

Appendix C

Focus Group Sample and Discussion Questions

I am passing out informed consent forms. Please read the information and then if you agree to participate today, please sign the consent form and bring it to the front of the room. **(Once all consent forms have been returned)**. Thank you for agreeing to participate in our discussion today. My name is Garth Kruger and I am facilitating this discussion as part of the North Dakota State Planning Grant. We will be talking about the costs and affordability of health insurance and your ideas on dealing with health insurance. Our whole purpose here today is for you to voice your opinions. I understand that you may not agree on all issues and I welcome all comments and thorough discussion. If I need to interrupt, it will only be to ensure that we can cover all our topics within our time frame. We can always return to a discussion if time allows. I will make a point to give each person a chance at the end to add in final comments. If you are uncomfortable with anything that you wish to express, you are not required to say anything and you will be provided the opportunity to provide written input at the end of the discussion if you wish. At the end of our discussion today, I will also be distributing a brief survey which will include space for you to write any further comments you may have. Confidentiality is an important aspect of this process- all of you should feel free to voice your perceptions. I will make every effort to maintain the confidentiality of information shared in this focus group and the survey including not sharing any individual responses with anyone including facility staff. However, I cannot guarantee that other participants in this focus group will not share information from this group with other individuals. I'd like you all to feel comfortable. If you need to get up and get a drink, or use the restroom, please feel free to do so. This session is being audio taped but that is only for assistance in writing a summary report. Please use first names only in order to keep this anonymous. Thank you for being here and let's begin.

1. Lets start the evening by going around the group and introducing ourselves. I'd like each of you to tell us 3 things, your first name, they type of business you run, and two things you like to do in your spare time

What influences the employer's decision about whether or not to offer coverage? What are the primary reasons employers give for electing not to provide coverage?

How do employers make decisions about the health insurance they will offer to their employees? What factors go into their decisions regarding premium contributions, benefit package, and other features of the coverage?

What would be the likely response of employers to an economic downturn or continued increases in costs?

What employer and employee groups are most susceptible to crowd out?

How likely are employers who do not offer coverage to be influenced by:

Expansion/development or purchasing alliances?

Individual or employer subsidies

Additional tax incentives

What other alternatives might be available to motivate employers not now providing or contributing to coverage?

2. Do you have any other comments or concerns about health insurance?

Thank you very much for participating. If you have any other ideas you would like to share, please write them on the space provided on the questionnaire that I am passing out.