

## Appendix 1b- Interviewer Guide including areas of interest and thematic concerns for the initial, open-ended iterations of the Health Insurance and Other Related Questions Cognitive Interviewing Study

The Public Health Service Act provides us with the authority to do this research (42 United States Code 242k). All information which would permit identification of any individual, a practice, or an establishment will be held confidential, will be used only by NCHS staff, contractors, and agents only when required and with necessary controls, and will not be disclosed or released to other persons without the consent of the individual or the establishment in accordance with section 308(d) of the Public Health Service Act (42 USC 242m) and the Confidential Information Protection and Statistical Efficiency Act (PL-107-347).

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OMB #0920-0222; Expiration Date: 06/30/2015

### Note to Reviewers:

We will first present respondents with a list of various types of insurance coverage and ask if they have used or participated in any of them. From there we will go into greater depth and ask more specific questions about their experiences with and reasons for obtaining these types of insurance or their reasons for not being covered. Following this, we will direct the conversation towards two major domains about which the QDRL hopes to design ACA-related questions for the NHIS. Listed below are the areas of interest and thematic concerns around which the interviews will be structured.

Personal Experiences and Knowledge: The interviews will involve in-depth probing on each respondent's experience with healthcare and health insurance providers and knowledge of the systemic changes due to the ACA. For example, what has it been like for them attempt to obtain or switch their insurance? What strategies have they used to maintain coverage or to avoid coverage? Why did they decide to drop coverage or switch their providers? What changes do they think the ACA will have on their ability to obtain, switch, or pay for healthcare coverage?

Respondent's understanding of insurance pay structures: Our interest here is in understanding how the public understands the various fees and payments for which they and their employer are responsible. We are particularly interested in how the respondent understands and differentiates the concepts of "premiums," "co-pays," "tax credits," and "tax subsidies." Previous testing by the Census Bureau shows that some respondents understand the term "subsidy." However, this testing was done in Massachusetts, where this term appears on a yearly tax document related to health care coverage. We hope to lead the discussion around this topic to see if this particular vocabulary emerges naturally.

Plans to Use Health Insurance Marketplaces: These interviews will take place shortly after the public gains access to the ACA-mandated Health Insurance Marketplaces. We are interested in learning about whether and how the public 1) researches the HIMs; 2) accesses the HIMs; and 3) uses the HIMs. Because the names for these marketplaces vary by state, we will be particularly interested in uncovering cross-jurisdictional terminology that respondents use to describe the marketplaces and their experiences.

### **Introduction to Qualitative Cognitive Interview**

Thank you for agreeing to meet today. Lauren/Karen has explained that we will be [audio/video] taping our session today and you gave permission to do that, correct? (*If yes, then proceed; if no, then review procedure*).

Lauren/Karen may have told you that today we will be talking about your experiences with health insurance and health care coverage. We are interested in hearing about your experiences with obtaining and changing healthcare coverage. We will also ask you about whether you have heard of some specific services or programs, such as health insurance marketplaces and the Affordable Care Act. I have an interview guide that we will use to help organize the interview, but this is only a guide, and please feel free to add any information you think might be relevant. We will use the data we collect here to later come up with questions that will be part of a nationwide survey examining health insurance and healthcare coverage.

Okay? Do you have any questions before we start? [If yes, answer questions. If no, “Let’s get started.”]

### **Questions that may be used as starting points for the qualitative interview**

1. What type of health care coverage do you have? Please let me know all that apply to you.
  - Private
  - Medicaid
  - Medicare
  - Military, such as TRICARE
  - Some other type of health care coverage
  - No coverage of any type

From here on the qualitative interview will focus on the areas of interest and thematic concerns listed in the “note to reviewers” above.