

Louisiana Health Insurance Survey

2019



Dek Terrell, PhD | Stephanie Virgets, MA

Economics & Policy Research Group

LSU

| E. J. Ourso College of Business

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Executive Summary

The Louisiana Health Insurance Survey (LHIS) has served as Louisiana's primary source for health insurance coverage and related information since 2003. The biennial survey has provided information on the impacts of Hurricane Katrina, changes in economic conditions and changes in policy on health insurance coverage over the past 16 years. This report summarizes results of the 2019 LHIS. This marks the second survey conducted since Louisiana expanded its Medicaid program to cover adults up to 138% of the Federal Poverty Level (FPL). Key findings of the 2019 LHIS are:

Insurance coverage for children (under 19):

- ▶ Uninsured rates for children remain low, below 5% for 2009 and later
- ▶ An estimated 44,213 Louisiana children were uninsured (3.8%)
- ▶ Among Medicaid eligible children, 4.5% or 29,277 were uninsured
- ▶ With regard to sources of coverage, Medicaid continues to serve as the largest source of coverage at 51.1% while 40.8% of Louisiana children were covered by parent's employers

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

- ▶ Louisiana continued to show improvements in coverage for adults following the Medicaid expansion
- ▶ An estimated 305,256 Louisiana adults (11.1%) were uninsured
- ▶ The uninsured rate for adults was similar to the 11.4% rate in 2017 and roughly half of the 22.7% observed in 2015 prior to the Medicaid expansion
- ▶ Employer coverage continued to serve as the most important source of coverage at 50.7% of adults while 26.5% of Louisiana's non-elderly adults received Medicaid coverage

Introduction

The Louisiana Health Insurance Survey (LHIS) is a biennial survey designed to assess health insurance coverage in Louisiana. The survey was first conducted in 2003. This report focuses on the results of the 2019 survey. The LHIS has helped state policy makers track changes in health insurance as Louisiana's economy, health care environment, and public policies have changed. The broad trend has been towards wider health insurance coverage and fewer uninsured individuals, first with children in the early 2000s, when the percentage of uninsured children was estimated at 11.1% in the inaugural survey in 2003 to 5% or lower in 2009 to the present, and then with adults, shrinking from 20-24% in years 2003-2015 to 11.1% in 2019 after Louisiana's expansion of Medicaid eligibility.

This year's 2019 survey is the second after Louisiana's historic Medicaid expansion. On June 1, 2016, the Louisiana Department of Health began accepting applications for Medicaid from all adults under 138% of the FPL, also known as the Medicaid expansion population. This is the largest expansion of coverage for adults since the original introduction of the Medicaid program for adults decades ago. Previously, low-income adults could only receive Medicaid under certain restrictive conditions, including disability and for parents earning under 19% FPL. The 2017 LHIS showed a significant decrease in uninsured adults, especially among lower income ranges. The 2019 LHIS shows the trend continuing, albeit at a much slower pace.

Economic conditions can also affect health insurance coverage, especially employer coverage. Traditionally, it has also had a big impact on adult coverage, because Medicaid coverage was available to so few, and employer coverage drives most of adult health insurance coverage. In 2019, the unemployment rate was consistently low, ranging from 4.5 – 5.2 percent. Per capita personal income continued to rise from \$46,245 to \$48,008.

Census surveys like the American Community Survey (ACS) and Current Population Survey (CPS) consistently report lower rates of Medicaid than administrative data and higher uninsured rates than the LHIS, at least partly as a result of the number of people on Medicaid or health insurance misreporting coverage status. This misreporting is known as the Medicaid undercount. Prior research has documented that some people with Medicaid coverage may misreport by reporting no coverage, or a different type of coverage. Some Medicaid enrollees may not realize or remember that they have Medicaid coverage or a survey respondent may misreport for other members of the household when unsure about coverage for all members of the household. Other reasons a person might misreport their health insurance coverage are question placement, unfamiliar terminology, or intentional misreporting potentially to avoid a negative stigma associated with the programs. To account for the Medicaid undercount present in estimates from other large surveys that collect data on health insurance coverage like the ACS and CPS, the LHIS uses a Medicaid subsample to ask questions of households known to include Medicaid enrollees and adjusts for the likelihood of misreporting Medicaid coverage on an individual level. This bias correction model uses a multinomial logit to predict misreporting using individual and household characteristics. Using Bayes' rule, we develop an individual-level bias correction model derived from the probability of misreporting estimated by the multinomial logit.

A 2018 study reviewing Medicaid misreporting data from 2007 – 2017 found that in 2017, Medicaid misreporting was significantly smaller than in previous years, either due to the increased attention Medicaid has received in recent years or to a reduced stigma associated with enrolling in Medicaid now that a much larger population is eligible and enrolling. For this reason, the 2019 LHIS uses a single-year multinomial logit model, and the bias correction is smaller than in some years in the past.

The LHIS interviews at least 8,500 Louisiana households. This year a new source of surveying was added due to increasing difficulty of gathering survey data from phone surveys. Specifically, internet surveys were used to augment telephone surveys. Extensive screening of data was employed to ensure data quality, so that of the 8,955 responses collected, only 8,538 were deemed to be high-quality and used in analysis. More information on methodology can be found in Appendix A.

The remainder of this report provides an overview of the major findings from the 2019 LHIS. First, we present a summary of insurance coverage for children followed by a similar section summarizing results for adults. Section 3 highlights differences in insurance coverage for subgroups of the population, which illustrates correlations between individual and household characteristics and insurance coverage. Finally, Section 4 summarizes several questions from the Office of Public Health about access to and quality of healthcare.

1. Uninsured Children

The percent of uninsured children ages 0 - 19 in Louisiana increased slightly from 2.4% in 2017 to 3.8% in 2019, keeping the rate under a low 5% since 2009, as shown in Figure 1-1. In terms of absolute impact, this increased the estimated number of uninsured children from 28,990 children to 44,213. To help cover uninsured children, the state offers several different Medicaid programs. These programs have been expanded over time to help cover more children in low-income families, which have historically faced the greatest challenges in securing health insurance for their children through their employers or affording premiums. For children who are eligible for Medicaid in 2019, the uninsured rate was 4.5%, up from an all-time low of 2.6% in 2017.

The average uninsured rate for children from 2009-2019 is 3.8%. With no economic nor policy explanation for the uptick from 2017 to 2019, 2019 might be viewed as a return to the typical children's uninsured levels achieved following the enhancements in LaCHIP from 2003-2009.

Figure 1-1: Uninsured Children and Uninsured Medicaid Eligible Children, 2003 to 2019

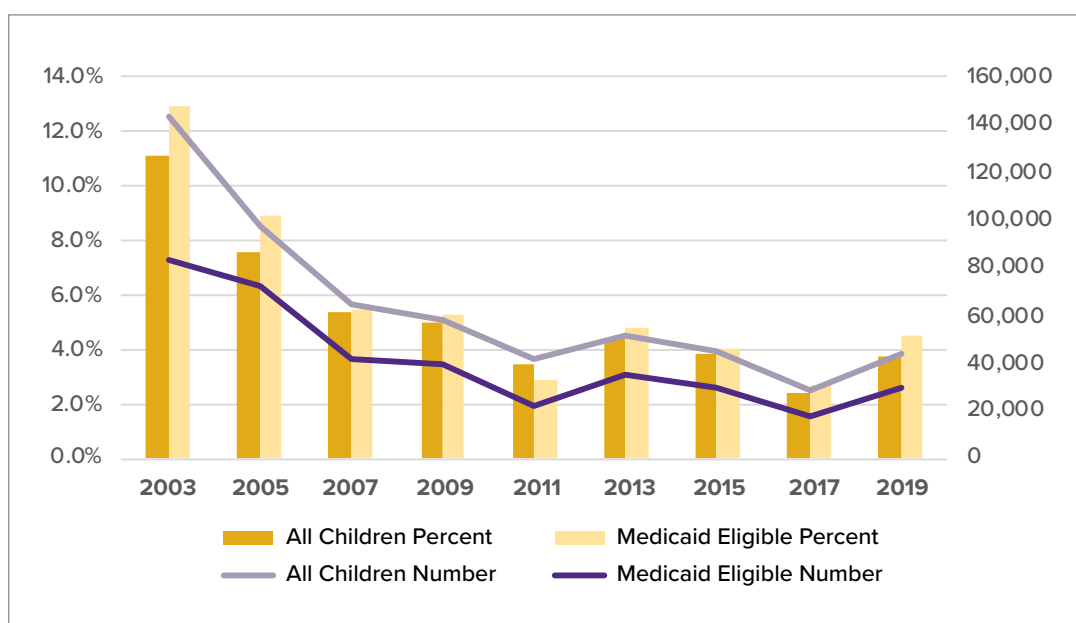


Table 1-1 shows the percentage and total number of uninsured children by region from 2015 to 2019. Although rates went down in 2017, the rates in 2019 are very similar to 2015 across all regions. One notable improvement among the different regions is the Northeast region, which decreased uninsured rates from 5.8% in 2015 to 3.9% in 2019. Overall, the New Orleans and Southwest regions have the lowest uninsured rates in 2019, and Houma-Thibodaux and Northwest regions have the highest rates.

Table 1-1 Uninsured Children by Region, 2015 to 2019

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

Table 1-2 shows the percentage and total number of Medicaid-eligible children by region from 2015 to 2019. The lowest rate is in the Baton Rouge region and the highest rate is in the Central region. Statewide, the pattern is similar to that of all children, with a dip in the estimated percent uninsured in 2017 followed by a rise to 4.5% in 2019 back to 2015 levels.

Table 1-2 Uninsured Medicaid Eligible Children by Region, 2015 to 2019

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

Table 1-3 illustrates the general relationship between a child's family income as a percent of the FPL and insurance status. The FPL is an income benchmark issued annually by the U.S. Department of Health and Human Services and is used to determine eligibility for certain programs and benefits including Medicaid. The specific threshold varies depending on household size, but for a family of four, the FPL was \$25,750 in 2019.

In Louisiana, to be eligible for Medicaid or LaCHIP as a child under 19 years of age, household income must be below 217 percent FPL. Between 217-255 percent FPL, children are eligible for the LaCHIP Affordable Plan, a Medicaid buy-in program that costs \$50 per month to gain LaCHIP coverage. Uninsured rates for children in the under 100% FPL category are slightly higher than rates for children in other income groups. Children in households earning under 100% FPL are eligible to receive Medicaid, yet 5.5% remain uninsured. This could potentially indicate that their parents may be unaware of their eligibility, uninformed about the Medicaid program, or face other access problems.

Table 1-3 Uninsured Children by FPL

FPL Category	Percent	Number
Under 100% FPL	5.5%	25,476
100-150% FPL	2.8%	2,120
150 - 200% FPL	2.4%	1,296
200 - 250% FPL	3.7%	6,256
250 - 300% FPL	1.6%	1,685
300-400% FPL	1.9%	2,518
Over 400% FPL	2.7%	4,862

Table 1-4 displays the sources of health insurance for children by region. The largest source of health insurance for children is Medicaid, with just over half (51.1%) of children in Louisiana relying on Medicaid for health insurance. The second largest source of insurance is employer coverage¹, with 40.8% of children relying on employer insurance. Other sources of coverage comprise smaller portions, including purchased private insurance, former employer insurance like COBRA, not in household coverage such as insurance through a non-custodial parent, and military coverage. Many children have multiple sources of health insurance or secondary insurance providers², so the totals of these tables will add to more than 100%.

¹ Employer sponsored insurance refers to an insurance policy selected and purchased by the employer. Typically, the costs of the insurance are split between the employer and employee.

² For example, there could be a period of overlap where a child is covered by both the former employer and current employer at the same time.

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

Region	Employer-sponsored		Purchased		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	37.8%	75,274	8.8%	17,518	6.2%	12,309	7.0%	13,949
Baton Rouge 2	46.7%	76,347	9.3%	15,278	4.3%	6,961	6.4%	10,399
Houma-Thibodaux 3	38.7%	41,464	10.6%	11,316	3.9%	4,194	5.4%	5,768
Acadiana 4	42.9%	73,396	12.4%	21,269	4.3%	7,379	10.6%	18,128
Southwest 5	43.1%	35,539	6.8%	5,615	5.4%	4,416	5.5%	4,548
Central 6	33.9%	26,467	8.4%	6,528	4.7%	3,689	4.5%	3,500
Northwest 7	38.4%	51,680	9.9%	13,324	8.1%	10,849	5.9%	7,914
Northeast 8	35.6%	30,606	9.6%	8,250	4.2%	3,612	6.6%	5,659
Northshore 9	44.9%	69,613	6.8%	10,580	4.7%	7,257	3.8%	5,946
Statewide	40.8%	480,385	9.3%	109,677	5.2%	60,666	6.4%	75,810

Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	7.2%	14,329	4.6%	9,127	52.1%	103,585	2.5%	5,014
Baton Rouge 2	3.4%	5,561	4.3%	7,073	42.6%	69,730	3.8%	6,169
Houma-Thibodaux 3	6.7%	7,200	1.9%	2,023	54.1%	57,936	5.2%	5,587
Acadiana 4	4.4%	7,533	4.1%	7,047	52.2%	89,411	2.9%	5,026
Southwest 5	2.8%	2,298	2.7%	2,232	49.8%	41,015	2.6%	2,146
Central 6	1.4%	1,078	5.2%	4,090	57.1%	44,556	4.8%	3,783
Northwest 7	6.3%	8,465	5.3%	7,098	50.0%	67,342	5.1%	6,867
Northeast 8	4.1%	3,556	1.7%	1,473	56.9%	48,885	3.9%	3,342
Northshore 9	4.1%	6,373	2.2%	3,361	50.7%	78,663	4.0%	6,279
Statewide	4.8%	56,393	3.7%	43,523	51.1%	601,124	3.8%	44,213

2. Uninsured Adults

Medicaid expansion for adults with low-income began in June 2016 after the last installment of the LHIS in 2015. In 2017, the number of uninsured adults in Louisiana was cut in half by the policy change and the rate of uninsured adults has continued to drop slightly at a much slower rate. A similar dramatic decrease in uninsured children was seen between 2003 and 2009 with the expansion and marketing of the state's Medicaid program for children in Louisiana until the uninsured rate mostly leveled off. The uninsured rate for adults in 2019 was 11.1% for a total of 305,256 adults uninsured.

Figure 2-1 Uninsured Adults, 2003-2019

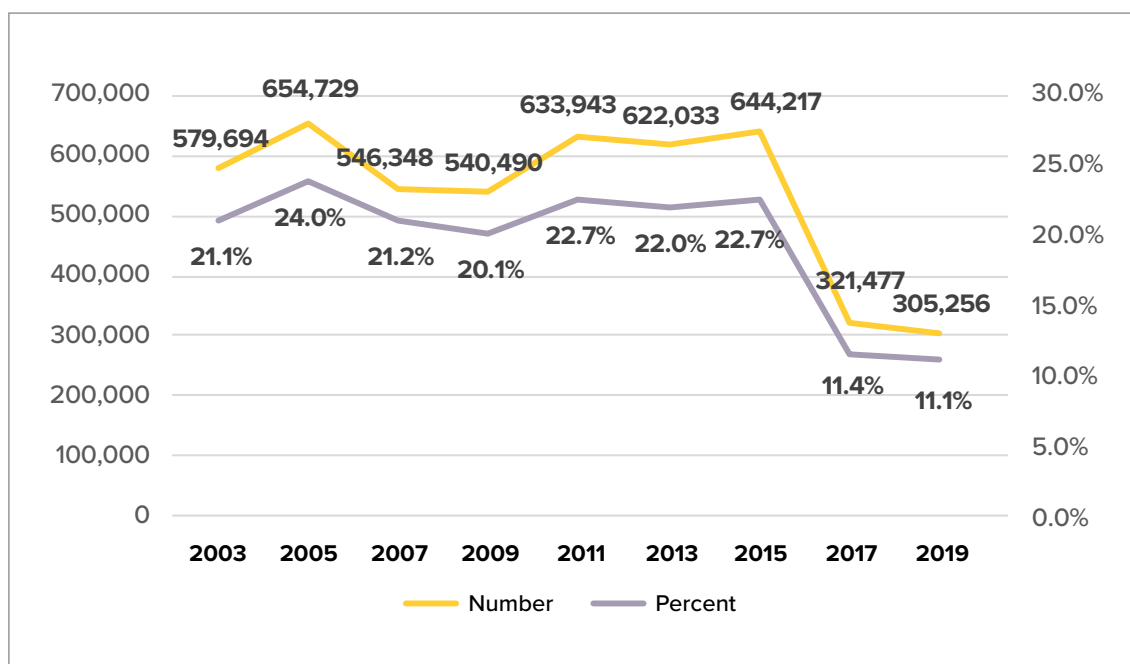


Table 2-1 shows uninsured rates by region, 2015 to 2019. Uninsured rates are half what they were in 2015 and lower than 2017 in most regions. In 2019, Baton Rouge, New Orleans, Central, and Acadiana regions have the lowest levels of uninsured adults and fall under the statewide average. It is also worth noting that the variation in uninsured levels drops after the Medicaid expansion as the correlation between poverty and insurance status weakened.

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

Region	2015		2017		2019	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	21.2%	113,666	11.5%	61,436	10.0%	55,569
Baton Rouge 2	18.8%	79,948	10.2%	42,654	8.2%	33,700
Houma-Thibodaux 3	21.9%	54,553	8.5%	20,640	11.5%	27,539
Acadiana 4	22.2%	76,745	10.9%	40,787	10.9%	37,125
Southwest 5	25.6%	37,532	15.2%	26,802	12.5%	22,604
Central 6	23.0%	56,761	14.7%	27,625	10.1%	17,363
Northwest 7	25.8%	86,323	11.3%	37,234	13.3%	41,038
Northeast 8	29.2%	61,360	12.6%	26,985	14.4%	28,738
Northshore 9	22.6%	77,329	11.2%	37,315	11.8%	41,578
Statewide	22.7%	644,217	11.4%	321,477	11.1%	305,256

Table 2-2 shows uninsured adults by percentage of FPL to explore the relationship between income and insurance status in greater detail. Lower income adults experienced a particularly significant drop (to about a third of previous rates) in uninsured rates after the Medicaid expansion in 2016 and continued to drop in 2019.

Table 2-2 Uninsured Adults (19-64) by FPL, 2015 to 2019

FPL Category	2015		2017		2019	
	Percent	Number	Percent	Number	Percent	Number
Under 19% FPL	35.1%	99,559	18.8%	71,401	17.3%	66,297
19-100% FPL	38.1%	146,384	11.5%	28,115	9.8%	19,863
100 - 138% FPL	35.5%	81,778	11.2%	10,545	10.5%	8,822
138 - 150% FPL	37.3%	26,888	13.0%	16,638	11.4%	13,443
150-200% FPL	27.4%	79,098	17.0%	65,984	13.9%	56,315
200-250% FPL	22.7%	52,550	13.4%	50,228	14.7%	53,292
250-300% FPL	19.7%	42,159	9.8%	20,921	10.3%	21,925
300-400% FPL	13.0%	43,302	7.2%	23,930	7.7%	23,286

Historically, low-income parents had more access to Medicaid than childless adults and LHIS has tracked the differences between these groups for several years. Since June 2016, access to Medicaid is equally available to both groups, but parents are still significantly more likely to have health insurance coverage than their childless peers in 2019.

Table 2-3 Uninsured Parents and Childless Adults (19-64)

Region	Parents		Childless Adults	
	Percent	Number	Percent	Number
New Orleans 1	5.7%	7,002	11.2%	48,567
Baton Rouge 2	4.9%	5,359	9.4%	28,341
Houma-Thibodaux 3	9.0%	5,575	12.3%	21,964
Acadiana 4	8.0%	8,326	12.2%	28,799
Southwest 5	10.0%	4,381	13.2%	18,223
Central 6	9.0%	4,136	10.5%	13,228
Northwest 7	8.4%	7,657	15.3%	33,382
Northeast 8	9.8%	4,592	15.8%	24,147
Northshore 9	10.1%	10,269	12.5%	31,309
Statewide	7.9%	57,297	12.2%	247,959

Table 2-4 displays the sources of healthcare coverage for nonelderly adults aged 19-64. The largest source of coverage for adults is employer-sponsored coverage with just over half (50.7%) of all Louisiana adults procuring health insurance through their employers. The second largest source of coverage is now Medicaid, with about a quarter (26.5%) of adults on Medicaid. Purchased coverage, including health insurance purchased through the federal Health Insurance Marketplace (Marketplace) authorized by the Patient Protection and Affordable Care Act (ACA), is gaining an increasing portion of the population with 13.4% of adults. Former employer coverage makes up another 11.6%. Some individuals have multiple types of coverage so the totals sum to slightly more than 100%. Finally, there are fewer adults with no health insurance than in any prior year of the LHIS. In 2019, only 11.1% of adults did not have health insurance compared to 22.7% in 2015.

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

Region	Employer-sponsored		Purchased		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	52.6%	293,226	14.0%	78,187	10.5%	58,613	5.0%	27,946
Baton Rouge 2	55.1%	226,058	14.0%	57,286	10.0%	41,167	4.2%	17,272
Houma-Thibodaux 3	51.4%	123,436	15.4%	36,936	11.3%	27,044	5.1%	12,360
Acadiana 4	48.5%	164,949	15.7%	53,325	9.4%	32,045	4.8%	16,434
Southwest 5	52.3%	94,832	10.6%	19,321	10.0%	18,117	2.9%	5,306
Central 6	45.4%	77,909	11.5%	19,680	9.5%	16,328	4.1%	7,066
Northwest 7	51.0%	157,540	10.4%	32,236	11.6%	35,884	3.7%	11,399
Northeast 8	43.1%	85,951	15.6%	31,087	6.5%	12,978	6.2%	12,262
Northshore 9	50.0%	176,570	11.6%	41,065	7.7%	27,206	3.3%	11,679
Statewide	50.7%	1,400,471	13.4%	369,122	9.8%	269,383	4.4%	121,723

Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	9.1%	50,733	5.1%	28,364	27.2%	151,396	10.0%	55,569
Baton Rouge 2	7.4%	30,223	3.9%	16,194	22.4%	91,874	8.2%	33,700
Houma-Thibodaux 3	9.5%	22,801	4.5%	10,823	25.3%	60,711	11.5%	27,539
Acadiana 4	11.5%	39,240	5.6%	18,998	28.2%	95,914	10.9%	37,125
Southwest 5	7.5%	13,649	6.8%	12,340	24.1%	43,655	12.5%	22,604
Central 6	8.9%	15,193	10.3%	17,731	28.8%	49,383	10.1%	17,363
Northwest 7	10.2%	31,456	7.1%	22,078	28.1%	86,904	13.3%	41,038
Northeast 8	8.0%	15,964	3.3%	6,565	32.2%	64,232	14.4%	28,738
Northshore 9	9.3%	32,701	6.0%	21,147	25.2%	89,050	11.8%	41,578
Statewide	9.1%	251,960	5.6%	154,239	26.5%	733,122	11.1%	305,256

These last two tables show more detail for low-income adults earning less than 138% FPL. Table 2-5 shows sources of coverage for low-income adults. A slightly higher proportion of low-income adults are uninsured compared to the statewide average of 11.1%. Although most adults earning less than 138% FPL are eligible for Medicaid, only about half of these adults have Medicaid coverage. Approximately a quarter (26.4%) of this group has employer-sponsored coverage.

Table 2-5 Sources of Coverage for Adults under 138% FPL

Source	2015		2017		2019	
	Percent	Number	Percent	Number	Percent	Number
Employer-sponsored	20.1%	180,523	19.6%	140,376	26.4%	176,639
Purchased	6.9%	62,364	7.3%	52,163	12.7%	84,790
Former Employer	5.3%	47,829	3.4%	24,743	6.9%	46,020
Not in Household	2.7%	24,062	2.5%	18,064	5.4%	36,106
Medicare	10.1%	90,606	14.3%	102,936	12.8%	85,460
Military	3.7%	33,221	3.0%	21,849	3.7%	24,876
Medicaid	23.9%	214,738	49.7%	356,430	49.6%	332,144
Uninsured	36.5%	327,720	15.3%	110,061	14.2%	94,981

Table 2-6 breaks out the low-income uninsured adults by region. Baton Rouge and Acadiana have the lowest rates of uninsured adults, while the Southwest and Northwest regions have the highest uninsured rate.

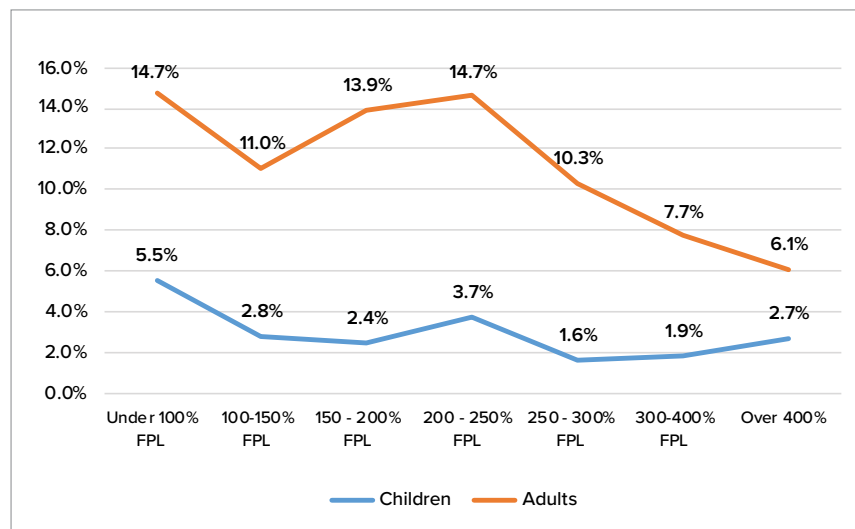
Table 2-6 Uninsured Adults under 138% FPL by Region

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

3. Determinants of Uninsured Status

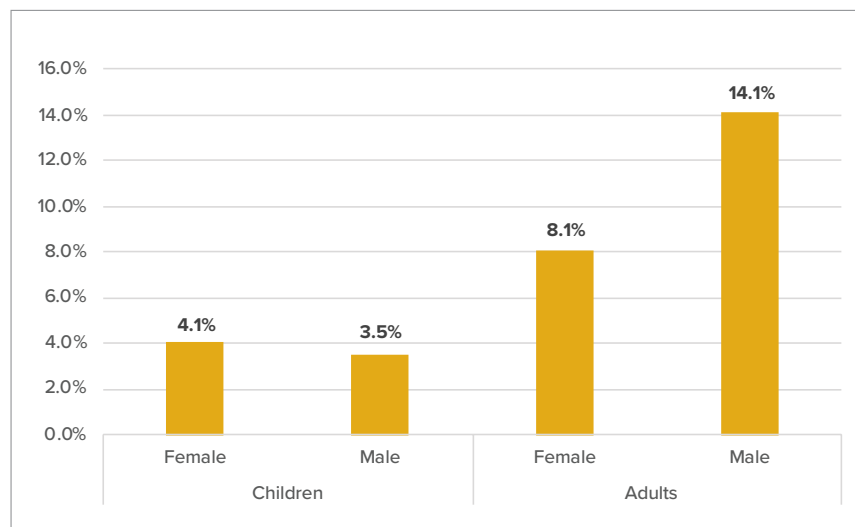
This section looks at different determinants of uninsured status or the relationship between certain factors like income and gender and the uninsured rate. The first determinant explored is how income affects the uninsured rates. Figure 3-1 shows the uninsured rates for adults and children at different levels of income, as a percentage of FPL. Uninsured rates for children are very low across the board, since Medicaid is available to a broad range of income levels and offsets low-income families' difficulty in obtaining employer insurance. For adults, the uninsured rates of lower income individuals are getting much closer to those of higher income individuals, but there is still some pattern of higher uninsured rates for lower income individuals.

Figure 3-1 Uninsured Rates by Income



Another influencing factor in health insurance is gender, with adult women more likely to obtain health insurance than men. This may be due to lower risk tolerance, or more expected health costs due to childbearing.

Figure 3-2 Uninsured Rates by Gender



The picture of race for 2019 is different as reflected in Figure 3-3. White adults have historically had lower uninsured rates than black adults with a significant racial disparity in insurance coverage. In 2019, black adults actually reported lower uninsured rates than white adults, suggesting the Medicaid expansion in conjunction with other coverage efforts like the federal Marketplace authorized by the ACA have substantially reduced the racial disparity in insurance coverage in Louisiana.

Figure 3-3 Uninsured Rates by Race

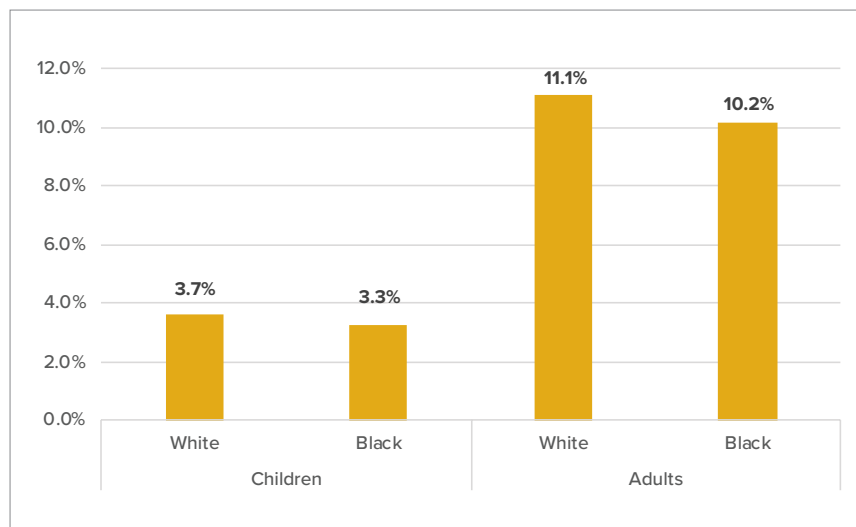


Figure 3-4 illustrates that education is still a strong predictor of uninsured status. Individuals with lower levels of education, such as less than high school diploma, are more than 4 times more likely to be uninsured than those who have completed at least four years of college.

Figure 3-4 Uninsured Rates by Education Level

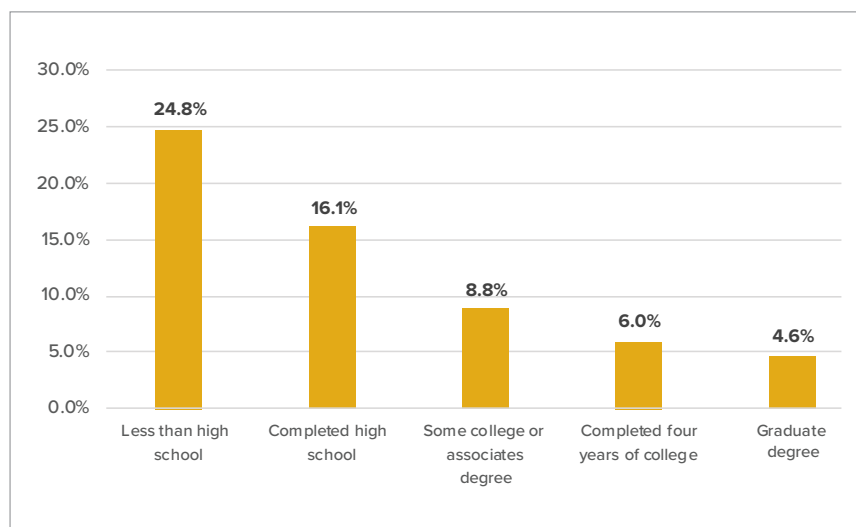


Figure 3-5 explores the correlation between age and uninsured status. The elderly, who are eligible for Medicare, have the lowest levels of uninsured individuals followed by children. Children at various income levels are eligible for various state programs. Among nonelderly adults, the 45-64 age group, which is typically both more financially stable and more health-conscious than younger age groups, predictably have the lowest uninsured rates among

adults. The 19-26 age group has lower uninsured rates than the 27–44 age group. Under the ACA, this age group is now eligible to remain on their parent's health insurance policy until age 26.

Figure 3-5 Uninsured Rates by Age

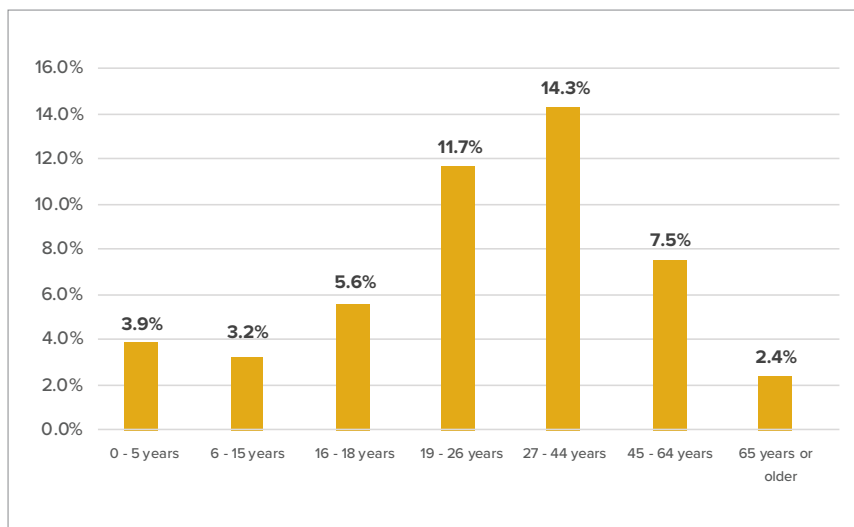
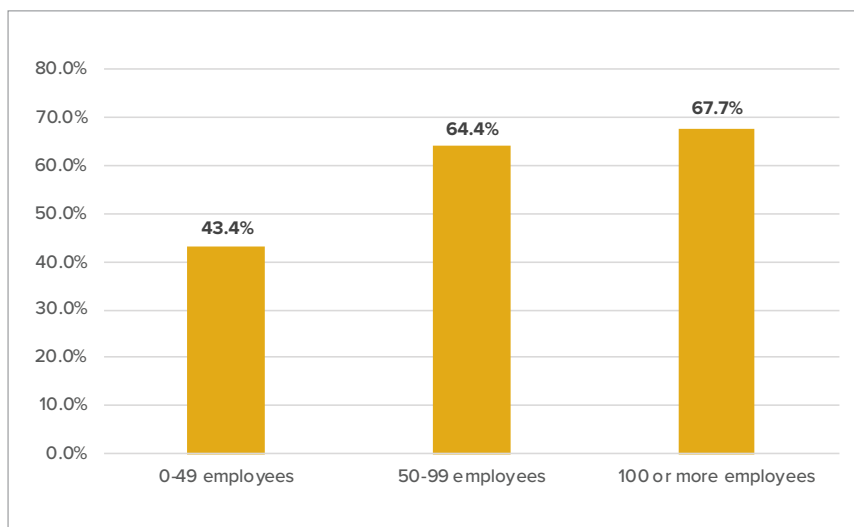


Figure 3-6 shows employer-sponsored insurance coverage by size of employer. The larger the employer, the more likely they offer health insurance to their employees.

Fewer than half of adults of any income level that work for small employers (0-49 employees) have employer-sponsored health insurance.

Figure 3-6 Employer Coverage Insurance by Size of Employer



4. Office of Public Health Questions

This section focuses on four questions provided by the Office of Public Health, relating to access to and quality of care received by individuals. These questions include:

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

These responses are presented in a series of charts that compare adults vs. children, major insurance types, and different regions.

Most individuals responded that their health insurance offers benefits or covers services that meets their needs always (44%) or usually (32%). Children were even more likely than adults to have health insurance that always meets their needs. Answers were similar among major insurance types and all nine regions.

Figure 4-1 Does Your health Insurance Offer Benefits or Cover Services that Meet Your Needs?

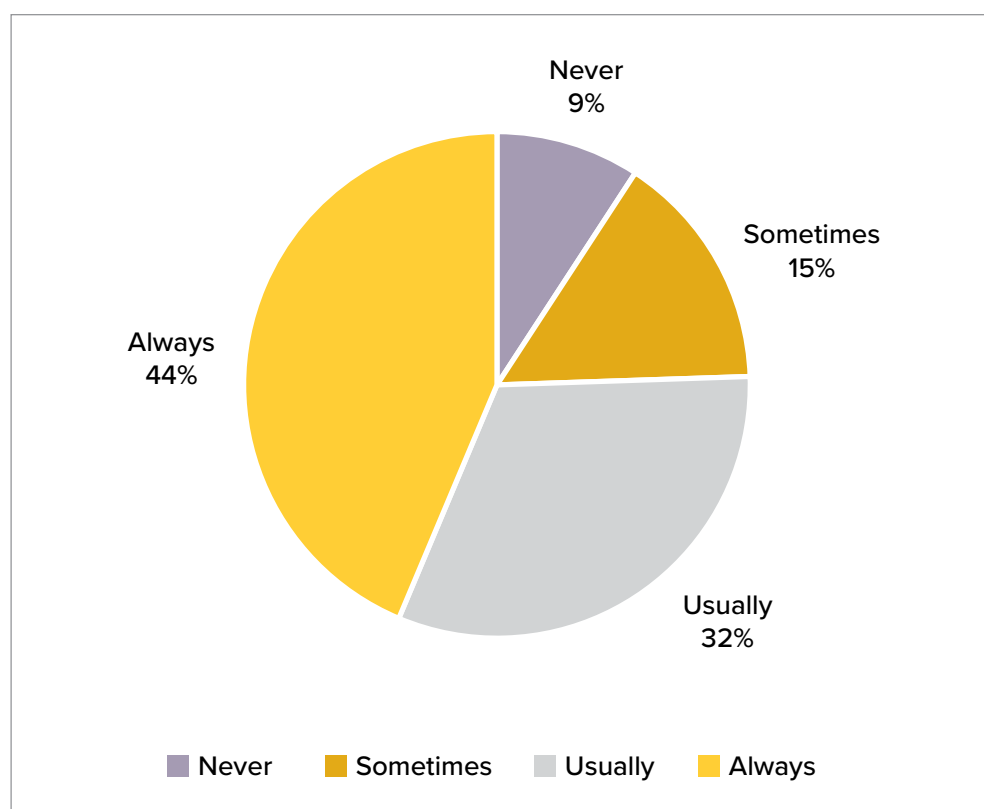


Figure 4-2 Insurance Meets Needs by Children and Adults

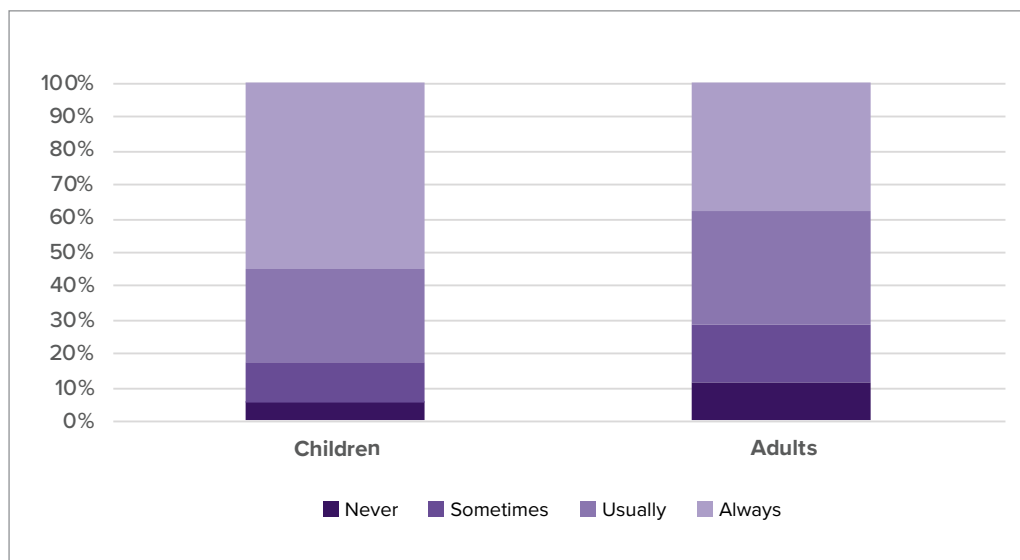


Figure 4-3 Insurance Meets Needs by Insurance Type

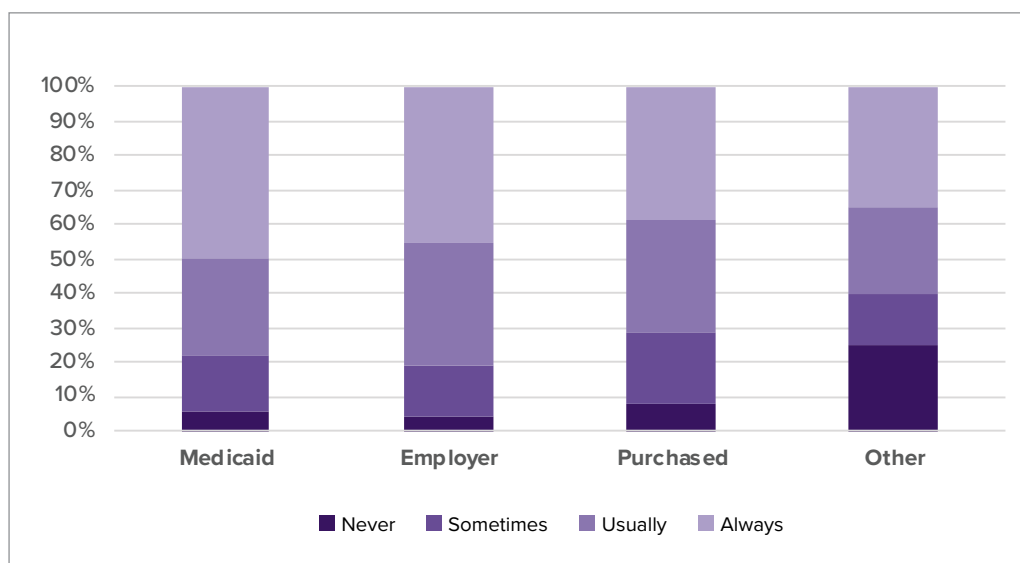
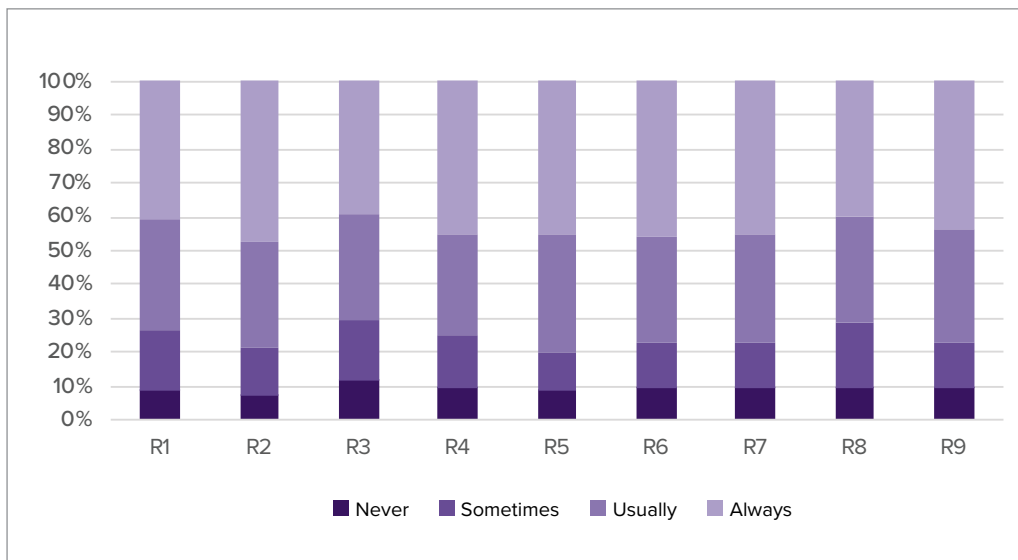


Figure 4-4 Insurance Meets Needs by Region



Most individuals believe their health insurance allows them to see the providers they need, with 49% responding “always” and another 30% responding “usually.” Answers were similar among children and adults, major insurance types, and all nine regions.

Figure 4-5 Does Your Health Insurance Allow You to See the Healthcare Providers You Need?

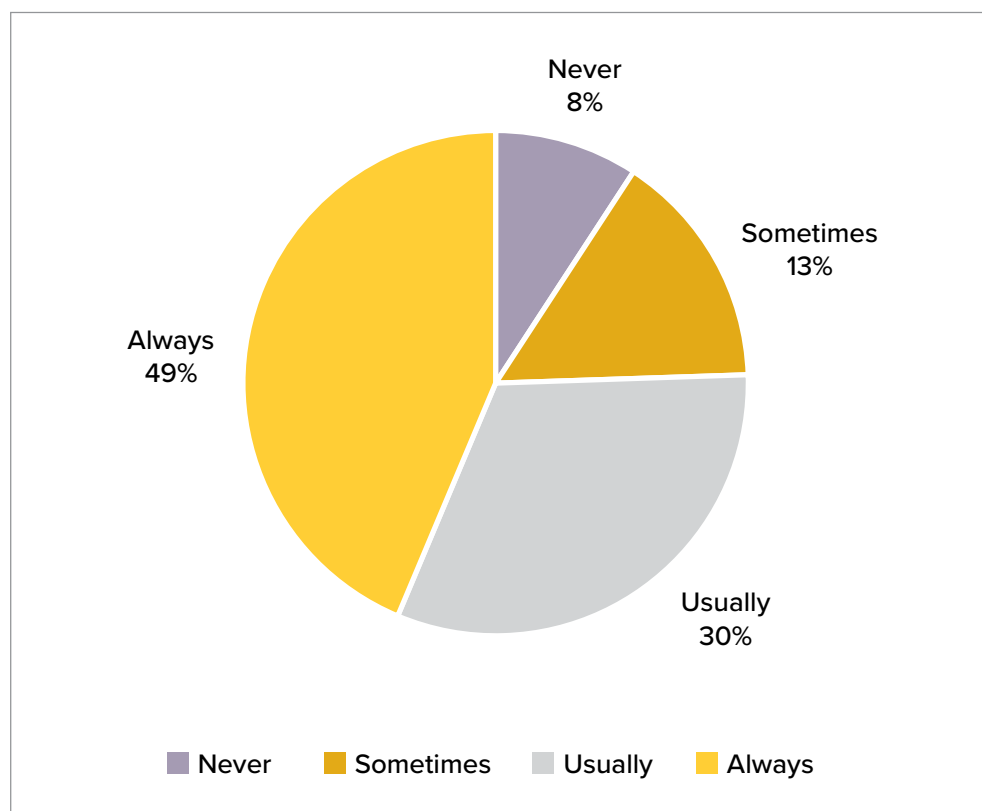


Figure 4-6 See Providers They Needed by Children and Adults

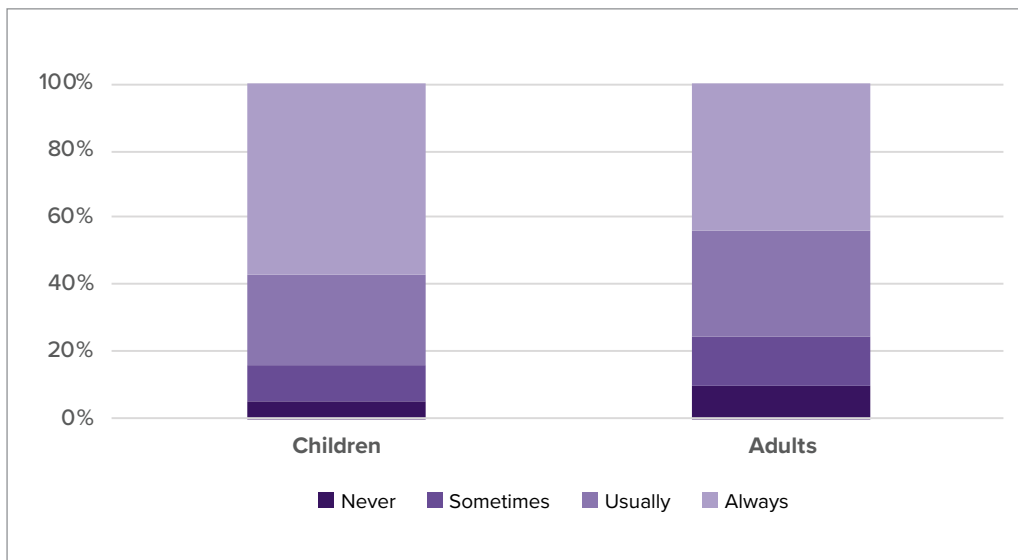


Figure 4-7 See Providers They Needed by Insurance Type

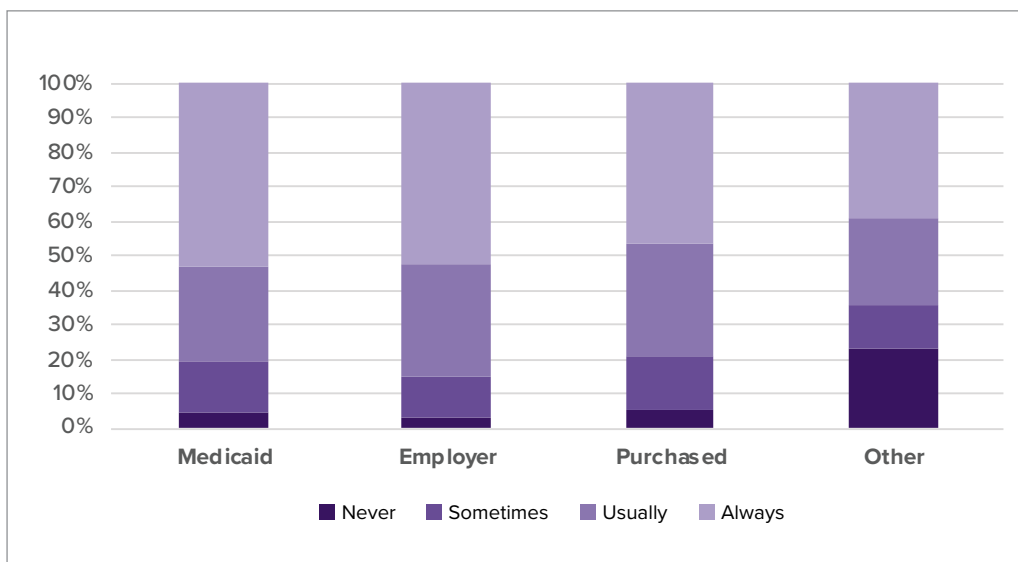
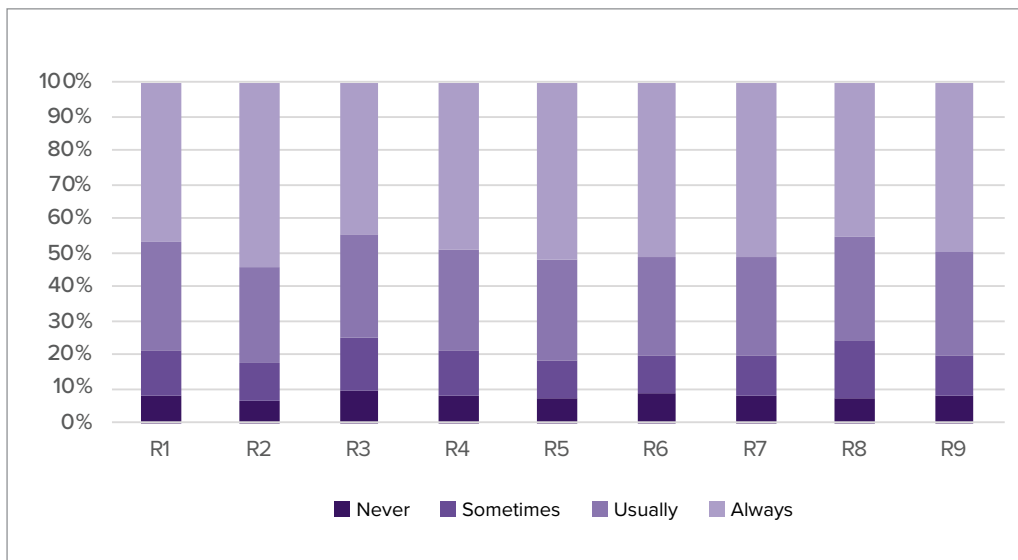


Figure 4-8 See Providers They Needed by Region



Responses to the next question, “Not including health insurance premiums or costs that are covered by insurance, do you pay any money for your health care?”, were split. Approximately 46% of respondents have health costs outside of premiums, while 54% of respondents do not. Children and Medicaid recipients were significantly more likely to respond with no costs, while adults and people with employer insurance are more likely to have other costs. Among those who had other costs, most found costs to be reasonable. Results indicated no substantial differences between children and adults, major insurance types, or regions.

Figure 4-9 Not Including Health Insurance Premiums or Costs that Are Covered by Insurance, Do You Pay any Money for Your Health Care?

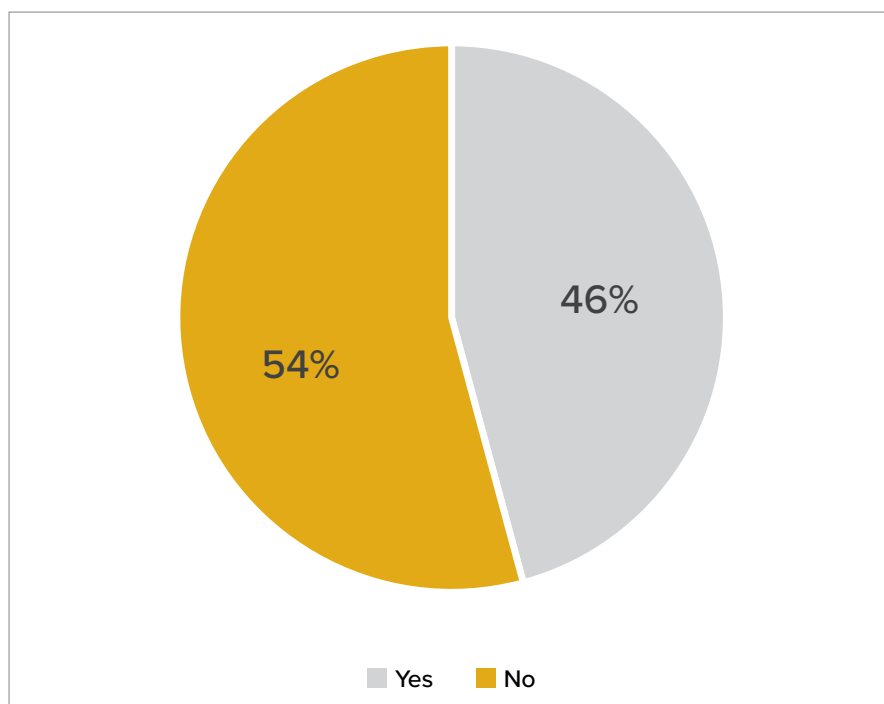


Figure 4-10 How Often Are these Costs Reasonable?

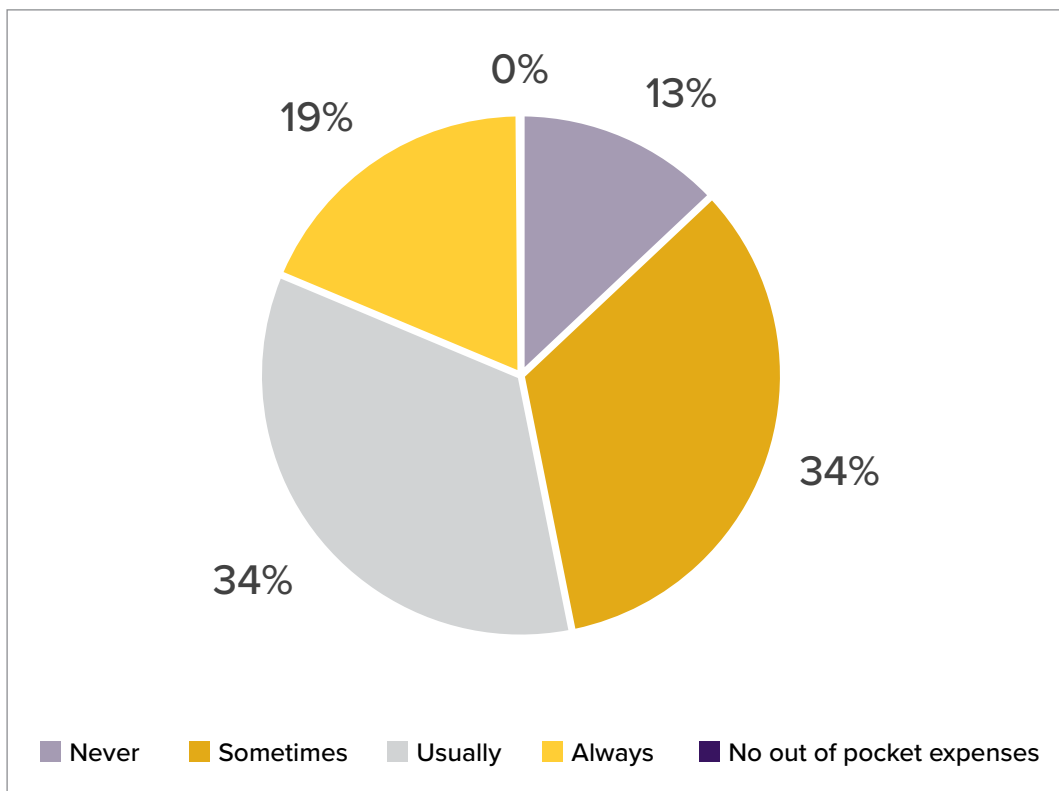


Figure 4-11 Costs Reasonable by Children and Adults

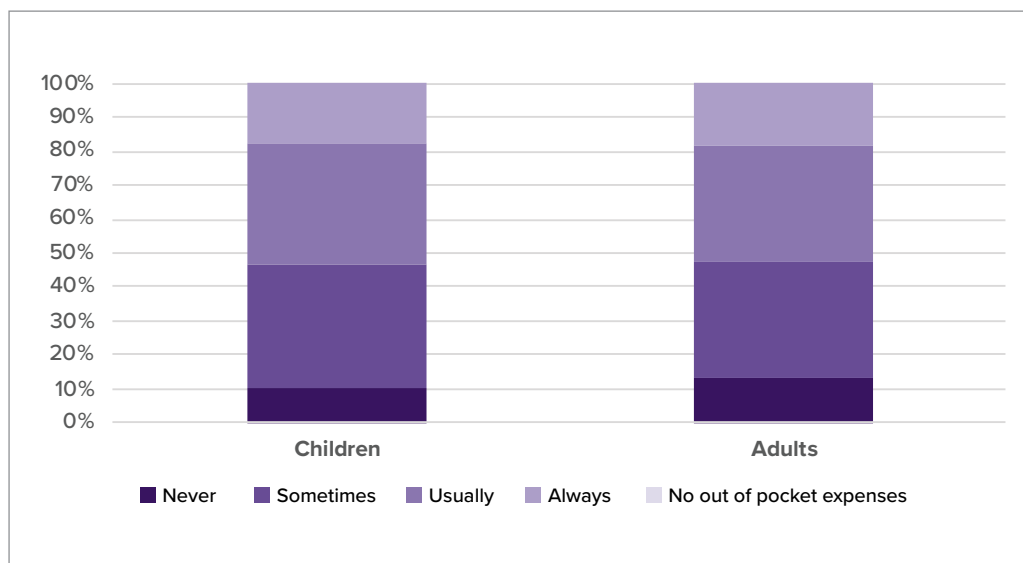


Figure 4-12 Costs Reasonable by Insurance Type

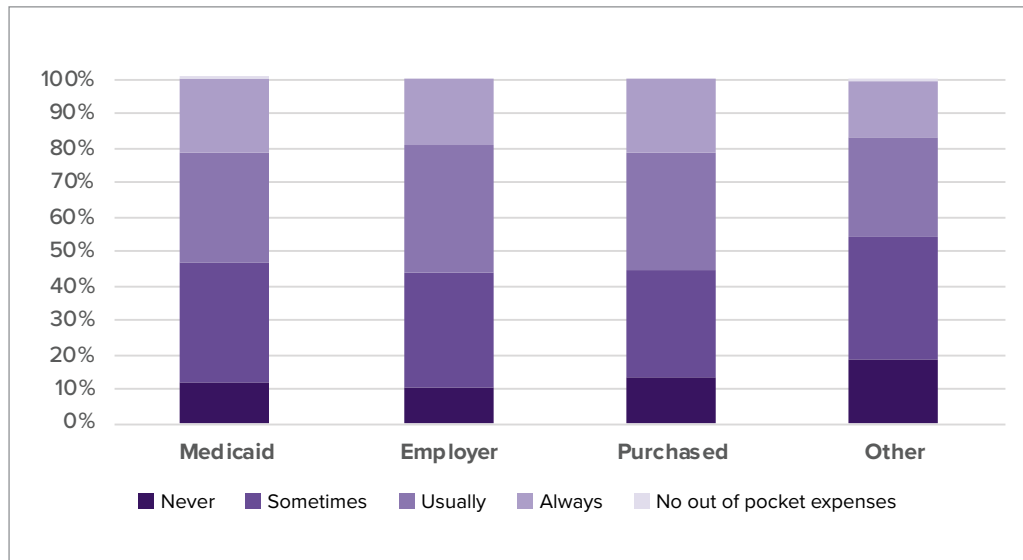
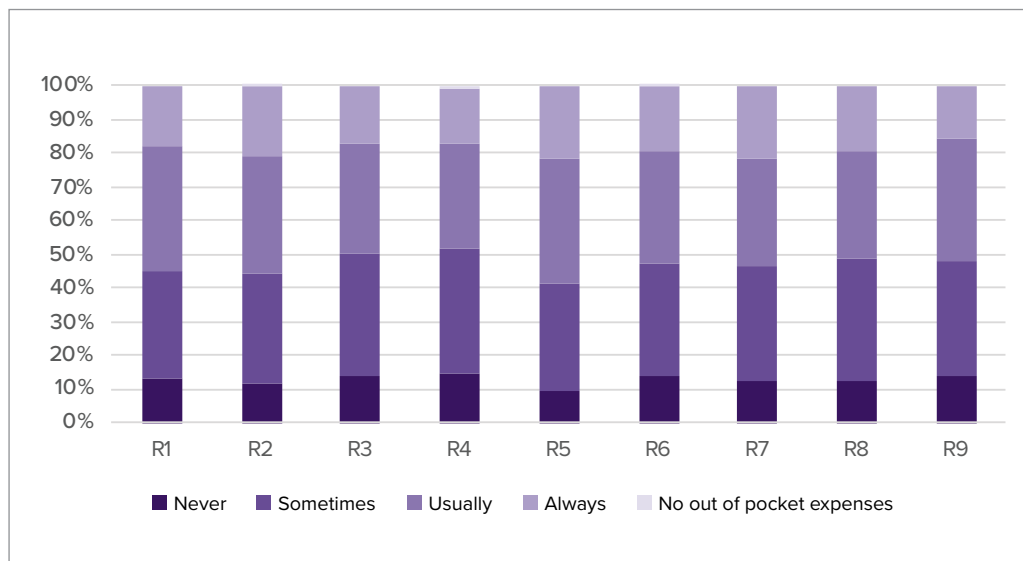


Figure 4-13 Costs Reasonable by Region



Appendix A. Methodology

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

Data was collected over the seven month period 9/3/2019 to 3/30/2020. Collection methods included telephone surveys and online surveys. Surveys took an average of 10 minutes to complete, though with a high variance depending on the number of individuals in the household. The complete survey questions are listed in Appendix B.

The total number of households and households with individuals under age 19 by region are displayed in Table A-1. The total number of individuals is displayed in Table A-2. The average number of individuals per household was 2.8. These counts include the Medicaid subsample.

Table A-1 Household Counts

Region	Households	Households with Individuals Under 19
1	1531	550
2	1211	509
3	948	427
4	771	370
5	581	261
6	654	289
7	992	453
8	660	284
9	1190	553
Total	8538	3696

Table A-2 Individual Counts

Region	Individuals	Individuals Under 19
1	3974	1000
2	3390	917
3	2832	818
4	2286	714
5	1706	486
6	1859	533
7	2817	823
8	1859	546
9	3531	994
Total	24254	6831

Survey data was weighted to reflect the Census Bureau's 2018 American Community Survey (ACS) population estimates based on the following categories: income, age, race, gender, and region. Table A-3 shows the distribution of population across these categories from the raw unweighted survey data and the distribution of the weighted LHS data compared to the 2018 ACS.

Table A-3 Weighting

	LHIS Unweighted	LHIS Weighted	ACS 2018
Income			
Less than \$10,000	12.9%	9.4%	9.4%
\$10-15,000	4.6%	5.9%	5.9%
\$15-35,000	15.6%	23.4%	23.4%
\$35-75,000	23.5%	28.7%	28.7%
\$75-150,000	27.2%	23.4%	23.4%
More than \$100,000	16.2%	9.3%	9.3%
Age			
0-5 years	8.3%	6.6%	6.6%
6-15 years	14.6%	14.7%	14.7%
16-18 years	5.3%	4.0%	4.0%
19-26 years	13.9%	9.3%	9.3%
27-45 years	26.2%	25.0%	25.0%
46-65 years	27.1%	25.0%	25.0%
More than 65 years	4.6%	15.5%	15.5%
Race			
White	67.5%	61.7%	61.7%
Black	23.7%	32.4%	32.4%
Other	8.9%	5.9%	5.9%
Gender			
Male	46.4%	48.9%	48.9%
Female	53.6%	51.1%	51.1%
Region			
New Orleans	16.4%	19.2%	19.2%
Baton Rouge	14.0%	14.6%	14.6%
Houma-Thibodaux	11.7%	8.5%	8.5%
Acadiana	9.4%	13.0%	13.0%
Southwest	7.0%	6.5%	6.5%
Central	7.7%	6.5%	6.5%
Northwest	11.6%	11.5%	11.5%
Northeast	7.7%	7.5%	7.5%
Northshore	14.6%	12.6%	12.6%

Appendix B. Louisiana Health Insurance Survey | 2019

COLOR KEY:

YELLOW: UNIQUE SCENARIOS/WORDINGS FOR EACH HOUSEHOLD MEMBER

GREEN: COMPLEX SKIPS

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

INTRO QUESTIONS

Q: INT01 {Previously HOME}

Hi, my name is _____ and I am calling from the Public Policy Research Lab.

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

Do you have any questions?

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

This study has been approved by the LSU IRB. For questions concerning participant rights, please contact the IRB Chair, Dr. Dennis Landin, 225-578-8692, or irb@lsu.edu. For questions about the survey content, please contact Dek Terrell, 225-578-3785 or Stephen Barnes, 225-578-3783.

May I proceed?

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

Q: INT02 {Previously HOMEB}

Are you sure? We would really appreciate your help.

1. Continue
2. End the call – TERMINATE SURVEY

Q: LANDORC

Have I reached you on a landline or cell phone?

1. Landline – SKIP TO ADLT
2. Cell phone

Q: SAFE

Are you in a safe place to talk?

1. Yes - SKIP TO ADLT
2. No

Q: THANKCEL

We understand, let's set a callback time.

SKIP TO CB

Q: ADLT

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

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

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

Q: ADLTB

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

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

Q: INT03 {Previously *HOMECE*}

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

May I proceed?

1. Yes
2. No – TERMINATE SURVEY

Q: INT04 {Previously *HOMED*}

Are you sure? We would really appreciate your help.

1. Continue
2. End the call – TERMINATE SURVEY

Q: ADLT2

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

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

Q: PLACE

Are you currently a resident of Louisiana?

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

Q: MOD3

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

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

Q: KNOW

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

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

Q: KNOW2

May I speak to the adult who is most knowledgeable?

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

Q: PROCEED

This survey is about your family's healthcare. I will not ask for any personal information that can identify you. You do not have to answer any question you do not want to, and you can end the interview at any time. Any information you give me will be confidential. If you have any questions about the survey, please call Dek Terrell at 225-578-3785, or Dr. Dennis Landin, Institutional Review Board, 225-578-8672, irb@lsu.edu.

May we proceed?

1. Yes - SKIP TO HHLD
2. No

Q: INT05 {Previously HELLO2}

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

1. Yes
2. No – TERMINATE SURVEY

SURVEY BEGINNING

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

Q: HHLD/MEMBER

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

For respondent, show: What is your first name?

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

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

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

Q: NAMCHK

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

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

Q: MISSCHK

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

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

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

Q: AGE

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

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

For respondent, show: What is your age?

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

ENTER AGE
999 FOR AGE CATEGORIES

IF ANS != 999, SKIP TO SEX

Q: AGECAT

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

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

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

Q: SEX

For respondent, show: Are you male or female?

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

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

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

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

Q: MAR

For respondent, show: What is your marital status?

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

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

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

Q: REL *[Not asked about respondent]*

How is XX related to you?

DO NOT READ RESPONSES.

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

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

Q: FAMCHK

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

NAME AGE SEX RELATIONSHIP

Is this correct?

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

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

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

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

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

Q: STUDCHK

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

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

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

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

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

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

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

Q: MARCHK

Is XX married to anyone living there?

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

Q: MARRIAGE

To whom is XX married?

[SHOW HOLD ROSTER]

- 88. DON'T KNOW
- 99. REFUSED

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

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

IF HOUSEHOLD MEMBER IS UNDER 18, ASK DEPENDENT.

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

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

Q: DEPENDENT

Who claims XX as a dependent?

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

[SHOW HHLD ROSTER]

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

AFTER DEPENDENT IS ASKED, SKIP TO NEXT HOUSEHOLD MEMBER

Q: DEPENDENT2

For respondent, show: Did someone claim you as a dependent on their taxes in 2016?

For everyone else, show: Did someone claim XX as a dependent on their taxes in 2016?

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

Q: DEPENDENT3

Who claimed XX?

[SHOW HHOLD ROSTER]

777. Someone who lives outside the household

888. DON'T KNOW

999. REFUSED

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

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

Q: JOINT

Have you filed or will you file a joint tax return with [SPOUSE] for 2016?

1. Yes

2. No

8. DON'T KNOW

9. REFUSED

Q: COVINT

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

Q: COV1

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

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

1. Yes

2. No - SKIP TO COV1D

8. DON'T KNOW - SKIP TO COV1D

9. REFUSED - SKIP TO COV1D

Q: COV1C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV1D

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

INTERVIEWER: THIS INCLUDES COBRA AND RETIREMENT PLANS.

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

1. Yes

2. No - SKIP TO COV2A

8. DON'T KNOW - SKIP TO COV2A

9. REFUSED - SKIP TO COV2A

Q: COV1E

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV2A

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

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

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

Q: COV2C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV3A

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

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

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

Q: COV3C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV4A

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

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

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

Q: COV4C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

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

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

Q: COV5A

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

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

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

Q: COV5B

What is the correct age?

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

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

-----{RANDOMIZE ORDER IN WHICH COV6A1-A4 ARE ASKED.}-----

Q: COV6A1

Are you or anyone who lives there enrolled in a Healthy Louisiana plan?

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

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

Q: COV6A2

Are you or anyone who lives there enrolled in a Bayou Health plan?

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

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

Q: COV6A3

Are you or anyone who lives there enrolled in LaCHIP?

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

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

Q: COV6A4

Are you or anyone who lives there enrolled in a Medicaid plan?

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

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

IF COV6A1 THRU COV6A4 ARE ALL NOT "YES", SKIP TO COV9A

Q: COV6C

Who is enrolled?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

Q: COV9A

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

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

Q: COV9C

Who is covered?

INTERVIEWER: READ SELECTED MEMBER NAMES AND CONFIRM WITH RESPONDENT.

[Select members from HHOLD roster.]

BEGIN ROSTER

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

Q: NOCHECK

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

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

DO NOT READ RESPONSES.

1. No, not covered by any plan
2. Health insurance from a current or past employer/union
3. Health insurance bought on his or her own including the online Marketplace
4. Covered by a plan held by someone who does not live in the household
5. Medicare
6. Healthy Louisiana, Bayou Health, Medicaid, or LaCHIP

7. TRICARE/CHAMPUS/CHAMP-VA, VA, Other Military
8. Other state plan (Please specify – RECORD ANSWER IN NEW QUESTION)
8. DON'T KNOW
9. REFUSED

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

Q: NINSREA

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

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

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

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

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

Q: NINAMT

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

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

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

IF HHOLD MEMBER HAS INSURANCE, ASK CONTCOV

IF HHOLD MEMBER DOES NOT HAVE INSURANCE, ASK UNPLAN

Q: CONTCOV

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

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

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

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

Q: COMMNTH

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

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

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

AFTER ANSWERING COMMNTH, SKIP TO NEXT HHOLD MEMBER

Q: UNPLAN

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

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

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

Q: UNPLANY

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

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

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

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

Q: PREG

Is anyone in the household pregnant?

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

Q: PREG1

And who in the household is pregnant?

[Select members from HHOLD roster.]

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

Q: PGMS3A

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

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

Q: PGMS3B

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

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

Q: PGMS3C

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

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

Q: DELAY

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

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

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

Q: DELAY2

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

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

Q: MED1

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

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

Q: WORKINT

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

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

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

Q: WORK

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

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

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

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

Q: WORK1B

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

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

INTERVIEWERS: READ ONLY IF NECESSARY
Full Time means 30 or more hours per week
Part Time means less than 30 hours per week

NOTE: THIS QUESTION IS ABOUT THE PRIMARY JOB.

1. Full time
2. Part time
8. DON'T KNOW
9. REFUSED

Q: WRK2

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

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

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

Q: OCC

For respondent, show: What is your occupation?

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

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

Q: BEPNUMA

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

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

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

NOTE: This question is about the primary job.

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

Q: BEPNUMB2

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

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

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

Q: PAY1

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

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

INTERVIEWER: REMIND PERSON IF HESITANT THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS.
IF ASKED, INCLUDE OVERTIME, TIPS, BONUSES, AND COMMISSION.
IF ASKED, THIS IS BEFORE TAX.

ENTER (0-9999999), OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

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

Q: HOURLY

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

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

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

Q: PAY2

How much is that?

ENTER (1-999), OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

IF ANS <0 OR > 7.24 SKIP TO LENGT

Q: TIPS

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

ENTER (1-999), OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

Q: LENGT

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

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

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

ENTER (0-12), OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

Q: WORKHRS

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

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

INTERVIEWER: IF PERSON NORMALLY WORKS OVERTIME THEN INCLUDE THOSE HOURS

ENTER (1-80), OR
-8 FOR DON'T KNOW
-9 FOR REFUSED

Q: PAY4

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

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

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

Q: PAY4A

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

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

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

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

IF ASKED, THIS IS BEFORE TAX.

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

IF WRK2 = 1, SKIP TO OTRSCE

Q: SELF {ask only if WRK2=3}

And does that include self-employment?

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

Q: SELFB

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

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

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

Q: OTRSCE

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

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

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

Q: OTRSAMT

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

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

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

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

IF ANS != -7, SKIP TO OTRWEL

Q: OTRAMT

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: OTRWEL

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

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

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

Q: OTRWELAMT

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

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

IF ANS != -7, SKIP TO EMP1

Q: OTRAMT2

Enter annual amount:

ENTER (1-9999999) PER YEAR

SKIP TO EMP1

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

Q: WRK3

For respondent, show: Are you...

For everyone else, show: Is XX...

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

Q: NWI1

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

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

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

IF ANS != -7, SKIP TO NWI2

Q: NWI1A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI2

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

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

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

IF ANS != -7, SKIP TO NWI3

Q: NWI2A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI3

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

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

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

IF ANS != -7, SKIP TO NWI4

Q: NWI3A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI4

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

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

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

IF ANS != -7, SKIP TO NWI5

Q: NWI4A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI5

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

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

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

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

IF ANS = 0 - SKIP TO NEXT HOUSE HOLD MEMBER

IF ANS > 0 - SKIP TO NWI6

Q: NWI5A

Enter annual amount:

ENTER (1-9999999) PER YEAR

Q: NWI6

What source was this money?

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

SKIP TO NEXT HHLD MEMBER

THE FOLLOWING SECTION IS ONLY FOR EMPLOYED HHOLD MEMBERS.

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

Q: EMP1

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

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

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

Q: EMP2

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

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

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

Q: EMP3

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

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

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

1. Employee coverage only

- 2. Family coverage
- 8. DON'T KNOW
- 9. REFUSED

Q: EMP4

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

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

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

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

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

Q: EMP5

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

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

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

Q: WHY1

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

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

INTERVIEWER: READ EACH ONE AND INDICATE ALL THAT APPLY

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

SKIP TO NEXT HHOLD MEMBER

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

Q: PLNCHIL

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

- 1. Yes - SKIP TO PREM2
- 2. No, not all of the children are covered

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

Q: WHY2

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

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

INTERVIEWER: READ EACH ONE AND INDICATE ALL THAT APPLY

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

IF EMP5 = 2, SKIP TO PREM2

Q: PREM1 *{for employee coverage only}*

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

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

Your best guess is fine.

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

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

SKIP TO PREM3

Q: PREM2 *{for family coverage}*

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

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

Your best guess is fine.

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

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

Q: PREM3

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

- 1. Very confident, I looked at the pay stub

2. Confident
3. Somewhat confident
4. Not confident at all
8. DON'T KNOW
9. REFUSED

Q: PREM4

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

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

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

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

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

Q: MP1

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

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

Q: MP2

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

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

Q: MP3

Who from this list is covered by that plan?

[Select members from HHOLD roster.]

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

OPH1 through OPH4 asked only about covered individuals.

Q: OPH1

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

Would you say never, sometimes, usually, always?

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

Would you say never, sometimes, usually, always?

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

Q: OPH2

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

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

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

Q: OPH3

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

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

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

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

Q: OPH4

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

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

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

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

Q: M1

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

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

Q: M2

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

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

Q: M3

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

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

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

{EDUCAT ASKED FOR HHOLD MEMBERS 18 AND OLDER ONLY}

Q: EDUCAT

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

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

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

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

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

{RACE ASKED FOR HHOLD MEMBERS 18 AND OLDER ONLY}

Q: RACE

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

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

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

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

Q: IMIG1

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

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

Q: IMIG2

Who was born outside of the United States?

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

[Select members from HHOLD roster.]

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

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

Q: CITIZEN1 {adults only}

Is XX a citizen of the United States?

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

Q: CIT1A {adults only}

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

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

Q: CIT1B {adults only}

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

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

Q: CIT1C {adults only}

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

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

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

Q: HHINCOME

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

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

Q: INCNT

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

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

Q: ZIPCD

What is your Zip Code?

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

Q: PARISH

What is the name of the parish where you live?

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

- 888. DON'T KNOW
- 999. REFUSED

Q: LABORN

What state were you born in?

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

Q: PH1

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

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

Q: PH2

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

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

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

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

Q: OTHPHN

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

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

Q: OTHPHN2

How many?

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

Q: _WIRE1 {Not delivered}

Does anyone in the household own a cell phone?

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

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

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

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

SKIP TO HLTHIMP

Q: OTHPHNC

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

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

Q: OTHPHN2C

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

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

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

Q: OTHPHN3C

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

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

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

Q: HLTHIMP

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

INTERVIEWER: RECORD ANSWER WORD FOR WORD AS CLOSELY AS POSSIBLE

Q: CALLBACK

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

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

Q: CALLBAC1

What is your Full Name?

Q: CALLBAC2

What Phone Number we can call you at?

NUMBER CALLED: \$N

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

Q: INT99 {Previously THANKYOU}

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

Q: INT98 {Previously THANKC}

Thank you for your time.

