

2018 MEPS-IC Pretest Draft Protocol (10/5/17)

Sample criteria:

- Include employers who responded to the 2017 MEPS-IC.
- Sample selection is establishment based and no firm will be sampled for more than one location.
- Sample cases within the following firm size categories: 1-10, 11-50, 51-100, 101-250, 251-1,000, 1,001-4,999, 5,000+
- Include cases that offered insurance (C001=1) and offered either an HRA (C710 = '1') or an HSA (C714 = '1') in one or more of their health care plans.
- Include a sufficient number of cases to result in 50 completed interviews (approximately 35 privates and 15 governments).
- To reduce burden, exclude cases that were contacted during problem resolution /CATI TFU.

Introduction to the interview:

- Introduce self, purpose of call, and thank them for responding to 2017 MEPS-IC.
- Our records show that you are the person who responded to the survey. Confirm.
- We are asking a few follow-up questions of companies that offered multiple insurance plans.
- Do you have a few minutes to answer some follow-up questions?
- This interview will take 15 to 30 minutes. Your participation is voluntary and your data will be kept confidential.
- If you have an easily accessible copy of your completed form, you can reference it during our conversation. If not, you can see a copy of the survey form you responded to online at this web address: <https://bhs.econ.census.gov/bhs/meps/form.html> (use drop down box to select 10(s) or 10 for privates and the 11(s) or 11 for governments.)
- [In the script below, 'R' stands for 'Respondent'.]

Questions:

I would like you to answer a few questions, which we are interested in possibly adding to future versions of the MEPS form. The answers you give to these questions will not be recorded as official survey responses. In addition, I will be asking some follow-up questions about your interpretation of what is being asked, and we'll use those responses to modify the questions as we consider incorporating them into future versions of the survey.

Section I

We'll start with the first few questions, which refer to **[NAME OF SAMPLED BUSINESS]** located at **[BUSINESS ADDRESS]**.

- 1) Does this establishment/government unit offer at least one health plan that provides lump sums for critical illnesses? This is insurance to help cover high deductibles associated with treatment of critical illnesses (i.e., cancer, heart attack, stroke, kidney failure, major organ transplant). Coverage sometimes includes travel costs to see a specialist, time off from work, and charges incurred from using out-of-network providers.
 - a. Yes
 - b. No
 - c. Don't know

Thank you for your answer. Now, we have a few follow-up questions for you, regarding that question.

- *In your own words, what is this question asking?*
 - *What does the term Critical Illness mean to you?*
 - *Are there any other examples of critical illnesses that we should add to this question?*
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- 2) Does this establishment/government unit assess its employees' health risks by conducting surveys on topics like lifestyle, stress, or physical health, or use other assessments, such as in-person examinations by a medical professional? These assessments are used by employers to target wellness programs and health services to employees with high-risk conditions.
 - a. Yes
 - b. No
 - c. Don't know
- *In your own words, could you please define the term "wellness program"?*
 - ***[If the respondent answered 'Yes' -]** What type of assessments does your establishment/government unit use?*

Section II

Before we start the next series of questions, I'd like to ask you for your definition of a pair of terms.

- In your own words, how would you define the term Health Reimbursement Arrangement or HRA?
- In your own words, how would you define the term Health Savings Account or HSA?

[Note to Interviewer: Some of the plans in your sample offered a Health Reimbursement Arrangement (HRA) and some offered a Health Savings Account (HSA). Column X on the interviewer spreadsheet identifies plans as either an HRA or HSA plan. Only ask questions 3 and 4 for HRA plans and questions 5 and 6 for HSA plans. Question 7 should be asked for all plans.]

The following questions refer to specific health care plans that were offered through your establishment/government unit. I will start by asking questions for **[fill in name of plan]**.

On the 2017 questionnaire, you indicated that the health plan called **[fill in name of plan]** offered a Health Reimbursement Arrangement (HRA).

- 3) Up to what dollar amount does this establishment/government unit promise to contribute EACH YEAR to a typical employee's HRA or health reimbursement arrangement for **single** coverage for this plan? This amount should NOT include the amount this establishment/government unit contributes toward the plan premium.

[Note to Interviewer: This value should be greater than zero. However if the value equals \$0, or is greater than \$2600, then confirm with respondent.]

\$ _____

- 4) Up to what dollar amount does this establishment/government unit promise to contribute EACH YEAR to a typical employee's HRA or health reimbursement arrangement for **family** coverage for this plan? This amount should NOT include the amount this establishment/government unit contributes toward the plan premium.

[Note to Interviewer: This value should be greater than zero and greater than or equal to Question 3a. However if the value equals \$0, or is greater than \$2600, then confirm with respondent.]

\$ _____

- *In your own words, what are these questions asking you?*
- *Did you have to look up any information or consult any records to answer these questions?*
 - o *If so, how are these records stored?*
- *Is this information readily available in your records, or did you have to make any adjustments or calculations before providing an answer?*
- *Did you answer this question on an annual or monthly basis?*
- *Would you prefer to answer this question on an annual or monthly basis?*

[Note to Interviewer: If this plan did not offer an HSA, skip to question 7.]

*On the 2017 questionnaire, you indicated that this establishment/government unit contributed to a Health Savings Account (HSA) for enrollees in the health plan called **[fill in name of plan]***

- 5) What is the monthly contribution this establishment/government unit makes to the HSA or health savings account for a typical employee with **single** coverage for this plan? This amount should NOT include the amount this establishment/government unit contributes toward the plan premium.

Note to interviewer: This value should be less than \$283 monthly.

\$ _____

- 6) What is the monthly contribution this establishment/government unit makes to the HSAs or health savings accounts for a typical employee with **family** coverage for this plan? This amount should NOT include the amount this establishment/government unit contributes toward the plan premium.

Note: This value should be less than \$562 monthly and should be greater than Question 5.

\$ _____

- In your own words, what are these questions asking you?
- Did you have to look up any information or consult any records to answer these questions?
 - o If so, how are these records stored?
- [If the respondent reported values -] Do the amounts you reported include the employer contribution to plan premiums?
- In your records, are you able to separate employer contributions to plan premiums from contribution to HSAs?
- Is this information readily available in your records, or did you have to make any adjustments or calculations before providing an answer?
- Did you answer this question on an annual or monthly basis?
- Would you prefer to answer this question on an annual or monthly basis?

7) Telemedicine is the delivery of health care services through telecommunications to a patient from a provider who is at a remote location, including video chat and remote monitoring. We are interested in the provision of health care services, and not merely the exchange of information through telecommunication.

Is Telemedicine a service covered by this plan?

- a. Yes
 - b. No
 - c. Don't know
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- In your own words, what is this question asking?
 - What does the term Telemedicine mean to you?
 - **If respondent answered Yes** – What type of services are you including under Telemedicine?
 - **If respondent answered No** – Are you familiar with the concept of Telemedicine?
 - **If respondent answered DK** – Could you tell me more about why you chose that answer?
 - Are there any other examples of Telemedicine that we should add to this question?

[Note to Interviewer: If more than one plan was sampled, ask questions in Section II for all remaining plans.]

Completion of Interview

That's all the questions I have for you today. Thank you very much for your time and contribution to our data collection. Do you have any questions or comments for us?