

Focus Group Questions for Companies That Don't Offer Insurance

1. Tell us your name and in about two sentences tell us about your business.
2. At some point you decided that health insurance wasn't a benefit your business was going to offer to employees. Can you tell us how you decided that or what you considered in making the decision?
3. Have any of you offered employees health insurance or money to buy health insurance in the past? What prompted the change?
4. Have your employees ever indicated that they wished you offered coverage? Do they care?
5. What influence does not offering health insurance have on you ability to find and keep good quality employees?
6. Do you give your employees information about other health insurance options, like MinnesotaCare or private insurance?
7. What do your employees do for health insurance? (Through spouse? Not get it?)
8. What makes it hard for you to offer health insurance? What gets in the way?
9. What would make it easier for you to offer health insurance?
10. Are there things the State of Minnesota or the federal government could or should do to help you provide health insurance to employees?
11. Here are three different kinds of programs that could be used to reduce the cost of insurance: (See handout)
 - Premium sharing
 - Small employer tax credits
 - Stop-loss protection
 - a. What do you see as the advantages and disadvantages of each of these?
 - b. How would you feel about participating in any of these programs?
12. Let's say you had a minute to give advice to the Commissioner of the Department of Health. What do you think should to be done to reduce the number of uninsured people in Minnesota?

Focus Group Questions for Companies That Offer Insurance

1. Tell us your name and in about two sentences tell us about your business.
2. At some point you decided to offer health insurance as a benefit. Can you tell us how you decided that or what you considered in making the decision?
3. Have any of you not offered health insurance in the past? What prompted the change?
4. Do some employees choose to not enroll in the health insurance that is offered? Why? Tell us about those situations.
5. Do you have employees who aren't eligible for your health insurance? What makes them ineligible? Tell us about those situations.
6. What do you see as the value of health insurance to your company?
7. What is hard about offering health insurance? What makes it difficult?
8. What would make it easier for you to offer health insurance?
9. What could the State of Minnesota or the federal government do to make it easier for you to provide health insurance to employees?
10. Here are three different kinds of programs that could be used to reduce the cost of insurance: (See handout)
 - Premium sharing
 - Small employer tax credits
 - Stop-loss protection
 - a. What do you see as the advantages and disadvantages of each of these?
 - b. How would you feel about participating in any of these programs?
11. Let's say you had a minute to give advice to the Commissioner of the Department of Health. What do you think should be done to reduce the number of uninsured people in Minnesota?

Handout

Three Programs that Could be Used to Reduce the Cost of Insurance

Premium sharing

- An incentive to employers to offer coverage for their employees.
- The employer pays \$50 per month per person for coverage.
- The employee pays \$25 per month.
- The remaining cost of coverage per employee is split evenly between the state and federal governments.

Small employer tax credits

- Refundable tax credits to small employers newly offering coverage.
- In years 1 and 2, credit is \$35 per month per employee or 50 percent of total annual premium, whichever is less.
- The tax credits phase out over 5 years.

Stop-loss protection

- Requires health plans to offer:
 - scaled-down health plans (exempt from certain state-mandated benefits)
 - provides stop-loss protection (90 percent of claims that fall from \$30,000 to \$100,000 for each member) to health plans, thereby making low-cost plans available.
- This would be a government subsidy to health plans for small employers.
- This protection reduces the volatility of premiums by limiting the impact that high-cost cases can have on employer premiums.