

We would firstly like to start by asking you about your health conditions

Question 1.1.1

Has a doctor ever told you that you have one of the following conditions? MULTICODE.

Respiratory	
Chronic lung disease such as chronic bronchitis or emphysema	
Asthma	
Musculoskeletal/bone disease	
Arthritis (including osteoarthritis, or rheumatism)	
Osteoporosis, sometimes called thin or brittle bones	
Cancer	
Cancer or a malignant tumour (including leukaemia or lymphoma but excluding minor skin cancers)	
Neurological	
Parkinson's disease	
Alzheimer's disease	
Dementia, organic brain syndrome, senility	
Serious memory impairment	
Mental Health	
Any emotional, nervous or psychiatric problems, such as depression or anxiety	
Alcohol or substance abuse	
Gastrointestinal (Gastric Conditions)	
Stomach ulcers	
Cirrhosis, or serious liver damage	
Diabetes or high blood sugar (Endocrine)	
Diabetes or high blood sugar	
Thyroid disease	
Cardiovascular (Heart)	
High blood pressure or hypertension	
Angina	
A heart attack (including myocardial infarction or coronary thrombosis)	
Congestive heart failure (heart failure)	
High cholesterol	
A heart murmur	
An abnormal heart rhythm	
Any other heart trouble (specify).....	
Vascular/Veins	
Varicose Ulcers (an ulcer due to varicose veins)	
A stroke (cerebral vascular disease)	
Ministroke or TIA (transient ischemic attack)	
Peripheral vascular disease	
Eye disease	
Cataracts	
Glaucoma	
Blurred vision or no vision (Age related macular degeneration)	
Other eye disease (specify)	
None of these (IF SELECTED, CLOSE SURVEY)	

Could you please provide a few details about yourself? This will help us understand how costs may vary depending on a participant's individual circumstances.

Question 2.1.1

What is your age in years?

- 18-24..... 1
- 25-29..... 2
- 30-34..... 3
- 35-39..... 4
- 40-44.....5
- 45-49 6
- 50-54 7
- 55-59 8
- 60-64 9
- 65-69 10
- 70-74 11
- 75-79 12
- 80-84 13
- 85-89 14
- 90+..... 15

Question 2.2.1

Are you?

- Male 1
- Female2
- Other.....3
- Prefer not to say.....4

Question 2.3.1

What is your marital status?

- Single 1
- Married or cohabiting.....2
- Separated 3
- Divorced4
- Widowed.....5
- Other (Specify)6

Question 2.4.1

Which county do you live in?

Carlow	1
Cavan	2
Clare	3
Cork	4
Donegal	5
Dublin	6
Galway	7
Kerry	8
Kildare	9
Kilkenny	10
Laois	11
Leitrim	12
Limerick	13
Longford	14
Louth	15
Mayo	16
Meath	17
Monaghan	18
Offaly	19
Roscommon	20
Sligo	21
Tipperary	22
Waterford	23
Westmeath	24
Wexford	25
Wicklow	26

Question 2.4.3

Which of the following best describes the area in [COUNTY] in which you live...

A City
A large town (5000+ population)
A small town (1,500 – 4,999 population)
A rural area

Question 2.5.1

Do you have a full medical card?

Yes..... 1

No 2

Question 2.5.2

Do you have a GP visit card?

Yes..... 1

No 2

Question 2.5.3

Do you have private health insurance?

Yes..... 1

No 2

Question 2.5.5

Do you have travel card that entitles you to free access to public transport?

Yes..... 1

No 2

Question 2.6.1

And before continuing with this survey, please review the categories below. Then on the next screen where we ask you 'type of occupation' please choose from the list the category that applies to the chief wage earner in your household.

- **Higher managerial / professional / administrative**
e.g. Established doctor, Chartered Accountant, Architect, Solicitor, Board Director in a large organisation (200+ employees, top level civil servant/public service employee)
- **Intermediate managerial / professional / administrative**
e.g. Newly qualified (under 3 years) Doctor or Solicitor, Board director of a small organisation, middle manager in a large organisation, principle officer in civil service/local government
- **Supervisory or clerical; junior manager / professional / administrative**
e.g. Office worker with no staff, Student Doctor, Foreman with 25+ employees, office based or travelling salesperson etc
- **Skilled manual worker**
e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/ Ambulance Driver, HGV driver, AA patrolman, pub/bar worker, etc
- **Semi-skilled/unskilled manual worker**
e.g. Retail assistants, construction labourers, cleaners, waiting staff etc
- **Casual worker - not in permanent employment**
Anyone working in Contract employment e.g. Temp Staff for maternity, sickness or holiday cover
- **Full-time carer of other household member**
Carers of sick, disabled, elderly or infirm relatives on a full time basis
- **Full-time farmer**
Anyone who's main income comes from farming, through ownership or lease of a farm
- **Retired and living on state pension**
Retired, Receiving state pension and no other income
- **Retired with other income**
Retired, with private pension or living off investments etc
- **Student**
Full-time student in second level, a University, I.T. or post leaving certificate course
- **Unemployed/not working due to long-term sickness**
Between jobs/looking for work, unable to work due to long-term sickness or disability
- **Working in the home**
Stay at home mum, housewife etc

Question 2.7.1

What is the highest level of education (full-time or part-time) which you have completed to date?

No formal education or training
Primary education
Lower secondary education (Junior/Inter/Group Cert, O levels/GCSEs, NCVA Foundation Cert., Basic Skills Training Cert. or equivalent)
Upper secondary education (Leaving Cert. (including Applied and Vocational programmes), 'A' Levels, NCVA Level 1 Cert., Teagasc Cert./Diploma or equivalent)
Technical or Vocational (Completed Apprenticeship, NCVA Level 2/3 FETAC Level 4/5 Cert., NCVA Level 2/3 Cert., Teagasc Cert./Diploma or equivalent)
Both Upper Secondary and Technical or Vocational Qualification
Non-Degree (National Certificate, Diploma NCEA/Institute of Technology or equivalent, or Nursing Diploma)
Primary Degree (Third Level Bachelor Degree)
Professional Qualification (of Degree status at least)
Both a Degree and a Professional qualification
Postgraduate Cert. or Diploma
Postgraduate Degree (Masters)
Doctorate (Ph.D) or higher

Question 2.8.1

We understand that it is difficult to give an exact figure for household income but we would like you to estimate which grouping matches your total net household income in the last year (after any deductions for tax, social insurance (PRSI) or pension and health contributions, union dues and so on). This includes income from all sources (regular overtime, commission, tips etc.) and from all members of the household.

Per Year

Under €12,000	1
€12,001 to €18,000	2
€18,001 to under €24,000.....	2
€24,001 to under €30,000.....	3
€30,001 to under €42,000.....	4
€42,001 to under €48,000.....	5
€48,001 to under €54,000.....	6
€54,001 to under €60,000.....	6
€60,001 to under €78,000.....	7
€78,001 to under €96,000.....	8
€96,001 or more	9

Question 2.9.1

How many adults (16 years or older) are there in your household?

Number of adults ____

Question 2.9.2

How many children (15 years or younger) are there in your household?

Number of children ____

- In the next section, you will be asked to estimate your costs of healthcare over the ***last month***. This will be broken down into the following categories:
 - ❖ GP Visits
 - ❖ Medicines
 - ❖ Primary Care (e.g physio, occupational therapists, psychologists, etc) Visits
 - ❖ Other Healthcare (e.g hospital appointments, specialist doctors, etc) Visits
- Please note that this estimate is to ***include travel expenses*** (e.g. parking and fuel for journeys to pharmacy, GP or hospital).
- The exercise will be in a grid form which will list out the various healthcare categories listed above (e.g. GP visits, medicine, etc.), alongside the ***chronic conditions you listed*** in the first question of the survey. So, for example, if you listed Diabetes and Depression as chronic conditions you are experiencing, then these will appear as separate conditions under the healthcare category which you will then fill in the costs for.
- A 'multiple/other illnesses' option will also be included as a separate category to allow for ***healthcare usage that applies to more than one illness***, for example, if we use the same example of a person having diabetes and depression, when that ***person visits a GP they may do so in order to discuss both their diabetes and their depression***. This can also apply to scenarios where you access healthcare or medication for something that is not directly related to one of your illnesses (e.g. medicines for the flu).
- The total costs will be shown at the top of the grid if you need to check this during the exercise.
- We will now show you an example of how to fill in your healthcare costs correctly.

Healthcare Costs Example

- Someone has two chronic conditions – Diabetes & Depression for example

- They attended the **GP** three times – once was only for Diabetes, one related to back pain, and the other related to their two conditions combined.
- So you would put in the cost of one GP visit (lets say €60 with an estimated travel expense of €1.50) into the '**GP Visits – Diabetes**' section, because one visit related strictly to **Diabetes**.
- For the other two GP Visits, these both fall into the "**GP Visits - Multiple/Other Conditions**" section, because one relates to **back pain**, while the other is a **combination of the two conditions**. So you would put in the cost of two GP Visits (€123, including a total estimated travel expense of €3) to this section as shown here.

Just to note; the system will not accept decimal point values (e.g. €61.50 should be changed to €62).

GP Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	No.	0	€	0
GP Visits Diabetes or high blood sugar	No.	1	€	62
GP Visits Multiple Conditions	No.	2	€	123

Medicines Any emotional, nervous or psychiatric problems, such as depression or anxiety	No.	2	€	43
Medicines Diabetes or high blood sugar	No.	0	€	0
Medicines Multiple Conditions	No.	0	€	0

- Below the GP section, you will find the Medicines section

- The same person experiencing Diabetes & Depression bought two medications (one cost €30, the other cost €10, and the estimated travel expenses were €3).
- Both medications related to Depression, and no medication was purchased for Diabetes in the last month.
- So you would put all costs (€43) into the 'Medicines - Any emotional, nervous or psychiatric problems, such as depression or anxiety' Section as all costs for medication related to Depression.
- You would leave both 'Medicines – Diabetes' and 'Medicines – Multiple/Other Conditions' blank.

There are 2 other sections that need to be filled out – Primary Healthcare (e.g physio, occupational therapists, psychologists, etc) Visits and Other Healthcare (e.g hospital appointments, specialist doctors, etc) Visits - which follow the same approach as above.

ASK Q3.1.1 FOR EVERY CONDITION SELECTED FROM Q1.1.1 IN EACH SUBJECT AREA (e.g GP Visits, Medicines, Primary Care Visits, Other Healthcare Visits)

Question 3.1.1

In the boxes below, please estimate your use of healthcare for the last month and also how much each aspect of this healthcare use cost you (including travel expenses such as parking and fuel for journeys to pharmacy, GP or hospital)

COST OF €0 ALLOWED

Healthcare Service	Number	Total Cost in Last Month
GP Visits		
GP Visit – CODE FROM Q1.1.1 (e.g Diabetes)		
GP Visit – CODE FROM Q1.1.1 (e.g Depression)		
GP Visit – Multiple/other illnesses		
Medicines		
Medicines – CODE FROM Q1.1.1 (e.g Diabetes)		
Medicines – CODE FROM Q1.1.1 (e.g Depression)		
Medicines – Multiple/other illnesses		
Primary Care (physio, occupational therapist, psychologist) Visits		
Primary Care Visits – CODE FROM Q1.1.1 (e.g Diabetes)		
Primary Care Visits – CODE FROM Q1.1.1 (e.g Depression)		
Primary Care Visits – Multiple/other illnesses		
Other Healthcare (hospital visits, specialist doctors, etc) Visits		
Other Healthcare Visits – CODE FROM Q1.1.1 (e.g Diabetes)		
Other Healthcare Visits – CODE FROM Q1.1.1 (e.g Depression)		
Other Healthcare Visits – Multiple/other illnesses		
Total Cost in Last Month		

ASK Q3.1.2 FOR EVERY CONDITION SELECTED FROM Q1.1.1. INCLUDE A “MULTIPLE/OTHER ILLNESSES” CATEGORY FOR ALL RESPONDENTS.

Q.3.1.2

- Let’s imagine a **hypothetical scenario**; you’re faced with a **large unexpected expense** (e.g. a tax bill, house repairs etc.) and there isn’t enough left over for your usual monthly healthcare usage. Given the situation, you will need to **reduce your usual level of monthly healthcare spend by 25%**.
- In order to do this, you need to make **some trade-offs** below. Looking at the number of times in the past month that you bought/visited various healthcare professionals/medicines, you will need to reduce your budget to get below the **€Y** (reduced) monthly amount.
- Please **reduce some areas of your usual healthcare usage** in order to reduce your spend to €Y per month. **It doesn’t have to precisely match the €Y amount; it can be lower if needed.**
- The exercise will be presented in the same format as the healthcare costs question (grid form) and will show you the **reduced budget** that you need to reach and your **current spend** to help guide you. Please note that we are **focused solely on the total costs** and not the quantity of visits or medications.
- Therefore, it is important that you follow **real-life examples of costs** when reducing your healthcare spend – so for example, you **should not reduce your total cost for GP visits by only €5** as this is not realistic. Stick to actual costs and reduce your budget with this in mind.

Scenario Question Example

Please remember to approach this exercise in a **realistic manner**, when reducing costs – for example, **do not reduce GP costs by €5 as this is not covering a full visit.**

• If we use the same example as before:

- The total spend for the individual with Diabetes and Depression was €708 – with the hypothetical unexpected expense this needs to be reduced to €531 or under.
- You will need to decide what you will prioritise in this scenario.
- You will first see the initial total spend from the previous section, from which you will need to reduce certain sections to fall below €531.



YOUR TOTAL SPEND LAST MONTH WAS: € 708
YOU NOW NEED TO REDUCE THIS BY 25% TO € 531
YOUR TOTAL NEW SPEND SO FAR: € 708

GP Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	0
GP Visits Diabetes or high blood sugar	62
GP Visits Multiple Conditions	123
Medicines Any emotional, nervous or psychiatric problems, such as depression or anxiety	43
Medicines Diabetes or high blood sugar	0
Medicines Multiple Conditions	0
Primary Care (physio, occupational therapist, psychologist) Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	65
Primary Care (physio, occupational therapist, psychologist) Visits Diabetes or high blood sugar	0
Primary Care (physio, occupational therapist, psychologist) Visits Multiple Conditions	0
Other Healthcare (hospital visits, specialist doctors, etc) Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	210
Other Healthcare (hospital visits, specialist doctors, etc) Visits Diabetes or high blood sugar	205
Other Healthcare (hospital visits, specialist doctors, etc) Visits Multiple Conditions	0



- To the left is an example of an effective and realistic reduction in healthcare costs.
 - The specialist healthcare visit (€210) relating to Depression was removed in order to ensure the budget fell below €531.
 - Just to reiterate, the entire cost of the specialist visit (for depression) was removed as there was only one visit and so there was no other alternative but to remove the entire amount.

YOUR TOTAL SPEND LAST MONTH WAS: € 708
YOU NOW NEED TO REDUCE THIS BY 25% TO € 531
YOUR TOTAL NEW SPEND SO FAR: € 498

GP Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	0
GP Visits Diabetes or high blood sugar	62
GP Visits Multiple Conditions	123
Medicines Any emotional, nervous or psychiatric problems, such as depression or anxiety	43
Medicines Diabetes or high blood sugar	0
Medicines Multiple Conditions	0
Primary Care (physio, occupational therapist, psychologist) Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	65
Primary Care (physio, occupational therapist, psychologist) Visits Diabetes or high blood sugar	0
Primary Care (physio, occupational therapist, psychologist) Visits Multiple Conditions	0
Other Healthcare (hospital visits, specialist doctors, etc) Visits Any emotional, nervous or psychiatric problems, such as depression or anxiety	0
Other Healthcare (hospital visits, specialist doctors, etc) Visits Diabetes or high blood sugar	205
Other Healthcare (hospital visits, specialist doctors, etc) Visits Multiple Conditions	0

YOUR TOTAL SPEND LAST MONTH WAS: €X

YOU NOW NEED TO REDUCE THIS BY 25% TO €Y

YOUR CURRENT SPEND IS €_____ (CODE TO ENSURE CANNOT GO ABOVE Y)

Healthcare Service	Total Cost in Last Month
GP Visits	
GP Visit – CODE FROM Q1.1.1 (e.g Diabetes)	
GP Visit – CODE FROM Q1.1.1 (e.g Depression)	
GP Visit – Multiple/other illnesses	
Medicines	
Medicines – CODE FROM Q1.1.1 (e.g Diabetes)	
Medicines – CODE FROM Q1.1.1 (e.g Depression)	
Medicines – Multiple/other illnesses	
Primary Care (physio, occupational therapist, psychologist) Visits	
Primary Care Visits – CODE FROM Q1.1.1 (e.g Diabetes)	
Primary Care Visits – CODE FROM Q1.1.1 (e.g Depression)	
Primary Care Visits – Multiple/other illnesses	
Other Healthcare (hospital visits, specialist doctors, etc) Visits	
Other Healthcare Visits – CODE FROM Q1.1.1 (e.g Diabetes)	
Other Healthcare Visits – CODE FROM Q1.1.1 (e.g Depression)	
Other Healthcare Visits – Multiple/other illnesses	
Total Cost in Last Month	

At this point, we would like to ask about why you made the decisions that you made.

Q.4 In the previous set of questions, you were asked to prioritise some services and sacrifice others.

When considering what should be prioritised, how important are/were the following areas in informing your decisions?

Please rate each on a scale from 1-5, from not at all important to very important.

(Participants are presented with each option of Q.4 individually and the order in which each respondent sees the option is random)

- **Maintaining your independence (ensuring you can take care of yourself, minimising the need for help from others)**

Not important at all	Not Important	Neither important nor not important	Important	Very important
1	2	3	4	5

- **Keeping your symptoms under control**

Not important at all	Not Important	Neither important nor not important	Important	Very important
1	2	3	4	5

- **Advice from your doctors**

Not important at all 1	Not Important 2	Neither important nor not important 3	Important 4	Very important 5
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- **Staying alive**

Not important at all 1	Not Important 2	Neither important nor not important 3	Important 4	Very important 5
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- **The work involved in looking after your health (examples of work include travelling long distances for appointments or taking medications at inconvenient times)**

Not important at all 1	Not Important 2	Neither important nor not important 3	Important 4	Very important 5
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Q4b Is there anything else that would inform your decision making when prioritising services? If so please provide details in the box below:

Q5. If you were presented with this scenario in your real life (not having enough money to access your usual level of healthcare), do you think you would do any of the following to make sure you can continue to use your usual level of healthcare?

Please rank on a scale of 1-5 from very unlikely to very likely.

ROTATE ORDER.

Use your savings

Very Unlikely 1	Unlikely 2	Neither unlikely nor likely 3	Likely 4	Very Likely 5
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Borrow money or take out a loan

Very Unlikely	Unlikely	Neither unlikely nor likely	Likely	Very Likely
1	2	3	4	5

Not make payments on non-healthcare bills

Very Unlikely	Unlikely	Neither unlikely nor likely	Likely	Very Likely
1	2	3	4	5

Cut down on spending for food

Very Unlikely	Unlikely	Neither unlikely nor likely	Likely	Very Likely
1	2	3	4	5

Cut down on spending on recreational activities

Very Unlikely	Unlikely	Neither unlikely nor likely	Likely	Very Likely
1	2	3	4	5

Cut down on expenses in general

Very Unlikely	Unlikely	Neither unlikely nor likely	Likely	Very Likely
1	2	3	4	5

Q5b Is there anything else you would do to make sure you can continue to use your usual level of healthcare? If so please provide details in the box below:

Q6 If you were presented with this scenario your real life (not having enough money to access your usual level of healthcare), do you think you would sacrifice parts of your usual healthcare usage?

Please rank on a scale of 1-5 from very unlikely to very likely

Very Unlikely

Unlikely

Neither unlikely nor likely

Likely

Very Likely

1

2

3

4

5

I'd now like to ask about your real life experience of financial issues.:

Q7 Please answer yes or no to the following questions. As a result of the cost of your currently recommended healthcare treatments have you ever:

- had to use savings.....1
- had to borrow money or take out a loan2
- not made payments on non-healthcare bills.....3
- cut down on spending for food4
- cut down on spending on recreational activities5
- cut down on expenses in general.....6
- Other sacrifices (please specify)7
- None of the above 8

Q8 On a scale of 1-7 how much do you worry about financial problems that have resulted from the cost of your currently recommended healthcare treatments?

Not at all

Very much

- 1
- 2
- 3
- 4
- 5
- 6
- 7

Q9 In the last twelve months, have you ever not attended a healthcare professional when you thought you needed to, because of the cost of the visit (or the costs associated with the visit such as travel, taking time off work etc.)?

Yes/no

Number of Occasions _____

Q11 In the last twelve months, have you ever not purchased medication you needed for your treatment because of the cost?

Yes/no

Number of Occasions _____

Q12 Finally, we would like to ask about your general health. Would say your health is..

- 1. Excellent

2. Very Good

3. Good

4. Fair

5. Poor