

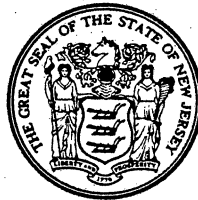
THOMAS H. KEAN
Governor

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Commissioner

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THE EXTENT OF
HEALTH INSURANCE COVERAGE
AMONG NEW JERSEY UNEMPLOYMENT INSURANCE CLAIMANTS

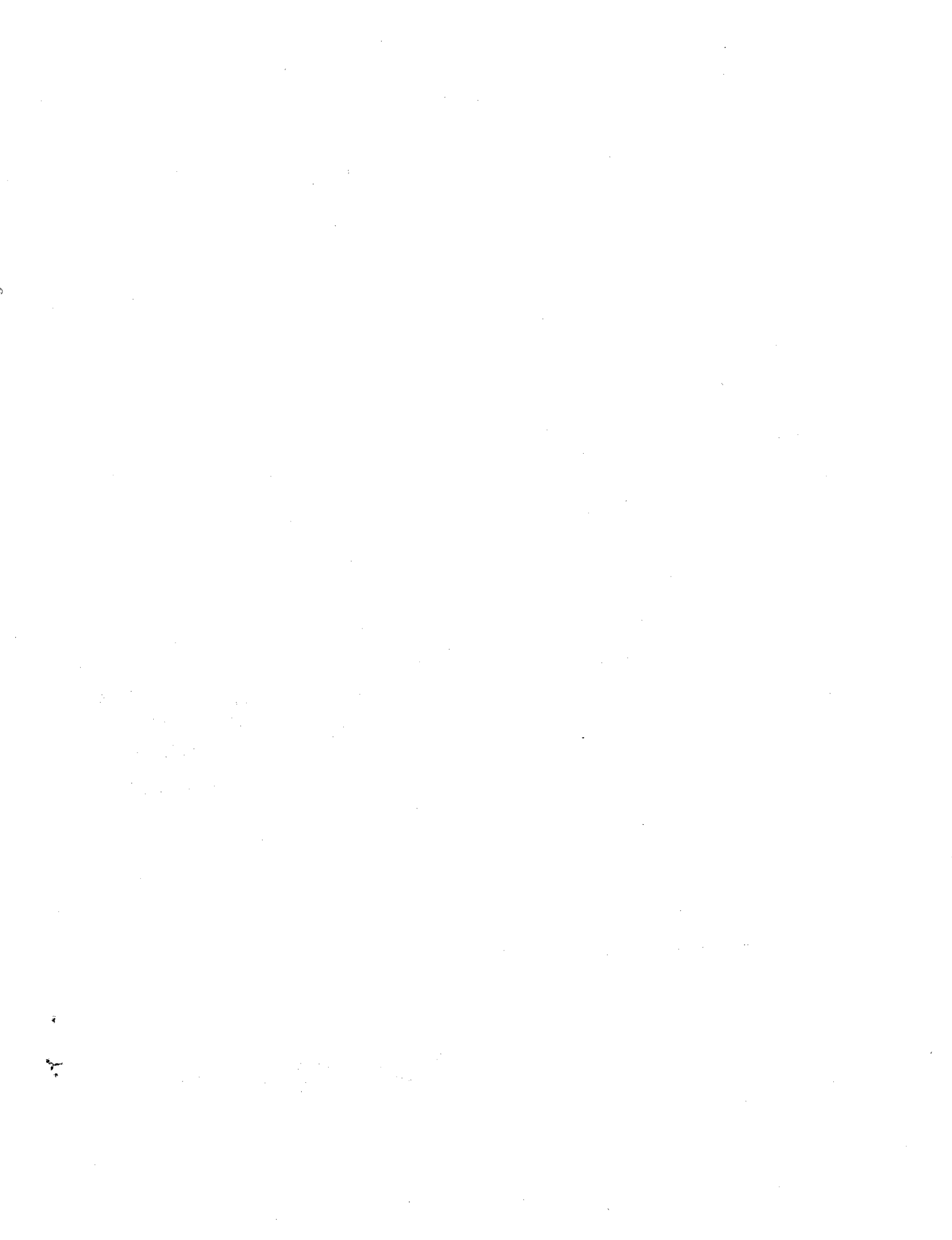


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New Jersey Department of Labor
Division of Planning and Research

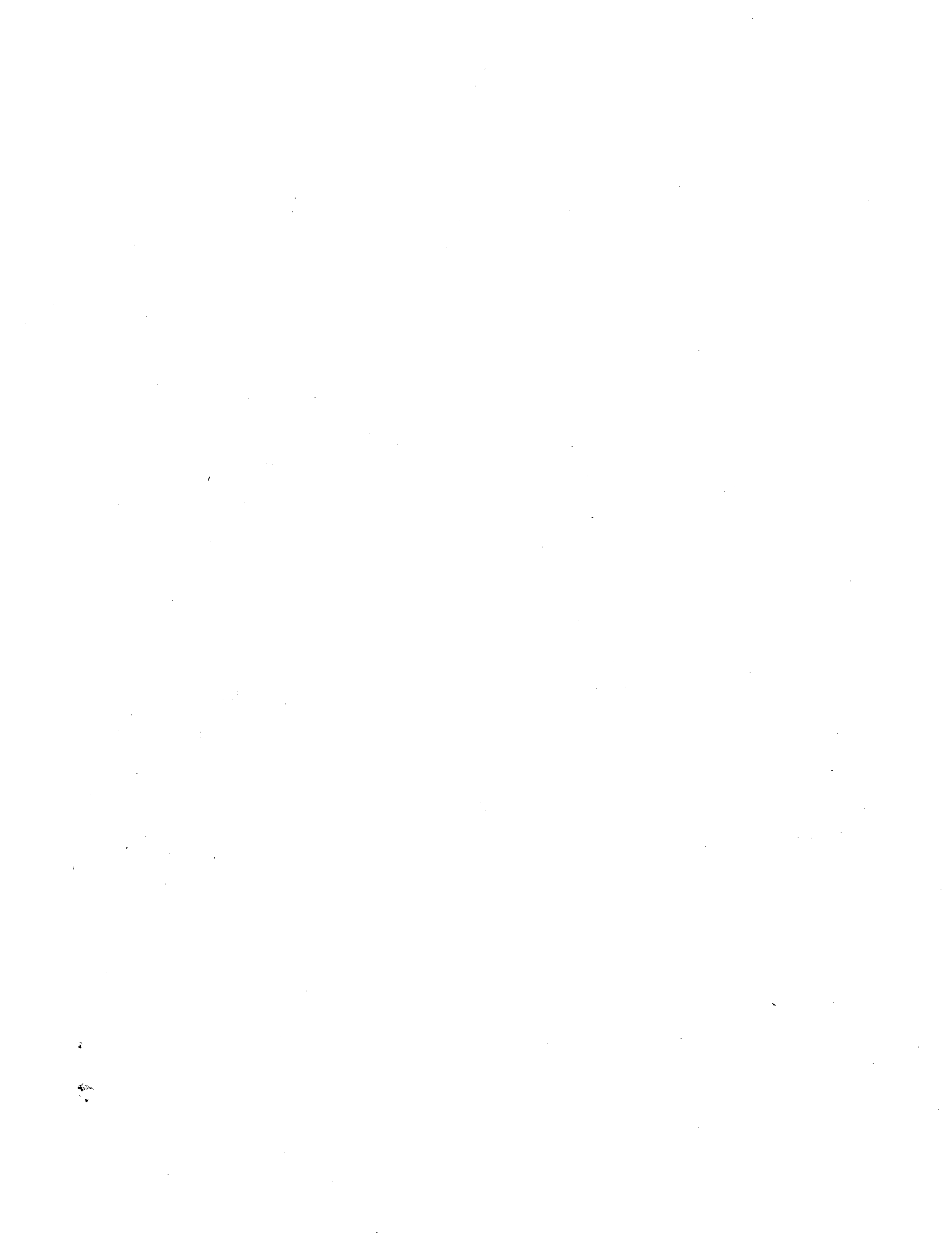
THE EXTENT OF
HEALTH INSURANCE COVERAGE
AMONG NEW JERSEY UNEMPLOYMENT INSURANCE CLAIMANTS

June 1983



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INTRODUCTION

The issue of Health Insurance Coverage for the Unemployed has not been widely recognized or debated in the past. In recent months, however, this public policy issue has been the subject of public hearings and proposed legislation at both the state and national levels. This issue is receiving an increasing degree of media attention as well.

At the state level, the issue of Health Insurance Coverage for the Unemployed was the subject of a February 23, 1983 public hearing of the New Jersey Assembly, Corrections, Health and Human Services Committee. The problem of simultaneously coping with the loss of a job and the loss of hospitalization coverage was reviewed in depth. New Jersey Assembly Bill No. 3227, introduced March 3, 1983, would establish a group health insurance plan for the unemployed. Participation in the proposed plan would be elective, with premiums paid through deductions from unemployment benefit checks. Unemployed workers, electing this access to health insurance coverage would pay the full costs of the plan. No government health benefit subsidies would be provided.

In contrast, proposed federal legislation (S.951 and H.R. 3021) would provide health benefit and administrative expense subsidies to states

meeting certain unemployment rate criteria. Worker premium payments under these federally proposed health insurance plans would be subsidized to varying degrees, depending upon the state's unemployment rate.

As public interest developed in this issue, the New Jersey Department of Labor conducted a statewide survey of The Extent of Health Insurance Coverage Among New Jersey Unemployment Insurance Claimants in order to better identify the nature and extent of the problem. The survey included 1,623 unemployed workers who were claiming benefits on Monday, May 14, 1983. The survey questionnaire collected information about the extent, source and type of coverage both before and after the individual worker became unemployed, thus enabling many before and after comparisons which can be of help to policymakers in analyzing and addressing the issue of health insurance coverage for unemployed workers.

SUMMARY OF FINDINGS

THE PROBLEM

- The problem is relatively broad in scope, affecting approximately half of all unemployment insurance claimants in New Jersey.
- Policy approaches to addressing the problem can be tailored to two major subpopulations--those who had coverage and lost it and those who did not have coverage when they were employed.
- Approximately one-third of survey participants reported that they did not have health insurance coverage while they were employed; this finding vividly points out the fact that the unemployment aspect of the health coverage issue is but one major component of a much broader social problem.

THE EXTENT OF COVERAGE

- The main finding of this report is the fact that 53% of New Jersey unemployment insurance claimants who were surveyed indicated that they did not have health insurance coverage at the time of the survey.

- 25% of survey participants lost coverage after they became unemployed.
- 35% of survey participants reported that they did not have health insurance coverage, when they were employed.
- 7% of survey participants reported that they had no coverage before unemployment, but acquired coverage after unemployment.

(25% who lost coverage plus 35% who had no coverage minus 7% who gained coverage equal net 53% of New Jersey unemployment insurance claimants without health insurance coverage.)

SOURCE OF COVERAGE

- Employer group health benefit plans provided coverage for 56% of those who had such coverage while employed. Among those with coverage after unemployment, employer plans provided only 20% of such coverage.

TYPE OF COVERAGE

- Among unemployed workers who had coverage, one-third had single coverage; two-thirds had family coverage.

WORKER PARTICIPATION IN FUNDING

- Among unemployed workers who had coverage, 41% paid full premium costs; in contrast, while the survey group was employed, only 21% who had coverage paid full premium costs.

AVERAGE NUMBER OF DEPENDENTS

- The average number of dependents (including self) was 2.4 for those covered "while employed" and 2.6 for those covered "while unemployed."

AVERAGE AGE

- The average age of survey participants was 38 years.

AVERAGE DURATION OF UNEMPLOYMENT

- The average duration of unemployment of survey participants was 17 weeks.

I. THE PROBLEM:

HEALTH INSURANCE COVERAGE FOR THE UNEMPLOYED

Health insurance coverage for the unemployed is a particularly difficult public policy issue to evaluate because very little statistical information has ever been collected on the subject. As a result, there are varying opinions about the extent of the problem.

There is, however, a general consensus that the lack of health insurance is a serious problem. Where the loss of health insurance is the result of the loss of one's job, the problem is compounded. First, as the problem occurs simultaneously with loss of one's job, disposal income is less; second, as the unemployed worker is faced with a decision on whether to spend a portion of reduced income on health insurance, the worker may be faced with purchasing coverage at "higher" individual rates rather than at "discounted" group rates. It is a decision where many may elect to assume the risk themselves, rather than pay premiums of up to \$100 per month or more. If a serious illness or accident is incurred, involving hospitalization and catastrophic costs, families can be financially ruined after a lifetime of work.

This report does not attempt to compile or analyze the many policy options for providing health benefits to unemployed workers. Rather, its objective is to help fill the information void which exists. In this

regard, the orientation of the report is toward providing a few key statistics to help legislators and administrators get a better handle on the problem.

Three key findings are emphasized.

1. 53% of unemployed workers who were surveyed reported that they did not have any health insurance coverage, and
2. 25% of unemployed workers who were surveyed lost coverage as a result of their unemployment, and
3. 35% of unemployed workers who were surveyed, reported that they did not have health insurance coverage, even when they were employed.

In brief, from a policy development point-of-view, the problem is relatively broad in scope, affecting approximately half of all unemployment insurance claimants in New Jersey. In addition, policy approaches to addressing the problem can be tailored to two major subpopulations of New Jersey unemployment insurance claimants--those who had coverage and lost it, and those who did not have coverage, even when they were employed. This latter group is substantial (35% of surveyed workers) and vividly points out the fact that the unemployment aspect of the health coverage issue is but one major component of a much broader social problem.

II. EXTENT OF COVERAGE

The purpose and focus of the survey was to identify the extent of health insurance coverage among unemployed workers. Other information gathered through the survey, both in the survey design and presentation of findings, is considered auxiliary to the key questions of "What percentage of unemployed workers have health insurance coverage? What percentage of unemployed workers do not have health insurance coverage?"

Regarding these crucial questions, the survey results indicate that 47 percent of New Jersey unemployment insurance claimants have health insurance coverage; 53 percent of New Jersey unemployment insurance claimants do not have health insurance coverage. It is concluded that the health insurance coverage problem, as measured by this survey of unemployed workers, is a problem which affects the health and economic security of over half of the unemployment insurance claimants in the State of New Jersey.

Further probing of the data reveals that this health coverage problem can be divided into two subcategories: (1) health coverage for those who lose coverage as a result of their unemployment; and (2) health coverage for those who were not covered when they were formerly employed.

A surprisingly high number of survey participants, 35 percent, reported that they did not have health insurance coverage when they were last employed. Charts 1 and 2 on the following page illustrate the health insurance coverage status of the survey population. Taken together, these charts illustrate important health insurance coverage dynamics, as related to employment status.

Chart 3 illustrates additional health coverage dynamics through the identification of four key subpopulations of survey participants.

HAD COVERAGE BEFORE
UNEMPLOYMENT

1. Those who had coverage both before and after unemployment (40 percent).
2. Those who had coverage before unemployment, but not after (25 percent).

DID NOT HAVE COVERAGE
BEFORE UNEMPLOYMENT

3. Those who did not have coverage before unemployment, but did acquire coverage afterward (7 percent).
4. Those who did not have coverage before or after unemployment (28 percent).

Forty percent of unemployed claimants had coverage both before and after unemployment. This core group would not be immediately affected by the proposed legislation. As unemployment continues, however, some of these individuals may lose group coverage and could become eligible for enrollment in the proposed Group Health Benefits Plan for Unemployed Workers.

-- NEW JERSEY HEALTH COVERAGE SURVEY --¹

Chart 1

Health Insurance Status
"While employed"

"Yes"
Had coverage

65%

"No"
Did not have coverage

35%

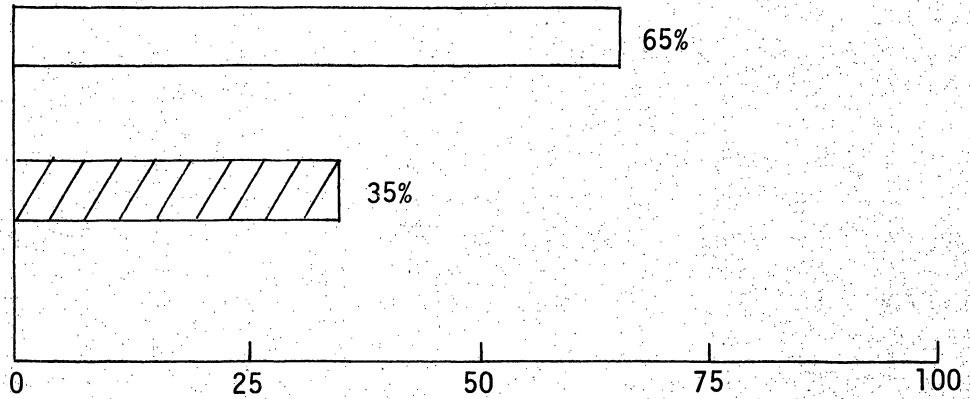


Chart 2

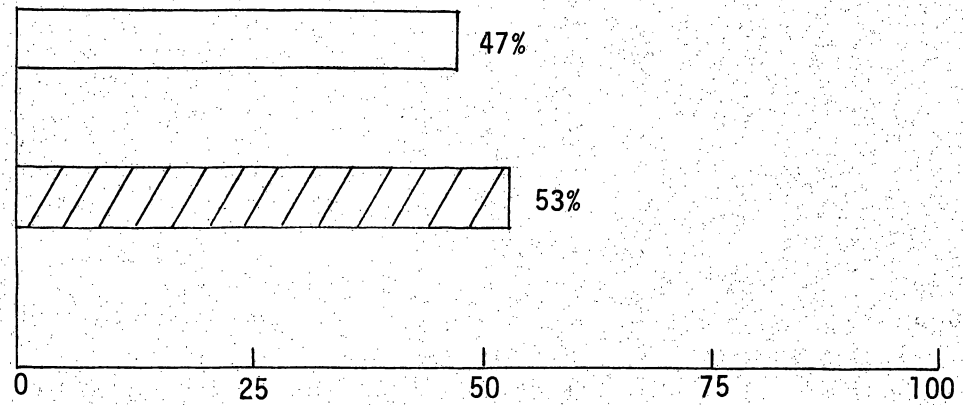
Health Insurance Status
"While unemployed"

"Yes"
Have coverage

47%

"No"
Do not have coverage

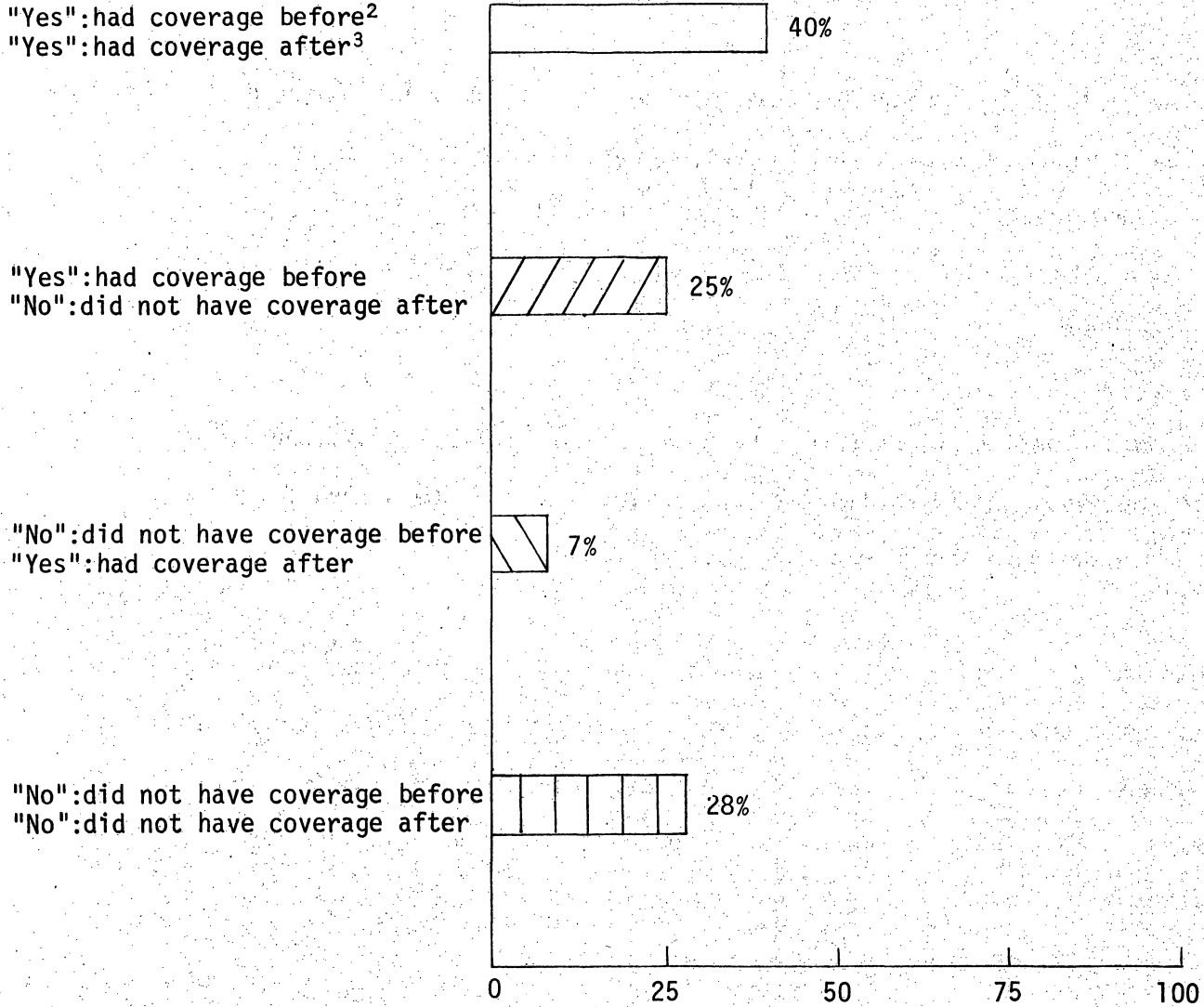
53%



¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

Chart 3

Major Subpopulations
of survey participants



¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

²"Yes" had coverage before unemployment.

³"Yes" have coverage after unemployment.

Twenty-five percent, who had coverage when last employed, lost health insurance coverage as a result of their unemployment. This group is the first to come to mind when analyzing the health coverage problem of unemployed workers. This is the focal group of most of the current legislative proposals.

A relatively large percentage of unemployed workers (7 percent) reported that they had no coverage while employed, but obtained coverage after becoming unemployed. Two-thirds of these individuals stated that the source of coverage was an "other family member"; one-third stated that the source of coverage was an "individual plan."

The fourth subpopulation, representing 28 percent of survey participants, claimed that they had no health insurance coverage as of the survey date and no coverage when last employed.

The main objective of the survey was to identify general coverage, and lack-of-coverage, parameters of the problem. The subpopulations identified in the survey can be of help to policymakers in defining target populations, designing new approaches and estimating potential workloads and benefit costs.

Additional detailed information was gathered through the survey questionnaire. The balance of this report summarizes survey findings regarding the Source of Coverage, Type of Coverage, Worker Participation in Funding, Average Number of Dependents, Average Age, and Average Duration of Unemployment.

III. SOURCE OF COVERAGE

Forty-seven percent of unemployed workers reported that they had health insurance coverage as of the survey date. The source of this coverage was divided fairly evenly among four categories: employer plans, 20%; union plans, 23%; other family members, 32%; and individual plans, 25%.

In contrast, the source of coverage distribution for survey participants, when they were employed, was quite different. Fifty-six percent were covered through employer plans before unemployment, as compared with only 20% covered through employer plans after unemployment. The union role in providing coverage remained stable--24% of coverage before unemployment and 23% of coverage after unemployment. Coverage through other family members' policies provided 10% of coverage before unemployment and 32% of coverage after unemployment; the before/after coverage role of individual plans with private insurers was similar, 9% before and 25% after.

Charts 4 and 5 illustrate "Source-of-Coverage" findings.

Chart 4
Source of Coverage
"While employed"

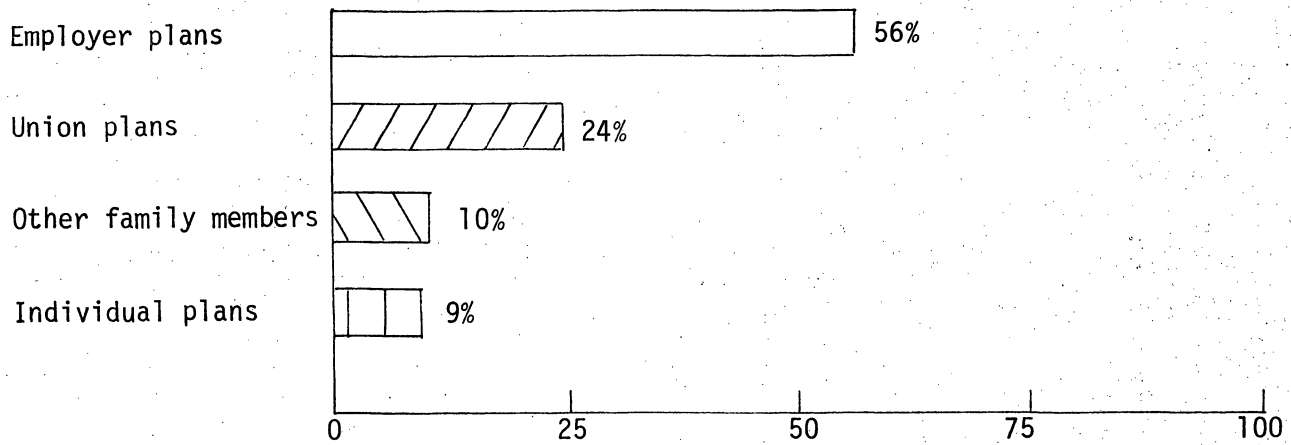
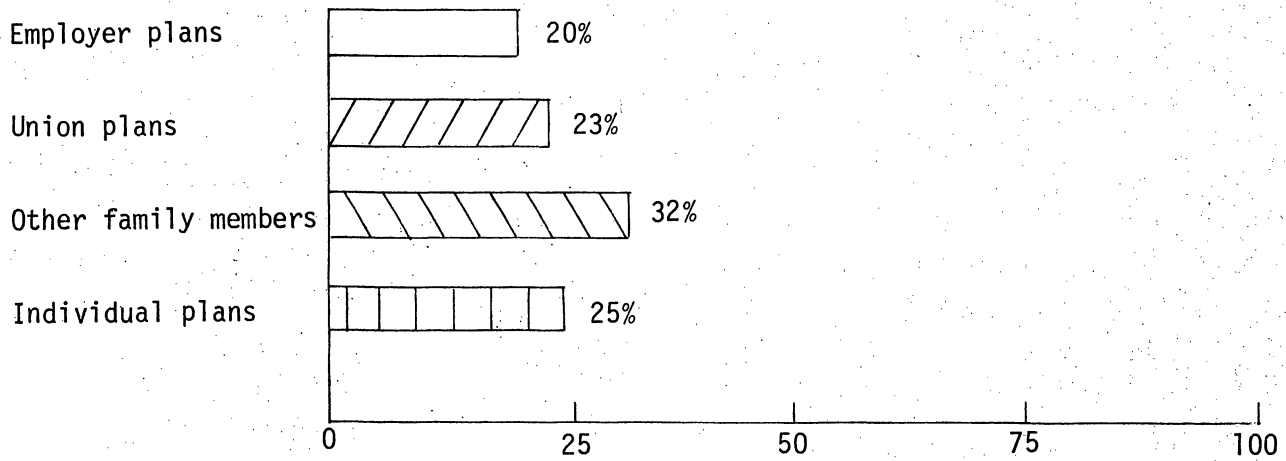


Chart 5
Source of Coverage
"While unemployed"



¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

IV. TYPE OF COVERAGE

The distribution of unemployed workers by "single" and "family" coverage was also observed as part of the survey.

Among unemployed workers who had coverage on the survey date, 33% had single coverage and 67% had family coverage.

In contrast, survey participants who reported that they were covered when last employed indicated that single coverage was carried in 45% of cases; family coverage was carried in 55% of cases.

Charts 6 and 7 illustrate "Type-of-Coverage" findings.

-- NEW JERSEY HEALTH COVERAGE SURVEY --¹

Chart 6
Type of Coverage
"While employed"

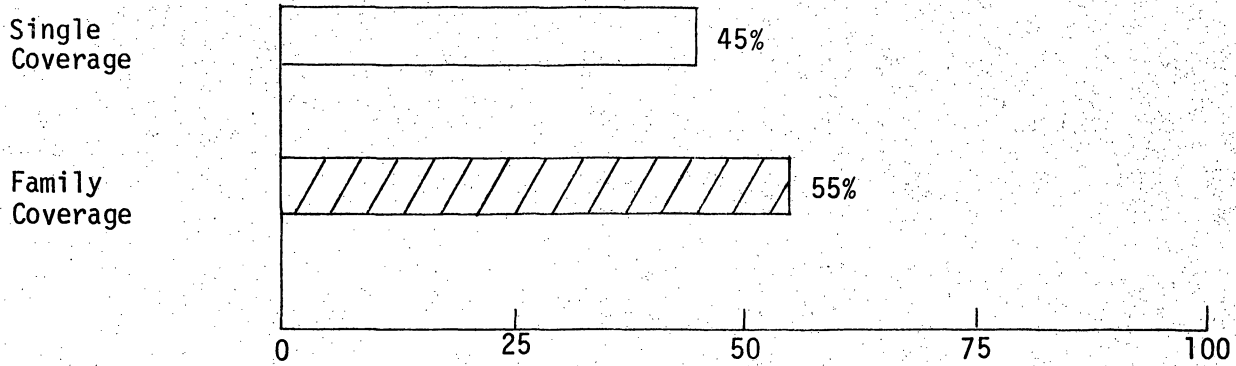
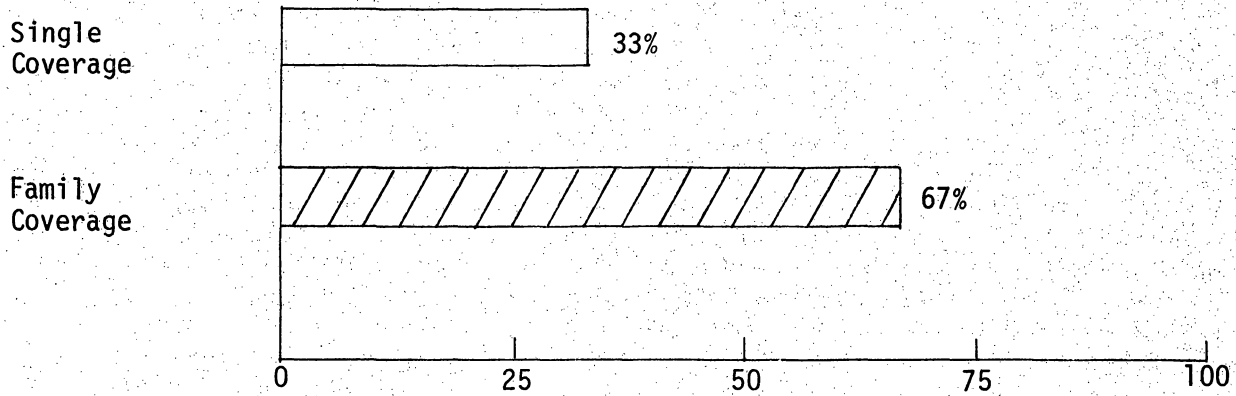


Chart 7
Type of Coverage
"While unemployed"



¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

V. WORKER PARTICIPATION IN FUNDING

The burden of premium payments increased for workers after they lost their jobs. While employed, only 21% of covered workers paid all of the premium costs. After unemployment, this percentage increased to 41%.

At the other extreme, 60% of covered claimants paid no premiums prior to unemployment. This percentage fell to 43% after unemployment. Charts 8 and 9 illustrate "Participation-in-Funding" patterns.

(Information was also gathered on monthly premium costs. However, because the questionnaire was self-administered and many workers do not know the exact amount of each of their payroll deductions, it is suspected that responses to this question involved a considerable amount of guessing. It is cautioned that findings regarding premium payment amounts should not be used for projecting potential program benefit costs. Survey participants who responded to the premium payment question reported that the average monthly premium for those paying full premiums costs increased from \$46 before unemployment to \$58 after unemployment. These monthly estimates translate into estimated annual premiums of \$552 before unemployment and \$696 after unemployment.)

Chart 8
Worker Participation in Funding
"While employed"

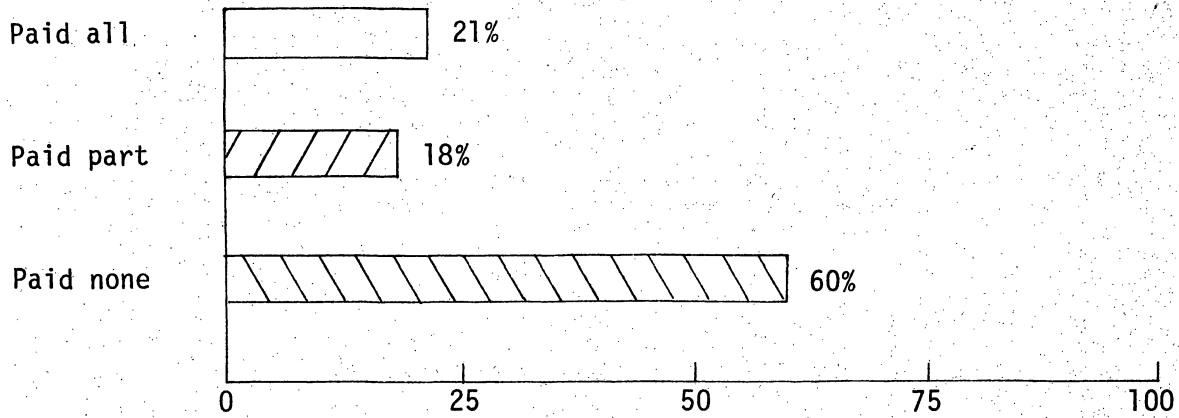
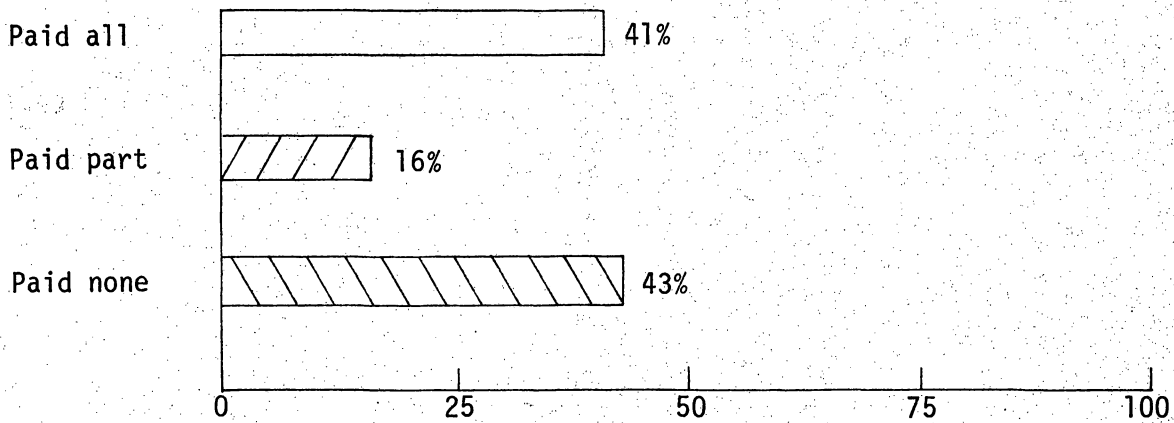


Chart 9
Worker Participation in Funding
"While unemployed"



¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

VI. AVERAGE NUMBER OF DEPENDENTS

In terms of social impact of the proposed Group Health Insurance Plan for Unemployed Workers, benefits of such a program would, in many instances, extend to other family members as well as to the unemployed worker. The survey questionnaire, therefore, collected information on family members, with dependency status.

The average number of dependents per unemployed worker who had health insurance coverage was 2.6 dependents (including the unemployed worker). This dependency ratio was 2.4 for those who had coverage before unemployment.

A closer look at dependency characteristics, in an attempt to explain the slight increase in the dependency ratio, revealed an unexpected finding. It was anticipated that the slight increase in the dependency ratio (2.4 before; 2.6 after) would be explained by a trend where more individuals with family coverage would make special efforts to retain coverage. It was further anticipated that the dependency increase reflected an increase in the number of covered children per worker. Instead, however, survey participants reported that the increase in the dependency ratio related more to an increase in the ratio of adults being covered rather than to an increase in the ratio of children being covered.

Table 1 summarizes dependency ratios.

TABLE 1

DEPENDENCY RATIOS

	Dependency Ratios for Those Covered "While Employed"	Dependency Ratios for Those Covered "While Unemployed"
Adult dependency ratio ¹	1.515	1.673
Child dependency ratio	0.877	0.890
Overall dependency ratio	2.393	2.563

¹Includes the worker who completed the survey questionnaire.

VII. AVERAGE AGE

The average age of unemployed workers included in the survey was 38 years.

The percentage distribution of survey participants and regular UI claimants, by age, is summarized on Table 2. The distributions are similar, with two major exceptions. The survey group has higher concentrations of claimants among the younger worker (under 25 years) and older worker (over 65 years) groups. These differences are explained by the fact that the survey group contains some long term unemployed workers (i.e., FSC recipients), a disproportionate number of whom are younger workers and older workers.

TABLE 2

PERCENTAGE DISTRIBUTION OF
REGULAR STATE UI PROGRAM CLAIMANTS
AND SURVEY CLAIMANTS BY AGE

Age	Regular State UI Program Claimants ^a	Survey Claimants ^b
Under 25 years	20.3%	24.6%
25 - 34 years	29.9	25.8
35 - 44 years	19.7	18.7
45 - 54 years	15.0	13.1
55 - 64 years	12.5	12.8
Over 65 years	2.6	5.0

a - Includes claimants eligible for up to a maximum of 26 weeks of benefits (Regular UI Benefits).

b - Includes claimants eligible for regular UI benefits and Federal Supplemental Compensation Benefits. At the time of the survey, some claimants were eligible for up to 51 weeks of benefits, including prior receipt of Extended Benefits.

VIII. AVERAGE DURATION OF UNEMPLOYMENT

The average duration of unemployment of survey participants was 17 weeks.

An examination of the distribution of survey participants, by duration of unemployment, revealed that the survey group is underrepresented among workers who have been unemployed four weeks or less. Only 7% of survey participants were unemployed for four weeks or less compared to 24% of regular UI claimants. This difference is only partially explained by the fact that the survey group included persons who were unemployed beyond 26 weeks. Table 3 summarizes survey findings regarding the duration of unemployment.

TABLE 3

PERCENTAGE DISTRIBUTION OF REGULAR
STATE UI PROGRAM CLAIMANTS AND SURVEY
PARTICIPANTS, BY WEEKS OF UNEMPLOYMENT

Weeks of Unemployment	Regular UI Program Claimants ^a	Survey Claimants ^b
1 - 2 weeks	11.5%	1.7%
3 - 4 weeks	12.3	4.9
5 - 14 weeks	48.5	44.6
15 and over weeks	27.7	48.8

a - Includes claimants eligible for up to 26 weeks of benefits.

b - Includes claimants eligible for up to 51 weeks of benefits.

APPENDIX

APPENDIX A

SUMMARY STATISTICAL TABLES

--NEW JERSEY COVERAGE SURVEY--¹

TABLE A-1

HEALTH COVERAGE PATTERNS

Subpopulation	Percentage Distributions ²
Subpopulation A Coverage While Employed; Yes Coverage While Unemployed; Yes	40%
Subpopulation B Coverage While Employed; Yes Coverage While Unemployed; No	25%
Subpopulation C Coverage While Employed; No Coverage While Unemployed; Yes	7%
Subpopulation D Coverage While Employed; No Coverage While Unemployed; No	28%

¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

²Percentage distribution of 1,623 survey respondents

NOTES: 65% of survey respondents (A + B) had health insurance coverage "while employed."

35% of survey respondents (C + D) did not have health insurance coverage "while employed."

47% of survey respondents (A + C) had health insurance coverage "while unemployed."

53% of survey respondents (B + D) did not have health insurance coverage "while unemployed."

--NEW JERSEY HEALTH COVERAGE SURVEY--¹

TABLE A-2

TOTAL SURVEY POPULATION

Survey Item	While Employed	While Unemployed
1. Extent of Coverage		
Had Basic Coverage	65%	47%
Did Not Have Basic Coverage	35	53
2. Source of Coverage		
Employer Plan	56%	20%
Union Plan	24	23
Other Family Member	10	32
Individual Plan	9	25
Other	1	*
3. Type of Coverage		
Single	45%	33%
Family	55	67
4. Worker Participation in Funding		
Claimant Paid All	21%	41%
Claimant Paid Part	18	16
Claimant Paid None	60 ²	43
5. Average Number of Covered Dependents		
	2.4 (dependents including self)	2.6 (dependents including self)
6. Average Age.....38 years		
7. Average Duration of Unemployment.....17 weeks		

*Less than 0.5 percent.

¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983

²This percentage distribution does not add up to 100% due to rounding

TABLE A-3

SUBPOPULATION A ²

COVERAGE WHILE EMPLOYED; YES

COVERAGE WHILE UNEMPLOYED; YES

Survey Item	While Employed	While Unemployed
1. Extent of Coverage		
Had Basic Coverage	100%	100%
Did Not Have Basic Coverage	0	0
2. Source of Coverage		
Employer Plan	46%	23%
Union Plan	27	26
Other Family Member	14	27
Individual Plan	12	24
Other	1	*
3. Type of Coverage		
Single	38%	34%
Family	62	66
4. Worker Participation in Funding		
Claimant Paid All	24%	41%
Claimant Paid Part	20	16
Claimant Paid None	56	43
5. Average Number of Covered Dependents		
	2.4 (dependents including self)	2.5 (dependents including self)
6. Average Age.....42 years		
7. Average Duration of Unemployment.....16 weeks		

*Less than 0.5 percent.

¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

²40% of survey respondents reported that they had coverage both before and after unemployment.

--NEW JERSEY HEALTH COVERAGE SURVEY--¹

TABLE A-4

SUBPOPULATION B²

COVERAGE WHILE EMPLOYED; YES
COVERAGE WHILE UNEMPLOYED; NO

Survey Item	While Employed	While Unemployed
1. Extent of Coverage		
Had Basic Coverage	100%	0
Did Not Have Basic Coverage	0	100%
2. Source of Coverage		
Employer Plan	75%	0
Union Plan	19	0
Other Family Member	2	0
Individual Plan	4	0
Other	*	0
3. Type of Coverage		
Single	57%	0
Family	43	0
4. Worker Participation in Funding		
Claimant Paid All	16%	0
Claimant Paid Part	15	0
Claimant Paid None	69	0
5. Average Number of Covered Dependents		
	2.1 (dependents including self)	0
6. Average Age.....36 years		
7. Average Duration of Unemployment.....18 weeks		

*Less than 0.5 percent.

¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983

²25% of survey respondents reported that they had coverage while employed, but not while unemployed.

--NEW JERSEY HEALTH COVERAGE SURVEY--¹

TABLE A-5

SUBPOPULATION C²

COVERAGE WHILE EMPLOYED; NO
COVERAGE WHILE UNEMPLOYED; YES

Survey Item	While Employed	While Unemployed
1. Extent of Coverage		
Had Basic Coverage	0	100%
Did Not Have Basic Coverage	100%	0
2. Source of Coverage		
Employer Plan	0	0
Union Plan	0	3%
Other Family Member	0	63
Individual Plan	0	34
Other	0	0
3. Type of Coverage		
Single	0	22%
Family	0	78
4. Worker Participation in Funding		
Claimant Paid All	0	43%
Claimant Paid Part	0	19
Claimant Paid None	0	38
5. Average Number of Covered Dependents		
	0	3.0 (dependents including self)
6. Average Age.....38 years		
7. Average Duration of Unemployment.....16 weeks		

¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983.

²7% of survey respondents reported that they had no coverage while employed, but acquired coverage while unemployed.

--NEW JERSEY HEALTH COVERAGE SURVEY--¹

TABLE A-6

SUBPOPULATION D²

COVERAGE WHILE EMPLOYED; NO
COVERAGE WHILE UNEMPLOYED; NO

Survey Item	While Employed	While Unemployed
1. Extent of Coverage		
Had Basic Coverage	0	0
Did Not Have Basic Coverage	100%	100%
2. Source of Coverage		
Employer Plan	0	0
Union Plan	0	0
Other Family Member	0	0
Individual Plan	0	0
Other	0	0
3. Type of Coverage		
Single	0	0
Family	0	0
4. Worker Participation in Funding		
Claimant Paid All	0	0
Claimant Paid Part	0	0
Claimant Paid None	0	0
5. Average Number of Covered Dependents	0	0
6. Average Age.....	35 years	
7. Average Duration of Unemployment.....	17 weeks	

¹Survey of New Jersey unemployment insurance claimants; conducted March 14, 1983

²28% of survey respondents reported that they had no coverage before or after unemployment.

APPENDIX B.

SURVEY DESIGN

- . The main objective of the survey was to answer two critical questions:
 1. What percentage of unemployment insurance claimants have health insurance coverage, and
 2. Conversely, what percentage of unemployment insurance claimants are without health insurance coverage.

- . It was determined that a minimum sample size of approximately 1,000 was required in order to answer these key questions with precision of 3% at the 95% confidence level. The actual sample included 1,623 survey respondents, thus permitting the collection of more detailed information about health coverage status and claimant characteristics.

- . In order to streamline the questionnaire and reduce potential error rates, the questionnaire was limited to one sheet of paper, printed on both sides--instructions on one side and questions on the reverse side.

- . The questionnaire was jointly drafted by the Assistant Commissioner's Office for Income Security and the Division of Planning and Research. Editorial changes were made based on review and suggestions of the Division of Unemployment and Disability Insurance and the Division of Systems and Communications. The tasks of survey form design, printing and keypunching were undertaken by the Division of Systems and Communications.

- . Data was collected statewide in 39 of 40 local unemployment insurance offices.
- . Data was collected during a single day, Monday, March 14, 1983.
- . Written instructions were provided to local office managers to promote quality control and uniformity in the data collection procedure.
- . Questionnaires were distributed to all Regular Program and Federal Supplemental Compensation (FSC) Program claimants with Social Security numbers ending between 000 and 0149.
- . The questionnaire was self-administered.
- . Survey forms were mailed to the central office, where they were logged, edited, manually tallied (key items only) and routed for keypunching.
- . After keypunching, manual tallies of key items were checked against computer-generated tallies, as an internal control.
- . After key manual tallies were verified, detailed statistical tables were generated.

APPENDIX C.

SURVEY QUESTIONNAIRE

STATE OF NEW JERSEY
CLAIMANT SURVEY
MEDICAL-HOSPITAL COVERAGE

THIS QUESTIONNAIRE IS DESIGNED TO ASSIST THE STATE OF NEW JERSEY IN DETERMINING THE EXTENT TO WHICH THE LACK OF HOSPITAL-MEDICAL INSURANCE IS A PROBLEM FOR PERSONS TEMPORARILY UNEMPLOYED. PLEASE ANSWER THE QUESTIONS ON THE REVERSE SIDE AND RETURN THE COMPLETED QUESTIONNAIRE AT THE PAY STATION. THE ABSENCE OF AN ANSWER MAY AFFECT THE OUTCOME OF THE STUDY. THE INFORMATION YOU PROVIDE WILL IN NO WAY AFFECT YOUR CLAIM FOR UNEMPLOYMENT BENEFITS.

FOR THE PURPOSE OF THIS QUESTIONNAIRE, "HOSPITAL-MEDICAL COVERAGE" REFERS TO BASIC COVERAGE, NOT A MAJOR MEDICAL POLICY, AND INCLUDES HEALTH MAINTENANCE ORGANIZATION (HMO) PLANS.

QUESTIONS

ANSWERS

LOCAL OFFICE NO. _____

PART I. COVERAGE WHILE EMPLOYED

1. DID YOU HAVE BASIC MEDICAL-HOSPITAL COVERAGE (SUCH AS BLUE CROSS-BLUE SHIELD OR HMO PLAN) WHEN YOU WERE LAST EMPLOYED?

YES(1) _____
NO(2) _____

(IF NO, GO TO QUESTION 6)

2. IF YES, WAS COVERAGE THROUGH YOUR EMPLOYER, UNION, OTHER FAMILY MEMBER'S EMPLOYMENT OR THROUGH AN INDIVIDUAL POLICY WITH AN INSURANCE COMPANY? (CHECK ONE OR MORE, AS APPROPRIATE)

EMPLOYER PLAN(1) _____
UNION PLAN(1) _____
OTHER FAMILY MEMBER'S EMPLOYMENT(1) _____
INDIVIDUAL POLICY(1) _____
OTHER(1) _____

IF OTHER, PLEASE SPECIFY _____

3. WHAT TYPE OF COVERAGE?

SINGLE(1) _____
FAMILY(2) _____

4. HOW MANY FAMILY MEMBERS, INCLUDING YOURSELF, WERE COVERED UNDER THESE PLANS?

ADULTS _____
(UNDER AGE 21) CHILDREN _____

5. HOW MUCH OF THIS MEDICAL-HOSPITAL INSURANCE DID YOU OR YOUR FAMILY PAY FOR? (IF KNOWN)

ALL: _____ HOW MUCH IN DOLLARS PER MONTH
PART: _____ HOW MUCH IN DOLLARS PER MONTH
NONE _____

PART II. COVERAGE WHILE UNEMPLOYED

6. DO YOU HAVE BASIC MEDICAL-HOSPITAL COVERAGE (SUCH AS BLUE CROSS-BLUE SHIELD OR HMO PLAN) AT THE PRESENT TIME?

YES(1) _____
NO(2) _____

(IF NO, GO TO QUESTION 11)

7. IF YES, IS COVERAGE THROUGH YOUR LAST EMPLOYER, UNION, OTHER FAMILY MEMBER'S EMPLOYMENT OR THROUGH AN INDIVIDUAL POLICY WITH AN INSURANCE COMPANY? (CHECK ONE OR MORE, AS APPROPRIATE)

LAST EMPLOYER PLAN(1) _____
UNION PLAN(1) _____
OTHER FAMILY MEMBER'S EMPLOYMENT(1) _____
INDIVIDUAL POLICY(1) _____
OTHER(1) _____

IF OTHER, PLEASE SPECIFY _____

8. WHAT TYPE OF COVERAGE?

SINGLE(1) _____
FAMILY(2) _____

9. HOW MANY FAMILY MEMBERS, INCLUDING YOURSELF, ARE COVERED?

ADULTS _____
(UNDER AGE 21) CHILDREN _____

10. HOW MUCH OF THIS MEDICAL-HOSPITAL INSURANCE PREMIUM DO YOU OR YOUR FAMILY PAY FOR? (IF KNOWN)

ALL: _____ HOW MUCH IN DOLLARS PER MONTH
PART: _____ HOW MUCH IN DOLLARS PER MONTH
NONE _____

PART III. GENERAL INFORMATION

11. DATE OF BIRTH

MONTH - YEAR _____

12. MARITAL STATUS

MARRIED(1) _____
SINGLE(2) _____
OTHER(3) _____

13. NUMBER OF WEEKS UNEMPLOYED?

14. SOME EMPLOYER OR UNION PLANS PROVIDE FOR COVERAGE BEYOND THE LAST DAY OF WORK WHEN LAID OFF.

(A) DID YOURS?

YES(1) _____
NO(2) _____
DOES NOT APPLY(3) _____

(B) IF YES, FOR HOW MANY WEEKS?

