

MODERATOR'S TOPIC GUIDE - EMPLOYERS
FINAL – JANUARY 28, 2003

PROJECT: MDH0201
DATES: January 28, 29, February 3, 5, 12
LOCATION: Bethesda, Baltimore, Frederick, Salisbury, La Plata
TOPIC: Small Employer Focus Group Project

Introduction

- Who am I
- What I do
- Topic – Health insurance for small businesses in Maryland

Ground Rules

- Audio taping and why
- Talk one at a time
- Articulate loudly enough to be heard
- Avoid side conversations
- Mirror and observers
- Videotaping and why
- Avoid peer pressure
- Be candid
- No right or wrong answers
- Need to hear from everyone
- Gratitude for your time and opinions

Respondent Introductions

Tell us:

- Your name
- Company name and industry
- Title and responsibilities
- Area/counties from which company draws its employees

- Size of company (number of full-time/part-time employees)
- If company currently offers health insurance:
 - How long insurance has been offered
 - If insurance has been offered continuously or offered and dropped as needed
 - Name of insurance carrier
 - Number and type of plans offered
 - Type of plans most employees choose
 - If company offers health insurance to part-time employees
 - The approximate number of employees who take it (Full and/or part-time)

Explore Employer Decisions Regarding the Offering of Health Care Coverage to Employees

- Identify reasons why employers offer health care coverage to employees (Use dot allocation exercise to prioritize reasons)
- Understand reasons why employers do not offer health care coverage to employees (Use dot allocation exercise to prioritize)
 - Probe on economic factors such as too expensive, too unpredictable, cost benefit analysis, would cut into profits, etc.
 - Probe other reasons such as not legally bound, not my problem, compensate them well enough, employees prefer cash wages, administrative hassles, etc.
- Identify the resources/advisors employers who do not offer health care coverage depend on for information pertaining to establishing a business
 - Probe to determine if these resources/advisors mention employee health care insurance
 - Probe to identify the benefits offered employees (i.e., pension plan, etc.)
 - Determine specifically if employers are aware of the tax benefits to them and to their employees pertaining to certain benefits (i.e., tax deductions and pre-tax dollars)
- Identify the benefits of offering health insurance to employees (prioritize in order of importance)
- Identify the obstacles to offering health insurance to employees (prioritize in order of importance)

- Probe to uncover any situations that could alleviate these obstacles and encourage them to consider offering health insurance to employees
- Discuss employer knowledge of reasons employees may not take advantage of company health benefit plans if offered
 - Understand employer perceptions of the degree to which employees take advantage of health coverage (i.e., whether they choose employee only coverage vs. family coverage, etc.)
- Explore the decision making process for choosing a health plan or insurance carrier
 - Identify who within the company is involved in making the decision
 - Determine how plans/carriers are identified
 - Determine the role of a broker or agent in this process
 - ◆ Explore specifically if brokers tell them about enhancements (i.e., ways to adjust the premiums, deductibles or co-payments to meet their needs) and, if so, what do they say
 - Identify factors involved in choosing their health care plan/carrier (prioritize in order of importance)
 - Identify important factors involved in choosing what specific plan(s)/carrier(s) to offer to employees
 - Determine if employer got a variety of premium quotes when choosing a plan/carrier (Probe – from different carriers, from the same carrier)
 - Understand decision making regarding level of employer premium sharing and to what extent employers contribute to the premium for their employees
 - Explore what factors employers consider in terms of:
 - ◆ Their decisions to retain existing coverage or reduce or eliminate coverage
 - ◆ Whether or not to add plans to those currently offered
 - ◆ Whether or not to add enhancements to adjust premiums, deductibles or co-payments
 - Test employer reactions to State proposal for employer health insurance requirements (pass out description of proposal and ask respondents to read)
 - Obtain initial reactions to this type of program
 - Identify benefits
 - Identify concerns

Assess Awareness/Knowledge of Small Group Market Reforms

- Obtain top-of-mind awareness and knowledge of the Maryland Small Group Market Reforms and the Comprehensive Standard Health Benefit Plan (CSHBP)
 - Probe knowledge of employer protections: guaranteed issue (carrier must sell if they want it); guaranteed renewal (carrier can't drop them if someone gets sick); no pre-existing condition limitations; standard plan (to help them compare across carriers); no medical underwriting.
 - Probe knowledge of specific benefits covered
 - Probe knowledge of costs of the basic plan (without enhancements) to employers and what's available at different cost levels because of the addition of enhancements
- Determine where employers learn about health insurance coverage and specifically where they have heard/learned about Small Group Market reforms and the CSHBP
 - Probe for websites used (assess awareness and use specifically of the Small Group Market website)
 - Probe for newspapers read, trade journals used, other print media
 - Probe for Chamber or trade association membership and assess the possibility of using these groups as vehicles for information dissemination
 - Assess the best way to convey health coverage messages to employers (probe for direct mail, TV/radio/newspaper ads, Internet, business associations, trade associations, professional forums)
- For those without insurance, determine if agents or brokers or carriers have ever contacted them and describe what they learned about Small Group Market reforms and CSHBP
- If employers use brokers or agents, probe for what information is available from/provided by their broker or agent about health insurance
 - Determine what their broker or agent tells them specifically about CSHBP (especially about the base plan versus enhanced plans)
- Determine interest in purchasing health insurance through a website
 - Probe reasons for interest/no interest
 - Probe reactions to website if it was a state government website or if it was endorsed by MHCC

Identify Aspects of the Ideal Employee Health Care Plan

- Provide respondents with a list of benefit options and their associated costs (to be provided by MHCC)
 - Ask respondents to individually write down which options they would prefer or consider ideal for their business before discussion begins
 - Have respondents choose delivery systems first and then choose one scenario within each delivery system
- Have each respondent discuss reasons for his or her choice of specific benefit options in order to understand how the benefit and cost variables of the ideal plan might interact
 - Discuss the benefits they feel their employees definitely need/must have
 - Discuss other benefits that would be desirable
 - Understand what percentage the employer is willing to pay to offer employee coverage for the ideal plan
 - Determine the benefits they/their employees would be willing to pay more to obtain
 - Determine the benefits they/their employees would be willing to trade off in order to obtain a plan at a lower cost
- Have respondents focus specifically on the contribution of prescription drugs to the percent of premium
 - Probe how necessary the prescription drug benefit really is to their company
 - Determine if they would prefer to see plan costs without prescription drugs assuming they could enhance their plan with prescription drugs if their company absolutely wants to provide this benefit

Obtain Reactions to the MCHP Premium ESI Program

- Determine awareness of the MCHP Premium ESI Program and what employers know about it
 - Probe familiarity with programs such as Maryland Children’s Health Program, Medical Assistance, HealthChoice
- Describe the MCHP Premium ESI Program (pass out paragraph description and ask respondents to read)
 - Probe for initial reactions to the program
 - Discuss their perceptions of the extent to which their employee base would qualify

- Understand reasons for interest in participating or not participating if they have employees who qualify for the program
- Identify ways to motivate employers to participate in the plan
- Identify suggested modifications to the plan in order to increase employer interest in it
- Probe for perceptions of government-sponsored health insurance programs
- Assess employer willingness to:
 - Put up a poster about the ESI program in their workplace in a spot where their employees are likely to notice it (show poster)
 - Distribute brochures and application forms for MCHP to employees in their workplace (show brochure with insert and form)

False Close

- If time permits, test reactions to specific educational/informational materials about CSHBP to determine effectiveness of materials at meeting information needs, clarity of communication, format changes that may be needed, gaps in information provided, visual appeal, ease of comprehension, etc.

Final Comments

MODERATOR'S TOPIC GUIDE (BROKERS)

FINAL – JANUARY 27, 2003

PROJECT: MDH0201
DATE: January 28 and 29, 2003
LOCATION: Bethesda, MD and Baltimore, MD
TOPIC: Health Insurance Brokers

Introduction

- Who am I
- What I do
- Topic – Issues facing brokers who sell health insurance to small employers

Ground Rules

- Audio taping and why
- Talk one at a time
- Articulate loudly enough to be heard
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- Need to hear from everyone
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Respondent Introductions

Tell us:

- Your name
- Company name
- Percentage book of business that is with Maryland small businesses (50 or fewer full-time employees)
- Number of years representing or selling health care plans to small employers in Maryland

Determine Broker Perceptions of Maryland Small Employer Needs for Health Insurance

- Identify broker knowledge and perceptions of Maryland small employer needs and what they are looking for in a health plan
 - Identify broker perceptions of factors that are most important to Maryland small employers when deciding to offer health insurance
- Determine broker perceptions of which size of Maryland small business is most likely to offer health insurance and which size is less likely to offer health insurance (2 to 10 employees vs. 11 to 50 employees)
 - Determine broker perceptions of what types of Maryland small businesses are most likely to offer health insurance (i.e., professional services, construction, etc.) and what types are less likely to offer health insurance (i.e., retail, cleaning, etc.)
- Identify broker perceptions of problems and concerns that Maryland small employers have with offering health insurance to employees
 - Probe broker perceptions of reasons why some Maryland small businesses do not offer health insurance
- Determine if brokers perceive that changes that have occurred in the last few years in the small business market in Maryland
 - Probe for perceptions of changes regarding small employer needs, small businesses most likely to offer/not to offer insurance (in terms of size/industry), etc.
 - Probe specifically for what may be driving these market changes in the view of brokers

Examine How Brokers Service the Maryland Small Business Market

- Identify the specific types of health care plans brokers represent/sell to small businesses in Maryland (i.e., CareFirst/BlueCross Blue Shield, Kaiser Foundation, Optimum Choice, etc.)
 - Examine the most important/driving factors to brokers in determining whether or not to represent a particular health plan (i.e., commissions/incentives, claims service, educational materials provided, etc.)
- Identify what kind of plan options/delivery systems brokers sell to small businesses in Maryland (PPO, HMO, POS)
 - Understand why brokers offer different plan options/delivery systems and how this may differ by company (Probe for reasons such as need to provide different plan options/delivery systems to different classes of employee within a company, etc.)
- Understand how brokers counter Maryland small employer obstacles/concerns about offering health insurance

- Probe for what brokers do/say to Maryland small employers when the high cost of insurance premiums is an issue (what kind of advice do brokers give regarding cost sharing, premium sharing, copays, etc.)
- Probe for what brokers do/say when Maryland small employers bring up unpredictable rate increases from year to year as a concern including employer fears that if rates go up they may have to stop offering insurance (which would negatively impact employee morale and loyalty)
- Probe how brokers counter concerns related to the administrative procedures that Maryland small employers face in dealing with health plans (such as the time and hassles required to deal with paperwork and employee complaints)
- Probe how brokers counter concerns of some Maryland small businesses that the process of investigating health carriers and the plans themselves is too complicated
- Probe how brokers counter Maryland small business employer skepticism regarding the quality of the plans, that plans may not include the physicians employees use and that the plans may not cover services when employees actually need them
- Probe how brokers counter other concerns such as if employees do not use the plans the company would be paying for nothing, employees do not want to pay extra for health insurance, company may consciously or subconsciously discriminate against older workers when hiring employees (because of age profiles used to determine health insurance rates)
- Identify and explore information given by brokers to Maryland small businesses regarding health plans
 - Determine what type of information brokers provide to small businesses in Maryland regarding the health care insurance plans and options available to them
 - Understand how brokers present this information to Maryland small employers (such as presenting only one or two plans or presenting a variety of plans and options)
 - Determine to what extent brokers present plans in response to specific requests by Maryland small employers vs. presenting plans with little or no input from employers

Assess Awareness/Knowledge of Small Group Market Reforms and CSHBP

- Obtain top-of-mind broker knowledge of the Maryland Small Group Market Reforms and the Comprehensive Standard Health Benefit Plan (CSHBP)
 - Determine how and from what sources brokers obtain information on Small Group Market Reforms and CSHBP (Probe specifically about information obtained from the carriers themselves vs. other sources)

- Probe knowledge of base plan and what it includes
- Identify broker perceptions of/reactions to the CSHBP base plan and what they think about selling it to small employers in Maryland
 - Identify and probe specific problems/obstacles brokers have selling the base plan to Maryland small businesses
- Identify information brokers provide to Maryland small businesses regarding the base plan, benefits covered and costs
- Probe in what form brokers present information about the base plan (presented alone or with other plans, as a base plan or with riders, etc.)
- Determine how they refer to the base plan when discussing it with Maryland small employers
- Identify what information, if any, brokers provide small businesses in Maryland about the Small Group Market Reforms (Probe specifically on employer protections)
 - Probe how they provide this information to employers (i.e., in one-on-one discussions, in a packet of other information, place it on their website, send e-mails, etc.)
- Determine if brokers have heard that small employers in Maryland prefer to offer some benefits over others (i.e., prescription drugs, maternity, etc.)

Determine How Best to Communicate with and Better Assist Brokers

- Identify broker suggestions for ways to better assist them in selling health insurance to Maryland small employers
 - Probe for suggested policy changes that would make their job easier
- Identify broker suggestions for ways that CSHBP could be better marketed/communicated to them and to Maryland small employers
 - Probe for the type of information brokers need about CSHBP to help them sell it to small employers in Maryland
 - Probe for ways this information should be conveyed to brokers (direct mail, Internet, e-mails, professional associations, broker meetings, etc.)
 - Probe for use of the Small Group Market website
- Test broker reactions to specific educational/informational materials about CSHBP to determine effectiveness of materials at meeting information needs, clarity of

communication, format changes that may be needed, gaps in information provided, visual appeal, ease of comprehension, etc.

False Close

- If time permits, determine awareness of the MCHP Premium ESI Program and what brokers know about it
 - Pass out paragraph description and probe for initial reactions
 - Determine if brokers would market this program and identify reasons why or why not

Final Comments