

Demystifying Health Insurance

A Report to:

eHealthInsurance

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Familiarity with Health Insurance Terminology

Most Americans need to brush up on their health insurance vocabulary.

Understanding the vocabulary of health insurance helps in selecting and using coverage effectively. eHealthInsurance commissioned a national study to determine public awareness of select health insurance terminology and the specifics of health insurance coverage. Americans admit to a health insurance vocabulary deficit.

- ◆ Only a fourth (23%) feel they are very sure of what the terminology used in their health insurance policy actually means.
- ◆ A third are somewhat sure of what the terminology actually means (32%).
- ◆ One-fourth are not very sure (13%) or have no idea (10%) what the terminology used in their health insurance policy means.
- ◆ One-fifth report they don't have health insurance (21%).

The public demonstrates its lack of familiarity with health insurance terminology by not knowing what some of the key abbreviations stand for.

- ◆ Only one-third of Americans (36%) can volunteer that HMO stands for health maintenance organization.
- ◆ Only one-fifth (20%) recall that PPO stands for Preferred Provider Organization.
- ◆ Only one out of nine (11%) recalls that HSA stands for Health Savings Account.

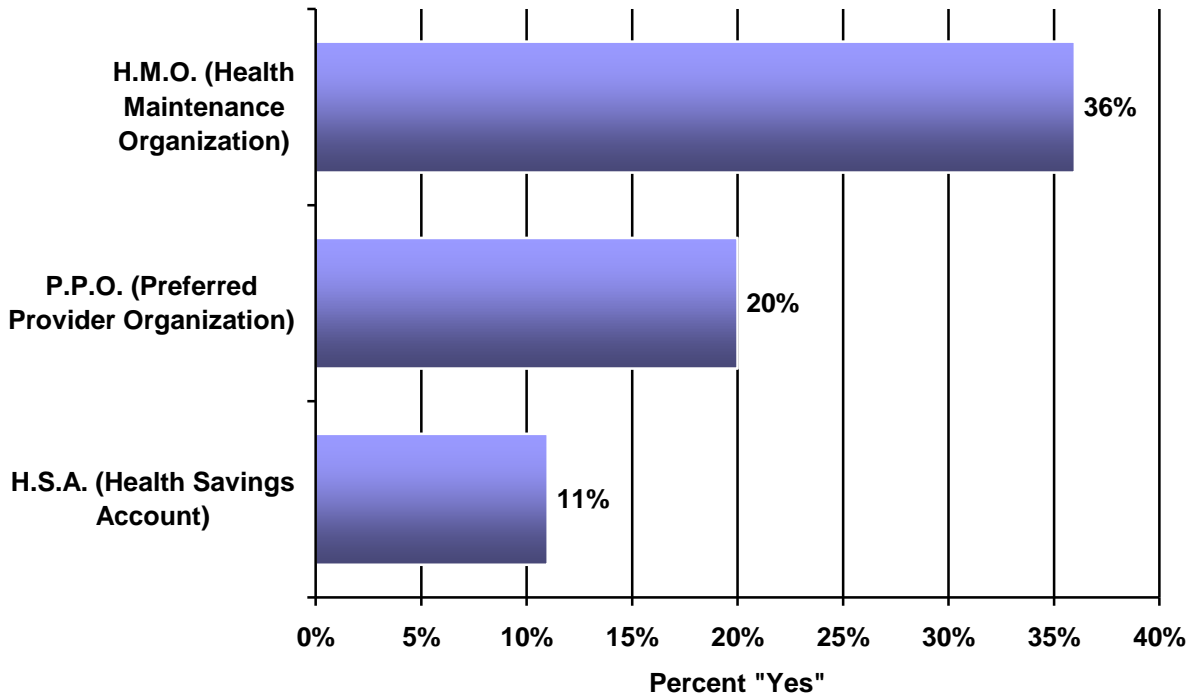
When asked how sure they were with some of the specifics of their health insurance policy, most people said they were very sure of the amount of their co-payment (61%), but half or fewer were very sure they knew the amounts of other basic elements of their coverage:

- ◆ Half said they were very sure of what they paid for their health insurance premiums (50%).
- ◆ 45% were very sure of their annual deductible.
- ◆ 41% were very sure of the level of their plan's co-insurance.
- ◆ 35% were very sure of their maximum annual out-of-pocket costs.

For each of these items, one-fifth indicated that the questions were not relevant since they did not have health insurance (21%).

Health Insurance Abbreviations

Question: "In the context of health insurance, do you know what each of the following abbreviations stands for? What does it stand for?"



Asked of 1,010 respondents to the survey. Percent correct answers reported in graph.

Awareness that H.M.O. stands for Health Maintenance Organization is higher among:

- ◆ College graduates (50%, compared to 17% among those with no more than a high school education).
- ◆ Adults age 45 to 54 (48%, compared to only 21% awareness among those age 34 and younger).
- ◆ Household incomes of \$75,000 or more (48%, compared to only 16% among those with household incomes of less than \$25,000).
- ◆ Those who are married (42% among the married, 28% among those not married)

Awareness that P.P.O. stands for Preferred Provider Organization is particularly high among:

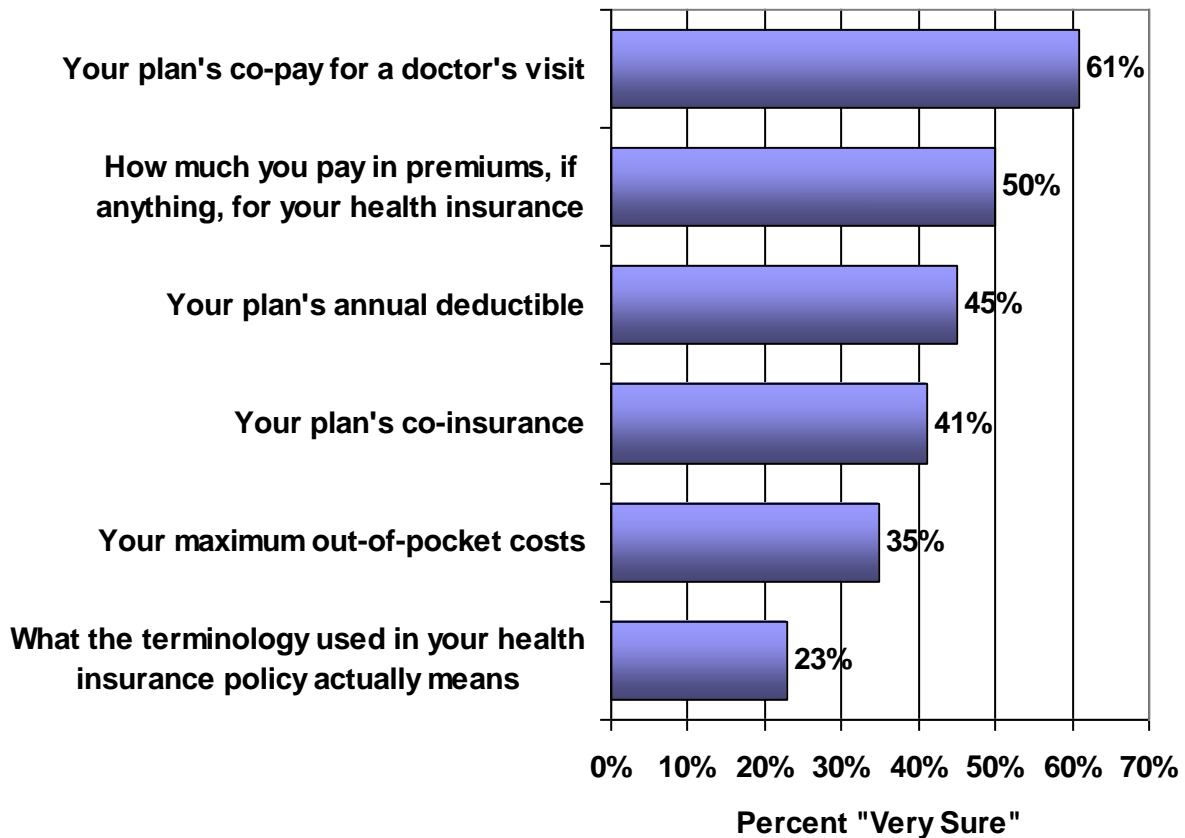
- ◆ Adults age 45 to 54 (31%, compared to only 10% awareness among those age 34 and younger and 18% among those age 65 and older).
- ◆ College graduates (29%, compared to 8% among those with no more than a high school education).
- ◆ Household incomes of \$75,000 or more (29%, compared to only 6% among those with household incomes of less than \$25,000).
- ◆ Those who are married (26% among the married, 14% among those not married)
- ◆ Those employed full-time (24%, compared to 17% of all other respondents)
- ◆ Internet users (24%, compared to 7% among non-users).

Awareness that H.S.A. stands for Health Savings Account is particularly high among:

- ◆ Adults age 45 to 54 (15%, compared to only 4% awareness among those age 65 and older).
- ◆ College graduates (15%, compared to 6% among those with no more than a high school education).
- ◆ Household incomes of \$75,000 or more (15%, compared to only 4% among those with household incomes of less than \$25,000).
- ◆ Those employed full-time (14%, compared to 7% of all other respondents).
- ◆ Internet users (12%, compared to 3% among non-users).

Insurance Plan Amounts

Question: "For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have health insurance, just say so. Would you say you are very sure, somewhat sure, not very sure or have no idea of the amount for each of the following?"
(Very sure responses shown)

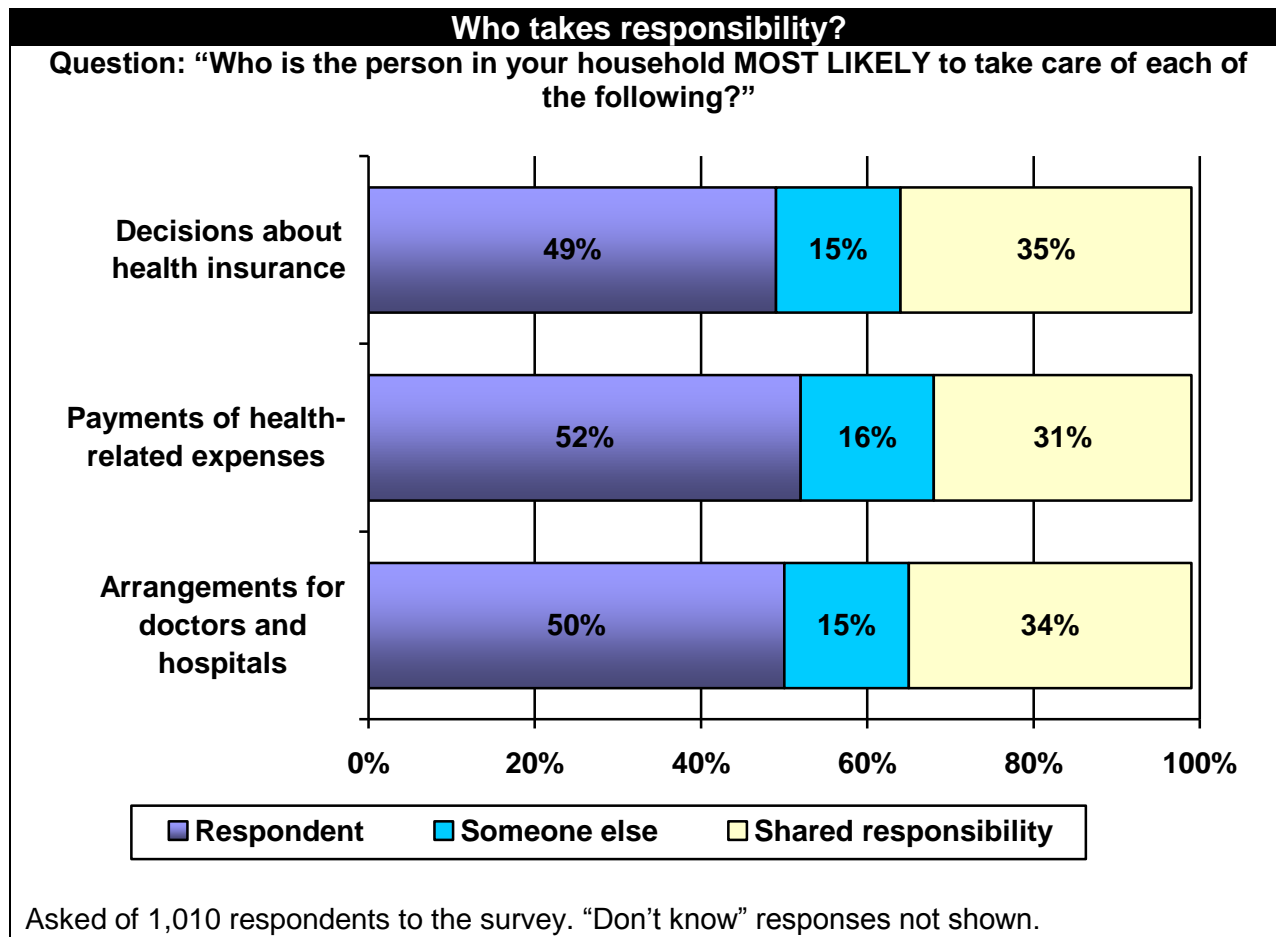


Asked of 1,010 respondents to the survey. Percent correct answers reported in graph. One-fifth indicated they did not have health insurance (21%).¹

¹ The 2006 estimate from the U.S. Census Bureau, Current Population Survey was that 17% of adults 18 and older were uninsured, ranging from 29% uninsured among those 18 to 24 years of age down to only 2% of those age 65 and older. On this survey 18% of the respondents age 65 years of age and older indicated these questions did not apply to them, perhaps because they did not consider their Medicare coverage to be a health insurance plan. Furthermore, 48% of the 18-24 year old respondents indicated the questions did not apply to them, significantly higher than the estimates available from the Census Bureau on the proportion of uninsured in this age group. Note that these young adults are less likely than their older counterparts to report involvement in making healthcare and insurance decisions.

The responsibilities that people have for managing a household's health care have little relationship to their familiarity with these health care abbreviations. For example:

- ◆ The 50% of respondents who make arrangements for their household's doctors and hospitals are no more likely to know these abbreviations any better than respondents who do not hold this responsibility or share it with others.
- ◆ The same holds true when the focus is on the 52% of respondents who have responsibility for paying health related expenses and the 49% of respondents who have responsibility for healthcare decisions.

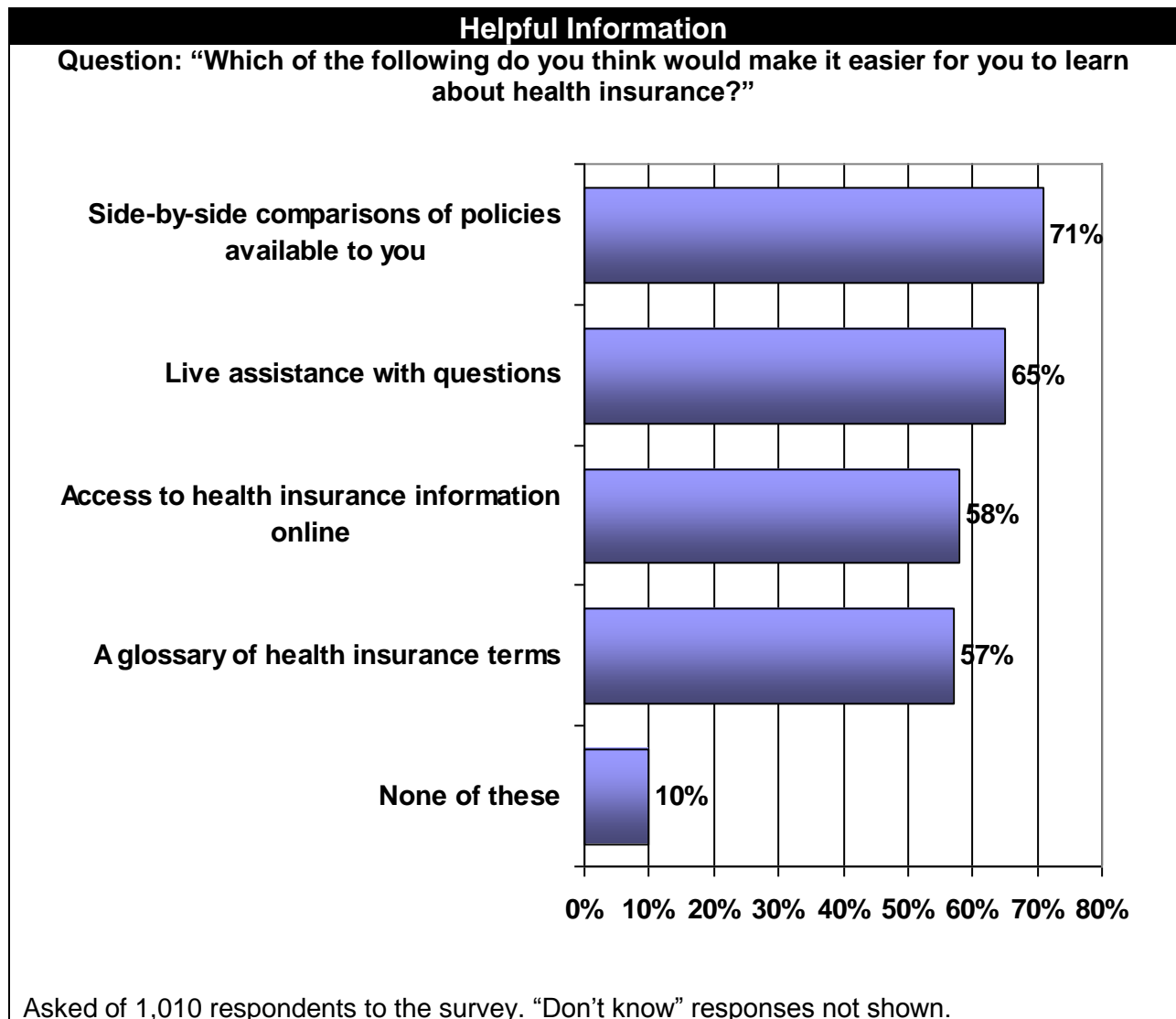


Helpful Information

Most people feel that side-by-side comparisons of policies and live assistance with questions would make it easier to learn about health insurance.

Side-by-side comparisons are selected by 71% and live assistance with questions is selected by 65% as ways that would make learning about health insurance easier. Access to health insurance online is also selected by a majority (58%) along with a glossary of health insurance terms (57%).

- ◆ Adults 65 years of age and older are particularly likely to express no interest in any of these sources (24% select none of the sources). Only 26% of these older adults are interested in online information.
- ◆ Online information is of interest to 67% of those who use the Internet.



Sources of Information

The Internet is a leading source of information that Americans would turn to for information if they had to find health insurance without assistance from an employer or the government.

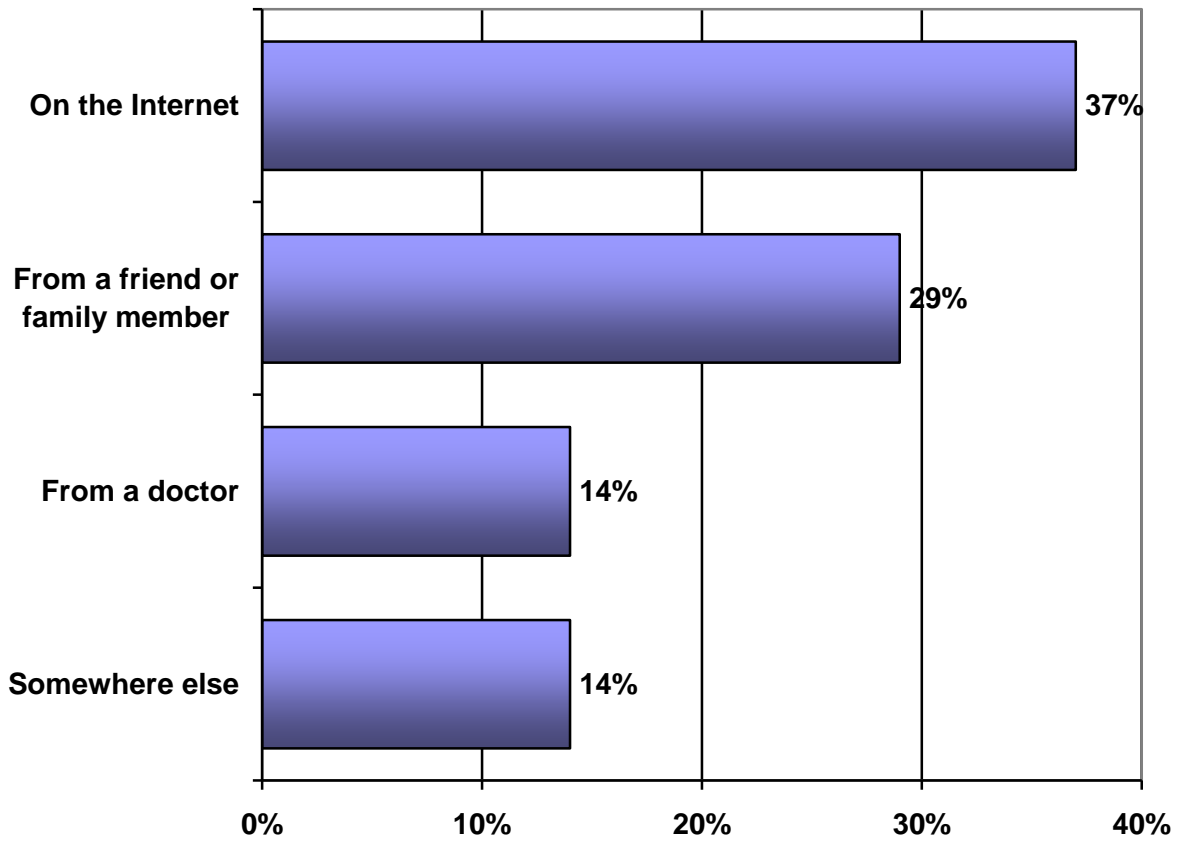
Given a choice among several options, 37% select the Internet over a friend or family member (29%), a doctor (14%), or their car insurance broker (6%). Eight percent venture that they would seek information from somewhere else.

The Internet is particularly appealing as a source for health insurance information to:

- ◆ Adults 35 to 44 years of age (51%).
- ◆ Those living in the West (48%).
- ◆ Those with household incomes of \$75,000 or more (46%).
- ◆ Those with children in the household (46%).
- ◆ College graduates (46%).
- ◆ Those employed at a full-time job (46%).
- ◆ Internet users (45%).
- ◆ Married people (43%).

Sources of Information

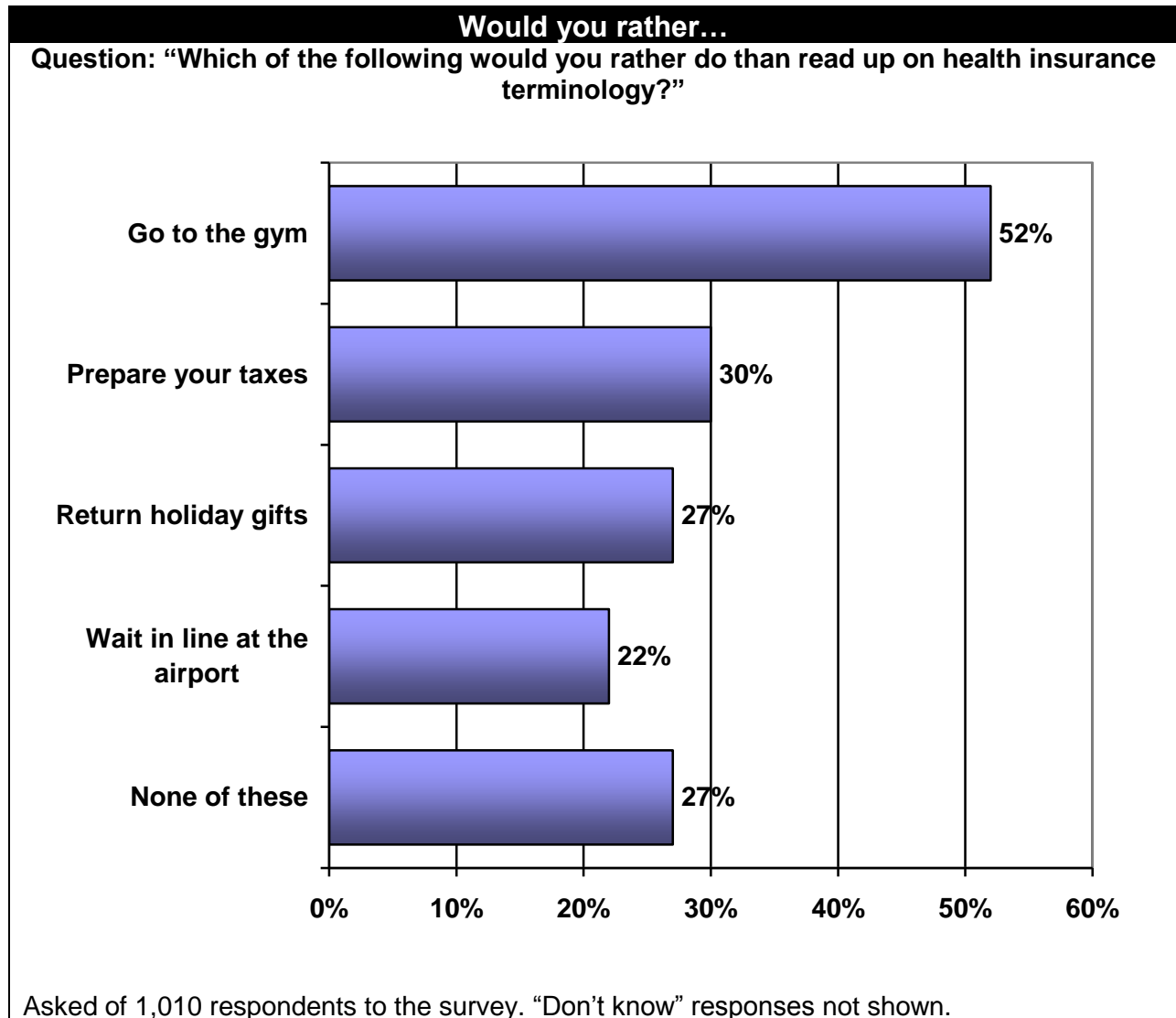
Question: "If you had to find health insurance coverage without the assistance of your employer or the government, where would you MOST LIKELY go to get information?"



Asked of 1,010 respondents to the survey. "Don't know" responses not shown.

Given a choice of doing something other than reading up on health insurance terminology, half of American adults would rather go to the gym than prepare their taxes, return holiday gifts, or wait in line at the airport.

A fourth of the population (27%) asserts itself and proposes that none of the choices are acceptable alternatives.



APPENDIX

Research Methods

This report presents the findings of a telephone survey conducted among a national probability sample of 1,010 adults comprising 501 men and 509 women 18 years of age and older, living in private households in the continental United States.

Interviewing for this CARAVAN® Survey was completed during the period November 16 through November 19, 2007. All data collection efforts took place at Opinion Research Corporation's Central Telephone Facility. The core of their telephone center is the interviewers. All Opinion Research Corporation's interviewers complete an intensive training and testing period. Additionally, they attend follow-up training classes that cover advanced screening techniques, in-depth probing, and the art of refusal avoidance. Interviewers are continuously supervised, monitored, and reviewed in order to maintain the highest quality interviewing standards.

All CARAVAN interviews are conducted using Opinion Research Corporation's computer assisted telephone interviewing (CATI) system. The system is state-of-the-art and offers several distinct advantages such as: full-screen control which allows multi-question screens, fully programmable help, and objection screens to aid interviewing, an extremely flexible telephone number management system, and powerful data checking facilities. CATI ensures that interviews are conducted in the most efficient manner and allows interviewers easy response recording. This interviewing method also allows for the most accurate form of data entry by guiding the interviewer through the programmed question flow and by providing on-screen interviewer instructions.

The most advanced probability sampling techniques are employed in the selection of households for telephone interviewing. Opinion Research Corporation utilizes an unrestricted random sampling procedure that controls the amount of serial bias found in systematic sampling to generate its random-digit-dial sample. The sample is fully replicated and stratified by region. Only one interview is conducted per household. All sample numbers selected are subject to up to four attempts to complete an interview.

Completed interviews are weighted by four variables: age, sex, geographic region, and race, to ensure reliable and accurate representation of the total population, 18 years of age and older. The raw data is weighted by a custom-designed program which automatically develops a weighting factor for each respondent. Each respondent is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, geographic characteristics, race, and the proportion in the CARAVAN sample that week. Tabular results show both weighted and unweighted bases.

The use of replicable sampling, standardized interviewing procedures and representative weighting ensures that all CARAVAN studies are parallel to one another. Thus, CARAVAN usage is appropriate both for point-in-time analysis as well as tracking and trend comparisons.

Reliability of Survey Percentages

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. A survey of 1,000 persons has a sampling error of plus or minus three percentage points for answers close to 50% (95% confidence interval).

The table below shows the possible sample variation that applies to percentage results reported from Opinion Research Corporation's CARAVAN sample. The chances are 95 in 100 that a CARAVAN survey result does not vary, plus or minus, by more than the indicated number of percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample. This table can also be used for evaluating the reliability based on sample size of subgroups of the population.

Sampling Error Tolerances

Approximate Sampling Tolerances Applicable for Percentages
at or Near These Levels (95% confidence interval)

Size of Sample on which Survey Results Are Based	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
2,000 interviews	1%	2%	2%	2%	2%
1,000 interviews	2%	2%	3%	3%	3%
500 interviews	3%	4%	4%	4%	4%
250 interviews	4%	5%	6%	6%	6%
100 interviews	6%	8%	9%	10%	10%

Sampling Tolerances When Comparing Two Samples

Tolerances are also involved in the comparison of results from independent parts of any one Opinion Research Corporation's CARAVAN sample and in the comparison of results between two independent CARAVAN samples. A difference, in other words, must be of at least a certain number of percentage points to be considered statistically significant. The table below is a guide to the sampling tolerances in percentage points applicable to such comparisons, based on a 95% confidence level.

Differences Between Independent Samples					
Size of Samples Compared	Differences Required for Significance at or Near These Percentage Levels				
	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
1,000 and 1,000	3%	4%	4%	4%	4%
1,000 and 500	3%	4%	5%	5%	5%
1,000 and 250	4%	6%	6%	7%	7%
1,000 and 100	6%	8%	9%	10%	10%
500 and 500	4%	5%	6%	6%	6%
500 and 250	5%	6%	7%	7%	8%
500 and 100	6%	9%	10%	11%	11%
250 and 250	5%	7%	8%	9%	9%
250 and 100	7%	9%	11%	11%	12%
100 and 100	8%	11%	13%	14%	14%

Tabulations

ORC STUDY #716469

CARAVAN

NOVEMBER 16, 2007

DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1A

In the context of health insurance, do you know what each of the following abbreviations stands for? - H.M.O. What does it stand for? - Unaided

	Sex		Age						Region					Race				
	Male	Female	18-	25-	35-	45-	55-	65+	North- east	North Central	South	West	Metro	Non- Metro	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)	
	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47	
Weighted Total	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*	
Yes (Net)	470 47%	231 48%	239 46%	26 20%	67 37%	99 51%E	115 60%EI	80 57%E	80 50%E	101 53%	97 43%	157 43%	116 52%	376 51%O	93 37%	349 51%Q	38 34%	50 39%
Yes, Health Maintenance Organization	355 36%	172 35%	184 36%	19 15%	45 25%	74 38%E	91 48%E	59 42%E	64 39%E	73 39%	71 32%	121 33%	90 40%	291 39%O	64 25%	264 38%Q	26 23%	46 36%
Yes, other	115 11%	59 12%	55 11%	6 5%	22 12%	25 13%	24 12%	21 15%	17 10%	27 15%	26 12%	36 10%	25 11%	86 12%	29 11%	85 12%	12 10%	4 3%
No, don't know what H.M.O. stands for	525 53%	251 52%	275 53%	102 80%	113 63%FG	94 48%	77 40%	58 42%	79 49%	87 46%	125 56%	207 57%	107 48%	366 49%	159 63%N	337 49%	74 66%P	79 61%
Refused/No response	5 *	2 *	3 1%	0 0	0 0	1 1%	0 0	1 1%	2 1%	1 1%	3 1%	1 *	* *	3 *	2 1%	5 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1A

In the context of health insurance, do you know what each of the following abbreviations stands for? - H.M.O. What does it stand for? - Unaided

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Children In H.H.		12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
		12 (M)	17 (N)	Under (M)	Under (N)	Under (O)				Under (P)		Under (Q)	Under (R)					
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Yes (Net)	470 47%	43 26%	36 37%	68 49%B	84 50%B	172 63%BC DE	203 56%	81 48%	176 51%	211 43%	292 49%	174 43%	132 42%	80 47%	14 22%	81 29%	114 46%P	256 65%PQ
Yes, Health Maintenance Organization	355 36%	28 16%	31 32%B	49 36%B	60 36%B	132 48%BC E	154 42%	59 35%	131 38%	165 34%	217 37%	138 34%	106 34%	61 36%	11 17%	49 17%	93 37%P	199 50%PQ
Yes, other	115 11%	16 9%	5 5%	19 14%	24 14%	41 15%	49 14%	21 13%	45 13%	45 9%	75 13%	36 9%	26 8%	19 11%	3 5%	32 12%	21 9%	57 14%
No, don't know what H.M.O. stands for	525 53%	125 74%DEF	62 63%F	67 49%	85 50%F	100 37%	160 44%	86 51%	165 48%	274 56%	296 50%	228 57%	179 57%	88 52%	49 78%	197 70%QR	135 54%R	139 35%
Refused/No response	5 *	0 0	0 0	3 2%	0 0	0 0	2 1%	2 1%	1 *	2 *	3 1%	1 *	1 *	1 1%	0 0	2 1%	* *	2 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1B

In the context of health insurance, do you know what each of the following abbreviations stands for? - P.P.O. What does it stand for? - Unaided

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West	Metro (N)	Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)		(M)			Non- Hisp (P)	Non- Hisp (Q)	(R)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Yes (Net)	276 28%	125 26%	151 29%	4 4%	34 19%	67 35%EI	82 43%EI	49 35%EI	37 23%	45 24%	58 26%	111 30%	62 28%	220 29%	56 22%	216 31%R	27 24%	16 12%
Yes, Preferred Provider Organization	204 20%	95 20%	110 21%	4 4%	26 15%	49 25%	61 31%EI	34 24%	28 18%	37 19%	44 19%	79 22%	45 20%	160 21%	44 17%	163 24%	17 15%	14 11%
Yes, other	72 7%	30 6%	41 8%	0 0	7 4%	19 10%	22 11%EI	15 11%EI	9 5%	9 5%	14 6%	32 9%	17 8%	60 8%	12 5%	53 8%	10 9%	2 1%
No, don't know what P.P.O. stands for	720 72%	356 74%	364 70%	123 96%	145 80%FG	127 65%	110 57%	89 64%	123 76%FG	143 76%	164 73%	253 69%	160 72%	524 70%	196 77%	470 68%	85 76%	114 88%P
Refused/No response	4 *	2 1%	2 *	0 0	1 1%	0 0	0 0	2 1%	1 1%	1 *	3 1%	* *	* *	2 *	2 1%	4 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1B

In the context of health insurance, do you know what each of the following abbreviations stands for? - P.P.O. What does it stand for? - Unaided

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Yes (Net)	276 28%	15 9%	18 18%	38 28%B	58 35%BC	106 39%BC	142 39%	38 23%	100 29%	137 28%	159 27%	117 29%	79 25%	57 34%	2 3%	38 14%	78 31%P	155 39%P
Yes, Preferred Provider Organization	204 20%	9 6%	12 12%	27 19%B	42 25%B	80 29%BC	102 28%	30 18%	71 21%	103 21%	118 20%	86 21%	59 19%	40 23%	2 3%	27 10%	57 23%P	116 29%P
Yes, other	72 7%	6 3%	6 6%	11 8%	17 10%	26 9%	40 11%	8 5%	29 9%	34 7%	41 7%	31 8%	20 6%	17 10%	0 0%	11 4%	20 8%	40 10%P
No, don't know what P.P.O. stands for	720 72%	153 91%DEF	81 82%EF	97 70%	110 65%	166 61%	221 61%	130 77%	239 70%	348 72%	430 73%	285 71%	232 75%	112 66%	61 97%	242 86%QR	170 68%	241 61%
Refused/No response	4 *	1 *	0 0	3 2%	1 *	0 0	1 *	* *	2 1%	2 *	4 1%	1 *	1 *	0 0	0 0	1 *	2 1%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1C

In the context of health insurance, do you know what each of the following abbreviations stands for? - H.S.A. What does it stand for? - Unaided

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West	Metro (N)	Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)		(M)			(O)	(P)	(Q)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Yes (Net)	140 14%	75 15%	65 13%	6 5%	33 18%I	33 17%I	41 21%HI	16 12%I	10 6%	23 12%	32 14%	43 12%	42 19%	120 16%O	20 8%	116 17%	12 11%	7 5%
Yes, Health Savings Account	106 11%	63 13%C	42 8%	6 5%	25 14%I	27 14%I	28 15%I	12 9%	7 4%	13 7%	28 13%	32 9%	32 14%	88 12%	18 7%	89 13%	8 7%	5 4%
Yes, other	34 3%	12 2%	23 4%	0 0%	8 4%	5 3%	13 7%I	4 3%	3 2%	10 5%	4 2%	11 3%	9 4%	32 4%O	2 1%	27 4%	4 3%	1 1%
No, don't know what H.S.A. stands for	858 86%	408 84%	450 87%	121 95%	147 82%	161 83%	151 79%	121 87%G	152 94%EF	165 87%	191 85%	321 88%	181 81%	624 84%	235 92%N	573 83%	100 89%	123 95%
Refused/No response	2 *	* *	1 *	0 0	0 0	0 0	0 0	2 1%	0 0	1 *	1 *	* *	0 0	2 *	0 0	2 *	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F1C

In the context of health insurance, do you know what each of the following abbreviations stands for? - H.S.A. What does it stand for? - Unaided

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Yes (Net)	140 14%	10 6%	12 12%	16 12%	27 16%B	53 20%B	66 18%	17 10%	49 14%	73 15%	77 13%	62 15%	44 14%	24 14%	0 0	28 10%	36 14%	77 19%P
Yes, Health Savings Account	106 11%	7 4%	8 8%	11 8%	21 13%B	42 15%B	50 14%	13 8%	40 12%	53 11%	62 11%	43 11%	30 10%	17 10%	0 0	22 8%	26 10%	58 15%P
Yes, other	34 3%	3 2%	4 4%	6 4%	6 4%	11 4%	16 4%	4 3%	9 3%	21 4%	15 3%	19 5%	14 4%	7 4%	0 0	6 2%	10 4%	19 5%
No, don't know what H.S.A. stands for	858 86%	159 94%EF	86 87%	121 88%	141 84%	219 80%	298 82%	150 89%	291 85%	414 85%	513 87%	341 85%	268 86%	146 86%	63 100%	252 90%R	214 86%	320 80%
Refused/No response	2 *	0 0	1 1%	1 1%	0 0	0 0	0 0	1 *	1 *	0 0	2 *	0 0	0 0	0 0	0 0	1 *	0 0	1 *

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F2A

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

A. Arrangements for doctors and hospitals

	Sex		Age					Region					Race					
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South	West	Metro (N)	Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)	West (L)	Metro (M)					
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
You	504 50%	178 37%	325 63%B	54 42%	99 55%	87 45%	102 53%	66 47%	93 57%FH	88 46%	103 46%	198 54%	115 52%	370 50%	133 52%	336 49%	66 59%	77 60%
Someone else	151 15%	108 22%C	43 8%	56 44%	28 16%HI	34 18%HI	20 10%HI	5 4%	8 5%	36 19%	30 13%	55 15%	30 13%	116 16%	35 14%	88 13%	19 17%	30 23%
Shared responsibility	336 34%	191 39%C	145 28%	16 13%	51 28%	72 37%	71 37%	66 47%EG	59 36%	62 33%	85 38%	111 30%	78 35%	253 34%	83 33%	261 38%R	26 23%	20 16%
Don't know/Refused	10 1%	6 1%	4 1%	1 1%	1 1%	1 1%	1 *	3 2%	2 1%	3 1%	6 3%L	1 *	1 *	7 1%	3 1%	5 1%	0 0	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F2A

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

A. Arrangements for doctors and hospitals

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.			Education				
	LT \$25K (A)	LT \$25K- \$35K (B)	LT \$35K- \$50K (C)	LT \$50K- \$75K (D)	Or \$75K More (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
You	504 50%	118 70%DEF	63 64%EF	71 51%F	72 43%	104 38%	113 31%	151 90%IJ	140 41%	212 44%	310 52%	192 48%	136 44%	95 56%	38 60%	162 58%QR	116 46%	182 46%
Someone else	151 15%	23 14%	6 6%	15 11%	27 16%	54 20%C	53 15%	9 5%	22 6%	120 25%HI	54 9%	97 24%K	81 26%	26 15%	8 13%	41 14%	42 17%	60 15%
Shared responsibility	336 34%	27 16%	27 27%	50 36%B	68 41%B	111 41%B	197 54%	7 4%	173 51%HJ	154 32%H	218 37%L	114 28%	95 30%	49 29%	16 26%	74 26%	90 36%	153 38%P
Don't know/Refused	10 1%	1 1%	2 2%	2 1%	1 *	3 1%	2 *	2 1%	7 2%	1 *	10 2%	0 0	0 0	0 0	1 2%	4 1%	2 1%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F2B

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

B. Payments of health-related expenses

	Sex		Age						Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South	West	Metro	Non-	White	Black	His-
				(D)	(E)	(F)	(G)	(H)		east	Central	(L)	(M)	Metro	Metro	Hisp	(Non- Hisp)	(Non- Hisp)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
You	522 52%	228 47%	294 57%B	47 37%	84 47%	97 50%	106 55%	80 57%	103 64%EF	95 50%	127 57%	186 51%	114 51%	383 51%	139 55%	360 52%	59 53%	72 55%
Someone else	163 16%	86 18%	77 15%	51 40%	34 19%I	23 12%	27 14%I	15 11%	12 8%	33 17%	30 13%	65 18%	35 16%	124 17%	39 15%	108 16%	12 10%	36 28%
Shared responsibility	311 31%	170 35%C	142 27%	29 23%	61 34%	74 38%I	59 31%	43 31%	44 27%	61 32%	66 29%	112 31%	73 33%	235 32%	77 30%	220 32%	41 37%	21 16%
Don't know/Refused	4 *	1 *	3 1%	0 0	0 0	0 0	1 *	1 1%	2 1%	0 0	1 *	1 *	2 1%	4 *	0 0	3 *	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F2B

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

B. Payments of health-related expenses

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
You	522 52%	112 66%EF	59 60%E	72 52%	72 43%	126 46%	124 34%	153 91%IJ	159 47%	210 43%	334 56%L	186 46%	136 44%	85 50%	34 54%	153 55%	119 48%	209 53%
Someone else	163 16%	20 12%	16 16%	17 12%	33 19%	58 21%	63 17%	8 5%	44 13%H	111 23%HI	79 13%	84 21%K	70 23%	20 12%	10 16%	44 16%	52 21%	57 14%
Shared responsibility	311 31%	36 22%	23 23%	48 35%B	63 38%B	89 33%	177 49%	7 4%	136 40%H	166 34%H	175 30%	132 33%	105 34%	64 38%	19 30%	82 29%	78 31%	129 33%
Don't know/Refused	4 *	1 *	1 1%	1 *	1 *	0 0	1 *	1 1%	2 1%	0 0	4 1%	0 0	0 0	0 0	0 0	1 *	1 *	2 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F2C

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

C. Decisions about health insurance

	Sex		Age						Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West (M)	Metro (N)	Metro (O)	White	Black	His-
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)					Only (Non- Hisp) (P)	Only (Non- Hisp) (Q)	panic (Any Race) (R)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
You	488 49%	220 46%	268 52%	48 37%	92 51%	89 46%	95 49%	67 48%	95 59% FG	87 46%	110 49%	182 50%	110 49%	364 49%	124 49%	314 45%	67 60%	78 60%
Someone else	149 15%	70 14%	80 15%	62 49%	21 11%	18 9%	27 14% I	12 9%	9 6%	38 20%	27 12%	54 15%	31 14%	108 15%	41 16%	107 15%	8 7%	29 22%
Shared responsibility	349 35%	189 39% C	160 31%	18 14%	67 37%	83 43%	67 35%	58 41%	54 34%	62 33%	85 38%	123 34%	79 35%	263 35%	86 34%	265 38% R	32 29%	21 16%
Don't know/Refused	14 1%	5 1%	9 2%	0 0%	0 0%	4 2%	4 2%	3 2%	2 2%	3 2%	2 1%	6 2%	3 1%	10 1%	4 1%	6 1%	4 4%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F2C

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

C. Decisions about health insurance

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.			Education				
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
You	488 49%	114 68%DEF	58 59%F	69 50%F	72 43%	100 37%	107 29%	154 92%IJ	138 40%	196 40%	307 52%	180 45%	133 43%	83 49%	31 49%	156 56%Q	108 43%	188 47%
Someone else	149 15%	17 10%	8 8%	18 13%	29 17%	53 20%	57 16%	4 2%	39 11%H	107 22%HI	74 13%	75 19%	59 19%	22 13%	7 10%	48 17%	43 17%	51 13%
Shared responsibility	349 35%	33 20%	30 31%	50 36%B	66 39%B	116 43%B	196 54%	8 5%	161 47%HJ	176 36%H	203 34%	142 35%	114 37%	63 37%	24 37%	72 26%	94 37%P	156 39%P
Don't know/Refused	14 1%	4 3%	2 2%	1 *	2 1%	3 1%	4 1%	3 2%	3 1%	8 2%	8 1%	6 1%	6 2%	2 1%	2 4%	4 1%	5 2%	3 1%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3 -- Very sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Sex		Age					Region					Race					
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West	Metro	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)		(M)	(N)		(R)	(S)	(T)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit	606 61%	268 55%	338 65%B	21 16%	116 65%	138 71%I	144 75%I	98 71%I	85 53%	119 63%	143 64%	217 60%	127 57%	465 62%	140 55%	449 65%R	58 52%	58 45%
How much you pay in premiums, if anything, for your health insurance	500 50%	234 48%	265 51%	15 12%	86 48%	110 57%	106 55%	84 60%E	95 59%	97 51%	125 56%	170 47%	108 48%	379 51%	121 47%	383 55%QR	40 36%	36 28%
Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments	447 45%	211 44%	236 46%	12 10%	80 44%	100 51%	102 53%	76 55%	74 46%	76 40%	117 52%M	167 46%	87 39%	332 45%	115 45%	355 51%QR	37 33%	30 23%
Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met	412 41%	194 40%	218 42%	7 5%	75 41%	97 50%	87 45%	71 51%	75 47%	74 39%	99 44%	149 41%	89 40%	314 42%	98 39%	311 45%	38 34%	37 29%
Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles	354 35%	172 36%	182 35%	6 5%	59 33%	83 43%	77 40%	62 44%	65 40%	63 33%	84 38%	139 38%	68 30%	265 36%	89 35%	257 37%	40 36%	33 26%
What the terminology used in your health insurance policy actually means	234 23%	111 23%	122 24%	4 3%	41 23%	53 27%	49 25%	37 27%	50 31%	35 19%	59 27%	85 23%	54 24%	177 24%	57 22%	176 26%	22 20%	21 16%

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3 -- Very sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.			Education				
	Total (A)	LT \$25K (B)	\$25K- \$35K LT (C)	\$35K- \$50K LT (D)	\$50K- \$75K LT (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit	606 61%	52 31%	57 58%B	81 59%B	128 76%BC D	207 76%BC D	272 75%	97 58%	220 65%	285 59%	361 61%	239 59%	183 59%	104 61%	21 34%	138 49%	161 64%P	280 71%P
How much you pay in premiums, if anything, for your health insurance	500 50%	43 25%	50 51%B	77 56%B	105 62%B	152 56%B	213 58%	94 56%J	189 55%J	214 44%	308 52%	187 46%	138 44%	83 49%	16 25%	118 42%	135 54%P	224 56%P
Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments	447 45%	39 23%	41 42%B	68 49%B	98 58%B	137 50%B	192 53%	82 49%	167 49%	198 41%	275 46%	170 42%	124 40%	78 46%	13 21%	107 38%	115 46%	208 52%P
Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met	412 41%	38 22%	46 46%B	56 40%B	89 53%B	126 46%B	177 48%	80 47%J	161 47%J	171 35%	268 45%L	142 35%	104 33%	65 38%	17 26%	101 36%	110 44%	182 46%
Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles	354 35%	34 20%	34 34%	45 32%	78 46%BD	111 41%B	146 40%	74 44%J	135 40%J	142 29%	226 38%	123 31%	92 30%	56 33%	13 20%	89 32%	97 39%	152 38%
What the terminology used in your health insurance policy actually means	234 23%	21 12%	24 24%	29 21%	41 24%B	85 31%B	101 28%	46 27%	93 27%J	96 20%	144 24%	87 22%	68 22%	32 19%	8 13%	46 17%	59 23%	117 30%P

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3 -- Very/Somewhat sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Race																	
	Sex			Age					Region					-----				
	Total	Male	Fe- male	18- 24	25- 34	35- 44	45- 54	55- 64	65+ 65+	North- east	North Central	South	West	Metro	Non- Metro	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit	707 71%	339 70%	368 71%	56 44%	125 70%	154 79%I	154 80%I	107 76%I	109 67%	148 79%LM	167 75%M	248 68%	143 64%	541 73%	166 65%	527 76%QR	61 54%	72 55%
How much you pay in premiums, if anything, for your health insurance	606 61%	297 62%	309 60%	24 19%	105 58%	134 69%	133 69%	99 71%E	107 66%	114 60%	156 70%LM	212 58%	124 56%	461 62%	145 57%	465 67%QR	54 48%	41 32%
Your plan's annual deductible, that is, how many dollars you pay out- of-pocket each year before your health insurance plan begins to make payments	597 60%	290 60%	307 59%	23 18%	109 61%	133 69%	129 67%	101 72%I	98 61%	110 58%	155 69%M	222 61%M	110 49%	443 60%	154 60%	462 67%QR	50 45%	46 36%
Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met	566 57%	273 56%	293 57%	25 19%	98 54%	129 67%	118 61%	92 66%	102 63%	103 54%	144 65%M	203 56%	115 52%	428 57%	137 54%	431 62%QR	53 47%	46 36%
What the terminology used in your health insurance policy actually means	553 55%	267 55%	286 55%	31 24%	102 57%	110 57%	122 63%	84 60%	100 62%	102 54%	140 62%M	199 55%	112 50%	412 55%	141 55%	418 61%QR	49 44%	50 39%
Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles	514 51%	248 51%	266 52%	16 13%	88 49%	119 62%	110 57%	87 63%E	90 56%	93 49%	132 59%M	186 51%	103 46%	390 52%	125 49%	387 56%R	49 44%	46 36%

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3 -- Very/Somewhat sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.			Education				
	Total (A)	LT \$25K (B)	\$25K- \$35K LT (C)	\$35K- \$50K LT (D)	\$50K- \$75K LT (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	Coll Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit	707 71%	61 36%	65 66%B	101 73%B	137 81%BC	240 88%BC	303 83%	112 66%	246 72%	346 71%	422 71%	279 69%	212 68%	118 70%	23 37%	178 63%	176 71%	322 81%PQ
How much you pay in premiums, if anything, for your health insurance	606 61%	52 31%	60 61%B	96 70%B	123 73%B	183 67%B	269 74%	105 63%	227 66%J	271 56%	368 62%	233 58%	171 55%	106 63%	18 29%	150 53%	159 64%	273 69%P
Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments	597 60%	48 29%	57 58%B	92 67%B	120 71%B	185 68%B	273 75%	100 59%	225 66%J	269 55%	370 62%	223 55%	167 53%	99 59%	16 26%	146 52%	152 61%	279 70%PQ
Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met	566 57%	57 34%	57 58%B	83 60%B	116 68%B	172 63%B	249 68%	94 56%	215 63%J	253 52%	352 60%	208 52%	154 49%	98 58%	18 28%	144 51%	148 59%	250 63%P
What the terminology used in your health insurance policy actually means	553 55%	53 31%	52 53%B	72 52%B	111 66%BD	179 66%BD	237 65%	93 55%	203 59%	254 52%	337 57%	211 52%	157 50%	90 53%	18 28%	123 44%	149 60%P	259 65%P
Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles	514 51%	44 26%	49 50%B	72 52%B	106 63%B	165 61%B	234 64%	87 52%	194 57%J	231 47%	315 53%	194 48%	148 48%	82 49%	15 24%	124 44%	130 52%	243 61%P

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3A

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

A. Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White Only (Non-	Black Only (Non-	His- panic (Any Race)
				(D)	(E)	(F)	(G)	(H)	(I)	east (J)	Central (K)	(L)	(M)	Metro (N)	Metro (O)	Hisp) (P)	Hisp) (Q)	(R)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Very sure/Somewhat sure (Net)	597 60%	290 60%	307 59%	23 18%	109 61%	133 69%	129 67%	101 72%I	98 61%	110 58%	155 69%M	222 61%M	110 49%	443 60%	154 60%	462 67%QR	50 45%	46 36%
Very sure	447 45%	211 44%	236 46%	12 10%	80 44%	100 51%	102 53%	76 55%	74 46%	76 40%	117 52%M	167 46%	87 39%	332 45%	115 45%	355 51%QR	37 33%	30 23%
Somewhat sure	150 15%	79 16%	71 14%	11 9%	29 16%	34 17%	27 14%	24 18%	24 15%	34 18%	38 17%	55 15%	23 10%	112 15%	39 15%	106 15%	14 12%	16 12%
Not very sure/Have no idea (Net)	182 18%	96 20%	86 17%	43 34%	33 18%	28 14%	32 17%	15 11%	32 20%H	54 29%KL	29 13%	56 15%	43 19%	156 21%O	26 10%	106 15%	24 22%	36 28%
Not very sure	65 7%	42 9%C	23 5%	8 7%	13 7%	14 7%	14 7%	6 4%	10 6%	10 5%	16 7%	14 4%	25 11%L	58 8%O	7 3%	40 6%	5 5%	13 10%
Have no idea	117 12%	54 11%	63 12%	35 27%	20 11%	14 7%	19 10%	9 6%	21 13%H	44 23%KLM	12 6%	42 11%	19 8%	98 13%	20 8%	65 9%	19 17%	23 18%
No insurance/Does not apply	213 21%	96 20%	117 23%	61 48%	36 20%	32 16%	30 16%	24 17%	29 18%	23 12%	39 17%	84 23%J	67 30%JK	142 19%	70 28%N	118 17%	37 33%P	47 36%P
Don't know/Refused	8 1%	1 *	6 1%	0 0	2 1%	1 1%	1 1%	0 0	3 2%H	2 1%	1 1%	2 1%	3 1%	3 *	4 2%	5 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3A

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

A. Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments

	Household Income						H.H. Size			Children In H.H.				Education				
	Total	LT	\$25K-	\$35K-	\$50K-	\$75K	Dual	-----			-----		-----		-----			
		(A)	\$25K	\$35K	\$50K	\$75K	Or	1	2	3 Or	None	Total	Under	12-	HS	Coll	Coll	
	(B)	(C)	(D)	(E)	(F)	H.H.	(H)	(I)	(J)	(K)	(L)	(M)	(N)	Incom- plete	HS Grad	Incom- plete	Coll Grad	
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Very sure/Somewhat sure (Net)	597 60%	48 29%	57 58%B	92 67%B	120 71%B	185 68%B	273 75%	100 59%	225 66%J	269 55%	370 62%	223 55%	167 53%	99 59%	16 26%	146 52%	152 61%	279 70%PQ
Very sure	447 45%	39 23%	41 42%B	68 49%B	98 58%B	137 50%B	192 53%	82 49%	167 49%	198 41%	275 46%	170 42%	124 40%	78 46%	13 21%	107 38%	115 46%	208 52%P
Somewhat sure	150 15%	10 6%	16 16%	25 18%B	23 13%	47 17%B	81 22%	18 11%	59 17%	71 15%	95 16%	53 13%	43 14%	21 12%	3 4%	39 14%	37 15%	71 18%
Not very sure/Have no idea (Net)	182 18%	38 23%	15 15%	16 12%	24 14%	65 24%DE	49 13%	32 19%	45 13%	105 22%I	104 18%	78 19%	56 18%	31 18%	20 31%	54 19%	46 18%	63 16%
Not very sure	65 7%	14 8%	5 5%	8 6%	13 7%	21 8%	19 5%	13 8%	18 5%	34 7%	34 6%	31 8%	21 7%	17 10%	7 11%	14 5%	16 7%	27 7%
Have no idea	117 12%	25 15%D	10 10%	8 5%	11 7%	44 16%DE	30 8%	19 11%	27 8%	71 15%I	70 12%	46 11%	35 11%	14 9%	12 20%	40 14%	29 12%	36 9%
No insurance/Does not apply	213 21%	80 48%CDE	24 25%F	29 21%F	24 14%	23 8%	42 12%	33 20%	67 20%	112 23%	114 19%	99 24%	86 28%	37 22%	27 42%	80 28%R	49 20%	55 14%
Don't know/Refused	8 1%	2 1%	2 2%	1 *	1 *	0 0	1 *	3 2%J	4 1%	1 *	4 1%	4 1%	4 1%	2 1%	1 1%	1 *	3 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3B

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

B. Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	White Only (Non-Hisp) (P)	Black Only (Non-Hisp) (Q)	Hispanic (Any Race) (R)		
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47		
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*		
Very sure/Somewhat sure (Net)	707 71%	339 70%	368 71%	56 44%	125 70%	154 79%I	154 80%I	107 76%I	109 67%	148 79%LM	167 75%M	248 68%	143 64%	541 73%	166 65%	527 76%QR	61 54%	72 55%		
Very sure	606 61%	268 55%	338 65%B	21 16%	116 65%	138 71%I	144 75%I	98 71%I	85 53%	119 63%	143 64%	217 60%	127 57%	465 62%	140 55%	449 65%R	58 52%	58 45%		
Somewhat sure	101 10%	71 15%C	30 6%	35 28%	9 5%	15 8%	10 5%	8 6%	24 15%EG H	29 16%M	24 11%	31 9%	16 7%	75 10%	26 10%	78 11%	3 2%	13 10%		
Not very sure/Have no idea (Net)	75 7%	47 10%C	28 5%	11 8%	19 10%F	6 3%	9 5%	9 6%	21 13%FGH	17 9%	14 6%	32 9%	12 5%	57 8%	18 7%	39 6%	14 13%	11 9%		
Not very sure	29 3%	22 5%C	7 1%	3 2%	6 3%	5 3%	4 2%	4 3%	7 4%	6 3%	10 4%	7 2%	6 3%	25 3%	4 2%	15 2%	4 3%	6 4%		
Have no idea	46 5%	25 5%	21 4%	8 6%	13 7%F	1 *	5 3%	5 4%F	14 9%FGH	11 6%	5 2%	24 7%K	6 3%	32 4%	14 5%	24 4%	10 9%	5 4%		
No insurance/Does not apply	213 21%	96 20%	117 23%	61 48%	36 20%	32 16%	30 16%	24 17%	29 18%	23 12%	39 17%	84 23%J	67 30%JK	142 19%	70 28%N	118 17%	37 33%P	47 36%P		
Don't know/Refused	6 1%	2 *	4 1%	0 0	0 0	3 1%	0 0	0 0	3 2%G	1 *	3 1%	* *	1 1%	4 1%	1 1%	6 1%	0 0	0 0		

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3B

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

B. Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Very sure/Somewhat sure (Net)	707 71%	61 36%	65 66%B	101 73%B	137 81%BC D	240 88%BC D	303 83%	112 66%	246 72%	346 71%	422 71%	279 69%	212 68%	118 70%	23 37%	178 63%	176 71%	322 81%PQ
Very sure	606 61%	52 31%	57 58%B	81 59%B	128 76%BC D	207 76%BC D	272 75%	97 58%	220 65%	285 59%	361 61%	239 59%	183 59%	104 61%	21 34%	138 49%	161 64%P	280 71%P
Somewhat sure	101 10%	9 6%	7 7%	20 14%E	9 5%	33 12%	31 9%	15 9%	26 8%	60 12%	61 10%	41 10%	29 9%	14 8%	2 3%	40 14%Q	16 6%	42 10%
Not very sure/Have no idea (Net)	75 7%	25 15%DEF	8 8%	7 5%	8 5%	10 4%	18 5%	23 14%IJ	23 7%	29 6%	51 9%	24 6%	14 4%	14 8%	13 21%	19 7%	23 9%	19 5%
Not very sure	29 3%	11 6%	6 6%	3 2%	2 1%	5 2%	9 2%	5 3%	12 4%	12 2%	17 3%	12 3%	5 2%	8 5%	6 10%	5 2%	9 4%	8 2%
Have no idea	46 5%	14 8%F	2 2%	4 3%	6 3%	5 2%	10 3%	18 11%IJ	11 3%	17 4%	33 6%	12 3%	9 3%	6 4%	7 11%	13 5%	14 5%	11 3%
No insurance/Does not apply	213 21%	80 48%CDE F	24 25%F	29 21%F	24 14%	23 8%	42 12%	33 20%	67 20%	112 23%	114 19%	99 24%	86 28%	37 22%	27 42%	80 28%R	49 20%	55 14%
Don't know/Refused	6 1%	2 1%	1 1%	1 *	0 0	0 0	1 *	1 *	4 1%	1 *	5 1%	* *	0 0	* *	0 0	4 1%	1 *	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3C

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

C. Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Female (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North-Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	White Only (Non-Hisp) (P)	Black Only (Non-Hisp) (Q)	Hispanic (Any Race) (R)		
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47		
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*		
Very sure/Somewhat sure (Net)	566 57%	273 56%	293 57%	25 19%	98 54%	129 67%	118 61%	92 66%	102 63%	103 54%	144 65%M	203 56%	115 52%	428 57%	137 54%	431 62%QR	53 47%	46 36%		
Very sure	412 41%	194 40%	218 42%	7 5%	75 41%	97 50%	87 45%	71 51%	75 47%	74 39%	99 44%	149 41%	89 40%	314 42%	98 39%	311 45%	38 34%	37 29%		
Somewhat sure	153 15%	79 16%	74 14%	18 14%	23 13%	33 17%	31 16%	21 15%	26 16%	28 15%	45 20%M	54 15%	26 12%	114 15%	39 15%	120 17%	14 13%	9 7%		
Not very sure/Have no idea (Net)	214 21%	115 24%	100 19%	42 33%	44 25%	30 16%	44 23%	24 17%	28 18%	63 33%KLM	38 17%	73 20%	40 18%	168 23%	47 18%	134 19%	22 20%	36 28%		
Not very sure	103 10%	60 12%	44 8%	15 12%	21 12%	18 9%	26 13%I	14 10%	10 6%	28 15%	23 10%	31 9%	21 9%	79 11%	24 10%	70 10%	9 8%	11 9%		
Have no idea	111 11%	55 11%	56 11%	27 22%	23 13%	12 6%	19 10%	9 7%	19 12%	35 18%KM	15 7%	42 11%	19 9%	89 12%	22 9%	64 9%	13 12%	25 19%		
No insurance/Does not apply	213 21%	96 20%	117 23%	61 48%	36 20%	32 16%	30 16%	24 17%	29 18%	23 12%	39 17%	84 23%J	67 30%JK	142 19%	70 28%N	118 17%	37 33%P	47 36%P		
Don't know/Refused	7 1%	* *	7 1%	0 0	2 1%	3 1%	0 0	0 0	3 2%G	1 *	2 1%	4 1%	1 *	7 1%	1 *	7 1%	0 0	0 0		

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3C

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

C. Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- \$35K (C)	\$35K- \$50K (D)	\$50K- \$75K (E)	Or \$75K More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total		12- 17 (N)	HS Incom- plete (O)	Coll Grad (P)	Incom- plete (Q)	Coll Grad (R)
		12 (M)	17 (N)	12- 17 (O)	Coll Grad (P)	Incom- plete (Q)				Coll Grad (R)								
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Very sure/Somewhat sure (Net)	566 57%	57 34%	57 58%B	83 60%B	116 68%B	172 63%B	249 68%	94 56%	215 63%J	253 52%	352 60%	208 52%	154 49%	98 58%	18 28%	144 51%	148 59%	250 63%P
Very sure	412 41%	38 22%	46 46%B	56 40%B	89 53%B	126 46%B	177 48%	80 47%J	161 47%J	171 35%	268 45%L	142 35%	104 33%	65 38%	17 26%	101 36%	110 44%	182 46%
Somewhat sure	153 15%	19 11%	12 12%	27 20%	26 16%	47 17%	72 20%	15 9%	55 16%H	82 17%H	85 14%	66 16%	50 16%	33 19%	1 2%	43 15%	39 15%	68 17%
Not very sure/Have no idea (Net)	214 21%	30 18%	15 15%	25 18%	29 17%	75 28%E	71 20%	40 24%I	52 15%	122 25%I	120 20%	95 24%	71 23%	34 20%	18 29%	55 20%	50 20%	88 22%
Not very sure	103 10%	11 6%	9 9%	15 11%	15 9%	32 12%	38 10%	18 11%	31 9%	54 11%	55 9%	48 12%	34 11%	19 11%	12 18%	24 8%	20 8%	48 12%
Have no idea	111 11%	19 11%	6 6%	10 7%	14 8%	43 16%	34 9%	22 13%I	21 6%	68 14%I	65 11%	47 12%	37 12%	15 9%	7 10%	31 11%	31 12%	40 10%
No insurance/Does not apply	213 21%	80 48% CDE F	24 25% F	29 21% F	24 14%	23 8%	42 12%	33 20%	67 20%	112 23%	114 19%	99 24%	86 28%	37 22%	27 42%	80 28% R	49 20%	55 14%
Don't know/Refused	7 1%	2 1%	1 1%	1 *	* *	2 1%	2 1%	1 1%	6 2% J	0 0	6 1%	2 *	1 *	* *	* 1%	2 1%	2 1%	4 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F3D

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

D. Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	Hispanic (P)	Black Only (Q)	Hispanic (R)		
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47		
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*		
Very sure/Somewhat sure (Net)	514 51%	248 51%	266 52%	16 13%	88 49%	119 62%	110 57%	87 63%E	90 56%	93 49%	132 59%M	186 51%	103 46%	390 52%	125 49%	387 56%R	49 44%	46 36%		
Very sure	354 35%	172 36%	182 35%	6 5%	59 33%	83 43%	77 40%	62 44%	65 40%	63 33%	84 38%	139 38%	68 30%	265 36%	89 35%	257 37%	40 36%	33 26%		
Somewhat sure	160 16%	76 16%	84 16%	10 8%	29 16%	37 19%	34 18%	26 18%	25 15%	30 16%	48 21%L	47 13%	35 16%	125 17%	36 14%	130 19%	9 8%	13 10%		
Not very sure/Have no idea (Net)	264 26%	139 29%	124 24%	50 40%	56 31%H	40 21%	51 27%H	25 18%	39 24%	70 37%KLM	50 22%	92 25%	52 23%	204 27%	59 23%	177 26%	25 22%	36 28%		
Not very sure	124 12%	75 16%C	49 9%	12 9%	24 14%	30 16%	27 14%	17 13%	14 9%	25 13%	29 13%	38 10%	33 15%	101 14%	24 9%	95 14%Q	3 3%	12 9%		
Have no idea	139 14%	64 13%	75 15%	39 31%	32 18%FH	10 5%	24 13%FH	8 5%	26 16%FH	45 24%KLM	21 10%	54 15%	19 8%	103 14%	36 14%	81 12%	21 19%	24 19%		
No insurance/Does not apply	213 21%	96 20%	117 23%	61 48%	36 20%	32 16%	30 16%	24 17%	29 18%	23 12%	39 17%	84 23%J	67 30%JK	142 19%	70 28%N	118 17%	37 33%P	47 36%P		
Don't know/Refused	9 1%	1 *	9 2%B	0 0	0 0	3 1%	1 *	3 2%	3 2%	3 1%	3 1%	2 1%	2 1%	9 1%	1 *	8 1%	1 1%	0 0		

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F3D

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

D. Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- \$35K (C)	\$35K- \$50K (D)	\$50K- \$75K (E)	Or \$75K More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total		12- 17 (N)	HS Incom- plete (O)	Coll Incom- plete (Q)		Coll Grad (R)
		12 (M)	17 (L)	HS Grad (P)	Coll Grad (R)													
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Very sure/Somewhat sure (Net)	514 51%	44 26%	49 50%B	72 52%B	106 63%B	165 61%B	234 64%	87 52%	194 57%J	231 47%	315 53%	194 48%	148 48%	82 49%	15 24%	124 44%	130 52%	243 61%P
Very sure	354 35%	34 20%	34 34%	45 32%	78 46%BD	111 41%B	146 40%	74 44%J	135 40%J	142 29%	226 38%	123 31%	92 30%	56 33%	13 20%	89 32%	97 39%	152 38%
Somewhat sure	160 16%	10 6%	15 16%	27 20%B	28 17%B	54 20%B	88 24%	13 8%	58 17%H	89 18%H	89 15%	71 18%	56 18%	26 16%	2 3%	35 12%	33 13%	90 23%PQ
Not very sure/Have no idea (Net)	264 26%	43 25%	21 21%	35 25%	39 23%	85 31%	87 24%	45 27%	75 22%	144 30%	156 26%	108 27%	76 24%	50 29%	22 34%	73 26%	68 27%	97 24%
Not very sure	124 12%	15 9%	12 12%	21 15%	22 13%	37 14%	52 14%	20 12%	37 11%	68 14%	72 12%	53 13%	31 10%	30 18%	12 19%	21 8%	37 15%P	54 14%
Have no idea	139 14%	27 16%	9 9%	14 10%	17 10%	48 18%	35 10%	25 15%	38 11%	76 16%	84 14%	55 14%	45 15%	20 12%	9 15%	52 19%R	31 12%	43 11%
No insurance/Does not apply	213 21%	80 48% CDE F	24 25% F	29 21% F	24 14%	23 8%	42 12%	33 20%	67 20%	112 23%	114 19%	99 24%	86 28%	37 22%	27 42%	80 28% R	49 20%	55 14%
Don't know/Refused	9 1%	2 1%	4 4% F	2 1%	0 0%	0 0%	1 *	4 2% J	6 2% J	0 0%	8 1%	2 *	1 *	* *	0 0%	4 1%	3 1%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F3E

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

E. How much you pay in premiums, if anything, for your health insurance

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Female (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North-Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	White Only (P)	Black Only (Q)	Hispanic (R)		
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47		
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*		
Very sure/Somewhat sure (Net)	606 61%	297 62%	309 60%	24 19%	105 58%	134 69%	133 69%	99 71%E	107 66%	114 60%	156 70%LM	212 58%	124 56%	461 62%	145 57%	465 67%QR	54 48%	41 32%		
Very sure	500 50%	234 48%	265 51%	15 12%	86 48%	110 57%	106 55%	84 60%E	95 59%	97 51%	125 56%	170 47%	108 48%	379 51%	121 47%	383 55%QR	40 36%	36 28%		
Somewhat sure	106 11%	63 13%	43 8%	10 8%	19 11%	24 12%	27 14%I	15 11%	12 7%	17 9%	30 14%	42 11%	17 8%	82 11%	24 9%	82 12%	14 12%	5 4%		
Not very sure/Have no idea (Net)	174 17%	88 18%	86 17%	42 33%	39 22%H	26 13%	26 14%	16 12%	25 15%	51 27%KM	27 12%	68 19%	28 12%	136 18%	38 15%	101 15%	21 19%	40 31%P		
Not very sure	75 7%	44 9%	31 6%	13 10%	12 7%	18 9%	11 6%	9 6%	12 7%	16 9%	13 6%	29 8%	15 7%	57 8%	18 7%	51 7%	1 1%	17 13%Q		
Have no idea	99 10%	44 9%	55 11%	29 23%	27 15%FH	8 4%	15 8%	8 5%	13 8%	35 18%KM	13 6%	39 11%	12 5%	79 11%	20 8%	50 7%	20 18%P	23 18%P		
No insurance/Does not apply	213 21%	96 20%	117 23%	61 48%	36 20%	32 16%	30 16%	24 17%	29 18%	23 12%	39 17%	84 23%J	67 30%JK	142 19%	70 28%N	118 17%	37 33%P	47 36%P		
Don't know/Refused	7 1%	3 1%	5 1%	0 0%	0 0%	3 1%	3 2%	0 0%	1 1%	1 *	3 1%	0 0%	4 2%L	6 1%	2 1%	6 1%	0 0%	1 1%		

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F3E

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

E. How much you pay in premiums, if anything, for your health insurance

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- \$35K (C)	\$35K- \$50K (D)	\$50K- \$75K (E)	Or \$75K More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Very sure/Somewhat sure (Net)	606 61%	52 31%	60 61%B	96 70%B	123 73%B	183 67%B	269 74%	105 63%	227 66%J	271 56%	368 62%	233 58%	171 55%	106 63%	18 29%	150 53%	159 64%	273 69%P
Very sure	500 50%	43 25%	50 51%B	77 56%B	105 62%B	152 56%B	213 58%	94 56%J	189 55%J	214 44%	308 52%	187 46%	138 44%	83 49%	16 25%	118 42%	135 54%P	224 56%P
Somewhat sure	106 11%	9 5%	10 10%	19 14%B	18 11%	31 11%	56 15%	12 7%	37 11%	57 12%	60 10%	46 11%	33 10%	23 13%	2 3%	31 11%	23 9%	49 12%
Not very sure/Have no idea (Net)	174 17%	35 21%D	12 13%	13 9%	22 13%	66 24%DE	48 13%	29 17%	43 13%	101 21%I	104 18%	70 17%	54 17%	25 15%	18 29%	49 17%	38 15%	68 17%
Not very sure	75 7%	12 7%	8 8%	7 5%	13 8%	19 7%	28 8%	12 7%	26 8%	37 8%	51 9%	24 6%	19 6%	9 5%	11 18%	15 5%	16 6%	32 8%
Have no idea	99 10%	23 14%DE	4 4%	5 4%	9 5%	48 17%CDE	20 6%	17 10%I	17 5%	65 13%I	53 9%	46 12%	35 11%	16 10%	7 11%	34 12%	22 9%	36 9%
No insurance/Does not apply	213 21%	80 48%CDE	24 25%F	29 21%F	24 14%	23 8%	42 12%	33 20%	67 20%	112 23%	114 19%	99 24%	86 28%	37 22%	27 42%	80 28%R	49 20%	55 14%
Don't know/Refused	7 1%	1 1%	1 2%	0 0	0 0	0 0	5 1%	1 *	4 1%	3 1%	6 1%	1 *	1 *	1 1%	0 0	2 1%	4 2%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F3F

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

F. What the terminology used in your health insurance policy actually means

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West (M)	Metro (N)	Non- Metro (O)	White	Black	His-
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)					Only (Non- Hisp) (P)	Only (Non- Hisp) (Q)	panic (Any Race) (R)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Very sure/Somewhat sure (Net)	553 55%	267 55%	286 55%	31 24%	102 57%	110 57%	122 63%	84 60%	100 62%	102 54%	140 62%M	199 55%	112 50%	412 55%	141 55%	418 61%QR	49 44%	50 39%
Very sure	234 23%	111 23%	122 24%	4 3%	41 23%	53 27%	49 25%	37 27%	50 31%	35 19%	59 27%	85 23%	54 24%	177 24%	57 22%	176 26%	22 20%	21 16%
Somewhat sure	319 32%	155 32%	164 32%	27 21%	61 34%	58 30%	73 38%	47 34%	50 31%	67 36%	80 36%	114 31%	57 26%	235 32%	84 33%	241 35%	27 24%	29 22%
Not very sure/Have no idea (Net)	229 23%	121 25%	108 21%	36 28%	42 23%	49 25%	40 21%	29 21%	32 20%	63 33%KLM	44 20%	79 22%	43 19%	186 25%O	43 17%	149 22%	26 23%	32 25%
Not very sure	125 13%	70 14%	55 11%	3 2%	19 10%	40 21%EI	25 13%	22 16%	17 10%	26 14%	26 11%	42 12%	31 14%	103 14%	23 9%	98 14%	8 7%	8 6%
Have no idea	104 10%	51 10%	53 10%	33 26%	23 13%FH	10 5%	15 8%	7 5%	15 10%	37 20%KLM	18 8%	36 10%	12 5%	83 11%	21 8%	52 7%	17 15%	24 19%P
No insurance/Does not apply	213 21%	96 20%	117 23%	61 48%	36 20%	32 16%	30 16%	24 17%	29 18%	23 12%	39 17%	84 23%J	67 30%JK	142 19%	70 28%N	118 17%	37 33%P	47 36%P
Don't know/Refused	6 1%	1 *	5 1%	0 0	0 0	3 1%	1 *	2 1%	* *	1 1%	1 1%	2 1%	1 1%	5 1%	1 *	5 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F3F

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

F. What the terminology used in your health insurance policy actually means

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- \$35K LT (C)	\$35K- \$50K LT (D)	\$50K- \$75K LT (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Very sure/Somewhat sure (Net)	553 55%	53 31%	52 53%B	72 52%B	111 66%BD	179 66%BD	237 65%	93 55%	203 59%	254 52%	337 57%	211 52%	157 50%	90 53%	18 28%	123 44%	149 60%P	259 65%P
Very sure	234 23%	21 12%	24 24%	29 21%	41 24%B	85 31%B	101 28%	46 27%	93 27%J	96 20%	144 24%	87 22%	68 22%	32 19%	8 13%	46 17%	59 23%	117 30%P
Somewhat sure	319 32%	32 19%	28 29%	42 31%	71 42%B	94 35%B	136 37%	48 28%	110 32%	158 32%	192 33%	123 31%	89 29%	57 34%	10 15%	76 27%	91 36%	142 36%
Not very sure/Have no idea (Net)	229 23%	35 20%	19 20%	37 27%	32 19%	70 26%	84 23%	41 25%	66 19%	121 25%	138 23%	91 23%	68 22%	42 25%	18 28%	76 27%	50 20%	81 20%
Not very sure	125 13%	13 8%	15 16%	29 21%BEF	15 9%	32 12%	58 16%	25 15%	46 13%	55 11%	77 13%	48 12%	33 11%	29 17%	7 12%	39 14%	27 11%	52 13%
Have no idea	104 10%	22 13%	4 4%	8 6%	17 10%	38 14%D	25 7%	16 10%	20 6%	67 14%I	60 10%	43 11%	35 11%	13 8%	10 17%	37 13%	23 9%	29 7%
No insurance/Does not apply	213 21%	80 48% CDE F	24 25% F	29 21% F	24 14%	23 8%	42 12%	33 20%	67 20%	112 23%	114 19%	99 24%	86 28%	37 22%	27 42%	80 28% R	49 20%	55 14%
Don't know/Refused	6 1%	1 1%	2 2%	0 0	1 1%	0 0	2 *	1 *	5 1% J	0 0	4 1%	2 *	1 *	1 *	1 2%	2 1%	1 1%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F1/F3 -- Health Insurance Knowledge Score Summary

	Race																	
	Sex			Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
0-2 Yes/Very Sure Answers (Net)	450 45%	225 47%	225 44%	112 88%	80 44%	74 38%	67 35%	48 34%	69 43%	89 47%	94 42%	163 45%	104 47%	320 43%	130 51%	273 40%	62 55%P	84 65%P
None	223 22%	115 24%	109 21%	83 65%	38 21%G	26 13%	21 11%	21 15%	34 21%G	42 22%	52 23%	89 24%	41 18%	146 20%	78 31%N	125 18%	40 36%P	44 34%P
One	107 11%	49 10%	58 11%	24 19%	16 9%	19 10%	21 11%	10 8%	17 11%	23 12%	12 5%	30 8%	42 19%KL	88 12%	19 7%	65 9%	7 6%	30 23%PQ
Two	120 12%	62 13%	58 11%	6 5%	26 14%	29 15%	25 13%	16 12%	18 11%	24 13%	30 13%	44 12%	22 10%	86 12%	33 13%	83 12%	15 14%	10 8%
3-5 Yes/Very Sure Answers (Net)	322 32%	152 31%	169 33%	13 10%	68 38%	66 34%	69 36%	54 38%	49 31%	63 34%	72 32%	115 32%	71 32%	250 34%	71 28%	240 35%	28 25%	28 22%
Three	90 9%	43 9%	47 9%	8 6%	24 13%	13 7%	20 10%	10 8%	13 8%	11 6%	20 9%	36 10%	23 10%	72 10%	18 7%	60 9%	10 9%	8 6%
Four	95 9%	43 9%	52 10%	0 0	15 8%	22 11%	23 12%	15 11%	18 11%	19 10%	16 7%	34 9%	26 12%	77 10%	17 7%	73 11%	7 6%	11 8%
Five	137 14%	66 14%	71 14%	5 4%	29 16%	31 16%	26 13%	28 20%I	18 11%	34 18%	36 16%	45 12%	22 10%	101 14%	36 14%	107 16%	11 10%	10 8%
6-9 Yes/Very Sure Answers (Net)	228 23%	106 22%	122 24%	2 1%	32 18%	54 28%	57 30%E	38 27%	43 27%	37 19%	58 26%	86 24%	48 21%	175 23%	53 21%	177 26%	21 19%	17 13%
Six	120 12%	57 12%	63 12%	2 1%	22 12%	25 13%	27 14%	16 12%	26 16%	21 11%	27 12%	51 14%	20 9%	90 12%	30 12%	86 13%	17 16%	10 8%
Seven	59 6%	26 5%	33 6%	0 0	4 2%	16 8%E	16 8%E	14 10%E	9 5%	10 5%	18 8%	18 5%	13 6%	51 7%	8 3%	48 7%	3 3%	2 2%
Eight	36 4%	16 3%	20 4%	0 0	4 2%	9 5%	9 5%	6 5%	7 5%	5 3%	7 3%	15 4%	9 4%	22 3%	15 6%	32 5%	0 0	3 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1/F3 -- Health Insurance Knowledge Score Summary

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Nine	13 1%	7 1%	6 1%	0 0	2 1%	4 2%	5 2%	1 1%	2 1%	1 *	5 2%	2 1%	4 2%	12 2%	1 *	10 1%	1 1%	2 1%
Mean	3.2	3.1	3.3	0.7	3.1	3.8E	3.9EI	3.8E	3.4	3.1	3.4	3.2	3.1	3.3	2.9	3.5QR	2.6	2.2
Standard Deviation	2.56	2.56	2.56	1.36	2.35	2.52	2.48	2.48	2.58	2.46	2.65	2.55	2.56	2.53	2.63	2.55	2.47	2.42
Standard Error	0.08	0.11	0.11	0.22	0.22	0.20	0.17	0.17	0.16	0.18	0.18	0.13	0.17	0.09	0.17	0.09	0.31	0.35

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1/F3 -- Health Insurance Knowledge Score Summary

	Household Income						Dual Income (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- \$35K (C)	\$35K- \$50K (D)	\$50K- \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	Coll Incom- plete (Q)		Coll Grad (R)
		74% CDE F	46% 45% E	31% 35% F	9% 9%	22% 16% 27% I				19% 27% K					28% 23%	51% 37% QR	21% R	9%
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
0-2 Yes/Very Sure Answers (Net)	450 45%	125 74% CDE F	45 46%	62 45% E	52 31%	94 35% F	122 34%	70 41%	136 40%	245 50% I	254 43%	197 49%	162 52%	77 46%	47 74%	156 56% QR	106 43%	137 34%
None	223 22%	93 55% CDE F	28 28% EF	21 15%	17 10%	25 9%	33 9%	37 22%	56 16%	131 27% I	115 19%	109 27% K	89 28%	39 23%	32 51%	103 37% QR	51 21% R	35 9%
One	107 11%	14 8%	12 12%	26 19% BEF	10 6%	27 10%	37 10%	11 7%	38 11%	58 12%	67 11%	40 10%	34 11%	14 8%	10 17%	23 8%	23 9%	50 13%
Two	120 12%	18 11%	5 5%	15 11%	25 15%	42 15% F	53 14%	22 13%	42 12%	56 11%	72 12%	47 12%	39 13%	24 14%	4 7%	30 11%	32 13%	51 13%
3-5 Yes/Very Sure Answers (Net)	322 32%	22 13%	32 33% B	50 36% B	69 41% B	100 37% B	147 40%	54 32%	116 34%	150 31%	194 33%	126 31%	86 28%	62 36%	10 15%	84 30%	83 33%	141 36%
Three	90 9%	9 5%	7 7%	9 6%	18 11%	30 11% F	35 10%	18 11%	33 10%	37 7%	60 10%	27 7%	19 6%	12 7%	1 2%	22 8%	19 8%	45 11%
Four	95 9%	8 5%	7 7%	20 14% B	21 12% B	28 10% B	52 14%	15 9%	36 11%	44 9%	56 9%	39 10%	30 10%	18 10%	5 7%	22 8%	24 9%	44 11%
Five	137 14%	6 3%	18 19% B	21 16% B	30 18% B	42 15% B	60 17%	21 13%	46 14%	69 14%	77 13%	59 15%	37 12%	31 19%	4 6%	40 14%	40 16%	52 13%
6-9 Yes/Very Sure Answers (Net)	228 23%	21 13%	21 21%	26 19%	48 28% B	78 29% B	95 26%	45 27%	90 26%	93 19%	145 24%	80 20%	64 21%	31 18%	7 10%	40 14%	60 24% P	119 30% P
Six	120 12%	15 9%	12 13%	16 12%	31 19% B	30 11% B	45 12%	26 15%	45 13%	48 10%	76 13%	41 10%	36 12%	12 7%	6 9%	27 10%	26 10%	59 15%
Seven	59 6%	6 4%	5 5%	6 4%	8 5%	24 9% B	25 7%	10 6%	23 7%	26 5%	36 6%	23 6%	15 5%	14 8%	1 1%	7 2%	21 8% P	30 8% P
Eight	36 4%	0 0%	2 2%	3 2%	6 4%	19 7% B	19 5%	7 4%	16 5%	13 3%	26 4%	10 3%	9 3%	2 1%	0 0%	4 1%	9 4%	22 6% P

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F1/F3 -- Health Insurance Knowledge Score Summary

	Household Income						Dual Income	H.H. Size			Children In H.H.			Education				
	Total (A)	LT \$25K (B)	\$25K- \$35K (C)	\$35K- \$50K (D)	\$50K- \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Nine	13 1%	0 0	1 1%	2 1%	2 1%	6 2%	5 1%	2 1%	5 2%	6 1%	7 1%	6 1%	4 1%	2 1%	0 0	2 1%	4 2%	7 2%
Mean	3.2	1.6	3.1B	3.2B	3.9BC D	3.9BC D	3.9	3.4	3.5J	2.9	3.3	3.0	2.9	3.2	1.6	2.5	3.4P	3.9P
Standard Deviation	2.56	2.25	2.63	2.38	2.26	2.48	2.35	2.57	2.53	2.55	2.54	2.58	2.58	2.48	2.17	2.45	2.59	2.44
Standard Error	0.08	0.19	0.27	0.19	0.17	0.15	0.12	0.17	0.13	0.13	0.10	0.15	0.18	0.20	0.28	0.15	0.16	0.12

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F4

Which of the following do you think would make it easier for you to learn about health insurance?

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West	Metro (N)	Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)		(M)			(R)	(S)	(T)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Any (Net)	894 89%	433 90%	461 89%	106 83%	177 98% ^{FH}	180 93% ^I	182 94% ^{HI}	124 89% ^I	121 75%	171 90%	204 91%	322 88%	198 89%	676 91%	218 85%	617 89%	108 97%	116 90%
Side-by-side comparisons of policies available to you	714 71%	344 71%	371 72%	86 68%	133 74% ^I	154 79% ^I	152 79% ^I	99 71% ^I	85 53%	130 69%	168 75%	260 71%	157 71%	546 73%	168 66%	479 69%	98 88% ^P	96 74%
Live assistance with questions	648 65%	302 62%	346 67%	62 48%	128 71% ^I	143 74% ^I	133 69% ^I	96 69% ^I	84 52%	129 68%	138 62%	234 64%	147 66%	497 67%	152 60%	456 66%	69 62%	81 62%
Access to health insurance information online	580 58%	301 62% ^C	279 54%	67 52%	122 68% ^{HI}	141 73% ^{HI}	130 67% ^{HI}	76 54% ^I	42 26%	95 50%	127 57%	219 60%	139 62%	443 59%	137 54%	398 58%	67 60%	81 63%
A glossary of health insurance terms	573 57%	288 60%	285 55%	76 59%	109 61% ^I	118 61% ^I	114 59% ^I	80 58% ^I	73 45%	107 56%	139 62%	199 55%	129 58%	433 58%	140 55%	386 56%	61 55%	90 70%
None of these	100 10%	47 10%	54 10%	19 15%	3 2%	14 7% ^E	10 5%	15 11% ^{EG}	39 24% ^{EFG}	17 9%	17 8%	42 11%	25 11%	65 9%	35 14%	71 10%	4 3%	13 10%
Don't know/Refused	6 1%	4 1%	2 *	2 2%	0 0	0 0	1 *	1 1%	2 1%	1 1%	3 1%	1 *	1 *	3 *	2 1%	3 *	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F4

Which of the following do you think would make it easier for you to learn about health insurance?

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	LT \$25K- \$35K (C)	LT \$35K- \$50K (D)	LT \$50K- \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Any (Net)	894 89%	151 89%	78 80%	128 92%C	156 92%C	255 94%C	340 93%	135 80%	305 89%H	451 93%H	514 87%	375 93%K	287 92%	164 97%	49 78%	247 88%	231 92%	364 92%
Side-by-side comparisons of policies available to you	714 71%	121 72%	68 69%	108 78%E	111 65%	217 80%E	270 74%	108 64%	239 70%	367 75%H	396 67%	316 79%K	238 76%	146 86%	36 58%	202 72%	177 71%	296 75%
Live assistance with questions	648 65%	95 56%	63 64%	100 72%B	115 68%	190 70%B	258 71%	100 59%	237 69%H	309 63%	382 65%	261 65%	193 62%	119 70%	27 42%	170 61%	168 67%	281 71%P
Access to health insurance information online	580 58%	78 46%	48 49%	87 63%B	110 65%B	182 67%BC	239 65%	68 40%	190 56%H	322 66%HI	306 52%	274 68%K	202 65%	122 72%	23 36%	128 46%	159 64%P	270 68%P
A glossary of health insurance terms	573 57%	91 54%	52 53%	88 64%	94 56%	175 64%	223 61%	80 47%	200 59%H	290 60%H	324 55%	246 61%	188 60%	100 59%	30 47%	155 55%	147 59%	240 60%
None of these	100 10%	18 11%	19 20%DEF	10 7%	11 6%	17 6%	24 7%	31 19%IJ	35 10%	34 7%	72 12%L	28 7%	25 8%	5 3%	14 22%	32 11%	18 7%	31 8%
Don't know/Refused	6 1%	0 0%	1 1%	1 *	2 1%	0 0%	0 0%	2 1%	1 *	2 *	6 1%	0 0%	0 0%	0 0%	0 0%	2 1%	1 *	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F5

If you had to find health insurance coverage without the assistance of your employer or the government, where would you MOST LIKELY go to get information?

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
				(D)	(E)	(F)	(G)	(H)	(I)	east	Central	(L)	(M)	(N)	(O)	(Non- Hisp)	(Non- Hisp)	(Any Race)
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Any (Net)	942	459	483	123	172	189	182	129	142	175	213	344	210	705	237	648	102	128
	94%	95%	94%	97%	96%I	97%HI	95%I	92%	88%	93%	95%	94%	94%	95%	93%	94%	91%	99%
On the Internet	374	192	182	44	85	99	77	45	21	64	78	125	106	284	90	245	36	68
	37%	40%	35%	35%	47%HI	51%HI	40%I	33%I	13%	34%	35%	34%	48%JK	38%	35%	35%	32%	53%
													L					
From a friend or family member	290	120	170	65	42	54	45	42	41	65	69	98	58	225	65	203	29	36
	29%	25%	33%B	51%	23%	28%	23%	30%	25%	35%	31%	27%	26%	30%	26%	29%	26%	28%
From a doctor	135	64	71	14	20	16	23	18	42	26	23	61	25	98	37	96	16	13
	14%	13%	14%	11%	11%	8%	12%	13%	26%EF	14%	10%	17%	11%	13%	14%	14%	15%	10%
									GH									
Your car insurance broker	59	37	22	0	14	13	14	8	10	8	17	23	11	44	15	43	9	6
	6%	8%	4%	0	8%	7%	7%	6%	6%	4%	7%	6%	5%	6%	6%	6%	8%	4%
Somewhere else	84	46	38	0	10	7	24	15	28	12	27	36	9	54	30	60	12	6
	8%	10%	7%	0	6%	4%	13%F	10%F	17%EFH	6%	12%M	10%M	4%	7%	12%	9%	11%	5%
Don't know/Refused	58	25	33	4	8	5	10	11	19	14	10	20	13	40	18	43	10	1
	6%	5%	6%	3%	4%	3%	5%	8%F	12%EFG	7%	5%	6%	6%	5%	7%	6%	9%	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F5

If you had to find health insurance coverage without the assistance of your employer or the government, where would you MOST LIKELY go to get information?

	Household Income						H.H. Size			Children In H.H.				Education				
	Total	LT	\$25K-	\$35K-	\$50K-	\$75K	Dual	-----			-----		-----		-----			
		(A)	(B)	(C)	(D)	(E)	(F)	Income	1	2	3 Or	None	Total	Under	12-	HS	Coll	Coll
							H.H.								Incom-	HS	Incom-	Coll
															plete	Grad	plete	Grad
															(O)	(P)	(Q)	(R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Any (Net)	942	149	94	134	161	262	345	155	318	466	547	390	304	163	58	258	240	379
	94%	89%	96%	97%B	95%	96%B	95%	92%	93%	96%	92%	97%K	98%	96%	92%	92%	96%	95%
On the Internet	374	44	36	58	71	126	158	37	132	202	184	185	144	70	17	65	106	184
	37%	26%	36%	42%B	42%B	46%B	43%	22%	39%H	41%H	31%	46%K	46%	41%	28%	23%	43%P	46%P
From a friend or family member	290	43	27	38	45	77	93	51	78	161	166	124	99	55	13	106	60	107
	29%	26%	27%	27%	27%	28%	26%	31%	23%	33%I	28%	31%	32%	32%	21%	38%QR	24%	27%
From a doctor	135	44	10	12	20	26	37	35	52	49	99	35	28	18	18	48	33	35
	14%	26% F	10% CDE	9%	12%	10%	10%	20%J	15%	10%	17%L	9%	9%	11%	29%	17%R	13%	9%
Your car insurance broker	59	3	10	11	10	17	23	14	19	26	33	26	16	13	2	12	19	25
	6%	2%	10%B	8%	6%	6%	6%	8%	6%	5%	6%	6%	5%	8%	3%	4%	7%	6%
Somewhere else	84	15	12	15	16	16	33	19	37	28	64	20	16	7	7	26	22	27
	8%	9%	12%	11%	9%	6%	9%	11%J	11%J	6%	11%L	5%	5%	4%	12%	9%	9%	7%
Don't know/Refused	58	19	4	4	8	10	20	13	23	21	45	13	8	6	5	23	10	18
	6%	11% DF	4%	3%	5%	4%	5%	8%	7%	4%	8%L	3%	2%	4%	8%	8%	4%	5%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F6

Which of the following would you rather do than read up on health insurance terminology?

	Sex		Age							Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West	Metro (N)	Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)		(M)			(R)	(S)	
Unweighted Total	1010	501	509	38	109	154	225	223	255	191	226	366	227	763	247	811	64	47
Weighted Total	1000	484	516	127**	180*	194	193	139	161	189	224	364	223	745	255	691	111*	130*
Any (Net)	715 72%	366 76% C	349 68%	89 70%	142 79% HI	154 79% HI	141 73% I	94 68% I	91 56%	128 68%	166 74%	255 70%	165 74%	538 72%	178 70%	509 74%	75 68%	86 66%
Go to the gym	515 52%	267 55%	248 48%	70 55%	95 53% I	119 61% HI	112 58% I	67 48% I	51 32%	93 49%	128 57%	176 48%	118 53%	396 53%	119 47%	375 54%	46 41%	61 47%
Prepare your taxes	296 30%	162 33% C	135 26%	27 21%	67 38% G	73 38% GH	46 24%	37 27%	43 27%	61 32%	69 31%	105 29%	61 27%	222 30%	74 29%	203 29%	38 34%	33 26%
Return holiday gifts	268 27%	139 29%	129 25%	34 27%	54 30% I	60 31% I	51 27% I	37 27% I	29 18%	44 23%	60 27%	96 26%	68 31%	207 28%	61 24%	194 28% Q	15 14%	42 33%
Wait in line at the airport	219 22%	119 25%	100 19%	28 22%	45 25% I	61 32% GH	39 20% I	26 19% I	19 12%	40 21%	59 27% L	64 18%	55 25%	154 21%	65 26%	169 24% Q	10 9%	24 19%
None of these	273 27%	115 24%	158 31%	38 30%	32 18%	40 21%	49 26%	43 31% EF	68 42% EF	58 31%	55 25%	108 30%	52 23%	196 26%	77 30%	176 25%	36 32%	39 30%
Don't know/Refused	12 1%	3 1%	9 2%	0 0%	5 3%	0 0%	2 1%	2 1%	3 2%	3 2%	2 1%	1 *	5 2%	11 1%	1 *	6 1%	0 0%	5 4%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H/I - J/K/L/M - N/O - P/Q/R
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Question F6

Which of the following would you rather do than read up on health insurance terminology?

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1010	145	92	156	185	260	388	220	406	382	709	297	211	147	59	262	259	418
Weighted Total	1000	169*	98*	138*	169	272	365	169	341	487	592	403	312	169*	63**	280	250	397
Any (Net)	715 72%	107 63%	60 61%	108 79%BC	128 76%C	205 75%BC	277 76%	109 65%	247 72%	356 73%	414 70%	298 74%	221 71%	132 78%	48 75%	191 68%	167 67%	304 76%Q
Go to the gym	515 52%	56 33%	34 35%	76 55%BC	102 60%BC	172 63%BC	214 59%	72 43%	175 51%	265 54%H	291 49%	221 55%	164 53%	92 55%	23 36%	126 45%	115 46%	249 63%PQ
Prepare your taxes	296 30%	45 27%	28 29%	47 34%	53 31%	78 29%	112 31%	50 30%	91 27%	155 32%	170 29%	126 31%	103 33%	56 33%	15 24%	89 32%	66 26%	121 30%
Return holiday gifts	268 27%	44 26%	25 26%	40 29%	49 29%	88 32%	99 27%	43 25%	105 31%	120 25%	169 29%	99 25%	77 25%	39 23%	18 28%	79 28%	51 20%	118 30%Q
Wait in line at the airport	219 22%	43 26%	18 18%	24 17%	46 27%	68 25%	87 24%	26 15%	79 23%H	115 24%H	116 20%	104 26%	85 27%	34 20%	16 25%	60 22%	54 22%	85 21%
None of these	273 27%	62 37%DEF	39 39%DEF	29 21%	40 24%	59 22%	85 23%	58 35%J	91 27%	124 25%	172 29%	99 25%	86 27%	37 22%	16 25%	88 31%R	82 33%R	85 21%
Don't know/Refused	12 1%	0 0	0 0	1 *	1 *	7 3%	3 1%	1 1%	3 1%	7 1%	6 1%	6 1%	5 2%	1 *	0 0	2 1%	1 *	8 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question F1A

In the context of health insurance, do you know what each of the following abbreviations stands for? - H.M.O. What does it stand for? - Unaided

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time retired, Not Empl-oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Refu-sed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Ans-wers	3-5 Ans-wers	6-9 Ans-wers	None (Q)
	Total (A)	Resp (B)	Other/Shar-ed/DK (C)	Resp (D)	Other/Shar-ed/DK (E)	Resp (F)	Other/Shar-ed/DK (G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Yes (Net)	470	225	244	248	221	228	242	257	213	284	181	397	70	138	163	169	25	13
	47%	45%	49%	48%	46%	47%	47%	48%	45%	54%K	39%	49%M	37%	31%	51%N	74%NO	11%	100%
Yes, Health Maintenance Organization	355	172	183	188	167	170	185	196	159	220	131	305	48	91	122	142	0	13
	36%	34%	37%	36%	35%	35%	36%	37%	34%	42%K	28%	38%M	25%	20%	38%N	62%NO	0	100%
Yes, other	115	53	61	60	54	57	57	61	54	64	49	92	22	47	41	27	25	0
	11%	11%	12%	12%	11%	12%	11%	12%	11%	12%	11%	11%	12%	10%	13%	12%	11%	0
No, don't know what H.M.O. stands for	525	276	249	270	255	257	268	272	253	240	284	406	118	308	159	58	197	0
	53%	55%	50%	52%	53%	53%	52%	51%	54%	45%	61%J	50%	62%L	68%OP	49%P	26%	88%	0
Refused/No response	5	2	3	3	2	3	1	1	3	3	2	3	1	4	*	1	2	0
	*	*	1%	1%	*	1%	*	*	1%	1%	*	*	1%	1%	*	*	1%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F1B

In the context of health insurance, do you know what each of the following abbreviations stands for? - P.P.O. What does it stand for? - Unaided

	Employment																		
	Person Who Takes Care Of Health							Full time	Part time	retired, Not Empl-	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance						Marr-	Marr-	Use	Do	0-2	3-5	6-9	None	All
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Refused	ied	ied	Not	Not	Use	Use	Ans-ers	Ans-ers	Ans-ers		9
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*	
Yes (Net)	276	135	140	155	121	135	141	163	112	188	84	256	20	52	103	121	6	13	
	28%	27%	28%	30%	25%	28%	28%	31%	24%	36%K	18%	32%M	11%	11%	32%N	53%NO	3%	100%	
Yes, Preferred Provider Organization	204	101	103	116	88	102	102	126	78	137	63	190	14	29	75	100	0	13	
	20%	20%	21%	22%	18%	21%	20%	24%I	17%	26%K	14%	24%M	7%	6%	23%N	44%NO	0	100%	
Yes, other	72	34	37	39	33	33	39	37	34	50	21	65	6	23	28	21	6	0	
	7%	7%	7%	7%	7%	7%	8%	7%	7%	10%K	5%	8%M	3%	5%	9%	9%	3%	0	
No, don't know what P.P.O. stands for	720	367	353	366	354	352	368	366	354	337	380	547	168	395	219	106	214	0	
	72%	73%	71%	70%	74%	72%	72%	69%	75%	64%	81%J	68%	89%L	88%OP	68%P	47%	96%	0	
Refused/No response	4	1	3	1	3	1	3	1	3	2	2	3	1	4	0	*	3	0	
	*	*	1%	*	1%	*	1%	*	1%	*	*	*	1%	1%	0	*	1%	0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F1C

In the context of health insurance, do you know what each of the following abbreviations stands for? - H.S.A. What does it stand for? - Unaided

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None		
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)							Other/ Shar- ed/DK (G)	Ans- wers (N)	Ans- wers (O)	Ans- wers (P)	None (Q)	All (R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Yes (Net)	140	62	78	75	64	64	75	96	44	88	52	131	9	21	62	56	2	13
	14%	12%	16%	14%	13%	13%	15%	18%I	9%	17%	11%	16%M	5%	5%	19%N	25%N	1%	100%
Yes, Health Savings Account	106	45	61	58	48	49	57	75	31	68	38	100	6	14	45	47	0	13
	11%	9%	12%	11%B	10%	10%	11%	14%I	7%	13%	8%	12%M	3%	3%	14%N	21%N	0	100%
Yes, other	34	17	17	18	16	16	19	21	13	20	15	31	3	7	18	10	2	0
	3%	3%	3%	3%	3%	3%	4%	4%	3%	4%	3%	4%	2%	2%	5%N	4%	1%	0
No, don't know what H.S.A. stands for	858	441	417	446	413	423	435	434	424	438	413	674	180	428	259	171	221	0
	86%	88%	84%	85%	86%	87%	85%	82%	90%H	83%	89%	84%	95%L	95%OP	80%	75%	99%	0
Refused/No response	2	1	1	1	1	1	1	*	1	1	1	1	0	1	1	*	1	0
	*	*	*	*	*	*	*	*	*	*	*	*	0	*	*	*	*	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F2A

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

A. Arrangements for doctors and hospitals

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Not Marr- ied (K)	Do Not Use (L)	Do Use (M)	0-2	3-5	6-9	None (Q)	All (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)	(H)	(I)					(N)	(O)	(P)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
You	504 50%	504 100%	0 CDEF G	416 80%	87 CEG 18%	405 18% C	99 83% CDE 19%	263 49%	241 51%	182 35%	316 68% J	389 48%	112 59% L	228 51%	161 50%	115 50%	119 53%	4 32%
Someone else	151 15%	0	151 30% BDE FG	37 7% B	114 24% BDF 6%	30 6% B	120 24% BD F	84 16%	67 14%	75 14%	75 16%	128 16%	23 12%	92 20% OP	37 12%	22 10%	55 25%	2 13%
Shared responsibility	336 34%	0	336 68% BD EFG	65 13% BF	270 57% BD F	47 10% B	288 56% BD F	182 34%	154 33%	264 50% K	70 15%	280 35%	53 28%	126 28%	119 37% N	91 40% N	45 20%	7 55%
Don't know/Refused	10 1%	0	10 2% BG	3 1%	6 1% B	5 1%	4 1%	2 *	8 2%	5 1%	4 1%	8 1%	1 1%	4 1%	4 1%	1 *	4 2%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F2B

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

B. Payments of health-related expenses

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance			Full time Empl- oyed	Refu- sed (I)	Marr- ied (J)	Marr- ied (K)	Use (L)	Do Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)											
	-----							-----		-----		-----		-----				
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
You	522 52%	416 83%	106 21% CEG	522 100% E	0 0 BCE	412 84% CEG	110 21% E	285 54%	237 50%	204 39%	313 67% J	415 51%	104 55%	216 48%	170 53%	135 59% N	106 48%	8 63%
Someone else	163 16%	35 7% D	128 26% BDF	0 0	163 34% BCD	27 5% D	136 27% BD	61 12%	102 22% H	92 18%	71 15%	133 16%	30 16%	97 22% OP	38 12%	28 12%	56 25%	1 6%
Shared responsibility	311 31%	51 10% D	261 53% BDF	0 0	311 65% BC	47 10% D	264 52% BD	184 35% I	127 27%	229 44% K	81 17%	256 32%	54 28%	133 30%	113 35%	65 29%	59 26%	4 31%
Don't know/Refused	4 *	2 *	2 *	0 0	4 1%	2 *	2 *	0 0	4 1%	2 *	2 *	2 *	1 1%	3 1%	1 *	0 0	3 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F2C

Who is the person in your household who is MOST LIKELY to take care of each of the following? Would you say you, someone else in your household or do you have shared responsibility?

C. Decisions about health insurance

	Employment																										
	Person Who Takes Care Of Health							Full time	Part time	Marital		Internet		Health Insurance Knowledge													
	Arrangements		Payments		Insurance					Empl-oyed	Not	Status		Use		0-2	3-5	6-9	None	All							
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Refu-sed	Marr-ied			Marr-ied	Do	Not	ers	ers	ers	None	All								
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)											
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13									
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*									
You	488	405	83	412	76	488	0	286	202	164	318	379	107	213	148	128	112	7									
	49%	80%	CEG	17%	G	79%	CEG	16%	G	100%	BCDE	0	54%	I	43%	31%	68%	J	47%	56%	L	47%	46%	56%	O	50%	53%
Someone else	149	28	122	30	120	0	149	65	85	79	70	126	22	96	37	17	52	1									
	15%	6%	F	24%	BDF	6%	F	25%	BDF	0	29%	BC	12%	18%	H	15%	15%	16%	12%	21%	OP	11%	7%	23%	8%		
Shared responsibility	349	64	285	72	276	0	349	177	172	277	70	291	57	131	137	81	54	5									
	35%	13%	F	57%	BD	14%	F	58%	BDF	0	68%	BC	33%	37%	53%	K	15%	36%	30%	29%	43%	N	35%	24%	39%		
Don't know/Refused	14	7	7	7	6	0	14	2	11	6	7	10	4	10	*	3	6	0									
	1%	1%	1%	F	1%	F	1%	3%	CEF	*	2%	H	1%	2%	1%	2%	2%	0	*	1%	3%	0					

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F3 -- Very sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed (H)	Part time reti- red, Not Empl- oyed (I)	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Not Marr- ied (K)	Do Use (L)	Not Use (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)											
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit	606 61%	299 59%	307 62%	318 61%	288 60%	289 59%	316 62%	366 69%I	239 51%	375 71%K	227 49%	507 63%M	96 51%	106 23%	274 85%N	226 99%NO	0 0	13 100%
How much you pay in premiums, if anything, for your health insurance	500 50%	250 50%	250 50%E	280 54%B	220 46%	253 52%	246 48%	281 53%	218 47%	297 56%K	197 42%	414 51%	83 44%	48 11%	237 74%N	215 94%NO	0 0	13 100%
Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments	447 45%	237 47%E	210 42%	259 50%CEG	188 39%	236 48%E	211 41%	268 51%I	179 38%	269 51%K	175 38%	377 47%M	69 36%	23 5%	209 65%N	215 94%NO	0 0	13 100%
Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met	412 41%	213 42%	199 40%E	238 46%EG	175 37%	215 44%E	197 38%	245 46%I	168 36%	245 47%K	164 35%	337 42%	74 39%	15 3%	179 56%N	218 96%NO	0 0	13 100%
Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles	354 35%	174 34%	181 36%EG	198 38%	157 33%	189 39%B	165 32%	205 39%	150 32%	210 40%K	141 30%	286 36%	65 35%	11 2%	135 42%N	208 91%NO	0 0	13 100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F3 -- Very sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Marr- ied (K)	Do Use (L)	Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)											
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
What the terminology used in your health insurance policy actually means	234	108	126	126	108	120	114	128	106	140	93	193	41	10	57	167	0	13
	23%	22%	25%G	24%	23%	25%	22%	24%	23%	27%	20%	24%	21%	2%	18%N	73%NO	0	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F3 -- Very/Somewhat sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Empl- oyed	Not reti- red, Not Empl- oyed	Status		Use		0-2	3-5	6-9
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	(H)	(I)			Marr- ied	Not Marr- ied	Use	Do Not	Ans- wers	Ans- wers	Ans- wers
(A)	(B)	(C)	(D)	(E)	(F)	(G)			(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit	707 71%	332 66%	374 75% BD F	355 68%	352 74% B	325 67%	382 75% BD F	404 76% I	302 64%	420 80% K	280 60%	592 73% M	113 59%	181 40%	299 93% N	227 99% NO	37 17%	13 100%
How much you pay in premiums, if anything, for your health insurance	606 61%	289 57%	317 64% E	325 62% B	281 59%	289 59%	317 62%	347 65% I	259 55%	370 70% K	230 49%	505 63% M	99 52%	108 24%	278 86% N	220 96% NO	19 8%	13 100%
Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments	597 60%	287 57%	310 62% E	319 61% B	279 58%	289 59%	309 60%	358 67% I	239 51%	371 70% K	223 48%	503 62% M	92 49%	106 24%	268 83% N	223 98% NO	15 7%	13 100%
Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met	566 57%	268 53%	298 60% E	301 58% B	264 55%	273 56%	293 57%	334 63% I	231 49%	343 65% K	221 47%	463 57%	102 54%	103 23%	238 74% N	225 99% NO	22 10%	13 100%
What the terminology used in your health insurance policy actually means	553 55%	261 52%	292 59% E	292 56% B	261 55%	265 54%	288 56%	320 60% I	233 50%	328 62% K	223 48%	461 57% M	90 48%	114 25%	224 70% N	215 94% NO	24 11%	13 100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3 -- Very/Somewhat sure Summary

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance			Full time	Part time reti- red, Not Empl- oyed	Marr- ied	Marr- ied	Do Use	Do Not	0-2 Answ- ers	3-5 Answ- ers	6-9 Answ- ers	None (Q)	All 9 (R)
	Other/ Shar- ed/DK	Other/ Shar- ed/DK	Other/ Shar- ed/DK	Other/ Shar- ed/DK	Other/ Shar- ed/DK	Other/ Shar- ed/DK	Other/ Shar- ed/DK											
	Total	Resp	Resp	Resp	Resp	Resp	Resp	time	sed	ied	ied	Use	Not	ers	ers	ers	None	All 9
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles	514	243	272	273	241	252	262	302	213	327	184	429	84	78	218	218	12	13
	51%	48%	55%E	52%B	50%	52%	51%	57%I	45%	62%K	39%	53%M	44%	17%	68%N	96%NO	6%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3A

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

A. Your plan's annual deductible, that is, how many dollars you pay out-of-pocket each year before your health insurance plan begins to make payments

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time	Refu- sed	Mar- ried	Not Marr- ied	Internet Use	Health Insurance Knowledge				
	Arrangements		Payments		Insurance									Empl- oyed	Marital Status		Do	0-2
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	(H)	(I)	Marr- ied	Marr- ied	Not Use	Not	Ans- wers	Ans- wers	Ans- wers	None	(R)
(A)	(B)	(C)	(D)	(E)	(F)	(G)			(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Very sure/Somewhat sure (Net)	597 60%	287 57%	310 62%E	319 61%B	279 58%	289 59%	309 60%	358 67%I	239 51%	371 70%K	223 48%	503 62%M	92 49%	106 24%	268 83%N	223 98%NO	15 7%	13 100%
Very sure	447 45%	237 47%E	210 42%	259 50%CEG	188 39%	236 48%E	211 41%	268 51%I	179 38%	269 51%K	175 38%	377 47%M	69 36%	23 5%	209 65%N	215 94%NO	0 0	13 100%
Somewhat sure	150 15%	50 10%	100 20%BD F	60 11%	90 19%BD F	52 11%	98 19%BD F	90 17%	60 13%	102 19%K	48 10%	126 16%	23 12%	83 18%P	59 18%P	8 4%	15 7%	0 0
Not very sure/Have no idea (Net)	182 18%	75 15%	107 22%BD F	75 14%	107 22%BD F	68 14%	114 22%BD F	67 13%	115 24%H	79 15%	102 22%J	129 16%	53 28%L	134 30%OP	43 13%P	5 2%	60 27%	0 0
Not very sure	65 7%	30 6%	36 7%	34 7%	31 7%	29 6%	36 7%	29 6%	36 8%	32 6%	33 7%	50 6%	15 8%	47 10%P	17 5%P	1 *	13 6%	0 0
Have no idea	117 12%	45 9%	72 14%BDF	41 8%	76 16%BDF	39 8%	78 15%BDF	38 7%	79 17%H	47 9%	69 15%J	79 10%	38 20%L	87 19%OP	26 8%P	4 2%	47 21%	0 0
No insurance/Does not apply	213 21%	135 27%CDE	77 16%	121 23%CG	91 19%C	125 26%CEG	87 17%	104 20%	109 23%	76 14%	135 29%J	167 21%	44 23%	206 46%OP	7 2%P	0 0	148 66%	0 0
Don't know/Refused	8 1%	6 1%	2 *	7 1%	1 *	6 1%	2 *	1 *	6 1%	1 *	5 1%	7 1%	1 *	4 1%	4 1%	0 0	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3B

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

B. Your plan's co-payment for a doctor's visit, that is, the dollar amount you have to pay for each visit

	Employment																	
	Person Who Takes Care Of Health							Full time	Refused	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Not employed	Marr-ied	Marr-ied	Use	Do Not	0-2	3-5	6-9	None
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	time	ed	ied	ied	Use	Use	ers	ers	ers	None	All
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Very sure/Somewhat sure (Net)	707	332	374	355	352	325	382	404	302	420	280	592	113	181	299	227	37	13
	71%	66%	75%BD F	68%	74%B	67%	75%BD F	76%I	64%	80%K	60%	73%M	59%	40%	93%N	99%NO	17%	100%
Very sure	606	299	307	318	288	289	316	366	239	375	227	507	96	106	274	226	0	13
	61%	59%	62%	61%	60%	59%	62%	69%I	51%	71%K	49%	63%M	51%	23%	85%N	99%NO	0	100%
Somewhat sure	101	34	67	37	64	35	66	38	63	45	54	84	17	75	25	1	37	0
	10%	7%	14%BDF	7%	13%BDF	7%	13%BDF	7%	13%H	9%	11%	10%	9%	17%OP	8%P	*	17%	0
Not very sure/Have no idea (Net)	75	34	41	42	33	35	40	22	52	29	46	45	30	59	16	0	34	0
	7%	7%	8%	8%	7%	7%	8%	4%	11%H	5%	10%J	6%	16%L	13%OP	5%P	0	15%	0
Not very sure	29	11	18	17	12	11	19	9	20	16	13	20	9	24	5	0	15	0
	3%	2%	4%	3%	3%	2%	4%	2%	4%	3%	3%	3%	5%	5%OP	2%	0	7%	0
Have no idea	46	22	23	25	21	24	22	13	33	13	33	25	21	35	10	0	20	0
	5%	4%	5%	5%	4%	5%	4%	2%	7%H	2%	7%J	3%	11%L	8%OP	3%P	0	9%	0
No insurance/Does not apply	213	135	77	121	91	125	87	104	109	76	135	167	44	206	7	0	148	0
	21%	27% G	16% CDE	23% CG	19% C	26% CEG	17%	20%	23%	14%	29% J	21%	23%	46% OP	2% P	0	66%	0
Don't know/Refused	6	2	4	3	3	3	3	0	6	1	4	2	4	4	0	1	4	0
	1%	*	1%	1%	1%	1%	1%	0	1%H	*	1%	*	2% L	1%	0	1%	2%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3C

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

C. Your plan's co-insurance, that is, the percentage of charges you pay for medical services after your deductible and co-payment have been met

	Employment																	
	Person Who Takes Care Of Health							Full time	Refu- sed	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Not	Marr-	Marr-	Use	Do	0-2	3-5	6-9	None
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	time	ied	Marr-	Marr-	Use	Not	Ans- ers	Ans- ers	Ans- ers	(Q)	(R)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Very sure/Somewhat sure (Net)	566	268	298	301	264	273	293	334	231	343	221	463	102	103	238	225	22	13
	57%	53%	60%E	58%B	55%	56%	57%	63%I	49%	65%K	47%	57%	54%	23%	74%N	99%NO	10%	100%
Very sure	412	213	199	238	175	215	197	245	168	245	164	337	74	15	179	218	0	13
	41%	42%	40%E	46%EG	37%	44%E	38%	46%I	36%	47%K	35%	42%	39%	3%	56%N	96%NO	0	100%
Somewhat sure	153	55	98	64	90	57	96	90	64	97	56	126	28	88	59	6	22	0
	15%	11%	20%BD F	12%	19%BD F	12%	19%BD F	17%	14%	18%K	12%	16%	15%	19%P	18%P	3%	10%	0
Not very sure/Have no idea (Net)	214	96	118	95	120	87	127	89	126	105	106	172	43	138	73	3	51	0
	21%	19%	24%DF	18%	25%DF	18%	25%BD F	17%	27%H	20%	23%	21%	22%	31%P	23%P	1%	23%	0
Not very sure	103	51	52	57	47	47	56	55	49	58	45	85	18	60	40	3	12	0
	10%	10%	10%	11%	10%	10%	11%	10%	10%	11%	10%	11%	10%	13%P	12%P	1%	5%	0
Have no idea	111	45	66	38	73	40	72	34	77	47	61	87	24	78	33	*	40	0
	11%	9%	13%DF	7%	15%BDF	8%	14%BDF	6%	16%H	9%	13%	11%	13%	17%OP	10%P	*	18%	0
No insurance/Does not apply	213	135	77	121	91	125	87	104	109	76	135	167	44	206	7	0	148	0
	21%	27%CDE	16%	23%CG	19%C	26%CEG	17%	20%	23%	14%	29%J	21%	23%	46%OP	2%P	0	66%	0
Don't know/Refused	7	4	3	5	3	3	4	3	4	3	4	5	2	4	4	0	2	0
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3D

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

D. Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles

	Employment																	
	Person Who Takes Care Of Health							Full time	Refu- sed	Marr- ied	Marr- ied	Internet Use	Health Insurance Knowledge					
	Arrangements		Payments		Insurance								Do	0-2	3-5	6-9	None	All
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)	Empl- oyed (H)	Not Marr- ied (J)	Not Marr- ied (K)	Use (L)	Use (M)						
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Very sure/Somewhat sure (Net)	514 51%	243 48%	272 55%E	273 52%B	241 50%	252 52%	262 51%	302 57%I	213 45%	327 62%K	184 39%	429 53%M	84 44%	78 17%	218 68%N	218 96%NO	12 6%	13 100%
Very sure	354 35%	174 34%	181 36%EG	198 38%	157 33%	189 39%B	165 32%	205 39%	150 32%	210 40%K	141 30%	286 36%	65 35%	11 2%	135 42%N	208 91%NO	0 0	13 100%
Somewhat sure	160 16%	69 14%	91 18%F	76 15%	85 18%	63 13%	97 19%BF	97 18%	63 13%	117 22%K	42 9%	142 18%M	18 10%	67 15%P	83 26%NP	10 5%	12 6%	0 0
Not very sure/Have no idea (Net)	264 26%	121 24%	143 29%F	121 23%	142 30%F	105 22%	158 31%BD	122 23%	141 30%H	120 23%	141 30%J	206 26%	58 31%	161 36%P	92 29%P	10 4%	61 27%	0 0
Not very sure	124 12%	59 12%	65 13%	67 13%	58 12%	52 11%	72 14%	72 14%	52 11%	67 13%	57 12%	107 13%	17 9%	67 15%P	52 16%P	6 3%	13 6%	0 0
Have no idea	139 14%	62 12%	78 16%DF	55 10%	85 18%BD	53 11%	86 17%DF	50 9%	89 19%H	53 10%	84 18%J	98 12%	41 22%L	95 21%OP	41 13%P	4 2%	48 21%	0 0
No insurance/Does not apply	213 21%	135 27%CDE	77 16%	121 23%CG	91 19%C	125 26%CEG	87 17%	104 20%	109 23%	76 14%	135 29%J	167 21%	44 23%	206 46%OP	7 2%P	0 0	148 66%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3D

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

D. Your maximum out-of-pocket costs, that is, the most you have to pay per year, including co-payments, coinsurance and deductibles

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time reti- red, Not Empl- oyed	Marital		Internet Use	Health Insurance Knowledge					
	Arrangements		Payments		Insurance					Marr- ied (J)	Marr- ied (K)		Do Not Use (L)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)											
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Don't know/Refused	9 1%	4 1%	5 1%	6 1%	3 1%	5 1%	4 1%	3 1%	7 1%	4 1%	6 1%	5 1%	5 2%L	5 1%	4 1%	0 0	2 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question F3E

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

E. How much you pay in premiums, if anything, for your health insurance

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Refu- sed (I)	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Status			Use		0-2	3-5	6-9	None	All		
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK			Marr- ied	Marr- ied	Use	Do Not	Ans- ers	Ans- ers	Ans- ers	(Q)	(R)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Very sure/Somewhat sure (Net)	606 61%	289 57%	317 64%E	325 62%B	281 59%	289 59%	317 62%	347 65%I	259 55%	370 70%K	230 49%	505 63%M	99 52%	108 24%	278 86%N	220 96%NO	19 8%	13 100%
Very sure	500 50%	250 50%	250 50%E	280 54%B	220 46%	253 52%	246 48%	281 53%	218 47%	297 56%K	197 42%	414 51%	83 44%	48 11%	237 74%N	215 94%NO	0 0	13 100%
Somewhat sure	106 11%	40 8%	66 13%BDF	45 9%	61 13%BF	36 7%	71 14%BD	66 12%	40 9%	73 14%K	33 7%	90 11%	16 8%	60 13%P	41 13%P	5 2%	19 8%	0 0
Not very sure/Have no idea (Net)	174 17%	79 16%	95 19%D	73 14%	101 21%DF	70 14%	104 20%D	77 15%	97 21%H	75 14%	99 21%J	130 16%	44 23%L	129 29%OP	37 11%P	8 4%	55 25%	0 0
Not very sure	75 7%	37 7%	38 8%	36 7%	38 8%	31 6%	43 8%	42 8%	32 7%	42 8%	33 7%	52 6%	22 12%L	50 11%P	19 6%	6 3%	14 6%	0 0
Have no idea	99 10%	42 8%	57 12%D	37 7%	62 13%DF	39 8%	60 12%D	35 7%	65 14%H	34 6%	66 14%J	78 10%	22 11%	79 18%OP	18 5%P	2 1%	41 18%	0 0
No insurance/Does not apply	213 21%	135 27%CDE	77 16%	121 23%CG	91 19%C	125 26%CEG	87 17%	104 20%	109 23%	76 14%	135 29%J	167 21%	44 23%	206 46%OP	7 2%P	0 0	148 66%	0 0
Don't know/Refused	7 1%	0 0	7 2%B	2 *	6 1%	3 1%	4 1%	3 *	5 1%	5 1%	2 *	4 1%	3 2%	7 2%	0 0	0 0	1 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F3F

For this next question, I don't need to know details about your health insurance plan. Please just tell me how certain you are of the amount. If you don't have insurance, just say so. Would you say you are very sure, somewhat sure, not very sure, or have no idea of the amount for each of the following?

F. What the terminology used in your health insurance policy actually means

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Refu- sed Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None (Q)	All (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)							Ans- wers (N)	Ans- wers (O)	Ans- wers (P)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Very sure/Somewhat sure (Net)	553 55%	261 52%	292 59%E	292 56%B	261 55%	265 54%	288 56%	320 60%I	233 50%	328 62%K	223 48%	461 57%M	90 48%	114 25%	224 70%N	215 94%NO	24 11%	13 100%
Very sure	234 23%	108 22%	126 25%G	126 24%	108 23%	120 25%	114 22%	128 24%	106 23%	140 27%	93 20%	193 24%	41 21%	10 2%	57 18%N	167 73%NO	0 0	13 100%
Somewhat sure	319 32%	153 30%	166 33%	166 32%	153 32%	145 30%	174 34%	192 36%I	127 27%	188 36%K	130 28%	268 33%	50 26%	104 23%	167 52%NP	48 21%	24 11%	0 0
Not very sure/Have no idea (Net)	229 23%	103 20%	126 25%F	105 20%	124 26%F	95 19%	134 26%DF	105 20%	124 26%H	121 23%	104 22%	175 22%	53 28%	127 28%P	89 28%P	13 6%	50 22%	0 0
Not very sure	125 13%	62 12%	64 13%	62 12%	63 13%	54 11%	71 14%	72 14%	54 11%	80 15%K	44 9%	94 12%	31 16%	57 13%P	59 18%P	9 4%	11 5%	0 0
Have no idea	104 10%	41 8%	62 13%D	43 8%	61 13%	40 8%	63 12%D	33 6%	71 15%H	41 8%	60 13%J	81 10%	22 12%	70 16%OP	30 9%P	4 2%	38 17%	0 0
No insurance/Does not apply	213 21%	135 27%CDE	77 16%	121 23%CG	91 19%C	125 26%CEG	87 17%	104 20%	109 23%	76 14%	135 29%J	167 21%	44 23%	206 46%OP	7 2%P	0 0	148 66%	0 0
Don't know/Refused	6 1%	4 1%	2 *	3 1%	2 *	3 1%	3 1%	3 1%	3 1%	2 *	4 1%	3 *	3 1%	4 1%	2 1%	0 0	2 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F1/F3 -- Health Insurance Knowledge Score Summary

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance			Full time	Part time	Not employed	Marr-ied	Marr-ied	Do Not Use	0-2	3-5	6-9	None	All 9
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK											
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
0-2 Yes/Very Sure Answers (Net)	450	228	222	216	234	213	237	208	242	195	254	342	106	450	0	0	223	0
	45%	45%D	45%	41%	49%C	44%	46%	39%	52%H	37%	55%J	42%	56%L	100%OP	0	0	100%	0
None	223	119	105	106	117	112	112	75	149	66	156	157	65	223	0	0	223	0
	22%	24%D	21%	20%	25%C	23%	22%	14%	32%H	13%	33%J	19%	34%L	50%OP	0	0	100%	0
One	107	55	52	59	48	54	54	59	48	57	50	85	21	107	0	0	0	0
	11%	11%	11%	11%	10%	11%	10%	11%	10%	11%	11%	11%	11%	24%OP	0	0	0	0
Two	120	54	65	51	68	48	72	74	46	71	48	100	20	120	0	0	0	0
	12%	11%	13%	10%	14%	10%	14%	14%	10%	14%	10%	12%	10%	27%OP	0	0	0	0
3-5 Yes/Very Sure Answers (Net)	322	161	161	170	151	148	174	190	132	193	124	270	50	0	322	0	0	0
	32%	32%	32%	33%	32%	30%	34%	36%I	28%	37%K	27%	33%	27%	0	100%NP	0	0	0
Three	90	40	50	46	44	36	54	54	36	47	41	83	7	0	90	0	0	0
	9%	8%	10%	9%	9%	7%	11%	10%	8%	9%	9%	10%M	4%	0	28%NP	0	0	0
Four	95	48	47	47	47	40	55	52	43	64	29	77	17	0	95	0	0	0
	9%	9%	10%	9%	10%	8%	11%	10%	9%	12%K	6%	10%	9%	0	29%NP	0	0	0
Five	137	73	64	77	60	72	65	84	53	82	54	109	26	0	137	0	0	0
	14%	15%	13%	15%	13%	15%	13%	16%	11%	15%	12%	14%	14%	0	43%NP	0	0	0
6-9 Yes/Very Sure Answers (Net)	228	115	113	135	93	128	100	132	96	139	87	194	33	0	0	228	0	13
	23%	23%	23%EG	26%BG	19%	26%E	20%	25%	20%	26%K	19%	24%	18%	0	0	100%NO	0	100%
Six	120	68	52	75	44	72	48	71	49	65	54	99	21	0	0	120	0	0
	12%	13%	10%	14%G	9%	15%EG	9%	13%	10%	12%	12%	12%	11%	0	0	53%NO	0	0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F1/F3 -- Health Insurance Knowledge Score Summary

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements			Payments		Insurance		Full time	Part time retired, Not Empl-oyed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/Shar-ed/DK (C)	Resp (D)	Other/Shar-ed/DK (E)	Resp (F)	Other/Shar-ed/DK (G)											
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Seven	59 6%	28 6%	31 6%	31 6%	28 6%	32 7%	26 5%	30 6%	29 6%	39 7%	19 4%	49 6%	9 5%	0 0	0 0	59 26%NO	0 0	0 0
Eight	36 4%	15 3%	22 4%	20 4%	16 3%	16 3%	20 4%	21 4%	15 3%	25 5%	12 3%	34 4%	2 1%	0 0	0 0	36 16%NO	0 0	0 0
Nine	13 1%	4 1%	9 2%	8 2%	5 1%	7 1%	6 1%	9 2%	4 1%	11 2%	2 *	12 1%	1 *	0 0	0 0	13 6%NO	0 0	13 100%
Mean	3.2	3.2	3.3E	3.4B	3.0	3.3	3.1	3.6I	2.8	3.7K	2.6	3.4M	2.6	0.8	4.1N	6.7NO	0.0	9.0
Standard Deviation	2.56	2.54	2.58	2.59	2.52	2.62	2.49	2.46	2.62	2.47	2.54	2.55	2.53	0.84	0.83	0.92	0.00	*
Standard Error	0.08	0.11	0.12	0.11	0.12	0.12	0.11	0.11	0.11	0.10	0.12	0.09	0.16	0.04	0.04	0.06	0.00	*

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F4

Which of the following do you think would make it easier for you to learn about health insurance?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Marr- ied (K)	Use (L)	Do Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)	time (H)	Refu- sed (I)	ied (J)	ied (K)	Use (L)	Do Not (M)	ers (N)	ers (O)	ers (P)	None (Q)	All 9 (R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Any (Net)	894 89%	441 88%	454 91%	459 88%	436 91%	431 88%	464 91%	494 93%I	401 85%	477 91%	411 88%	748 93%M	144 76%	390 87%	297 92%	207 91%	186 83%	13 100%
Side-by-side comparisons of policies available to you	714 71%	357 71%	357 72%	378 72%	337 70%	354 72%	361 70%	407 77%I	307 65%	377 71%	333 71%	609 76%M	103 54%	311 69%	238 74%	165 73%	148 66%	13 100%
Live assistance with questions	648 65%	312 62%	336 68%E	344 66%B	305 64%	305 63%	343 67%	364 69%I	284 61%	356 67%	289 62%	550 68%M	97 51%	266 59%	227 71%N	155 68%	117 52%	11 87%
Access to health insurance information online	580 58%	271 54%	310 62%BE F	299 57%B	281 59%	269 55%	311 61%B	351 66%I	229 49%	332 63%K	244 52%	538 67%M	39 21%	236 52%	203 63%N	141 62%	99 45%	8 60%
A glossary of health insurance terms	573 57%	266 53%	307 62%B	291 56%	282 59%	269 55%	305 59%	319 60%	254 54%	312 59%	257 55%	489 61%M	83 44%	231 51%	207 64%N	135 59%	111 50%	7 55%
None of these	100 10%	61 12%	39 8%	61 12%	39 8%	56 11%	44 9%	36 7%	64 14%H	48 9%	50 11%	55 7%	43 23%L	59 13%O	21 7%	20 9%	37 16%	0 0
Don't know/Refused	6 1%	2 *	4 1%	3 *	3 1%	2 *	4 1%	1 *	5 1%	1 *	4 1%	3 *	3 1%	1 *	3 1%	1 *	1 *	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F5

If you had to find health insurance coverage without the assistance of your employer or the government, where would you MOST LIKELY go to get information?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use	Health Insurance Knowledge					
	Arrangements		Payments		Insurance		Marr- ied			Not Marr- ied	Do Not		0-2 Answ- ers	3-5 Answ- ers	6-9 Answ- ers	None	All 9	
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp												Other/ Shar- ed/DK
(A)	(B)	(C)	(D)	(E)	(F)	(G)												
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Any (Net)	942	466	476	488	455	453	489	510	432	499	437	767	171	422	306	215	206	13
	94%	93%	96%	93%	95%	93%	96%	96%I	92%	95%	94%	95%M	90%	94%	95%	94%	92%	100%
On the Internet	374	180	194	199	175	190	184	246	128	225	146	363	11	159	114	101	65	4
	37%	36%	39%	38%	37%	39%	36%	46%I	27%	43%K	31%	45%M	6%	35%	35%	44%	29%	35%
From a friend or family member	290	155	135	149	141	135	155	150	140	131	157	224	64	148	95	48	85	2
	29%	31%	27%	28%	30%	28%	30%	28%	30%	25%	34%J	28%	34%	33%P	30%P	21%	38%	19%
From a doctor	135	66	69	69	66	63	72	45	90	63	72	77	57	69	37	30	37	2
	14%	13%	14%	13%	14%	13%	14%	8%	19%H	12%	16%	10%	30%L	15%	11%	13%	17%	19%
Your car insurance broker	59	22	37	26	33	28	31	36	23	31	28	47	11	15	29	14	7	3
	6%	4%	7%	5%	7%	6%	6%	7%	5%	6%	6%	6%	6%	3%	9%N	6%	3%	20%
Somewhere else	84	42	42	45	39	37	47	33	51	50	33	56	28	31	31	22	12	1
	8%	8%	8%	9%	8%	8%	9%	6%	11%H	9%	7%	7%	15%L	7%	10%	10%	5%	7%
Don't know/Refused	58	38	20	34	24	35	23	21	37	28	29	39	18	29	16	13	18	0
	6%	7%	4%	7%	5%	7%	4%	4%	8%H	5%	6%	5%	10%L	6%	5%	6%	8%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question F6

Which of the following would you rather do than read up on health insurance terminology?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl-	Part time reti- red, Refu- sed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr-	Not Marr-	Use	Do Not	0-2 Answ- ers	3-5 Answ- ers	6-9 Answ- ers	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Any (Net)	715	362	353	367	348	340	375	412	303	384	326	609	104	302	245	169	138	9
	72%	72%	71%	70%	73%	70%	73%	78%I	65%	73%	70%	76%M	55%	67%	76%N	74%	62%	68%
Go to the gym	515	248	267	261	254	239	276	314	201	289	223	452	60	199	183	133	82	9
	52%	49%	54%	50%	53%	49%	54%	59%I	43%	55%	48%	56%M	32%	44%	57%N	58%N	37%	68%
Prepare your taxes	296	149	147	150	147	155	142	168	128	154	138	247	47	130	100	67	61	3
	30%	30%	30%	29%	31%	32%	28%	32%	27%	29%	30%	31%	25%	29%	31%	29%	27%	20%
Return holiday gifts	268	139	129	149	119	129	139	153	115	151	114	232	34	106	107	56	40	4
	27%	28%	26%	29%	25%	26%	27%	29%	25%	29%	25%	29%M	18%	23%	33%NP	24%	18%	31%
Wait in line at the airport	219	105	114	106	113	94	126	120	100	112	107	192	26	105	69	45	53	1
	22%	21%	23%	20%	24%	19%	25%	23%	21%	21%	23%	24%M	14%	23%	21%	20%	24%	7%
None of these	273	133	140	146	127	139	134	111	162	138	134	188	83	140	75	58	84	4
	27%	26%	28%	28%	27%	29%	26%	21%	35%H	26%	29%	23%	44%L	31%	23%	25%	38%	32%
Don't know/Refused	12	9	2	9	3	8	3	8	4	5	6	9	3	9	2	1	1	0
	1%	2%	*	2%	1%	2%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

Question S1

Are you the male/female head of this household?

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements			Payments		Insurance		Full time	Part time retired, Not Empl-oyed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None (Q)	All 9 (R)
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK											
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Yes	889 89%	472 94%CEG	416 84%	486 93%CEG	403 84%	454 93%CEG	435 85%	494 93%I	394 84%	515 98%K	367 79%	720 89%	165 87%	360 80%	308 96%N	220 97%N	156 70%	13 100%
No	110 11%	31 6%	79 16%BDF	36 7%	74 15%BDF	34 7%	76 15%BDF	36 7%	74 16%H	10 2%	99 21%J	85 11%	25 13%	89 20%OP	13 4%	7 3%	67 30%	0 0
Refused/No response	1 *	0 0	1 *	0 0	1 *	0 0	1 *	* *	1 *	1 *	0 0	* 0	0 0	1 *	* *	* *	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

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Question 11a

Are you currently . . . ?

	Employment																		
	Person Who Takes Care Of Health							Full time	Part time	retired, Not Empl-	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance						Refused	Marr-ied	Marr-ied	Use	Do Not	0-2	3-5	6-9	None
	Total	Other/Shar-	Other/Shar-	Other/Shar-	Resp	Resp	Resp	time	ed	ied	ied	Use	Use	Ans-	Ans-	Ans-	None	All	
(A)	ed/DK (C)	ed/DK (D)	ed/DK (E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(R)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*	
Employed full time	531	263	268	285	246	286	244	531	0	301	227	482	48	208	190	132	75	9	
	53%	52%	54%G	55%G	51%G	59%BDG	48%	100%I	0	57%K	49%	60%M	25%	46%	59%N	58%N	34%	72%	
Employed part time	129	48	81	43	86	32	97	0	129	53	76	106	21	74	35	19	56	1	
	13%	9%F	16%BDF	8%	18%BDF	7%	19%BDF	0	27%H	10%	16%J	13%	11%	16%P	11%	8%	25%	6%	
Retired	185	108	77	120	65	107	78	0	185	96	87	102	81	74	59	52	33	1	
	19%	21%EG	16%	23%CEG	14%	22%CEG	15%	0	39%H	18%	19%	13%	43%L	16%	18%	23%	15%	7%	
Not employed	149	79	70	68	81	57	92	0	149	75	74	110	39	91	34	24	60	2	
	15%	16%DF	14%	13%	17%C	12%	18%CDF	0	32%H	14%	16%	14%	21%L	20%OP	11%	11%	27%	15%	
Not reported	6	6	0	6	0	6	0	0	6	1	2	6	0	3	3	1	0	0	
	1%	1%	0	1%G	0	1%CG	0	0	1%H	*	*	1%	0	1%	1%	*	0	0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S2

What is your occupation?

(Asked only of those who are employed)

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time retired, Not Empl-oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None	All 9
	Total (A)	Resp (B)	Other/Shar-ed/DK (C)	Resp (D)	Other/Shar-ed/DK (E)	Resp (F)	Other/Shar-ed/DK (G)			(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	659 66%	310 62%	349 70%BD G	328 63%	331 69%B	318 65%	341 67%	531 100%I	129 27%	354 67%	304 65%	588 73%M	69 37%	283 63%	225 70%	151 66%	131 59%	10 78%
White collar - Prof/Mngrl/ Ownr	348 35%	151 30%	197 40%BE F	180 35%B	167 35%	157 32%	191 37%B	292 55%I	56 12%	203 39%K	144 31%	327 41%M	20 11%	135 30%	123 38%	90 40%N	47 21%	4 35%
White collar - Sales/Clrc1	106 11%	58 11%	49 10%	53 10%	53 11%	56 11%	50 10%	80 15%I	26 6%	51 10%	55 12%	99 12%M	7 4%	45 10%	32 10%	30 13%	16 7%	0 0
Blue collar - Craftsmen/ Foreman	56 6%	28 6%	28 6%	28 5%	28 6%	31 6%	25 5%	46 9%I	10 2%	28 5%	28 6%	43 5%	13 7%	17 4%	33 10%NP	7 3%	12 5%	1 6%
Blue collar - Semi/ Unskilled	60 6%	33 6%D	27 5%	25 5%	35 7%CG	38 8%D	22 4%	47 9%I	13 3%	31 6%	29 6%	46 6%	13 7%	42 9%OP	10 3%	7 3%	28 12%	1 10%
Service worker	78 8%	37 7%	41 8%	34 6%	44 9%	33 7%	45 9%	56 11%I	21 5%	34 6%	44 9%	61 8%	16 9%	39 9%	25 8%	13 6%	26 12%	4 28%
Other	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Not reported	11 1%	4 1%	7 1%	7 1%	4 1%	4 1%	7 1%	10 2%	2 *	7 1%	4 1%	11 1%	0 0	5 1%	2 1%	4 2%	2 1%	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S3

What is your current marital status? Are you . . . ?

	Employment																	
	Person Who Takes Care Of Health						Full time	Part time	refu- sed	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Not	Marr-	Use	Do	0-2	3-5	6-9	None	All
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Empl- oyed	Marr-	Marr-	Use	Not	Use	Not	ers	ers	ers	None
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Married	527	182	345	204	323	164	362	301	225	527	0	449	75	195	193	139	66	11
	53%	36%	69% F	39% F	68% F	34% F	71% F	57% I	48%	100% K	0	56% M	40%	43%	60% N	61% N	30%	83%
Living as married	24	6	18	12	11	7	17	13	11	0	24	21	3	7	10	6	3	0
	2%	1%	4% BE	2% B	2%	1%	3% B	2%	2%	0	5% J	3%	1%	2%	3%	3%	2%	0
Single and never been married	254	151	103	142	111	154	100	144	109	0	254	218	35	167	59	27	108	2
	25%	30% CG	21%	27% CG	23% G	32% CDE G	20%	27%	23%	0	54% J	27% M	18%	37% OP	18%	12%	48%	14%
Divorced	101	85	16	84	17	84	17	49	52	0	101	68	33	38	31	32	21	0
	10%	17% CEG	3%	16% CEG	4%	17% CEG	3%	9%	11%	0	22% J	8%	17% L	8%	10%	14%	9%	0
Separated	18	14	4	12	6	15	3	9	9	0	18	12	6	10	4	5	4	0
	2%	3% G	1%	2%	1%	3% CG	1%	2%	2%	0	4% J	2%	3%	2%	1%	2%	2%	0
Widowed	69	61	9	61	8	59	11	12	57	0	69	30	38	33	20	17	20	*
	7%	12% CEG	2%	12% CEG	2%	12% CEG	2%	2%	12% H	0	15% J	4%	20% L	7%	6%	7%	9%	3%
No response	7	5	2	6	1	5	2	2	6	0	0	7	0	1	4	2	1	0
	1%	1%	*	1%	*	1%	*	*	1%	0	0	1%	0	*	1%	1%	1%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S3a

Are you a dual-income household, where BOTH the male and female heads of the household work and contribute to total household income?

(Asked only of those who are married or living as married)

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied	Not Marr- ied	Do Use	Not Use	0-2 Answ- ers	3-5 Answ- ers	6-9 Answ- ers	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	551 55%	188 37%	363 73% BD F	216 41% BF	335 70% BD F	172 35%	379 74% BD EF	315 59% I	236 50%	527 100% K	24 5%	470 58% M	78 41%	202 45%	204 63% N	145 64% N	70 31%	11 83%
Yes	365 36%	113 22%	252 51% BD F	124 24%	241 50% BD F	107 22%	257 50% BD F	252 48% I	113 24%	347 66% K	17 4%	320 40% M	43 23%	122 27%	147 46% N	95 42% N	33 15%	5 39%
No	179 18%	72 14%	108 22% BF	89 17% BF	91 19% F	61 12%	118 23% BD EF	61 11%	119 25% H	173 33% K	6 1%	145 18%	33 17%	76 17%	55 17%	48 21%	34 15%	6 45%
Refused/No response	6 1%	3 1%	3 1%	3 1%	3 1%	3 1%	3 1%	2 *	5 1%	6 1%	* *	4 1%	2 1%	4 1%	1 *	2 1%	2 1%	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S3b

Do you own or rent the dwelling in which you live?

	Employment																	
	Person Who Takes Care Of Health							Full time Emp- loyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Refu- sed (I)			Marr- ied (J)	Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None (Q)	All (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)								Other/ Shar- ed/DK (G)	Answ- ers (N)	Answ- ers (O)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Own	735	344	391	379	356	339	396	398	337	449	279	599	134	279	263	193	116	10
	74%	68%	79%BD EF	73%B	74%	69%	77%BF	75%	72%	85%K	60%	74%	71%	62%	82%N	84%N	52%	81%
Rent	237	150	88	136	101	137	100	123	114	71	166	187	49	151	54	32	93	2
	24%	30% G	18% CDE	26% CG	21% C	28% CEG	20% G	23%	24%	14%	36% J	23%	26%	34% OP	17%	14%	42%	19%
Not reported	27	10	17	7	21	12	16	9	19	7	21	19	7	20	5	3	15	0
	3%	2%	4% D	1%	4% D	2% D	3%	2%	4%	1%	4% J	2%	4%	4%	1%	1%	7%	0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S4

Altogether, including you and any others, how many people regularly live in this household?

	Employment																		
	Person Who Takes Care Of Health							Full time (H)	Part time reti- red, Not Empl- oyed (I)	Marital Status			Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Refu- sed (J)			Marr- ied (K)	Marr- ied (L)	Do Not Use (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)		
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)												Other/ Shar- ed/DK (G)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*	
One	169 17%	151 30% CEG	17 3%	153 29% CEG	16 3%	154 32% CEG	14 3%	61 12%	107 23% H	4 1%	161 35% J	105 13%	62 33% L	70 15%	54 17%	45 20%	37 16%	2 14%	
Two	341 34%	140 28%	201 41% BD F	159 31%	182 38% BD F	138 28%	204 40% BD F	162 31%	179 38% H	229 43% K	111 24%	270 34%	69 36%	136 30%	116 36%	90 39%	56 25%	5 40%	
Three	188 19%	86 17%	102 20%	93 18%	95 20%	77 16%	111 22%	112 21%	76 16%	119 23% K	69 15%	168 21% M	19 10%	97 21%	56 17%	36 16%	44 20%	2 15%	
Four	174 17%	75 15%	100 20% DF	69 13%	105 22% BD F	72 15%	102 20% D	119 22% I	55 12%	104 20%	69 15%	156 19% M	18 9%	83 18%	55 17%	37 16%	45 20%	2 18%	
Five	61 6%	31 6%	30 6%	29 5%	33 7%	27 5%	35 7%	43 8% I	18 4%	40 8%	21 5%	52 6%	10 5%	29 6%	24 7%	9 4%	17 8%	0 0	
Six	42 4%	17 3%	25 5%	16 3%	26 5%	14 3%	28 5%	21 4%	21 4%	23 4%	19 4%	34 4%	7 4%	20 5%	13 4%	8 4%	13 6%	2 13%	
Seven	11 1%	2 *	9 2% D	1 *	10 2% D	5 1%	7 1%	3 1%	8 2%	6 1%	5 1%	7 1%	4 2%	7 2%	1 *	3 1%	4 2%	0 0	
Eight	7 1%	0 0	7 1% BDF	0 0	7 1% BDF	0 0	7 1% BDF	4 1%	3 1%	* *	7 1%	7 1%	0 0	7 1%	* *	0 0	7 3%	0 0	
Nine	1 *	1 *	0 0	1 *	0 0	0 0	1 *	1 *	0 0	1 *	0 0	1 *	0 0	0 0	1 *	0 0	0 0	0 0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S4

Altogether, including you and any others, how many people regularly live in this household?

	Employment																	
	Person Who Takes Care Of Health							Full time (H)	Part time reti- red, Not Empl- oyed (I)	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None (Q)	All 9 (R)	
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)							Other/ Shar- ed/DK (G)	Answ- ers (N)	Answ- ers (O)			Answ- ers (P)
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Ten or more (10)	2 *	* *	2 *	* *	2 *	2 * D	0 0	0 0	2 1%	0 0	2 1%	2 *	* *	2 *	0 0	* *	2 1%	0 0
No response	3 *	0 0	3 1%	0 0	3 1%	0 0	3 1%	3 1%	0 0	0 0	2 *	3 *	0 0	0 0	2 1%	1 *	0 0	0 0
Mean	2.8	2.5	3.2BD F	2.5	3.3BD F	2.5	3.2BD F	3.0I	2.6	3.1K	2.6	3.0M	2.4	3.0P	2.8	2.6	3.2	2.9
Standard Deviation	1.5	1.5	1.5	1.4	1.5	1.5	1.4	1.4	1.6	1.3	1.7	1.5	1.5	1.6	1.4	1.4	1.8	1.6
Standard Error	*	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.4

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S5a

Children under 6 years of age

(Asked only of those with two or more household members)

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied	Not Marr- ied	Do Use	Do Not	0-2 Answ- ers	3-5 Answ- ers	6-9 Answ- ers	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)											
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	828 83%	352 70%	476 96%BD F	369 71%	459 96%BD F	334 68%	495 97%BD F	466 88%I	362 77%	523 99%K	302 65%	698 87%M	128 67%	381 85%	265 83%	182 80%	187 84%	11 86%
Yes	205 20%	99 20%	106 21%	92 18%	113 24%	94 19%	111 22%	147 28%I	58 12%	121 23%	84 18%	184 23%M	21 11%	115 26%P	58 18%	31 14%	65 29%	2 13%
No	624 62%	253 50%	370 75%BD F	278 53%F	346 72%BD F	240 49%	383 75%BD F	319 60%	305 65%	402 76%K	219 47%	514 64%	107 56%	265 59%	207 64%	151 66%	122 55%	9 73%
Don't know/No response	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S5b

Children aged 6 through 11

(Asked only of those with two or more household members)

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied	Not Marr- ied	Do Use	Not Use	0-2	3-5	6-9	None	All 9
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)							(H)	(I)	(J)	(K)	(L)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	828 83%	352 70%	476 96% BD F	369 71%	459 96% BD F	334 68%	495 97% BD F	466 88% I	362 77%	523 99% K	302 65%	698 87% M	128 67%	381 85%	265 83%	182 80%	187 84%	11 86%
Yes	180 18%	66 13%	114 23% BD F	77 15%	103 22% BD F	69 14%	112 22% BD F	116 22% I	64 14%	117 22% K	62 13%	156 19%	24 13%	76 17%	61 19%	44 19%	36 16%	4 30%
No	648 65%	286 57%	362 73% BD F	292 56%	356 74% BD F	265 54%	383 75% BD F	350 66%	298 63%	406 77% K	241 52%	542 67% M	103 55%	305 68%	205 64%	138 61%	151 67%	7 56%
Don't know/No response	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S5a/S5b

Children under 12 years

(Asked only of those with two or more household members)

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied	Not Marr- ied	Do Use	Not Use	0-2	3-5	6-9	None	All 9
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)							(H)	(I)	(J)	(K)	(L)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	828 83%	352 70%	476 96% BD F	369 71%	459 96% BD F	334 68%	495 97% BD F	466 88% I	362 77%	523 99% K	302 65%	698 87% M	128 67%	381 85%	265 83%	182 80%	187 84%	11 86%
Yes	312 31%	136 27%	176 35% BD F	136 26%	175 37% BD F	133 27%	179 35% BD F	212 40% I	100 21%	195 37% K	116 25%	280 35% M	32 17%	162 36% O	86 27%	64 28%	89 40%	4 30%
No	517 52%	216 43%	301 61% BD F	233 45%	284 59% BD F	201 41%	316 62% BD F	255 48%	262 56%	329 62% K	187 40%	418 52%	96 50%	219 49%	179 56%	118 52%	98 44%	7 56%
Don't know/No response	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S6

Children aged 12 through 17

(Asked only of those with two or more household members)

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time reti- red, Not Empl- oyed	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Status		Use		Knowledge				
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK			Marr- ied	Not Marr- ied	Do	Not	0-2	3-5	6-9	None	All
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	828	352	476	369	459	334	495	466	362	523	302	698	128	381	265	182	187	11
	83%	70%	96% BD F	71%	96% BD F	68%	97% BD F	88% I	77%	99% K	65%	87% M	67%	85%	83%	80%	84%	86%
Yes	169	95	75	85	84	83	86	115	55	97	73	149	21	77	62	31	39	2
	17%	19%	15%	16%	18%	17%	17%	22% I	12%	18%	16%	18% M	11%	17%	19%	13%	17%	16%
No	657	256	401	283	374	249	408	350	307	424	230	548	106	304	204	149	148	9
	66%	51%	81% BD F	54%	78% BD F	51%	80% BD F	66%	65%	80% K	49%	68% M	56%	67%	63%	65%	66%	70%
Don't know/No response	2	2	1	2	1	2	1	2	1	2	0	2	1	0	0	2	0	0
	*	*	*	*	*	*	*	*	*	*	0	*	*	0	0	1%	0	0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S5b/S6

Children aged 6 through 17

(Asked only of those with two or more household members)

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance			Full time	Part time retired, Not Empl-oyed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None	All 9
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK											
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	828	352	476	369	459	334	495	466	362	523	302	698	128	381	265	182	187	11
	83%	70%	96%BD F	71%	96%BD F	68%	97%BD F	88%I	77%	99%K	65%	87%M	67%	85%	83%	80%	84%	86%
Yes	297	141	156	138	159	134	163	197	100	174	122	263	34	132	103	62	69	6
	30%	28%	31%	26%	33%	27%	32%	37%I	21%	33%	26%	33%M	18%	29%	32%	27%	31%	46%
No	532	211	321	231	300	200	331	270	262	349	181	436	93	249	162	120	118	5
	53%	42%	65%BD F	44%	63%BD F	41%	65%BD F	51%	56%	66%K	39%	54%	49%	55%	50%	53%	53%	40%
Don't know/No response	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S5a/S5b/S6

Children under 18 years

(Asked only of those with two or more household members)

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Not Marr- ied (K)	Do Use (L)	Not Use (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)											
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Percent asked	828 83%	352 70%	476 96% BD F	369 71%	459 96% BD F	334 68%	495 97% BD F	466 88% I	362 77%	523 99% K	302 65%	698 87% M	128 67%	381 85%	265 83%	182 80%	187 84%	11 86%
Yes	403 40%	192 38%	211 43% D	186 36%	216 45% DF	180 37%	223 44% D	273 51% I	130 28%	245 47% K	156 33%	361 45% M	42 22%	197 44%	126 39%	80 35%	109 49%	6 46%
No	426 43%	160 32%	265 53% BD F	183 35% F	243 51% BD F	154 32%	272 53% BD F	193 36%	232 49% H	278 53% K	147 31%	338 42%	86 45%	184 41%	140 43%	102 45%	78 35%	5 40%
Don't know/No response	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S7

What was the last grade in school you completed?

	Employment																	
	Person Who Takes Care Of Health							Full time (H)	Part time reti- red, Not Empl- oyed (I)	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All (R)	
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)	Full time (H)	Refu- sed (I)	Marr- ied (J)	Marr- ied (K)	Use (L)	Do Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All (R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
8th grade or less	12 1%	8 2%	4 1%	7 1%	5 1%	7 1%	5 1%	1 *	11 2%H	6 1%	6 1%	4 *	8 4%L	7 2%	3 1%	2 1%	4 2%	0
High school incomplete	51 5%	30 6%	21 4%	27 5%	24 5%	24 5%	28 5%	18 3%	33 7%H	20 4%	31 7%	30 4%	21 11%L	39 9%OP	7 2%	5 2%	28 12%	0
High school complete	280 28%	162 32%CG	118 24%	153 29%	127 27%	156 32%CG	125 24%	135 26%	145 31%	118 22%	162 35%J	192 24%	87 46%L	156 35%P	84 26%P	40 18%	103 46%	2 13%
Some college, but no degree	175 17%	73 15%	102 20%	82 16%	93 19%	74 15%	101 20%	68 13%	107 23%H	89 17%	83 18%	137 17%	37 20%	79 18%	55 17%	40 18%	40 18%	2 17%
Associates degree	75 7%	43 8%	32 6%	36 7%	38 8%	34 7%	40 8%	50 9%	25 5%	48 9%	27 6%	68 8%M	7 4%	27 6%	28 9%	20 9%	12 5%	2 14%
College graduate/Bachelors degree	243 24%	108 22%	134 27%	124 24%	119 25%	114 23%	128 25%	153 29%I	90 19%	139 26%	103 22%	228 28%M	15 8%	95 21%	77 24%	70 31%N	26 12%	4 34%
Postgraduate degree, such as a Master's, PH.D., MD, JD	154 15%	73 15%	81 16%	85 16%	69 14%	73 15%	81 16%	103 19%I	52 11%	102 19%K	51 11%	141 17%M	13 7%	42 9%	64 20%N	49 21%N	9 4%	3 22%
Refused/No response	10 1%	6 1%	3 1%	6 1%	3 1%	6 1%	4 1%	3 1%	7 1%	5 1%	3 1%	7 1%	2 1%	5 1%	3 1%	2 1%	2 1%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S8

What is your age?

	Employment																	
	Person Who Takes Care Of Health							Full time (H)	Part time reti- red, Not Empl- oyed (I)	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None (Q)	All (R)	
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)							Other/ Shar- ed/DK (G)	Ans- wers (N)	Ans- wers (O)			Ans- wers (P)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
18 - 20 (19)	44 4%	18 4%DF	27 5%DF	3 1%	42 9%BCD FG	11 2%	34 7%DF	12 2%	33 7%H	3 1%	42 9%J	35 4%	9 5%	42 9%OP	2 1%	0	33 15%	0
21 - 24 (22.5)	83 8%	36 7%	47 9%	44 8%	39 8%	37 8%	46 9%	54 10%	29 6%	11 2%	71 15%J	79 10%M	4 2%	70 16%OP	11 3%	2 1%	49 22%	0
25 - 29 (27)	86 9%	50 10%	36 7%	41 8%	45 9%C	47 10%	39 8%	64 12%I	22 5%	43 8%	43 9%	82 10%M	4 2%	31 7%	33 10%	22 10%	14 6%	0
30 - 34 (32)	94 9%	50 10%	44 9%	43 8%	51 11%	45 9%	48 9%	66 12%I	27 6%	51 10%	43 9%	83 10%	11 6%	49 11%P	35 11%P	10 4%	24 11%	2 13%
35 - 39 (37)	92 9%	47 9%	45 9%	51 10%	41 9%	43 9%	49 10%	76 14%I	16 3%	55 10%	37 8%	80 10%	12 6%	30 7%	37 11%	25 11%	8 4%	2 15%
40 - 44 (42)	103 10%	40 8%	63 13%	47 9%	56 12%	46 9%	56 11%	70 13%I	33 7%	71 13%K	31 7%	89 11%	12 7%	44 10%	29 9%	30 13%	18 8%	2 14%
45 - 49 (47)	78 8%	46 9%	32 6%	48 9%	30 6%	40 8%	38 7%	47 9%	31 7%	47 9%	31 7%	72 9%M	6 3%	25 5%	30 9%	23 10%	9 4%	2 15%
50 - 54 (52)	115 11%	55 11%	59 12%	58 11%	57 12%	55 11%	60 12%	67 13%	48 10%	73 14%K	40 9%	100 12%	15 8%	42 9%	39 12%	34 15%	11 5%	3 22%
55 - 59 (57)	66 7%	29 6%	37 8%	35 7%	30 6%	28 6%	38 7%	35 7%	31 7%	43 8%	23 5%	52 6%	13 7%	24 5%	24 8%	17 8%	11 5%	1 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S8

What is your age?

	Employment																		
	Person Who Takes Care Of Health							Full time	Part time	retired, Not Empl-oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance						Refused	Marr-ied	Marr-ied	Use	Do Not	0-2	3-5	6-9	None
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	time	Refused	Marr-ied	Marr-ied	Use	Do Not	Ans-wers	Ans-wers	Ans-wers	None	All	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)		
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*	
60 - 64 (62)	74	37	36	44	29	38	35	27	47	45	27	55	18	24	29	21	10	0	
	7%	7%	7%	9%	6%	8%	7%	5%	10% ^H	9%	6%	7%	10%	5%	9%	9%	4%	0	
65 - 69 (67)	55	35	20	39	16	34	22	10	45	31	22	32	24	22	18	15	12	2	
	6%	7% ^E	4%	7% ^{CEG}	3%	7% ^E	4%	2%	10% ^H	6%	5%	4%	12% ^L	5%	6%	7%	5%	12%	
70 - 74 (72)	37	20	17	21	15	20	16	1	36	21	15	18	18	11	13	12	3	0	
	4%	4%	3%	4%	3%	4%	3%	*	8% ^H	4%	3%	2%	10% ^L	2%	4%	5%	1%	0	
75 or older (75)	69	38	32	43	27	41	28	1	68	30	39	24	44	35	18	16	19	0	
	7%	8%	6%	8%	6%	8%	5%	*	15% ^H	6%	8%	3%	23% ^L	8%	6%	7%	8%	0	
Refused/No response	5	4	1	4	1	3	2	1	5	2	1	5	1	1	2	2	1	0	
	1%	1%	*	1%	*	1%	*	*	1%	*	*	1%	*	*	1%	1%	1%	0	
Mean	45.5	46.2 ^E	44.7 ^E	47.9 ^{BC}	42.9	47.0 ^{EG}	44.0 ^E	40.0	51.7 ^H	48.1 ^K	42.3	42.7	56.8 ^L	42.0	47.1 ^N	50.1 ^N	38.9	47.1	
				^{EG}											^O				
Standard Deviation	16.6	16.8	16.5	16.4	16.6	16.8	16.4	12.5	18.5	14.5	18.3	15.2	17.5	17.9	15.2	14.4	18.9	10.9	
Standard Error	0.5	0.7	0.7	0.7	0.8	0.8	0.7	0.6	0.8	0.6	0.9	0.6	1.1	0.9	0.8	0.9	1.4	3.0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S9a

Are you Spanish, Hispanic, or Latino?

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Refused	Not Married	Married	Use	Do Not	0-2	3-5	6-9	None
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Use	Use						ers	ers	ers	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Yes	130	77	52	72	58	78	52	81	49	57	72	116	13	84	28	17	44	2
	13%	15%G	10%	14%	12%	16%CG	10%	15%	10%	11%	16%	14%M	7%	19%OP	9%	8%	20%	14%
No	869	425	444	449	420	409	459	449	420	470	394	688	176	366	292	210	179	11
	87%	84%	89%F	86%	88%	84%	90%BF	85%	89%	89%	84%	85%	93%L	81%	91%N	92%N	80%	86%
Refused/No response	2	1	1	1	1	1	1	1	1	0	0	2	0	0	1	1	0	0
	*	*	*	*	*	*	*	*	*	0	0	*	0	0	*	*	0	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S9

Which of the following describes your race? You can select as many as apply.

	Employment																	
	Person Who Takes Care Of Health							Full time (H)	Part time reti- red, Not Empl- oyed (I)	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Marr- ied (J)	Marr- ied (K)	Use (L)	Do Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)	Other/ Shar- ed/DK (G)		Refu- sed (I)									
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
White/Caucasian	757 76%	364 72%	393 79% ^F	392 75% ^F	365 76%	345 71%	412 80% ^{BE}	387 73%	370 79%	433 82% ^K	320 69%	612 76%	140 74%	308 68%	259 81% ^N	190 83% ^N	139 62%	12 93%
Black/African-American	122 12%	72 14%	50 10%	64 12%	58 12% ^G	72 15%	50 10%	78 15% ^I	44 9%	38 7%	84 18% ^J	92 11%	29 15%	66 15%	31 10%	24 11%	43 19%	1 7%
Asian/Asian-American	14 1%	4 1%	11 2%	5 1%	9 2%	5 1%	9 2%	9 2%	6 1%	6 1%	8 2%	11 1%	3 2%	8 2%	2 1%	4 2%	2 1%	0 0
Some other race	101 10%	58 12%	43 9%	52 10%	50 10% ^G	59 12%	42 8%	53 10%	48 10%	48 9%	53 11%	82 10%	19 10%	69 15% ^{OP}	22 7%	11 5%	38 17%	0 0
Refused/No response	19 2%	11 2%	8 2%	14 3%	5 1%	12 2%	7 1%	10 2%	9 2%	6 1%	10 2%	18 2%	* *	3 1%	14 4% ^{NP}	2 1%	2 1%	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S10

Was your TOTAL household income BEFORE taxes for 2006 less than \$40,000 or \$40,000 or more?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Part time reti- red, Not Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2 Answ- ers (N)	3-5 Answ- ers (O)	6-9 Answ- ers (P)	None (Q)	All 9 (R)	
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)												Other/ Shar- ed/DK (G)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Less than \$40,000	327 33%	213 42% CEG	114 23%	205 39% CEG	122 25%	204 42% CEG	123 24%	116 22%	211 45% H	114 22%	213 46% J	221 27%	104 55% L	205 45% OP	73 23%	49 22%	138 62%	1 7%
Under \$15,000 (15.0)	91 9%	55 11%	36 7%	49 9%	42 9%	55 11%	36 7%	14 3%	77 16% H	12 2%	79 17% J	61 8%	30 16% L	73 16% OP	8 3%	10 4%	55 25%	0 0
\$15,000 - \$24,999 (20.0)	78 8%	63 12% CEG	15 3%	63 12% CEG	15 3%	59 12% CEG	19 4%	30 6%	47 10% H	19 4%	59 13% J	45 6%	31 16% L	52 12% OP	14 4%	12 5%	38 17%	0 0
\$25,000 - \$29,999 (27.5)	43 4%	28 6%	14 3%	24 5%	18 4%	27 6%	16 3%	17 3%	26 5%	18 3%	25 5%	29 4%	13 7%	14 3%	16 5%	13 6%	7 3%	1 7%
\$30,000 - \$34,999 (32.5)	56 6%	35 7%	21 4%	35 7%	21 4%	31 6%	25 5%	37 7%	19 4%	31 6%	25 5%	44 5%	12 6%	31 7%	17 5%	8 3%	21 9%	0 0
\$35,000 - \$39,999 (37.5)	50 5%	25 5%	24 5%	27 5%	23 5%	25 5%	25 5%	18 3%	32 7% H	31 6%	19 4%	37 5%	13 7%	27 6%	18 5%	5 2%	14 6%	0 0
Less than \$40,000 (Unspecified)/No response	10 1%	6 1%	4 1%	7 1%	3 1%	7 2%	3 1%	1 *	9 2% H	2 *	8 2%	5 1%	5 2% L	8 2%	1 *	1 1%	3 1%	0 0
\$40,000 or more	562 56%	234 46%	328 66% BD F	260 50%	303 63% BD F	228 47%	335 65% BD F	368 69% I	194 41%	365 69% K	195 42%	506 63% M	56 29%	194 43%	217 67% N	152 67% N	51 23%	10 76%
\$40,000 - \$49,999 (45.0)	88 9%	45 9%	43 9%	45 9%	43 9%	44 9%	44 9%	47 9%	41 9%	48 9%	40 9%	75 9%	13 7%	35 8%	33 10%	21 9%	7 3%	2 13%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S10

Was your TOTAL household income BEFORE taxes for 2006 less than \$40,000 or \$40,000 or more?

	Employment																	
	Person Who Takes Care Of Health							Full time Refused Employed	Part time retired, Not Employed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr-ied			Marr-ied	Use	Do Not	0-2	3-5	6-9	None	All	
	Total	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK	Resp	Other/ Shar- ed/DK			time	Refu- sed	Not	Not	Use	Use	Ans- wers	Ans- wers	Ans- wers
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
\$50,000 - \$59,999 (55.0)	81 8%	34 7%	48 10%	33 6%	48 10%	30 6%	51 10%D	56 11%I	25 5%	48 9%	33 7%	69 9%	12 6%	28 6%	34 11%	19 8%	9 4%	1 6%
\$60,000 - \$74,999 (67.5)	88 9%	39 8%	49 10%	40 8%	48 10%	42 9%	46 9%	60 11%I	27 6%	55 10%	32 7%	74 9%	14 7%	24 5%	35 11%N	29 13%N	8 4%	1 10%
\$75,000 - \$99,999 (87.5)	125 13%	57 11%	68 14%	64 12%	61 13%	55 11%	70 14%	97 18%I	28 6%	82 16%K	43 9%	120 15%M	5 3%	45 10%	43 13%	37 16%N	7 3%	1 8%
\$100,000 or more (100.0)	147 15%	46 9%	101 20%BD F	62 12%BF	85 18%BDF	44 9%	102 20%BD F	95 18%I	52 11%	106 20%K	39 8%	142 18%M	5 2%	49 11%	57 18%N	41 18%N	18 8%	5 40%
\$40,000 or more (Unspecified)/No response	33 3%	13 3%	20 4%	17 3%	16 3%	12 2%	22 4%	13 2%	20 4%	26 5%K	8 2%	25 3%	8 4%	13 3%	15 5%	5 2%	3 1%	0 0%
Don't know/Refused/No response	111 11%	57 11%	54 11%	57 11%	54 11%	56 11%	55 11%	46 9%	65 14%H	48 9%	57 12%	79 10%	30 16%L	52 12%	32 10%	27 12%	35 16%	2 17%
Mean	56.5	49.3	63.8B DEF	52.3BF	61.0B DF	49.5	63.1B DF	64.5I	46.3	65.6K	45.8	60.8M	36.3	47.9	62.8N	64.1N	36.5	77.1
Standard Deviation	30.1	29.2	29.4	30.2	29.5	29.2	29.6	27.7	30.0	27.7	29.3	29.8	22.4	30.5	27.6	28.6	27.5	27.4
Standard Error	1.0	1.4	1.4	1.4	1.5	1.4	1.4	1.4	1.5	1.3	1.6	1.2	1.7	1.7	1.6	1.9	2.3	8.7

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question SB

I would like to ask where you, personally, USE the Internet. If YOU don't USE the Internet at all, please tell me.
 Do you USE the Internet from...

	Employment																		
	Person Who Takes Care Of Health							Full time	Part time retired, Not Empl-oyed	Marital Status		Internet Use		Health Insurance Knowledge					
	Arrangements		Payments		Insurance					Refu-sed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2	3-5	6-9	None	All
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK								(H)	(I)	(J)	(K)	(L)
(A)	(B)	(C)	(D)	(E)	(F)	(G)							(N)	(O)	(P)	(Q)	(R)		
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*	
Any use (Net)	806	389	416	415	391	379	426	482	324	449	349	806	0	342	270	194	157	12	
	81%	77%	84%BF	79%	82%	78%	83%B	91%I	69%	85%K	75%	100%M	0	76%	84%N	85%N	70%	93%	
Home/Work (Sub-net)	763	366	396	395	368	363	399	463	299	431	324	763	0	312	263	188	145	12	
	76%	73%	80%B	76%	77%	74%	78%	87%I	64%	82%K	70%	95%M	0	69%	82%N	82%N	65%	93%	
Home	732	346	387	374	358	345	387	445	287	414	311	732	0	299	256	177	139	12	
	73%	69%	78%BD	72%	75%	71%	76%B	84%I	61%	79%K	67%	91%M	0	66%	80%N	78%N	62%	91%	
			EF																
Work	422	191	231	218	204	216	205	350	72	256	163	422	0	149	158	115	52	7	
	42%	38%	47%BE	42%B	43%	44%B	40%	66%I	15%	49%K	35%	52%M	0	33%	49%N	51%N	23%	57%	
			G																
School	136	53	83	43	93	47	89	72	64	67	69	136	0	73	34	29	48	1	
	14%	10%D	17%BDF	8%	19%BD	10%	17%BD	14%	14%	13%	15%	17%M	0	16%	11%	13%	21%	8%	
					F		F												
Somewhere else	175	69	106	82	93	66	109	98	76	91	82	175	0	68	59	47	34	1	
	17%	14%	21%BD	16%	19%BF	14%	21%BD	19%	16%	17%	18%	22%M	0	15%	18%	21%	15%	8%	
			F		F		F												
Don't use the Internet	190	112	77	104	86	107	83	48	142	75	114	0	190	106	50	33	65	1	
	19%	22%CG	16%	20%	18%	22%C	16%	9%	30%H	14%	25%J	0	100%L	24%OP	16%	15%	29%	7%	
Don't know/No response	5	2	3	3	1	2	3	1	4	3	2	0	0	2	2	1	2	0	
	*	*	1%	1%	*	*	1%	*	1%	1%	*	0	0	1%	*	*	1%	0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question SB

I would like to ask where you, personally, USE the Internet. If YOU don't USE the Internet at all, please tell me. Do you USE the Internet from...

	Employment																	
	Person Who Takes Care Of Health							Full time	Part time retired, Not Empl-oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance					Do	Not	Use	Do	3-5	6-9	None	All	
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK											ers
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Home, not work	341	176	165	177	164	147	194	113	228	175	162	341	0	163	105	73	93	5
	34%	35% ^F	33%	34% ^F	34%	30%	38% ^{CE}	21%	49% ^H	33%	35%	42% ^M	0	36%	33%	32%	42%	36%
Work, not home	30	21	9	21	10	18	12	18	12	17	13	30	0	13	7	11	6	*
	3%	4%	2%	4%	2%	4%	2%	3%	3%	3%	3%	4% ^M	0	3%	2%	5%	3%	3%
Both home and work	391	170	222	197	194	198	193	332	59	239	150	391	0	136	151	104	46	7
	39%	34%	45% ^{BD}	38% ^B	41%	41% ^B	38%	63% ^I	13%	45% ^K	32%	49% ^M	0	30%	47% ^N	46% ^N	21%	54%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question SS

Does your household currently subscribe to cable television or use a satellite dish or have both cable television and a satellite dish?

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Refu- sed Empl- oyed	Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None (Q)	All (R)	
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)							Other/ Shar- ed/DK (G)	Ans- wers (N)	Ans- wers (O)			Ans- wers (P)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Yes, cable TV/satellite dish (Net)	833 83%	416 83%	418 84%	430 82%	403 84%	411 84%	423 83%	464 88%I	369 79%	454 86%K	372 80%	686 85%M	145 77%	366 81%	275 85%	193 85%	172 77%	11 84%
Cable television	577 58%	300 60%	277 56%	305 58%	273 57%	290 59%	287 56%	327 62%I	250 53%	292 55%	282 61%	480 60%M	95 50%	264 59%	192 60%	121 53%	122 55%	7 54%
Satellite dish	235 23%	103 21%	131 26%	113 22%	121 25%	111 23%	124 24%	124 23%	111 24%	146 28%K	85 18%	185 23%	50 26%	94 21%	75 23%	66 29%	46 21%	3 20%
Both cable television and satellite dish	22 2%	13 2%	9 2%	12 2%	10 2%	10 2%	11 2%	14 3%	7 2%	16 3%	5 1%	21 3%	1 *	8 2%	8 3%	5 2%	3 1%	1 10%
Total cable TV	599 60%	312 62%	286 58%	317 61%	282 59%	300 61%	299 58%	341 64%I	258 55%	308 58%	287 62%	501 62%M	96 50%	272 60%	200 62%	127 56%	125 56%	8 64%
Total satellite dish	256 26%	116 23%	140 28%	125 24%	131 27%	121 25%	135 26%	138 26%	119 25%	162 31%K	90 19%	205 25%	51 27%	102 23%	83 26%	71 31%N	49 22%	4 30%
No	164 16%	87 17%	77 15%	91 18%	72 15%	76 16%	87 17%	66 12%	98 21%H	71 13%	93 20%J	120 15%	43 23%L	83 18%	47 15%	34 15%	51 23%	2 16%
Don't know	3 *	1 *	2 *	* *	2 *	1 *	2 *	* *	3 1%	2 *	* *	0 0	1 1%L	2 *	0 0	1 *	1 *	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Sex

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements			Payments		Insurance		Full time	Part time retired, Not Empl-oyed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None (Q)	All 9 (R)
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK											
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Male	484	178	305	228	256	220	263	290	194	257	223	393	88	225	152	106	115	7
	48%	35%	61%BD EFG	44%B	54%BD F	45%B	51%BD	55%I	41%	49%	48%	49%	47%	50%	47%	47%	51%	55%
Female	516	325	191	294	222	268	249	241	276	270	243	413	101	225	169	122	109	6
	52%	65% FG	39% CDE	56% CEG	46% C	55% CE	49% C	45%	59% H	51%	52%	51%	53%	50%	53%	53%	49%	45%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Metro/Non-Metro

	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance			Full time	Part time retired, Not Employed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None (Q)	All 9 (R)
	Total (A)	Resp (B)	Other/Shar-ed/DK (C)	Resp (D)	Other/Shar-ed/DK (E)	Resp (F)	Other/Shar-ed/DK (G)											
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
Metro (Net)	745	370	375	383	362	364	381	419	327	387	355	607	136	320	250	175	146	12
	75%	73%	76%	73%	76%	75%	74%	79%I	70%	73%	76%	75%	72%	71%	78%	77%	65%	94%
In Center City of Metropolitan Area	308	164	144	164	143	159	149	182	126	145	162	250	57	147	89	72	63	8
	31%	33%	29%	32%	30%	33%	29%	34%I	27%	28%	35%	31%	30%	33%	28%	32%	28%	59%
Outside Center City, Inside Center City County	167	82	85	82	85	75	92	79	87	88	78	131	35	60	59	47	33	3
	17%	16%	17%	16%	18%	15%	18%	15%	19%	17%	17%	16%	19%	13%	18%	21%N	15%	23%
Inside Suburban County of Metropolitan Area	224	100	123	114	110	108	116	127	97	129	94	185	38	94	83	47	43	1
	22%	20%	25%	22%	23%	22%	23%	24%	21%	24%	20%	23%	20%	21%	26%	21%	19%	7%
In Metropolitan Area with No Center City	47	24	23	23	24	22	25	31	16	25	21	40	6	19	20	8	7	1
	5%	5%	5%	4%	5%	5%	5%	6%	3%	5%	4%	5%	3%	4%	6%	4%	3%	5%
In Non-Metropolitan Area	255	133	121	139	116	124	131	112	143	140	111	199	53	130	71	53	78	1
	25%	27%	24%	27%	24%	25%	26%	21%	30%H	27%	24%	25%	28%	29%	22%	23%	35%	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Region

Region	Person Who Takes Care Of Health							Employment		Marital Status		Internet Use		Health Insurance Knowledge				
	Arrangements		Payments		Insurance			Full time	Part time retired, Not Employed	Marr-ied	Not Marr-ied	Do Use	Not Use	0-2 Answ-ers	3-5 Answ-ers	6-9 Answ-ers	None (Q)	All 9 (R)
	Total	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK	Resp	Other/Shar-ed/DK											
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
New England	50 5%	24 5%	27 5%	28 5%	22 5%	23 5%	28 5%	26 5%	24 5%	22 4%	28 6%	40 5%	10 5%	23 5%	21 6%	7 3%	11 5%	0 0
Middle Atlantic	138 14%	64 13%	74 15%	67 13%	72 15%	64 13%	75 15%	76 14%	63 13%	68 13%	70 15%	101 13%	37 19%L	66 15%	43 13%	30 13%	31 14%	1 5%
East North Central	141 14%	68 13%	73 15%E	83 16%	58 12%	73 15%	69 13%	73 14%	68 15%	74 14%	67 14%	111 14%	29 15%	57 13%	48 15%	37 16%	33 15%	5 38%
West North Central	83 8%	35 7%	47 10%	44 8%	38 8%	37 8%	45 9%	41 8%	41 9%	49 9%	32 7%	64 8%	19 10%	37 8%	24 8%	21 9%	19 9%	1 5%
South Atlantic	216 22%	117 23%	98 20%	110 21%	106 22%	107 22%	108 21%	116 22%	99 21%	112 21%	102 22%	184 23%	31 17%	107 24%	71 22%	37 16%	63 28%	* 3%
East South Central	60 6%	39 8%	22 4%	36 7%	24 5%	33 7%	27 5%	30 6%	31 7%	37 7%	23 5%	46 6%	14 8%	22 5%	16 5%	23 10%NO	11 5%	2 14%
West South Central	88 9%	42 8%	47 9%	40 8%	48 10%	42 9%	47 9%	54 10%	34 7%	48 9%	40 9%	70 9%	18 9%	34 7%	29 9%	26 11%	16 7%	0 0
Mountain	82 8%	37 7%	45 9%	35 7%	47 10%	34 7%	47 9%	45 8%	37 8%	48 9%	34 7%	69 9%	13 7%	36 8%	28 9%	17 8%	15 7%	3 26%
Pacific	141 14%	78 15%	63 13%	79 15%	62 13%	75 15%	66 13%	69 13%	72 15%	68 13%	70 15%	121 15%	19 10%	68 15%	43 13%	30 13%	25 11%	1 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base

ORC STUDY #716469 CARAVAN NOVEMBER 16, 2007
 DEMYSTIFYING HEALTH INSURANCE CONSUMER SURVEY

Question S11

How many total telephone numbers does your household have? Please do not include extension phones, just different telephone numbers.

	Employment																	
	Person Who Takes Care Of Health							Full time Empl- oyed	Refu- sed (I)	Marital		Internet		Health Insurance Knowledge				
	Arrangements		Payments		Insurance		Marr- ied (J)			Marr- ied (K)	Use (L)	Do Not (M)	0-2	3-5	6-9	None (Q)	All (R)	
	Total (A)	Resp (B)	Other/ Shar- ed/DK (C)	Resp (D)	Other/ Shar- ed/DK (E)	Resp (F)							Other/ Shar- ed/DK (G)	Ans- wers (N)	Ans- wers (O)			Ans- wers (P)
Unweighted Total	1010	509	501	550	460	503	507	464	546	575	427	759	244	402	344	264	178	13
Weighted Total	1000	504	496	522	478	488	512	531	469	527	466	806	190	450	322	228	223*	13*
1	742 74%	380 75%	363 73%	387 74%	355 74%	360 74%	382 75%	385 72%	358 76%	381 72%	357 77%	578 72%	160 84%L	347 77%	233 72%	162 71%	192 86%	6 49%
2	115 11%	58 12%	57 11%	65 13%	49 10%	56 12%	58 11%	59 11%	56 12%	61 12%	52 11%	98 12%	16 9%	46 10%	37 11%	33 14%	20 9%	2 15%
3	87 9%	43 8%	44 9%	44 8%	42 9%	43 9%	44 9%	52 10%	34 7%	47 9%	39 8%	80 10%M	7 3%	41 9%	30 9%	16 7%	5 2%	0 0
4	30 3%	12 2%	18 4%	16 3%	14 3%	15 3%	15 3%	17 3%	13 3%	22 4%	7 2%	27 3%	3 2%	7 2%	15 5%N	9 4%	4 2%	4 28%
5 or more	15 2%	7 1%	9 2%	7 1%	8 2%	8 2%	7 1%	10 2%	5 1%	12 2%	4 1%	14 2%	1 1%	4 1%	4 1%	7 3%	2 1%	1 8%
Don't know/Refused/No response	10 1%	5 1%	6 1%	2 *	8 2%	5 1%D	5 1%	7 1%	3 1%	4 1%	6 1%	8 1%	2 1%	6 1%	3 1%	2 1%	* *	0 0
Mean	1.4	1.4	1.5	1.4	1.4	1.5	1.4	1.5	1.4	1.5K	1.4	1.5M	1.2	1.4	1.5	1.5	1.2	2.3
Standard Deviation	0.89	0.85	0.93	0.88	0.91	0.90	0.88	0.94	0.83	0.98	0.77	0.93	0.67	0.78	0.94	1.00	0.65	1.55
Standard Error	0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.03	0.04	0.04	0.05	0.06	0.05	0.43

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K - L/M - N/O/P
 Overlap formulae used. * small base