Beneficiary knowledge of plan
Did your family have a choice of more than one health benefit plan when you enrolled?
Do you have a special account for health care expenses such as a Health Savings Account?
How easy or difficult to understand do you find your current health insurance plan?
How well do you feel you and your family are protected from out-of-pocket health care expenses?
Since joining your current health plan, was there a time when someone in your family had a health care service you thought was covered by insurance, and then had to pay for it?

Information seeking behavior
Have you ever tried to find out in advance whether you would have to pay for a specific service?
Have you ever tried to find out in advance how much you would have to pay for a specific service?

Behavior change associated with having a deductible
Has having a deductible made you:
- Less likely to see a doctor for minor health problems?
- More likely to call or email for advice rather than making a doctor’s office visit?
- More likely to adopt good health habits (e.g., following a health diet, exercising)?
- More likely to change the timing of elective tests, treatments, or operations based on when the deductible year ends?

Actual delay in seeking care due to cost
In the past 6 months, was there a time when:
- Someone in your family considered going to the emergency department, but delayed or did not go due in part to cost?
- A doctor recommended a test, medicine, or treatment for someone in your family, and they decided to delay or not have it due in part to cost?
- Any other time when someone in your family had a health problem or was due for health care, but delayed or did not get care due in part to cost?

Hypothetical delay in seeking care due to cost
You are having a routine check-up and your doctor recommends a blood test that you know will cost $100 and won’t be paid for by your insurance.
- How likely is it that you would ask your doctor whether you could delay the test or make a different plan, due to the cost?
Your doctor recommends a colonoscopy, a routine screening test for colon cancer (which can cost around $1000) and it won’t be paid for by your insurance.
- How likely is it that you would ask your doctor whether you could delay the test or make a different plan, due to the cost?
Your doctor recommends an MRI (an imaging test which can cost around $2000) for minor back pain symptoms and it won’t be paid for by your insurance.
- How likely is it that you would ask your doctor whether you could delay the test or make a different plan, due to the cost?