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.

Data collection 5

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 5.1 Time schedule for data collection

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

Source:

YouGov Zapera (2009).

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 5.2 Non-response by region and gender and age combined

		Invited sample	Non-res	sponse
		n	n	%
	Capital area	4238	2487	58.68
u	Zealand	1942	1125	57.93
Region	Central Jutland	2833	1653	58.35
8	Northern Jutland	1327	807	60.81
	South Denmark	2906	1727	59.43
	18-25	839	620	73.90
	26-35	1335	921	68.99
ale	36-45	1461	982	67.21
Male	46-55	1323	788	59.56
	56-65	1199	595	49.62
	66-75	604	256	42.38
	18-25	811	498	61.41
	26-35	1341	832	62.04
ıale	36-45	1423	855	60.08
Female	46-55	1291	699	54.14
	56-65	1198	590	49.25
	66-75	421	163	38.72
Tota	ıl	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

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

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

		Popula	ation	Invited s	sample	Final	sample
		n	%	n	%	n	%
	18-25	157789	4.18	839	6.33	219	4.02
	26-35	348043	9.22	1335	10.08	414	7.60
Male	36-45	414628	10.99	1461	11.03	479	8.79
Ä	46-55	373181	9.89	1323	9.99	535	9.82
	56-65	360106	9.54	1199	9.05	604	11.09
	66-75	219369	5.81	604	4.56	348	6.39
	18-25	180223	4.78	811	6.12	313	5.75
	26-35	345377	9.15	1341	10.12	509	9.34
Female	36-45	402998	10.68	1423	10.74	568	10.43
Fen	46-55	367096	9.73	1291	9.75	592	10.87
	56-65	363089	9.62	1198	9.04	608	11.16
	65-75	241067	6.39	421	3.18	258	4.74
Total		3772966	100.00	13246	100.00	5447	100.00

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

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

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 particular 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

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

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 5.7 Representativity by occupation

	Popula	Population		ample
	n	%	n	%
Self-employed	187816	4.41	275	5.05
Assisting spouse	6647	0.16	16	0.29
Employed	2556025	60.07	3195	58.66
Unemployed	153159	3.60	182	3.34
Pensioner	981165	23.06	971	17.83
Early retirement pensioner	138220	3.25	183	3.36
On unemployment benefit	39559	0.93	22	0.40
Student	77842	1.83	471	8.65
Other	114723	2.70	132	2.42
Total	4255156	100	5447	100

Sources: Survey data; www.statistikbanken.dk.

Note: The numbers for the population are from 2008 and include individuals aged 18 and up.

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

Table 5.8 Representativity by health care use

	Population average number of contacts within the previous 12 months	Final sample average number of contacts within the previous 12 months
General practitioner	7.76	3.58
Specialist doctor	0.94	0.74
Dentist	1.10	1.69
Chiropractor	0.48	0.59
Physiotherapy	1.31	1.92

Sources: Survey data; www.statistikbanken.dk.

Note: The numbers for the population are from 2008.

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

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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

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

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

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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.

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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.

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9.3 English questionnaire with response distributions

single	e	
0	What is your gender? (n=5447)	
_	. Male (47.71%)	
	Female (52.29%)	
	. Tellime (82.2578)	
numer	eric	
Q2 W	What is your age? $(n=5447)$	
	Write number of years:	(mean 46.76)
numer	eric	
Q3 W	What is your postcode?	
	Write postcode:	
	-	
numer	eric	
Q4 H	How many adults aged 16 years or above lives	in your household? (n=5447)
(Incl	luding yourself)	
	Write number of adults:	(mean 1.92)
numer		
Q5 H	How many children aged 15 years or below liv	-
	Write number of children:	(mean 0.45)
single	e e	
_	What is your current marital status? $(n=5447)$)
_	. Married (52.52%)	,
	. Civil partnership (0.81%)	
	. Unmarried, cohabiting (18.05%)	
	. 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	e	
0	Which type of housing do you live in? $(n=5447)$	7)
1.		
2.	• • • • • • • • • • • • • • • • • • • •	
3.		
4.	. Service tenancy (0.33%)	
5.	. Other (0.68%)	

text

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%)

single - if Q.11=1-6,8,19,20

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%)

text

The next questions are about health insurance.

single

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%)

single - if Q.16=2

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%)

prioritisation – if Q.16=1-5

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 <u>health insurance</u> 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 <u>company</u> <u>healthcare scheme</u> at the workplace.

A <u>company healthcare scheme</u> 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.

single - if Q.11=1-6,8,9,16,19,20

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%)

single - if Q.26 = 1

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%)

text

The next questions are about your health.

single

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%)

text

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

single

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%)

single

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%)

single

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%)

text

The next questions are about your contact with the health care system.

battery numeric

Q41How 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 <u>psychologist</u>? (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 <u>reflexologist</u>? (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%)

text

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%)

single

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%)

single - if Q.58 = 1-3

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%)

single

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%)

single

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%)

single

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%)

numeric

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 4 cl. liqueur = 1 unit 1 bottle of strong beer = 1,5 unit 1 bottle of wine = 6 unit
- 1 bottle of alcopop = 1 unit 1 glass of wine = 1 unit
- 1 glass of fortified wine (e.g. port wine) = 1 unit

single

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%)

numeric

Q65 How tall are you? (n=5447)

Write height measured in cm: _____ (mean 174.06)

numeric

Q66 How much do you weigh? (n=5376)

Write weight measured in kg: _____ (mean 80.55)

battery single

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

text

The next questions are about your attitudes towards the public healthcare sector in Denmark.

single

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%)

battery single

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

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(1. 16.67% | 2. 19.92% | 3. 23.24% | 4. 14.65% | 5. 5.62% | 6. 19.90%)
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3. I am convinced that <u>in the future</u> I will receive fully satisfactory treatment in the public healthcare sector if I become ill

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(1. 7.12% | 2. 17.51% | 3. 21.57% | 4. 30.97% | 5. 17.81% | 6. 5.01%)
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4. <u>In the future</u> 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

battery single

Q70 Below is a range of statements about the <u>organisation</u> 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. 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. Other trade union (1.53%)
- 31. Don't know (0.14%)

single - if Q.11 = 1-8,12-20

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%)

single

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%)

single

Q77 What is your <u>personal</u> 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%)

single

Q78 What is your <u>household</u> 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 <u>economic risk</u> 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%)

single

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%)

single

Q82 Imagine that you unexpected 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%)

single

Q83 Try to disregard it if you already have private health insurance. Now emagine 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)

	2000 DKK	10000 DKK	50000 DKK
1%	D (20 DKK)	B (100 DKK)	G (500 DKK)
5%	E (100 DKK)	A (500 DKK)	H (2500 DKK)
25%	F (500 DKK)	C (2500 DKK)	I (12500 DKK)

Note: Rows: Probability of loss.

Columns: Potential loss.

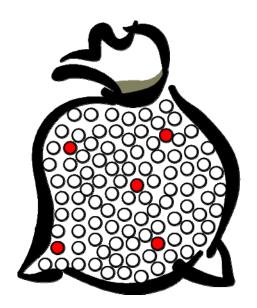
Cells: Block (expected value of loss)

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	
Situation A	equally good/bad	Situation E

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.
poney covering this loss.	The two situations are	
Situation A	equally good/bad	Situation B
Single Q86A The Danish health care care, e.g. medication, physiot Which of the following situat	herapy, and larger dental	treatments.
Situation A		Situation B
With a probability of 5%		With a probability of 5%
you have to spend 10000		you have to spend 10000
DKK on health care during		DKK on health care during
the next year.		the next year.
You choose to spend 500		You choose not to buy
DKK on a private health		private health insurance.
insurance covering these		
costs.		
	The two situations are	
Situation A	equally good/bad	Situation B
<i>Open</i> Q111 There are no more que your answers or have any con	•	_

9.4 Danish questionnaire with response distributions

1.	Svar Ivad er dit køn? (n=5447) Mand (47.71%) Kvinde (52.29%)	
numer Sp.2 H	isk Ivad er din alder? (n=5447) Skriv antal år:(mean 46.76)
numer Sp.3 H	isk Ivad er dit postnummer? Skriv postnummer:	
	risk Ivor mange voksne på 16 år eller dero r siv dig selv) Skriv antal voksne:	
numer Sp.5 H	<i>isk</i> Ivor mange børn på 15 år eller derun d Skriv antal børn:	
1. 2. 3.	Ivad er din nuværende ægteskabelige s Gift (52.52%) Registreret partnerskab (0.81%) Ugift, papirløst samliv (18.05%) Ugift, bor alene/med forældre (12.87%) Skilt (7.62%) Separeret (1.41%) Enke/enkemand (3.23%) Andet (3.49%)	
enkelts Sp.7 H 1. 2. 3. 4.		17)

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. tømrer, 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, procesoperatør, 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, tømrer) (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, murerarbejdsmand) (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. Efterlønsmodtager/ 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 (statslige og andre offentlige aktieselskaber, f.eks. DONG, DSB, Post Danmark og TV2) (3.63%)
- 4. Andet (2.15%)
- 5. Ved ikke (1.07%)

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enkeltsvar – hvis sp.11=1-6,8,19,20
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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%)

tekst

De næste spørgsmål handler om syge- og sundhedsforsikringer.

enkeltsvar

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)

enkeltsvar – 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 <u>sundhedsforsikring</u> dækker udgifter til bl.a. operationer på privathospitaler, og typisk også psykologhjælp, samt behandling af fysioterapeuter og kiropraktorer. Som hovedregel betaler arbejdsgiverne forsikringen.

enkeltsvar – 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%)

enkeltsvar – 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%)

enkeltsvar - 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%)

enkeltsvar

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%)

enkeltsvar – 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 <u>sundhedsordning</u> på arbejdspladsen.

En <u>sundhedsordning</u> 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.

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enkeltsvar – hvis sp.11=1-6,8,9,16,19,20
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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%)

enkeltsvar

Sp.32 Smerter/ubehag (n=5447)

- 1. Jeg har ingen smerter eller ubehag (56.93%)
- 2. Jeg har moderate smerter eller ubehag (39.69%)
- 3. Jeg har ekstreme smerter eller ubehag (3.38%)

enkeltsvar

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%)

enkeltsvar

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 enkeltsvar

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. Forhøjet 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. Kræft, 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)

(1. 9.86% | 2. 1.85% | 3. 87.09% | 4. 1.19%)

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)

enkeltsvar

Sp.37 Bruger du briller eller kontaktlinser? (n=5447)

- 1. Ja (69.85%)
- 2. Nej (30.15%)

enkeltsvar

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:	
SMIV	aiitai	Kullaktel.	

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%)

enkeltsvar – 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%)

enkeltsvar – 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:

Sl	kriv	antal	kontakt	er:	

enkeltsvar – 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%)

flersvar – hvis sp.47_2=minimum én gang

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%)

flersvar – hvis sp.47_3=minimum én gang

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%)

flersvar – hvis sp.47_4=minimum én gang

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%)

enkeltsvar – hvis sp.47_5=minimum én gang

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)? (Eksklusiv 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 vejrtrækningen; 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%)

enkeltsvar

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%)

enkeltsvar – 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%)

enkeltsvar

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%)

enkeltsvar

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%)

enkeltsvar

Sp.62 Hvor ofte ryger du? (n=5447)

- 1. Næsten dagligt eller dagligt (24.42%)
- 2. Mindst en gang om ugen (1.73%)

- 3. Mindst en gang om måneden (1.43%)
- 4. Sjældnere end en gang om måneden (3.38%)
- 5. Aldrig (69.05%)

numerisk

Sp.63 Hvor mange genstande af alkohol drikker du sædvanligvis om ugen?

(n=5443)

Skriv antal genstande_____(mean 6.59)

1 flaske \emptyset l = 1 genstand

4 cl. spiritus = 1 genstand

1 flaske stærk \emptyset l = 1,5 genstand

1 flaske vin = 6 genstande

1 flaske alkoholsodavand = 1 genstand

1 glas vin = 1 genstand

1 glas hedvin (f.eks. et glas portvin) = 1

genstand

enkeltsvar

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%)

numerisk

Sp.65 Hvor høj er du? (n=5447)

Skriv højde målt i cm:_____ (mean 174.06)

numerisk

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

Skriv vægt målt i kg: _____ (mean 80.55)

batteri enkeltsvar

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. l=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.

enkeltsvar

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 enkeltsvar

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 <u>fremover</u> 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 <u>fremover</u> 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 enkeltsvar

Sp.70 Nedenfor er der en række udsagn om <u>indretningen</u> 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 erhversaktive 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 'Sygesikringe 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).
- B) Den forsikrede lønmodtager betaler ikke skat af værdien af forsikringen (til forskel fra en række personalegoder som f.eks. et avisabonnement eller telefon).

enkeltsvar

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%)

tekst

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 <u>personlige</u> 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%)

enkeltsvar

Sp.78 Hvad er <u>husstandens</u> 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%)

enkeltsvar

Sp.80 Hvordan vil du alt i alt beskrive din personlige holdning til <u>økonomisk risiko</u> 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 <u>sundhed og</u> <u>risiko</u> 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

Sp.83 Prøv at se bort fra, at du evt. allerede har en syge- eller sundhedsforsikring. Forestil dig nu, at du får mulighed for at købe en sundhedsforsikring, der giver adgang til gratis behandling på privathospital. Herved kan du springe eventuelle ventelister i det offentlige sundhedsvæsen over. Du skal selv betale hele forsikringspræmien.

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)

	2000 DKK	10000 DKK	50000 DKK
1%	D (20 DKK)	B (100 DKK)	G (500 DKK)
5%	E (100 DKK)	A (500 DKK)	H (2500 DKK)
25%	F (500 DKK)	C (2500 DKK)	I (12500 DKK)

Note: Rækker: Sandsynlighed for tab.

Kolonner: Potentielt tab.

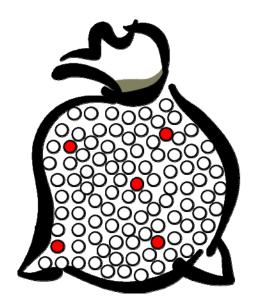
Celler: Block (forventet værdi af tab)

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?

Situation A Situation B Du vil med sikkerhed miste Du vil med en 500 kr. på et tidspunkt i sandsynlighed på 5% miste løbet af det næste år. 10.000 kr. på et tidspunkt i løbet af det næste år. De to situationer er lige Situation A gode/dårlige Situation B

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

Hvilken af følgende situationer vil du foretrække at være i?

Situation A		Situation B
Du vil med en		Du vil med en
sandsynlighed på 5% miste		sandsynlighed på 5% miste
10.000 kr. på et tidspunkt i		10.000 kr. på et tidspunkt i
løbet af det næste år. Du		løbet af det næste år. Du
vælger at købe en		vælger ikke at købe en
forsikring for 500 kr., der		forsikring.
dækker tabet.		_
	De to situationer er lige	
Situation A	gode/dårlige	Situation B
Enkeltsvar		
Sp.86A I det danske sundhed	svæsen er der brugerbeta	ling for nogle typer af
behandling, f.eks. medicin, fy		
venunumg, nengi meurem, rj	stoterupi og større tundst	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Hvilken af følgende situation	er vil du foretrække at væ	ere i?
G' A		C' D
Situation A		Situation B
Du skal med en		Du skal med en
sandsynlighed på 5% bruge		sandsynlighed på 5% bruge
10.000 kr. på behandling i		10.000 kr. på behandling i
løbet af det næste år. Du		løbet af det næste år. Du
vælger at købe en privat		vælger ikke at købe en
sygeforsikring for 500 kr.,		privat sygeforsikring.
der dækker denne udgift.		
	De to situationer er lige	
Situation A	gode/dårlige	Situation B
Åben		
Sp.87 Så er der ikke flere spø	rgsmål - men har du lyst i	til at uddybe nogle af dine
besvarelser, eller har du kom		
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

Input data	do-file	Output data	Comments
vhia.dta vhib.dta	gen_vhi.do	vhi.dta	25.07.09: Merge vhia.dta + vhib.dta Compress
vhi.dta	gen_vhi1.do	vhi1.dta	25.07.09: 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 vhib.dta	gen_master.do	master.dta	19.08.09: Generate master file

9.6 Codebook

Variable	e Question	Response categories	Scale	
v1	Q1 What is your gender?	 Male 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?	 Married Civil partnership Unmarried, cohabiting Unmarried, lives alone Divorced Separated Widow/widower Other 	Nominal	
v7	Q7 Which type of housing do you live in?	 Owner-occupied Housing co-operative Rented Service tenancy Other 	Nominal	
v8	Q8 What is the highest level of school education you have completed?	 7 years 8-9 years 10-11 years GCSE 	Ordinal	
v9	Q9 Have you completed a vocational or higher education?	 Yes No, but I am currently enrolled No 	Nominal	
v10	Q10 Which vocational or higher education have you completed?	 Semi-skilled worker Basic vocational course Trainee or apprentice Other vocational education Academy Profession degree Bachelor's degree Postgraduate 	Nominal	

			-
		qualifications 8. Other .a. Question not asked	
v11	Q11 What is your main occupational position?	 Self-employed Assisting spouse Worker, skilled Worker, unskilled/semi-skilled White-collar worker Other employment Unemployed or retraining Apprentice or trainee Student, higher education Student, basic school Old-age pensioner Disability pensioner Early retirement pensioner Housewife/house husband Long-term sick leave Military service On unemployment benefit Rehabilitee Other 	Nominal
v12	Q12 Do you have any subordinates/employees?	 Yes No Question not asked 	Nominal
v13	Q13 How many subordinates/employees do you have?		Ratio
v14	Q14 Is your workplace a public or private company?	 Private Public Independent public company Other Don't know Question not asked 	Nominal
v15	Q15 How many people are employed at your workplace?	1. 1-4 2. 5-9 3. 10-19 4. 20-49	Ordinal

		5. 50-99 6. 100-249 7. 250-499 8. 500 or more 9. Don't know .a. Question not asked	
v16	Q16 Are you a member of 'Health Insurance denmark'?	 Yes, group 8 Yes, group 5 Yes, group 1 Yes, group 2 Yes, but don't remember which group 6. No Don't know 	Nominal
v17	Q17 Have you taken out operation coverage in addition to your group 5 membership?	 Yes No Don't know Question not asked 	Nominal
	Q18 Prioritise the two most important reasons for you being a member of 'Health Insurance Denmark'.	0. No1. Rank 12. Rank 2.a. Question not asked	Ordinal
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		
v19	Q19 Have you used your membership of 'denmark' within the last 12 months?	 Yes No Don't know Question not asked 	Nominal

v20	Q20 Do you have a health insurance through your employer?	 Yes No Don't know Question not asked 	Nominal
v21	Q21 Do you have a health insurance through your spouse's employer?	 Yes No Don't know Question not asked 	Nominal
v22	Q22 Does your employer pay the entire premium for the health insurance?	 Yes No, part of the premium is deducted from my wage Don't know 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. No1. Rank 12. 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)?	 Yes No Don't know 	Nominal
v25	Q25 Have you used your health insurance within the last 12 months?	 Yes No Don't know 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

		0 4 1 1	
v27	Q27 Have you used the company healthcare scheme within the last 12 months?	 a. Question not asked Yes No Don't know a. Question not asked 	Nominal
v28	Q28 How would you describe your general state of health?	 Excellent Good Fair Poor Very poor 	Ordinal
	Which statements best describe your own health state today?		
v29	Q29 Mobility	 No problems Some problems Unable 	Ordinal
v30	Q30 Self-care	 No problems Some problems Unable 	Ordinal
v31	Q31 Usual activities	 No problems Some problems Unable 	Ordinal
v32	Q32 Pain/discomfort	 None Moderate Extreme 	Ordinal
v33	Q33 Anxiety/depression	 None Moderate Extreme 	Ordinal
v34	Q34 Do you have any long-term illness, injury or handicap?	 Yes No Don't know 	Nominal
	Q35 Please mark for each illness if you have had it now or previously.	 Yes, have now Yes, have had previously No Don't know 	Nominal
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?	 Very good Rather good Neither good nor poor Rather poor Very poor Question not asked 	Ordinal
v40	Q40 What provides the best description of your dentist visits (last 5 years)?	 Once or twice per year Less frequently than once a year Only if there are problems Never visit the dentist 	Ordinal
	Q41 Number of contacts within the last 12 months.		Ratio
v41_1	General practitioner (incl. telephone consultation)		
v41_2	Doctor from the emergency service (incl. telephone consultation)		

v41_3	Specialist doctor		
v41_4	Emergency room		
v41_5	Ambulant treatment		
v41_6	Hospitalisation		
v42	Q42 Who paid for your course of treatment the last time you visited a specialist?	 The public sector Myself 'Health Insurance denmark' Employer paid health insurance Privately paid health insurance Other Don't know Question not asked 	Nominal
v43	Q43 The last time you received ambulant treatment, was it at?	 Public hospital Private hospital Don't know Question not asked 	Nominal
v44	Q44 Who paid for your outpatient care at the private hospital?	 The public sector Myself 'Health Insurance denmark' Employer paid health insurance Privately paid health insurance Other Don't know Question not asked 	Nominal
v45	Q45 The last time you were hospitalised, was it at?	 Public hospital Private hospital Don't know Question not asked 	Nominal
v46	Q46 Who paid for your inpatient care at the private hospital?	 The public sector Myself 'Health Insurance denmark' Employer paid health insurance Privately paid health insurance Other Don't know Question not asked 	Nominal

	Q47 Number of visits within the last 12 months		Ratio
v47_1	Dentist		
v47_2	Physiotherapist		
v47_3	Chiropractor		
v47_4	Psychologist		
v47_5	Reflexologist		
v48	Q48 Did any of the below-mentioned pay for your dentist treatments?	 'Health Insurance denmark' Employer paid health insurance Privately paid health insurance No Don't know Question not asked 	Nominal
	Q49 Did any of the below-mentioned pay wholly or partly for your course of treatment at the physiotherapist?	0. No1. Yes.a. Question not asked	Nominal
v49_1	Paid wholly or partly myself		
v49_2	'Health Insurance denmark'		
v49_3	Employer paid health insurance		
v49_4	Company healthcare scheme		
v49_5	Privately paid health insurance		
v49_6	None of the above-mentioned		
v49_7	Don't know		
	Q50 Did any of the below-mentioned pay wholly or partly for your course of treatment at the chiropractor?	0. No1. Yes.a. Question not asked	Nominal
v50_1	Paid wholly or partly myself		
v50_2	'Health Insurance denmark'		
v50_3	Employer paid health insurance		
v50_4	Company healthcare scheme		
v50_5	Privately paid health insurance		

			1
v50_6	None of the above-mentioned		
v50_7	Don't know		
	Q51 Did any of the below-mentioned pay wholly or partly for your course of treatment at the psychologist?	0. No1. Yes.a. Question not asked	Nominal
v51_1	Paid wholly or partly myself		
v51_2	'Health Insurance denmark'		
v51_3	Employer paid health insurance		
v51_4	Company healthcare scheme		
v51_5	Privately paid health insurance		
v51_6	None of the above-mentioned		
v51_7	Don't know		
v52	Q52 Did any of the below-mentioned pay for your treatment at the reflexologist?	 'Health Insurance denmark' Employer paid health insurance Company healthcare scheme Privately paid health insurance No Don't know Question not asked 	Nominal
v53	Q53 Do you take prescription medication on a regular basis?	1. Yes 2. No	Nominal
v54	Q54 Do you think it is possible to make an effort to maintain good health?	 Own effort very important Own effort important Own effort of some importance Own effort does not matter 	Ordinal
v55	Q55 Do you do anything to maintain or improve your health?	 No, I don't do anything No, I have tried but given up Yes 	Nominal
	Q56 What do you do to maintain your health?	0. No1. Yes.a. Question not asked	Nominal

v56_1	Nothing particular		
v56_2	Exercise		
v56_3	Eat a healthy diet		
	•		
v56_4	Usually make sure not to eat too much		
v56_5	Try to stop smoking/smoke less		
v56_6	Do not drink alcohol		
v56_7	Limit alcohol intake		
v56_8	Make sure to lead a less stressful life		
v56_9	Make sure to get enough sleep		
v56_10	Stay in touch with family and friends		
v56_11	Other		
v57	Q57 How many days per week are you physically active for at least 30 minutes?	1. 0 2. 1-2 3. 3-5 4. 6-7	Ordinal
v58	Q58 How often do you ride a bicycle?	 Almost daily or daily At least once a weak At least once a month Less than once a month Never 	Ordinal
v59	Q59 When you ride a bicycle, how often do you wear a bicycle helmet?	 Always Often Occasionally Rarely Never Question not asked 	Ordinal
v60	Q60 When you are the driver, how often do you wear a seatbelt?	 Always Often Occasionally Rarely Never Irrelevant Invalid response 	Ordinal
v61	Q61 When you are the passenger, how often do you wear a seatbelt?	 Always Often Occasionally Rarely 	Ordinal

		5. Never6. Irrelevantb. Invalid response	
v62	Q62 How often do you smoke?	 Almost daily or daily At least once a weak At least once a month Less than once a month Never 	Ordinal
v63	Q63 How many units of alcohol do you usually drink per week?		Ratio
v64	Q64 How often do you drink more than 5 units of alcohol on the same occasion?	 Almost daily or daily At least once a weak At least once a month Less than once a month Never 	Ordinal
v65	Q65 How tall are you?		Ratio
v66	Q66 How much do you weigh?		Ratio
	Q67 When was the last time you.	 Within the last 3 years More than 3 years ago Never Don't know 	Nominal
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?	 Very unsatisfied Predominantly unsatisfied Neither satisfied nor unsatisfied Predominantly satisfied Very satisfied 	
	Q69 Please indicate how much you agree or disagree with each statement.	 Disagree completely Disagree partly Neither agree nor disagree Agree partly Agree completely Don't know 	Ordinal

v69_1	The waiting times for treatment are in general reasonable		
v69_2	Treatment of lower quality than in the private healthcare sector		
v69_3	Satisfactory treatment in the public healthcare sector (future)		
v69_4	Necessary to take out a private insurance (future)		
	Q70 Please indicate how much you agree or disagree with each statement.	 Disagree completely Disagree partly Neither agree nor disagree Agree partly Agree completely Don't know 	Ordinal
v70_1	It is important that everybody in Denmark has equal access		
v70_2	If waiting time employed are treated before unemployed		
v70_3	The healthcare system should mainly be tax financed		
v70_4	If waiting time some treated before others if they can pay		
v71	Q71 Ok that employers are allowed to deduct the insurance premium?	 Yes No I have no opinion on that issue 	Nominal
v72	Q72 Ok that employees getting an employer paid health insurance are not taxed?	 Yes No I have no opinion on that issue 	Nominal
v73	Q73 Are you a member of a trade union?	 Yes No Don't know 	Nominal
v74	Q74 Which trade union are you a member of?	 Blik- og Rørarbejderforbundet C3 ledelse og økonomi Danmarks Lærerforening 	Nominal

- 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

		Nydelsesmiddelarbejder Forbundet (NNF) 26. Politiforbundet i Danmark 27. Socialpædagogernes Landsforbund 28. Teknisk Landsforbund (TL) 29. Træ-Industri-Byg i Danmark (TIB) 30. Anden fagforening eller fagforbund 31. Ved ikke	
v75	Q75 Are you a member of an unemployment fund?	 Yes No Don't know 	Nominal
v76	Q76 Which political party did you vote for at the last general election?	 A. Social Democrats B. Social Liberals C. Conservatives F. Socialist People's Party K. Christian Democrats O. Danish People's Party V. Liberals Y. Liberal Alliance Ø. Unity List – Red-Green Alliance Voted blank Did not vote Don't know/Do not wish to disclose this information 	Nominal
v77	Q77 What is your personal 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	Ordinal

v78	Q78 What is your household income before tax on an annual basis?	10. 900000-999999 DKK 11. 1000000 DKK or more 12. Don't know 13. Do not wish to disclose this information 1. Less than 100000 DKK 2. 100000-199999 DKK 3. 200000-299999 DKK 4. 300000-299999 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	Ordinal
	Q79 Which of the following insurance types are you covered	disclose this information 0. No 1. Yes	Nominal
	by?		
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	Interval

v81	Q81 Personal attitude towards health and 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	Interval
v82	Q82 How large a share of the 1000000 DKK would you choose to invest?	1. 0 DKK 2. 100000 DKK 3. 200000 DKK 4. 300000 DKK 5. 400000 DKK 6. 500000 DKK 7. 600000 DKK 8. 700000 DKK 9. 800000 DKK 10. 900000 DKK 11. 1000000 DKK 12. Don't know	Ordinal
v83	Q83 How much are you willing to pay in annual premium for such health insurance?	1. 0 DKK 2. 500 DKK 3. 1000 DKK 4. 1500 DKK 5. 2000 DKK 6. 2500 DKK 7. 3000 DKK 8. 3500 9. 4000 10. 4500 DKK 11. 5000 DKK	Ordinal
	Q84 General framework Q85 Insurance framework Q86 Health insurance framework		
	Which of the following situations would you prefer to be in?	 Situation A Indifferent Situation B Question not asked 	Nominal
v84A v85A v86A	500 DKK - 5%×10000 DKK		
v84A_t, v	v85A_t, v86A_t are the corresponding re	sponse times	

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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
             Region
                                                                       Nominal
 region
                                             1. Capital area
                                             2. Zealand
                                             3. South Denmark
                                             4. Central Jutland
                                             5. Northern Jutland
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time	Response time for entire questionnaire	Ratio
weight	Probability weights	Interval

Studies in Health Economics present the results of health economics research at Institute for Public Health, Health Economics, University of Southern Denmark.

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