

# Health Insurance Research Study

## **Purpose of Study**

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The purpose of this focus group research study is to assess Native Americans' perceptions on health insurance issues. Focus groups will be held in five locations across North Dakota: Ft. Totten; Ft. Yates; New Town; Belcourt and Bismarck. Funding for the study is provided through the State Planning Grant Programs, which is administered by the U.S. Department of Health and Human Services, Health Services and Resources Administration.

## **Who is eligible to participate?**

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All American Indian adults (ages 18 and older, non-institutionalized) residing within a 25 mile radius of each city will be eligible for participation. Limit: 20 persons per group.

## **How will study participants be recruited?**

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Participants for the focus groups will be recruited via local distribution of flyers, mailing of letters for participation, and word of mouth. A letter (Appendix A) will be posted in several local public locations (e.g., post office, mall, city hall) to recruit participants for participation. Also, we will attempt to involve several college-aged local residents to assist in recruiting focus group participants. These area young people will be encouraged to participate in the study themselves. Each of these recruiting assistants will gain valuable experience in assisting with a research study and earn \$25. All potential study participants will be asked to call the Center for Rural Health or respond by email indicating their willingness to participate.

## **How will the study be conducted?**

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All focus groups will be conducted in the Summer of 2006 in public libraries in each community, unless space or scheduling issues arise. Participants will be provided lunch or dinner and a \$25 stipend for participating. Dr. Jacque Gray and Dr. Pat Conway will facilitate the focus group discussion at each location using the attached discussion guide (Appendix B). The focus group will be audiotaped and later transcribed.

Informed consent from participants will be obtained upon arrival for participation in the focus group. Participants will be provided two copies of the informed consent form (Appendix C), one to sign and the other to take with them for their records.

## **Questions to be Asked**

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How important is health insurance to you? Why? Do you have health insurance? If not, why? If you do, is it through an employer or purchased yourself?

What are deciding factors in choosing health insurance policies for you? If you don't have health insurance, what have been the deciding factors as to why you don't have health insurance?

What are some of the reasons that you, and others you may know, might not buy health insurance on your own or sign up for coverage? Probe: healthy or not, expensive, can get care anyway, etc.

Do you feel like you have adequate insurance coverage? If no, why? If yes, why?

What do you think can be done to ensure that more people have health care coverage?

Do you or people you know not have health insurance because you prefer to use traditional healers or alternative providers? Tell me about that.

Besides the issue of cost, does it matter to you whether your health insurance is bought by your employer, or comes from Medicaid or Medical Assistance? Why or why not?

From what you know about Medicaid or Medical Assistance, tell me how easy you think it is to get information and to enroll in these programs?

## **Study Findings Will Be Provided Back to Tribe**

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Focus group findings in aggregate form will be presented to tribal council and tribal health directors from the reservations on which the focus groups are held and the Governor's Health Insurance Advisory Committee. This committee develops policies designed to address the health insurance needs of North Dakota. Findings may also be made available to other groups who have interest in health care policy.

## **Benefit of Participation**

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Participants will benefit from this study to the extent that beneficial insurance and other health programs are developed as a result of the data that is collected. Also, this information is expected to increase our understanding of Native Americans' views on health insurance coverage. It will also provide information to policy makers to inform their development of health care policy for American Indian populations in this area.

## **Appendix A Recruitment Letter**

June 30, 2006

Dear (town name) area residents,

We will soon be conducting a focus group in your area through the North Dakota State Planning Grant project and funding from the North Dakota Department of Health. This study will examine area adult American Indians' views on health insurance issues in North Dakota; having health insurance is NOT necessary for involvement.

As an American Indian adult (age 18 or older) residing within 25 miles of (town name), you are eligible to participate in this group discussion. Any contributions you make to the group will be held strictly confidential. This is an opportunity for you to contribute your ideas and opinions which are important to informing future North Dakota policies and programs related to providing health insurance to state residents. The results from this study will contribute to our understanding of health insurance issues for American Indians.

If you agree to participate, your involvement will consist of discussing in a group format, issues pertaining to obtaining insurance in North Dakota. The discussion will last about 90 minutes and will include a brief survey. As compensation for your involvement, you'll receive a light dinner and \$25 cash.

A discussion group of American Indian citizens in the (town) area will be held at (time) on (date) at (location). Each group will include only 10-20 participants, so sign up as soon as possible to ensure you can participate in this unique opportunity. Please respond by July 10, 2006. To sign up for the study you may call me at 1-800-270-1898 or 701-777-3848 or email me at [jgray@medicine.nodak.edu](mailto:jgray@medicine.nodak.edu).

Thank you in advance for your participation.

Jacque Gray, PhD  
Focus Group Facilitator  
North Dakota State Planning Grant  
Center for Rural Health  
School of Medicine and Health Sciences  
University of North Dakota

## **Appendix B - Focus Group Sample and Discussion Questions**

I am distributing informed consent forms. Please read the information and then if you agree to participate today, please sign the consent form and bring it to the front of the room. (Once all consent forms have been returned). Thank you for agreeing to participate in our discussion today. My name is Jacque Gray and this is Pat Conway. We are facilitating this discussion as part of the North Dakota State Planning Grant. We will be talking about the costs and affordability of health insurance and your ideas on dealing with health insurance. Our whole purpose here today is for you to voice your opinions. I understand that you may not agree on all issues and I welcome all comments and thorough discussion. If I need to interrupt, it will only be to ensure that we can cover all our topics within our time frame. We can always return to a discussion if time allows. I will make a point to give each person a chance at the end to add in final comments. If you are uncomfortable with anything that you wish to express, you are not required to say anything and you will be provided the opportunity to provide written input at the end of the discussion if you wish. At the end of our discussion today, I will also be distributing a brief survey which will include space for you to write any further comments you may have. Confidentiality is an important aspect of this process- all of you should feel free to voice your perceptions. We will make every effort to maintain the confidentiality of information shared in this focus group and the survey including not sharing any individual responses with anyone including facility staff. However, I cannot guarantee that other participants in this focus group will not share information from this group with other individuals. I'd like you all to feel comfortable. If you need to get up and get a drink, or use the restroom, please feel free to do so. This session is being audio taped but that is only for assistance in writing a summary report. Please use first names only in order to keep this anonymous. Thank you for being here and let's begin. Let's start by introducing ourselves.

\*How important is health insurance to you? Why? Do you have health insurance? If not, why? If you do, is it through an employer or purchased yourself?

\*What are deciding factors in choosing health insurance policies for you? If you don't have health insurance, what have been the deciding factors as to why you don't have health insurance?

\*What are some of the reasons that you, and others you may know, might not buy health insurance on your own or sign up for coverage?

\*Do you feel like you have adequate insurance coverage? If no, why? If yes, why?

\*What do you think can be done to ensure that more people have health care coverage?

\*Do you or people you know not have health insurance because you prefer to use traditional healers or alternative providers? Tell me about that.

\*Besides the issue of cost, does it matter to you whether your health insurance is bought by your employer, or comes from Medicaid or Medical Assistance? Why or why not?

\*From what you know about Medicaid or Medical Assistance, tell me how easy you think it is to get information and to enroll in these programs?

## Appendix C - Informed Consent Form

My name is Jacque Gray and I am an investigator for the State Planning Grant Project within the Center for Rural Health at the University of North Dakota. We are collecting information about insurance/underinsurance issues throughout North Dakota. This study has been funded by the North Dakota Department of Health. Results from this study will better inform policy makers regarding the reasons for uninsurance in North Dakota.

Today I am conducting a focus group discussion. I will be asking questions about the costs and affordability of health insurance and your ideas on dealing with health insurance costs. At the end of our discussion today, I will also be distributing a brief survey which will include space for you to write any further comments you may have. Questions on the survey pertain to demographic information. I estimate that the focus group and survey will take about 90 minutes of your time to complete. Thank you in advance for assisting us in this assessment endeavor. Risks may include discomfort with answering a question. You do not have any obligation to participate in the focus group or survey and no penalty will be levied for non-participation. You may skip any questions that make you uncomfortable or that you do not wish to answer. Benefits to you include contributing to policy development that leads to lower rates of insurance or improved insurance coverage. Also, you will be receiving a light lunch and \$25 cash as compensation for your participation in this study.

Confidentiality is an important aspect of this process and although this session is being audiotaped it is only for assistance in writing a summary report and no names will be included in the report. Please use only your first name and refrain from using other individual's names during the focus group. Your name will not be on the survey and will not appear in any published document. I will make every effort to maintain the confidentiality of information shared in this focus group and the survey including not sharing any individual responses with healthcare facility personnel. However, I cannot guarantee that other participants in this focus group will not share information from this group with other individuals. You are not required to say anything, and there will be space on the survey for you to write anything you do not feel comfortable saying in the focus group. The focus group discussion will be audio taped and will then be immediately transcribed and the tapes will be destroyed. The transcribed focus group data and your survey will be kept in a locked filing cabinet in the Center for Rural Health for three years. After three years, they will be shredded and discarded. This consent form will also be kept in a separate, locked filing cabinet for three years after which it will be shredded and discarded. If you would like to be informed of the results of this study you may contact the investigators and a report will be mailed to you. You are receiving two copies of this consent form so that you may take one with you and turn one in. Feel free to contact Jacque Gray, PhD, at 701-777-0582 or Kyle Muus, PhD, at 701-777-4048, with any questions or comments. You may also contact the Office of Research Development and Compliance at the University of North Dakota at 701-777-4279.

By signing below, I have read the consent information above and agree to participate in this study. I understand that I may terminate my participation in this study at anytime without penalty. Please remove the top copy for your records and sign and date the second copy before handing it in.

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Participant Signature