

Health Insurance Marketplace Discovery Groups Moderator's Guide – HIM Insured

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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, your health insurance and healthcare coverage and about the Health Insurance Marketplace.

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?
- Who is your primary health insurance provider? Do they cover just you, you and a partner/spouse, kids?

II. Path to Marketplace Insurance

All of you have health insurance through the Health Insurance Marketplace, or Healthcare.gov. I am interested in hearing about the path that got you there.

- A. [ING10] What kind of health insurance did you have prior to your Marketplace coverage? Probe for provider: employer, self-purchased non-Marketplace, other.
- B. [ING4] Did you lose your previous health insurance (as opposed to just deciding to switch)? If so:
- [ING3] Why did you lose your insurance? What were the circumstances?
 - [ATG5] How did you feel when you lost your insurance? What was that like? Did you do anything immediately?
 - [BG1] How long were you uninsured before starting with your Marketplace insurance? What was that time period like for you?
- C. [PE1] Now tell me how you got to your Marketplace plan.
- [PE2] Was there any specific trigger event (besides losing your previous insurance) that prompted you to start looking? What was it?
 - [US1A] Please describe the process you went through and the steps you took, including any initial research, finding plan options, evaluating the plans that you found, and making a decision which one purchase. **(Pages 9-10, Section IV, Q1-3)**
- Moderator will listen for and explore, as time permits:
- [PR1] What other health insurance options besides the Health Insurance Marketplace did you explore?
 - [PE1B] How did you find health plans to consider? What were your sources of information – specific websites, people, etc.

- [PE6] Once you found some plan options, how did you go about comparing the alternatives and choosing the best one for you? Did you find it easy or difficult to compare plans? Did you use any tools to help you compare?
- [SOI2] Did you use the website HealthCare.gov in the shopping process? How did you use it?
- [SOI2] Who, if anyone, helped you at any point in the process? What did they help you with?
- [G1] Why did you select a Marketplace plan?
 - [PR6] What were the particular features of a Marketplace plan that caused you to select it?
 - [PE13A] What were particular features of other options that caused you to reject them?

III. Marketplace Insurance (Health Insurance - (Section XX) (XX minutes)

[PR4] Now I would like to talk about your current Marketplace insurance.

- A. [ACT1] What words or phrases best describe how you feel about health insurance in general.
- Moderator may write on flipchart if desired.
 - Briefly explore reasons behind a few words/phrases.
- B. [ACT2] On a 1 to 5 rating scale, how **important** to you is having health insurance? *Use a scale where 1 = not at all important and 5 = very important.*
(Page 7, Q2)

- [ACT2A] Take and record hand votes.
- [PR2] Explore reasons for ratings - Why is health insurance important or relatively unimportant to you?
 - [PE2] More generally, why do you feel you need to have health insurance? What are the big factors for you? Unaided, then may probe:
 - Fear of accidents/big hospital bills
 - Care for your children
 - Chronic illness
 - Expensive prescriptions

- [PE2B] When you think about the various priorities, needs, and expenses you have in your life, where does health insurance fall in terms of importance? What else is more important?

Now let's focus on your health insurance specifically. By that, I am referring to the health insurance that you purchased from the Health Insurance Marketplace, either online at HealthCare.gov or in some other way (by phone, through an agent or assistor, etc.). My understanding is that everyone here in this group has insurance purchased through the Health Insurance Marketplace.

C. [ISG1] How **satisfied** are you with your current health insurance? *Use a scale where 1 = not at all satisfied and 5 = very satisfied.*

- [ACT2A] Take and record hand votes.
- [G1] Explore reasons for ratings - Why did you rate your satisfaction as you did? Unaided, then probe:
 - [SOI4] Is your Marketplace insurance what you expected? What parts of it are? What parts of it are not?
 - [G5] Can you get the care you need when you need it?
- [AW3] What do you think is the best thing and the worst thing about your health insurance?
- [SOI2D] Do you have any concerns about your health insurance coverage? If so, what are those concerns?

IV. The Health Insurance Marketplace

A. [SOI2] Many/most/all of you mentioned the Health Insurance Marketplace as you described your shopping process.

- [SOI2] How did you first hear 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 (**show of hands**) purchased your insurance online at the Marketplace website, HealthCare.gov?

- [B1] If you didn't purchase online, how did you buy your Marketplace insurance (e.g., called Marketplace call center, through an agent/broker/assistor, mailed in a paper application, through a certified enrollment partner web site)?

- [B2] Even though you didn't purchase online at the Marketplace website, did you go to the website at any point in the process to check out your options, etc.? If so, why didn't you buy it online?
- C. [B1] What words would you use to describe your experience with the Health Insurance Marketplace as you shopped for and purchased your Marketplace insurance? Why did you select these words?
- D. [K3D] How would you rate how easy or difficult it was to shop for and purchase your health insurance through the Health Insurance Marketplace? Use a rating scale where 1 = *very difficult* and 5 = *very easy* (**Page 11, Q3**)
- [ACT2A] Take and record hand votes.
 - [US1B] Explore reasons for ratings – Why was the process easy or difficult?
- E. [PE4] How many of you have recommended or would recommend insurance from the Health Insurance Marketplace to a friend? (*Show of hands.*)
- [PR5A] Those who have recommended/would recommend – what would you tell your friend?
 - [PR5A] Those who would not recommend – what would you tell your friend?

V. **Healthcare.gov/see-plans**

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.

- A. First, were you able to find a plan that might meet your needs? *Show of hands.*
- [PE6A] What factors or criteria did you consider as you looked at the different plans? Did the website have all of the information you would need? (If no, what information couldn't you find?)
- B. Overall, 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?

- [US2H] Did you encounter any problems or issues as you looked at plans and tried to decide which one might be best for you? If so, please describe.
 - [G5A] Was any information or terminology new to you?
- C. In general, how would you describe this section of the website and your overall reactions to it?
 - [US1B] Was your experience about what you expected, better or worse?
 - [US2] Did anything about the experience or this section of the website surprise you? Discuss.
 - [PE13A] What were the best and worst things about the “see plans and prices” section of the website?
- D. [G2] What could be changed to improve the website and make your overall experiences using HealthCare.gov and shopping for health plans on it better?
 - [G2] Are there any specific features or capabilities that you would like it to have that it currently doesn't?

VI. Conclusion (5-10 min)

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