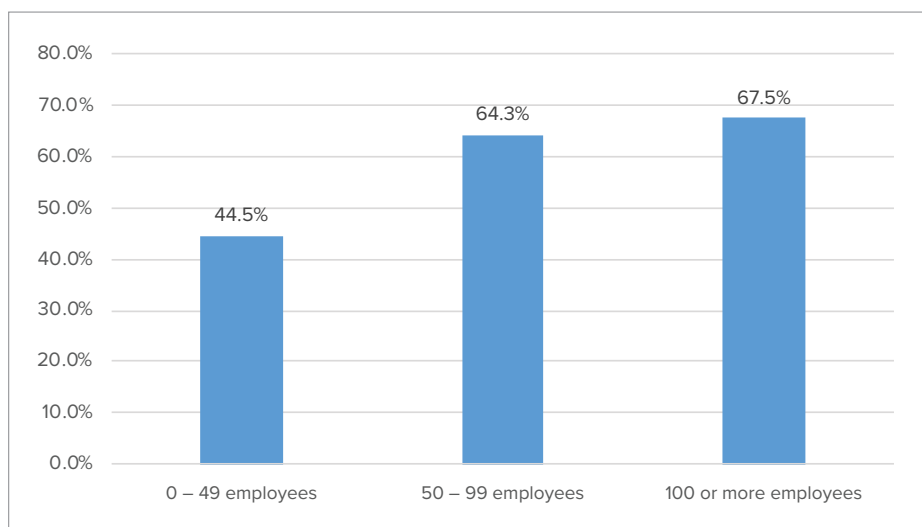
**Figure 3-5: Age and Uninsured Status**



The last figure of this section, Figure 3-6, is about employer sponsored health insurance coverage. Because employer sponsored insurance is the largest source of health insurance for adults, it is important to see what sort of factors affect it. This figure focuses on size of employer since small businesses of less than 50 employees often have different regulations regarding health insurance. Figure 3-6 shows the percent of individuals that have employer sponsored health insurance, by size of employer. Although more than 90% 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.



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



## 4. Office of Public Health

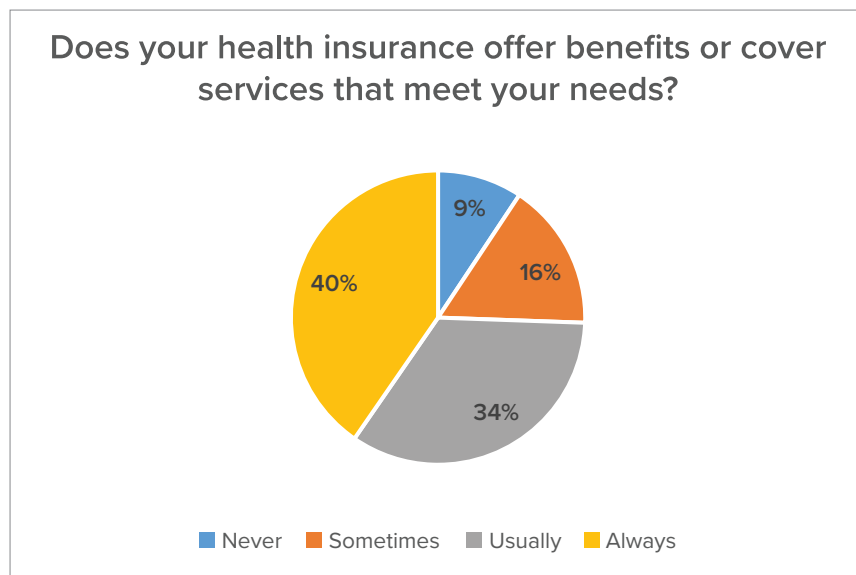
This section of the report focuses on four questions from the Office of Public Health, relating to access to and quality of care received by individuals. These questions were asked for each member of a household and include:

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. In general, most individuals are satisfied with their health insurance and are able to see the providers they need, but some people find health insurance costs expensive.

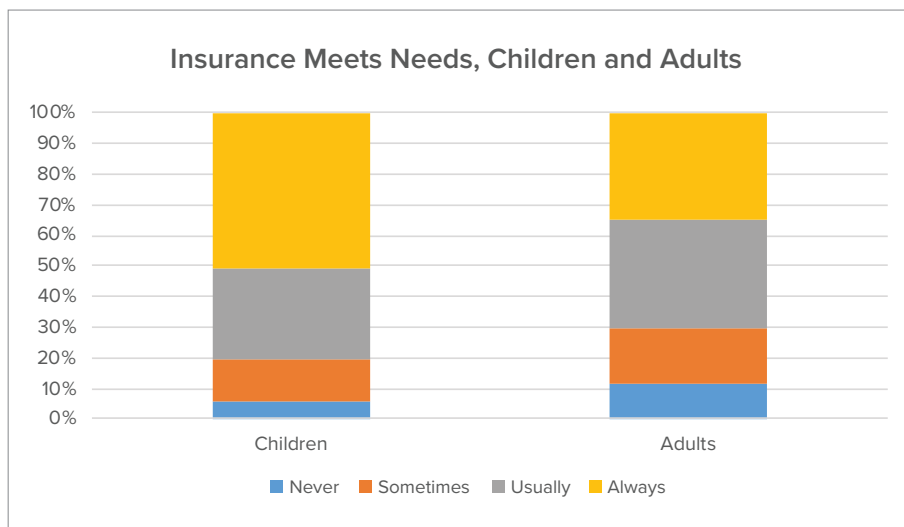
The first question, whether health insurance meets the needs of individuals, is presented in Figure 4-1, while a breakdown of results for this question by children and adults, insurance type, and region, are presented in Figures 4-2 – 4-4. The LHIS finds that 74% of respondents “always” or “usually” 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, this does leave a number of people who are struggling to have needed services covered.

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



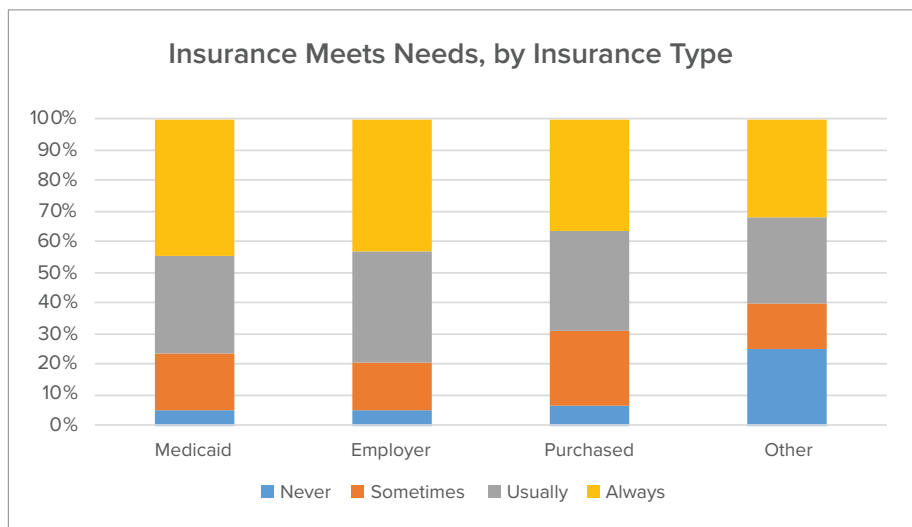
Adults are much more likely to be dissatisfied with their own benefit coverage than their children's benefits, with 11% saying insurance "never" meets needs and 18% "sometimes" for adults compared to 6% "never" and 13% "sometimes" for children.

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



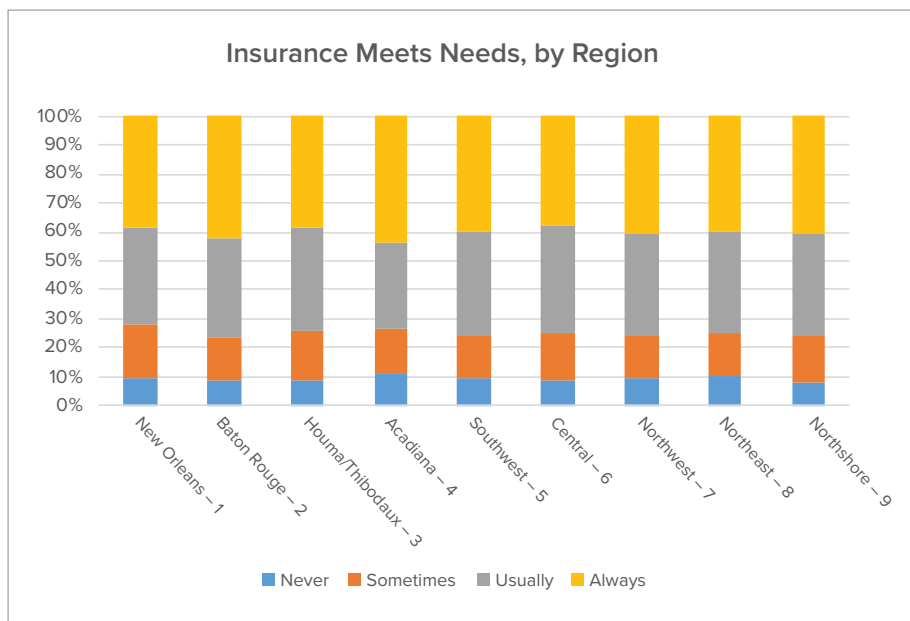
Persons covered by Medicaid are more likely than other insurance holders to be satisfied with benefit coverage, and those with employer sponsored insurance say benefits are more likely to meet needs than those who purchased private coverage.

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



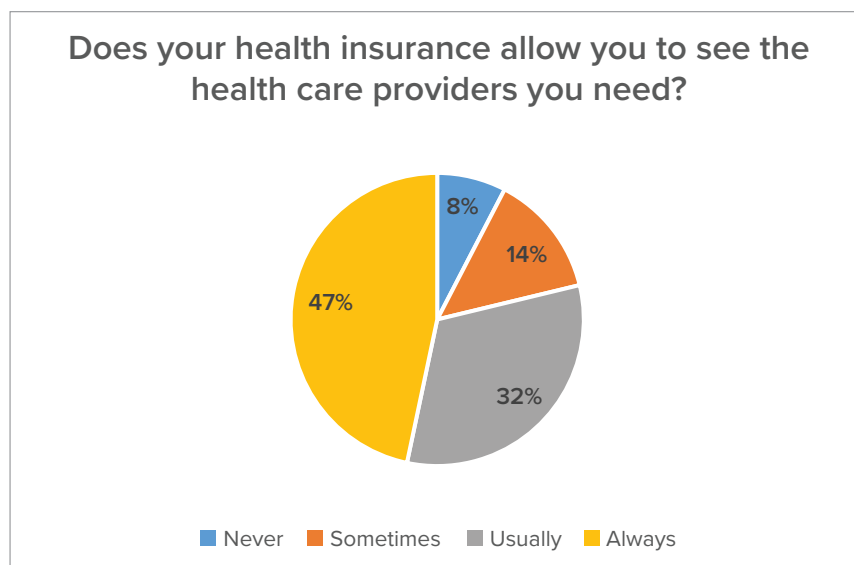
Across all regions, responses are fairly similar. Regions are numbered based on LDH Regions as used throughout this report. Region four is on average most satisfied with its benefits and covered services.

**Figure 4-4: Insurance Meets Needs, by Region**



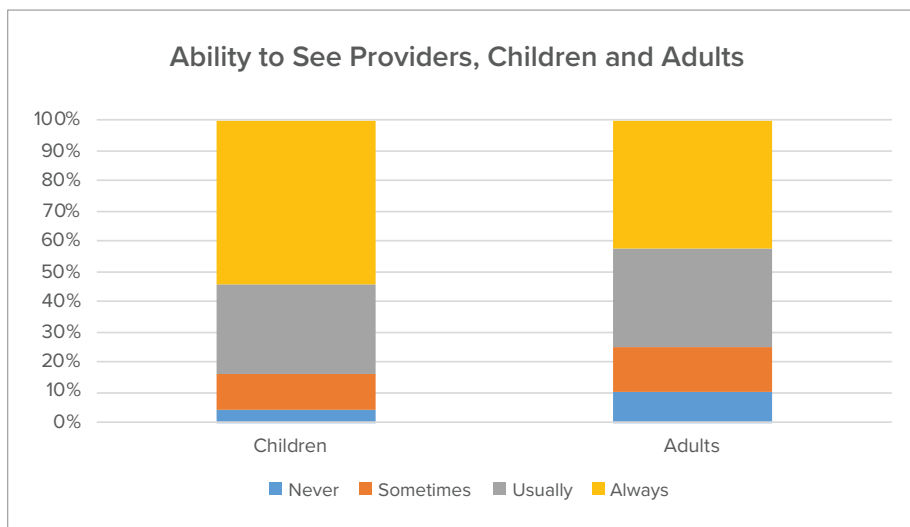
The next question involved whether individuals were able to see the provider they needed. Figure 4-5 displays results for this question, while Figures 4-6 – 4-8 display a breakdown of results across children and adults, insurance types, and region. Overall, almost half of respondents, or 47%, said they were always able to see the provider they needed and most of the rest usually were. About 8% of respondents said they were never able to see the provider they needed.

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



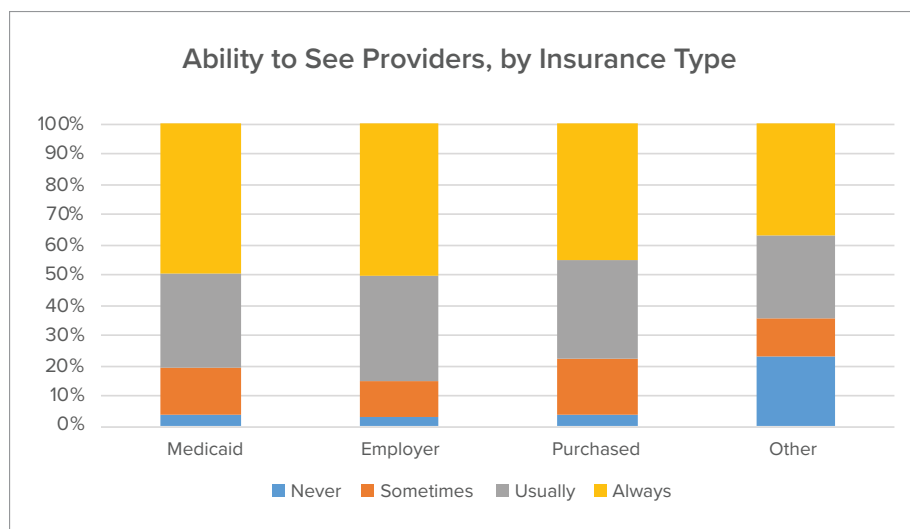
Again, adults are slightly more dissatisfied with their access to providers than for access to providers for their children.

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



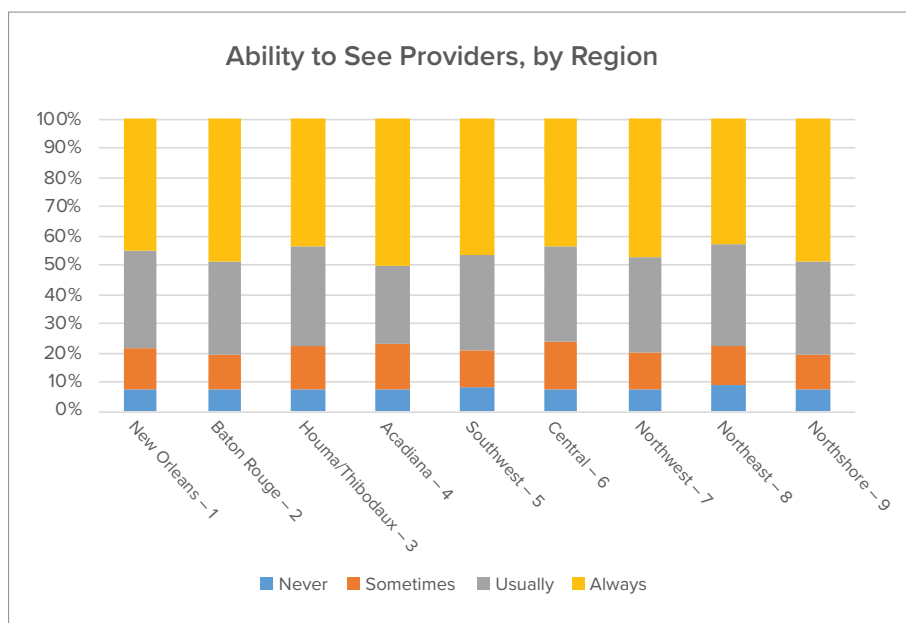
Across the three major insurance types, satisfaction with seeing providers is very similar. One commonly held notion is that many doctors will not accept Medicaid or that Medicaid provides inferior access to healthcare providers, but the responses from this survey do not support this idea. Those covered by Medicaid have similar or higher rates of ability to see providers compared to the other insurance groups.

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



And across all regions, there is a similar pattern of satisfaction with providers. Region four again seems to be most satisfied with being able to see the providers they need, but all regions have similar levels.

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



The last two questions and Figures 4-9 – 4-13 relate to health insurance costs. Overall, approximately 58% of respondents report that they have no out-of-pocket costs outside of premiums or costs that are covered by insurance, while 42% 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?**

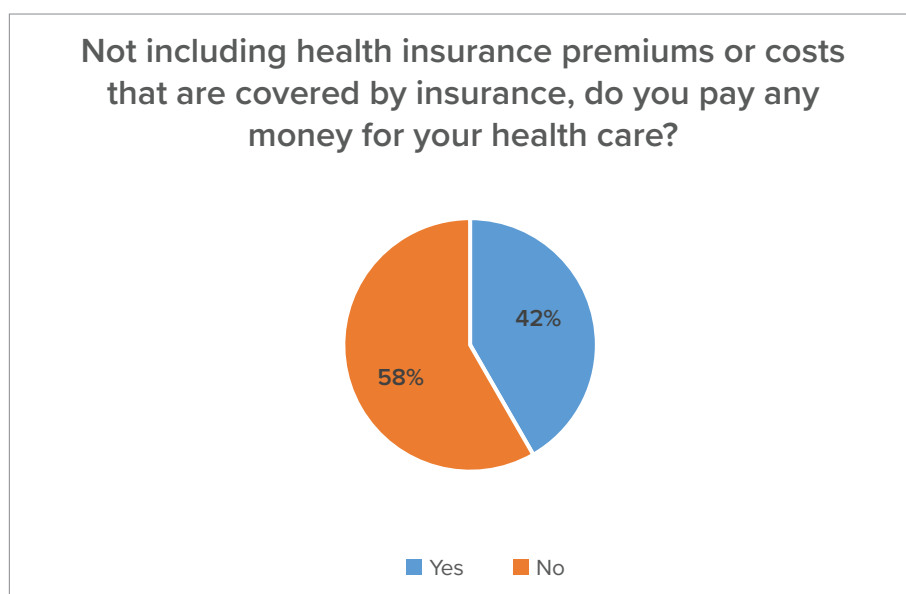
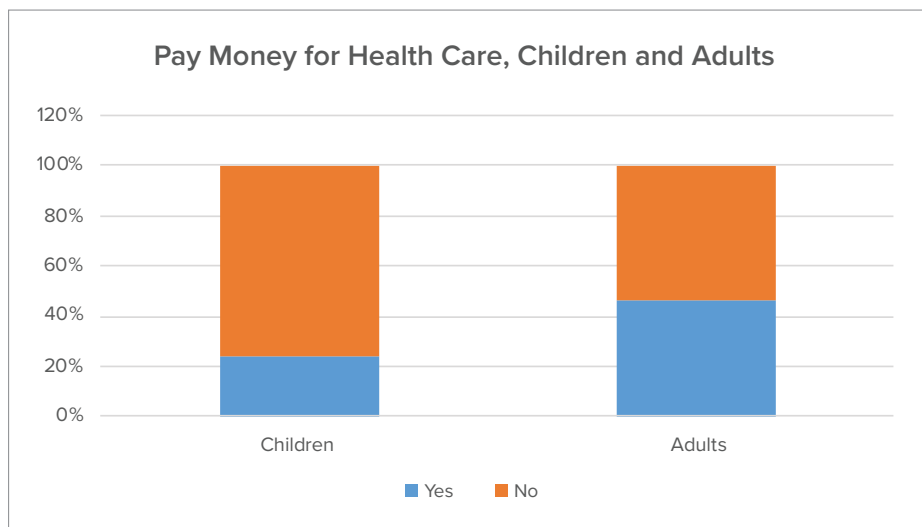


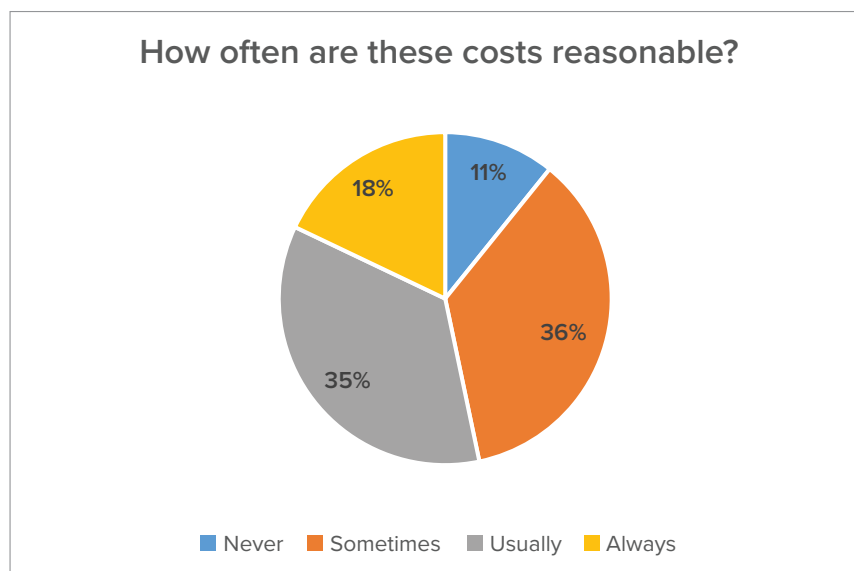
Figure 4-10 breaks down paying money for health care by children and adults. About 76% of children had no out-of-pocket expenses outside of premiums, compared to 53% of adults. This is probably because of the greater reliance on Medicaid and generally lower health problems of children under age 19.

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



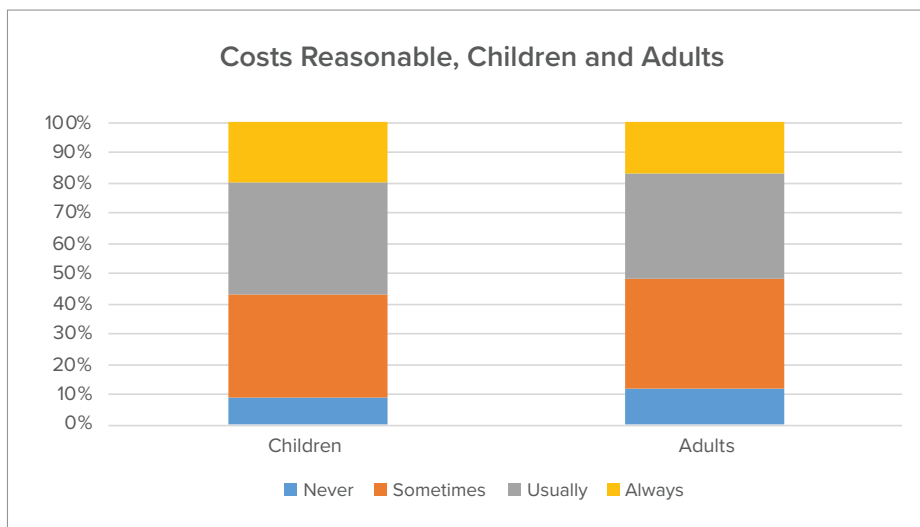
Figures 4-11 – 4-13 only include respondents that previously answered that they have health insurance costs other than premiums. In Figure 4-11, most of these expenses were considered reasonable, but 46% of respondents with costs (an estimated 19% of the entire population, including those who do not pay any costs for their health insurance) found these expenses to be reasonable “never” or only “sometimes.”

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



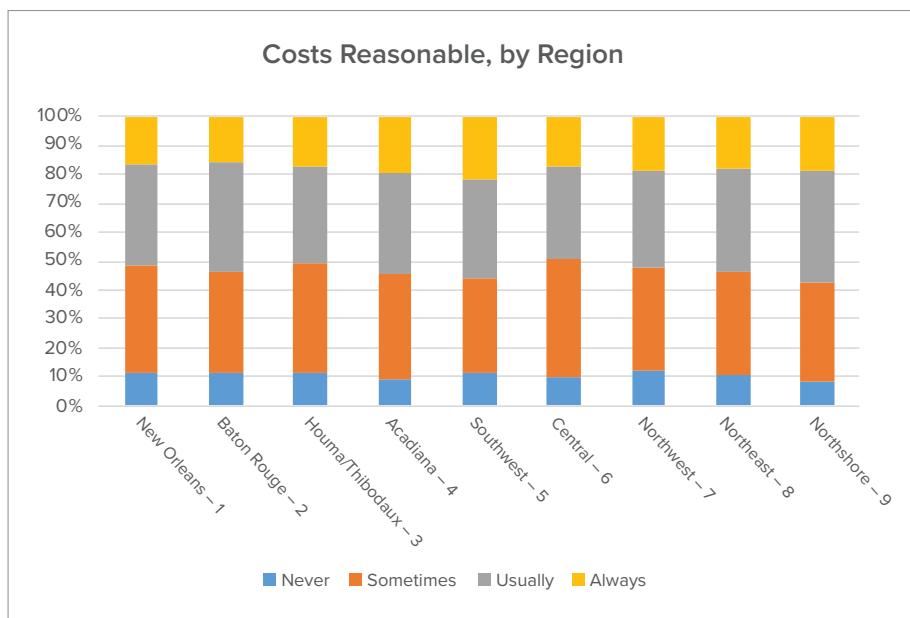
As shown in Figure 4-10, about 76% of children and 53% of adults had no out-of-pocket expenses outside of premiums. In Figure 4-12 for those with expenses, expenses for children were generally more reasonable than for adults.

**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. Coronavirus Pandemic

The biggest change to the health insurance marketplace in 2020-2021 was the Coronavirus pandemic. The virus upset economic conditions and caused a massive economic slowdown — first with the stay-at-home orders and school closures in Louisiana in March 2020; continuing through 2021 — the LHIS survey collection period. This slowdown resulted in large job losses across the United States and Louisiana. More than thirty million unemployment claims were filed in the U.S. from March 14, 2020 to June 13, 2020.

A majority of the US non-elderly population has employer-sponsored health insurance. While many Americans are able to switch to a spouse or family member's insurance provider, or find other sources of coverage, there was a fear that many Americans would lose their health insurance. It was predicted that twenty-seven million people in the United States would lose employer sponsored insurance, even after accounting for those who were able to switch to insurance held by spouses and other household members.

New federal legislation related to the Coronavirus pandemic public health emergency (PHE) sought to expand access to health insurance and minimize the number of newly uninsured. Effective March 11, 2021, the American Rescue Plan (ARP) reduces the cost of coverage for millions of Americans enrolled in health insurance marketplaces by lowering or eliminating health insurance premiums. Through the ARP, 58,000 Louisiana residents were newly qualified to receive a premium-reducing tax credit, while 10,100 became eligible for zero-dollar benchmark Marketplace coverage (Department of Health and Human Services, 2021).

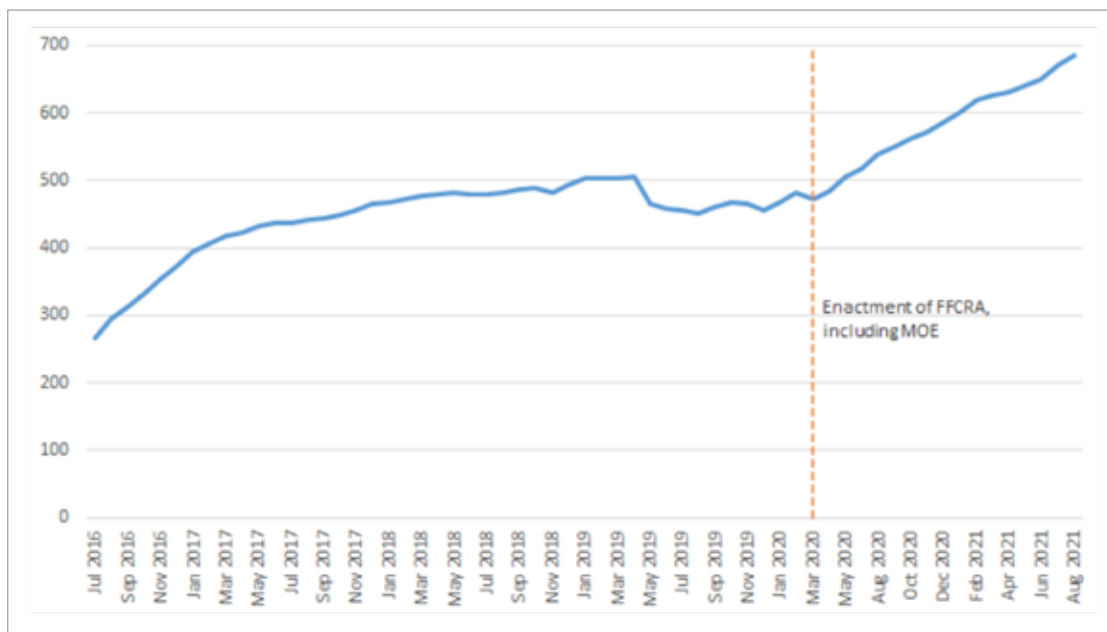
Medicaid specifically has been a vital safety net for many losing employer-sponsored insurance during the pandemic. In March of 2020, Congress passed the Families First Coronavirus Response Act (FFCRA) to provide state Medicaid programs with a 6.2 percentage point increase in federal matching funds for the duration of the PHE (Musumeci, 2020). Indirectly, this has also resulted in an increase to states' CHIP matching funds.

This boost in funding is contingent on states' adherence to several maintenance of eligibility (MOE) requirements (Dolan et al., 2020). One such requirement mandates the provision of continuous coverage and prohibits states from disenrolling any Medicaid beneficiaries during the PHE, which was likely to continue at least until the end of 2021 (Cochran, 2021). Due to this continuous coverage requirement, Louisiana residents insured through Medicaid since March 2020 have only lost coverage due to voluntary disenrollment, death, or a move to a different state.

Before the enactment of FFCRA, disruptions in coverage and loss of coverage frequently occurred among Medicaid recipients. Often referred to as churning, research indicates that movements in and out of coverage result in higher administrative costs for states, less predictable state expenditures, and greater monthly expenses for beneficiaries (Sugar et al., 2021). During the PHE, however, states receiving money through the FFCRA have been required to maintain continuous coverage of Medicaid beneficiaries, eliminating the usual enrollment churn and contributing to enrollment increases.

Nationwide, Medicaid enrollment declined from 2017 through 2019, the years prior to the Coronavirus pandemic. The federal legislative response to the Coronavirus pandemic has also increased health insurance enrollment by allowing a Special Enrollment Period (SEP). Beginning February 15, 2021, the Biden Administration opened a SEP for the Health Insurance Marketplace allowing all individuals in HealthCare.gov states to submit a new application or update an existing application (Department of Health and Human Services, 2021a). Previously, SEPs had only been available to individuals experiencing qualifying life events. As of July 31, 2021, over 1.8 million Americans nationwide and 15,000 Louisiana residents have participated in the SEP opportunity (Centers for Medicare & Medicaid Services, 2021).

**Figure 5-1: Louisiana Medicaid Expansion Enrollment over Time (in thousands)**



Source: Louisiana Department of Health. Retrieved September, 24, 2021.

Figure 5-1 is a duplicate of Figure I-1 and again shows the resulting dramatic increases in Louisiana Medicaid enrollment during the pandemic period – now with the additional context of the federal legislative changes that led to this increase. The 2021 LHIS sources of coverage for adults reflect these changes to the economy and eligibility requirements. For adults in 2021, employer insurance fell by 2.6% while Medicaid coverage increased by 4.4% and purchased coverage increased by 1.9%.

Finally, beyond the effect of the Coronavirus pandemic on sources of coverage, the pandemic caused some problems with access to healthcare. A new question was added to the survey for 2021: “At any time during the last year, did a member of your household need medical care for something other than Coronavirus, but did not get it because of the Coronavirus pandemic?” Approximately one quarter, or 24.1% of Louisiana adults answered yes, they or a household member delayed care because of the pandemic.

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Louisiana Department of Health. (2021, September 17) LDH Medicaid Expansion Dashboard. Retrieved September 24, 2021, from <https://ldh.la.gov/HealthyLaDashboard/>

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Sugar, S., Peters, C., De Lew, N., & Sommers, B. D. (2021). Medicaid Churning and Continuity of Care: Evidence and Policy Considerations Before and After the COVID-19 Pandemic. Department of Health and Human Services. <https://aspe.hhs.gov/sites/default/files/private/pdf/265366/medicaid-churning-ib.pdf>

## Appendix A. Methodology

This appendix includes more details on survey methodology, including dates of survey collection, counts of total households and individuals for all groups and households with individuals under 19, and the weighting used to develop survey instruments.

Data was collected over the four month period April to August 2021. Collection methods included telephone surveys and online surveys. Surveys took an average of 10 minutes to complete, though with a high variance depending on the number of individuals in the household.

The total number of households and households with individuals under age 19 by region is displayed in Table A-1, and total number of individuals in Table A-2. The average number of individuals per household was 3.0. These counts include the Medicaid subsample.

**Table A-1 Household Counts**

Region	Households	Households with Individuals Under 19
1	1360	555
2	1168	499
3	975	441
4	824	398
5	543	250
6	733	325
7	1037	458
8	763	329
9	1184	560

**Table A-2 Individual Counts**

Region	Individuals	Individuals Under 19
1	3762	926
2	3434	914
3	2963	781
4	2545	794
5	1650	481
6	2184	615
7	3000	842
8	2212	614
9	3582	995

Survey data was weighted to reflect the Census Bureau's 2019 American Community Survey (ACS) population estimates based on the following categories: income, age, race, gender, and region. Table A-3 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 2019 ACS.

**Table A-3 Weighting**

	LHIS Unweighted	LHIS Weighted	ACS 2018
<b>Income</b>			
<b>Less than \$10,000</b>	11.1%	10.1%	10.1%
<b>\$10-15,000</b>	3.8%	5.7%	5.7%
<b>\$15-35,000</b>	17.3%	21.2%	21.2%
<b>\$35-75,000</b>	26.1%	28.2%	28.2%
<b>\$75-150,000</b>	25.9%	24.6%	24.6%
<b>More than \$100,000</b>	15.8%	10.2%	10.2%
<b>Age</b>			
<b>0-5 years</b>	8.1%	6.4%	6.4%
<b>6-15 years</b>	14.5%	14.7%	14.7%
<b>16-18 years</b>	4.9%	3.9%	3.9%
<b>19-26 years</b>	15.8%	9.0%	9.0%
<b>27-45 years</b>	27.0%	25.3%	25.3%
<b>46-65 years</b>	25.6%	24.5%	24.5%
<b>More than 65 years</b>	4.2%	16.1%	16.1%
<b>Race</b>			
<b>White</b>	68.2%	61.8%	61.8%
<b>Black</b>	22.3%	32.4%	32.4%
<b>Other</b>	9.5%	5.8%	5.8%
<b>Gender</b>			
<b>Male</b>	46.7%	48.8%	48.8%
<b>Female</b>	53.3%	51.2%	51.2%
<b>Region</b>			
<b>New Orleans</b>	14.9%	19.2%	19.2%
<b>Baton Rouge</b>	13.6%	14.7%	14.7%
<b>Houma-Thibodaux</b>	11.7%	8.5%	8.5%
<b>Acadiana</b>	10.0%	13.0%	13.0%
<b>Southwest</b>	6.5%	6.6%	6.6%
<b>Central</b>	8.6%	6.4%	6.4%
<b>Northwest</b>	11.8%	11.5%	11.5%
<b>Northeast</b>	8.7%	7.4%	7.4%
<b>Northshore</b>	14.1%	12.7%	12.7%

## Appendix B. LHS 2021 – 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 from the Public Policy Research Lab.

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. Dennis Landin, 225-578-8692, or irb@lsu.edu. For questions about the survey content, please contact Dek Terrell, 225-578-3785 or Stephen Barnes, 225-578-3783.

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. Dennis Landin, Institutional Review Board, 225-578-8672, [irb@lsu.edu](mailto: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 2020?

**For everyone else, show:** Did someone claim XX as a dependent on their taxes in 2020?

- 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 2020?

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

-----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: COVID1**

At any time during the last year, did a member of your household need medical care for something other than Coronavirus, but did not get it because of the Coronavirus pandemic?

1. Yes
2. No

**Q: COVID2**

Has any household member signed up for Medicaid/LaCHIP due to financial hardships caused by the Coronavirus pandemic?

1. Yes
2. No

If YES ask

**Q: COVID2C**

Which household members signed up for Medicaid/LaCHIP due to financial hardships caused by the Coronavirus pandemic?

[Select members from HHOLD roster.]

**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: NW11**

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 NW12**

**Q: NW11A**

Enter annual amount:

ENTER (1-9999999) PER YEAR

**Q: NW12**

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 NW13**

**Q: NW12A**

Enter annual amount:

ENTER (1-9999999) PER YEAR

**Q: NW13**

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 NW14**

**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 (1-9999999) 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 (0-9999999) 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 (1-9999999) 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-----

-----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: 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

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**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.



