

Poll Questions

January/February 2019

Health Insurance Decision-Making Near Retirement

Questions were answered by respondents age 50-64.



Q1. What type(s) of health insurance do you currently have?

1. Insurance provided through own or someone else's employer
2. Individual private insurance including exchange plans
3. Medicare
4. Medicare Advantage or supplemental plan
5. Retiree health plan
6. Medicaid, Medical Assistance or any government plan for people with low income or a disability
7. VA/CHAMPVA
8. Military health care (TRICARE)
9. Other
10. None - have no health insurance of any kind

Q2. Will you make a change to the health insurance plan you will have in 2019?

1. Yes, because I want to
2. Yes, because I have to
3. No
4. Thinking about it
5. Already changed my plan, because I wanted to
6. Already changed my plan, because I had to

Q3. In the past year, have you reviewed information about different health insurance options?

1. Yes
2. No

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If Q3 = 1

Q4. Where did you get information from? Select all that apply

1. Employer
2. Family or friends
3. Health insurance company
4. Health insurance advocate, counselor, or expert
5. Internet
6. State and/or federal government
7. Other

Q5. In the past year, have you:

	Yes	No
Thought about going without health insurance		
Decided to go without health insurance		
Kept a job specifically to have health insurance through your employer		
Delayed or considered delaying retirement specifically to have health insurance through your employer		
Looked closely at what your health insurance covers related to what you need		

Q6. Did you have a medical procedure you needed in 2018 in case it is not covered next year?

1. Yes
2. No

Q7. In the last year, have you not gotten medical care because of how much it would cost you?

1. Yes
2. No

Q8. Are there any medical procedures you are waiting to get until you change your health insurance plan?

1. Yes
2. No
3. Don't know

Q9. Are there any medical procedures you are waiting to get until you have Medicare coverage?

1. Yes
2. No
3. Don't know

If Q8 = 1 or Q9 = 1

Q10. Why are you waiting?

1. So the procedure will be covered by insurance
2. To be able to go to specific doctor
3. So the cost is lower
4. Other

Poll Questions

Q11. Please rate your confidence with the following:

	Very confident	Moderately confident	Slightly confident	Not at all confident
Understanding health insurance terms (such as premium, copay, and deductible).				
Finding out what is covered by your health plan before you receive a health care service.				
Finding out your out of pocket costs before you receive a health care service.				
Being able to afford the cost of your health insurance and out of pocket costs over the next year.				
Being able to afford the cost of your health insurance and out of pocket costs when you retire.				

Q12. How closely do you follow news about possible changes to the Affordable Care Act, Medicaid or Medicare?

1. Very closely
2. Somewhat closely
3. Not very closely
4. Not at all

Q13. How concerned are you about potential changes to your health insurance coverage due to changes in federal policies?

1. Very concerned
2. Somewhat concerned
3. Not very concerned
4. Not at all concerned

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