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**The New York Times**



**Topline**

***Kaiser Family Foundation/New York Times Medical Bills Survey***

**January 2016**

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## METHODOLOGY

The Kaiser Family Foundation/New York Times Medical Bills Survey is based on interviews with a probability-based sample of 2,575 respondents between the ages of 18 and 64 conducted August 28 through September 28, 2015. Interviews were administered online and by telephone in English and Spanish, including a longer interview with 1,204 adults who reported problems paying household medical bills in the past 12 months and a shorter comparison survey with 1,371 who did not report such problems.

Teams from the Foundation and The Times worked together to develop the questionnaire and analyze the data, and both organizations contributed financing for the survey. Each organization is solely responsible for its content.

NORC at the University of Chicago conducted sampling, interviewing, and tabulation for the survey using the AmeriSpeak Panel, a representative panel of adults age 18 and over living in the United States. AmeriSpeak Panel members are recruited through probability sampling methods using the NORC National Sample Frame, an address-based sampling frame. Panel members who do not have internet access complete surveys via telephone, and internet users complete surveys via the web (for the current survey, 619 respondents completed via phone and 1,956 via web).<sup>1</sup>

The combined results have been weighted to adjust for the fact that not all survey respondents were selected with the same probability, to address the implications of sample design, and to account for systematic nonresponse along known population parameters. The first weighting stage addressed differences in probability of selection for the AmeriSpeak Panel and to account for differential nonresponse to the AmeriSpeak screening interview. At this stage, an adjustment was also made to account for the undersampling of panelists who did not report problems paying household medical bills and to account for differential nonresponse to the survey screening interview.

In the second weighting stage, the sample was adjusted to match known demographic distributions of the U.S. population ages 18-64 by age, gender, education, race/ethnicity, Census region, and household income. Demographic weighting parameters were based on the U.S. Census Bureau's 2015 March Supplement to the Current Population Survey.

The margin of sampling error including the design effect for the full sample is plus or minus 3 percentage points. All statistical tests of significance account for the effect of weighting. Numbers of respondents and margin of sampling error for key subgroups are shown in the table below. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margins of sampling error for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

Group	N (unweighted)	M.O.S.E.
Total adults ages 18-64	2,575	±3 percentage points
Problems paying household medical bills past 12 months	1,204	±4 percentage points
No problems paying household medical bills past 12 months	1,371	±4 percentage points

Kaiser Family Foundation public opinion and survey research and NORC at the University of Chicago are both charter members of the [Transparency Initiative](#) of the American Association for Public Opinion Research.

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<sup>1</sup> More details on NORC's AmeriSpeak panel, including sample frame and recruitment methods, can be found at <http://www.norc.org/Research/Capabilities/Pages/amerispeak.aspx>.

**Notes for reading the topline:**

- All questions were asked of adults ages 18-64 who had problems paying medical bills in the past 12 months, unless otherwise noted
- Question wording shown is for web mode; for some questions phone wording varied slightly
- Questions were asked in the order shown here; question numbers may not be sequential
- (VOL) indicates that a response was volunteered by the respondent, not offered as an explicit option
- Values less than 0.5% are indicated by an asterisk (\*)

*Asked of all adults ages 18-64*

**Q1. How would you describe your household's financial situation?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Live comfortably	8	35	28
Meet your basic expenses with a little left over for extras	31	41	38
Just meet your basic expenses	43	18	24
Don't have enough to meet basic expenses	18	6	9
Don't know (VOL.)	1	*	*
Refused (VOL.)	-	*	*
Skipped on web	-	*	*
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

*Asked of all adults ages 18-64*

**Q2. In the past 12 months, did you or anyone in your household have problems paying or an inability to pay any medical bills, such as bills for doctors, dentists, medication, or home care?**

**Please include any bills you have had problems paying over the past 12 months, even if the initial bill was incurred more than 12 months ago.**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Yes	100	-	26
No	-	100	74
Don't know (VOL.)	-	*	*
Refused (VOL.)	-	-	-
Skipped on web	-	-	-
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

**Q3. Overall, how much of an impact have these medical bills had on you and your family?**

	Those with medical bill problems
A major impact	44
A minor impact	47
No real impact	7
Don't know (VOL.)	*
Refused (VOL.)	-
Skipped on web	2
<i>N=</i>	<i>1,204</i>

**Q4. Thinking about your most recent problem with medical bills, would you say this was first time you had such a problem, or have you had problems paying medical bills before that?**

	Those with medical bill problems
This is the first time you have had such a problem	36
This is not the first time you have had such problems	60
Don't know (VOL.)	1
Refused (VOL.)	-
Skipped on web	2
<i>N</i> =	1,204

**Q5. In addition to problems paying medical bills, have you also had problems paying other types of bills in the past 12 months, or not?**

	Those with medical bill problems
Yes, I had problems paying other types of bills in the past 12 months	66
No, I did not have problems paying other types of bills in the past 12 months	31
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	2
<i>N</i> =	1,204

*If "Yes" in Q5*

**Q6. Did your problems paying other types of bills start as a result of your medical bills, or for some other reason?**

	Those with medical bill problems
Yes, my problems started as a result of my medical bills	29
No, my problems did NOT start as a result of my medical bills	70
Don't know (VOL.)	*
Refused (VOL.)	-
Skipped on web	*
<i>N</i> =	835

**Q7. What was the TOTAL amount owed for the medical bills you’ve had problems paying?**

Please estimate the total amount that you or a family member personally owed for medical bills, not including any amount paid for by health insurance. Please include the total amount that was owed, even if you have paid off part of that amount.

*If “\$10,000 or more,” “Don’t know/not sure,” “Refused,” or “Skipped on web” in Q7*

**Q8. Can you provide a ballpark estimate of the total amount you owed?**

	Those with medical bill problems
Less than \$500	10
\$500 to less than \$1,000	14
\$1,000 to less than \$2,500	19
\$2,500 to less than \$5,000	24
\$5,000 to less than \$10,000	18
\$10,000 or more	13
Don’t know/not sure	2
Refused (VOL.)	-
Skipped on web	*

N=

1,204

**Q15. Now, thinking about ALL of the medical bills that you’ve had problems paying in the past 12 months, did these bills include each of the following, or not?**

*If not “Yes” in all Q15A-J or if “Yes” in Q15J*

**Q15\_1. Can you briefly describe the type of medical services that led to these bills?**

Those with medical bill problems	Yes	No	Don’t know (VOL.)	Refused (VOL.)	Skipped on web
a. Doctor visits	65	29	-	-	7
b. Hospitalization	49	44	*	-	7
c. Emergency room	61	33	*	-	6
d. Outpatient services	49	43	*	-	8
e. Lab fees	64	30	*	-	6
f. Diagnostic tests, such as X-rays or MRIs	65	27	1	-	8
g. Prescription drugs	52	38	*	-	10
h. Nursing home or long-term care services	4	84	*	-	13
i. Dental care	41	49	*	-	9
j. Some other type of medical service	15	74	*	-	11

N=

1,204

**Q15. Now, thinking about ALL of the medical bills that you've had problems paying in the past 12 months, did these bills include each of the following, or not?**

**Q16. Which of these represents the largest share of the bills you had problems paying?**

*Asked of those who answered "yes" to more than one item in Q15. Percentages shown based on total, including those who answered yes to only one item.*

**Q15/Q16 COMBINED SOLE OR MAIN TYPE OF MEDICAL BILLS**

	Those with medical bill problems
Emergency room	21
Hospitalization	20
Dental care	12
Diagnostic tests, such as X-rays or MRIs	11
Doctor visits	9
Outpatient services	6
Prescription drugs	5
Lab fees	4
Nursing home or long-term care services	1
Some other type of medical service	8
Unknown (don't know, refused, skipped on web)	1

N= 1,204

**Q9. Thinking about all of the medical bills you've had problems paying in the past 12 months, were these bills for...**

Those with medical bill problems	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Your own medical care	73	25	-	-	2
b. Your spouse or partner's medical care	33	63	-	-	4
c. Your child's medical care	25	70	-	-	5
d. Another family member's medical care	10	85	-	-	6

N= 1,204

**Q9. Thinking about all of the medical bills you've had problems paying in the past 12 months, were these bills for...**

**Q10. Which of these represents the largest share of the bills you had problems paying?**

*Asked of those who answered "yes" to more than one item in Q9. Percentages shown based on total, including those who answered yes to only one item.*

**Q9/Q10 COMBINED SOLE OR MAIN TYPE OF MEDICAL BILLS**

	Those with medical bill problems
Bills for your own medical care	59
Bills for your spouse or partner's medical care	18
Bills for your child's medical care	12
Bills for your family member's medical care	11
No, Don't know, Refused, or skipped all items in Q9	-
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	-
<i>N=</i>	<i>1,204</i>

**For the following questions we'd like you to think about the bills for [your/your spouse's/your child's/your family member's] medical care. (Language in brackets inserted based on response to Q9/Q10)**

*Asked if largest portion of bills were for a spouse or partner, a child, or another family member in Q10, or if only had bills for a spouse or partner, a child, or another family member in Q9 [note: parallel question about respondent's health status asked at end of questionnaire]*

**QHS001Fam. In general, how would you rate [your spouse's/your child's/your family member's] OVERALL health?**

	Those with medical bill problems
Excellent	13
Very good	27
Good	31
Fair	23
Poor	7
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	-
<i>N=</i>	<i>405</i>

Asked if largest portion of bills were for spouse or partner, a child, or other family member in Q10, or if only had bills for a spouse or partner, a child, or another family member in Q9 [note: parallel question about respondent's disability status asked at end of questionnaire]

**QDisableFam. Does any disability, handicap, or chronic illness keep [your spouse/your child/your family member] from participating fully in work, school, housework, or other activities?**

	Those with medical bill problems
Yes	29
No	71
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	*
N=	405

Asked if largest portion of bills were for a spouse or partner, a child, or another family member in Q10, or if only had bills for a spouse or partner, a child, or another family member in Q9 [note: parallel question about respondent's chronic condition status asked at end of questionnaire]

**QChronicFam. Is [your spouse/your child/your family member] now receiving regular medical treatment or making regular doctor visits for any chronic health problem--such as asthma, high blood pressure or cancer, or not?**

	Those with medical bill problems
Yes	39
No	60
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	*
N=	405

**Q11. Which of the following comes closer to describing the medical bills you've had problems paying?**

	Those with medical bill problems
Bills for a one-time or short-term medical expense, such as a single hospital stay or treatment for an accident	66
Bills that have built up over time, such as treatment for a chronic illness like diabetes or cancer	33
Don't know (VOL.)	1
Refused (VOL.)	-
Skipped on web	1
N=	1,204



*If bills were for a one-time expense or if bills built up over time in Q11*

**Q14. IF ONE-TIME EXPENSE: Approximately how long ago did this incident occur?**

**IF BILLS BUILT UP: Approximately how long ago did the treatment that led to your problem paying [your/your spouse's/your child's/your family member's] bills begin?**

	Those with medical bill problems
Within the last month	4
Between one and six months ago	25
Between seven and twelve months ago	25
Between one and two years ago	22
More than two years ago	24
Don't know (VOL.)	-
Refused (VOL.)	*
Skipped on web	*

N=

1,191

**Q12. Thinking about the bills that have built up over time, [are you/is your spouse/your child/your family member] still receiving that treatment, or not?**

	Those with medical bill problems
Yes, still receiving treatment	36
No, no longer receiving treatment	63
Don't know (VOL.)	-
Refused (VOL.)	*
Skipped on web	1

N=

1,204

**Q13. Could you briefly describe the illness or injury that led to [your/your spouse's/your child's/your family member's] bills? [Open-ended question]**

*Note: Results add up to more than 100% because multiple responses were accepted.*

	Those with medical bill problems
<b>Diseases/Illnesses/Symptoms (NET)</b>	<b>36</b>
Heart disease/heart attack/stroke	8
Cancer/tumors	6
Gastrointestinal/stomach	6
Allergies/asthma/respiratory disease	5
Diabetes	4
High blood pressure	4
Neurological problems	3
Auto-immune disease	2
Kidney disease/problems	2
Cervical/ovarian/gynecologic problems	2
Thyroid issues	1
<b>Pain/Injuries (NET)</b>	<b>16</b>
Arthritis/joint pain/problems	8
Back/neck pain/problems	6
Chronic pain (other/unspecified)	3
<b>Accident/Broken Bones (NET)</b>	<b>15</b>
Broken bones	5
Accident, car/vehicle	5
Accident, unspecified	5
Accident, job related	1
Surgery	10
Teeth/dental	10
<b>Infectious diseases (NET)</b>	<b>9</b>
Pneumonia/lung infection	3
Viral infections	3
Other/unspecified infections	2
Mental health/substance abuse	5
Pregnancy/child birth/maternity care	5
Cancer screening	1
Vision/eye problems	1
Other	8
Don't know/Refused/Skipped	5

N=

1,204

Asked of all adults ages 18-64

**Q17. IF HAD PROBLEMS PAYING MEDICAL BILLS: Thinking about the bills for [your own/your spouse's/your child's/your family member's] medical care, [were you/was he or she] covered by any form of health insurance or health plan at the time treatment began, or were [you/they] uninsured?**

**IF DID NOT HAVE PROBLEMS PAYING MEDICAL BILLS: Are you currently covered by any form of health insurance, or are you uninsured?**

**SHOW FOR ALL: A health plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or [Medicaid/INSERT STATE MEDICAID PROGRAM NAME].**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Covered by health insurance	62	88	81
Uninsured	34	10	17
Don't know (VOL.)	-	-	-
Refused (VOL.)	*	-	*
Skipped on web	4	2	2
N=	1,204	1,371	2,575

Asked of all adults ages 18-64 who are/were covered by health insurance

**Q18. IF HAD PROBLEMS PAYING MEDICAL BILLS: What was the main type of health insurance that [you/your spouse/your child/your family member] had during that time?**

**IF DID NOT HAVE PROBLEMS PAYING MEDICAL BILLS: What is the main type of health insurance that you have at this time?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
A plan through an employer	63	66	66
A plan you purchased yourself either from an insurance company or a state or federal marketplace	11	10	10
Medicaid, also known as [INSERT STATE MEDICAID PROGRAM NAME], the government health insurance and long-term care program for certain low-income adults and children	12	14	14
Medicare, the government health insurance program for seniors and for younger adults with long-term disabilities	9	4	5
A plan through a family member	1	2	2
A plan through school	*	*	*
VA/Tri-Care/Military	*	2	2
Some other type of health insurance	2	1	1
Don't know (VOL.)	*	*	*
Refused (VOL.)	*	-	*
Skipped on web	*	*	*
N=	802	1,225	2,027

Asked of all adults ages 18-64 who are/were covered by health insurance through an employer, an insurance company or marketplace, or some other type in Q18

**NEW1. IF HAD PROBLEMS PAYING MEDICAL BILLS: Was that a health care plan that only covered [you/your spouse/your child/your family member], or did it also cover other family members?**

**IF DID NOT HAVE PROBLEMS PAYING MEDICAL BILLS: Is the health care coverage you have just for yourself or does it also cover other family members?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Plan only covered [you/your spouse/your child/your family member]	37	34	34
Plan covered other family members	61	62	62
Don't know (VOL.)	*	*	*
Refused (VOL.)	-	-	-
Skipped on web	2	4	3
N=	619	994	1,613

Asked of all adults ages 18-64 who are/were covered by health insurance through an insurance company or marketplace in Q18

**Q19. Was this plan purchased directly from an insurance company, from the marketplace known as [INSERT STATE OR FEDERAL HEALTH INSURANCE EXCHANGE NAME], or through an insurance agent or broker?**

Asked of all adults ages 18-64 who are/were covered by health insurance purchased directly from an insurance company or through an insurance agent or broker in Q19

**Q20. Regardless of how you purchased your plan, do you know if it is a marketplace or [Health Exchange name] plan, is it NOT a marketplace or [Health Exchange name] plan, or are you not sure?**

Asked of all adults ages 18-64 who are/were covered by health insurance through an insurance company or marketplace in Q18

**Q21. As far as you know, are you getting financial help from the government, such as a premium tax credit or premium assistance, to help pay the monthly premium for this health insurance, or not?**

**Q17/Q18/Q19/Q20/Q21 COMBINED BASED ON TOTAL ADULTS AGES 18-64**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Health insurance through employer	39	58	53
Health insurance through non-group plan, likely a marketplace (Q19="marketplace" or Q20="yes" or Q21="yes")	3	6	5
Health insurance through non-group plan, likely not a marketplace	3	3	3
Health insurance through Medicaid	8	12	11
Health insurance through Medicare	6	4	4
Health insurance through some other type	3	5	4
No health insurance coverage	34	10	17
Don't know/refused	4	2	2
N=	1,204	1,371	2,575

If covered by health insurance in Q17

**Q22. Did [you/your spouse/your child/your family member] have insurance coverage for the entire time [you/they] were receiving treatment, or did [you/they] lose or drop their health insurance coverage at any time during this period?**

	Those with medical bill problems
Had insurance coverage the entire time	83
Lost or dropped health insurance coverage at some time	15
Don't know (VOL.)	*
Refused (VOL.)	*
Skipped on web	2
<i>N=</i>	<i>802</i>

If lost or dropped health insurance coverage in Q22

**Q23. What is the main reason [you/your spouse/your child/your family member] lost or dropped health insurance coverage?**

	Those with medical bill problems
You or someone else lost or changed jobs <i>(Only shown to those covered by a plan through an employer in Q18)</i>	30
You couldn't afford to keep paying health insurance premiums <i>(Only shown to those not covered by Medicaid in Q18)</i>	14
You/they were no longer eligible for coverage <i>(Only shown to those covered by a plan through an employer, Medicaid, or Medicare in Q18)</i>	45
You were dissatisfied with the coverage	3
You moved	5
Some other reason	1
Don't know (VOL.)	*
Refused (VOL.)	-
Skipped on web	-
<i>N=</i>	<i>117</i>

**Q22/Q23 COMBINED BASED ON THOSE WHO HAD HEALTH INSURANCE WHEN TREATMENT STARTED**

	Those with medical bill problems
Had health insurance entire time	83
<b>Lost or dropped health coverage at some time (NET)</b>	<b>15</b>
Lost or changed jobs	5
Couldn't afford to keep paying premiums	2
No longer eligible for health coverage	7
Dissatisfied with health coverage	*
Moved	1
Some other reason/don't know/refused	*
Don't know/refused	2
<i>N=</i>	<i>802</i>

If uninsured in Q17

**Q24. [Were you/Was your spouse/your child/your family member] uninsured the entire time [you/they] were receiving the treatment that led to the problems paying medical bills, or did [you/they] get health insurance at some point?**

	Those with medical bill problems
Uninsured the entire time	60
Got health insurance at some point	39
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	1
<i>N</i> =	369

**Q17/Q22/Q24 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
Continuously insured (had coverage when treatment started and did not lose or drop coverage during treatment)	52
Continuously uninsured (uninsured when treatment started and did not gain coverage during treatment)	20
Partially insured (insured when treatment started and lost or dropped coverage OR uninsured when treatment started and gained coverage during treatment)	23
Other/don't know/refused	5
<i>N</i> =	1,204

If got health insurance in Q24

**Q25. What type of health plan did [you/your spouse/your child/your family member] get?**

	Those with medical bill problems
A plan through an employer	21
A plan you purchased yourself either from an insurance company or a state or federal marketplace	20
Medicaid (IF NECESSARY: the government health insurance and long-term care program for certain low-income adults and children)	36
Medicare (IF NECESSARY: the government health insurance program for seniors and for younger adults with long-term disabilities)	18
Some other type of health insurance	*
Don't know (VOL.)	4
Refused (VOL.)	-
Skipped on web	-
<i>N</i> =	150

Asked of those who were uninsured and got covered by health insurance through an insurance company or marketplace in Q25

**Q26. Was this plan purchased directly from an insurance company, from the marketplace known as [Health Exchange name], or through an insurance agent or broker?**

Asked of those who were uninsured and got covered by health insurance purchased directly from an insurance company or through an insurance agent or broker in Q26

**Q27. Regardless of how you purchased your plan, do you know if it is a marketplace or [Health Exchange name] plan, is it NOT a marketplace or [Health Exchange name] plan, or are you not sure?**

Asked of those who were uninsured and got covered by health insurance through an insurance company or marketplace in Q25

**Q28. As far as you know, are you getting financial help from the government, such as a premium tax credit or premium assistance, to help pay the monthly premium for this health insurance, or not?**

**Q17/Q24/Q25/Q26/Q27/Q28 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Uninsured when treatment began (NET)</b>	<b>34</b>
<b>Gained health coverage (NET)</b>	<b>13</b>
From employer	3
From non-group, likely marketplace	1
From non-group, likely not marketplace	2
From Medicaid	5
From Medicare	2
From some other source/don't know/refused	1
Uninsured entire time	20
Insured when treatment began	62
Don't know/refused if insured when treatment began	4

N=

1,204

*If uninsured in Q17*

**Q29. Did a doctor or other health care worker talk to you about the possibility of applying for health insurance, either through Medicaid/[Medicaid name] or through the health insurance marketplace [Health Exchange name], or not?**

	Those with medical bill problems
Yes	39
No	58
Don't know (VOL.)	1
Refused (VOL.)	-
Skipped on web	1

N=

369

If uninsured the entire time receiving treatment in Q24

**Q30. Did you apply or attempt to get health insurance from any of the following?**

	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Medicaid, also known as [INSERT STATE MEDICAID PROGRAM NAME]	52	48	-	-	1
b. The health insurance marketplace [Health Exchange name]	28	71	-	-	1
c. Directly from a private insurance company, health insurance agent, or broker (other than through [Health Exchange name])	16	82	-	-	1
d. Some other source	9	87	-	-	5

N=

215

If attempted to get insurance through Medicaid in Q30

**Q31. Did you not get coverage from Medicaid because you were told you were not eligible, because you were not able to complete the application process, or for some other reason?**

If "some other reason" in Q31

**Q31A. Why were you unable to get coverage from Medicaid?**

Percentages shown based on total, including recoded "other" responses that fell under other categories.

	Those with medical bill problems
Not eligible	58
Not able to complete the application process	18
Too expensive	3
Some other reason	4
Don't know (VOL.)	12
Refused (VOL.)	*
Skipped on web	*

N=

107

**Q30/Q31/Q31A COMBINED BASED ON THOSE WHO WERE UNINSURED THE ENTIRE TIME RECEIVING TREATMENT**

	Those with medical bill problems
<b>Attempted to get health insurance through Medicaid (NET)</b>	<b>52</b>
Not eligible	30
Not able to complete application process	9
Some other reason/don't know/refused	12
Did not attempt to get health insurance through Medicaid	48
Don't know/refused/skipped	1

N=

215



If attempted to get insurance through the health insurance marketplace, an insurance company or broker, or some other source in Q30

**Q32. Did you not get private health insurance coverage because it was too expensive, because you were not able to complete the application process, or for some other reason?**

(sample size insufficient to report)

**Q30/Q31/Q32 COMBINED BASED ON THOSE WHO WERE UNINSURED THE ENTIRE TIME RECEIVING TREATMENT**

	Those with medical bill problems
<b>Attempted to get health insurance through a marketplace, private insurance company, or some other source (NET)</b>	<b>38</b>
Did not get because too expensive	29
Did not get because not able to complete application process	7
Did not get for some other reason/don't know/refused	4
Did not attempt to get health insurance through these sources	62

N=

215

Asked of all adults ages 18-64 who were covered by health insurance in Q17

**Q33. IF HAD PROBLEMS PAYING MEDICAL BILLS: Thinking about the insurance plan [you/your spouse/your child/your family member] had when the bills occurred, what was the amount of the insurance plan's annual deductible for medical care?**

**IF DID NOT HAVE PROBLEMS PAYING MEDICAL BILLS: Thinking about your current insurance plan, what is the amount of the insurance plan's annual deductible for medical care?**

**SHOWN TO ALL: A deductible is the amount you have to pay yourself before your insurance plan will start paying any part of your medical bills. If you are not sure what this number is, please look it up in your insurance documents.**

Asked of all adults ages 18-64 who were covered by health insurance in Q17 and did not answer Q33

**NEW2. Is the health plan's annual deductible less than \$1500 a year, at least \$1500 but less than \$3,000 a year, or \$3,000 a year or more?**

Asked of all adults ages 18-64 who were covered by health insurance in Q17 and plan covered other family members in NEW1 and gave an answer to Q33 or NEW2

**NEW3. Is that a FAMILY deductible, meaning you must spend that amount on your entire family's medical care before the insurance company begins to pay, or is it a PER PERSON deductible, meaning that you must spend that amount on care for any one person before the insurance company will begin to pay for that person's care?**

**Q33/NEW1/NEW2/NEW3 COMBINED BASED ON THOSE WITH EMPLOYER OR SELF-PURCHASED HEALTH INSURANCE COVERAGE**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
High deductible plan (\$1,500 or more for individual, \$3,000 or more for family)	48	33	36
Not high deductible plan (Less than \$1,500 for individual, less than \$3,000 for family)	47	63	60
Don't know/refused/skipped	5	5	5
<i>N</i> =	583	940	1,523

*If insured in Q17*

**Q34. Now thinking about all of the bills you've had trouble paying, was any of the following a reason you had trouble paying medical bills?**

	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. The amount you had to pay for copays, deductibles, or coinsurance was more than you could afford	75	22	*	-	3
b. [You/Your family member(s)/You or your family member(s)] received care from an out-of-network doctor or facility, and insurance would not cover the bill or would only cover a portion	32	59	1	-	9
c. You submitted a claim to your insurance company but the claim was denied	26	66	1	-	7

*N*=

802

**Q17/Q34 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Insured when treatment began (NET)</b>	<b>62</b>
Copays, deductibles, coinsurance not affordable	47
Received care from out-of-network doctor or facility	20
Insurance claim was denied	16
Uninsured when treatment began	34
Don't know/refused/skipped if insured when began treatment	4

*N*=

1,204

If submitted a claim that was denied in Q34

**Q35. What reason did the insurance company give for denying your claim? [Open-ended question]**

	Those with medical bill problems
Treatment not covered by plan	25
Provider not covered/not in network	14
Paperwork/documentation issue	9
Reached maximum that insurance would pay	7
Not medically necessary	5
Pre-existing condition/illness	4
Did not have insurance long enough to be covered	3
Other	13
No reason given/don't know	21
Refused	-
Skipped on web	-
<i>N=</i>	192

If received care from out-of-network facility that insurance wouldn't cover in Q34

**Q36. Did you know that the health care provider was not in your plan's network at the time [you/your family member(s)/you or your family member(s)] received care, or not?**

	Those with medical bill problems
Yes	28
No	69
Don't know (VOL.)	3
Refused (VOL.)	-
Skipped on web	1
<i>N=</i>	232

**Q40. Did you work out a payment plan with any health care provider for at least some of what you owed, or not?**

	Those with medical bill problems
Yes	53
No	43
Don't know (VOL.)	1
Refused (VOL.)	-
Skipped on web	4
<i>N=</i>	1,204

If "Yes" in Q40

**Q41. Are you or were you paying interest or a finance charge to the provider, or not?**

	Those with medical bill problems
Yes, paying interest or a finance charge	23
No, not paying interest or a finance charge	53
Not sure	24
Refused (VOL.)	-
Skipped on web	-
<i>N</i> =	659

**Q40/Q41 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Work out a payment plan with health care provider (NET)</b>	<b>53</b>
Paying interest or finance charge	12
Not paying interest or finance charge	28
Not sure	12
Did not work out payment plan with health care provider	43
Don't know/refused/skipped	5
<i>N</i> =	1,204

If only had hospitalization bills in Q15

**Q42. Does any hospital where [you/your family member(s)/you or your family member(s)] received care have a program to reduce or waive bills for people who have trouble paying, or not?**

	Those with medical bill problems
Yes	27
No	25
Don't know	46
Refused (VOL.)	-
Skipped on web	*
<i>N</i> =	530

If "Yes" in Q42

**Q43. Did you enroll or sign up for the program, or not?**

	Those with medical bill problems
Yes	55
No	44
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	*
<i>N</i> =	160

**Q15/Q42/Q43 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Had problems paying hospital bills (NET)</b>	<b>48</b>
<b>Hospital has program to reduce/waive bills (NET)</b>	<b>13</b>
Signed up for program	7
Did not sign up for program	6
Don't know/refused	*
Hospital does not have program to reduce/waive bills	12
Don't know/refused if hospital has program	22
Did not have problems paying hospital bills/Don't know/Refused	52
<i>N=</i>	<i>1,204</i>

*If had problems paying non-hospitalization bills in Q15*

**Q44. Did any (other) healthcare provider agree to reduce the amount that you owe, or not?**

	Those with medical bill problems
Yes	14
No	83
Don't know (VOL.)	1
Refused (VOL.)	*
Skipped on web	2
<i>N=</i>	<i>1,177</i>

**Q15/Q44 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Had problems paying bills besides hospital bills (NET)</b>	<b>97</b>
Any provider agreed to reduce amount owed	14
No provider agreed to reduce amount owed	80
Don't know/refused if provider agreed to reduce amount owed	3
Only had problems paying hospital bills	*
<i>N=</i>	<i>1,204</i>

**Q45. In order to pay medical bills, have you (or someone else in the household) done each of the following in the past 12 months, or not?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Borrowed money from friends or family	37	60	-	*	3
b. Taken out another mortgage on your home	2	94	-	*	5
c. Borrowed money from a payday lender	13	82	*	*	4
d. Taken out another type of loan (other than a mortgage or loan from a payday lender)	15	81	-	*	4
e. Sought the aid of a charity or non-profit organization	12	86	-	-	2
f. Increased your credit card debt	34	64	-	-	2
g. Cut back spending on food, clothing, or basic household items	70	29	-	-	2
h. Put off vacations or major household purchases	72	26	-	-	2
i. Taken money out of retirement, college, or other long-term savings accounts	26	73	-	-	1
j. Taken an extra job or worked more hours	41	58	-	-	1
k. Changed your living situation, such as moving in with family or friends	17	81	-	-	1
l. Used up all or most of your savings	59	40	-	-	1

N=

1,204

**Q46. Besides the things you just told us about, did you make any other significant changes to your way of life in the past 12 months in order to pay these medical bills, or not?**

**Q46A. What other significant changes did you make in your way of life in order to pay these medical bills?** [Open-ended question]

Note: Results add up to more than 100% because multiple responses were accepted.

	Those with medical bill problems
<b>Yes, made other significant changes (NET)</b>	<b>15</b>
Cut back on expenses/don't go out	5
Eat less/buy less food/groceries	2
Sold car/personal items	2
Change jobs/work more hours	2
Change living situation/sell home/rent rooms	2
Skip payments/pay other bills late	1
Rely on charity/community services	1
Skip needed medical care	1
Spent savings	1
Other	1
Borrow money	*
Don't know/NA	*
No other significant changes	84
Don't know/refused	1

N=

1,204

**Q47. Have you experienced any of the following in the past 12 months as a result of these medical bills, or not?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Been unable to pay for basic necessities like food, heat or housing	35	62	*	*	2
b. Had difficulty paying other bills (besides basic necessities)	61	37	-	*	2
c. Had problems getting other health care that you needed	31	66	-	*	2

N=

1,204

**Q48. Did you (or anyone else in your household) lose a job or have to take a cut in pay or hours due to the illness or injury that led to these bills? This can either be the result of the illness itself or in order to care for the person who was sick.**

	Those with medical bill problems
Yes	29
No	70
Don't know (VOL.)	-
Refused (VOL.)	*
Skipped on web	1
<i>N=</i>	<i>1,204</i>

*If "Yes" in Q48*

**Q49. Did your overall household income decrease as a result of this change in work status, or not?**

	Those with medical bill problems
Yes, decreased a lot	64
Yes, decreased a little	32
No, did not decrease	4
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	-
<i>N=</i>	<i>349</i>

**Q48/Q49 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Lost a job/cut in pay due to illness (NET)</b>	<b>29</b>
Income decreased a lot	19
Income decreased a little	9
Income did not decrease	1
Don't know/refused income change	-
Did not lose a job/cut in pay due to illness	70
Don't know/refused/skipped	1
<i>N=</i>	<i>1,204</i>

**Q50. Have you since paid off all the medical bills you owed, or do you still owe money on at least one bill (including medical bills you paid with a credit card and haven't paid off yet)?**

	Those with medical bill problems
Paid off all the medical bills	18
Still owe money on at least one bill	80
Don't know (VOL.)	1
Refused (VOL.)	*
Skipped on web	2
<i>N=</i>	<i>1,204</i>



If still owe money in Q50

**Q51. Approximately how much do you still owe for these medical bills? Please include money owed directly to a provider, to a collection agency, to a credit card company, or on any other loans you took out to cover the bills.**

	Those with medical bill problems
Less than \$500	12
\$500 to \$999	13
\$1,000 to \$2,499	22
\$2500 to \$4,999	15
\$5000 to \$9,999	16
\$10,000 or more	18
Don't know (VOL.)	1
Refused (VOL.)	*
Skipped on web	3
N=	992

**Q50/Q51 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
Paid off all medical bills	18
<b>Still owe on at least one bill (NET)</b>	<b>80</b>
Less than \$500	10
\$500 to \$999	11
\$1,000 to \$2,499	18
\$2,500 to \$4,999	12
\$5,000 to \$9,999	13
\$10,000 or more	15
Don't know/refused how much is owed	3
Don't know/refused/skipped	2
N=	1,204

Asked of all adults ages 18-64

**Q52. Do you currently have any of the following types of loans or debt?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. A student loan	33	66	-	-	1
b. A mortgage or home loan	32	66	-	*	1
c. A car loan	46	53	-	*	1
d. Credit card debt	56	43	-	-	1
e. A loan owed to a payday lender	17	82	*	*	1
f. Any other outstanding debts or loans (besides medical bills)	31	68	-	-	1

N=

1,204

<b>Among those with no medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. A student loan	24	70	*	-	6
b. A mortgage or home loan	46	51	-	*	2
c. A car loan	42	54	-	-	4
d. Credit card debt	47	50	*	-	3
e. A loan owed to a payday lender	2	90	*	-	7
f. Any other outstanding debts or loans (besides medical bills)	14	80	-	-	6

N=

1,371

<b>Among all adults ages 18-64</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. A student loan	26	69	*	-	4
b. A mortgage or home loan	43	55	-	*	2
c. A car loan	43	53	-	*	3
d. Credit card debt	50	48	*	-	2
e. A loan owed to a payday lender	6	88	*	*	6
f. Any other outstanding debts or loans (besides medical bills)	18	77	-	-	5

N=

2,575

**Q52. SUMMARY TABLE – PERCENT WHO SAID 'YES' TO EACH ITEM**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
a. A student loan	33	24	26
b. A mortgage or home loan	32	46	43
c. A car loan	46	42	43
d. Credit card debt	56	47	50
e. A loan owed to a payday lender	17	2	6
f. Any other outstanding debts or loans (besides medical bills)	31	14	18

N=

1,204

1,371

2,575

If have any debts other than mortgage in Q52

**Q53. (Not counting your mortgage,) what share of your total debt would you estimate is due to medical bills?**

	Those with medical bill problems
All or almost all	11
More than half	18
About half	17
Less than half	35
None or almost none	18
Don't know (VOL.)	*
Refused (VOL.)	-
Skipped on web	*

N=

1,043

**Q50/Q52/Q53 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
Still owe money on medical bills and have no other debts or only mortgage debt	14
<b>Still owe money on medical bills and have some other debt besides mortgage (NET)</b>	<b>66</b>
All or almost all debt due to medical bills	8
More than half of debt due to medical bills	14
About half of debt due to medical bills	12
Less than half of debt due to medical bills	24
None or almost no debt due to medical bills	9
Don't know/refused what share of debt due to medical bills	*
Have paid off all medical bills	18
Don't know/refused/skipped	2

N=

1,204

**Q54. In the past 12 months, have you done any of the following related to medical bills, or not?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
Been late on a payment for a medical bill	61	37	-	-	1
Missed a payment for a medical bill	56	42	-	-	2
Defaulted on a loan for a medical bill	17	81	*	-	2

N=

1,204

Asked of all adults ages 18-64

**Q55. In the past 12 months, have you done any of the following related to another loan or debt besides medical bills, or not?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Been late on a payment for a bill other than medical bills	56	42	1	*	1
b. Missed a payment for a bill other than medical bills	46	52	1	*	1
c. Defaulted on a loan not related to medical bills	19	79	*	*	1

N=

1,204

<b>Among those with no medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Been late on a payment for a bill other than medical bills	19	81	-	-	*
b. Missed a payment for a bill other than medical bills	11	89	-	-	*
c. Defaulted on a loan not related to medical bills	4	95	-	-	*

N=

1,371

<b>Among all adults ages 18-64</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Been late on a payment for a bill other than medical bills	29	71	*	*	*
b. Missed a payment for a bill other than medical bills	20	79	*	*	*
c. Defaulted on a loan not related to medical bills	8	91	*	*	*

N=

2,575

Asked of all adults ages 18-64

**Q56. Have you (or someone else in your household) been contacted by a collection agency in the past 12 months for any reason, or not?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Yes, been contacted by a collection agency	58	16	27
No, have not been contacted by a collection agency	41	84	73
Don't know (VOL.)	1	-	*
Refused (VOL.)	-	-	-
Skipped on web	*	*	*

N=

1,204

1,371

2,575

Asked of all adults ages 18-64 who answered "Yes" in Q56

**Q57. Was that because of medical bills, some other type of bills, or both?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Medical bills	43	26	35
Some other type of bills	20	60	37
Both medical bills and some other type of debt	34	10	24
Don't know (VOL.)	1	*	*
Refused (VOL.)	-	-	-
Skipped on web	2	4	3
<i>N</i> =	769	238	1,007

**Q56/Q57 COMBINED BASED ON ALL ADULTS AGES 18-64**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
<b>Contacted by collection agency past 12 months (NET)</b>	<b>58</b>	<b>16</b>	<b>27</b>
Medical bills	25	4	9
Some other type of bills	12	9	10
Both medical bills and other type of bills	20	2	6
Don't know/refused why contacted	2	1	1
Not contacted by collection agency	41	84	73
Don't know/refused/skipped	1	*	*
<i>N</i> =	1,204	1,371	2,575

Asked of all adults ages 18-64 who were contacted about some other type of bills or both medical bills and other type of bills in Q57

**Q57A. For what other type of debt were you contacted by a collection agency? [Open-ended question]**

*Note: Results add up to more than 100% because multiple responses were accepted.*

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Credit card	37	36	36
Student/college loan	18	13	15
Auto/car loan	10	9	10
Cell phone/phone	5	10	8
Utility bill	8	4	6
Loan – unspecified	9	4	6
Payday loan	7	3	5
Home loan/mortgage/rent	6	4	5
Cable bill	4	5	4
Medical bill	3	1	2
Relative's bills	2	2	2
Bank charges	3	1	2
Other	8	9	8
Don't know/NA	4	7	6
Refused	-	1	1
<i>N</i> =	443	170	613

Asked of all adults ages 18-64

**Q58. Have you ever declared personal bankruptcy, or not?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Yes, in the past 12 months	2	1	1
Yes, longer than 12 months ago	16	9	11
No, never	82	90	88
Don't know (VOL.)	-	-	-
Refused (VOL.)	*	*	*
Skipped on web	*	*	*
<i>N=</i>	1,204	1,371	2,575

Asked of all adults ages 18-64 who answered "Yes" in Q58

**Q59. Did you declare bankruptcy mainly because of medical bills, mainly because of some other type of debt, or both?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Medical bills	15	7	10
Some other type of debt	38	62	52
Both medical bills and some other type of debt	47	30	37
Don't know (VOL.)	-	-	-
Refused (VOL.)	-	-	-
Skipped on web	-	1	*
<i>N=</i>	282	163	445

Asked of all adults ages 18-64 who declared bankruptcy due to some other type of debt or both medical bills and some other type of debt in Q59

**Q59A. For what other type of debt did you declare bankruptcy? [Open-ended question]**

*Note: Results add up to more than 100% because multiple responses were accepted.*

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Credit card	57	54	55
Home loan/mortgage	18	14	16
Loan/debit – unspecified	15	8	11
Auto	10	10	10
Business debt/loans	3	12	8
Medical bills	8	4	6
Lost job	4	3	3
Divorce	2	4	3
Legal fees	3	1	1
Other	4	4	4
Don't know/NA	1	1	1
<i>N=</i>	250	153	403

Asked of those who had problems paying medical bills in the past 12 months and who declared bankruptcy due to both medical bills and some other type of debt in Q59

**Q60. Which was the bigger contributor to your bankruptcy?**

	Those with medical bill problems
Medical bills	23
Other types of debt	75
Don't know (VOL.)	-
Refused (VOL.)	-
Skipped on web	2
<i>N</i> =	134

**Q58/Q59/Q60 COMBINED BASED ON TOTAL WHO HAD PROBLEMS PAYING MEDICAL BILLS**

	Those with medical bill problems
<b>Ever declared bankruptcy (NET)</b>	<b>18</b>
	3
Some other type of bills	7
<b>Both medical bills and other types of bills (NET)</b>	<b>8</b>
Medical bills biggest contributor	2
Other types of debt biggest contributor	6
Don't know/refused biggest contributor	*
Don't know/refused why declared bankruptcy	-
Never declared bankruptcy	82
Don't know/refused/skipped	*
<i>N</i> =	1,204

Asked of all adults ages 18-64

**Q61. In the past 12 months, have you or another family member living in your household done any of the following because of the COST, or not?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Not gotten a medical test or treatment that was recommended by a doctor	43	57	-	-	*
b. Not filled a prescription for a medicine	43	56	-	-	1
c. Cut pills in half or skipped doses of medicine	34	65	-	-	1
d. Put off or postponed getting health care you needed	60	39	-	-	1
e. Put off or postponed getting dental care or check-ups	65	34	-	-	1
f. Relied on home remedies or over the counter drugs instead of going to see a doctor	62	37	-	-	1
g. Chosen a less expensive treatment than one that your doctor recommended	40	59	*	-	1
h. Skipped or postponed rehabilitation care that your doctor recommended, such as physical therapy following a surgery	22	77	-	-	1

N=

1,204

<b>Among those with no medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Not gotten a medical test or treatment that was recommended by a doctor	13	86	*	-	*
b. Not filled a prescription for a medicine	14	86	*	-	*
c. Cut pills in half or skipped doses of medicine	9	90	*	-	1
d. Put off or postponed getting health care you needed	22	77	*	-	1
e. Put off or postponed getting dental care or check-ups	31	69	*	-	*
f. Relied on home remedies or over the counter drugs instead of going to see a doctor	32	68	-	-	*
g. Chosen a less expensive treatment than one that your doctor recommended	15	84	*	-	1
h. Skipped or postponed rehabilitation care that your doctor recommended, such as physical therapy following a surgery	5	94	-	-	1

N=

1,371



<b>Among total adults ages 18-64</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Not gotten a medical test or treatment that was recommended by a doctor	21	78	*	-	*
b. Not filled a prescription for a medicine	21	78	*	-	*
c. Cut pills in half or skipped doses of medicine	15	84	*	-	1
d. Put off or postponed getting health care you needed	32	67	*	-	1
e. Put off or postponed getting dental care or check-ups	40	60	*	-	*
f. Relied on home remedies or over the counter drugs instead of going to see a doctor	40	60	-	-	1
g. Chosen a less expensive treatment than one that your doctor recommended	22	78	*	-	1
h. Skipped or postponed rehabilitation care that your doctor recommended, such as physical therapy following a surgery	10	90	-	-	1

N=

2,575

**Q61. SUMMARY TABLE – PERCENT WHO SAID YES TO EACH ITEM**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
a. Not gotten a medical test or treatment that was recommended by a doctor	43	13	21
b. Not filled a prescription for a medicine	43	14	21
c. Cut pills in half or skipped doses of medicine	34	9	15
d. Put off or postponed getting health care you needed	60	22	32
e. Put off or postponed getting dental care or check-ups	65	31	40
f. Relied on home remedies or over the counter drugs instead of going to see a doctor	62	32	40
g. Chosen a less expensive treatment than one that your doctor recommended	40	15	22
h. Skipped or postponed rehabilitation care that your doctor recommended, such as physical therapy following a surgery	22	5	10

N=

1,204

1,371

2,575

Asked of all adults ages 18-64

**Q62. When you visit a doctor, how often does the doctor explain to you the costs associated with recommended procedures, and whether they would be covered by your health insurance?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Almost always	16	16	16
Sometimes	22	21	21
Rarely	26	29	28
Never	35	34	34
Don't know (VOL.)	1	1	1
Refused (VOL.)	-	-	-
Skipped on web	*	*	*
N=	1,204	1,371	2,575

Asked of all adults ages 18-64

**Q63. In the past 12 months, have you ever...**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Checked with a doctor's office or health plan before a visit to find out how much you would have to pay	49	51	-	-	*
b. Attempted to shop around at different providers to find the best price for a medical service	34	66	-	-	1
c. Tried to negotiate with a doctor, hospital, or other health care provider to get a lower price before receiving services	22	77	-	-	1
d. Received free care or reduced fees from a doctor, hospital, or health care clinic	21	78	-	-	1
e. Been asked to pay up front for the <u>full</u> cost of medical care (not just your insurance copay)	36	63	*	-	1
N=					1,204

<b>Among those with no medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Checked with a doctor's office or health plan before a visit to find out how much you would have to pay	34	66	-	-	*
b. Attempted to shop around at different providers to find the best price for a medical service	17	83	-	-	*
c. Tried to negotiate with a doctor, hospital, or other health care provider to get a lower price before receiving services	6	93	*	-	1
d. Received free care or reduced fees from a doctor, hospital, or health care clinic	12	88	*	-	*
e. Been asked to pay up front for the <u>full</u> cost of medical care (not just your insurance copay)	14	86	*	-	*
N=					1,371

<b>Among total adults ages 18-64</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. Checked with a doctor's office or health plan before a visit to find out how much you would have to pay	38	62	-	-	*
b. Attempted to shop around at different providers to find the best price for a medical service	21	78	-	-	*
c. Tried to negotiate with a doctor, hospital, or other health care provider to get a lower price before receiving services	10	89	*	-	1
d. Received free care or reduced fees from a doctor, hospital, or health care clinic	14	85	*	-	*
e. Been asked to pay up front for the full cost of medical care (not just your insurance copay)	19	80	*	-	*

N=

2,575

**Q63. SUMMARY TABLE – PERCENT WHO SAID 'YES' TO EACH ITEM**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
a. Checked with a doctor's office or health plan before a visit to find out how much you would have to pay	49	34	38
b. Attempted to shop around at different providers to find the best price for a medical service	34	17	21
c. Tried to negotiate with a doctor, hospital, or other health care provider to get a lower price before receiving services	22	6	10
d. Received free care or reduced fees from a doctor, hospital, or health care clinic	21	12	14
e. Been asked to pay up front for the full cost of medical care (not just your insurance copay)	36	14	19

N=

1,204

1,371

2,575

*If had problems paying medical bills in the past 12 months and attempted to shop around in Q63b*

**Q64. When you shopped around for prices or checked before a visit, how easy or difficult was it to find the information about how much you would have to pay?**

	Those with medical bill problems
Very easy	8
Somewhat easy	21
Somewhat difficult	46
Very difficult	23
Don't know (VOL.)	1
Refused (VOL.)	-
Skipped on web	*

N=

422

If had problems paying medical bills in the past 12 months and tried to negotiate in Q63c

**Q65. When you negotiated with a health care provider, were you able to get a lower price, or not?**

	Those with medical bill problems
Yes	32
No	67
Don't know (VOL.)	*
Refused (VOL.)	-
Skipped on web	*
<i>N</i> =	262

Asked of all adults ages 18-64 who are married

**SEMPLOY. Which statement best describes your spouse or partner's current employment status?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
<b>Working (NET)</b>	<b>71</b>	<b>81</b>	<b>79</b>
Working – as a paid employee	62	73	70
Working – self-employed	9	8	9
<b>Not working (NET)</b>	<b>29</b>	<b>19</b>	<b>21</b>
Not working – on temporary layoff from a job	1	1	1
Not working – looking for work	6	2	3
Not working – retired	6	7	7
Not working – disabled	7	3	4
Not working – other	8	6	7
Don't know (VOL.)	*	-	*
Refused (VOL.)	*	-	*
Skipped on web	*	*	*
<i>N</i> =	488	699	1,187

Asked of all adults ages 18-64 who are working as a paid employee or spouse is working as a paid employee

**Q66. If [you/your spouse/you and your spouse] lost your [job/jobs], how long would it be before you exhausted your savings?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
We/I have no savings	59	18	27
Less than 6 months	31	38	36
6 months to 12 months	7	23	19
More than 12 months	3	19	16
Don't know (VOL.)	-	-	-
Refused (VOL.)	-	-	-
Skipped on web	1	2	2
<i>N</i> =	714	976	1,690

**EMPLOY/SEMPLOY/Q66 COMBINED BASED ON ALL ADULTS AGES 18-64**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
<b>Self or spouse working as a paid employee (NET)</b>	<b>61</b>	<b>72</b>	<b>69</b>
No savings	34	13	19
Would exhaust savings in less than 6 months	18	27	25
Would exhaust savings in 6-12 months	4	16	13
Would exhaust savings in more than 12 months	2	14	11
Don't know/refused/skipped	*	1	1
Self and spouse not employed or self-employed only	39	28	31
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

*Asked of all adults ages 18-64*

**Q67. Do you (or your spouse) currently have each of the following, or not?**

<b>Among those with medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. A checking or savings account at a bank or credit union	78	21	*	*	*
b. A credit card	53	46	*	-	1
c. An IRA, 401K or similar kind of retirement account	43	56	*	-	1
d. Another type of savings or investment, such as stocks, bonds, or mutual funds (besides those held in an IRA or 401K)	17	82	*	-	1

*N=* *1,204*

<b>Among those with no medical bill problems</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. A checking or savings account at a bank or credit union	90	9	*	*	*
b. A credit card	77	23	-	-	1
c. An IRA, 401K or similar kind of retirement account	62	37	*	*	1
d. Another type of savings or investment, such as stocks, bonds, or mutual funds (besides those held in an IRA or 401K)	38	61	*	*	1

*N=* *1,371*

<b>Among total adults ages 18-64</b>	Yes	No	Don't know (VOL.)	Refused (VOL.)	Skipped on web
a. A checking or savings account at a bank or credit union	87	12	*	*	*
b. A credit card	71	29	*	-	*
c. An IRA, 401K or similar kind of retirement account	57	42	*	*	1
d. Another type of savings or investment, such as stocks, bonds, or mutual funds (besides those held in an IRA or 401K)	32	67	*	*	1

*N=* *2,575*

**Q67. SUMMARY TABLE – PERCENT WHO SAID ‘YES’ TO EACH ITEM**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
a. A checking or savings account at a bank or credit union	78	90	87
b. A credit card	53	77	71
c. An IRA, 401K or similar kind of retirement account	43	62	57
d. Another type of savings or investment, such as stocks, bonds, or mutual funds (besides those held in an IRA or 401K)	17	38	32
<i>N=</i>	1,204	1,371	2,575

*Asked of all adults ages 18-64*

**D1. Do you consider yourself a Democrat, a Republican, an independent or none of these?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Democrat	42	44	44
Republican	25	34	32
Independent	13	10	11
None of these	19	11	13
Don't know (VOL.)	*	*	*
Refused (VOL.)	*	*	*
Skipped on web	*	*	*
<i>N=</i>	1,204	1,371	2,575

*Asked of all adults ages 18-64*

**QHS001. In general, how would you rate your OVERALL health?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Excellent	8	17	15
Very good	26	36	34
Good	38	35	36
Fair	22	10	13
Poor	6	2	3
Don't know (VOL.)	*	-	*
Refused (VOL.)	-	-	-
Skipped on web	-	*	*
<i>N=</i>	1,204	1,371	2,575

Asked of all adults ages 18-64

**QDisable. Does any disability, handicap, or chronic illness keep you from participating fully in work, school, housework, or other activities?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Yes	30	12	17
No	69	88	83
Don't know (VOL.)	-	*	*
Refused (VOL.)	-	-	-
Skipped on web	*	*	*
N=	1,204	1,371	2,575

Asked of all adults ages 18-64

**QCHRONIC. Are you, yourself, now receiving regular medical treatment or making regular doctor visits for any chronic health problem--such as asthma, high blood pressure or cancer, or not?**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Yes	37	25	28
No	62	74	71
Don't know (VOL.)	-	-	-
Refused (VOL.)	-	*	*
Skipped on web	*	*	*
N=	1,204	1,371	2,575

**Survey interview mode**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Online	74	76	75
Phone	26	24	25
N=	1,204	1,371	2,575

The following demographic questions were asked as part of a separate AmeriSpeak profile survey:

**GENDER**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Male	44	51	49
Female	56	49	51
Don't know (VOL.)	-	-	-
Refused (VOL.)	-	-	-
Skipped on web	-	-	-
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

**Age – 4 categories**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
18-29	31	25	26
30-44	28	32	31
45-59	32	34	33
60-64	9	10	10
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

**Combined Race/Ethnicity**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
White, non-Hispanic	56	64	62
Black, non-Hispanic	15	12	12
Other, non-Hispanic	3	6	5
Hispanic	21	16	17
2+, non-Hispanic	5	3	3
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

**Education (Highest Degree Received)**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
No High school diploma	18	9	11
High school graduate – high school diploma or equivalent (GED)	31	28	28
Some college, no degree	22	17	18
Associate degree	10	9	9
Bachelor's degree	12	22	19
Master's degree	6	11	10
Professional or doctorate degree	2	4	3
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>



### Marital Status

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Married	42	53	50
Widowed	2	2	2
Divorced	12	9	10
Separated	4	2	2
Never married	29	28	28
Living with partner	12	7	8
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

### Current Employment Status

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
<b>Working (NET)</b>	<b>64</b>	<b>72</b>	<b>70</b>
Working – as a paid employee	51	61	58
Working – self-employed	13	11	12
<b>Not working (NET)</b>	<b>36</b>	<b>28</b>	<b>30</b>
Not working – on temporary layoff from a job	2	1	1
Not working – looking for work	12	7	8
Not working – retired	4	6	5
Not working – disabled	12	5	7
Not working – other	7	9	8
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

### Household Income

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
<b>Less than \$50,000 (NET)</b>	<b>54</b>	<b>33</b>	<b>38</b>
Less than \$5,000	2	1	1
\$5,000 to \$9,999	4	4	4
\$10,000 to \$14,999	5	2	3
\$15,000 to \$19,999	5	3	3
\$20,000 to \$24,999	6	3	4
\$25,000 to \$29,999	5	4	4
\$30,000 to \$34,999	10	4	5
\$35,000 to \$39,999	6	4	5
\$40,000 to \$49,999	11	9	9
<b>\$50,000 or more (NET)</b>	<b>46</b>	<b>67</b>	<b>62</b>
\$50,000 to \$59,999	9	8	8
\$60,000 to \$74,999	9	8	8
\$75,000 to \$84,999	6	5	5
\$85,000 to \$99,999	5	7	7
\$100,000 to \$124,999	7	17	14
\$125,000 to \$149,999	5	8	7
\$150,000 to \$174,999	2	5	4
\$175,000 to \$199,999	1	3	2
\$200,000 or more	3	6	5
N=	1,204	1,371	2,575

### Region – 4 level

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Northeast	12	20	18
Midwest	19	22	21
South	45	34	37
West	24	24	24
N=	1,204	1,371	2,575

### Metropolitan Area Flag

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Non-metro area	14	11	12
Metro area	86	89	88
N=	1,204	1,371	2,575

### Household Internet Access

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Non-internet household	20	12	14
Internet household	80	88	86
<i>N=</i>	1,204	1,371	2,575

### Home Ownership

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Owned or being bought by you or someone in your household	50	64	61
Rented for cash	46	34	37
Occupied without payment of cash rent	4	2	3
<i>N=</i>	1,204	1,371	2,575

### Type of Building of Residence

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
A one-family house detached from any other house	59	68	65
A one-family house attached to one or more houses	8	8	8
A building with 2 or more apartments	25	21	22
A mobile home or trailer	7	3	4
Boat, RV, van, etc.	1	*	*
<i>N=</i>	1,204	1,371	2,575

### Telephone Service for the Household

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
Landline telephone only	5	4	4
Have a landline, but mostly use cellphone	24	32	30
Have a cellphone, but mostly use landline	8	11	10
Cellphone only	61	53	55
No telephone service	2	1	1
Don't know (VOL.)	-	-	-
Refused (VOL.)	-	-	-
Skipped on web	-	-	-
<i>N=</i>	1,204	1,371	2,575

### Household Size (Including Children)

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
1	13	15	15
2	28	31	31
3	19	20	20
4	19	19	19
5	11	8	9
6	9	7	7
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

### Number of Household Members Age 0-1

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
0	91	94	93
1	8	6	6
2	1	*	*
3	*	-	*
4	*	-	*
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

### Number of Household Members Age 2-5

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
0	81	87	86
1	15	10	11
2	4	3	3
3	*	-	*
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

### Number of Household Members Age 6-12

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
0	74	78	77
1	16	14	15
2	9	5	6
3	1	1	1
4	*	1	*
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

**Number of Household Members Age 13-17**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
0	84	83	83
1	12	13	13
2	4	4	4
3	*	*	*
4	-	*	*
5	*	-	-
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>

**Number of Household Members Age 18+**

	Those with medical bill problems	Those with no medical bill problems	Total adults 18-64
1	21	20	20
2	49	54	53
3	19	18	18
4	9	6	7
5	2	2	2
6	*	*	*
7	*	*	*
8	-	-	-
<i>N=</i>	<i>1,204</i>	<i>1,371</i>	<i>2,575</i>



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