

ATTACHMENT D1

**CHIP 10—STATE EVALUATION FOCUS GROUP MODERATOR’S GUIDE:
PARENTS OF CHILDREN COVERED BY EMPLOYER’S SPONSORED
HEALTH INSURANCE**

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Children's Health Insurance Program (CHIP) Focus Group Moderator's Guide

Parents of Children Covered by Employer's Sponsored Health Insurance

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CHIPRA 10-State Evaluation Focus Group Moderator's Guide:
Parents of Children Covered by Employer's Sponsored Health Insurance

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 for your children through your employer sponsored health insurance policy.

Each of you has been invited here because one or more of your children is currently enrolled in an employer sponsored health insurance policy. Over the next hour or so, we want to talk with you about your experiences as a parent of a child who is covered and accessing health care services through this policy. We are having two other focus groups like this one in *[this state]*. We are interested in learning about your experiences, including how you enrolled your children in this policy, how well you can access health care services for your children with this policy, how affordable it is, and how satisfied you are with the care you receive. This will allow us to better understand how well people like you are able to access and afford health care services for their children. Also, it will allow us to help policymakers and providers improve their programs for health care consumers like you. 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) Have any of you 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 your employer's health plan 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 with us one of the things you love about them?
- 2) What are some of the biggest concerns you have right now related to your kids? What do you worry about the most as a parent?
- 3) Does anyone else in your family have health insurance, and what kind do they have? (By "insurance," I mean either private insurance that you get from your employer like Kaiser, Aetna, or Blue Cross, or health coverage plans like [*CHIP program name*] or [*Medicaid program name*].
You?
Your spouse?
Your children?
- 4) For those of you who with members of your family who don't have insurance, what are some of the reasons why they don't have it?
For example, does your employer not offer coverage for your spouse?

Enrollment

- 1) How long have you and your children been enrolled in your current employer's health plan?

- 2) Why did you decide to enroll your children in your employer's health plan?
 - Would your children otherwise have been uninsured?
 - Were your children enrolled in a different program or plan that was not meeting their needs?
 - Were your children enrolled in a different program or plan that did not provide high quality of care?
 - Did someone recommend that you enroll in your employer's health plan?
 - Did your children need a specialist's care?
 - Did your children need dental care?
- 3) Did you have a choice of plans offered by your employer? If so, what factors were most important in helping you choose? (Cost? Choice of provider?)
- 4) What was it like to enroll your children in your employer's health plan?
 - Was it easy and/or convenient?
 - Was it difficult? Why? How?
- 5) Did you receive any help in completing enrollment in your employer's health plan?
 - Who helped you?
 - If a human resources representative helped you, did you find she or he was helpful? If yes, why? If no, why not?

II. Access to Care and Benefits

I'd like to now talk with you about going to the doctor, dentist, hospital or other place for health care since your children have been covered by your employer's health plan.

- 1) About how many times this past year would you say that your children have gone to a doctor?
- 2) Think back to the last time your children were sick or injured. 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 before, or after, you had your employer's health plan?
- 4) Is this where you usually go for care when your children are sick or hurt?
- 5) Let's call the doctor that you most often use for your children your "**primary care**" doctor, or your "**regular**" doctor. How did you find this doctor?
 - Did you select a physician from a list that was provided by your health plan?
 - Did you get recommendations from your friends?
 - Did you find the doctor on your own?

- 6) Is this the same doctor/clinic you used before enrolling in your employer's health plan, or have you changed providers since enrolling? (Obtain a count of those who have changed since enrolling.)
- 7) For those of you who changed to a new doctor or clinic once you enrolled in your employer's health plan, why did you change your doctor or clinic?
For example, was your previous provider not in your new plans' provider network?
- 8) How easy was it to find a primary care doctor for your children?
Did you have a good number of primary care doctors to choose from for your children?
Were they conveniently located?
What made it easy?
Or, what kind of problem(s) did you have?
- 9) Think back to some of the times you've needed to get your children in to see this doctor.
Have you ever had trouble getting care your children needed?
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?
- 10) Generally, are you happy and satisfied with the quality of care your children receive through your employer's health plan? Why? Why not?
- 11) 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?¹

Let's discuss your experiences obtaining different kinds of care while your children have been on your employer's health plan.

- 12) Think about the last time your children needed to have his/her teeth checked.
Have any of your children ever obtained care from a **dentist** while they've been on your employer's health plan?
Does your employer-based health insurance cover dental care?
- 13) Compared to finding your regular doctor, was it any harder, or easier to find a dentist?
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.

- 14) Have any of your children ever been referred to a **specialist** while they've been on your employer's health plan?

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

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?

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.

15) Have any of your children ever been referred to a **developmental provider** while they've been on your employer's health plan? 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?

- Who referred you?
 - (1) Were you self-referred?
 - (2) Did you contact this provider through the school system?
 - (3) Through a private/special clinic?
- Were you any more or less satisfied with this provider and the care your children received? Why? Why not?

16) What do you think of the benefits covered by your employer's health plan?

Do they meet the needs of your children?

Have your children ever needed a service that was not covered by your employer's health plan? If so, what service was not covered?

III. Cost Sharing

1) Do you pay monthly premiums for services under your employer's health plan?
How much do you pay each month?

2) Do any of you pay copayments for services under your employer's health plan?
How much do you pay for each visit?

3) Do you pay other forms of cost sharing, such as deductibles and/or coinsurance? Tell me about that.

4) What do you think about paying premium, copayments, and other cost sharing?
Have you found cost sharing to be affordable, or have you struggled to pay for them?
In your opinion, do you think these payments are fair?

5) Are the premiums for the policy large enough to ever discourage you from keeping your children enrolled?

6) Are copayments large enough to ever discourage you from obtaining care for your children?

7) Has your coverage ever lapsed because you haven't been able to pay the premiums?

IV. Past Coverage Experiences

Let's shift gears for a moment. Up to now, we've been talking about your experiences getting care for your kids during the time they've been on your employer's health plan. Let's first compare this experience to a time when your children may have had another type of insurance such as [Medicaid program name] or [CHIP program name].

- 1) Has anyone here had a time in the past when their children were covered by **[Medicaid program name]** or **[CHIP program name]**?
- 2) Can you compare how receiving care for your children was then, compared to now? In what ways, if any, was it different?
- 3) Was it any harder, or easier, to find a doctor or clinic for your children when they were covered by these programs?
A dentist?
A specialist?
Other types of providers we've talked about?
- 4) Was it any easier, or harder, to get appointments with these providers?
- 5) Did you go to the doctor more, or less, often?
- 6) Did you use different providers/clinics when your children had **[Medicaid program name]** or **[CHIP program name]**, or the same ones that you use now that they are on your employer's health plan?
Did you go to the ER more often, or less?
- 7) Were you able to get regular checkups or vaccines when your children were on **[Medicaid program name]** or **[CHIP program name]**?
- 8) Was it any more, or less, expensive to get care when your children were on **[Medicaid program name]** or **[CHIP program name]**?
- 9) What about your satisfaction with the care your children received while on **[Medicaid program name]** or **[CHIP program name]**?
- 10) Do you feel it was any better, or worse, or the same compared to now, with your kids on your employer's health plan?

Let's shift gears one more time. Let's compare your experience with your employer's health plan to a time when your children might not have had health insurance coverage.

- 11) Has anyone here had a time in the past where their children were **uninsured**? Think back to a time when your children had no insurance.
- 12) Can you compare how receiving care for your children was then, compared to now? In what ways, if any, was it different?

- 13) Was it any harder, or easier, to find a doctor or clinic for your children when they did not have insurance?
A dentist?
A specialist?
Other types of providers we've talked about?
- 14) Was it any easier, or harder, to get appointments with these providers?
- 15) Did you go to the doctor more, or less, often?
- 16) Did you use different providers/clinics when your children had no insurance, or the same ones that you use now that they are on your employer's health plan?
Did you go to the ER more often, or less?
- 17) Were you able to get regular checkups or vaccines when your children had no insurance?
- 18) Was it any more, or less, expensive to get care when your children were uninsured?
- 19) What about your satisfaction with the care your children received while uninsured?
- 20) Do you feel it was any better, or worse, or the same compared to now, with your kids on your employer's health plan?

V. Overall impacts on daily life

- 1) We've spent the last hour or so talking about health coverage under your employer's health plan. In closing, I'd like to ask you: What do you like, if anything, about having health insurance for your kids? Does having health insurance make 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?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) How do you feel, knowing your children have health insurance?

VI. Lessons Learned

- 1) From what you've described for me today, as parents with children enrolled in your employer's health plan, it sounds like, generally, you have found it to be:

[SUMMARIZE]

Is this a fair and accurate description? Have I missed anything?

- 2) Given this, would you recommend your employer's health plan to a friend? Why or Why not?
- 3) Given this, how many of you would be interested in keeping your children enrolled in your employer's health plan, and renewing your coverage when the time comes? How many would not?
- 4) For those of you who are interested in keeping your children enrolled in your employer's health plan, are there any things that you think the health plan could do to improve it, or make it easier to find doctors, dentists, and other providers for your children?
- 5) For those of you who are not interested in keeping your children on your employer's health plan what would be the most important change that the health plan could do adapt might make you change your mind?
- 6) Have I missed anything, or are there any additional comments anyone would like to offer before we break?

Thank you all for your helpful participation today.