

Moderator's Guide for Discussions with Employees
Health Insurance Coverage
May 2001

1. Introduction

- HMA...who we are and what we do.
- Explain guidelines of focus group research:
 - a. Audio recording, peer pressure, etc.
- Participant introduction: name, age, family, hobbies, business, etc.

2. Issues and Problems

- What are the most pressing issues or problems that your company faces?
- How are these different because your employer is a small business?
- What are the advantages of working for a small business? What are the disadvantages?
- How easy or hard do you think it is for your company to attract and keep good employees? Is this harder or easier than a year ago? What could your employer do to attract/keep employees?

3. Benefits

- Are employee benefits important to attracting and keeping employees?
- What employee benefits does your employer offer to employees (paid vacation, paid sick leave, 401(k), bonuses, insurance)? Why these?
- Which of these benefits is most valuable to you?
- What other benefits would you like to see provided?

4. Health Insurance

- Do you personally have health insurance? Why or why not?
- Why do you think your employer does not offer health insurance to employees? What is the most important reason?
- How important is it to you to have health insurance as an employee benefit? What do you mean? Would you seriously consider changing jobs if you could get a similar job that offered health insurance?
- How valuable would health insurance coverage be to you? Employee only coverage? Dependent or family coverage?
- Would you rather have your employer offer health coverage or use the same amount of money to give you a wage increase? How about your co-workers – would they feel similarly?
- How much would you estimate the monthly premium would be to cover you as an employee only? How much for you and your dependents?

- How much of a salary decrease would you be willing to take in exchange for having your employer pay for health insurance?

5. Reaction to Options

Display options one at a time. Ask question sequence for each before going on to the next option.

- What is your initial reaction to this concept?
- What type of business would benefit from this? Who else?
- Who would not benefit from this?
- What, if anything, is confusing or difficult to understand about this?
- If you were told this option cost \$_____ for each employee, would you buy it? Why/why not?
- What changes or improvements would you make?

After all options have been presented:

- Which of these ideas best fit your company? Why?
- Which of these the best fit for you? Why?
- Which of these would you buy?

6. Conclusion

- Final questions.
- Concluding remarks.
- Thank yous for participating.