

Moderator's Guide for Employers/Business Owners/Health Insurance Decision-Makers  
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 business faces?
- How are these different because you are a small business?
- How do you handle these issues?
- With the current economy, how are you attracting and keeping good employees? Is this harder or easier than a year ago? What else are you doing to attract/keep employees?

3. Benefits

- Do you use benefits as a way to attract/keep employees?
- What employee benefits do you offer your employees (paid vacation, paid sick leave, 401(k), bonuses, insurance)? Why these?
- Which of these benefits is most valuable to your employees?
- What other benefits have you considered providing?

4. Health Insurance

- Do you personally have health insurance?
- What is your reaction to employee health benefits? What do you mean?
- Have you ever considered, or checked into, providing health insurance coverage for your employees? What was your source of information (insurance agent, Internet, trade association, etc.)?
- If so, what did you find out?
- What barriers or concerns have kept you from purchasing health insurance for your employees? Which are the most important reasons you do not offer coverage?
- How valuable would health insurance coverage be to your employees? [If not perceived as very valuable, probe as to why they think that.]
- What percentage of your employees have coverage from some other source? What is the source?

- How much of an obligation do you think employers have to pay something toward the cost of providing health insurance for their employees? For employees' dependents?
- Who besides employers do you think has this obligation – employees, the government?
- What would make you consider offering health benefits? What else?
- What do you estimate would be the average monthly premium (employer and employee share) to provide coverage for an employee? For an employee and his or her family?
- By how much would the price have to be lowered for you to offer coverage?

## 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 \$\_\_\_\_\_, would you buy it for your employees? 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 would you buy?

## 6. Conclusion

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