

HEALTHCARE, HEALTH COVERAGE

&

THE HEALTH INSURANCE MARKETPLACE

DISCOVERY WORKBOOK

NAME _____

CITY _____

GROUP DATE _____

GROUP TIME _____

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1247**. The time required to complete this information collection is estimated to average **60 minutes**, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850. **Please do not send applications, claims, payments, medical records or any documents containing sensitive information to the PRA Reports Clearance Office. Please note that any correspondence not pertaining to the information collection burden approved under the associated OMB control number listed on this form will not be reviewed, forwarded, or retained. If you have questions or concerns regarding where to submit your documents, please contact Clarese Astrin at Clarese.Astrin@cms.hhs.gov or 410-786-5424.**

INSTRUCTIONS

We’re interested in what you think, feel, and your experiences, if any, with looking at health insurance options through the Health Insurance Marketplace and/or at HealthCare.gov.

- It will take you about an hour to complete this workbook. Please answer every question. ***Please don’t forget to bring the completed workbook to your session in order to participate.***

SECTION I: MY HEALTH AND MY HEALTHCARE

1. [PG3] In general, how important are **online resources and websites**, when it comes to health and healthcare information? (***Circle your response***)

1	2	3	4	5
<i>Not at all Important</i>				<i>Very Important</i>

2. [MTG4] What **devices** do you use to get health and healthcare information? Which of those

do you use most often (*please check only one answer*)?

Device	Use (Check all that apply)	Use Most Often (Check only one)
Mobile phone		
Desktop computer		
Laptop computer		
Mobile tablet		
Other: _____		
Other: _____		

3. [MTG3] Do you have a favorite **health or healthcare related app** or an app that you use most often? (*Please record below*)

[MTG3] Why is this your favorite app (or the app you use most often)?

SECTION II: HEALTH INSURANCE

1. [PE13A] List the words or phrases that best describe how I feel about **health insurance**:

2. [PE8] How **important** is having health insurance for you? (*Please circle your response*)

1 2 3 4 5

Not at all
Important

Very
Important

[ACT2B] What are the 2-3 main reasons that you rated it as you did?

These next few questions are about your health insurance.

When we talk about ***your health insurance***, we are referring to the health insurance that you purchased from the **Health Insurance Marketplace**, either online at healthcare.gov, through a broker/agent/assistor, by calling the toll-free Marketplace Call Center phone number, through a certified enrollment partner's website, or by mailing in a paper application.

1. [ATG2] The best thing about my health insurance is

2. [ATG3] The worst thing about my health insurance is

3. [G1] What company provides your health insurance?

4. [ISG1] Overall, how satisfied or dissatisfied are you with your current health insurance? (*Circle one*)

1

2

3

4

5

**Very
Dissatisfied**

**Very
Satisfied**

[ACT2B] Why did you rate it this way?

SECTION III: SHOPPING FOR HEALTH INSURANCE

This section asks for information about the process you went through and the steps you took when you shopped for and ultimately purchased your Marketplace health insurance plan.

1. [ISG1] When some people decide to purchase health insurance from the Marketplace, sometimes it is because one specific event or situation has occurred. Other people just decide it is time to get insurance, and they are unable to identify a particular event or situation that promoted them to do so.

Please think back to the beginning when you decided to start looking at health insurance through the Health Insurance Marketplace. **Did a specific event or situation motivate you to begin shopping for health insurance?**

Yes

No

If yes, what was it?

2. [ISG1] Now we would like you to think about your **various steps and sources of information** (for example, websites you went to, people you talked to, etc.) when you shopped for and purchased your health insurance. Please include all the steps you went through, from start to finish, including:

- Initial research or information gathering
- Identifying, considering, and evaluating plan options
- Deciding on a specific health insurance plan
- Ultimately purchasing a plan

Step #1 _____

Step #2 _____

Step #3 _____

Step #4 _____

Step #5 _____

Etc. _____

3. [DMG3] Did anyone help you look for, select, or purchase your insurance? If so, who helped and how did they help you? If more than one person helped, who helped you the most?

4. [AW2C] Having been through the shopping process, what would you do differently next time you look for health insurance?

—

SECTION IV: THE HEALTH INSURANCE MARKETPLACE

1. [ING8] There are several different ways to purchase Marketplace health insurance. How did you purchase your Marketplace health insurance: (*check one response*)

Online at Healthcare.gov _____

By calling the Marketplace Call Center phone number _____

Through an agent, broker, or assistor _____

Through a certified enrollment partner web site _____

By mailing in a paper application _____

2. [G1] In general, what **three words** would you use to describe your experience with the Health Insurance Marketplace as you shopped for and purchased your Marketplace insurance:

_____, _____, and _____ because

3. [K3D] Overall, how would you rate how easy or difficult it was **to shop for and purchase** your health insurance through the Health Insurance Marketplace? (Please note that we are NOT asking how satisfied you are with your insurance itself.) (*Circle your response*)

1	2	3	4	5
<i>Very Difficult</i>				<i>Very Easy</i>

[ACT2B] I rated it this way because:

SECTION V: HEALTHCARE.GOV WEBSITE

1. [ISG2] Have you ever been to the Health Insurance Marketplace website - www.HealthCare.gov website - before?

Yes _____ No _____ (*skip to Question 2*)

[BG5] When was the last time you went to HealthCare.gov?

2. [PG5] **What do or did you expect using the HealthCare.gov website would be like.** Thinking about the reasons you have visited or might visit the site, and what happens or would happen when you go to the HealthCare.gov website.
- a. What words describe what you expect to find at to the HealthCare.gov website:

3. You will need to go to the HealthCare.gov website on your computer, tablet, or smartphone to answer the next set of questions. ***This section will focus on one specific section of the website.***

To answer the next set of questions, please follow these instructions:

- Go to <https://www.healthcare.gov/see-plans/>, the page titled “**See plans and prices.**”
- While there, please “window-shop” for plans and **try and identify the health plan that would work best for you from the health plans listed.**
- Then answer the questions on the following two pages about your experience.

A couple of very important notes about this task:

- ✚ *You should not establish a healthcare.gov personal account or log into your healthcare.gov account, if you already have one. You do not need to do this to see plan options in your area. We do not want you to actually select or make any changes to your account or plan.*
- ✚ *You don't need to spend more than 20-30 minutes looking at available plans for this question (unless you want to).*
- ✚ *If you don't have internet access at home, you may want to use a public library computer.*

3a) [PE4] From the options you see, which health plan do you think would best meet your needs?

Plan name: _____

[PE4] What are the two or three you think reasons that this plan would best meet your needs?

3b) [ATG5] How did you **feel** as you were exploring this section of the website and looking for the plan that would work best for you?

3c) [G1] Did you encounter any problems or issues as you looked at plans and tried to decide which one would hypothetically be best for you? Was anything confusing or unclear? Please describe below.

4. Now that you've finished shopping for health plans, please answer the following questions.

- [PE12] What were your overall reactions to the “See plans and prices” section of the website - <https://www.healthcare.gov/see-plans/>

- [BG5] How would you describe the “See plans and prices” section of www.HealthCare.gov:

- [K1] How did the experience of using the “See plans and prices” section of www.HealthCare.gov this time compare to your expectations and/or past experiences with the website?

- [K1] Did anything about the experience surprise you? If so, please explain.

- [PG5] The best thing(s) about the “See plans and prices” section of website is:

➤ [ATG2] The worst thing(s) about the “**See plans and prices**” section of website is:

5. [PR5A] What could be changed to improve the website and make your overall experience using www.HealthCare.gov and shopping for health plans on it better. Be as specific as you can.

Think about things such as how the website looks, the information it contains, how it is organized, the ease of finding information, and the “tools” or search functions it contains, etc. You can also feel free to suggest new types of tools, capabilities, or information that you wish it included.

1.

2.

3.

4.

5.

-

-

-