

Employers IDEA Project Focus Groups

Proposed Discussion Guide

April 1, 2003

- ✍ ***Facilitator introduces self and thanks those in attendance for participating.***

- ✍ ***Facilitator explains purpose of discussion***
 - The State Health Department has received a grant from the Federal government to examine health insurance coverage in Alabama and to examine alternative ways for covering uninsured, underinsured and unstably insured Alabamians. This project is known as the IDEA project (Insurance Directions for Every Alabamian)
 - We have asked you here tonight to talk about health care coverage in Alabama and the role of employers in providing health care coverage.

- ✍ ***Explanation of focus group conduct***
 - Give and take conversation
 - I have questions I want to ask you, but you will do most of the talking
 - There are no right or wrong answers
 - You are not expected to be an expert on health care coverage, we just want your opinion
 - You don't have to answer any questions you are uncomfortable answering
 - Purpose of videotaping
 - It is important to speak one at a time because we are recording this conversation
 - Your names will not be used when tapes are transcribed, comments will not be associated with who said what
 - I want to give everyone the opportunity to talk, so I may call on some of you who are quiet or ask others to "hold on a minute" while I hear from someone else, so don't take offense.
 - Please feel free to help yourselves to more food or use the restrooms at anytime
 - Any questions before we get started?

- ✍ ***Introduction of participants***

Let's go around the table and introduce ourselves to each other. I'd like each of you to tell us your name, the name of your company, and anything about your company you'd like to share with us (number of employees, etc).

- A. Written Exercise: First, I would like for you to complete a brief exercise.
Facilitator goes over instructions. (EXERCISE 1)
1. From the perspective of your employees (i.e. Which benefits do they value most)
 2. From the perspective of your company (i.e. Which are most advantageous for your company to offer?)
- B. Discussion
- ? What company benefits do your employees value most?
 - ? Which benefits, not offered by your company, would be valued most by your employees?
 - ? Are there any benefits which you feel are not essential for companies to offer their employees.

Let's talk for a minute about health insurance coverage

SHOW OF HANDS – How many of you do not currently have a health care plan for employees?

CURRENTLY NOT OFFERING HEALTH INSURANCE COVERAGE

- ?? Has your company ever offered health benefits to its employees?
 1. What led the company to no longer offer health insurance benefits?
 2. How did the employees react to the fact that the company was no longer offering coverage?
- ?? Are some of your employees covered elsewhere (i.e by spouse) or just uninsured? Please explain.

CURRENTLY OFFERING HEALTH INSURANCE COVERAGE

- ?? How would you describe your company's attitude toward providing health coverage for employees?
- ?? What types of health benefits do you currently offer employees?
- ?? How many plans do you offer?
- ?? Are you able to offer health insurance to all of your employees?
- ?? What percentage of the premium is paid by the employee?
- ?? What percentage of your employees participates in the insurance program?
 - o Describe the types of employees who participate (age, family status (married, with children, single, etc), salary) - PROFILES
- ?? Of those employees who do not participate, are they covered elsewhere or uninsured? Please explain.
- ?? Are there any situations where some of your employees are not offered coverage? For the employees not offered coverage, what are the reasons you do not offer them coverage?

I want to talk about your own experiences with health care as an employer.

CURRENTLY NOT OFFERING

- C. What would you say are the main reasons your company does NOT offer health care benefits to employees?
- D. What do you see as the main advantage/disadvantage of a company not offering coverage?
- E. Is there a competitive advantage?
- F. For those of you who have employees without health care coverage, what do you do when they get sick? Where do they go for care?
- G. Discuss the role of the following in decisions not to offer health insurance coverage:
 - 1. The cost of the plan per employee (premium rates and employer/employee contribution ratio)
 - 2. Administrative time/Paperwork
 - 3. Pre-existing conditions limitations
 - 4. Any other factors?

CURRENTLY OFFERING

- a) What would you say are the main reasons your company decided to offer health benefits to employees?
- b) Of all these reasons, which is the most important reason why your company offers health insurance to employees.
- c) How does your company benefit from offering employees health coverage?
- d) How do you think employees benefit from having coverage?
- e) Can you recall an example at your company that highlights the advantage of offering health insurance?
- f) What are the main drawbacks to offering coverage from the company's perspective?
- g) Can you recall an example at your company that highlights the disadvantages of providing coverage?
- h) How does your company respond to premium increases? Please explain (Listen for: reducing/discontinuing benefits, increasing co-payments/employee contributions, raising prices, delay increase on salary etc.)
- i) Can you think of any situations where your company have to seriously reassess the decision to offer health coverage? Please explain.
- j) In what situations would you not offer coverage to employees? (Probe as to what % of a premium increase would be unacceptable)
- k) What do you see as the biggest barriers to employers offering health insurance to all of their employees? (Probe for administrative costs, administrative time, cost to company, lack of employee interest, regulations etc.)

- H. **DO NOT OFFER** - Which factors pose the biggest barriers to small companies offering coverage in Alabama?
- I. **DO NOT OFFER** - Under what conditions would your company consider offering health coverage? Please explain (probe as necessary)
- J. Describe the responsibility for providing health coverage in Alabama that each of the following parties carries:

Employers
Government
Employees

- K. Has the burden of providing health coverage to employees in Alabama shifted over the years? **EXPLAIN**
- L. Are insurers offering attractive plan options to small employers? If NO, please explain.

Now, let's assume that this group has been asked by the state of Alabama to come up with ideas and practical ways to provide health coverage to all Alabama employees.

Guidance: As we work on these ideas, consider the roles and responsibilities of employees, employers, the state and insurance companies.

- M. What approach do you think we should take in providing access to care for all Alabamians?
- A. How can we make your idea for providing access to health care for all Alabamians work? Does the state have enough money to help out?
- A. (If not yet discussed) How appealing is the idea of your company participating in a government-funded insurance program? What are some advantages/disadvantages. ✍ Explore what government-funded insurance program means to participants (i.e. is it similar to welfare, done through tax incentives, how would it differ from workman's comp)
- A. How do you feel about state funds being used to help make coverage more affordable to lower-wage employees in Alabama? Please explain.
- A. There are a number of options under considerations for providing access to health care for more Alabamians. This paper I am passing out to you contains several ideas that have been proposed. Please read each option and indicate the extent that you favor and oppose each one by checking the appropriate box.

EXERCISE 2

6. DISCUSS RATINGS

There's one last thing I'd like to do today before we finish up. I'd like to go around the table and have each of you tell me two things:

- A. What would be your final recommendation to increase coverage of Alabama employees and should the government play a role. If so, how?
2. Are there any additional comments that you would like to make regarding health care for Alabama employees?

Thank you for participating this evening. Your answers have been very interesting and will definitely help the state as they develop plans expand health care coverage for all Alabamians.

COLLECT BOTH QUESTIONNAIRE & EXERCISES!!!!

Consumers IDEA Project Focus Groups

Proposed Discussion Guide

Sheffield/Guntersville - March 15, 2003

✍ Facilitator introduces self and thanks those in attendance for participating.

*✍ Facilitator explains **purpose of discussion***

- The State Health Department has received a grant from the Federal government to examine health insurance coverage in Alabama and to look at different ways for providing insurance coverage to all Alabamians. **This project is known as the IDEA project (Insurance Directions for Every Alabamian)**
- We have asked you here tonight because we want to hear what Alabamians think about health care insurance so that your opinions and ideas can be incorporated into this process. As we told you when we invited you to this meeting, you will be receiving a **\$40 stipend at the end of the session.**

*✍ **Explanation of focus group conduct***

- Give and take conversation
- I have questions I want to ask you, but you will do most of the talking
- There are no right or wrong answers
- You are not expected to be an expert on health care coverage, we just want your opinion
- You don't have to answer any questions you are uncomfortable answering
- **Purpose of videotaping – Does anyone object?**
- It is important to speak one at a time because we are recording this conversation
- Your names will not be used when tapes are transcribed, comments will not be associated with who said what
- I want to give everyone the opportunity to talk, so I may call on some of you who are quiet or ask others to “hold on a minute” while I hear from someone else, so don't take offense.
- Please feel free to help yourselves to more snacks or use the restrooms at anytime – directions
- How you were selected – selected those who have concerns about their health care coverage
- Any questions before we get started?

*✍ **Introduction of participants***

Let's go around the table and introduce ourselves. I'd like to know your name, how long you've lived in Alabama, your current occupation if you are employed, and a little bit about your family.

- A. For those of you who work or have a spouse or partner who works for a company, does the employer offer any type of health coverage for its employees? **Are you eligible for that coverage now?** Probe: Why are you not eligible for coverage through employer.
- B. Are any of you in a situation where **you are eligible**, but have **not signed up for the insurance at work?** EXPLAIN
- A. **Why do you feel some people don't have health insurance or just don't sign up for coverage when it is available?** (probe: healthy status, expensive, can get care any way, etc.)
- A. How many of you feel that you are eligible for public health insurance programs? If so, have you signed up? What would keep people from signing up for some type of public insurance?
- A. Some people said that they have had problems finding information about insurance plans including what programs exist and where to enroll. How many of you have these concerns? (i.e. **Public health care programs** – Are their **major barriers to participating in public programs?**)

Now, let's talk about your own experiences with health care services in Alabama.

- A. If you get sick or needed medical care, **where** would you likely **go for care?** Are you satisfied with the health care services you receive? If yes, why? If not, why not?
- A. How do you usually **pay** for health services now? (probe)
- A. Do you ever go for **regular check-ups or screening** for other conditions when you are not sick?
- A. From what you've heard or experienced, do you think people who are **uninsured** have a **harder time or easier time** getting health care?
- A. I'd like to know whether you and your family are **able to get all the health care services you need?** If not, please tell me about the problems you have in getting health services. (i.e. barriers to care)

A. Some of you mentioned the high cost of health care. When you think about the high cost of health care, what specific things are you thinking about? What concerns you most? (Look for doctors' visits, medications, monthly premiums, deductibles, co-pays, hospital visits, etc. vs. cost of health insurance premiums, deductibles, needed services not covered, or unable to get insurance)

A. Why do you think health care costs are so high?

A. Do you have any ideas about how we can control health care costs?

A. People sometimes talk in terms of wanting "affordable" health care, and I want to see if we can try to identify what "affordable" may mean to your family. Let's start out by talking about "affordability" relative to other expenses in your life. Can you identify a monthly expenditure in your budget that if you had to pay the same amount for health insurance, then you would say health insurance is "unaffordable" to you?

How many of you would say that health insurance is unaffordable if you had to pay as much for it on a monthly basis as you do for the place where you live? How about for the car you drive? The amount you spend on food? Your monthly power bill?

A. What would or could your family have to give up in order to afford health insurance? What would you definitely not give up in order to afford health insurance?

A. Now in dollar terms, how much, if anything, would you be willing to pay each month out of your own pocket for a health plan that provides basic coverage for doctor visits, hospitalization and prescription drugs?

BREAK

A. Do you believe everyone in Alabama should receive the health care services they need regardless of whether or not they have insurance coverage? Why or why not?

A. What would be the advantages of everyone having health insurance in Alabama?

A. Do you think there are a lot of people in this part of the state who have trouble getting health care services? Why do they have trouble getting health care?

A. Do you think there are a lot of people in this part of the state who are uninsured? How big of a problem is this?

A. Describe what you believe to be the profile of an average uninsured person in this part of the state. Why are they uninsured?

A. Who do you think should be responsible for providing health insurance coverage? Should it be the people themselves? Employers? The government? Who?

A. Would you prefer getting health insurance from an employer or through a government program? Please explain why.

A. What would be the best way to provide access to care for all Alabamians?

A. How can we make your idea for providing access to health care for all Alabamians work?

A. There are a number of options for providing access to health care for all Alabamians.

? Expanding state funded ALL Kids programs to cover more Alabamians (include parents keeping same qualifications, but changing the age requirement) – Identify ALL Kids parents

? Expand Medicaid to cover more Alabamians (change qualifications)

? Buy in opportunities in a state insurance pool (have the state establish a statewide insurance program partially funded by tax dollars, for individuals, families, self-employed, students to buy into at lesser cost than individual insurance)

Ask for preferred options, then:

How many of you would be interested in this option?

How much would you be willing to pay for this?

B. Before you came here tonight, did you think we needed to make changes to our system of how people pay for health care in Alabama? Was that an important concern to you? How about to other people you know? Do you ever hear your friends and family voice their concerns about the way they pay for health care?

A. Are there any other health care issues you wanted to discuss before we close?

A. Complete participant questionnaire....

Thank you for participating this evening. Your remarks have been very interesting and will definitely help the state as they continue this effort to develop a plan to expand access to health care insurance for all Alabamians. ✍ Pass out stipends!

APPENDIX III: OPTION REVIEW SHEET

Health Insurance Options Overview Form

1. Name of Option:

2. Description:

3. Coverage:

Who would it cover?

How many people would it cover?

What would the benefit package look like?

Compare this coverage to what is available now.

4. Cost:

Estimate how much would it cost (per year, per member per month, etc.)?

Funding sources (indicated how much of the cost would be covered by each funding source.)

5. What would it take to enable AL to do this (waiver, legislation, coalition, etc.)?