



# **Health Care in Vermont: Support for Universal Coverage**



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**Data Collected by Alan Newman Research  
Report Prepared by Katherine Bridges**

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## **Acknowledgements**

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## Executive Summary

Vermont has one of the highest rates of health insurance coverage in the nation, with about ninety percent having some kind of coverage.<sup>1</sup> However, like elsewhere, there is great variation in the types of services and providers that are covered and the amounts residents must pay-out-pocket for these services. AARP Vermont commissioned this study to better understand the opinions and experiences of residents in Vermont about health insurance while the State considers ways to ensure that all residents have access to the same basic health care coverage. This report summarizes the findings of a telephone survey conducted with 1,000 Vermont residents age 18 and older in June 2005 on the issue of health insurance coverage, and includes an analysis of sub-groups who have particular health care coverage issues: the uninsured, young adults (18-34 year olds), pre-Medicare adults (50-64 year olds), older adults (age 65+), and part-time workers.

As expected, this survey found that nine in ten Vermonters (88%) have some kind of health care coverage, and that the majority of those insured (59%) are covered through an employer. The benefits covered for these residents vary greatly with large percentages being without coverage for vision, dental, and prescriptions. Residents likely to be without comprehensive coverage include young adults (18-34 year olds), older adults (age 65+), and residents who are employed part-time.

Despite the high percentage of residents being insured, findings from this survey show unease among residents about the current state of health care in Vermont, particularly with its affordability. For instance:

- About half of residents describe the state of health care in Vermont as having major problems—or worse, being in a state of crisis.
- Three-quarters of residents say the amount they pay for health care has increased over the past five years.
- Three-quarters of residents are worried about having to pay more for their health care, and more than half are worried about not being able to afford the prescriptions drugs or the health care services they need.
- More than three-quarters believe it is extremely or very important for Vermont to reduce the number of resident without insurance, and most believe it is extremely or very important for Vermont to make health care more affordable for all residents.
- More than eight in ten agree that all Vermonters should have access to the same basic health care coverage, and nearly as many think that everyone, including employers, employees, and the government should contribute to a system so that everyone can have the same basic health care coverage.
- Over half of uninsured residents have been uninsured for at least two years (most five years or more), and the majority are without insurance because they cannot afford it.

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<sup>1</sup> *Characteristics of the Uninsured: A View from the States*, May 2005. State Health Access Data Assistance Center, University of Minnesota. [http://www.rwjf.org/files/research/Full\\_SHADAC.pdf](http://www.rwjf.org/files/research/Full_SHADAC.pdf)

## Background

In 2003, 16 percent of the nation was without any health insurance coverage; in Vermont, 10 percent lacked such coverage.<sup>2</sup> It is estimated that 100,000 Vermonters have no health insurance or are underinsured, meaning their insurance policy does not sufficiently cover necessary medical expenses. Further, there is evidence that the rate of uninsured residents is climbing: the number of uninsured in the State has grown from about 49,000 in 1999 to nearly 63,000 in 2003.<sup>3</sup>

Beyond the growing numbers without health insurance is the issue of escalating health care costs: It is estimated that the cost of providing health care to Vermonters increases by nearly \$1 million each day. The total expense for Vermont residents' health care services nearly doubled in less than ten years, climbing to \$3.2 billion in 2004 from \$1.7 billion in 1996.<sup>4</sup>

Residents and employers are paying a large amount of these health care costs. In 2003, employers paid about \$838 million on premiums and premium equivalents for comprehensive major medical coverage and an additional \$24 million on medical stop-loss policies for their Vermont employees. Employees paid about \$210 million for their share of the employer-sponsored insurance. In addition, residents who did not have group insurance spent approximately \$33 million on individual policies.<sup>5</sup>

Faced with increasing numbers of uninsured residents and rising health care costs, Vermont policy makers are looking to reform the health care system, not only to reduce the number of residents without insurance but also to reduce the public costs of health care. As increasing numbers of residents are struggling to afford their out-of-pocket health care expenses, and a larger percentage of the state budget is consumed by health care expenditures, state government is feeling pressured to find solutions to this problem.

AARP, representing individuals age 50 and older, is responding to needs and concerns heard within its membership: concern about being able to afford health care costs, concern about rising prescription costs, and need for affordable health insurance coverage, especially for younger members not yet eligible for Medicare. In Vermont, as AARP began working with policy makers to look for ways to reform the health care system, it became apparent there was little known about residents' attitudes toward the current health care system, preferences for system reform, as well as their experiences with and current insurance coverage.

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<sup>2</sup> *Health Care Expenditures, Insurance Enrollment, Cost Drivers: Overview*. August 3, 2005 presentation by Dian Kahn, Director, Analysis and Data Management, Health Care Administration, Vermont Dept. of Banking, Insurance, Securities, and Health Care Administration.

<sup>3</sup> Ibid.

<sup>4</sup> *Vermont Health Care Expenditure Analysis*. Vermont Dept. of Banking, Insurance, Securities, and Health Care Administration.

<sup>5</sup> Ibid.

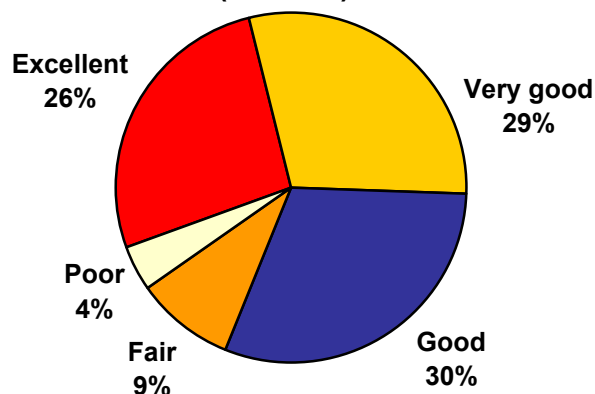
To help fill this knowledge gap, AARP Vermont commissioned Alan Newman Research, a national research firm, to conduct this study of Vermont residents age 18 and older in June 2005. The goal was to learn more about residents' opinions and experiences with the current health care system as well as a proposal for universal coverage in the State. Between June 15 and June 26, 2005, 1000 Vermont residents were interviewed by telephone. The highlights of this survey are presented in this report along with sub-group analyses for young adults (18-34), pre-Medicare adults (50-64), adults age 65 and older, the uninsured, and by employment status. The survey has a sampling error of plus or minus 3.1 percent. A fully annotated questionnaire is appended to the report, and a more detailed methodology section can be found on page 14.

## General Findings

### Most Vermont residents are insured and are in good health.

Overall, Vermont residents consider themselves to be in good health: one-quarter of Vermont residents age 18 and older report they are in excellent health, and six in ten say their health status is very good or good. As could be expected, reported health status is better among younger residents compared to older residents (excellent or very good health: 64% 18-34, 62% 35-49, 51% 50-64, 36% 65+).

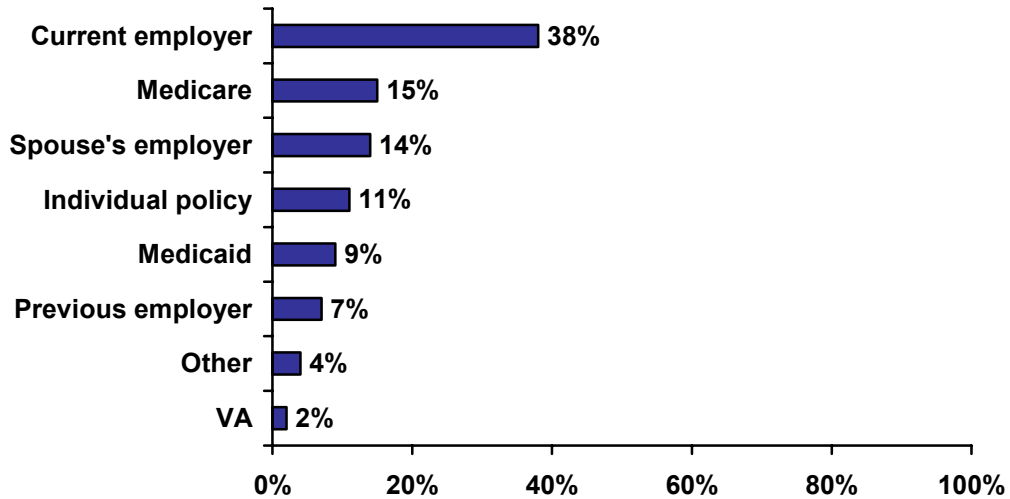
**Self-Reported Health Status of Respondents  
(N=1000)**



The majority of Vermont residents are fortunate in that nine in ten say they have health insurance coverage (88%). Only twelve percent of residents overall said they were without coverage at the time of the survey. However, there are specific adult populations that are without insurance at higher than average rates: young adults (24% of 18-34 year olds), those with household incomes below \$30,000 (22%), and those who are employed part-time (17%).

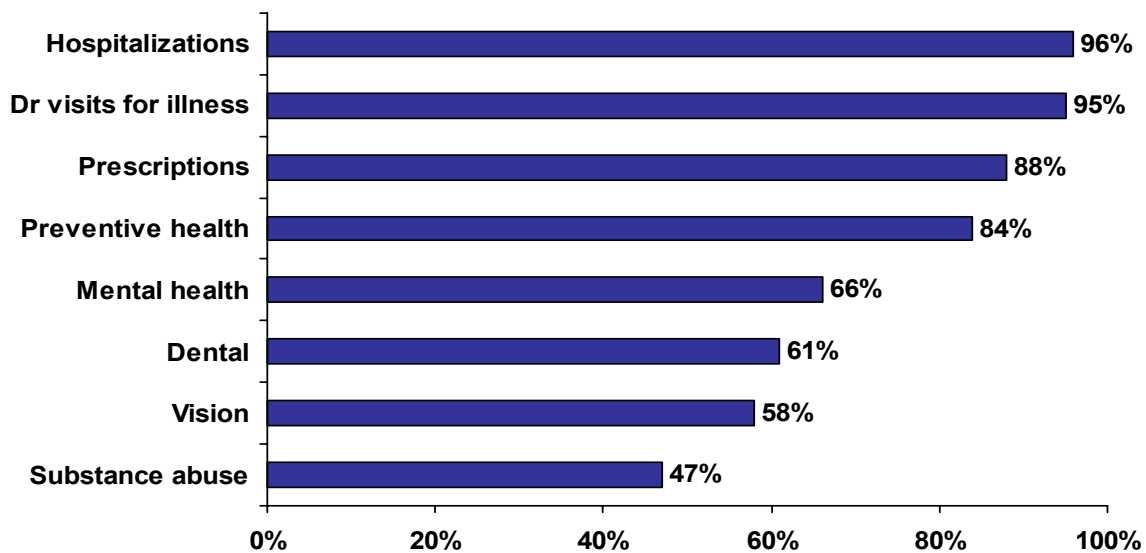
Employers are the primary source of health insurance for Vermont residents, covering six in ten respondents either as their employees, their employees’ spouses, or as retirees. About one in ten respondents report that they have private individual policies.

**Source of Insurance for Vermont Residents  
(n=878)**



Although the majority of Vermont residents have some health insurance coverage, there is considerable variation in the extent of coverage. For instance, about four in ten residents are without coverage for vision (37%) or dental (38%), and the uninsured rates for these categories are much steeper for those 65 and older (vision: 45%; dental: 70%). And, while 88 percent of all residents report having prescription coverage, only 70 percent of those 65 and older have such coverage.

**Types of Coverage Insured Residents Report Having<sup>6</sup>  
(n=878)**

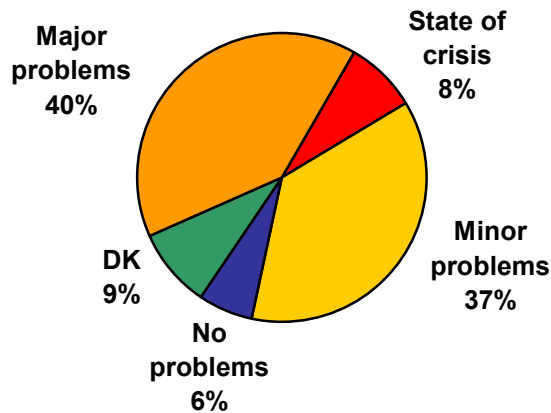


<sup>6</sup> Twenty-two percent of respondents did not know whether their insurance included coverage for mental health treatments and 37 percent did not know whether substance abuse treatments were covered.

**Despite a low rate of uninsured, many Vermonters still see the State’s health care system as having major problems.**

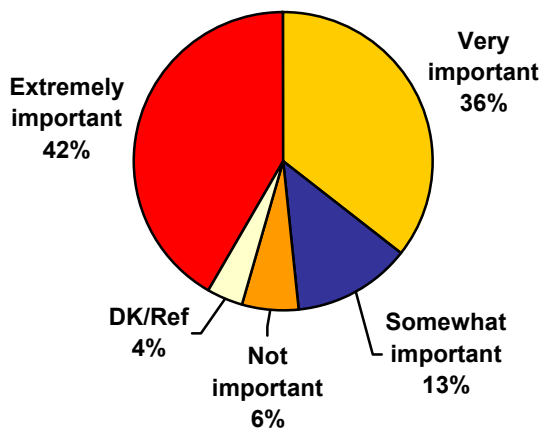
Notwithstanding the high rates of insurance coverage and good health among Vermonters, about half of residents surveyed still report the health care system in Vermont as having major problems—or worse, being in a state of crisis.

**Opinions on the State of Health care in Vermont  
(N=1000)**

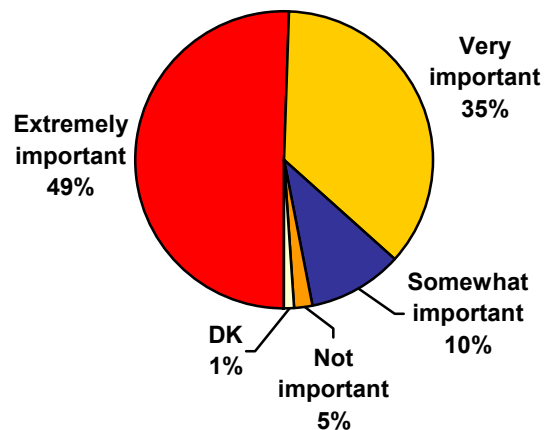


The widespread concern about the state of Vermont’s health care system is further revealed in the high number of respondents who feel it is extremely important for Vermont to reduce the number of residents without health care coverage, and to make health care more affordable for all residents. More than three-quarters of respondents feel it is extremely or very important for the State to reduce the number of uninsured residents, and an even larger percentage believe it is extremely or very important for the State to make health care affordable for all residents.

**Importance of Reducing  
Number of Uninsured Vermonters  
(N=1000)**



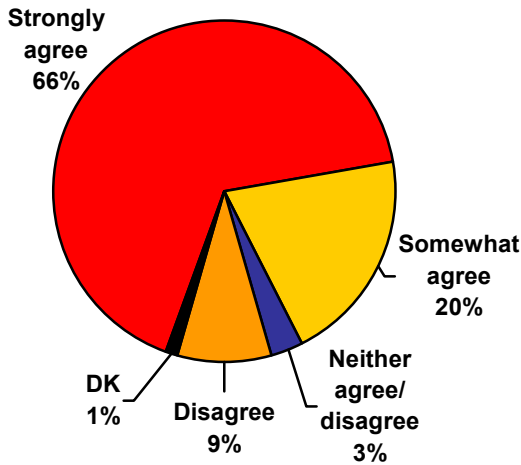
**Importance of Making Health Care  
Affordable for All Vermonters  
(N=1000)**



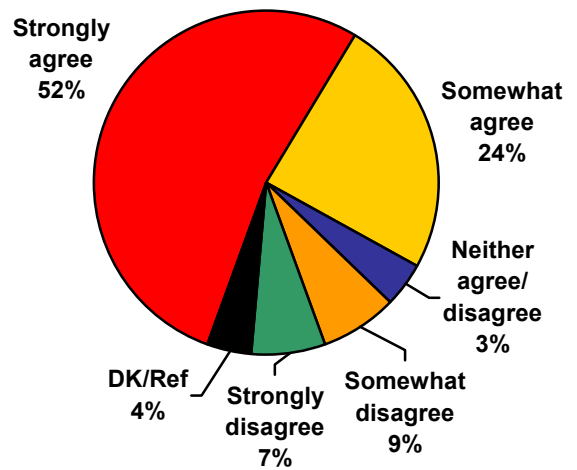
**Vermonters think it is a shared responsibility to ensure all residents have access to basic health coverage.**

A strong majority of Vermonters agree that all residents should have access to the same basic health care coverage and that the cost of ensuring this equitable coverage is a shared responsibility among employers, employees, and the government. When asked how strongly they agree or disagree that all Vermonters should have access to the same basic health care coverage, nearly nine out of ten residents either strongly or somewhat agree. When asked whether everyone, including employers, employees, and the government should contribute to a system so that everyone can have the same basic health care coverage, three-quarters either strongly or somewhat agree with the concept.

**Agree/Disagree That All Vermonters Should Have Access to the Same Basic Health care Coverage (N=1000)**



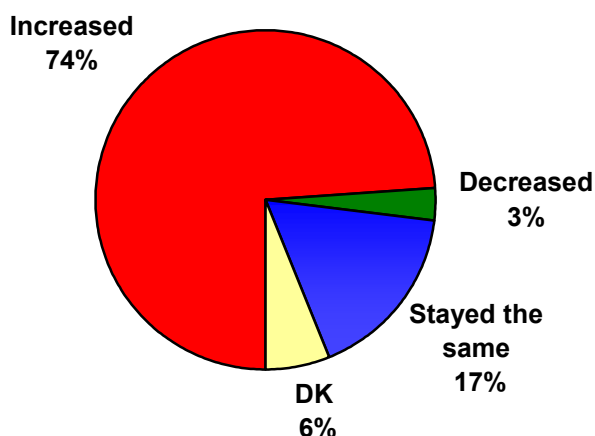
**Agree/Disagree That Everyone Should Contribute for Basic Health care Coverage (N=1000)**



## Vermont residents are very worried about health care affordability.

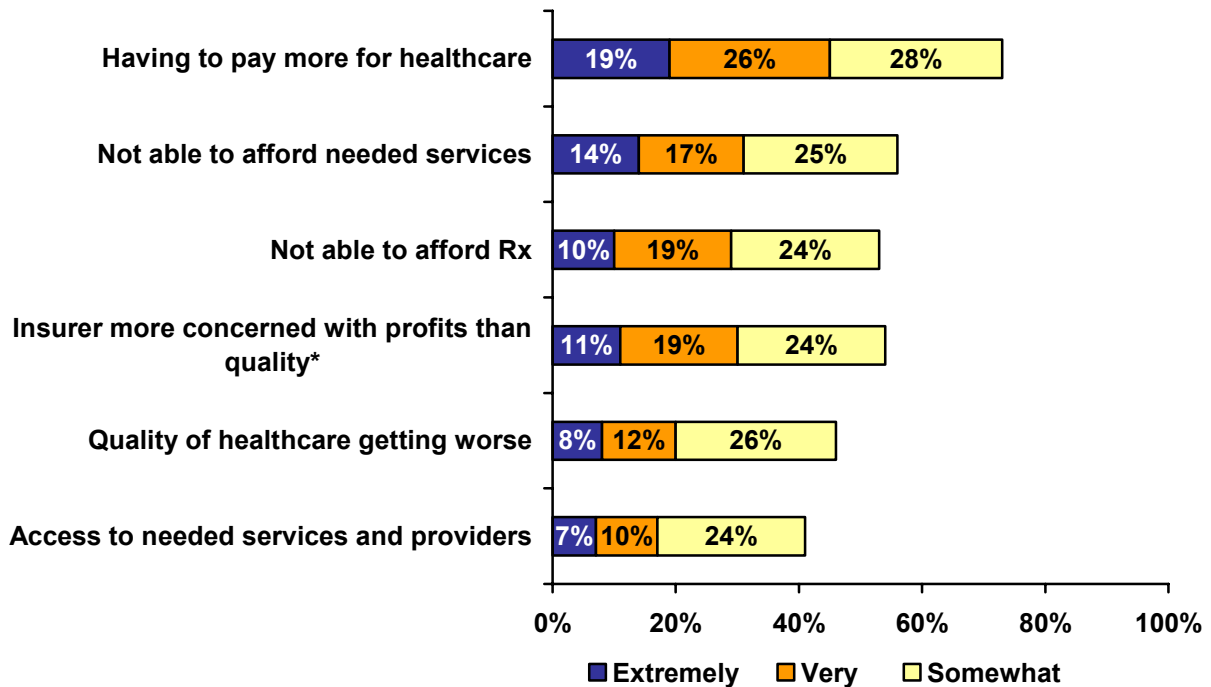
Concern for others may be part of the reason for this support of universal coverage in Vermont, but concern for self is also likely to be a factor. While 88 percent have insurance coverage, three-quarters of residents say the amount they pay for health care has increased over the past five years and sizable percentages report being worried about the affordability of health care. Moreover, one in eight (13%) of Vermonters say there was a time in the past 12 months when they needed to see a doctor but could not because of cost—and among those without insurance, six in ten could not see a doctor when they needed to due to cost (57% uninsured vs. 7% insured).

**Respondents' Change in Costs for Health care in Past 5 Years  
(N=1000)**



When residents were asked how worried they are about a number of health care issues, having to pay more for health care is by far the top concern: about three-quarters of residents are at least somewhat worried about this issue, with nearly half being extremely or very worried about having to pay more for their health care. Concern about health care affordability is further demonstrated by more than four in ten residents indicating they are extremely or very worried about not being able to afford the health care services they need and not being able to afford prescription drugs. Fewer residents are worried about access or quality issues.

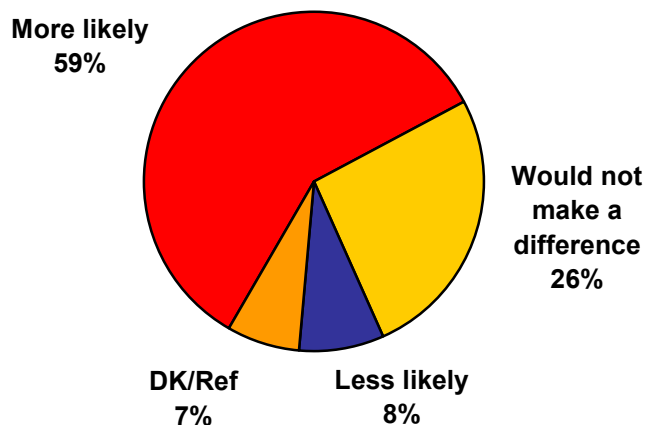
**Percentage of Respondents Worried about Health Care Issues  
(N=1000)**



\* Asked only of those with insurance (n=878)

Vermont residents' concern about health care affordability and their belief in universal health care coverage could impact their voting behavior. About six in ten residents say they would be more likely to vote for a candidate for public office who supported the development of a system that gave the same basic coverage to all Vermonters.

**Likelihood of Voting for Candidate Who Supports System Giving  
Basic Coverage to All Vermonters  
(N=1000)**



## Specific Population Findings

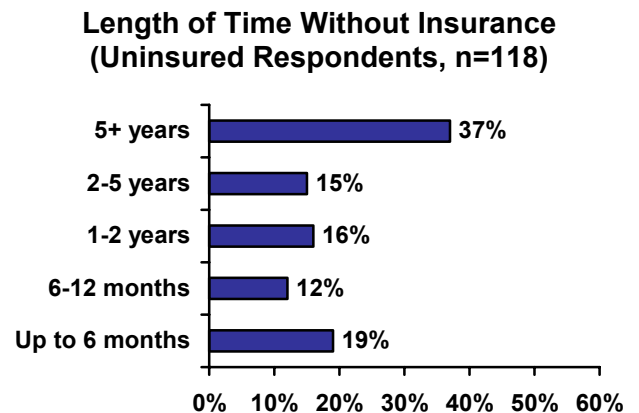
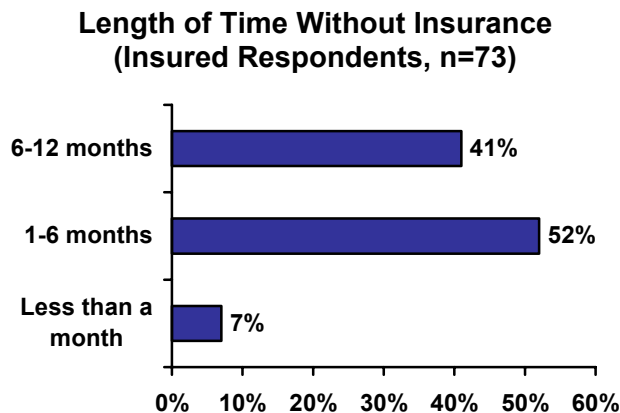
As noted in earlier sections, there is considerable variation by sub-group in terms of coverage, experiences, and opinions of health care. In this section, specific populations are analyzed to reveal how the issue of health care affects groups differently. Specifically, groups with identifiable differences that warrant discussion include: the uninsured, young adults (18-34 year olds), pre-Medicare adults (50-64 year olds), older adults (65+), and part-time workers.

### *The Uninsured*<sup>7</sup>

As previously mentioned, Vermont has a very high rate of health insurance coverage among its residents. In this study, as reported elsewhere, about ten percent of residents age 18 and older are without health insurance.<sup>8</sup> However, several sub-groups in Vermont that are without health insurance at higher than average rates were also identified in this study: young adults (24%), those whose household incomes are less than \$30,000 a year (22%), and males (16%).

### **When uninsured, Vermonters are without coverage for long periods of time.**

Vermonters who currently have coverage were asked whether there had been a period of time in the past 12 months that they were uninsured. About one in ten report they had been uninsured at some point during that time, and a large number of these say they were without coverage for at least half of the year. Residents who are currently *uninsured* were asked how long they have been without coverage. More than half say they have been without insurance for at least two years, and four in ten have been without insurance for five years or more.



<sup>7</sup> Due to the small number of respondents who are without insurance, these results should be interpreted with caution.

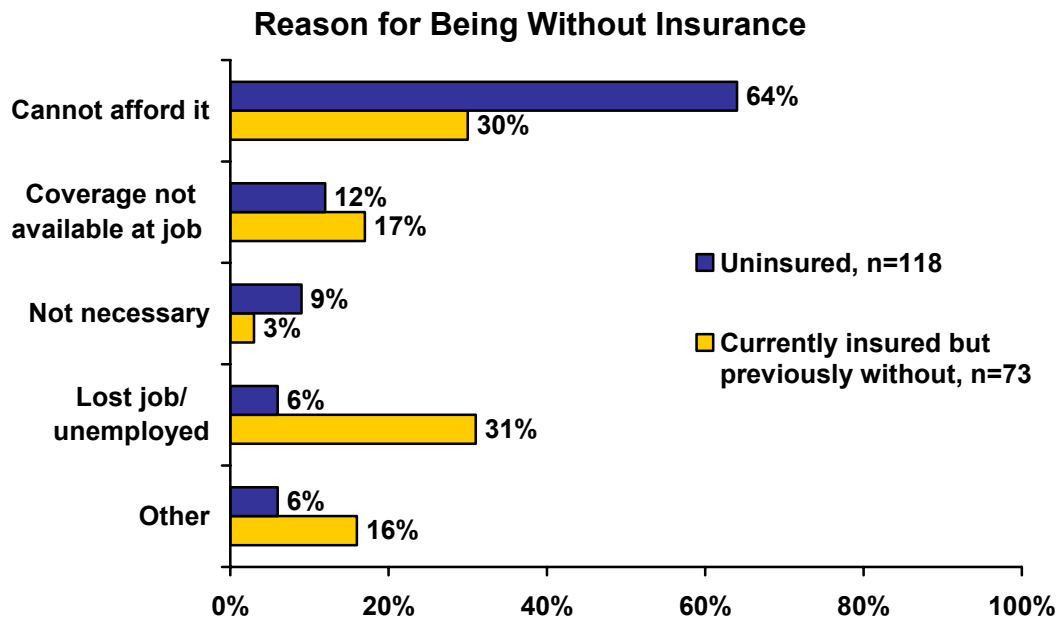
<sup>8</sup> Twelve percent of Vermont residents age 18-64 are reported uninsured in 2003 in *Characteristics of the Uninsured: A View from the States*, May 2005. State Health Access Data Assistance Center, University of Minnesota.

[http://www.rwjf.org/files/research/Full\\_SHADAC.pdf](http://www.rwjf.org/files/research/Full_SHADAC.pdf)

The current study finds 14 percent of 18-64 year olds reporting to be uninsured.

## Cost is the primary barrier to coverage for most uninsured Vermonters.

Not surprising, for those without insurance, cost is the main reason they are without coverage. Nearly two-thirds of uninsured respondents say the main reason they are without health coverage is that they cannot afford it. Many others referenced employment reasons for their status, either that coverage was not available through their employers or that they had lost their jobs. Fewer than one in ten indicates they did not have coverage because they believe it to be unnecessary. Respondents who are currently insured but had been without coverage at some point in the previous year gave similar reasons for being uninsured during that time.



### *Young Adults (18-34 Year Olds)*

In this study, young adults surfaced as being the age group most likely to be uninsured: nearly one-quarter of 18-34 year olds are without health insurance, compared to the 12 percent reported by all respondents. Additionally, this age segment is the most likely among the insured to say they have been without health insurance at some point in the past 12 months (17%). Combined, over one-third (36%) of this age segment are either currently without insurance or have been without insurance in the past year.

While this population is generally expected to be the healthiest, those without insurance are no more likely than the other age segments to say they are without insurance because it is not necessary. And clearly there is a need: one-fifth (21%) of young adults say there was a time in the past year when they needed to see a doctor but could not because of cost. This is in comparison to only one in ten residents overall who have experienced this in the past year.

Given their lower than average rate of coverage, it is not surprising that young adults are more likely than residents over 65 to say it is extremely important for Vermont to make health care more affordable for all residents, that it is extremely important for the State to reduce the number of residents who are uninsured, and to strongly agree that all Vermonters should have access to the same basic health care coverage (see Appendix A-Table1). And, while generally seen as a group unmotivated by politics, about 65 percent of young adults said they would be more likely to vote for a candidate for public office who supported the development of a health care system that gave the same basic coverage to all Vermonters who chose to have it.

### ***Pre-Medicare Group (50-64 Year Olds)***

In terms of wellness, about half (51%) of the pre-Medicare group report their health as being excellent or very good. These residents are just as likely as 35-49 year olds to report being in excellent health, and twice as likely as older adults to report being such (24% vs. 11%).

Nonetheless, middle-aged adults nearing traditional retirement age often have the most difficult time finding affordable medical insurance. Not old enough to benefit from Medicare coverage, but old enough to start requiring treatments for chronic conditions more notably found in older adults, they are more heavily dependent on their employers for insurance since private insurance plans are either unaffordable or unavailable to them. Still, 92 percent of this cohort says they are insured, with about three-quarters covered through an employer, either their own (45%) or their spouses' current (19%) or former (10%) employer.

Despite their insured status and relative wellness, there are signs that this population may be more fearful of their futures. Half of residents age 50-64 (49%) say that health care in Vermont has major problems—compared to about one-third of young adults (34%) and older adults (36%) who share this opinion. In addition, over half are extremely or very worried about having to pay more for their health care (51%).

Given their higher levels of concern about health care affordability, it seems consistent that pre-Medicare Vermonters are more likely than older residents (65+) to say it is extremely important for Vermont to make health care more affordable for all residents. This group is also more likely than their older counterparts to view the State's responsibility to reduce the number of residents who are uninsured as extremely important, and to strongly agree that all Vermonters should have access to the same basic health care coverage (see Appendix A-Table 1).

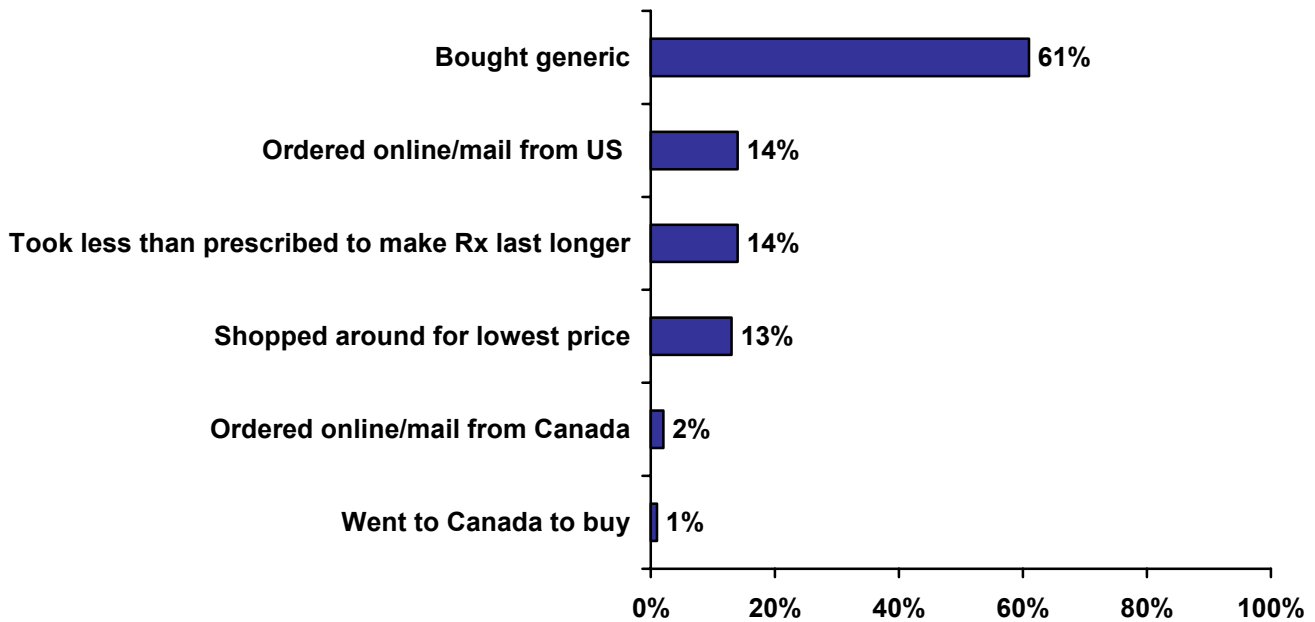
### ***Older Adults (Age 65+)***

Not surprisingly, residents age 65 and older are the least likely cohort to report having excellent or very good health: only 36 percent rate their health in these terms. However, the majority rate their health as being good (34%) or fair (23%), and only six percent rate their health as poor.

Nearly all (98%) of older Vermonters have health insurance coverage. However, while most older adults are covered for hospitalizations and physician visits through Medicare, this age group is the most likely to be without coverage for dental (70%), vision (45%), substance abuse treatments (34%),<sup>9</sup> prescriptions (29%), mental health treatments (28%), and preventive health care (17%).

One area of particular concern for older Vermonters is prescription drugs. While most Vermonters have prescription drug coverage, three in ten residents age 65 and older do not. Furthermore, more than one-quarter of residents age 65 and older say they are extremely (8%) or very (20%) worried about having to pay more for their prescriptions. Like other residents in Vermont, older adults are taking actions to reduce their out-of-pocket costs, such as buying generics and shopping around for lowest prices. In fact, older residents are more likely than young adults to say they have bought a generic (67% vs. 54%) or ordered a prescription from Canada (6% vs. 0%) as a way to save money on prescription drugs.

**Prescription Drug Cost-Saving Activities Reported by Respondents  
(N=1000)**



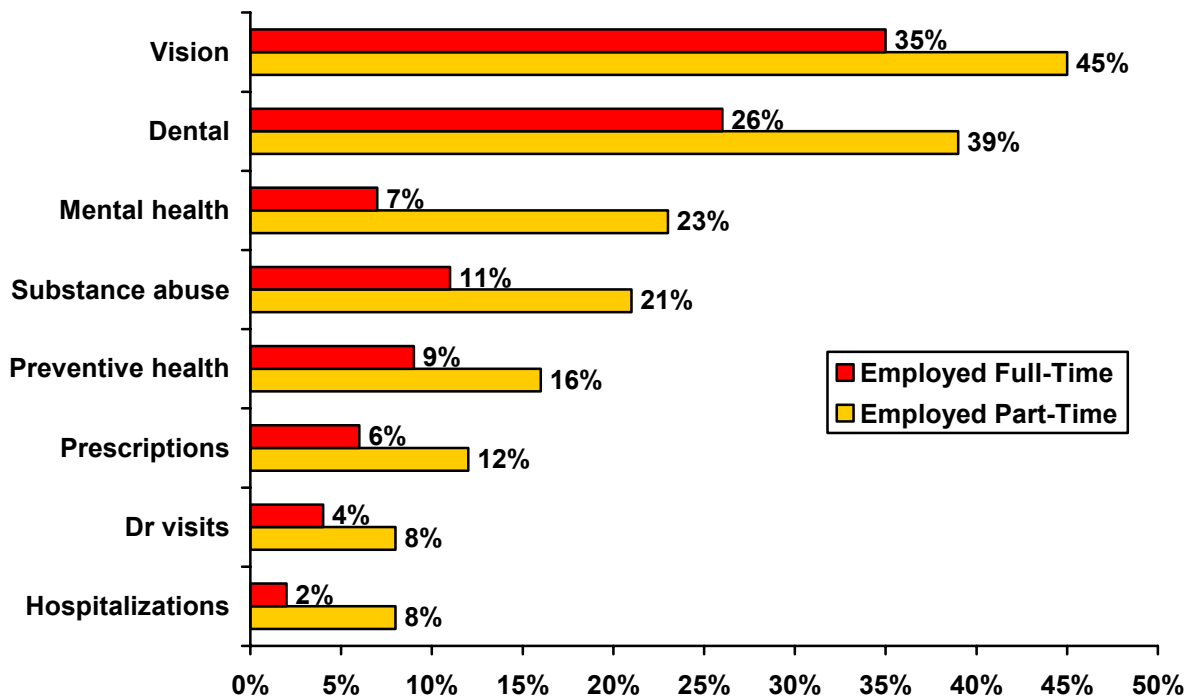
<sup>9</sup> Thirty percent of respondents age 65 and older do not know whether their health insurance covers mental health treatments and 43 percent do not know whether substance abuse treatments are covered.

## Part-Time Employment Status

Given the high reliance on employers as providers of insurance coverage, it is not surprising that we should see differences in opinion and experiences based on a person's employment status. What is important, however, is that residents who are employed part-time show unique differences in comparison to residents who are employed full-time.

Similar percentages of residents are covered by health insurance, regardless of whether they work full (87%) or part-time (83%). However, there is disparity in the type of coverage these residents have, with full-time employees having more comprehensive coverage than those who are employed part-time. For instance, residents who are employed part-time are twice as likely as those employed full-time to be without prescription coverage.

**Percentage without Coverage  
By Insurance Benefits and Employment Status  
(n=878)**



Residents who are employed part-time also show greater concern than residents employed full-time about a number of issues. For instance, they are more likely to be very worried about: having to pay more for health care (36% part-time vs. 26% full-time), not being able to afford the prescription drugs they need (26% part-time vs. 18% full-time), and having access to the health care services and providers they need (18% part-time vs. 10% full-time).

In light of having less comprehensive coverage and higher degrees of concern about health care issues than those employed full-time, it is not surprising that part-time employees more often strongly agree that all Vermonters should have access to the same basic health care coverage (79% vs. 63%).

In addition, part-time employees say they would be more likely than residents employed full-time to vote for a candidate for public office who supported the development of a health care system that gave the same basic coverage to all Vermonters (70% vs. 59%).

## **Conclusions**

Vermonters clearly support universal health care coverage: more than eight in ten believe all Vermonters should have access to the same basic health care coverage and nearly as many think that everyone, including employers, employees, and the government, should contribute to a system so everyone can have at least the same basic health care coverage. While it is desirable to fill the gaps in coverage and to reduce the number of uninsured, a bigger issue than universal coverage emerges: concern about health care affordability, even among the insured.

Three-quarters of residents say the amount they have had to pay for health care has increased over the past five years, and a similar number are worried about having to pay even more for their health care. The majority also express concern about being able to afford their prescriptions or the health care services they need. Not surprisingly then, four out of five believe it is extremely or very important for Vermont to make health care more affordable for all residents.

With the uninsured, the length of time they have gone without insurance is startling: most often they report being without insurance for five years or more. With cost being identified as the primary barrier to insurance coverage, health care affordability is paramount for these individuals—as well as for any other resident who may lose their insurance coverage.

In considering ways to ensure that all residents have access to care, Vermont should also address the bigger issue of affordability which apparently is a concern for the majority of residents in the state, regardless of health care coverage.

## **Methodology**

In June 2005, AARP engaged Alan Newman Research to conduct a research study among residents of Vermont on the issue of health care in the State.

ANR completed 1,000 interviews with adults, aged 18 and older, living in Vermont. Eligible households were initially identified based on telephone prefix (provided by Survey Sampling, Inc.) and were confirmed by respondent self-reported Zip Code. Respondents were selected within households based on the youngest male or oldest female who was at home at the time of the interview.

## **Sample**

The sample was generated using a random digit dialing process designed to reach all households in Vermont with telephone service.

The total sample of 1,000 respondents yields a maximum statistical error of  $\pm 3.1\%$  at the 95% level of confidence. This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within  $\pm 3.1$  percentage points of the results obtained had everyone in the population been interviewed.

## **Interviewing**

Interviews took place June 15 through June 26, 2005 between 5:30 p.m. and 9:00 p.m. EST. If necessary, up to 10 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident's opportunity for inclusion in the study.

## Appendix A Data Tables

**Table 1- Question Responses by Age**

	<b>Ages 18-34 (n=270)</b>	<b>Ages 35-49 (n=285)</b>	<b>Ages 50-64 (n=244)</b>	<b>Ages 65+ (n=163)</b>
<i>Extremely important</i> for VT to reduce the number of residents without health care coverage	46%	39%	45%	36%
<i>Extremely important</i> for VT to make health care more affordable for all residents	56%	44%	53%	40%
<i>Strongly agree</i> that all Vermonters should have access to the same basic health care coverage	70%	66%	69%	58%
<i>More likely</i> to vote for a candidate for public office who supported the development of a health care system that gave the same basic coverage to all Vermonters	64%	59%	59%	53%

## **Appendix B**

### **Annotated Questionnaire**

FIELD USE ONLY	
Date:	Supervisor:
Interviewer:	Editor:
Start Time:	Completed:
End Time:	Terminated:
# Minutes:	Validated:
Telephone #: ( ) -	

Q#: _____
<b>AARP – Vermont Health care Survey June 2005</b>
<b>#123-22 (JCF)</b>

QUOTAS	
<b>1,000 Completes Among Vermont Residents</b>	<b>RDD 18+</b>

### INTRODUCTION/SCREENER

#### Introduction

Hello, this is \_\_\_\_\_ from Alan Newman Research, a national research firm. This is not a sales call and you will not be asked to buy anything now or later. We would really like to include your opinions on an important issue facing Vermont residents. I assure you that all of your answers will remain completely confidential. The survey should take about 15 minutes to complete.

[INTERVIEWERS -- IF NECESSARY USE ANY OF THE FOLLOWING:

My name is \_\_\_\_\_. I'm calling from Alan Newman Research, a national opinion research firm located in Richmond, VA. Let me assure you, this is NOT a sales call and you will NOT be asked to buy anything either now or later.

We are NOT telemarketers. You will not be asked to buy anything either now or later.

All of your responses are kept entirely confidential. Your views are important and we would greatly appreciate your participation.

- 1) CONTINUE

#### Respondent Selection

S1. Are you a resident of Vermont who is age 18 or older?

1) Yes

2) No → **[ASK TO SPEAK TO SOMEONE IN HH WHO IS A VERMONT RESIDENT AGE 18-65. IF NONE IN HH, TERMINATE]**

S2. In order to save time and ensure I only ask you questions relevant to someone in your age group, could you tell me whether you are aged 65 or older, or are you under 65?

1) 18-64

2) 65+

S3. **[RECORD GENDER]**

%

47 Male

53 Female

## Main Questionnaire

1. Would you say that in general your health today is...?

%

- 26 Excellent
- 29 Very good
- 30 Good
- 9 Fair
- 4 Poor
- <.5 DON'T KNOW [DO NOT READ]

2. Which of these statements do you think best describes the state of health care in Vermont today?  
Would you say....

[RANDOMIZE 1-4]

%

- 8 It is in a state of crisis
- 40 It has major problems
- 37 It has minor problems
- 6 It does not have any problems
- 8 DON'T KNOW
- 1 REFUSED

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

%

- 88 Yes
- 12 No → [SKIP TO Q5]
- <.5 DON'T KNOW → [SKIP TO Q5]

3a. [IF Q3=YES] How are you covered? Are you covered...[N=878]

[ACCEPT MULTIPLE ANSWERS. IF 65+, CONFIRM WHETHER THEY HAVE MEDICARE AND SOME OTHER COVERAGE SUCH AS AN INDIVIDUAL POLICY. IF RESPONDENT GIVES NAME OF INSURER, ASK WHETHER THEY PAY FOR THE POLICY ON THEIR OWN OR IF IT IS PAID FOR BY AN EMPLOYER /PREVIOUS EMPLOYER]

%

- 38 Through current employer
- 14 Through your spouse's employer
- 11 On your own, through an individual insurance policy
- 7 Through a previous employer or spouses employer [MAY BE RETIREMENT BENEFIT]
- 2 Veterans or military benefits
- 9 Medicaid
- 15 Medicare, or
- 4 Some other way: [RECORD]
- 1 Government- Unspecified [VOLUNTEERED]

**3b. Please tell me whether you have coverage for each of the following: [RANDOMIZE]**

<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	
<b>%</b>	<b>%</b>	<b>%</b>	
58	37	6	Vision
95	4	1	Dr. visits when ill
84	11	5	Preventive health care, (such as annual physicals)
96	3	1	Hospitalization
88	11	1	Prescriptions
66	12	22	Mental health treatments
47	16	37	Substance abuse treatments
61	38	1	Dental

**4. During the past 12 months, was there any time that you did not have any health insurance or coverage? [N=878]**

<b>%</b>	
8	Yes
91	No → [SKIP TO Q7]

**4a. What was the reason you were without coverage during that time? [DO NOT READ LIST] [N=73]**

<b>%</b>	
31	Lost job/unemployed
17	Not available through your employer/Lost coverage at work
3	Wasn't necessary
30	Could not afford it
0	Could not find insurer [pre-existing condition, etc.]
16	Other [Specify: _____]
4	DON'T KNOW

**4b. How long were you without coverage? Was it..... [N=73]**

<b>%</b>	
7	Less than a month
52	1 to 6 months
41	6 months to a year

**5. [IF Q3=NO, OTHERWISE SKIP TO Q7] What is the main reason you are without health coverage? [DO NOT READ RESPONSES] [N=118]**

<b>%</b>	
6	Lost job/unemployed
12	Not available through your employer/Lost coverage at work
9	Not necessary
64	Cannot afford it
0	Cannot find insurer [pre-existing condition, etc.]
6	Other [Specify: _____]
4	DON'T KNOW

6. About how long has it been since you had health care coverage? Has it been....[N=118]

- %
- 4 Less than a month
- 15 1 to 6 months
- 12 6 months to a year
- 16 1 to 2 years
- 15 2 to 5 years
- 37 5 years or more
- 2 DON'T KNOW

7. I'm going to read you a list of things that some people worry about and other people do not. How worried are you about each of the following things – are you extremely worried, very worried, somewhat worried, not too worried, or not at all worried? [RANDOMIZE - RECORD FOR EACH]

Extremely worried	Very worried	Somewhat worried	Not too worried	Not at all worried	Don't Know	[RANDOMIZE]
<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	
19	26	28	12	13	1	Having to pay more for your health care
14	17	25	18	24	1	Not being able to afford the health care services you think you need
11	19	24	20	22	3	[IF Q3=YES] [N=878] Your health plan being more concerned about making profits than the quality of your health care
10	19	24	20	26	1	Not being able to afford the prescription drugs you need
8	12	26	21	29	3	The quality of health care services you receive getting worse
5	20	12	6	53	4	[IF Q4=1] [N=22] Having to stay in your current job instead of taking a new job for fear of losing health benefits
15	0	14	7	58	7	[OR IF Q4a=2] [N=13] Your spouse having to stay in his/her current job instead of taking a new job for fear of losing health benefits.**
7	10	24	26	32	1	[IF Q3=YES] [N=878] Having access to health care services and providers that you need

8. Was there a time in the past 12 months when you did any of the following things to save money when buying prescription medications...?

<b>Yes</b>	<b>No</b>	<b>DK</b>	<b>(RANDOMIZE AND RECORD FOR EACH)</b>
<b>%</b>	<b>%</b>	<b>%</b>	
14	85	1	Took less medication than prescribed to make it last longer
61	37	1	Bought a generic brand
14	85	0	Ordered medication online or by mail through a U.S. company
2	97	0	Ordered medication online or by mail through a Canadian company
1	98	0	Went to Canada to buy medication
13	86	0	Called or shopped at several pharmacies to find the lowest price

\*\* Note: The results of this question are unusable due to a programming error.

9. Was there a time in the past 12 months when you needed to see a doctor but could not because of cost?

**%**  
 13 Yes  
 86 No  
 0 DON'T KNOW

10. Thinking about the amount you pay for health care, would say this amount has...

**[RANDOMIZE ORDER OF A-C]**

- a. increased over the past five years,
- b. decreased over the past five years,
- c. or would you say this amount has...stayed about the same?

**%**  
 74 Increased  
 3 Decreased  
 17 Stayed about the same  
 6 DON'T KNOW

11. How important do you think it is for Vermont to reduce the number of residents without health care coverage? Would you say it is...

**%**  
 42 Extremely important  
 36 Very important  
 13 Somewhat important  
 3 Not very important  
 3 Not at all important  
 3 DON'T KNOW  
 1 REFUSED

12. How important do you think it is for Vermont to make health care more affordable for all residents? Would you say it is....
- %  
 49 Extremely important  
 35 Very important  
 10 Somewhat important  
 2 Not very important  
 3 Not at all important  
 1 DON'T KNOW
13. How strongly do you agree or disagree that all Vermonters should have access to the same basic health care coverage? Would you say you...
- %  
 66 Strongly agree  
 20 Somewhat agree  
 3 Neither agree or disagree  
 5 Somewhat disagree  
 4 Strongly disagree  
 1 DON'T KNOW
14. How strongly do you agree or disagree that everyone, including employers, employees, and the government should contribute to a system so that everyone can have the same basic health care coverage? Would you say you...
- %  
 52 Strongly agree  
 24 Somewhat agree  
 4 Neither agree or disagree  
 7 Somewhat disagree  
 9 Strongly disagree  
 3 DON'T KNOW  
 1 REFUSED
15. Would you be more or less likely to vote for a candidate for public office if he or she supported the development of a health care system that gave the same basic coverage to all Vermonters [VERR-MONN-TERZ] who chose to have it, or would it not make a difference in how you vote?
- %  
 59 More likely  
 26 Would not make a difference  
 8 Less likely  
 6 DON'T KNOW  
 1 REFUSED

## Demographics

My last few questions are for classification purposes only!

D1. What is your marital status? Are you currently [READ].....

<u>%</u>	
55	Married,
6	Divorced,
1	Separated,
7	Widowed,
4	Living with partner,
26	Or are you single?
1	REFUSED [DO NOT READ]

D2. What is your age as of your last birthday? [N=962]

<u>%</u>	<u>Age</u>
27	18-34
29	35-49
25	50-64
16	65+

D3. Including yourself, how many people live in your household? [N=987]

<u>%</u>	
20	1 person
36	2 people
18	3 people
16	4 people
7	5 people
3	6 or more

D4. And of these, how many are children under the age of 18? [N=785]

<u>%</u>	
56	None under 18
19	1 person
16	2 people
5	3 people
2	4 people
2	5 or more

D5. And [IF D1=1 or 5 ADD], “excluding your spouse or partner,” how many of the **adults** in your household are **not** your biological relatives? Please include in this count roommates, friends, and either paying or non-paying borders? [N= 733]

<u>%</u>	
84	None
13	1 person
2	2 people
1	3 people
1	4 people

**D6.** Which of the following do you listen to, watch, or read as a source of news three or more times a week? [N=939]

<b>Yes</b>	<b>No</b>	
<b>%</b>	<b>%</b>	
59	41	Daily newspaper
53	47	Weekly newspaper
70	30	Radio
74	26	Local TV news
31	69	Talk radio
39	61	Internet

**D7.** Thinking about your state elections for Vermont Governor and Legislators in the last five years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?

<b>%</b>	
60	Always vote
18	Sometimes miss one
9	Rarely vote
11	Never vote
1	DON'T KNOW [DO NOT READ]
1	REFUSED [DO NOT READ]

**D8.** Generally speaking, do you think of yourself as a... [RANDOMIZE ORDER OF 1-4]

<b>%</b>	
25	Democrat,
18	Republican,
29	Independent,
2	Progressive,
15	Or, something else?
8	DON'T KNOW [DO NOT READ]
3	REFUSED [DO NOT READ]

**D9.** Which of the following best describes your highest level of education? [READ]

<b>%</b>	
4	Some high school
39	High school graduate or equivalent
20	Some college or technical training beyond high school
21	College graduate or,
13	Post-graduate or professional degree?
1	DON'T KNOW [DO NOT READ]
2	REFUSED [DO NOT READ]

**D10.** Which of the following best describes your current employment status? Are you currently..

<u>%</u>	[READ]
53	Employed full-time
13	Employed part-time
17	Retired and not working
2	Unemployed and looking for work
5	Disabled and not working
4	Homemaker
3	Or something else? [Specify: ____]
2	REFUSED [DO NOT READ]

**D10a.** [IF D10 = employed full-time or part-time]  
How many people work at your place of employment? [N=658] [DO NOT READ]

<u>%</u>	
8	(CONFIRM: Are you self-employed?)
12	2-5
6	6-10
12	11-20
13	21-50
12	51-100
16	101-500
13	500+
8	DON'T KNOW [DO NOT READ]

**D10b.** Are you self-employed? [N=54]

<u>%</u>	
86	Yes
14	No

**D10c.** [IF D10 = employed full-time or part-time] Do you own this business? [N=658]

<u>%</u>	
15	Yes
85	No

**D11.** What county do you live in? [DO NOT READ LIST]

<u>%</u>	
6	Addison
5	Bennington
24	Chittenden
5	Caledonia
1	Essex
9	Franklin
2	Grand Isle
4	Lamoille
5	Orange
5	Orleans
8	Rutland
9	Washington
6	Windham
6	Windsor
2	Other [Specify: _____]
1	DON'T KNOW
2	REFUSED

**D12.** We understand that income is a private matter and we want to respect people's privacy, so rather than ask specifically about your household income, could you simply stop me when I read the category that includes your annual household income before taxes in 2004? Was it... [READ]

<u>%</u>	
6	Less than \$10,000
11	\$10,000 but less than \$20,000
13	\$20,000 but less than \$30,000
11	\$30,000 but less than \$40,000
9	\$40,000 but less than \$50,000
16	\$50,000 but less than \$75,000
15	or was your income \$75,000 or more
5	DON'T KNOW [DO NOT READ]
13	REFUSED [DO NOT READ]

**D13.** What is your 5-digit zip code? \_\_\_\_\_

**D14.** And, finally, may I verify that I reached you at (\_\_\_\_) \_\_\_\_\_

***Thank you and have a great day/night!***

**AARP**  
**Knowledge Management**  
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