A decorative graphic is present on the page. It features a large, thin, light-colored arc that starts near the top right and curves down towards the bottom right. Additionally, there are two small yellow squares: one at the bottom right corner of a green rectangular area on the left side of the page, and another at the intersection of a horizontal and vertical line in the lower right quadrant.

**Achieving Affordable,
Quality Health Care in
Puerto Rico: A Survey of
Residents Age 25+**

February 2009



Achieving Affordable, Quality Health Care in Puerto Rico: A Survey of Residents Age 25+

**Data Collected by Multiple Research, Inc.
Report Prepared by Joanne Binette**

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The views expressed in this report are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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Executive Summary

Currently, about 40 percent of Puerto Rico's residents depend on Reforma de Salud, the territory's public health insurance program, for their health care. As in many states, in light of the current economic crisis, state health insurance programs are increasingly unable to provide adequate health care for their beneficiaries. In November 2008, AARP conducted a telephone survey among 801 randomly selected Puerto Rico residents age 25 and older to examine their opinions about and experiences with health care in Puerto Rico and to gauge their support for ways to improve the current health care system.

The survey found that Puerto Rico residents age 25 and older believe that changes are needed to the current health care system and that the Governor and Legislature must enact reforms in 2009 that will provide access to affordable, quality health care for all Puerto Ricans in need. Specifically the survey found that:

- ✚ Forty-one percent of Puerto Rico residents age 25+ polled believe that health care in Puerto Rico is in a state of crisis and another 34 percent say it has major problems.
- ✚ Sixty-three percent say their out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays have increased over the past five years.
- ✚ Ninety-one percent of Puerto Rico residents surveyed say that the rising costs of health care services is a major problem. Further, 91 percent say they are extremely or very worried about being financially devastated due to the high costs of health care.
- ✚ Ninety-one percent of Puerto Rico residents polled believe it is extremely or very important that the Legislature work to improve and expand access to affordable, quality health care coverage this year for residents.
- ✚ Puerto Rico residents polled believe the following are important ways to improve and expand access to health care coverage:
 - Offering diet, exercise, and medication management programs, and incentives to help people with on-going medical conditions effectively manage their conditions (83% extremely/very important) and
 - Establishing a central information source that would allow residents to compare the quality of health care providers (63% extremely/very important).
- ✚ Additionally, Puerto Rico residents polled support the following ways to improve and expand access to health care coverage:
 - Creating incentives for hospitals to build Centro de Salud to serve people currently using emergency rooms for non-urgent care (81% strongly/somewhat support) and
 - Requiring health insurance companies to offer lower rates to individuals who practice healthy lifestyles (66% strongly/somewhat support).
- ✚ Puerto Rico residents polled show far less support for allowing doctors and other health care providers to share patient medical records electronically than they do for the other health care reforms tested in the survey (37 percent support and 51 percent oppose).

Given that a quarter of the Commonwealth's 2009 projected \$200 billion deficit is being driven by increasing health care costs,¹ Puerto Rico policymakers and health care experts should consider the findings in this study as they work to improve the current health care system. Puerto Rico needs to examine ways to improve and expand access to affordable health care coverage as Puerto Rico residents are concerned about becoming financially devastated due to the high costs of health care. Policymakers and experts should explore potential health care reforms that will result in lower health care costs overall, such as prevention and wellness programs that encourage people to effectively manage their health and live healthier lifestyles. It is also important for policymakers and health care experts to note that although health information technology, such as electronic sharing of patient medical records, can reduce health care costs and medical errors, Puerto Rico residents surveyed do not support this potential reform. Policy makers and health care experts may need to further examine the reasons why there is a fairly strong opposition to this type of technology, or effectively message this reform so that Puerto Rico residents are more receptive to it.

¹ Nido-Nylund, Liisa, Caribbean Business, December 11, 2008, Vol. 36 Issue 49, p14-18
http://www.caribbeanbusinesspr.com/news02.php?nw_id=709&ct_id=0.

Background

The Commonwealth of Puerto Rico has a unique political, cultural, and financial relationship with the U.S. Congress. Nowhere are the differences and challenges of this vital relationship more apparent than in the provision of health care services to the residents of the Commonwealth. Puerto Rico has a population of approximately 4 million and has the highest population density of any state or territory. The residents of Puerto Rico have a median income that averages approximately 34 percent of residents in the United States.²

As a result of Puerto Rico's financial and programmatic challenges, numerous issues in health care delivery have emerged. Puerto Rico has one of the most expensive per capita health care systems in the world, following more than 10 years of rising health care costs that have outpaced overall inflation and economic growth.³ Puerto Rico's health care delivery infrastructure is consolidating; its management is based more on returns for private investment than on public health needs; its professional work force is reducing in numbers; and its capabilities to manage acute services, chronic illness, and meet long-term care needs are insufficient. The existing health care information infrastructure makes both individual care as well as policy making more the product of guesses and best intentions, rather than transparency and objective data. In an attempt to improve health care for its residents, in 1993 Puerto Rico moved to a managed care system. This has resulted in a more evident gap in the financing of health care, placing a particular burden on this government-based system that is more than 90 percent dependent on Medicaid funding.⁴ Industry experts agree that unless a new health care model is designed, the 1.5 million impoverished people who receive health care services through the government's health plan will end up without any health insurance at all.⁵

As the Commonwealth wrestles with how to provide affordable accessible, quality health care coverage for all its residents, AARP's Puerto Rico Office commissioned a survey to understand Puerto Ricans' perception and concerns about the current health care system and their support for specific ways to improve and expand access to health care coverage. This report is an analysis of data from a telephone survey of 801 Puerto Rico residents age 25 and older that was conducted between November 11 and 30, 2008. The survey has a sampling error of plus or minus 3.5 percent.⁶ The full questionnaire is contained in the appendix of this report.

² University of Puerto Rico and the Vanderbilt Center for Better Health, "Planning for Health Care Improvement for the People of Puerto Rico," October 2008.

³ Nido-Nylund, Liisa, Caribbean Business, December 11, 2008, Vol. 36 Issue 49, p14-18
http://www.caribbeanbusinesspr.com/news02.php?nw_id=709&ct_id=0

⁴ University of Puerto Rico and the Vanderbilt Center for Better Health, "Planning for Health Care Improvement for the People of Puerto Rico," October 2008.

⁵ Nido-Nylund, Liisa, Caribbean Business, December 11, 2008, Vol. 36 Issue 49, p14-18
http://www.caribbeanbusinesspr.com/news02.php?nw_id=709&ct_id=0

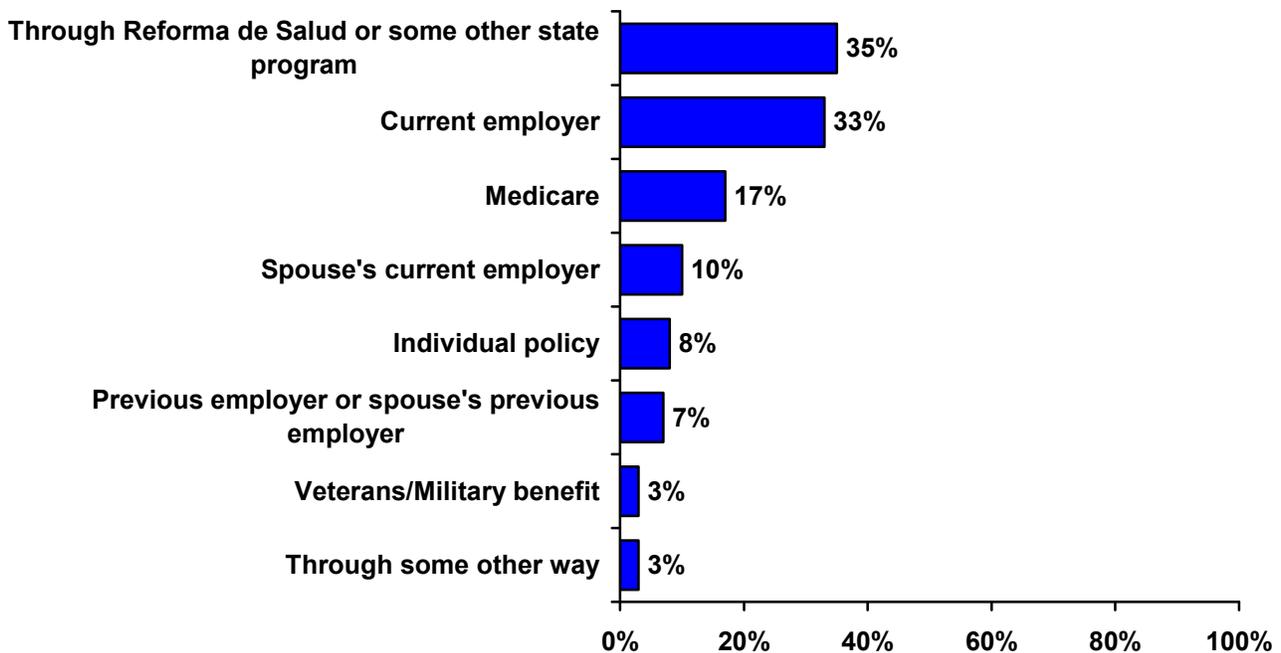
⁶ See page 15 for a full description of the survey methodology.

Detailed Findings

The majority of Puerto Rico residents who have health care coverage receive their coverage through Reforma de Salud or their employer.

Of the 96 percent who say they have health care coverage, most maintain such coverage through Reforma de Salud (or a similar public program) or their own employer. Notably, one in twelve has health coverage through an individually purchased policy. Four percent of Puerto Rico residents age 25+ polled does not have any kind of health care coverage, including health insurance or government plans such as Medicare or Reforma de Salud.

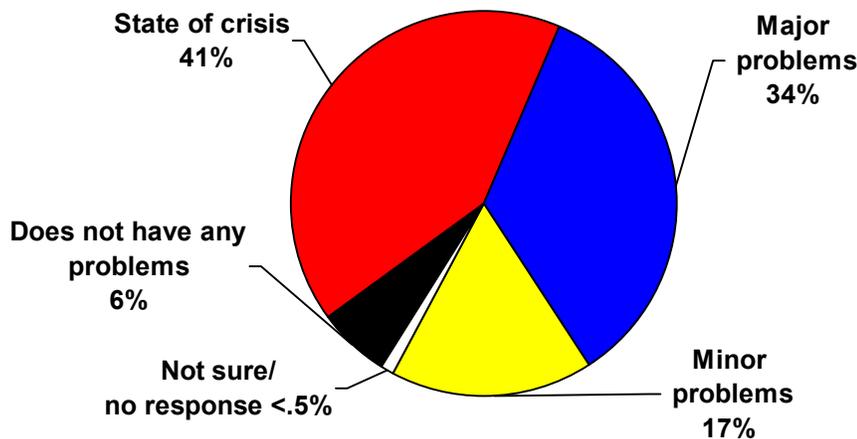
**Health Care Coverage for Puerto Rico Residents Age 25+
(n = 770 respondents with health care coverage)**



Puerto Rico residents believe that health care is in a state of crisis or has major problems.

Two in five Puerto Rico residents age 25+ polled say that health care in this U.S. territory is in a state of crisis while another third believe its health care has major problems. Nearly one in five believes there are minor problems while only six percent believe there are no problems with health care in Puerto Rico.

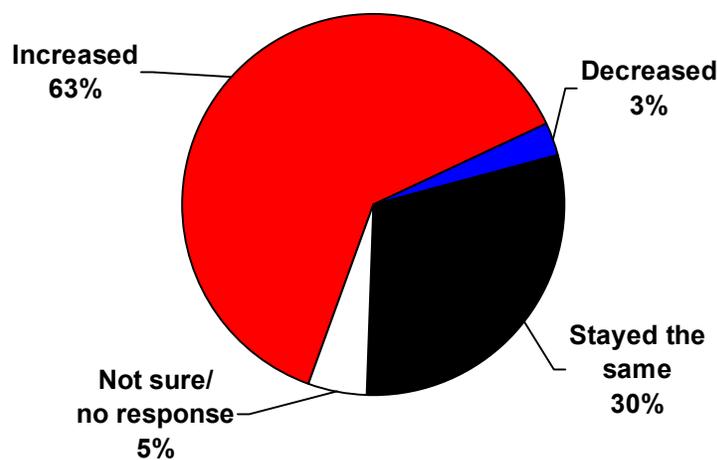
Perception of the State of Health Care in Puerto Rico
(N = 801)*



*Percentages may not sum to 100 due to rounding.

Not surprisingly, nearly two-thirds of Puerto Rico residents in this survey say that their out-of-pocket medical expenses have increased in the past five years while a mere three percent say these costs have gone down. These out-of-pocket costs include insurance premiums, prescription drug costs, and co-pays.

Increase or Decrease in Out-of-Pocket Medical Expenses over the Past 5 Years
(N = 801)*

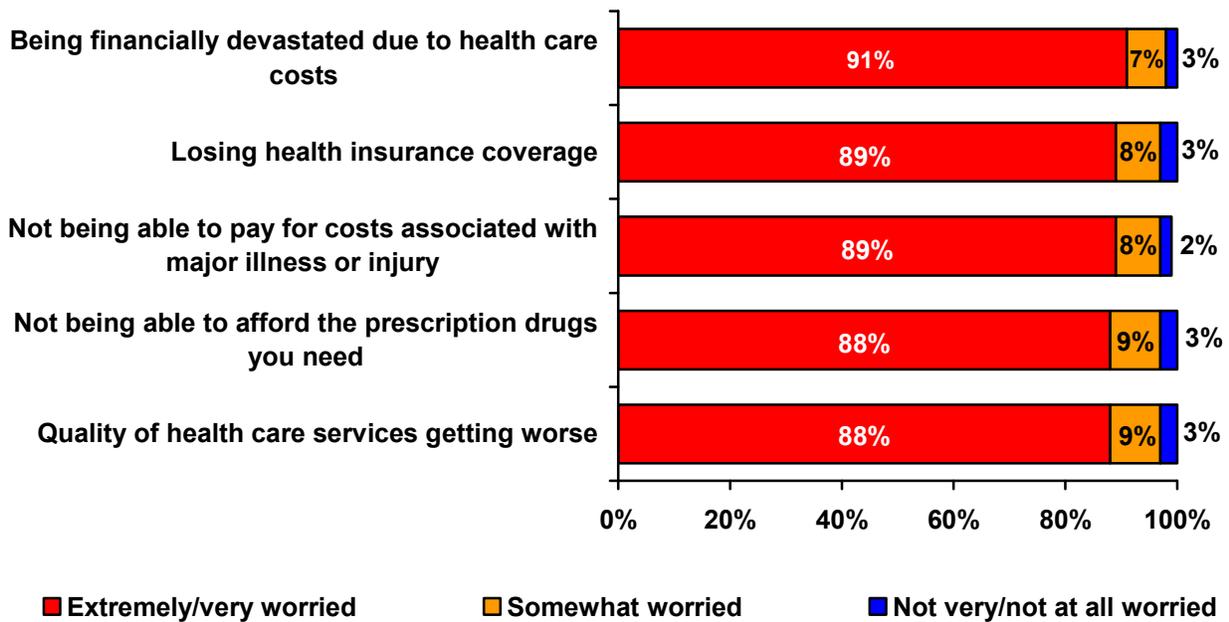


*Percentages may not sum to 100 due to rounding.

Puerto Rico residents are concerned primarily with matters of health care cost, losing their coverage, and a decrease in the quality of health care.

When asked what worries them (with regard to health care), more than nine in ten Puerto Rico residents surveyed say they are extremely or very worried about being financially devastated due to having to pay high costs for their health care. Almost as many respondents are worried about losing their health care coverage and not being able to pay for the costs of a major illness or their prescription drugs. A great many Puerto Rico residents are also worried about the quality of the health care services they currently receive getting worse.⁷

**Primary Health Care Concerns of Puerto Rico Residents
(N = 801)***

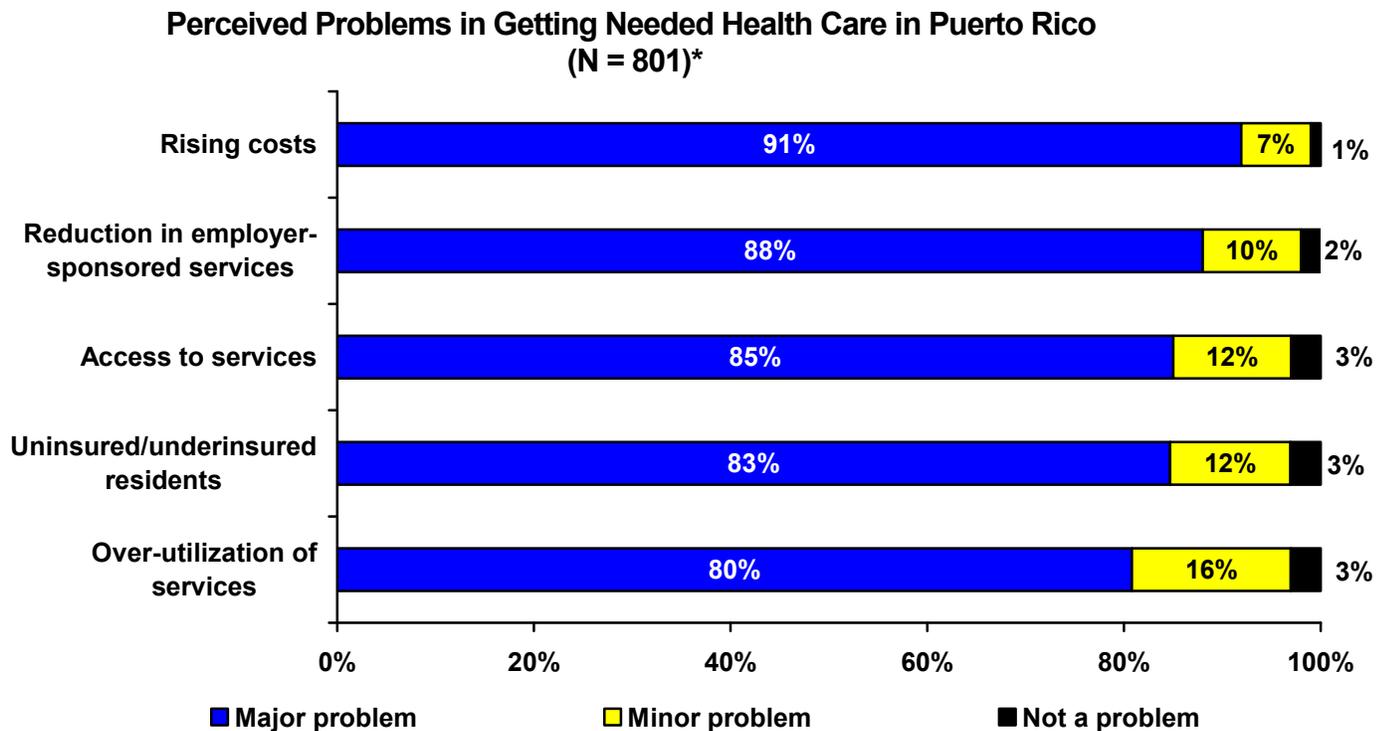


* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

⁷ For a complete list of health care concerns see question 8 on the annotated survey.

Puerto Rico residents believe that rising costs, reductions in employer-based plans, and access to services are major problems with regard to health care in Puerto Rico.

More than nine in ten residents polled perceive the rising costs of health care services, including out-of-pocket costs, co-payments, and insurance premiums as major problems with health care in Puerto Rico. Almost as many respondents believe that a reduction in employer-sponsored health coverage for workers and their families is a major problem. More than four in five say that access to needed health care services and providers and the number of uninsured or underinsured residents are major problems. Additionally, four in five residents believe that people using health care services when they do not really need them is a major problem.



*Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

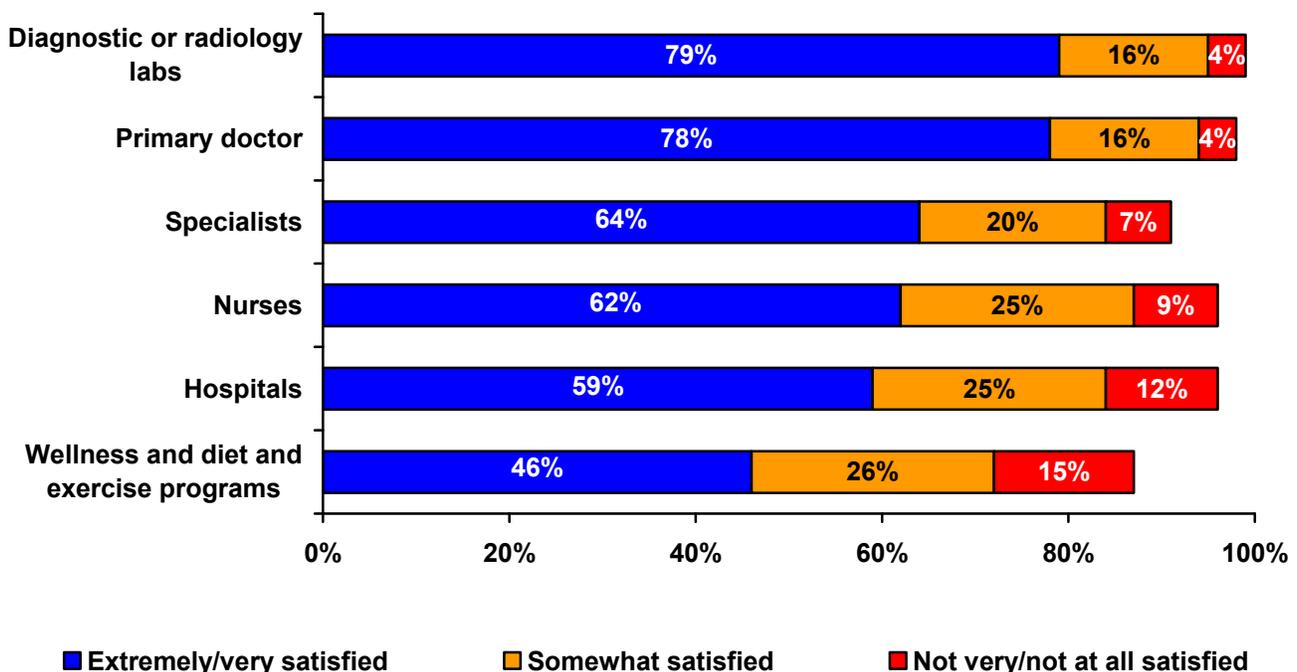
Although Puerto Rico residents are concerned with increasing health care costs and decreasing quality, most are satisfied with the care they receive in diagnostic labs and from their primary doctors.

All Puerto Rico residents surveyed were asked how satisfied they were with their health care providers and the services they receive regardless of whether they had health care coverage. Those respondents who did not have health care coverage at the time of the survey (n=31) were asked about their level of satisfaction with health care providers and services they use and pay for out-of-pocket. It is important to note that there were no significant differences in the satisfaction levels of those respondents who had health insurance coverage and those who did not.

About four in five say they were extremely or very satisfied with the care they receive in diagnostic or radiology labs that administer services such as blood tests or x-rays. About four in five were also extremely or very satisfied with the care they receive from their primary doctor. About six in ten report they are extremely or very satisfied with the care they get from their specialists, nurses, or local hospitals. Less than half of respondents say they were extremely or very satisfied with preventative health care services such as wellness and diet and exercise programs.

- It is interesting to note that Puerto Rico residents age 65 and older are more likely to say they are extremely satisfied with the care they get from their primary doctor than younger residents (44% vs. 27%).

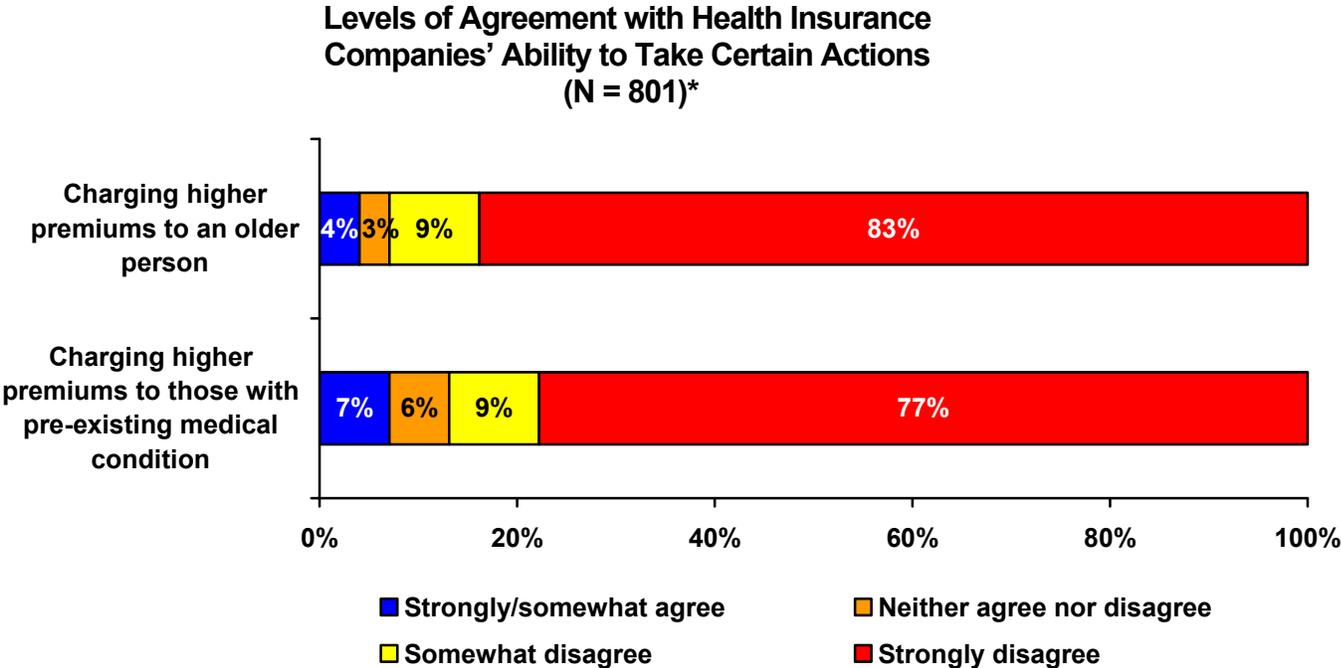
Satisfaction with Health Care Providers and Services
(N = 801)*



* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

Puerto Rico residents strongly oppose allowing health insurance companies to charge higher premium rates to older persons and persons with pre-existing medical conditions.

Approximately four in five Puerto Rico residents polled strongly disagree with the notion that health insurance companies should be allowed to charge higher premiums to older persons and persons with pre-existing medical conditions.

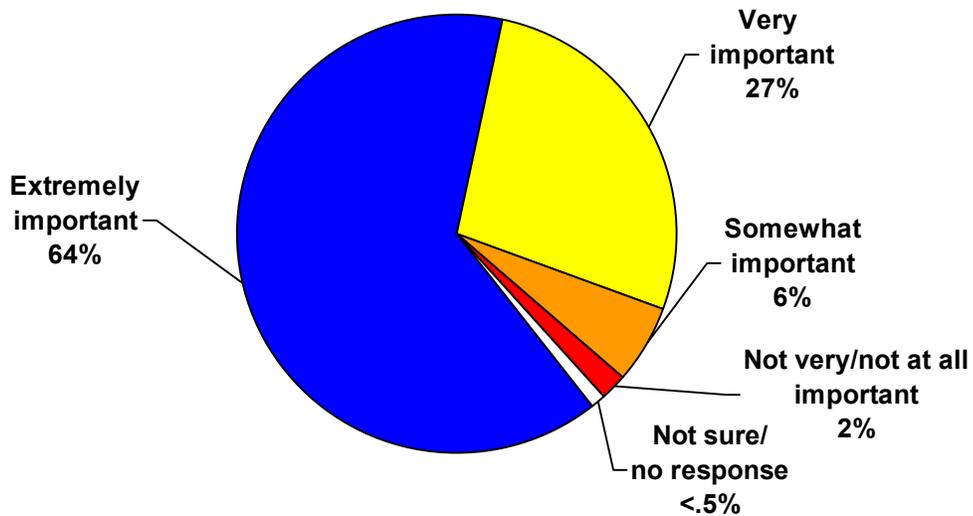


*Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

Puerto Rico residents believe it is extremely or very important for the Puerto Rico Legislature to work on improving and expanding access to health care in 2009.

More than nine in ten Puerto Rico residents surveyed believe that it is extremely or very important for the Puerto Rico Legislature to work on improving and expanding access to affordable, quality health care coverage in 2009 for all Puerto Ricans. Another six percent believe it is somewhat important while only two percent believe it is not very or not at all important.

Importance of Puerto Rico Legislature Improving and Expanding Access to Health Care Coverage in 2009
(N = 801)*

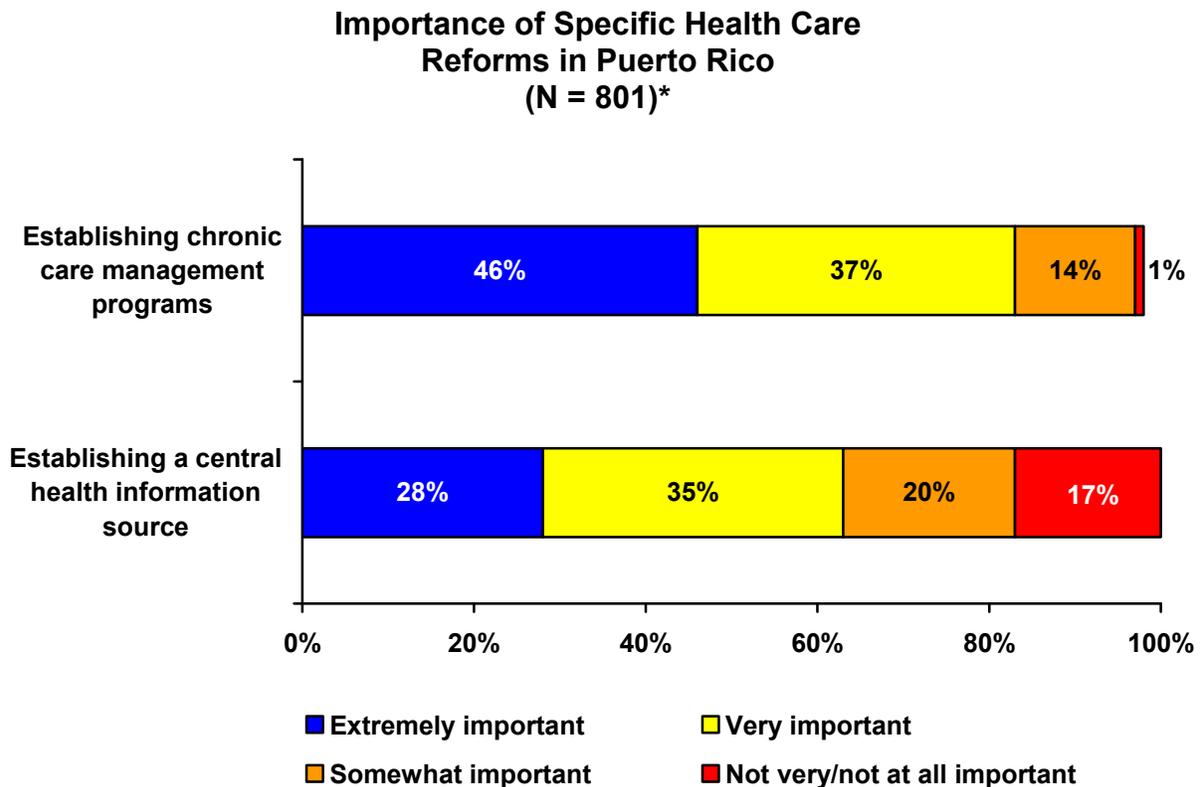


*Percentages may not sum to 100 due to rounding.

Puerto Rico residents believe it is important to have programs that allow people to effectively manage chronic medical conditions and to establish a public source for information comparing the quality of health care providers.

Puerto Rico residents were asked about the level of importance for specific ways to improve and expand health care coverage to all Puerto Ricans. One proposal is to offer people with on-going medical conditions programs for diet, exercise, and medication management, and incentives, such as easier access to medical care, to help these people effectively manage their conditions. A second proposal is to establish a central information source, such as a website, for the public to easily access information comparing the quality of doctors, hospitals, and health insurance plans.

More than four in five Puerto Rico residents surveyed believe that offering programs and incentives to individuals with on-going medical conditions is extremely or very important. Over three in five believe that establishing a central information source that would allow Puerto Rico residents to compare the quality of health care providers is extremely or very important.



*Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

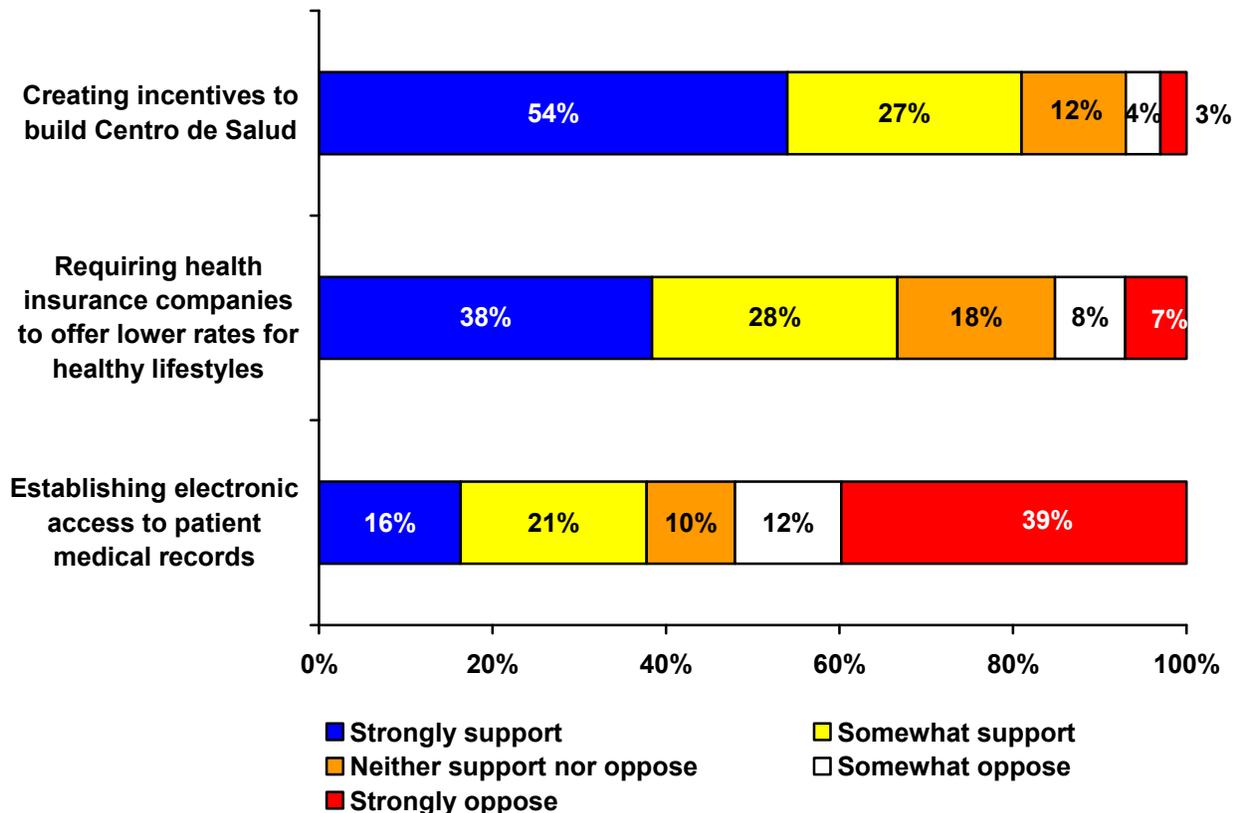
Puerto Rico residents support creating incentives to build Centro de Salud and requiring health insurance companies to offer lower premiums to those who practice healthy lifestyles.

Puerto Rico residents polled were asked about their level of support for specific ways to improve and expand health care coverage to all Puerto Ricans. One proposal is to create incentives for hospitals to build community health centers, or Centro de Salud, to serve residents currently using emergency rooms for non-emergency care. A second proposal is to require health insurance companies to offer lower premium rates to people who practice healthy lifestyles, such as exercising regularly or not smoking. A third proposal is to allow doctors to have electronic access to patient medical records as a way to reduce medical errors and improve health care delivery.

Puerto Rico residents show strong support for two of the three proposals. Four in five Puerto Rico residents polled support creating incentives for hospitals to build Centro de Salud to serve people currently using emergency rooms for non-urgent care. Two-thirds support requiring health insurance companies to offer lower rates to individuals who practice healthy lifestyles.

On the other hand, fewer respondents support allowing health care providers to share patient medical records electronically. Only 37 percent support this action while more than half oppose it.

Support for Specific Health Care Reforms in Puerto Rico
(N = 801)*

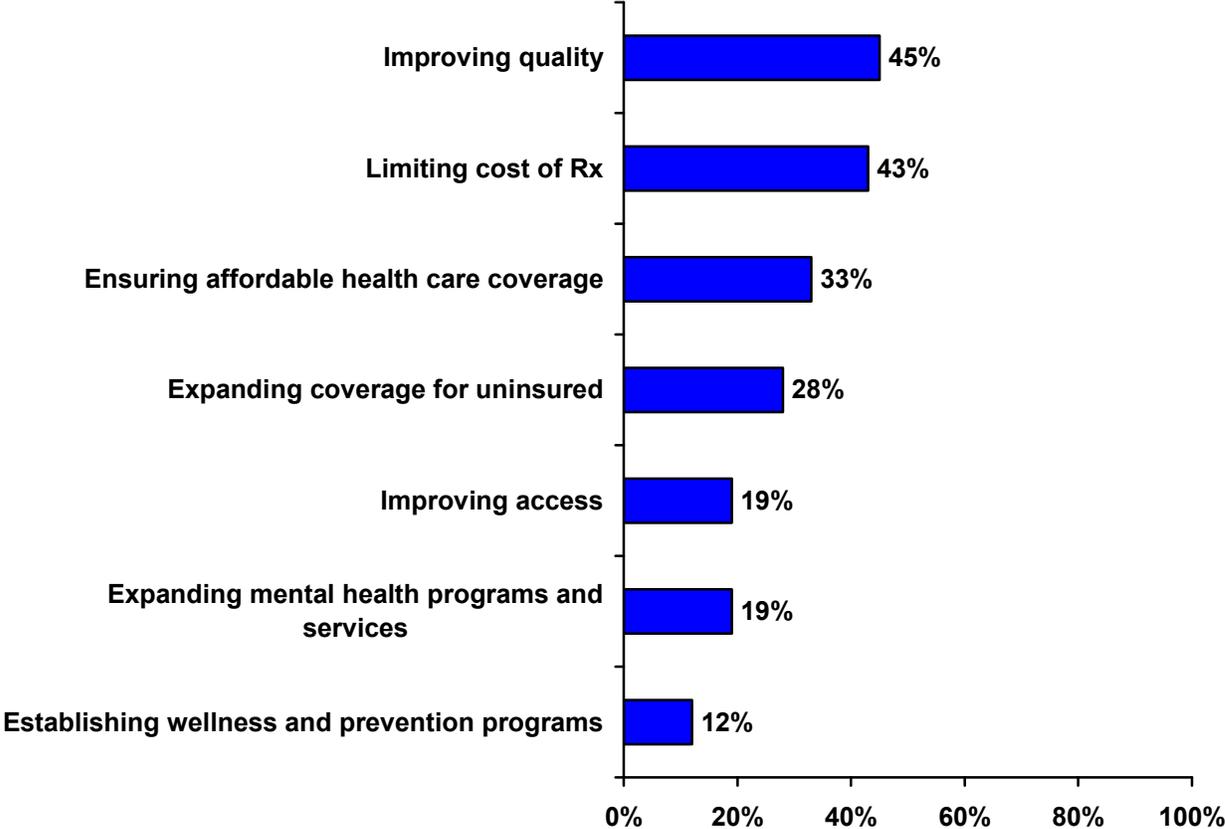


*Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

Puerto Rico residents say that improving the quality of health care services and limiting the costs of prescription drugs are the two most important health care issues for the Puerto Rico Governor and Legislature to work on in 2009.

Puerto Rico respondents were given a list of seven health care issues and asked to choose the top two issues that they believe the Governor and Legislature should work on in 2009. Consistent with their concerns about health care cost and quality, Puerto Rico residents surveyed believe that improving the quality of health care services and limiting the cost of prescription drugs should be the top issues to work on in 2009. Ensuring affordable health care coverage for Puerto Rico residents and expanding coverage for the uninsured emerge as second tier issues for survey respondents.

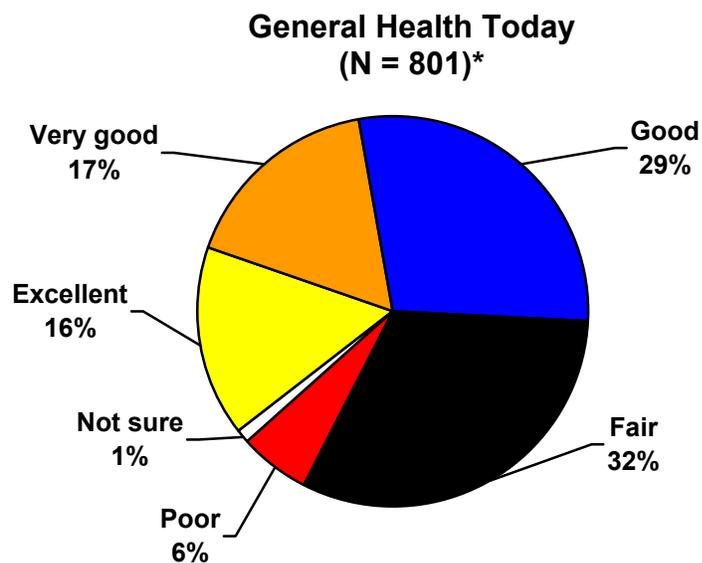
**Top Health Care Issues for the Puerto Rico Governor and Legislature to Work on in 2009
(N = 801)***



*Percentages do not sum to 100 because of multiple responses.

Health Care Profile of Puerto Rico Residents Age 25+

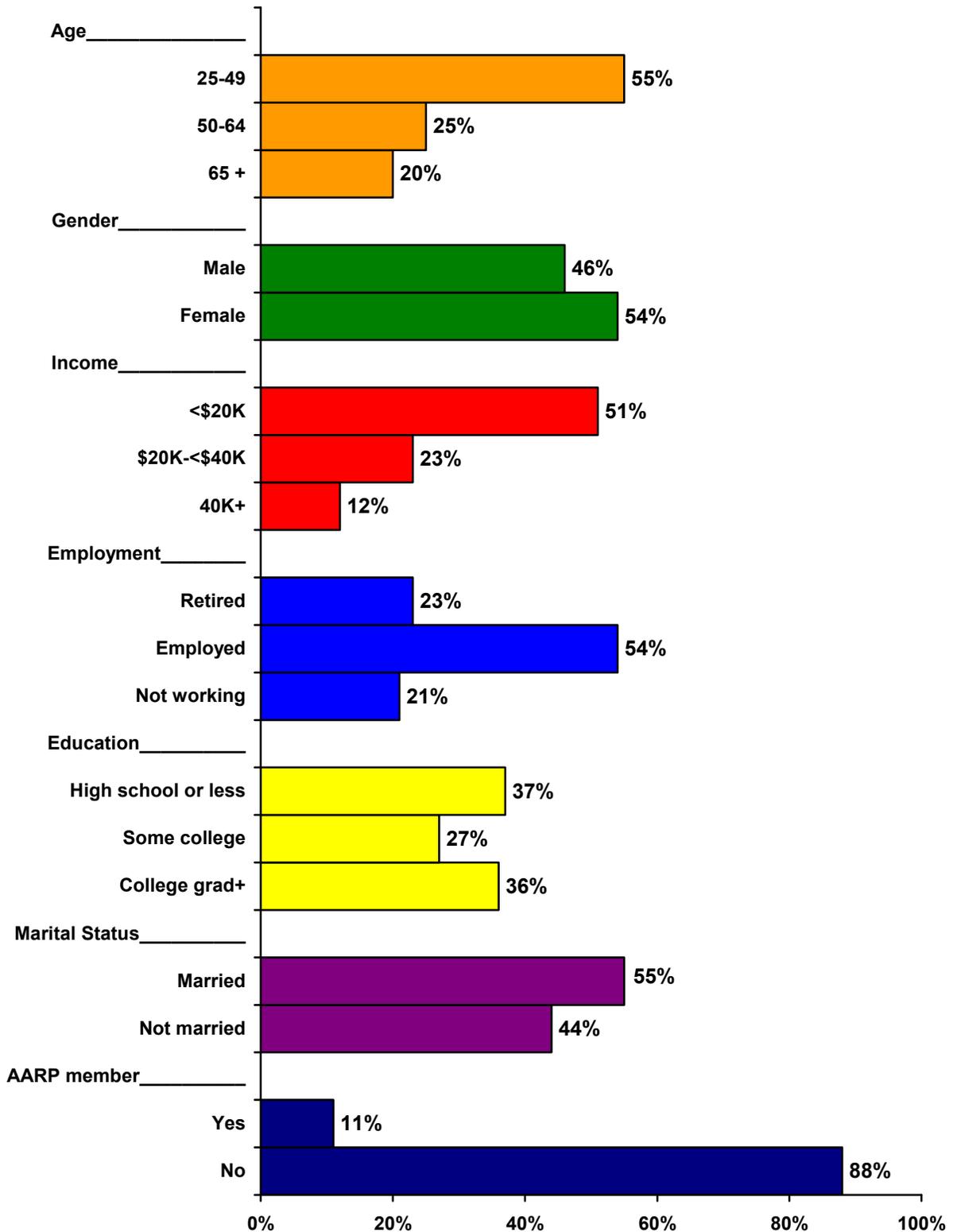
More than six in ten (62%) Puerto Rico residents age 25+ polled report that they are in excellent, very good, or good health, while about a third say they are in fair health.



*Percentages may not sum to 100 due to rounding.

More than two in five (45%) Puerto Rico residents age 25+ surveyed say they have a chronic medical condition, such as diabetes, high blood pressure, or osteoporosis.

Respondent Demographics (N = 801 Puerto Rico Residents Age 25+)



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

Methodology

AARP commissioned Multiple Research, Inc. to conduct a telephone survey of Puerto Rico residents age 25 and older on health care issues. The survey was conducted between November 11 and 30, 2008, and a total of 801 interviews were completed.⁸ A sample of this size has a sampling error of plus or minus 3.5 percent.⁹

Multiple Research, Inc. provided the sample of the Puerto Rico adult population living in households with telephones. The sample was generated using standard list-assisted random digit dialing methodology. Telephone numbers (area code + exchange + three-digit block number) were selected with probabilities in proportion to their share of listed telephone households; after selection, one more digit was added randomly to complete the number. This method guarantees coverage of every assigned phone number regardless of whether that number is directory listed.

Survey responses were weighted to reflect the actual distribution of age and gender for the population of residents age 25 and older in Puerto Rico according to the US Census Bureau. Weighted responses to all survey questions are in the attached annotated questionnaire. Throughout the report, statistics representing responses are reported in percentages. Percentages may not add up to 100 due to rounding effects.

⁸ The response rate is 41 percent and the cooperation rate is 93 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 (AAPOR, 2007).

⁹ This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.5 percentage points of the results obtained had everyone age 25+ in Puerto Rico been interviewed.

Appendix

Annotated Questionnaire

2008 Puerto Rico Health Care Reform Survey

(Survey Sample: 25+ residents)
(N=801, sampling error = ±3.5%)

INTRODUCTION/SCREENER

Hello, this is _____ calling from Multiple Research Inc., a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We would like to find out your opinions on some important issues concerning health care in Puerto Rico. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

S1. 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 age 25 to 49, 50 to 64, or are you 65 or older?

%

55 25- 49

25 50- 64

20 65 or Older

[DO NOT READ] Under 25 [ASK TO SPEAK TO SOMEONE 25 OR OLDER AND REPEAT S1. IF NO ONE 25 OR OLDER, TERMINATE]

[DO NOT READ] Refused [TERMINATE]

S2. And just to confirm, are you a resident of Puerto Rico?

%

100 Yes

0 No → [TERMINATE]

Main Questionnaire

1. Which of these statements do you think best describes the state of health care in Puerto Rico today? Would you say...[READ EACH ANSWER CATEGORY]?

<u>%</u>	
41	It is in a state of crisis
34	It has major problems
17	It has minor problems
6	It does not have any problems
<.5	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare, Reforma de Salud or military benefits?

<u>%</u>	
96	Yes
4	No → [SKIP TO Q4]
0	Not sure [DO NOT READ] → [SKIP TO Q4]
0	Refused [DO NOT READ] → [SKIP TO Q4]

3. [ASK ONLY IF Q2=YES] [INTERVIEWERS: IF RESPONDENT GIVES NAME OF INSURER, SUCH AS A SPECIFIC COMPANY, ASK WHETHER 1) THEY PAY FOR THE POLICY ON THEIR OWN, 2) IT IS PAID FOR BY AN EMPLOYER OR PREVIOUS EMPLOYER, OR 3) IF IT IS A GOVERNMENT PROGRAM SUCH AS MEDICARE.]

[INTERVIEWERS: IF RESPONDENT DOES NOT KNOW ANYTHING BUT THE NAME OF THE COMPANY PROVIDING THE INSURANCE, PROCEED THROUGH THE QUESTIONS ANYWAY. RECORD COMPANY NAME IN “OTHER” WHICH IS ITEM H IN LIST.]

[IF NECESSARY: EXPLAIN TO RESPONDENT THAT YOU ARE REQUIRED TO GO THROUGH THE LIST BECAUSE WE HAVE FOUND THAT SOMETIMES PEOPLE FORGET THEY HAVE AN ADDITIONAL SOURCE OF COVERAGE AND WE WANT TO BE SURE OUR DATA IS AS ACCURATE AS POSSIBLE.]

Do you have...

[INTERVIEWERS: IF RESPONDENT INSISTS THEY ONLY KNOW THE NAME OF THEIR HEALTH CARE PLAN AND DON'T KNOW WHO PROVIDES IT OR IF IT IS A GOVERNMENT PLAN, SELECT THE "NAME ONLY" RESPONSE FOR WHATEVER ITEM YOU ARE ON. THIS WILL SKIP YOU TO ITEM 'H' WHICH IS 'OTHER' WHERE YOU CAN RECORD THE NAME. PLEASE USE THIS ONLY IF THE RESPONDENT IS ADAMANT THAT ALL THEY KNOW ABOUT THEIR PLAN IS THE NAME.]

[PROGRAMMERS: PROVIDE THE 'NAME ONLY' RESPONSE FOR ALL ITEMS AND HAVE THIS RESPONSE AUTOMATICALLY SKIP OUT OF SERIES TO ITEM 'H'.]

3. (continued) Do you have... (Base= 770)

		Yes(1)	No(2)	Name Only(3)	DK/NOT SURE(4)
a.	A health care plan sponsored by a current employer? Do you have any other type of coverage?" [IF NO, SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM]	33%	67%	0%	0%
b.	A health care plan sponsored by your spouse's current employer? Do you have any other type of coverage?" [IF NO, SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM]	10%	90%	0%	0%
c.	A health care plan sponsored by a previous employer (or spouse's previous employer), such as a retirement benefit or COBRA?	7%	93%	0%	0%
d1	Medicare, the program that provides health insurance primarily to people age 65 and older? Base = 144	17%	83%	0%	0%
d2	[ASK ONLY IF d1 = 'YES'] Do you also have a Medicare supplement plan, such as one that pays the co-payments and deductibles of Medicare? Base = 144	54%	46%	0%	0%
d3	[ASK ONLY IF d1 = 'YES'] Do you also have a Medicare Part D or Medicare Advantage plan that covers prescription drugs? Base = 144	50%	47%	1%	3%
e.	Veterans Administration or military benefits?	3%	97%	0%	0%
f.	Reforma de Salud, the program that provides health insurance to certain low-income individuals?	35%	65%	<.5%	0%
g.	An individually purchased health care policy on your own?	8%	91%	0%	<.5%
h.	Any other insurance coverage or policy? [RECORD] [SKIP OUT OF SERIES TO NEXT QUESTION]	3%	97%	0%	<.5%
i.	No insurance coverage at all [VOLUNTEERED]	4%	96%	0%	<.5%

4. How satisfied are you with each of the following health care providers or health care services? [IF RESPONDENT ANSWERS NO TO QUESTION 2 INTERVIEWER READS: “Some people who do not have health care insurance coverage may still access health care services by paying for these services out of their own pocket. I’m going to read you a list of health care providers and services that you might currently use. Please tell me how satisfied you are with each of the following health care providers or services that you use and pay for out of your own pocket.”] [INTERVIEWER INSERT AND RANDOMIZE EACH ITEM BELOW]? Are you extremely satisfied, very satisfied, somewhat satisfied, not very satisfied, or not at all satisfied?

		Extremely Satisfied(5)	Very Satisfied(4)	Somewhat Satisfied(3)	Not very Satisfied(2)	Not at all Satisfied(1)	Not Sure [VOL](6)	Do not use [VOL](7)	Refused [VOL](8)
a.	Your primary doctor	30% 48%	16%		3%	1%	1%	<.5%	<.5%
b.	Specialists such as dermatologists, cardiologists, or oncologists	24% 40%	20%		5%	2%	4%	4%	2%
c.	Hospitals in your area	18% 41%	25%		9%	3%	2%	1%	1%
d.	Nurses who treat you	19% 43%	25%		6%	3%	2%	1%	1%
e.	Other medical services in your area such as diagnostic or radiology labs that give blood tests or x-rays	26% 53%	16%		3%	1%	1%	<.5%	<.5%
f.	Preventative health care services in your area such as wellness and diet and exercise programs	11% 35%	26%		8%	7%	8%	2%	3%

5. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, deductibles, and co-pays, would you say this amount has...[READ EACH ANSWER CATEGORY]?

- %
- 63 Increased over the past five years
- 3 Decreased over the past five years
- 30 Stayed about the same
- 3 Not sure [DO NOT READ]
- 2 Refused [DO NOT READ]

[SKIP RESPONDENTS WHO ANSWERED NO TO QUESTION 2 TO QUESTION 7]

6. During the past 2 years, was there a time that you or your dependents did not have any health insurance or coverage?

- %
- 4 Yes, I did not have coverage
- 2 Yes, my dependents did not have coverage
- 1 Yes, both myself and my dependents did not have coverage
- 93 No [SKIP TO QUESTION 8]
- <.5 Not sure [DO NOT READ]
- <.5 Refused [DO NOT READ]

7. What was the main reason you or your dependents were without health care coverage during that time? [IF RESPONDENT ANSWERS NO TO QUESTION 2 INTERVIEWER READS: “What is the reason you or your dependents are without health care coverage at this time?”] [DO NOT READ LIST. CODE APPROPRIATE RESPONSE ACCORDING TO WHETHER OR NOT RESPONDENT IS CURRENTLY UNINSURED OR WAS UNINSURED. ACCEPT ONLY ONE ANSWER.]

- %
- 20 I lost my job and health benefits
- 27 I am/was unemployed
- 6 I am/was self-employed and cannot/could not afford health insurance
- 14 Health benefits are/were not offered through my employer
- 7 Health benefits are/were offered through my employer but I cannot/could not afford the premiums
- 17 I cannot/could not afford to purchase health insurance
- 3 No health insurance is/was available because of a pre-existing medical condition
- 1 It is/was less expensive to pay for medical care out of pocket than through insurance
- 1 I can/could get free medical care at the hospital
- 2 Other
- 0 Not sure [DO NOT READ]
- 1 Refused [DO NOT READ]

8. I'm going to read to you a list of issues that people sometimes worry about. Please tell me how worried you are about each of the following. How worried are you about [INTERVIEWER INSERT AND RANDOMIZE EACH ITEM BELOW]? Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried?

		Extremely Worried(5)	Very Worried(4)	Somewhat Worried(3)	Not very Worried(2)	Not at all Worried(1)	Not Sure [VOL](6)	Refused [VOL](7)
a.	Having to pay more for your health care	52% 32%		12%	2%	1%	0%	<.5%
b.	Not being able to afford the health care services you think you need	58% 28%		10%	3%	1%	0%	0%
c.	Not being able to afford the prescription drugs you need	59% 29%		9%	2%	1%	<.5%	0%
d.	The quality of health care services you receive getting worse	58% 30%		9%	2%	1%	<.5%	<.5%
e.	Finding a health care provider that is conveniently located near you	37% 33%		19%	6%	4%	<.5%	<.5%
f.	Finding a health care provider that accepts your insurance	46% 31%		15%	5%	3%	<.5%	0%
g.	Having fewer health care services being covered	55% 31%		9%	2%	1%	<.5%	<.5%
h.	Not being able to pay for the costs associated with a major illness or injury	66% 23%		8%	1%	1%	0%	0%
i.	Losing your health care insurance or health care coverage	70% 19%		8%	3%	<.5%	0%	0%
j.	Being financially devastated due to health care costs	73% 18%		7%	2%	1%	0%	0%

9. How strongly do you agree or disagree that a person with a pre-existing medical condition should pay higher premiums for their health care coverage? Do you... [READ EACH ANSWER CATEGORY]?

<u>%</u>	
3	Strongly agree
4	Somewhat agree
6	Neither agree nor disagree
9	Somewhat disagree
77	Strongly disagree
1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

10. How strongly do you agree or disagree that an older person should pay higher premiums for their health care coverage? Do you... [READ EACH ANSWER CATEGORY]?

<u>%</u>	
2	Strongly agree
2	Somewhat agree
3	Neither agree nor disagree
9	Somewhat disagree
83	Strongly disagree
<.5	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

11. The Puerto Rico Legislature is considering several ways to improve and expand access to affordable, quality health care coverage for Puerto Rico residents. How important is it to you that the Puerto Rico Legislature works to improve and expand access to affordable, quality health care coverage in 2009 for its residents? Is it... [READ EACH ANSWER CATEGORY]?

<u>%</u>	
64	Extremely important
27	Very important
6	Somewhat important
1	Not very important
1	Not at all important
0	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

Now I would like to ask you about some specific ways to improve and expand access to health care coverage.

- 12. How important is it to you that Puerto Rico establishes a central source, such as a website, for the public to easily access information comparing the quality of doctors, hospitals, and health insurance plans? Is it...[READ EACH ANSWER CATEGORY]?**

<u>%</u>	
28	Extremely important
35	Very important
20	Somewhat important
10	Not very important
7	Not at all important
<.5	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

- 13. People with on-going medical conditions, such as diabetes, can effectively manage their conditions by doing things like going to the doctor regularly, taking medications as prescribed, and following a plan for diet and exercise. How important is it to you that Puerto Rico offers programs on diet, exercise, and medication management, and incentives such as easier access to medical care to help people with on-going medical conditions take better care of themselves? Is it...[READ EACH ANSWER CATEGORY]?**

<u>%</u>	
46	Extremely important
37	Very important
14	Somewhat important
1	Not very important
<.5	Not at all important
<.5	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

14. Studies have shown that allowing doctors to share patient medical records with other health care providers through computers can greatly reduce medical errors, improve health care, and reduce health care costs. Some people want to keep their medical information private and worry about ethical violations if their information is shared among a group of health care providers. How strongly do you support or oppose all of your health care providers being able to share your medical records through computers? Do you...[READ EACH ANSWER CATEGORY]?

<u>%</u>	
16	Strongly support
21	Somewhat support
10	Neither support nor oppose
12	Somewhat oppose
39	Strongly oppose
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

15. How strongly do you support or oppose requiring health insurance companies to offer lower rates to individuals who practice healthy lifestyles, such as exercising regularly or not smoking? Do you...[READ EACH ANSWER CATEGORY]?

<u>%</u>	
38	Strongly support
28	Somewhat support
18	Neither support nor oppose
8	Somewhat oppose
7	Strongly oppose
1	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

16. How strongly do you support or oppose Puerto Rico creating incentives for hospitals to build Centro de Salud to serve those currently using emergency rooms for non-emergency care? Do you...[READ EACH ANSWER CATEGORY]?

<u>%</u>	
54	Strongly support
27	Somewhat support
12	Neither support nor oppose
4	Somewhat oppose
3	Strongly oppose
<.5	Not Sure [DO NOT READ]
<.5	Refused [DO NOT READ]

17. Thinking about getting the health care you need when you need it in Puerto Rico, do you think [Insert EACH ITEM BELOW] [READ AND RANDOMIZE EACH ITEM BELOW] is a major problem, a minor problem, or not a problem in Puerto Rico?

- a. Rising cost of health care services, including out-of-pocket, co-payments and insurance premium expenses.

<u>%</u>	
91	Major problem
7	Minor problem
1	Not a problem
<.5	Not Sure [DO NOT READ]
1	Refused [DO NOT READ]

- b. Reduction in employer sponsored health coverage for workers and their families

<u>%</u>	
88	Major problem
10	Minor problem
2	Not a problem
<.5	Not Sure [DO NOT READ]
<.5	Refused [DO NOT READ]

- c. People using health care services when they don't really need them

<u>%</u>	
80	Major problem
16	Minor problem
3	Not a problem
<.5	Not Sure [DO NOT READ]
<.5	Refused [DO NOT READ]

- d. Access to health care services and providers that are needed

<u>%</u>	
85	Major problem
12	Minor problem
3	Not a problem
<.5	Not Sure [DO NOT READ]
<.5	Refused [DO NOT READ]

e. Number of uninsured or underinsured residents

%
83 Major problem
12 Minor problem
3 Not a problem
1 Not Sure [DO NOT READ]
1 Refused [DO NOT READ]

18. I am going to read you a list of SEVEN health care issues. Please tell me which two issues you think the Governor and State Legislature should work on in 2008-2009. You may choose only two issues. [Interviewer: Accept only two answers. READ AND RANDOMIZE EACH ITEM BELOW]

%
28 Expanding coverage for the uninsured
45 Improving the quality of health care services
19 Improving access to health care services and providers
43 Limiting the costs of prescription drugs
33 Ensuring affordable health care coverage
12 Establishing wellness and health prevention programs
19 Expanding mental health programs and services
<.5 Not sure [DO NOT READ]
0 Refused [DO NOT READ]

About You

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

D1. RECORD RESPONDENT'S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY: "To ensure it is recorded accurately, could you please state your gender?"

%
46 Male
54 Female

D2. Would you say that in general your health today is...?

%
16 Excellent
17 Very good
29 Good
32 Fair
6 Poor
1 Not sure [DO NOT READ]
<.5 Refused [DO NOT READ]

D3. Do you currently have any chronic medical conditions, such as diabetes, high blood pressure, or osteoporosis?

<u>%</u>	
45	Yes
54	No [SKIP TO Q. D5]
<.5	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D4. Do you have.....[READ EACH ANSWER CATEGORY AND RECORD ALL ANSWERS]?

<u>%</u>	
35	Diabetes
61	High blood pressure
11	Heart disease
22	High cholesterol
14	Osteoporosis
4	Cancer
1	Cirrhosis
25	Other
19%	Thyroid
13%	Arthritis
8%	Asthma
7%	Gastrointestinal problems
5%	Kidneys problems
2%	Glaucoma
4%	Epilepsy
7%	Others
34%	Did not specify
<.5%	Hypertension

D5. What is your age as of your last birthday?

<u>%</u>	
55	25- 49
25	50-64
20	65+
<.5	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

D6. What is your current marital status? Are you.....[READ EACH ANSWER CATEGORY]?

<u>%</u>	
55	Married
7	Not married, living with your partner or significant other
4	Separated
9	Divorced
9	Widowed
15	Or are you currently single <u>and</u> never Married
0	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D7. [IF D6 = 1 ASK: “Are you or your spouse currently a member of A-A-R-P?” IF D6 = 2 ASK: “Are you or your partner currently a member of AARP?” OTHERWISE ASK “Are you currently a member of AARP?”]

<u>%</u>	
11	Yes
88	No
<.5	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D8. What is the highest level of education that you completed? [READ EACH ANSWER CATEGORY]?

<u>%</u>	
11	0 to 12 th grade, but with no diploma
26	High school graduate or equivalent
8	Post high school education, but with no degree
19	2 year degree
27	4 year degree
4	Post graduate study, but with no degree
5	Graduate or professional degree
<.5	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

**D9. Which of the following best describes your current employment status?
[READ EACH ANSWER CATEGORY]?**

<u>%</u>	
9	Self-employed full-time)
3	Self-employed part-time
38	Employed full-time
4	Employed part-time
23	Retired and not working at all
7	Unemployed and looking for work
14	Or are you not in the labor force for other reasons
<.5	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D10. Thinking about your elections for Puerto Rico Governor and Legislators in the past, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote, [READ ONLY FOR RESPONDENTS AGES 21 and 22] or were you not eligible to vote in the last election?

<u>%</u>	
70	Always
13	Most of the time
2	About half of the time
5	Seldom
7	Never
0	Not eligible to vote in the last election
<.5	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D11. What is your 5-digit zip code? _____

D12. In general, how often do you go online to access the Internet or World Wide Web or to send and receive email? Would you say several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, less often than every few weeks, or do you never go online to use the Internet or check email?

<u>%</u>	
17	Several times a day
10	About once a day
9	3-5 days a week
6	1-2 days a week
9	Once every few weeks
3	Once a month or less
44	Or do you never go online to use the Internet or World Wide Web?
<.5	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D13. We realize income is a private matter and so rather than ask you anything specific about your income, I'd like to ask you to please stop me when I get to the category that your includes your household's income before taxes in 2007. Was it.... [READ EACH ANSWER CATEGORY]?

<u>%</u>	
11	Less than \$4,800
13	4,800 to less than \$10,000
27	\$10,000 to less than \$20,000
17	\$20,000 to less than \$30,000
6	\$30,000 to less than \$40,000
4	\$40,000 to less than \$50,000
8	\$50,000 or more
5	Not sure [DO NOT READ]
9	Refused [DO NOT READ]

That was our last question for tonight. Thanks you very much for taking the time to help us out. Have a great day/night!



AARP

Knowledge Management

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