

HRSA UNINSURED PLANNING GRANT SMALL EMPLOYERS DISCUSSION GUIDE

DRAFT

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 explore alternatives for covering uninsured Georgians. The Georgia Health Policy is leading this effort and has contracted with Georgia Health Decisions to conduct these focus groups with small business owners. We have asked you here tonight 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. Please tell us your name, your company, what type business it is, how long you have been in business and how many employees you have.

II. History of Providing Insurance Coverage- 30 minutes

I want to confirm that all of you do not make health insurance available to your employees or that you do have health insurance available but most of your employees are not covered by that insurance. Is that correct?

1. Could each of you tell me if you and your family currently have health insurance coverage? And, if you do have coverage, how do you get that coverage?
2. For those of you who do not offer any insurance to your employees, tell me why you have decided not to have health insurance for your employees?
3. Have you ever offered coverage? If so why did you drop that coverage?
4. If you have never offered coverage, have you ever investigated the possibility of offering health insurance? Tell me about that experience.
5. Other than cost, are there other obstacles that prevent you from offering insurance to your employees? (Probe for paper work, government regulations, time spent on administration)
6. Those of you who offer insurance, do you face these same issues?
7. For those of you who do have some of your employees covered, please tell me why the rest of your employees are not covered? Do you not offer coverage to them? If not, why not? If so, why don't your employees take the coverage?
8. For those employees who are covered by your plan, are their families covered as well? If not, are their family members uninsured or do they have other coverage?
9. Tell me about your experiences in purchasing your insurance policies. Do you have sufficient choice in carriers and types of plans to choose from?
10. How likely are you to continue to provide health insurance for those employees that you currently have covered?
11. How likely are you to provide coverage for the rest of your employees in the future?

III. Benefits of Providing Coverage – 15 minutes

12. Do you think an employer benefits from providing health insurance coverage to his/her employees? If so, in what way? (Probe for retention of employees, healthier employees, less absenteeism, etc)
13. Do you think that you have had any negative impact on your business because you have employees who are uninsured or because you do not offer insurance to all employees?

IV. Expanding Coverage to Employees- 40 minutes

Let's talk about what it would take for you to be able to provide coverage for all of your employees.

14. First, can I make the assumption that given the right circumstances, you would all want to offer coverage to your employees? If no, please explain.
15. What would have to happen for you to be able to offer insurance to your employees?
16. What level of coverage would you have to have to be able to say it would be worth the trouble and cost of carrying insurance for all of your employees? What services would need to be covered? What amount of deductible would be reasonable?
17. Let's go back to some of the obstacles that we spoke about before, if there were some way to ease these burdens on you, would you be more likely to offer insurance?
(Discuss each obstacle that arose and how that might be addressed)
18. Are there any changes in state laws or regulations that would make it easier for you to provide health insurance for your employees?
19. What monthly contribution toward an employee's coverage would it be reasonable for each of you to make?
20. How much do you think your employees could afford to pay each month toward their own coverage?
21. Describe the ideal scenario that would be necessary for you to provide insurance for all of your employees.

VIII. Coverage for all Georgians - 15 minutes

22. How important do you think it is that Georgia addresses the problem of the uninsured?
23. Do you think all Georgians should have access to health care? Why or why not?
24. Do you think there are better options for providing coverage for the uninsured than having insurance available through employees? If so, what option would you propose?