Supplementary Material 1

Health Insurance Literacy Questionnaire for the General Public

Translation note. This English version is a direct translation of the Hebrew questionnaire used in the study. The source document included internal check marks for some knowledge items; these answer-key markings are not reproduced here because they were not part of the participant-facing response options.

Questionnaire structure

Section	Topic	Number of items	Question type
1	HILM: choosing and using health insurance, including confidence and behavior	21	Self-report of abilities and behavior; translated and adapted validated instrument
2	Knowledge of insurance types in Israel and familiarity with health-insurance concepts	18	Existence of insurance types; self-reported familiarity with terms
3	Knowledge and understanding of the Israeli health-insurance market	26	True/False/Do not know
4	Open-ended questions	3	One 1–10 rating item and two open-ended questions
5	Demographics and actual insurance use	17+	Self-report

Dear participant,

This questionnaire examines knowledge about health insurance in Israel, the abilities and skills required to purchase and use healthcare services, and confidence in using health services.

We would greatly appreciate honest and accurate responses to the extent possible.

Please note:

1. You may stop answering and close the questionnaire or interview at any stage.

2. You may decline to answer any question that makes you feel uncomfortable.

3. All information collected is anonymous and will be used for research purposes only.

4. For convenience, the original Hebrew questionnaire used masculine grammatical forms but was intended for all genders.

Thank you,
The research team

Section 1. Skills and abilities in using health insurance

Translation and adaptation of the Health Insurance Literacy Measure (HILM).

Please indicate how confident you are that...

Item	Statement	Not at all confident (1)	Not very confident (2)	Fairly confident (3)	Very confident (4)
1	You understand the terms related to health insurance in Israel	1	2	3	4
2	You understand the differences between supplementary health insurance offered by the health funds and private health insurance offered by a commercial insurance company	1	2	3	4
3	You could estimate the monthly price of your health insurance next year, excluding emergencies	1	2	3	4
4	You know which questions to ask in order to choose the health insurance that is right for you and your family	1	2	3	4
5	You know where to find the information needed to choose the health insurance that is right for you and your family	1	2	3	4
6	You could choose the health insurance plan that best suits you or your family, either through a health fund or a commercial insurance company	1	2	3	4

When you are considering purchasing a new health insurance plan and comparing different plans, how likely are you to be able to understand...

Item	Statement	Not at all likely (1)	Not very likely (2)	Fairly likely (3)	Very likely (4)
7	Whether the insurance policy covers unexpected costs, such as rehabilitation after an accident or stroke	1	2	3	4
8	How much you would have to pay for surgery in a private hospital	1	2	3	4
9	How much you would have to pay out of pocket for a visit to a specialist physician outside your health fund	1	2	3	4
10	How much you would have to pay for prescription medicines not included in the national health basket	1	2	3	4
11	Which physicians and hospitals are covered by the insurance policy	1	2	3	4
12	The differences between the insurance policies offered to you	1	2	3	4

When using or activating your health insurance through a health fund or private insurance company, and before receiving a specific treatment, how confident are you that you would...

Item	Statement	Not at all confident (1)	Not very confident (2)	Fairly confident (3)	Very confident (4)
13	Know how to determine what is and is not covered by your health insurance before receiving treatment	1	2	3	4
14	Know what to do if the insurer refused to pay or reimburse a treatment that you believe should be covered	1	2	3	4
15	Be able to understand how costs are divided between out-of-pocket payment and insurance coverage	1	2	3	4
16	Know which questions to ask if you had a problem with coverage or reimbursement	1	2	3	4
17	Know most of the details required to use your health insurance	1	2	3	4

For each of the following situations, indicate how likely you would be to act in this way when using or activating your health insurance before receiving a specific treatment.

Item	Statement	Not at all likely (1)	Not very likely (2)	Fairly likely (3)	Very likely (4)
18	Contact the customer service department of your health fund and/or private insurance company to ask which treatments are covered by your health insurance	1	2	3	4
19	Determine what is and is not covered by your insurance policy before receiving a specific treatment	1	2	3	4
20	Check whether a particular treatment or physician is included in your insurance policy before beginning treatment	1	2	3	4
21	Read and check the quarterly charge statement you receive from your health fund or private insurance company	1	2	3	4

Section 2. Familiarity with concepts in the Israeli health-insurance market

Below are different types of health insurance. To the best of your knowledge, indicate which types currently exist in Israel.

Item	Insurance type	Exists in Israel (1)	Does not exist in Israel (2)	Do not know (3)
22	Mandatory national (public) health insurance	1	2	3
23	Voluntary national (public) health insurance	1	2	3
24	Community health insurance	1	2	3
25	Supplementary health insurance through a health fund	1	2	3
26	Government health insurance for employee committees	1	2	3
27	Private health insurance through a commercial insurance company	1	2	3
28	Group private health insurance through a workplace or workers' organization	1	2	3

For each of the following health-insurance terms, indicate which statement best describes you.

Item	Term	I have not heard of this term (1)	I have heard the term but do not understand it (2)	I know and understand it in context but could not explain it (3)	I understand it well and could explain its meaning (4)
29	National Health Insurance Law	1	2	3	4
30	Supplementary health insurance	1	2	3	4
31	Health declaration	1	2	3	4
32	Waiting period	1	2	3	4
33	Copayment	1	2	3	4
34	Actuarial science	1	2	3	4
35	Underwriting	1	2	3	4
36	Pre-existing medical condition	1	2	3	4
37	Premium	1	2	3	4
38	Variable premium	1	2	3	4
39	Health services basket	1	2	3	4

Section 3. Knowledge questions: true or false

Please note:

- "Supplementary health insurance" refers to the additional health services offered by the health funds (for example, Clalit Mushlam and Clalit Platinum, Maccabi Gold, Maccabi Silver and Maccabi Sheli, Leumit Silver and Gold, and Meuhedet Adif and Si).
- "Private-commercial health insurance" refers to commercial insurance policies, either individual or group policies, offered by insurance companies such as Harel, AIG, Migdal, Menora, and others.

For each statement about the Israeli health system, indicate whether, to the best of your knowledge, it is true or false in the context of the current Israeli health system.

Item	Statement	True	False	Do not know
40	Every resident of the State of Israel is covered by health insurance.	☐	☐	☐
41	National public health insurance is financed through the health tax collected by the National Insurance Institute, together with supplementary funding from the state budget.	☐	☐	☐
42	In addition to the health tax, payment for national public health insurance is made monthly by the insured person directly to the health fund.	☐	☐	☐
43	Payment for supplementary health insurance is made only when services are used.	☐	☐	☐
44	Payment for supplementary health insurance consists of a fixed monthly premium plus copayments for services used.	☐	☐	☐
45	A health fund may withhold services included in the public health basket from an insured person who has not paid or is behind on insurance payments.	☐	☐	☐
46	Every resident of the State of Israel is legally entitled to receive any treatment or medicine included in the national public health basket, based on medical need.	☐	☐	☐
47	Every resident must pay health-insurance contributions according to income or benefits received, except when legally exempt.	☐	☐	☐
48	A person who does not make a direct monthly payment to the health fund may still see a family physician free of charge or for a low quarterly or one-time copayment.	☐	☐	☐
49	A person who does not make a direct monthly payment to the health fund may obtain an additional consultation or second opinion from a specialist free of charge or for a low quarterly or one-time copayment.	☐	☐	☐
50	Visiting a hospital emergency department without a referral from a healthcare professional is free of charge or involves only a low quarterly or one-time copayment.	☐	☐	☐
51	Surgery in a private hospital with the option to choose the surgeon is included among the benefits of public health insurance.	☐	☐	☐
52	Child-development services are provided only to people with supplementary or private health insurance.	☐	☐	☐
53	Fertility treatments are provided only to people with supplementary or private health insurance.	☐	☐	☐

Item	Statement	True	False	Do not know
54	Transplants and surgery abroad are provided only to people with supplementary or private health insurance.	☐	☐	☐
55	Alternative or complementary medicine treatments are provided only to people with supplementary or private health insurance.	☐	☐	☐
56	A health declaration must be completed in order to obtain national public health insurance.	☐	☐	☐
57	A health declaration must be completed in order to obtain supplementary health insurance.	☐	☐	☐
58	A health declaration must be completed in order to obtain private-commercial health insurance.	☐	☐	☐
59	Under supplementary health insurance, the health fund may terminate the insurance agreement at its own initiative.	☐	☐	☐
60	Under private-commercial health insurance, the insurance company may terminate the insurance agreement at its own initiative.	☐	☐	☐
61	Under supplementary health insurance, the health fund may refuse to insure a person with a chronic illness or above a certain age.	☐	☐	☐
62	Under private-commercial health insurance, the insurance company may refuse to insure a person with a chronic illness or above a certain age.	☐	☐	☐
63	Under national public health insurance, use of some covered services requires a waiting period from the date the policy was obtained.	☐	☐	☐
64	Under supplementary health insurance, use of some covered services requires a waiting period from the date coverage began.	☐	☐	☐
65	Under private-commercial health insurance, use of some covered services requires a waiting period from the date the policy was obtained.	☐	☐	☐

Section 4. Open-ended questions

66. To what extent do you feel that you understand health insurance and the health-insurance market in Israel? Please respond on a scale from 1 to 10, where 1 means “I do not feel that I understand it at all” and 10 means “I feel that I understand it very well.”

67. What is the main thing you would like to know more about regarding health insurance?

68. In your opinion, what is the most significant problem in the health-insurance market in Israel today?

Section 5. Demographics and actual use of insurance

69. Please rate your health relative to your age on a scale from 1 to 10, where 1 means “not good at all” and 10 means “very good.”

70. Do you have any chronic illness? 1 = Yes; 2 = No; 3 = Prefer not to answer.

71. Do you take medications regularly? 1 = Yes; 2 = No; 3 = Prefer not to answer.

72. Which health fund are you insured by? 1 = Clalit; 2 = Maccabi; 3 = Meuhedet; 4 = Leumit; 5 = Israel Defense Forces; 6 = Other.

73. Which health insurance coverage do you have? 1 = Public insurance only; 2 = Supplementary health insurance only; 3 = Private-commercial health insurance only; 4 = Both supplementary and private-commercial health insurance; 5 = Do not remember.

74. Have you ever used benefits provided by supplementary health insurance? 1 = Yes, during the past year; 2 = Yes, but not during the past year; 3 = Never used; 4 = Do not know; 5 = Not applicable.

75. Have you ever used or requested reimbursement from your private-commercial health insurance? 1 = Yes, during the past year; 2 = Yes, but not during the past year; 3 = Never used; 4 = Do not know; 5 = Not applicable.

76. What is the main language currently spoken in your home? 1 = Hebrew; 2 = Arabic; 3 = Russian; 4 = English; 5 = Other.

Additional demographic items

- Gender: man / woman
- Age group: 21–24 / 25–34 / 35–44 / 45–54 / 55–64 / 65–74 / 75+
- Year of birth: four digits
- Religion, for Arab respondents only: Muslim / Christian / Druze / Other
- Religiosity: secular / traditional / religious / ultra-Orthodox
- Marital status: married or cohabiting / divorced / widowed / single parent / single / prefer not to answer
- Children: yes / no
- Region of residence: North / Haifa / Central / Tel Aviv / Jerusalem / Judea and Samaria / South
- Education: primary / secondary / post-secondary / academic
- Monthly household income from all sources: up to NIS 5,000 / NIS 5,001–10,000 / NIS 11,000–15,000 / NIS 16,000–20,000 / above NIS 20,000
- Population group: Jewish / Arab
- Born in Israel: yes / no
- If not born in Israel, region of birth: Europe / the Americas / former Soviet Union / Asia / Africa
- For respondents born in the former Soviet Union: immigrated before 1990 / after 1990
- Employment status: salaried employee / self-employed / retired / student / not employed / prefer not to answer. More than one response could be selected.