

Question in Project:

SHARE Wave 9 – New items on financial decision making, successful ageing, eating habits, sleep, long-term care insurance, and long-term care expectations (English Version)

Question Topic:

Society & social affairs/ Generation 50+ & retirement

Construct:

Long-term private care insurance

General Information:

Note: This item was tested in German. This is an English translation of the original German wording.

Question Text:

Do you have a private long-term care insurance?

[Haben Sie eine private Pflegeversicherung?]

Instruction:

Interviewer: Read out answer options!

Interviewer: If unclear, explain: By "private" we mean an insurance subscribed with a private company, either on a pure voluntary individual basis or through a mandatory scheme. Long-term care insurance helps cover the cost of long-term care. It generally covers home care, assisted living, adult day-care, respite care, hospice care, and stays in nursing homes or residential care facilities. Some of the long-term care services might be covered by your health insurance. *[Interviewer: Antwortoptionen vorlesen!]*

[Interviewer: Gegebenenfalls erklären: Unter "privat" verstehen wir eine Versicherung, die bei einer privaten Gesellschaft abgeschlossen wird, entweder auf rein freiwilliger individueller Basis oder im Rahmen eines Pflichtsystems. Eine Pflegeversicherung hilft, die Kosten für Langzeitpflege zu decken. Sie deckt normalerweise häusliche Pflege, Pflegeunterstützung, ambulant betreutes Wohnen, Tagespflegeeinrichtungen, Aufenthalte in Alten- oder Pflegeheimen oder in einem Hospiz ab. Einige dieser Leistungen könnten auch durch Ihre Krankenversicherung übernommen werden.]

Answer Categories:

Yes, private mandatory [*Ja, privat verpflichtend*]

Yes, private voluntary [*Ja, freiwillig privat*]

No [*Nein*]

Cognitive Techniques:

General Probing, Comprehension Probing, Specific Probing, Difficulty Probing

Findings for Question:

Do the respondents have difficulties to understand the question and/or to answer it?

Nine of the ten respondents answered the question correctly, i.e. they correctly stated that they had or did not have private long-term care insurance. However, the process of answer generation (in the interaction with the interviewer) was in some cases laborious. This will be illustrated below using the example of the interaction between test person 02 and the interviewer:

TP 02: *I have private long-term care insurance, yes. Now I should hear the three [answer options] again. I have compulsory insurance ...*

INT: *So the private [compulsory insurance]?*

TP 02: *And the private one. There are two. I mean, the compulsory insurance you have to have anyway, but I have another private one. I think so, but I'm not sure. The private compulsory insurance, I know that one hundred percent.*

INT: *Here, a distinction is made between private mandatory long-term care insurance and private voluntary long-term care insurance, but you're not sure?*

TP 02: *I have a private long-term care insurance, I know that, but a private compulsory insurance ... that is a state insurance, isn't it?*

additional explanation

TP 02: *Well, I finished something, it was a voluntary one. I am confused about the compulsory insurance. I know that I took out a private long-term care insurance, but I thought that was over the rate that the health insurance company ... Now I'm out of my depth. I thought I had both. Because the mandatory one is compulsory.*

INT: *Do you also mean compulsory long-term care insurance?*

TP 02: *Yes.*

INT: *And that the private long-term care insurance is a kind of ...*

TP 02: *Additional insurance, yes. Supplemented. I mean, what the compulsory private insurance does not pay, what is above that is covered by my current private insurance, which I have taken out. Therefore, I have both.*

INT: *So one mandatory and one private?*

TP 02: *Yes, how much I don't have in my head now, but private in any case. So in the contract ... the compulsory [insurance] goes up to a certain amount and we thought that the rest would be covered. So not to have a deductible, which is too high. That's why we have concluded this [private one].*

long-term care insurance

TP 02: *Private in any case. I know that, we have one. But the mandatory insurance thing. I thought we all had to.*

As the example above illustrates, problems in answering the question arose mainly from the interviewers reading out the answer categories. The distinction between private compulsory long-term care insurance and private voluntary long-term care insurance was unclear for four test persons (TP 02, 03, 08, 10) or they interpreted compulsory nursing insurance as statutory insurance:

- Test person 03 responded to the question of what she considers to be the difference between a private compulsory long-term care insurance and a private voluntary insurance: *"I think that you get more benefits in a private long-term care insurance than in a compulsory nursing insurance."* (TP 03, answer: "No")
- *"I know I didn't take out long-term care insurance. This is a voluntary thing. And we're all in the statutory nursing insurance somehow."* (TP 08, Answer: "Yes, private mandatory")
- *"I don't really see the difference. Both are private. One is a mandatory insurance policy that the state could possibly impose on me. And the other is really completely voluntary, so it's a supplemental insurance."* (TP 10)

In the case of test person 08, this misinterpretation led to him falsely stating that he had taken out private compulsory long-term care insurance.

Recommendations:

We recommend leaving the question wording as it is. However, the answer options should not be read out by the interviewers in order to avoid misunderstandings in the interpretation of a private compulsory long-term care insurance (e.g. as a statutory long-term care insurance). Only "Yes" and "No" (as well as "Don't know" and "Refusal") should be offered as answer options.

Respondents who answer "yes" to this question should then be asked whether they have private compulsory long-term care insurance, private voluntary long-term care insurance or both.

Alternatively, the question could be reworded to ask about the respondents' insurance status and explicitly mention compulsory statutory insurance as an answer option:

"How are you insured for long-term care? (multiple answers are possible) [*Wie sind Sie pflegeversichert?*] (*Mehrfachantworten sind möglich*)

- Statutory long-term care insurance (via a statutory health insurance company) [*Gesetzlich pflegeversichert (über eine gesetzliche Krankenkasse)*]
- Private compulsory long-term care insurance (via a private health insurance company) [*Privat pflegepflichtversichert (über eine private Krankenkasse)*]
- I have a voluntary private supplementary long-term care insurance [*Ich habe eine freiwillige private Pflegezusatzversicherung*]
- I don't have any long-term care insurance" [*Ich habe keinerlei Pflegeversicherung*"]