

# Attachments

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## Focus Group Script

### State Planning Grant to Reduce Uninsurance

#### Focus Groups – Round 1

March, 2001

- I. Welcome and introductions of SPPG staff and IDPH staff (IDPH introduced as fellow researchers)
  - Please feel free to continue to enjoy your meals while we begin
  - Explain agenda for the evening:
    - Make sure everyone signed research waiver
    - Tell them stipend will be handed out at the end and they will need to sign for that as well (pay overflow capacity and send home before meeting starts)
    - Tell them about the project
  - IDPH contracted with SPPG to assist them with their public outreach and education effort
  - About SPPG
  
- II. The State Planning Grant to Reduce Uninsurance
  - First stages of the planning process are to collect information, and assess attitudes and opinions on the idea of expanding access
  - We are asking your help by providing us your thoughts about specific aspects of the health care insurance system
  - IDPH awarded a federal grant to develop a plan to Reduce Uninsurance for lowans
  - Emphasis on developing a plan – not implementing
  - Can't implement a program yet, because we don't know enough about why people don't have insurance
  
- III. What we hope to accomplish with these focus groups
  - We want to tell lowans about this effort
  - We want to learn what you think about the idea of expanding access to health care insurance for all lowans
  - The information from these will help shape the coverage options that will be developed and dealt with at the planning level

- IV. Focus group structure\*
- Use of a script for consistency and keeping on track
  - Premises set the stage for follow up questions
  - We take notes at the laptop, and will begin tape recording the session after our introductions
  - Comments are non-attributable – they will not be associated with who said what
  - Want everyone to talk
  - At times you may feel we are hurrying along, but we have a lot of questions we must cover in the allowed time.
  - We will end on time
  - Questions?
- V. Self Introductions (Remind the participants to use their first name only.)
- \*Slater, as Team Leader of this effort, will conduct training session with all facilitators*

### **Start Recorder**

### **Premise 1**

Having access to health care insurance is a quality of life issue that can affect us in many ways – the health care we receive, the health care our family members receive, our economic status and well-being, and for our own peace of mind. For many of us, having access to health care insurance is a given. Some of us take it for granted because it is provided through employment, or we have the financial means to purchase it. Those of us who are fortunate enough not to be heavy users of health insurance are assured that, if we need it, our insurance is there.

Given these statements, consider and answer the following questions:

- 1. The premise stated that health care insurance is a quality of life issue. How is this a quality of life issue in Iowans' lives?**
  
- 2. How important is it to you that all Iowans have access to health care insurance? How important is it to Iowa?**

**[Instruction to facilitator: Pass out the handouts containing the response categories for next question.]**

**3. Which of the following statements do you agree with the most? Which do you agree with the least?**

- a) Health insurance is a human right
- b) Health insurance is a benefit of one's economic level
- c) It is the responsibility of society to provide health insurance for all
- d) Health insurance is a luxury

**Premise 2**

Some lowans do not have access to health care insurance. As you know, health insurance is a real comfort to a family with children, and especially important if there are family members with chronic illnesses. You also know that the times and the situation are always changing in Iowa. The economy may now be entering an uncertain time, and health care provider systems and insurance options are changing as well. For a variety of complex reasons, including economic hardship, about 10% of the people in our state have no health insurance. Through a federal grant, the state is developing a plan to come up with a way to offer health care insurance to all lowans. It is our job to assess what the public thinks about that idea.

- 1. Where do you think those 10% of lowans who are uninsured go for their medical care or do they receive medical care at all?**
- 2. Describe what you believe to be the characteristics of an “average” uninsured lowan.**
- 3. What would be the advantages of everyone having health insurance in Iowa?**
- 4. Now we want you to compare the importance of providing health insurance for all lowans to the importance of benefits provided in other programs. Is it less important, as important, or more important to provide health insurance to all lowans compared to providing.....**

**(Do as a round robin - do not allow respondents to elaborate. Remember health insurance is being compared to each of the following separately, i.e. there are 4 subquestions.)**

- Services to people with disabilities
- Social Security
- Veterans' benefits

- Private retirement plans
5. This plan being developed by the IDPH will need the support of all Iowans to succeed. For health care insurance to be more widely available, more employers will need to offer coverage to more employees. If it were up to you, how would you go about gaining the support of the business community to offer insurance to more employees?

### **Premise 3**

Many of our Iowa communities provide health care services for people in all kinds of personal or financial situations. The “free care” that you hear about - like the care provided in emergency rooms, community health centers, or free clinics - is not really free. It has to be paid for by somebody, or hospitals and other health care providers would go out of business. Through a variety of mechanisms, including our tax dollars, “free” care is paid for by all Iowans.

1. Who should be responsible to make sure all Iowans have access to health care? Is it the government, the private sector (business), or should it be up to uninsured individuals?
2. How should it be paid for? By what means?
3. A portion of your monthly auto insurance bill goes into a fund to help others that may be in an accident with an uninsured motorist. While you may have never used this coverage, it is available to you. What if the same concept was used to pay costs for Iowans without health insurance? How much of a monthly surcharge would you be willing to personally pay on your health insurance for this purpose?
4. Health care under such an insurance system as we are discussing could be delivered to people in a variety of ways. Please tell us your ideas or suggestions about how it should be delivered? We are interested in how it would be provided, not how it would be paid for.
5. How much public demand is there for providing insurance to those Iowans that do not have it? What would the state have to do to make it an important issue to everyone?

## **Final Round Robin**

For the last several years in Iowa those without health insurance have amounted to 10% to 12% of the population. Does it matter that some percentage of Iowa's population go without health insurance? You can answer by a simple yes or no – we'll just proceed around the room.

*Thank you for your participation this evening. Your answers have been very interesting and will help influence the state as they continue this effort to develop a plan to expand access to health care insurance for all Iowans.*

***Don't forget to pass out the stipends!***