

# HEALTH AND RETIREMENT SURVEY— WAVE I

For Office Use Only

Project 103 (466308)  
Study Phase Code: 5  
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The University of Michigan  
Survey Research Center  
Institute for Social Research  
Ann Arbor, MI 48106

1. Interviewer's Label

2. SAMPLE ID:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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3. RELEASE #:

<input type="text"/>
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4. HOUSEHOLD ID#:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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5. This Iw No.:

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# MODULE J



Release 2 Module J: Health Risks

J0. EXACT TIME NOW:

We would like to ask a few questions about various health events in the future. We are particularly interested in whether you think you [or your [husband/wife/partner]] will need additional health insurance coverage, and what you think it might cost.

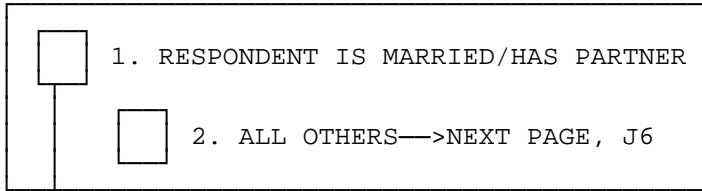
J1. On a scale where 0 equals absolutely no chance and 10 equals absolutely certain, what do you think are the chances that you will need long-term care in a nursing home at some point during your lifetime?

00	01	02	03	04	05	06	07	08	09	10
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ABSOLUTELY  
NO CHANCE

ABSOLUTELY  
CERTAIN

J2. INTERVIEWER CHECKPOINT



V

J3. And what are the chances that your (husband/wife/partner) will need long-term care in a nursing home at some point during their lifetime?

00	01	02	03	04	05	06	07	08	09	10
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ABSOLUTELY  
NO CHANCE

ABSOLUTELY  
CERTAIN

J4. What do you think are the chances that your (husband/wife/partner) will live to be age 75?

00	01	02	03	04	05	06	07	08	09	10
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ABSOLUTELY  
NO CHANCE

ABSOLUTELY  
CERTAIN

NEXT PAGE, J6

J5. And what are the chances that (he/she) will live to be age 85?

00	01	02	03	04	05	06	07	08	09	10
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ABSOLUTELY  
NO CHANCE

ABSOLUTELY  
CERTAIN

**2**

J6. When you reach age 65, do you expect to have medical care insurance provided by your [or your (husband's/wife's/partner's)] employer or former employer?

1. YES       5. NO →GO TO J8

J7. Will that insurance cover all, some, or none of the costs of:

	1. ALL	3. SOME	5. NONE
a. Doctors' visits?			
b. Hospital stays?			
c. Prescription drugs?			
d. Home health care (where a registered nurse comes to your home)?			<input type="checkbox"/>
e. Long-term care in a nursing home (not a hospital)?			<input type="checkbox"/>

J8. Medicare is a federal health insurance program available to most people who are 65 years of age or older, and to some disabled persons. Does Medicare cover all, some, or none of the costs of:

	1. ALL	3. SOME	5. NONE	8. DK	J9. IWER: CHECK IF R MENTIONS MEDICARE PART A OR B
a. Doctors' visits?					<input type="checkbox"/> A <input type="checkbox"/> B
b. Hospital stays?					<input type="checkbox"/> A <input type="checkbox"/> B
c. Prescription drugs?					<input type="checkbox"/> A <input type="checkbox"/> B
d. Home health care (where a registered nurse comes to your home)?			<input type="checkbox"/>		<input type="checkbox"/> A <input type="checkbox"/> B
e. Long-term care in a nursing home (not a hospital)?			<input type="checkbox"/>		<input type="checkbox"/> A <input type="checkbox"/> B

J10. INTERVIEWER CHECKPOINT

SEE J6 AND J8 ON FACING PAGE

1. "NO" AT J6 AND "NONE" AT J8d OR J8e

2. ALL OTHERS—>GO TO J10a

V  
CIRCLE ITEMS d OR e BELOW IF MARKED "NONE" IN J8; ASK J11, J12 FOR EACH CIRCLED ITEM.

**J10a.** INTERVIEWER CHECKPOINT

SEE J7 AND J8 ON FACING PAGE

1. ITEMS d OR e MARKED "NONE" IN **BOTH** J7 AND J8

2. ALL OTHERS—>NEXT PAGE, J13

V  
CIRCLE ITEMS d OR e BELOW IF MARKED "NONE" IN BOTH J7 AND J8; ASK J11, J12 FOR EACH CIRCLED ITEM.

ITEMS	J11. Is private insurance available to cover the cost of (ITEM) that (your insurance and) Medicare will not pay for?	J12. What is your best guess as to the monthly cost of a private insurance policy that would cover the complete cost of (ITEM)?
d. Home health care.	<input type="checkbox"/> 1. YES —> <input type="checkbox"/> 5. NO —> <input type="checkbox"/> 8. DON'T KNOW —> V	\$ <input type="checkbox"/> X98. DON'T KNOW <input type="checkbox"/> X97. VERY EXPENSIVE
e. Long-term care in a nursing home.	<input type="checkbox"/> 1. YES —> <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DON'T KNOW	\$ <input type="checkbox"/> X98. DON'T KNOW <input type="checkbox"/> X97. VERY EXPENSIVE

**4**

J13. Medicaid is a state and Federal government health care program available to people with limited income and assets. Does Medicaid cover all, some, or none of the costs of: [IWER: MEDICAID IS CALLED MEDI-CAL IN CALIFORNIA.]

	1. ALL	3. SOME	5. NONE	8. DK
a. Doctors' visits?				
b. Hospital stays?				
c. Prescription drugs?				
d. Home health care (where a registered nurse comes to your home)?				
e. Long-term care in a nursing home (not a hospital)?				

J14. Do you expect that you will be eligible for Medicaid benefits after you reach the age of 65?

1. YES	5. NO	6. ALREADY 65	7. ALREADY COVERED BY MEDICAID	8. DON'T KNOW
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J15. Various proposals have been advanced by the Congress and the President to increase health insurance coverage for American citizens. Could you tell me which of the following you are in favor of, which you oppose, and which you are neutral about?

	FAVOR (1)	OPPOSE (5)	NEUTRAL (3)
a. A national health insurance program in which all Americans are covered by health insurance, and the costs are paid by tax dollars. (Do you favor this, oppose this, or are you neutral?)			
b. Extension of Medicare to cover all costs of nursing home care as well as home health care, with Medicare recipients paying the full cost in the form of additional fees proportional to income.			
c. A government subsidy from general tax revenues to make the cost of nursing home insurance more affordable to the average citizen.			
d. A plan in which health insurance premiums can be deducted from or taken as a credit against income taxes, thus lowering the cost of health insurance.			

J16. EXACT TIME NOW:

**TURN TO COVERSHEET, P. 4**