

North Carolina State Planning Grant Focus Group Guide and Questions

Focus Group Process

In picking focus group participants, we will recruit three types of participants: uninsured individuals; employers; and agents/brokers. In recruiting participants, we will strive for racial diversity as well as geographic diversity. We have a developed telephone screening tool for these three groups to ensure a variety of perspectives and experiences. For each group, specific inclusion/exclusion criteria have been developed. Ideally, each of the focus groups will include 8-12 people and will last 1-2 hours.

The process for conducting the focus groups will be as follows:

- A) Participants arrive and are provided with a copy of the study fact sheet. FGI staff will review the document with participants, ensure that they understand their rights, and direct them to the focus group discussion table.
- B) Moderator introduces self and briefly describes the purpose of the focus group, which is to gain a better understanding of the motivations of employers and individuals in offering and getting health insurance.
- C) Moderator will review the process for focus group discussion: moderator will introduce a topic or question and request that each participant express their opinion on the issue.
- D) Moderator will review rules for focus group participation:
 - a. Participants are free to use pseudonym during the discussion
 - b. Participants may request that tape recorder be turned off at any point
 - c. Participants are bound by a “no gossip” policy: subjects should not share information with outsiders about the discussions during the focus group.

Focus groups will be tape recorded to provide accuracy in the data analysis, but upon request by a participant the recorders will be turned off. Moderator will attempt to engage each participant and not allow any individual(s) to dominate the conversation. Moderator will move from topic to topic following the question/topic list and ensure that conversation continues in a productive manner.

Employer Focus Groups

Representatives from North Carolina employers will be identified and invited to participate in eight focus groups that concentrate on barriers for employers in offering health insurance. Because so many of the uninsured (>50%) are employed by small employers, there will be an emphasis on employers with fewer than 50 employees. Among the eight employer focus groups, four will be small employers (1-49 employees), two medium sized employers (50-99 employees) and two large (100+ employees). The focus groups will be conducted in multiple geographic areas of the state and will seek to include a variety of industries. Additionally, the focus groups will seek to include a mix of employers who offer health insurance and those who do not. It is our goal to recruit an individual within each company who is responsible for managing the health insurance benefit or who has a position within human resources or management so as to be involved in decisions regarding the offering of health insurance. The objective of these focus groups is to gain a better understanding of the decision process for offering or not offering health insurance to employees, and to learn about employers' preferences among policies designed to increase health insurance coverage.

Warm Up Question:

- Are things going in the right or wrong direction as it pertains to the overall healthcare system in our country? What is going in the right direction and what's going in the wrong direction?

Offering Health Insurance Coverage:

- What factors influenced your company's decision to offer (or not offer) health insurance, and what type of insurance products to offer?
 - For companies offering, probes: recruitment, retention, sense of obligation, keeping employees healthy
 - For companies not offering, probes: cost, no HR person, difficult underwriting process, administrative process to cumbersome, etc.
- How does health insurance rank in priority compared to other employee benefits, including raises?
- How important is health insurance for attracting and retaining employees?

Trade-offs, Willingness to Pay, and Policy Preferences

- As an employer, how much would you be willing to pay (per month per employee) for a health benefit? How much would you expect your employees to contribute? What about family coverage?
- What trade-offs would your company be willing to make in order to afford to offer coverage? For example:
 - more limited policies (fewer benefits, smaller networks of providers, higher deductibles)
 - eliminating other employee benefits such as retirement plans
 - lower wages or fewer raises
- Do you think that programs or policies should be developed to increase health insurance coverage? What types of solutions do you prefer to expand coverage to the uninsured? For example, government sponsored health insurance, public-private partnerships, mandated employer health insurance, individual mandates?
- In your opinion, are there incentives that would encourage employers to offer health insurance coverage or extend coverage to more of their workers? (for example, tax credits or government subsidies for employers)

- Does your company favor tax incentives for employees to help pay the employee share of health insurance premiums?

Presentation of Health Insurance Products

Now, I'd like to discuss five types of health insurance benefits with you. These options are typical of products that might be available to you through an insurance broker. We are interested in your opinions about these products and whether they would be of interest to you as an employer (to offer to your employees). We can discuss each of them as much as you would like, but we will present only a general overview of the plans to you to begin with. The premiums have been estimated by Mercer Government Services Consulting based on policies offered in North Carolina.

Present 5 options.

- What do you think about each of these five options as a benefit to offer to your employees?
- Are any of these options ones that you would consider offering to your employees? Which ones and why? On a scale of 1-10 (10 being high), how likely are you to actually offer such a policy to your employees?

Wrap Up

- What other ideas do you have about making health insurance more affordable?

Insurance Agents/Brokers Focus Groups

Individuals will be chosen from brokers and agents who are licensed and actively selling health insurance in North Carolina to participate in two focus groups. One focus group will be conducted in the Triangle area and the second one in the Charlotte region, with agents and brokers from surrounding counties (especially rural) being invited to participate. The objective of these focus groups will be to gain insight as to the range of insurance products that are feasible in North Carolina.

Warm Up Question:

- Are things going in the right or wrong direction as it pertains to the overall healthcare system in our country? What is going in the right direction and what's going in the wrong direction?

Offering Health Insurance Coverage:

- In your opinion, what basis are decisions made concerning the offering of health insurance (by employers and individuals)?
- What trends are you seeing in employer-sponsored health care? (probe: increased premium/cost sharing, dropping coverage, dropping benefits, etc.)

Trade-offs, Willingness to Pay, and Policy Preferences

- On average, how much would you estimate a company would be willing to pay to offer insurance? How much are individuals willing to pay?
- What trade-offs do you think are reasonable/feasible for a company and employees to make in order to make insurance more accessible?
 - more limited policies (fewer benefits, smaller networks of providers, higher deductibles)
 - eliminating other employee benefits such as retirement plans
 - lower wages or fewer raises
- Do you think that programs or policies should be developed to increase health insurance coverage? What types of solutions do you prefer to expand coverage to the uninsured? For example, government sponsored health insurance, public-private partnerships, mandated employer health insurance, individual mandates?
- In your opinion, are there incentives that would encourage employers to offer health insurance coverage or extend coverage to more of their workers? (probe: tax incentives, etc.)
- In your opinion, are there regulatory requirements that have a counterproductive effect on the offering of (employer-sponsored) health insurance? (probe: rating of policies, mandated benefits, etc.)
- Are there insurance products that you think employers or individuals would purchase, but are not currently available? (for example: reduced benefit plans, first dollar benefit products, etc.)

Presentation of Health Insurance Products

Now, I'd like to discuss five types of health insurance benefits with you. These options are typical of products that might be available in this market. We are interested in your opinions about these products and whether you think they would be of interest to employers or individuals. We can discuss each of them as much as you would like, but we will present only a general overview of the plans to you to begin with. The premiums have been estimated by Mercer Government Services Consulting based on policies offered in North Carolina.

Present 5 options.

- What do you think about each of these five options in terms of their appeal to employers and individuals?
- Are any of these options ones that you think you could sell in your market? Which ones and why? On a scale of 1-10 (10 being high), how likely do you think it is that employers and individuals would actually purchase such a policy to your employees?

Wrap Up

- What other ideas do you have about making health insurance more affordable?

Uninsured Individuals Focus Groups

Using a screening tool, uninsured individuals will be identified and recruited for participation in five focus groups. Separate focus groups will be held in rural and urban areas of the state; and for individuals with incomes above and below 200% of the federal poverty guidelines. The screening tool will provide an opportunity to recruit individuals of varying demographic and employment characteristics. The objective of these focus groups is to gain a better understanding of barriers in obtaining health insurance as well as the consequences of being uninsured. Additionally, participants will be engaged in dialogue that demonstrates the trade-offs they are willing to make for health insurance. Finally, participants will be asked to express their preferences for a variety of policy options to expand health insurance coverage.

Warm Up Question:

- Are things going in the right or wrong direction as it pertains to the overall healthcare system in our country? What is going in the right direction and what's going in the wrong direction?

Health Insurance Coverage:

- What are the most important factors in deciding whether to get health insurance? (probes: cost, your health problems, fear of getting sick, etc.)
- What is/are the primary reason(s) that you do not have health insurance?
 - If employer offers insurance: why don't you participate in your company's health insurance, if you are eligible?
- Do you want your employer to play a role in providing insurance, or do you prefer some other approach to getting health insurance?

Consequences of Being Uninsured:

- Did your lack of health insurance coverage affect your ability to get needed health care? If so, how?
- Where do you currently get medical care?

Willingness to Pay, Trade-offs, and Policy Preferences:

- How much would you be willing to pay out of pocket for health insurance premiums (for your own coverage)? What types of changes in your lifestyle would it take to be able to pay this much for health insurance?
- Would you be willing to pay more out of pocket for health insurance coverage if your employer paid a portion of the premium, too?
- What trade-offs would you be willing to make to afford some type of coverage?
 - more limited policies (fewer benefits, smaller networks of providers, higher deductibles)
 - losing other employee benefits such as retirement plans or vacation pay
 - lower wages or fewer raises
- Do you think that policies should be developed to increase health insurance coverage? What solutions do you prefer to expand coverage to the uninsured? For example, government sponsored health insurance, mandated employer health insurance, individual mandates?

Presentation of Health Insurance Products

Now, I'd like to discuss five types of health insurance benefits with you. These options are typical of products that might be available to you through an insurance broker or an employer. We are interested

in your opinions about these products and whether they would be of interest to you. We can discuss each of them as much as you would like, but we will present only a general overview of the plans to you to begin with. The premiums have been estimated by Mercer Government Services Consulting based on policies offered in North Carolina.

Present 5 options.

- What do you think about each of these five options?
- Are any of these options ones that you would consider purchasing? Which ones and why? On a scale of 1-10 (10 being high), how likely are you to actually purchase such a policy if it were available to you?

Wrap Up

- What other ideas do you have about making health insurance more affordable?