

Online Supplementary Material

Grande D, Barg F, Johnson S, Cannuscio C. Life disruptions for midlife and older adults with high out-of-pocket health expenditures. *Ann Fam Med*. 2013;11(1):37-42.

<http://www.annfammed.org/content/full/11/1/37>

Supplemental Appendix. Interview Guide

Introductory Questions

1. I want to start out by asking you how you first learned about the HealthWell Foundation patient assistance program?
2. People apply to the HealthWell Foundation for financial help for many medical conditions. Would you be willing to share with me today the medical condition that led you to apply to the HealthWell Foundation? This information is confidential.
 - a. When were you first diagnosed with XXX?
 - b. Are you currently receiving support from the HealthWell Foundation?
3. People typically get health insurance from their job, a spouse's job, buy it on their own, or from the government as either Medicare or Medicaid. How do you get your insurance?

Many people experience costs that aren't covered by their health insurance. These out-of-pocket costs impact families' finances in many ways. This is what we will talk about for the rest of our conversation today.

4. First, I'm curious though, were you surprised when you found out how much you would have to pay out of pocket for your medical treatments or was it expected?

Next, we are going to talk about how your medical condition has impacted the **employment** of you and others in your family. Then we are going to talk about how it has impacted **your living situation** and then your **savings and debt**.

Employment and Education

5. Let me start by asking, has your medical condition affected **your employment**?
6. Are you **married**? Do you have **children**? (how many, how old, live in household)
 - a. Has your medical condition led to **changes in jobs or work hours** for these other members of your family?
 - b. How have these changes impacted you or your family's **take home pay or wages**?
 - c. Has anyone decided to **work instead of going to school** because of your medical condition?

Housing and Bills

Now we are going to talk about how your medical condition has influenced **your living situation**.

7. Have you **had to move** because of your medical condition? Was that for financial reasons?
8. Have you had **difficulty paying your rent or mortgage**?
9. What about **other bills**? Have you had trouble paying bills because of your medical condition?

Savings and Assets

Now we are going to talk about how your medical condition has impacted **your savings**.

10. Have you had to **dip into your financial savings** because of your medical condition?
11. Have you had to **borrow money** from credit cards, loans or from friends or family because of your medical condition?
12. Have you been contacted by a **collections agency** in the past year for unpaid bills?

I have just a few more questions.

Medical Care

13. Have you or your family had to **skip or delay any recommended medical care** due to cost?

Safety Net and Philanthropy

14. What, if anything, has **helped you and your family cope** with the high costs of your illness?

Health Reform

15. From what you know about the **health reform law** that was recently signed by the President, how do you think it will affect people like you, people facing similar circumstances as you?

And finally, I have a few quick questions that will help us know a little more about you.

16. Can you please tell me your **age**?
17. What is the **last grade or class that you completed** in school?
18. Last year, that is in 2009, what was your total **household income** from all sources before taxes. I'm going to read you some categories. Just say "stop" when I get to the right category:

- Less than \$20,000
- \$20,000 to under \$40,000
- \$40,000 to under \$60,000
- \$60,000 to under \$100,000
- \$100,00 or more

19. Are you of **Hispanic or Latino background**, such as Mexican, Puerto Rican, Cuban or some other Latin American background?

Yes/No

20. Which one of these groups would you say best represent your **race**? Would you say:

White

Black or African-American

Asian

Native-Hawaiian or other Pacific Islander

American Indian or Alaskan native

Closing

21. Do you have anything else that you would like to share about the financial challenges you have faced as a result of your illness?