

## **APPENDIX C**

### **DISCUSSION GUIDES**

Appendix C of the report—Understanding Barriers to Health Insurance of Insured and Sporadically Insured Alaskans—includes discussion guides for the following groups:

Uninsured or Intermittently Insured Individuals

Alaska Natives

Small-Business Employers

Health Insurance Representatives

The discussion guides began with an introduction to the statewide project, the Institute of Social and Economic Research (ISER), and the purpose of the focus group. During this introduction, facilitators instructed participants on how focus groups work and what to expect in a focus group. They invited participants to ask questions about the process and advised them that they could choose not to answer any questions. Confidentiality was explained and all participants and researchers agreed to abide by it. Participants signed consent forms agreeing to participate in the focus groups.

## DISCUSSION GUIDE

### [TARGET SEGMENTS: UNINSURED OR INTERMITTENTLY INSURED INDIVIDUALS]

#### I. WELCOME AND INTRODUCTIONS

Hello and welcome to our session. My name is Virgene Hanna, and I want to thank you for taking the time to join us in this discussion. I'd like also to introduce Rosyland Frazier. We work for the University of Alaska Anchorage. The state hired the University to learn about why people in Alaska are uninsured. By learning about the barriers, the state hopes to increase the number of Alaskans who have health insurance and, as a consequence, have access to health care in the future. This is one of 20 sessions that will be held throughout the state.

Your opinions are very important. There are **no right or wrong answers** to these questions and you may have different opinions on what is being said. We welcome all points of view, and we just **need to agree that at times we will disagree.** Please **feel free to share your thoughts** even if they are different from what others have said.

There are a few ground rules: First of all, please **speak one at a time**; secondly, don't have any **side conversations**; and finally, please **turn off your cell phones**. Be aware that **I may need to interrupt** so we can get through all the questions I have.

Rosyland will be taking notes and we will be tape recording this session because we don't want to miss any of your comments. It is sometimes difficult to capture in writing everything that people are saying so the recording ensures that we won't miss any of your comments. Rosyland will **write down what is said, but not who said it.** I assure you that the information that you share will be held in the strictest of confidence. We will only be using first names and **no names will be used in our report.** Our findings and conclusions will be made public through newspaper reports and policy documents.

You were invited here today because you represent people who are not insured or don't have health insurance all the time and because we think you will be able to help us to learn more about people's decisions about health insurance.

**Does anyone have any questions before I begin?**

#### II. WARM-UP: GENERAL DISCUSSION OF AVAILABILITY OF HEALTH INSURANCE AND COVERAGE

(Round robin) I would like you to tell us your first name, how long you have lived in this community, and describe what you think should be covered in a basic, low-cost health insurance plan.

Do you have health insurance now? (round robin) (flip chart with these questions and keep a tally)

- If yes, what is it? How do you get it? Have you ever been without insurance? If so, what were the circumstances that caused you to be without it?
- If no, when, if ever, did you have health insurance? What are the circumstances that cause you to be without it?
- If you have insurance now, or when you've had it in the past, did it meet your needs? [**Probe: pay your bills, cover enough services, access to services?**]

### **Health Insurance Coverage**

- For those of you who work for a company, does your employer offer any type of health insurance coverage for its employees? Are you eligible for that coverage now? If you are not eligible, why?
- If you are eligible for employer-sponsored health insurance and haven't signed up for it, why don't you sign up for it?
- If someone else in your family is eligible for employer-sponsored health insurance and hasn't signed up for it, why doesn't that person sign up for it?
- If you, or someone else in your family, could get a credit on your taxes that would reduce the amount you owed, would you be more likely to sign up for your employer's health insurance?
- We just talked about tax credits, what other kinds of things might make you more likely to sign up for your employer's health insurance?
- Do you think employers should provide health insurance for their employees?

### **III. IN-DEPTH: UNINSURED OR INTERMITTENTLY INSURED—REASONS, CONSEQUENCES, ABILITY TO PAY, PUBLIC PROGRAMS, AND RESPONSIBILITY TO PROVIDE**

#### **Reasons (other than cost) for Not Getting Coverage**

- What are reasons, besides cost, that you and others you may know might not buy health insurance on your own or sign up for coverage? (**Probe: health status, don't have a problem getting care without it, . . .**)

#### **Consequences of No Coverage**

If you or a family member got sick or needed medical care, where would you go for care? How would you pay the bill for that care? [**Probe: borrow the money, wouldn't pay, would pay over a long period of time, etc.**]

#### **Willingness and Ability to Pay**

- How much would you be willing or able to pay each month out of your own pocket for a health plan that provides basic coverage for doctor visits, hospitalizations, and prescription drugs?

## Government and Health Insurance

- Raise your hand if you know about government programs that help you pay for your medical expenses? COUNT
- Raise your hand if you believe that you or other members of your family are currently eligible for one of these programs? COUNT
  - If you think you're eligible, have you signed up? COUNT
  - If you haven't signed up, what is keeping you from signing up?
- Raise your hand if you have ever used a program that helps pay for your medical bills? COUNT. Lower your hands if you are using one of these programs now.
  - Of those of you with your hands still up, what happened so that you are not in the program now?
- From what you know, do you think Medicaid is a good or bad program? What about Denali KidCare?

## Responsibility

Who do you think should be responsible for providing health insurance coverage?

[Probe: individuals, employers, government, others?]

## IV. IN-DEPTH: STRATEGIES, RECOMMENDATIONS, AND SUGGESTIONS

- What would your recommendation be to increase health insurance coverage of people throughout Alaska?
- Let's pretend you have one minute to talk with government officials about health insurance. What are the main points you would want to make?
- Is there anything else related to the topic of health insurance that you would like to make before we close? Have we missed anything?
- In other groups people have brought up the idea of using their PFDs to buy health insurance. What do you think of this idea?

## V. WRAP-UP

I want to **thank you** again for sharing your ideas. Your input has been very helpful. Rosyland/Meghan will give you your pre-paid calling card as you leave.

# DISCUSSION GUIDE

## [TARGET SEGMENTS: ALASKA NATIVES]

### I. WELCOME AND INTRODUCTIONS

Hello and welcome to our session. My name is Virgene Hanna, and I want to thank you for taking the time to join us in this discussion. I'd like also to introduce Rosyland Frazier. We work for the University of Alaska Anchorage. The state hired the University to learn about why people in Alaska are uninsured. By learning about the barriers, the state hopes to increase the number of Alaskans who have health insurance and, as a consequence, have access to health care in the future. This is one of 20 sessions that will be held throughout the state.

Your opinions are very important. There are **no right or wrong answers** to these questions and you may have different opinions on what is being said. We welcome all points of view, and we just **need to agree that at times we will disagree.** Please **feel free to share your thoughts** even if they are different from what others have said.

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**Does anyone have any questions before I begin?**

### II. WARM-UP: GENERAL DISCUSSION OF INDIAN HEALTH SERVICE COVERAGE AND ACCESS TO SERVICES

(Round robin) I would like you to tell us your first name, where you are from, and whether you receive services through Indian Health Services (IHS).

#### **Access to Services**

If you or a family member got sick or needed medical care, where would you go for care? How would you pay the bill for that care? [**Probe: borrow the money, wouldn't pay, would pay over a long period of time, etc.**]

If you were someplace that didn't have an IHS hospital or clinic and you needed health care, what would you do?

- What are some of the circumstances that cause you to be without access to this system of care?

### **III. IN-DEPTH: OPINION OF INDIAN HEALTH SERVICE COVERAGE, PRIVATE INSURANCE, ABILITY TO PAY, PUBLIC PROGRAMS, AND RESPONSIBILITY TO PROVIDE**

#### **Indian Health Service Coverage**

Do the services IHS provides meet your needs? If yes, why? If not, why not? [**Probe: pay your bills, cover enough services, access to services?**]

Do you think of IHS care as being the same as health insurance? How is it similar and how is it different?

#### **Private Health Insurance**

Do you have health insurance?

- If yes, what is it? How do you get it (through a spouse)? Have you ever been without health insurance?
- Why do you have health insurance?
- Do you get care through other government programs such as Medicaid, Denali Kid Care, or VA?

For those of you who work for a company, does your employer offer any type of health insurance coverage for its employees? Are you eligible for that coverage now? If you are not eligible, why?

- If you are eligible for employer-sponsored health insurance and haven't signed up for it, why don't you sign up for it?
- If someone else in your family is eligible for employer-sponsored health insurance and hasn't signed up for it, why doesn't that person sign up for it?

#### **Incentives for Private Insurance**

- If you, or someone else in your family, could get a credit on your taxes that would reduce the amount you owed, would you be more likely to sign up for your employer's health insurance?
- We just talked about tax credits, what other kinds of things might make you more likely to sign up for your employer's health insurance? Benefits package, lower premium, low deductible, co-pay,...

#### **Responsibility**

Do you think employers should provide health insurance for their employees?

#### **Health Insurance Benefits**

What services should be covered in a basic, low-cost health insurance plan?

### **Reasons (other than cost) for Not Getting Private Health Insurance**

- What are reasons, besides cost, that you and others you may know, might not buy health insurance on your own or sign up for coverage? What makes it attractive beyond what IHS provides? What are the barriers? (**Probe: health status, don't have a problem getting care without it, . . .**)

### **Willingness and Ability to Pay**

- How much would you be willing or able to pay each month out of your own pocket for an additional health plan?

### **Public Programs (specify state vs. feds) and Health Insurance**

- Raise your hand if you know about government programs that help you pay for your medical expenses?
- Raise your hand if you believe that you or other members of your family are currently eligible for one of these programs? If you think you're eligible, have you signed up? If you haven't signed up, what is keeping you from signing up?
- Raise your hand if you have ever used a program that helps pay for your medical bills? Lower your hand if you are using one of these programs now. Of those of you with your hands still up, why aren't you using the program now? If so, what happened so that you are not in the program now?
- From what you know, do you think Medicaid is a good or bad program?
- What about Denali KidCare?

## **IV. IN-DEPTH: STRATEGIES, RECOMMENDATIONS, AND SUGGESTIONS**

- Who do you think should be responsible for providing health-insurance coverage? [**Probe: individuals, employers, government, others?**]
- What would your recommendation be to increase health-care coverage of people throughout Alaska?
- Let's pretend you have one minute to talk with government officials about health-care coverage. What are the main points you would want to make?
- Is there anything else related to the topic of health insurance that you would like to make before we close? Have we missed anything?

## **V. WRAP-UP**

I want to thank you again for taking the time to participate in this discussion. Your input has been very helpful. Rosylind/Meghan will give you your pre-paid calling card as you leave.

# **DISCUSSION GUIDE**

## **[TARGET SEGMENTS: SMALL-BUSINESS EMPLOYERS]**

### **I. WELCOME AND INTRODUCTIONS**

Hello and welcome to our session. My name is Virgene Hanna, and I want to thank you for taking the time to join us in this discussion. I'd like also to introduce Rosyland Frazier. We work for the University of Alaska Anchorage. The state hired the University to learn about why people in Alaska are uninsured. By learning about the barriers, the state hopes to increase the number of Alaskans who have health insurance and, as a consequence, have access to health care in the future. This is one of 20 sessions that will be held throughout the state.

This session will help the state identify factors that influence employers' decisions to offer or not to offer health insurance to employees. There are no right or wrong answers, and you may have different opinions on what is being said. We welcome all points of view, and we just need to agree that, at times, we'll disagree. Please feel free to share your thoughts even if they are different from what others have said. There are a few ground rules: First of all, please speak one at a time; secondly, don't have any side conversations; and finally, please turn off your cell phones. Be aware that I may need to interrupt so we can get through all the questions I have.

Rosyland will be taking notes, and we will be tape recording this session because we don't want to miss any of your comments. It is sometimes difficult to capture in writing everything that people are saying, so the recording just ensures that we won't miss any of your comments. Rosyland will write down what is said, but not who said it. I assure you that the information that you share will be held in the strictest of confidence. We will only be using first names and no names will be used in our report. Some of our findings and conclusions will be made public through newspaper reports and policy documents.

You were invited here today because you represent small employers and because we think you will be able to help us to learn more about how businesses decide whether or not to provide health insurance coverage for their employees.

**Does anyone have any questions before I begin?**

### **II. WARM-UP**

(Round robin) I would like you to tell us your first name, how long you have lived in this community, a brief description of your business, and how you define health insurance (coverage, cost, access).

(Round robin) Do you now provide health insurance for your employees? If yes, what were the key factors in your decision to offer coverage? If no, what were the key factors in your decision not to offer coverage?



### III. IN-DEPTH: FACTORS INFLUENCING EMPLOYERS, PUBLIC PROGRAMS, DRAWBACKS, AND BENEFITS

#### Factors Influencing Employers' Provision of Health Coverage

- This next question is two sides of the same coin. Under what conditions **did** your and under what conditions **would** your company offer health coverage? (**Probe: competition for workers, price of premiums, etc.**)

#### For those of you who offer health insurance:

- What **factors** went into your decisions regarding: (record on chart on the wall)
  - premium contributions
  - benefit package
  - features of the coverage
- Under what circumstances would your company have to seriously **reassess** the health coverage it offers? Please explain.
- How do you think you would **change the coverage** you offer in response to an **economic downturn or continued increases** in costs?
  - employer/employee contribution ratio
  - changing plans
  - other benefit reductions
- What have your **rate increases** been over the last three years?

#### For both groups:

- What **percent** of your employees use **publicly funded** coverage? Knowing that publicly funded coverage is available under some circumstances: (a) **Did you change** your company's health insurance program in the past? (b) Do you feel you **don't need to offer** coverage to employees because of these programs? (c) Have you heard of the term crowd-out?
- From the company's perspective, what are the main **drawbacks to offering and to not** offering coverage?
- How do your employees **benefit from having or not having** coverage?

### IV. IN-DEPTH: STRATEGIES, RECOMMENDATIONS, AND SUGGESTIONS

Just a few more questions before we close our session today.

- What would you recommend that might **increase health coverage** of employees in Alaska?
- What should the **government's role** be in increasing health coverage?
- Are there any **additional comments** that you would like to make or anything I've missed?

## **V. WRAP-UP**

Thank you again for taking the time to participate in this discussion. Your input has been very helpful. Rosyland/Meghan will give you your pre-paid calling card as you leave.

## **DISCUSSION GUIDE**

### **[TARGET SEGMENTS: HEALTH INSURANCE REPRESENTATIVES]**

#### **I. WELCOME AND INTRODUCTIONS**

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There are no right or wrong answers today and you may have different opinions on what is being said. We welcome all points of view, and we just need to agree that at times we'll disagree. Please feel free to share your thoughts even if they are different from what others have said.

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You were invited here today as representatives of the insurance industry and because we think you can help us learn more about how businesses decide whether to provide health insurance coverage for their employees.

**Does anyone have any questions before I begin?**

#### **II. WARM-UP**

(Round robin) I would like you to tell us your first name, how long you have lived in this community, and what features should be included in a bare-bones, low-cost, health insurance plan?

### III. IN-DEPTH: FACTORS INFLUENCING EMPLOYERS, COST, FACTORS OTHER THAN COST, CROWD-OUT, COVERAGE, AND INDUSTRY INFORMATION

#### Factors Influencing Employers' Provision of Health Coverage

- What are the major reasons that small employers offer health insurance? (e.g., employee retention, employee satisfaction, morale, etc.)
- What attributes are most important to them when deciding to offer health insurance (i.e., cost, comprehensiveness, catastrophic care?)
- What factors do you think go into small employers' decisions regarding: (record on chart on the wall)
  - premium contributions
  - the benefit package
  - features of the coverage
- What size small business is most likely to offer health insurance? Which size is less likely to offer health insurance? (2 to 10 employees versus 11 to 50 employees)
- Are there different types of businesses that are more likely to offer health insurance? (i.e. professional services, construction, etc.) and what types are less likely to offer health insurance (i.e., retail, cleaning, etc.)

#### Cost of Health Insurance

- For those employers who offer health insurance, what have the rate increases been over the last three years?
- What are your clients doing differently as a result of the increase in cost? [**Probe: move to a different carrier, increase employee contributions, change benefit plan design, drop health benefits, cost sharing, premium sharing, etc.**]
- How do you think employers would respond to an economic downturn or continued increases in costs?
  - change the coverage they offer
  - employer/employee contribution ration
  - changing plans
  - other benefit reductions
- For employers who do not offer coverage, how likely is it that they would be influenced by the following:
  - expansion or development of purchasing alliances
  - individual or employer subsidies
  - tax incentives
- For employers who don't currently provide or contribute to coverage, what alternatives might motivate them to do so?

## Crowd-Out

- Have you heard of certain groups of employers more susceptible to crowd-out?
  - dropping private coverage for public coverage
  - refusing private coverage and staying with public coverage
  - taking actions to force or encourage employees to take public coverage

## Factors Other than Cost

Other than cost, what do you believe are the major problems and concerns small employers have with offering health insurance to employees?

## Broker Service/ Broker Information

For those of you who represent multiple carriers, how do you decide what plan type and company to represent? (i.e., commissions/incentives, claims service, educational materials, etc.)

What concerns, if any, have you received from clients about complicated plan administration? How do you counter those concerns?

## Increasing Health Coverage

- Imagine you have been hired to develop ideas and practical ways to increase health coverage of employees. What are some different options and solutions that you would suggest? Consider the roles and responsibilities of the following:
  - employees
  - individuals
  - employers
  - state
- What idea or recommendations do you feel would be most readily embraced by (a) employers, (b) employees?
- Are there ideas or recommendations that you feel would NOT be embraced by (a) employers, (b) employees? Why?

## IV. IN-DEPTH: RESPONSIBILITY TO PROVIDE, STRATEGIES, RECOMMENDATIONS, AND SUGGESTIONS

- Who do you think should be responsible for providing health insurance coverage? [**Probe: individuals, employers, government, others?**]
- What would your recommendation be to increase health-care coverage of people throughout Alaska?
- Let's pretend you have one minute to talk with government officials about health-care coverage. What are the main points you would want to make?
- Is there anything else related to the topic of health insurance that you would like to make before we close? Have we missed anything?

## V. WRAP-UP

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**[If there is time]**

### **Potential Role of State Government**

- How appealing is the idea of participating in a subsidized insurance program through the government? [**Probe: Premium discounts, tax credits, Medicaid expansion, etc.**]
- How do you feel about state funds being used to help make coverage more affordable to lower-wage employees in Alaska? [**Probe: tax breaks for individuals or firms, premium supports, etc.**]
- Are there other government-led incentives you think would be effective in encouraging employers to offer health insurance and should these incentives be offered to companies that already offer health insurance?
- How do you think employers would respond to the idea that health insurance should be mandated by the government?



## APPENDIX D

# DEMOGRAPHIC QUESTIONNAIRES

Appendix D of the report—Understanding Barriers to Health Insurance of Insured and Sporadically Insured Alaskans—includes the demographic questionnaires for the following groups:

Individuals

Small-Business Employers

Health-Insurance Representatives

The University of Alaska’s Institute of Social and Economic Research (ISER) developed a demographic questionnaire to recruit and select diverse representatives among the groups identified by the Department of Health and Social Services (DHSS). The demographic questionnaire was used to identify a cross-section of the target groups who were willing to share their experiences and opinions related to health insurance. ISER took advantage of reports from other states located on the State Health Access Data Assistance Center (SHADAC) Web site. Researchers reviewed several prior models for demographic questionnaires and, subsequently, chose questions that were appropriate to identify and select the target populations identified in the scope of work. The demographic questionnaire format had to be revised for each group, based upon the target group of participants.



**INDIVIDUALS  
RECRUITMENT SCREENER**

RESPONDENT NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

TELEPHONE: WORK \_\_\_\_\_ HOME \_\_\_\_\_  
CELL \_\_\_\_\_

Intvr. Initials	Date and Day of the Week	Time of Day	Disposition

DATE RECRUITED: \_\_\_\_\_ RECRUITED BY: \_\_\_\_\_

CONFIRMED BY: \_\_\_\_\_ DATE CONFIRMED: \_\_\_\_\_

Hello, is this (NAME)\_\_\_\_\_?

My name is (NAME) and I am calling from the Institute of Social and Economic Research, at the University of Alaska Anchorage. We are working with the Alaska Department of Health and Social Services to find men and women who will share their opinions of and experiences with health insurance.

(SKIP THIS PARAGRAPH IF THEY CALLED US BECAUSE OF THE NEWSPAPER AD. THEY ALREADY KNOW WHEN AND WHERE IT IS.)

We would like to invite you to be part of a small discussion group of (LOCATION) residents. We will be serving a light meal and offering a pre-paid calling card in return for your participation. The discussion is scheduled for \_\_\_\_\_ at (\_\_\_\_) and will last 1 and 1/2 hours.

Would you be able to attend?

- Yes                       No → THANK AND TERMINATE  
↓

Great! We have some questions to see if you qualify for this group.

1. Are you between 18 and 64 years of age?

- Yes                       No → THANK AND TERMINATE  
↓

1a. Is your age between?

18 to 20
21 to 30
31 to 40
41 to 50
51 to 60
61 to 64

2. Are you currently . . .

Self-Employed	SKIP TO Q3.
Employed by someone else	
Unemployed	↓
Disabled	
Retired	
Student	
Other_____	

2a. Does a family member or anyone you live with, work for

<input type="radio"/> An advertising, public relations, or market-research firm	→ THANK AND TERMINATE
<input type="radio"/> A health insurance company	
<input type="radio"/> Any type of health-care company such as a hospital, doctor's office, or urgent-care center	
<input type="radio"/> Alaska Department of Health and Social Services	
<input type="radio"/> No	SKIP TO Q8

3. What is your current job?
4. Who is your employer? (IF EMPLOYED BY ALASKA DEPARTMENT OF HEALTH AND SOCIAL SERVICES OR ISER, TERMINATE.)
5. What kind of business or industry is this? [IF NECESSARY, SAY "What do they make or do at this business?"]
- Construction
  - Eating and Drinking Places
  - Education Services
  - Fishing
  - Health Services is it a health-care company such as a hospital, doctor's office, or urgent-care center      TERMINATE
  - Hospitals      TERMINATE
  - Health insurance company      TERMINATE
  - Hotels and Lodging Places
  - An advertising, public relations, or market-research firm      TERMINATE
  - Other Industry
  - Other Services
  - Professional Services
  - Public Administration - Government
  - Retail Trade:  
What is the name of the retailer \_\_\_\_\_  
Box Store \_\_\_\_\_ Other \_\_\_\_\_
  - Transportation, Communication and Other
  - Welfare and Religious Services
  - Wholesale
  -

5a. Does a family member or anyone you live with, work for

<input type="radio"/> An advertising, public relations, or market-research firm	→ THANK AND TERMINATE
<input type="radio"/> A health insurance company	
<input type="radio"/> Any type of health-care company such as a hospital, doctor's office, or urgent-care center	
<input type="radio"/> Alaska Department of Health and Social Services	
<input type="radio"/> No	(CONTINUE)

6. Approximately how many hours do you work each week? \_\_\_\_\_  
(PART TIME EQUALS LESS THAN 30 HOURS PER WEEK; FULL TIME EQUALS 30 OR MORE)

7. Do you consider yourself a seasonal employee?  
 Yes                       No →SKIP TO Q8



7a. Please explain

(SEASONAL OCCUPATIONS HAVE TWO DISTINGUISHING CHARACTERISTICS:  
1. CONSIDERABLE VARIATION IN THE NUMBER OF EMPLOYEES FROM ONE PERIOD TO THE NEXT, (EXAMPLE: FROM QUARTER TO QUARTER) AND 2. A SEASONAL PATTERN TO THE VARIATION (EXAMPLE: HIGH PERIODS OF EMPLOYMENT OCCUR IN THE SAME QUARTER EACH YEAR).

8. Do you have health insurance or some type of coverage for health care like Indian Health Service or Veterans benefits?

Yes →(TERMINATE)     No



9. At any time in the last 12 months did you have health insurance?

Yes                      No (SKIP to Q10)



9a. How many months did you have health coverage?  
\_\_\_\_\_?

IF MORE THAN 3 MONTHS — TERMINATE

IF LESS THAN 3 MONTHS — CONTINUE

Now I have a few background questions.

10. How many years have you lived in Alaska?

1 to 5 years

6 to 15 years

Over 15 years

Born and raised in the Alaska (SKIP TO Q 13)

11. How many years have you lived in the U.S.?

Less than a year

1 to 5 years

6 to 15 years

Over 15 years

Born and raised in the U.S. (SKIP TO Q 13)

12. What country are you originally from \_\_\_\_\_?

13. How many people live in your household?

13a. Is your annual household income, before taxes, between

- Less than \$5,000
- 5,000 to 7,499
- 7,500 to 9,999
- 10,000 to 12,499
- 12,500 to 14,999
- 15,000 to 19,999
- 20,000 to 24,999
- 25,000 to 29,999
- 30,000 to 34,999
- 35,000 to 39,999
- 40,000 to 49,999
- 50,000 to 59,999
- 60,000 to 64,999
- 65,000 or more
- unknown

2006 HHS Poverty Guidelines	
Persons in Family or Household	Alaska
1	\$12,250
2	16,500
3	20,750
4	25,000
5	29,250
6	33,500
7	37,750
8	42,000
For each additional person, add	4,250

14. What is your marital status?
- Single
  - Married
  - Separated
  - Divorced
  - Widowed
15. Interviewer:(RECORD GENDER)
- Male
  - Female
16. What is the highest grade of school you have completed?
- Less than high school
  - High school graduate or GED
  - Some college
  - Bachelor's degree
  - Advanced degree
17. Do you consider yourself to be?
- Black/African American
  - Hispanic
  - Asian
  - Caucasian/White
  - Pacific Islander
  - Alaska Native/Native American
18. Have you participated in a focus group in the past 6 months?
- Yes →(TERMINATE)  No
- ↓
19. In the focus group we (will attempt) want to learn from your personal experiences. Do you have opinions on health insurance?
- a. Yes
  - b. No [TERMINATE]
  - c. Maybe
  - d. Don't know/no answer

## INVITATION

The discussion is scheduled for \_\_\_\_\_ at (\_\_\_\_) and will last 1 and 1/2 hours. No one is allowed to enter the session once it has begun. If you have any questions, please call ISER at 786-7710.

Physical location \_\_\_\_\_

Room \_\_\_\_\_

[PROVIDE DIRECTIONS AS NEEDED]

Parking is available

Review meeting information

Day of the Week \_\_\_\_\_

Date \_\_\_\_\_

Time \_\_\_\_\_

We will give you a reminder call, so could I have your day and evening phone numbers?

[REPEAT THEIR NAME] \_\_\_\_\_

Day phone \_\_\_\_\_

Evening phone \_\_\_\_\_

Thank you

(PLEASE ARRIVE AT 11:45 PM THE GROUP WILL BEGIN PROMPTLY AT 12 NOON.

PLEASE ARRIVE AT 5:45 PM THE GROUP WILL BEGIN PROMPTLY AT 6:00 PM.)

## SMALL-BUSINESS EMPLOYERS RECRUITMENT SCREENER

RESPONDENT NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

COMPANY NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_ HOME \_\_\_\_\_ CELL \_\_\_\_\_

DATE RECRUITED: \_\_\_\_\_ RECRUITED BY: \_\_\_\_\_

CONFIRMED BY: \_\_\_\_\_ DATE CONFIRMED: \_\_\_\_\_

Intvr. Initials	Date and Day of the Week	Time of Day	Disposition

(RECRUIT Alaskan COMPANIES ONLY—For national and international companies decisions on health care are made in other locations)

INITIAL COMPANY CONTACT—SECRETARY/RECEPTIONIST/SWITCHBOARD)



Hello, this is \_\_\_\_\_. I'm calling from the Institute of Social and Economic Research at the University of Alaska Anchorage. May I please speak to the person at your work location who is most involved in deciding whether or not health insurance is made available to your employees? This is strictly research of small businesses for the state of Alaska. There will be no attempt to sell your company anything.

(IF RESPONDENT IS NOT AVAILABLE, GET THEIR NAME AND EXTENSION AND SCHEDULE A CALL BACK)

(WHEN QUALIFIED RESPONDENT IS ON THE PHONE, SAY:)

Hello, my name is \_\_\_\_\_ and I'm calling from the Institute of Social and Economic Research at the University of Alaska Anchorage. Today, we are conducting a brief survey of small businesses and health insurance. This is strictly research on small businesses; there will be no attempt to sell you anything. Do you have any questions before I begin?

1. What is your role in the decision-making process for your company when selecting which health plans are made available to your employees? Are you: (READ LIST)

		<b>CIRCLE ONE</b>	
	The sole decision maker	<b>1</b>	(CONTINUE)
	One of a group of people who make the final decisions	<b>2</b>	
	One of a group of people who make recommendations to the final decision maker	<b>3</b>	
<b>OR</b>	Not directly involved	<b>4</b>	(ASK TO SPEAK TO PERSON DIRECTLY INVOLVED AND BEGIN AGAIN)
(DO NOT READ)	Don't know	<b>5</b>	
(DO NOT READ)	Don't currently offer health plans	<b>6</b>	(CONTINUE)

2. Which of the following describes your company? (READ LIST)

- My company makes its own benefit decisions. → (CONTINUE)
- My company is part of a larger organization that makes benefit decisions on our behalf. → (THANK AND TERMINATE)

- 3a. Including both part-time and full-time employees at all of your locations, how many employees in total does your company or organization employ?

\_\_\_\_\_ (WRITE NUMBER HERE)

<ul style="list-style-type: none"> <li><input type="radio"/> 1 → (THANK AND TERMINATE)</li> <li><input type="radio"/> 2–10</li> <li><input type="radio"/> 11–50</li> <li><input type="radio"/> 51 OR MORE → (THANK AND TERMINATE)</li> </ul>
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3b. Now, defining full-time as working at least 30 hours per week, how many people are employed full-time, including those in remote locations? Please include yourself in this number.

\_\_\_\_\_ (FULL-TIME)

	CIRCLE ONE	
	1	1
(READ CHOICES IF RESPONDENT WAS UNSURE)	2-10	2
	11-50	3

4a. Does your organization or company currently offer health insurance coverage to its employees?

No     Yes → Skip to Q.5



Continue

4b. Has your organization/company ever offered health insurance to its employees?

Yes     No → Skip to Q.5d     Don't know → Skip to Q.5d



Continue

4c. Have you, in the last few years, contacted insurance carriers and/or brokers to obtain information about providing health insurance to your employees?

Yes     No

4d. Which one of the following statements comes closest to your view? (READ LIST)

	CIRCLE ONE	
I definitely will <u>never</u> offer health-care insurance to my employees.	1 →	(THANK AND TERMINATE)
I will probably not offer health-care insurance to my employees.	2 →	CONTINUE. ATTEMPT TO RECRUIT A MIX. SKIP TO Q.7)
I might offer health-care insurance to my employees.	3	
I am likely to offer health-care insurance to my employees in the future.	4	

5. (REFER TO 4a: IF "YES" IS MARKED, ASK Q.5. ALL OTHERS SKIP TO Q.7)  
Which health plan does your company or organization currently offer? (DO NOT  
READ LIST. RECRUIT A MIX OF HEALTH PLANS)

CIRCLE

- 1 Premera Blue Cross
- 2 Principal Life Insurance Company
- 3 Aetna Life Insurance Company
- 4 United HealthCare Insurance Company
- 5 Symetra Life Insurance Company
- 6 Mega Life and Health Insurance Company
- 7 Great West Life and Annuity Insurance Company
- 8 Golden Rule Insurance Company
- 9 Unum Life Insurance Company of America
- 10 Avemco Insurance Company
- 11 Reliastar Life Insurance Company
- 12 Hartford Life and Accident Insurance Company
- 13 Metropolitan Life Insurance Company
- 14 Standard Insurance Company
- 15 Lifewise Assurance Company
- 16 Guardian Life Insurance Company of America
- 17 United of Omaha Life Insurance Company
- 18 Life Insurance Company of North America
- 19 Fortis Benefits Insurance Company
- 20 Stonebridge Life Insurance Company
- 21 Other (Please specify) \_\_\_\_\_  
\_\_\_\_\_
- 22 Self-insured/company funds and provides own  
Health-plan coverage to employees → (THANK AND TERMINATE)

6. Does your company use an external consulting company or broker in making  
your health care plan decisions?

No     Yes → (ATTEMPT TO RECRUIT A MIX)



Continue

**(ASK EVERYONE)**

7. And, for how long has your company or organization been in business?  
(DO NOT READ LIST)

	CIRCLE	
Less than 3 years	1 →	(THANK AND TERMINATE IF "NO" MARKED IN Q.4a)
3 to 5 years	2	
6 to 10 years	3	
11 to 15 years	4	(ATTEMPT TO RECRUIT A MIX)
More than 15 years	5	

\_\_\_\_\_ (WRITE NO. OF YEARS HERE)

8. What type of industry is your company? (RECRUIT A MIX; RECORD)

\_\_\_\_\_

9. Which of the following describes the wages of the majority of your employees?  
(READ LIST. CIRCLE ALL APPROPRIATE RESPONSES)

	CIRCLE ALL MENTIONS	
Minimum wage	1	
Hourly	2	
Salaried	3	
Independent contractors	4 →	(IF ONLY CODE 4 CIRCLED, THANK AND TERMINATE)
OR Some other type of wage earner	5	

- 10a. What is your title? (RECORD ANSWER VERBATIM)

\_\_\_\_\_  
\_\_\_\_\_

- 10b. Approximately how long have you been in a position to decide whether or not a health plan is made available to your employees? Has it been (READ LIST)

	CIRCLE	
Less than 1 year	1	(RECRUIT A MIX)
1 to 3 years	2	
4 to 6 years	3	
Longer than 6 years	4	

11. Have you or has anyone living in your household ever worked for (READ LIST)

- An advertising, public relations, or market-research firm
- A health insurance company → (THANK AND TERMINATE)
- Any type of health-care company such as a hospital, doctor's office, or urgent-care center

12. How long ago did you last participate in a market-research discussion group? (DO NOT READ).

Within the past 6 months → (THANK AND TERMINATE)

More than 6 months ago



(CONTINUE)

13. From your perspective, what issues are facing small employers in terms of providing health-care coverage to employees? (RECORD ANSWER VERBATIM. PROBE AND CLARIFY FULLY.)

- ANY SCREENER WITHOUT A VERBATIM ANSWER in Q. 13 DOES NOT QUALIFY
- IF RESPONDENT IS UNABLE OR UNWILLING TO GIVE AN ANSWER, **THANK AND TERMINATE**
- IF RESPONDENT ONLY GIVES ONE- OR TWO-WORD ANSWERS AND IS UNWILLING OR UNABLE TO ELABORATE ON MEANING, **THANK AND TERMINATE**

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14. I know this seems like a silly question, but I'm required to ask:  
are you

Male or  Female

## INVITATION

We are scheduling focus-group discussions with professionals like you to explore their experiences regarding employee health insurance. The discussion is part of a research study being conducted with small business employers to identify policy options that could better assist them in offering health insurance to their employees. The discussion is scheduled for \_\_\_\_\_ at (\_\_:\_\_) and will last 1 and 1/2 hours.

A light meal will be served and pre-paid calling cards worth \$\_\_\_\_\_ will be given to each participant in appreciation of his or her time. Let me assure you that this is not a sales meeting. The discussion is strictly for research purposes. No one will attempt to sell you anything. Are you able to attend the meeting?

Yes     No → ASK FOR REFERRAL TO OTHER DECISION-MAKER;  
↓ THEN, THANK AND TERMINATE

CONTINUE

Physical location \_\_\_\_\_

Room \_\_\_\_\_

[PROVIDE DIRECTIONS AS NEEDED]

Parking is available

Review meeting information

Day of the Week \_\_\_\_\_

Date \_\_\_\_\_

Time \_\_\_\_\_

Please arrive at 11:45 pm the group will begin promptly at 12 noon.

Please arrive at 5:45 pm the group will begin promptly at 6:00 pm.

We will be serving a light meal. The session begins promptly at \_\_\_\_\_ so please be there 15 minutes early. No one is allowed to enter the session once it has begun. If you have any questions, please call ISER at 786-7710. We will give you a reminder call, so could I have your day and evening phone numbers?

[REPEAT THEIR NAME] \_\_\_\_\_

Day phone \_\_\_\_\_

Evening phone \_\_\_\_\_

## HEALTH INSURANCE REPRESENTATIVES RECRUITMENT SCREENER

RESPONDENT NAME:

\_\_\_\_\_

TITLE: \_\_\_\_\_

COMPANY NAME:

\_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY: \_\_\_\_\_ STATE: \_\_ ZIP: \_\_\_\_\_

TELEPHONE: Work \_\_\_\_\_ Home \_\_\_\_\_ Cell \_\_\_\_\_

Intvr. Initials	Date and Day of the Week	Time of Day	Disposition

DATE RECRUITED: \_\_\_\_\_ RECRUITED BY: \_\_\_\_\_

CONFIRMED BY: \_\_\_\_\_ DATE CONFIRMED: \_\_\_\_\_



Hello, this is \_\_\_\_\_. I'm calling from the Institute of Social and Economic Research at the University of Alaska Anchorage. We are conducting a study about issues facing health insurance representatives who work with businesses to obtain and keep health insurance. We would greatly value your opinions. May I ask you a few questions?

1. First, are you personally responsible for representing or selling health care plans to Anchorage employers?

- Yes →(CONTINUE)
- No →(THANK AND TERMINATE)

2. Do you currently sell health-care benefits to companies with:

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
10 or fewer full-time employees	1	2	8
11-to-50 full-time employees	1	2	8
More than 50 full-time employees	1	2	8



(IF ONLY CIRCLED RESPONSE, THANK AND TERMINATE)

3. What percentage of your health-insurance business is with small businesses that have 2 to 50 employees? \_\_\_\_\_%

4. For how many years have you been representing or selling health-care plans to area employers? (DO NOT READ LIST)

**CIRCLE ONE**

- Less than 2 years                      1 → (THANK AND TERMINATE)
- 2 - 5 years                              2
- 6-10 years                              3
- 11-15 years                             4
- More than 15 years                   5

5. Which health plans does your organization currently represent to small business clients?

- 1 Premera Blue Cross
- 2 Aetna Life Insurance Company
- 3 Avemco Insurance Company
- 4 Fortis Benefits Insurance Company
- 5 Golden Rule Insurance Company
- 6 Great West Life and Annuity Insurance Company
- 7 Guardian Life Insurance Company of America
- 8 Hartford Life and Accident Insurance Company
- 9 Life Insurance Company of North America
- 10 Lifewise Assurance Company
- 11 Mega Life and Health Insurance Company
- 12 Metropolitan Life Insurance Company
- 13 Principal Life Insurance Company
- 14 Reliastar Life Insurance Company
- 15 Standard Insurance Company
- 16 Stonebridge Life Insurance Company
- 17 Symetra Life Insurance Company
- 18 United HealthCare Insurance Company
- 19 United of Omaha Life Insurance Company
- 20 Unum Life Insurance Company of America
- 21 Other (Please specify)\_\_\_\_\_
- 22 Self-insured/company funds and provides own health-plan coverage to employees

6. Interviewer: RECORD GENDER. DO NOT ASK.

- 1 Male
- 2 Female

## INVITATION

We are scheduling focus group discussions with professionals like you to discuss issues facing those who help employers purchase health insurance. We will be serving a light meal and offering pre-paid calling cards in return for your participation. The discussion is scheduled for \_\_\_\_\_ at (\_\_\_\_:\_\_\_\_) and it will last 1 and 1/2 hours.

Are you able to attend?

Yes  No → THANK AND TERMINATE



Continue

The session begins promptly at \_\_\_\_:\_\_\_\_ so please be there 15 minutes early. No one is allowed to enter the session once it has begun. If you have any questions, please call ISER at 786-7710.

Physical location \_\_\_\_\_

Room \_\_\_\_\_

[PROVIDE DIRECTIONS AS NEEDED]

Parking is available

Review meeting information

Day of the Week \_\_\_\_\_

Date \_\_\_\_\_

Time \_\_\_\_\_

We will give you a reminder call, so could I have your day and evening phone numbers?

[REPEAT THEIR NAME] \_\_\_\_\_

Day phone \_\_\_\_\_

Evening phone \_\_\_\_\_

Thank you

(PLEASE ARRIVE AT 11:45 PM. THE GROUP WILL BEGIN PROMPTLY AT 12 NOON.

PLEASE ARRIVE AT 5:45 PM. THE GROUP WILL BEGIN PROMPTLY AT 6:00 PM.)



## APPENDIX E

# CONSENT FORMS

Appendix E of the report—Understanding Barriers to Health Insurance of Insured and Sporadically Insured Alaskans—includes consent forms for the following groups:

- Individuals
- Small-Business Employers
- Health-Insurance Representatives

*Informed consent* is the term given to the communication process that allows individuals to make an informed choice about participation in a research study. This process is reflected in an informed-consent document that contains specific, required information about the research study. The informed-consent document serves as the formal authorization by an individual of his or her agreement to participate in the proposed research. The human subjects in this project must participate willingly, having been adequately informed about the research by way of these consent forms.

**UNINSURED ALASKANS' FOCUS GROUPS-INDIVIDUAL**

**PRINCIPAL INVESTIGATORS:**

Virgene Hanna  
Institute of Social & Economic Research  
University of Alaska Anchorage  
907-786-5431  
anhv@uaa.alaska.edu

Rosylnd Frazier  
Institute of Social & Economic Research  
University of Alaska Anchorage  
907-786-5432  
anrrf@uaa.alaska.edu

**DESCRIPTION:**

The Alaska Department of Health and Social Services (DHSS) wants to know what can be done so that more people have the health care they need. An important part of being healthy is having health care insurance. DHSS needs to know Alaskans' ideas about, and problems with, getting and keeping health insurance coverage. You are being asked to be a part of a focus group where you will be asked questions about your health insurance.

This focus group will last about 90 minutes. During the focus group, 10 – 12 people will talk about why they do or don't have health insurance, what would make it easier to get health insurance, what should be included in health insurance, and more questions like these. There are no right or wrong answers – we want to hear about your ideas. The group will be led by a moderator. An assistant moderator will be taking notes and tape record the meeting. At the start of the focus group, there is a short survey that asks about your background and your experience with health insurance coverage. The survey will take about 15 minutes.

**CONFIDENTIALITY:**

The focus groups will be audio taped. The tapes are to make sure that all comments are included. The tapes will be erased after the report is written. The survey **WILL NOT HAVE YOUR NAME ON IT, SO YOUR RESPONSES CAN NOT BE CONNECTED TO YOU.** All focus group information will remain confidential. It will be kept in a locked file that is only accessible to the research team. All identifiers will be destroyed at the end of the study. Information from this study will never be released in a way that any individual could be identified.

**BENEFITS:**

There is no direct benefit to you for participating in this study. However, your participation may help lead to improved access to affordable health insurance coverage for uninsured Alaskans.

**COMPENSATION:**

During the focus group, we will provide a light meal or snack. In appreciation for your participation in our study, we will offer a pre-paid telephone calling card.

**RISKS:**

There are no known risks to you from participating in this study.

**VOLUNTARY NATURE OF PARTICIPATION:**

Your participation in this study is voluntary. You may stop at any time and are not required to answer any questions. You are free to make your own choice about being in this study or not and you may quit at any time without penalty.

**CONTACT PEOPLE:**

If you have any questions about this research, please contact the principal investigators at the numbers above. If you have any questions or concerns about your rights as a research subject, please contact Dr. Douglas Causey, Vice Provost for Research and Graduate Studies at the University of Alaska Anchorage, 786-1099.

In signing this form, I acknowledge that I have read and understand the study and I voluntarily agree to participate in this study.

---

Signature of Participant

Date

---

Print Name

**A copy of this consent form is attached for you to keep.**

## UNINSURED ALASKANS' FOCUS GROUPS-BUSINESS

### PRINCIPAL INVESTIGATORS:

Virgene Hanna  
Institute of Social & Economic Research  
University of Alaska Anchorage  
907-786-5431  
anvh@uaa.alaska.edu

Rosylnd Frazier  
Institute of Social & Economic Research  
University of Alaska Anchorage  
907-786-5432  
anrrf@uaa.alaska.edu

### DESCRIPTION:

The Alaska Department of Health and Social Services (DHSS) wants to know what can be done so that more people have the health care they need. An important part of being healthy is having health care insurance. DHSS needs to know Alaskans' ideas about, and problems with, getting and keeping health insurance coverage. You are being asked to be a part of a focus group where you will be asked questions about your experiences with health insurance coverage for your employees.

This focus group will last about 90 minutes. During the focus group, 10 – 12 people will talk about why they do or don't have health insurance for their employees, what would make it easier to get health insurance, what should be included in health insurance, and more questions like these. There are no right or wrong answers – we want to hear about your ideas. The group will be led by a moderator. An assistant moderator will be taking notes and tape record the meeting. At the start of the focus group, there is a short survey that asks about your background and your experience with health insurance coverage. The survey will take about 15 minutes.

### CONFIDENTIALITY:

The focus groups will be audio taped. The tapes are to make sure that all comments are included. The tapes will be erased after the report is written. The survey **WILL NOT HAVE YOUR NAME ON IT, SO YOUR RESPONSES CAN NOT BE CONNECTED TO YOU**. All focus group information will remain confidential. It will be kept in a locked file that is only accessible to the research team. All identifiers will be destroyed at the end of the study. Information from this study will never be released in a way that any individual could be identified.

### BENEFITS:

There is no direct benefit to you for participating in this study. However, your participation may help lead to improved access to affordable health insurance coverage for uninsured Alaskans.

### COMPENSATION:

During the focus group, we will provide a light meal or snack. In appreciation for your participation in our study, we will offer a pre-paid telephone calling card.

### RISKS:

There are no known risks to you from participating in this study.

### VOLUNTARY NATURE OF PARTICIPATION:

Your participation in this study is voluntary. You may stop at any time and are not required to answer any questions. You are free to make your own choice about being in this study or not and you may quit at any time without penalty.

### CONTACT PEOPLE:

If you have any questions about this research, please contact the principal investigators at the numbers above. If you have any questions or concerns about your rights as a research subject, please contact Dr. Douglas Causey, Vice Provost for Research and Graduate Studies at the University of Alaska Anchorage, 786-1099.

In signing this form, I acknowledge that I have read and understand the study and I voluntarily agree to participate in this study.

---

Signature of Participant

Date

Print Name

**A copy of this consent form is attached for you to keep.**

**UNINSURED ALASKANS' FOCUS GROUPS-HEALTH INSURANCE REPRESENTATIVE**

**PRINCIPAL INVESTIGATORS:**

Virgene Hanna  
Institute of Social & Economic Research  
University of Alaska Anchorage  
907-786-5431  
anvh@uaa.alaska.edu

Rosylnd Frazier  
Institute of Social & Economic Research  
University of Alaska Anchorage  
907-786-5432  
anrrf@uaa.alaska.edu

**DESCRIPTION:**

The Alaska Department of Health and Social Services (DHSS) wants to know what can be done so that more people have the health care they need. An important part of being healthy is having health care insurance. DHSS needs to know Alaskans' ideas about, and problems with, getting and keeping health insurance coverage. You are being asked to be a part of a focus group where you will be asked questions about your experiences with working with employers to obtain and keep health insurance coverage for their employees.

This focus group will last about 90 minutes. During the focus group, 10 – 12 people will talk about why employers do or don't have health insurance for their employees, what would make it easier to get health insurance, what should be included in health insurance, and more questions like these. There are no right or wrong answers – we want to hear about your ideas. The group will be led by a moderator. An assistant moderator will be taking notes and tape record the meeting. At the start of the focus group, there is a short survey that asks about your background and your experience with health insurance coverage. The survey will take about 15 minutes.

**CONFIDENTIALITY:**

The focus groups will be audio taped. The tapes are to make sure that all comments are included. The tapes will be erased after the report is written. The survey **WILL NOT HAVE YOUR NAME ON IT, SO YOUR RESPONSES CAN NOT BE CONNECTED TO YOU**. All focus group information will remain confidential. It will be kept in a locked file that is only accessible to the research team. All identifiers will be destroyed at the end of the study. Information from this study will never be released in a way that any individual could be identified.

**BENEFITS:**

There is no direct benefit to you for participating in this study. However, your participation may help lead to improved access to affordable health insurance coverage for uninsured Alaskans.

**COMPENSATION:**

During the focus group, we will provide a light meal or snack. In appreciation for your participation in our study, we will offer a pre-paid telephone calling card.

**RISKS:**

There are no known risks to you from participating in this study.

**VOLUNTARY NATURE OF PARTICIPATION:**

Your participation in this study is voluntary. You may stop at any time and are not required to answer any questions. You are free to make your own choice about being in this study or not and you may quit at any time without penalty.

**CONTACT PEOPLE:**

If you have any questions about this research, please contact the principal investigators at the numbers above. If you have any questions or concerns about your rights as a research subject, please contact Dr. Douglas Causey, Vice Provost for Research and Graduate Studies at the University of Alaska Anchorage, 786-1099.

In signing this form, I acknowledge that I have read and understand the study and I voluntarily agree to participate in this study.

---

Signature of Participant

Date

Print Name

**A copy of this consent form is attached for you to keep.**





# **APPENDIX F**

## **INSURANCE AND EMPLOYMENT QUESTIONNAIRES**

Appendix F of the report—Understanding Barriers to Health Insurance of Insured and Sporadically Insured Alaskans—includes insurance and employment questionnaires for Individuals and for Small-Business Employers.

All participants completed a brief questionnaire prior to the start of each focus group. Staff from Alaska’s Department of Health and Social Services (DHSS) and UAA’s Institute of Social and Economic Research (ISER) jointly developed the content of the questionnaire.

The questionnaire for the focus groups with individuals was divided into two series of questions—one for participants who were currently covered by any type of health plan or insurance and one for those who were not. For participants who were currently covered by any type of health insurance, questions addressed plan benefits and source of insurance. The questionnaire also asked about the importance of insurance to the household and the risk of losing coverage within the next 12 months.

Participants who did not have health insurance responded to questions regarding past coverage, current eligibility to enroll in an employer-sponsored health plan, and reasons why they do not have insurance. All participants answered a series of questions about employment status for themselves and, as applicable, for their spouses. These questions included the type of job, hours worked per week, industry, number of people employed by the business or company, and employment permanence. Participants were also asked about involvement in public programs.

The questionnaire for the focus groups with small-business employers was divided into two series of questions—one for employers who currently offered health insurance and the other for those who did not. Those currently offering insurance responded to questions about when their plan refused coverage, waiting periods, coverage for the spouse and children of employees, percentage of the premium paid by employer, which groups of employees are offered insurance, the type of plan, and changes that have occurred in the health plan in the last year.

For those companies that did not offer insurance, the questionnaire asked why employers may not offer health-care coverage to their employees, whether the company was currently trying to find ways to offer health insurance to its employees, the motivational value of incentives that make it easier for companies to offer health insurance, and their perception on varied health-insurance-related statements. All participants were asked about the percentage of the health-insurance premium that should be paid by the worker and by the employer.

## QUESTIONNAIRE FOR INDIVIDUALS

### SECTION A

A1. Are you currently covered by any type of health plan or insurance?

Yes → Continue

No → Skip to Section B

	Please Circle One		
A2. Which of the following best describes how <b>you get your</b> current primary health-insurance coverage?	On your own	Through your spouse	Through someone else in the family

A3. Thinking about your health insurance, can it be extended to provide health insurance coverage for			
your spouse	Yes	No	Not applicable
your children	Yes	No	Not applicable

A4. Does your health insurance include			
Counseling – Mental Health Services	Yes	No	Don't Know
Dental	Yes	No	Don't Know
Prescriptions	Yes	No	Don't Know
Vision care, including vision checkups	Yes	No	Don't Know
Preventive health services, such as mammograms and immunizations	Yes	No	Don't Know

A5. Is your health insurance provided through			
your employer (or workplace union)	Yes	No	Not Applicable
your spouse's employer (or workplace union)	Yes	No	Not Applicable
someone else in the family's employer (or workplace union)	Yes	No	Not Applicable
a plan you purchase on your own directly from an insurance company	Yes	No	Not Applicable
a COBRA plan	Yes	No	Not Applicable
Medicaid	Yes	No	Not Applicable
VA	Yes	No	Not Applicable
CHAMPUS, or other military plan	Yes	No	Not Applicable
Other (specify) _____	Yes	No	Not Applicable

A6. How important do you think health insurance is for you and your household?

Very Important

Important

Neutral

Not Important

Not Very Important

A7. Are you concerned that you may lose your health-insurance coverage within the next 12 months?

- Yes → Continue       No → Skip Question A8. Go to Question A9.

A8. Why do you think you may be at risk for losing your health insurance coverage?

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A9. Are you concerned that someone else in your household may lose their health coverage within the next 12 months?

- Yes → Continue       No → Skip Question A10. Go to Section C

A10. Why do you think someone in your household may be at risk for losing health-insurance coverage?

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**If you currently have health insurance, skip to Section C**

**If you are not covered by any type of health insurance, please complete section B below.**

**SECTION B**

B1. Are you currently employed?

- Yes → Continue       No → Go to Question B4

B2. Are you eligible to enroll in your employer's health insurance plan?

- Yes       No

B3. What is the main reason you are not enrolled in your employer's health insurance program?

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B4. At any time during the past 12 months were you covered by any type of health-insurance plan?

- Yes → Continue       No → Go to B7

B5. What types of health-insurance coverage did you have during the past 12 months?

- Insured through your employer (or workplace union)
- Insured through your spouse's employer (or workplace union)
- Insured through someone else in your household
- Insured through Medicare
- Insured through Medicaid
- Insured through VA
- Insured through CHAMPUS, or other military plan
- Insured through a plan you purchased on your own
- Insured through a COBRA plan
- Other (specify)\_\_\_\_\_

B6. During the past 12 months how long were you covered by any of these health insurance plans?

<input type="radio"/> 1 month	<input type="radio"/> 5 months	<input type="radio"/> 9 months
<input type="radio"/> 2 months	<input type="radio"/> 6 months	<input type="radio"/> 10 months
<input type="radio"/> 3 months	<input type="radio"/> 7 months	<input type="radio"/> 11 months
<input type="radio"/> 4 months	<input type="radio"/> 8 months	<input type="radio"/> 12 months

B7. Some people buy health insurance on their own. What are the main reasons you have not bought health insurance on your own: Please mark all that apply.

- I do not need health insurance
- I do not want health insurance
- I am rarely sick
- I do not know where to begin/where to go
- It is too much hassle/paperwork
- I cannot afford/too expensive
- I expect to be covered by a policy shortly
- The benefit package being offered didn't meet my needs
- I am not eligible for reasons other than health
- I doubt I am eligible because of my current health status
- I have been rejected due to a pre-existing health condition
- Other, specify\_\_\_\_\_

B8. What is the ONE MAIN reason why you do not have health insurance now?

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B9. Does anyone beside you help pay your medical bills when you go to a doctor or hospital?

Yes - And who is that? (Mark all that apply)

No → Continue



<input type="radio"/> Medicare
<input type="radio"/> Railroad Retirement Plan
<input type="radio"/> CHAMPUS
<input type="radio"/> Veteran's Affairs service connected to a disability
<input type="radio"/> Military health care
<input type="radio"/> Medical Assistance or Medicaid
<input type="radio"/> GAMC or General Assistance Medical Care
<input type="radio"/> CHIP or Children's Health Insurance Plan
<input type="radio"/> Workers Compensation for specific injury/illness
<input type="radio"/> Employer pays for bills, but not an insurance policy
<input type="radio"/> Family member pays out of pocket for any bills
<input type="radio"/> Indian Health Service
<input type="radio"/> Other, specify _____.

**SECTION C**

**C1.**

- If you are unemployed, skip to question C8.
- If you are employed, continue with question C2 below. If you have more than one job, please answer the questions about the job where you work the most hours.

C2. What is your job title or describe the main kind of work you do.

\_\_\_\_\_

\_\_\_\_\_

C3. How many hours do you work per week?

\_\_\_\_\_ hours per week

C4. What kind of business or industry is this?

- Construction
- Eating and Drinking Places
- Education Services
- Health Services
- Hospitals
- Hotels and Lodging Places
- Professional Services
- Public Administration - Government
- Retail Trade
- Transportation, Communication, and Other
- Welfare and Religious Services
- Wholesale
- Other, specify \_\_\_\_\_

C5. Are you employed by

- Government
- Private company
- Non-profit organization
- Self-employed
- Working in a family business
- None of the above

C6. Approximately how many people are employed by your employer?  
Your best guess is fine.

\_\_\_\_\_employees

C7. Would you describe your job as (Please select only one)

- Seasonal
- Temporary
- Regular, year-round employment
- Other (specify)\_\_\_\_\_

If you are currently **unemployed**, answer Questions C8 and C9.

If you are currently **employed**, skip to Question C10.

C8. What is the main reason you are unemployed?

\_\_\_\_\_  
\_\_\_\_\_

C9. Are you currently receiving

- TANF - Temporary Assistance to Needy Families
- General Assistance or General Relief
- Public Housing Subsidies
- Food Stamps
- SSI - Supplemental Security Income
- SSDI - Social Security Disability
- Other Public Assistance, specify \_\_\_\_\_

C10. Do you have a spouse?

- Yes → Continue
- No → **STOP This completes your Survey. Thank you**

C11. Is your spouse currently employed or not employed?

- Spouse Employed → Skip to Question C13
- Spouse Unemployed → Continue

C12. What is the main reason your spouse is unemployed?

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**This completes your survey. Thank you.**

**If your spouse has more than one job, please answer the following questions about the job where he or she works the most hours.**

C13. What is your spouse's job title or the main kind of work they do?

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C14. How many hours does your spouse work per week?

\_\_\_\_\_ hours per week



C15. What kind of business or industry is this?

- Construction
- Eating and Drinking Places
- Education Services
- Health Services
- Hospitals
- Hotels and Lodging Places
- Other Industry
- Other Services
- Professional Services
- Public Administration - Government
- Retail Trade
- Transportation, Communication and Other
- Welfare and Religious Services
- Wholesale

C16. Is your spouse employed by

- Government
- Private company
- Non-profit organization.
- Self-employed
- Working in a family business
- None of the above

C17. Approximately how many people are employed by your spouse's employer? Your best guess is fine.

\_\_\_\_\_ employees

C18. Would you describe your spouse's job as

- Seasonal
- Temporary
- Regular, year-round employment
- Other (specify)\_\_\_\_\_

C19. Is your spouse eligible to enroll in their employer's insurance plan?

- Yes       No

**This completes your survey.  
Thank you for taking the time to answer our questions.**

## QUESTIONNAIRE FOR SMALL-BUSINESS EMPLOYERS

### SECTION A

1. Is health insurance offered to employees of your company?

Yes  No → Skip to Section B



Continue

2. What are the main reasons you offer health insurance to your employees?  
(Please check all that apply.)

- a. Wanted by employees
- b. Should be a company responsibility
- c. Needed to recruit the best people
- d. Reduces employee turnover
- e. Increases productivity
- f. Reduces absenteeism
- g. Improves morale
- h. Other → Please specify \_\_\_\_\_

3. Does your health plan refuse to cover employees who have certain health problems or conditions?

Yes  No

4. Is there a waiting period before employees are covered by your health insurance?

Yes  No → Skip to Q.6



5. What is the waiting period for employees to be eligible to participate?

- 30 days or less
- 31 to 60 days
- 61 to 90 days
- More than 90 days → Please specify \_\_\_\_\_

6. Does your health insurance cover children of employees?

Yes  No



What percentage of the premium is paid by the employer? \_\_\_\_\_%

7. Does your health insurance cover spouses of employees?

Yes  No



What percentage of the premium is paid by the employer? \_\_\_\_\_%

8. In your organization, which of the following groups are offered health insurance? (Please check one box in each row.)

Part-time employees (less than 30 hrs/wk)	Yes	No	Don't know	No such employee
Temporary employees	Yes	No	Don't know	No such employee
Hourly employees	Yes	No	Don't know	No such employee
Seasonal employees	Yes	No	Don't know	No such employee
Employees who are union members	Yes	No	Don't know	No such employee
Salaried employees	Yes	No	Don't know	No such employee

9. What is the minimum number of hours per week an employee has to work to be eligible for health insurance? \_\_\_\_\_ hours per week
10. How many of your employees are currently eligible for this plan and how many are currently enrolled? Your best guess is fine.

	Eligible	Enrolled
Full-time employees		
Part-time employees		
Temporary or seasonal employees		
COBRAs		
Eligible employees who are		
under 30 years old		
30-39 years old		
40-49 years old		
50-64 years old?		
Retirees who are		
age 65 and over		
under age 65		

11. What type of health-insurance plan does your company have? (Check only one.)
- Preferred Provider Plan (PPP)
  - Point of Service Plan (POS)
  - Indemnity Plan.
  - Other (Please describe) \_\_\_\_\_

12. Do you offer a “cafeteria-style” health-insurance plan where employees can select from different coverage options?  
 Yes  No
13. Do you offer catastrophic health insurance **ONLY** option?  
 Yes  No
14. Do employees have to pay anything (a co-payment or co-insurance) when they visit a physician?  
 Yes  No
15. Have there been any interruptions in health benefits since your company began sponsoring employee health-care coverage?  
 Yes  No

16. For each of the following options, please indicate “Yes,” if this is a change in employee health benefits that occurred in the last year; “No,” if this change did not occur in the last year; or “Don’t know,” if you are unsure whether this change to employee health benefits occurred in this last year.

Option	Yes. This is a change that occurred during this last year	No. This change did not occur during this last year	Don't know— unsure whether this change occurred during this last year
a. One or more plans were dropped			
b. A new health plan was added			
c. An old health plan was replaced			
d. Benefits were decreased			
e. Benefits were increased			
f. Employee costs were increased			
g. Employee costs were decreased			
h. The cost to the company was increased			
i. The cost to the company was decreased			
j. Single-service plans were added			
k. Single-service plans were dropped			
l. Single-service plans were replaced			

17. In the past 12 months, has the overall design of this health plan changed by (check one box in each row):

a. increasing co-payments for physician services	Yes	No	Don't Know
b. introducing a new pharmacy co-payment structure, such as a tiered structure	Yes	No	Don't Know
c. reducing benefits; if so, which benefits? _____	Yes	No	Don't Know
d. increasing benefits; if yes, which benefits? _____	Yes	No	Don't Know
e. some other manner; if yes, what was that? _____	Yes	No	Don't Know

18. Is your company health insurance self-funded?

Yes       No → Skip to SECTION C

19. How long has your company self-funded its health insurance?

Less than 12 months → Skip to SECTION C  
 One year or more → Continue. Go to Question 20.

20. Which of the following are reasons you decided to self-fund? (Check one box in each row.)

	Yes	No	Don't Know
a. Expected savings from self-funding			
b. Consistency with a national plan			
c. Freedom from state mandates			
d. Richer benefit package than routinely available			
e. Other _____			

**This is the end of Section A  
Please skip to Section C**

**SECTION B**

B1. The following is a list of reasons employers may not offer health-care coverage to their employees. For each of these reasons, please indicate whether it is a “major,” “minor,” or “not a reason” for your company.

REASONS FOR <u>NOT</u> OFFERING HEALTH CARE COVERAGE TO EMPLOYEES	MAJOR REASON	MINOR REASON	NOT A REASON
a. Revenue is too uncertain to commit to a plan			
b. Costs of employee health benefits are too difficult to control			
c. Premiums are too high/too expensive			
d. The financial status of the organization prohibits it at this time			
e. It is an administrative hassle			
f. Too much paperwork			
g. Not familiar enough with coverage options/Don't have enough information to make a decision about benefits			
h. Policy offerings are too complicated			
i. Setting up a plan is too time-consuming			
j. The company had an adverse experience with the administration of employee health-care coverage			
k. Past negative claim experiences			
l. The company was denied coverage			
m. High employee turnover			
n. Most employees are not interested in coverage			
o. Most employees would not be eligible			
p. Employees cannot afford it			
q. Employees prefer wages and/or other benefits			
r. Employees are generally covered under other plans, such as through a spouse, a union, or Medicaid			
s. Most employees are part-time, temporary, or contracted			
t. Not the company's responsibility			
u. Little value to this kind of company			
v. Company can attract good employees without offering health insurance			
w. Business is too newly established			
x. Other reason why your business does not offer a health plan (Please describe briefly)_____			

B2. Is your company currently trying to find ways to offer health insurance to your employees?

Yes  No

B3. Following is a list of incentives that might make it easier for companies to offer health insurance to its employees. For each incentive, please indicate how likely it would be to motivate your company to offer health insurance. (Please check one box in each row.)

<b>POSSIBLE INCENTIVES TO OFFER HEALTH INSURANCE TO EMPLOYEES</b>	<b>VERY LIKELY</b>	<b>SOMEWHAT LIKELY</b>	<b>NOT AT ALL LIKELY</b>	<b>DON'T KNOW</b>
a. Lower premium rates				
b. Elimination of the required minimum employee participation				
c. Implementation of a small-business purchasing alliance such as pooling options to get group coverage with other employers				
d. Government subsidy of premiums for low-income employees				
e. Tax credits for offering health insurance				
f. Being able to offer a very basic catastrophic hospital coverage plan				
g. Making the state-employee health plan available to private employers				
h. Making defined contribution plans easier to set up				
i. Mandated by law				
j. Some other incentive to offer a health plan (Please describe briefly)_____				



B4. For each of the following statements, indicate whether you strongly agree, somewhat agree, are unsure, somewhat disagree, or strongly disagree.

	<b>STRONGLY AGREE</b>	<b>SOMEWHAT AGREE</b>	<b>UNSURE</b>	<b>SOMEWHAT DISAGREE</b>	<b>STRONGLY DISAGREE</b>
a. Providing health insurance to more Alaska residents would make financial sense overall					
b. Businesses pay in other ways if they don't provide health-care coverage for their employees					
c. Employees see health-care coverage as part of their compensation					
d. Uninsured get the same quality of health care as those with health-care coverage					
e. The benefits of early intervention and better management of chronic and acute health problems outweigh the costs of health insurance					
f. In general, health insurance is not a good value for what it costs					
g. Workers without health-care coverage are absent more and are less productive than those with it					
h. Hospital bills are inflated to pay for uninsured health care					
i. The uninsured use the emergency room twice as much as those with insurance.					
j. Providing health insurance to more Alaska residents is an employer responsibility.					
k. Providing health insurance to more Alaska residents is the responsibility of government.					

**SECTION C**

C1. In your opinion, what percentage of a worker's health-insurance premium **should be** paid by the individual worker? (Circle only one answer.)

- |     |     |      |
|-----|-----|------|
| 0%  | 40% | 80%  |
| 10% | 50% | 90%  |
| 20% | 60% | 100% |
| 30% | 70% |      |

C2. In your opinion, what percentage of a worker's health-insurance premium **should be** paid by the employer? (Circle only one answer.)

- |     |     |      |
|-----|-----|------|
| 0%  | 40% | 80%  |
| 10% | 50% | 90%  |
| 20% | 60% | 100% |
| 30% | 70% |      |

C3. Does your company offer Flexible Spending Accounts which allow employees to pay for health and/or dependent-care expenses before taxes?

- Yes    No

**This completes your survey.  
Thank you for taking the time to answer our questions.**