

AMERICAN VIEWPOINT

American Viewpoint, Inc.
300 North Lee Street ASuite 400
Alexandria, Virginia
(703) 684-3325
(703) 684-9295 – FAX
1-800-684-4410
www.amview.com

**HLC Medicare Study
Final
April 4, 2006
N=1,012 Age 65+**

Hello, my name is _____, and I'm with American Viewpoint, an independent market research firm located in Alexandria, VA. We are doing a survey on issues facing the nation, and I would like to ask you a few questions. We are not selling anything and all your responses will be kept completely confidential.

This call may be recorded for quality assurance purposes.

1. What is your age? (RANGE=18-100)

25%	65-69
27%	70-74
39%	75-84
7%	85 and older
3%	Refused/DK
74.5	Mean Rating (Years)

[If age = 65 or older skip to Q2. If Don't know, Refused continue. All others terminate]

1A. **(IF REF/DK in Q1):** Would you tell me if you are:

2%	65-74
1%	75-84
0%	85 or older

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2. Are you currently enrolled in Medicare?
[Interviewer note: If Yes, ask: "Part A only, Part A and Part B, or Part A, Part B and the Medicare Prescription Drug Program (Part D)?"]

INTERVIEWER NOTE:

- **Hospital Insurance, called Medicare Part A**, helps pay for hospital bills
- **Medical Insurance, called Medicare Part B**, helps pay for doctor bills
- **Prescription Drug Insurance, called Medicare Part D**, helps pay for prescription drugs

9%	Yes	Part A Only	Continue
65%	Yes	Part A and Part B	Continue
26%	Yes	Part A, Part B and Drug Program	Continue

[If 65+ and enrolled in Medicare]

Please rate your feelings toward these health care programs using a zero to 100 scale with 100 meaning you have a very warm, favorable feeling, zero meaning a very cold, unfavorable feeling, and 50 meaning not particularly warm or cold. Even if you are not too familiar with a particular program, I'd like you to try to rate it.

[Programmer note: In addition to Score have Refused and Never heard of options]

ROTATE

RECORD SCORE

3. Medicare

100%	Total Aware
5%	0 to 20 – Cold and Unfavorable
3%	21 to 40
20%	41-60 – Neither Warm nor Cold, Favorable or Unfavorable
29%	61 to 80
42%	81-100 – Warm and Favorable
2%	Don't know / Refused
75.1	Mean Rating

4. Social Security

100%	Total Aware
4%	0 to 20 – Cold and Unfavorable
3%	21 to 40
17%	41-60 – Neither Warm nor Cold, Favorable or Unfavorable
28%	61 to 80
46%	81-100 – Warm and Favorable
2%	Don't know / Refused
77.4	Mean Rating

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5. Medicaid

87% Total Aware
9% 0 to 20 – Cold and Unfavorable
4% 21 to 40
26% 41-60 – Neither Warm nor Cold, Favorable or Unfavorable
14% 61 to 80
14% 81-100 – Warm and Favorable
19% Don't know / Refused
58.0 Mean Rating

6. The Medicare Prescription Drug Program

99% Total Aware
26% 0 to 20 – Cold and Unfavorable
11% 21 to 40
22% 41-60 – Neither Warm nor Cold, Favorable or Unfavorable
9% 61 to 80
15% 81-100 – Warm and Favorable
16% Don't know / Refused
44.3 Mean Rating

7. The Food and Drug Administration

95% Total Aware
12% 0 to 20 – Cold and Unfavorable
10% 21 to 40
37% 41-60 – Neither Warm nor Cold, Favorable or Unfavorable
17% 61 to 80
10% 81-100 – Warm and Favorable
8% Don't know / Refused
52.4 Mean Rating

8. FEMA (The Federal Emergency Management Agency)

92% Total Aware
30% 0 to 20 – Cold and Unfavorable
13% 21 to 40
25% 41-60 – Neither Warm nor Cold, Favorable or Unfavorable
13% 61 to 80
5% 81-100 – Warm and Favorable
7% Don't know / Refused
38.1 Mean Rating

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9. Your local pharmacist

99% Total Aware
2% 0 to 20 – Cold and Unfavorable
1% 21 to 40
6% 41-60 – Neither Warm nor Cold, Favorable or Unfavorable
19% 61 to 80
67% 81-100 – Warm and Favorable
3% Don't know / Refused
86.8 Mean Rating

10. Pharmaceutical drug manufacturers

98% Total Aware
22% 0 to 20 – Cold and Unfavorable
8% 21 to 40
30% 41-60 – Neither Warm nor Cold, Favorable or Unfavorable
16% 61 to 80
14% 81-100 – Warm and Favorable
7% Don't know / Refused
49.6 Mean Rating

6a. **ASK AFTER 3-10:** What two or three words would you use to describe the new Medicare Prescription Drug Program?

58% Negative Net
26% Complicated / Confusing
5% Inadequate / Needs improving
3% Too expensive
4% Poor / Disappointing
3% Poorly thought out / designed
1% Reference to drugs / Pharmacy companies
4% Not good / Not very good
25% Other negative mentions

19% Positive Net
9% Good / Very good
2% Good for me / Works for me
2% Helpful / Useful
1% Good for those who need it
8% Other positive mentions

21% Miscellaneous Net
6% Fair / Okay
3% Other miscellaneous mentions
* None / nothing
12% Don't know

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11. Are you enrolled in a Medicare Advantage Plan?

17% Yes
67% No
15% Don't Know
1% Refused/Na

As you may know, Medicare is a federal health insurance program that helps seniors pay for health services. Many seniors purchase private supplemental insurance, known as Medigap policies, to help pay out-of-pocket expenses not covered by Medicare. There are 10 types of Medigap plans (A thru J) that are approved by the federal government. These plans offer various levels of supplemental coverage with the three most expensive plans offering some prescription drug coverage.

12. Are you enrolled in a Medigap supplemental insurance plan?

35% Yes
59% No Not Enrolled **Skip to Q14**
6% Don't Know **Skip to Q14**
* Refused/NA **Skip to Q14**

IF YES IN Q12 ASK: (Base N=350)

13. Do you have prescription drug coverage with your Medigap plan?

53% Yes
46% No
2% Don't Know
0% Refused/NA

14. Are you a recipient of Medicaid benefits?

13% Yes
83% No
4% Don't Know
* Refused/NA

[NEVER HEARD OF @ Q6 – GO TO DEMOS AT Q48]

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IF NOT 3 IN Q2 AND AWARE OF DRUG PROGRAM (BASE N=737)

15. Have you enrolled or been enrolled in the new Medicare Prescription Drug Program?

11%	Yes	Go to Q24
87%	No	Go to Instruction before Q15a
2%	Don't Know	Go to Q26
*	Refused/NA	Go to Q26

15a. **IF NO IN 12 OR 13 OR 14 AND 15 ASK: (Base N=618)**

Do you have prescription drug coverage through your or your spouse's employer or former employer or some other organization aside from Medicare?

70%	Yes
29%	No
*	Don't Know
*	Refused

16. **IF NO IN Q15 ASK: (BASE N=640)** How likely are you to enroll in the new Medicare Prescription Drug Program? Would you say you:

7%	Definitely will enroll	Go to Q22
6%	Are very likely to enroll	Go to Q22
10%	Are somewhat likely to enroll	Go to Q22
7%	Depends VOLUNTEERED	Go to Q22
11%	Are somewhat unlikely to enroll	Go to Q17
15%	Are very unlikely to enroll	Go to Q17
40%	Definitely will not enroll	Go to Q17
3%	Don't Know	Go to Q19
1%	Refused/NA	Go to Q19
23%	TOTAL LIKELY	
65%	TOTAL NOT LIKELY	

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17. **IF 5,6, or 7 IN Q16 ASK (BASE N=416):** What is the main reason you [INSERT RESPONSE IN Q16] in the new Medicare Prescription Drug Program? Is it that: **Accept Multiple Responses**

1 st	All	
70%	76%	You already have prescription drug coverage
5%	11%	You don't take many prescription medications
1%	4%	You are waiting to see if the program works
4%	13%	You have heard it is confusing or difficult to enroll
1%	5%	You have heard about people having problems getting medications
2%	6%	You don't know enough about the program
*	*	You don't know how to enroll
*	1%	You couldn't find information on how to enroll
*	2%	You tried to enroll but it was too complicated
16%	19%	Other [Please Specify _____]
*	44%	Don't Know GO TO Q19
0%	19%	Refused/NA GO TO Q19

18. **IF RESPONSE 4 in Q17 ASK (BASE N=44): ROTATE** [Have you yourself tried to enroll in the program and found it confusing or difficult] or [did you decide not to enroll because you have heard from other sources that it was confusing or difficult]?

18%	Personally found it confusing/difficult
41%	Heard it was confusing/difficult
30%	Don't Know
11%	Refused/NA

19. **IF NO IN Q15 (5-0 in Q16) (BASE N=446):** Have you not tried to enroll because of negative reports in the media about the program?

11%	Yes
86%	No
2%	Don't Know
1%	Refused/NA

20. Would you be more likely to enroll if:
(INTERVIEWER – Probe Much More Likely/Somewhat More/Somewhat Less/Much Less Likely for each) (BASE N=446)

- a. You received one-on-one counseling about how the program would work for you

9%	Much More Likely
16%	Somewhat More Likely
13%	Somewhat Less Likely
49%	Much Less Likely
7%	Don't Know
5%	Refused
25%	Total More Likely
63%	Total Less Likely

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b. You received more information about the program

8% Much More Likely
16% Somewhat More Likely
13% Somewhat Less Likely
51% Much Less Likely
7% Don't Know
5% Refused
24% Total More Likely
64% Total Less Likely

c. You received detailed instructions on how to enroll

7% Much More Likely
13% Somewhat More Likely
14% Somewhat Less Likely
56% Much Less Likely
5% Don't Know
5% Refused
20% Total More Likely
70% Total Less Likely

d. You heard good things about the program from a trusted source

8% Much More Likely
22% Somewhat More Likely
10% Somewhat Less Likely
49% Much Less Likely
7% Don't Know
4% Refused
30% Total More Likely
59% Total Less Likely

e. You knew how much money you would be likely to save under the program

14% Much More Likely
22% Somewhat More Likely
7% Somewhat Less Likely
43% Much Less Likely
9% Don't Know
5% Refused
36% Total More Likely
51% Total Less Likely

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f. You knew that your drugs would be covered under the program

20% Much More Likely
21% Somewhat More Likely
8% Somewhat Less Likely
40% Much Less Likely
6% Don't Know
6% Refused
40% Total More Likely
48% Total Less Likely

g. You knew that your premiums will increase every month that you delay enrolling

8% Much More Likely
10% Somewhat More Likely
10% Somewhat Less Likely
59% Much Less Likely
8% Don't Know
5% Refused
18% Total More Likely
69% Total Less Likely

21. **IF NONE OF 20A-G ARE MUCH MORE/SOMEWHAT MORE ASK (BASE N=205):**
What would make you more likely to enroll in the program?

13% Price Net
4% If it was free
3% If I could afford it / If it didn't cost extra money
4% If it cost less
2% Other price mentions

5% Prescription / Drug Net
4% If it paid for all prescriptions / paid more
1% Other prescription / drug mentions

32% Coverage / Benefits Net
4% Already have military / VA coverage
19% If I lost present coverage / insurance
3% If I lost present drug coverage
6% If added benefits
* Other coverage / benefits mentions

5% Government / Drug Company Net
3% If it was taken over by government / not run by drug companies
1% Government policies (take-over / new legislation)
* Other government / drug company mentions

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- 49% Miscellaneous Net**
- 1% If I could trust them
- 1% If personal situation changed
- 4% I'm already covered / satisfied with what I have
- 8% Not interested / Would not enroll
- 4% Other miscellaneous
- 24% Nothing
- 5% Don't know

[Q16 5-0 GO TO Q25]

22. **IF 1-4 IN Q16 (intend to enroll) (BASE N=194):** As you may know, those who enroll in the program after May 15, 2006 may pay higher premiums than those who enroll before that date. When do you think you will enroll in the drug plan, before May 15, 2006 or later?

- 51% Before May 15, 2006 **SKIP TO INTRO BEFORE Q24**
- 30% After May 15, 2006
- 18% Don't Know **SKIP TO INTRO BEFORE Q24**
- 2% Refused **SKIP TO INTRO BEFORE Q24**

23. **IF AFTER MAY DEADLINE IN Q22 ASK (BASE N=58):** Why are you planning to wait until after the May 15 deadline? **ASK AS OPEN END – DO NOT READ LIST**

- 34% Already enrolled in a plan
- 7% You want to see how the program works for others
- 3% You want to see if they solve the problems the program has had in starting up
- 2% Your personal situation is going to change
- 48% Other [Please Specify _____]
- 5% Don't Know
- 0% Refused

24. **IF YES IN Q15 OR 3 in Q2 ASK: (BASE N=343)**
Did you enroll in the program yourself or were you enrolled by the government because of your participation in another program? **[PROMPT IF NECESSARY:]** Did the government enroll you in the drug program automatically because you are enrolled in a Medicare Advantage program or receive Medicaid benefits?

- 71% Self-enrolled
- 20% Government-enrolled
- 8% Don't Know
- 1% Refused

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25. **ASK ALL IF HEARD OF PROGRAM IN Q6 (BASE N=998):**
What was your main source of information on how to enroll in the drug program?
DO NOT READ LIST/PROBE: What Else?
- * Medicare Hotline
 - 2% Medicare website
 - 2% Medicare Counselor
 - 20% Medicare mailings
 - 12% Insurance Company
 - 7% Friend/Family/Acquaintance
 - 8% AARP
 - 11% Television
 - 14% Newspapers
 - 1% Your Congressman/Congresswoman
 - 5% A mailing / letter
 - 4% A meeting / seminar
 - 3% Drug store / pharmacist
 - 2% Information from Social Security
 - 2% Employer
 - 1% Magazine
 - 1% Doctor
 - 1% Internet / web
 - 1% Media (unspecified)
 - 7% Other
 - 9% [Do not read] Don't Know / Refused/NA
26. **ASK ALL (BASE N=998):** How much would you say you know about the new Medicare Prescription Drug Program? (Read List)
- 14% A great deal
 - 41% A fair amount
 - 34% Not Much
 - 10% Nothing at all
 - 1% [Do not read] Don't Know
 - * [Do not read] Refused/NA
27. **(BASE N=998)** Have you seen, read, or heard any negative stories in the media about the new Medicare Prescription Drug Program?
- 63% Yes
 - 35% No **Skip to Q29**
 - 2% Don't Know **Skip to Q29**
 - * Refused/NA **Skip to Q29**

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28. **IF YES IN 27 ASK (BASE N=629):** How did these stories affect your intention to enroll in the drug program? Did they make you:
- 10% Much more likely to enroll
 - 7% Somewhat more likely to enroll
 - 28% Neither more likely nor less likely to enroll
 - 18% Somewhat less likely to enroll
 - 27% Much less likely to enroll
 - 6% Don't Know
 - 3% Refused/NA
 - 17% Total More Likely**
 - 45% Total Less Likely**
29. **IF SELF-ENROLLED IN Q24 ASK (ELSE SKIP TO Q36 INSTRUCTION) (BASE N=244):** How would you describe the process of enrolling in the Medicare Prescription Drug Benefit? Was it:
- 43% Very Easy to enroll
 - 30% Relatively Easy to enroll
 - 7% Relatively Difficult
 - 13% Very Difficult to enroll
 - 6% Don't Know
 - 2% Refused/NA
 - 72% Total Easy**
 - 20% Total Difficult**
30. **IF SELF-ENROLLED IN Q24 ASK (BASE N=244)** Was it easier than you expected or harder than you expected to enroll in the Medicare Prescription Drug Program?
- 59% Easier
 - 21% Harder
 - 12% About what you expected (**volunteered**)
 - 6% Don't Know
 - 1% Refused/NA
31. **IF SELF-ENROLLED IN Q24 ASK (BASE N=244)** Did you go through the enrollment process by yourself or did you receive help from someone?
- 45% Enrolled Self
 - 50% Received Assistance
 - 4% Don't Know
 - 1% Refused/NA

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32. **IF RECEIVED ASSISTANCE IN Q31 ASK (BASE N=121):** Who provided that assistance? **ASK AS OPEN END – DO NOT READ LIST**

- 38% Insurance company
- 21% A family member
- 10% Drug store / pharmacist
- 6% Medicare
- 4% Community organization
- 4% Some other organization
- 3% A friend or neighbor
- 2% Employer
- 2% A meeting / seminar
- 2% Government (non-specified)
- 2% Drug company
- 1% Internet / web
- 1% Doctor
- 3% Don't know
- 0% Refused

33. **IF SELF-ENROLLED IN Q24 ASK (BASE N=244)** How did you enroll in the prescription drug program? Did you: **ROTATE**

- 9% Enroll online
- 9% Enroll by telephone with Medicare
- 25% Enroll by telephone with the health insurance company covering the benefit
- 29% Someone else handled enrollment for respondent **Volunteered**
- 16% By mail
- 8% Some other means [**Please Specify**_____]
- 3% Don't Know
- 1% Refused/NA

34. **IF SELF-ENROLLED IN Q24 ASK (BASE N=244)** Did you encounter any problems in enrolling in the drug benefit?

- 8% Yes
- 89% No **GO TO Q36**
- 2% Don't Know **GO TO Q36**
- 1% Refused/NA **GO TO Q36**

35. **IF YES IN 34 ASK (BASE N=19):** What kind of problem or problems did you encounter?

- 11% Telephone related issues with call center
- 26% Enrollment / administration problems
- 16% Problems with information provided
- 5% Problems with prescriptions
- 11% Miscellaneous mentions
- 5% Nothing / none / no problems
- 32% Don't know

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36. **IF ENROLLED (YES IN Q15 OR 3 in Q2) ASK (BASE N=343):** Have you tried to use the prescription drug benefit?

71%	Yes	
27%	No	SKIP TO Q39 INSTRUCTION
2%	Don't Know	SKIP TO Q39 INSTRUCTION
0%	Refused/NA	SKIP TO Q39 INSTRUCTION

37. **(BASE N=245)** Have you experienced any difficulties in obtaining your prescriptions under the new program?

13%	Yes
86%	No
1%	Don't Know
0%	Refused/NA

38. **IF YES IN Q37 (BASE N=33):** What difficulties have you experienced?
ROTATE/Accept multiple responses

21%	Charged too much
42%	Pharmacy said your prescription drug is not covered by the plan
9%	Pharmacy didn't have your records
15%	Other [Please Specify_____]
0%	Don't Know
0%	Refused/NA

IF MEDICAID BENEFICIARY IN Q14 ASK (BASE N=128):

39. Has anyone explained to you the changes in your prescription drug coverage?

24%	Yes
73%	No
2%	Don't Know
2%	Refused/NA

IF ENROLLED IN DRUG PROGRAM (YES IN Q15 or 3 IN Q2) GET Q40,41,42 & 43 (BASE N=343)

40. What is the main value you expect to receive from the Medicare Prescription Drug Program? **ASK AS OPEN END – DO NOT READ LIST**

57%	That you will save money on prescriptions
13%	That you will have prescription drug coverage
1%	That you will have other health benefits aside from prescription drug coverage
4%	Other [Please Specify _____]
18%	Don't Know
1%	Refused/NA

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41. How much money do you expect to save each month on prescription drugs through this program? **(BASE N=343)**

21% Less than \$50
13% \$50-\$74.99
10% \$75-\$99.99
24% \$100 or more
28% Don't Know
4% Refused/NA

42. Have you already experienced some savings? **(BASE N=343)**

54% Yes
40% No
5% Don't Know
* Refused/NA

43. In general, would you recommend the new Medicare Prescription Drug Program to a friend, family member or acquaintance who is eligible for Medicare? **(BASE N=343)**

67% Yes
24% No
8% Don't Know
1% Refused/NA

[Ask All]

Please tell me whether you agree or disagree with each of the following statements:

ROTATE 44-47 (BASE N=998)

44. The Medicare Prescription Drug program is a good start toward providing Senior Citizens with access to affordable medications. (Read List)

27% Strongly Agree
34% Somewhat Agree
8% Neither Agree nor Disagree
13% Somewhat Disagree
13% Strongly Disagree
4% [Do not read] Don't Know
60% Total Agree
26% Total Disagree

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45. The Medicare Prescription Drug program is likely to save your household money on prescription drugs. (Read list if necessary)

29% Strongly Agree
35% Somewhat Agree
9% Neither Agree nor Disagree
10% Somewhat Disagree
10% Strongly Disagree
6% [Do not read] Don't Know
65% Total Agree
20% Total Disagree

46. The Medicare Prescription Drug program can help seniors, especially low-income seniors, realize significant savings on prescription drug purchases. (Read list if necessary)

18% Strongly Agree
25% Somewhat Agree
12% Neither Agree nor Disagree
13% Somewhat Disagree
23% Strongly Disagree
7% [Do not read] Don't Know
43% Total Agree
35% Total Disagree

47. The Medicare Prescription Drug program provides greater peace of mind for Senior Citizens who enroll because they know they will be protected in case of a serious illness.

26% Strongly Agree
32% Somewhat Agree
9% Neither Agree nor Disagree
13% Somewhat Disagree
14% Strongly Disagree
5% [Do not read] Don't Know
57% Total Agree
27% Total Disagree

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And now just a few questions for statistical purposes...

48. Are you registered to vote at this address?

92% Yes
6% No
* Don't Know
2% Refused

49. Generally speaking, do you think of yourself as a Republican, Democrat, or Independent?

31% Republican
34% Democrat
23% Independent
3% Other
1% Don't Know
8% Refused/NA

50. What is the last grade of school you completed?

4% Grade School Or Less (1-8)
8% Some High School
35% High School Graduate
3% Vocational / Technical Training
10% Some College (Less Than 2 Years)
12% Some College (2 Years Or More)
16% College Graduate
9% Post Graduate Work
3% Refused

51. What is your main source of information about Medicare issues? [Read list if necessary]
[Programmer note: Collect first mention and then all other mentions]

1st	All	
23%	45%	Newspapers
22%	45%	Television news
19%	30%	Medicare publications (e.g. Medicare and You)
5%	18%	News Magazines
5%	13%	Radio
4%	8%	AARP
3%	6%	Discussions with friends and/or family
2%	6%	Doctor/health care provider
1%	3%	Medicare Internet Website
1%	1%	Other Internet Sites
8%	7%	Other (Please Specify _____)
3%	17%	Don't Know
3%	8%	Refused/NA

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52. Is your home in an urban area, suburb, medium sized town, small town or a rural area?

13% Urban
25% Suburb
13% Medium Sized
25% Small Town
17% Rural Area
3% Don't Know
4% Refused

53. How would you characterize your health in view of your age? Would you say your health is (Read List)

26% Excellent
43% Good
21% Fair
6% Poor
* [Do not read] Don't Know
4% [Do not read] Refused/NA

54. How many visits have you made to a physician or hospital in the last year? (Read if necessary)

7% None
57% 1-5
19% 6-10
12% 11 or more
1% [Do not read] Don't Know
4% [Do not read] Refused/NA

55. How many daily prescriptions do you take if any? (Read if necessary)

11% None
11% 1
12% 2
14% 3
13% 4
34% Five or more
* [Do not read] Don't Know
4% [Do not read] Refused/NA

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56. Which of the following income groups includes your total household income in 2005 before taxes?

8% Under \$10,000
10% \$10,000 - \$14,999
9% \$15,000 - \$19,999
9% \$20,000 - \$24,999
6% \$25,000 - \$29,999
11% \$30,000 - \$39,999
7% \$40,000 - \$49,999
10% \$50,000 - \$74,999
5% \$75,000 - \$99,999
3% \$100,000 And Over
0% Don't Know
20% Refused

57. In your retirement,

35% Do you rely almost exclusively on Social Security
40% Did you save to supplement Social Security OR
11% Do you not count on Social Security for any of your retirement
5% [Do not read] Don't Know
9% [Do not read] Refused

58. What is your current marital status?

53% Married
6% Single/Never Married
6% Divorced/Separated
31% Widowed
* Other
4% [Do not read] Refused/NA

59. Do you consider yourself to be White, Black, African-American, Hispanic, Latino, Asian, or something else?

86% White
6% Black/AA
1% Hispanic
0% Latino
* Asian
2% Other
* [Do not read] Don't Know
5% [Do not read] Refused

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Record Sex of Respondent

45% Male
55% Female

Geographic Region of Respondent

5% New England
16% Mid-Atlantic
20% South Atlantic
6% East South Central
10% West South Central
16% East North Central
7% West North Central
6% Mountain
14% Pacific

THANK YOU FOR YOUR TIME AND COOPERATION