<h1 style="text-align:center">Sample VITA Survey Questions about Health Insurance</h1>

Example 1 (simple question, then refer):

Starting in 2014, most people will be required to have health insurance. To make insurance more affordable, more people will be eligible for free health insurance or for tax credits that will lower their health insurance premiums.

Do you have health insurance? Y / N
Does everyone on your tax return have health insurance? Y / N / NA
If not, who on your tax return is uninsured?
[Then refer people who answer no to either question.]

Example 2 (addl information):

Starting in 2014, most people will be required to have health insurance. To make insurance more affordable, more people will be eligible for free health insurance or for tax credits that will lower the cost of health insurance premiums.

What type of insurance do you have?
☐ None   ☐ Medicaid, Medicare or other govt insurance   ☐ Health insurance at work   ☐ Other

What type of insurance does <u>your spouse</u> have?
☐ None   ☐ Medicaid, Medicare or other govt insurance   ☐ Health insurance at work   ☐ Other

What type of insurance do <u>your children</u> have?
☐ None   ☐ Medicaid, Medicare or other govt insurance   ☐ Health insurance at work   ☐ Other

What type of insurance do <u>other dependents</u> have?
☐ None   ☐ Medicaid, Medicare or other govt insurance   ☐ Health insurance at work   ☐ Other

If you answered "None" for anyone listed on your tax return, can you tell us why that person does not have health insurance? (check all that apply)

☐ My employer doesn't offer insurance	☐ My employer offers insurance, but it's too expensive	☐ I tried to get insurance but was denied due to my health	☐ Insurance is too expensive
☐ I receive services at a low-cost or free clinic	☐ I might be eligible for Medicaid but I haven't applied	☐ I don't want/need insurance	☐ Other

Preparer script (based on boxes checked):
- If your employer doesn't offer insurance, you may be eligible for free health insurance through Medicaid or help paying private health insurance premiums. You should contact (referral source) to get started.

- If your employer-sponsored insurance is too expensive, you may be eligible for lower-cost premiums for other private insurance. Gather the information you have about your employer's coverage, including the premium cost, and contact (referral source) to find out if you qualify for other insurance.
- If you tried to get insurance but were denied due to your health, the new healthcare law now prohibits insurance companies from denying you or charging you more based on your health. Contact (referral source) to find out if you qualify for extra help paying for premiums.
- If insurance is too expensive, contact (referral source) to find out if you qualify for free health insurance through Medicaid or lower-cost health insurance premiums.
- If you receive services at a low-cost or free clinic, contact (referral source) about signing up for free health insurance through Medicaid or lower-cost premiums that will allow you to continue to get care from the providers you know.
- If you might be eligible for Medicaid but haven't applied, contact (referral source) to apply. If your not eligible for Medicaid, you may be eligible for other lower-cost coverage.
- If you don't want or need insurance, remember that the law requires most people to have insurance beginning in 2014. If you don't have insurance, you may face a penalty on your tax return next year.