

## Question in Project:

RESPOND - Improving regional health system responses to the challenges of migration through tailored interventions for asylum-seekers and refugees (English Version)

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## Question Topic:

Public health/ Visits to the doctor & treatments

## Construct:

Financial burden of medical care

## Question Text:

How often do you have financial difficulties due to expenses for your health care?  
*[Wie oft haben Sie finanzielle Schwierigkeiten aufgrund von Ausgaben für Ihre gesundheitliche Versorgung?]*

## Answer Categories:

Never *[Nie]*  
Rarely *[Selten]*  
Sometimes *[Manchmal]*  
Regularly *[Regelmäßig]*

## Cognitive Techniques:

General Probing, Specific Probing.

## Findings for Question:

Among other things, it should be examined what respondents think of when answering the question and whether they find the question about financial difficulties unpleasant or awkward. The latter was not the case for any of the test subjects.

## Serbian

Test person SER01 answers the question more hypothetically than actually. She states that her asylum procedure is still ongoing and that she is therefore not covered by health insurance. She says that she would have to pay for any medical treatment she might

need: *"For example, if I had to undergo surgery. [...] You don't know what's coming"* (SER01).

Test person SER02 states that she has only 101 euros a month at her disposal and can hardly afford the most necessary things like bread, hygiene articles or clothing. Her answer ("sometimes") therefore rather refers to the fact that she cannot afford health care due to her financial difficulties (and not - as intended - that she would have financial difficulties due to expenses for her health care).

## **Arabic**

When answering the question, test person AR01 thinks of visits to the dentist where, for example, additional costs are incurred in connection with the renewal of dental fillings that are not covered by health insurance.

Test person AR02 states that she has health insurance and does not have to pay for her own medical care. **Farsi**

Test person FAR01 claims to have been to the dentist only once in the recent past and since she has health insurance, the treatment was free.

Test person FAR02 asked this question mainly because of the financial difficulties she had in her home country due to medical expenses, not because of any current difficulties in Germany.

## **Russian**

Test person RUS01 explains that she has to take medication regularly. However, since she has no work, she cannot always afford it. Like SER02, test person RUS01 answers the question that she cannot afford health care due to financial difficulties (and not - as intended - whether she has financial difficulties due to health care expenses).

Test person RUS02 is still attending school and therefore does not have to pay for her medical care herself. **English**

Test person ENG01 has no problems answering the question. She has health insurance and does not have to pay for her own health care.

## **Recommendations:**

Question: In order to clarify the intention of the question, we recommend rephrasing the question and also to make clear that it is about the current situation in Germany:  
How often have you had financial difficulties in the last 12 months because you had to

pay extra for your health care?

*[Wie oft hatten Sie in den letzten 12 Monaten finanzielle Schwierigkeiten, weil Sie für Ihre gesundheitliche Versorgung zuzahlen mussten?]*

Answer options: No changes recommended.