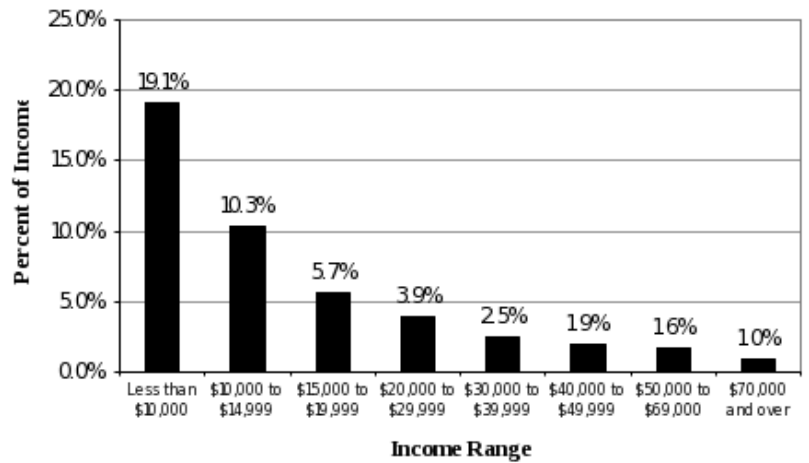




Medical Expenditure Panel Survey

Income

Graph 1.
*Out of Pocket Expenses for Health Care as a Percent of
Income Range: 2005*



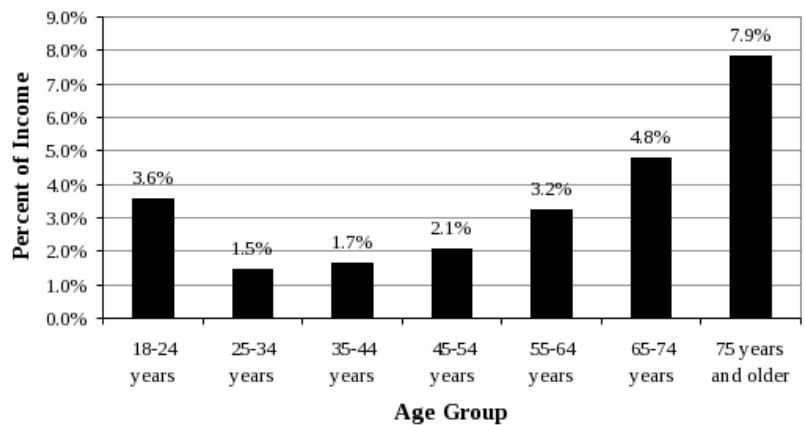
Thank you for your continued participation in the Medical Expenditure Panel Survey!

The cost of health care is a growing concern for many Americans. More and more of families' budgets are being consumed by health care expenses not covered by health insurance.

What is more, it appears that not all people face equal financial health care burdens. People with low income tend to pay a much larger share of their income for health care than do people with high income (Graph 1), and older people tend to pay a higher percentage of their income for medical care than do younger people (Graph 2).

To help researchers and others working on these problems, it is important to learn the experience of people like you. The Medical Expenditure Panel Survey is designed to do just that. With the help of you and other households, we hope to see how much medical costs affect American households. To do so, we need to ask questions about your income.

Graph 2.
Out-of-Pocket Expenses for Health Care as a Percent of Income by Age Group: 2005



SOURCE: THE MEDICAL EXPENDITURE PANEL SURVEY

Thank you for your continued participation in the Medical Expenditure Panel Survey!

Listed below are some answers to questions that others have asked about the income section of the Medical Expenditure Panel Survey.

Q. Why Are You Asking Questions About Income?

A. Approximately every six months we collect information on a number of topics related to health care use and the associated costs. We ask about the health insurance coverage your household has, about the medical services received, where those services were received, who provides them, and charges and payments for services.

To get a complete picture of the effects of health care costs on American families, we also need to collect information on income. This information can show how health care affects an individual's as well as our nation's economic well-being. This information may also show how financial resources affect the choice and use of health care services.

Q. What Are You Going to Do with This Information?

A. We believe that there is an association between income and the use of health care. Your answers to the questions on income will be analyzed with your responses to other questions such as how often you see a doctor. This will allow policy makers to assess the relationship between personal finances and an individual's expenses for health care.

Q. Is This Information Confidential?

A. Yes, as with all information collected by the Medical Expenditure Panel Survey, confidentiality is protected by Federal Statutes, Section 934(c) and Section 308(d) of the Public Health Service Act [42 U.S.C. 299c- 3(c) and 242m(d)] and will be kept private to the extent permitted by law. Your answers will be combined with those of other respondents. Any information that could identify you will not appear on our files. It will be put into graphs and tables similar to Graphs 1 and 2.

Q. What Will You be Asking Me About?

A. We will be asking for the same type of information that is recorded on your Federal income tax return, such as taxable income from salaries or wages, social security, pensions, investments, etc. In fact, most of the information can be taken directly from your 2008 Federal income tax return. There are some additional questions on nontaxable income such as worker's compensation, Supplemental Security Income (S.S.I.), public assistance, and Veterans' payments.

Q. Do I Need Records, Such as My Income Tax Records, to Respond to These Questions?

A. No, you do not. However, if you have completed your 2008 Federal income tax return, it will be very useful. If you have not completed your 2008 tax return, it might be helpful to use some of the household's financial records that are used to complete the tax return, such as year-end bank statements, financial summaries, pay stubs, W-2 forms, and the like.

Q. What If I Do Not Know an Answer?

A. Just do the best you can. If you do not know an answer to a question, tell the interviewer that you don't know that information.

Q. Do I Have to Answer These Questions?

A. No. Your participation is voluntary. You may refuse to answer any question or series of questions. However, since information about income is very important to help us understand health care, we hope you will be willing to provide us with this information.

Q. What Should I Do If I Have More Questions?

Thank you for your continued participation in the Medical Expenditure Panel Survey!

- A. If you or other members of your household have any additional concerns about these questions, please call Alex Scott, a survey representative, at this toll-free number: 1-800-945-MEPS (6377).

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