

ASEC Health Insurance Exploratory Interviews

PARTICIPANT ID #: _____ DATE: ____ / ____ / ____

INTERVIEWER'S NAME: _____

START TIME: ____: ____ AM / PM

END TIME: ____: ____ AM/PM

Protocol Introduction

[READ OR PARAPHRASE]

Hello, I'm [NAME] with [CONTRACTOR], a survey research company, and I am talking to you on behalf of the U.S. Census Bureau. Thanks for agreeing to help us today. Let me tell you a little about what we will be doing.

We are conducting a study so we can learn how to best ask questions on topics like health insurance in Census Bureau surveys. Since people receive health insurance in different ways, it is important to write questions that make sense to everyone and are easy to answer. It is important that everyone understands the questions in the same way because people's answers to the questions help us produce statistics about the U.S. This survey asks questions about you and other people who live with you.

If you agree to take part in this study, I will ask you some questions to learn more about you and your household. Sometimes I will ask you a follow up question that may sound a little strange. For example, I might ask you what a certain word or question means to you or how you came up with your answer. The reason for this is to learn about the process you go through in your mind when you answer the questions. There are no right or wrong answers. We are interviewing people from all over the country to help find the words and questions that will work best for everyone.

Your participation in this interview is very important because it will help the Census Bureau improve its surveys. You will receive \$40. [CONTRACTOR WILL DESCRIBE HOW RESPONDENT WILL RECEIVE INCENTIVE]

Informed consent

Before we start, I want to talk about the consent form I shared with you via email. Did you have a chance to review and sign this form? [IF NO, PASTE LINK INTO CHAT: Can you please open the link to this form I shared in the chat?]

[CONSENT LINK]

I just want to review some of the important information that was included in that consent document:

- With your permission, I would like to audio and video-record our conversation, including a screen recording of your responses to the web survey that we will review together. This will allow me to concentrate on what you are saying instead of taking a lot of notes while you are talking. It will also help me write a summary of the interview.

- All your responses and everything you say will be kept strictly confidential, and only researchers working on this project will see your answers or hear the recording. Your name will not be used in any of our reports. Nothing you tell us today will be shared with other federal agencies.
- Your participation is voluntary, and you may stop at any time. You may choose not to answer any questions you don't want to answer.
- The interview should take about 1 hour.
- The form also has the contact name and telephone number of the project director, should you have any additional questions about the study. It also contains information about how to get in touch with the Institutional Review Board representative if you have any questions about your rights as a research participant in this study.

[IF OBSERVER IS PRESENT: I also wanted to let you know that this interview is being observed by someone from the Census Bureau/someone else who works on this study. They are observing the interview because they are also interested in learning how our surveys work, and whether we need to change something that does not work.]

Do you have any questions about this information? [IF YES: ADDRESS PARTICIPANT QUESTIONS].

Do you agree to participate in this interview? [IF YES: CONTINUE WITH INTERVIEW. IF NO: ADDRESS ANY PARTICIPANT CONCERNS. IF STILL UNWILLING TO PARTICIPATE, TERMINATE INTERVIEW].

Is it okay if I record this interview today? [IF YES: START RECORDING AND COLLECT VERBAL CONSENT ON RECORDING. IF NO: CONTINUE WITH INTERVIEW WITHOUT RECORDING.]

Now that recording has started, can you confirm that you agree to participate in this interview and be recorded?

[IF PARTICIPANT HAS NOT ALREADY SIGNED FORM]: Please go ahead and sign and date both sections of the form and click "Submit."

INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- Yes
- No (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- Yes
- No (END INTERVIEW)

Interview Part 1. Exploring Coverage and General Knowledge about Health Insurance

Medical care and coverage

- 1) To start, can you tell me about where you usually go when you want to see a doctor or other medical professional? USE FOLLOWING PROBES AS NEEDED:
 - a. Where do you go if you need a vaccine or a check-up?
 - b. Where do you go if you are sick or injured? (For example, a clinic, hospital, private doctor's office, or a medical professional?)
 - c. IF PERSON SAYS THEY DON'T GO TO DOCTOR: When was the last time you saw a medical professional? Can you tell me about where you went? [IF PERSON SAYS NEVER GONE TO DOCTOR: SKIP TO QUESTION 3].
- 2) How do you pay for healthcare when you are sick? Was there a charge the last time you saw a doctor? Did you pay?
- 3) In your own words, what does a "health coverage" mean?
 - a. What about "health plan"? "Health insurance"?
 - b. Which of these terms do you hear used most often?
 - c. Do they mean the same thing to you, or are they different?
- 4) TAILOR AS NEEDED: Could you tell me about any sort of health coverage you have for medical care? If nothing comes to mind, that is okay too.
 - a. IF NEEDED: Do you know the name of this coverage?
 - b. Do you have any other kind of coverage? Tell me more about that.
 - c. What other types of health coverage have you heard of?
 - d. [INTERVIEWER: NOTE IF R STRUGGLES TO DEFINE/DEFINES INCORRECTLY. IF NECESSARY, REPEAT EARLIER PROBES USING ALTERNATE TERMS LIKE "HEALTH INSURANCE"]

Detailed coverage and knowledge assessment

PROBE RESPONDENT ON CURRENT COVERAGE. IF MORE THAN ONE TYPE OF CURRENT COVERAGE, ASK ABOUT ALL TYPES. IF NONE, OR IF INTERVIEW IS RUNNING SHORT, ASK PROBES ABOUT 1) MOST RECENT FORMER TYPE OF COVERAGE, 2) OTHER HOUSEHOLD MEMBERS' COVERAGE.

If person has coverage:

- 1) How long have you had this coverage? PROBE TO SEE IF RESPONDENT CAN PROVIDE INFORMATION ON A MONTH AND YEAR.
 - a. Have there been any months since you first got this coverage that you were not covered by it?

IF COVERED FOR LESS THAN 2 YEARS:

- b. Did you have any kind of coverage before your current coverage? Tell me more about that. When did your coverage with that plan start and when did it end? PROBE TO SEE IF RESPONDENT CAN PROVIDE INFORMATION ON A MONTH AND YEAR.
 - c. IF NEEDED: Were there any months between your current coverage and the one you had before it where you did not have any coverage—for example, if you were in between jobs?
- 2) How did you get your current coverage? What, if anything, did you have to do to sign up for it?

- a. IF R MENTIONS SOMETHING IMPLYING MARKETPLACE: Did you sign up for this coverage online?
 - i. IF YES: Would you be able to show me the website where you signed up?
 - b. If someone else got this coverage for you, who was that and do you know how they signed up?
 - c. IF R SAYS "I DON'T KNOW": Can you say more about that? How do you know you are covered?
- 3) Thinking about your current health plan, what type of health care is covered? PROBE TO SEE IF RESPONDENT IS INCLUDING SINGLE COVERAGE PLANS, SUCH AS DENTAL, DRUG, OR VISION PLANS.
- 4) Do you know if you have a premium, subsidy, or copays in your current coverage?
 - a. Do you know what these amounts are?
 - b. Do you know how your premium is paid?
 - c. IF NEEDED AND COVERAGE THROUGH EMPLOYER: Is your premium deducted from your paycheck?
- 5) Who is the policyholder for your plan? NOTE IF R IS NOT SURE OF ANSWER.
 - a. If not already apparent: Did you get that coverage through yourself or through someone else?
 - b. If someone else: Who do you get your coverage through?

If person does not have coverage:

- 1) Have you EVER had health coverage or health insurance?
 - a. IF R SAYS NEVER: GO TO "ALL PEOPLE"
- 2) How did you get that health coverage? What, if anything, did you have to do to sign up for it?
 - a. IF R MENTIONS SOMETHING IMPLYING MARKETPLACE: Did you sign up for this coverage online?
 - i. IF YES: Would you be able to show me the website where you signed up?
- 3) Thinking more about that last time you had health coverage. PROBE TO SEE IF RESPONDENT CAN PROVIDE INFORMATION ON A MONTH AND YEAR.
 - a. How long did you have it?
 - b. Did you have any kind of coverage before that one? Tell me more about that.

All People:

- 1) What kind of health coverage do other people in your household have? (If R says "None" skip to #2)
 - a. IF DIFFERENT FROM R'S: Tell me more about that. How knowledgeable do you feel about their health coverage?
 - b. IF THE SAME AS R'S: Does the other person in the household share your plan, or do they have their own?
 - c. IF SAME AS R'S: Does anyone have something else in addition to this coverage?
 - d. Is there anyone outside of the household who shares coverage with you or other people in the household? PROBE ABOUT SHARED CUSTODY IF NEEDED.
- 2) Now I'm going to ask about some terms used when talking about health coverage. This is not meant to be a test. We are just trying to understand the best ways to write questions about this topic.
 - a. In your own words, what does a "premium" mean?
 - b. What about "subsidy"?
 - i. Do you know what a subsidy is?

- ii. Can you describe in your own words how a subsidy works?
 - c. What about a “co-pay”?
 - d. What about a “policyholder”?
- 3) What other types of health plans or coverage have you heard of before, even if you do not have them?
 - a. What are some other ways people can get healthcare?
- 4) *ONLY IF TIME ALLOWS AND IF NOT APPARENT:* Do you currently have a job or do you work for pay?
 - a. If needed: Is health coverage available to you through your job?
 - i. If yes: Do you use this coverage? If yes and if needed: Is this the same coverage you already reported?
 - ii. *If yes but R does not use: Can you tell me more about why you do not have coverage through your job? Tell me more about that.
 - iii. If no: Is health coverage available to anyone else at your job? If yes: Can you tell me more about who is offered coverage and who is not?
 - b. *IF R IS MARRIED:* Is health coverage available through your spouse’s job? Do they use it? Tell me more about that.

Alternative methods of collection

It is important for the Census Bureau to collect data on health insurance coverage because local and federal agencies use this data to plan government programs. However, health coverage can be complicated, and sometimes people are not totally sure what their health coverage is called or what type it is. Because of this, we often need to ask a lot of questions to make sure we understand what kind of coverage someone has.

- 1) For these questions, it will be helpful to reference your health insurance card if you have one. Please get out your health insurance card now if it’s available to you.

[PAUSE TO ALLOW RESPONDENT TO GET HEALTH INSURANCE CARD]

[INTERVIEWER: ASK TO SEE CARD. RECORD BASIC INFORMATION AVAILABLE FROM THE CARD, SUCH AS NAME OF INSURANCE PROVIDER, NAME OF PLAN, TYPE OF PLAN (E.G., PPO, MEDICAID), AND ANY INFORMATION FROM THE CARD ABOUT SERVICES COVERED. ASK ADDITIONAL PROBES BELOW AS NEEDED:]

- a. What is the name of the insurance or coverage provider listed on your card?
 - b. What is the name of the plan?
 - c. What type of plan is it [IF NEEDED: For example, is it an HMO, HSA, PPO, Medicaid]?
 - d. What type of health care is covered by this plan?
- 2) I’d like you to imagine you are responding to a Census Bureau survey at home on your own. Which of the following would you prefer?
 - a. Answering a list of questions designed to learn the type of plan you have
 - b. the option to input basic information from your card, such as the name of your provider and your ID number, instead of answering the list of questions? Tell me more about that.
 - c. the option to upload a photo of your insurance card instead of answering the list of questions? Tell me more about that.

[INTERVIEWER: NOTE ANY SPONTANEOUS PRIVACY AND CONFIDENTIALITY OR SECURITY CONCERNS, AND PROBE FOR MORE INFORMATION.]

Interview Part 2. Test Question Set A

For the next part of the interview, I'm going to ask you to answer a few additional questions in a web survey. Then I will have a few follow-up questions to learn more about how you came up with your answers to these questions.

[INTERVIEWER: OPEN WEB SURVEY, ENTER RESPONDENT ID NUMBER, AND SHARE SCREEN. YOU WILL ENTER RESPONSES ON RESPONDENT'S BEHALF]

Part 1 of Proposed Question Set A

Self-response

Q1) Do you NOW have any type of health plan or health coverage?

- ☐ Yes
- ☐ No (DONE WITH QUESTION SERIES)

Q2) How do you get the coverage you have now?

- ☐ Through your job
- ☐ Through a spouse/partner or parent's job
- ☐ Government or state
- ☐ Some other way

Q3) Are you covered by any of the following? Mark all that apply.

- ☐ Medicare (for 65+ and people with disabilities)
- ☐ Medicaid, State Medicaid, Medical Assistance, or CHIP
- ☐ State exchange plan or other state health plan

If Q2 = Through your job or through a spouse/partner or parent's job, go to Q4

If Q2 = Government or state, go to Q5

If Q2 = Some other way, go to Q6

Interviewer Probes about Question Set A, Part 1

- 1) Looking at Q2, how did you decide which coverage category you are in? How about for Q3?
- 2) In your own words, what are these questions asking?
- 3) What are some examples of what might be included in the "government or state" category?

Thank you. Could you please answer the following next? [HAVE R ANSWER PART 2, THEN PROBE]

Part 2 of Proposed Question Set A

Self-response

Q4) How did you get the coverage you have now?

- ☐ Current job
- ☐ Former job (if retired)
- ☐ Union

- ☐ Spouse/partner or parent's job
- ☐ TRICARE or TRICARE for Life
- ☐ Other Military coverage (specify)
- ☐ COBRA

Q5) How did you get the coverage you have now?

- ☐ Medicare (Parts A+B; Part C)
- ☐ Medicare Advantage
- ☐ Medicaid or Medical assistance
- ☐ State Medicaid program
- ☐ Through a state exchange or marketplace
- ☐ Indian Health Service
- ☐ Children's Health Insurance Plan (CHIP)
- ☐ Veterans Administration Coverage (VA Care, CHAMPVA)
- ☐ Other Military coverage, specify: _____
- ☐ Another government plan, specify: _____

Q6) How did you get the coverage you have now?

- ☐ Purchased directly from an insurance company or on the exchange or a marketplace
- ☐ Union
- ☐ Group or association, other than a union
- ☐ School
- ☐ Some other way, specify: _____

Q7) (If Q6= Some other way) How did you get the coverage you have now?

- ☐ Health insurance exchange or a marketplace, like healthcare.gov
- ☐ Health insurance from a company online or through a broker
- ☐ Union
- ☐ Group or association, other than a union
- ☐ School
- ☐ Some other way, specify: _____

Q8) (If Q7= Some other way) How did you get the coverage you have now?

- ☐ Purchased directly
- ☐ Union
- ☐ Group or association, other than a union
- ☐ School

Q9) (If Q8= Purchased directly) Where did you directly purchase the coverage you have now?

- ☐ Health insurance company online or through a broker
- ☐ Health insurance exchange or a marketplace, like healthcare.gov
- ☐ Some other way, specify: _____

[INTERVIEWER: STOP SCREENSHARE AND ADMINISTER REMAINING PROBES]

Interviewer Probes about Question Set A, Part 2

NOTE WHETHER THEY FOLLOWED THE EXPECTED PATH THROUGH THE QUESTIONS.

- 1) (If Q8 = union, school, group, or association), You indicated you got your coverage through [FILL Q8 RESPONSE]. Can you describe that coverage?
- 2) How did you come up with your answer to these questions?
- 3) How easy or difficult was it to answer these questions? If needed: How certain are you about your answers?
- 4) Are there any words in these question that are confusing to you, or that you think other people might not understand?
- 5) Are there any options that you think are missing from these questions?

Protocol Conclusion

- 1) [IF APPLICABLE:] Before we finish, I want to give my colleagues that are observing a chance to let me know if they have any other questions for you. Give me one moment please. [INTERVIEWER: CHECK FOR DIRECT TEAMS MESSAGE FROM CENSUS BUREAU OBSERVERS ABOUT ANY ADDITIONAL QUESTIONS THEY HAVE FOR THE RESPONDENT. ASK THESE QUESTIONS AND RECORD RESPONSES IN THE CASE SUMMARY.]
- 2) Was there anything else you wanted to mention about your health coverage that we haven't talked about today?

Great, thank you very much. Those are all of the questions that I had for you today. Thank you very much for your participation.

- [ENSURE RESPONDENT HAS COMPLETED VOUCHER FORM AND PROVIDE INFORMATION ON RECEIVING \$40 INCENTIVE]
- [TURN OFF THE RECORDER]