

## Health Insurance Marketplace Discovery Groups

### Moderator's Guide – Uninsured

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#### I. Introduction (15 min)

- A. Purpose. Thanks for coming. Today we will be talking about some of your experiences, opinions and feelings about your healthcare, what you do when you need healthcare services, and your experiences with looking at healthcare insurance options through the Health Insurance Marketplace at HealthCare.gov.

The sponsor of this research is the Centers for Medicare and Medicaid Services. Our discussion will last between an hour and a half and two hours.

#### B. Disclosure

- Observation
- Audio (and video) recording/video streaming
- Confidentiality assured

#### C. Ground Rules

- Need to hear from everyone; one at a time please
- No right or wrong answers; your personal opinions
- Be candid; moderator has no vested interest in outcome

#### D. Participant Introductions

- Name, occupation; if retired, from what occupation?
- Where do you live in the area?
- Family – spouse/partner? Children living with you? Does anyone in your household have health insurance?

## II. Living Without Health Insurance

I would like to begin by discussing your thoughts and experiences about being without health insurance.

- A. [ING10] How long have you been without health insurance? (*Moderator will go around the room.*)
- B. [ING4] What kind of health insurance have you had in the past? Probe for provider: employer, self-purchased non-Marketplace, other.
  - [ING3] Did you find benefits of having health insurance? What were they?
  - [ATG5] Were there any negatives to having health insurance? What were they?
- C. [PE2] How did you lose your previous health insurance.
  - [PE2] How did you feel when you lost your insurance? What was that like? Did you do anything immediately?
- D. [PE2] How do you feel now when you think about being uninsured? Why?
- E. [B1] How do you deal with issues related to your health [and/or related to your family's health, if appropriate] without health insurance. Do you do anything differently than when you were insured? Unaided, then probe:
  - [PE2B] What care do you put off?
  - [PE2B] What care have you found alternative sources for? What are the sources?
  - [PE2B] What do you do if you're sick?
  - [PE2B] What do you do if you need medications?
- F. [PE2] How do you feel when you think about being uninsured? Why?
  - [B2] What do you think is the worst thing about **not having** health insurance?

G. [SOI4] What do expect to be different when/if you get health insurance? What will change?

➤ [PE2] What would be the best thing about **having** health insurance?

### III. Shopping for Health Insurance

Now we would like to get some 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.

A. Before we get started on recent and future shopping for health insurance, I would like you to think back about when you have had insurance in the past.

➤ [US1A] What process did you go through to select coverage in the past?

- [AW3] Did you have options? If so, how did you select the plan that was best for you?
- [US1B] Looking back, how would you describe that process – easy/hard, simple/complicated, etc.

B. Since being uninsured, have you looked for health insurance or investigated your options to buy health insurance in any way?

➤ [ACT2A] Show of hands.

➤ [B2] If yes, what prompted you to start looking? Did a particular event or situation take place?

➤ [B2] If no, why haven't you investigated your options to buy health insurance? Unaided, then probe: Is it because you expect high prices to be discouraging? Is it because shopping is a confusing process and it is hard to know where to begin? Is it because you are getting by okay without insurance?

A. (**Have shopped for insurance only**) If you have looked at health insurance options, please describe the thought process you went through, and the various steps in the process.

➤ [PE2B] First, what were/are the most important things you were looking for in your insurance. Unaided, then may probe:

- [G1] Cost – of what? Premiums, copays for medical visits, prescription drug costs? Other?
- [G1] Specific coverages – coverage for what? Why?
- [G1] Certain doctor's covered?

- Tell me about the process you went through and your sources of information, including your various steps, sources of information, etc.

Moderator will listen for and explore, as time permits:

- [SOI5] How did you find health plans to consider? What were your sources of information – specific websites, people, etc.
- [SOI1A] Once you found some plan options, did you compare the alternatives? If so, was it easy or difficult to compare your options? Did you use any tools to help you compare them?
- [SOI2D] What factors were most important to you when comparing plans?
- [SOI3B] Role/use of HealthCare.gov in the shopping process and perceptions of experience with it (*unaided, listen only, to be explored in more detail on an aided basis below*).
- [US1A] Who, if anyone, helped you at any point in the process? What did they help you with?

- [SOI4A] Why did you ultimately did not purchase a plan, and what would have prompted or helped you to do so.

B. [SOI1A] (***Have not shopped for health insurance only***) (***Brief discussion***) If you have not shopped for health insurance, how do you think you would approach looking for health insurance?

- [K1D] First, what were/are the most important things you would be looking for in your insurance. Unaided, then may probe:

- [K2] Cost – of what? Premiums, copays for medical visits, prescription drug costs? Other?
- [K2] Specific coverages – coverage for what? Why?

- [SOI1] What steps would you go through in the shopping process and where would you get your information?

Moderator will listen for and explore, as time permits:

- [SOI1C] How do you think you would you find health plans to consider? What would your sources of information – specific websites, people, etc.
- [SOI2A] Once you found some plan options, how would you compare the alternatives? [PE8] What factors would likely be most important to you?

- [SOI1A] Potential role/use of HealthCare.gov in the shopping process and perceptions of experience with it (*unaided, listen only, to be explored in more detail on an aided basis below*).
- [SOI2] Who, if anyone, would be likely to help you at any point in the process? What would they help you with?

#### IV. The Health Insurance Marketplace and HealthCare.gov

- A. [SOI2] Many/some/a few of you mentioned the Health Insurance Marketplace or HealthCare.gov as you described the process you went through or might go through if you were shopping for health insurance.
- [SOI2] Before this research, how many of you had heard of the Health Insurance Marketplace or HealthCare.gov? **(Show of hands)**
    - [AW1A] What had you heard about the Marketplace and about Healthcare.gov? Where did you hear it? Probe: general media, friends, other?
    - [SOI1D] Had you spoken to any professional about Marketplace plans?
  - [ACT2A] How did you first find out about the Health Insurance Marketplace and that it had health insurance that you could purchase? Do you remember what, specifically, you heard about it?
- B. [ACT2A] How many of you had been to the Marketplace website, HealthCare.gov, before this research project? **(Show of hands)**
- [AW2A] What was your impression when you went there for the first time?
  - [K3A] Were you able to look for health plans on Healthcare.gov? [B2] What kept you from enrolling in a plan?
  - [AW1A] When did you go there most recently before this research?  
We asked you to go to the Health Insurance Marketplace website – HealthCare.gov – and explore the “see plans and prices” section of it to “window-shop” for health plans and try and identify the health plan that may work best for you in the upcoming year, from the plans listed. I’d like to talk now about your experiences with that.
- C. [SOI2] Did you fill out information about yourself/your family as you went through this process?

- [SOI2D] If so, were you able to get an idea of what premiums would be for you? Could you tell what you would pay based on your income?

D. [SOI2D] What was your impressions of the plans that you found?

- [PR13A] In general, did you find plans that were appealing to you? Why or why not?
  - [PR13A] Did the coverage look good or not?
  - [PR13A] Did plan prices look reasonable, or not?
- [PE4] Were you able to find a plan that might meet your needs? Show of hands.

E. [PE4] First, were you able to find a plan that might meet your needs? Show of hands.

F. [US1A] What was the experience of using the “see plans and prices” section like? What words would you use to describe your experience?

- [SOI4A] How did you **feel** as you were exploring this section of the website and looking for the plan that may be best for you? What words did you write down? Why?
- [US2G] In general, how would you describe the “see plans and prices” section of the website and your overall reactions to it?

G. [PR5A] If you were talking to a friend or relative like you who currently doesn't have health insurance, what would you tell them about the Health Insurance Marketplace?

## V. **Conclusion (5-10 min)**

- A. [G5] What final thought would you like to leave us with – about health insurance coverage, about your healthcare, the Health Insurance Marketplace, etc.?
- B. Moderator will check with backroom/FV for additional questions.