

**2019 Medical Expenditure Panel Survey – Insurance Component
Pre-test Protocol
February 21, 2019**

Sample Criteria:

- Include employers who responded to the 2018 Medical Expenditure Panel Survey – Insurance Component (MEPS-IC). Note that we also refer to the MEPS-IC as the Health Insurance Cost Study, since that is the name with which respondents are most familiar.
- Sample selection is establishment based and no firm will be sampled for more than one location.
- Sample sufficient cases to meet the following quotas by firm size category:
 - Privates (35 total)
(10) 1-10 (10), 11-50, (5) 51-100, (5) 101-250, (5) 250+
 - Governments (15 total)
(3) 1-10, (3) 11-50, (3) 51-100, (3) 101-250, (3) 250+
- To reduce respondent burden, exclude cases that were contacted during problem resolution /CATI TFU and cases that were part of either of the 2018 Pre-tests.
- Only include employers who offered insurance in 2018.
- Only sample establishments that have a reported enrollment value for at least one plan. Within each establishment, sample the specific health plan with the highest enrollment.
- Sample a variety of plans with deductibles, HRAs, and HSAs to provide sufficient feedback for questions 3b and 3c.

Introduction to the interview:

- Introduce self, purpose of call, and thank them for responding to 2018 Health Insurance Cost Study.
- Our records show that you are the person who responded to the survey. Confirm.
- Do you have a few minutes to answer some additional questions?
- This interview will take about 15 minutes. Your participation is voluntary and your data will be kept confidential.

Questions:

I would like to ask you a few questions we are considering for future versions of the Health Insurance Cost Study. 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 your feedback to make improvements to the questions.

The following questions refer to [NAME OF SAMPLED BUSINESS] located at [BUSINESS ADDRESS].

Question 1:

The following questions refer to 'critical illness insurance.'

1a. Are you familiar with the term 'critical illness insurance'?

- a. Yes
- b. No
- c. Don't know

1b. *If the respondent answered 'Yes' to 1a* - In your own words, could you describe what 'critical illness insurance' is?

READ TO RESPONDENT: Now I am going to read you a definition for the term 'critical illness insurance'. While I read this definition, please consider if there is anything you would add or remove from the definition.

Critical illness insurance is a special form of insurance that pays the policyholder a lump-sum, tax-free payment if they suffer from specific illnesses, including cancer, heart attack, and stroke.

1c. Is there anything that you would add or remove from the definition that I just read for 'critical illness insurance'?

1d. Did your organization offer critical illness insurance to its employees at this location in 2018?

- a. Yes
- b. No
- c. Don't know

Thank you for your answer.

Question 2:

The following questions refers to how narrow or broad the health care plans offered at your organization are. First, I will read a definition and then ask you several related questions.

READ TO RESPONDENT: A narrow network plan is one that limits the number of providers who can participate, or limits some services to certain facilities, to reduce costs. These plans are more restrictive than a standard HMO network.

- 2a. Did your organization offer a health plan that could be considered a narrow network plan in 2018?
- a. Yes
 - b. No
 - c. Don't know

Thank you for your answer.

- **If the respondent answered 'Yes' to 2a** - Could you tell me more about [one of the/the] narrow network plan/s offered by your organization?

- **If the respondent answered 'No' or 'Don't know' to 2a** - Were you familiar with the term 'narrow network plan'?

 - o **If the respondent is familiar with the term** - In your own words, could you describe what a 'narrow network plan' is?

Now I am going to ask you a question specific to the health plan referred to as [Plan Name] offered by your organization in 2018.

- 2b. Thinking of [Plan Name], how broad or narrow is the provider network for this plan?
- 1 - Very Broad
 - 2 - Somewhat Broad
 - 3 - Somewhat Narrow
 - 4 - Very Narrow
 - 5 - Don't Know

READ IF NECESSARY: We would describe a broad network as one which includes most doctors and hospitals in your area, and a narrow network as one which is limited to a small number of providers.

Note to Interviewer: Only ask question 2c if the respondent answered 'No' to question 2a.

- 2c. Would your organization consider switching to a narrow network health plan if it would result in a cost savings?
 - a. Yes
 - b. No
 - c. Don't know

- 2d. **If the respondent answered 'Yes' to 2c** – How much total cost savings would your organization need to realize, in order to restrict any of your health plans to narrower networks?
 - 1 - More than 30%
 - 2 - 21% to 30%
 - 3 - 11% to 20%
 - 4 - 0% to 10%
 - 5 - Would not reduce network size for cost savings
 - 6 - Don't know

Note to Interviewer: Only ask question 2e if the respondent answered 'Yes' to question 2a.

- 2e. How easy or difficult was it to adopt a narrow network plan or plans? Could you please describe the process?

Note to Interviewer: Only ask question 2f if the respondent answered 'No' or 'Don't know' to question 2a.

- 2f. Has your organization considered a narrow network plan and if so, how easy or difficult do you think it would be to adopt a narrow network plan or plans?

Question 3:

We are almost done with this interview. I just have one more set of questions, regarding employee contributions to health care costs.

- 3a. Did lower-wage employees pay smaller shares of the *health insurance premium costs* than higher-wage employees at your organization?
- Yes
 - No
 - Don't know

If the plan has a deductible, continue with 3b. Otherwise, skip to 3c.

- 3b. On the 2018 Health Insurance Cost Survey, you indicated that [Plan Name] had a deductible. Did lower-wage employees pay smaller shares of the *deductibles* than higher-wage employees at your organization?
- Yes
 - No
 - Don't know

If the plan has an HRA or HSA, continue with 3c. Otherwise, skip to question probe below.

- 3c. On the 2018 Health Insurance Cost Survey, you indicated that [Plan Name] had a [Health Savings Account/Health Reimbursement Arrangement]. Did lower-wage employees pay smaller shares of the *health account contributions (HSA,HRA)* than higher-wage employees at your organization?
- Yes
 - No
 - Don't know

- ***For all responses to 3a - 3c*** - How easy or difficult was it to report to this question? If this/these question(s) appeared on the Health Insurance Cost Study questionnaire, are there any records or a person you could consult to assist you in answering? Describe.

Completion of Interview. *That's all the questions I have for you today. Thank you very much for your time and contribution to our evaluation. Do you have any questions or comments for us?*