

## Enclosure 7

### American Community Survey Cognitive Testing of Health Insurance Questions August 20, 2012 Draft Protocol

#### Q16: Core question on coverage/plan type

- A. Respondent's general impressions/narrative of their health care situation
- General impressions of filling out the form overall
  - General impressions of health insurance questions (Q16 and Q17)
  - In your own words can you tell me more about your health insurance situation? [If needed: How did you come to be covered by the plan you have now? Did you go through a government agency, an insurance company, through work a family member, or did you do something else?]
  - Do you recall roughly when your coverage started? And just to make sure, do you have this coverage now – today?
- B. Q16: General reasons for selecting plan type(s):
- Now let's talk about the list of types of coverage in Q16. In general, what came to mind when you were looking over that list?
  - You said 'yes' to [plan types]. Can you tell me why you said "yes" to each? Can you please describe (both) plan(s)?
  - Did you have any trouble deciding on which category(ies) best fit your situation? Why?
  - Were you thinking the question was asking about a *plan*, like Aetna or Blue Cross, or was it asking about the *source* of coverage, like through a job or the government?

#### CK-Section C

- If more than one plan type was checked "yes" go to Section C
- Else go to CK-Section D

#### C. General reasons for selecting multiple plan types:

- Are these two different plans or different ways of describing the same plan?
- [If different plans]
  - Which one of these plans do you consider your primary plan?
  - Does each of these plans help pay the cost of most types of health services or is one of them just for one type of service, like dental, vision or Medigap?
- [If same plan]
  - Did anyone not related to you help you pay for this coverage? An employer, state or other government agency, or a school?
- [If direct + ESI chosen but it's only one plan]
  - How did you decide to say "yes" to both these categories?
- [If direct + (Medicaid or Medicare)]
  - Probe for any confusion between Medicare and Medicaid
  - Probe for whether this is really Medicare and Medigap

#### CK-Section D

- If respondent is covered by the exchange go to Section D
- Else go to Section E

#### Section D: Exchange participation

- Do you get your health insurance through CommCare, CommChoice or the Health Connector? [If yes] Which one?
- Why did you classify your exchange plan in [the category/ies] you selected?
- How do you think others with CommCare would classify their plans?
- How do you think others with CommChoice would classify their plans?
- Did anyone help you find your coverage?

#### Section E: If “yes” to insurance through a current or former employer or union:

- What comes to mind when you think about the kind of coverage people get through an employer or union?
- What about the phrase “current or former” employer or union?
- What about the phrase in parentheses: “of this person or another family member.” Did you read that part as you were going through the questions? What does that phrase mean to you?
- [If covered as a dependent on someone else’s plan] Why [did you/did you not] say ‘yes’ here?
- [If covered through the exchange]: Why did you say “yes” to employer coverage? Did your employer help you find the coverage?

#### Section F: If “yes” to insurance purchased directly from an insurance company:

- What comes to mind when you think about the kind of coverage people get by directly purchasing it?
- [If covered through the exchange]:
  - What about the phrase “purchased directly from an insurance company?”
  - Do you think of your exchange plan as being bought from the insurance company?
  - What if it had said “Insurance purchased directly”?
- What about the phrase in parentheses: “of this person or another family member.” Did you read that part as you were going through the questions? What does that phrase mean to you?
- [If covered as a dependent on someone else’s job-based coverage] Why [did you/did you not] say ‘yes’ here?
- Do you pay the full cost of the premium or is the cost shared with some other organization or agency?
- Is this plan a comprehensive plan? Or are you thinking of a single service plan (like dental coverage, vision, catastrophic care, or Medigap)?

#### Section G: If “yes” to Medicare:

- Can you tell me in your own words what Medicare is?

- What comes to mind when you think about the kind of coverage people get through Medicare?
- And how is Medicare different from Medicaid?

Section H: If “yes” to Medicaid:

- Can you tell me in your own words what Medicaid is?
- What comes to mind when you think about the kind of coverage people get through Medicaid?
- And how is Medicaid different from Medicare?

Section I: If “yes” to Other:

- What was it about the other categories that made you think your coverage did not fit in?
- What made you decide to write/not write in an answer here? What kind of information did you think the question/blank was looking for?
- How much detail did you think was being asked for?

Section J: Introduction

- Now let’s talk about the introduction to Q16 [refer to Q16 intro (all text before response categories a-h)]:
  - In your own words what is the question asking?
  - What does the phrase “CURRENTLY covered” mean to you?
  - What does the phrase “health insurance or health coverage plans” mean to you?
  - What about the instruction (“Mark ‘yes’ or ‘No’ for EACH type of coverage) Did you read that? How did you interpret it?
- Have I missed any kind of health insurance you have? Do you have any other kind of coverage you might not have mentioned?

Extras:

If “yes” to employer/union coverage and “yes” to subsidy question:

- Can you tell me more why you selected “yes” to both? What makes you say that the cost of the premium for the employer plan is reduced?

If CATI/CAPI:

- What did you think about listening to someone read you the survey questions on the phone? Was it easy or difficult to follow?

**Q17A: Is the cost of your health insurance reduced based on your family income?**

**Q17B. Is the cost of the health insurance premium reduced based on your family income?**

- In your own words, what do you think this question is asking?
- If you don't mind, how much is the monthly premium?
- Do you know if it's reduced or not? What information do you have about the plan that makes you think the cost is or isn't reduced? [if necessary]
  - Was there anything about the application procedure that indicated to you the cost was, or could be, reduced?
  - What about monthly payments? Who makes those payments? Is it done through a check, online, etc?
- What do you think it means for the cost to be "reduced" based on family income?
- What do you think the reduction is compared to – the full cost of the premium, or what others pay, or something else?
- Q17A: What about the word "cost"? What specific kinds of costs associated with your health insurance came to mind? (if necessary: premiums, copays, deductibles, etc.?)
- Q17A: How did you decide which costs to include when you considered whether those costs were "reduced?"
- Q17B: What about the word "cost of the health insurance premium"? What does the word "premium" mean to you?
- Q17B: Did other costs come to mind when you were thinking about the "cost of the health insurance premium"? (if necessary: copays, deductibles, etc.?)
- Q17B: [if R is not the policyholder]:
- What about the term "your family income"? Whose income were you including when you thought about that – only your own, [if appropriate: only the policyholder's income], or also [if appropriate: your spouse's, your parents', other household members' income]

#### **Q14: Language proficiency**

##### **“Do you speak a language other than English at home?”**

- Tell me what were you thinking when you answered.
- (What do you think they mean here by ‘at home’?)

##### **“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]

##### **“How well do you speak English?”**

- Tell me what you thought that 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.
- FOR RESPONSE OPTIONS NOT CHOSEN, ASK: How would someone who speaks English <RESP OPTION> speak it? What could that person do or not do in English?
- IF NOT VOLUNTEERED: Do you take into account a person's accent when you rate how well they speak English?
- And what if I asked you: Do you speak English well enough to carry on a conversation?
- How well can you read in English? (Very well, Well, Not well, Not at all)
- When I asked ‘Do you speak English well enough to carry on a conversation?’ You said (ANSWER). Tell me what you think this question means. What kind of conversation did you think about?)
- When I asked how well you can read English you said (ANSWER TO X3a). 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)