

COGNITIVE DRAFT - PROBES

March 13, 2012

**GENERAL/OVERALL**

Possible probes:

- Were there any specific questions that confused you?
- Were there words or phrases that you hadn't heard before?

**SECTION A:**

[INTERVIEWER WILL GO BACK AND RE-READ SPECIFIC QUESTIONS AS NEEDED]

COGNITIVE GOALS – SECTION A

- Is insured/uninsured status correctly determined (does R correctly make it through section)
- (A5) How does R understand health coverage in relation to Connector insurance? (What happened that R got to A5)?
- In A2, I asked about “type of health plan or health coverage” – what kinds of things were you thinking about? (What did you include as “health plan or coverage”?)
- (IF A5=YES) You said that you have Commonwealth Care/Choice. Yet when I first asked if you had any health plan or coverage, you said no. can you tell me a little about what “health plan or health coverage” means to you?
- IF R HAS NO INSURANCE – Have you had health insurance in the past? (IF YES: Tell me a little about it – FIND OUT WHEN, WHAT TYPE, WHEN GOT OFF, WAS IT CONNECTOR)

## Section B: Plan Type (Current Loop)

B1. In order to better understand peoples' health care needs, we'd like to learn more about how you get that coverage. Is it provided through a job, the government, the state or some other way?

COG GOALS B1:

- Does R make the distinction between "government" and "state"? (Does R understand "government" to be federal?)

(IF NOT JOB) - How did you decide on your answer?

From what you know, what kinds of coverage is provided by the government? What about the state? [IF NEEDED – If someone had Medicare, how should they answer this question]

B2. How is that coverage provided? Is it through a parent or spouse, do you buy it yourself, or do you get it some other way?

COG GOAL B2:

- How does R understand "buy it yourself"?  
- Does R have difficulty deciding on answer?

How did you decide on your answer?

Did you have any problems or difficulties answering this question? (IF YES – explain)

What does it mean when someone buys the insurance themselves? (What kind of insurance? Where do they get it?)

B9. Who is the policyholder?

COG GOAL B9:

Does R understand "policyholder"? (especially if 2 people in HH and both individually on CommCare)

What does the word "policyholder" mean to you?

Does your plan have a "policyholder"?

B11. What do you call the program?

COG GOALS B14:

Does R correctly use Commonwealth Care/Choice?

Does R name PROGRAM – not insurance plan?

B12. Is it a plan through the Health Connector, such as Commonwealth Care or Commonwealth Choice?

B13. Which plan is it – Commonwealth Care, Commonwealth Choice, or Commonwealth Bridge?

COG GOALS B11 & 12

- Has R heard of the Health Connector?

- Are the plans in B12 exhaustive?

- Does R know what specific program they have?

- IF R HAS MASSHEALTH: Are these questions confusing?

- IF R has been on and off CommCare/MassHealth – Can R attend only their current situation?

- How does R understand “through the Health Connector” (are they only thinking about the website?)

Have you heard of the Health Connector? (IF YES: Tell me a little about what you know about it)

(IF B11=YES) – You said you have Commonwealth Care/Choice. Have you heard about [FILL OTHER ONE]? (IF YES: Tell me a little about what you know about it. Did you apply to that one?)

When they asked about getting it “through the Health Connector” – what do you think they meant? (IF NEEDED – Were you only thinking about the website?)

(IF R HAS BEEN ON & OFF PLANS) – You’ve had a couple of different kinds of insurance over the past couple of years. How was it to answer these questions about just the plan you’re on now?

B14. Did someone at a hospital, health clinic or social service agency help (you/POLICYHOLDER) get the coverage?

COG GOAL B13:

How does R understand “help get the coverage”?

How does R understand “social service agency”

(IF YES) How did they help you get coverage? (who helped?)

(IF NO) Did you get any help at all when you were getting the coverage? (Who? – was it a group or organization? What kind of help did you get?)

B16. Small businesses can offer health coverage to their employees through the Health Connector. Did

[policyholder] get their coverage through the employee section of the Health Connector?

COG GOAL B16

- Does R understand “employee section of the Health Connector”?
- Does R understand this is talking about the website?
- Does R have insurance through the Connector, even if not having gone to website?
- How does R know their coverage is through the exchange?

(IF YES) Tell me a little about how you/they got the coverage? (Do it online? Was it easy?)

(IF NO) Have you heard of the Health Connector? (IF YES: Tell me a little about what you know about it. Have you ever been to the website?)

(IF DIDN'T GO ON WEBSITE) What information did you get from your employer that made you think your coverage was through the Connector?

B17. Do you pay a monthly premium – a fixed amount of money each month to have the health coverage?

B18-1. Some people who get their coverage through the Health Connector pay a reduced or discounted monthly premium. Is your monthly premium reduced or discounted?

B18-2. Some people who get their coverage through [fill plan selected in GOVPLAN] pay a reduced or discounted monthly premium. Is your monthly premium reduced or discounted?

COG GOALS B17/18:

- Does R know what a premium is?
- Does R know if premium is reduced? (How does R know)?
- What does R think the reduction is compared to? (Comparing to others on the same program? Self-purchase?)

In your own words, can you tell me what a premium is?

(IF B17-YES) How much is your monthly premium?

B18 – How did you decide on your answer? (How do you know it is/isn't reduced or discounted? What are you comparing it to?)

(IF COMMCARE & B18=NO & NOT ANSWERED ALREADY) How would you describe your insurance – would you say the state is assisting you in any way? PROBE FURTHER IF NECESSARY: Would you say that you have “state assistance”? or inexpensive insurance through the state? Or something else?

## Section C: Months of Coverage (Current Loop)

### COG GOALS – SECTION C

- How does R handle months covered?
- Was there any time since Jan 2011 that R was not covered? (Did R correctly answer about it)?
- Does the phrase “that coverage” work (especially for people who may have changed plans)?
- How does R handle going between government plans (or government and Exchange plans)
- How does R understand “spell” of coverage?
- How do the FILLS for PLANTYPE work for R? Would a different fill have worked better?

Question C1 asked “Did that coverage start before or after January 1, 2011?” – what “coverage” were you thinking about? (IF R HAD MULTIPLE PLANS – were you thinking only of XX or XX+YY)

(IF NO GAPS) Sometimes people lose health coverage for a few months, some paperwork gets messed up or a form isn’t filled out or something. Has there been ANY time that you know of since January 2011 that you didn’t have coverage or your coverage stopped for a while? (IF YES – tell me a little about it).

(IF GAPS) How was it for you trying to remember exactly what months you had coverage?

C5 asks about your most recent “spell of coverage” – what does that mean to you? (Have you ever heard of this phrase?)

(IF OBVIOUS ERROR – PROBE TO FIGURE OUT HOW & WHY IT HAPPENED)

C7a-C8 ask about [FILL WITH PLANTYPE FOR R]. Was this a good way to refer to your coverage or would you have preferred a different term to refer to it?

## Section D: Additional Household Members Covered by Plan/Plan type (Current Loop)

### COG GOALS – SECTION D

- Can R proxy report insurance coverage for other household members? (Does R know the answer?)
- How does R handle whether others are “also covered by” (Does R realize doesn’t mean same policy?)

In Section D, I asked about other household members – how easy or hard was it for you to answer about others in your household?

(IF NEEDED) Do you know what kind of health insurance everyone in your household had?

(IF OBVIOUS ERROR – PROBE TO FIGURE OUT HOW & WHY IT HAPPENED)

## Section E: Additional Current and Past Plans

COG GOAL: E SECTION

- Did R correctly answer about these additional/overlapping plans

(IF E1 OR E2 OR E3= YES) Tell me about the other plans you have/had?

(IF ALL NO) Was there any time in the last 15 months where you had more than one health plan active at the same time? (Tell me about it. FIGURE OUT WHY NOT ANSWERED IN E1-3)

(IF OBVIOUS ERROR – PROBE TO FIGURE OUT HOW & WHY IT HAPPENED)

## EXTRA QUESTIONS (to be asked after probing Sections A-E)

COG GOAL: X SECTION

To understand R's interpretation of the language questions & the basis for self-reported proficiency.

### ENGLISH PROFICIENCY

X1 asks Do you speak a language other than English at home? Tell me what were you thinking when you answered.

What does 'a language other than English' mean to you here? What language could that be? (IF NEEDED: Did you think the question included [FILL: WITH LANGUAGE SPOKEN]?)

MAKE SURE THEY DID NOT EXCLUDE THEIR NATIVE LANGUAGE FROM THEIR ANSWER.

What do you think they mean here by 'at home'?

X2. When I asked What is this language? you told me \_\_\_\_\_. Is there any other language spoken at home? IF YES: How did you decide which language to tell me? PROBE FOR FREQUENCY, OR WHO SPEAKS IT, OR SITUATIONAL USE. [ASK ONLY IF HAVE ENOUGH TIME – OTHERWISE, SKIP THIS PROBE]

X3. I asked you How well you speak English. Tell me what you thought this question was asking. What do you think it meant by "speak English"? Did it include reading and writing?

You told me that you speak English [FILL WITH SELF RATING]. Tell me why you chose that answer. IF NOT ELICITED, PROBE FURTHER TO ESTABLISH WHY THEY RATE THEMSELVES AS THEY DO.

- Very well
- Well
- Not well
- Not at all

FOR RESPONSE OPTIONS NOT CHOSEN, ASK: How well would someone who speaks English <RESP OPTION> speak it? What could that person do or not do in English? REPEAT FOR THE TWO OTHER RESPONSE CHOICES.

How well can you read in English?

- Very well
- Well
- Not well
- Not at all

Tell me more about your answer. What kinds of reading were you thinking about? Could you give me some examples? PROBE TO SEE IF DIFFERENT RATING FOR READING BOOKS, SIGNS, LETTERS FROM SCHOOL, INTERNET PAGES, etc) PROBE AS NEEDED IF INCONSISTENCIES IN RATING WITH SPEAKING OR CONVERSING.

Do you speak English well enough to you carry on a conversation?

Tell me what you think this question means. What kind of conversation did you think about?

## GETTING INFORMATION ABOUT HEALTH COVERAGE

COG GOAL X4:

- How does R understand “Where did you apply”?
- How do people who are on Comm Choice/Care handle this, since they have to apply through MassHealth?

(IF NOT ALREADY TALKED ABOUT) – Tell me a little about how you applied for your insurance. Where did you apply? (Did you do it by yourself? Did someone help you?)

In the past year, did you look for any information about your health coverage? (IF YES – What kinds of information were you looking for? ) For Spanish, ask whether they looked for info in Spanish

Did you have trouble getting the information you needed? (IF YES) Why was that?

(IF NOT ALREADY TALKED ABOUT: Was it a problem related to language? (IF YES) What happened?

X4. You said you applied for your current health insurance [FILL WITH ANSWER]. Tell me about that. IF MORE THAN ONE – PROBE FOR FURTHER EXPLANATION  
PROBE TO SEE WHAT STEP OF APPLICATION R IS THINKING ABOUT.

X5. IF YES, OTHERWISE SKIP PROBE: You said that someone helped you with the application. Can you tell me how? PROBE TO SEE IF R WAS EXPOSED AT ALL TO ONLINE PROCESS OR ACCESS OF CONNECTOR WEBSITE.

X6. Think about where you got information about your health coverage or health plan. In the past year, how much information did you get about your health coverage or health plan from {READ A} - did you get a lot, some, a little, or none?

- a. The Health Connector website?
- b. The Health Connector phone helpline?
- c. Financial counselors at a hospital or clinic?
- d. A community organization – like Healthcare for All?
- e. Somewhere else → Where?



In this question you answered that you got [AMOUNT] information from (a through e). PROBE FOR ALL ANSWERS OTHER THAN NONE.

PROBE FOR EXAMPLES OF TYPES OF INFORMATION AND PARTS OF THE PROCESS THAT WERE INFORMED BY EACH SOURCE.

IF R SAYS INFORMATION WAS MAINLY IN ENGLISH, ASK: Did you try to get information in Spanish? What type? What did you find/not find? Did this get in the way of your getting coverage or understanding what coverage you could get? IF SOME IN SPANISH: Was it printed information, or as it online, or what type?

COG GOAL X7:

- - Is there general difficulty getting the information or is it just difficult getting it in Spanish?

-

X7. (for Spanish only) How much difficulty did you have finding information in Spanish about...

1. Your health insurance coverage?     Little or none     Some     A lot
2. How to apply for insurance?
3. How to renew or reapply for your health coverage?

Tell me about the difficulty you had. (Were you looking for written information? Or for someone to talk to you about it?)