

ATTACHMENT D3

**CHIP 10—STATE EVALUATION FOCUS GROUP MODERATOR'S GUIDE:
PARENTS OF CHIP DISENROLLEES**

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Children's Health Insurance Program (CHIP)

Focus Group Moderator's Guide

Parents of Children Disenrolled from CHIP

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CHIP 10- STATE EVALUATION FOCUS GROUP MODERATOR'S GUIDE: *Parents of CHIP Disenrollees*

Introduction and Overview of Purpose

Hello and welcome to our focus group. I'd like to begin by thanking each of you for taking time out of your day to be here. We appreciate it.

My name is _____, and my partner here is _____. We have been hired to conduct this focus group to talk with you about your experiences obtaining health care services for your children.

Each of you has been invited here because you have one or more children who previously had, but no longer has, health insurance coverage through *[Insert appropriate name of state's CHIP program]*. Over the next hour or so, we want to talk with you about your past and present experiences in getting care for your children when they need it and whether or not you have had any difficulty getting care for your kids.

We are having two other focus groups like this one in *[this state]* so that we can help policymakers and providers improve their programs for families like yours. So let's get started.

Ground Rules

Before we go any further, let me go over a few "ground rules" for today's discussion.

- 1) Before we go any further, I want to ask whether any of you have ever been in a "focus group" before? Just so you know, a "focus group" is an informal small group discussion, moderated by a facilitator (me) who will guide the discussion through a series of questions, focused on a particular issue (in this case—health insurance coverage). I'd like us to just imagine that we're sitting around a kitchen table, relaxed and casually chatting with some new friends. Sound good?
- 2) First, there are no "right" or "wrong" answers here today. Please feel free to share your views, even if they are different from what others have said. Please also know that we don't work for *[CHIP program name]* or the government, so please tell us your thoughts and opinions, whether they are positive or negative.
- 3) Second, your participation here is entirely voluntary. You are free to leave at any time. Also, your confidentiality will be completely protected. When we summarize the findings of the group, all responses will be "anonymous," meaning nobody's name will appear, and nothing you say will be attributed to you so please be as open as possible in sharing your thoughts with us.
- 4) I would really like to encourage everyone to participate. Each of you does not have to answer each and every question, though, nor do you need to raise your hand to speak. If, however, some of you are shy or don't get a chance to speak, I may call on you to give you a turn, because I'd like to know what everyone here thinks.

- 5) It is important that only one person speak at a time. We want to be respectful of everyone and give everyone their chance to speak. Also, you may have noticed that we are recording today's discussion, so taking turns is important here too—if two people talk at once, we won't be able to understand the tape.
- 6) Now, about the recording. We're recording the session because we don't want to miss anything. Even though we'll be taking notes as fast as we can, I'm certain we won't be able to write everything down! So, the taping is simply a back-up, a tool to ensure that we get all of your comments. Don't worry, no one will be listening to these tapes besides the research team; your confidentiality will be protected.
- 7) Now, I have a lot that I want to talk about with you today. So I may be forced, from time to time, to interrupt the discussion and move us along to another topic. But, don't let me cut you off! If there's something important you want to say, let me know before we change the subject.
- 8) Just a word about cell phones and restrooms. Please either turn off your cell phone or put it in "vibrate/silent" mode. If you need to use the restroom, please do so at any time; you do not need to ask permission. The restrooms are located _____.
- 9) We will be on a first name basis today, and we've placed name cards on the table in front of you to help us remember each other's names.
- 10) Any questions? Okay, let's begin.

I. Background Questions

- 1) Let's start by going around the table and introducing ourselves. I'd like each of you to tell us your first name. Then, to break the ice, why don't you share with all of us a little bit about your children. Why don't you tell me how many children you have, what their names are, and share us with us one of the things you love about your children the most.
- 2) What are some of the biggest concerns right now related to your kids? What things make you worry the most as a parent?
- 3) Does anyone else in your family have health insurance? If so, what kind do they have? (By "insurance," I mean either private insurance that you get from your employer like Kaiser or Blue Cross, or plans like *[CHIP program name]* or *[Medicaid program name]*).
 - You?
 - Your spouse?
 - Your children?

II. Eligibility Determination and Renewal in CHIP

Once again, all of you have one or more children who were previously enrolled in [CHIP program name], but not anymore. We'd like to start out by talking to you about what your experiences were like when your children were enrolled in [CHIP program name], and then later move on to talking about your current experiences getting health care for your children.

- 1) Let's begin by talking about how you first heard about [CHIP program name]?
 - At your children's school?
 - From friends?
 - At a clinic or from a doctor
 - Advertisements about [CHIP program name] on the TV, the radio, or a brochure/flyer?
- 2) What, if anything, did you hear about the program before you signed up?
 - Did you hear that it was hard, or easy, to sign up?
 - Did you hear that it provided good access to doctors and clinics, or that it was hard to get care in the program?
 - Did you hear that the program has doctors that speak your language?¹
- 3) Was there anything about applying for [CHIP program name] for your children that worried you?²
 - Immigration concerns?
 - Public charge?
- 4) How did you enroll your children in [CHIP program name]?
 - Did you fill out an application and mail it in?
 - Did you visit a county eligibility office?
 - Did you apply at a doctor's office or a hospital?
 - Did you apply at a community based organization?
 - Did you apply online?
 - Was eligibility extended to you automatically due to your participation in another program, such as Food Stamps?

¹ This question will be directed toward groups of non-English speaking populations.

² Ibid.

- 5) What was it like to enroll your children in [CHIP program name]?
 - Was it easy and/or convenient?
 - Was it difficult? Why? How?
- 6) Did you receive any help in completing enrollment in [CHIP program name]?
 - Who helped you?
 - If an eligibility worker/outreach worker helped you, did you find she or he was helpful? If yes, why? If no, why not?
 - Did the eligibility worker speak your preferred language?³

III. Access to Care and Benefits While Covered by CHIP

Now, we'd like to talk with you about going to the doctor, dentist, hospital or other place for health care when your children had [CHIP program name] coverage.

- 1) While your children had [CHIP program name] coverage, about how many times a year would you say that they went to a doctor?
- 2) Think back to the last time your children were sick or injured while covered by [CHIP program name]. Where did you go to get health care for your children when they were sick or injured?
 - A doctor's office?
 - A clinic?
 - A hospital emergency room?
- 3) Was this your "usual source of care"? Or did you sometimes go to different providers for your children's care?
- 4) Let's call the doctor that you most often use for your children your "**primary care**" doctor, or your "**regular**" doctor. How easy was it to find a primary care doctor for your children while enrolled in [CHIP program name]?
 - Did you have a good number of primary care doctors to choose from for your children?
 - Were they conveniently located?
 - What made it easy?

³ This question will be directed toward groups of non-English speaking populations.

- Or, what kind of problem(s) did you have?
 - Think back to some of the times you've needed to get your children in to see this doctor.
- 5) Did you ever have trouble getting your children in to receive care while covered by [*CHIP program name*]?
- Trouble getting appointments (or long delays in getting appointments)?
 - Long travel time/distance to doctor's office?
 - Long waits in the doctor's office?
 - No care available "after hours," when you're not working?
- 6) Generally, were you happy and satisfied with the quality of care your children received through [*CHIP program name*]?
- Why? Why not?
 - How do you get along with the clinic staff and/or your doctor? Does your children's regular doctor seem to relate well to you? Why? Why not?
 - Did your regular doctor speak your language, or are there communication barriers?⁴
- 7) How easy was it for you to obtain care from a ***dentist*** while your children were on [*CHIP program name*]?
- Compared to finding your regular doctor, was it any harder, or easier to find a dentist while your children were covered by [*CHIP program name*]?
 - Were you any more or less satisfied with this provider and the care your children received?
 - Why? Why not?

Sometimes our regular doctors may refer our children to other doctors for more care, or more specialized care.

- 8) Were any of your children ever referred to a specialist while they were covered by [*CHIP program name*]?
- How was that?
- What kind of specialist did you visit?
 - Compared to finding a regular doctor, was it any harder, or easier to find a specialist?
 - Were you any more or less satisfied with this provider and the care your children received? Why? Why not?

⁴ This question will be directed toward groups of non-English speaking populations.

Sometimes our children need help with their development, or behavior problems. For example, a child that is not talking enough, or a child or is having a hard time learning or getting along with other children.

- 9) Were any of your children ever referred to a **developmental provider** while they were covered by [CHIP program name]? How was that? By developmental provider I mean a developmental specialist, a speech therapist, occupational therapist, physical therapist, or special education provider.
 - Compared to finding a regular doctor, was it any harder, or easier to find a developmental provider?
 - Were you any more or less satisfied with this provider and the care your children received? Why? Why not?
- 10) What did you think of the benefits covered by [CHIP program name]?
 - Did they meet the needs of your children at the time?
 - Did your children ever need a service that was not covered by [CHIP program name]? If so, what service was not covered?

IV. Cost Sharing in CHIP

Now, let's talk for a moment about the amount you had to pay to access health care services for your children when they were covered by [CHIP program name].

- 1) Did any of you pay monthly premiums for coverage under [CHIP program name]?
 - How much did you pay each month?
 - What was the process that you followed to pay your premiums? Did you write a check, or pay cash, or something else?
- 2) Did any of you pay copayments for services under [CHIP program name]?
 - How much did you pay at each visit?
- 3) What did you think about paying premiums and copayments?
 - Did you find these premiums and copayments affordable, or did you struggle to pay for them?
 - In your opinion, did you think these payments were fair?
- 4) Were premiums large enough to discourage you from enrolling (or renewing coverage for) your children?
- 5) Did your children ever lose coverage because you weren't able to pay [CHIP program name] premiums?

- 6) Were the copayments large enough to ever discourage you from obtaining care for your children? Did you ever delay going to the doctor, or getting a prescription, because of the expense of copayments?

V. Renewal and Disenrollment from CHIP

Now, I'd like to talk with you about why your children are no longer enrolled in [CHIP program name].

- 1) How long, in total, were your children enrolled in [CHIP program name]?
- 2) How long has it been since your children had health insurance coverage through [CHIP program name]?
- 3) While your children were enrolled in [CHIP program name] did you ever have to renew their coverage?
- 4) What was it like to renew your children's coverage? Did you have to do anything to renew their coverage, or was it automatic?
 - What did you have to do?
 - Send in a renewal application? By mail? Online?
 - Show up in person? To where?
 - Did you find this process easy or difficult? Why? How?
- 5) What are some of the reasons why your children are no longer enrolled in [CHIP program name]?
 - Did you try to renew their coverage, but:
 - (1) You were turned down for coverage because your household income had changed?
 - (2) Your children were no longer the appropriate age to qualify?
 - Did you decide not to renew your children's [CHIP program name] coverage?
 - (1) Because you believed that your children would no longer qualify for coverage?
 - (2) Because you were dissatisfied with the quality of care your children were receiving through [program name]?
 - (3) Because you couldn't find a doctor for your children while on [CHIP program name]?
 - (4) Because it was too expensive?
 - (5) Because your children became eligible for other coverage, such as private insurance?
 - Did you lose your [CHIP program name] coverage?
 - (1) Because you could not pay the required premiums or cost-sharing?

- 6) Now that your children are no longer enrolled in [CHIP program name], are they uninsured, or do they have other coverage? [Obtain a count of the number who report that their children are uninsured]
- If they have other coverage, what kind of coverage do they have?
 - If they do not have coverage, what are some of the reasons why not?

VI. Access to Care and Benefits Since CHIP

Now, I'd like to talk with you your experiences accessing care now that your children are no longer covered by [CHIP program name]. For some of you, this will mean talking about accessing care now that your children are uninsured. For others, this will mean talking about accessing care now that your children are covered by another type of health insurance.

- 1) How many of you have taken your children to the doctor or clinic since they lost [CHIP program name] coverage?
- 2) How easy was it for you to find a provider?
- 3) For those of you who found it hard, what kind of difficulties did you experience?
- 4) Think back to some of the times you've needed to get your children in to see their doctor. Have you ever had trouble getting your children in to receive care?
 - What kind of trouble?
 - Did you ever NOT seek care because you thought it was too expensive?
 - Trouble getting appointments (or long delays in getting appointments)?
 - Long travel time/distance to doctor's office?
 - Long waits in the doctor's office?
 - No care available "after hours," when you're not working? (Did you ever visit the emergency room because you could not get an evening appointment?)
 - Language communication barrier?⁵
- 5) Generally, are you happy and satisfied with the quality of care your children receive currently? Why? Why not?
- 6) How do you get along with the clinic staff and/or your doctor? Does your children's regular doctor seem to relate well to you? Why? Why not?
 - Does your regular doctor speak your language, or are there communication barriers?⁶

⁵ This question will be directed toward groups of non-English speaking populations.

⁶ Ibid.

- 7) How many of you have tried to take your children to a **dentist** since losing [CHIP program name] coverage?
- 8) How easy or difficult was it to find a dentist?
 - If difficult, what were some of the difficulties you had in seeing a dentist?
- 9) How many of you have tried to take your children to a **specialist** since losing [CHIP program name]?
- 10) How easy or difficult was it to find a specialist?
 - If difficult, what were some of the difficulties you had in seeing a specialist?
- 11) How many of you have tried to take your children to a **developmental provider** since losing [CHIP program name]?
- 12) How easy or difficult was it to find a developmental provider?
 - If difficult, what were some of the difficulties you had in seeing a developmental provider?
- 13) IF APPLICABLE: Earlier, some of you said that your children now have private insurance. Can you tell me how that is working for you? Are you finding it easy (or difficult) to obtain care?
- 14) Again, for those of you with insurance for your children, what do you think of the benefits that your insurance policy covers?
 - Did they meet the needs of your children?
 - Have your children ever need a service that was not covered by the policy? If so, what service was not covered?

VII. Out of Pocket Costs Since CHIP

Now, we'd like to talk to you about how much you may have to pay when you obtain health care for your children.

- 1) For those of you whose children are uninsured: Do any of your providers, or pharmacies, ever charge you a fee to receive care?
 - If yes, do you find these fees affordable, or is payment a hardship? Does the fact that you might have to pay a fee to get a service ever make you think twice about (or delay) seeking care?
 - Are these fees more or less affordable than any payments that you may have had under [CHIP program name]?

- 2) For those of you whose children do have health insurance: Do any of you pay monthly premiums for services under your health insurance policy? Do any of you pay copayments for services?
 - How much do you pay each month?
 - What do you think about paying premiums and copayments?
 - Have you found these premiums and copayments affordable, or have you struggled to pay for them?
 - Are these payments more or less affordable than any payments that you may have had under [CHIP program name]?
- 3) Overall, how affordable does health care seem now that your children no longer have [CHIP program name]? Is it more expensive now, or less expensive now for you? Do you think it's okay to be charged such fees, or do you think obtaining health care for your children should be free?
 - If you think it's okay to have a fee, what would you say is the “right” amount? What is too much?
- 4) Does anyone have children with special health care needs (e.g., like needing a wheelchair, or having a seizure disorder or heart problem)? If yes, what has your experience been with costs for doctor visits or medicine? Have the costs been okay, or too expensive?⁷

VIII. Lessons Learned

We've spent the last hour or so talking about what it's like obtaining health care for your kids when they had [CHIP program name], and what it's like for them now that they're no longer enrolled in [CHIP program name]. In closing, I'd like to ask you:

- 1) Do you think having health insurance makes a difference in your life, and your children's lives? How so?
 - If yes, listen for:
 - (1) Peace of mind/sense of security?
 - (2) Easier access to care? (e.g., More providers available? Easier to see a provider?)
 - (3) Better quality of care?
 - (4) Lower cost?
 - (5) What else?

⁷ This question will be directed towards parents of children with special health care needs.

- If no, listen for:
 - (1) I can get care for my kids without insurance
 - (2) It costs too much
 - (3) Afraid of public charge
 - (4) What else?
- 2) From what you've described for me today, as parents with children who were previously, but no longer, enrolled in *[CHIP program name]*, it sounds like, generally, you have found access to care in *[CHIP program name]* to be:

[SUMMARIZE]

 - Is this a fair and accurate description? Have I missed anything?
- 3) Given this, how many of you would be still interested in signing your children up again for a program like *[CHIP program name]*? How many would not?
- 4) For those of you who are not interested in signing your children up for *[CHIP program name]*, what would be the most important change that the programs could adapt that might make you change your mind?
- 5) Have I missed anything, or are there any additional comments anyone would like to offer before we break?

Thank you, again, for your helpful participation today.