

# HRSA UNINSURED PLANNING GRANT DISCUSSION GUIDE

## I. Introduction - 10 minutes

- Facilitator introduces self and thanks those in attendance for participating
- Facilitator explains purposes of discussion:
  - ⇒ The Governor's Office has received a grant from the Federal government to examine health insurance coverage in Georgia and to examine alternatives for covering uninsured Georgians. Other state agencies, like the Department of Community Health, the Department of Labor, and the Department of Human Resources, are working with the Governor's office on this issue.
  - ⇒ We have asked you here tonight because we want to hear what Georgians think about health care so that your opinions and ideas can be incorporated into this process
- Explain about focus groups:
  - ⇒ Give and take conversation
  - ⇒ I have questions I want to ask, 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
  - ⇒ It is important to speak one at a time because we are recording this conversation
  - ⇒ Your names will not be used when the tapes are transcribed, just male or female will appear on any transcript
  - ⇒ 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
  - ⇒ Here is an informed consent form for you to read along with me and then sign. (READ INFORMED CONSENT, COLLECT SIGNATURES)

Let's go around the table and introduce ourselves to each other. I'd like to know your name, how long you've lived in Georgia and anything else you'd like to share with the group about yourself. Also please tell me how you currently pay for your health care. Do you have health insurance through your employer or that you buy yourself? Are you on Medicare or Medicaid? Or do you pay directly for health care services you receive?

## **II. Personal Experiences - 10 minutes**

Let's start by talking about your own experiences with health care.

1. What types of health care services do you most often use? Are you happy with the health care you receive? If yes, why? If not, why not?
2. Are you and your family able to get all the health care services you need? If not, please tell me about the problems you have in getting health services?

## **III. The Health Care System - 20 minutes**

Now let's talk about the health care system in general.

You have some paper in front of you and on that paper I would like for you to take a moment and write down two lists for me. First, I would like for you to write down two things you like best about our health care system. Second, I would like for you to write down two things you like least about our health care system.

3. Someone tell me one of the things you put on your list of the things you like best and why that is important to you. Did anyone else have this same thing or something similar on your list? Why is it important to you?
4. What about something else that's on your lists of things you like best? Again, why is that important to you?

*(Facilitator continues until most things they like best have been covered)*

5. Now, someone tell me one of the things you put on your list of the things you like least and why you put that on your list. Did anyone else have this same thing or something similar on your list? Why is it on your list?
6. What about something else that's on your lists of things you like least? Again, why did you put it on your list?

*(Facilitator continues until most things they like least have been covered)*

#### **IV. Cost of Health Care - 20 minutes**

7. Some of you mentioned the high cost of health care (or: None of you mentioned the cost of health care, but let's talk about that). When you think about the high cost of health care, what specific things are you thinking about? (*Look for doctors visits, medications, hospital visits, etc. versus cost of health insurance premiums, deductibles, needed services not covered, or unable to get insurance.*)
8. (*If not already discussed, ask*) What about the cost of health care insurance? How do you feel about the price you pay for health insurance for you and your family?
9. If you don't have health insurance, why is it that you are uninsured?
10. Why do you think health care costs are so high?
11. Do you have any ideas about how we can control health care costs?
12. People often talk in terms of wanting "affordable" health care, and I want to see if we can try to identify what is perceived to be "affordable" to this group. I do not want to talk in terms of actual dollar amounts, but I want to ask you 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 care insurance, then you would say health insurance is "unaffordable" to you?
13. For instance, would you say 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 budget for food?

#### **V. Access to Health Care- 20 minutes**

14. (*If not already discussed*) Georgia Health Decisions has been talking to Georgians about a lot of different health care issues over the past 10 years, and we often hear people say that everyone should get the health care they need. What do you think? Do you believe everyone in Georgia should receive the health care services they need? Why or why not?
15. Do you think there are many Georgians who have trouble getting health care services? Why do Georgians have problems getting health care?
16. Some of you said, some people can't access health care because they don't have insurance. Let's talk about people who don't have insurance. Do you think there are a lot of people in Georgia who are uninsured? How big of a problem is this?
17. Who do you think the uninsured are? Why do you think people are uninsured?

18. If we were to develop a plan in Georgia for making sure all Georgians have health insurance, are there groups of Georgians that you think we should concentrate on first? If so, what groups are those? (If not mentioned, suggest children, seniors those with disabilities or chronic medical conditions, adults, etc)
19. What type of health insurance coverage should we consider making available to these groups? What elements should be included in the plan? For instance, should the plan cover most health care services or should only basic care be covered? Should choice of doctor be a priority? How about coverage for prescriptions?

## **VI. Solutions- 20 minutes**

20. What approach do you think we should take in providing access to care for all Georgians?
21. How can we make your idea for providing access to health care for all Georgians work?
22. There are a number of options for providing access to health care for all Georgians. This paper I am passing out to you contains several ideas that have been proposed in other areas. As I read each option to you, I want you to check one of the boxes next to that idea. If you think it is a solution that we should consider in Georgia, check the box that says "Yes." If you think that it is a bad option for Georgia, check the box that says "No."

*Facilitator reads each option.*

23. Okay, for option Number 1, raise your hand if you think this is an option we should consider in Georgia. Now raise your hand, if you don't think we should consider this options.

*Facilitator goes through the entire list of options, as above.*

24. Now, I want to discuss the two options that this group thinks are the best solutions for Georgia. The first one is \_\_\_\_\_. Tell me why you think this is a good solution.
25. The second solution you like is \_\_\_\_\_. Tell me why you think this is a good solution.
26. On the other hand, this group does not like the idea of \_\_\_\_\_. Tell me why you think this idea won't work in Georgia.
27. You also don't like \_\_\_\_\_. Tell me why this is a bad idea.

**VII. Political Will - 10 minutes**

28. Before you came here tonight, did you think we needed to make changes to our system for how people pay for health care in Georgia? Was this an important concern to you?
29. How about to other people you know? Do you ever hear your friends and family talk about problems with the way they pay for health care?
30. Where would you place the importance of addressing the way we pay for health care in relation to other issues such as the economy, education, transportation, etc.?
31. Do you think we have the leadership in Georgia needed to solve the problems with our health care system?

**VIII. Closing - 5 minutes**

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

*Facilitator thanks participants for coming, passes out stipend receipt and participant profile forms, and offers grant brochures and Jean's cards.*