

Iowa State Planning Grant Program Identifying Iowa's Uninsured and Designing Options for Health Coverage

Focus Group Discussion Guide For Employers that Offer and Don't Offer Health Insurance

Focus Group Objective: Identify the factors that influence employers' decisions to offer or not to offer health insurance to employees. Discuss ways in which health insurance coverage could be expanded to those who are currently uninsured.

Section 1. Introductions (15 minutes)

Moderator Introduction

Welcome, my name is _____ and I'd like to thank you for taking the time to share your opinions with me tonight. We'll be talking about health care coverage in Iowa.

I'd like you all to feel comfortable. Has anyone ever participated in a focus group before? If you need to get up and get a drink, or use the restroom, please feel free to do so.

(The moderator will point out any recording devices and talk about why we are recording.)

- Everyone's participation is valuable; we need to hear everyone's honest opinions. Feel free to say whatever you think.
 - ⇒ I work for an *independent* research company; my job will not be influenced by anything that is said here tonight.
 - ⇒ Everyone's opinion is valuable and it is important that I hear from everyone.
 - ⇒ I may call on you or ask for your views specifically.
 - ⇒ I may interrupt you to move the conversation on.
 - ⇒ I am not trying to single anyone out, or cut anyone off; I am just doing my job.
- There are a couple of "rules" I'd like us to follow tonight: speak one at a time, and speak up; no side conversations; and the best answers are what is TRUE for YOU.
 - ⇒ I want everyone to "agree to disagree." Tonight we will welcome all different points of view. There are no right or wrong answers.
 - ⇒ I just ask that we not have more than one person away from the table at a time.

Group Introduction

Let's start the evening by going around the table and introducing ourselves.
(Moderators go first) I'd like each of you to tell us 4 things: your first name, your current occupation, and what you like to do in your spare time.

Section 2. Complete For Businesses Offering Coverage

A. Employee Health Coverage in Firms (20 minutes)

Exercise:

Each respondent is given a stack of dots and is asked to place one dot on each category of employee that is provided coverage by their firm.

- full-time salaried
- part-time (20 hours or more)
- part-time (fewer than 20 hours)
- hourly
- seasonal/temporary
- other

Moderator should summarize findings of exercise.

Ask each respondent

- To what percentage of your employees do you offer health coverage?
- What percentage of your employees accepts the coverage?
 - ⇒ Describe the types of employees who accept it
Age, family status (married, with children, single, etc.), salary
- How are the costs of coverage shared between employer and employee (ratio)?
- Do you offer more than one plan? If so how many?
 - ⇒ Do the plans vary (in cost, scope, type) by geographic region? by rural or urban location?
- Is there a difference in employee enrollment based on factors such as:
 - ⇒ Comprehensiveness of benefits
 - ⇒ Cost (for employee and dependents)
 - ⇒ Characteristics of employees

(Probe.)

- What about the employees? Are they covered elsewhere or uninsured? Please explain.

⇒ For those who decline coverage

⇒ For those who are not offered coverage

- For the employees not offered coverage, what are the reasons?

B. Other Influencing Factors in Employers' Decision to Provide Health Insurance (20 minutes)

- How do you benefit from offering employee health coverage?
- How do you think your employees benefit from having coverage?
- Please describe a situation/an example at your company that highlights the benefits of offering health insurance coverage.
- What are the main drawbacks to offering coverage from the company's perspective?
- Please describe a situation/example at your company that highlights the disadvantages of providing coverage.
- Under what conditions would your company have to seriously reassess the health coverage it offers? Please explain.
- How would you consider changing the coverage offered?
(Probe, if necessary: the employer/employee contribution ratio; changing plans; other benefit reductions, etc.)
- In what situations would you not offer coverage?
(Probe as to what \$/% of a premium increase, for example, would be unacceptable.)
- How does your company respond to premium increases? Please explain.
(Listen for reducing/discontinuing benefits; increasing copayments/employee contributions; reducing company expenses/profits; raising prices, etc.)

Section 3. Complete for Businesses NOT Offering Health Coverage

Factors Affecting Employers' Decision Not to Provide Insurance (30 minutes)

Exercise:

Each respondent is given a stack of dots and is asked to place one dot on each category of employee that has ever been provided coverage by the firm they are representing. (No dots expected.)

- owner
- full-time salaried
- part-time (20 hours or more)

- part-time (fewer than 20 hours)
- hourly
- seasonal/temporary
- other

(Moderator should ask: has your company ever offered health benefits and, if so, what led them to discontinue offering health coverage. Briefly summarize.)

Ask each respondent

- What do you see as the main:
 - ⇒ advantages to not offering coverage?
 - ⇒ drawbacks to not offering coverage?
- What do you see as the key benefits to a company providing health coverage to its employees?
 - ⇒ How do you think the employees benefit from having coverage?
- For those companies that previously offered insurance or ever offered it: How did employees react to the fact that the company was no longer offering coverage? Please explain.
- Which factors pose the biggest barriers to offering coverage in the state?
 - ⇒ What do you see as the reasons for this? ***(Probe.)***
- What are the main reasons your company does not currently offer health insurance?
- Discuss the role of each of the following in the decision not to offer health insurance coverage:
 - ⇒ The cost of the plan per employee (premium rates and employer/employee contribution ratio)
 - ⇒ Administrative time/paperwork
 - ⇒ Integration of health insurance with business insurance
 - ⇒ Pre-existing conditions limitations
 - ⇒ Unnecessary to attract/retain workers
- Under what conditions would your company consider offering health coverage? Please explain.
 - (Probe – e.g., if major competitors offered, to retain employees, etc.)***
- What changes (internal and external to the company) would be necessary for your company to offer health insurance? ***(Probe what would it take – incentives of some sort, different economic conditions, etc.)***

Section 4. Complete for ALL: Providing Health Coverage in the State (30 Minutes)

The aim of this section is to generate and explore ideas to increase health coverage among employees.

- Describe the responsibility for health coverage in the state that each of the following parties *currently* carries.
 - ⇒ Employers
 - ⇒ Government
 - ⇒ Employees
- How has the burden of providing health coverage to employees in the state shifted over the years?
- Who do you think *should be* responsible for health coverage, now and in the future?
 - ⇒ How should it be shared? Please explain.

Creative Exercise - Increasing Health Coverage among Uninsured Employees
Now, I would like to put you into two small groups and have one group member jot down your key points. Let's imagine that your group has been hired by the state to come up with ideas and practical ways to increase health coverage of employees. I would like you to spend a few minutes discussing different options and possible solutions.

Guidance

- During your discussions, consider the roles and responsibilities of:
 - ⇒ Employees
 - ⇒ Individuals themselves
 - ⇒ Individual employers
 - ⇒ Employers as a group
 - ⇒ The state
- Include examples that would:
 - ⇒ Offer employers incentives to extend coverage to all employees
 - ⇒ Encourage employees to take advantage of employer-sponsored coverage

(Discuss each group's responses.)

- What sort of ideas and recommendations did your team come up with?
- Which one idea/recommendations do you feel will be most readily embraced?
(Probe why.)
 - ⇒ by employers?
 - ⇒ by employees?

- Which one idea/recommendations do you feel would NOT be embraced? (*Probe why.*)
 - ⇒ by employers?
 - ⇒ by employees?
- How appealing is the idea of participating in a subsidized insurance program through the government? (Identify examples of subsidies such as premium discounts, tax credits, Medicaid expansion, etc.)
 - ⇒ What would be the advantages of participating?
 - ⇒ What would be the disadvantages of participating?
- How do you feel about state funds being used to help make coverage more affordable to lower-wage employees in the state (e.g. tax breaks for individuals or firms, premium supports)? Please explain.
- What incentives do you think would be effective in encouraging employers to offer health insurance?
 - ⇒ Should these incentives (such as tax breaks) also be available to companies that already offer health coverage?
- How do you think employers would react to the idea that health insurance should be mandated by the government? (*Probe their perspectives. How does health insurance, which employers voluntarily offer, compare to unemployment insurance and workers compensation, which are mandated?*)

Section 4. Summary (5 minutes)

In this section, the moderator will recap the items discussed and things learned in the discussion. Respondents will be asked to recap their main points.

- Are there any additional relevant comments that you would like to make at this point?
- Is there anything that we missed? Please explain.

There is one last thing I'd like to do tonight before you collect your stipends and go home. I'd like to go around the table and have each of you tell me two things:

- What would be your final recommendation to increase health coverage of employees in the State of Iowa?, and
- What should the government's role be?

(Thanks, provide instructions on stipends, and close.)