

Topline

***California's Uninsured on the Eve of ACA Open Enrollment:
The Kaiser Family Foundation Baseline Survey***

September 2013

METHODOLOGY

This survey is the first of what is expected to be a four-wave panel survey by the Kaiser Family Foundation (KFF). KFF plans to conduct the subsequent waves in early 2014, late 2014, and early 2015, with those surveys focusing on the coverage choices people make; experiences with enrollment and access to care; as well as tracking any changes in knowledge, attitudes, health expenses, and sense of financial security. All surveys will be conducted with the original random probability sample panel of respondents, whether they obtain coverage or remain uninsured. The current survey was designed and analyzed by public opinion researchers at KFF, led by Mollyann Brodie, Ph.D., including Claudia Deane, Liz Hamel, and Sarah Cho, with input from Larry Levitt, Gary Claxton, and Rachel Garfield. Social Science Research Solutions (SSRS) collaborated with KFF researchers on sample design and weighting, and supervised the fieldwork.

The survey was conducted by telephone from July 11 through August 29, 2013, among a representative random sample of 2,001 adults ages 19-64 living in California, who reported having been without health insurance coverage for at least two months at the time of interview¹ (note: persons without a telephone could not be included in the random selection process). Computer-assisted telephone interviews conducted by landline (990) and cell phone (1,011, including 660 who had no landline telephone) were carried out in English and Spanish by SSRS. Both the random digit dial landline and cell phone samples were generated through Marketing Systems Group's GENESYS sampling system.

Because the study targeted a low-incidence population, the sample was designed to increase efficiency in reaching this group. To do so, both the landline and cell phone sampling frames oversampled areas with a lower-income population (since being uninsured is negatively correlated with income). The landline sample frame also oversampled households whose phone numbers were matched with directory listings indicating the presence of at least one person age 19-64 and a household income of less than \$25,000. Additionally, 230 interviews (130 landline, 100 cell phone) were conducted with respondents who previously completed recent national SSRS omnibus surveys of the general public and indicated they were ages 19-64 and uninsured. These previous surveys were conducted with nationally representative, random-digit-dial landline and cell phone samples.

Screening for the survey involved verifying that the respondent (or another member of the household for the landline sample) met the criteria of: 1) residing in California; 2) being 19-64 years old; 3) being currently uninsured. For the landline sample, if two or more household members met the criteria, a respondent was randomly selected by asking for the qualified person who had the most recent birthday. Selected respondents were further screened to confirm that they had been uninsured for at least two months.

A multi-stage weighting design was applied to ensure an accurate representation of the California uninsured population ages 19-64. The weighting process involved corrections for sample design, as well as sample weighting to match known demographics of the target population. The base weight accounted for the oversamples used in the sample design, as well as the likelihood of non-response for the re-contact sample, number of eligible household members for the landline sample, and a correction to account for the fact that respondents with both a landline and cell phone have a higher probability of selection. Demographic weighting parameters were based on the 19-64 year old uninsured California population using the Census Bureau's 2011 American Community Survey (ACS) for age, education, race/ethnicity, nativity (for Hispanics only), Hispanics by gender, presence of own child in the household, marital status, California region, and poverty level. The sample was also weighted to match current patterns of telephone use among the uninsured in California using an estimate based on data from the July-December 2012 National Health Interview Survey combined with the weighted distribution of phone status among 996 uninsured California residents who completed interviews on SSRS omnibus surveys over the past year. All statistical tests of significance account for the effect of weighting.

Because much of the survey focuses on coverage expansions under the Affordable Care Act, which do not extend to undocumented immigrants, results are shown for the full sample as well as the "eligible uninsured," defined as those who reported being U.S. citizens or permanent residents, or in the U.S. on a student visa. The margin of sampling error including the design effect for the full sample is plus or minus 3 percentage points. For the eligible uninsured, it is plus or minus 4 percentage points. For results based on subgroups, the margin of sampling error may be higher. Sample sizes and margin of sampling errors for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

¹ Those who had been uninsured for less than two months were excluded from the survey since they may be experiencing a short period of uninsurance (i.e. someone who is between jobs), and the goal of the survey was to capture the experiences and views of those who have been without insurance for a longer period of time and are poised to experience the new coverage provisions of the ACA.

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NOTES FOR READING THE TOPLINE:

- 'Total uninsured' are defined as those Californians ages 19-64 who have been without health coverage for at least two months. Because the coverage expansions under the ACA do not extend to undocumented immigrants, we also show results for 'eligible uninsured', based on the 78 percent of the uninsured group who report being U.S. citizens or permanent residents
- Percentages may not always add up to 100 percent due to rounding
- Values less than 0.5 percent are indicated by an asterisk (*)
- "Vol." indicates a response was volunteered by the respondent, not offered as an explicit choice
- Questions are presented in the order asked; question numbers may not be sequential

U1. Are you, yourself, now covered by any form of health insurance or health plan or do you not have health insurance at this time? (READ IF NECESSARY: A health plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medi-CAL)?
[INTERVIEWER NOTE: If respondent says they are covered by the Low Income Health Program (LIHP), respondent is COVERED by insurance. If respondent says they are covered by Healthy San Francisco, respondent is NOT covered by insurance.]

	Total uninsured	Eligible uninsured
Covered by health insurance	--	--
Not covered by health insurance	100	100

S1. What is your age? (INTERVIEWER NOTE: RECORD EXACT AGE AS TWO-DIGIT CODE.)
S2. (IF REFUSED S1) Could you please tell me if you are under age 19, between the ages of 19 to 24, 25 to 29, 30 to 39, 40 to 49, 50 to 64, or 65 or older?
S2a. (IF REFUSED S2) So could you please tell me if you are under age 19, between the ages of 19 to 64, or 65 or older?

	Total uninsured	Eligible uninsured
19-24	18	20
25-29	15	15
30-39	24	19
40-49	21	19
50-64	22	27
19-64 (unspecified)	*	*

S3. Just to confirm, is the household that we have reached in California, or in some other state?

	Total uninsured	Eligible uninsured
California	100	100
Some other state	--	--

S4. And how long have you been uninsured—less than two months, two months to less than a year, one year to less than two years, or 2 years or more?

	2 months to less than 1 year	1 year to less than 2 years	2 years or more	2 months or more (unspecified)
Total uninsured	15	15	69	*
Eligible uninsured	17	17	66	*

1. What's the MAIN reason you do not currently have health insurance?
 (INTERVIEWER NOTE: DO NOT READ LIST. SINGLE RESPONSE ONLY)
 (PROBE FOR "MAIN REASON" IF RESPONDENT MENTIONS MORE THAN ONE REASON WHY THEY ARE UNINSURED)

	Total uninsured	Eligible uninsured
Financial Related (NET)	42	47
Too expensive	41	45
Have little/no money	1	1
Other financial related mentions	*	*
Job Related (NET)	28	32
Unemployed/lost job	16	19
Employer doesn't offer it	6	6
Not eligible for employer coverage	5	6
Self-employed	*	*
Other job related mentions	*	1
General Eligibility Related (NET)	11	9
Not eligible for Medi-Cal, LIHP, or government help generally	7	5
Can't get it/refused due to poor health, illness, or age	2	2
Dropped from parent's plan	1	1
Don't qualify	*	*
Other general eligibility related mentions	*	*
Residency Related (NET)	5	*
Illegally in U.S./Don't have papers/social security card	3	*
Non-resident status/immigrant/haven't been here long enough	2	*
Other residency related mentions	*	*
Don't need it	4	3
Don't know how to get it	3	2
Have not applied/reapplied/have not tried to get it	2	1
Administrative problems	1	1
The insurance/plan wasn't good	*	*
Have other options for healthcare	*	*
Other	2	2
No reason given	*	*
Don't know	2	2
Refused	*	*

2. All in all, how financially secure do you feel? (READ AND ROTATE REPOSENSE OPTIONS 1-4; 4-1)

	Total uninsured	Eligible uninsured
Very secure	8	8
Somewhat secure	34	34
Somewhat insecure	33	32
Very insecure	23	25
Don't know	2	1
Refused	*	*

3. As you may know, a health reform bill—sometimes called Obamacare—was signed into law in 2010. Given what you know about the health reform law, do you have a generally (favorable) or generally (unfavorable) opinion of it? (ROTATE OPTIONS IN PARENS)
(INTERVIEWER NOTE: GET ANSWER THEN ASK: Is that a very [favorable/unfavorable] or somewhat [favorable/unfavorable] opinion?)

	Total uninsured	Eligible uninsured
Very favorable	25	22
Somewhat favorable	26	26
Somewhat unfavorable	12	14
Very unfavorable	14	16
Don't know	22	21
Refused	1	1

4. Under the 2010 health reform law, do you think (INSERT AND SCRAMBLE ITEMS A-C) will get (better), (worse), or will it stay about the same? (ROTATE OPTIONS IN PARENS)

	Better	Worse	Stay about the same	Don't know	Refused
a. Your ability to get the health care you need					
Total uninsured	40	18	36	6	*
Eligible uninsured	39	21	33	6	*
b. Your ability to get and keep health insurance					
Total uninsured	40	15	40	5	--
Eligible uninsured	40	17	37	6	--
c. The cost of health care for you and your family					
Total uninsured	33	23	36	8	*
Eligible uninsured	31	26	34	9	*

5. Do you feel you have enough information about the health reform law to understand how it will impact you and your family, or not?

	Total uninsured	Eligible uninsured
Yes, have enough information	26	29
No, do not have enough information	73	70
Don't know	1	1
Refused	--	

6. Overall, how well would you say your health needs are being met today? Very well, somewhat well, not too well or not at all well?

	Total uninsured	Eligible uninsured
Very well	17	16
Somewhat well	37	34
Not too well	20	22
Not at all well	24	27
Don't know	1	1
Refused	*	*

8. Which of the following comes closer to your view? (READ RESPONSE OPTIONS, ROTATE 1-2; 2-1)

	Total uninsured	Eligible uninsured
Health insurance is something I need	80	80
I'm healthy enough that I don't really need health insurance	19	19
Don't know	1	1
Refused	*	*

9. Would you say that health insurance IS or IS NOT worth the money it costs?

	Total uninsured	Eligible uninsured
Health insurance is worth the money	61	57
Health insurance is not worth the money	31	36
Don't know	8	7
Refused	*	*

10. Which one of the following do you think is the MOST important reason to have health insurance?
(READ RESPONSE OPTIONS, ROTATE 1-2; 2-1)
(IF RESPONDENT SAYS "BOTH", READ: We realize these reasons are both very important to most people, but if you absolutely had to choose between the two, would you say...?)

	Total uninsured	Eligible uninsured
To pay for everyday health care expenses, like check-ups and prescriptions (or)	25	27
To protect against high medical bills in case of severe illness or accident	73	71
Don't know	2	1
Refused	*	*

E1. Is there a place that you USUALLY go to when you are sick or need advice about your health, or not?

	Total uninsured	Eligible uninsured
Yes	56	56
No	43	44
Don't know	*	*
Refused	--	--

E2. What kind of place is it that you usually go? Is it...? (READ RESPONSE OPTIONS)

Based on total with a place they usually go when sick or need advice about their health

	Total uninsured (N=1216)	Eligible uninsured (N=966)
A clinic or health center	57	53
A doctor's office or HMO	18	20
A hospital emergency room	14	13
An urgent care center	5	6
A hospital outpatient department	2	2
Military/veterans center (Vol.)	1	1
The Internet/I research online (Vol.)	1	1
Pharmacy (Vol.)	1	1
Across the border (Vol.)	1	1
Hospital (Vol.)	*	*
Some other place	1	1
I go to more than one place (Vol.)	*	*
Don't know	*	*
Refused	*	*

QE1/E2. Combo table based on total

	Total uninsured	Eligible uninsured
Have a place they USUALLY go to	56	56
A clinic or health center	32	30
A doctor's office or HMO	10	11
A hospital emergency room	8	7
An urgent care center	3	4
A hospital outpatient department	1	1
Military/veterans center (Vol.)	*	*
The Internet/I research online (Vol.)	*	*
Pharmacy (Vol.)	*	*
Across the border (Vol.)	*	1
Hospital (Vol.)	*	*
Some other place	1	1
I go to more than one place (Vol.)	*	*
Do not have a place they USUALLY go to	43	44
Don't know	*	*

16. Next, I'm going to read you a list of things that some people worry about and others do not. I'd like you to tell me how worried you are about each of the following things. (First/Next,) how worried are you about (INSERT ITEMS, SCRAMBLE)?
(READ FOR FIRST ITEM AND THEN IF NECESSARY: Are you very worried, somewhat worried, not too worried, or not at all worried?)

	Very worried	Somewhat worried	Not too worried	Not at all worried	Don't know	Refused
a. Not being able to pay medical bills for routine health care services						
Total uninsured	56	26	13	5	*	--
Eligible uninsured	50	28	16	6	--	--
b. Not being able to pay medical bills in the event of a serious illness or accident						
Total uninsured	78	15	4	3	*	*
Eligible uninsured	76	18	4	3	--	--
c. Your income not keeping up with rising prices						
Total uninsured	62	26	8	3	*	*
Eligible uninsured	60	27	9	3	*	--
d. Not being able to pay your rent or mortgage						
Total uninsured	55	21	14	10	*	*
Eligible uninsured	48	23	17	11	*	*
e. Not having enough money for retirement						
Total uninsured	63	20	10	6	*	*
Eligible uninsured	60	23	10	6	*	*
f. Not being able to find a doctor or health professional who will treat you						
Total uninsured	46	25	17	12	*	*
Eligible uninsured	39	27	19	14	*	--

17. How much would you say you know about Medi-Cal? A lot, a fair amount, only a little, or nothing at all?

	Total uninsured	Eligible uninsured
A lot	11	11
A fair amount	29	31
Only a little	34	35
Nothing at all	25	22
Don't know	*	*
Refused	--	--

18. Do you have a generally (favorable) or generally (unfavorable) opinion of the Medi-Cal program? (ROTATE OPTIONS IN PARENS)
(INTERVIEWER NOTE: GET ANSWER THEN ASK: Is that a very [favorable/unfavorable] or somewhat [favorable/unfavorable] opinion?)

	Total uninsured	Eligible uninsured
Very favorable	26	22
Somewhat favorable	39	40
Somewhat unfavorable	15	17
Very unfavorable	7	9
Don't know	11	12
Refused	1	1

19. If you were told you were eligible for Medi-Cal, would you want to enroll, or not?

	Total uninsured	Eligible uninsured
Yes, would want to enroll	85	84
No, would not want to enroll	11	11
Don't know	4	4
Refused	*	*

20. What's the main reason you would not want to enroll in Medi-Cal? (OPEN-ENDED, RECORD FULL RESPONSE)

*Based on total who say they would not want to enroll in Medi-Cal
Numbers may add up to more than 100% because multiple responses were accepted*

	Total uninsured (N=214)	Eligible uninsured (N=174)
No Need (NET)	21	24
No medical needs at this time	1	2
Don't feel I need it bad enough/others need it more than I do	4	5
Don't need it (general)	6	8
Will have other/do have other health care/insurance options	8	8
Other no need mentions	1	1
No Interest (NET)	21	26
People should be responsible for themselves/don't want to accept charity from others	13	16
Don't want to pay for it/don't need/want another monthly bill	3	4
Just don't want it/not interested (general)	1	2
Other no interest mentions	3	4
Not Qualified (NET)	10	8
Was denied coverage	1	1
Don't think I would qualify	2	1
Not eligible/do not qualify	3	2
Other not qualified mentions	5	4
Not Worth It (NET)	18	20
Poor coverage (high deductibles/doctor limitations/no prescription coverage/etc.)	12	14
Too many requirements/red tape	5	5
Other not worth it mentions	3	4
Financial Related (NET)	7	6
Too expensive	1	2
Can't afford it/have little/no money	4	2
Other financial related mentions	1	2
Don't know much/enough about it	14	14
Other	22	18
Don't Know	5	2
Refused	1	1

21. Have you, yourself, ever received health insurance through Medi-Cal, or not?

	Total uninsured	Eligible uninsured
Yes, have ever received health insurance through Medi-Cal	35	36
No, have never received health insurance through Medi-Cal	64	63
Don't know	1	1
Refused	--	--

22. Have you ever TRIED to sign yourself up for Medi-Cal, or not?
(INTERVIEWER NOTE: Do not include if they tried to enroll a family member)

Based on total who say they have never received health insurance through Medi-Cal

	Total uninsured (N=1237)	Eligible uninsured (N=967)
Yes, have tried to enroll in Medi-Cal	24	27
No, have never tried to enroll in Medi-Cal	75	72
Don't know	*	*
Refused	--	--

23. Did you not sign yourself up for Medi-Cal because you were told you were not eligible for coverage, because you were not able to complete the application process, or for some other reason?
(INTERVIEWER NOTE: If a respondent says they do not qualify for Medi-Cal, but for another program, please code it as "1: Told you were not eligible")

Based on total that have tried to enroll but never received Medi-Cal

	Total uninsured (N=318)	Eligible uninsured (N=267)
Told you were not eligible	75	79
Not able to complete the application process	16	13
In the process/application pending (vol.)	2	2
Cost too much/couldn't afford cost (vol.)	2	1
Some other reason	4	4
Don't know	2	2
Refused	*	--

Q21/22/23. Combo table based on total

	Total uninsured	Eligible uninsured
Have ever received health insurance through Medi-Cal	35	36
Have never received health insurance through Medi-Cal/DK/Refused	65	64
Tried to enroll in Medi-Cal	16	17
Told you were not eligible	12	14
Not able to complete the application process	2	2
In the process/application pending (vol.)	*	*
Cost too much/couldn't afford cost (vol.)	*	*
Some other reason	1	1
Don't know/Refused	*	*
Never tried to enroll in Medi-Cal/Dk/Refused	49	46

24. Do you personally know anyone who is currently covered by Medi-Cal or has received Medi-Cal coverage in the past, or not?

Based on total who say they have not received health insurance through Medi-Cal

	Total uninsured (N=1237)	Eligible uninsured (N=967)
Yes, know someone	53	56
No, do not know someone	45	43
Don't know	1	1
Refused	--	--

Q21/24. Combo table based on total

	Total uninsured	Eligible uninsured
Have ever received health insurance through Medi-Cal	35	36
Have never received health insurance through Medi-Cal/DK/Refused	65	64
Yes, know someone who has been covered by Medi-Cal	35	35
No, do not know someone who has been covered by Medi-Cal	30	27
Don't know	1	1

D2. Are you currently married, living with a partner, widowed, divorced, separated, or have you never been married?

	Total uninsured	Eligible uninsured
Married	37	35
Living with a partner	12	11
Widowed	2	2
Divorced	8	9
Separated	5	4
Never been married	35	38
Don't know	*	*
Refused	*	*

D3. What best describes your employment situation today? (READ LIST IN ORDER)
(INTERVIEWER NOTE: If respondent asks to define "full-time" please define as 30 or more hours per week)

	Total uninsured	Eligible uninsured
Employed (NET)	58	58
Employed full-time	34	35
Employed part-time	24	24
Not Employed (NET)	41	42
Unemployed and currently seeking employment	19	20
Unemployed and not seeking employment	4	5
A student	5	6
Retired	1	1
On disability and can't work	3	4
A homemaker or stay at home parent	10	7
Don't know	*	*
Refused	*	--

D3a. Do you currently work in one job, or do you have more than one job with different employers?

Based on total who are employed part-time or full-time

	Total uninsured (N=1095)	Eligible uninsured (N=858)
One job	81	80
More than one job	19	20
Don't know	*	*
Refused	--	--

QD3/D3a. Combo table based on total

	Total uninsured	Eligible uninsured
Employed	58	58
One job	47	46
More than one job	11	12
Not employed	41	42
Don't know	*	*
Refused	*	--

(INSERT PARENS IF RESPONDENT HOLDS MULTIPLE JOBS, D3a=2)

D3b. (Thinking about the job you spend the most time at,) Are you self-employed, or do you work for someone else?

Based on total who are employed part-time or full-time

	Total uninsured (N=1095)	Eligible uninsured (N=858)
Self-employed	22	23
Work for someone else	78	76
Don't know	*	*
Refused	*	*

(INSERT FIRST VERBIAGE IN PARENS IF RESPONDENT HOLDS MULTIPLE JOBS, D3a=2; INSERT SECOND VERBIAGE IN PARENS IF RESPONDENT HOLDS ONE JOB, D3a=1)

28. (Do any of your jobs offer / Does your employer or union offer) a health plan to at least some of its employees, or not?

Based on total who are employed by someone else

	Total uninsured (N=837)	Eligible uninsured (N=643)
Yes, employer or union offers health plan to some of its employees	46	50
No, employer or union does not offer health plan to some of its employees	50	47
Don't know	3	3
Refused	--	--

QD3/D3b/28. Combo table based on total

	Total uninsured	Eligible uninsured
Employed	58	58
Self-employed	13	14
Work for someone else	45	45
Employer/union offers health plan to some of its employees	21	22
Employer/union does not offer health plan to some of its employees	23	21
Not employed	41	42
Don't know	*	*
Refused	*	--

29. Which of the following is the main reason why you don't participate in this health plan? Is it because...

(READ AND SCRAMBLE RESPONSES 1-4; ALWAYS READ ITEM 5 LAST)

Based on total whose employer offers coverage to some employees

	Total uninsured (N=375)	Eligible uninsured (N=315)
You're not eligible because you work part time	24	26
You're not currently eligible, but you will be after a waiting period	23	24
The amount you would still have to pay is too much	35	35
You don't think you need insurance	3	3
Only offered to certain employees (Vol.)	4	5
Coverage is not good (Vol.)	2	2
Not offered/eligible from employer (non-specific) (Vol.)	2	*
Illegally in U.S./don't have papers/social security card (Vol.)	2	*
Have not applied/haven't tried to get it (Vol.)	1	2
Don't know enough about it/ don't have enough information (Vol.)	1	1
Some other reason	1	1
Don't know	2	1

Q28/29. Combo table based on total who are employed by someone else

	Total uninsured	Eligible uninsured
Employer/union offers health plan to some of its employees	46	50
Not eligible because work part time	11	13
Not currently eligible, but will be after a waiting period	11	12
The amount would still have to pay is too much	16	18
Don't think you need insurance	1	1
Only offered to certain employees (Vol.)	2	2
Coverage is not good (Vol.)	1	1
Not offered/eligible from employer (non-specific) (Vol.)	1	*
Illegally in U.S./don't have papers/social security card (Vol.)	1	*
Have not applied/haven't tried to get it (Vol.)	1	1
Don't know enough about it/ don't have enough information (Vol.)	1	*
Some other reason	*	*
Employer/union does not offer health plan to some of its employees	50	47
Don't know	3	3

D3c. Is your spouse currently...? (READ LIST IN ORDER)

Based on total who are married AND not working, self-employed, or employer does not offer coverage

	Total uninsured (N=548)	Eligible uninsured (N=393)
Employed (NET)	62	62
Employed full-time	47	49
Employed part-time	15	13
Or not employed	37	37
Don't know	1	1
Refused	--	--

D3d. Does your spouse currently work in one job, or do they have more than one job with different employers?

Based on total whose spouse is employed and who are themselves not working, self-employed, or employer does not offer coverage

	Total uninsured (N=333)	Eligible uninsured (N=233)
One job	89	89
More than one job	11	11
Don't know	--	--
Refused	--	--

(INSERT PARENS IF RESPONDENT'S SPOUSE HOLDS MULTIPLE JOBS, D3d=2)

D3e. (Thinking about the job your spouse spends the most time at,) Is your spouse self-employed, or working for someone else?

Based on total whose spouse is employed and who are themselves not working, self-employed, or employer does not offer coverage

	Total uninsured (N=333)	Eligible uninsured (N=233)
Self-employed	20	20
Work for someone else	80	80
Don't know	--	--
Refused	--	--

(INSERT FIRST VERBIAGE IN PARENS IF RESPONDENT'S SPOUSE HOLDS MULTIPLE JOBS, D3d=2; INSERT SECOND VERBIAGE IN PARENS IF RESPONDENT'S SPOUSE HOLDS ONE JOB, D3a=1)

30. (Do any of your spouse's jobs offer / Does your SPOUSE'S employer or union offer) a health plan to at least some of its employees, or not?

Based on total whose spouse works for someone else and who are themselves not working, self-employed, or employer does not offer coverage

	Total uninsured (N=272)	Eligible uninsured (N=185)
Yes, spouse's employer or union offers health plan to some of its employees	34	41
No, spouse's employer or union does not offer health plan to some of its employees	57	53
Don't know	9	7
Refused	--	--

D3/D3b/28/D3c/D3e/Q30. Combo table based on total

	Total uninsured	Eligible uninsured
Respondent or spouse is employed	70	68
Respondent or spouse is self-employed	14	14
Respondent or spouse works for someone else	56	54
Employer or spouse's employer offers health plan to some of its employees	26	28
Employer or spouse's employer does not offer health plan to some of its employees	27	24
Don't know if employer/spouse's employer offers health plan	2	2
Neither respondent or spouse is not employed	31	32

31. Which of the following is the main reason why you PERSONALLY don't participate in this health plan? Is it because...? (READ RESPONSES; ROTATE RESPONSES 1-5, 5-1, ALWAYS READING ITEM 6 LAST)

Q29/Q31. Combo table based on those whose employer or spouse's employer offers a health plan to some of its employees

	Total uninsured (N=484)	Eligible uninsured (N=403)
The amount you would still have to pay is too much	37	38
You're not eligible because you/your spouse work part time	22	24
You/your spouse are not currently eligible, but will be after a waiting period	21	23
You don't think you need insurance	3	3
Your spouse's employer only offers coverage for workers, not family members	3	2
Coverage is not good (VOL.)	2	2
Not eligible for some other reason (VOL.)	6	4
Some other reason	5	4
Don't know	2	1

32. Do you think your employer will begin offering a health plan to full-time employees next year, that is in 2014, or not? (INTERVIEWER NOTE: If respondent says "Don't Know", please do not probe for answer)

Based on total who are employed by someone else and employer does not offer coverage

	Total uninsured (N=438)	Eligible uninsured (N=310)
Yes, think employer will begin offering health plan to full-time employees next year	20	19
No, think employer will not begin offering health plan to full-time employees next year	64	66
Don't know	16	15
Refused	--	--

Q28/32. Combo table based on total who are employed by someone else

	Total uninsured (N=837)	Eligible uninsured (N=643)
Employer/union offers health plan to some of its employees	46	50
Employer/union does not offer health plan to some of its employees	50	47
Yes, think employer will begin offering health plan to full-time employees next year	10	9
No, think employer will not begin offering health plan to full-time employees next year	32	31
Don't know	3	3

33. Some people buy health insurance on their OWN, that is, not through any employer, union, or government program. Have you ever tried to buy health insurance on your own, either for yourself or for your family, or not?
(INTERVIEWER NOTE: If they say they bought insurance through an insurance broker, code as yes)

	Total uninsured	Eligible uninsured
Yes, have tried to buy insurance on own	27	31
No, have not tried to buy insurance on own	73	69
Don't know	*	--
Refused	--	--

34. Was that in the past six months, or longer ago than that?

Based on total who have tried to buy insurance on their own

	Total uninsured (N=549)	Eligible uninsured (N=501)
Past six months	25	27
Longer ago than that	75	73
Don't know	*	*
Refused	--	--

Q33/34. Combo table based on total

	Total uninsured	Eligible uninsured
Tried to buy insurance	27	31
Past six months	7	8
Longer ago than that	20	23
Have not tried to buy insurance	73	69
Don't know	*	--

Q35 Did you end up purchasing health insurance on your own, or not?

Based on total who have tried to buy insurance on their own

	Total uninsured (N=549)	Eligible uninsured (N=501)
Yes, ended up purchasing health insurance	31	30
No, did not end up health insurance	69	70
Don't know	*	*
Refused	*	*

Q33/35. Combo table based on total

	Total uninsured	Eligible uninsured
Tried to buy insurance	27	31
Ended up purchasing health insurance	8	9
Did not end up health insurance	19	22
Have not tried to buy insurance	73	69
Don't know	*	--

36. Did you not purchase health insurance because it was too expensive, because you or a family member were rejected for health reasons, or for some other reason?

Based on total who have tried to buy insurance on their own but did not end up purchasing coverage

	Total uninsured (N=363)	Eligible uninsured (N=333)
Coverage was too expensive	84	85
You or a family member were rejected for health reasons	7	6
Didn't like the coverage/coverage was poor (vol.)	1	1
Didn't have any money to pay for it (vol.)	1	1
Got coverage somewhere else (vol.)	1	1
Some other reason	9	9
Don't know	*	*
Refused	*	*

40. In general, how (easy) or (difficult) is it for you and your family to afford (INSERT ITEMS, SCRAMBLE)—very easy, somewhat easy, somewhat difficult or very difficult? (ROTATE 1-4, 4-1 WITH ROTATES IN PARENS)

	Very easy	Somewhat easy	Somewhat difficult	Very difficult	Not applicable (Vol.)	Don't know	Refused
a. Food							
Total uninsured	18	34	38	10	*	*	*
Eligible uninsured	20	33	35	10	*	*	--
b. Health care							
Total uninsured	3	11	34	49	2	1	*
Eligible uninsured	3	11	33	51	2	1	*
c. Gasoline or other transportation costs							
Total uninsured	9	26	39	24	2	*	*
Eligible uninsured	9	28	37	24	2	*	--
d. To save money for retirement							
Total uninsured	3	7	30	55	4	1	*
Eligible uninsured	3	8	28	58	3	1	*
e. Your rent or mortgage							
Total uninsured	9	23	44	21	2	*	--
Eligible uninsured	11	24	42	20	2	1	--
f. Your credit card bills							
Total uninsured	9	14	24	18	33	1	--
Eligible uninsured	10	17	24	19	30	1	---
g. Your monthly utilities, like electricity, heat, and phone bills							
Total uninsured	11	27	43	18	1	1	*
Eligible uninsured	12	29	41	17	1	*	--

41. During the time that you've been uninsured, have you ever (INSERT ITEMS, SCRAMBLE) because of the COST, or not?
 (INTERVIEWER NOTE: PLEASE READ "BECAUSE OF THE COST" AFTER EACH ITEM)

	Yes	No	Don't know	Refused
a. Gone without health care you thought you needed				
Total uninsured	60	40	*	--
Eligible uninsured	64	36	*	--
b. Put off or postponed preventive health services, such as a yearly check-up or routine test				
Total uninsured	63	37	*	*
Eligible uninsured	68	31	*	*
c. Skipped a recommended medical test or treatment				
Total uninsured	45	55	*	*
Eligible uninsured	50	49	*	*
d. Not filled a prescription, cut pills in half or skipped doses of medicine				
Total uninsured	38	62	*	*
Eligible uninsured	41	59	*	--
e. Had problems getting mental health care				
Total uninsured	27	71	2	*
Eligible uninsured	29	69	2	*
f. Skipped dental care or checkups				
Total uninsured	63	36	1	*
Eligible uninsured	71	28	1	*
g. Relied on home remedies or over the counter drugs instead of going to see a doctor				
Total uninsured	69	31	*	--
Eligible uninsured	72	27	*	--

42. In the past 12 months, did you have any problems paying medical bills, or not?

	Total uninsured	Eligible uninsured
Yes	40	41
No	60	59
Don't know	*	*
Refused	--	--

43. How much of a financial impact have these medical bills had on your household—a major impact, minor impact or no impact at all?

Based on total who had problems paying medical bills

	Total uninsured (N=776)	Eligible uninsured (N=626)
Major impact	57	56
Minor impact	33	36
No impact at all	9	8
Don't know	*	*
Refused	*	--

Q42/43. Combo table based on total

	Total uninsured	Eligible uninsured
Had problems paying medical bills	40	41
Medical bills had a major impact	22	23
Medical bills had a minor impact	13	15
Medical bills had no impact at all	4	3
Did not have problems paying medical bills	60	59
Don't know	*	*

44. Could you say a little bit about what that impact was?
(INTERVIEWER NOTE: Don't probe for more details if respondent's answer is short)

*Based on total whose medical bills had a major impact
Numbers may add up to more than 100% because multiple responses were accepted*

	Total uninsured (N=482)	Eligible uninsured (N=387)
Difficulty paying medical bills (NET)	49	53
Big/very high costs/bills/a lot of debt	20	20
Having to choose between paying the bills and other important things (housing/household/bills/food/school/etc.)	15	15
Having difficulty paying the bills/still paying for the bills	7	9
Dipping into/draining all of our funds/savings/has taken all my money/have no money	5	6
Other difficulty paying medical bills mentions	4	4
Having to borrow money/get loans/use credit cards	2	2
Unable to pay bills/default (NET)	20	20
Cannot pay the bill(s)/don't have the money to pay it	11	11
The bills are/went into collections	5	5
Caused credit problems	4	5
Had to file bankruptcy	1	1
Other unable to pay bills/default mentions	*	*
Inability to take care of medical needs (NET)	17	18
Putting off/unable to get medical care	9	10
Can't afford/can't buy medications/prescriptions	7	6
Other inability to take care of medical needs mentions	1	2
Caused stress	5	5
Mentions of economy	5	4
A lot of things/it has been difficult (non-specific)	2	1
Generic – Health care so expensive	4	3
Only non-financial impact given	2	2
Other	5	5
Don't know	2	3
Refused	2	1

45. In the past twelve months, have you (INSERT ITEMS, SCRAMBLE) because of medical bills, or not?

Based on total who had problems paying bills

		Yes	No	Don't know	Refused
a. Used up all or most of your savings	Total uninsured (N=776)	50	49	1	*
	Eligible uninsured (N=626)	49	50	1	*
b. Borrowed money from family or friends	Total uninsured	51	49	--	*
	Eligible uninsured	50	50	--	*
c. Gotten a loan or another mortgage on your home	Total uninsured	8	92	*	--
	Eligible uninsured	8	92	*	--
d. Been contacted by a collection agency	Total uninsured	43	57	*	--
	Eligible uninsured	48	52	*	--
e. Declared bankruptcy	Total uninsured	6	93	*	*
	Eligible uninsured	5	94	*	*
f. Delayed or skipped a mortgage or rent payment	Total uninsured	24	75	*	*
	Eligible uninsured	23	77	*	*
g. Delayed or skipped a payment for utilities, such as electricity or gas	Total uninsured	35	65	*	*
	Eligible uninsured	33	67	*	*
h. Spent less on food	Total uninsured	52	48	--	--
	Eligible uninsured	51	49	--	--

Q42/45. Combo table based on total

	Total uninsured	Eligible uninsured
Had problems paying medical bills	40	41
Used up all or most of savings	20	20
Borrowed money from family or friends	20	20
Got a loan or another mortgage on your home	3	3
Contacted by collection agency	17	19
Declared bankruptcy	3	2
Delayed or skipped a mortgage or rent payment	10	9
Delayed or skipped a payment for utilities, such as electricity or gas	14	13
Spent less on food	20	21
Did not have problems paying medical bills	60	59
Don't know	*	*

READ TO ALL: Next, I'd like to ask you some more questions about the 2010 health care law, sometimes called Obamacare.

46. As far as you know, does the health care law (INSERT ITEM), or not?
 (INTERVIEWER NOTE: If respondent says "Don't Know," do not probe)
 (INTERVIEWER NOTE: REPEAT STEM EACH TIME)

		Yes, law does this	No, law does not do this	Don't know	Refused
a.	Require nearly all Americans to have health insurance by 2014 or else pay a fine				
	Total uninsured	53	26	20	*
	Eligible uninsured	57	25	18	*
b.	Expand the Medi-Cal program to cover more low-income Californians				
	Total uninsured	53	24	23	--
	Eligible uninsured	53	23	24	--
c.	Prohibit insurance companies from denying coverage because of a person's medical history				
	Total uninsured	43	35	22	*
	Eligible uninsured	45	33	22	*
d.	Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase health insurance coverage beginning in 2014				
	Total uninsured	50	29	21	--
	Eligible uninsured	52	28	20	--
e.	Create health insurance exchanges or marketplaces where people who don't get coverage through their employers can shop for insurance and compare prices and benefits				
	Total uninsured	47	31	21	--
	Eligible uninsured	50	29	20	--

57. As you may know, the health care law requires nearly all Americans to have health insurance by 2014 or else pay a fine. Do you think you will obtain health insurance in 2014, or do you think you will remain uninsured?
 (INTERVIEWER NOTE: IF DON'T KNOW, PROBE ONCE: We realize there is still some uncertainty, but if you had to guess, do you think you will obtain health insurance in 2014, or do you think you will remain uninsured?)

	Total uninsured	Eligible uninsured
Will obtain health insurance in 2014	52	54
Will remain uninsured	32	32
Depends on the cost	9	8
Don't know	7	7
Refused	*	*

58. Why do you think you will remain uninsured? (OPEN-ENDED, DO NOT READ RESPONSE OPTIONS)

Based on total who say they will remain uninsured

Numbers may add up to more than 100% because multiple responses were accepted

	Total uninsured (N=642)	Eligible uninsured (N=500)
Cost related (NET)	56	62
Don't think will be able to find an affordable plan	51	57
Don't have money/don't have any money to pay for insurance	3	2
Paying the fine will be cheaper than health insurance	2	2
Other related mentions	1	1
Don't want it (NET)	19	21
Don't want to be forced to buy anything	8	9
Don't want/need coverage	7	7
Opposed to the health care law/Obamacare	4	5
Other don't want it mentions	1	*
Don't think the health insurance will be very good	1	1
Not available to me/Won't qualify (NET)	17	12
Problems with immigration status	8	1
Don't think I will have a job	4	5
Don't think my employer will offer it to me (part time status and/or not offer to any employees at all)	2	2
Don't think I will qualify/think I will be denied	2	2
Other not available to me/won't qualify mentions	1	1
Have medical problem/pre-existing conditions	*	1
Lack of information on health care laws/offering	2	2
Waiting for/will have other coverage	1	1
Skepticism that changes will actually happen	1	1
Poor economy	1	*
Other	4	2
Don't know	4	3

60. Do you think you will get coverage from Medi-Cal, an employer, the marketplace known as Covered California, or are you not sure where you will get insurance?

(INTERVIEWER NOTE: If respondent says "buy it myself", please ask if they plan on buying insurance through the new marketplace, Covered California. If yes, code as 3. If no, code as 5)

Based on total who say they will obtain health insurance

	Total uninsured (N=968)	Eligible uninsured (N=800)
Medi-Cal	8	9
An employer	15	16
Covered California	6	7
Through my parents' plan (vol.)	*	*
Medicare (vol.)	1	1
Through school/school plan (vol.)	*	*
Somewhere else (vol.)	1	1
Don't know/Not sure	69	65
Refused	*	*

Q57/60. Combo table based on total

	Total uninsured	Eligible uninsured
Will obtain health insurance	52	54
Medi-Cal	4	5
An employer	8	9
Covered California	3	4
Through my parents' plan (vol.)	*	*
Medicare (vol.)	1	1
Through school/school plan (vol.)	*	*
Somewhere else	1	1
Don't know/Not sure	36	35
Will remain uninsured	32	32
Depends on the cost (vol.)	9	8
Don't know/Refused	7	7

47. Before this interview, how much, if anything had you heard about (INSERT ITEMS, SCRAMBLE)? Had you heard a lot, some, only a little, or nothing at all?

	A lot	Some	Only a little	Nothing at all	Don't know	Refused
a. The expansion of the Medi-Cal program to cover more people						
Total uninsured	8	16	33	43	*	--
Eligible uninsured	8	16	32	43	*	--
b. Covered California, the new health insurance marketplace for people looking to buy health coverage						
Total uninsured	3	9	28	60	*	--
Eligible uninsured	3	10	29	58	*	--

49. Do you think that Covered California will make it (easier) or (harder) for you personally to find and get health insurance coverage, or won't it make much difference? (ROTATE OPTIONS IN PARENS)
 [INTERVIEWER NOTE: If respondent says "don't know", do not probe]

	Total uninsured	Eligible uninsured
Easier	36	35
Harder	13	14
Won't make much difference	36	36
Don't know	15	15
Refused	*	*

51. As far as you know, will you personally be eligible (INSERT ITEMS, SCRAMBLE) as a result of the health care law, or not?
(INTERVIEWER NOTE: If respondent says “Don’t Know,” do not probe)

		Yes, will be eligible	No, will not be eligible	Don’t know	Refused
a.	To get insurance through Medi-Cal				
	Total uninsured	43	32	25	*
	Eligible uninsured	41	32	26	*
b.	To shop for health insurance through Covered California				
	Total uninsured	49	27	25	*
	Eligible uninsured	51	24	26	*
c.	To get financial assistance from the government to help pay for health insurance				
	Total uninsured	34	39	27	--
	Eligible uninsured	35	37	27	--

52. During the past 30 days, did you see or hear any ads or commercials having to do with either the health care law, Covered California, or Medi-Cal, or not?

	Total uninsured	Eligible uninsured
Yes, saw or heard ads	23	22
No, did not see or hear ads	77	78
Don’t know	1	*
Refused	*	*

53. About how many ads or commercials have you seen in the past 30 days having to do with the health care law, Covered California, or Medi-Cal? Would you say you saw or heard just one ad, between two and five ads, or more than five ads?

Based on total who have seen or heard ads

	Total uninsured (N=474)	Eligible uninsured (N=355)
Just 1	12	12
Between 2-5	51	52
More than 5	36	35
Don’t know	1	1
Refused	--	--

54. Did you see or hear any of these ads (INSERT ITEMS, SCRAMBLE), or not? How about (NEXT ITEM)?
 (IF NECESSARY: Did you see or hear any ads about the health care law, Covered California, or Medi-Cal (ITEM), or not?)
 (INTERVIEWER NOTE FOR ITEM C: If R asks, clarify that this ad was seen in hardcopy, not on the newspaper website)

Based on total who have seen or heard ads

		Yes	No	Don't know	Refused
a.	On the Internet				
	Total uninsured (N=474)	29	71	1	--
	Eligible uninsured (N=355)	31	68	1	--
b.	On TV				
	Total uninsured	90	10	*	--
	Eligible uninsured	87	12	1	--
c.	In a newspaper				
	Total uninsured	23	77	1	--
	Eligible uninsured	22	78	*	--
d.	On the radio				
	Total uninsured	45	55	*	--
	Eligible uninsured	44	56	*	--

Q52/54. Combo table based on total

	Total uninsured	Eligible uninsured
Saw or heard ads	23	22
On the Internet	7	7
On TV	21	19
In a newspaper	5	5
On the radio	10	10
Did not see or hear ads	77	78
Don't know	1	*
Refused	*	*

55. Did any of these ads provide information about how to get health insurance coverage through either Covered California or Medi-Cal, or not?

Based on total who have seen or heard ads

	Total uninsured (N=474)	Eligible uninsured (N=355)
Yes	44	46
No	51	50
Don't know	5	5
Refused	*	*

Q52/55. Combo table based on total

	Total uninsured	Eligible uninsured
Saw or heard ads	23	22
Yes, ads provided information about how to get coverage	10	10
No, ads did not provide information	12	11
Don't know/Refused	1	1
Did not see or hear ads	77	78
Don't know	1	*
Refused	*	*

56. After seeing or hearing these ads, did you seek out additional information about the health care law, Covered California, or Medi-Cal, or not?

Based on total who have seen or heard ads

	Total uninsured (N=474)	Eligible uninsured (N=355)
Yes, sought out additional information	23	26
No, did not seek out additional information	76	74
Don't know	1	*
Refused	--	--

Q52/56. Combo table based on total

	Total uninsured	Eligible uninsured
Saw or heard ads	23	22
Sought out additional information	5	6
Did not seek out additional information	17	16
Did not see or hear ads	77	78
Don't know	1	*
Refused	*	*

READ TO ALL: Finally, I have just a few questions we will use to describe the people who took part in our survey...

61. Before you were uninsured, what was your main source of health insurance coverage? A plan through your or your spouse's employer, coverage under your parents' plan, a plan you purchased yourself, Medicaid or Medi-CAL, some other type of coverage, or have you never had health insurance?
[INTERVIEWER NOTE: If respondent says they've been insured through different sources, please ask about their "most recent" coverage.]

	Total uninsured	Eligible uninsured
Plan through your/your spouse's employer	34	39
Coverage under your parents' plan	10	13
A plan you purchased yourself	4	4
Medicaid/Medi-CAL	18	18
COBRA (vol.)	*	*
Through a union (vol.)	*	*
Military/veteran coverage (vol.)	*	*
Medicare (vol.)	*	*
Through other government/assistance program (vol.)	2	2
Through school/school insurance (vol.)	1	1
Other type of coverage	1	1
Never had insurance	29	21
Don't know	1	*
Refused	*	*

HOUSEHOLD SIZE

- HH1. Our study is focusing on the health care experiences of adults in California. That is, adults who are at least 19 years old and no more than 64 years old. How many adults between 19 and 64 live in your household? Please include yourself and all the adults who live with you.
- 62a. Besides yourself, how many other adults between 19 and 64 live in your household?

	Total uninsured	Eligible uninsured
One	17	18
Two	37	36
Three	22	22
Four	14	14
Five	6	6
Six	2	3
Seven or more	1	1
Don't know	*	*
Refused	*	*

HEALTH INSURANCE STATUS OF ADULTS IN HOUSEHOLD

62. Thinking about the other adults between 19 and 64 in your household, are any of them currently covered by some form of health insurance or health plan, or are they all currently uninsured?
- U2/U2a. Thinking about the [INSERT # HH1] adults between 19 and 64 who live in your household, are they ALL now covered by some form of health insurance or health plan, or do any of them NOT have health insurance at this time?

	Total uninsured	Eligible uninsured
Respondent is only one adult in HH	17	18
Lives with any insured adult	34	39
All other adults in household are uninsured	44	38
Undetermined	5	5

37. How many dependent children do you have, if any?
 [INTERVIEWER NOTE: If respondent asks to clarify what "dependent children" means, say "Any child who is dependent on you for support, or who you claim as a dependent on your tax return"]

	Total uninsured	Eligible uninsured
None	51	59
One	16	16
Two	16	14
Three	10	7
Four or more	6	4
Don't know	*	*
Refused	*	*

- D16. Are you a parent of a child under age 19 living in your household?

	Total uninsured	Eligible uninsured
Yes, parent of a child under age 19 living in household	40	33
No, not a parent of a child under age 19 living in household	60	67
Don't know	--	--
Refused	*	*

63. Is any child under age 19 in your household currently UNINSURED—that is, not covered by health insurance or a health plan?

Based on total who are parents of child in household

	Total uninsured (N=770)	Eligible uninsured (N=483)
Yes, any child is uninsured	33	33
No, no child is uninsured	66	67
Don't know	1	1
Refused	*	--

D16/63. Combo table based on total

	Total uninsured	Eligible uninsured
Parent of child under age 19 in household	40	33
One or more child in household is uninsured	13	11
All children in household insured	26	22
Not a parent	60	67
Refused	*	*

64. Is any child in your household currently covered by Medi-Cal or Healthy Families, or not?

Based on total who are parents of child in household

	Total uninsured (N=770)	Eligible uninsured (N=483)
Yes, any child is covered by Medi-Cal/Healthy Families	67	63
No, no child is covered by Medi-Cal/Healthy Families	32	37
Don't know	1	1
Refused	*	--

D16/64. Combo table based on total

	Total uninsured	Eligible uninsured
Parent of child under age 19 in household	40	33
Any child in household is covered by Medi-Cal/Healthy Families	27	21
No child in household is covered by Medi-Cal/Healthy Families	13	12
Don't know/Refused	*	*
Not a parent	60	67
Refused	*	*

65. In general, would you say your health is excellent, very good, good, fair, or poor?

	Total uninsured	Eligible uninsured
Excellent	14	15
Very good	19	21
Good	29	29
Fair	31	27
Poor	7	8
Don't know	*	*
Refused	--	--

66. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities?

	Total uninsured	Eligible uninsured
Yes	13	15
No	87	85
Don't know	1	1
Refused	--	--

67. In general, the term "pre-existing condition" is used by insurance companies to describe an illness or medical condition that a person had before they began looking for insurance. For example, if you were looking to buy health insurance but had a history of asthma, diabetes or high blood pressure, those would be considered pre-existing conditions, along with illnesses such as cancer. Given that definition, would you say that you or someone in your household would be considered to have a "pre-existing condition" of some sort, or not?

	Total uninsured	Eligible uninsured
Yes, someone in household has pre-existing condition	39	44
No, no one in household has pre-existing condition	60	55
Don't know	1	*
Refused	--	--

69. Have you or another family member living in your household ever been DENIED health insurance coverage because of a pre-existing condition, or not?

Based on total who say they or someone in their household has a pre-existing condition

	Total uninsured (N=814)	Eligible uninsured (N=719)
Yes	21	21
No	77	76
Don't know	3	3
Refused	--	--

Q67/69. Combo table based on total

	Total uninsured	Eligible uninsured
Someone in household has pre-existing condition	39	44
Been denied health insurance coverage	8	9
Has not been denied health insurance	30	34
No one in household has pre-existing condition	60	55
Don't know	1	*

70. Have you or another family member living in your household ever been charged a higher premium because of a pre-existing condition, or not?

Based on total who say they or someone in their household has a pre-existing condition

	Total uninsured (N=814)	Eligible uninsured (N=719)
Yes	22	23
No	70	69
Don't know	8	8
Refused	--	--

Q67/70. Combo table based on total

	Total uninsured	Eligible uninsured
Someone in household has pre-existing condition	39	44
Been charged a higher premium	9	10
Has not been charged a higher premium	27	31
No one in household has pre-existing condition	60	55
Don't know	1	*

D8. In politics today, do you consider yourself a (Republican), (Democrat), an Independent, or what? (ROTATE ITEMS IN PARENS)

	Total uninsured	Eligible uninsured
Republican	11	13
Democrat	32	35
Independent	37	35
Other	9	9
Don't know	8	6
Refused	2	2

D8a. Do you LEAN more towards the (Republican Party) or the (Democratic Party)? (ROTATE ITEMS IN PARENS IN SAME ORDER AS D8)

Based on total who say they are Independent, no preference, other, don't know

	Total uninsured (N=1084)	Eligible uninsured (N=778)
Republican	19	19
Democrat	34	35
Independent/don't lean to either party (vol.)	24	27
Other party (vol.)	3	4
Don't know	19	14
Refused	2	2

D8/D8a combo table based on total

	Total uninsured	Eligible uninsured
Republican or lean Republican	22	22
Democrat or lean Democrat	51	53
Independent/does not lean to either party	14	14
Other	2	2
Don't know	10	7
Refused	1	1

D11. What is the highest level of school you have completed or the highest degree you have received?

(DO NOT READ)

[INTERVIEWER NOTE: Enter code 3-HS grad if R completed training that did NOT count toward a degree]

[FULL INTERVIEWER NOTE: Enter code 3-HS graduate" if R completed vocational, business, technical, or training courses after high school that did NOT count toward an associate degree from a college, community college or university (e.g., training for a certificate or an apprenticeship)]

	Total uninsured	Eligible uninsured
Less than high school	17	10
High school incomplete	14	11
High school graduate (including GED)	27	28
Some college, no degree	19	24
Two year associate degree from a college or university	10	12
Four year college/ university degree/Bachelor's degree	9	10
Some postgraduate or professional school, no postgraduate degree	1	1
Post-graduate or professional degree	3	3
Don't know	1	*
Refused	*	*

D12. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

(INSERT BOTH PARENS ONLY IF D12=1)

D13. What is your race? Are you white, black, Asian or some other race?

(IF RESPONDENT SAYS HISPANIC ASK: Do you consider yourself a white Hispanic or a black Hispanic?)

(INTERVIEWER NOTE: CODE AS WHITE (1) OR BLACK (2). IF RESPONDENTS REFUSED TO PICK WHITE OR BLACK HISPANIC, RECORD HISPANIC AS "OTHER," CODE 4)

RACE SUMMARY TABLE

	Total uninsured	Eligible uninsured
Hispanic (NET)	56	45
White Hispanic	28	22
Black Hispanic	3	2
Hispanic unspecified	25	21
White, non-Hispanic	26	32
Black, non-Hispanic	5	7
Asian	7	9
Native America/American Indian	1	1
Mixed	2	3
Middle Eastern	1	1
Pacific Islander	*	1
Other	1	1
Don't know	*	*
Refused	1	1

(READ PARENS FOR HISPANIC, D12=1)

D12a. Were you born in the United States, (on the island of Puerto Rico), or in another country?

	Total uninsured	Eligible uninsured
U.S.	53	68
Puerto Rico	*	*
Another country	47	32
Don't know	*	--
Refused	*	--

71. When you moved to the US to live, did you have a green card?
(IF NEEDED: Were you a permanent resident?)

Based on total who were born outside the U.S.

	Total uninsured (N=907)	Eligible uninsured (N=496)
Yes	31	59
No	66	40
Came on a student visa	1	*
Don't know	*	--
Refused	1	--

72. Has your status been changed to permanent resident, that is, have you received a Green Card?

Based on total born outside the U.S. who did not have a green card when they arrived

	Total uninsured (N=606)	Eligible uninsured (N=208)
Yes	31	98
No	67	--
On a student visa	1	2
Don't know	1	--
Refused	*	--

RESIDENT STATUS SUMMARY TABLE

	Total uninsured	Eligible uninsured
Born in the US	53	68
Born in Puerto Rico	*	*
Born in another country	47	32
Had a green card when came to U.S.	15	19
Did not have a green card/came on a student visa	31	13
Has received green card	10	13
Has received student visa	*	*
Has not received green card	21	--
Don't know	*	--
Refused	*	--

73. How many years have you lived in the United States?

Based on total born outside the U.S.

	Total uninsured (N=907)	Eligible uninsured (N=496)
Less than one year	1	--
1-2 years	3	3
3-5 years	6	4
6-10 years	21	14
11-20 years	31	23
21-30 years	25	33
31-40 years	10	18
41-50 years	3	4
51 or more years	1	*
Don't know	*	*
Refused	*	*

(ASK ITEM D ONLY IF ITEM C=2, 9)

75. Do you currently have (INSERT ITEMS), or not? What about (INSERT NEXT ITEM)?
 [IF NECESSARY: Do you currently have (INSERT), or not?]

	Yes	No	Don't know	Refused
a. A credit card				
Total uninsured	39	60	*	*
Eligible uninsured	44	55	--	*
b. A savings or checking account at a bank or credit union				
Total uninsured	62	37	*	*
Eligible uninsured	69	30	*	*
c. Internet access at home				
Total uninsured	66	34	*	*
Eligible uninsured	73	27	*	--
d. Internet access readily available somewhere else				
<i>Based on those without Internet access at home</i>				
Total uninsured (N=719)	39	61	1	*
Eligible uninsured (N=496)	48	51	1	--

Q75c/75d. Combo table based on total

	Total uninsured	Eligible uninsured
Have Internet access somewhere	79	86
Internet access at home	66	73
Internet access readily available somewhere else	13	13
Do not have Internet access somewhere	21	14
Don't know/Refused	*	*

76. How do you pay your monthly bills, like your cable or electricity bill? Do you use (a reloadable prepaid card that is not connected to a bank account), (money orders), (cash), or something else? (SCRAMBLE PARENS; ACCEPT MULTIPLE RESPONSES)

Based on total who do not have a bank account or credit card

	Total uninsured (N=687)	Eligible uninsured (N=434)
Cash	68	64
Money orders	19	21
Reloadable prepaid card	6	7
By check (vol.)	2	2
Someone else pays the bills (vol.)	1	1
Debit card (vol.)	1	1
Something else	2	2
Don't pay the bills (vol.)	5	7
Don't know	*	*
Refused	1	*

77. Have you ever used the internet to (INSERT ITEMS, SCRAMBLE), or not? If yes: Do you do that very often, somewhat often, just occasionally or rarely?

	Very often	Somewhat often	Just occasionally	Rarely	No, never used	Don't know	Refused
a. Access health information							
Total uninsured	5	8	18	14	55	*	*
Eligible uninsured	6	8	21	16	48	*	*
b. Buy a product online, such as books, music, toys or clothing							
Total uninsured	8	10	20	15	47	*	*
Eligible uninsured	9	13	23	17	39	*	*

L1/C1. Combo table based on total

	Total uninsured	Eligible uninsured
Cell phone only	47	46
Both cell and regular landline	40	42
Landline only	11	10
Don't know/Refused	1	1

D14. Besides yourself, how many people are in your family, meaning your spouse and any dependent children?
 [INTERVIEWER NOTE: If respondent asks to clarify what "dependent children" means, say "Any child who is dependent on you for support, or who you claim as a dependent on your tax return"]

Asked of those who did not answer questions about marital status and number of dependent children (insufficient sample size to show results for this question)

D17. Does anyone else, such as a parent, claim you as a dependent on their tax return?

Based on total who are not married, are without children, unemployed and under 30 years old

	Total uninsured (N=204)	Eligible uninsured (N=186)
Yes, claimed as a dependent	27	27
No, not claimed as a dependent	65	65
Don't know	7	8
Refused	1	--

- D18. Is the parent who claims you as a dependent married, or not?
 (INTERVIEWER NOTE: If R says their parents are married but not to each other, code as “1: Married”)
 (INTERVIEWER NOTE: If the R is not claimed by their parent, ask about the person claiming them as a dependent)

Asked of those who are claimed as a dependent (insufficient sample size to show results for this question)

(INSERT FIRST VERBIAGE IN BOTH PARENTS IF D18=1; INSERT SECOND VERBIAGE IN PARENTS IF D18=2)

- D19. Besides yourself, how many other dependent children (do/does) your (parents/parent) have?
 (INTERVIEWER NOTE: If the R is not claimed by their parent, ask about the person claiming them as a dependent)

Asked of those who are claimed as a dependent (insufficient sample size to show results for this question)

FAMILY SIZE²

	Total uninsured	Eligible uninsured
One	35	40
Two	23	25
Three	15	14
Four	14	11
Five	8	6
Six	4	3
Seven	1	*
Eight	*	*
Nine	*	*
Twelve	*	*

INCOME AS A PERCENT OF FEDERAL POVERTY LEVEL (FPL)

- D15. To help us describe the people who took part in our study, it would be helpful to know which category best describes your (personal/family) income last year before taxes.
 [Family income only includes income from you yourself, (AND your spouse), (and your dependent children) (AND your spouse and/or any dependent children), (AND your {parents/parent}), (AND any other dependent children of your {parents/parent}), (AND/OR any other dependent children of your {parents/parent})].
 Is your total annual (personal/family) income from all sources, and before taxes, less than (AMOUNT 1), at least (AMOUNT 1) but less than (AMOUNT 3) or (AMOUNT 3) or more?
 [INTERVIEWER: IF RESPONDENT REFUSES: Your responses are strictly confidential and are not attached to any identifying information. It is important for us to know this information to help us describe people who took part in our study.]
 [INTERVIEWER: IF RESPONDENT SAYS THEY ARE NOT SURE, PROBE: Can you estimate?]

- D.15A. Is that less than (AMOUNT 2) or (AMOUNT 2) or more?
 (INTERVIEWER NOTE: PLEASE READ NUMBER AMOUNTS SLOWLY AND CAREFULLY)

	Total uninsured	Eligible uninsured
Less than or equal to 138% FPL	52	47
Greater than 138% and up to 400% FPL (NET)	36	40
Between 138% -250% FPL	27	30
Between 250%-400% FPL	8	10
Between 138% - 400% FPL (Unspecified)	*	1
Over 400% FPL	7	8
Don't know	4	3
Refused	2	1

² For purposes of this study, income (categorized as a percent of the federal poverty level) is aggregated by family size according to “health insurance units.” This unit includes members of a family who can be covered under one insurance policy, and more accurately reflects the income that would be counted when people apply to Medi-Cal or purchase health insurance through Covered California. For those who are not claimed as a dependent by someone else, family size was calculated as the respondent + their spouse (if married) + number of dependent children (if any). For those who are claimed as a dependent, family size was calculated as the respondent + parent/guardian + parent/guardian’s spouse (if married) + number of other dependent children of parent/guardian (if any).

AMOUNTS USED FOR D15/D15A (BASED ON PERCENTAGES OF FPL GUIDELINES, ROUNDED TO THE NEAREST THOUSAND)

Family Size	100% Poverty guideline	AMT1 (138%)	AMT2 (250%)	AMT3 (400%)
1	\$11,490	\$16,000	\$29,000	\$46,000
2	\$15,510	\$21,000	\$39,000	\$62,000
3	\$19,530	\$27,000	\$49,000	\$78,000
4	\$23,550	\$32,000	\$59,000	\$94,000
5	\$27,570	\$38,000	\$69,000	\$110,000
6	\$31,590	\$44,000	\$79,000	\$126,000
7	\$35,610	\$49,000	\$89,000	\$142,000
8	\$39,630	\$55,000	\$99,000	\$159,000
9	\$43,650	\$60,000	\$109,000	\$175,000
10	\$47,670	\$66,000	\$119,000	\$191,000
11	\$51,690	\$71,000	\$129,000	\$207,000
12 or more	\$55,710	\$77,000	\$139,000	\$223,000

S5. (INTERVIEWER) Record sex of Respondent:

	Total uninsured	Eligible uninsured
Male	54	54
Female	46	46

LANGUAGE OF INTERVIEW

	Total uninsured	Eligible uninsured
English	63	77
Spanish	37	23



The Henry J. Kaiser Family Foundation

Headquarters
2400 Sand Hill Road
Menlo Park, CA 94025
Phone: (650) 854-9400 Fax: (650) 854-4800

Washington Offices and
Barbara Jordan Conference Center
1330 G Street, NW
Washington, DC 20005
Phone: (202) 347-5270 Fax: (202) 347-5274

www.kff.org

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