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Hoosiers Speak Out: Indiana's Health Care System Needs Reform

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June 2008



Hoosiers Speak Out: Indiana's Health Care System Needs Reform

**Report Prepared by Susan L. Silberman, Ph.D.
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Hoosiers: Strong Proponents of Health Care Reform

Health care reform in Indiana is in the forefront of many residents' minds. As Baby Boomers and those born at the beginning of Generation X age, many are concerned about rising health care costs. Concerns related to affordability of health care services, including prescription drugs and long-term care services, dominate the issue. Additionally, Hoosiers are concerned about the number of uninsured citizens and believe it is important to develop affordable, comprehensive health care for everyone. According to the 2006 United States Current Population Survey (CPS), 16 percent of Indiana adults are without health care insurance.

AARP's Indiana State Office, in response to its commitment to promote adequate, affordable health care for all residents, commissioned this survey to explore the views of two samples of residents in the state: AARP members ages 50-64 and general population residents age 30-49, primarily located in South Central Indiana. This study on the Baby Boomers and Generation X explores how these important cohorts feel about the current state of health care in Indiana and their opinions on prospective reform. Results from the survey are expressed for the entire sample and differences are noted where relevant.

- ✚ **Indiana residents feel the pain of rising health care costs.** Out-of-pocket medical costs have increased for 84 percent of those surveyed over the past five years such that 37 percent are *extremely concerned* or *very concerned* about not being able to pay current or prior medical bills.
- ✚ **Affordability of current and future health care costs is an area of concern for Hoosiers.** Eighty three percent of Indiana residents *strongly agree* that all state residents should have access to affordable and adequate health care coverage and 91 percent believe that it is *extremely* or *very important* that the state help to make it more affordable. Almost three fourths of those surveyed say they are more likely to vote for a candidate that makes this issue a priority.
- ✚ **Rising prescription drug costs are of concern to Indiana residents.** Over 40 percent of respondents indicate that they are *extremely* or *very concerned* about being able to afford the cost of medications in the coming two years and 85 percent believe that it is *extremely* or *very important* for the state to ensure prescription affordability. Participants of the survey say they will support a political candidate that focuses on prescription drug affordability.
- ✚ **Indiana residents want affordable choices for long-term care services.** Two thirds of the respondents indicate that they are *extremely* or *very concerned* about being able to afford long-term care services for themselves and their family, while 82 percent believe that the state should make it a *top* or *high priority* to ensure affordable long-term care choices.

Findings across the two sample populations – AARP Indiana members and non-members are quite similar for most questions on health care, health care reform, and long-term care. However, when examining prescription drugs issues regarding costs and concerns, non-members' opinions are significantly different than AARP members. There are differences by age, gender, education level, and income level for this vital economic security issue.

AARP strongly recommends that Indiana policymakers carefully consider the findings in this study. Strong majorities of adults age 30-64, many of whom vote in all or most state elections, are concerned about access to and cost of health care services, including prescriptions drugs and long-term care. While only 15 percent of this sample is without insurance, the majority are still worried that rising costs will strain an Indiana system that they believe is already problematic.

Methodology

AARP conducted the Indiana Health Care: A Study of Current Challenges and the Support for State Reform between September 14 and October 5, 2007. Mail surveys were sent to a randomly selected sample of 2,000 members between the ages of 50 and 64 living in South Central Indiana. Surveys were also sent to 5,000 South Central Indiana residents ages 30 to 49.

Each person was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Of those members surveyed, 1,071 returned completed questionnaires by the survey end date, yielding a response rate of 54 percent. The member survey has a sampling error of plus or minus two percent. Of the general population surveyed, 693 returned completed questionnaires by the survey end date, yielding a response rate of 14 percent and a sampling error of plus or minus four percent.

Survey responses were weighted to reflect the distribution of those AARP members between the ages of 50 and 64. As of December 30, 2007, there are 885,447 active AARP members residing in the state of Indiana. Survey responses from the general population are weighted to reflect the distribution of age and gender in Indiana.

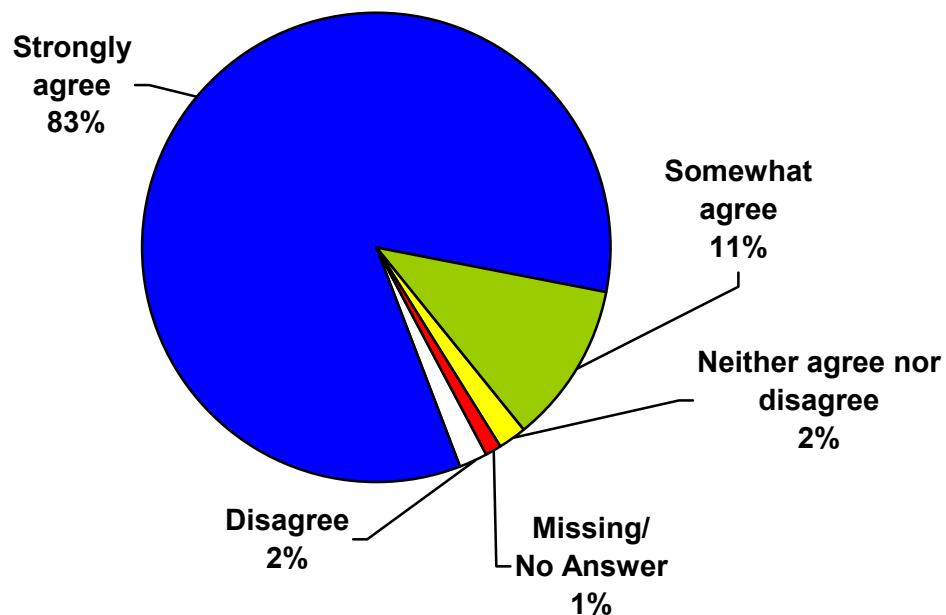
In this report, differences between AARP members and non-members are mentioned where appropriate. Complete annotated questionnaires for both samples may be found in the Appendix. Throughout the report, statistics representing responses are reported in percentages. Percentages may not sum to 100 due to rounding effects.

Detailed Findings

HEALTH CARE AND REFORM IN INDIANA

More than eight in ten Indiana members (82%) and non-members (85%) strongly agree that all Hoosiers should have access to quality, affordable, and adequate health care coverage.

Agree that All Hoosiers Should Have Access to Quality, Affordable, and Adequate Health Care Coverage
(N = 1,764)



- + Three-quarters of members (74%) and non-members (73%) say that they would be more likely to vote for a candidate for state office if the candidate supported giving all Indiana residents access to affordable and adequate health care coverage.
- + Nine in ten members (91%) and non-members (90%) say it is extremely or very important for Indiana to make health care more affordable for all residents.

Over three quarters of Indiana AARP members and non-members surveyed believe Indiana health care is in a state of crisis or has major problems (81% and 76%, respectively).

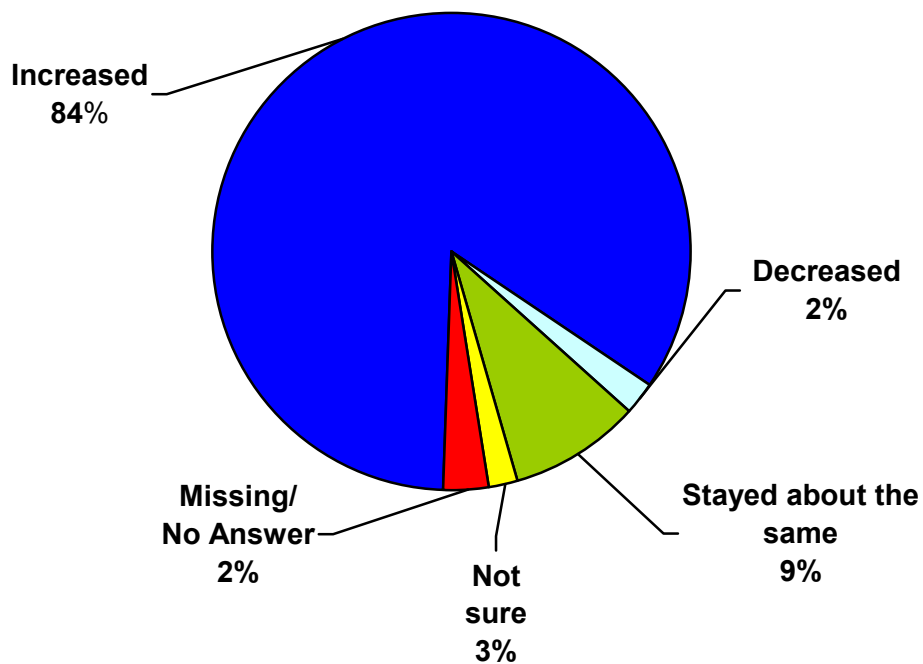
Opinion of Indiana Health Care System (N = 1,764)



- ✚ Those with income below \$20,000 per year are more likely than those with incomes above \$20,000 to say Indiana is in a state of crisis on health care (40% vs. 25%).
- ✚ At least eight in ten survey respondents have some kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid (87% members and 79% non-members). Two in three survey respondents indicate that their primary source of coverage is through their employer or their spouse's employer (66% members and 65% non-members).
- ✚ Two-fifths of Indiana respondents say they are not very or not at all confident they will be able to maintain their present level of health coverage at an acceptable cost over the next five years (43% members and 45% non-members).
- ✚ Non-AARP members are more likely to report that during the past two years there was a time they did not have health insurance (28% non-members versus 12% members). These non-members tend to be younger and have lower incomes than AARP Indiana members. Among both members and non-members, almost half of respondents were without coverage for two years or longer (47% members and 49% non-members). Both sample groups indicate they were without health care coverage because they could not afford it (48% members and 50% non-members).

Approximately eight in ten non-members (78%) and almost nine in ten members (88%) say what they pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays has increased over the past five years.

Change in Paying Out-of-Pocket Medical Expenses in Past Five Years
(N = 1,764)

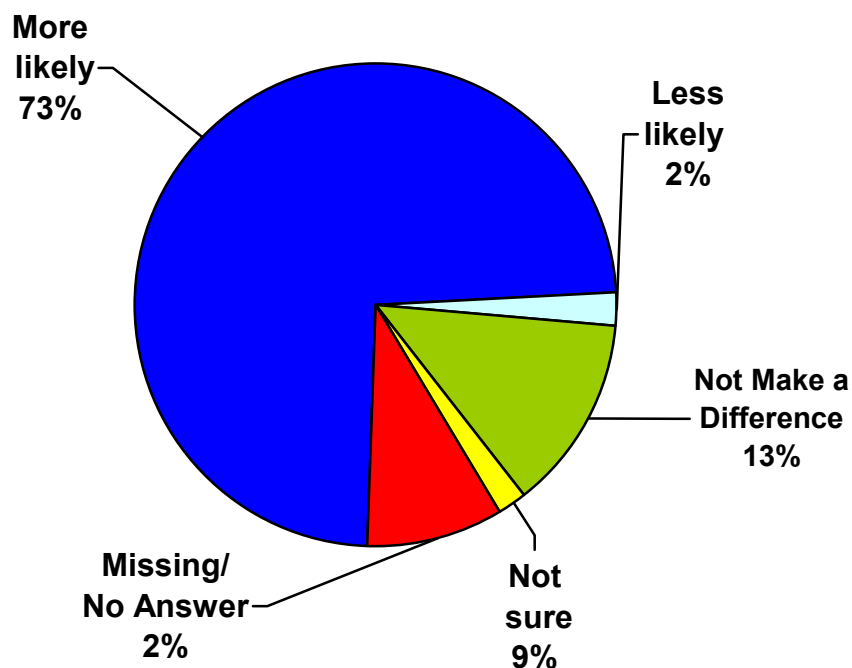


- ✚ Difficulty paying for these expenses is split fairly evenly: 30% of members and non-members say it is extremely or very difficult, 31% of members and non-members say it is somewhat difficult, and another 36% of both populations say it is not very or not at all difficult.
- ✚ Non-AARP Indiana members are more concerned than AARP members about being able to pay current or prior medical bills (44% non-members versus 32% members). Those with less education and lower incomes are more likely to be concerned about paying medical bills.

PRESCRIPTION DRUGS IN INDIANA

More than six in ten Indiana members (62%) and non-members (63%) say it is extremely important to them that the State of Indiana make prescription drugs more affordable. Three in four respondents say they are more likely to vote for a candidate who supports making prescription drugs more affordable for all Indiana residents.

**Likelihood to Vote for Candidates Who Support Making Prescription Drugs More Affordable for all Indiana Residents
(N = 1,764)**

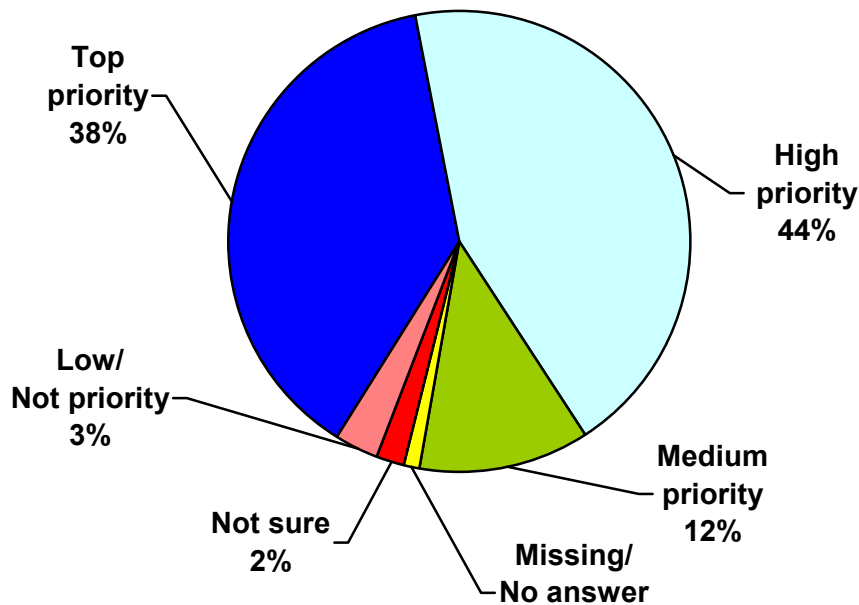


- ✚ About one fifth of members (18%) say paying for a prescription medication has been a major problem in the past two years. Numbers are significantly higher among non-members: 30% say it has been a major problem while another third of non-members (34%) say it has been a minor problem. Across both populations, women more than men (28% vs. 17%), those with less than a college education (27% vs. 12%), and those with incomes less than \$40,000 (41% vs. 11%) are more likely to say that paying for prescriptions has been a major problem.
- ✚ Approximately four in ten members (38%) and more than four in ten non-members (47%) are concerned about being able to afford the cost of needed prescription drugs over the next two years. As noted above, responses vary depending on age, gender, education, and income levels.

LONG-TERM CARE IN INDIANA

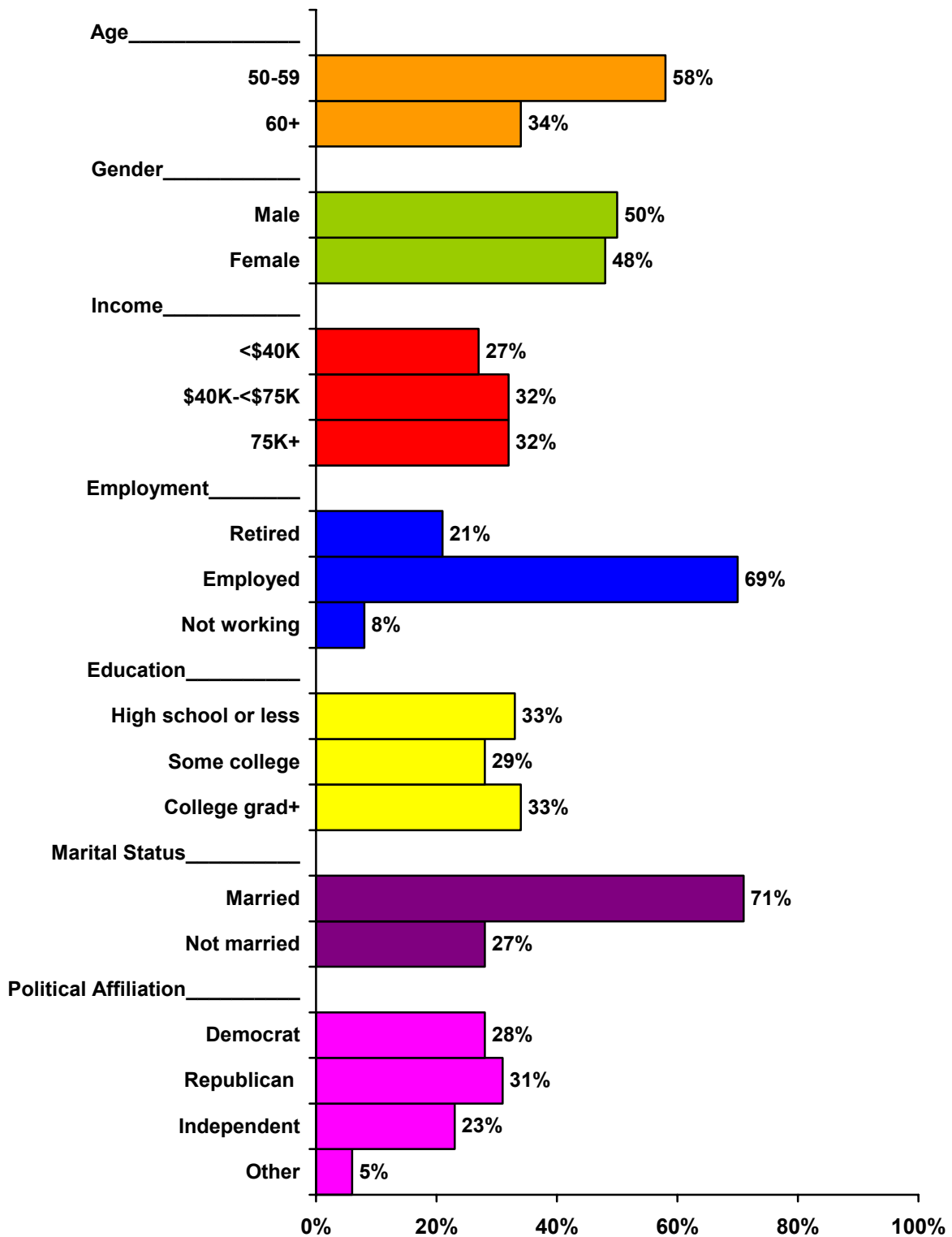
At least eight in ten respondents (84% members and 81% non-members) say it should be a top or high priority for Indiana to ensure that older persons and persons with disabilities have affordable long-term care choices in nursing homes, in the community, and in their own homes.

**Priority for Indiana to Ensure Older Persons and Persons with Disabilities Have Affordable Long-term Care Choices in Nursing Homes, in the Community, and in Their Own Homes
(N = 1,764)**



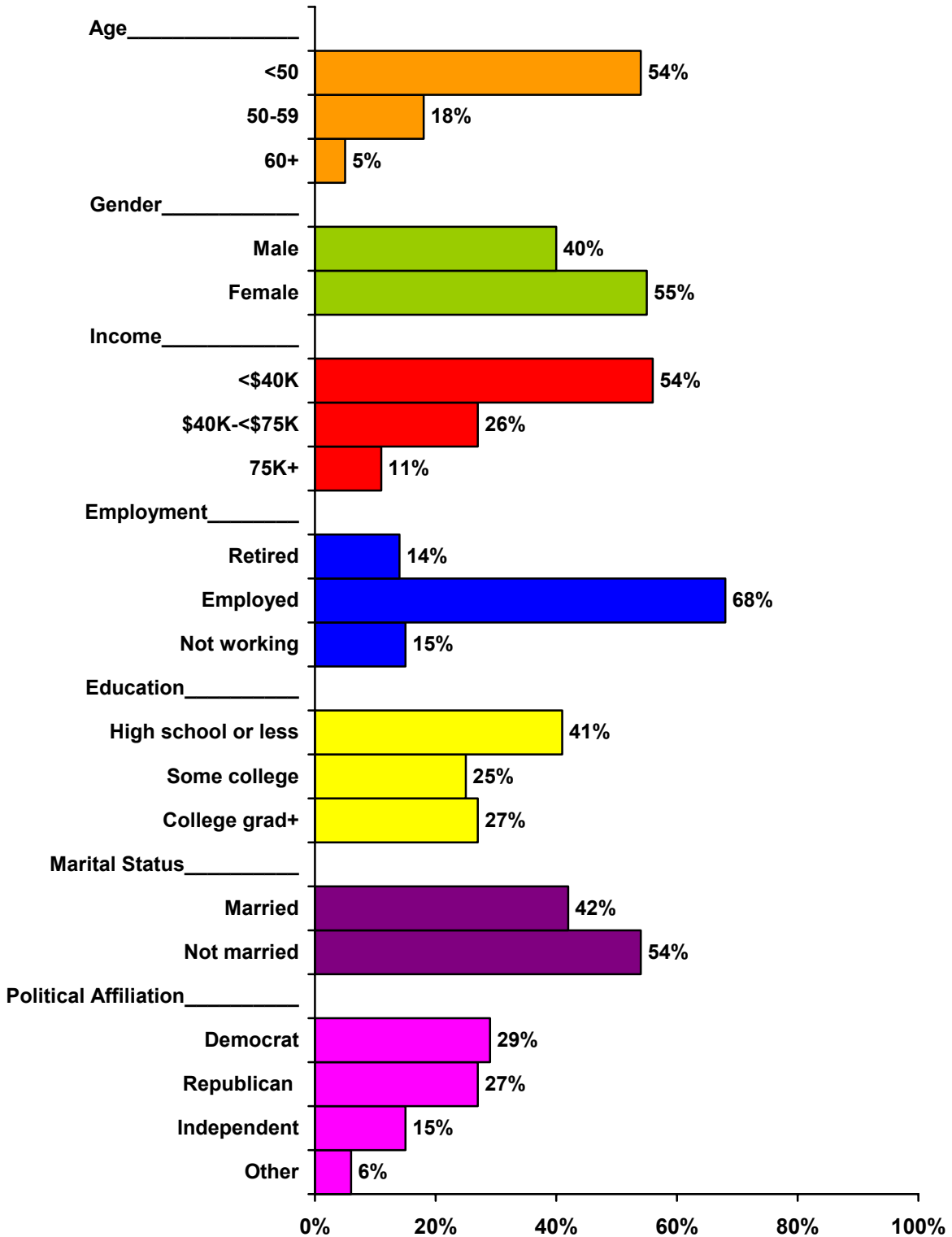
- ✚ Two-thirds of survey respondents (66% member and 64% non-members) are extremely or very concerned about being able to afford long-term care services for themselves and their family. Another quarter of respondents are somewhat concerned about long-term care service affordability. At least two-thirds of members (67%) and three-quarters of non-members (78%) are not very or not at all confident they can afford the cost of long-term care for one year.
- ✚ The majority of respondents do not have any kind of long-term care insurance coverage, including any Indiana Long-Term Care Insurance Program (also known as “Indiana Partnership) policies. Eight in ten members (79%) and more than seven in ten non-members (75%) do not have any kind of long-term care insurance.
- ✚ At least two-thirds of respondents (67% non-members and 74% members) say they are more likely to vote for a candidate for state office if they supported providing more home- and community-based services to allow people to stay in their own homes as long as possible.

Respondent Demographics: Members (N = 1,071)



* Percentages may not sum to 100 due to rounding effects, as well as the accounting of *Not Sure* and *Missing/No Answer* responses.

Respondent Demographics: Non-Members (N = 693)



* Percentages may not sum to 100 due to rounding effects, as well as the accounting of *Not Sure* and *Missing/No Answer* responses.

APPENDIX
ANNOTATED QUESTIONNAIRES

2007 AARP INDIANA SURVEY: HEALTH CARE Annotated Questionnaire: Members

(Weighted N=1,071)

1. Which of these statements do you think best describes the state of health care in Indiana today?

27%	It is in a state of crisis
54%	It has major problems
10%	It has minor problems
1%	It does not have any problems
6%	Not sure
1%	Missing / No Answer

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

87%	Yes
12%	No → SKIP TO QUESTION 5
<0.5%	Not sure → SKIP TO QUESTION 5
1%	Missing / No Answer

3. What is your primary source of coverage? (N=928, those with health care coverage)

49%	Through current employer
18%	Through your spouse's employer
9%	On your own, through an individual insurance policy
15%	Through a previous employer or spouse's employer (may be a retirement benefit)
2%	Veterans or military benefits
1%	Medicaid
9%	Medicare
2%	Other (<i>please specify</i>): _____
2%	Missing / No Answer

4. How confident are you that you will be able to maintain your present level of health care coverage at an acceptable cost to you over the next five years? (N=928, those with health care coverage)

8%	Extremely confident
15%	Very confident
31%	Somewhat confident
23%	Not very confident
20%	Not at all confident
--	Do not currently have healthcare coverage
2%	Not sure
2%	Missing / No Answer

5. During the past two years, was there any time that you did not have any health insurance or coverage? (N=1,071)

12%	Yes
86%	No → SKIP TO QUESTION 6
<0.5%	Not sure → SKIP TO QUESTION 6
2%	Missing / No Answer

A. How long were you without coverage? (N=131, those who did not have health coverage in past 2 years)

6%	Less than a month
16%	1 month to less than 6 months
15%	6 months to less than 1 year
9%	1 year to less than 2 years
47%	2 years or longer
4%	Not sure
3%	Missing / No Answer

B. What was the reason you were without coverage during that time? (N=131, those who did not have health coverage in past 2 years)

29%	Lost job/unemployed
15%	Not available through your employer/Lost coverage at work
1%	Wasn't necessary
48%	Could not afford it
8%	Could not find insurer (pre-existing condition, etc.)
13%	Other (<i>please specify</i>): _____
2%	Not sure
2%	Missing / No Answer

6. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays, would you say this amount has... (N=1,071)

88%	Increased over the past five years
1%	Decreased over the past five years
7%	Stayed about the same
2%	Not sure
2%	Missing / No Answer

7. How much do you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays each month?

6%	Less than \$50 per month
12%	\$50 but less than \$100 per month
22%	\$100 but less than \$200 per month
36%	\$200 but less than \$500 per month
14%	\$500 but less than \$1000 per month
5%	\$1000 or more per month
1%	Nothing; do not currently pay any out-of-pocket medical expenses
3%	Not sure
2%	Missing / No Answer

8. Given your current overall financial condition, how difficult is it to pay for these monthly out-of-pocket medical expenses?

13%	Extremely difficult
11%	Very difficult
33%	Somewhat difficult
28%	Not very difficult
12%	Not at all difficult
1%	Not sure
2%	Missing / No Answer

9. According to the Indiana Family and Social Services Administration, many Indiana residents face bankruptcy because they are unable to pay their medical bills. As a result, Indiana has the highest per capita rate of medical bankruptcies in the nation, affecting more than 77,000 Hoosiers. How concerned are you about not being able to pay current or prior medical bills?

16%	Extremely concerned
16%	Very concerned
25%	Somewhat concerned
23%	Not very concerned
16%	Not at all concerned
2%	Not sure
2%	Missing / No Answer

10. How concerned are you about the possibility of having to file for a medical bankruptcy in the next two years?

7%	Extremely concerned
6%	Very concerned
18%	Somewhat concerned
32%	Not very concerned
31%	Not at all concerned
5%	Not sure
1%	Missing / No Answer

11. Was there a time in the past two years when you needed to see a doctor but could not because of cost?

23%	Yes
76%	No
1%	Not sure
1%	Missing / No Answer

12. How important do you think it is for Indiana to make health care more affordable for all residents?

70%	Extremely important
22%	Very important
6%	Somewhat important
1%	Not very important
1%	Not at all important
1%	Not sure
1%	Missing / No Answer

13. How strongly do you agree or disagree that all Indiana residents should have access to affordable and adequate health care coverage?

82%	Strongly agree
13%	Somewhat agree
2%	Neither agree nor disagree
1%	Somewhat disagree
<0.5%	Strongly disagree
1%	Not sure
1%	Missing / No Answer

14. If a candidate for state office supported giving all Indiana residents access to affordable and adequate health care coverage, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

74%	More likely
3%	Less likely
12%	Would not make a difference
9%	Not sure
1%	Missing / No Answer

Prescription Drugs

15. Have you or a family member bought a prescription drug within the past two years?

96%	Yes
3%	No → <i>SKIP TO QUESTION 18</i>
<0.5%	Not sure → <i>SKIP TO QUESTION 18</i>
1%	Missing / No Answer

16. In the past two years, has paying for prescription medications been a major problem, a minor problem, or not a problem for you? (N=1,030, those who bought prescription drugs in past 2 years)

18%	A major problem
34%	A minor problem
47%	Not a problem
<0.5%	Not sure
1%	Missing / No Answer

17. In the past two years, approximately how much have you spent, each month, out of your own pocket for prescription drugs? (N=1,030, those who bought prescription drugs in past 2 years)

5%	Less than \$10 per month
21%	\$10 but less than \$50 per month
24%	\$50 but less than \$100 per month
25%	\$100 but less than \$200 per month
17%	\$200 but less than \$500 per month
4%	\$500 or more per month
<0.5%	Nothing; have not purchased prescription drugs
2%	Not sure
2%	Missing / No Answer

18. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (N=1,071)

21%	Extremely concerned
17%	Very concerned
31%	Somewhat concerned
20%	Not very concerned
9%	Not at all concerned
1%	Not sure
1%	Missing / No Answer

19. How important is it to you that the State of Indiana makes prescription drug costs more affordable?

62%	Extremely important
24%	Very important
11%	Somewhat important
2%	Not very important
1%	Not at all important
1%	Not sure
1%	Missing / No Answer

20. If a candidate for state office supported making prescription drugs more affordable for all Indiana residents, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

75%	More likely
2%	Less likely
13%	Would not make a difference
9%	Not sure
1%	Missing / No Answer

Long-Term Care Services

Long-term care refers to supports and services provided over an extended period of time at home, in a community setting such as an adult day care center or assisted living facility, or in a nursing home. These supports and services are available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating.

21. How likely is it that you or a family member may need long-term care services in the next five years?

15%	Extremely likely
12%	Very likely
24%	Somewhat likely
34%	Not very likely
6%	Not at all likely
8%	Not sure
1%	Missing / No Answer

22. If you or a family member needed long-term care services, how would you prefer to receive those services? (Check only one)

- 6% Have family and friends provide all the care at home
- 16% Have care provided at home by a personal care aide
- 44% Have care provided at home by both family and friends and a personal care aide
- 20% Have care provided in a home-like setting such as an assisted living facility where housing, food, and personal help are provided
- 1% Have care provided in a nursing home
- 12% Not sure
- 2% Missing / No Answer

23. How much of a priority should it be for Indiana to ensure that older persons and persons with disabilities have affordable long-term care choices in nursing homes, in the community and in their own homes?

- 36% Top priority
- 47% High priority
- 12% Medium priority
- 2% Low priority
- 1% Not a priority
- 1% Not sure
- 1% Missing / No Answer

24. Some people 50 and older express concern about being able to afford long-term care services for themselves and their family. How concerned are you about it?

- 35% Extremely concerned
- 31% Very concerned
- 25% Somewhat concerned
- 7% Not very concerned
- 2% Not at all concerned
- 1% Not sure
- 1% Missing / No Answer

25. The cost of long-term care varies depending on the type of services a person receives. In Indiana, nursing homes cost approximately \$59,000 annually. On average, Indiana assisted living facilities cost approximately \$26,000 annually, and the average annual cost of a home health aide in Indiana is \$53,000 annually. The persons receiving the services or their family pay many of these costs out-of-pocket.

A. Knowing that, how confident are you that you could afford the cost of long-term care for one year?

- 6% Extremely confident
- 9% Very confident
- 14% Somewhat confident
- 21% Not very confident
- 46% Not at all confident
- 2% Not sure
- 2% Missing / No Answer

B. Knowing that, how confident are you that you could afford the cost of long-term care for five years?

- 3% Extremely confident
- 5% Very confident
- 10% Somewhat confident
- 21% Not very confident
- 58% Not at all confident
- 2% Not sure
- 1% Missing / No Answer

26. Do you have any kind of long-term care insurance coverage, including any Indiana Long-Term Care Insurance Program (also known as “Indiana Partnership”) policies?

- 13% Yes
- 79% No
- 6% Not sure
- 3% Missing / No Answer

27. If a candidate for state office supported providing more home- and community-based services to allow people to stay in their own homes as long as possible, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

- 74% More likely
- 2% Less likely
- 12% Would not make a difference
- 10% Not sure
- 2% Missing / No Answer

About You

The following questions are for classification purposes only and will be kept entirely confidential.

28. Are you male or female?

- 50% Male
- 48% Female
- 3% Missing / No Answer

29. What is your age as of your last birthday? _____ years

- 30 – 39
- <0.5% 40 - 49
- 58% 50 – 59
- 34% 60 – 69
- 70 or older
- 7% Missing / No Answer

30. How would you describe your health?

12%	Excellent
32%	Very good
33%	Good
15%	Fair
5%	Poor
<0.5%	Not sure
3%	Missing / No Answer

31. What is your current marital status?

71%	Married
4%	Not married, living with partner
1%	Separated
13%	Divorced
6%	Widowed
4%	Never married
3%	Missing / No Answer

32. Which of the following best describes your current employment status?

4%	Self-employed, part-time
9%	Self-employed, full-time
10%	Employed, part-time
47%	Employed, full-time
21%	Retired, not working at all
6%	Not in labor force for other reasons
2%	Unemployed but looking for work
3%	Missing / No Answer

33. What is the highest level of education that you have completed?

5%	0-12 th grade (no diploma)
28%	High school graduate (or equivalent)
19%	Post-high school education (no degree)
9%	2-year college degree
11%	4-year college degree
4%	Post-graduate study (no degree)
19%	Graduate or professional degree (s)
5%	Missing / No Answer

34. Thinking about your state elections for Indiana Governor and Legislators in the last ten years, how often would you say you vote?

57% Always
22% Most of the time
7% About half of the time
6% Seldom
5% Never
3% Missing / No Answer

35. Generally speaking, do you consider yourself a...

28% Democrat
31% Republican
23% Independent
1% Progressive
5% Other (*please specify*): _____
7% Not sure
5% Missing / No Answer

36. What is your ethnicity? (Please check all that apply)

98% White or Caucasian
1% Black or African American
1% American Indian or Alaska Native
<0.5% Asian
-- Native Hawaiian or other Pacific Islander
1% Other: (Specify) _____
1% Missing / No Answer

37. What was your annual household income before taxes in 2006?

2% Less than \$10,000
5% \$10,000 to \$19,999
10% \$20,000 to \$29,999
10% \$30,000 to \$39,999
11% \$40,000 to \$49,999
21% \$50,000 to \$74,999
32% \$75,000 to or more
3% Not sure
5% Missing / No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by October 18, 2007.

**2007 AARP INDIANA SURVEY:
HEALTH CARE
Annotated Questionnaire: Non-members**

(Weighted N=693)

1. Which of these statements do you think best describes the state of health care in Indiana today?

28%	It is in a state of crisis
48%	It has major problems
11%	It has minor problems
2%	It does not have any problems
10%	Not sure
3%	Missing / No Answer

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

79%	Yes
19%	No → SKIP TO QUESTION 5
1%	Not sure → SKIP TO QUESTION 5
2%	Missing / No Answer

3. What is your primary source of coverage? (N=546, those with health care coverage)

53%	Through current employer
12%	Through your spouse's employer
8%	On your own, through an individual insurance policy
4%	Through a previous employer or spouse's employer (may be a retirement benefit)
3%	Veterans or military benefits
10%	Medicaid
20%	Medicare
4%	Other (<i>please specify</i>): _____
3%	Missing / No Answer

4. How confident are you that you will be able to maintain your present level of health care coverage at an acceptable cost to you over the next five years? (N=546, those with health care coverage)

9%	Extremely confident
13%	Very confident
27%	Somewhat confident
24%	Not very confident
20%	Not at all confident
<0.5%	Do not currently have healthcare coverage
4%	Not sure
3%	Missing / No Answer

5. During the past two years, was there any time that you did not have any health insurance or coverage? (N=693)

- 28% Yes
- 69% No → **SKIP TO QUESTION 6**
- 1% Not sure → **SKIP TO QUESTION 6**
- 3% Missing / No Answer

A. How long were you without coverage? (N=190, those who did not have health coverage in past 2 years)

- 4% Less than a month
- 12% 1 month to less than 6 months
- 11% 6 months to less than 1 year
- 18% 1 year to less than 2 years
- 49% 2 years or longer
- 3% Not sure
- 4% Missing / No Answer

B. What was the reason you were without coverage during that time? (N=190, those who did not have health coverage in past 2 years)

- 26% Lost job/unemployed
- 22% Not available through your employer/Lost coverage at work
- 1% Wasn't necessary
- 50% Could not afford it
- 3% Could not find insurer (pre-existing condition, etc.)
- 9% Other (*please specify*): _____
- 1% Not sure
- 1% Missing / No Answer

6. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays, would you say this amount has... (N=693)

- 78% Increased over the past five years
- 3% Decreased over the past five years
- 11% Stayed about the same
- 6% Not sure
- 3% Missing / No Answer

7. How much do you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays each month?

18%	Less than \$50 per month
15%	\$50 but less than \$100 per month
19%	\$100 but less than \$200 per month
24%	\$200 but less than \$500 per month
8%	\$500 but less than \$1000 per month
2%	\$1000 or more per month
4%	Nothing; do not currently pay any out-of-pocket medical expenses
5%	Not sure
4%	Missing / No Answer

8. Given your current overall financial condition, how difficult is it to pay for these monthly out-of-pocket medical expenses?

22%	Extremely difficult
17%	Very difficult
27%	Somewhat difficult
20%	Not very difficult
10%	Not at all difficult
2%	Not sure
2%	Missing / No Answer

9. According to the Indiana Family and Social Services Administration, many Indiana residents face bankruptcy because they are unable to pay their medical bills. As a result, Indiana has the highest per capita rate of medical bankruptcies in the nation, affecting more than 77,000 Hoosiers. How concerned are you about not being able to pay current or prior medical bills?

26%	Extremely concerned
18%	Very concerned
20%	Somewhat concerned
19%	Not very concerned
12%	Not at all concerned
3%	Not sure
2%	Missing / No Answer

10. How concerned are you about the possibility of having to file for a medical bankruptcy in the next two years?

12%	Extremely concerned
9%	Very concerned
18%	Somewhat concerned
28%	Not very concerned
24%	Not at all concerned
8%	Not sure
2%	Missing / No Answer

11. Was there a time in the past two years when you needed to see a doctor but could not because of cost?

41% Yes
56% No
2% Not sure
1% Missing / No Answer

12. How important do you think it is for Indiana to make health care more affordable for all residents?

76% Extremely important
14% Very important
5% Somewhat important
2% Not very important
1% Not at all important
1% Not sure
2% Missing / No Answer

13. How strongly do you agree or disagree that all Indiana residents should have access to affordable and adequate health care coverage?

85% Strongly agree
8% Somewhat agree
2% Neither agree nor disagree
1% Somewhat disagree
1% Strongly disagree
1% Not sure
2% Missing / No Answer

14. If a candidate for state office supported giving all Indiana residents access to affordable and adequate health care coverage, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

73% More likely
4% Less likely
12% Would not make a difference
10% Not sure
1% Missing / No Answer

Prescription Drugs

15. Have you or a family member bought a prescription drug within the past two years?

- 90% Yes
- 7% No → *SKIP TO QUESTION 18*
- 1% Not sure → *SKIP TO QUESTION 18*
- 2% Missing / No Answer

16. In the past two years, has paying for prescription medications been a major problem, a minor problem, or not a problem for you? (N=624, those who bought prescription drugs in past 2 years)

- 30% A major problem
- 34% A minor problem
- 35% Not a problem
- 1% Not sure
- 1% Missing / No Answer

17. In the past two years, approximately how much have you spent, each month, out of your own pocket for prescription drugs? (N=624, those who bought prescription drugs in past 2 years)

- 11% Less than \$10 per month
- 26% \$10 but less than \$50 per month
- 23% \$50 but less than \$100 per month
- 15% \$100 but less than \$200 per month
- 13% \$200 but less than \$500 per month
- 2% \$500 or more per month
- 1% Nothing; have not purchased prescription drugs
- 6% Not sure
- 2% Missing / No Answer

18. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (N=693)

- 29% Extremely concerned
- 19% Very concerned
- 25% Somewhat concerned
- 18% Not very concerned
- 7% Not at all concerned
- 1% Not sure
- 2% Missing / No Answer

19. How important is it to you that the State of Indiana makes prescription drug costs more affordable?

63%	Extremely important
22%	Very important
10%	Somewhat important
1%	Not very important
2%	Not at all important
1%	Not sure
2%	Missing / No Answer

20. If a candidate for state office supported making prescription drugs more affordable for all Indiana residents, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

72%	More likely
3%	Less likely
14%	Would not make a difference
9%	Not sure
2%	Missing / No Answer

Long-Term Care Services

Long-term care refers to supports and services provided over an extended period of time at home, in a community setting such as an adult day care center or assisted living facility, or in a nursing home. These supports and services are available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating.

21. How likely is it that you or a family member may need long-term care services in the next five years?

17%	Extremely likely
13%	Very likely
26%	Somewhat likely
24%	Not very likely
13%	Not at all likely
6%	Not sure
2%	Missing / No Answer

22. If you or a family member needed long-term care services, how would you prefer to receive those services? (Check only one)

- 12% Have family and friends provide all the care at home
- 15% Have care provided at home by a personal care aide
- 38% Have care provided at home by both family and friends and a personal care aide
- 16% Have care provided in a home-like setting such as an assisted living facility where housing, food, and personal help are provided
- 3% Have care provided in a nursing home
- 12% Not sure
- 3% Missing / No Answer

23. How much of a priority should it be for Indiana to ensure that older persons and persons with disabilities have affordable long-term care choices in nursing homes, in the community and in their own homes?

- 41% Top priority
- 39% High priority
- 12% Medium priority
- 1% Low priority
- 2% Not a priority
- 3% Not sure
- 2% Missing / No Answer

24. Some people 50 and older express concern about being able to afford long-term care services for themselves and their family. How concerned are you about it?

- 36% Extremely concerned
- 28% Very concerned
- 23% Somewhat concerned
- 6% Not very concerned
- 3% Not at all concerned
- 3% Not sure
- 2% Missing / No Answer

25. The cost of long-term care varies depending on the type of services a person receives. In Indiana, nursing homes cost approximately \$59,000 annually. On average, Indiana assisted living facilities cost approximately \$26,000 annually, and the average annual cost of a home health aide in Indiana is \$53,000 annually. The persons receiving the services or their family pay many of these costs out-of-pocket.

A. Knowing that, how confident are you that you could afford the cost of long-term care for one year?

4%	Extremely confident
4%	Very confident
9%	Somewhat confident
19%	Not very confident
59%	Not at all confident
4%	Not sure
3%	Missing / No Answer

B. Knowing that, how confident are you that you could afford the cost of long-term care for five years?

3%	Extremely confident
2%	Very confident
6%	Somewhat confident
15%	Not very confident
69%	Not at all confident
4%	Not sure
2%	Missing / No Answer

26. Do you have any kind of long-term care insurance coverage, including any Indiana Long-Term Care Insurance Program (also known as “Indiana Partnership”) policies?

9%	Yes
75%	No
12%	Not sure
4%	Missing / No Answer

27. If a candidate for state office supported providing more home- and community-based services to allow people to stay in their own homes as long as possible, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

67%	More likely
3%	Less likely
16%	Would not make a difference
10%	Not sure
4%	Missing / No Answer

About You

The following questions are for classification purposes only and will be kept entirely confidential.

28. Are you male or female?

40%	Male
55%	Female
4%	Missing / No Answer

29. What is your age as of your last birthday? _____ years

25%	30 – 39
29%	40 - 49
18%	50 – 59
5%	60 – 69
--	70 or older
24%	Missing / No Answer

30. How would you describe your health?

10%	Excellent
30%	Very good
29%	Good
18%	Fair
8%	Poor
1%	Not sure
5%	Missing / No Answer

31. What is your current marital status?

42%	Married
7%	Not married, living with partner
2%	Separated
25%	Divorced
8%	Widowed
12%	Never married
4%	Missing / No Answer

32. Which of the following best describes your current employment status?

3%	Self-employed, part-time
8%	Self-employed, full-time
8%	Employed, part-time
49%	Employed, full-time
14%	Retired, not working at all
10%	Not in labor force for other reasons
5%	Unemployed but looking for work
5%	Missing / No Answer

33. What is the highest level of education that you have completed?

11%	0-12 th grade (no diploma)
30%	High school graduate (or equivalent)
16%	Post-high school education (no degree)
9%	2-year college degree
12%	4-year college degree
3%	Post-graduate study (no degree)
12%	Graduate or professional degree (s)
7%	Missing / No Answer

34. Thinking about your state elections for Indiana Governor and Legislators in the last ten years, how often would you say you vote?

38%	Always
17%	Most of the time
9%	About half of the time
13%	Seldom
19%	Never
4%	Missing / No Answer

35. Generally speaking, do you consider yourself a...

29%	Democrat
27%	Republican
15%	Independent
1%	Progressive
5%	Other (<i>please specify</i>): _____
18%	Not sure
6%	Missing / No Answer

36. What is your ethnicity? (Please check all that apply)

88%	White or Caucasian
2%	Black or African American
2%	American Indian or Alaska Native
2%	Asian
<0.5%	Native Hawaiian or other Pacific Islander
4%	Other: (Specify) _____
3%	Missing / No Answer

37. What was your annual household income before taxes in 2006?

11%	Less than \$10,000
14%	\$10,000 to \$19,999
17%	\$20,000 to \$29,999
14%	\$30,000 to \$39,999
11%	\$40,000 to \$49,999
16%	\$50,000 to \$74,999
11%	\$75,000 to or more
4%	Not sure
4%	Missing / No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by October 18, 2007.

**2007 AARP INDIANA SURVEY:
HEALTH CARE
Annotated Questionnaire: Total**

(Weighted N=1764)

1. Which of these statements do you think best describes the state of health care in Indiana today?

- 27% It is in a state of crisis
- 52% It has major problems
- 11% It has minor problems
- 1% It does not have any problems
- 8% Not sure
- 2% Missing / No Answer

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

- 84% Yes
- 15% No → **SKIP TO QUESTION 5**
- <0.5% Not sure → **SKIP TO QUESTION 5**
- 2% Missing / No Answer

3. What is your primary source of coverage? (N=1474, those with health care coverage)

- 50% Through current employer
- 15% Through your spouse's employer
- 9% On your own, through an individual insurance policy
- 11% Through a previous employer or spouse's employer (may be a retirement benefit)
- 2% Veterans or military benefits
- 5% Medicaid
- 13% Medicare
- 3% Other (*please specify*): _____
- 2% Missing / No Answer

4. How confident are you that you will be able to maintain your present level of health care coverage at an acceptable cost to you over the next five years? (N=1474, those with health care coverage)

- 8% Extremely confident
- 14% Very confident
- 29% Somewhat confident
- 24% Not very confident
- 20% Not at all confident
- <0.5% Do not currently have healthcare coverage
- 2% Not sure
- 2% Missing / No Answer

5. During the past two years, was there any time that you did not have any health insurance or coverage? (N=1,764)

- 18% Yes
- 79% No → **SKIP TO QUESTION 6**
- <0.5% Not sure → **SKIP TO QUESTION 6**
- 2% Missing / No Answer

A. How long were you without coverage? (N=321, those who did not have health coverage in past 2 years)

- 5% Less than a month
- 14% 1 month to less than 6 months
- 13% 6 months to less than 1 year
- 14% 1 year to less than 2 years
- 48% 2 years or longer
- 3% Not sure
- 3% Missing / No Answer

B. What was the reason you were without coverage during that time? (N=321, those who did not have health coverage in past 2 years)

- 27% Lost job/unemployed
- 19% Not available through your employer/Lost coverage at work
- 1% Wasn't necessary
- 49% Could not afford it
- 5% Could not find insurer (pre-existing condition, etc.)
- 11% Other (*please specify*): _____
- 1% Not sure
- 2% Missing / No Answer

6. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays, would you say this amount has... (N=1,764)

- 84% Increased over the past five years
- 2% Decreased over the past five years
- 9% Stayed about the same
- 3% Not sure
- 2% Missing / No Answer

7. How much do you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays each month?

11%	Less than \$50 per month
13%	\$50 but less than \$100 per month
21%	\$100 but less than \$200 per month
31%	\$200 but less than \$500 per month
11%	\$500 but less than \$1000 per month
4%	\$1000 or more per month
2%	Nothing; do not currently pay any out-of-pocket medical expenses
4%	Not sure
3%	Missing / No Answer

8. Given your current overall financial condition, how difficult is it to pay for these monthly out-of-pocket medical expenses?

17%	Extremely difficult
14%	Very difficult
31%	Somewhat difficult
25%	Not very difficult
11%	Not at all difficult
1%	Not sure
2%	Missing / No Answer

9. According to the Indiana Family and Social Services Administration, many Indiana residents face bankruptcy because they are unable to pay their medical bills. As a result, Indiana has the highest per capita rate of medical bankruptcies in the nation, affecting more than 77,000 Hoosiers. How concerned are you about not being able to pay current or prior medical bills?

20%	Extremely concerned
17%	Very concerned
23%	Somewhat concerned
21%	Not very concerned
15%	Not at all concerned
2%	Not sure
2%	Missing / No Answer

10. How concerned are you about the possibility of having to file for a medical bankruptcy in the next two years?

9%	Extremely concerned
7%	Very concerned
18%	Somewhat concerned
30%	Not very concerned
29%	Not at all concerned
6%	Not sure
1%	Missing / No Answer

11. Was there a time in the past two years when you needed to see a doctor but could not because of cost?

30% Yes
68% No
1% Not sure
1% Missing / No Answer

12. How important do you think it is for Indiana to make health care more affordable for all residents?

72% Extremely important
19% Very important
5% Somewhat important
1% Not very important
1% Not at all important
1% Not sure
1% Missing / No Answer

13. How strongly do you agree or disagree that all Indiana residents should have access to affordable and adequate health care coverage?

83% Strongly agree
11% Somewhat agree
2% Neither agree nor disagree
1% Somewhat disagree
1% Strongly disagree
1% Not sure
1% Missing / No Answer

14. If a candidate for state office supported giving all Indiana residents access to affordable and adequate health care coverage, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

74% More likely
4% Less likely
12% Would not make a difference
10% Not sure
1% Missing / No Answer

Prescription Drugs

15. Have you or a family member bought a prescription drug within the past two years?

94% Yes
4% No → **SKIP TO QUESTION 18**
1% Not sure → **SKIP TO QUESTION 18**
2% Missing / No Answer

16. In the past two years, has paying for prescription medications been a major problem, a minor problem, or not a problem for you? (N=1,654, those who bought prescription drugs in past 2 years)

23%	A major problem
34%	A minor problem
42%	Not a problem
<0.5%	Not sure
1%	Missing / No Answer

17. In the past two years, approximately how much have you spent, each month, out of your own pocket for prescription drugs? (N=1,654, those who bought prescription drugs in past 2 years)

7%	Less than \$10 per month
23%	\$10 but less than \$50 per month
24%	\$50 but less than \$100 per month
21%	\$100 but less than \$200 per month
16%	\$200 but less than \$500 per month
3%	\$500 or more per month
1%	Nothing; have not purchased prescription drugs
3%	Not sure
2%	Missing / No Answer

18. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (N=1,764)

24%	Extremely concerned
18%	Very concerned
29%	Somewhat concerned
19%	Not very concerned
8%	Not at all concerned
1%	Not sure
1%	Missing / No Answer

19. How important is it to you that the State of Indiana makes prescription drug costs more affordable?

62%	Extremely important
23%	Very important
10%	Somewhat important
2%	Not very important
2%	Not at all important
1%	Not sure
1%	Missing / No Answer

20. If a candidate for state office supported making prescription drugs more affordable for all Indiana residents, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

- 73% More likely
- 2% Less likely
- 13% Would not make a difference
- 9% Not sure
- 2% Missing / No Answer

Long-Term Care Services

Long-term care refers to supports and services provided over an extended period of time at home, in a community setting such as an adult day care center or assisted living facility, or in a nursing home. These supports and services are available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating.

21. How likely is it that you or a family member may need long-term care services in the next five years?

- 16% Extremely likely
- 12% Very likely
- 25% Somewhat likely
- 30% Not very likely
- 9% Not at all likely
- 7% Not sure
- 2% Missing / No Answer

22. If you or a family member needed long-term care services, how would you prefer to receive those services? (Check only one)

- 8% Have family and friends provide all the care at home
- 16% Have care provided at home by a personal care aide
- 42% Have care provided at home by both family and friends and a personal care aide
- 18% Have care provided in a home-like setting such as an assisted living facility where housing, food, and personal help are provided
- 2% Have care provided in a nursing home
- 12% Not sure
- 3% Missing / No Answer

23. How much of a priority should it be for Indiana to ensure that older persons and persons with disabilities have affordable long-term care choices in nursing homes, in the community and in their own homes?

38%	Top priority
44%	High priority
12%	Medium priority
2%	Low priority
1%	Not a priority
2%	Not sure
1%	Missing / No Answer

24. Some people 50 and older express concern about being able to afford long-term care services for themselves and their family. How concerned are you about it?

35%	Extremely concerned
30%	Very concerned
24%	Somewhat concerned
6%	Not very concerned
2%	Not at all concerned
1%	Not sure
1%	Missing / No Answer

25. The cost of long-term care varies depending on the type of services a person receives. In Indiana, nursing homes cost approximately \$59,000 annually. On average, Indiana assisted living facilities cost approximately \$26,000 annually, and the average annual cost of a home health aide in Indiana is \$53,000 annually. The persons receiving the services or their family pay many of these costs out-of-pocket.

A. Knowing that, how confident are you that you could afford the cost of long-term care for one year?

5%	Extremely confident
7%	Very confident
12%	Somewhat confident
21%	Not very confident
51%	Not at all confident
3%	Not sure
2%	Missing / No Answer

B. Knowing that, how confident are you that you could afford the cost of long-term care for five years?

3%	Extremely confident
4%	Very confident
8%	Somewhat confident
19%	Not very confident
62%	Not at all confident
3%	Not sure
1%	Missing / No Answer

26. Do you have any kind of long-term care insurance coverage, including any Indiana Long-Term Care Insurance Program (also known as “Indiana Partnership”) policies?

11% Yes
77% No
8% Not sure
3% Missing / No Answer

27. If a candidate for state office supported providing more home- and community-based services to allow people to stay in their own homes as long as possible, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference?

71% More likely
2% Less likely
14% Would not make a difference
10% Not sure
3% Missing / No Answer

About You

The following questions are for classification purposes only and will be kept entirely confidential.

28. Are you male or female?

46% Male
51% Female
3% Missing / No Answer

29. What is your age as of your last birthday? _____ years

10% 30 – 39
11% 40 - 49
42% 50 – 59
23% 60 – 69
-- 70 or older
14% Missing / No Answer

30. How would you describe your health?

11% Excellent
31% Very good
32% Good
16% Fair
6% Poor
<0.5% Not sure
3% Missing / No Answer

31. What is your current marital status?

60%	Married
5%	Not married, living with partner
1%	Separated
17%	Divorced
7%	Widowed
7%	Never married
3%	Missing / No Answer

32. Which of the following best describes your current employment status?

3%	Self-employed, part-time
9%	Self-employed, full-time
9%	Employed, part-time
47%	Employed, full-time
18%	Retired, not working at all
8%	Not in labor force for other reasons
3%	Unemployed but looking for work
3%	Missing / No Answer

33. What is the highest level of education that you have completed?

7%	0-12 th grade (no diploma)
29%	High school graduate (or equivalent)
18%	Post-high school education (no degree)
9%	2-year college degree
11%	4-year college degree
4%	Post-graduate study (no degree)
16%	Graduate or professional degree (s)
6%	Missing / No Answer

34. Thinking about your state elections for Indiana Governor and Legislators in the last ten years, how often would you say you vote?

50%	Always
20%	Most of the time
8%	About half of the time
9%	Seldom
10%	Never
3%	Missing / No Answer

35. Generally speaking, do you consider yourself a...

- 28% Democrat
- 29% Republican
- 20% Independent
- 1% Progressive
- 5% Other (*please specify*): _____
- 12% Not sure
- 5% Missing / No Answer

36. What is your ethnicity? (Please check all that apply)

- 94% White or Caucasian
- 1% Black or African American
- 1% American Indian or Alaska Native
- 1% Asian
- <0.5% Native Hawaiian or other Pacific Islander
- 2% Other: (Specify) _____
- 2% Missing / No Answer

37. What was your annual household income before taxes in 2006?

- 6% Less than \$10,000
- 8% \$10,000 to \$19,999
- 13% \$20,000 to \$29,999
- 11% \$30,000 to \$39,999
- 11% \$40,000 to \$49,999
- 19% \$50,000 to \$74,999
- 24% \$75,000 to or more
- 4% Not sure
- 5% Missing / No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by October 18, 2007.



AARP
Knowledge Management
For more information, please contact Erica Dinger at:
202.434.6176 or e-mail edinger@aarpp.org.