

**CAFII – TRAVEL MEDICAL INSURANCE QUESTIONNAIRE – DRAFT**

**(2017)**

**ONLINE SURVEY**

QUOTA GROUP	QUOTA
Gen pop (didn't purchase travel medical insurance: Q9=b or c)	TBD
Purchased travel medical insurance: Q9=a	TBD
Purchased travel medical insurance: Q9=a AND Submitted a claim: Q30=a	TBD

A. Please select the province in which you live:

- a. Newfoundland & Labrador
- b. Nova Scotia
- c. Prince Edward Island
- d. New Brunswick
- e. Quebec
- f. Ontario
- g. Manitoba
- h. Saskatchewan
- i. Alberta
- j. British Columbia
- k. Territories [TERMINATE]
- l. Currently live outside Canada [TERMINATE]

**[RECODE INTO REGIONS]**

Atlantic Canada

Quebec

Ontario

Prairies

Alberta

BC

B. Please enter your year of birth:

**[ENTER]**

**[TERMINATE IF UNDER 18]**

C. Please select your gender:

Male

Female

1. Do you have any of the following? **[GRID: Yes, No, Don't know]**
  - a. Travel medical insurance through your/spouse's workplace
  - b. Travel medical insurance through your/spouse's credit card(s)
2. **[ASK IF ANSWERED "Yes" AT Q1a OR Q1b]** What is your level of understanding of your/spouse's travel medical insurance policy terms, i.e., what is and is *not* covered?
  - a. Your/spouse's workplace travel medical insurance
  - b. Your/spouse's credit card(s) travel medical insurance

**GRID**

- a. Extensive
- b. Reasonable
- c. Slight
- d.
- e. None

3. **[ASK IF ANSWERED "Yes" AT Q1a OR Q1b]** Do you know approximately how much you are covered for (i.e., maximum dollars limit) under your/spouse's travel medical insurance?

**[Grid: Yes, No]**

- a. Your/spouse's workplace travel medical insurance
- b. Your/spouse's credit card(s) travel medical insurance

**ASK IF ANSWERED "Yes" AT Q1a OR Q1b]** Do you know how much you are covered for (i.e., maximum dollars limit) under your/spouse's travel medical insurance?

**[Grid: Yes, No]**

- c. Your/spouse's workplace travel medical insurance
- d. Your/spouse's credit card(s) travel medical insurance

**GRID**

- a. Yes, I know exactly how much
- b. I have a rough idea
- c. I am not sure, but I assume it is what I need
- d. I have no idea

**[ASK ALL]**

4. Thinking about travel medical insurance in general, how confident are you that in the event of a travel medical emergency the travel medical insurance you have or purchase will... **[Very confident, Somewhat confident, Somewhat doubtful, Very doubtful, Don't know]**
  - a. Provide the assistance you need
  - b. Provide the quality of service you expect

**Comment [LM1]:** 64% and 60% said Yes to "they have knowledge" of workplace and credit card coverage amount. The new question could provide us with more detail about how much they really know. There would be no direct tracking to the 2015 survey, but we could see a trend.

- c. Cover your eligible claim expenses itemized in your insurance policy
- d. Provide the amount of financial coverage necessary to take care of any medical emergency you may suffer while traveling

5. IF SOMEWHAT/VERY DOUBTFUL TO 4D ASK: You say that you are doubtful travel medical insurance will provide the amount of financial coverage you need. What will/do you do when traveling to make sure you are financially covered?

- Purchase more travel health insurance to make sure I am covered
- Have enough money put aside in case of emergency
- Be careful where I travel to or the activities I do, to ensure I do not get hurt or sick
- Do not travel as often
- Do not travel at all
- Take a chance with the insurance coverage I have and hope that nothing happens to need it
- Other
- Don't know

6. Which one of the following statements best reflects your usual behaviour when it comes to reviewing you travel insurance policies **prior to travelling**: [ALLOW ONE SELECTION]
- a. I always read through the details of my travel medical insurance policies prior to travelling
  - b. I skim through my travel medical insurance policies prior to travelling
  - c. I only read the sections of my travel medical insurance policy that are important to me
  - d. I don't read my travel medical insurance policies at all prior to travelling
  - e. None of the above

7. IF A-C IN Q6 ASK: When reading your travel insurance policies prior to travelling, are you concerned that what is listed in the policy brochure may not be the coverage you have paid for?

- a. Yes, I know I am not covered for all that is listed
- b. Yes, I am not sure that I am covered for all that is listed
- c. No, I know what I am covered for and what I am not
- d. No, I know I am covered for all that is listed
- e. Don't know

8. If you have a question about your travel medical insurance coverage, do you know where to call or who to contact to get the information you need?
- a. Yes
  - b. No

**Comment [LM2]:** Overall confidence is at 80% - although very confident is only at one-quarter so there is room to improve. This is to get whether or not they are going to be paid for all of what they need to get well.

**Comment [LM3]:** We talked about how they review their policy prior to buying. Do you think that is necessary? ADD IT

**Comment [LM4]:** Is policy brochure the right wording? This is to get to the idea that people may not realize the level of coverage they have actually purchased.

9. When researching or purchasing travel insurance how important are the following factors:

[Most important, Very important, A consideration, Not important, Don't even think about it]

[RANDOMIZE]

- a. Price
- b. Overall amount of coverage
- c. Coverage for pre-existing conditions
- d. Who the insurer is
- e. Ease of overall purchase process
- f. Benefits and features of the coverage
- g. Ability to submit your claim on line
- h. Ability to buy on line
- i. Being able to speak to someone to answer your questions
- j. Other (please explain) [ANCHOR]

10. How much would you trust each of the following organizations that provide travel medical insurance to *come through for you* (e.g., assistance, claim payment, etc.) in the event of travel medical emergency? [Trust fully, Trust somewhat, Distrust somewhat, Distrust completely, Don't know] [RANDOMIZE]

- a. Airlines (e.g., Sunwing, Air Canada)
- b. Associations (e.g. CAA, AMA)
- c. Banks, Credit Unions, Caisses Populaires [SHOW "Caisses Populaires" IN FRENCH ONLY]
- d. Credit card companies
- e. Employer-provided insurance
- f. Insurance brokers
- g. Insurance companies
- h. Travel agencies
- i. Travel companies (e.g., itravel2000, Expedia, Tripcentral)

[TRAVEL MEDICAL INSURANCE PURCHASE]

11. In the past 12 months or so, did you purchase travel medical insurance?

- a. Yes
- b. No [SKIP TO DEMOS; Q65]
- c. Don't recall [SKIP TO DEMOS; Q65]

When did you last purchase travel medical insurance?

- a. Within the past 12 months
- b. One to two years ago [SKIP TO CLAIMS SECTION]
- c. More than two years ago [SKIP TO CLAIMS SECTION]
- d. Never [SKIP TO CLAIMS SECTION]
- e. Don't recall [SKIP TO CLAIMS SECTION]

12. From which one of the following organizations did you buy travel medical insurance?

[RANDOMIZE] [ALLOW ONE SELECTION]

- a. Airline (e.g., Sunwing, Air Canada)
- b. Association (e.g. CAA, AMA)
- c. Bank, Credit Union, or Caisse Populaire [SHOW "Caisses Populaires" IN FRENCH ONLY]
- d. Credit card company as a top-up to the existing coverage
- e. Employer insurance as a top-up to the existing coverage
- f. Insurance broker
- g. Insurance company
- h. Travel agent
- i. Travel company (e.g., itravel2000, Expedia, Tripcentral)
- j. Other [ANCHOR]

13. How did you *complete* the purchase of your travel medical insurance? [RANDOMIZE]

- a. By phone
- b. Online, including mobile (e.g., smartphone, tablet)
- c. In-Person (e.g., insurance broker, travel agent, bank/credit union/caisse populaire branch) [SHOW "caisses populaires" IN FRENCH ONLY]
- d. Other [ANCHOR]

14. Which one of the following travel medical insurance policy types did you purchase? [ALLOW ONE SELECTION]

- a. Single-trip travel medical insurance policy
- b. Multi-trip annual travel medical insurance policy
- c. Single-trip, comprehensive travel insurance policy that *included* travel medical insurance (as well as other features, such as trip cancellation, interruption, baggage loss, etc.)
- d. Multi-trip, comprehensive annual travel insurance policy that *included* travel medical insurance (as well as other features, such as trip cancellation, interruption, baggage loss, etc.)

When buying travel insurance, whether it be for a single trip or multi-trip annual insurance, would you prefer to buy one insurance package which includes all coverage you would need for your trip (medical, trip cancellation, interruption, baggage loss, etc.) or would you rather purchase each piece of coverage individually, deciding the level of coverage you need for each one

- a. One package which includes all the coverage you would need for your trip (medical, trip cancellation, interruption, baggage loss, etc.)
- b. Purchase each piece of coverage individually, deciding the level of coverage you need for each one
- c. Don't know

15. At the time of purchasing your travel medical insurance, did you understand that there might be limitations or exclusions of coverage, e.g., on pre-existing medical conditions?

- a. Yes
- b. No

At the time of purchasing your travel medical insurance, to what extent did you understand the limitations or exclusion of coverage, e.g., on pre-existing medical conditions?

- a. Knew the limitation and exclusion exactly
- b. Knew something about the limitation and exclusions
- c. Knew there were limitation and exclusions, but not sure what they were
- d. Did not know there were limitation and exclusions.

16. At the time of purchasing your travel medical insurance, did you complete a medical questionnaire?

- a. Yes
- b. No
- c. Don't recall

At the time of purchasing your travel medical insurance, did you complete a medical questionnaire, which included a number of questions regard your health and health conditions you may have?

- d. Yes
- e. No
- f. Don't recall

17. [ASK IF ANSWERED "YES" AT Q.16] How would you rate the ease of completing the questionnaire?

- a. Easy
- b. Moderately easy
- c. Moderately difficult
- d. Difficult
- e. Don't recall

18. At the time of purchase, what was your level of understanding of your policy terms, i.e., what was and was **not** covered?

- a. Extensive
- b. Reasonable
- c. Slight
- d. None
- e. Don't recall

**Comment [LM5]:** 90% knew there were limitation and exclusions. Question below could dig deeper to see how confident they were in this knowledge. However, this is similar to Q18 – although Q18 is not quite as granular. The other option is to just keep Q18 and remove this question all together.

**Comment [LM6]:** Since you were surprised at the high number who said they had answered a medical questionnaire, we may want to be more specific with this question as to what we mean. I would need to work with you to develop the proper wording.

**Comment [LM7]:** Changing the question above will affect our ability to track results to this question. Results were 91% easy. This may go down if people were not considering a true medical questionnaire in 2015.

19. At the time of purchase, did you know what to do and who to contact in the event of a medical emergency?
  - a. Yes
  - b. No
  - c. Don't recall
  
20. Thinking about the last time you purchased medical travel insurance, overall, how would you rate your level of satisfaction with the *purchase experience*?
  - a. Very satisfied
  - b. Somewhat satisfied
  - c. Somewhat dissatisfied
  - d. Very dissatisfied
  - e. Don't recall

More specifically, how satisfied were you with the following elements of the purchase process?

[GRID: **Very satisfied, Somewhat satisfied, Somewhat dissatisfied, Strongly dissatisfied, Don't recall, Not applicable**]

21. Availability of comprehensive information to help you make an informed decision
22. Policy details – what was and was not covered – were written in a clear and easy to understand language
23. Ease of access to a live insurance representative/agent/broker (e.g., toll-free number, live online chat) to obtain more information or clarifications
24. Policy details– what was and was not covered – were explained well by the insurance representative/agent/broker
25. Responsiveness of the insurance representative (e.g., answering questions in a timely manner)
26. Quality of responses to your questions (e.g., comprehensive, easy to understand, etc.)
27. Value for the money
28. Ease of transaction/purchase

**Comment [LM8]:** While overall satisfaction is very high, there is room to improve when looking at Very Satisfied

[TRAVEL MEDICAL EMERGENCY CALL /CLAIM EXPERIENCE]

27A\_ While you were away on your trip, did you or your family member experience travel medical emergency?

- a. Yes
- b. No [SKIP TO DEMOS AT Q63]

Have you or a family member experience travel medical emergency, while travelling in the past two years?

- a. Yes
- b. No [SKIP TO DEMOS AT Q63]

**Comment [LM9]:** This will allow us to look at the claims experience over the past 2 years instead of just one

Did you have travel medical insurance on the trip where you experienced the travel medical emergency?

- a. Yes
- b. No [SKIP TO DEMOS AT Q63]

29. While you were away on your trip, did you phone or contact your travel insurer for medical or travel assistance?

- a. Yes
- b. No [SKIP TO Q31]

30. What was the reason for your initial phone call or contact?

- a. To get information on medical issue/doctor/hospital/medical emergency
- b. To initiate a claim for a medical issue/doctor/hospital/medical emergency
- c. Both to get information and initiate a claim
- d. Other [SKIP TO DEMOS AT Q63]

31. Who experienced the medical emergency during your travel? [MULTIPLE SELECTION]

- a. You
- b. Family member(s)

**Comment [LM10]:** I am not sure that we actually used this data. Perhaps this is a question we could remove?

32. Did you report/submit a claim?

- a. Yes
- b. Yes, but I didn't complete the claim process
- c. No

If: Q32a-"Yes" and Q29=b, then skip to Q44.

If: Q32b-"Yes, but I didn't complete the claim process" and Q29=a, then skip to Q34.

If: Q32b-"Yes, but I didn't complete the claim process" and Q29=b, then skip to Q62.

If: Q32c-"No" and if answered a or b or c at Q30, and Q29=a, then skip to Q34.



If: Q32c-“No” and if answered Q29=**b**, then skip to Q65 (Demos).

33. Thinking back about the entire medical emergency claim experience, from the initial contact to the final outcome, how would you rate your satisfaction with the overall experience?
- Very satisfied
  - Somewhat satisfied
  - Neither satisfied nor dissatisfied
  - Somewhat dissatisfied
  - Very dissatisfied
  - Don't recall

**[SATISFACTION WITH TRAVEL MEDICAL EMERGENCY CALL/EXPERIENCE]**

Thinking back to the time when you were traveling and you contacted your travel insurer for emergency medical assistance, how would you rate your satisfaction with that experience on the following characteristics? **[GRID: Very satisfied, Somewhat satisfied, Somewhat dissatisfied, Very dissatisfied, Don't recall, Not applicable]**

- The ease of contacting your travel insurer for medical assistance
- The empathy and understanding the insurer's representative showed you when you called
- The knowledge of the representatives you spoke with
- The clarity and completeness of the representative's responses to your questions

**[ASK Q38-Q43 IF Q32=a OR b]**

- The explanation you received about the steps involved in a claims process
  - The explanation you were given about what would be covered by your policy
  - The explanation you were given as to how long it would take to get you the help you needed
  - The quality of help or assistance you received following the call
42. Was your actual experience similar to what was initially explained to you?
- Yes
  - No
  - Don't recall
43. Overall, would you say that the *support you received* through your travel medical insurance during the medical emergency met, exceeded, or fell short of your expectations? **[RANDOMIZE]**
- Met
  - Exceeded
  - Fell short

**[SATISFACTION WITH THE CLAIM SUBMISSION PROCESS]**

**[ASK Q44-Q58 IF Q32=a]**

The next set of questions is about the claim submission process and the claim settlement.

Thinking back to the time when you returned from your trip and submitted the claim to your travel insurer, how would you rate your satisfaction with that experience on the following characteristics?

**[GRID: Very satisfied, Somewhat satisfied, Somewhat dissatisfied, Very dissatisfied, Don't recall, Not applicable]**

44. The empathy and understanding the insurer's representative showed you when you called
45. The knowledge of the representatives you spoke with
46. The explanation you received about the steps involved in a claims process
47. The explanation you were given about what would be covered by your policy
48. The responsiveness of claims department (e.g., answering questions in a timely manner)
49. The clarity and completeness of the representative's responses to your questions
50. The ease of understanding and completing the claim forms
51. The number of claim forms that you had to submit was reasonable
52. The required documentation (e.g., bills, receipts, hospital records, etc.) was reasonable
53. The services and / or products the claim covered
54. The explanation of how the claim payment was determined
55. The claim was paid in a timely manner

56. Was your actual claim submission experience similar to what was initially explained to you?
  - a. Yes
  - b. No
  - c. Don't recall

57. Would you say that the claim submission experience met, exceeded, or fell short of your expectations
  - a. Met
  - b. Exceeded
  - c. Fell short

58. What was the result of your claim submission?
  - a. It was covered in full
  - b. It was partially covered
  - c. It was denied **[SKIP TO Q.60]**
  - d. The claim is still being processed **[SKIP TO Q.62]**

59. **[ASK IF ANSWERED a OR b AT Q 58]** Would you say that the claim payment met, exceeded, or fell short of your expectations
  - a. Met
  - b. Exceeded
  - c. Fell short

60. How would you rate the clarity of explanation your travel insurer gave you about **[IF Q58=a OR b]** your claim payment? **[IF Q58=c]** the claim denial?
- Very good
  - Good
  - Poor
  - Very poor
  - Don't recall

61. **[ASK IF ANSWERED 'c' CLAIM DENIED AT Q58]** What was/were the reason(s) for the denial of your claim? **[OPEN END]**

**[ADD]** Don't know

62. **[ASK IF Q32=a OR b]** Did you make a complaint about your claim at any point during or after the claim process?
- Yes
  - No

**[ASK IF ANSWERED 'Yes' AT Q62]** How did you make this complaint? Please select all that apply

- Made a complaint to the insurer representative I was dealing with
- Spoke to a supervisor or manager at the insurance company
- Lodged an official complaint to a regulator
- Lodged an official complaint to the insurance company Ombudsman
- Posted my complaint about the insurance company on social media
- Complained to my travel agent
- Complained to family or friends
- Other (Specify)
- Prefer not to say

**Comment [LM11]:** The 2015 finding that 38% of claimants made a complaint was surprising. This question will give us further data as to what percent made an official complaint.

63. **[ASK IF ANSWERED 'Yes' AT Q62]** What was the **primary** reason for your complaint? **[RANDOMIZE]**

- The length of time it took to process the claim
- Difficult to contact/unresponsive insurer representatives (e.g., calls/emails not returned)
- Conflicting information from different claims representatives
- Policy wording unclear/ambiguous
- Excessive documentation (e.g., bills, receipts, records) required
- Lack of professionalism and courtesy of representatives
- Dissatisfied with the settlement outcome
- Other **[SPECIFY]**

**Comment [LM12]:** The most often reason for a complaint is the time it took (25%). Is there anything we could dig deeper on there? Not sure if there is, but perhaps we could get more clarity?

64. **[ASK IF ANSWERED 'Yes' AT Q62]** Were you satisfied with how the complaint was handled?
- Very satisfied
  - Somewhat Satisfied
  - Neither satisfied nor dissatisfied

- d. Somewhat dissatisfied
- e. Very dissatisfied
- f. Don't know

***You are almost done. There are just have a few questions left to help us better analyze and understand responses to this survey.***

#### DEMOGRAPHICS

65. Which of the following income brackets best represents your annual household income before taxes?
- a. Less than \$75,000
  - b. \$75,000 to less than \$120,000
  - c. \$120,000 or more
  - d. Prefer not to answer
66. Do you have children in any of the following age groups? Please select all that apply.
- a. Under 18 years
  - b. 18 years or older
  - c. Do not have children **[EXCLUSIVE]**
  - d. Prefer not to answer **[EXCLUSIVE]**
67. Which of the following best describes your employment status?
- a. Employed (full-time, part-time, self-employed)
  - b. Full-time student
  - c. Retired
  - d. Other
68. **[ASK IF ANSWERED Q65 c "Retired"]** In any given year, what period of time do you spend outside Canada, if at all? Please make one selection.
- a. Less than one month
  - b. One to two months
  - c. Three months or more
  - d. I don't travel outside Canada **[ANCHOR]**
69. In a *typical year*, how many times do you travel... **[GRID: once a year or less, 2-3 times, 4-6 times, 7-9 times, 10 times or more]**
- a. Within Canada, but outside your province of residence
  - b. Outside Canada
70. How long have you been a resident of Canada?
- a. Less than three years
  - b. Three years or more
  - c. All my life

**You have reached the end of this survey. Thank you for your responses and your time.**