Miami-Dade County Health Insurance Survey

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Instrumentation

The telephone survey instrument used for the Miami-Dade survey was based on a questionnaire designed at the University of Florida for use in the Florida Health Insurance Study (FHIS). Subsequent modifications had been made for use in Indiana in 2000, in Kansas in 2001 and additional questions were added to meet the specific needs of Miami-Dade, including a series on citizenship status and place of birth.

The questionnaire included a full enumeration of each member of the household, as well as questions or items about various sources of insurance coverage, employment, income, demographics, healthcare access and utilization, and health status. The instrument was designed such that the interview would be conducted with the adult member of the household who was the "most knowledgeable about the family's healthcare and health insurance."

Whenever possible, question wording was chosen to be consistent with questions in existing national and state surveys. This was an effort to (1) generate results that are directly comparable to existing data sources, and (2) use questions and responses that have been widely tested and found to be both valid and reliable. This was true both for the questions used in the Florida study as well as the new questions added for Miami-Dade. Specifically, questions were drawn from the Current Population Survey, the Survey of Income and Program Participation, the Medical Expenditure Panel Survey, the Health Insurance Supplements to the National Health Interview Survey, the Behavioral Risk Factor Surveillance System, the 1993 RAND household survey and the Consumer Assessment of Health Plans. Questions on birthplace and citizenship came from the American Community Survey.

The instrument translated the study goals into questions that were easily understandable and asked about only one concept at a time. The time frame of reference was also defined, such as, "In the last year…" In general, the questionnaire was effective. Interviewers were able to proceed through the questionnaire without difficulties in question order, response categories or comparable problems. Similarly, respondents were able to select and articulate answers that were consistent with the structure and format of the questions and response codes.

A copy of the questionnaire is provided in the Appendix.

Sample Design

The goal of the Miami-Dade Health Insurance Study was to estimate the countywide percent of nonelderly residents without health insurance within a 2% margin of error, and the proportion of uninsured Floridians for each of the five specified regions within a 4% margin of error. While there was no guarantee that such results could be achieved, an appropriate sampling plan helped maximize the likelihood of attaining such goals.

In addition to providing a means for estimating the proportion of residents who are uninsured for Miami-Dade as a whole and within each region, the sampling plan was intended to accomplish other goals. For example, we sought the capacity to estimate the proportion of uninsured Floridians living in Miami-Dade by various geographic characteristics, such as zip code.

To achieve the specified goals, we implemented a stratified random sample approach. In stratified random sampling, various strata are defined around key population characteristics. In addition, we disproportionately sampled within each stratum. Generally speaking, larger samples were taken from strata with larger proportions of key population characteristics and smaller samples were taken from strata with small proportions of such characteristics. As a result, we were able to make more precise estimates of insurance coverage within key populations. By weighting the sampled units appropriately, we retained the ability to produce meaningful countywide estimates.

Strata were defined based on the division of the county into five regions. Each region is a geographic region determined by aggregated zip codes. Since our survey was a telephone survey, we used information from a commercial vendor (GENESYS) to match the telephone exchanges of Miami-Dade to the geographic basis of our strata (i.e., the regions defined by zip code groupings).

In order to allocate our sample efficiently, we used Neyman-optimal allocation rules designed to minimize the variability of estimates. Neyman's procedure dictates that a larger sample should be taken if the stratum is large and/or the stratum has more internal variability. For estimating the proportion of uninsured residents, higher uninsurance rates (approaching 50 percent) correspond to large variances; thus, strata with a high uninsurance rate (as estimated from the 1999 FHIS as described below) received a larger allocation.

In the proposed survey, approximately 1,500 households were available for distribution among the strata. Estimates of variability used to distribute the available sample were based on the 1999 Florida Health Insurance Survey (FHIS). In the FHIS there were 1,631 households surveyed in Miami-Dade with 4,552 residents under the age of 65. Approximately 156 zip codes are represented in the 1999 FHIS data, providing an excellent framework for allocating the 2003 sample efficiently.

The regions by zip code and the allocation of sample is as follows:

Region	Sample Allocated (total = 1,500)	Zip Codes Included
A Northeast Miami-Dade County	481	33015
		33054
		33055
		33056
		33127
		33128
		33129
		33130
		33131
		33132
		33136
		33137
		33138
		33142
		33147
		33150
		33161
		33162
		33167
		33168
		33169
		33179
		33180
		33181
B Beach	65	33109
		33139
		33140
		33141
		33154
		33160
C Northwest Miami-Dade County	536	33010
		33011
		33012
		33013
		33014
		33016
		33018
		33122
		33125
		33126
		33135
		33144
		33145

C Northwest Miami-Dade County (continued)	536 (continued)	33155
		33165
		33166
		33172
		33174
		33175
		33178
		33182
		33184
		33185
		33192
		33194
D Kendall/Near South Miami-Dade County	348	33133
		33134
		33143
		33146
		33149
		33156
		33158
		33173
		33176
		33183
		33186
		33193
		33196
		33157
		33177
		33187
E Far South Miami-Dade County	70	33030
		33031
		33032
		33033
		33034
		33035
		33039
		33090
		33170
		33171
		33189
		33190

The sampling implementation followed a modified replicate approach[1] where representative subsamples were released and worked to final disposition by the interviewers. The replicate approach is not to be confused with simple quota sampling, where interviewing stops when the stratum quota is reached. Under quota sampling, there is a danger of interviewing only those individuals who are easiest to reach by telephone. Since the characteristics of such individuals may differ from the overall population, bias may be introduced. Pursuing a replicate method reduced such opportunities for bias.

Early in the data collection period, larger subsamples were released. Subsequently, as strata began to approach their target sample sizes, smaller subsamples were released to minimize the cost of target sample overruns. Since each released case is worked to final disposition, the resulting sample size may vary slightly from the initial goal.

Our final sample yielded 1,499 households and 4,428 individuals county wide. The distribution of individuals across geographic regions is as follows:

Number of Individuals in Each Geographic Region	
Miami-Dade	**4,428**
Region A	1,456
Region B	203
Region C	1,616
Region D	875
Region E	278

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[1] Replicates are systematically nth-selected subsets of the sample itself. Individual replicates are released and worked to final disposition before moving on to the next replicate in order to ensure a representative sample.

Data Collection

The fieldwork was conducted from March 26 to May 15, 2003, by the survey research center at the Bureau of Economic and Business Research at the University of Florida under the direction of Dr. Chris McCarty. A total of 1,499 interviews were conducted, including information about 4,428 individuals. The average length of the interviews was just under 17 minutes.

The survey was conducted in any of three languages, depending on the respondent's preference. Of the total, 847 interviews were conducted in English, 635 in Spanish and 23 in Haitian Creole. It should be noted that some Hispanic or Haitian respondents prefer to do interviews in English.

At the survey research center, most survey interviewers are undergraduate students at the University of Florida, coming from all over the state and representing a wide range of ethnicity, gender and race categories.

Sawtooth WinCATI software was used. There are several advantages to using Computer Assisted Telephone Interviewing (CATI) technology, including elimination of data entry, minimizing inappropriate answers, automatic execution of skip patterns, and simplification of wording. The interviewing stations consist of a computer and telephone in a carrel lined with sound-absorbing material. Most interviewers wear telephone headsets so that hands are free for operating the computer.

In order to assure confidentiality of survey participants, each telephone number in the sample was identified by a unique identification number. The software scheduled cases for an appropriate calling time. When someone answered the telephone, the interviewer went through an introduction and screening process before a respondent could be interviewed. The interviewer introduced themselves and their affiliation with the university, explained the voluntary nature of the survey and offered a brief description of the study.

Interviews were conducted during as many as four 3-hour shifts on each day of the week. Interviewing was never done earlier than 9 a.m. or later than 9 p.m., respondents' local time. Interviewers received several hours of instruction, and observed another interviewer for a shift as part of the training process.

To enhance the response rate, procedures included multiple callbacks for phone numbers that were busy or not answered. Each case was dialed at least 10 times, including calls at different times of the day. Additionally, callback appointments could be scheduled for a future time that was more convenient for the respondent.

During each shift, at least one interviewer was monitored. Without prior notice, a supervisor listened in from a reception-only phone line in another room. The supervisor noted the interviewer's performance and met with the interviewer afterward, offering suggestions for improvement if needed. Performance records were maintained for each

interviewer, so that administrators could ensure that each interviewer met standards of performance. These statistics included productivity (interviews per hour), refusals, and refusal conversions.

Refusals were minimized through an aggressive program of prevention and conversion. All refusal cases were called back a second time, if possible on a different day of the week, at a different time, by an interviewer of a different gender than the original caller.

A Note on Estimation Procedures and Limitations

Survey research methods allow us to make estimates about a population based on information gathered from a sample. In this case, the population of interest is defined as "Miami-Dade Residents under age 65" and the sample is the 4,428 individual members of the 1,499 households in which interviews were conducted.

While contemporary statistical inference provides a basis for great confidence in the estimates derived from a sample of this size, it is crucial that all estimates be understood as just that—estimates. As such, they contain an inherent (but small) level of imprecision. An example may serve to clarify this situation. In the Miami-Dade Health Insurance Survey, we find that 26.7 % of the subjects in our sample are uninsured. And we are confident that the actual percentage of uninsured Miami-Dade residents is well within the planned interval of ± 2.0 percentage points of the estimate. In fact, for the specific countywide estimate of the percent uninsured, we are 95% confident that our estimate is within ± 1.1 percentage points of the actual proportion uninsured.

It is cumbersome, of course, and sometimes confusing to report all findings in the form of intervals. Whether it is a political poll reported on the evening television news or a detailed report from the Centers for Disease Control, convention and convenience have led us to abbreviate by reporting the specific point estimates. But a cautious and thoughtful approach to all estimates derived from a sample always emphasizes that the estimates really refer to an interval—the specific number plus or minus some margin of error.

This margin of error should not be seen as a flaw. It reflects the simple reality that all estimates have limitations. A recent publication of The Access Project, a national initiative of the Robert Wood Johnson Foundation, notes that "There are no perfect data on the uninsured." The report advises that policy participants not let their understandable preference for exact ("perfect") numbers—which don't exist—prevent the appropriate use of the best available estimates.

In some instances, it is necessary to abbreviate findings even further, especially when they are being presented to a general audience and the objective is to impart basic conclusions rather than specific details. In such cases, estimated numbers are rounded for ease of presentation. In the present document, all percentages are rounded to the nearest tenth of one percent.

Similarly, when a telephone survey is conducted, not every respondent answers every question, creating what researchers refer to as "missing data." Sometimes respondents cannot or will not give information about some household members for a particular item. The practical consequence of this is that all cases are not included in all tables. Readers should not expect that estimated numbers will travel exactly from one table to another.

A third area of imprecision must be acknowledged. Surveys, especially telephone surveys, tend to slightly underestimate the number of people in disadvantaged population groups. Very poor people are less likely to have telephones and thus are less likely to be included in surveys. In the case of health insurance studies, there is considerable evidence that Medicaid recipients are likely to be underrepresented in telephone samples. Furthermore, those Medicaid recipients who are included in telephone samples may be unaware that they are on Medicaid or may be unwilling to acknowledge their participation in that program. Taken together, these issues frequently result in an underestimation of the number of people on Medicaid (and probably an underestimation of the number of people without any insurance). As recently indicated by the Director of Survey Research at the University of Minnesota, after completing three statewide surveys, "we consistently underestimate Medicaid participation" in telephone surveys. The Miami-Dade Health Insurance Survey is no exception to this general pattern.

Despite the inherent imprecision of survey estimates, the Miami-Dade Health Insurance Survey is unusually thorough, and our confidence in the estimates is very high. Standard errors are provided in Appendix D-4.

Table 1-1. Uninsured Miami-Dade Residents under Age 65, Countywide and by Region

Region	Percent Uninsured
A	28.16%
B	25.10%
C	29.31%
D	19.91%
E	34.46%
Miami-Dade	**26.68%**

Total number: 4369

Table 1-2. Percent of Miami-Dade Residents under Age 65 Who Are Uninsured by Annual Family Income

HHINCOME Category	Percent Uninsured
1: less than $5,000	37.19%
2: $5,000 to $9,999	48.93%
3: $10,000 to $14,999	34.73%
4: $15,000 to $19,999	41.86%
5: $20,000 to $24,999	38.83%
6: $25,000 to $34,999	27.53%
7: $35,000 to $44,999	18.67%
8: $45,000 to $54,999	17.78%
9: $55,000 to $64,999	11.36%
10: $65,000 to $74,999	9.97%
11: $75,000 to $84,999	5.61%
12: $85,000 to $94,999	7.28%
13: $95,000 or more	4.42%

Total number: 3619

Table 1-3. Uninsured Miami-Dade Residents under Age 65 by Income as a Percent of Federal Poverty Level (FPL) Countywide and by Region

FPL Category	Miami-Dade	A	B	C	D	E
1: 100% or less	**40.25%**	37.67%	39.03%	38.81%	46.76%	53.11%
2: 101%-150%	**40.68%**	32.40%	28.79%	46.72%	43.65%	55.31%
3: 151%-200%	**24.30%**	19.68%	15.11%	28.73%	25.04%	26.20%
4: 201%-250%	**20.34%**	13.87%	53.06%	25.59%	19.21%	9.25%
5: GT 250%	**8.91%**	9.54%	13.02%	14.17%	3.35%	9.13%
Total Number	*3619*	*1157*	*171*	*1332*	*723*	*236*

Table 1-4. Uninsured Miami-Dade Residents Age 19-64 by Income as a Percent of Federal Poverty Level (FPL) Countywide and by Region

FPL Category	Miami-Dade	A	B	C	D	E
1: 100% or less	**51.77%**	52.22%	47.26%	49.34%	51.73%	64.41%
2: 101%-150%	**47.81%**	39.32%	26.43%	51.64%	53.27%	80.57%
3: 151%-200%	**30.47%**	25.68%	19.69%	33.02%	34.52%	34.65%
4: 201%-250%	**23.45%**	17.46%	53.06%	26.34%	23.28%	14.96%
5: GT 250%	**11.22%**	10.77%	15.76%	17.99%	4.62%	11.25%
Total number	*2457*	*730*	*129*	*950*	*497*	*151*

Table 1-5. Uninsured Miami-Dade Residents under Age 65 by Race and Ethnicity, Countywide and by Region

	Miami-Dade	A	B	C	D	E
Black	**26.07%**	24.82%	74.26%	21.24%	33.01%	31.90%
Hispanic	**31.73%**	35.89%	30.94%	31.85%	25.72%	43.66%
Other	**24.92%**	37.80%	0.00%	30.73%	13.92%	0.00%
Non-Hispanic White	**11.37%**	15.84%	13.05%	14.94%	7.18%	6.97%
Total number	*4338*	*1418*	*200*	*1583*	*867*	*270*

Table 1-6. Uninsured Miami-Dade Residents under Age 65 by Specific Age Category, Countywide and by Region

Age in Years	Miami-Dade	A	B	C	D	E
0-4	**9.79%**	8.46%	19.87%	10.74%	7.51%	14.75%
5-9	**11.43%**	11.79%	9.73%	13.73%	5.19%	19.70%
10-18	**20.66%**	22.99%	8.61%	18.37%	20.09%	28.48%
19-24	**35.84%**	40.63%	36.98%	38.82%	21.46%	50.32%
25-34	**35.47%**	34.44%	21.85%	39.17%	34.94%	41.58%
35-44	**33.53%**	34.96%	28.18%	37.36%	23.54%	56.79%
45-54	**27.09%**	32.28%	32.84%	30.70%	14.11%	31.02%
55-64	**23.72%**	27.28%	27.61%	25.54%	16.17%	20.36%
Total number	*4301*	*1401*	*196*	*1576*	*858*	*270*

Table 1-7. Uninsured Miami-Dade Residents under Age 65 by Gender, Countywide and by Region

	Miami-Dade	A	B	C	D	E
Male	**27.76%**	28.87%	24.73%	30.48%	21.55%	37.77%
Female	**25.59%**	27.48%	24.96%	28.23%	18.21%	31.31%

Total number: 4367

Table 1-8. Percent of Uninsured Miami-Dade Residents Age 16-64 by Marital Status, Countywide and by Region

	Miami Dade	A	B	C	D	E
Married	**26.83%**	29.04%	25.40%	31.85%	15.99%	35.33%
Widowed	**25.99%**	23.70%	61.87%	24.90%	17.89%	0.00%
Divorced	**33.54%**	30.38%	38.14%	38.16%	33.10%	10.25%
Separated	**43.63%**	46.98%	34.05%	27.66%	47.56%	76.18%
Never Been Married	**34.71%**	36.56%	25.64%	37.81%	27.77%	51.00%
Living With a Partner	**36.39%**	44.72%	29.77%	31.62%	0.00%	55.32%
Total number	*3236*	*1023*	*160*	*1216*	*654*	*183*

Table 1-9. Uninsured Miami-Dade Residents Age 18-64 by Education, Countywide and by Region

	Miami Dade	A	B	C	D	E
1: No HS	**45.29%**	47.90%	50.44%	42.73%	29.00%	58.79%
2: HS	**39.56%**	38.93%	41.95%	41.50%	36.16%	39.17%
3: Some college	**25.87%**	23.48%	31.06%	26.85%	25.32%	30.81%
4: BS-and-BS+	**19.40%**	22.37%	14.35%	26.60%	11.68%	26.28%
Total number	*3040*	*940*	*154*	*1159*	*620*	*167*

Table 1-10. Uninsured Miami-Dade Residents Age 18-64 by Employment Status*, Countywide and by Region

	Miami Dade	A	B	C	D	E
1: work-employer, full-time	**21.31%**	21.31%	14.57%	25.01%	15.49%	34.43%
2: work-employer, part-time	**40.23%**	43.86%	28.82%	38.78%	37.20%	63.72%
3: self-employed	**34.92%**	34.45%	48.29%	38.81%	21.13%	59.61%
4: unemployed	**58.18%**	62.02%	40.75%	64.92%	41.65%	58.57%
5: not in the work force	**27.66%**	28.73%	31.14%	31.36%	20.94%	24.94%
Total number	*3060*	*956*	*153*	*1158*	*620*	*173*

*NOTE: Unemployed people are actively seeking a job, while those not in the workforce include retirees, students, parents at home and others who are not presently looking for employment. Full-time employment is 35 or more hours per week.

Table 1-11. Percent of Uninsured Miami-Dade Residents under Age 65 by the Employment Status of Household Members Age 18-64

At least one adult has job	Percent Uninsured
N	31.14%
Y	26.05%

Total number: 4104

Table 1-12. Uninsured Full-Time Employed Miami-Dade Residents Age 18-64 by Firm Size of Employer, Countywide and by Region

	1-4	5-9	10-24	25-49	50-99	100-249	250-499	500-999	1000 or more
A	12.13%	15.44%	8.97%	19.00%	11.23%	8.63%	7.91%	0.00%	16.68%
B	14.89%	0.00%	25.85%	16.32%	18.66%	12.34%	0.00%	0.00%	11.94%
C	12.53%	16.69%	31.23%	18.02%	4.03%	6.66%	2.82%	2.91%	5.11%
D	12.55%	13.02%	20.06%	6.78%	4.12%	9.11%	10.04%	2.85%	21.47%
E	4.99%	5.71%	9.59%	16.68%	14.84%	0.00%	8.58%	8.67%	30.94%
Miami-Dade	**11.93%**	**14.12%**	**21.28%**	**15.96%**	**7.40%**	**7.35%**	**5.88%**	**2.46%**	**13.61%**

Total number: 222

Table 1-13. Reported "Main Reason" for Not Having Health Insurance, Uninsured Miami-Dade Residents under Age 65

Reason	Percent of Total
Medical problems/ pre-existing condition	1.52%
Too expensive/can't afford it/premium too high	66.09%
Don't believe in insurance	0.54%
Don't need insurance/usually healthy	4.29%
Free or inexpensive care is readily available	1.22%
Employer doesn't offer it	5.70%
Other	20.63%

Total Number: 1089

Table 1-14. Length of Time Without Health Coverage, Uninsured Miami-Dade Residents under Age 65

	Percent of Total
Less than one month	1.64%
One to six months	10.69%
Seven to twelve months	6.48%
One to two years	19.47%
More than two years	43.34%
Never had health insurance	18.38%

Total number: 1093

Table 1-15. Uninsured Miami-Dade residents under Age 65 by Place of Birth

Place of Birth	Percent Uninsured
U.S.	**15.63%**
Outside U.S.	**47.07%**
Cuba	26.46%
Colombia	32.45%
Nicaragua	37.45%
Other Central America	40.69%
South America	40.32%
Europe	11.01%
Asia	32.30%
Africa/Mideast	28.47%
Canada	0%
Mexico	57.40%
Puerto Rico	12.88%

Total number: 4317

Table 1-16. Uninsured Miami-Dade Children under Age 19 by Race and Ethnicity

Race and Ethnicity	Percent Uninsured
Black	16.92%
Hispanic	18.90%
Other	12.86%
Non-Hispanic White	4.59%

Total number: 1370

Table 1-17. Percent of Uninsured Miami-Dade Children under Age 19 by Age Group and Federal Poverty Level (FPL)

FPL	0-4 years	5-9 years	10-18 years
100% or less	15.86%	17.20%	27.95%
101%-150%	11.67%	13.91%	31.36%
151%-200%	7.70%	13.30%	12.14%
201%-250%	6.41%	22.27%	10.81%
GT 250%	0.00%	1.64%	4.03%
Total number	*260*	*291*	*579*

Table 2-1. Miami-Dade Residents under Age 65 by Source of Health Insurance*, Countywide and by Region

	Current employer or union	Past employer or union	Individually purchased	MediKids, Healthy Kids, Kidcare	Medicaid, MediPass, Medicaid HMO	Military, VA, TriCare	Other Govt. Programs	Any Health Insurance
A	38.70%	2.86%	8.03%	10.20%	17.24%	0.97%	2.29%	71.84%
B	41.53%	3.69%	10.60%	9.82%	12.08%	1.83%	0.72%	74.90%
C	38.48%	2.86%	11.61%	7.38%	12.91%	0.63%	2.53%	70.69%
D	53.46%	4.04%	12.84%	3.86%	6.71%	1.92%	2.35%	80.09%
E	28.84%	1.16%	2.53%	11.90%	17.86%	4.34%	1.74%	65.54%
Miami-Dade	**41.82%**	**3.10%**	**10.18%**	**7.84%**	**13.07%**	**1.32%**	**2.26%**	**73.32%**

Total Number: 4428

*NOTE: Since some individuals had multiple sources of insurance, the percentages may not sum to the total.

Table 2-2. Miami-Dade Residents Age 19-64 by Source of Health Insurance*, Countywide and by Region

	Current employer or union	Past employer or union	Individually purchased	MediKids, Healthy Kids, Kidcare	Medicaid, MediPass, Medicaid HMO	Military, VA, TriCare	Other Govt. Programs	Any Health Insurance
A	43.42%	4.11%	8.27%	0.34%	10.56%	1.00%	2.67%	65.99%
B	47.77%	4.86%	9.79%	0.00%	6.99%	1.47%	0.94%	71.82%
C	40.35%	3.49%	12.57%	0.00%	8.91%	0.67%	2.94%	65.42%
D	54.30%	4.69%	13.39%	0.00%	4.51%	1.73%	2.73%	76.98%
E	34.32%	1.75%	2.99%	0.00%	11.46%	5.80%	2.64%	58.93%
Miami-Dade	**44.85%**	**3.97%**	**10.78%**	**0.10%**	**8.36%**	**1.34%**	**2.67%**	**68.51%**

Total Number: 3001

*NOTE: Since some individuals had multiple sources of insurance, the percentages may not sum to the total.

Table 2-3. Miami-Dade Children under Age 19 by Source of Health Insurance*, Countywide and by Region

	Current employer or union	Past employer or union	Individually purchased	MediKids, Healthy Kids, Kidcare	Medicaid, MediPass, Medicaid HMO	Military, VA, TriCare	Other Govt. Programs	Any Health Insurance
A	30.23%	0.61%	7.60%	27.88%	29.21%	0.92%	1.59%	82.56%
B	21.99%	0.00%	13.15%	40.57%	28.01%	2.95%	0.00%	84.30%
C	33.50%	1.20%	9.05%	26.93%	23.51%	0.49%	1.44%	84.75%
D	51.55%	2.57%	11.60%	12.66%	11.74%	2.35%	1.48%	87.21%
E	18.14%	0.00%	1.64%	35.11%	30.32%	1.50%	0.00%	77.96%
Miami-Dade	**35.12%**	**1.18%**	**8.85%**	**24.99%**	**23.50%**	**1.26%**	**1.36%**	**84.10%**

Total Number: 1427

*NOTE: Since some individuals had multiple sources of insurance, the percentages may not sum to the total.

Table 2-4. Percent Distribution of Months Without Health Insurance Coverage for Currently Insured Miami-Dade Residents Who Lacked Continuous Coverage Over the Past 12 Months

MONTHS	Percent of Total
1-3	22.52%
4-6	23.79%
7-9	12.89%
10-12	40.80%

Total Number: 277

Table 3-1. Availability of Employment-Based Health Insurance for Uninsured Employed Miami-Dade Residents Age 18-64, Countywide and by Region

	Percent Offered Coverage
A	24.27%
B	8.35%
C	15.15%
D	28.40%
E	29.23%
Miami-Dade	**20.71%**

Total number: *456*

Table 3-2. Percent of Employed Miami-Dade Residents Age 18-64 Who Report that Their Employer Offers Health Insurance Coverage, Countywide and by Region

	Percent Offered Coverage
A	61.89%
B	61.86%
C	56.45%
D	67.90%
E	63.16%
Miami-Dade	**61.69%**

Total number: *1914*

Table 3-3. Percent of Employed Miami-Dade Residents Age 18-64 Offered Health Insurance by Their Employer by Full-Time and Part-Time Employment, Countywide and by Region

	Work for employer full-time	Work for employer part-time	Self-employed
A	75.21%	51.69%	9.85%
B	82.64%	50.23%	20.56%
C	67.57%	46.77%	15.49%
D	82.37%	53.92%	15.33%
E	72.66%	50.97%	8.77%
Miami-Dade	**74.83%**	**50.37%**	**14.19%**

Total number: 1914

Table 3-4. Percent of Employed Miami-Dade Residents Age 18-64 Offered Health Insurance by Their Employer, by Their Employer's Firm Size, Countywide and By Region

	1-4 Employees	5-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees	100-249 Employees	250-499 Employees	500-999 Employees	1000 or more Employees
A	13.39%	27.96%	45.30%	53.51%	77.63%	79.69%	81.18%	81.09%	91.63%
B	17.35%	11.51%	77.34%	46.59%	91.98%	66.20%	100.0%	92.21%	96.35%
C	16.64%	21.39%	32.74%	54.28%	72.23%	77.64%	67.79%	79.92%	86.44%
D	11.23%	41.93%	49.77%	67.56%	74.35%	89.69%	82.00%	80.25%	93.47%
E	7.93%	0.00%	50.63%	53.83%	86.68%	89.57%	83.82%	63.24%	79.85%
Miami-Dade	**13.52%**	**28.87%**	**45.50%**	**52.73%**	**77.31%**	**80.00%**	**82.81%**	**81.25%**	**91.06%**

Total number: 1554

Table 3-5. Percent of Employed Miami-Dade Residents Age 18-64 Offered Health Insurance by Their Employer by Type of Industry

Type of Industry	Percent Offered Insurance
Agricultural, Forestry or Fishing	34.53%
Mining	100.00%
Utilities	69.96%
Construction	36.39%
Manufacturing	69.74%
Wholesale Trade	62.15%
Retail Trade	60.99%
Transportation	59.90%
Information	80.35%
Finance, Insurance or Real Estate	62.11%
Professional, Scientific and Technical Services	65.82%
Educational Services	79.40%
Health Care/Social Assistance	75.50%
Arts, Entertainment And Recreation	57.69%
Hotel/Restaurant	40.76%
Other Services	32.66%
Public Administration	83.86%
Miami-Dade	**62.00%**

Total number: 1868

Table 3-6. Percent of Employed Miami-Dade Residents Age 18-64 Offered Health Insurance by Their Employer by Employer Sector

	Public	Private
Offered Insurance	83.04%	66.64%

Total number: *1876*

Table 3-7. Percent of Employed Miami-Dade Residents Age 18-64 Offered Health Insurance by Their Employer by Seasonal Status

	Seasonal	Not Seasonal
Offered Insurance	39.97%	64.74%

Total number: *1893*

Table 3-8. Percent of Employed Miami-Dade Residents Age 18-64 Offered Health Insurance by Their Employer by Length of Employment

	0-3 months	4-6 months	7-12 months	1-2 years	3-5 years	More than 5 years
Offered Insurance	51.65%	53.40%	67.57%	46.12%	53.56%	69.73%

Total number: *1881*

Table 3-9. Percent of Employed Miami-Dade Residents Age 18-64 Whose Employer Offers Health Insurance to At Least Some of Their Employees, by Job Earnings

Job Earnings	Offered Insurance
less than $5,000	32.50%
$5,000 to $9,999	25.84%
$10,000 to $14,999	19.17%
$15,000 to $19,999	38.44%
$20,000 to $24,999	44.59%
$25,000 to $34,999	67.98%
$35,000 to $44,999	78.01%
$45,000 to $54,999	74.34%
$55,000 to $64,999	75.49%
$65,000 to $74,999	89.96%
$75,000 to $84,999	75.61%
$85,000 to $94,999	94.51%
$95,000 or more	74.16%

Total number: 671

Table 3-10. Eligibility for Health Insurance Coverage among Miami-Dade Residents Age 18-64 Whose Employer Offers Health Insurance to At Least Some of Their Employees

Percent Eligible If Employer Offers to At Least Some
90.86%

Total Number   1152

Table 3-11. Offers of Employment-Based Health Insurance Coverage: Family Coverage vs. Employee-Only Coverage

	Percent
Offered Employee-Only Coverage	25.41%
Offered Family Coverage	74.59%

Total Number   1010

Table 3-12. Enrollment of Employed Miami-Dade Residents Age 18-64 Who Are Eligible for Employment-Based Insurance

	Percent
Enrolled in Offered Coverage	85.09%
Is Not Enrolled in Offered Coverage	14.91%

Total Number   1005

Table 3-13. Monthly Employee Share of Premiums for Self-Only Employment-Based Health Insurance Coverage

Mean	Median	Std Dev	Maximum
$76.02	$25.00	$315.60	$3,200.00

Total Number   346

Table 3-14. Monthly Employee Share of Premiums for Employment-Based Family Health Insurance Coverage

Mean	Median	Std Dev	Maximum
$120.71	$90.00	$138.30	$1,000.00

Total Number   317

**Table 3-15. Percent of Miami-Dade Residents Age 18-64 Eligible for
Employment-Based Family Coverage Who Enroll All Children
in the Household under this Coverage**

	Percent
All Children Enrolled	92.07%
Not All Children Enrolled	2.87%
No Children Enrolled	5.06%

Total Number: 274

Table 4-1. Perceived Health Status by Health Insurance Status, Miami-Dade Residents under Age 65

Health Status	Insured	Uninsured
Excellent	37.99%	23.52%
Very Good	21.41%	17.29%
Good	27.93%	35.18%
Fair	9.24%	17.52%
Poor	3.43%	6.49%

Total number: 4344

Table 4-2. Perceived Health Status of Uninsured Miami-Dade Residents under Age 65, Countywide and by Region

	Excellent	Very Good	Good	Fair	Poor
Miami-Dade	23.52%	17.29%	35.18%	17.52%	6.49%
A	20.32%	16.44%	34.15%	19.48%	9.60%
B	20.08%	20.41%	34.70%	18.86%	5.95%
C	24.17%	16.64%	38.23%	15.38%	5.58%
D	27.21%	17.65%	35.36%	16.40%	3.38%
E	29.24%	21.49%	24.35%	20.69%	4.23%

Total number: 1135

Table 4-3. Perceived Health Status and Source of Coverage* for Miami-Dade Residents under Age 65

	Excellent	Very Good	Good	Fair	Poor
Uninsured	23.52%	17.29%	35.18%	17.52%	6.49%
Current Employer or Union	51.83%	49.80%	37.51%	21.99%	15.50%
Former Employer or Union	2.73%	3.10%	3.63%	3.03%	3.37%
Individually Purchased	12.80%	10.81%	9.18%	7.34%	2.81%
In the name of Someone Outside Household	2.33%	1.32%	0.53%	1.32%	1.19%
MediKids, HealthyKids, KidCare	9.37%	7.06%	8.04%	6.72%	1.14%
Medicaid, MediPass, Medicaid HMO	9.69%	9.19%	14.64%	18.35%	34.60%
Military, VA, TriCare	1.91%	1.18%	0.76%	1.34%	1.45%
Other Govt. Programs	1.32%	2.00%	2.24%	4.50%	5.83%

Total number: 4385

*NOTE: Columns may add up to more than 100% due to multiple sources of insurance coverage.

Table 4-4. Percent of Respondents Age 18-64 with a Usual Source of Health Care by Insurance Status

	Has Usual Source of Care
Insured	80.98%
Uninsured	53.27%

Total number: 1436

Table 4-5. Locations of Usual Source of Care by Insurance Status of Miami-Dade Health Insurance Study Respondents, Age 18-64

	Insured	**Uninsured**
Clinic Or Health Center	21.31%	46.16%
Urgent Care/Walk-In Clinic	1.35%	3.97%
Doctor's Office Or HMO (Health Maintenance Organization/ Prepaid Group)	57.84%	20.64%
Hospital Emergency Room	4.70%	14.94%
Hospital Outpatient Clinic	13.89%	13.10%
Military Or VA Healthcare Facility	0.91%	0.00%

Total number: 1048

Table 4-6. Emergency Room Visits in the Last 6 Months and Insurance Status of Miami-Dade Health Insurance Study Respondents, Age 18-64

	Insured	**Uninsured**
None	83.15%	83.97%
1	11.78%	9.07%
2	3.07%	3.80%
3	0.77%	2.19%
4	0.24%	0.21%
5	0.41%	0.22%
6 or more	0.58%	0.54%

Total number: 1434

Table 4-7. Doctor or Clinic Visits in the Last 6 Months and Insurance Status of Miami-Dade Health Insurance Study Respondents, Age 18-64

	Insured	Uninsured
None	29.00%	60.09%
1	26.14%	15.12%
2	17.00%	10.88%
3	9.28%	5.02%
4	4.33%	2.28%
5	2.16%	1.72%
6-10	8.25%	3.55%
11-24	2.99%	0.86%
25 or More	0.85%	0.48%

Total number: 1423

Table 4-8. Delay of Care and Insurance Status of Miami-Dade Health Insurance Study Respondents, Age 18-64

	Insured	Uninsure d
Delayed Needed Medical Care Due to Cost	11.63%	38.23%

Total number: 1434

MIAMI/DADE HEALTH INSURANCE STUDY

(HELLO) Hello, my name is_____from the University of Florida.

(HOME) We are conducting research so that the county leaders can better develop health care programs for Miami-Dade residents and we need the input of your household. We need to ask some questions

> **If necessary – This study is being sponsored by the Public Health Trust.**

Have I reached you on your HOME phone?

> 1 Yes *(go to ADLT)*
> 2 No

(LIVE) Does anyone LIVE there?

> IF YES, ASK TO SPEAK WITH THAT PERSON AND PRESS 1
> IF NO, PRESS CTRL/END AND ASSIGN APPROPRIATE CODE

(ADLT) First, I need to know if you are (under 18 years old or) 18 years old or older.
> 1   YES, 18 YEARS OLD OR OLDER *(go to MOD3)*
> 2   NO, UNDER 18 YEARS OLD

(ADLTB) May I speak to someone 18 years old or older who lives there?
> PRESS 1 IF INFORMANT PASSES PHONE TO ELIGIBLE ADULT

> IF NO ELIGIBLE ADULTS, PRESS CTRL/END AND CODE AS "NO ELIGIBLE RESPONDENT"

> IF ELIGIBLE ADULT IS NOT HOME, PRESS CTRL/END AND CODE AS CALLBACK

(MOD3) Is anyone in the household under 65 years of age?
> 1 Yes *(go to KNOW)*
> 0 No

(NoThank) Thank you for talking to me. Right now we are only talking to families who are not eligible for Medicare so I do not have any other questions.

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

> 1 Yes *(go to PROCEED)*
> 0 No

(KNOW2) May I speak to the person who is most knowledgeable?

      1 Yes *(continue)*
      IF THEY REFUSE, THANK THEM FOR THEIR TIME, QUIT OR HIT CTRL/END
      AND CODE AS REFUSAL.

(PROCEED) Your phone number was selected at random by computer, and only your first name
will be used to ensure confidentiality. You do not have to answer any question you do not wish
to answer. This interview should take approximately 15 minutes to complete. (May we
proceed?)
      IF NO, QUIT OR HIT CTRL/END AND CODE AS REFUSAL
      1 Yes to continue

Section 1   Household Listing and Health Insurance

(HHLD)   To begin, what are the first names (or initials) of the people who are living or staying there? Begin with yourself and then include all other people in the household. To ensure your confidentiality, only first names will be used.

> ***INTERVIEWER***: SOME FAMILIES MAY BE RELUCTANT TO PROVIDE NAMES. TELL RESPONDENT THAT WE WANT FIRST NAMES BECAUSE WE WILL BE ASKING ABOUT THE HEALTH CARE OF EACH PERSON IN THE HOUSEHOLD. TELL THEM THAT THEY CAN GIVE YOU INITIALS IF THAT WOULD MAKE THEM MORE COMFORTABLE.

1   NAME
2   NAME
3   NAME
4   NAME
5   NAME
6   NAME
7   NAME
8   NAME

(NAMCHK) So the people in your household include…(READ NAMES BELOW)

> DISPLAY NAME
> DISPLAY NAME
> DISPLAY NAME…
>
> Is this correct?
>
> HIT 1 TO GO BACK AND ADD/FIX NAMES
> HIT 2 IF EVERYTHING IS GOOD

(MISSCHCK) 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, borders, or roommates?

> 1   FOR YES TO RETURN AND ADD THOSE MISSING
> 2   IF NO ONE IS MISSING AND EVERYTHING IS CORRECT

(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.

> ***INTERVIEWER***:   BABIES NOT YET 1 YEAR OLD SHOULD BE CODED AS 0.
>
> IF RESPONDENT IS RELUCTANT TO GIVE AGE INFO, 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.

What is your age?

(0-110) *(go to SEX)*
-8 DON'T KNOW
-9 REFUSED

(AGERNG) Would you say:

> INTERVIEWER: READ CHOICES…

1 Birth to 5 years?
2 6-18 years?
3 19-54 years?
4 55-64 years?
5 or over 65?
-8 DON'T KNOW
-9 REFUSED

(SEX)   And sex? CODE WITHOUT ASKING IF KNOWN

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

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

(MAR) *(For those 16 or older)*

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

What is your marital status? Is it…

> INTERVIEWER: READ LIST

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

(AGE) What is the age of (NAME HH MEMBER NUMBER 2)?

(0-110)
-8 DON'T KNOW
-9 REFUSED

(AGERNG) Would you say:

> INTERVIEWER: READ CHOICES…

1   Birth to 5 years?
2   6-18 years?
3   19-54 years?
4   55-64 years?
5   or over 65?
-8 DON'T KNOW
-9 REFUSED

(SEX)   And sex?

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

(MAR) *(For those 16 or older)* What is the marital status of (NAME HH MEMBER NUMBER 2)? Is it…

        INTERVIEWER: READ LIST

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

(REL)   And relationship with you?

1.   HUSBAND
2.   WIFE
3.   OWN CHILD, ADOPTED CHILD, STEPCHILD
4.   FOSTER CHILD
5.   GRANDCHILD
6.   PARENT
7.   BROTHER/SISTER
8.   SON-IN-LAW/DAUGHTER-IN-LAW
9.   MOTHER-IN-LAW/FATHER-IN-LAW
10.   OTHER RELATIVE
11.   NON-RELATIVE
12.   UNMARRIED PARTNER
-8   Don't know
-9   Refused

Surveyer: Repeat age, gender, marital status and relationship to respondent for each person in the household.

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

NAME   AGE   SEX   RELATIONSHIP

_____   ____   ____   _____

INTERVIEWER: READ EACH MEMBER OF HH (NAME, AGE, SEX, RELATIONSHIP) ONE BY ONE AND VERIFY IF IT IS CORRECT. IF YOU NEED TO CHANGE AN AGE, SEX OR RELATIONSHIP, PRESS 1.

IF CORRECT, PRESS 2.

TEST: *If age 16 or older and less than 22, go to STUDCHCK; else go to test before*
          MARCHECK.

(STUDCHCK) Is NAME a full-time student?

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

Repeat for all who meet test.

TEST: *If any person is age 16 or older and mars/MAR = married (1) and relationship is <u>not</u>*
        husband (1) or wife (2), go to mar/MARCHECK; else go to test after sps/MARRIAGE.

(MARCHECK) Is NAME married to anyone who currently lives here?

      INTERVIEWER: CODE "NO" FOR COHABITEE

       1   Yes
       2   No *(go to next person or next test)*
     -8   DON'T KNOW
     -9   REFUSED

(MARRIAGE) To whom is NAME married?

       1   NAME

TEST: *Verify that spouses are opposite sexes and at least 16 years of age. Also there should be*
        only one husband or wife in the household, but this may not always be the case.

Repeat test, MARCHECK, MARRIAGE for each person age 16 and older.

TEST: *If any person is 18 and younger and relationship to respondent is not equal to (3), then go*
        to GUARDCHK; else go COVINT.

(GUARDCHK) Is anyone who lives there the parent or guardian of NAME?

       1   Yes
       2   No *(go to next child or next test)*
     -8   DON'T KNOW
     -9   REFUSED

(GUARDIAN) Who is NAME's parent or guardian?

   INTERVIEWER: IF MORE THAN ONE GUARDIAN, CHOOSE MOTHER/FEMALE
   GUARDIAN.

   1. DISPLAY NAME
   2. DISPLAY NAME
   3. DISPLAY NAME…..

Repeat for others meeting the test.

(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.

   PRESS 1 TO CONTINUE

(COV1)   Are (you/is 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 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 – LIST NAMES
    2   No *(go to COV1D)*
    -8   Don't know
    -9   Refused

(COV1C)   Who is covered?

    Interviewer selects the names of those who are covered.

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME

Are there any others?

    *Interviewer selects the names of those who are covered, selects "NO MORE" to move to
    next question.*

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME
    NO MORE

(COV1D) Are (you/is anyone) covered by a health insurance plan from a PAST employer or union, other than the military?

INTERVIEWER: THIS INCLUDES COBRA AND RETIREMENT PLANS.

REMEMBER WE ARE NOT INCLUDING MILITARY COVERAGE HERE. DO NOT INCLUDE INSURANCE PLANS PURCHASED THROUGH 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 – LIST NAMES
   2 No *(go to COV2A)*
  -8 Don't know
  -9 Refused

(COV1E) Who is covered?

   Interviewer selects the names of those who are covered.

   1 NAME
   2 NAME
   3 NAME
   4 NAME
   5 NAME
   6 NAME
   7 NAME
   8 NAME

Are there any others?

   Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

   1 NAME
   2 NAME
   3 NAME
   4 NAME
   5 NAME
   6 NAME
   7 NAME
   8 NAME
   NO MORE

(COV2A)   Are (you/is anyone) covered by a health insurance plan bought on your own and not through an employer or union?

INTERVIEWER: 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 – LIST NAMES
        2   No *(go to COV3A)*
        -8   Don't know
        -9   Refused

(COV2C)   Who is covered?

        Interviewer selects the names of those who are covered.

        1   NAME
        2   NAME
        3   NAME
        4   NAME
        5   NAME
        6   NAME
        7   NAME
        8   NAME

Are there any others?

        Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

        1   NAME
        2   NAME
        3   NAME
        4   NAME
        5   NAME
        6   NAME
        7   NAME
        8   NAME
        NO MORE

(COV3A) Are (you/is anyone) covered by a health insurance plan held in the name of someone who does not live in the household?

INTERVIEWER: * NO MILITARY COVERAGE HERE
                       * INCLUDE MEDICAID IN SOMEONE ELSE'S NAME
                       * NO HEALTHY KIDS HERE

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 – LIST NAMES
       2   No *(go to COV4A)*
      -8   Don't know
      -9   Refused

(COV3C)   Who is covered?

Interviewer selects the names of those who are covered.

       1   NAME
       2   NAME
       3   NAME
       4   NAME
       5   NAME
       6   NAME
       7   NAME
       8   NAME

Are there any others?

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

       1   NAME
       2   NAME
       3   NAME
       4   NAME
       5   NAME
       6   NAME
       7   NAME
       8   NAME
      NO MORE

Please ask COV4A of all households with someone 65 years of age or older. Medicare for younger people with disabilities is covered in COV10A.

(COV4A)   Are (you/is anyone) covered by Medicare, the health insurance plan for people 65 years old or older or persons with certain disabilities?   DO NOT INCLUDE MEDIGAP PLANS HERE; WE WILL ASK ABOUT THAT LATER.

    1   Yes – LIST NAMES
    2   No *(go to TEST C4)*
    -8   Don't know
    -9   Refused

Surveyer: Remember we are not including military coverage here. Include coverage if by an HMO as well as traditional Medicare. Include Part A and Part B.

(COV4C)   Who is covered?

    Interviewer selects the names of those who are covered.

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME

Are there any others?

    Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME
    NO MORE

TEST C4:   If person in household is 65 and not covered by Medicare go to COV5A); else go to (COV5SUP).

(COV5A)   I noticed that NAME PERSON is AGE 65 OR OLDER, but is not covered by Medicare. Is that correct?

> 1   Yes, that is correct *(go to COV6A)*
> 2   No, they should be added to Medicare *(go to COV4A)*
> 3   No, they are younger than 65

(COV5B) What is the correct age?

> (0-64)
> -8 Don't Know
> -9 Refused

Repeat for all household members age 65 and older and not covered by Medicare

(COV5SUP)   Does NAME have any supplemental MediGap policies that assists with any medical care costs that are not covered by the main Medicare coverage?

> 1   Yes
> 2   No
> -8   Don't know
> -9   Refused

Repeat COV5SUP for all of those in household who have Medicare.

Only ask COV6A if there is a child in the house age 18 or younger

(COV6A)   Are any children covered by MediKids, HealthyKids or KidCare? In these programs, families receive help from the state so that the insurance is affordable or free. They are for children only.

> 1   Yes – LIST NAMES OF THOSE 6 OR YOUNGER
> 2   No *(go to COV6D)*
> -8   Don't know
> -9   Refused

(COV6C) Who is covered?

> *Interviewer selects the names of children who are covered.*

> 1   NAME
> 2   NAME
> 3   NAME
> 4   NAME
> 5   NAME
> 6   NAME
> 7   NAME
> 8   NAME

Are there any others?

> *Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.*

> 1   NAME
> 2   NAME
> 3   NAME
> 4   NAME
> 5   NAME
> 6   NAME
> 7   NAME
> 8   NAME
> NO MORE

(COV6D) Are (you/is anyone) covered by Medicaid, MediPass or a Medicaid HMO? These are government assistance programs for people in need. You may have a "gold card" or a "blue card" for your insurance.

       1   Yes – LIST NAMES
       2   No *(go to COV9A)*
    -8   Don't know
    -9   Refused

Surveyer: Remember we are including Medicaid and MediPass here. Also families may say they have a "gold card" or a "blue card" from the state. This is Medicaid.

(COV6E)   Who is covered?

Interviewer selects the names of those who are covered.

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME

Are there any others?

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME
    NO MORE

(COV9A)   (Are you/is anyone) covered by CHAMPUS, CHAMP-VA, TRICARE, VA or
            some other type of military health insurance?

        1   Yes – LIST NAMES
        2   No *(go to COV10A)*
        -8   Don't know
        -9   Refused

(COV9C)   Who is covered?

        Interviewer selects the names of those who are covered.

        1   NAME
        2   NAME
        3   NAME
        4   NAME
        5   NAME
        6   NAME
        7   NAME
        8   NAME

Are there any others?

        *Interviewer selects the names of those who are covered, selects "NO MORE" to move to
        next question.*

        1   NAME
        2   NAME
        3   NAME
        4   NAME
        5   NAME
        6   NAME
        7   NAME
        8   NAME
        NO MORE

(COV10A)   Are (you/is anyone) covered by a state-sponsored or public health insurance program that I have not mentioned?

      1   Yes
      2   No *(go to TEST C1C2)*
    -8   Don't know *(go to TEST C1C2)*
    -9   Refused *(go to TEST C1C2)*

(COV10B) What is the name of that program or programs?

INTERVIEWER: LIST NAMES OF ALL PROGRAMS. BE SURE TO GET COMPLETE NAMES.

_____

(COV10C): Who is covered by PLAN NAME?

Interviewer selects the names of those who are covered, selects "NO MORE" to move to next question.

    1   NAME
    2   NAME
    3   NAME
    4   NAME
    5   NAME
    6   NAME
    7   NAME
    8   NAME
    NO MORE

TEST C1C2Iif a household member is not covered under some plan, go to NOCHECK, else go to CONTCOV.

(NOPLAN) INTERVIEWER: PLEASE WAIT WHILE WE FIGURE OUT WHO HAS INSURANCE OR NOT.

(NOCHECK) According to the information we have, NAME, does not have health care coverage of any kind. Does NAME have health insurance or coverage through a plan that I might have missed?

IF SOURE OF COVERAGE NOT VOLUNTEERED,ASK:
What kind of plan is that? REPEAT CHOICES IF NECESSARY

0	No, not covered by any plan
1	Health insurance from a current employer/union
2	Health insurance from a past employer/union
3	Health insurance bought on his or her own
4	A plan bought by someone who does not live in the household
5	Medicare
6	MediKids, Healthy Kids, Kidcare
7	Medicaid, MediPass
8	CHAMPUS/CHAMP-VA, TRICARE, VA, Other Military
9	Other state plan
-8	Don't Know
-9	Refused

Repeat test for each uninsured person
Once CATI has confirmed who is uninsured, ask the following question for each household member who is uninsured:

(NINSREA): What is the main reason that (NAME) does not have health insurance?

	READ LIST
1	Medical problems/pre-existing condition
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	Employer doesn't offer it
7	Other (specify _____)
-8	Don't Know
-9	Refused

(NINSR2) Are there any other reasons that (NAME) does not have health insurance? Anything else?

        DO NOT READ LIST (CHECK ALL THAT APPLY)

        1   MEDICAL PROBLEMS/PRE-EXISTING CONDITION
        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   EMPLOYER DOESN'T OFFER IT
        7   OTHER (SPECIFY _____)
        8   NO OTHER REASONS
        -8   DON'T KNOW
        -9   REFUSED

(LONGU) About how long have you (has NAME) been without health coverage? Has it been…(READ CHOICES)
        1 Less than one month
        2 One to six months
        3 Seven to twelve months
        4 One to two years
        5 More than two years
        6 Never had health insurance
        -8 Don't Know
        -9 Refused

(EVER) Have you (has NAME) ever been covered by Medicaid?
        1   Yes
        2   No
        -8   Don't Know
        -9   Refused

        Go to HLTH

(CONTCOV) Since INSERT DATE THAT IS 12 MONTHS BEFORE THE TIME OF THE INTERVIEW, was NAME OF INSURED continuously covered by health insurance?

       1   Yes
       2   No *(go to CONMNTH)*
      -8   Don't Know *(go to CONMNTH)*
      -9   Refused *(go to CONMNTH)*

Repeat CONTCOV for all who are insured.

For each person coded , ask CONMNTH:

(CONMNTH) For how many months was NAME not covered by some type of health insurance plan?

      (1-11)
      -8   Don't know
      -9   Refused

Section 2 Health Care

For each person:
(HLTH)   Would you say that NAME's health in general is excellent, very good, good, fair, or poor?

        1   Excellent
        2   Very good
        3   Good
        4   Fair
        5   Poor
       -8   Don't know
       -9   Refused

For the respondent only:
(USRCE) Is there a particular clinic, hospital, health center or doctor's office that NAME usually goes to if sick or needs advice about his/her health?

        1   Yes *(ask KPLACE)*
        2   No *(skip to ERUSE)*
      -8   Don't know *(skip to ERUSE)*
      -9   Not applicable *(skip to ERUSE)*

(KPLACE) What kind of place is it?—a clinic, a hospital, a hospital emergency room, a doctor's office, or some other place?

INTERVIEWER: DO NOT READ LIST. IF NOT SURE WHICH RESPONSE FITS, CODE #7 AND ENTER TEXT

        1   CLINIC OR HEALTH CENTER
        2   URGENT CARE/WALK-IN CLINIC
        3   DOCTOR'S OFFICE OR HMO (HEALTH MAINTENANCE
             ORGANIZATION/PREPAID GROUP)
        4   HOSPITAL EMERGENCY ROOM
        5   HOSPITAL OUTPATIENT CLINIC
        6   MILITARY OR VA HEALTHCARE FACILITY, or
        7   ANOTHER TYPE OF PLACE (specify_____)
      -8   Don't know
      -9   Not available

(ERUSE) In the last 6 months, how often did you go to the emergency room to get care for yourself?

        (0-999) times
      -8   Don't know
      -9   Refused

(DRUSE) In the last 6 months (not counting the times you went to the emergency room) how many times did you go to the doctor's office or clinic to get care for yourself?

  (0-999) times
  -8 Don't know
  -9 Refused

(DELAY) In the past 12 months, was there any time when you needed medical care, but delayed or did not get it because you couldn't afford 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
  -8 Don't know
  -9 Refused

(COST) When you go to the doctor, how much do you pay on average at the time of the visit?

  1   Nothing
  2   Less than $10
  3   $10 to $15
  4   $16 to $20
  5   $21 to 40
  6   More than $40
  -8 Don't know
  -9 Refused

Section 3   Demographics

(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 this information is confidential and will be used for statistical purposes only. We will be asking about all adults 18 years and older in your household.

For each person in the household 18 years and older or married ask the following:

(WORK)   Is NAME now employed at a job or business?

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

    1   Yes *(go to WRK2)*
    2   No *(go to WRK3)*
   -8   DON'T KNOW *(go to WRK3)*
   -9   Refused *(go to WRK3)*

(WRK2) Is NAME working for an employer, self-employed or both?

    1   Working for employer *(go to PLWK)*
    2   Self-employed only *(go to PLWK)*
    3   Working for an employer and self-employed *(go to PLWK)*
   -8   DON'T KNOW *(go to PLWK)*
   -9   REFUSED *(go to PLWK)*

(WRK3) Is NAME unemployed but looking for work, not looking for work or is NAME retired?

    1   Unemployed but looking for work *(go to EDUCAT)*
    2   Not looking *(go to EDUCAT)*
    3   Retired *(go to EDUCAT)*
   -8 Don't know *(go to EDUCAT)*
   -9 Refused *(go to EDUCAT)*

(PLWK)   What kind of place does NAME work for?

INTERVIEWER- PROBE IF NEEDED: What kind of company/What is their primary job?
        HIT THE F1 KEY TO SEE DEFINITION OF THE JOB TYPES

1   AGRICULTURAL, FORESTRY OR FISHING (e.g., farms, orchards, nurseries, timber, tree farms, fish hatcheries)
2   MINING (e.g., coal, rock quarry, oil/gas extraction)
3   UTILITIES (e.g., electric, gas, telephone, cable, water resources, wastewater, waste management)
4   CONSTRUCTION (e.g., general contractors, heavy construction, repair of structures including plumbing, heating)
5   MANUFACTURING (e.g., meat packing, food processing, pet foods, aircraft, avionics, chemicals, petroleum/gas refining, glass, metal, wood products)
6   WHOLESALE TRADE (items sold to manufacturers or retailers)
7   RETAIL TRADE (items for personal or household use, home furnishings, gas stations, clothing stores, food and beverage stores)
8   TRANSPORTATION (e.g., railroads, trucking, airlines, moving and storage, post office, courier services, highway maintenance)
9   INFORMATION (e.g., publishing, telecommunication, data processing)
10 FINANCE, INSURANCE OR REAL ESTATE (e.g., Realtors, stockbrokers, property maintenance, credit services, banking, tax services)
11 PROFESSIONAL, SCIENTIFIC AND TECHNICAL SERVICES (e.g., advertising, lawyers, engineers, tax preparation)
12 EDUCATIONAL SERVICES (e.g., public schools, vocational training programs, colleges)
13 HEALTH CARE/SOCIAL ASSISTANCE (e.g., hospital, doctor's office, HMOs, child day care centers, mental health)
14 ARTS, ENTERTAINMENT AND RECREATION (e.g., museums, art galleries, theme parks, sports)
15 HOTEL/RESTAURANT (e.g., restaurants, fast food, motel, camps, bed & breakfast)
16 OTHER SERVICES (laundry, beauty or barber shops, funeral)
17 PUBLIC ADMINISTATION (e.g., government worker, law enforcement)
18 OTHER (please describe PLACE_____)
-8 DON'T KNOW
-9 NOT AVAILABLE

(SECTOR) Is that job for the government, private industry, or is NAME self-employed?

        1   Government
        2   Private Industry
        3   Self-employed
        -8 DON'T KNOW
        -9 REFUSED

(FIRM) Counting all locations where this business operates, what is the total number of persons who work for this business?

> INTERVIEWER: THIS INCLUDES ALL THE EMPLOYEES WHO WORK FOR THIS BUSINESS, NOT JUST THOSE AT A PARTICULAR LOCATION.

> PROBE IF NEEDED: Could you give me a specific number? Your best estimate is fine.

> 1-4 employees
> 5-9 employees
> 10-24 employees
> 25-49 employees
> 50-99 employees
> 100-249 employees
> 250-499 employees
> 500-999 employees
> 1,000 or more employees
> Don't know
> Refused

(WORKHRS) How many hours per week does NAME usually work at this job?

IF PERSON NORMALLY WORKS OVERTIME THEN INCLUDE THOSE HOURS)

> (1-80) *(go to SEASON)*
> -8   Don't know
> -9   Refused

(HRSRNG) Would you say the job is full-time or part-time?
> 1 Full-time
> 2 Part-time
> -8 DON'T KNOW
> -9 REFUSED

(SEASON) Is this job a seasonal job? (Is this a job that only gets filled during certain parts of the year?)
> 1   Yes
> 2   No *(go to LENGT)*
> -8 DON'T KNOW *(go to LENGT)*
> -9 REFUSED *(go to LENGT)*

(WEEKS) How many weeks during the year does NAME usually work at this job? Include vacation and sick leave as work time.
> (1-52)
> -8   DON'T KNOW
> -9   REFUSED

(LENGT) How many years has NAME been working for this employer?
　　　　(1-80) *(go to WORK2)*
　　　　-7　　*(IF ANSWER IS GIVEN IN MONTHS, GO TO LENGT2)*
　　　　-8　　DON'T KNOW *(go to WORK2)*
　　　　-9　　REFUSED *(go to WORK2)*

(LENGT2)

　　　　INTERVIEWER: ENTER MONTHS

　　　　(1-36) months
　　　　-8　　DON'T KNOW
　　　　-9　　REFUSED

(WORK2)　　Is NAME paid by the hour on his or her (main) job?

　　　　1　　Yes *(go to PAY1)*
　　　　2　　No *(go to PAY2)*
　　　　-8　　DON'T KNOW
　　　　-9　　REFUSED

(PAY1)　　How much does NAME make per hour?
　　　　Include Overtime, Tips, Bonuses.

　　　　(1.00 - 100.00)
　　　　-8　　DON'T KNOW
　　　　-9　　REFUSED

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

Go to PAY4 after this question.

(PAY2)　　How much does NAME usually earn at this job ANNUALLY before deductions?

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

　　　　Include overtime pay, tips, bonuses.

　　　　(1-500000)
　　　　-8　　DON'T KNOW
　　　　-9　　REFUSED

(PAY4)   Does NAME have any other jobs besides the primary one that we just talked about?

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

(PAY4A)   About how much does NAME usually earn at this job ANNUALLY before deductions?

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

Include overtime pay, tips, bonuses.

    (1-500000)
    -8   Don't know
    -9   Refused

TESTWRK: Identify all of those over 18 where WORK =1 and ask EMP2 through PREM3; else go to EDUCAT.

Surveyer please note that the question sequence beginning with EMP2 and ending with PREM3 will be asked of each household member over 18 who is WORK=1. Please ask this sequence of ALL WORK=1 before going onto next question sequence that begins with EDUCAT.

(EMP2)   Does NAME'S current employer or union offer a health insurance plan to any of its employees?

    1   Yes
    2   No *(go to next person who is WORK=1)*
    -8   Don't know *(go to next person who is WORK=1)*
    -9   Refused *(go to next person who is WORK=1)*

(EMP3)   Is NAME eligible to enroll in this employer's insurance plan?

    1   Yes
    2   No *(go to next person who is WORK=1)*
    -8   Don't know *(go to next person who is WORK=1)*
    -9   Refused *(go to next person who is WORK=1)*

(EMP3A)   Is the insurance that NAME is eligible for…

        1   Employee coverage only
        2   Family coverage
        -8   Don't know
        -9   Refused

(EMP4)   Is NAME currently enrolled under this coverage?

        1   Yes
        2   No *(go to W1)*
        -8   Don't know *(go to PLNCHIL)*
        -9   Refused*(go to PLNCHIL)*

(EMP5) Is NAME enrolled in employee coverage only or family coverage?

        1   Employee coverage only *(if EMP3A=1, go to PREM1; if EMP3A=2, and there*
                 are no children under 22 in the household, go to PREM1; if EMP3A=2 and there
                 are children under 22 in the household, go to why2/W2)
        2   Family coverage *(go to PLNCHIL)*
        -8   Don't know *(go to PLNCHIL)*
        -9   Refused *(go to PLNCHIL)*

(W1)   Why is NAME not covered through his or her employer?

        INTERVIEWER: READ EACH ONE AND INDICATE ALL THAT APPLY

        1.   Covered through other family member
        2.   Covered through a public program
        3.   Too expensive
        4.   Didn't like the benefit package
        5.   Didn't like the doctors in the plan
        6.   Don't believe in health insurance
        7.   OTHER REASONS: Other: Specify_____
        -8   Don't know
        -9   Refused
             NO MORE

Go to EDUCAT

Test: Only ask plnchil if there are children 22 years of age or younger in the house.

(PLNCHIL)   Are ALL children IN THIS HOUSEHOLD 22 years of age or younger covered by this plan?

>   1   Yes *(go to pay1/PREM2)*
>   2   No, NOT ALL OF the children are covered *(go to why2/W2)*
>   3   NO, NONE OF THE CHILDREN ARE COVERED *(go to why2/W2)*
>   -8   Don't know *(go to pay1/PREM2)*
>   -9   Refused *(go to pay1/PREM2)*

(W2)   Why isn't/aren't the child/children covered through NAME's employer?

INTERVIEWER: READ EACH LIST ITEM AND CHOOSE ALL THAT APPLY

>   1.   Covered through other family member
>   2.   Covered through a public program
>   3.   Too expensive
>   4.   Didn't like the benefit package
>   5.   Didn't like the doctors in the plan
>   6.   Don't believe in health insurance
>   7.   OTHER--ASK IF THERE ARE OTHER REASONS: Other:
>   Specify_____
>   -8   Don't know
>   -9   Refused
>   NO MORE

(PREM1 for employee-only, PREM2 for family coverage) About how much does NAME have to pay out of each paycheck for his or her share 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?"

$ (0-5000) PER PAYCHECK
-8   Don't know
-9   Refused

(PREM3) How often are you paid? Once every month, every two weeks, every week….

    1. Every month
    2. Every two weeks
    3. Every week
    4. Other—specify
   -8 Don't know
   -9 Refused

(PREM4) 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

(EDUCAT) What is the highest level of school NAME ever completed?

Less than high school.....................................1
Completed high school 2
Some college or associates degree.................3
Completed four years of college 4
Some graduate education.............................5
Graduate degree 6
Don't know ....-8
Refused...-9

Repeat for all hh members 18 and older or married

For each hh member who is 18 years of age or older or married

(HISP)
    (IF NECESSARY: The next questions may be sensitive. We are asking so that we can better understand differences in health care problems and needs.)

    Is NAME of Spanish or Hispanic origin?

   1   Yes *(go to HISP2)*
   2   No *(go to RACE)*
  -8   DON'T KNOW
  -9   REFUSED

(HISP2)   What group? For example, Puerto Rican, Cuban, Mexican, or some other group?

       1   Mexican, Mexican-American, Chicano
       2   Puerto Rican
       3   Cuban
       4   Columbian
       5   Nicaraguan
       4   Other (Specify _____)

(RACE)   What race does NAME consider himself or herself to be?

       CHECK ALL THAT APPLY
       1   White *(go to BPLACE)*
       2   Black
       3   Native American Indian/Eskimo *(go to BPLACE)*
       4   Asian/Pacific Islander *(go to BPLACE)*
       5   Other Specify _____*(go to BPLACE)*
       -8   DON'T KNOW *(go to BPLACE)*
       -9   REFUSED *(go to BPLACE)*

(RACE2) And which of the following describes (your/this person's) ethic background? Would you say….

       1   African American
       2   Haitian
       3   West Indian
       4   African
       5   Or something else? (SPECIFY_____)

(BPLACE) Where (were you/was this person) born?
       1   UNITED STATES *(for respondent, go to LANG; for non-respondents, go to HHINCOME)*
       2   OUTSIDE THE U.S. (Specify country:_____)
       -8 DON'T KNOW
       -9 REFUSED

(LIVE) What year did (you/this person) come to live in the United States?

       <1900-2003>
       -8 Don't know
       -9 Refused

Ask BPLACE and LIVE for each adult before starting to ask CITZ of the respondent only; the next series is for the respondent only.

(CITZ) Are you a citizen of the United States?

      1 Yes *(go to LANG)*
      2 No
    -8 DON'T KNOW
    -9 REFUSED

(STATUS) And what is your current immigration status? Would you say…
    1   Permanent resident
    2   Refugee
    3   Parolee
    4   Student Visa
    5   Tourist Visa
    6   Something else?
   -8 DON'T KNOW
   -9 REFUSED

(LANG) Do you speak a language other than English at home?

    1   Yes
    2   No *(go to HHINCOME)*
   -8 Don't know *(go to HHINCOME)*
   -9 Refused *(go to HHINCOME)*

(OTLANG) What is that language?
    1   Spanish
    2   Haitian Creole
    3   Other (Specify_____)
   -8 Don't know
   -9 Refused

(LANGWEL) How well do you speak English?
    1   Very well
    2   Well
    3   Not well
    4   Not at all
   -8 Don't know
   -9 Refused

(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 <u>family</u> income. Your best guess is fine.

Less than $4,999 1

$5,000 to $9,999 2

$10,000 to $14,999 3

$15,000 to $19,999 4

$20,000 to $24,999 5

$25,000 to $34,999 6

$35,000 to $44,999 7

$45,000 to $54,999 8

$55,000 to $64,999 9

$65,000 to $74,999 10

$75,000 to $84,999 11

$85,000 to $94,999 12

$95,000 or more 13

Don't Know..-8

Refused..-9

(PHONE1) In the past 12 months was there any time that you did not have a working telephone for two weeks or more?

1   Yes   *(go to PHONE2)*
2   No   *(go to OTHPHN)*
-8   Don't know *(go to OTHPHN)*
-9   Refused *(go to OTHPHN)*

(PHONE2)   For how many weeks in the past 12 months did you not have a working telephone for two weeks or more?

(2-52)
-8   Don't know
-9   Refused

(OTHPHN)   Are there any other telephone numbers in this household besides (FILL
    IN PHONE NUMBER) that people receive calls on? DO NOT INCLUDE
    CELLULAR PHONES

        1   Yes
        2   No   *(go to ZIPCD)*
        -8   Don't know *(go to ZIPCD)*
        -9   Refused *(go to ZIPCD)*

(OTHPHN2)   How many?

        (1-99)

        (1) *go to phbus/OTHPHN3*

        (2-99) *go to OTHPHN4*

(OTHPHN3)   Is this line used for business purposes only?
        1   Yes – go to zip
        2   No – go to zip
        -8   Don't know – go to zip
        -9   Refused – go to zip

(OTHPHN4)   How many of these lines are used for business purposes?

        (1-99)
        -8 Don't know
        -9 Not applicable

(ZIPCD) What is your zip code?

    (32000-35000)

(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.

        _____

(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
    -8 Don't know
    -9 Refused

Record name and phone number here:

(THANKYOU) Thank you for your time. Your responses will help us to develop better health insurance plans for families in Miami-Dade.

Appendix B
Response Rate

After the allocation of the sample to the 5 strata formed from telephone exchanges, phone numbers were randomly selected in each stratum using a list-assisted RDD (random digit dialing) methodology. The list-assisted RDD method looks at all telephone "banks" (if a phone number is (XXX) YYY-ABCD, a "bank" is the set of all possible numbers beginning with (XXX) YYY-AB). If there is at least one published residential number in the bank, then the bank is called a "working bank." Phone numbers for the study were selected randomly from working banks. Information about working banks in Miami-Dade was provided by GENESYS Sampling Systems of Fort Washington, Pennsylvania.

A total of 17,146 phone numbers were dialed, with all telephone numbers dialed at least 10 times, at different times of day and over weekdays and a weekend. The outcome codes and procedures adopted by the American Association for Public Opinion Research for final disposition of cases were used. These disposition codes were then categorized into the following groups for the purpose of cooperation and response rate calculations:

Eligible respondents (ER) were defined to be those whose telephone number is a residential service line, whose household includes at least one household member who is under age 65, and who completed at least through the insurance question sequence.

Eligible non-respondents (ENR) included those who terminated the interview before the end of the insurance sequence, refusals, those who were physically or mentally disabled for survey participation, and those who were unable to complete the survey because of language barriers.

Non-working numbers (NWRK) included technical phone problems, disconnected numbers, and changed numbers.

Non-residential numbers (NRES) included businesses, FAX lines, cell phones, group quarters, and institutions.

Ineligible for survey (IN) consisted of households where all members were 65 years of age and older.

In cases where there was any ambiguity about disposition category assignment, the decision rule was to assign the phone number to the "eligible non-respondent" category. In this way, the cooperation and response rates would be most conservatively calculated.

Final disposition categories are given with corresponding symbols used in formulas:

Formula Symbol	Final Disposition Category	Number
ER	Eligible respondents	1,499
ENR	Eligible non-respondents	3,681
URS	Non-contact (no answer and busy) with residential status undetermined	5,291
UE	Non-contact (answering machine) with residential status determined	74
NWRK	Non-working numbers	2,793
NRES	Non-residential numbers	2,588
IN	Ineligible for survey	1,080
	Total	17,006

The cooperation rate of a survey is the proportion of all cases interviewed over all eligible units ever contacted. To determine the cooperation rate for the MDHIS survey, we divide the number of eligible respondents by the sum of the eligible respondents and non-respondents. The cooperation rate formula is given by:

COOP= ER/(ER+ ENR),

where **ER** is the number of eligible respondents and **ENR** is the number of eligible non-respondents. The cooperation rate (**COOP**) is calculated to 28.9 %.

The response rate is the number of complete interviews with reporting units divided by the number of eligible reporting units in the sample. There are many formulas for determining the response rate of a survey that depend on varying assumptions about the eligibility status of non-contacted phone numbers. The response rate calculation uses a formula that estimates the proportion of residences and the proportion of eligible residences. These estimated proportions are applied to cases of undetermined eligibility status and undetermined residential status. The number of eligible reporting units in the sample is then calculated as the sum of known eligible units, the estimated eligible proportion of undetermined eligible residences, and the estimated eligible proportion of units which have undetermined residential status.

The response rate formula is given by:

RR = ER/(ER + ENR + pe*UE + pe*pr*URS),

where **pe** is the estimated proportion of eligible respondents, **UE** is the number of residences with undetermined eligibility, **pr** is the estimated proportion of residences, and **URS** is the number of units with undetermined residential status. The formulas for **pe** and **pr** are given by:

pe = (ER + ENR)/(ER + ENR + IN),

pr = (ER + ENR + UE + IN)/(ER + ENR + UE + IN + NWRK + NRES),

The response rate (**RR**) is calculated to be 19.7 percent.

Appendix C
Weighting

Our survey responses need to be weighted because of our complex sampling design. Had we chosen to use a simple random sampling design, weights would not have been necessary. In a simple random sample, each household carries an equal probability of selection and hence contributes an equal amount of information to the overall sample, making data analysis relatively straightforward. Unfortunately, simple random sampling may miss important population groups, such as the uninsured, that are scattered throughout the population but concentrated in economically disadvantaged groups. In order to obtain a sufficient number of cases in such a hard-to-reach population using random sampling, the overall sample size may need to be so large as to make the survey prohibitively costly.

Fortunately, we can use disproportionate random sampling within strata to obtain an adequate number of cases among the uninsured while keeping costs to a minimum. We sampled disproportionately among demographic groups that were known to lack health insurance: African Americans, Hispanics, and the poor. In so doing, we ensured that we would have enough cases to make meaningful inferences about the uninsured. However, this benefit was obtained at the cost of making our sample unrepresentative of the overall Miami-Dade population. As a result of our disproportionate sampling, our sample over-represented African Americans, Hispanics, and the poor, while under-representing Miami-Dade residents who did not fall into these groups.

By weighting our sample, we are able to make our disproportionate sample resemble the overall Miami-Dade population. We do this by decreasing the relative weight on African Americans, Hispanics, and the poor in order to compensate for their over-representation in our sample. In addition, we increase the relative weight on observations in our sample that fall outside these groups in order to compensate for their under-representation in our sample. In this way, we are able to achieve the twin goals of making reliable inferences about the uninsured and ensuring the representativeness of our overall sample.

Analytical weights were used to:
- achieve accurate representation of households by adjusting to accommodate the survey design,
- adjust for over-representation of households with multiple phone numbers,
- adjust for under-representation of households experiencing interruption of telephone service in the past year,
- compensate for differential nonresponse due to stratifying variables, and
- reduce potential bias of estimates by using auxiliary population distributions (i.e., poststratification).

The analytical weights are the product of *expansion weights, multiline adjustment weights, interrupted telephone service weights,* and a *poststratification adjustment.* An adjustment is made to compensate for nonresponse within each strata.

Relative weights are computed by dividing the nonresponse adjusted expansion weight by the mean expansion weight. Details of computation for each component of the analytic weight are given below.

The first stage in the weighting process is the construction of ***expansion weights.*** The expansion weight for a sample unit is constructed as the inverse of the sampling fraction. The sampling fraction is the probability of selection and depends on the occurrence of the following events:

- a phone number must be selected from a working bank (see Appendix D-2 for explanation of a working bank),
- household status is determined,
- household eligibility status is determined (i.e., at least one household member is under the age of 65), and
- the eligible resident chooses to participate in the survey.

Thus the probability of household and respondent inclusion in the survey is the probability that all four events above occur. To elucidate weight formula construction, let **SEL** denote the probability that a phone number is selected, **HH** denote the event that the selected phone number's residential status is determined, **ELG** denote the event that a household's eligibility status is determined, and **RSP** denote the event that the eligible resident chooses to participate in the survey. The probability of survey inclusion is then given by

P[**SEL** and **HH** and **ELG** and **RSP**] ,

which is equivalent to

P[**SEL**]*P[**HH**| **SEL**]*P[**ELG**|**HH** and **SEL**]*P[**RSP**|**ELG** and **HH** and **SEL**].

An expansion weight (the sampling fraction inverse) was computed for each of the 30 strata, then divided by the stratum response rate (to adjust for the differential nonresponse). Relative weights were then constructed by computing the mean of the response rate adjusted expansion weights and dividing each weight by this mean. A **multiline adjustment weight** was computed based on a survey question which asked if there were other phone lines in the house on which calls were received. An adjustment was also made for possible interruption in telephone service. The **interrupted service adjustment weight** was calculated to be 52 divided by the number of weeks of uninterrupted service.

The product of the relative weight, multiline adjustment weight, and interrupted service adjustment weight was computed. A 1% trimming procedure was used to limit extreme values. The final stage of analytic weight development was the poststratification adjustment. Population marginals in Miami-Dade County were computed based on age, sex and race distributions obtained from 2000 Census estimates. Ratios were constructed by comparing the population marginal percentages with the sample marginal percentages. The analytic weight for each case was then computed by multiplying the poststratification ratio and the trimmed weight.

Appendix D
Confidence Intervals

The sample design includes stratification, clustering, and disproportionate sampling. This complex sample design may result in serious departures from the assumptions of simple random sampling. Furthermore, the sampling weights reflect differential adjustments for survey nonresponse and poststratification. These survey design and estimation complexities require special consideration with regard to variance estimation. To obtain accurate estimates of the standard errors associated with estimates, the survey design complexities need to be taken into account. STATA (STATA 7.0) software has the capability of estimating standard errors in the case of clustered and weighted data and was used for all estimates of standard errors in this report.

Standard errors for appropriate charts in this report are given in the following tables.

Standard Errors for Table 1-1. Uninsured Miami-Dade Residents under Age 65, Countywide and by Region

Region	Percent	Std Err
A	28.16	1.9
B	25.10	4.3
C	29.31	1.8
D	19.91	2.4
E	34.46	4.8
Miami-Dade	26.68	1.1

Standard Errors for Table 1-3. Uninsured Miami-Dade Residents under Age 65 by Income as a Percent of Federal Poverty Level (FPL) Countywide and by Region

FPL Category	Pct	Std Err
1: 100% or less	40.25	2.6
2: 101%-150%	40.68	3.1
3: 151%-200%	24.30	3.3
4: 201%-250%	20.34	4.9
5: GT 250%	8.91	1.0

Standard Errors for Table 1-5. Uninsured Miami-Dade Residents under Age 65 by Race and Ethnicity, Countywide and by Region

	Percent	Std Err
Black	26.07%	2.5
Hispanic	31.73%	1.4
Other	24.92%	5.2
Non-Hispanic White	11.37%	1.6

Appendix E
Generating Population Estimates of Uninsured People from Sample Percentages:

Step 1—Define the Population and Select the Sample

Hypothetical Category	1 Category Population <65	2 Number in Sample
Category A	2000	250
Category B	4000	600
Category C	6000	900

This process can be used for various kinds of categories. They might be geographic, where each of the categories is a geographic region on the county map. They might be demographic, where each of the categories is an age range or race classification. They might be economic, with various levels of family income in relation to the Federal Poverty Level.

A survey is conducted, with varying numbers of interviews completed in each category.

Category Population under 65 years old comes from the most up-to-date population projections available for the county. Preferably, these should use the same source of population estimates as is used in official projections.

Number in sample is the actual number of interviews conducted in that category.

Generating Population Estimates of Uninsured People from Sample Percentages:

Step 2—Determine the Insurance Status of People in the Sample

Hypothetical Category	1 Category Population <65	2 Number in Sample	3 Number of Uninsured People in Sample	4 Number of Insured People in Sample
Category A	2000	250	50	200
Category B	4000	600	100	500
Category C	6000	900	200	700

The **Numbers of Uninsured and Insured in the Sample** are actual counts of the number of individuals in our sample households who are classified as being insured or uninsured as a result of responses given in the interview. (Actually, we do some weighting here to bring the sample in line with the population, but for purposes of this demonstration, let's ignore weighting.)

Generating Population Estimates of Uninsured People from Sample Percentages:

Step 3—Calculate the Percent Uninsured

Hypothetical Category	1 Category Population <65	2 Number in Sample	3 Number of Uninsured People in Sample	4 Number of Insured People in Sample	5 Calculating Percent Uninsured in Sample	6 Percent Uninsured in Sample
Category A	2000	250	50	200	50/250	20%
Category B	4000	600	100	500	100/600	16.6%
Category C	6000	900	200	700	200/900	22.2%

Percent Uninsured is calculated by putting the Number Uninsured in Sample (column 3) in the numerator, Number in Sample (column 2) in the denominator, and dividing.

This percent is the number given in most tables in the report—the percent of people in that particular category who are uninsured.

Generating Population Estimates of Uninsured People from Sample Percentages:

Step 4—Estimate the Number of Uninsured People in each Category

Hypothetical Category	1 Category Population <65	2 Number in Sample	3 Number of Uninsured People in Sample	4 Number of Insured People in Sample	5 Calculating Percent Uninsured in Sample	6 Percent Uninsured in Sample	7 Calculating Estimated Uninsured in Category	8 Estimated Number of Uninsured People in Category (Point Estimate)
Category A	2000	250	50	200	50/250	20%	20% x 2000	400
Category B	4000	600	100	500	100/600	16.6%	16.6% x 4000	664
Category C	6000	900	200	700	200/900	22.2%	22.2% x 6000	1332

Estimated Uninsured in Category, Point Estimate is calculated by multiplying the Percent Uninsured in Sample (column 6) by the Estimated Category Population of those under Age 65 (column 1).

Generating Population Estimates of Uninsured People from Sample Percentages:

Step 5—Place a Margin of Error (Confidence Interval) around the Estimated Number of Uninsured People

Hypothetical Category	1 Category Population <65	2 Number in Sample	3 Number of Uninsured People in Sample	4 Number of Insured People in Sample	5 Calculating Percent Uninsured in Sample	6 Percent Uninsured in Sample	7 Calculating Estimated Uninsured in Category	8 Estimated Number of Uninsured People in Category (Point Estimate)	9 Margin of Error, Plus or Minus	10 Estimated Number of Uninsured People in Category (Range Estimate)
Category A	2000	250	50	200	50/250	20%	20% x 2000	400	3.0%	388-412
Category B	4000	600	100	500	100/600	16.6%	16.6% x 4000	664	2.5%	647-680
Category C	6000	900	200	700	200/900	22.2%	22.2% x 6000	1332	2.0%	1305-1359

Estimated Uninsured in Category, Range Estimate is calculated by applying the appropriate Margin of Error (column 9) to each point estimate (column 8). For example, for Category A, 3% of 400 is 12, so the interval is 400 $\pm$ 12, or 388 to 412.

Any estimate based on a sampling methodology has a Margin of Error (expressed as plus or minus some number) which indicates a range within which the true value is probably found. For example, for Hypothetical Category A, the range estimate (388-412) means that the true number of uninsured in Category A probably falls between 388 and 412. The margin of error is a function of the sample size, with larger samples having smaller margins of error. Since numbers in sample vary from category to category, the margins of error also vary.

Estimating the Number of Uninsured People in the County

	1	2	3	4	5	6	7	8	9	10
Hypothetical Category	**Estimated Category Population <65**	**Number in Sample**	**Number of Uninsured People in Sample**	**Number of Insured People in Sample**	**Calculating Percent Uninsured in Sample**	**Percent Uninsured in Sample**	**Calculating Estimated Uninsured in Category**	**Estimated Number of Uninsured People in Category (Point Estimate)**	**Margin of Error, Plus or Minus**	**Estimated Number of Uninsured People in Category (Range Estimate)**
Category A	2000	250	50	200	50/250	20%	20% x 2000	400	3.0%	388-412
Category B	4000	600	100	500	100/600	16.6%	16.6% x 4000	664	2.5%	647-680
Category C	6000	900	200	700	200/900	22%	22% x 6000	1332	2.0%	1305-1359

The next step would be to calculate a countywide estimate of uninsurance. This is done by repeating Steps 1-5 at the countywide level, as shown below:

	1	2	3	4	5	6	7	8	9	10
	Estimated Countywide Population <65	**Number in Sample**	**Number Uninsured in Sample**	**Number Insured in Sample**	**Calculating Percent Uninsured in Sample**	**Percent Uninsured in Sample**	**Calculating Estimated Uninsured Countywide**	**Estimated Uninsured Countywide (Point Estimate)**	**Margin of Error, Plus or Minus**	**Estimated Uninsured Countywide (Range Estimate)**
Countywide	12000	1750	350	1400	350/1750	20%	20% x 12000	2400	1.5%	2364-2436

Columns 1-4 are simply sums of the columns in the table above. But for the Estimated Uninsured Countywide Point Estimate (column 8) we do not use a sum of the numbers from Column 8 in the table above, because the summation operation does not distribute across multiplication and division. Instead, we follow through the same steps outlined above, resulting in a point estimate of uninsured persons of 2400, instead of the 2396 that would result from a simple summation of the category estimates.

Thus the individual category numbers represent the best estimates of the number of uninsured persons at the category level. Similarly, the overall countywide calculation in the second table represents the best estimate of the number of uninsured persons at the county level.

Appendix F
Glossary of Key Terms

Term	Conceptual Definition	Operational Definition
Coverage	The presence of a third party entity that pays some of the costs of an individual's heath care expenses. The payment might be provided by a private insurance company, an HMO, a government program, or an employer, and some people have more than one source of coverage.	Assessed by the COV and NOCHECK series of questions.
Household	All persons identified by the respondent as living at the particular residence in which the sampled telephone number is located.	This is collected in HHLD.
Respondent	The person in the household who actually participates in the interview and answers the survey questions. In this study, the respondent also provided proxy responses about other individuals in the household.	
Insured	All persons who are reported to have at least one source of health insurance coverage.	At least one yes answer for that person in the COV and NOCHECK series of questions.
Uninsured	All persons NOT reported to have at least one source of health insurance coverage.	No positive answers for that person in the COV and NOCHECK series of questions.
Employer-based Coverage	Coverage through a current job, including self-employment and civilians at governmental agencies.	Measured in COV1, EMP4.
Sample Size	Number of responses. This varies slightly from item to item since not every question is asked about every individual, and the respondent may not be willing or able to answer every question. The sample size also depends on whether the item is an individual level variable (e.g., race, sex) or refers to the entire household (e.g., number of phone lines serving the household).	

Region	For sample design purposes, the county was divided into five geographic subdivisions.	Described on pages 3-4 of this report.
Family	Group of people related by blood, marriage or adoption.	Familial groups are formed according to the information collected in REL with supplementary information from MARCHECK and GUARDCHK.
Race	Race concerns physical traits and self-definition. It is distinguished from language groups and ethnicity, which encompasses cultural characteristics.	Race was determined by asking the question RACE for every adult household member. In ambiguous cases or those where some "Other" response was given, interviewers and coders were trained to follow the current racial category guidelines of the U.S. Office of Management and Budget.
Resident	Someone who considers the phone number to be their "home phone."	Determined by the question HOME.
Employed	Working for pay.	Measured by the question WORK.
Unemployed	Someone who is out of work and looking for a new job.	Someone who reports being "unemployed but looking for work" in WRK3.
Job Earnings	Income from employment.	Recorded in PAY1 or PAY2 and PAY4A.
Type of Industry	This is the kind of business for which the person works, not their occupation per se; for example, a doctor on a cruise ship works in the entertainment industry. The classification used in this questionnaire is based on Standard Industrial Classification (SIC) codes used by the Bureau of Labor Statistics.	Measured in question PLWK.
Premium	Cost of coverage.	We collect information on premiums for employment-based coverage in PREM1 and PREM2.

Out-of-Pocket Expenses	Health care costs not paid for by insurance.	We ask about out-of-pocket costs at the time of a doctor visit in questions COST (for respondent) and COSTC (for a child).
Income	Money received into the family from all sources.	Measured in HHINCOME.
Federal Poverty Level (FPL)	Guidelines issued by the U.S. Department of Health and Human Services, based on family size and income, designed for use in determining financial eligibility for certain federal programs and functionally serving as a standardization of measures of poverty.	This report used the guidelines for 2003, which are available at http://aspe.hhs.gov/poverty/03poverty.htm Examples are given below.

Family Size	100% FPL
1	$8,980
2	$12,120
3	$15,260
4	$18,400
5	$21,540
6	$24,680
7	$27,820
8	$30,960
For each additional person, add	$3,140