

### **Overall Comment on Providing Incentives for Participation in Marketing Research.**

The research in this package is marketing research, designed for fast turn-around to inform key Agency communication decisions. Providing incentives for participation in social research is not uncommon and is being used increasingly as one component of improving overall response rates and reducing non-response bias (see, e.g., Massey & Tourangeau, 2013; Singer & Ye, 2013) even in academic and government-sponsored social research. In the marketing research arena, providing participant incentives is a well-established and accepted standard practice in the healthcare industry. Appropriate incentives are viewed as an important tool in the successful completion of these marketing research studies. In our experience, in order to achieve a representative sample of required participants in a timely and cost-effective manner, projects must provide incentives at levels that attract, retain, and adequately compensate respondents for their time and effort. This is especially true of populations that are hard to reach or hard to engage. The use of incentives to bolster participation applies to both survey and qualitative research. Indeed, incentives improve the quality and efficiency of research in a number of ways, including reducing non-response bias, improving participation by those in hard-to-reach groups, and increasing the efficiency and cost-effectiveness of research (e.g., David & Ware, 2014; Singer & Ye, 2013; Stewart & Shamdasani, 2015).

Many marketing research firms have recognized this need and developed participant panels that can provide a sampling source for thematically and methodologically diverse studies. In contrast to ad hoc recruitment, use of such panels can significantly reduce the costs associated with locating appropriate respondents and ensure their immediate availability. Economic and research success with panels is strongly linked with screening, segmentation, and motivational issues which assure panelist availability. Appropriate incentives play a key role in these efforts. The ideal amount of the incentive will vary depending on the target audience and time and effort required for participation. These incentive levels are typically established by market rates for specific audiences in specific locations, and are typically outside the control of the Agency or its primary contract agent. In developing our mini-Supporting Statements, we estimated incentive levels that we believed were reasonable given the goals of our proposed studies and our understanding of market conditions, as indicated in our generic Supporting Statement. As we implement the studies, we may find that there will be some shifts in incentive levels due to evolving market conditions and other aspects of panel maintenance, but we expect these changes to be relatively minor in the overall conduct of any particular study.

## **Specific Justification for Use of Incentives in Health Insurance Marketplace Interviews.**

Researchers have reported difficulty recruiting appropriate respondents for studies involving people eligible for health insurance coverage through the Health Insurance Marketplace. These individuals, although significant in number, represent a relatively small proportion of the general population. Currently the uninsured – the primary target of the Marketplace – represent only about 12% of the population. They also share other characteristics that make them difficult to recruit for social research. Many are in “hard to reach” or “hard to engage” socio-demographic categories and many are in vulnerable populations that have trust issues with authority figures or government agencies. This exacerbates the general trend toward declining response rates for social research in general that has been seen over the past decade. Despite these challenges, engaging these individuals in research aimed at better understanding targeted consumers’ perceptions, barriers, and potential facilitators with respect to participation in the program is essential for designing effective communications and outreach efforts that will support the goals of the Affordable Care Act.

Incentives for participation have been among the most successful of evidence-based interventions in reversing problems with declining participation rates in social research without introducing bias (see, e.g., Massey & Tourangeau, 2013; Yancy et al., 2006)

In the proposed research, we will use a panel of individuals already screened to meet our inclusion criteria. While we are not paying these participants directly, the marketing research firm conducting the recruiting provides compensation to panelists for their participation in research studies. Incentive rates are impacted by the difficulty associated with a particular audience and by the length of the research session. It is also worth noting that the incentive level is designed to cover more than just the time involved in the session itself. Participants must undergo lengthy screening processes to join the panel and are frequently required to update their participant profiles so that personal information is up to date. Participants must also travel to the facility and make arrangements to cover any competing personal responsibilities. They also take time away for alternative activities that may be important to them. Industry sources also note that payment of appropriate levels of incentives can result in lower overall study costs, because appropriate incentives produce of higher show rates for potential respondents.

Based on discussion with the researchers involved in this study, the incentive for the minimum of 30 minute intensive interview will likely average about \$50 per completed interview. This amount is somewhat lower than the rate we initially estimated. We believe

this is a very reasonable rate of compensation for this hard to reach audience and is at the lower end of incentive rates suggested in recent academic guidance for qualitative consumer research (Stewart & Shamdasani, 2015). This level of incentives is regarded as reasonable and is commensurate with that offered in similar consumer studies. It provides for a very cost-effective way to accomplish the goals of this market research study of consumer attitudes and perceptions of key Agency initiatives.

## **References**

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