

**ATTACHMENT D2**

**CHIP 10—STATE EVALUATION FOCUS GROUP MODERATOR’S GUIDE:  
PARENTS OF CHILDREN ENROLLED IN CHIP**

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## **Children's Health Insurance Program (CHIP)**

### **Focus Group Moderator's Guide**

#### **Parents of Children Enrolled in CHIP**

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# CHIPRA 10- STATE EVALUATION FOCUS GROUP MODERATOR'S GUIDE: *Parents of Children Enrolled in CHIP*

## 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 the *[Insert appropriate name of state's CHIP program]*.

Each of you has been invited here because one or more of your children is currently enrolled in *[CHIP program name]*. Over the next hour or so, we want to talk with you about your experiences as a parents of children who are covered and accessing health care services through this program. We are having two other focus groups like this one in *[this state]*. We are interested in learning about your various experiences with *[CHIP program name]*, ranging from how you heard about it, how you enrolled your children in the program, and how well you can access health care services with *[CHIP program name]* coverage. This will allow us to better understand how well (or not) this program works for enrollees. 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 *[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 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 if so, what kind? (By "insurance," I mean either private insurance that you get from your employer like Kaiser 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 don't have insurance, what are some of the reasons why you (and/or your family members) don't have it?

## II. Outreach

- 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?
  - At another place in the community?
  - From advertisements about *[CHIP program name]* on the TV, 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?<sup>1</sup>
- 3) Was there anything about applying for *[CHIP program name]* for your children that worried you?<sup>2</sup>
  - Immigration concerns?
  - Public charge?

## III. Eligibility Determination, Enrollment, and Renewal

- 1) Why did you enroll your children in *[CHIP program name]*.
  - Did he or she become sick?
  - Did you have other kids enrolled in the program?
  - Did someone recommend that you enroll in *[CHIP program name]*?
  - Did you need a specialist's care?
  - Did your children need dental care?

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<sup>1</sup> This question will be directed toward groups of non-English speaking populations.

<sup>2</sup> Ibid.

2) 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?

3) What was it like to enroll your children in *[CHIP program name]*?

- Was it easy and/or convenient?
- Was it difficult? Why? How?
- What was the application form like? Was it long? Short?
- Did you have to gather and submit documentation of income or assets?

4) 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?<sup>3</sup>

5) How did you find out your children were enrolled?

- Did you receive a letter or a card?
- Did you find out immediately, at the provider's office, or the community-based organization, or did you have to wait to find out?

6) How long did it take to find out that your children were enrolled?

- Were you told that your children were being "presumptively enrolled" but that you'd have to complete a full application at a later point?

7) How long have your children been enrolled in *[CHIP program name]*?

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<sup>3</sup> This question will be directed toward groups of non-English speaking populations.

- 8) For those of you with children who have been in *[CHIP program name]* for over six months, have you ever had to renew your coverage?
- 9) What was it like to renew your coverage?
  - Did you have to do anything (or was it automatic)?
  - What did you have to do?
  - Send in a renewal application? By mail? Online?
  - Show up in person?
  - Did you find this process easy or difficult? Why? How?
  - Did anyone help you?

#### **IV. 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 while your children have been enrolled in *[CHIP program name]*.*

- 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 your children were enrolled in *[CHIP program name]*?
- 4) Is this where you usually go for care when your children are sick or hurt?
  - Do you usually see the same provider?

*Is this the same provider you use for your children's well-child care, (e.g., is this where you get your children's shots/vaccinations?)*

- 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 for your children?
  - 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 *[CHIP program name]*, or have you changed providers since enrolling? (get count)
- 7) For those of you who changed to a new doctor or clinic once you enrolled in *[CHIP program name]*, 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 your children in to receive care?
  - 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 *[CHIP program name]*?
  - 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?<sup>4</sup>

*Let's now discuss your experiences obtaining other kinds of care while your children have been on [CHIP program name].*

- 12) Think about the last time your children needed to have their teeth checked. Have any of your children ever obtained care from a ***dentist*** while they've been on *[CHIP program name]*? Did you know that CHIP covered dental care?

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<sup>4</sup> This question will be directed toward groups of non-English speaking populations.

- 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 [CHIP program name]?
- 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 [CHIP program name]? 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 [CHIP program name]?

- Do they meet the needs of your children?
- Have your children ever needed a service that was not covered by [CHIP program name]? If so, what service was not covered?

## V. Cost Sharing

*Now, let's talk for a moment about the amount you have to pay to access health care services for your children through [CHIP program name].*

- 1) Do any of you pay monthly premiums for coverage under [CHIP program name]?
  - How much do you pay each month?
  - What is the process that you follow to pay your premiums? Do you write a check, or pay cash, or something else?
- 2) Do any of you pay copayments for services under [CHIP program name]?
  - How much do you pay at each visit?
- 3) 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?
  - In your opinion, do you think these payments are fair?
- 4) Were premiums large enough to discourage you from enrolling (or renewing coverage for) your children?
- 5) Has your child's coverage ever lapsed because you haven't been able to pay [CHIP program name] premiums?
- 6) Are copayments large enough to ever discourage you from obtaining care for your children? Did you ever delay going to the doctor or filling a prescription because of the expense of co-pays?

## VI. Past Access to Care

*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 [CHIP program name]. Let's compare this experience to a time when your children might not have had health insurance coverage.*

- 1) Has anyone here had a time in the past when their children were **uninsured**?
- 2) 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?
- 3) Was it any easier, or harder, to get appointments with these providers?

- 4) Did you go to the doctor more, or less, often?
- 5) Did you use different providers/clinics when your children had no insurance, or the same ones that you use now that they are on [CHIP program name]?
- 6) Did you go to the ER more often, or less?
- 7) Were you able to get regular checkups or vaccines when your children had no insurance?
- 8) Was it any more, or less, expensive to get care when your children were uninsured?
- 9) What about your satisfaction with the care your children received while uninsured?
- 10) Do you feel it was any worse, better, or the same compared to now, with your kids on [CHIP program name]?

*Let's shift gears one more time. Let's compare your experience with [CHIP program name] to a time when your children might have been covered by some other type of insurance.*

- 11) Has anyone here ever had **private insurance** for their children before (for example, through their job/employer)?
- 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 you had private insurance?
  - A dentist?
  - A specialist?
  - Other types of providers we've talked about?
- 14) Was it any harder, or easier, to get appointments to see these providers?
  - Did you go to the doctor more, or less, often?
  - Did you go to the ER more often, or less, with private insurance?
  - Were you able to get regular checkups and vaccines?
- 15) Did you use different providers for your children when you had private insurance, or the same that you use now that they are on [CHIP program name]?
- 16) Was it any more, or less, expensive to get care when you had private insurance?
- 17) What about your satisfaction with the care your children received when you had private insurance?
- 18) Do you feel it was worse, better, or the same compared to now, with your kids on [CHIP program name]?

## VII. Overall impacts on daily life

- 1) We've spent the last hour or so talking about health coverage under the *[CHIP program name]*. 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?

## VIII. Lessons Learned

- 1) From what you've described for me today, as parents with children enrolled in *[CHIP program name]*, it sounds like, generally, you have found the program to be:

[SUMMARIZE]

  - Is this a fair and accurate description? Have I missed anything?
- 2) Given this, would you recommend *[CHIP program name]* to a friend? Why or why not?
- 3) Given this, how many of you would be interested in keeping your children enrolled in *[CHIP program name]*, 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 *[CHIP program name]*, are there any things that you think the program could do to improve it, or make it easier to find doctors, dentists, and other providers for your children?
  - Is there anything that the program could do to make the application/renewal process easier to complete?

5) For those of you who are not interested in keeping your children on *[CHIP program name]*, what would be the most important improvement that the programs could make that might make you change your mind?

- 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.