Appendix A

Health Insurance Literacy Survey

Your participation is voluntary and refusal to participate will not result in any penalty or loss of benefits to which you are otherwise entitled. You may discontinue participation at any time. There are no known risks from participation. Once the research is completed, you may be able to view the summary findings.

Q1 Birth Year: __________
Q2 Birth Month: __________
Q3 Gender
☐ Male
☐ Female
☐ Decline response
Q4 Ethnicity
☐ Hispanic, Latino, or Spanish origin
☐ Non-Hispanic
Q5 Race
☐ White
☐ Black or African American
☐ Asian
☐ American Indian or Alaska Native
☐ Mixed Race
☐ Other (please specify) _____________________________
Q6 Level of Study
☐ Freshman
☐ Sophomore
☐ Junior
☐ Senior
☐ Graduate Student
☐ Faculty
☐ Other _____________________________
Q7 Major (and minor, if applicable) _____________________________
Q8 Yearly Income
☐ Less than $25,000
☐ $25,000 to $49,000
☐ $50,000 to $74,999
☐ $75,000 to $99,999
☐ $100,000 or greater
Q9 Do you have health insurance?
☐ Yes
Q10 What type of health insurance do you have?
☐ PPO
☐ HMO
☐ Medicaid/CHIP
☐ Tricare/VA
☐ Medicare
☐ Not sure/No insurance
☐ Other (please specify) ______________________________________

Q11 Do you have health insurance through your parents?
☐ Yes
☐ No

Q12 In the past year, how frequently did you visit a primary care physician?
☐ None in the past
☐ Once
☐ About two times
☐ 3-4 times
☐ 5 or more times

Q13 In the past year, what type(s) of healthcare services did you use? (Check all that apply)
☐ Preventative/Primary Care
☐ Specialist (please specify)
☐ Urgent care/stand-alone clinics
☐ Inpatient
☐ Emergency room
☐ Rehabilitation (Physical Therapy, Occupational Therapy, Speech Therapy)
☐ None

Q14 Please specify specialty used ______________________________

Q15 On a scale of 1-7 where 1 is not very confident, how confident are you that…
You know where to go for help if you have trouble affording health insurance outside of an employer
You know how to estimate what you would have to pay for your healthcare needs in the next year, not including emergencies
You know what questions to ask so you can choose the best health plan for you
You know where to find information you need to choose a health plan if you were not offered insurance through an employer
You understand health insurance terms
You would choose the health plan that is best for
Q16  On a scale of 1-7 where 1 is very unlikely and 7 is very likely, how likely are you to…

<table>
<thead>
<tr>
<th>Find out if the plan covers unexpected costs such as hospital stays</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understand what you would have to pay for emergency department visits</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Understand what you would have to pay for specialist visits</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Understand what you would have to pay for prescription drugs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Find out if you have to meet a deductible for health care services</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Look to see what doctors and hospitals are covered in each plan</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

Q17  On a scale of 1-7 where 1 is not very confident and 7 is very confident, how confident are you that…

| You know what to do if your health plan refuses to pay for service you think should be covered | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| You know how to figure out your share of the cost of care after the health plan pays their share | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| You know what questions to ask the health plan if you have a coverage problem | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| You know most of the things you need to know about using health insurance | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| You know how to find out about what is not covered before you receive a healthcare service | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Q18  On a scale of 1-7 where 1 is very unlikely and 7 is very likely, how likely are you to…

| Look to member services to tell you what medical services your health plan covers | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Look into what your health plan will cover before you get health care services | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Review the statements you get from your health plan showing what you and what they paid for a service | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Find out if a doctor is in-network before you see him/her | 1 | 2 | 3 | 4 | 5 | 6 | 7 |