

MODERATOR'S TOPIC GUIDE
(REVISED 4/28/03)

PROJECT: MDH0301/Dropped Applicants
DATE: April 29 and 30
LOCATION: Baltimore, MD (4/29 [CO1/CO2/CO7] and 5/6 [CARES]); Bethesda, MD (4/30 [CO1/CO2/CO7] and 5/7 [CARES])
TOPIC: MCHP Premium Program

Introduction

- Who I am
- What I do
- Length: 2 hours
- Purpose: Discuss perceptions of and attitudes toward the quality and accessibility of health care that's available to Maryland residents.

Comment [RL1]: For a bullet, use the "Bullet" style, or shortcut [alt]+B

Comment [RL2]: For a hyphen, use the "Hyphen" style, or shortcut [alt]+H

Ground Rules

- Audio taping and why
- Talk one at a time
- Articulate loudly enough to be heard
- Avoid side conversations
- Mirror and observers
- Avoid peer pressure
- Be candid
- No right or wrong answers

- Need to hear from everyone
- Gratuity for your time and opinions

Respondent Introductions

Tell us:

- Your name
- Where live in the area and for how long
- Family life

Identify Health Needs and Concerns

- Identify and prioritize personal issues and concerns of most importance
 - Determine importance of health care relative to other issues and concerns
- Identify and prioritize health needs and concerns affecting:
 - Infants and young children
 - Older children/adolescents

Assess Attitudes Toward Health Care Coverage

- Determine relative importance of health care coverage given other concerns and financial responsibilities
 - Probe for perceived cost of health care coverage versus perceived cost of medical treatment and associated relative value of health care coverage
 - Probe for how, if at all, respondents might make trade-offs in order to pay health plan premiums (e.g., willingness to give up something in order to pay monthly premium)

- Explore respondents' understanding of/familiarity with health care coverage:
 - Purpose of health care coverage
 - Different types of health care coverage (e.g., indemnity plans, PPOs, HMOs, etc.)
 - Costs/financial obligations associated with health care coverage (e.g., premiums, deductibles, co-pays, out-of-pocket costs, etc.) and what these costs/obligations entitle insured to
- Determine if respondents have ever had health care coverage for their children; why/why not
- Identify positive experiences with previous health care coverage/what respondents liked most about previous health care coverage
- Identify negative experiences with previous health care coverage/what respondents liked least about previous health care coverage
- Conduct sentence completion exercise: 'I wish there was a health care plan for my children that...'

Evaluate Current Health Care Coverage Situation

- Determine whether or not respondents currently have health care coverage for themselves
- Determine whether or not respondents currently have health care coverage for their children
- Among those whose children are not covered:
 - Identify and prioritize reasons for currently not having health care coverage for their children

- Determine what would most encourage respondents to obtain health care coverage for their children
- Among those whose children are covered:
 - Identify specific name of health plan/coverage
 - Identify and prioritize reasons for selecting current health care coverage
 - Determine overall satisfaction, including whether experiences have met/exceeded/fallen short of expectations and why feel that way
- Determine where and for what reasons respondents go for routine, non-emergency medical care for their children
- Determine influence/role of health care coverage, or lack of health care coverage on where respondents receive routine health care for their children

Explore MCHP Premium Application Process

- Determine whether or not respondents have ever applied for MCHP Premium health care coverage for their children
- Tell respondents to place themselves in mindset of having to re-apply for MCHP Premium:
 - Have respondents generate a list of adjectives that describe how they are feeling/what they are thinking given the prospect of re-applying for MCHP Premium coverage
 - Generate a list of adjectives that specifically describe the MCHP/MCHP Premium application form
- Identify and prioritize reasons for applying for MCHP Premium coverage
 - Identify top two or three reasons

- Hand out MCHP/MCHP Premium application form and ask respondents to review
- Obtain reactions to application form:
 - Top-of-mind/initial reactions
 - How easy/difficult to complete
 - Purpose of Q.6
- (IF NECESSARY, REFER TO Q.6 AND SAY:) This is where on the application a person indicates whether or not they are interested in applying for MCHP Premium. If the individual checks 'yes', an additional packet is sent in order that the individual may enroll their children in MCHP Premium. Obtain reactions to use of Q.6:
 - Overall/top-of-mind
 - Clear/unclear and why feel this way
- Determine whether or not respondents ever spoke with a case manager
- Among those who did speak with a case manager, evaluate experience on key attributes:
 - Ease of getting through
 - Responsiveness
 - Knowledge of MCHP Premium program
- Solicit suggestions for improving the entire MCHP Premium application process

Assess Attitudes Toward MCHP Premium

- Have respondents write down adjectives that describe MCHP Premium coverage/words associate with MCHP Premium coverage

- Determine whether or not respondents actually enrolled in MCHP Premium to obtain health care coverage for their children
- Identify and prioritize reasons for not enrolling children in MCHP Premium, probing for relative importance/influence of:
 - Amount of monthly premium
 - Other cost-related aspects (probe for specifics)
 - Ease/difficulty of understanding plan
 - Perceived value (e.g., quality/accessibility of care for the cost)
 - Change in job status
 - Alternative health care coverage (e.g., parents' plan, MCHP, etc.)
- Solicit suggestions for what would most encourage respondents to enroll children in MCHP Premium
- REFER TO Q.6 ON MCHP/MCHP PREMIUM APPLICATION FORM, REMINDING RESPONDENTS THAT IF THEY CHECKED 'YES' THEY WOULD RECEIVE ANOTHER PACKET OF MATERIALS
- Hand out packet consisting of MCHP Premium letter, 'Your Rights and Responsibilities', Invoice, HealthChoice info sheet and Summary of Procedures for Fair Hearings
- Obtain reactions to packet:
 - Top-of-mind/initial
 - How easy/difficult to understand
 - What might do/how might respond if packet actually came in the mail and why feel this way

- Refer to HealthChoice Info Sheet and obtain reactions:
 - Overall
 - How might describe
 - Completeness of coverage/benefits package and why feel this way
 - General interest in enrolling and why feel this way
- Hand out list of health plan benefits and have respondents complete the following before discussing:
 - Rate each on 1-7 importance scale
 - Place an “*” next to benefits most willing to pay for

Explore Health Plan Pricing Expectations

- Have respondents write down the monthly premium amount that:
 - Is so high they would question the value for the money
 - Is so low they would worry about quality of care and hidden costs
 - They would be willing to pay in order to receive MCHP Premium/HealthChoice coverage
- Discuss pricing expectations
- Obtain reactions to proposed co-pay options:
 - \$5 co-pay for all doctor/clinic visits
 - (IF NECESSARY) \$3 co-pay for all doctor/clinic visits

Evaluate Proposed Premium Payment Options

- Hand out list of proposed premium payment options
- Have respondents rate each premium payment option on:
 - Overall appeal
 - Likelihood of enrolling in MCHP Premium
- Discuss reactions to each proposed premium payment option:
 - Overall/top-of-mind
 - Likes/hot buttons
 - Dislikes/red flags
- Identify one proposed premium payment option:
 - Like most
 - Most encourage enrolling in MCHP Premium
- Present concept of an Automated Client Inquiry System: toll-free 800 number that clients can call each month to find out if the State of Maryland has received and processed their payment. Clients can also call this toll-free number after submitting their initial application to find out when their child's coverage will begin.
- Obtain reactions to Automated Client Inquiry System:
 - Overall
 - Likes/dislikes
 - General interest; why/why not

Describe Ideal Health Plan Application Process (IF TIME PERMITS)

- Have respondents ideate the 'ideal health plan application process, discussing expectations with regard to:
 - Ease of completing application form
 - Length/steps of application process
 - Amount of paperwork
 - Length of time between submitting application and being enrolled
 - 'Richness' of benefits/coverage

False Close

- While moderator goes behind one-way mirror to consult with client observers, have respondents complete the following exercise:
 - Identify key message MCHP Premium should communicate to target parents to most encourage them to enroll their children for health care coverage

Final Comments