

**HEALTHCARE, HEALTH COVERAGE**

**&**

**THE HEALTH INSURANCE  
MARKETPLACE**

**DISCOVERY WORKBOOK**

**NAME** \_\_\_\_\_

**CITY** \_\_\_\_\_

**GROUP DATE** \_\_\_\_\_

**GROUP TIME** \_\_\_\_\_

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**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.***

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**SECTION I: MY HEALTH AND MY HEALTHCARE**

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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</i> |   |   |   | <i>Very</i>      |
| <i>Important</i>  |   |   |   | <i>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<br>(Check all that apply) | Use Most Often<br>(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: PAYING FOR HEALTHCARE  
HEALTH INSURANCE VERSUS BEING UNINSURED**

1. [PE13A] List the words or phrases that best describe how you 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?

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3. [ING3] How long have you been without health insurance?

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[ING4] What are the main reasons that you currently do not have health insurance?

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4. [ING3] Have you ever had health insurance on your own (not as part of your parents' policy), that you paid for yourself or got through your employer? (*Circle your response*)

**Yes**

**No**

[ING4] If yes, why did that insurance end?

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5. [ACTG2] What is the **worst thing** about not having health insurance?

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6. [ACTG2] What would be **best thing** about having health insurance?

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**SECTION III: SHOPPING FOR HEALTH INSURANCE**

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This section asks for information about whether you have looked at options for getting health insurance since being uninsured, and if so, what you did, and if not, what you might do in the future.

1. [ISG1] Since being uninsured, have you looked for health insurance or investigated your options to buy health insurance in any way? *(Circle your response)*

**Yes**    *(answer Q.2)*                      **No**    *(Go to Q. 3 on next page)*

**If yes**, when was the **last (most recent)** time that you looked into health insurance options?

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***If you have NOT shopped for health insurance in any way since being uninsured, please skip the next question and go to question 3 on the next page***

2. [ISG1] If you **have** looked into health insurance options, please think about your **various steps and sources of information** (for example, websites you went to, people you talked

to, etc.) when you shopped for health insurance. Please describe all the steps you went through, from start to finish, including:

- Initial research or information gathering
- Finding and identifying plan options
- Considering and evaluating plan options

Step #1 \_\_\_\_\_

Step #2 \_\_\_\_\_

Step #3 \_\_\_\_\_

Step #4 \_\_\_\_\_

Step #5 \_\_\_\_\_

Etc. \_\_\_\_\_

\_\_\_\_\_

[DMG3] Did anyone help you look for health insurance plans? If so, who helped and how did they help you? If more than one person helped, who helped you the most?

\_\_\_\_\_

\_\_\_\_\_

***Please answer Question 3 only if you have not shopped for health insurance. If you have investigated health insurance options, please skip Q.3 and go to page 12.***

3. [G1] If you have NOT shopped for health insurance since being insured, why not?

\_\_\_\_\_

\_\_\_\_\_

[ATG3] How do you think you would approach shopping for health insurance (or will approach it in the future)? Please think about what your **various steps and sources of information** would be (for example, websites you would go to, people you would talk to, etc.) when you shopped for health insurance. Please describe all the steps you think that you would go through, from start to finish, including:

- Initial research or information gathering

- Finding and identifying plan options
- Considering and evaluating plan options
- And possibly purchasing a plan

Step #1 \_\_\_\_\_

Step #2 \_\_\_\_\_

Step #3 \_\_\_\_\_

Step #4 \_\_\_\_\_

Step #5 \_\_\_\_\_

Etc. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. [BG7] If you shopped for health insurance in the future, do you think that you would get help from anyone as you find, look at, and evaluate health insurance plans? If so, who would be likely to help and how would they help you? If more than one person would help, who do you think would help you the most?

\_\_\_\_\_

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**SECTION IV: THE HEALTH INSURANCE MARKETPLACE AND  
HEALTHCARE.GOV WEBSITE**

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

Yes \_\_\_\_\_ No \_\_\_\_\_ (*skip to Question 2*)

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

\_\_\_\_\_

[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. What words describe what you expect to find at the HealthCare.gov website:

|       |       |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

2. 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, enroll, 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.*

a) [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 reasons you think that this plan would best meet your needs?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b) [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?

\_\_\_\_\_

\_\_\_\_\_

c) [PE11A] Overall, how would you rate how easy or difficult it was to shop for health insurance through the Health Insurance Marketplace? (**Circle your response**)

|                           |   |   |   |                      |
|---------------------------|---|---|---|----------------------|
| 1                         | 2 | 3 | 4 | 5                    |
| <b>Very<br/>Difficult</b> |   |   |   | <b>Very<br/>Easy</b> |

[ACT2B] I rated it this way because:

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

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

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

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➤ [BG5] How would you describe the “See plans and prices” section of [www.HealthCare.gov](http://www.HealthCare.gov):

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

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

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

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

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3. [PR5A] What could be changed to improve the website and make your overall experience using [www.HealthCare.gov](http://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. \_\_\_\_\_  
\_\_\_\_\_

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