



ALL RESPONDENTS

Q1. Below is a list of different kinds of health insurance. **Which of the following is your primary source of insurance coverage?**

1. Health insurance through your or someone else's employer or union
2. Medicare, a government plan that pays health care bills for people aged 65 or older and for some people with disabilities
3. Medicaid or any other state medical assistance plan for those with lower incomes
4. Health insurance that you bought through a state or federal individual marketplace/exchange
5. Veteran's Affairs (VA), Department of Defense, or other military programs
6. Health insurance from some other source
7. I do not have any health care insurance/coverage

If Q1 = 1 or 4

Q2. **Are you the only one covered under your health insurance plan, or is there at least one other person covered?**

1. Just me
2. Me and at least one other person

If (Q1 = 1 or 4) AND (Q2 = 1 or 2)

Q3. A deductible is the amount of money you have to pay before your health insurance will pay for many health care services. This is different than what you pay to your insurance company every month (i.e., the "premium"). **Is the annual deductible for medical care for your plan less than [\$1,400 for yourself or \$2,800 for two or more persons] or more?**

When answering this question do not think about any separate deductibles you might have for prescription drugs, hospitalization, or out-of-network care.

1. Less than [\$1,400 or \$2,800]
2. More than [\$1,400 or \$2,800]
3. Do not know



If Q3 = 2

Q4. A Health Savings Account (HSA) is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. Individuals or employers can contribute pre-tax dollars to the account, and money withdrawn for qualified medical expenses is never taxed. Unlike a Flexible Spending Account (FSA), contributions to HSAs roll over from year to year. To qualify for an HSA you must have a high-deductible health plan, which is currently defined as a health plan with a minimum deductible of \$1,400 for an individual or \$2,800 for a family. **Do you currently have a Health Savings Account (HSA)?**

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

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Q5. A Flexible Spending Account (FSA) is a type of savings account offered by some employers to allow employees to set aside pre-tax dollars of their own money to use throughout the year to reimburse themselves for their out-of-pocket health care expenses. With a Flexible Spending Account (FSA), any money remaining in the account at the end of the year (with a short grace period) is forfeited. **Do you currently have a Flexible Spending Account (FSA)?**

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

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Q6. Health Reimbursement Arrangements (HRAs) are employer-funded group health plans from which employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year. Unused amounts may be rolled over to be used in subsequent years. The employer funds and owns the arrangement. Health Reimbursement Arrangements are sometimes called Health Reimbursement Accounts. **Do you currently have a Health Reimbursement Arrangement (HRA)?**

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

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Q7. In the past 12 months did you put aside money to pay for health care, before you needed it, in any of the following?

	1. Yes	2. No
a. Health Savings Account (HSA)		
b. Flexible Spending Account (FSA)		
c. Personal bank account		

If Q7 = 2 for all

Q8. What were the reasons you did not put aside money in the past 12 months to pay for health care before you needed it? Select all that apply.

1. Didn't need any health care services
2. Didn't think about it
3. Couldn't afford to
4. Already had enough savings to pay for health care I might need
5. Other

If Q7 = 1 for any a–c

Q9. About how much money in total did you put aside in the past 12 months to pay for health care before you needed it?

1. Less than \$1,000
2. \$1,000 to \$1,999
3. \$2,000 or more
4. Don't know

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Q10. As of right now, how confident are you that you have enough money to pay for health care you may need in the next year?

1. Very confident
2. Somewhat confident
3. Not at all confident

Data Source and Methods

This National Poll on Healthy Aging report presents findings from a nationally representative household survey conducted exclusively by Ipsos Public Affairs, LLC (“Ipsos”) for the University of Michigan’s Institute for Healthcare Policy and Innovation. National Poll on Healthy Aging surveys are conducted by recruiting from Ipsos KnowledgePanel®, the largest national, probability-based panel in the U.S.

This survey module was administered online in January 2021 to a randomly selected, stratified group of older adults age 50–80 (n=2,023). The sample was subsequently weighted to reflect population figures from the U.S. Census Bureau.

The completion rate was 78% among panel members contacted to participate. The margin of error is ±1 to 3 percentage points for questions asked of the full sample and higher among subgroups.

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Q11. During the past 12 months...

	Yes	No
Have you delayed seeking medical care because of worry about the cost?		
Was there any time when you needed medical care but did not get it because you couldn't afford it?		
Did you have problems paying any medical, dental, or other health care bills?		

National Poll on Healthy Aging Team

- Preeti Malani, MD, MSJ, MS**, Director
- Jeffrey Kullgren, MD, MS, MPH**, Associate Director
- Erica Solway, PhD, MPH, MSW**, Associate Director
- A. Mark Fendrick, MD**, Faculty Collaborator
- Dianne Singer, MPH**, Production Manager
- Matthias Kirch, MS**, Data Analyst

The Regents of the University of Michigan

- Jordan B. Acker, Huntington Woods
- Michael J. Behm, Grand Blanc
- Mark J. Bernstein, Ann Arbor
- Paul W. Brown, Ann Arbor
- Sarah Hubbard, Okemos
- Denise Ilitch, Bingham Farms
- Ron Weiser, Ann Arbor
- Katherine E. White, Ann Arbor
- Mark S. Schlissel (ex officio)

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