

HCTC
Phone Study 3 Questionnaire Draft
June 25, 2009

Introduction:

Hello, I'm _____ of xxx in xxx, an independent national survey research firm. *We have been asked by the Internal Revenue Service to conduct a voluntary survey among a select group of taxpayers. This survey is about Federal Programs, including tax credits. We'd like to include your opinions and promise you that your responses to the survey will be completely anonymous and will not be shared with anyone, including the IRS. Results of the survey will enable the HCTC to better serve participant needs. The survey will take about 15 minutes to complete. Will you participate in the survey?*

Record:

- Record Respondent type (from IRS list)
 - o Cell #1: Enrolled in HCTC (currently or during past year)
 - o Cell #2: Non-responders (past year)
- Record Respondent Origin (from IRS list)
 - o Source #1 – TAA
 - o Source #2 – PBGC

Read: Thank you for agreeing to participate. We are going to be talking specifically about programs offered by the Federal Government.

- 1 When you think of health coverage programs provided by the government, what programs come to mind?** (DO NOT READ LIST. CIRCLE ALL THAT APPLY)
- Medicare
 - Medicaid
 - Health Coverage Tax Credit or HCTC
 - Other (specify)
- 2 When you think of specific Federal or IRS Tax Credits, which ones come to mind?** (DO NOT READ LIST. CIRCLE ALL THAT APPLY – *UNAIDED AWARENESS*)
- Earned Income Tax Credit or EITC
 - Education Tax Credit
 - Childcare Tax Credit or CTC
 - Health Coverage Tax Credit or HCTC
 - Other (specify)
 - None/Don't know
- 3 Please tell me which, if any, of the following Federal or IRS Tax Credits you have ever heard of.** (READ LIST. CIRCLE ALL THAT APPLY - *AIDED AWARENESS*)
- Earned Income Tax Credit or EITC
 - Education Tax Credit
 - Childcare Tax Credit or CTC
 - Health Coverage Tax Credit or HCTC

4 Our records show that you are enrolled in the IRS Health Coverage Tax Credit program, or have been enrolled during the past year.

4a Is this correct, you have made at least one partial payment for health insurance coverage through HCTC (the Health Coverage Tax Credit program) during the past year? (DO NOT READ LIST. CIRCLE ONE & FOLLOW INSTRUCTIONS)

- Yes (Continue)
- No (Thank and terminate; Give PRA Statement)

4b IF "YES" TO Q4A: Would you have preferred to enroll... (READ CHOICES. CIRCLE ONLY ONE ANSWER.)

- By phone
- By mail
- In-person at a local HCTC registration session
- On-line/via the internet

Read: Next I'm going to read a brief description of the Health Coverage Tax Credit, or HCTC. After I've read the description, I will have a few questions to ask you, so please pay close attention to the following descriptions.

"The Health Coverage Tax Credit (HCTC) is a federal tax credit that pays 80% of the qualified health plan premiums paid by eligible individuals. Previously this amount was 65%. Individuals have two options to receive the credit – either in advance on a monthly basis or at the end of year when they file their tax return. In order to receive the credit, individuals need to be enrolled in a qualified health care plan and also be personally eligible through their receipt of TAA/ATAA and/or PBGC benefits."

IF CELL 2 IN QA, ASK Q5 NEXT; OTHERWISE SKIP TO Q6

5 Thinking about the description of HCTC that I just read to you, how interested would you say you are in enrolling in the HCTC program? Would you say you are... (READ LIST. CIRCLE ONE ANSWER)

- Very interested in enrolling
- Somewhat interested
- Neither interested nor uninterested
- Not very interested
- Not at all interested in enrolling

ASK ALL:

6 Based on what you already know about the HCTC or what you just heard in the description that I just read, please tell me to what extent you agree or disagree with each of the following statements about the HCTC. Please use a rating scale of "Agree completely, Agree mostly, Agree somewhat, Disagree somewhat, Disagree mostly or Disagree completely".

- The HCTC program helps offset the job loss effects of increased international trade
- The HCTC program is for people like me
- The HCTC program really helps me save money
- The HCTC program makes health care costs affordable for me

IF CELL 2 IN QA, AND VERY OR SOMEWHAT INTERESTED IN Q5 ASK Q7 NEXT; OTHERWISE SKIP TO Q8

7 Do you intend to apply for the HCTC monthly advance credit or claim an HCTC credit on your year-end taxes?

- Yes (GO TO Q8)
- No (GO TO Q12)

8 I would like to know why you have enrolled or intend to enroll in the HCTC program. What led to your decision to enroll in the HCTC program? (DO NOT READ. CIRCLE ANSWERS IF RESPONDENT MENTIONS SPECIFIC RESPONSE LISTED BELOW, OTHERWISE ENTER ALL OTHER ANSWERS BELOW AND PROBE UNTIL RESPONDENT IS EXHAUSTED.)

- My family or I needed health insurance
- My family or I needed medical treatment
- I anticipated that my family or I would need medical treatment in the near future

- For my peace of mind
- We wouldn't be able to afford health insurance coverage without it
- Other (list response below and probe until responses are exhausted)

9 Now I would like to know to what extent the following factors contributed to your decision to enroll in the HCTC. For each of the following statements please tell me if you would agree completely, agree mostly, agree somewhat, disagree somewhat, disagree mostly or disagree completely that this factor contributed to your enrollment decision.

- The HCTC made health insurance affordable
- The registration process was clear and simple
- My eligibility for the program was clearly established
- Information about the HCTC program was readily available and informative
- The advance credit made my monthly premiums manageable

10 Overall, how satisfied are you with the HCTC program thus far? Would you say you are...
(READ CHOICES & CIRCLE ONE ANSWER FOR EACH)

- **Notification (initial communications of the program)**
 - o Completely satisfied
 - o Mostly satisfied
 - o Somewhat satisfied
 - o Somewhat unsatisfied
 - o Mostly unsatisfied
 - o Not at all satisfied with the program
- *Do not read, but circle if "Refused/Not applicable"
- **Eligibility Determination (ease with which you were able to determine your eligibility)**
 - o (same choices as above)
- **Qualified Health Plan (ease with which you could find a satisfactory, qualified health plan)**
 - o (same choices as above)
- **Payment Processing (the manner in which your payments are processed)**
 - o (same choices as above)

11 Why exactly do you say that you are (insert answer from Q10)? RECORD RESPONSES VERBATIM AND PROBE FULLY. THEN SKIP TO Q17

- Notification _____
- Eligibility _____
- Health Plan _____
- Payment Processing ____

IF CELL 2 (NON-PARTICIPANTS) IN QA, AND NO TO Q7, ASK Q12 NEXT; OTHERWISE SKIP TO Q17

- 12 I am going to read a list of factors and for each one please tell me if you would agree completely, agree mostly, agree somewhat, disagree somewhat, disagree mostly or disagree completely that this contributed to your decision not to use the HCTC or was a reason you were not granted eligible status by HCTC.** (READ CHOICES & CIRCLE ONE ANSWER FOR EACH)
- Based on what I heard when I first learned about the HCTC program, I believed I would not be eligible for the credit
 - After reading the materials I had received and checking information online, I believed I would not be eligible for the credit
 - I could not afford to pay for full premiums while waiting for my enrollment to be approved
 - I could not afford to pay for my share of the monthly premiums even with the credit
 - The enrollment process was complicated and difficult
 - I couldn't find enough information or get my questions answered
 - There was a timing condition that I couldn't meet
 - When I learned already having health coverage was necessary for eligibility for HCTC, I couldn't afford the only plans I could get
 - HCTC advised me that I wasn't eligible
 - An agency other than HCTC advised me that I wasn't eligible
 - I did not like the program after I read the literature provided
 - I expected to get a job soon that would provide health insurance
 - I didn't believe I needed health insurance at the time
 - I didn't meet the age requirements
 - I was eligible for or enrolled in Medicare
 - I was covered by Medicaid
 - My health insurance plan didn't qualify
- 13 Please tell us if there are any other major reasons you have not or will not participate in the Health Care Tax Credit program.** (ENTER ALL ANSWERS BELOW. PROBE UNTIL RESPONSES EXHAUSTED, AND FOR IMPORTANCE OF EACH ANSWER.)
- 14 What was the single most important reason you are not/have not enrolled in the HCTC program.** (RECORD RESPONSE VERBATIM AND PROBE FULLY.)
- 15 And what was the next most important reason you are not/have not enrolled in the HCTC program.** (RECORD RESPONSE VERBATIM AND PROBE FULLY.)
- 16 What would make you more interested in enrolling n HCTC?** (RECORD VERBATIM AND PROBE FULLY.)

ASK Q. 17 AMONG ALL RESPONDENTS WHO ARE AWARE OF HCTC COMMUNICATIONS IN Q's. 2 OR 4 (Page 2). ALL OTHERS SKIP TO Q. 18 (Page 11).

17 Which of the following advised you about possible benefits available during your unemployment, or alerted you that you should check into specific benefits. (RECORD YES/NO FOR EACH)

- Employer/former employer
- Union
- Health coverage provider
- Rapid Response (meeting or event)
- One Stop/Unemployment office
- State workforce agency
- U.S. Dept. of Labor website
- PBGC
- HCTC/IRS
- IRS Website/IRS.gov
- Mailings
- Job search website(s)
- Newspaper, television or other media
- Other

17a Which of the following advised you about HCTC benefits available during your unemployment or alerted you that you should check into HCTC. (RECORD YES/NO FOR EACH)

- Employer/former employer
- Union
- Health coverage provider
- Rapid Response (meeting or event)
- One Stop/Unemployment office
- State workforce agency
- U.S. Dept. of Labor website
- PBGC
- HCTC/IRS
- IRS Website/IRS.gov
- Mailings
- Job search website(s)
- Co-worker
- Friend/family

17b How valuable were each of the following in helping you understand HCTC benefits and eligibility requirements. (SCALE 1 TO 5: "NOT AT ALL" TO "EXTREMELY" AND N/A)

- Employer/former employer
- Union
- Health coverage provider
- Rapid Response (meeting or event)
- One Stop/Unemployment office
- State workforce agency
- U.S. Dept. of Labor website
- PBGC
- HCTC/IRS
- IRS Website/IRS.gov
- Mailings

ASK ALL:

18. Although you may have already mentioned this, do you recall seeing an HCTC Program Kit – an envelope with a cover letter and enrollment workbook describing the Health Coverage Tax Credit? (CIRCLE ONE ANSWER BELOW.)

Yes (ASK Q. 19 & 20).....1
 No (SKIP TO Q. 24 NEXT).....2

19. Do you recall what you did with the kit – did you keep it or discard it? (CIRCLE ONE ANSWER.)

Kept It.....1
 Discarded It.....2
 (DON'T READ): Don't Remember/Don't Know/Refused.....y

ASK FOR ALL RESPONDENTS WHO "RECALL SEEING HCTC KIT" IN Q. 18; OTHERWISE SKIP TO Q. 24:

20. What do you recall doing with the Program Kit you saw? Did you... (READ LIST AND CIRCLE ONE ANSWER)?

- Read it all carefully
- Read it all quickly
- Read most of it
- Read some of it
- Glanced through it
- Didn't read it
- Gave it to the person who is primary decision maker for health coverage

IF GAVE IT TO PRIMARY DECISION MAKER, ASK QUESTIONS 21 AND 22:

21. What do you recall the primary health coverage decision maker doing with the Program Kit

- Read it all carefully
- Read it all quickly
- Read most of it
- Read some of it
- Glanced through it
- Didn't read it

22. Did the primary health coverage decision maker then or later tell you about the information contained in the Program Kit? (YES/NO)

IF "READ IT CAREFULLY" OR "BROWSED/SCANNED IT" IN Q. 20, ASK Q. 23; OTHERWISE SKIP TO Q. 24:

23. Based upon what you recall about the HCTC program kit, please tell me to what extent you agree or disagree with each of the following statements about the kit. Please use a rating scale of "Agree completely", "Agree Mostly", "Agree Somewhat", "Disagree Somewhat", "Disagree Mostly" or "Disagree Completely." Let's start with "The kit was..."
 (STARTING AT PRE-CHECK, READ EACH STATEMENT AND SECURE RATING, AND THEN CONTINUE UNTIL ALL STATEMENTS HAVE BEEN COVERED. FOR EACH STATEMENT, CIRCLE ONE ANSWER. ALLOW FOR "DON'T KNOW/CAN'T SAY" BUT DO NOT READ THIS AS A RATING CHOICE.)

- It helped me understand that this program might be valuable to me
- It gave me enough information to determine my eligibility
- It contained clear, concise information that was easy to understand
- It was an attractive and user-friendly presentation of complex information
- It contained too much information
- It was just too complicated -- I didn't want to read all that

24. Please tell me the extent to which you agree or disagree with the following statements: Please use a rating scale of “Agree completely”, “Agree Mostly” “Agree Somewhat”, “Disagree Somewhat”, “Disagree Mostly” or “Disagree Completely.”

- If I don't already have health insurance coverage, HCTC will help me get coverage while I'm unemployed
- Once you're notified by HCTC that you're potentially eligible, you don't have to enroll, you can just claim the tax credit on your annual tax return
- If I had health insurance when I was employed, HCTC helps me keep it while I'm unemployed
- The explanation on HCTC from the One Stop/Unemployment Department was all I needed to understand the program
- The explanation from PBGC/TAA was all I needed to understand the program
- The people who explained HCTC to me had a good understanding of the program
- The person who explained HCTC to me mostly referred me to HCTC for questions
- HCTC needs to be explained several times to understand and retain information about program requirements
- The more I understood/understand, the more questions I had/have
- I'm not the primary insurance or health care decision maker, so I had to try to explain the program to someone else
- I kept having questions, so I called the IRS 800 number several times
- I thought I understood all the HCTC eligibility requirements, but it turned out I didn't
- I thought from the material I received that I was eligible for HCTC, but it turned out there were more requirements, and I wasn't eligible after all
- I'm enrolled in HCTC now, but I don't think I would have been able to be without the help of the One Stop people
- I'm enrolled in HCTC now, but I don't think I would have been able to be without the help of the PBGC people
- I'm enrolled in HCTC now, but I don't think I would have been able to be without the help from the people at the HCTC 800 number

IF CELL 1 (Q. A) ASK Q. 25, OTHERWISE SKIP TO Q. 26:

25 The Health Coverage Tax Credit is available in one of two ways – Advance HCTC, in which the credit is applied on a monthly/installment basis, or End-Of-Year HCTC, in which you receive the credit during tax filing. Which way have you decided to receive your HCTC? (READ CHOICES AND CIRCLE ONE ONLY.)

- Advance.....1
- End-Of-Year.....2
- (DON'T READ): Don't Remember/Don't Know/Refused.....y

IF CELL 2 (Q. A) ASK Q's. 26 & 27, OTHERWISE SKIP TO Q. 28:

26 The Health Coverage Tax Credit is available in one of two ways – Advance HCTC, in which the credit is applied on a monthly/installment basis, or End-Of-Year HCTC, in which you receive the credit during tax filing. Which way would you prefer to receive your HCTC? (READ CHOICES AND CIRCLE ONE ONLY.)

- Advance.....1
- End-Of-Year.....2
- (DON'T READ): Don't Remember/Don't Know/Refused.....y

27. How likely are you to seek more information about the Health Coverage Tax Credit program? (READ LIST CIRCLE ONE ANSWER)

- Very Likely.....4
- Somewhat Likely.....3
- Not Very Likely.....2
- Or, Not At All Likely To Seek More Information.....1

READ: These last few questions are for classification purposes only. Please be assured that we will never share your personal answers to these questions with the IRS or with anyone outside of xxx

28. First, please tell me if you have any of the following types of health insurance coverage? (READ LIST CIRCLE ONE ANSWER)

- Coverage thru current employer.....1
- Coverage thru a former employer, such as COBRA.....2
- Coverage thru your spouse's employer.....3
- Coverage you pay for on your own.....4
- Coverage thru Medicare.....5
- Coverage thru Medicaid.....6
- Currently have no health insurance7
- Other (SPECIFY)_____x
- Don't Know/No Answer.....y

29. In general, would you rate your overall health status as...? (READ LIST CIRCLE ONE ANSWER)

- Excellent.....5
- Very Good.....4
- Good.....3
- Fair.....2
- Poor.....1

30. Is your age between...(READ LIST & CIRCLE ONE ANSWER.)

- 18-24.....1
- 25-34.....2
- 35-44.....3
- 45-54.....4
- 55-64.....5
- 65 or over.....6
- No children present.....0

31. Including yourself, how many people currently live in your household?

(RECORD EXACT NUMBER)

IF "MORE THAN 1" IN Q. 31, ASK Q. 32:

32. Are there any children in the household who are...(READ LIST & CIRCLE ALL THAT APPLY.)

- Under Age 6.....1
- Ages 6 to 12.....2
- Ages 13 to 17.....3
- Ages 18 and over.....4
- No children present.....0

ASK ALL:

33. What was the last grade of education that you completed. (DO NOT READ LIST & CIRCLE ONE ANSWER.)

- Grade School Or Less.....1
- High School Graduate.....2
- Technical, Trade, or Business School.....3
- Attended College But Did Not Complete Degree.....4
- College Undergraduate Degree (BS/BA/etc.).....5
- Post-Graduate College Degree (MS/MBA/etc.).....6
- (DON'T READ BUT CIRCLE IF:) Refused.....y

ASK FOR TAA ONLY:

34. Our records indicate that you became eligible for the HCTC because a petition was filed on behalf of employees for a company that you worked for that had to shut down or reduce its workforce due to outsourcing or foreign competition. Do you know the name of that company? (YES/NO)

Company Name: _____

34a. IF YES IN Q34 ASK: Can you tell us the specific industry which that company was engaged? (RECORD AND PROBE FOR SPECIFICS)

Industry: _____

35. Are you employed...? (READ LIST AND CIRCLE ONE ANSWER.)

- No (SKIP TO Q. 37).....1
- Yes, Full-time.....2
- Yes, Part-Time.....3
- Or, Retired (SKIP TO Q. 37).....4

IF "YES FULL-TIME/PART-TIME" IN Q. 36, ASK Q. 37; OTHERWISE SKIP TO Q. 38:

36. In what specific type of industry do you work? (RECORD AND PROBE FOR SPECIFICS.)

ASK ALL:

37. For classification purposes only, which of the following best describes your personal tax filing status? Is it...(READ LIST & CIRCLE/ENTER ONLY ONE ANSWER.)

- Single, with no dependents.....1
- Single, with dependents.....2
- Married, filing jointly -- with no dependents.....3
- Married, filing jointly -- with dependents.....4
- Married, filing separately.....5
- Married, filing separately -- with no dependents.....6
- Or, Other Status: _____x

38. Can you be claimed as a dependent on anyone's 2009 federal tax return? (Yes/No)

39. Please tell me which of the following categories best describes your total household income before taxes? (READ LIST AND CIRCLE ONE ANSWER.)

- Under \$17,000.....1
- \$17,000 to \$24,999.....2
- \$25,000 to \$34,999.....3
- \$35,000 to \$49,999.....4
- \$50,000 to \$74,999.....5
- \$75,000 to \$99,999.....6
- Or \$100,000 or Over.....7
- (DON'T READ BUT CIRCLE IF:) Refused.....y

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-1432. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to the, Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.