

HCTC
Survey 4 Draft
October 6, 2009

FROM SAMPLE:

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

Introduction:

Hello, I'm _____ calling from ICF Macro, an independent national survey research firm. We have been asked by the Internal Revenue Service to survey a select group of taxpayers about federal programs, including those related to tax credits.

May I please speak with [RESPONDENT NAME]?

- 1 YES
- 2 UNAVAILABLE RIGHT NOW [SCHEDULE CALL-BACK]
- 3 REFUSED [THANK AND TERMINATE]

We'd like to include your opinions and promise you that your identity will be held private by ICF Macro to the extent permitted by law. The survey results will enable the IRS to better serve the needs of taxpayers like yourself. The survey is voluntary and will take about 15 minutes to complete. Do you have a few minutes to participate in the survey?

- 1 YES
- 2 UNAVAILABLE RIGHT NOW [SCHEDULE CALL-BACK]
- 3 REFUSED [THANK AND TERMINATE]

Awareness

- 1 Thank you for agreeing to participate. We are going to be talking specifically about programs offered by the Federal Government. When you think of health coverage programs provided by the government, what programs come to mind? [SELECT ALL THAT APPLY]**

- 1 MEDICARE
- 2 MEDICAID
- 3 HEALTH COVERAGE TAX CREDIT OR HCTC
- 4 OBAMA PLAN/HEALTH CARE REFORM BEING DEBATED IN CONGRESS
- 5 OTHER [RECORD RESPONSE]

- 2 When you think of specific Federal or IRS Tax Credits, which ones come to mind? [SELECT ALL THAT APPLY]**

- 1 EARNED INCOME TAX CREDIT OR EITC
- 2 EDUCATION TAX CREDIT
- 3 CHILDCARE TAX CREDIT OR CTC
- 4 HEALTH COVERAGE TAX CREDIT OR HCTC
- 5 OTHER [RECORD RESPONSE]
- 6 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, SELECT ALL THAT APPLY]

- 1 Earned Income Tax Credit or EITC
- 2 Education Tax Credit
- 3 Childcare Tax Credit or CTC
- 4 Health Coverage Tax Credit or HCTC

[READ TO ALL] 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, or 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 one of the following:

- ***Trade Adjustment Assistance or TAA,***
- ***Alternative Trade Adjustment Assistance or ATAA,***
- ***Reemployment Trade Adjustment Assistance or RTAA, or***
- ***Pension Benefit Guaranty Corporation or PBGC benefits.”***

Confirm Enrollment

4a [ASK IF ENROLLED, OTHERWISE SKIP TO Q5] Our records show that you are enrolled in the IRS Health Coverage Tax Credit program, or have been enrolled during the past year. This means you have made at least one partial payment for health insurance coverage through the Health Coverage Tax Credit program or HCTC during the past year. Is this correct?

- 1 YES [CONTINUE]
- 2 NO [THANK AND TERMINATE; GIVE PRA STATEMENT]

Enrollment Method Preference

4b [ASK IF Q4A=1] _Would you have preferred to enroll... [READ LIST, SELECT ONE]

- 1 By phone
- 2 By mail
- 3 In-person at a local HCTC registration session, or
- 4 Online

Interest in Enrolling (Non-Participants)

5 [ASK IF NON-PARTICIPANT] 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, SELECT ONE]

- 4 Very interested
- 3 Interested
- 2 Somewhat interested, or
- 1 Not at all interested in enrolling

Perceptions of HCTC Program

6 [ASK ALL] Based on what you already know about the HCTC or what you 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, using a scale of 1-5, where 5 is “strongly agree” and 1 is “strongly disagree”. The first one is...

- 5 Strongly agree
- 4
- 3
- 2
- 1 Strongly disagree

[ROTATE]

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

Intent to Enroll (Non-Participants)

7 [ASK IF Q5=2-4] Do you intend to apply for the HCTC monthly advance credit or claim an HCTC credit on your year-end taxes?

- 1 YES [CONTINUE]
- 2 NO [SKIP TO Q12]

8 [ASK IF ENROLLED OR Q7=1] 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? [PROBE FULLY AND SELECT ALL THAT APPLY. RECORD RESPONSE IF NOT IN LIST]

- 1 MY FAMILY OR I NEEDED HEALTH INSURANCE
- 2 MY FAMILY OR I NEEDED MEDICAL TREATMENT
- 3 I ANTICIPATED THAT MY FAMILY OR I WOULD NEED MEDICAL TREATMENT IN THE NEAR FUTURE
- 4 FOR MY PEACE OF MIND
- 5 WE WOULDN'T BE ABLE TO AFFORD HEALTH INSURANCE COVERAGE WITHOUT IT
- 6 OTHER [RECORD RESPONSE AND PROBE FULLY]

9 [ASK IF ENROLLED OR Q7=1] 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 it was a major factor, a minor factor, or not a factor in your decision.

- 1 Major factor
- 2 Minor factor
- 3 Not a factor in your decision

[ROTATE]

- A The HCTC made health insurance affordable
- B The registration process was clear and simple
- C Your eligibility for the program was clearly established
- D Information about the HCTC program was readily available and informative
- E The advance credit made your monthly premiums manageable*
- F The retroactive payment made my out-of-pocket expenses manageable** (always ask last)

****Then Read:** Under the rules of the HCTC program, until IRS confirms that you are eligible for the program, you must pay for your full monthly health premiums. Once it is determined that you are eligible, you may receive retroactive payments for 80% of what you paid during those initial months right away or you may apply for those payments on your year end taxes. Did your ability to receive those payments as soon as you were deemed eligible rather than waiting until you filed your year-

end taxes influence your decision to enroll?

Yes

No

Satisfaction with HCTC Program

10a [ASK IF ENROLLED] On a scale of 1-5, where 5 is “very satisfied” and 1 is “very dissatisfied”, how satisfied are you overall with the Health Care Tax Credit or HCTC program thus far?

5 Very satisfied

4

3

2

1 Very dissatisfied

99 DON'T KNOW/REFUSED [SKIP TO Q17]

10b [ASK IF ENROLLED] Why do you rate your satisfaction as a [INSERT RATING FROM Q10a]?

[RECORD RESPONSE VERBATIM AND PROBE FULLY.]

11 [ASK IF ENROLLED] Now I would like to know how satisfied you are with specific aspects of the HCTC program. On a scale of 1-5, where 5 is “very satisfied” and 1 is “very dissatisfied”, how satisfied are you with...

5 Very satisfied

4

3

2

1 Very dissatisfied

99 DON'T KNOW/REFUSED

- A. The initial communications of the program
- B. The process of determining your eligibility for the HCTC
- C. The process of finding a satisfactory, qualified health plan
- D. The manner in which your payments are processed

Reasons for Non-Enrollment

12 [IF NON-PARTICIPANT AND Q7=2] I am going to read a list of possible reasons that some people decide not to enroll in the HCTC or are not granted eligible status by HCTC. Please tell me to what extent you agree or disagree with each one, using a scale of 1-5, where 5 is “strongly agree” and 1 is “strongly disagree”. The first one is...

5 Strongly agree

4

3

2

1 Strongly disagree

[ROTATE]

- a. Based on what you heard when you first learned about the HCTC program, you believed you would not be eligible for the credit
- b. After reading the materials you had received and checking information online, you believed you would not be eligible for the credit
- c. You could not afford to pay for full premiums while waiting for your enrollment to be approved

- d. You could not afford to pay for your share of the monthly premiums even with the credit
- e. The enrollment process was complicated and difficult
- f. You couldn't find enough information or get your questions answered
- g. There was a timing condition that you couldn't meet
- h. When you learned already having health coverage was necessary for eligibility for HCTC, you couldn't afford the only plans you could get
- i. HCTC advised you that you weren't eligible
- j. An agency other than HCTC advised you that you weren't eligible
- k. You did not like the program after you read the literature provided
- l. You expected to get a job soon that would provide health insurance
- m. You didn't believe you needed health insurance at the time
- n. You didn't meet the age requirements
- o. You were eligible for or enrolled in Medicare
- p. You were covered by Medicaid
- q. Your health insurance plan didn't qualify
- r. You have health insurance

13 [IF NON-PARTICIPANT AND Q7=2] Are there are any other major reasons you have not or will not enroll in the Health Care Tax Credit program?

[RECORD RESPONSE VERBATIM AND PROBE FULLY]

14 [IF NON-PARTICIPANT AND Q7=2] What was the single most important reason you have not enrolled in the HCTC program?

[RECORD RESPONSE VERBATIM AND PROBE FULLY]

15 [IF NON-PARTICIPANT AND Q7=2] What would make you more interested in enrolling in HCTC?

[RECORD RESPONSE VERBATIM AND PROBE FULLY]

Information Sources

16a Which of the following advised you specifically about HCTC benefits available during your unemployment or alerted you that you should check into HCTC? [RECORD RESPONSE FOR EACH ITEM]

- 1 YES
 - 2 NO
 - 3 DON'T REMEMBER/NOT SURE
- a. Employer/former employer
 - b. Co-worker
 - c. Friend/family
 - d. Union
 - e. Health coverage provider
 - f. Rapid Response (meeting or event)
 - g. One Stop/Unemployment office
 - h. State workforce agency
 - i. U.S. Dept. of Labor website
 - j. PBGC
 - k. HCTC/IRS
 - l. HCTC 800-number
 - m. IRS website/[IRS.gov](https://www.irs.gov)
 - n. Mailings
 - o. Job search website(s)

- p. Newspaper, television or other media
- q. Somewhere else **[RECORD RESPONSE]**

16b How valuable were each of the following in helping you understand HCTC benefits and eligibility requirements? For each one, please tell me if it was very helpful, helpful, somewhat helpful, or not helpful at all.

- 4 Very helpful
- 3 Helpful
- 2 Somewhat helpful, or
- 1 Not at all helpful

[ONLY ASK FOR ITEMS WHERE Q16a=1]

- a. Employer/former employer
- b. Co-worker
- c. Friend/family
- d. Union
- e. Health coverage provider
- f. Rapid Response (meeting or event)
- g. One Stop/Unemployment office
- h. State workforce agency
- i. U.S. Dept. of Labor website
- j. PBGC
- k. HCTC/IRS
- l. HCTC 800-number
- m. IRS Website/[IRS.gov](https://www.irs.gov)
- n. Mailings
- o. Job search website(s)
- p. Newspaper, television or other media
- q. Somewhere else **[RECORD RESPONSE]**

Self-Service Preferences

Enrollees: We would like to understand your preferences around different ways you might interact with the program in the future

17. How valuable would it be to you to be able to make a payment on-line? Please use a scale of 1-5 where 1 means not at all valuable and 5 means extremely valuable.

- 5 Extremely valuable
- 4
- 3
- 2
- 1 Not at all valuable

18. And how valuable would it be for you to be able to have payments automatically deducted from your checking account?

- 5 Extremely valuable
- 4
- 3
- 2
- 1 Not at all valuable

19. How valuable would it be for you to be able to go on-line to check if a payment was received?

- 5 Extremely valuable

- 4
- 3
- 2
- 1 Not at all valuable

(SKIP TO Q22)

Non-Enrollees: We would like to understand your preferences around different ways you might interact with the program in the future

20. How valuable would it be to you to be able to go on-line and use a tool to see if you would be eligible for the program? Please use a scale of 1-5 where 1 means not at all valuable and 5 means extremely valuable.

- 5 Extremely valuable
- 4
- 3
- 2
- 1 Not at all valuable

21. And, how valuable would it be for you to be able to complete your registration on-line?

- 5 Extremely valuable
- 4
- 3
- 2
- 1 Not at all valuable

Ease of Understanding HCTC Program

22. Please tell me the extent to which you agree or disagree with the following statements: Please use a rating scale of 1-5, where 5 is “strongly agree” and 1 is strongly disagree”. The first statement is...

- 5 Strongly agree
- 4
- 3
- 2
- 1 Strongly disagree
- 98 DON'T KNOW
- 99 NOT APPLICABLE

- a. If you don't already have health insurance coverage, HCTC will help you get coverage while you're unemployed
- b. 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
- c. If you had health insurance when you were employed, HCTC helps you keep it while you're unemployed
- d. The information you received from the person who explained the HCTC program to you was all you needed to understand the program
- e. The person who explained HCTC to you had a good understanding of the program
- f. The person who explained HCTC to you mostly referred you to HCTC for questions
- g. HCTC needs to be explained several times to understand and retain information about program requirements
- h. The more you understand, the more questions you have
- i. You kept having questions, so you called the HCTC 800 number several times
- j. You thought you understood all the HCTC eligibility requirements, but it turned out you didn't

Payment Preferences

23. [ASK IF ENROLLED] 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 this year?

- 1 Advance
- 2 End-of-year
- 3 A combination of advance and end-of-year
- 4 DON'T REMEMBER/DON'T KNOW/REFUSED

24. [ASK IF NON-PARTICIPANT] 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?

- 1 Advance
- 2 End-of-year
- 3 A combination of advance and end-of-year
- 4 DON'T KNOW/REFUSED

Interest/Likelihood to Research (Non-Participants)

25. [ASK IF NON-PARTICIPANT] How likely are you to seek more information about the Health Coverage Tax Credit program? Please use a scale from 1-5, where 5 is “definitely will” and 1 is “definitely will not seek more information”.

- 5 Definitely will
- 4
- 3
- 2
- 1 Definitely will not

Health Coverage and Health

26. These last few questions are for classification purposes only. Again, please be assured that ICF Macro will keep your identity private to the extent permitted by law. First, please tell me if you have any of the following types of health insurance coverage.

- 1 Coverage thru your current employer
- 2 Coverage thru a former employer, such as COBRA
- 3 Coverage thru your spouse's employer
- 4 Coverage you pay for on your own
- 5 Coverage thru Medicare
- 6 Coverage thru Medicaid
- 7 Currently have no health insurance
- 8 Something else **[RECORD RESPONSE]**
- 9 DON'T KNOW/NO ANSWER

27. In general, would you rate your overall health status as...?

- 5 Excellent
- 4 Very Good
- 3 Good
- 2 Fair

- 1 Poor
- 99 REFUSED

Demographics**28. Is your age between...**

- 1 18-24
- 2 25-34
- 3 35-44
- 4 45-54
- 5 55-64
- 6 65 or over
- 99 REFUSED

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

[RECORD EXACT NUMBER]

30. [ASK IF Q29=2 OR MORE] Are there any children in the household who are... [SELECT ALL THAT APPLY]

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

31. [ASK ALL] What is the highest level of education that you have completed?

- 1 Grade school or less
- 2 High school graduate
- 3 Technical, Trade, or Business School
- 4 Attended college but did not complete degree
- 5 Bachelor's degree
- 6 Master's or doctorate degree
- 99 REFUSED

32. [IF TAA (FROM SAMPLE)] 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?

- 1 Yes [RECORD COMPANY NAME]
- 2 No [SKIP TO Q33]

32a. [ASK IF Q32=1] Can you tell us the specific industry which that company was engaged?

[RECORD AND PROBE FOR SPECIFICS]

32. Which of the following describes your current job status? [ACCEPT UP TO 2 RESPONSES]

- 1 Employed full-time
- 2 Employed part-time

- 3 Student
- 4 Not working or unemployed, or [SKIP TO Q35]
- 5 Retired [SKIP TO Q35]
- 6 OTHER [SKIP TO Q35]
- 7 REFUSED [SKIP TO Q35]

34. [ASK IF Q33=1 OR 2] In what specific type of industry do you work?

[RECORD AND PROBE FOR SPECIFICS]

35. [ASK ALL] For classification purposes only, which of the following best describes your personal tax filing status? Is it...

- 1 Single, with no dependents
- 2 Single, with dependents
- 3 Married, filing jointly -- with no dependents
- 4 Married, filing jointly -- with dependents
- 5 Married, filing separately
- 6 Married, filing separately -- with no dependents
- 7 Or, another status **[RECORD RESPONSE]**
- 8 DON'T KNOW/REFUSED

35. Can you be claimed as a dependent on anyone's 2009 federal tax return?

- 1 YES
- 2 NO

36. Please tell me which of the following categories best describes your total household income before taxes.

- 1 Under \$17,000
- 2 \$17,000 to less than \$25,000
- 3 \$25,000 to less than \$35,000
- 4 \$35,000 to less than \$50,000
- 5 \$50,000 to less than \$75,000
- 6 \$75,000 to less than \$100,000, or
- 7 \$100,000 or more
- 8 REFUSED

37. Those are all the questions I have. We are required by law to report to you the Office of Management and Budget Control Number for this public information request. That number is 1545-1432. In addition, if you have any comments about the time estimate to complete the survey or ways to improve the survey, you may write to the IRS. Would you like the address?

IF YES, ADDRESS IS:

**Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111
Constitution Ave. NW, Washington, DC 20224.**

Again, this is _____, with ICF Macro on behalf of the IRS. Thank you very much for your time.