

ATTACHMENT D4

**CHIP 10—STATE EVALUATION FOCUS GROUP MODERATOR'S GUIDE:
PARENTS OF CHILDREN ELIGIBLE FOR CHIP BUT UNENROLLED**

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

Parents of Children Eligible for CHIP but Not Enrolled

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**CHIPRA 10- STATE EVALUATION: FOCUS GROUP MODERATOR'S GUIDE:
*Parents of Children Eligible for CHIP But Uninsured***

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 currently do not have health insurance. Over the next hour or so, we want to talk with you about your experiences getting care for your children when they need it and whether or not you have 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 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 or Medicaid.)
 - You?
 - Your spouse?
 - Your children?

II. Reasons for Uninsurance/Enrollment Questions

- 1) Let's begin by talking about some of the reasons why your children do not have health insurance. What would you say is the #1 reason why your children do not have health insurance?

- Health insurance isn't offered by employer?
 - Health insurance is offered by employer but it's too expensive?
 - Income too high to qualify for a public program like *[CHIP program name]* or *[Medicaid program name]*?
 - Don't think your children need health insurance?
 - Others?
- 2) Have you ever heard of the *[CHIP program name]* program? If so, where or how did you hear about it?
- 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?
- 3) What, if anything, did you hear about the program?
- 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
- 4) When you heard about *[CHIP program name]*, did it sound like a program that your children could enroll in? If not, why not?
- Do you not think your children are eligible for CHIP, Medicaid, or any other government program?
 - Are you afraid or reluctant to apply for CHIP or other government programs (for example, immigration concerns and fear of public charge)?²

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

² Ibid.

- 5) Have any of you ever tried to enroll your children in *[CHIP program name]*?
 - If so, why did you decide to enroll your children in *[CHIP program name]*?
 - Where or how did you apply for *[CHIP program name]*?
- 6) What was it like to apply for coverage for your children in *[CHIP program name]*?
 - Was it easy and/or convenient?
 - Was it difficult? Why? How?
 - What was the form like? Was it long? Short?
 - Did you have to gather and submit documentation of income or assets?
- 7) What happened when you applied for coverage?
 - Was your child accepted or rejected from the program?
 - If rejected from the program, what were you told was the reason?
- 8) Have any of your children ever been previously enrolled in *[CHIP program name]*?
 - Are they still covered under *[CHIP program name]*?
 - If not, why did they lose coverage?

III. Access to Care and Benefits

- 1) 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 uninsured. About how many times this past year would you say your children have gone to a doctor?
- 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?
 - 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?
 - Language communication barrier³
- 5) Generally, are you happy and satisfied with the quality of care your children receive currently? Why? Why not? Are you satisfied with the clinic, clinic staff, how the clinic staff treat you, how the doctor treats you and your children? Why or 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?⁴

Let’s discuss your experiences obtaining different kinds of care while your children have been uninsured.

- 7) How many of you have tried to take your children to a **dentist**?
- 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?

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

- 9) How many of you have tried to take your children to a **specialist**?
- 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?

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.

- 11) How many of you have tried to take your children to a developmental provider? By developmental provider I mean a developmental specialist, a speech therapist, occupational therapist, physical therapist, or special education provider.
- 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?

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

⁴ Ibid.

IV. Out-of-Pocket Costs

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) 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?
- 2) Overall, how affordable does health care seem? Is it expensive or affordable? Do you think it's okay to be charged fees for care, or do you think obtaining health care for your children should be free?
 - If you think it's OK to have a fee, what would you say is the "right" amount? What is too much?
- 3) Does anyone have children with special health care needs (e.g., like needing a wheel chair, or having a seizure disorder or heart problem)? If yes, what has your experience been with costs for doctor visits or medicine? Have they been OK or too expensive?⁵

V. Past Coverage Experiences

- 1) 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 uninsured. Has anyone here had a time in the past when their children were insured, either through a program like *[CHIP program name]*, *[Medicaid program name]*, or through private insurance?
- 2) Which programs have your children been on? Have you been on more than one program?
- 3) Think back to a time when your children had this insurance. Can you compare how receiving care for your children was then, compared to now? In what ways, if any, was it different?
- 4) Was it any harder, or easier, to find a doctor or clinic for your children when they had *[CHIP program name]*, *[Medicaid program name]*, or private insurance? A dentist? Other types of providers we've talked about?
- 5) Was it any easier, or harder, to get appointments with these providers?
- 6) Did you go to the doctor more, or less, often?
- 7) Did you use different providers/clinics when your children had *[CHIP program name]*, *[Medicaid program name]*, or private insurance, or the same ones that you use now that they are uninsured?

⁵ This question will be directed towards parents of children with special health care needs.

- Did you go to the ER more often, or less?
 - Were you able to get regular check-ups or vaccines when your child had no insurance?
- 8) Was it any more, or less, expensive to get care when your children were on [*CHIP program name*], [*Medicaid program name*], or private insurance?
- Did you end up spending more or less of your money paying for health care/doctors visits/emergency room visits?)
- 9) What about your satisfaction with the care your children received while on [*CHIP program name*], [*Medicaid program name*], or private insurance?
- 10) Do you feel it was any better, or worse, or the same compared to now, with your kids uninsured? If better or worse, how/why?

VI. Lessons Learned

- 1) We've spent the last hour or so talking about what it's like obtaining health care for your kids when they do not have health insurance. In closing, I'd like to ask you: Do you think having health insurance would 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) From what you've described for me today, as parents with children who do not have health insurance, it sounds like, generally, you have found access to care to be:
- [SUMMARIZE]
- Is this a fair and accurate description? Have I missed anything?

- 3) Given this, how many of you would be interested in signing your children up 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 make 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.