Healthy Indiana Plan 2.0 Beneficiary Survey: Disenrollees & Lockouts

SURVEY INSTRUCTIONS

- Answer each question by filling in the circle to the left of your answer, like this:
 - You are sometimes told to skip over some questions in this survey. When this happens you will see an arrow with a note that tells you what question to answer next, like this:



Yes → GO TO QUESTION 1

O No

The Centers for Medicare & Medicaid Services is conducting this survey to ask about your recent experiences receiving health care and should take about **15 minutes to complete**. Your participation is voluntary, and there is no loss of benefits or penalty of any kind for deciding not to participate. You may skip any questions that you do not feel comfortable answering. Your participation in this research is private, and we will not share your name or any other identifying information with any outside organization. You may notice a number on the cover of the survey. This number is ONLY used to let us know if you returned the survey. Please contact Thoroughbred Research Group toll-free at 844-859-7862 with questions about this research.

PRA Disclosure Statement

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About Your HIP 2.0 Enrollment

The State of Indiana currently runs an insurance program called the Healthy Indiana Plan (also called HIP 2.0) for Hoosiers ages 19 to 64.

- 1. Are you currently enrolled in the "Healthy Indiana Plan 2.0" (also called "HIP 2.0")?
 - \bigcirc Yes \rightarrow GO TO QUESTION 38
 - 🔿 No
 - \bigcirc Not sure/Don't know \rightarrow GO TO END
- 2. Have you ever been enrolled in HIP 2.0?
 - O Yes
 - \bigcirc No \rightarrow GO TO END
 - Not sure/Don't know \rightarrow GO TO END

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- 3. Were you enrolled in HIP 2.0 within the last 12 months?
 - ⊖ Yes
 - \bigcirc No \rightarrow GO TO END
- 4. With which HIP 2.0 health plan were you enrolled?
 - Anthem
 - MDwise
 - MHS Managed Health Services
 - O Not sure/Don't know

Experiences After Leaving HIP 2.0

The following questions are about your understanding and experiences since you left HIP.

- 5. Do you have <u>any</u> health insurance coverage right now?
 - ⊖ Yes
 - \bigcirc No \rightarrow GO TO QUESTION 8
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 8
- 6. How long have you had your current health insurance coverage?
 - Less than one month
 - O Between 1 and 6 months
 - O More than 6 months
- 7. After you were no longer enrolled in HIP 2.0, how long did it take you to get your current health insurance coverage?
 - O Less than one month
 - O Between 1 and 6 months
 - O More than 6 months
- 8. After you were no longer enrolled in HIP 2.0, was there any time when you needed health care but did not get it because you could not pay for transportation or could not get transportation?
 - O Yes
 - No \rightarrow GO QUESTION 10
 - \bigcirc Not sure/Don't know \rightarrow GO QUESTION 10

9. What types of health care were you unable to get because you could not pay for transportation or could not get transportation?

Please mark one answer in each row.	Could not pay for transportation	Could not get transportation	No trouble with transportation for this type of care	N/A
a. A visit to the doctor when you were sick	\bigcirc	\bigcirc	\bigcirc	\bigcirc
b. Preventive care (such as blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screenings.)	0	0	0	0
c. A follow up visit to get tests or care recommended by your doctor	0	0	0	0
d. Dental care	\bigcirc	\bigcirc	\bigcirc	\bigcirc
e. Vision (eye) care	0	\bigcirc	\bigcirc	\bigcirc
f. Prescription drugs	0	0	\bigcirc	0
g. Emergency room care for a non- emergency condition	0	0	0	0

- 10. After you were no longer enrolled in HIP 2.0, was there any time you needed health care but did not get it because of costs <u>other than transportation</u>?
 - ◯ Yes

- \bigcirc No \rightarrow GO QUESTION 12
- \bigcirc Not sure/Don't know \rightarrow GO QUESTION 12
- 11. After you were no longer enrolled in HIP 2.0, what types of health care were you unable to get because of costs <u>other than transportation</u>?

Please mark one answer in each row.	Yes	No	N/A
a. A visit to the doctor when you were sick	\bigcirc	\bigcirc	0
 b. Preventive care (such as blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screenings.) 	0	0	0
c. A follow up visit to get tests or care recommended by your doctor	0	\bigcirc	0
d. Dental care	\bigcirc	\bigcirc	\bigcirc
e. Vision (eye) care	\bigcirc	\bigcirc	\bigcirc
f. Prescription drugs	0	\bigcirc	0
g. Emergency room care	\bigcirc	\bigcirc	0

12. Why did you leave HIP 2.0? *Please mark one answer in each row.*

I left HIP 2.0 because...

	Yes	NO	Not sure
a. I got an increase in my income and was no longer eligible for HIP 2.0	\bigcirc	\bigcirc	\bigcirc
b. I had other health insurance available to me	\bigcirc	\bigcirc	\bigcirc
c. I did not finish my paperwork and return it in time to stay in HIP 2.0	\bigcirc	\bigcirc	\bigcirc
d. I did not pay my contribution (for example: forgot, was too late, did not have money)	\bigcirc	\bigcirc	\bigcirc

13. Would you try to re-enroll in HIP 2.0 if you became eligible for the program again?

\bigcirc	Yes

- O No
- Not sure/Don't know

POWER Accounts and Contributions

The following questions are about your understanding and experiences with HIP contributions and POWER accounts while you were in HIP 2.0.

- 14. While you were in HIP 2.0, did you have a POWER account? POWER accounts are health savings accounts called Personal Wellness and Responsibility Accounts.
 - O Yes
 - \bigcirc No \rightarrow GO TO QUESTION 16
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 16
- 15. While you were in HIP 2.0, did you know how much money was in your POWER account?
 - Yes, I knew exactly how much
 - Yes, I had a pretty good idea
 - No, I did not really know at all
- 16. While you were in HIP 2.0, were you required to make a contribution(s)?
 - O Yes
 - \bigcirc No \rightarrow GO TO QUESTION 21
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 22
- 17. While you were in HIP 2.0, how was that contribution(s) paid?
 - I paid it
 - O Someone paid the full amount for me
 - \bigcirc I paid part and someone else paid part
 - O The contribution has not been paid
 - Not sure/Don't know

18. While you were in HIP 2.0, would you say the amount you were required to contribute was:

- O More than I could afford
- An amount I could afford
- C Less than I could afford
- O Not sure/Don't know
- 19. While you were in HIP 2.0, how worried were you about not having enough money to pay your contribution(s)?
 - O Not at all worried
 - A little worried
 - Somewhat worried
 - O Very worried
 - O Extremely worried
- 20. After you were no longer enrolled in HIP 2.0, was any part of your contribution(s) returned to you or refunded?
 - \bigcirc Yes \rightarrow GO TO QUESTION 24
 - \bigcirc No \rightarrow GO TO QUESTION 24
 - \bigcirc Account had zero balance \rightarrow GO TO QUESTION 24
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 24

21. Why did you not contribute?

Please mark one answer in each row.

	Yes	No	Not sure
a. I did not have to contribute	\bigcirc	\bigcirc	0
b. I could not afford to make the contributions	\bigcirc	\bigcirc	0
c. I did not understand how to contribute/too confusing to understand	\bigcirc	\bigcirc	\bigcirc
d. I did not think contributing helped me	\bigcirc	\bigcirc	\bigcirc

- 22. Copays are payments you make at the time you visit your doctor's office, go to the hospital, or get prescription drugs. While you were in HIP 2.0, would you say the amount you were required to pay in copays was:
 - More than I could afford
 - An amount that I could afford
 - Less than I could afford
 - O Not sure/Don't know

23. While you were in HIP 2.0, how worried were you about not having enough money to pay your copays?

- O Not at all worried
- A little worried
- O Somewhat worried
- O Very worried
- O Extremely worried
- 24. While you were in HIP 2.0, what did you think would happen, if anything, if a person's contribution was not made on time?
 - \bigcirc Nothing would change \rightarrow GO TO QUESTION 26
 - O Their HIP 2.0 coverage would end
 - \bigcirc They would get automatically moved to HIP Basic \rightarrow GO TO QUESTION 26
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 26
- 25. How long did you think a person would need to wait to re-enroll in HIP 2.0?
 - O No wait time
 - ◯ 3 months
 - 6 months
 - 12 months
 - O Not sure/Don't know
- 26. How easy or hard was it to understand how to use a POWER account?
 - O Very easy
 - Somewhat easy
 - O Neither easy nor hard
 - O Somewhat hard
 - O Very hard
- 27. For each of the following statements about POWER accounts, please tell us whether you agree, disagree, or are not sure.

Please mark one answer in each row.

	Agree	Disagree	Not sure
a. The State of Indiana contributes to POWER accounts	\bigcirc	\bigcirc	\bigcirc
b. HIP 2.0 contribution(s) go to POWER accounts	\bigcirc	\bigcirc	\bigcirc
c. POWER accounts help people pay for the health care services they need	0	\bigcirc	0
d. POWER accounts help people understand the cost of their health care services	\bigcirc	\bigcirc	0
e. POWER accounts make people feel comfortable about paying for their health care services	\bigcirc	\bigcirc	\bigcirc

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Not curo

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28. How easy or hard was it to understand what happened to any leftover money in a POWER account at the end of the year?

- O Very easy
- O Somewhat easy
- Neither easy nor hard
- Somewhat hard
- O Very hard

Preventive services are routine health care services that include getting a flu shot, annual checkups, blood pressure checks, family planning services, prenatal services, cholesterol screenings, or cancer screenings to prevent illness, disease, and other health-related problems. The following questions ask about your experience with preventive services and POWER accounts in HIP 2.0.

- 29. Is the cost of preventive services paid from the POWER account?
 - O Yes
 - O No
 - Not sure/Don't know
- 30. If someone gets <u>all or some</u> of their recommended preventive services, would some of the remaining money in a POWER account get rolled over to next year?
 -) Yes
 - 🔿 No
 - Not sure/Don't know
- 31. Please tell us whether you agree, disagree or are not sure about with the following statement: POWER accounts make it more likely for someone to try and get <u>all or some</u> of their recommended preventive services.
 - Agree
 - Disagree
 - O Not sure/Don't know

Access

For the following questions please think about your health care experience since you left HIP.

32. After you were no longer enrolled in HIP 2.0, did you go to a doctor, nurse, or any other health professional or get prescription drugs?

O Yes

- \bigcirc No \rightarrow GO TO QUESTION 36
- \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 36

- 33. After you were no longer enrolled in HIP 2.0, were you asked to pay a copay at your most recent visit? Copays are payments you make at the time you visit your doctor's office, go to the hospital, or get prescription drugs.
 - ⊖ Yes
 - \bigcirc No \rightarrow GO TO QUESTION 35
 - \bigcirc No, I was asked to pay the whole bill \rightarrow GO TO QUESTION 35
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 35

34. How was that copay paid, if at all?

- I paid it
- O Someone paid it for me
- The co-payment was not paid
- O Not sure/Don't know
- 35. After you were no longer enrolled in HIP 2.0, were any of your health care visits for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.
 - O Yes
 - 🔘 No
 - O Not sure/Don't know

Satisfaction with Healthy Indiana Plan

- 36. Thinking about your overall experience with HIP 2.0, would you say you are:
 - Very Satisfied
 - Somewhat Satisfied
 - \bigcirc Neither Satisfied nor Dissatisfied \rightarrow GO TO QUESTION 52
 - O Somewhat Dissatisfied
 - O Very Dissatisfied
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 52

37. Please tell us how satisfied or dissatisfied you are with each HIP 2.0 item below.

Please mark one answer in each row.	Very Satisifed	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Very Dissatisfied
a. Length of time for coverage to begin	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
b. Ability to see my doctors with HIP 2.0	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
c. Choice of doctors in HIP 2.0	\bigcirc	0	\bigcirc	\bigcirc	0
d. Coverage of health care services that I need	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
e. Understanding how POWER accounts work	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
f. Cost of contribution(s)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
g. HIP 2.0 enrollment process	0	0	0	0	0

\rightarrow GO TO QUESTION 52

HIP Basic enrolled, formerly HIP Plus enrolled

38. Are you currently in HIP Basic?

- O Yes
- \bigcirc No \rightarrow GO TO END
- \bigcirc Not sure/Don't know \rightarrow GO TO END

39. Thinking about your current HIP Basic coverage, how does it compare to HIP Plus? Is it better, about the same, or worse?

- O Better than HIP Plus coverage
- \bigcirc About the same as HIP Plus coverage \rightarrow GO TO QUESTION 42
- \bigcirc Worse than HIP Plus coverage \rightarrow GO TO QUESTION 41
- \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 42
- 40. Why do you think your current HIP Basic coverage is better? Mark one or more.
 - \bigcirc I like the benefits in HIP Basic better than HIP Plus \rightarrow GO TO QUESTION 42
 - \bigcirc I think HIP Basic is cheaper than HIP Plus \rightarrow GO TO QUESTION 42
 - \bigcirc Other reason \rightarrow GO TO QUESTION 42
- 41. Why do you think your current HIP Basic coverage is worse? Mark one or more.
 - I liked the benefits in HIP Plus better than HIP Basic
 - I think HIP Plus is cheaper than HIP Basic
 - O Other reason

- 42. Would you try to re-apply for HIP Plus if you became eligible for HIP Plus again?
 - O Yes
 - O No
 - O Not sure/Don't know
- 43. While you were in HIP Plus, what did you think would happen, if anything, if your contribution(s) were not made on time?
 - O Nothing would change
 - O My HIP 2.0 coverage would end
 - O They would automatically get moved to HIP Basic
 - O Not sure/Don't know
- 44. Since your HIP 2.0 coverage changed from HIP Plus to HIP Basic, was there any time you needed health care but did not get it because you could not pay for transportation or could not get transportation?
 - ⊖ Yes
 - \bigcirc No \rightarrow GO TO QUESTION 46
 - \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 46
- 45. What types of health care were you unable to get because you could not pay for transportation or could not get transportation?

Please mark one answer in each row.	Could not pay for transportation	Could not get transportation	No trouble with transportation for this type of care	N/A
a. A visit to the doctor when you were sick	\bigcirc	\bigcirc	0	\bigcirc
b. Preventive care (such as blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screenings.)	0	0	0	0
c. A follow up visit to get tests or care recommended by your doctor	0	\bigcirc	0	0
d. Dental care	\bigcirc	\bigcirc	\bigcirc	\bigcirc
e. Vision (eye) care	\bigcirc	\bigcirc	0	\bigcirc
f. Prescription drugs	0	0	0	\bigcirc
g. Emergency room care for a non- emergency condition	0	0	0	0

46. Since your HIP 2.0 coverage changed from HIP Plus to HIP Basic, was there any time you needed health care but did not get it because of costs <u>other than transportation</u>?

- O Yes
- \bigcirc No \rightarrow GO TO QUESTION 48
- Not sure/Don't know \rightarrow GO TO QUESTION 48

47. Since your HIP 2.0 coverage changed from HIP Plus to HIP Basic, what types of health care were you unable to get because of costs <u>other than transportation</u>?

Please mark one answer in each row.	Yes	No	N/A
a. A visit to the doctor when you were sick	\bigcirc	\bigcirc	\bigcirc
 b. Preventive care (such as blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screenings.) 	0	\bigcirc	0
c. A follow up visit to get tests or care recommended by your doctor	\bigcirc	\bigcirc	0
d. Dental care	\bigcirc	\bigcirc	\bigcirc
e. Vision (eye) care	\bigcirc	\bigcirc	\bigcirc
f. Prescription drugs	\bigcirc	\bigcirc	\bigcirc
g. Emergency room care	\bigcirc	0	\bigcirc

48. Thinking about your experience in <u>HIP Basic</u>, would you say you are:

O Very Satisfied

- Somewhat Satisfied
- \bigcirc Neither Satisfied nor Dissatisfied \rightarrow GO TO QUESTION 50
- O Somewhat Dissatisfied
- O Very Dissatisfied
- \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 50

49. Please tell us how satisfied or dissatisfied you are with each HIP 2.0 item below in HIP Basic.

Please mark one answer in each row.	Very Satisifed	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Very Dissatisfied
a. Length of time for coverage to begin	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
b. Ability to see my doctors with HIP 2.0	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
c. Choice of doctors in HIP 2.0	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
d. Coverage of health care services that I need	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
e. Understanding how POWER accounts work	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
f. Cost of contribution(s)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
g. HIP 2.0 enrollment process	0	0	0	\bigcirc	0

50. Thinking about your experience in <u>HIP Plus</u>, would you say you are:

○ Very Satisfied

- O Somewhat Satisfied
- \bigcirc Neither Satisfied nor Dissatisfied \rightarrow GO TO QUESTION 52
- O Somewhat Dissatisfied
- Very Dissatisfied
- \bigcirc Not sure/Don't know \rightarrow GO TO QUESTION 52

51. Please tell us how satisfied or dissatisfied you are with each HIP 2.0 item below in <u>HIP Plus</u>.

Please mark one answer in each row.	Very Satisifed	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Very Dissatisfied
a. Length of time for coverage to begin	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
b. Ability to see my doctors with HIP 2.0	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
c. Choice of doctors in HIP 2.0	\bigcirc	0	\bigcirc	\bigcirc	0
d. Coverage of health care services that I need	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
e. Understanding how POWER accounts work	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
f. Cost of contribution(s)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
g. HIP 2.0 enrollment process	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0

Health Coverage Cost and Payment Options

We are studying ways to meet people's health care needs, and would like your thoughts about what you would like in your benefits package.

People pay for their health care services in different ways. Some people pay monthly contributions, some people pay copays, and some people pay both. Copays are payments you make at the time you visit your doctor's office, go to the hospital, or get prescription drugs.

52. If you could choose how to pay for your health care services, what would you choose?

- I would choose to pay copays at my health care visits
- I would choose to make monthly contributions
- It does not matter to me

53. How important are each of the following factors when thinking about enrolling in a benefits package?

Please mark one answer in each row.	Very important	Somewhat important	Not at all important
a. The cost of monthly contributions	\bigcirc	\bigcirc	0
b. The cost of copays for doctor visits	\bigcirc	\bigcirc	0
c. The cost of copays for non-emergency visits to the emergency room	\bigcirc	\bigcirc	0
d. The cost of copays for prescription drugs	\bigcirc	\bigcirc	\bigcirc
e. The length of time with no coverage if I miss a monthly contribution	0	0	0
 If I lose coverage, being able to pay a missed contribution to get my coverage back 	0	\bigcirc	0

Demographics/About You

54. Would you say that in general your health is:

- Excellent
- Very good
- Good
- 🔘 Fair
- O Poor

55. What is the highest grade or level of school that you have completed?

- 8th grade or less
- Some high school, but did not graduate
- High school graduate or GED
- Some college or 2-year degree
- 4-year college graduate
- More than 4-year college degree

56. What best describes your employment status?

- O Employed full-time
- O Employed part-time
- Self-employed
- A homemaker
- O A full-time student
- O Unable to work for health reasons
- O Unemployed

57. What is your age?

- 18 to 24 55 to 64
- 25 to 34 65 to 74
- 35 to 44
 75 or older
- 45 to 54

58. Are you male or female?

- O Male
- Female

59. Are you of Hispanic, Latino/a, or Spanish origin? One or more categories may be selected.

- O No, not of Hispanic, Latino/a, or Spanish origin
- O Yes, Mexican, Mexican American, Chicano/a
- Yes, Puerto Rican
- O Yes, Cuban
- Yes, another Hispanic, Latino/a, or Spanish origin

60. What is your race? Mark one or more.

- O White
- O Black or African-American
- O American Indian or Alaska Native
- O Asian Indian
- O Chinese
- Filipino
- Japanese
- O Korean

- Vietnamese
- O Other Asian
- O Native Hawaiian
- O Guamanian or Chamorro
- ⊖ Samoan
- O Other Pacific Islander
- Some other race

61. Please circle the number of people in your family (including yourself) that live in your household. Mark only one answer that best describes your family's total income over the last year before taxes and other deductions. Your best estimate is fine.

Family size (including yourself)	Family Income Per Year		
One person	 At or below \$6,000 	\bigcirc	At or above \$12,000 and less than \$16,000
	O Above \$6,000 and less than \$12,000	0	At or above \$16,000
Two people	 At or below \$8,000 	\bigcirc	At or above \$16,000 and less than \$22,000
	O Above \$8,000 and less than \$16,000	\bigcirc	At or above \$22,000
Three people	 At or below \$10,000 	\bigcirc	At or above \$20,000 and less than \$28,000
	O Above \$10,000 and less than \$20,000	0	At or above \$28,000
Four people	 At or below \$12,000 	\bigcirc	At or above \$24,000 and less than \$33,000
	O Above \$12,000 and less than \$24,000	\bigcirc	At or above \$33,000
Five people	 At or below \$14,000 	\bigcirc	At or above \$28,000 and less than \$39,000
	Above \$14,000 and less than \$28,000	\bigcirc	At or above \$39,000
Six people	 At or below \$16,000 	\bigcirc	At or above \$33,000 and less than \$45,000
	O Above \$16,000 and less than \$33,000	\bigcirc	At or above \$45,000
Seven people	 At or below \$18,000 	\bigcirc	At or above \$37,000 and less than \$51,000
	O Above \$18,000 and less than \$37,000	0	At or above \$51,000
Eight people	 At or below \$20,000 	\bigcirc	At or above \$41,000 and less than \$56,000
	O Above \$20,000 and less than \$41,000	\bigcirc	At or above \$56,000
Nine people	At or below \$23,000	\bigcirc	At or above \$45,000 and less than \$62,000
	O Above \$23,000 and less than \$45,000	\bigcirc	At or above \$62,000
Ten or more people	O At or below \$25,000	\bigcirc	At or above \$49,000 and less than \$68,000
	Above \$25,000 and less than \$49,000	\bigcirc	At or above \$68,000

62. Did someone help you complete this survey?

- O Yes
- \bigcirc No \rightarrow THANK YOU. Please return the completed survey in the postage-paid envelope.

63. How did that person help you? Mark one or more.

- O Read the questions to me
- O Wrote down the answers I gave
- \bigcirc Answered the questions for me
- O Translated the questions into my language

THANK YOU

Please return the completed survey in the postage-paid envelope.

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