

Exploring Pathways to Increasing Coverage: Information Support to the Task Force on Covering the Uninsured

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What additional information about the uninsured will be helpful?

- There are specific groups of people without health insurance
 - What do they want?
 - What do they need?
 - What are they willing to buy?
 - What can they afford?



What information about employers will be helpful?

- Many employers offer health insurance and some do not
- What are the factors around an employers decision to offer or not?
- Are there ways to make group coverage more attractive to employers?
- What can employers afford?
- What are employers willing to pay?

What information from brokers/agents will be helpful?

- What can we learn from brokers/consultants who sell health insurance?
- Are there products we don't have in the market place that could benefit these populations?
- What do they think they could sell?

Who should we ask ?

- Uninsured individuals
- Employers who offer insurance
- Employers who don't offer insurance
- Those who market health insurance – brokers and agents



Focus Groups

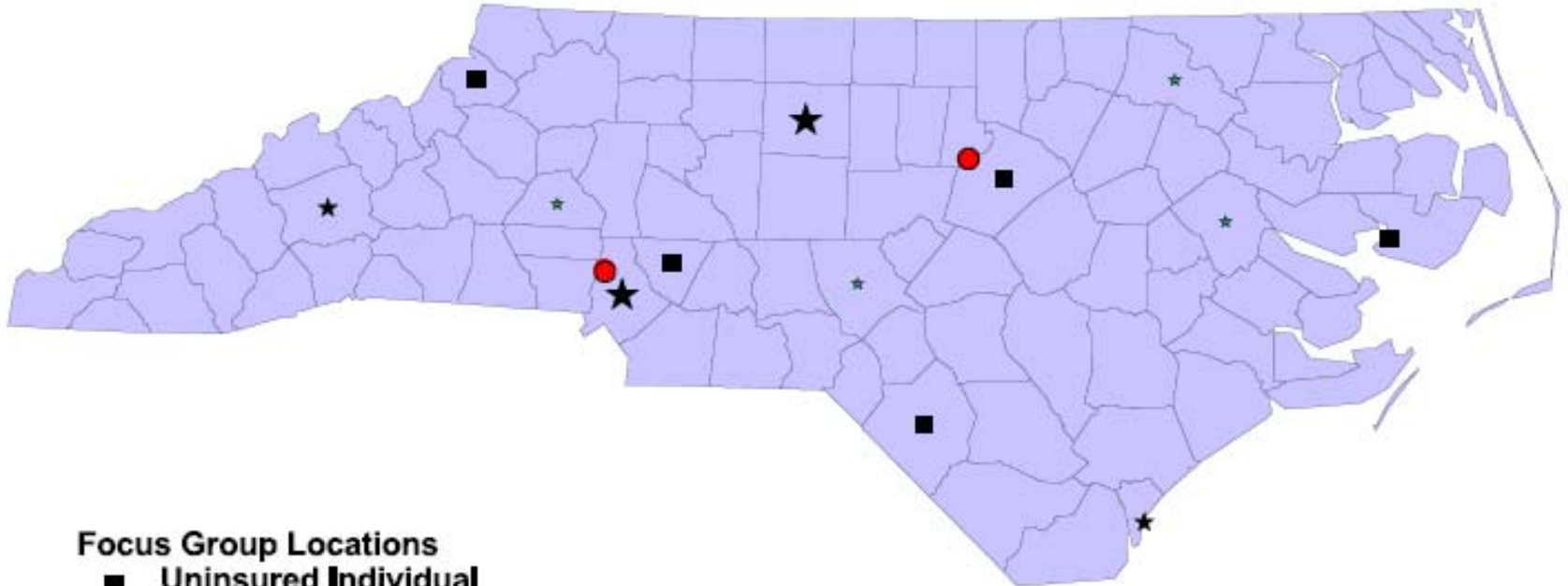
15 focus groups with 8-12 persons each

- 8 with ***employers*** (some who offer insurance)
 - 2 **large** employers (100+ employees)
 - 2 **medium** employers (50-99 employees)
 - 4 **small** employers (less than 50 employees)
- 2 with ***insurance agents/brokers***
- 5 with ***uninsured individuals***

FGI Research

- More than 20 years experience of research for government, academic, and private market clients
- Experience with qualitative research methods including extensive focus group work
- Familiarity with health care topics, specifically health insurance
- Kathy Holladay is the project manager and will moderate all focus groups

Focus Group Locations



- Focus Group Locations**
- Uninsured Individual
 - ★ Large Employer
 - ★ Medium Employer
 - * Small Employer
 - Broker

Focus Groups

- Discussion topics include:
 - Offering or obtaining health insurance
 - Consequences of being uninsured
 - Trade-offs, willingness to pay, and policy preferences
 - Participants will be presented with public and private options to discuss
 - Participants will be presented with various insurance benefit packages to discuss



Questions for Employers

- On what basis are decisions made concerning the offering of health insurance to employees?
- How important is health insurance for attracting and retaining employees?
- What trade-offs would your company be willing to make in order to afford coverage?
- What solutions do you prefer to expand coverage to the uninsured?

Questions for Uninsured Individuals

- What are the most important factors in deciding whether to get health insurance?
- What are the primary reasons that you do not have health insurance?
- How much would you be willing to pay for your health insurance premiums?
- What trade-offs are you willing to make in order to afford coverage?

Questions for Agents/Brokers

- In your opinion, on what basis are decisions made concerning health insurance by employers and individuals?
- What trends are you seeing in employer-sponsored health care?
- In your opinion, are there regulatory requirements that have a counterproductive effect on the offering of (employer-sponsored) health insurance?
- What trade-offs do you think are reasonable/feasible for a company to make in order to make insurance more accessible?

FGI Timeframe

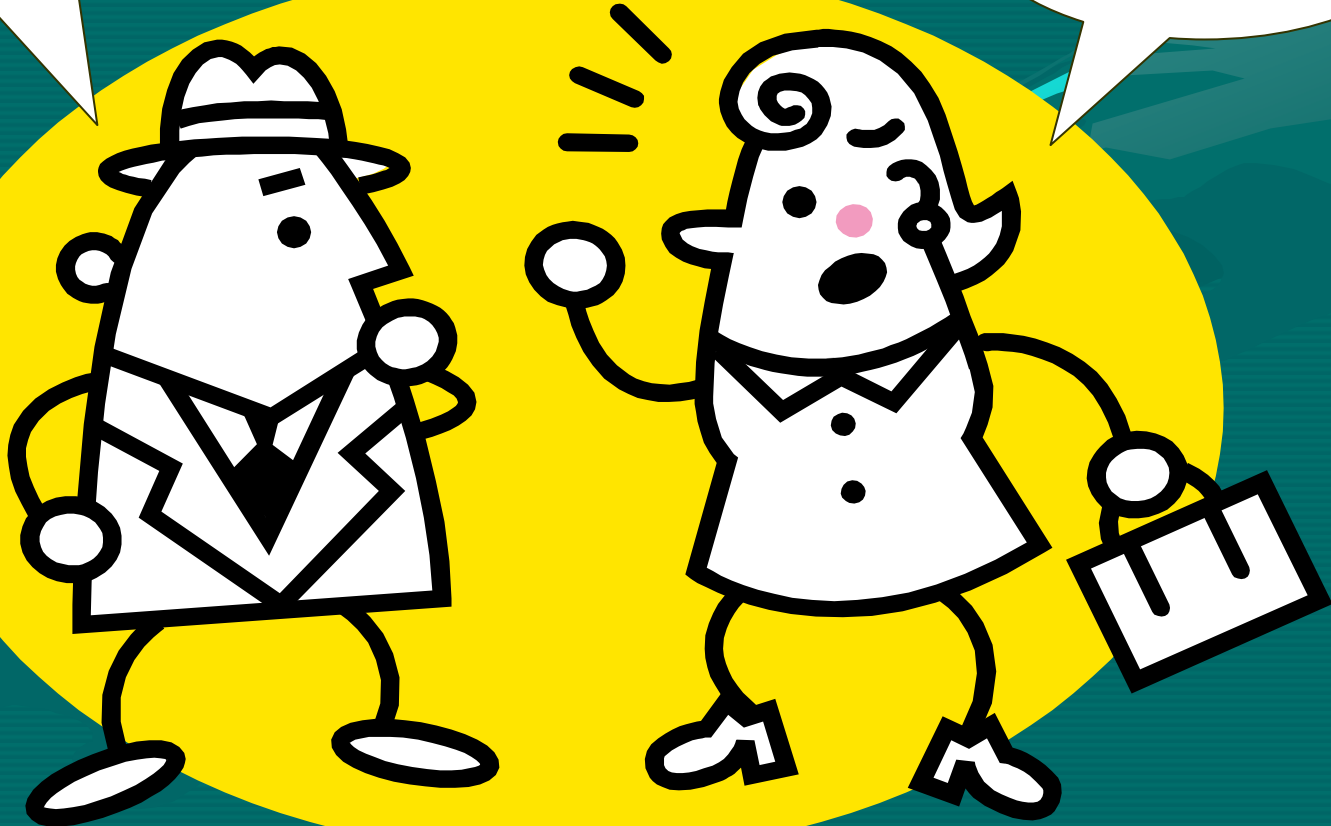


- *February*: Set up focus groups
- *March-May*: Conduct focus groups
- *June*: Compile and analyze results
- *July*: Present findings to Taskforce

Critical Information for Assessing Insurance Expansion Options

What do people want?

How much does it cost!



Mercer Human Services Government Consulting

- Experience with 40 states, many with State Planning Grants
- They have access to Medicaid data and private employer insurance data
- They will assist in pricing different benefit packages and determining the cost of covering subpopulations of the uninsured
- Jeff Smith will lead the Mercer team

Public and Private Options

Medicaid
Expansion

Health
Choice
Expansion

Subsidized
premiums

Small Group
Insurance
Pools

Primary Care
Coverage
Programs

Catastrophic
Benefit
Program

Pricing Variables

- Who will be covered?
- What are their demographics and health status?
- What services should be offered?
- What kind of delivery system will be used?
- How will it be paid for?



Cost Determination

- Mercer will model the costs of different benefit programs
- They will use utilization and costs patterns from North Carolina
- Prices will be determined for individuals, families and subpopulations of the uninsured
- They will also model changes in cost that would incur if underlying variables (benefits, delivery system, etc) are modified

Mercer Presentations

March: Review of other states' planning grant activities

April: Description of 2-3 public options and their costs

May: Description of 2-3 private options and their costs

June: Refinement of costs estimates

August: Final report



Sheps Project Team



- Sandra Greene, Principal Investigator
- Mark Holmes, Economist
- Stephanie Poley, Project Manager and Analyst