

APPENDIX IV

Focus Group Questions

Insurance Agent Focus Group Questions

1. First, let's go around and have each person introduce themselves; include what types of insurance you sell, and what types of organizations you sell to.
2. Is it difficult to sell health insurance? If so, what makes it difficult?
3. What would make it easier for you to sell health insurance?
4. What could/should government do to help with the sale of health insurance?
5. Should health care be a concern of a business owner? Why?
Probe: Do you feel that the employers you work with feel that health care is their concern?
6. What are the top two reasons you are given for why a client drops health insurance?
7. What are the top two selling points you use to try and convince a potential business client to purchase/retain health insurance for their employees?
8. For those employers who offer health insurance, what have the rate increases been over the last three years?
9. What are you advising your clients to do differently as a result of the increase in cost? (Example: cost sharing, premium sharing, move to a different carrier, increase employee contributions, change benefit plan design, drop health benefits, etc.)
10. Other than cost, what do you believe to be the major problems and concerns that employers have with offering health insurance to employees?
11. Is the demand for health insurance elastic? (Does the demand for health insurance change with the price of health insurance).
12. Do you feel there are disparate commissions that encourage or discourage the sale of certain health insurance policies?
Probe: Explain the commission process and does this impact what policy is offered to employers?
13. Follow-up: Do you feel that those commissions have a negative impact on the best interest of the consumer?
Probe: Do you feel that the employers are frustrated with insurance companies – how do you handle react to those situations?
14. What do you see as a fair system of financing for health insurance?
15. Are there any questions that we may have missed? Is there anything else you would like to discuss?

Uninsured Consumers Focus Group Questions

1. First, let's go around and have each person introduce him or herself.
2. What does health insurance mean to you?
3. Do you currently have health insurance?
 - Do all of your family members have health insurance?
 - Have you ever had health insurance?
4. There are many reasons why some people do not have health insurance. How about for you – what are some of the reasons that you do not have health insurance?
 - How long has it been since you were covered?
 - Why did your health insurance coverage stop?
5. Does your employer offer insurance?
 - Are you eligible for it? If you are not eligible, why not?
 - Why have you not enrolled?
6. How important is it for you to have health insurance?
 - For your family members?
7. For those that had health insurance now or in the past, what, if anything, did you not like about your health insurance?
8. In your family, where does health insurance fall in the list of things you want or need to have? That is, how does it rate when you think of other things such as housing, car payments, entertainment, or food?
 - Would you cut back on any of these to be able to pay for health insurance?
9. Have you looked into getting insurance (buying it on your own)? What happened when you did?
10. What problems have you or others you know had in getting health insurance?
11. Besides cost, what makes it hard to purchase health insurance?
12. What would you be able to pay for health insurance for yourself per month?
 - For your family per month?
13. Have you had any problems getting healthcare?
 - Have any other people you know had problems?
14. How do you get your medical needs met?
 - Do you go to a personal physician, urgent care, or emergency room?
 - Do you go for primary (routine checkups) or only in an urgent or emergency situation?
15. How do you get your family's medical needs met?
 - Do they go to a personal physician, urgent care, or emergency room?
 - Do they go for primary (routine checkups) or only in an urgent or emergency situation?
16. Are you familiar with the State-sponsored health care programs? Probes: What do you think of them?

17. What should be done so people can get the health care they need?
18. What should be done so people can get health insurance?
19. What are the important services in an insurance plan? (Ex: medical visits, dental care, vision, prescriptions etc.)
20. We have talked about problems and concerns with health care and health insurance. Is there anything we have not discussed about health care that you would like to talk about?

Insured Businesses Focus Group Questions

1. First, let's go around and have each person introduce themselves; include what type of business you are in and how many employees you have.
2. Should health care be a concern of a business owner? Why?
3. What are the top two reasons you offer health insurance?
4. What do you see as the key benefits to a company providing health coverage to its employees?
5. Is it difficult to offer health insurance to your employees? Probe: What makes it difficult to purchase health insurance?
6. What would make it easier for you to offer health insurance?
7. What have you done in the past three years in response to rising health care costs? Probe: Can you continue this approach into the future?
8. If costs continue to rise at the current rate, will you be able to continue to offer health insurance to your employees? Probe: How much longer?
9. Are there situations where you would totally withdraw your offer of coverage (Example: a certain percentage of premium increase, a certain dollar amount increase, etc.)?
10. What do you see as a fair system of financing for health insurance?
11. What could/should government do to help with the sale of health insurance?

Uninsured Businesses Focus Group Questions

1. First, let's go around and have each person introduce themselves; include what type of business you are in and how many employees you have.
2. Should health care be a concern of a business owner? Why?
3. What do you see as the key benefits to a company offering health coverage to its employees?
4. Has your company ever offered health benefits? If yes, what caused you to discontinue them?
5. What are the top two reasons you do not offer health insurance?

6. What have you done in the past three years in response to rising health care costs? Probe: Can you continue this approach into the future?
7. Is it difficult to offer health insurance to your employees? Probe: What makes it difficult to purchase health insurance?
8. What would make it easier for you to offer health insurance?
9. What would make you willing to provide health insurance?
10. What factors pose the biggest barriers to offering health coverage in the state?
11. What could/should government do to help with the sale of health insurance?
12. What do you see as a fair system of financing for health insurance?