

Affordable Care Act Testing Project

- Welcome. Thanks for taking time. Know we all have busy lives. Tonight we are going to talk about things related to health insurance and how we go about getting care and paying for it. Hope it will be interesting to all of you.
- Purpose of this is to do research to understand better what happened after health reform went into effect in Massachusetts, since the rest of the country will soon be implementing new approaches similar in many ways to the MA system. I have a lot of questions, and am interested in everything you have to say about the topics I will raise. No right or wrong answers.
- Your job for the next <two> hours is *to take part* in the discussion. I want to hear from everyone – not just the chatty people! The shy folks too. We have limited number of people in a focus group so we can have a discussion – so now I have to depend on you to get in there and take part.
- IF ONE WAY MIRROR: We are in a typical focus group room with a one-way mirror – so my colleagues who are working with me on this project can watch it from the other room without getting in our way.
- Also there is a video camera and mikes somewhere. Making audio and videotape because we have to write a report and can't take notes fast enough. So please speak up so I can hear you. We keep what you say entirely confidential and I ask that each of you treat confidentially what others say around the table. Your names are not used in any reports.
- Because we are making a tape, if more than one person is talking at a time, the tape becomes garbled and I can't use it. So please don't talk on top of each other. And please no side conversations.
- Go around table and tell us your name, in what area you live, for how long you have lived in MA, and anything you'd like to tell us about yourself.

I. Administer questionnaire; put aside

II. CURRENT INSURANCE SITUATION

GOALS:

1. Understand the health insurance situation of everyone in room & how they got it
2. How do participants understand “sources of coverage”
3. Do people pay premiums and how?

First let's talk about what your health insurance situation is like right now (later we'll get in to what you've had in the past and what kind of changes you've had over time)

- Let's go around the room once more and if you could say what kind of health insurance coverage you have and how long you've had it?
 - IF GET BOTH TYPE OF PLAN & CARRIER ANSWERS (CommCare/Neighborhood Health Plan) –
How do you usually think about your coverage? Do you think about your specific insurance company or the type of coverage you have? If a friend asked, what would you say?

- SOURCES OF COVERAGE
 - People can get health coverage through many sources. What are some of the ways that people (not just you) can get coverage? (probe for broad categories: job, government, buy it yourself, other?).
 - What are some type of government-provided insurance?
 - Do you get your insurance from the government? [thru Connector; CommCare, etc.]
 - How would you describe (CommCare/CommChoice/Masshealth) to someone who isn't from Massachusetts?

- METHODS OF GETTING COVERAGE
 - How did you go about getting it? [eg, work, website, at doctor's office etc]
 - Did you fill out the paperwork by yourself or did someone help you?
 - Have any of you heard about the Health Connector? (probe on what they know, if they used it, etc)

- PREMIUMS

Now I want to ask you about how the coverage is paid for. There are lots of things people have to pay for when it comes to health care – there are copays, deductibles, and premiums. It can get pretty confusing. To help focus our discussion I want to talk thru each of these one at a time. [Briefly define copays and deductibles and Premiums. (If necessary, use Bureau Labor Statistics Definition: **Copayment** - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received. The insurer is responsible for the rest of the reimbursement. **Deductible** - A fixed dollar amount during the benefit period - usually a year - that an insured person pays before the insurer starts to make payments for covered medical services.)] **Explain that we don't want to talk about copays, deductibles or any other payments people have to make EXCEPT the monthly premiums].**

- Do you pay any part of the premium?

- [if no] How is the coverage paid for? [state, employer, etc.?)

Do you get any kind of monthly statement or notice?

- [if yes] Is the cost shared? Do you pay some and part of the cost is paid by someone else/some agency)?

How do you pay – is it taken out of your paycheck? Do you get a monthly bill?

III. TRANSITIONS IN COVERAGE

GOALS:

1. How do participants understand/talk about changes in coverage? (plan and source)
2. Do participants know the date they changed coverage (to the month)?

Now let's talk a little about the times you've changed your insurance coverage.

[MODIFY QUESTIONS BASED ON WHAT PARTICIPANTS ALREADY TALKED ABOUT]

- Has anyone changed their health insurance coverage in the last 2 or 3 years?

- General narrative of their change over time (from what? Why?)

- When exactly did you change? Do you remember the month and year?

(extra: Do any of you know the exact month and year that you started the coverage you have now?)

- Has anyone changed PLANS [‘for example, from Neighborhood Health to Celticare?’] but still had the same TYPE of insurance? (Tell me a little about that.)

- Would you count that as a change in coverage?

- Has anyone changed from MassHealth to CommCare/CommChoice, or back, and still stayed with the same health plan? (Tell me a little about that.)

- Would you count that as a change in coverage?

- How did you know it was a change in the program? (probe: get notice?, someone called?)

- In the last 5 years or so, was there ever a time when you didn't have ANY health insurance?
 - Tell me a little about that (probe: for how long, and what type of coverage did you have before and after?)

IV. QUESTIONNAIRE

GOALS:

1. How do participants go through the survey questions/what problems do they have?
2. Where do they answer about CommChoice & CommCare?

Now let's look again at the questionnaire you filled out at the beginning. These questions ask about health coverage but they don't include specific questions about getting coverage thru the Health Connector or CommCare or CommChoice. But soon – when health reform goes into effect across the country in 2014 – questions will need to be included about the new ways of getting coverage. So the Census is interested in understanding how you would answer these questions, since we already have some of those reforms here in Massachusetts

- Were there any questions that you had trouble understanding when you first filled it out? (Which? Why?)
- Let's go through each question. First, let's talk about CommChoice. For those of you on CommChoice, how did you answer Q1? [Go thru questionnaire one question at a time and probe each person on what answer they chose and why] *Then talk to CommCare people*
- Are there any questions that you might answer differently after our discussion here? [Which? Why?]