



Are you a health care professional? We are asking for your help to understand how healthcare providers' think about patients' out-of-pocket healthcare costs.

We are seeking physicians, pharmacists, nurses, and other health care professionals with experience in working with patients who have health insurance but still juggling health care out-of-pocket expenses.

We have a short (15 questions) online survey to gain an understanding of your perceptions of their patients' out-of-pocket medical costs, including when people have high-deductible health insurance. The study is being conducted by the La Follette School of Public Affairs at the University of Wisconsin-Madison in collaboration with the University of Wisconsin-Extension.

We also hope to learn about how budget coaching or financial education would be a useful tool for patients who struggle to pay for healthcare costs.

The results of this study will help us to develop Extension programs in Wisconsin, as well as help employers, plan administrators, and policy-makers to better address the effects of out-of-pocket costs family's health and finances.

Your participation in the study is voluntary and would consist of completing an online survey. All your responses will be kept confidential. There is no personal or identifying information in the survey form.

You can complete the survey at this link: go.wisc.edu/8151yd
If you have any questions about this survey, or are having problems accessing the survey, please contact Michael Collins at the University of Wisconsin, jmcollins@wisc.edu.



Scan for online survey form

5. A health savings account (HSA) is an account people can enroll in if they have a high deductible health plan. People can save money tax-free to pay for health care expenses not covered by your insurance.

How beneficial do you think health savings accounts are for patients (or clients or consumers) with qualifying health coverage?

- Not at all beneficial
- Slightly beneficial
- Somewhat beneficial
- Very beneficial
- Extremely beneficial

6. **How much do you think that each of these factors needs to be improved about health savings accounts for the kinds of patients (or clients or consumers) you see?**

	Extremely Needed	Very Needed	Somewhat Needed	A little Needed	Not at all Needed	Not Sure
a. Pre-loading the account at the start of the year	<input type="radio"/>					
b. More information on costs of care	<input type="radio"/>					
c. Better education on how to use the account	<input type="radio"/>					

7. **In the past 1 month, did you have a patient (or client or consumer) who did any of the following because of the costs?**

	Yes	No	N/A
a. Skipped a recommended test or treatment because of the costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Did not fill a prescription because of the costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Did not get mental health care because of the costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. **How often have you been surprised to find that a health insurance plan required a patient (or client or consumer) to pay more out-of-pocket than you expected?**

- Never
- Rarely
- Sometimes
- Very often
- Extremely often
- Not applicable

9. How likely would you be to refer patients (or clients or consumer) to non-profit financial counseling that helps people to make financial decisions about out-of-pocket medical costs and budgeting for medical expenses?

- Not at all likely
- A little likely
- Somewhat likely
- Very likely
- Extremely likely
- Not sure

10. How easy is it for you to find good information about your patients' (or clients or consumers) out-of-pocket costs for health care?

- Not at all easy
- A little easy
- Somewhat easy
- Very easy
- Extremely easy
- Not applicable

11. How concerned are you about your patients' (or clients' or consumers') medical out-of-pocket costs?

- Not at all concerned
- Slightly concerned
- Somewhat concerned
- Very concerned
- Extremely concerned
- Not applicable

12. How would you describe the places that your patients (or clients or consumers) live?

- Mostly Urban
- Most Suburban
- Mostly Rural
- Urban-Suburban Mix
- Suburban-Rural Mix
- Urban-Suburban-Rural Mix

13. Optional: What county best represents the location where most of your patients (or clients or consumers) live? Please write your answer in the space below.

Thank you! For more information about this project, see <https://finmed.org/>