

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:

Estimated expectation of care cost coverage by insurance

General Information:

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

Question Text:

What are the chances that, in case you develop sometime in the future one or more of these activity limitations, the basic health insurance/national health system will cover the costs of long-term care, fully or in part?

[Wie hoch ist die Wahrscheinlichkeit, dass, falls Sie eines Tages eine oder mehrere dieser Tätigkeitsbeschränkungen entwickeln, Ihre gesetzliche oder private Krankenversicherung die Pflegekosten vollständig oder teilweise übernimmt?]

Instruction:

Interviewer: only read out if respondent does not provide an answer:

If you are uncertain about the chances, you may give a range. For example, you may say something like "less than 20 percent," "between 30 and 40 percent" or "greater than 80 percent". In any case, please try to answer without rounding or approximating. *[Interviewer: Nur vorlesen, wenn der Befragte/r keine Antwort gibt:]*

[Wenn Sie sich über die Wahrscheinlichkeit unsicher sind, können Sie eine Spanne angeben. Zum Beispiel können Sie etwas sagen wie "weniger als 20 Prozent", "zwischen 30 und 40 Prozent" oder "mehr als 80 Prozent". Bitte versuchen Sie jedoch ohne Rundung oder Näherung zu antworten.]

Answer Categories:

_____ %

Cognitive Techniques:

General Probing, Difficulty Probing

Findings for Question:

Question 6 was only asked, if question 5 was not answered with "I already have one or more of these limitations". This applied to eight respondents.

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

The cognitive interviews revealed various problems with this question. Firstly, four subjects (TP 01, 03, 05, 09) interpreted the question as asking them to indicate what percentage of the nursing care costs would probably be covered by their health insurance:

- TP 01: *Well, I have a mother in need of care that I have in my mind's eye right now. And that has worked out so far, so I need someone who can take care of her. And this is also covered by the health insurance.*
- INT: *Why did you not answer 100%?*
- TP 01: *Because that is not true.*
- INT: *Because not 100% of the costs are covered or 100% of the restrictions are not there?*
- TP 01: *Because not 100% of the costs are covered. Maybe it is 80%, maybe I have misjudged a little bit. But in no case 100%.*
- INT: *So the 70% [the TP's answer] refers to the costs that you estimate will be covered?*
- TP 01: *Yes.*

- *"I would say that the health insurance company covers part of it, not all. 50%. They already cause problems when you get a tooth pulled. I have extra insurance for that, too." (TP 03, answer: "50%")*

- *"I came up with it because I have already consulted with the health insurance company about what it looks like when I can no longer climb stairs. Then they said that 95% of it would be covered. That I would get some kind of shopping assistance."* (TP 05, answer: "95%")
- *"Well, it's partially covering the costs. The allowance pays 70% and for the remaining 30% I have to take out private insurance. That changes from time to time with the state aid law and also with the health insurance. Well, it won't cover everything, that's clear. The domestic help is not fully paid, you have to pay extra. I assume 80%."* (TP 09, answer: "80%")

Two other test persons (TP 07, 10) found the question too hypothetical and could not answer it ("don't know"):

- *"Can't answer. How should I know? It depends on which limitations you develop and in which care level you are classified. I don't know what's coming and if my insurance will pay for it."* (TP 07)
- *"I'm not sure how much the public health insurance will cover it. That is always difficult to say, you always have to check with the health insurance company in individual cases. You can't say it in such a general way."* (TP 10)

Test person 02 pointed out that the probability of the health insurance company assuming the costs of nursing care depends on the number of restrictions on activities. For some of the restrictions on the list, the probability would be 0%, for several 100%. Her answer ("100%") was therefore based on the premise that she would develop several of the activity restrictions in the future: *"If I only have one of these, no nursing care insurance will be considered. If I can't dig around in my garden, no nursing care insurance will come into question. I would have to have virtually all the points or quite a few of them. Let's say I can't use a map, but I can do the rest, then I don't need long-term care insurance. I'd have to have at least a few points. If I can't use the phone, I can still live well. [...] If you say half [of the restrictions], then nursing care insurance will probably help. [...] Well, that's what I signed up for, then it comes 100%."* (TP 02)

Only test person 06 (answer: "100%") seemed to have no problems understanding and answering the question:

TP 06: *That comes eventually, that's definitely the case. It is also an experience from the care of my mother. It can't go on without sometime.*

INT: *And you are also sure that the costs of care will then be fully or partially covered by the insurance?*

TP 06: *This is the case with the statutory nursing care insurance. If you still have savings, they will of course be gone at some point, that's clear [laughs].*

Last but not least, after the first reading of the question by the interviewers, two test subjects (TP 01, 03) asked to have the question read out again. This could be due to the complex syntactic structure of the question (left-branched structure), where several sentence parts are nested and appear before the main verb of the question ("cover"). A right-branched structure would be easier to understand, e.g. "What is the probability that your statutory or private health insurance will cover all or part of the nursing costs if you develop difficulties in one or more of these activities one day?"

Recommendations:

Because of the problems described above and the very hypothetical nature of the question, we recommend that it be deleted.

If the question is intended to measure respondents' confidence in their long-term care insurance(s), it could be reworded as follows:

"Long-term care insurance does not always cover the costs when people develop one or more of the above-mentioned activity limitations. How likely do you think it is that your long-term care insurance(s) will cover the costs of such restrictions? - Very likely, more likely, more unlikely, very unlikely." [*"Pflegeversicherungen übernehmen nicht immer die Kosten, wenn Menschen eine oder mehrere der genannten Tätigkeitseinschränkungen entwickeln. Für wie wahrscheinlich halten Sie es, dass Ihre Pflegeversicherung(en) die Kosten für solche Einschränkungen übernimmt? - Sehr wahrscheinlich, eher wahrscheinlich, eher unwahrscheinlich, sehr unwahrscheinlich."*]

If the question is retained, we recommend using the term "limitations" [*"-einschränkungen"*] instead of "restrictions" [*"-beschränkungen"*] in the German translation, as this word was used in the previous question, and, as in the previous question, include two small modifications in the first rounding sentence and a comma in the last: "If you are unsure about the probability, you can also give a range. [...] However, please try to answer without rounding or approximation." [*"Wenn Sie sich bei der Wahrscheinlichkeit unsicher sind, können Sie auch eine Spanne angeben. [...] Bitte versuchen Sie jedoch, ohne Rundung oder Näherung zu antworten."*]