

## SECTION 1: Basic Terms Related to Health Insurance and Quality Ratings

In the first section of this interview, I'm going to ask you about several terms related to health insurance. Just tell me in your own words what you think they mean.

1. We are going to start with the term **health plan**. What do you think the term health plan means?
2. What about a **marketplace health plan**—what do you think that term means?
  - a. **Probe:** When it comes to the meaning of a health plan versus a marketplace health plan, do you think they are the same or different?
    - i. **If different, probe:** How so?
3. If you wanted to describe a **health insurance plan** to someone else, what would you say?
  - a. **Probe:** When it comes to the meaning of a health plan versus a health insurance plan, do you think they are the same or different?
4. When you think about **health plan quality**, what are the first things that come to mind?
5. If you wanted to describe to someone else the difference between an **HMO** health plan and a **PPO** health plan, what would you say?
6. The next term related to health insurance plans is **monthly premium**—what do you think that means?
7. How about a **deductible**—what do you think that term means?
8. The next term is **out-of-pocket maximum**—what do you think that means?

- a. **If respondent struggles to define, probe by providing context:** What if in a list of health plan options you saw different dollar amount listed under **out-of-pocket maximum**—in that case, what would you think the term means?

## SECTION 2: Terms for Health Plan Quality Ratings

Next I am going to ask you about terms that you might see when choosing a health insurance plan.

9. The first term is **quality rating**. If you were shopping online for a health insurance plan and you saw that term – *quality rating* for a health- what do you think it would mean? (PROBE FOR MULTIPLE RESPONSES)
- a. If you were shopping for a health plan online, how important would it be to you to see each plan's *quality rating*? Would it be:
    - i. Not at all important;
    - ii. Slightly important;
    - iii. Moderately important;
    - iv. Very important; or
    - v. Extremely important?
  - b. How useful would it be to see the *quality rating* of different health plans you were considering? Would it be:
    - i. Not at all useful;
    - ii. Slightly useful;
    - iii. Moderately useful;
    - iv. Very useful; or
    - v. Extremely useful?
10. The next term is **global quality rating**. Thinking about a health plan--what does the term *global quality rating* mean to you?
- a. If you were shopping for a health plan online, how important would it be to you to see each plan's *global quality rating*? Would it be:
    - i. Not at all important;
    - ii. Slightly important;
    - iii. Moderately important;
    - iv. Very important; or
    - v. Extremely important?

- b. How useful would it be to see the *global quality rating* of different health plans you were considering? Would it be:
    - i. Not at all useful;
    - ii. Slightly useful;
    - iii. Moderately useful;
    - iv. Very useful; or
    - v. Extremely useful?
  - c. When it comes to the meaning of a *global quality rating* versus a *quality rating*, or do you think they are the same or different?
    - i. If different, probe: How so?
11. The next term is **star rating**. Thinking about a health plan--what do you think *star rating* means?
- a. If you were shopping for health insurance and comparing different plans online, how important would it be to you to see each plan's *star rating*? Would it be:
    - i. Not at all important;
    - ii. Slightly important;
    - iii. Moderately important;
    - iv. Very important; or
    - v. Extremely important?
  - b. Based on the definition of *star rating* you gave me, how useful would you say that information would be to you if you were comparing several different health plans ? Would it be:
    - i. Not at all useful;
    - ii. Slightly useful;
    - iii. Moderately useful;
    - iv. Very useful; or
    - v. Extremely useful?
  - c. When it comes to the meaning of a *star rating* versus a *quality rating*, or do you think they are the same or different?

i. If “different,” probe: How so?

### SECTION 3: Choosing Health Plans by Weighing Cost and Quality Information

Next I’m going to show you a couple different lists of health plan options that you might see online or in a booklet if you were shopping for health insurance. These include cost and quality information for each plan.

Here is the first one.

Show “Compare 3 Health Plans -- A” to respondent. Plan costs are the same but the star ratings vary.

#### Compare 3 Health Plans -- A

Plan Name	Monthly Premium	Plan Type	Deductible	Star Rating
Maxi-care	\$200	PPO	\$5,000	★ ★ ★ ☆ ☆
Moda	\$200	PPO	\$5,000	★ ★ ☆ ☆ ☆
Excel Care	\$200	PPO	\$5,000	★ ★ ★ ★ ☆

12. What’s the first thing that came to mind when you looked at these plan options?
13. Of these three health plans, which one would you choose?
  - a. **Probe:** What made you choose that one over the others?

Here’s the next list of plans.

Show the respondent “Compare 3 Health Plans -- B.” This table tests “Global Quality Rating” and asks respondents to weigh importance of higher global quality ratings or lower monthly premiums.

**Compare 3 Health Plans -- B**

Plan Name	Monthly Premium	Plan Type	Deductible	Global Quality Rating
Maxi-care	\$200	PPO	\$3,000	★☆☆☆☆
Moda	\$300	PPO	\$3,500	★★★☆☆
Excel Care	\$395	PPO	\$4,000	★★★★★

- 14. What’s the first thing that came to mind when you looked at these plan options?
- 15. Of these three health plans, which one would you choose?
  - a. **Probe:** What made you choose that one over the others? What, specifically, do you think the term *global quality rating* refers to?

**Closing/Thank-You Script**

Those are all the questions I have. Is there anything else related to what we’ve been talking about that you want to share with me?

Thanks again for participating in this study.