The Danish Survey on Voluntary Health Insurance 2009

Data documentation:
Population, Design and Descriptive Statistics

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Summary

The Danish Survey on Voluntary Health Insurance 2009 is a cross sectional survey of the Danish population aged 18-75, and it is undertaken by Professor Kjeld Møller Pedersen, Associate professor Jacob Nielsen Arendt, and PhD student Astrid Kiil in collaboration with YouGov Zapera Ltd. The purpose of the survey is to collect data which are suitable for analysing the determinants for voluntary health insurance coverage and various effects of being covered by this type of insurance.

The data are collected using an Internet-based questionnaire, which is distributed via YouGov Zapera’s Denmark panel. Before it was sent out, the questionnaire was subject to a preliminary pilot survey, expert reviews, and a final pilot survey with n=106. In June 2009, a sample of 13246 respondents selected in order to reflect the composition of the population with respect to gender, age, and geography was invited to participate in the survey. From this sample 5447 respondents answered the questionnaire completely, corresponding to a response rate of 41%. The overall representativity of the Danish Survey on Voluntary Health Insurance 2009 is reasonable. Individuals with a low education level are, however, severely underrepresented.
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1 Objectives

The main objective of the Danish Survey on Voluntary Health Insurance 2009 is to produce a data set, which is suitable for analysing the following on an individual level:

- Determinants of voluntary health insurance coverage, incl. risk aversion.
- To which extend empirical measures of risk aversion are context dependent.
- The effect of voluntary health insurance coverage on the use of curative health care services.
- The effect of voluntary health insurance coverage on the use of preventive health care services and health related behaviour in general.
- The relationship between health insurance status and attitude towards the public health care sector.

In this way, the study contributes to the existing research within the area of voluntary health insurance and aims to place the public debate in Denmark on a solid empirical and analytical foundation. In particular, the authors believe that a newly developed set of questions regarding health insurance coverage represents an improvement upon existing surveys.

2 Organisation and terms of reference

The Danish Survey on Voluntary Health Insurance 2009 is undertaken by Professor Kjeld Møller Pedersen, Associate professor Jacob Nielsen Arendt, and PhD student Astrid Kiil in collaboration with YouGov Zapera Ltd. The researchers are grateful for the financial support provided by the Health Insurance Foundation (*Sygekassernes Helsefond*).

Analyses based on the Danish Survey on Voluntary Health Insurance 2009 should include the following acknowledgement: The dataset is part of the Danish Survey on Voluntary Health Insurance 2009, which was carried out by YouGov Zapera for a group of researchers at the University of Southern Denmark.
3 Study population and design

The Danish Survey on Voluntary Health Insurance is a cross-sectional survey of the Danish population aged 18-75 collected in June 2009. This population includes 3772966 individuals.

3.1 Sample

A sample of 13246 respondents selected in order to reflect the composition of the population with respect to gender, age, and geography was invited to participate in the survey. From this sample 5447 respondents answered the questionnaire completely, corresponding to a response rate of 41%.

3.2 Method of data collection

The data were collected using an Internet-based questionnaire. The respondents received an e-mail inviting them to participate in the survey, from which the survey was accessible by clicking on an Internet link. Follow up e-mails reminding non-respondents to fill out the questionnaire were also sent out after the initial invitation. The invitation and follow up e-mails are enclosed in appendices 9.1 and 9.2 respectively.

It was decided to collect the data using an Internet-based questionnaire due to the relative speed and cost-effectiveness of this media. Moreover, the opportunity of incorporating automatic skip patterns in the questionnaire in order to prevent that respondents are asked unnecessary questions was considered a major strength in this particular survey. The use of an Internet-based questionnaire is not expected to imply a large mismatch between the sample and the population since 86% of the Danish adult population had Internet access in their homes in 2009, almost all of which used it to send and receive e-mails (www.dst.dk). However, it is noted that the percentage of the population with Internet access in their homes is decreasing with age.

3.3 Panel methodology

The Internet-based questionnaire was distributed via YouGov Zapera’s Denmark panel, which is an actively managed Internet-based panel containing 38,600 members in Denmark as of July 2009 (www.yougov.dk). The panel meets the Esomar international
code on marketing and social research practice, implying among other things that its members are recruited through a wide selection of channels in order to ensure an appropriate demographic balance. Moreover, panel members must log on with a password when participating in surveys in order to ensure that the intended person completes the survey. Due to the size of YouGov Zapera’s Denmark panel and the fact that YouGov Zapera has reliable information on a number of demographic variables for its panel members, it is possible to draw samples that are representative with respect to these variables from the panel.

Panel members receive small incentives for participating in surveys in order to ensure representativity of the sample and to avoid an overweight of respondents with a strong interest in the subject of the survey. After completion of the Danish Survey on Voluntary Health Insurance 2009 respondents entered a draw for a gift voucher to a travel agency worth 5000 DKK and 25 gift vouchers to a supermarket chain worth 1000 DKK each. It is noted that the use of a draw could potentially bias the sample by attracting an overweight of respondents who like to gamble.

4 Questionnaire

The Internet-based questionnaire was developed in the time period from November 2008 to May 2009 by Kjeld Møller Pedersen, Jacob Nielsen Arendt, and Astrid Kiil. The contents of the questionnaire were selected based on theoretical considerations and adjusted to accommodate the structural conditions in Denmark. Moreover, comparability with existing empirical studies was taken into consideration.

An English version of the Internet-based questionnaire including marginal response distributions is enclosed in appendix 9.3, and the original Danish version is enclosed in appendix 9.4. For the purpose of pretesting, an Internet-based version of the questionnaire was set up using the software SurveyXact. In the Internet-based version of the questionnaire respondents could navigate back and forward, and a colored bar showed the number of questions left. Moreover respondents could leave questions blank and still proceed answering the questionnaire in the various pilot surveys described in sections 4.1 to 4.3. This option was however removed from the final questionnaire in
order to avoid that respondents could receive the incentive without actually having answered any questions.

### 4.1 Preliminary pilot survey

An initial version of the questionnaire was tested on friends and family of the responsible researchers in December 2008. The main purpose of this preliminary pilot survey was to make sure that the questionnaire was comprehensible by the general public. Hence, after answering the questionnaire the test subjects were briefly interviewed about their understanding of selected questions, and they were also asked to describe any difficulties experienced. Subsequently, a number of revisions were made to the questionnaire.

### 4.2 Expert reviews

In April 2009 the preliminary version of the questionnaire was tested and reviewed by researcher colleagues with extensive experience in questionnaire design and econometric analysis from the Department of Health Economics and the Centre for Applied Health Services Research and Technology Assessment at the University of Southern Denmark. The project manager from YouGov Zapera also provided a number of valuable comments, and all these expert reviews resulted in a number of revisions in the questionnaire and some rephrasings.

### 4.3 Final pilot survey

Before deciding on the final version of the questionnaire, a pilot survey was performed on the revised version of the questionnaire in May 2009. The final pilot survey included 106 respondents drawn from the same population as the main survey by YouGov Zapera, and it revealed that a few response categories were missing for some questions in order for the response categories to be exhaustive. In addition, it was confirmed that the automatic skip patterns were set up correctly and no questions were standing out due to extraordinary high non-response rates. Thus, the final pilot survey only led to a few minor revisions of the questionnaire.
5  Data collection

The collection of data for the Danish Survey on Voluntary Health Insurance 2009 was undertaken by YouGov Zapera. In order to ensure that data are roughly representative of the Danish population, YouGov Zapera used their experience with response rates within different population groups to select the sample. This sample selection strategy is discussed further in section 5.3.

5.1 Time schedule

The data were collected during the time period from June 10 to June 28, 2009. In Table 5.1 the time schedule for the distribution of invitations and follow up e-mails is outlined.

<table>
<thead>
<tr>
<th>Date</th>
<th>Number of e-mail invitations sent out</th>
<th>Number of follow up e-mails sent out</th>
<th>Corresponding responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 10, 2009</td>
<td>1003</td>
<td></td>
<td>371</td>
</tr>
<tr>
<td>June 15, 2009</td>
<td>4990</td>
<td></td>
<td>1745</td>
</tr>
<tr>
<td>June 17, 2009</td>
<td>3940</td>
<td></td>
<td>1268</td>
</tr>
<tr>
<td>June 19, 2009</td>
<td></td>
<td>3875</td>
<td>547</td>
</tr>
<tr>
<td>June 19, 2009</td>
<td>3044</td>
<td></td>
<td>945</td>
</tr>
<tr>
<td>June 22, 2009</td>
<td></td>
<td>4565</td>
<td>395</td>
</tr>
<tr>
<td>June 25, 2009</td>
<td>567</td>
<td></td>
<td>280</td>
</tr>
<tr>
<td>Total</td>
<td>13544</td>
<td>8440</td>
<td>5551</td>
</tr>
</tbody>
</table>


Note: The number of invitations sent out included 298 respondents aged 76+ and the corresponding responses included 104 respondents. These respondents are excluded from subsequent analyses.

The first four batches of e-mail invitations sent out from June 10 to June 22 were restricted to individuals aged 18-70, while the last batch of e-mail invitations sent out on June 25 was restricted to individuals aged 70+. This procedure was due to a misunderstanding between YouGov Zapera and the responsible researchers with regards to delimitation of the sample. Subsequently, it was decided to restrict the survey population to individuals aged 18-75 since the use of an Internet-based questionnaire is likely to lead to selection bias for individuals aged 76+.
5.2 Non-response

Of the 13246 sampled individuals aged 18-75, 5447 participated in the survey while 7799 chose not to participate corresponding to an overall non-response rate of 59%. The distribution of non-response is described in Table 5.2 where the non-response rates are reported separately by region and gender and age combined.

<table>
<thead>
<tr>
<th>Region</th>
<th>Invited sample</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n n %</td>
<td>n n %</td>
</tr>
<tr>
<td>Capital area</td>
<td>4238 58.68</td>
<td>2487</td>
</tr>
<tr>
<td>Zealand</td>
<td>1942 57.93</td>
<td>1125</td>
</tr>
<tr>
<td>Central Jutland</td>
<td>2833 58.35</td>
<td>1653</td>
</tr>
<tr>
<td>Northern Jutland</td>
<td>1327 60.81</td>
<td>807</td>
</tr>
<tr>
<td>South Denmark</td>
<td>2906 59.43</td>
<td>1727</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Male</th>
<th>18-25</th>
<th>620</th>
<th>73.90</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>26-35</td>
<td>921</td>
<td>68.99</td>
</tr>
<tr>
<td></td>
<td>36-45</td>
<td>982</td>
<td>67.21</td>
</tr>
<tr>
<td></td>
<td>46-55</td>
<td>788</td>
<td>59.56</td>
</tr>
<tr>
<td></td>
<td>56-65</td>
<td>595</td>
<td>49.62</td>
</tr>
<tr>
<td></td>
<td>66-75</td>
<td>256</td>
<td>42.38</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Female</th>
<th>18-25</th>
<th>498</th>
<th>61.41</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>26-35</td>
<td>832</td>
<td>62.04</td>
</tr>
<tr>
<td></td>
<td>36-45</td>
<td>855</td>
<td>60.08</td>
</tr>
<tr>
<td></td>
<td>46-55</td>
<td>699</td>
<td>54.14</td>
</tr>
<tr>
<td></td>
<td>56-65</td>
<td>590</td>
<td>49.25</td>
</tr>
<tr>
<td></td>
<td>66-75</td>
<td>163</td>
<td>38.72</td>
</tr>
</tbody>
</table>

| Total  | 13246 | 7809 |

Source: Survey data.

The non-response rate is seen to be similar across the five regions of Denmark, while it is decreasing with age for both genders and higher for males compared to females across all age groups. The variation in non-response rates by age and gender may reflect a varying degree of interest in the subject of the survey.
5.3 Representativity

In this section the representativity of the sample is described by comparing the respondents to the population they are intended to represent, i.e. the Danish population aged 18-75. The population numbers are obtained from Statistics Denmark, and they cover the year 2009 and include individuals aged 18-75 unless otherwise noted. Representativity of the sample is important in order to be able to generalise results based on the survey to the entire population.

Table 5.3 shows the distribution of the population, the invited sample, and the final sample consisting of 5447 respondents by region. These three groups appear to be similarly distributed with respect to geography.

Table 5.3 Representativity by region

<table>
<thead>
<tr>
<th>Region</th>
<th>Population n</th>
<th>%</th>
<th>Invited sample n</th>
<th>%</th>
<th>Final sample n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital area</td>
<td>1163021</td>
<td>30.83</td>
<td>4238</td>
<td>31.99</td>
<td>1751</td>
<td>32.15</td>
</tr>
<tr>
<td>Zealand</td>
<td>558192</td>
<td>14.79</td>
<td>1942</td>
<td>14.66</td>
<td>817</td>
<td>15.00</td>
</tr>
<tr>
<td>Central Jutland</td>
<td>847272</td>
<td>22.46</td>
<td>2833</td>
<td>21.39</td>
<td>1180</td>
<td>21.66</td>
</tr>
<tr>
<td>Northern Jutland</td>
<td>394628</td>
<td>10.46</td>
<td>1327</td>
<td>10.02</td>
<td>520</td>
<td>9.55</td>
</tr>
<tr>
<td>South Denmark</td>
<td>809853</td>
<td>21.46</td>
<td>2906</td>
<td>21.94</td>
<td>1179</td>
<td>21.64</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3772966</strong></td>
<td><strong>100.00</strong></td>
<td><strong>13246</strong></td>
<td><strong>100.00</strong></td>
<td><strong>5447</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Sources: Survey data; www.statistikbanken.dk.

Table 5.4 shows the distribution of the population, the invited sample, and the final sample by gender and age combined. It is seen that a relatively large number of respondents aged 18-35 were invited to participate in the survey, which reflects YouGov Zapera’s strategy of accounting for differences in response rates between different population groups by sample selection. Moreover, Table 5.4 shows that the final sample differs from the population with respect to age and gender for some groups. For males, there is a clear pattern where the younger age group 18-55 is underrepresented and the older age group 56-75 is overrepresented. For females, the age groups 18-35 and 46-65 are overrepresented, while the age groups 36-45 and 65-75 are underrepresented, i.e. the pattern is more mixed.
Table 5.4 Representativity by gender and age combined

<table>
<thead>
<tr>
<th></th>
<th>Population n</th>
<th>%</th>
<th>Invited sample n</th>
<th>%</th>
<th>Final sample n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Male</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>157789</td>
<td>4.18</td>
<td>839</td>
<td>6.33</td>
<td>219</td>
<td>4.02</td>
</tr>
<tr>
<td>26-35</td>
<td>348043</td>
<td>9.22</td>
<td>1335</td>
<td>10.08</td>
<td>414</td>
<td>7.60</td>
</tr>
<tr>
<td>36-45</td>
<td>414628</td>
<td>10.99</td>
<td>1461</td>
<td>11.03</td>
<td>479</td>
<td>8.79</td>
</tr>
<tr>
<td>56-65</td>
<td>360106</td>
<td>9.54</td>
<td>1199</td>
<td>9.05</td>
<td>604</td>
<td>11.09</td>
</tr>
<tr>
<td>66-75</td>
<td>219369</td>
<td>5.81</td>
<td>604</td>
<td>4.56</td>
<td>348</td>
<td>6.39</td>
</tr>
<tr>
<td><strong>Female</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>180223</td>
<td>4.78</td>
<td>811</td>
<td>6.12</td>
<td>313</td>
<td>5.75</td>
</tr>
<tr>
<td>26-35</td>
<td>345377</td>
<td>9.15</td>
<td>1341</td>
<td>10.12</td>
<td>509</td>
<td>9.34</td>
</tr>
<tr>
<td>36-45</td>
<td>402998</td>
<td>10.68</td>
<td>1423</td>
<td>10.74</td>
<td>568</td>
<td>10.43</td>
</tr>
<tr>
<td>46-55</td>
<td>367096</td>
<td>9.73</td>
<td>1291</td>
<td>9.75</td>
<td>592</td>
<td>10.87</td>
</tr>
<tr>
<td>56-65</td>
<td>363089</td>
<td>9.62</td>
<td>1198</td>
<td>9.04</td>
<td>608</td>
<td>11.16</td>
</tr>
<tr>
<td>65-75</td>
<td>241067</td>
<td>6.39</td>
<td>421</td>
<td>3.18</td>
<td>258</td>
<td>4.74</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3772966</strong></td>
<td><strong>100.00</strong></td>
<td><strong>13246</strong></td>
<td><strong>100.00</strong></td>
<td><strong>5447</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Sources: Survey data; www.statistikbanken.dk.

Despite these differences, the final sample is judged to represent the population reasonably well with respect to region, age, and gender, which can be taken to mean that the sample selection strategy employed by YouGov Zapera has been successful. This sample selection strategy is however based on the assumption that non-response is uncorrelated with other characteristics than those observed. If non-respondents differ with respect to other characteristics than age and gender, inviting more respondents from the demographic groups with low response rates does not necessarily improve the representativity of the sample in general.

The representativity of the final sample is also assessed with respect to number of people in the household, education level, occupation, and health care use, which were not used to select the sample.
Table 5.5 Representativity by number of people in the household

<table>
<thead>
<tr>
<th></th>
<th>Population</th>
<th></th>
<th>Final sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>783954</td>
<td>20.78</td>
<td>1245</td>
<td>22.86</td>
</tr>
<tr>
<td>2</td>
<td>1467449</td>
<td>38.89</td>
<td>2407</td>
<td>44.19</td>
</tr>
<tr>
<td>3</td>
<td>576026</td>
<td>15.27</td>
<td>796</td>
<td>14.61</td>
</tr>
<tr>
<td>4</td>
<td>599448</td>
<td>15.89</td>
<td>711</td>
<td>13.05</td>
</tr>
<tr>
<td>5</td>
<td>222795</td>
<td>5.91</td>
<td>232</td>
<td>4.26</td>
</tr>
<tr>
<td>6 or more</td>
<td>123294</td>
<td>3.27</td>
<td>56</td>
<td>1.03</td>
</tr>
<tr>
<td>Total</td>
<td>3772966</td>
<td>100.00</td>
<td>5447</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Sources: Survey data; www.statistikbanken.dk.

Table 5.5 shows that smaller households with 1-2 individuals are overrepresented in the sample, while large households are underrepresented. The relative difference between the population and the sample is particularly large for households with 6 or more individuals.

In Table 5.6 the education level of the sample is compared to the education level of the population, and it is seen that individuals with 7-11 years of school education are severely underrepresented. Moreover, individuals with a vocational education are also underrepresented in the sample, but to a lesser extent, while all other groups are overrepresented.

Table 5.6 Representativity by education level

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Population</th>
<th></th>
<th>Final sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>7-11 years of school education</td>
<td>1215351</td>
<td>32.35</td>
<td>42</td>
<td>0.77</td>
</tr>
<tr>
<td>GCSE</td>
<td>321862</td>
<td>8.57</td>
<td>1129</td>
<td>20.73</td>
</tr>
<tr>
<td>Vocational education</td>
<td>1251015</td>
<td>33.30</td>
<td>1334</td>
<td>24.49</td>
</tr>
<tr>
<td>Academy Profession degree</td>
<td>188788</td>
<td>5.03</td>
<td>572</td>
<td>10.50</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>535638</td>
<td>14.26</td>
<td>1430</td>
<td>26.25</td>
</tr>
<tr>
<td>Postgraduate qualifications</td>
<td>243918</td>
<td>6.49</td>
<td>818</td>
<td>15.02</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.00</td>
<td>122</td>
<td>2.24</td>
</tr>
<tr>
<td>Total</td>
<td>3756572</td>
<td>100.00</td>
<td>5447</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Sources: Survey data; www.statistikbanken.dk.

Note: The numbers for the population are from 2008 and include individuals aged 15-69.
Even though some of the differences between the population and the sample with regards to education level may be caused by differences in the definitions used by Statistics Denmark and the perceptions of the respondents, Table 5.6 indicates that the underrepresentation of individuals with low education level is a problem in this survey.

Table 5.7 assesses the representativity of the sample with respect to occupation. It is seen that pensioners and individuals on unemployment benefit are underrepresented in the survey, while students and assisting spouses are overrepresented.

Table 5.8 shows the average number of contacts with various health care providers for the population and the sample.

<table>
<thead>
<tr>
<th>Table 5.7 Representativity by occupation</th>
<th>Population</th>
<th>Final sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>187816</td>
<td>4.41</td>
</tr>
<tr>
<td>Assisting spouse</td>
<td>6647</td>
<td>0.16</td>
</tr>
<tr>
<td>Employed</td>
<td>2556025</td>
<td>60.07</td>
</tr>
<tr>
<td>Unemployed</td>
<td>153159</td>
<td>3.60</td>
</tr>
<tr>
<td>Pensioner</td>
<td>981165</td>
<td>23.06</td>
</tr>
<tr>
<td>Early retirement pensioner</td>
<td>138220</td>
<td>3.25</td>
</tr>
<tr>
<td>On unemployment benefit</td>
<td>39559</td>
<td>0.93</td>
</tr>
<tr>
<td>Student</td>
<td>77842</td>
<td>1.83</td>
</tr>
<tr>
<td>Other</td>
<td>114723</td>
<td>2.70</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4255156</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Sources: Survey data; www.statistikbanken.dk.
Note: The numbers for the population are from 2008 and include individuals aged 18 and up.

<table>
<thead>
<tr>
<th>Table 5.8 Representativity by health care use</th>
<th>Population average number of contacts within the previous 12 months</th>
<th>Final sample average number of contacts within the previous 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>General practitioner</td>
<td>7.76</td>
<td>3.58</td>
</tr>
<tr>
<td>Specialist doctor</td>
<td>0.94</td>
<td>0.74</td>
</tr>
<tr>
<td>Dentist</td>
<td>1.10</td>
<td>1.69</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>0.48</td>
<td>0.59</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>1.31</td>
<td>1.92</td>
</tr>
</tbody>
</table>
The average number of contacts to general practitioners and specialists is lower for the sample than for the general population, while the opposite relationship exists for visits to dentists, chiropractors, and physiotherapists. Thus, the sample is not exactly similar to the population it is intended to represent with respect to health care use. Some of these differences may in part be due to memory problems on part of the respondents, and one might speculate that it is easier to remember visits for which a co-payment was made. Moreover, visits to chiropractors and physiotherapists that are paid for privately are not registered by Statistics Denmark.

To sum up, the representativity of the Danish Survey on Voluntary Health Insurance 2009 seems reasonable overall. However, the severe underrepresentation of individuals with a low education level is problematic. The underrepresentation of this particular group could be due to the chosen method of data collection, but it is uncertain how much an alternative method of data collection, like paper-based questionnaires sent out in the mail, would have improved upon the representativity, since underrepresentation of individuals with a low education level is a general problem in surveys.

### 5.4 Comments

A large number of respondents have chosen to comment on the survey after answering the questionnaire, and many of these comments will be valuable to the responsible researchers when developing questionnaires in the future. The distribution of comments with regards to content is shown in Table 5.9. The number of comments does not reflect the number of respondents who have commented on the survey, because each comment is registered according to its content, implying that comments regarding more than one issue are registered more than once.

Table 5.9 shows that a few respondents have experienced technical problems while answering the questionnaire, and that some respondents think they have been asked unnecessary questions. These respondents are mainly disability pensioners, who have been asked a number of work-related questions, which is clearly a mistake. Moreover, some respondents thought that the questionnaire was very long, and that the risk questions in the last part of the questionnaire were difficult to answer. On the other
hand, a large number of respondents found the survey interesting, relevant, and thought provoking. And some respondents have also stated their opinion on issues related to the survey, like co-payment for adult dental care, tax deduction for employer paid health insurance, and private health insurance and privatization of the health care sector in general.

Table 5.9 Distribution of comments

<table>
<thead>
<tr>
<th>Type of comment</th>
<th>Number of comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experienced technical problems while answering the questionnaire</td>
<td>6</td>
</tr>
<tr>
<td>There should not be a tax deduction for employer paid health insurance</td>
<td>7</td>
</tr>
<tr>
<td>The risk questions in the last part of the questionnaire are difficult to answer</td>
<td>18</td>
</tr>
<tr>
<td>Lower or no co-payment for adult dental care</td>
<td>23</td>
</tr>
<tr>
<td>The questionnaire is very long</td>
<td>35</td>
</tr>
<tr>
<td>Experienced problems with the automatic skip patterns</td>
<td>44</td>
</tr>
<tr>
<td>Interesting, relevant, and thought provoking survey</td>
<td>57</td>
</tr>
<tr>
<td>Negative attitude towards private health insurance and privatization of the health care sector in general</td>
<td>85</td>
</tr>
<tr>
<td>Other comments</td>
<td>220</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>495</strong></td>
</tr>
</tbody>
</table>

Source: Survey data.
Note: 41 respondents chose to comment that they did not have any comments. These comments are not included in the table.

Finally, Table 5.9 shows that a large number of comments regarding other issues have been made. These comments concern elaborations on specific questions, general reflections, and comments about missing response categories.

5.5 Weighting

It is possible to adjust the dataset to provide an accurate picture of the Danish population aged 18-75 with regards to age, gender, and geography by applying probability weights. Probability weights are defined as the inverse of the probability that the individual under consideration was sampled from the population, i.e. they denote the number of individuals in the population that each sampled respondent represents.

When stratification is not exogenous, which is the case when experience with response rates is used to select the sample, it is, however, inappropriate to apply probability
weights. Hence, while the probability weights for the Danish Survey on Voluntary Health Insurance 2009 are included in the dataset for the sake of completeness, the response probabilities reported in appendices 9.3 and 9.4 are unweighted. Moreover, it is noted that in general there is no need to use probability weights when taking an analytical approach, assuming that the estimated model is the correct model (Cameron and Trivedi, 2005, 817).

6 Survey data file

The raw data collected through the Internet-based questionnaire were stored electronically by YouGov Zapera. Moreover, logical tests and other quality assessment methods were applied to this dataset by the responsible researchers in order to identify and correct errors, and like labels were added. The various steps from raw data to the final dataset are documented in a log book enclosed in appendix 9.5.

In total, the final survey data file includes 83 variables labeled v1-v86 referring directly to the questionnaire. A codebook accounting for the content and scale of the variables is enclosed in appendix 9.6, and the data file and documentation to match are stored in Stata format on the mainframe computer at the Faculty of Social Sciences, University of Southern Denmark. An electronic copy of the data file and documentation is stored in the Danish Data Archive.

7 Variables

The Danish Survey on Voluntary Health Insurance 2009 collected information on a number of variables within the categories of demographic and socioeconomic factors, voluntary health insurance coverage, health status, use of health care services, health related behaviour, attitude towards the public health care sector in Denmark, and general attitude towards risk and insurance in the order mentioned. The marginal response distributions for all variables are reported in both the English and the Danish version of the questionnaire, which are enclosed in appendices 9.3 and 9.4. In addition, the content and coding of the variables, and how they are linked to the questionnaire, is described in the codebook enclosed in appendix 9.6.
8 References


9 Appendices

9.1 Invitation e-mail

Subject: Survey from YouGov Zapera

Dear <name>,

You are hereby invited to answer a questionnaire from YouGov Zapera, which takes between 10 and 20 minutes to fill out. The questionnaire is about voluntary health insurance, and it is part of a research project at the University of Southern Denmark. The questionnaire is open until June <date> 2009 or until we have received a sufficient number of responses.

To thank you for your help, everybody who completes the survey participates in a draw for 1 gift voucher worth 5000 DKK to a travel agency and 25 gift vouchers worth 1000 DKK each to Coop.

Participation in the survey is completely optional and we would appreciate that you answer all questions. In case you cannot answer a question or find it irrelevant please tick or write “Don’t know”, where this is possible.

Click on this link to start the survey: http://www.yougov.dk/survey?login=<pw>

The results from the questionnaire survey will be published in such a way that no private individuals can be recognised. All information is handled with strict confidentiality, and only the researchers responsible for the survey will have access to data from the questionnaire survey.

Thank you in advance for your help.

YouGov Zapera Ltd.
9.2 Follow up e-mail

Subject: Survey from YouGov Zapera

Dear <name>,

A few days ago we sent you an invitation to participate in a survey. We would just like to make you aware that it is not too late to participate yet. It takes about 20 minutes to fill out the questionnaire.

The questionnaire is about voluntary health insurance, and it is part of a research project at the University of Southern Denmark. The questionnaire is open until June <date> 2009 or until we have received a sufficient number of responses.

PLEASE NOTE
To thank you for your help, everybody who completes the survey participates in a draw for 1 gift voucher worth 5000 DKK to a travel agency and 25 gift vouchers worth 1000 DKK each to Coop.

Participation in the survey is completely optional and we would appreciate that you answer all questions. In case you cannot answer a question or find it irrelevant please tick or write “Don’t know”, where this is possible.

Click on this link to start the survey: http://www.yougov.dk/survey?login=<pw>

The results from the questionnaire survey will be published in such a way that no private individuals can be recognised. All information is handled with strict confidentiality, and only the researchers responsible for the survey will have access to data from the questionnaire survey.

Thank you in advance for your help.

YouGov Zapera Ltd.
9.3 English questionnaire with response distributions

**single**

**Q1 What is your gender? (n=5447)**
1. Male (47.71%)
2. Female (52.29%)

**numeric**

**Q2 What is your age? (n=5447)**
Write number of years: ________________ (mean 46.76)

**numeric**

**Q3 What is your postcode?**
Write postcode: ________________

**numeric**

**Q4 How many adults aged 16 years or above lives in your household? (n=5447)** *(Including yourself)*
Write number of adults: ________________ (mean 1.92)

**numeric**

**Q5 How many children aged 15 years or below lives in your household? (n=5447)**
Write number of children: ________________ (mean 0.45)

**single**

**Q6 What is your current marital status? (n=5447)**
1. Married (52.52%)
2. Civil partnership (0.81%)
3. Unmarried, cohabiting (18.05%)
4. Unmarried, live alone/with parents (12.87%)
5. Divorced (7.62%)
6. Separated (1.41%)
7. Widow/widower (3.23%)
8. Other (3.49%)

**single**

**Q7 Which type of housing do you live in? (n=5447)**
1. Owner-occupied (61.37%)
2. Housing co-operative (7.42%)
3. Rented (30.20%)
4. Service tenancy (0.33%)
5. Other (0.68%)
The next questions are about your education and occupation.

single
Q8 What is the highest level of school education you have completed? \(n=5447\)
1. 7 years of schooling (3.69%)
2. 8-9 years of schooling (10.04%)
3. 10-11 years of schooling (27.45%)
4. General Certificate of Secondary Education (58.82%)

single
Q9 Have you completed a vocational or higher education? \(E.g.\) carpenter, nurse, lawyer) \(n=5447\)
1. Yes, I have completed a vocational or higher education (78.48%)
2. No, but I am currently enrolled in a vocational or higher education (6.59%)
3. No (14.93%)

single – if Q.9=1
Q10 Which vocational or higher education have you completed? \(State the highest education you have completed\) \(n=4276\)
1. Semi-skilled worker education (e.g. hospital porter, truck driver, process operator, driver) (1.05%)
2. Basic vocational course (4.16%)
3. Trainee or apprentice education (e.g. hairdresser, gardener, office clerk, carpenter) (17.66%)
4. Other vocational education (e.g. medical secretary, draughtsman, home carer, bachelor of commerce) (8.33%)
5. Academy Profession degree, less than 3 years (e.g. pharmacologist, police officer, computer scientist) (13.38%)
6. Bachelor’s degree or Professional Bachelor’s degree, 3-4 years (e.g. school teacher, nurse, occupational therapist) (33.44%)
7. Postgraduate qualifications, more than 4 years (e.g. doctor, architect, upper secondary school teacher) (19.13%)
8. Other (2.85%)

single
Q11 What is your main occupational position? \(n=5447\)
(Please tick only one box)
Employed
1. Self-employed (5.05%)
2. Assisting spouse (0.29%)
3. Worker, skilled (e.g. craftsman, gardener, mechanic, butcher) (4.63%)
4. Worker, unskilled/semi-skilled (e.g. driver, truck driver, process operator, machine operator, bricklayer’s labourer) (4.70%)
5. White-collar worker (e.g. office or shop assistant, manager, teacher, auditor, nurse, home carer, day nurse, consultant) or public servant (45.93%)
6. Other employment (3.40%)

Unemployed
7. Unemployer or re-training (3.34%)

Enrolled in education
8. Apprentice or trainee (0.90%)
9. Student, higher education (7.73%)
10. Student, basic school (0.02%)

Pensioner
11. Old-age pensioner (10.91%)
12. Disability pensioner (6.02%)
13. Other pensioner (0.90%)
14. Early retirement pensioner (3.36%)

Other
15. Housewife/house husband (0.39%)
16. On long term sick leave (3 months or more) (1.08%)
17. Military service (0.00%)
18. On social security/unemployment benefit (0.40%)
19. Rehabilitee (0.22%)
20. Other (0.73%)

single – if Q.11=1-6,20

Q12 Do you have any subordinates/employees? (n=3527)
1. Yes (21.18%)
2. No (78.82%)

numeric – if Q.12=1

Q13 How many subordinates/employees do you have? (n=747)
Write number of subordinates/employees: _______________ (mean 17.32)

single – if Q.11=1-6,8,19,20

Q14 Is your workplace a public or private company? (n=3634)
1. Private (56.52%)
2. Public (state, regions, municipalities, offentligt ejede institutioner med egne bestyrelser) (36.63%)
3. Independent public company (national and other public joint-stock companies, e.g. DONG, DSB, Post Denmark, and TV2) (3.63%)
4. Other (2.15%)
5. Don’t know (1.07%)
Q15 How many people are employed at your workplace? \((n=3634)\)

(If you are employed by a large concern, consider only your local workplace)

1. 1-4 employees \((10.32\%)\)
2. 5-9 employees \((7.04\%)\)
3. 10-19 employees \((10.40\%)\)
4. 20-49 employees \((17.03\%)\)
5. 50-99 employees \((12.19\%)\)
6. 100-249 employees \((13.29\%)\)
7. 250-499 employees \((6.96\%)\)
8. 500 employees or more \((18.71\%)\)
9. Don’t know \((4.05\%)\)

The next questions are about health insurance.

Q16 Are you a member of ‘Health Insurance denmark’? \((n=5447)\)

1. Yes, group 8 (basis membership/passive membership) \((4.52\%)\)
2. Yes, group 5 (covers medication, dentist visits, glasses and physiotherapy among other things, but no operation coverage) \((30.84\%)\)
3. Yes, group 1 (more comprehensive coverage than group 5 incl. operation coverage) \((11.38\%)\)
4. Yes, group 2 (most comprehensive coverage, more than group 1) \((3.16\%)\)
5. Yes, but don’t remember which group \((3.27\%)\)
6. No \((45.90\%)\)
7. Don’t know \((0.94\%)\)

Q17 Have you taken out operation coverage in addition to your membership of group 5? \((n=1680)\)

1. Yes \((8.39\%)\)
2. No \((85.89\%)\)
3. Don’t know \((5.71\%)\)

Q18 Prioritise the two most important reasons for you being a member of ‘Health Insurance denmark’. \((n=2896)\)

(Prioritise 1 in the box next to the most important reason and 2 in the box next to the second most important reason)

1. Dissatisfaction with the public healthcare system \((1. 3.14\% | 2. 4.56\%)\)
2. Pressure from family \((1. 1.76\% | 2. 2.69\%)\)
3. To insure my children \((1. 8.39\% | 2. 14.33\%)\)
4. Co-payments in the public healthcare system/good contributions from 'denmark' (1. 60.53% | 2. 14.16%)
5. Waiting times in the public healthcare system (1. 1.45% | 2. 5.25%)
6. Have seen the consequences of not being a member of ‘Health Insurance denmark’ in the near family (1. 6.63% | 2. 19.06%)
7. Other (1. 7.80% | 2. 24.76%)
8. None of these reasons (1. 10.29% | 2. 10.29)

single – if Q.16=2-5
Q19 Have you used your membership of 'Health Insurance denmark’ within the last 12 months? (n=2650)
   1. Yes (90.98%)
   2. No (8.38%)
   3. Don’t know (0.64%)

text
An increasing number of companies offer their employees health insurance.

A health insurance covers expenses to operations at private hospitals among other things, and usually also counselling and treatment by physiotherapists and chiropractors. The main rule is that the employer pays the insurance premium.

single – if Q.11=1-6,8,9,16,19,20
Q20 Do you have a health insurance through your employer? (n=4055)
   1. Yes (33.61%)
   2. No (60.52%)
   3. Don’t know (5.87%)

single – if Q.6=1-3
Q21 Do you have a health insurance through your spouse’s employer? (n=3888)
   1. Yes (7.05%)
   2. No (88.45%)
   3. Don’t know (4.50%)

single – if Q.20=1
Q22 Does your employer pay the entire premium for the health insurance? (n=1363)
   1. Yes (67.87%)
   2. No, part of the premium is deducted from my wage (27.73%)
   3. Don’t know (4.40%)
prioritisation – if Q.20=1 eller Q.21=1

Q23 What is in your opinion the two most important reasons for the increasing popularity of employer paid health insurance? (n=1546) (Prioritise 1 in the box next to the most important reason and 2 in the box next to the second most important reason)

1. Dissatisfaction with the public healthcare system (1. 9.38% | 2. 4.40%)
2. It is a tax free fringe benefit which is free for the employee (1. 18.50% | 2. 15.33%)
3. It gives access to treatment at private hospitals (1. 17.40% | 2. 19.40%)
4. Less sickness absence due to quicker treatment (1. 38.16% | 2. 26.97%)
5. Waiting times in the public healthcare system (1. 13.71% | 2. 29.17%)
6. Co-payments in the public healthcare system (1. 0.39% | 2. 0.52%)
7. Other (1. 1.23% | 2. 2.20%)
8. None of these reasons (1. 1.23% | 2. 1.23%)

single

Q24 Have you taken out a private health insurance independent of your employer and other than ‘Health Insurance denmark’, for which you pay the entire premium? (n=5447) (Consider only private health insurance covering yourself – not children or spouses)

1. Yes (6.02%)
2. No (91.79%)
3. Don’t know (2.18%)

single – if Q.20=1 eller Q.21=1 eller Q.24=1

Q25 Have you used your health insurance within the last 12 months? (n=1745)

1. Yes (20.46%)
2. No (79.37%)
3. Don’t know (0.17%)

text

An increasing number of companies likewise offer their employees a company healthcare scheme at the workplace.

A company healthcare scheme is not the same as an employer paid health insurance. A company healthcare scheme is paid by the company and gives access to different facilities at the workplace, like physiotherapy, or referrals to e.g. a Falck Health Centre.

A fruit basket or healthy food in the canteen are not considered company healthcare schemes in this survey.
Q26 Do you have a company healthcare scheme at your workplace? (n=4055)
1. Yes (25.65%)
2. No (67.77%)
3. Don’t know (6.58%)

Q27 Have you used the company healthcare scheme at your workplace within the last 12 months? (n=1040)
1. Yes (45.87%)
2. No (53.85%)
3. Don’t know (0.29%)

The next questions are about your health.

Q28 How would you describe your general state of health? (n=5447)
1. Excellent (15.57%)
2. Good (52.01%)
3. Fair (24.78%)
4. Poor (6.63%)
5. Very poor (1.01%)

By placing a tick in one box in each group below, please indicate which statements best describe your own health state today.

Q29 Mobility (n=5447)
1. I have no problems in walking about (86.25%)
2. I have some problems in walking about (13.62%)
3. I am confined to bed (0.13%)

Q30 Self-care (n=5447)
1. I have no problems with self-care (97.74%)
2. I have some problems with washing or dressing myself (1.96%)
3. I am unable to wash or dress myself (0.29%)

Q31 Usual activities (e.g. work, study, housework, family or leisure activities) (n=5447)
1. I have no problems with performing my usual activities (81.97%)
2. I have some problems with performing my usual activities (15.72%)
3. I am unable to perform my usual activities (2.31%)

**single**

**Q32 Pain/discomfort (n=5447)**
1. I have no pain or discomfort (56.93%)
2. I have moderate pain or discomfort (39.69%)
3. I have extreme pain or discomfort (3.38%)

**single**

**Q33 Anxiety/depression (n=5447)**
1. I am not anxious or depressed (84.58%)
2. I am moderately anxious or depressed (14.08%)
3. I am extremely anxious or depressed (1.34%)

**single**

**Q34 Do you have any long-term illness, injury, handicap or other long-term condition? (n=5447)**

*(With long-term is meant more than 6 months)*
1. Yes (34.20%)
2. No (64.27%)
3. Don’t know (1.52%)

**battery single**

**Q35 Below is a list of various health conditions and illnesses. Please mark for each illness if you have had it now or previously. (n=5447)**

**Statement:**
1. Asthma (1. 6.72% | 2. 5.73% | 3. 86.47% | 4. 1.08%)
2. Allergies (not asthma) (1. 23.57% | 2. 6.76% | 3. 67.67% | 4. 2.00%)
3. Diabetes (1. 5.56% | 2. 0.53% | 3. 92.64% | 4. 1.27%)
4. Hypertension (1. 16.83% | 2. 6.43% | 3. 73.21% | 4. 3.52%)
5. Chronic bronchitis, emphysema (1. 3.25% | 2. 1.21% | 3. 93.70% | 4. 1.84%)
6. Osteoarthritis, rheumatoid arthritis (1. 18.78% | 2. 1.17% | 3. 76.13% | 4. 3.91%)
7. Osteoporosis (1. 2.04% | 2. 0.20% | 3. 94.91% | 4. 2.85%)
8. Cancer, including leukemia (1. 0.83% | 2. 2.97% | 3. 94.49% | 4. 1.71%)
9. Migraine or frequent headaches (1. 10.46% | 2. 11.03% | 3. 77.84% | 4. 0.66%)
10. Chronic anxiety or depression (1. 4.77% | 2. 6.21% | 3. 87.83% | 4. 1.19%)
11. Other mental health disorder (1. 2.59% | 2. 2.74% | 3. 93.52% | 4. 1.16%)
12. Back condition (1. 12.89% | 2. 7.62% | 3. 78.02% | 4. 1.47%)
13. Incontinence (1. 4.79% | 2. 1.32% | 3. 93.17% | 4. 0.72%)
14. Tinnitus (1. 9.86% | 2. 1.85% | 3. 87.09% | 4. 1.19%)

**Scale:**
1. Yes, have now
2. Yes, have had previously
3. No
4. Don’t know

**numeric**

**Q36** How many days within the last 12 months have you been absent at your work because of illness? \(n=5445\)
Write number of days: ________________ (mean 19.01)

**single**

**Q37** Do you use glasses or contact lenses? \(n=5447\)
1. Yes (69.85%)
2. No (30.15%)

**single**

**Q38** Many adults have had some teeth extracted. How many of your own teeth do you have left? \(n=5447\)
(Adults have 28 teeth + the four wisdom teeth, which are not counted in. The response category “all teeth left” is thus used even if one or more wisdom teeth are extracted)
1. No teeth left (1.60%)
2. 1-9 teeth left (2.46%)
3. 10-19 teeth left (6.88%)
4. 20-27 teeth left (33.67%)
5. All teeth left (53.92%)
6. Don’t know (1.47%)

**single – if Q.38=2-6**

**Q39** If you were to assess your teeth, how would you describe them? \(n=5280\)
1. Very good (19.53%)
2. Rather good (41.31%)
3. Neither good nor poor (29.41%)
4. Rather poor (8.58%)
5. Very poor (1.17%)

**single**

**Q40** If you think of the last 5 years, what would you say provides the best description of your dentist visits? \(n=5447\)
1. Visit the dentist for regular check-ups once or twice per year (72.65%)
2. Visit the dentist for check-ups, but it happens less frequently than once a year (11.84%)
3. Only visit the dentist if there are problems (11.97%)
4. Never visit the dentist (3.54%)
The next questions are about your contact with the health care system.

**battery numeric**

Q41 How many times within the last 12 months have you been in contact with the healthcare system due to discomfort, illness or injury? (n=5447)

*Include only contacts due to own illness – not children’s illness*

**Statement:**

1. General practitioner (incl. telephone consultation) (*mean* 3.58)
2. Doctor from the emergency service (incl. telephone consultation) (*mean* 0.30)
3. Specialist doctor, e.g. eye doctor (*mean* 0.74)
4. Emergency room (*mean* 0.17)
5. Ambulant treatment (treatment at a hospital without hospitalisation, e.g. examinations, operations, and control visits) (*mean* 0.93)
6. Hospitalisation (*mean* 0.20)

**Scale:**

Write number of contacts: ___________

*single – if Q.41_3=minimum 1 contact*

Q42 Who paid for your course of treatment the last time you visited a specialist doctor? (n=1782)

1. The public sector (84.40%)
2. I paid everything myself (3.31%)
3. I paid myself and got a contribution from ’Health Insurance denmark’ (5.05%)
4. My employer paid health insurance covered the expenses (3.09%)
5. My privately paid health insurance covered the expenses (0.84%)
6. Other (1.23%)
7. Don’t know (2.08%)

*single – if Q.41_5=minimum 1 contact*

Q43 The last time you received ambulant treatment, was it at a public hospital or a private hospital? (n=1510)

1. Public hospital (88.54%)
2. Private hospital (10.07%)
3. Don’t know (1.39%)

*single – if Q.43=2*

Q44 Who paid for your outpatient care at the private hospital? (n=152)

1. The public sector (48.68%)
2. I paid everything myself (6.58%)
3. I paid myself and got a contribution from ’Health Insurance denmark’ (1.97%)
4. My employer paid health insurance (36.18%)
5. My privately paid health insurance (5.92%)
6. Other (0.00%)
7. Don’t know (0.66%)

**single – if Q.41_6=minimum 1 contact**

**Q45 The last time you were hospitalised, was it at a public hospital or a private hospital? (n=619)**

1. Public hospital (90.31%)
2. Private hospital (9.21%)
3. Don’t know (0.48%)

**single – if Q.45=2**

**Q46 Who paid for your inpatient care at the private hospital? (n=57)**

1. The public sector (45.61%)
2. I paid everything myself (7.02%)
3. I paid myself and got a contribution from ’Health Insurance denmark’ (0.00%)
4. My employer paid health insurance (42.11%)
5. My privately paid health insurance (5.26%)
6. Other (0.00%)
7. Don’t know (0.00%)

**battery numeric**

**Q47 How many times within the last 12 months have you used the following treatment providers? (n=5446)**

**Statement:**

1. Dentist (1.69%)
2. Physiotherapist (1.92%)
3. Chiropractor (0.59%)
4. Psychologist (0.43%)
5. Reflexologist (0.26%)

**Scale:**

Write number of contacts: __________

**single – if Q.47_1=minimum 1 contact**

**Q48 Did any of the below-mentioned pay wholly or partly for 1 or more of your dentist treatments? (n=4443)**

1. Yes, ’Health Insurance denmark’ (50.24%)
2. Yes, my employer paid health insurance (0.81%)
3. Yes, my privately paid health insurance (0.38%)
4. No (47.51%)
5. Don’t know (1.06%)

**multiple – if Q.47_2=minimum 1 contact**

**Q49 Did any of the below-mentioned pay wholly or partly for your course of treatment at the physiotherapist? (n=998)**

1. Yes, I paid wholly or partly myself (32.16%)
2. Yes, 'Health Insurance denmark' (34.57%)
3. Yes, my employer paid health insurance (12.63%)
4. Yes, my company healthcare scheme (11.02%)
5. Yes, my privately paid health insurance (2.40%)
6. No, none of the above-mentioned paid anything (21.34%)
7. Don’t know (1.90%)

*multiple – if Q.47_3=minimum 1 contact*

**Q50 Did any of the below-mentioned pay wholly or partly for your course of treatment at the chiropractor? (n=624)**
1. Yes, I paid wholly or partly myself (33.97%)
2. Yes, 'Health Insurance denmark' (45.19%)
3. Yes, my employer paid health insurance (13.78%)
4. Yes, my company healthcare scheme (10.10%)
5. Yes, my privately paid health insurance (2.08%)
6. No, none of the above-mentioned paid anything (12.82%)
7. Don’t know (0.96%)

*multiple – if Q.47_4=minimum 1 contact*

**Q51 Did any of the below-mentioned pay wholly or partly for your course of treatment at the psychologist? (n=337)**
1. Yes, I paid wholly or partly myself (27.89%)
2. Yes, 'Health Insurance denmark' (15.13%)
3. Yes, my employer paid health insurance (12.76%)
4. Yes, my company healthcare scheme (7.72%)
5. Yes, my privately paid health insurance (2.08%)
6. No, none of the above-mentioned paid anything (39.17%)
7. Don’t know (3.56%)

*single – if Q.47_5=minimum 1 contact*

**Q52 Did any of the below-mentioned pay wholly or partly for your course of treatment at the reflexologist? (n=241)**
1. Yes, 'Health Insurance denmark' (9.96%)
2. Yes, my employer paid health insurance (2.90%)
3. Yes, my company healthcare scheme (12.03%)
4. Yes, my privately paid health insurance (1.24%)
5. No (72.20%)
6. Don’t know (1.66%)

*single*

**Q53 Do you take prescription medication on a regular basis (i.e. at least once a week)? (n=5447)** *(Excluding contraceptive pills).*
1. Yes (45.27%)
2. No (54.73%)

The next questions are about your health habits.

single
Q54 Do you think it is possible to make an effort in order to maintain good health? (n=5447)
1. Yes, I think that own effort is very important (69.36%)
2. Yes, I think that own effort is important (25.41%)
3. Yes, I think own effort is of some importance (4.87%)
4. No, I don’t think own effort matters (0.37%)

single
Q55 Do you do anything to maintain or improve your health? (n=5447)
1. No, I don’t do anything (8.89%)
2. No, I have tried but given up (8.00%)
3. Yes, I do something (83.11%)

multiple – if Q.55=3 – random (2-10)
Q56 What do you do to maintain or improve your health? (n=4527)
1. Nothing particular (0.62%)
2. Exercise (73.65%)
3. Eat a healthy diet (77.42%)
4. Usually make sure not to eat too much (51.87%)
5. Try to stop smoking/smoke less (11.80%)
6. Do not drink alcohol (13.70%)
7. Limit my alcohol intake (36.20%)
8. Make sure to lead a less stressful life (42.79%)
9. Make sure to get enough sleep (57.01%)
10. Stay in touch with family and friends (59.86%)
11. Other (5.81%)

single
Q57 How many days in a typical week are you usually physically active for at least 30 minutes per day? (n=5447)
Include moderate or hard physical activity where your breathing is increased; e.g. exercising and competitive sports, gardening, brisk walking, bicycling at moderate or fast pace or strenuous work. Include both work and leisure.
1. 0 days per week (7.84%)
2. 1-2 days per week (33.21%)
3. 3-5 days per week (39.80%)
4. 6-7 days per week (19.15%)
Q58 How often do you ride a bicycle? (n=5447)
   1. Almost daily or daily (29.28%)
   2. At least once a week (18.65%)
   3. At least once a month (11.36%)
   4. Less than once a month (19.39%)
   5. Never (21.31%)

Q59 When you ride a bicycle, how often do you wear a bicycle helmet? (n=3230)
   1. Always (18.08%)
   2. Often (7.83%)
   3. Occasionally (4.71%)
   4. Rarely (4.92%)
   5. Never (64.46%)

Q60 When you are the driver of a car, van or truck, how often do you wear a seatbelt? (n=5445)
   1. Always (85.79%)
   2. Often (2.35%)
   3. Occasionally (0.44%)
   4. Rarely (0.48%)
   5. Never (0.55%)
   6. I am never the driver of a car, van or truck (10.39%)

Q61 When you are a passenger of a car, van or truck, how often do you wear a seatbelt? (n=5445)
   1. Always (92.87%)
   2. Often (4.59%)
   3. Occasionally (0.68%)
   4. Rarely (0.66%)
   5. Never (0.48%)
   6. I am never a passenger of a car, van or truck (0.72%)

Q62 How often do you smoke? (n=5447)
   1. Almost daily or daily (24.42%)
   2. At least once a week (1.73%)
   3. At least once a month (1.43%)
   4. Less than once a month (3.38%)
   5. Never (69.05%)
Q63 How many units of alcohol do you usually drink per week? (n=5443)
Write number of units: ___________ (mean 6.59)

1 bottle of beer = 1 unit
1 bottle of strong beer = 1.5 unit
1 bottle of alcopop = 1 unit
1 glass of fortified wine (e.g. port wine) = 1 unit
4 cl. liqueur = 1 unit
1 bottle of wine = 6 unit
1 glass of wine = 1 unit

Q64 How often do you drink more than 5 units of alcohol on the same occasion?
(n=5447)
1. Almost daily or daily (1.67%)
2. At least once a week (9.20%)
3. At least once a month (17.79%)
4. Less than once a month (50.41%)
5. Never (20.93%)

Q65 How tall are you? (n=5447)
Write height measured in cm: _______ (mean 174.06)

Q66 How much do you weigh? (n=5376)
Write weight measured in kg: __________ (mean 80.55)

Q67 When was the last time you:

Statement:
1. Had a preventive health check by a doctor (n=5447)
   (1. 42.65% | 2. 13.05% | 3. 39.78% | 4. 4.52%)
2. Had an influenza vaccination (n=5447)
   (1. 20.10% | 2. 10.48% | 3. 66.18% | 4. 3.23%)
3. Had a preventive screening for breast cancer (if Q.1=2) (n=2848)
   (1. 32.90% | 2. 13.73% | 3. 52.18% | 4. 1.19%)
4. Had a preventive screening for cervical cancer (if Q.1=2) (n=2848)
   (1. 59.55% | 2. 23.31% | 3. 15.55% | 4. 1.58%)
5. Did a self examination of your breast (if Q.1=2) (n=2848)
   (1. 67.87% | 2. 5.06% | 3. 20.47% | 4. 6.60%)

Scale:
1. Within the last 3 years
2. More than 3 years ago
3. Never
4. Don’t know
The next questions are about your attitudes towards the public healthcare sector in Denmark.

Q68 How satisfied or unsatisfied are you overall with the public healthcare sector in Denmark? (n=5447)
1. Very unsatisfied (5.23%)
2. Predominantly unsatisfied (20.29%)
3. Neither satisfied nor unsatisfied (27.61%)
4. Predominantly satisfied (41.22%)
5. Very satisfied (5.65%)

Q69 Below is a range of statements about the public healthcare sector in Denmark. Please indicate how much you agree or disagree with each statement. (n=5447)

Statement:
1. The waiting times for treatment are in general reasonable
   (1. 15.11% | 2. 31.74% | 3. 17.40% | 4. 22.78% | 5. 6.79% | 6. 6.17%)
2. The treatment you get is in general of a lower quality than in the private healthcare sector
   (1. 16.67% | 2. 19.92% | 3. 23.24% | 4. 14.65% | 5. 5.62% | 6. 19.90%)
3. I am convinced that in the future I will receive fully satisfactory treatment in the public healthcare sector if I become ill
   (1. 7.12% | 2. 17.51% | 3. 21.57% | 4. 30.97% | 5. 17.81% | 6. 5.01%)
4. In the future it will become necessary to take out a private insurance in order to get the best possible treatment if you become ill
   (1. 18.01% | 2. 17.92% | 3. 23.00% | 4. 21.35% | 5. 9.31% | 6. 10.41%)

Scale:
1. Disagree completely
2. Disagree partly
3. Neither agree nor disagree
4. Agree partly
5. Agree completely
6. Don’t know

Q70 Below is a range of statements about the organisation of the healthcare sector. Please indicate how much you agree or disagree with each statement. (n=5447)

Statement:
1. It is important that everybody in Denmark has equal access to healthcare
   (1. 1.76% | 2. 2.66% | 3. 5.03% | 4. 11.91% | 5. 77.44% | 6. 1.19%)
2. If there is waiting time in the healthcare sector it is ok that employed are treated before unemployed
   (1. 28.18% | 2. 18.36% | 3. 15.13% | 4. 24.82% | 5. 10.13% | 6. 3.38%)
3. The healthcare system should mainly be tax financed
   (1. 2.39% | 2. 3.12% | 3. 9.93% | 4. 19.50% | 5. 60.60% | 6. 4.46%)
4. It is ok that some patients are treated before others with the same need if they can afford to pay for it or have insurance
   (1. 41.84% | 2. 17.04% | 3. 13.11% | 4. 14.71% | 5. 9.53% | 6. 3.78%)

Scale:
1. Disagree completely
2. Disagree partly
3. Neither agree nor disagree
4. Agree partly
5. Agree completely
6. Don’t know

text

The employer paid health insurance policies are much debated. It is noted among other things that unlike insurance policies purchased from 'Health Insurance denmark' a tax subsidy is given to employer paid health insurance.

This tax subsidy consists of two parts:
A) The employer is allowed to deduct the insurance premium as a regular operating cost in his accounts thereby reducing the taxable profit (corresponding to the rules for other fringe benefits).
B) The employee covered by health insurance is not taxed from the value of the insurance (unlike the rules for other fringe benefits, e.g. newspaper and telephone subscriptions).

single

Q71 Do you think it is ok that employers are allowed to deduct the insurance premium as a regular operating cost in his accounts? (n=5447)
   1. Yes (46.01%)
   2. No (30.90%)
   3. I have no opinion on that issue (23.10%)

single

Q72 Do you think it is ok that employees getting an employer paid health insurance are not taxed from this fringe benefit? (n=5447)
   1. Yes (52.18%)
   2. No (30.40%)
   3. I have no opinion on that issue (17.42%)
The next questions are about your personal facts and economic conditions.

single

Q73 Are you a member of a trade union? (n=5447)
1. Yes (67.08%)
2. No (32.46%)
3. Don’t know (0.46%)

single – if Q.105=1

Q74 Which trade union are you a member of? (n=3654)
1. Blik- og Rørarbejderforbundet (0.03%)
2. C3 ledelse og økonomi (1.18%)
3. Danmarks Lærerforening (6.05%)
4. Dansk El-Forbund (0.71%)
5. Dansk Funktionærforbund – Serviceforbundet (0.82%)
6. Dansk Journalistforbund (DJ) (1.56%)
7. Dansk Jurist- og Økonomforbund (DJØF) (3.75%)
8. Dansk Magisterforening (DM) (2.05%)
9. Dansk Metal (2.82%)
10. Dansk Postforbund (0.22%)
11. Dansk Sygeplejeråd (2.41%)
12. Den Almindelige Danske Lægeforening (1.23%)
13. Fag og Arbejde (FOA) Previously Forbundet af Offentligt Ansatte og Pædagogisk Medhjælper Forbund (6.29%)
14. Fagligt Fælles Forbund (3F) (7.06%)
15. Finansforbundet (3.48%)
16. Forbundet af It-professionelle (Prosa) (0.63%)
17. Forbundet for pædagoger og klubfolk (BUPL) (1.86%)
18. Frie Funktionærer (SFF) (0.38%)
19. Gymnasieskolernes Lærerforening (GL) (16.53%)
20. Handels- og Kontorfunktionærernes Forbund (HK) (3.80%)
21. Ingeniørforeningen i Danmark (IDA) (4.54%)
22. Kristelig Fagforening (Krifa) (4.16%)
23. Ledernes Hovedorganisation (0.49%)
24. Malerforbundet (0.49%)
25. Nærings- og Nydelsesmiddelarbejder Forbundet (NNF) (2.08%)
26. Polititforbundet i Danmark (1.45%)
27. Socialpædagogernes Landsforbund (0.74%)
28. Teknisk Landsforbund (TL) (20.83%)
29. Træ-Industri-Byg i Danmark (TIB) (0.66%)
30. Other trade union (1.53%)
31. Don’t know (0.14%)
Q75 Are you a member of an unemployment fund? (n=5447)
1. Yes (60.95%)
2. No (38.08%)
3. Don’t know (0.97%)

Q76 Which political party did you vote for at the last general election, November 13, 2007? (n=5447)
1. A. Social Democrats (19.22%)
2. B. Social Liberals (5.67%)
3. C. Conservatives (10.70%)
4. F. Socialist People’s Party (17.06%)
5. K. Christian Democrats (0.79%)
6. O. Danish People’s Party (9.27%)
7. V. Liberals (22.36%)
8. Y. Liberal Alliance (2.86%)
9. Ø. Unity List – Red-Green Alliance (2.42%)
10. Voted blank (0.70%)
11. Did not vote (3.82%)
12. Don’t know/Do not wish to disclose this information (5.12%)

Q77 What is your personal income before tax on an annual basis? (n=5447)
1. Less than 100000 DKK (6.11%)
2. 100000-199999 DKK (16.17%)
3. 200000-299999 DKK (19.15%)
4. 300000-399999 DKK (22.86%)
5. 400000-499999 DKK (12.47%)
6. 500000-599999 DKK (5.16%)
7. 600000-699999 DKK (2.83%)
8. 700000-799999 DKK (1.47%)
9. 800000-899999 DKK (0.75%)
10. 900000-999999 DKK (0.33%)
11. 1000000 DKK or more (1.08%)
12. Don’t know (1.34%)
13. Do not wish to disclose this information (10.32%)

Q78 What is your household income before tax on an annual basis? (n=5447)
1. Less than 100000 DKK (2.02%)
2. 100000-199999 DKK (8.08%)
3. 200000-299999 DKK (9.69%)
4. 300000-399999 DKK (11.80%)
5. 400000-499999 DKK (9.99%)
6. 500000-599999 DKK (10.59%)
7. 600000-699999 DKK (10.68%)
8. 700000-799999 DKK (7.91%)
9. 800000-899999 DKK (5.64%)
10. 900000-999999 DKK (4.08%)
11. 1000000 DKK or more (6.37%)
12. Don’t know (2.59%)
13. Do not wish to disclose this information (10.56%)

text
The final questions are about your attitudes towards risk and insurance in general.

multiple
Q79 Which of the following insurance types are you covered by? (n=5447)
1. Accident insurance (compensation is paid out at disablement or death) (83.13%)
2. Patient transport insurance (19.02%)
3. Home contents insurance (94.02%)
4. None of the insurances types mentioned (2.59%)
5. Don’t know (1.21%)

single
Q80 How would you describe your personal attitude towards economic risk on a scale from 0 to 10? (n=5447)
0 indicates that you prefer to avoid economic risk, while 10 in the other end of the scale indicates that you gladly take an economic risk.
1. I focus mainly on the opportunity of economic loss and prefer to avoid risk (0) (13.46%)
2. (1) (9.23%)
3. (2) (15.64%)
4. (3) (14.82%)
5. (4) (8.92%)
6. (5) (20.56%)
7. (6) (7.07%)
8. (7) (6.02%)
9. (8) (2.88%)
10. (9) (0.51%)
11. I focus mainly on the opportunity of economic gain and like to take a risk (10) (0.88%)
Q81 All things considered how would you describe your personal attitude towards health and risk on a scale from 0 to 10? (n=5447)  
0 indicates that you usually pay regard to health in your daily activities, while 10 in the other end of the scale indicates that it does not play an important role.

1. I focus on having a healthy and safe behaviour and prefer to avoid risk (0) (9.97%)
2. (1) (10.02%)
3. (2) (18.98%)
4. (3) (17.70%)
5. (4) (10.94%)
6. (5) (18.87%)
7. (6) (5.36%)
8. (7) (4.28%)
9. (8) (2.40%)
10. (9) (0.55%)
11. I do not focus on having a healthy and safe behaviour and do not worry about risk (10) (0.92%)

Q82 Imagine that you unexpectedly have inherited 1000000 DKK from a distant relative. Subsequently you receive an investment offer from an established bank with the following conditions: There is a chance that the invested amount will double during the next two years. But it is equally likely that you lose half of the invested amount. If you e.g. choose to invest 400000 DKK there is a chance that this amount grows to 800000 DKK during the next two years. But it is equally likely that the amount drops to 200000 DKK.

How large a share of the 1000000 DKK would you choose to invest? (n=5447)

1. 0 DKK (41.31%)
2. 100000 DKK (10.63%)
3. 200000 DKK (14.28%)
4. 300000 DKK (9.58%)
5. 400000 DKK (4.13%)
6. 500000 DKK (8.63%)
7. 600000 DKK (1.16%)
8. 700000 DKK (0.70%)
9. 800000 DKK (0.84%)
10. 900000 DKK (0.15%)
11. 1000000 DKK (0.88%)
12. Don’t know (7.71%)
Q83 Try to disregard it if you already have private health insurance. Now imagine that you are given the opportunity to purchase a private health insurance that gives you access to treatment at private hospitals. In this way you can jump potential waiting lists in the public healthcare sector. You have to pay the entire insurance premium yourself.

How much are you willing as a private person to pay in annual premium for such a health insurance? *(n=5447)*

1. 0 DKK (25.56%)
2. 500 DKK (17.84%)
3. 1000 DKK (17.26%)
4. 1500 DKK (8.94%)
5. 2000 DKK (8.15%)
6. 2500 DKK (3.08%)
7. 3000 DKK (2.86%)
8. 3500 DKK (0.68%)
9. 4000 DKK (0.53%)
10. 4500 DKK (0.07%)
11. 5000 DKK (0.92%)
12. Don’t know (14.10%)

Random blocking on A-I:
*(Marginal response distributions are not reported for this part of the questionnaire)*

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<th></th>
<th>2000 DKK</th>
<th>10000 DKK</th>
<th>50000 DKK</th>
</tr>
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<td>D (20 DKK)</td>
<td>B (100 DKK)</td>
<td>G (500 DKK)</td>
</tr>
<tr>
<td>5%</td>
<td>E (100 DKK)</td>
<td>A (500 DKK)</td>
<td>H (2500 DKK)</td>
</tr>
<tr>
<td>25%</td>
<td>F (500 DKK)</td>
<td>C (2500 DKK)</td>
<td>I (12500 DKK)</td>
</tr>
</tbody>
</table>

Note: Rows: Probability of loss.
Columns: Potential loss.
Cells: Block (expected value of loss)
Block A - example

The next three questions may appear a bit abstract, and you have to think in probabilities. E.g. that the probability of a given event occurring is 5%. The event could for instance be that you are burgled and have you laptop stolen or that you break a tooth.

Consider it the following way: You have a bag with 100 balls. 5 are red and 95 are white. The probability of drawing a red ball from this bag is 5%.

In the next 3 questions you are going to choose which (unfortunate) situation you would prefer to be in.

Single

Q84A Which of the following situations would you prefer to be in?

- Situation A
  You will lose 500 DKK with certainty at some point during the next.

- Situation B
  With a probability of 5% you will lose 10000 DKK at some point during the next year.

The two situations are equally good/bad

- Situation A
  -

- Situation B
  -

Single

Q85A This question looks like the previous, but now you can take out an insurance.

Which of the following situations would you prefer to be in?
Situation A
With a probability of 5% you will lose 10000 DKK at some point during the next year.
You choose to spend 500 DKK on an insurance policy covering this loss.

Situation B
With a probability of 5% you will lose 10000 DKK at some point during the next year.
You choose not to buy insurance.

The two situations are equally good/bad

Single
Q86A The Danish health care system has co-payments for some types of health care, e.g. medication, physiotherapy, and larger dental treatments.

Which of the following situations would you prefer to be in?

Situation A
With a probability of 5% you have to spend 10000 DKK on health care during the next year.
You choose to spend 500 DKK on a private health insurance covering these costs.

Situation B
With a probability of 5% you have to spend 10000 DKK on health care during the next year.
You choose not to buy private health insurance.

The two situations are equally good/bad

Open
Q111 There are no more questions – but if you feel like elaborating on some of your answers or have any comments on the survey, please write it here:
9.4 Danish questionnaire with response distributions

enkeltsvar
Sp.1 Hvad er dit køn? (n=5447)
   1. Mand (47.71%)
   2. Kvinde (52.29%)

numerisk
Sp.2 Hvad er din alder? (n=5447)
   Skriv antal år: ________________ (mean 46.76)

numerisk
Sp.3 Hvad er dit postnummer?
   Skriv postnummer: ________________

numerisk
Sp.4 Hvor mange voksne på 16 år eller derover bor der i din husstand? (n=5447)
   (Inklusiv dig selv)
   Skriv antal voksne: ________________ (mean 1.92)

numerisk
Sp.5 Hvor mange børn på 15 år eller derunder bor der i din husstand? (n=5447)
   Skriv antal børn: ________________ (mean 0.45)

enkeltsvar
Sp.6 Hvad er din nuværende ægteskabelige status eller samlivssituation? (n=5447)
   1. Gift (52.52%)
   2. Registreret partnerskab (0.81%)
   3. Ugift, papirloset samliv (18.05%)
   4. Ugift, bor alene/med forældre (12.87%)
   5. Skilt (7.62%)
   6. Separeret (1.41%)
   7. Enke/enkemand (3.23%)
   8. Andet (3.49%)

enkeltsvar
Sp.7 Hvilken form for bolig bor du i? (n=5447)
   1. Ejerbolig (61.37%)
   2. Andelsbolig (7.42%)
   3. Lejebolig (30.20%)
   4. Tjenestebolig (0.33%)
   5. Andet (0.68%)
tekst
De næste spørgsmål handler om din uddannelse og erhverv.

enkeltsvar
Sp.8 Hvad er den højeste skoleuddannelse du har gennemført? (n=5447)
   1. 7 års skolegang (3.69%)
   2. 8-9 års skolegang (10.04%)
   3. 10-11 års skolegang (27.45%)
   4. Studenter-, HF-eksamen (inkl. HHX, HTX) (58.82%)

enkeltsvar
Sp.9 Har du fuldført en erhvervs- eller videregående uddannelse? (F.eks. tommer, sygeplejerske, jurist) (n=5447)
   1. Ja, jeg har fuldført en erhvervs- eller videregående uddannelse (78.48%)
   2. Nej, men jeg er i gang med en erhvervs- eller videregående uddannelse (6.59%)
   3. Nej (14.93%)

enkeltsvar – hvis sp.9=1
Sp.10 Hvilken erhvervs- eller videregående uddannelse har du? (Sæt kryds ud for den højeste uddannelse, du har fuldført) (n=4276)
   1. Specialarbejderuddannelse (f.eks. portør, truckfører, procesoperator, chauffør) (1.05%)
   2. Handelsskolernes grunduddannelse (HG) eller basisår i EFG-uddannelse (4.16%)
   3. Lærlinge/EFG/HG eller elev-uddannelse (f.eks. frisør, gartner, bankuddannelse, tomrer) (17.66%)
   4. Anden faglig uddannelse (f.eks. lægesekretær, teknisk tegner, SOSU, merkonom) (8.33%)
   5. Kort videregående uddannelse, under 3 år (f.eks. apoteksassistent, politibetjent, datamatiker) (13.38%)
   6. Mellemlang videregående uddannelse, 3-4 år (f.eks. folkeskolelærer, sygeplejerske, ergoterapeut) (33.44%)
   7. Lang videregående uddannelse, over 4 år (f.eks. læge, arkitekt, gymnasielærer) (19.13%)
   8. Andet (2.85%)

enkeltsvar
Sp.11 Hvad er din erhvervsmæssige stilling i hovedbeskæftigelsen? (n=5447)
(Sæt kun ét kryds)
Beskæftiget
   1. Selvstændig (5.05%)
   2. Medhjælpende ægtefælle (0.29%)
   3. Arbejder, faglært (f.eks. håndværker, gartner, mekaniker, slagter) (4.63%)
4. Arbejder, ufaglært/specialarbejder (f.eks. chauffør, truckfører, procesoperatør, maskinoperatør, murarbejdsmænd) (4.70%)
5. Funktionær (f.eks. kontor- eller butiksansat, leder, lærer, revisor, sygeplejerske, SOSU, dagplejer, konsulent) eller tjenestemand (45.93%)
6. Anden beskæftigelse (3.40%)

Arbejdsløs

7. Arbejdsløs eller under aktivering (3.34%)

Under uddannelse

8. Lærling, elev (0.90%)
9. Studerende (7.73%)
10. Skoleelev (0.02%)

Pensionist

11. Alderspensionist (10.91)
12. Førtidspensionist (6.02)
13. Anden form for pension (0.90)
14. Efterlønsmodtaget/ på overgangsydelse (3.36)

Andet

15. Hjemmearbejdende husmor/husfar (0.39)
16. Langtidssyg (3 mdr. eller mere) (1.08)
17. Værnepligtig (0.00)
18. På kontanthjælp/bistandshjælp (0.40)
19. Under revalidering (0.22)
20. Andet (0.73)

enkeltsvar – hvis sp.11=1-6,20

Sp.12 Har du nogle underordnede/ansatte? (n=3527)
1. Ja (21.18%)
2. Nej (78.82%)

numerisk – hvis sp.12=1

Sp.13 Hvor mange underordnede/ansatte har du? (n=747)
Skriv antal underordnede/ansatte: _________________ (mean 17.32)

enkeltsvar – hvis sp.11=1-6,8,19,20

Sp.14 Er din arbejdsplads en offentlig eller privat virksomhed? (n=3634)
1. Privat (56.52%)
2. Offentlig (stat, regioner, kommuner, offentligt ejede institutioner med egne bestyrelser) (36.63%)
3. Selvstændig offentlig virksomhed (statlige og andre offentlige aktieselskaber, f.eks. DONG, DSB, Post Danmark og TV2) (3.63%)
4. Andet (2.15%)
5. Ved ikke (1.07%)
Sp.15 Hvor mange ansatte er der på din arbejdsplads? \((n=3634)\)

(Hvis du arbejder i et større firma, tænkes der kun på den lokale arbejdsplads)

1. 1-4 ansatte \((10.32\%)\)
2. 5-9 ansatte \((7.04\%)\)
3. 10-19 ansatte \((10.40\%)\)
4. 20-49 ansatte \((17.03\%)\)
5. 50-99 ansatte \((12.19\%)\)
6. 100-249 ansatte \((13.29\%)\)
7. 250-499 ansatte \((6.96\%)\)
8. 500 ansatte eller derover \((18.71\%)\)
9. Ved ikke \((4.05\%)\)

enkeltsvar – hvis sp.11=1-6,8,19,20

De næste spørgsmål handler om syge- og sundhedsforsikringer.

Sp.16 Er du medlem af 'Sygeforsikringen danmark'? \((n=5447)\)

1. Ja, gruppe 8 (basis medlemsskab/passivt medlemsskab) \((4.52\%)\)
2. Ja, gruppe 5 (tilskud til bl.a. medicin, tandlæge, briller og fysioterapi, men ikke operation) \((30.84\%)\)
3. Ja, gruppe 1 (giver større tilskud end gruppe 5 og har indbygget operationsdækning) \((11.38\%)\)
4. Ja, gruppe 2 (mest omfattende dækning, mere end gruppe 1) \((3.16\%)\)
5. Ja, men husker ikke hvilken gruppe \((3.27\%)\)
6. Nej \((45.90\%)\)
7. Ved ikke \((0.94\%)\)

enkeltsvar – hvis sp.16=2

Sp.17 Har du tegnet Operationsdækning i tillæg til dit medlemsskab af gruppe 5? \((n=1680)\)

1. Ja \((8.39\%)\)
2. Nej \((85.89\%)\)
3. Ved ikke \((5.71\%)\)

prioritering – hvis sp.16=1-5

Sp.18 Prioriter de to vigtigste grunde til, at du er medlem af 'Sygeforsikringen danmark'. \((n=2896)\)

(Prioriter 1 i feltet ud for den vigtigste grund og 2 i feltet ud for den næstvigtigste grund)

1. Utilfredshed med det offentlige sundhedsvæsen \((1. 3.14\% | 2. 4.56\%)\)
2. Pres fra familie \((1. 1.76\% | 2. 2.69\%)\)
3. For at forsikre mine børn \((1. 8.39\% | 2. 14.33\%)\)
4. Brugerbetaling i det offentlige sundhedsvæsen/gode tilskud fra ’danmark’
(1. 60.53% | 2. 14.16%)
5. Ventetider i det offentlige sundhedsvæsen (1. 1.45% | 2. 5.25%)
6. Har set konsekvenserne af ikke at være medlem af 'Sygeforsikringen danmark' i den nære familie (1. 6.63% | 2. 19.06%)
7. Andet (1. 7.80% | 2. 24.76%)
8. Ingen af disse grunde (1. 10.29% | 2. 10.29)

enkeltvar – hvis sp.16=2-5
Sp.19 Har du gjort brug af dit medlemsskab af 'Sygeforsikringen danmark' inden for de seneste 12 måneder? (n=2650)
   1. Ja (90.98%)
   2. Nej (8.38%)
   3. Ved ikke (0.64%)

tekst
Et stigende antal virksomheder tilbyder deres medarbejdere sundhedsforsikringer.

En sundhedsforsikring dækker udgifter til bl.a. operationer på privathospitaler, og typisk også psykologihjælp, samt behandling af fysioterapeuter og kiropraktorer. Som hovedregel betaler arbejdsgiverne forsikringen.

enkeltvar – hvis sp.11=1-6,8,9,16,19,20
Sp.20 Har du en sundhedsforsikring via din arbejdsplads? (n=4055)
   1. Ja (33.61%)
   2. Nej (60.52%)
   3. Ved ikke (5.87%)

enkeltvar – hvis sp.6=1-3
Sp.21 Har du en sundhedsforsikring via din ægtefælles eller samlevers arbejdsplads? (n=3888)
   1. Ja (7.05%)
   2. Nej (88.45%)
   3. Ved ikke (4.50%)

enkeltvar – hvis sp.20=1
Sp.22 Betaler din arbejdsgiver hele præmien for sundhedsforsikringen? (n=1363)
   1. Ja (67.87%)
   2. Nej, jeg skal selv betale en del af præmien og bliver trukket i løn for det (27.73%)
   3. Ved ikke (4.40%)

prioritering – hvis sp.20=1 eller sp.21=1
Sp.23 Hvad er efter din opfattelse de to vigtigste grunde til de arbejdsgiverbetalte sundhedsforsikringers stigende popularitet? (n=1546)
(Prioriter 1 i feltet ud for den vigtigste grund og 2 i feltet ud for den næstvigtigste grund)

1. Utilfredshed med det offentlige sundhedsvæsen (1. 9.38% | 2. 4.40%)
2. Den er et skattefrit personalegode, der er gratis for medarbejderen (1. 18.50% | 2. 15.33%)
3. Giver adgang til behandling på privathospital (1. 17.40% | 2. 19.40%)
4. Mindre sygefravær fordi man kan blive behandlet hurtigere (1. 38.16% | 2. 26.97%)
5. Ventetider i det offentlige sundhedsvæsen (1. 13.71% | 2. 29.17%)
6. Brugerbetaling i det offentlige sundhedsvæsen (1. 0.39% | 2. 0.52%)
7. Andet (1. 1.23% | 2. 2.20%)
8. Ingen af disse grunde (1. 1.23% | 2. 1.23%)

enkelsvar

Sp.24 Har du tegnet en privat sundhedsforsikring udenom din eventuelle arbejdsgiver og ’Sygeforsikringen danmark', som du selv betaler hele præmien for? (n=5447)
(Her tænkes der på en privat sundhedsforsikring, som dækker dig selv - ikke eventuelle børn eller ægtefælle)

1. Ja (6.02%)
2. Nej (91.79%)
3. Ved ikke (2.18%)

enkelsvar – hvis sp.20=1 eller sp.21=1 eller sp.24=1

Sp.25 Har du gjort brug af din sundhedsforsikring indenfor de seneste 12 måneder? (n=1745)

1. Ja (20.46%)
2. Nej (79.37%)
3. Ved ikke (0.17%)

tekst

Et stigende antal virksomheder tilbyder ligeledes deres medarbejdere en sundhedsordning på arbejdspladsen.

En sundhedsordning er noget andet end en sundhedsforsikring. En sundhedsordning er betalt af virksomheden og giver medarbejderne direkte adgang til forskellige tilbud på arbejdspladsen, som fysioterapi, eller henvisning til f.eks. et Falck Sundhedscenter.

En frugtordning eller sund mad i kantinen er ikke en sundhedsordning i denne undersøgelse.

enkelsvar – hvis sp.11=1-6,8,9,16,19,20

Sp.26 Har du en sundhedsordning på din arbejdsplads? (n=4055)
1. Ja (25.65%)
2. Nej (67.77%)
3. Ved ikke (6.58%)

enkeltsvar – hvis sp.26=1
Sp.27 Har du gjort brug af sundhedsordningen på din arbejdsplads indenfor de seneste 12 måneder? (n=1040)
1. Ja (45.87%)
2. Nej (53.85%)
3. Ved ikke (0.29%)

tekst
De næste spørgsmål handler om dit helbred.

enkeltsvar
Sp.28 Hvordan vil du vurdere din nuværende helbredstilstand i almindelighed? (n=5447)
1. Virkelig god (15.57%)
2. God (52.01%)
3. Nogenlunde (24.78%)
4. Dårlig (6.63%)
5. Meget dårlig (1.01%)

tekst
I det følgende bedes du for hvert af områderne bevægelighed, personlig pleje osv. angive hvilket udsagn, der bedst beskriver din helbredstilstand i dag.

enkeltsvar
Sp.29 Bevægelighed (n=5447)
1. Jeg har ingen problemer med at gå omkring (86.25%)
2. Jeg har nogle problemer med at gå omkring (13.62%)
3. Jeg er bundet til sengen (0.13%)

enkeltsvar
Sp.30 Personlig pleje (n=5447)
1. Jeg har ingen problemer med min personlige pleje (97.74%)
2. Jeg har nogle problemer med at vaske mig eller klæde mig på (1.96%)
3. Jeg kan ikke vaske mig eller klæde mig på (0.29%)

enkeltsvar
Sp.31 Sædvanlige aktiviteter (F.eks. arbejde, studie, husarbejde, familie- eller fritidsaktiviteter) (n=5447)
1. Jeg har ingen problemer med at foretage mine sædvanlige aktiviteter (81.97%)
2. Jeg har nogle problemer med at foretage mine sædvanlige aktiviteter (15.72%)
3. Jeg kan ikke udføre mine sædvanlige aktiviteter (2.31%)

**enkeltvær**

**Sp.32 Smerter/ubehag (n=5447)**
1. Jeg har ingen smerter eller ubehag (36.93%)
2. Jeg har moderate smerter eller ubehag (39.69%)
3. Jeg har ekstreme smerter eller ubehag (3.38%)

**enkeltvær**

**Sp.33 Angst/depression (n=5447)**
1. Jeg er ikke ængstelig eller deprimeret (84.58%)
2. Jeg er moderat ængstelig eller deprimeret (14.08%)
3. Jeg er ekstremt ængstelig eller deprimeret (1.34%)

**enkeltvær**

**Sp.34 Har du nogen langvarig sygdom, langvarig eftervirkning efter skade, handicap eller anden langvarig lidelse? (n=5447)**
(Med langvarig menes mindst 6 måneder)
1. Ja (34.20%)
2. Nej (64.27%)
3. Ved ikke (1.52%)

**batteri enkeltvær**

**Sp.35 Nu kommer der en liste over forskellige helbredsproblemer eller sygdomme. Angiv venligst for hver sygdom om du har den nu eller har haft den tidligere. (n=5447)**

**Udsagn:**
1. Astma (1. 6.72% | 2. 5.73% | 3. 86.47% | 4. 1.08%)
2. Allergi (ikke astma) (1. 23.57% | 2. 6.76% | 3. 67.67% | 4. 2.00%)
3. Diabetes (sukkersyge) (1. 5.56% | 2. 0.53% | 3. 92.64% | 4. 1.27%)
4. Forhøjt blodtryk (1. 16.83% | 2. 6.43% | 3. 73.21% | 4. 3.52%)
5. Kronisk bronkitis, emfysem (for store lunger, rygerlunger) (1. 3.25% | 2. 1.21% | 3. 93.70% | 4. 1.84%)
6. Slidgigt, leddegigt (1. 18.78% | 2. 1.17% | 3. 76.13% | 4. 3.91%)
7. Osteoporose (knogleskørhed) (1. 2.04% | 2. 0.20% | 3. 94.91% | 4. 2.85%)
8. Kraft, inklusiv leukæmi (1. 0.83% | 2. 2.97% | 3. 94.49% | 4. 1.71%)
9. Migræne eller hyppig hovedpine (1. 10.46% | 2. 11.03% | 3. 77.84% | 4. 0.66%)
10. Kronisk angst eller depression (1. 4.77% | 2. 6.21% | 3. 87.83% | 4. 1.19%)
11. Anden psykisk lidelse, f.eks. dårlige nerver (1. 2.59% | 2. 2.74% | 3. 93.52% | 4. 1.16%)
12. Rygsygdom (1. 12.89% | 2. 7.62% | 3. 78.02% | 4. 1.47%)
13. Inkontinens (problemer med at holde på vandet) (1. 4.79% | 2. 1.32% | 3. 93.17% | 4. 0.72%)
14. Tinitus (hyletone eller susen i ørerne)
Skala:
1. Ja, har nu
2. Ja, har haft tidligere
3. Nej
4. Ved ikke

numerisk
Sp.36 Hvor mange dage inden for de seneste 12 måneder har du været fraværende på dit arbejde pga. sygdom? (n=5447)
   Skriv antal dage: ________________ (mean 19.01)

enkeltvar
Sp.37 Bruger du briller eller kontaktlinser? (n=5447)
   1. Ja (69.85%)
   2. Nej (30.15%)

enkeltvar
Sp.38 Mange voksne har fået trukket nogle tænder ud. Hvor mange af dine egne tænder har du tilbage? (n=5447)
   (Voksne har 28 tænder + de fire visdomstænder, der ikke medregnes. Svarkategorien "alle tænder tilbage" bruges således selvom en eller flere visdomstænder er fjernet)
   1. Ingen tænder tilbage (1.60%)
   2. 1-9 tænder tilbage (2.46%)
   3. 10-19 tænder tilbage (6.88%)
   4. 20-27 tænder tilbage (33.67%)
   5. Alle tænder tilbage (53.92%)
   6. Ved ikke (1.47%)

enkeltsvar – hvis sp.38=2-6
Sp.39 Hvis du skulle bedømme dine tænder, hvordan ville du så beskrive dem? (n=5280)
   1. Meget gode (19.53%)
   2. Ret gode (41.31%)
   3. Hverken gode eller dårlige (29.41%)
   4. Ret dårlige (8.58%)
   5. Meget dårlige (1.17%)

enkeltsvar
Sp.40 Hvis du tænker på de seneste 5 år, hvad ville du så sige passer bedst som beskrivelse af dine tandlægebesøg? (n=5447)
   1. Går regelmæssigt til tandlæge for eftersyn af tænderne en eller to gange om året (72.65%)
2. Går til tandlæge for eftersyn af tænderne, men det sker sjældnere end en gang om året (11.84%)
3. Går kun til tandlæge, hvis der er problemer (11.97%)
4. Går aldrig til tandlæge (3.54%)

**tekst**

De næste spørgsmål handler om din kontakt med sundhedsvæsenet.

**batteri numerisk**

**Sp.41 Hvor mange gange inden for de seneste 12 måneder har du været i kontakt med sundhedsvæsenet på grund af gener, sygdom eller skade? (n=5447)**

(Du skal kun medregne kontakter på grund af egen sygdom - ikke børns sygdom)

**Udsagn:**
1. Egen praktiserende læge (inkl. telefonkonsultation) *(mean 3.58)*
2. Vagtlæge (inkl. telefonkonsultation) *(mean 0.30)*
3. Praktiserende speciallæge, f.eks. øjenlæge *(mean 0.74)*
4. På skadestue *(mean 0.17)*
5. Ambulant behandling (behandling på hospital uden indlæggelse, f.eks. undersøgelse, operation og kontrol) *(mean 0.93)*
6. Indlagt på hospital *(mean 0.20)*

**Skala:**

Skriv antal kontakter: ___________

*enkeltsvar – hvis sp.41_3=minimum én kontakt*

**Sp.42 Hvem betalte for dit behandlingsforløb sidst du var hos speciallægen?**

*(n=1782)*

1. Det offentlige (84.40%)
2. Jeg betalte selv det hele (3.31%)
3. Jeg betalte selv og fik tilskud fra 'Sygeforsikringen danmark' (5.05%)
4. Min arbejdsgiverbetalte sundhedsforsikring (3.09%)
5. Min privat betalte sundhedsforsikring (0.84%)
6. Andet (1.23%)
7. Ved ikke (2.08%)

*enkeltsvar – hvis sp.41_5=minimum én kontakt*

**Sp.43 Sidst du modtog ambulant behandling, var det da på et offentligt hospital eller et privathospital?**

*(n=1510)*

1. Offentligt hospital (88.54%)
2. Privathospital (10.07%)
3. Ved ikke (1.39%)

*enkeltsvar – hvis sp.43=2*

**Sp.44 Hvem betalte for din ambulante behandling på privathospital?** *(n=152)*

1. Det offentlige (48.68%)
2. Jeg betalte selv det hele (6.58%)  
3. Jeg betalte selv og fik tilskud fra 'Sygeforsikringen danmark' (1.97%)  
4. Min arbejdsgiverbetalte sundhedsforsikring (36.18%)  
5. Min privat betalte sundhedsforsikring (5.92%)  
6. Andet (0.00%)  
7. Ved ikke (0.66%)  

**enkeltvar – hvis sp.41_6=minimum én kontakt**

**Sp.45 Sidst du var indlagt, var det da på et offentligt hospital eller et privathospital? (n=619)**  
1. Offentligt hospital (90.31%)  
2. Privathospital (9.21%)  
3. Ved ikke (0.48%)  

**enkeltvar – hvis sp.45=2**

**Sp.46 Hvem betalte for din indlæggelse på privathospital? (n=57)**  
1. Det offentlige (45.61%)  
2. Jeg betalte selv det hele (7.02%)  
3. Jeg betalte selv og fik tilskud fra 'Sygeforsikringen danmark' (0.00%)  
4. Min arbejdsgiverbetalte sundhedsforsikring (42.11%)  
5. Min privat betalte sundhedsforsikring (5.26%)  
6. Andet (0.00%)  
7. Ved ikke (0.00%)  

**batteri numerisk**

**Sp.47 Hvor mange gange indenfor de seneste 12 måneder har du gjort brug af nogen af følgende behandlere? (n=5446)**

**Udsagn:**  
1. Tandlæge (1.69%)  
2. Fysioterapeut (1.92%)  
3. Kiropraktor (0.59%)  
4. Psykolog (0.43%)  
5. Zoneterapeut (0.26%)  

**Skala:**  
Skriv antal kontakter: __________

**enkeltvar – hvis sp.47_1=minimum én gang**

**Sp.48 Betalte nogen af nedenstående helt eller delvist for én eller flere af dine tandlægebehandlinger? (n=4443)**  
1. Ja, 'Sygeforsikringen danmark' (50.24%)  
2. Ja, min arbejdsgiverbetalte sundhedsforsikring (0.81%)  
3. Ja, min privat betalte sundhedsforsikring (0.38%)  
4. Nej (47.51%)  
5. Ved ikke (1.06%)
Sp.49 Betalte nogen af nedenstående helt eller delvist for dit behandlingsforløb hos fysioterapeut? (n=998)
1. Ja, jeg betalte selv helt eller delvist (32.16%)
2. Ja, jeg fik tilskud fra 'Sygeforsikringen danmark' (34.57%)
3. Ja, min arbejdsgiverbetalte sundhedsforsikring (12.63%)
4. Ja, min sundhedsordning på arbejdspladsen (11.02%)
5. Ja, min privat betalte sundhedsforsikring (2.40%)
6. Nej, ingen af ovenstående betalte noget (21.34%)
7. Ved ikke (1.90%)

Sp.50 Betalte nogen af nedenstående helt eller delvist for dit behandlingsforløb hos kiropraktor? (n=624)
1. Ja, jeg betalte selv helt eller delvist (33.97%)
2. Ja, jeg fik tilskud fra 'Sygeforsikringen danmark' (45.19%)
3. Ja, min arbejdsgiverbetalte sundhedsforsikring (13.78%)
4. Ja, min sundhedsordning på arbejdspladsen (10.10%)
5. Ja, min privat betalte sundhedsforsikring (2.08%)
6. Nej, ingen af ovenstående betalte noget (12.82%)
7. Ved ikke (0.96%)

Sp.51 Betalte nogen af nedenstående helt eller delvist for dit behandlingsforløb hos psykolog? (n=337)
1. Ja, jeg betalte selv helt eller delvist (27.89%)
2. Ja, jeg fik tilskud fra 'Sygeforsikringen danmark' (15.13%)
3. Ja, min arbejdsgiverbetalte sundhedsforsikring (12.76%)
4. Ja, min sundhedsordning på arbejdspladsen (7.72%)
5. Ja, min privat betalte sundhedsforsikring (2.08%)
6. Nej, ingen af ovenstående betalte noget (39.17%)
7. Ved ikke (3.56%)

Sp.52 Betalte nogen af nedenstående helt eller delvist for dit behandlingsforløb hos zoneterapeut? (n=241)
1. Ja, 'Sygeforsikringen danmark' (9.96%)
2. Ja, min arbejdsgiverbetalte sundhedsforsikring (2.90%)
3. Ja, min sundhedsordning på arbejdspladsen (12.03%)
4. Ja, min privat betalte sundhedsforsikring (1.24%)
5. Nej (72.20%)
6. Ved ikke (1.66%)
enkeltsvar
Sp.53 Tager du receptpligtig medicin regelmæssigt (dvs. mindst én gang om ugen)? (Ekseklusiv p-piller) \(n=5447\)
1. Ja \(45.27\%\)
2. Nej \(54.73\%\)

tekst
De næste spørgsmål handler om dine sundhedsvaner

enkeltsvar
Sp.54 Tror du, man kan gøre noget selv for at bevare et godt helbred? \(n=5447\)
1. Ja, tror egen indsats er særdeles vigtig \(69.36\%\)
2. Ja, tror egen indsats er vigtig \(25.41\%\)
3. Ja, tror egen indsats er af nogen betydning \(4.87\%\)
4. Nej, tror ikke på egen indsats \(0.37\%\)

enkeltsvar
Sp.55 Gør du selv noget for at bevare eller forbedre dit helbred? \(n=5447\)
1. Nej, jeg gør ikke noget \(8.89\%\)
2. Nej, jeg har prøvet, men opgivet \(8.00\%\)
3. Ja, jeg gør noget \(83.11\%\)

flersvar – hvis sp.55=3 – random (2-10)
Sp.56 Hvad gør du for at bevare eller forbedre dit helbred? \(n=4527\)
1. Ikke noget specielt \(0.62\%\)
2. Dyrker motion/er fysisk aktiv \(73.65\%\)
3. Spiser sund mad \(77.42\%\)
4. Sørger normalt for ikke at spise for meget \(51.87\%\)
5. Prøver at holde op med at ryge/ryge mindre \(11.80\%\)
6. Drikker ikke alkohol \(13.70\%\)
7. Sørger for at begrænse mit alkoholforbrug \(36.20\%\)
8. Sørger for at leve mindre stresset \(42.79\%\)
9. Sørger for at få tilstrækkeligt med søvn \(57.01\%\)
10. Holder kontakt til familie, venner og bekendte \(59.86\%\)
11. Andet \(5.81\%\)

enkeltsvar
Sp.57 Hvor mange dage i en typisk uge er du sædvanligvis fysisk aktiv i mindst 30 minutter om dagen? \(n=5447\)
Der skal medregnes moderat eller hårdere fysisk aktivitet, hvor du øger vejtrækningen; f.eks. motions- eller konkurrenceidræt, havearbejde, rask gang, cykling i moderat eller hurtigt tempo eller fysisk anstrengende arbejde. Medregn både arbejde og fritid.
1. 0 dage om ugen \(7.84\%\)
2. 1-2 dage om ugen (33.21%)
3. 3-5 dage om ugen (39.80%)
4. 6-7 dage om ugen (19.15%)

**enkeltvær**

**Sp.58 Hvor ofte cykler du?** (n=5447)
1. Næsten dagligt eller dagligt (29.28%)
2. Mindst en gang om ugen (18.65%)
3. Mindst en gang om måneden (11.36%)
4. Sjældnere end en gang om måneden (19.39%)
5. Aldrig (21.31%)

**enkeltvær – hvis sp.58=1-3**

**Sp.59 Når du cykler, hvor ofte bruger du så cykelhjelm?** (n=3230)
1. Altid (18.08%)
2. Ofte (7.83%)
3. Af og til (4.71%)
4. Sjældent (4.92%)
5. Aldrig (64.46%)

**enkeltvær**

**Sp.60 Når du er fører af en person-, vare- eller lastbil, hvor ofte har du så sikkerhedssele på?** (n=5445)
1. Altid (85.79%)
2. Ofte (2.35%)
3. Af og til (0.44%)
4. Sjældent (0.48%)
5. Aldrig (0.55%)
6. Jeg er aldrig fører af en person-, vare- eller lastbil (10.39%)

**enkeltvær**

**Sp.61 Når du er passager i en person-, vare- eller lastbil, hvor ofte har du så sikkerhedssele på?** (n=5445)
1. Altid (92.87%)
2. Ofte (4.59%)
3. Af og til (0.68%)
4. Sjældent (0.66%)
5. Aldrig (0.48%)
6. Jeg er aldrig passager i en person-, vare- eller lastbil (0.72%)

**enkeltvær**

**Sp.62 Hvor ofte ryger du?** (n=5447)
1. Næsten dagligt eller dagligt (24.42%)
2. Mindst en gang om ugen (1.73%)
Sp.63 Hvor mange genstande af alkohol drikker du sædvanligvis om ugen?  
(n=5443)

Skriv antal genstande___________  (mean 6.59)

1 flaske øl = 1 genstand
1 flaske stærk øl = 1,5 genstand
1 flaske alkoholsodavand = 1 genstand
1 glas hedvin (f.eks. et glas portvin) = 1 genstand
4 cl. spiritus = 1 genstand
1 flaske vin = 6 genstande
1 glas vin = 1 genstand

Sp.64 Hvor ofte drikker du mere end 5 genstande ved samme lejlighed?  (n=5447)

1. Næsten dagligt eller dagligt (1.67%)
2. Mindst en gang om ugen (9.20%)
3. Mindst en gang om måneden (17.79%)
4. Sjældnere end en gang om måneden (50.41%)
5. Aldrig (20.93%)

Sp.65 Hvor høj er du?  (n=5447)

Skriv højde målt i cm:______  (mean 174.06)

Sp.66 Hvor meget vejer du?  (n=5376)

Skriv vægt målt i kg:__________  (mean 80.55)

Sp.67 Hvornår har du sidst:

Udsagn:

1. Været til en forebyggende helbredsundersøgelse hos lægen (n=5447)  
   (1. 42.65% | 2. 13.05% | 3. 39.78% | 4. 4.52%)
2. Fået en influenzavaccination (n=5447)  
   (1. 20.10% | 2. 10.48% | 3. 66.18% | 4. 3.23%)
3. Fået foretaget en forebyggende rutineundersøgelse for brystkræft (hvis sp.1=2)  
   (n=2848)  
   (1. 32.90% | 2. 13.73% | 3. 52.18% | 4. 1.19%)
4. Fået foretaget en forebyggende rutineundersøgelse for livmoderhalskræft (hvis  
   sp.1=2) (n=2848)  
   (1. 59.55% | 2. 23.31% | 3. 15.55% | 4. 1.58%)
5. Lavet en selvundersøgelse af bryst (hvis sp.1=2) (n=2848)
(1. 67.87% | 2. 5.06% | 3. 20.47% | 4. 6.60%)

Skala:
1. Inden for de seneste 3 år
2. For mere end 3 år siden
3. Aldrig
4. Ved ikke

tekst

De næste spørgsmål handler om dine holdninger til det offentlige sundhedsvæsen i Danmark.

enkeltvar

Sp.68 Hvor tilfreds eller utilfreds er du overordnet set med det offentlige sundhedsvæsen i Danmark? (n=5447)
1. Meget utilfreds (5.23%)
2. Overvejende utilfreds (20.29%)
3. Hverken tilfreds eller utilfreds (27.61%)
4. Overvejende tilfreds (41.22%)
5. Meget tilfreds (5.65%)

batteri enkeltvar

Sp.69 Nedenfor er der en række udsagn om det offentlige sundhedsvæsen i Danmark.
Angiv venligst hvor enig eller uenig du er i hvert udsagn. (n=5447)

Udsagn:
1. Ventetiderne for at få behandling er generelt rimelige
   (1. 15.11% | 2. 31.74% | 3. 17.40% | 4. 22.78% | 5. 6.79% | 6. 6.17%)
2. Den behandling man får er generelt af lavere kvalitet end i det private sundhedsvæsen
   (1. 16.67% | 2. 19.92% | 3. 23.24% | 4. 14.65% | 5. 5.62% | 6. 19.90%)
3. Jeg føler mig overbevist om, at jeg fremover vil få fuldt tilfredsstillende behandling i det offentlige sundhedsvæsen, hvis jeg skulle blive syg
   (1. 7.12% | 2. 17.51% | 3. 21.57% | 4. 30.97% | 5. 17.81% | 6. 5.01%)
4. Man bliver fremover nødt til at tegne en privat forsikring for at være sikker på at få den bedst mulige behandling, hvis man bliver syg
   (1. 18.01% | 2. 17.92% | 3. 23.00% | 4. 21.35% | 5. 9.31% | 6. 10.41%)

Skala:
1. Helt uenig
2. Delvis uenig
3. Hverken enig eller uenig
4. Delvis enig
5. Helt enig
6. Ved ikke
**batteri enkelsvar**

**Sp.70** Nedenfor er der en række udsagn om indretningen af sundhedsvæsenet. Angiv venligst hvor enig eller uenig du er i hvert udsagn. (*n*=5447)

**Udsagn:**

1. Det er vigtigt, at alle i Danmark har lige adgang til behandling i sundhedsvæsenet  
   (1. 1.76% | 2. 2.66% | 3. 5.03% | 4. 11.91% | 5. 77.44% | 6. 1.19%)

2. Hvis der er ventetid i sundhedsvæsenet, er det i orden, at erhvervsaktive behandles før ikke-erhvervsaktive  
   (1. 28.18% | 2. 18.36% | 3. 15.13% | 4. 24.82% | 5. 10.13% | 6. 3.38%)

3. Sundhedsvæsenet skal først og fremmest være skattefinansieret  
   (1. 2.39% | 2. 3.12% | 3. 9.93% | 4. 19.50% | 5. 60.60% | 6. 4.46%)

4. Det er i orden, at nogle patienter kan få behandling før andre med samme behov, hvis de har råd til at betale for det eller har en forsikring  
   (1. 41.84% | 2. 17.04% | 3. 13.11% | 4. 14.71% | 5. 9.53% | 6. 3.78%)

**Skala:**

1. Helt uenig  
2. Delvis uenig  
3. Hverken enig eller uenig  
4. Delvis enig  
5. Helt enig  
6. Ved ikke

**tekst**

Der er megen debat om de arbejdsgiverbetalte forsikringer. Det anføres bl.a., at der i modsætning til forsikringer i 'Sygesikringer danmark' gives et 'skattetilskud' til disse ordninger. Skattetilskuddet består af to dele:

A) Arbejdsgiveren må trække forsikringspræmien fra som en driftsudgift i regnskabet og formindsker dermed det overskud, der skal betales selskabsskat af (svarende til, hvad der er tilfældet for andre personalegoder).


**enkelsvar**

**Sp.71** Mener du, at det er i orden, at arbejdsgiveren i sit regnskab må trække præmien for de arbejdsgiverbetalte forsikringer fra som en almindelig driftsudgift? (*n*=5447)

1. Ja (46.01%)
2. Nej (30.90%)
3. Det har jeg ingen mening om (23.10%)
enkeltsvar

Sp.72 Mener du, at det er i orden, at lønmodtagere, som får en arbejdsgiverbetalt sundhedsforsikring, ikke skal beskattes af dette personalegode? \( (n=5447) \)

1. Ja (52.18%)
2. Nej (30.40%)
3. Det har jeg ingen mening om (17.42%)

text

De næste spørgsmål handler om dine personlige forhold og økonomi.

enkeltsvar

Sp.73 Er du medlem af en fagforening? \( (n=5447) \)

1. Ja (67.08%)
2. Nej (32.46%)
3. Ved ikke (0.46%)

enkeltsvar – hvis Sp.105=1

Sp.74 Hvilken fagforening er du medlem af? \( (n=3654) \)

1. Blik- og Rørarbejderforbundet (0.03%)
2. C3 ledelse og økonomi (1.18%)
3. Danmarks Lærerforening (6.05%)
4. Dansk El-Forbund (0.71%)
5. Dansk Funktionærforbund – Serviceforbundet (0.82%)
6. Dansk Journalistforbund (DJ) (1.56%)
7. Dansk Jurist- og Økonomforbund (DJØF) (3.75%)
8. Dansk Magisterforening (DM) (2.05%)
9. Dansk Metal (2.82%)
10. Dansk Postforbund (0.22%)
11. Dansk Sygeplejeråd (2.41%)
12. Den Almindelige Danske Lægeforening (1.23%)
13. Fag og Arbejde (FOA) Tidligere Forbundet af Offentligt Ansatte og Pædagogisk Medhjælper Forbund (6.29%)
14. Fagligt Fælles Forbund (3F) (7.06%)
15. Finansforbundet (3.48%)
16. Forbundet af It-professionelle (Prosa) (0.63%)
17. Forbundet for pædagoger og klubfolk (BUPL) (1.86%)
18. Frie Funktionærer (SFF) (0.38%)
19. Gymnasieskolernes Lærerforening (GL) (16.53%)
20. Handels- og Kontorfunktionærernes Forbund (HK) (3.80%)
21. Ingeniørforeningen i Danmark (IDA) (4.54%)
22. Kristelig Fagforening (Krifa) (4.16%)
23. Ledernes Hovedorganisation (0.49%)
24. Malerforbundet (0.49%)
25. Nærings- og Nydelsesmiddelarbejder Forbundet (NNF) (2.08%)
26. Politiforbundet i Danmark (1.45%)
27. Socialpædagogernes Landsforbund (0.74%)
28. Teknisk Landsforbund (TL) (20.83%)
29. Træ-Industri-Byg i Danmark (TIB) (0.66%)
30. Anden fagforening eller fagforbund (1.53%)
31. Ved ikke (0.14%)

enkeltsvar – hvis sp.11=1-8,12-20

Sp.75 Er du medlem af en A-kasse? (n=5447)
1. Ja (60.95%)
2. Nej (38.08%)
3. Ved ikke (0.97%)

enkeltsvar

Sp.76 Hvilket parti stemte du på ved sidste folketingsvalg, d. 13. november 2007? (n=5447)
1. A. Socialdemokraterne (19.22%)
2. B. Det Radikale Venstre (5.67%)
3. C. De Konservative (10.70%)
4. F. Socialistisk Folkeparti (17.06%)
5. K. Kristendemokraterne (0.79%)
6. O. Dansk Folkeparti (9.27%)
7. V. Venstre (22.36%)
8. Y. Ny Alliance (2.86%)
9. Ø. Enhedslisten (2.42%)
10. Stemte blankt (0.70%)
11. Stemte ikke (3.82%)
12. Ved ikke/ Ønsker ikke at oplyse (5.12%)

enkeltsvar

Sp.77 Hvad er din personlige indkomst før skat på årsbasis? (n=5447)
1. Under 100.000 kr. (6.11%)
2. 100.000-199.999 kr. (16.17%)
3. 200.000-299.999 kr. (19.15%)
4. 300.000-399.999 kr. (22.86%)
5. 400.000-499.999 kr. (12.47%)
6. 500.000-599.999 kr. (5.16%)
7. 600.000-699.999 kr. (2.83%)
8. 700.000-799.999 kr. (1.47%)
9. 800.000-899.999 kr. (0.75%)
10. 900.000-999.999 kr. (0.33%)
11. 1.000.000 kr. eller derover (1.08%)
12. Ved ikke (1.34%)
13. Ønsker ikke at oplyse (10.32%)
**enkeltvar**

Sp.78 Hvad er husstandens samlede indkomst før skat på årsbasis? (n=5447)

1. Under 100.000 kr. (2.02%)
2. 100.000-199.999 kr. (8.08%)
3. 200.000-299.999 kr. (9.69%)
4. 300.000-399.999 kr. (11.80%)
5. 400.000-499.999 kr. (9.99%)
6. 500.000-599.999 kr. (10.59%)
7. 600.000-699.999 kr. (10.68%)
8. 700.000-799.999 kr. (7.91%)
9. 800.000-899.999 kr. (5.64%)
10. 900.000-999.999 kr. (4.08%)
11. 1.000.000 kr. eller derover (6.37%)
12. Ved ikke (2.59%)
13. Ønsker ikke at oplyse (10.56%)

**tekst**

De sidste spørgsmål handler om dine holdninger til risiko og forsikringer generelt.

**flersvar**

Sp.79 Hvilke af følgende forsikringer er du dækket af? (n=5447)

1. Ulykkesforsikring (erstatning udbetales ved invalidering eller død) (83.13%)
2. Falck køreordning (dækker sygetransport og kørsel til behandling) (19.02%)
3. Indboforsikring (94.02%)
4. Ingen af de nævnte forsikringer (2.59%)
5. Ved ikke (1.21%)

**enkeltvar**

Sp.80 Hvordan vil du alt i alt beskrive din personlige holdning til økonomisk risiko på en skala fra 0 til 10? (n=5447)

0 markerer, at du helst undgår økonomisk risiko, mens 10 i den anden ende af skalaen markerer, at du gerne løber en økonomisk risiko.

1. Jeg fokuserer mest på muligheden for økonomisk tab og undgår helst risiko (0) (13.46%)
2. (1) (9.23%)
3. (2) (15.64%)
4. (3) (14.82%)
5. (4) (8.92%)
6. (5) (20.56%)
7. (6) (7.07%)
8. (7) (6.02%)
9. (8) (2.88%)
10. (9) (0.51%)
11. Jeg fokuserer mest på muligheden for økonomisk gevinst og løber gerne en risiko (10) (0.88%)

enkeltsvar
Sp.81 Hvordan vil du alt i alt beskrive din personlige holdning til sundhed og risiko på en skala fra 0 til 10? (n=5447)
0 markerer, at du normalt tager meget hensyn til helbred i dine daglige aktiviteter, mens 10 i den anden ende af skalaen markerer, at det ikke spiller nogen vigtig rolle.
1. Jeg fokuserer på at have en sund og sikker adfærd og undgår helst risiko (0) (9.97%)
2. (1) (10.02%)
3. (2) (18.98%)
4. (3) (17.70%)
5. (4) (10.94%)
6. (5) (18.87%)
7. (6) (5.36%)
8. (7) (4.28%)
9. (8) (2.40%)
10. (9) (0.55%)
11. Jeg fokuserer ikke på at have en sund og sikker adfærd og bekymrer mig ikke om risiko (10) (0.92%)

enkeltsvar
Sp.82 Forestil dig, at du uventet har arvet 1.000.000 kr. fra en fjern slægtning. Efterfølgende modtager du et investeringstilbud fra en anerkendt bank, med følgende betingelser: Der er en chance for, at det investerede beløb bliver fordoblet i løbet af de næste to år. Men det er ligeså sandsynligt, at du taber halvdelen af det investerede beløb.
Hvis du f.eks. vælger at investere 400.000 kr., er der en chance for, at dette beløb vokser til 800.000 kr. i løbet af de næste to år. Men det er ligeså sandsynligt, at beløbet falder til 200.000 kr.

Hvor stor en del af de 1.000.000 kr. ville du vælge at investere? (n=5447)
1. 0 kr. (41.31%)
2. 100.000 kr. (10.63%)
3. 200.000 kr. (14.28%)
4. 300.000 kr. (9.58%)
5. 400.000 kr. (4.13%)
6. 500.000 kr. (8.63%)
7. 600.000 kr. (1.16%)
8. 700.000 kr. (0.70%)
9. 800.000 kr. (0.84%)
10. 900.000 kr. (0.15%)
11. 1.000.000 kr. (0.88%)
12. Ved ikke (7.71%)

**enkeltsvar**

Hvor meget er du villig til som privatperson at betale i årlig præmie for sådan en sundhedsforsikring? (n=5447)

1. 0 kr. (25.56%)
2. 500 kr. (17.84%)
3. 1.000 kr. (17.26%)
4. 1.500 kr. (8.94%)
5. 2.000 kr. (8.15%)
6. 2.500 kr. (3.08%)
7. 3.000 kr. (2.86%)
8. 3.500 kr. (0.68%)
9. 4.000 kr. (0.53%)
10. 4.500 kr. (0.07%)
11. 5.000 kr. (0.92%)
12. Ved ikke (14.10%)

Random blocking på A-I:
(Marginale svarfordelinger er ikke rapporteret for denne del af spørgeskemaet)

<table>
<thead>
<tr>
<th></th>
<th>2000 DKK</th>
<th>10000 DKK</th>
<th>50000 DKK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1%</td>
<td>D (20 DKK)</td>
<td>B (100 DKK)</td>
<td>G (500 DKK)</td>
</tr>
<tr>
<td>5%</td>
<td>E (100 DKK)</td>
<td>A (500 DKK)</td>
<td>H (2500 DKK)</td>
</tr>
<tr>
<td>25%</td>
<td>F (500 DKK)</td>
<td>C (2500 DKK)</td>
<td>I (12500 DKK)</td>
</tr>
</tbody>
</table>

Note:
Rækker: Sandsynlighed for tab.
Kolonner: Potentielt tab.
Celler: Block (forventet værdi af tab)
**Block A - eksempel**

De næste tre spørgsmål kan forekomme lidt abstrakte, og du skal tænke i sandsynligheder. F.eks. at der er en 5% sandsynlighed for at en bestemt begivenhed indtræffer. Det kunne eksempelvis være et indbrud, hvor tyvene stjæler en bærbar computer, eller at du brækker en tand.

Tænk på det på følgende måde: Du har en pose med 100 kugler. 5 er røde og 95 er hvide. Sandsynligheden for at trække en rød kugle fra denne pose er 5%.

I de næste 3 spørgsmål skal du vælge, hvilken (uheldig) situation du vil foretrække at være i.

**Single**

**Sp.84A Hvilken af følgende situationer vil du foretrække at være i?**

<table>
<thead>
<tr>
<th>Situation A</th>
<th>Situation B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Du vil med sikkerhed miste 500 kr. på et tidspunkt i løbet af det næste år.</td>
<td>Du vil med en sandsynlighed på 5% miste 10.000 kr. på et tidspunkt i løbet af det næste år.</td>
</tr>
</tbody>
</table>

De to situationer er lige gode/dårlige

- Situation A: □
- Situation B: □
**Enkeltsvar**

Sp.85A Dette spørgsmål ligner det foregående, men nu kan du tegne en forsikring.

Hvilken af følgende situationer vil du foretrække at være i?

<table>
<thead>
<tr>
<th>Situation A</th>
<th>Situation B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Du vil med en sandsynlighed på 5% miste 10.000 kr. på et tidspunkt i løbet af det næste år. Du vælger at købe en forsikring for 500 kr., der dækker tabet.</td>
<td>Du vil med en sandsynlighed på 5% miste 10.000 kr. på et tidspunkt i løbet af det næste år. Du vælger ikke at købe en forsikring.</td>
</tr>
</tbody>
</table>

De to situationer er lige gode/dårlige

<table>
<thead>
<tr>
<th>Situation A</th>
<th>Situation B</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑️</td>
<td>☑️</td>
</tr>
</tbody>
</table>

**Enkeltsvar**

Sp.86A I det danske sundhedsvæsen er der brugerbetaling for nogle typer af behandling, f.eks. medicin, fysioterapi og større tandbehandlinger.

Hvilken af følgende situationer vil du foretrække at være i?

<table>
<thead>
<tr>
<th>Situation A</th>
<th>Situation B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Du skal med en sandsynlighed på 5% bruge 10.000 kr. på behandling i løbet af det næste år. Du vælger at købe en privat sygeforsikring for 500 kr., der dækker denne udgift.</td>
<td>Du skal med en sandsynlighed på 5% bruge 10.000 kr. på behandling i løbet af det næste år. Du vælger ikke at købe en privat sygeforsikring.</td>
</tr>
</tbody>
</table>

De to situationer er lige gode/dårlige

<table>
<thead>
<tr>
<th>Situation A</th>
<th>Situation B</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑️</td>
<td>☑️</td>
</tr>
</tbody>
</table>

**Åben**

Sp.87 Så er der ikke flere spørgsmål - men har du lyst til at uddybe nogle af dine besvarelser, eller har du kommentarer til undersøgelsen, så er du velkommen til at skrive det her:

______________________________________________________________________
### 9.5 Log book

**Project:** The Danish Survey on Voluntary Health Insurance 2009  
**Working folder:** C:\Documents and Settings\kii\Dokumenter\My Dropbox\PhD\Data  
**Responsible researchers:** Kjeld Møller Pedersen, Jacob Nielsen Arendt, Astrid Kiil

<table>
<thead>
<tr>
<th>Input data</th>
<th>do-file</th>
<th>Output data</th>
<th>Comments</th>
</tr>
</thead>
</table>
| vhia.dta   | gen_vhi.do | vhi.dta     | 25.07.09: Merge vhia.dta + vhib.dta  
|            |         |             | Compress |
| vhib.dta   | gen_vhi.do | vhi.dta     | 25.07.09: |
| vhi.dta    | gen_vhi1.do | vhi1.dta    | 04.08.09: Modify variable names  
|            |         |             | Drop comments |
| vhi1.dta   | gen_vhi2.do | vhi2.dta    | 04.08.09: Recode missing values |
| vhi2.dta   | gen_vhi3.do | vhi3.dta    | 04.08.09: Correct identified errors |
| vhi3.dta   | gen_vhi4.do | vhi4.dta    | 04.08.09: Add English labels |
| vhi4.dta   | gen_vhi5.do | vhi5.dta    | 14.08.09: Generate composite variables |
| vhi6.dta   | ana_desc.do | desc.dta    | 19.08.09: Marginal response distributions |
| vhia.dta   | gen_master.do | master.dta | 19.08.09: Generate master file |
| vhib.dta   |         |             |          |
### 9.6 Codebook

<table>
<thead>
<tr>
<th>Variable</th>
<th>Question</th>
<th>Response categories</th>
<th>Scale</th>
</tr>
</thead>
</table>
| v1       | Q1 What is your gender?                                                  | 1. Male  
                                      |                                         2. Female                               | Nominal     |
| v2       | Q2 What is your age?                                                    |                                                                                       | Ratio       |
| v3       | Q3 What is your postcode?                                                |                                                                                       | Nominal     |
| v4       | Q4 How many adults aged 16 years or above lives in your household?       |                                                                                       | Ratio       |
| v5       | Q5 How many children aged 15 years or below lives in your household?     |                                                                                       | Ratio       |
| v6       | Q6 What is your current marital status?                                  | 1. Married  
                                      |                                         2. Civil partnership                      | Nominal     |
|          |                                                                          | 3. Unmarried, cohabiting                                                              |             |
|          |                                                                          | 4. Unmarried, lives alone                                                              |             |
|          |                                                                          | 5. Divorced                                                                            |             |
|          |                                                                          | 6. Separated                                                                           |             |
|          |                                                                          | 7. Widow/widower                                                                       |             |
|          |                                                                          | 8. Other                                                                               |             |
| v7       | Q7 Which type of housing do you live in?                                 | 1. Owner-occupied                                                                       | Nominal     |
|          |                                                                          | 2. Housing co-operative                                                                |             |
|          |                                                                          | 3. Rented                                                                              |             |
|          |                                                                          | 4. Service tenancy                                                                     |             |
|          |                                                                          | 5. Other                                                                               |             |
| v8       | Q8 What is the highest level of school education you have completed?     | 1. 7 years  
<pre><code>                                  |                                         2. 8-9 years                             | Ordinal     |
</code></pre>
<p>|          |                                                                          | 3. 10-11 years                                                                         |             |
|          |                                                                          | 4. GCSE                                                                                |             |
| v9       | Q9 Have you completed a vocational or higher education?                  | 1. Yes                                                                                 | Nominal     |
|          |                                                                          | 2. No, but I am currently enrolled                                                    |             |
|          |                                                                          | 3. No                                                                                  |             |
| v10      | Q10 Which vocational or higher education have you completed?             | 1. Semi-skilled worker                                                                 | Nominal     |
|          |                                                                          | 2. Basic vocational course                                                              |             |
|          |                                                                          | 3. Trainee or apprentice                                                                |             |
|          |                                                                          | 4. Other vocational education                                                           |             |
|          |                                                                          | 5. Academy Profession degree                                                            |             |
|          |                                                                          | 6. Bachelor's degree                                                                    |             |
|          |                                                                          | 7. Postgraduate                                                                        |             |
| v11 | Q11 What is your main occupational position? | 1. Self-employed | Nominal  |
|     |                                             | 2. Assisting spouse|
|     |                                             | 3. Worker, skilled |
|     |                                             | 4. Worker, unskilled/semi-skilled |
|     |                                             | 5. White-collar worker |
|     |                                             | 6. Other employment |
|     |                                             | 7. Unemployed or re-training |
|     |                                             | 8. Apprentice or trainee |
|     |                                             | 9. Student, higher education |
|     |                                             | 10. Student, basic school |
|     |                                             | 11. Old-age pensioner |
|     |                                             | 12. Disability pensioner |
|     |                                             | 13. Other pensioner |
|     |                                             | 14. Early retirement pensioner |
|     |                                             | 15. Housewife/house husband |
|     |                                             | 16. Long-term sick leave |
|     |                                             | 17. Military service |
|     |                                             | 18. On unemployment benefit |
|     |                                             | 19. Rehabilitee |
|     |                                             | 20. Other |
| v12 | Q12 Do you have any subordinates/employees? | 1. Yes | Nominal |
|     |                                             | 2. No |
|     |                                             | .a. Question not asked |
| v13 | Q13 How many subordinates/employees do you have? | 1. Private | Ratio |
|     |                                             | 2. Public |
|     |                                             | 3. Independent public company |
|     |                                             | 4. Other |
|     |                                             | 5. Don't know |
|     |                                             | .a. Question not asked |
| v14 | Q14 Is your workplace a public or private company? | 1. 1-4 | Nominal |
|     |                                             | 2. 5-9 |
|     |                                             | 3. 10-19 |
|     |                                             | 4. 20-49 |
| v15 | Q15 How many people are employed at your workplace? | 1. 1-4 | Ordinal |
|     |                                             | 2. 5-9 |
|     |                                             | 3. 10-19 |
|     |                                             | 4. 20-49 |</p>
<table>
<thead>
<tr>
<th>v16</th>
<th>Q16 Are you a member of 'Health Insurance Denmark'?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes, group 8</td>
</tr>
<tr>
<td>2.</td>
<td>Yes, group 5</td>
</tr>
<tr>
<td>3.</td>
<td>Yes, group 1</td>
</tr>
<tr>
<td>4.</td>
<td>Yes, group 2</td>
</tr>
<tr>
<td>5.</td>
<td>Yes, but don't remember which group</td>
</tr>
<tr>
<td>6.</td>
<td>No</td>
</tr>
<tr>
<td>7.</td>
<td>Don't know</td>
</tr>
<tr>
<td>.a.</td>
<td>Question not asked</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v17</th>
<th>Q17 Have you taken out operation coverage in addition to your group 5 membership?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
</tr>
<tr>
<td>3.</td>
<td>Don't know</td>
</tr>
<tr>
<td>.a.</td>
<td>Question not asked</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q18 Prioritise the two most important reasons for you being a member of 'Health Insurance Denmark'.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0. No</td>
</tr>
<tr>
<td>1. Rank 1</td>
</tr>
<tr>
<td>2. Rank 2</td>
</tr>
<tr>
<td>.a. Question not asked</td>
</tr>
</tbody>
</table>

| v18_1 | Dissatisfaction with the public healthcare system                                           |
| v18_2 | Pressure from family                                                                         |
| v18_3 | To insure my children                                                                       |
| v18_4 | Co-payments in the public healthcare system                                                  |
| v18_5 | Waiting times in the public healthcare system                                                |
| v18_6 | Have seen consequences of not being a member of 'Health Insurance Denmark’ in the near family |
| v18_7 | Other                                                                                         |
| v18_8 | None of these reasons                                                                        |

<table>
<thead>
<tr>
<th>v19</th>
<th>Q19 Have you used your membership of 'denmark' within the last 12 months?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
</tr>
<tr>
<td>3.</td>
<td>Don't know</td>
</tr>
<tr>
<td>.a.</td>
<td>Question not asked</td>
</tr>
</tbody>
</table>
| v20 | Q20 Do you have a health insurance through your employer? | 1. Yes  
2. No  
3. Don't know  
a. Question not asked | Nominal |
| v21 | Q21 Do you have a health insurance through your spouse's employer? | 1. Yes  
2. No  
3. Don't know  
a. Question not asked | Nominal |
| v22 | Q22 Does your employer pay the entire premium for the health insurance? | 1. Yes  
2. No, part of the premium is deducted from my wage  
3. Don't know  
a. Question not asked | Nominal |
|     | Q23 What is in your opinion the two most important reasons for the increasing popularity of employer paid health insurance? | 0. No  
1. Rank 1  
2. Rank 2  
a. Question not asked | Ordinal |
| v23_1 | Dissatisfaction with the public healthcare system |  |  |
| v23_2 | It is a tax free fringe benefit which is free for the employee |  |  |
| v23_3 | Access to treatment at private hospitals |  |  |
| v23_4 | Less sickness absence |  |  |
| v23_5 | Waiting times in the public healthcare system |  |  |
| v23_6 | Co-payments in the public healthcare system |  |  |
| v23_7 | Other |  |  |
| v23_8 | None of these reasons |  |  |
| v24 | Q24 Have you taken out any other health insurance (privately paid)? | 1. Yes  
2. No  
3. Don't know | Nominal |
| v25 | Q25 Have you used your health insurance within the last 12 months? | 1. Yes  
2. No  
3. Don't know  
a. Question not asked | Nominal |
| v26 | Q26 Do you have a company healthcare scheme at your workplace? | 1. Yes  
2. No  
3. Don't know | Nominal |
<table>
<thead>
<tr>
<th>Question</th>
<th>Description</th>
<th>Options</th>
<th>Type</th>
</tr>
</thead>
</table>
| Q27      | Have you used the company healthcare scheme within the last 12 months? | 1. Yes  
2. No  
3. Don't know | Nominal |
| Q28      | How would you describe your general state of health? | 1. Excellent  
2. Good  
3. Fair  
4. Poor  
5. Very poor | Ordinal |
| Q29      | Mobility | 1. No problems  
2. Some problems  
3. Unable | Ordinal |
| Q30      | Self-care | 1. No problems  
2. Some problems  
3. Unable | Ordinal |
| Q31      | Usual activities | 1. No problems  
2. Some problems  
3. Unable | Ordinal |
| Q32      | Pain/discomfort | 1. None  
2. Moderate  
3. Extreme | Ordinal |
| Q33      | Anxiety/depression | 1. None  
2. Moderate  
3. Extreme | Ordinal |
| Q34      | Do you have any long-term illness, injury or handicap? | 1. Yes  
2. No  
3. Don't know | Nominal |
| Q35      | Please mark for each illness if you have had it now or previously. | 1. Yes, have now  
2. Yes, have had previously  
3. No  
4. Don't know | Nominal |
<p>| v35_1    | Asthma |                  |       |
| v35_2    | Allergies |                |       |
| v35_3    | Diabetes |                |       |
| v35_4    | Hypertension |             |       |
| v35_5    | Chronic bronchitis, emphysema |            |       |
| v35_6 | Osteoarthritis, rheumatoid arthritis |
| v35_7 | Osteoporosis |
| v35_8 | Cancer, including leukaemia |
| v35_9 | Migraine or frequent headaches |
| v35_10 | Chronic anxiety or depression |
| v35_11 | Other mental health disorder |
| v35_12 | Back problems |
| v35_13 | Incontinence |
| v35_14 | Tinnitus |
| v36 | Q36 How many days within the last 12 months have you been absent at work? | Ratio |
| v37 | Q37 Do you use glasses or contact lenses? | 1. Yes | 2. No | Nominal |
| v38 | Q38 How many of your own teeth do you have left? | 1. None | 2. 1-9 | 3. 10-19 | 4. 20-27 | 5. All | 6. Don't know | Ordinal |
| v39 | Q39 If you were to assess your teeth, how would you describe them? | 1. Very good | 2. Rather good | 3. Neither good nor poor | 4. Rather poor | 5. Very poor | .a. Question not asked | Ordinal |
| v40 | Q40 What provides the best description of your dentist visits (last 5 years)? | 1. Once or twice per year | 2. Less frequently than once a year | 3. Only if there are problems | 4. Never visit the dentist | Ordinal |
| v41_1 | General practitioner (incl. telephone consultation) | |
| v41_2 | Doctor from the emergency service (incl. telephone consultation) | |</p>
<table>
<thead>
<tr>
<th>Variable</th>
<th>Question</th>
<th>Options</th>
<th>Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>v41_3</td>
<td>Specialist doctor</td>
<td>v41_4 Emergency room</td>
<td>v41_5 Ambulant treatment</td>
</tr>
<tr>
<td>v43</td>
<td>Q43 The last time you received ambulant treatment, was it at?</td>
<td>1. Public hospital 2. Private hospital 3. Don't know</td>
<td>Nominal</td>
</tr>
<tr>
<td>v45</td>
<td>Q45 The last time you were hospitalised, was it at?</td>
<td>1. Public hospital 2. Private hospital 3. Don't know</td>
<td>Nominal</td>
</tr>
<tr>
<td>Question</td>
<td>Response Options</td>
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<td></td>
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<tr>
<td>----------</td>
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<td></td>
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</tr>
<tr>
<td>Q47 Number of visits within the last 12 months</td>
<td><strong>Ratio</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v47_1 Dentist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v47_2 Physiotherapist</td>
<td></td>
<td></td>
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<tr>
<td>v47_3 Chiropractor</td>
<td></td>
<td></td>
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<tr>
<td>v47_4 Psychologist</td>
<td></td>
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<tr>
<td>v47_5 Reflexologist</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>v48 Q48 Did any of the below-mentioned pay for your dentist treatments?</td>
<td>1. 'Health Insurance denmark' 2. Employer paid health insurance 3. Privately paid health insurance 4. No 5. Don't know .a. Question not asked</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v49_1 Paid wholly or partly myself</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v49_2 'Health Insurance denmark'</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v49_3 Employer paid health insurance</td>
<td></td>
<td></td>
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<tr>
<td>v49_4 Company healthcare scheme</td>
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<td></td>
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</tr>
<tr>
<td>v49_5 Privately paid health insurance</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>v49_6 None of the above-mentioned</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v49_7 Don't know</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q49 Did any of the below-mentioned pay wholly or partly for your course of treatment at the physiotherapist?</td>
<td>0. No 1. Yes .a. Question not asked</td>
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<tr>
<td>v50_1 Paid wholly or partly myself</td>
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<td></td>
<td></td>
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<tr>
<td>v50_2 'Health Insurance denmark'</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>v50_3 Employer paid health insurance</td>
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<tr>
<td>v50_4 Company healthcare scheme</td>
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<tr>
<td>v50_5 Privately paid health insurance</td>
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<tr>
<td>Question</td>
<td>Response Options</td>
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<tr>
<td>v50_6 None of the above-mentioned</td>
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<td></td>
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</tr>
<tr>
<td>v50_7 Don't know</td>
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<tr>
<td>Q51 Did any of the below-mentioned pay wholly or partly for your course</td>
<td>0. No</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>1. Yes</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>a. Question not asked</td>
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<td></td>
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<tr>
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<td></td>
</tr>
<tr>
<td>v51_1 Paid wholly or partly myself</td>
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<tr>
<td>v51_2 'Health Insurance denmark'</td>
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</tr>
<tr>
<td>v51_3 Employer paid health insurance</td>
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<tr>
<td>v51_4 Company healthcare scheme</td>
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<tr>
<td>v51_5 Privately paid health insurance</td>
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</tr>
<tr>
<td>v51_6 None of the above-mentioned</td>
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</tr>
<tr>
<td>v51_7 Don't know</td>
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</tr>
<tr>
<td>Q52 Did any of the below-mentioned pay for your treatment at the reflex</td>
<td>1. 'Health Insurance denmark'</td>
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</tr>
<tr>
<td></td>
<td>2. Employer paid health insurance</td>
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</tr>
<tr>
<td></td>
<td>3. Company healthcare scheme</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Privately paid health insurance</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>5. No</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Don't know</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Question not asked</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v53 Q53 Do you take prescription medication on a regular basis?</td>
<td>1. Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v54 Q54 Do you think it is possible to make an effort to maintain good</td>
<td>1. Own effort very important</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Own effort important</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Own effort of some importance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Own effort does not matter</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v55 Q55 Do you do anything to maintain or improve your health?</td>
<td>1. No, I don't do anything</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. No, I have tried but given up</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q56 What do you do to maintain your health?</td>
<td>0. No</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Question not asked</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_1</td>
<td>Nothing particular</td>
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<td></td>
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<tr>
<td>-------</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>v56_2</td>
<td>Exercise</td>
<td></td>
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</tr>
<tr>
<td>v56_3</td>
<td>Eat a healthy diet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_4</td>
<td>Usually make sure not to eat too much</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_5</td>
<td>Try to stop smoking/smoke less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_6</td>
<td>Do not drink alcohol</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_7</td>
<td>Limit alcohol intake</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_8</td>
<td>Make sure to lead a less stressful life</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_9</td>
<td>Make sure to get enough sleep</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_10</td>
<td>Stay in touch with family and friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v56_11</td>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v57</th>
<th>Q57 How many days per week are you physically active for at least 30 minutes?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. 0</td>
</tr>
<tr>
<td></td>
<td>2. 1-2</td>
</tr>
<tr>
<td></td>
<td>3. 3-5</td>
</tr>
<tr>
<td></td>
<td>4. 6-7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v58</th>
<th>Q58 How often do you ride a bicycle?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Almost daily or daily</td>
</tr>
<tr>
<td>2.</td>
<td>At least once a week</td>
</tr>
<tr>
<td>3.</td>
<td>At least once a month</td>
</tr>
<tr>
<td>4.</td>
<td>Less than once a month</td>
</tr>
<tr>
<td>5.</td>
<td>Never</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v59</th>
<th>Q59 When you ride a bicycle, how often do you wear a bicycle helmet?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Always</td>
</tr>
<tr>
<td>2.</td>
<td>Often</td>
</tr>
<tr>
<td>3.</td>
<td>Occasionally</td>
</tr>
<tr>
<td>4.</td>
<td>Rarely</td>
</tr>
<tr>
<td>5.</td>
<td>Never</td>
</tr>
<tr>
<td>.a.</td>
<td>Question not asked</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v60</th>
<th>Q60 When you are the driver, how often do you wear a seatbelt?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Always</td>
</tr>
<tr>
<td>2.</td>
<td>Often</td>
</tr>
<tr>
<td>3.</td>
<td>Occasionally</td>
</tr>
<tr>
<td>4.</td>
<td>Rarely</td>
</tr>
<tr>
<td>5.</td>
<td>Never</td>
</tr>
<tr>
<td>6.</td>
<td>Irrelevant</td>
</tr>
<tr>
<td>.b.</td>
<td>Invalid response</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v61</th>
<th>Q61 When you are the passenger, how often do you wear a seatbelt?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Always</td>
</tr>
<tr>
<td>2.</td>
<td>Often</td>
</tr>
<tr>
<td>3.</td>
<td>Occasionally</td>
</tr>
<tr>
<td>4.</td>
<td>Rarely</td>
</tr>
</tbody>
</table>
| v62 | Q62 How often do you smoke? | 5. Never  
6. Irrelevant  
b. Invalid response |
|-----|----------------------------|--------------------------------------------------|
| v63 | Q63 How many units of alcohol do you usually drink per week? | 1. Almost daily or daily  
2. At least once a week  
3. At least once a month  
4. Less than once a month  
5. Never |
| v64 | Q64 How often do you drink more than 5 units of alcohol on the same occasion? | 1. Almost daily or daily  
2. At least once a week  
3. At least once a month  
4. Less than once a month  
5. Never |
| v65 | Q65 How tall are you? | 1. Within the last 3 years  
2. More than 3 years ago  
3. Never  
4. Don't know |
| v66 | Q66 How much do you weigh? | |
| Q67 | When was the last time you. | 1. Within the last 3 years  
2. More than 3 years ago  
3. Never  
4. Don't know |
| v67_1 | Health check by a doctor | |
| v67_2 | Influenza vaccination | |
| v67_3 | Screening for breast cancer | |
| v67_4 | Screening for cervical cancer | |
| v67_5 | Self examination of your breast | |
| v68 | Q68 How satisfied or unsatisfied are you with the public healthcare sector? | 1. Very unsatisfied  
2. Predominantly unsatisfied  
3. Neither satisfied nor unsatisfied  
4. Predominantly satisfied  
5. Very satisfied |
| Q69 | Please indicate how much you agree or disagree with each statement. | 1. Disagree completely  
2. Disagree partly  
3. Neither agree nor disagree  
4. Agree partly  
5. Agree completely  
6. Don't know |
<table>
<thead>
<tr>
<th>v69_1</th>
<th>The waiting times for treatment are in general reasonable</th>
</tr>
</thead>
<tbody>
<tr>
<td>v69_2</td>
<td>Treatment of lower quality than in the private healthcare sector</td>
</tr>
<tr>
<td>v69_3</td>
<td>Satisfactory treatment in the public healthcare sector (future)</td>
</tr>
<tr>
<td>v69_4</td>
<td>Necessary to take out a private insurance (future)</td>
</tr>
</tbody>
</table>

**Q70 Please indicate how much you agree or disagree with each statement.**

1. Disagree completely
2. Disagree partly
3. Neither agree nor disagree
4. Agree partly
5. Agree completely
6. Don't know

<table>
<thead>
<tr>
<th>v70_1</th>
<th>It is important that everybody in Denmark has equal access</th>
</tr>
</thead>
<tbody>
<tr>
<td>v70_2</td>
<td>If waiting time employed are treated before unemployed</td>
</tr>
<tr>
<td>v70_3</td>
<td>The healthcare system should mainly be tax financed</td>
</tr>
<tr>
<td>v70_4</td>
<td>If waiting time some treated before others if they can pay</td>
</tr>
</tbody>
</table>

**Q71 Ok that employers are allowed to deduct the insurance premium?**

1. Yes
2. No
3. I have no opinion on that issue

**Q72 Ok that employees getting an employer paid health insurance are not taxed?**

1. Yes
2. No
3. I have no opinion on that issue

**Q73 Are you a member of a trade union?**

1. Yes
2. No
3. Don't know

**Q74 Which trade union are you a member of?**

1. Blik- og Rørarbejderforbundet
2. C3 ledelse og økonomi
3. Danmarks Lærerforening
4. Dansk El-Forbund
5. Dansk Funktionærforbund – Serviceforbundet
6. Dansk Journalistforbund (DJ)
7. Dansk Jurist- og Økonomforbund (DJØF)
8. Dansk Magisterforening (DM)
9. Dansk Metal
10. Dansk Postforbund
11. Dansk Sygeplejeråd
12. Den Almindelige Danske Lægeforening
13. Fag og Arbejde (FOA) Tidligere
   *Forbundet af Offentligt Ansatte og Pædagogisk Medhjælper Forbund*
14. Fagligt Fælles Forbund (3F)
15. Finansforbundet
16. Forbundet af It-professionelle (Prosa)
17. Forbundet for pædagoger og klubfolk (BUPL)
18. Frie Funktionærer (SFF)
19. Gymnasieskolernes Lærerforening (GL)
20. Handels- og Kontorfunktionærernes Forbund (HK)
21. Ingeniørforeningen i Danmark (IDA)
22. Kristelig Fagforening (Krifa)
23. Ledernes Hovedorganisation
24. Malerforbundet
25. Nærings- og
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q75</td>
<td>Are you a member of an unemployment fund?</td>
</tr>
<tr>
<td>1. Yes</td>
<td>Nominal</td>
</tr>
<tr>
<td>2. No</td>
<td></td>
</tr>
<tr>
<td>3. Don't know</td>
<td></td>
</tr>
<tr>
<td>Q76</td>
<td>Which political party did you vote for at the last general election?</td>
</tr>
<tr>
<td>1. A. Social Democrats</td>
<td>Nominal</td>
</tr>
<tr>
<td>2. B. Social Liberals</td>
<td></td>
</tr>
<tr>
<td>3. C. Conservatives</td>
<td></td>
</tr>
<tr>
<td>4. F. Socialist People’s Party</td>
<td></td>
</tr>
<tr>
<td>5. K. Christian Democrats</td>
<td></td>
</tr>
<tr>
<td>6. O. Danish People’s Party</td>
<td></td>
</tr>
<tr>
<td>7. V. Liberals</td>
<td></td>
</tr>
<tr>
<td>8. Y. Liberal Alliance</td>
<td></td>
</tr>
<tr>
<td>9. Ø. Unity List – Red-Green Alliance</td>
<td></td>
</tr>
<tr>
<td>10. Voted blank</td>
<td></td>
</tr>
<tr>
<td>11. Did not vote</td>
<td></td>
</tr>
<tr>
<td>12. Don’t know/Do not wish to disclose this information</td>
<td></td>
</tr>
<tr>
<td>Q77</td>
<td>What is your personal income before tax on an annual basis?</td>
</tr>
<tr>
<td>1. Less than 100000 DKK</td>
<td>Ordinal</td>
</tr>
<tr>
<td>2. 100000-199999 DKK</td>
<td></td>
</tr>
<tr>
<td>3. 200000-299999 DKK</td>
<td></td>
</tr>
<tr>
<td>4. 300000-399999 DKK</td>
<td></td>
</tr>
<tr>
<td>5. 400000-499999 DKK</td>
<td></td>
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<tr>
<td>6. 500000-599999 DKK</td>
<td></td>
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<tr>
<td>7. 600000-699999 DKK</td>
<td></td>
</tr>
<tr>
<td>8. 700000-799999 DKK</td>
<td></td>
</tr>
<tr>
<td>9. 800000-899999 DKK</td>
<td></td>
</tr>
</tbody>
</table>
v78  Q78 What is your household income before tax on an annual basis?  
1. Less than 100000 DKK  
2. 100000-199999 DKK  
3. 200000-299999 DKK  
4. 300000-399999 DKK  
5. 400000-499999 DKK  
6. 500000-599999 DKK  
7. 600000-699999 DKK  
8. 700000-799999 DKK  
9. 800000-899999 DKK  
10. 900000-999999 DKK  
11. 1000000 DKK or more  
12. Don’t know  
13. Do not wish to disclose this information

v79  Q79 Which of the following insurance types are you covered by?  
0. No  
1. Yes
v79_1  Accident insurance  
v79_2  Patient transport insurance  
v79_3  Home contents insurance  
v79_4  None of the insurance types mentioned  
v79_5  Don't know

v80  Q80 Personal attitude towards economic risk on a scale from 0 to 10?  
1. (0) Risk averse  
2. (1)  
3. (2)  
4. (3)  
5. (4)  
6. (5)  
7. (6)  
8. (7)  
9. (8)  
10. (9)  
11. (10) Risk loving
<table>
<thead>
<tr>
<th>v81</th>
<th>Q81 Personal attitude towards health and risk on a scale from 0 to 10?</th>
<th>1. (0) Risk averse</th>
<th>Interval</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2. (1)</td>
<td></td>
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<td></td>
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<td>3. (2)</td>
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<td></td>
<td>4. (3)</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>5. (4)</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>6. (5)</td>
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<td></td>
<td></td>
<td>7. (6)</td>
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<td></td>
<td></td>
<td>8. (7)</td>
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<tr>
<td></td>
<td></td>
<td>9. (8)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>10. (9)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>11. (10) Risk loving</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v82</th>
<th>Q82 How large a share of the 1000000 DKK would you choose to invest?</th>
<th>1. 0 DKK</th>
<th>Ordinal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2. 100000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. 200000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. 300000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. 400000 DKK</td>
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<tr>
<td></td>
<td></td>
<td>6. 500000 DKK</td>
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<td></td>
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<td>7. 600000 DKK</td>
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<td>8. 700000 DKK</td>
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<td></td>
<td></td>
<td>9. 800000 DKK</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>10. 900000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>11. 1000000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>12. Don't know</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>v83</th>
<th>Q83 How much are you willing to pay in annual premium for such health insurance?</th>
<th>1. 0 DKK</th>
<th>Ordinal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2. 500 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. 1000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. 1500 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. 2000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>6. 2500 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>7. 3000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>8. 3500</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>9. 4000</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>10. 4500 DKK</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>11. 5000 DKK</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>12. Don't know</td>
<td></td>
</tr>
</tbody>
</table>

Q84 General framework  
Q85 Insurance framework  
Q86 Health insurance framework  
Which of the following situations would you prefer to be in?  
1. Situation A | Nominal  
2. Indifferent  
3. Situation B  
a. Question not asked

v84A  
v85A  
v86A  
500 DKK - 5%×10000 DKK  
v84A_t, v85A_t, v86A_t are the corresponding response times
v84B  
v85B  100 DKK - 1%×10000 DKK  
v86B  
v84B_t, v85B_t, v86B_t are the corresponding response times

v84C  
v85C  2500 DKK - 25%×10000 DKK  
v86C  
v84C_t, v85C_t, v86C_t are the corresponding response times

v84D  
v85D  20 DKK - 5%×2000 DKK  
v86D  
v84D_t, v85D_t, v86D_t are the corresponding response times

v84E  
v85E  100 DKK - 5%×2000 DKK  
v86E  
v84E_t, v85E_t, v86E_t are the corresponding response times

v84F  
v85F  500 DKK - 5%×2000 DKK  
v86F  
v84F_t, v85F_t, v86F_t are the corresponding response times

v84G  
v85G  500 DKK - 5%×50000 DKK  
v86G  
v84G_t, v85G_t, v86G_t are the corresponding response times

v84H  
v85H  2500 DKK - 5%×50000 DKK  
v86H  
v84H_t, v85H_t, v86H_t are the corresponding response times

v84I  
v85I  12500 DKK - 5%×50000 DKK  
v86I  
v84I_t, v85I_t, v86I_t are the corresponding response times

<table>
<thead>
<tr>
<th>region</th>
<th>Region</th>
<th>1. Capital area</th>
<th>Nominal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2. Zealand</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. South Denmark</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. Central Jutland</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. Northern Jutland</td>
<td></td>
</tr>
<tr>
<td>time</td>
<td>Response time for entire questionnaire</td>
<td>Ratio</td>
<td></td>
</tr>
<tr>
<td>----------</td>
<td>----------------------------------------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>weight</td>
<td>Probability weights</td>
<td>Interval</td>
<td></td>
</tr>
</tbody>
</table>
Studies in Health Economics present the results of health economics research at Institute for Public Health, Health Economics, University of Southern Denmark.

Professor Terkel Christiansen is editor of the series. He is professor of health economics and head of the department of Health Economics (University of Southern Denmark).

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