

South Dakota State Planning Grant Program Interim Report

Submitted to:

**The Office of Community Access and State
Planning Programs, Health Resources and
Services Administration, DHHS**

October 23, 2001

Submitted by:

**The South Dakota Department of Health and
The Lewin Group**

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Introduction

The Health Resources and Services Administration (HRSA) awarded South Dakota, along with nine other states, one-year grant funds to develop plans for providing access to affordable health insurance coverage to all citizens in their states. Under the State Planning Grant (SPG) program, grantees will conduct studies to identify characteristics of their uninsured citizens. Grantees then are expected to use that data to determine the most effective methods to provide citizens of the state with high-quality, affordable health insurance similar to plans that cover government employees or other benchmark plans.

The State Planning Grant Program in South Dakota was launched early in the Summer 2001. As the lead administrative agency for the grant, the Department of Health convened an Interagency Work Group of state government officials who were charged with the responsibility of monitoring progress of the grant program and providing technical input to all major decisions concerning the grant. Members of the Work Group included staff from the South Dakota Department of Health, the Department of Social Services, the Department of Human Services, and the Division of Insurance. The Department of Health contracted with The Lewin Group of Falls Church, Virginia, to (1) collect and analyze health coverage information for the uninsured in the State, including specific population groups of interest; (2) survey South Dakota employers concerning their provision of health insurance to employees and their dependents, and analyze resulting data; (3) develop options to increase health insurance for uninsured persons in South Dakota and estimate program costs; and (4) draft a final report to HRSA.

The purpose of this initial status report is to describe The Lewin Group's approach to data collection and identify the next steps in our analytic effort. At the time this report was written, both surveys and focus groups of the uninsured have been completed. In addition, over half the structured interviews have been completed and data are beginning to be transmitted and analyzed.

Approach to Data Collection

Under Phase I of the SPG project in South Dakota, The Lewin Group is in the process of completing several data collection steps.

? First, we developed baseline information of the uninsured in South Dakota based on national Current Population Survey (CPS) data; these estimates will be revised with "screen out" information from the survey of uninsured persons.

? We designed and conducted a telephone survey of households in South Dakota with at least one household member who is uninsured. The survey was designed to develop a broader understanding of uninsured persons' demographic and employment characteristics and to identify the reasons they do not have coverage. Like the research objective in some other SPG states, one purpose in conducting the survey was to derive more precise population estimates of the uninsured than what is available through the CPS. A copy of the survey instrument is included as Attachment A in the Appendix.

? We designed and conducted a survey of employers to identify the reasons that some employers offer coverage, while others do not, and the challenges that employers face in doing so. A copy of the survey instrument is included as Attachment B.

? We organized and moderated a series of focus group sessions with a broad range of uninsured persons throughout the state (as well as small employers). The purpose of the focus groups was to develop a better understanding of the reasons why individuals are without health coverage, their attitudes about health insurance, and the kinds of initiatives that could be effective in enabling these individuals to obtain coverage. A list of focus group questions is included as Attachment C.

? Up to ten structured interviews are being conducted with key health care groups in the State (“stakeholders”) to learn more about their perspectives concerning the problem of health insurance in South Dakota and possible strategies for addressing it. A list of interview questions is included as Attachment D.

All these approaches were developed to complement each other’s strengths in defining and understanding the scope and context of the uninsured population in South Dakota. At each step, draft data collection tools were shared among State agency staff. Staff offered essential perspectives about how to tailor questions to achieve South Dakota’s policy interests and important ideas to increase clarity of question wording.

Survey of the Uninsured

The questionnaire was designed by The Lewin Group, in consultation with Baselice and Associates (who conducted the telephone surveys) and the South Dakota Interagency Work Group. The survey of uninsured persons in South Dakota used, as a starting point, existing surveys with questions about insurance status (such as the Medical Expenditure Panel Survey, Current Population Survey, Robert Wood Johnson Family Survey, Behavioral Risk Factor Surveillance System, Minnesota Health Insurance and Access Survey). The advantage of this approach was that many questions had been pre-tested by other researchers and their validity had been established. These questions also tended to be recognized by policy experts as those that best capture the experience of uninsurance. As the questionnaire design evolved, however, the survey developed into a tool uniquely suited for the purposes of the South Dakota SPG.

Baselice & Associates of Austin, Texas pre-tested the survey instrument and conducted telephone interviews of the uninsured in September 2001. Telephone interviews were the only feasible approach to capture up-to-date information on the uninsured with a sufficient sample size to allow comparisons of interest within the project’s timeframe. In addition, in a rural/frontier state such as South Dakota, it was important that all uninsured persons, even those who were geographically dispersed, had an equal probability of being reached.

Developing a sampling frame to assure 1,500 completed interviews with a broad spectrum of South Dakota uninsured residents was a challenge. This is because being uninsured in South Dakota is a low probability event and persons who are uninsured are a heterogeneous group. The representative sample was based proportionately on the total

population estimates for each county in South Dakota, including large populations of Native Americans in several counties who live on reservations. Random digit dialing (RDD) of listed phone numbers, as well as generated phone numbers, allowed for all residents of the state to have a chance of being interviewed.

Survey of the Employers

The survey of employers in South Dakota was designed using, as a starting point, other surveys with questions about employment-based insurance (such as the Current Population Survey, Robert Wood Johnson Survey of Employers, Medical Expenditure Panel Survey and others). The advantage of this approach was that the validity of many questions had been established and these questions also tended to be recognized as those that best capture the marketplace dynamics that influence the availability of employment-based coverage. As the survey questionnaire design process continued, the survey developed into a tool uniquely suited for the purposes of the South Dakota SPG.

The questionnaire was designed by The Lewin Group, in collaboration with Baselice and Associates (who conducted the telephone surveys) and the South Dakota Work Group. Baselice & Associates pre-tested the survey instrument and conducted telephone interviews of employers in September and October 2001.

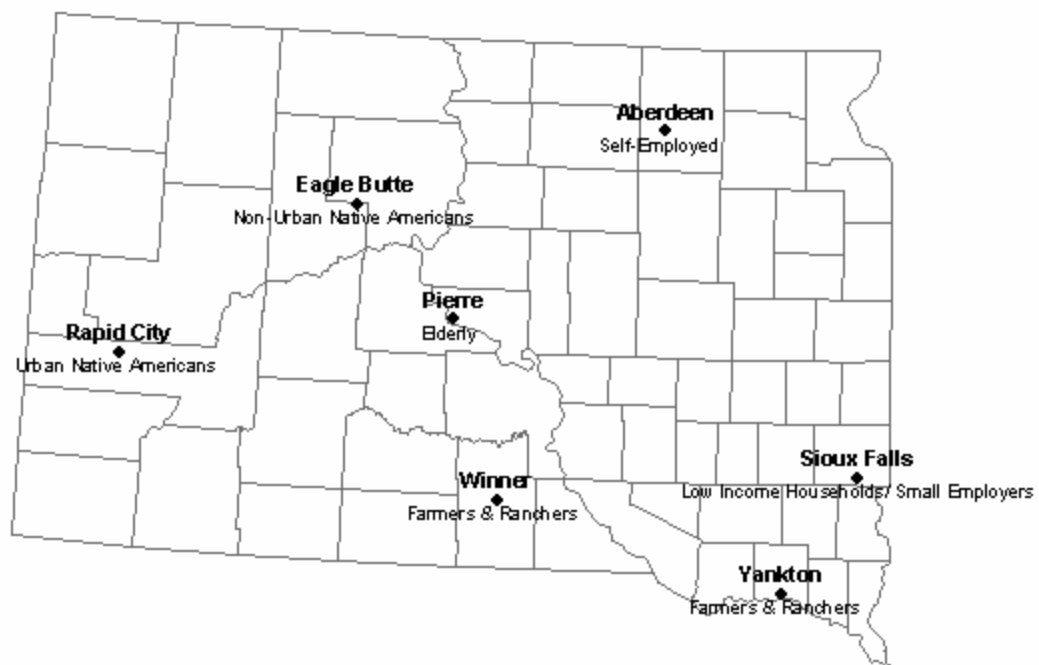
The sample frame was intended to be broadly representative of all private businesses in South Dakota. All private businesses (non-government) with more than one employee were included in the universe from which to draw the sample potential survey participants. The sample of employers recruited for up to 20-minute telephone interviews was derived from published database sources. As less than half of private establishments offer health insurance in South Dakota, it was important to assure through sampling a similar proportionality of firms that offer and don't offer health insurance was achieved.

Focus Groups of Uninsured Individuals

Focus groups were designed to understand the reasons why individuals are uninsured and what alternatives for health coverage may be appealing to them. Focus groups, a qualitative research method, can provide policy researchers with a unique information tool when the policy goal is to modify behavior (e.g. secure health insurance) that depends on a complex mix of attitudes, knowledge, and past experiences. By comparing different points of view that participants exchange during the focus group sessions, one can examine the complex motivations and behavior that drive individuals' valuation of health insurance and their decisions to be uninsured. From the consumer's point of view, the consequences of being without health insurance can be explored and the administrative and financial barriers that impede securing health insurance can be identified. Researchers can then probe and uncover clues about how private and public programs of health insurance could be altered, and what incentives could be offered, to induce more people to secure coverage.

Eight focus groups of uninsured and underinsured individuals were sponsored in South Dakota during September and October 2001. Focus groups were held in seven towns and cities: Sioux Falls, Yankton, Winner, Rapid City, Eagle Butte, Pierre, and Aberdeen. This distribution assured that researchers obtained a geographical representation of individual views about the experience of being uninsured. Focus groups were designed to capture information about particular groups of uninsured and underinsured persons including low-income individuals, the self-employed, those who work for or own small businesses, Native Americans (on and off-reservation), older and elderly persons, and farmers and ranchers.

Figure 1
Focus Group Sites and Participants



A South Dakota subcontractor, American Public Opinion Survey & Market Research Corporation arranged recruitment of participants, obtained a site for focus groups and took care of other logistical tasks. To assure high participation in the focus groups, we conducted focus groups primarily in the late afternoon or evening. We offered each respondent snacks and a stipend. In addition, all confirmed invitees were called a few days before the focus groups to remind them of the session's time and place. Finally, where invitees were geographically dispersed or they had no transportation, our subcontractor arranged a van pick up to assure high participation. For all focus groups, a show rate of at least ten persons was achieved. Experienced Lewin Group staff moderated each focus group.

A Moderator's Guide was developed in conjunction with South Dakota staff in preparation for the focus groups. This Moderator's Guide outlined the issues to be

explored and the interactive techniques to be used. The focus groups themselves were video and audio taped and summarized subsequent to their completion.

Structured Interviews

In addition to focus groups described above, structured in-person and telephone interviews are being carried out with several health care provider and insurance groups and other key stakeholders in the State (consumers and businesses). From these interviews, we are developing qualitative information on the factors affecting health coverage in the state, including the special challenges faced by business groups that may/not offer health insurance to their workers. Prior to considering possible options for the provision of more affordable health coverage in South Dakota, it was recognized that the current interest and perspectives of the business, insurance, and health care provider communities should be assessed.

Data collection instruments and interview protocols were developed in consultation with the Work Group, who also identified the ten most critical groups to interview. Key informants were first contacted by letter and then by a follow-up telephone call. In-person interviews have been completed with principals of the following state associations: physicians, retailers, Chamber of Commerce, Lutheran Social Services, Indian Health Service, nursing homes, and a representative of the disabled community. Interviews will be completed in the next few weeks with AARP, insurers, hospitals and other health care providers. Results of the structured interviews will be compiled into a summary report and used to guide the generation of policy options.

Next Steps

During the next several weeks, data for each of the surveys will be cross-tabulated and results analyzed. Once survey results are analyzed, summary tables will be prepared for State staff. As part of this analysis, we will analyze extensive data from telephone “screen outs” (those persons who did not have an uninsured person in the household and for whom no survey was completed) in order to improve the accuracy of previous national estimates of the uninsured in South Dakota.

We will also begin developing at least ten preliminary policy options to increase affordable health insurance coverage for uninsured persons. These options, including number of persons impacted and cost of each, will be presented to South Dakota staff for their consideration and refinement in November. Policy options will then be revised in the following months. A report of this estimation process will be prepared, and will include implementation issues that arise from each option.

A final report will be prepared (describing the above activities and other HRSA-requested information) and submitted to the State by the end of February, 2002. The project is on schedule to meet this ambitious timetable.

South Dakota Interagency Work Group Members

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Agency

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APPENDIX

SOUTH DAKOTA UNINSURED STUDY

BASELICE & ASSOCIATES, INC.
CONFIDENTIAL DOCUMENT
N=1,500 respondents

STUDY # 01345

GENDER:

1 Male

2 Female

Hello, I am _____ of Baselice & Associates, a national survey research firm, and we are calling on behalf of the South Dakota Department of Health to learn more about the experiences of people without health insurance coverage. We are not selling anything, but rather just calling to ask a few questions about health insurance, an important topic for many families.

SCREENING

- A. First let me ask you if you are an adult living in _____ County?
If No, ask: Is there some other adult at home who is lives in this County?
(If Yes, then ask: May I speak with him/her?)

Yes **(Continue)**

No **(Thank & Terminate)**

1. To make sure we have a representative sample of people in South Dakota, what is your age, please?
(Respondent must be at least 18 years of age -- If not, then ask for an adult and go back to the introduction.)
(Record Unsure/Refused as 9 9 9)

(Record age)

2. For us to better understand the types of people we interview, please tell me if you are currently single, married, living with a partner, divorced or separated, or widowed?

- 1 Single
- 2 Married
- 3 Living with a partner
- 4 Divorced or separated
- 5 Widowed
- 6 Unsure **(vol)**
- 7 Refused **(vol)**

3. Including yourself, how many people currently live in your household? **(Do not read - record only)**

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five
- 6 Six
- 7 Seven
- 8 Eight or more
- 9 Unsure **(vol)**
- 10 Refused **(vol)**

SOUTH DAKOTA UNINSURED SURVEY / (FIELDDED QUESTIONNAIRE)

IF VALUE 1, 4, 5, 6, 7 in QUESTION 2 AND VALUE 2-8 in QUESTION 3, ASK:

- OR - IF VALUE 3-8 in QUESTION 3, ASK:

4. And how many children under the age of 19 live in your household? **(Do not read - record only)**

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five
- 6 Six
- 7 Seven
- 8 Eight or more
- 9 Zero / None
- 10 Unsure
- 11 Refused
- 12 Not asked

This question asked as of September 4th on screen-ins and scree-outs

5. Compared to other household purchases, how important is it to you that you (IF QUESTION 3 is VALUES 2 to 8, INCLUDE...and others in your household) have health insurance? **(Read choices)**

- 1 Very important
- 2 Somewhat important
- 3 Not that important
- 4 Unsure **(vol)**
- 5 Refused **(vol)**

6. No question -- space holder

ASK EVERYONE QUESTIONS 7A - 7I

For the purposes of this survey, Medicaid, Title 19, and the Children's Health Insurance program are considered to be similar types of insurance programs.

7. Please tell me if you have any of the following types of health insurance coverage.

YES NO

- | | | | |
|---|---|----|---|
| 1 | 2 | A. | Coverage through your employer |
| 1 | 2 | B. | ASK 7B if Q3 is Value 2-8 - Coverage through an employer of someone else in the household |
| 1 | 2 | C. | Coverage you pay for on your own |
| 1 | 2 | D. | Coverage someone else pays for you |
| 1 | 2 | E. | Coverage through the State Medicaid, Title 19 or Children's Health Insurance program |
| 1 | 2 | F. | Coverage through the military or the Veterans Administration |
| 1 | 2 | G. | Coverage through Medicare |
| 1 | 2 | H. | Coverage through the Indian Health Service |
| 1 | 2 | I. | Coverage from some other source (SPECIFY) _____ |

IF VALUE 2 in ALL QUESTIONS 7A-7I, ASK:

- 7J. And to confirm, do you yourself currently have ANY health insurance coverage, such as coverage you get through a job, the government, that you purchase on your own, or any of the other types of health coverage we just mentioned?

- | | |
|---|----------------------|
| 1 | Yes |
| 2 | No |
| 3 | Unsure (vol) |
| 4 | Refused (vol) |

IF VALUE 1 in ANY QUESTION 7A-7I OR VALUE 1 in QUESTION 7J, ASK:

- 7K. Would you rate the health insurance coverage you have as...(ROTATE TOP-TO-BOTTOM and BOTTOM-TO-TOP)?

- | | |
|---|----------------------|
| 1 | Very adequate |
| 2 | Adequate |
| 3 | Not adequate enough |
| 4 | Unsure (vol) |
| 5 | Refused (vol) |

IF VALUE 1 in ANY QUESTION 7A-7I OR VALUE 1 in QUESTION 7J, ASK:

- 7L. Does your health insurance cover medicines prescribed by a doctor?

- | | |
|---|----------------------|
| 1 | Yes |
| 2 | No |
| 3 | Unsure (vol) |
| 4 | Refused (vol) |

IF VALUE 1 in QUESTION 7L, ASK:

- 7M. And does it cover all, most, or only some of the cost of medicines prescribed by a doctor, **(ROTATE TOP-TO-**

BOTTOM and BOTTOM-TO-TOP)?

- 1 All
- 2 Most
- 3 Only some
- 4 Unsure (**vol**)
- 5 Refused (**vol**)

IF VALUE 2 in QUESTION 2 and VALUE 2 in QUESTION 3, ASK:

8. Please tell me if your spouse has any of the following types of health insurance coverage.

YES NO

- | | | | |
|---|---|----|--|
| 1 | 2 | A. | Coverage through your employer |
| 1 | 2 | B. | Coverage through his / her employer |
| 1 | 2 | C. | Coverage he / she pays for on his / her own |
| 1 | 2 | D. | Coverage someone else pays for him / her |
| 1 | 2 | E. | Coverage through the State Medicaid, Title 19 or Children's Health Insurance program |
| 1 | 2 | F. | Coverage through the military or the Veterans Administration |
| 1 | 2 | G. | Coverage through Medicare |
| 1 | 2 | H. | Coverage through the Indian Health Service |
| 1 | 2 | I. | Coverage from some other source (SPECIFY) _____ |

IF VALUE 2 in ALL QUESTIONS 8A-8I, ASK:

8J. And to confirm, does your spouse currently have ANY health insurance coverage, such as coverage through a job, the government, that is purchased, or any of the other types of health coverage we just mentioned?

- 1 Yes
- 2 No
- 3 Unsure (**vol**)
- 4 Refused (**vol**)

VALUE 1 in ANY QUESTION 8A-8I OR VALUE 1 in QUESTION 8J, ASK:

8L. Does your spouse's health insurance plan cover medicines prescribed by a doctor?

- 1 Yes
- 2 No
- 3 Unsure (**vol**)
- 4 Refused (**vol**)

IF VALUE 1 in QUESTION 8L, ASK:

8M. And does it cover all, most, or only some of the cost of medicines prescribed by a doctor, (**ROTATE TOP-TO-BOTTOM and BOTTOM-TO-TOP**)?

- 1 All
- 2 Most
- 3 Only some
- 4 Unsure (**vol**)

5 Refused (**vol**)

IF VALUE 1, 3-7 in QUESTION 2 and VALUE 2 in QUESTION 3, ASK:

or

IF VALUES 3-8 in QUESTION 3, ASK:

9. Please tell me if (the other person / any of the other people) in the household (has / have) any of the following types of health insurance coverage.

YES NO

- | | | | |
|---|---|----|--|
| 1 | 2 | A. | Coverage through your employer |
| 1 | 2 | B. | Coverage through an employer of someone else in the household |
| 1 | 2 | C. | Coverage you or they pay for them |
| 1 | 2 | D. | Coverage someone else pays for them |
| 1 | 2 | E. | Coverage through the State Medicaid, Title 19 or Children?s Health Insurance program |
| 1 | 2 | F. | Coverage through the military or the Veterans Administration |
| 1 | 2 | G. | Coverage through Medicare |
| 1 | 2 | H. | Coverage through the Indian Health Service |
| 1 | 2 | I. | Coverage from some other source (SPECIFY) _____ |

IF VALUE 2 in ALL QUESTIONS 9A-9I, ASK:

- 9J. And to confirm, does the other person (do any of the other people) in the household currently have ANY health insurance coverage, such as coverage through a job, the government, that is purchased, or any of the other types of health coverage we just mentioned?

- | | |
|---|----------------------|
| 1 | Yes |
| 2 | No |
| 3 | Unsure (vol) |
| 4 | Refused (vol) |

VALUE 1 in ANY QUESTION 9A-9I OR VALUE 1 in QUESTION 9J, ASK:

- 9L. Does the other person?s (other people?s) health insurance plan cover medicines prescribed by a doctor?

- | | |
|---|----------------------|
| 1 | Yes |
| 2 | No |
| 3 | Unsure (vol) |
| 4 | Refused (vol) |

IF VALUE 1 in QUESTION 9L, ASK:

- 9M. And does it cover all, most, or only some of the cost of medicines prescribed by a doctor, **(ROTATE TOP-TO-BOTTOM and BOTTOM-TO-TOP)?**

- | | |
|---|----------------------|
| 1 | All |
| 2 | Most |
| 3 | Only some |
| 4 | Unsure (vol) |
| 5 | Refused (vol) |

[IF ANY 7A-7I IS **VALUE 1** and IF ANY 8A-8I IS **VALUE 1**] OR [IF VALUE 1 in Q7J and Q8J], THEN ASK:

-or-

[IF ANY 7A-7I IS **VALUE 1** and IF ANY 9A-9I IS **VALUE 1**] OR [IF VALUE 1 in Q7J and Q9J], THEN ASK:

D5s. And is your race White, African-American, Asian or Pacific Islander, American Indian, or some other race?

Anglo / White
 American Indian
 African-American / Black
 Asian / Pacific Islander
 Hispanic **(vol)**
 Other **(vol)**
 Unsure **(vol)**
 Refused **(vol)**

D7s. We want to classify people into broad income groups only. Was your total household income last year before taxes... ? **(Read list and fit income into correct category)**

- 1 Under \$5,000
- 2 \$5,000 but less than \$10,000
- 3 \$10,000 but less than \$15,000
- 4 \$15,000 but less than \$20,000
- 5 \$20,000 but less than \$25,000
- 6 \$25,000 but less than \$30,000
- 7 \$30,000 but less than \$40,000
- 8 \$40,000 but less than \$50,000
- 9 \$50,000 or over
- 10 Unsure **(vol)**
- 11 Refused **(vol)**

[IF 7A-7J ARE ALL **VALUE 2** or IF 8A-8J ARE ALL **VALUE 2**], THEN CONTINUE.
 OTHERWISE THANK & TERMINATE.

-or-

[IF 7A-7J ARE ALL **VALUE 2** or IF 9A-9J ARE ALL **VALUE 2**] AND, THEN CONTINUE.
 OTHERWISE THANK & TERMINATE.

NOTE: THESE QUESTIONS ALLOW US TO DETERMINE ?THE TARGET? IN VERSION C

IF VALUE 2 IN QUESTION 3 and IF 9A-9J ARE ALL VALUE 2, ASK:

10. How is the other person in the household who is without health coverage related to you?
(Record one mention)

- 1 Husband
- 2 Wife
- 3 Fiancée
- 4 Boyfriend
- 5 Girlfriend
- 6 Just a friend / roommate / my partner
- 7 Mother
- 8 Mother-in-law
- 9 Father
- 10 Father-in-law
- 11 Son
- 12 Stepson
- 13 Daughter
- 14 Stepdaughter
- 15 My child (include foster / adopted child)
- 16 My stepchild
- 17 Uncle
- 18 Aunt
- 19 Nephew
- 20 Niece
- 21 Live-in housekeeper / Maid / Sitter / Aupair
- 22 Cousin
- 40 Other person (specify) _____
- 99 Unsure / refused (Plus in ?unnamed person?)

IF VALUES 3-8 IN QUESTION 3 and IF 9A-9J ARE ALL VALUE 2, ASK:

11. How is another person in the household who you know the most about and who is without health coverage related to you?
(Record first mention only)

- 1 Husband
- 2 Wife
- 3 Fiancée
- 4 Boyfriend
- 5 Girlfriend
- 6 Just a friend / roommate / my partner
- 7 Mother
- 8 Mother-in-law
- 9 Father
- 10 Father-in-law
- 11 Son
- 12 Stepson
- 13 Daughter
- 14 Stepdaughter
- 15 My child (include foster / adopted child)
- 16 My stepchild

- 17 Uncle
 - 18 Aunt
 - 19 Nephew
 - 20 Niece
 - 21 Live-in housekeeper / Maid / Sitter / Aupair
 - 22 Cousin
 - 40 Other person (specify)_____
 - 99 Unsure / refused (Plus in ?unnamed person?)
-

- X1. Space holder
- X2. Space holder
- X3. Space holder
- X4. Space holder
- X5. Space holder

VERSION A FROM HERE ON IS FOR RESPONDENTS WHO ANSWERED VALUE 2 TO ALL QUESTIONS 7A-7J
VERSION B FROM HERE ON IS FOR RESPONDENTS WHO ANSWERED VALUE 1 TO ANY OF QUESTIONS 7A-7J,
BUT VALUE 2 TO ALL QUESTIONS 8A-8J
VERSION C FROM HERE ON IS FOR RESPONDENTS WHO ANSWERED VALUE 1 TO ANY OF QUESTIONS 7A-7J,
BUT VALUE 2 TO ALL QUESTIONS 9A-9I

HOUSEHOLD INSURANCE

12. In your own words, please tell me the main reason [A: you are / B: your spouse / C: your _____ is] without health insurance coverage? **(Probe: Please tell me more about that)**

13. About how long has it been since [A: you / B: your spouse / C: your _____] last had some type of health insurance coverage? **(Read options)**

- 1 Less than six months
 - 2 At least six months but less than one year
 - 3 At least one year but less than two years
 - 4 At least two years but less than five years
 - 5 At least five years but less than ten years
 - 6 Ten years or longer
 - 7 Unsure **(vol)**
 - 8 Refused **(vol)**
-

14. Is it possible for [A: you / B: your spouse / C: your _____] to get health insurance coverage through some other adults? employer?

- 1 Yes **(To 14X)**
 - 2 No **(To 15)**
 - 3 Unsure **(vol) (To 15)**
 - 4 Refused **(vol) (To 15)**
-
-

14.X And from whose employer would [A: you / B: your spouse / C: your _____] get health insurance coverage?

15. I am now going to read a list of reasons some people have given for not having, not buying, and not signing up for health insurance coverage for themselves or their families. For each reason I read, please tell me if this is a reason [A: you do / B: your spouse does / C: your _____ does] not have health insurance coverage. **(Probe for each question: Is that a reason or not?)**

YES NO DK

- | | | | | |
|---|---|---|----|--|
| 1 | 2 | 3 | A. | [A: you are / B: your spouse is / C: your _____ is] in good health |
| 1 | 2 | 3 | B. | [A: you get / B: your spouse gets / C: your _____ gets] the necessary care through Indian Health Services. |
| 1 | 2 | 3 | C. | [A: you / B: your spouse / C: your _____] can get the medical care needed for less than what [A: you / B: he / she / C: he /she] would have to pay for insurance |
| 1 | 2 | 3 | D. | [A: you do / B: your spouse does / C: your _____ does] not think [A: you need / B: he / she needs / C: he /she needs] it |
| 1 | 2 | 3 | E. | [A: you do / B: your spouse does / C: your _____ does] not think [A: you want / B: he / she wants / C: he /she wants] it |
| 1 | 2 | 3 | F. | [A: you / B: your spouse / C: your _____] can not afford to pay the monthly cost for insurance premiums |
| 1 | 2 | 3 | G. | [A: you are / B: your spouse is / C: your _____ is] waiting until [A: you have / B: he /she has / C: he / she has] an employer who offers health coverage |
| 1 | 2 | 3 | H. | [A: you do / B: your spouse does / C: your _____ does] not qualify for health insurance coverage |

HEALTH STATUS AND HEALTH CARE USE

16. Was there a time during the last twelve months when [A: you / B: your spouse / C: your _____] needed to see a doctor, but could not go because of the cost?

- 1 Yes (maybe)
 2 No
 3 Unsure **(vol)**
 4 Refused **(vol)**

17. If [A: you / B: your spouse / C: your _____] were to get sick or needed medical care, where would be the most likely place [A: you / B: your spouse / C: your _____] would go for medical care?
(Read and Rotate choices)

- 1 A doctor's office or medical clinic
 2 A hospital emergency room
 3 An Indian Health Services Clinic
 4 Other **(Specify)** _____
 5 Unsure **(vol)**

6 Refused (**vol**)

18. In general, would you say [A: your / B: your spouse? s / C: your _____? s] overall health is excellent, good, fair, or poor?

- 1 Excellent
 - 2 Good
 - 3 Fair
 - 4 Poor
 - 5 Unsure **(vol)**
 - 6 Refused **(vol)**
-

19. Would you say [A: your / B: your spouse / C: your _____? s] health is better, is worse, or is about the same as it was twelve months ago?

- 1 Better
 - 2 Worse
 - 3 About the same
 - 4 Unsure **(vol)**
 - 5 Refused **(vol)**
-

20. [A: Have you / B: Has your spouse / C: has your _____] had an injury, serious illness, or chronic condition that has required medical attention in the last twelve months?

- 1 Yes **(To 20X)**
 - 2 No **(To 21)**
 - 3 Unsure **(vol) (To 21)**
 - 4 Refused **(vol) (To 21)**
-

IF VALUE 1 IN QUESTION 20, ASK:

- 20.X And did [A: you / B: your spouse / C: your _____] receive medical care for this?

- 1 Yes
 - 2 No
 - 3 Unsure **(vol)**
 - 4 Refused **(vol)**
-

21. Since [A: you have / B: your spouse has / C: your _____ has] been uninsured, has it been very difficult, somewhat difficult, somewhat easy, or very easy for [A: you / B: your spouse / C: your _____] to get medical care when needed?

- 1 Very difficult
 - 2 Somewhat difficult
 - 3 Somewhat easy
 - 4 Very easy
 - 5 Have not needed it **(vol)**
 - 6 Unsure **(vol)**
 - 7 Refused **(vol)**
-

22. No question -- space holder

23. Which of the following worries [A: you / B: your spouse / C: your _____] most about not having health insurance coverage? **(Randomize choices)**

- 1 Not getting medical care in an emergency or after having an accident
 - 2 Not getting medical care for a serious or long term illness like cancer
 - 3 Not getting the proper health care at the time it is needed
 - 4 Having to pay the hospital or doctor bill
 - 5 Being wiped out of money or financially ruined to pay for health care
 - 6 Being unable to pay for health care
 - 70 Other **(vol) (Specify)** _____
 - 87 No worries **(vol)**
 - 88 Unsure **(vol)**
 - 89 Refused **(vol)**
-

EXPERIENCE WITH HEALTH INSURANCE

24. Have you ever decided to take a job that did not offer health care coverage rather than a job that did offer it?

- 1 Yes **(To 24X)**
 - 2 No **(To 25)**
 - 3 Unsure **(vol) (To 25)**
 - 4 Refused **(vol) (To 25)**
-

24.X Which of the following best describes why you did not take the job that offered health insurance?
(Randomize choices)

- 1 The job I took offered more money
 - 2 Shorter commute -- easier to get to work
 - 3 Liked the other job better
 - 4 More opportunity for growth
 - 5 Did not need or want the insurance
 - 6 I retired - did not go to work
 - 7 Other **(vol) (Specify)** _____
 - 8 Unsure **(vol)**
 - 9 Refused **(vol)**
-

25. [A: Are you / B: Is your spouse / C: Is your (VALUES 1-10, 17-20, 22 in Q10 or Q11)] currently self-employed, employed by someone else, or unemployed?

- 1 Self-employed (have own business) **(To 30)**
 - 2 Employed by someone else **(To 26)**
 - 3 An unpaid worker for family business or home **(To 30)**
 - 4 Unemployed **(To 30)**
 - 5 Unsure **(To 30)**
 - 6 Refused **(To 30)**
-

IF VALUE 2 IN QUESTION 25, ASK

26. [A: Does your / B: Does your spouse?s / C: Does your (VALUES 1-10, 17-20, 22 in Q10 or Q11)?s] employer offer any type of health insurance coverage for its employees?

- 1 Yes **(To 27)**
 - 2 No **(To 30)**
 - 3 Unsure **(vol) (To 30)**
 - 4 Refused **(vol) (To 30)**
-

IF VALUE 1 IN QUESTION 26, ASK

27. [A: Are you / B: Is your spouse / C: Is your (VALUES 1-10, 17-20, 22 in Q10 or Q11)] eligible for that insurance coverage now?

- 1 Yes, eligible **(To 28)**
 - 2 No, not eligible **(To 30)**
 - 3 Unsure **(vol) (To 30)**
 - 4 Refused **(vol) (To 30)**
-

IF VALUE 1 IN QUESTION 27, ASK

28. Why [A: do you / B: does your spouse / C: does your (VALUES 1-10, 17-20, 22 in Q10 or Q11)] NOT have the insurance offered by the employer? **(Do not read -- record only)**

- 1 Do not need or want any health insurance
 - 2 Rarely sick
 - 3 Too much hassle / paperwork
 - 4 Could not afford / too expensive
 - 5 Rejected because of health condition
 - 25 Do not work enough hours in a week
 - 26 Have not worked there long enough
 - 28 Benefits package offered did not meet needs / not good enough
 - 70 Other **(specify)** _____
 - 88 Unsure **(vol)**
 - 89 Refused **(vol)**
-

IF VALUE 1 IN QUESTION 26 and VALUE 1 in QUESTION 27, ASK

29. Now how much, if anything, do you think [A: you / B: your spouse / C: your **VALUES 1-10, 17-20, 22 in Q10 or Q11**] would have to pay each month for [A: you / B: him/her / C: him/her] (IF VALUES 2-8 in QUESTION 3): as well as other uninsured persons in the household], to be covered on [A: your / B: your spouse?s / C: your (VALUES 1-10, 17-20, 22 in Q10 or Q11)?s] employer's plan? **Probe if unsure:** Just guess what you think it would cost per month, if anything. (Record unsure as 9 9 9 9)

(Record amount)

IF VALUE 1 IN QUESTION 26 and VALUE 1 in QUESTION 27, ASK

- 29X. And how much do you think [A: you / B: your spouse / C: your **VALUES 1-10, 17-20, 22 in Q10 or Q11**] would be willing to pay each month for [A: you / B: him/her / C: him/her] (IF VALUES 2-8 in QUESTION 3): as well as other uninsured persons in the household), to be covered on [A: your / B: your spouse's / C: your (VALUES 1-10, 17-20, 22 in Q10 or Q11)'s] employer's plan? **Probe if unsure:** Just guess what you think [A: you / B: your spouse / C: your **VALUES 1-10, 17-20, 22 in Q10 or Q11**] would be willing to pay per month, if anything. (Record unsure as 9 9 9 9)

(Record amount)

IF VALUES 1, 3 or 4 IN QUESTION 25 - OR - IF VALUE 2, 3, 4 IN QUESTION 26 - OR -
IF VALUE 2, 3, 4 IN QUESTION 27

30. [A: Have you / B: Has your spouse / C: Has your (VALUES 1-10, 17-20, 22 in Q10 or Q11)] ever tried to purchase health insurance coverage for [A: yourself / B: himself / herself / C: himself / herself] (IF VALUES 3-8 in QUESTION 3: and others in the household) through someone or some organization other than an employer?
- 1 Yes **(To 31)**
 - 2 No **(To 33)**
 - 3 Unsure **(vol) (To 33)**
 - 4 Refused **(vol) (To 33)**

IF VALUE 1 IN QUESTION 30, ASK

31. [A: Did you / B: Did your spouse / C: Did your (VALUES 1-10, 17-20, 22 in Q10 or Q11)] actually purchase health coverage?
- 1 Yes **(To 32)**
 - 2 No **(To 33)**
 - 3 Unsure **(vol) (To 33)**
 - 4 Refused **(vol) (To 33)**

IF VALUE 1 IN QUESTION 31, ASK

32. Why [A: don't you / B: doesn't your spouse / C: doesn't your (VALUES 1-10, 17-20, 22 in Q10 or Q11)] still have this health coverage? **(Do not read - record only)**
- 1 Still has/have it
 - 2 Monthly premiums too high / too expensive
 - 3 Did not cover others in my family
 - 4 Got insured through an employer
 - 5 Did not want / need / use it
 - 6 Life change -- moved / divorce / new job
 - 70 Other **(specify)** _____
 - 88 Don't know
 - 89 Refused

IF VALUES 2, 3 or 4 IN QUESTION 30 - OR - IF VALUE 2, 3, 4 IN QUESTION 31

33. What is the main reason [A: you have not purchased health insurance coverage / B: your spouse has not purchased health insurance coverage / C: your (VALUES 1-10, 17-20, 22 in Q10 or Q11) has not purchased health insurance coverage]? **(Do not read -- record only)**

- 1 Do not need or want any health insurance
- 2 Rarely sick
- 3 Too much hassle / paperwork
- 4 Could not afford / too expensive
- 5 Rejected because of health condition
- 6 Do not like what was offered
- 7 Not gotten around to it - too busy
- 8 Still looking into it / shopping around
- 9 Waiting to be covered by employer / after getting a job
- 10 Do not know if coverage is available
- 11 Do not know if qualify
- 12 Have / has a pre-existing condition
- 13 Do not know how to go about getting it / applying
- 31 Other **(specify)** _____
- 32 Unsure
- 33 Refused

IF VALUES 1, 3 or 4 IN QUESTION 25 - OR - IF VALUE 2, 3, 4 IN QUESTION 26 - OR -
IF VALUE 2, 3, 4 IN QUESTION 27

34. How much do you think it would cost each month to purchase a basic health insurance plan for [A: yourself / B: your spouse / C: your _____]? **PROBE:** Just very roughly, what do you think the monthly cost would be? (Record unsure as 9 9 9 9)

(Record amount)

IF VALUES 1, 3 or 4 IN QUESTION 25 - OR - IF VALUE 2, 3, 4 IN QUESTION 26 - OR -
IF VALUE 2, 3, 4 IN QUESTION 27 - AND VERSION A or VERSION B or VERSION C with
 VALUES 1-10, 17-20, 22 in Q10 or Q11

- 35.X Now how much, if anything, would (A: you / B: your spouse / C: your (VALUES 1-10, 17-20, 22 in Q10 or Q11)) be willing to pay each month out of [A: your / B: his / her / C: his / her] own pocket for a health insurance plan that provides basic coverage for doctor visits, hospitalization, and prescription drugs?
 (Record unsure as 9 9 9 9)

 (Record amount)

IF VERSION C with VALUES 11-16, 21 in Q10 or Q11

- 35.Y Now how much, if anything, would you be willing to pay each month out of your own pocket for a health insurance plan that provides basic coverage for doctor visits, hospitalization, and prescription drugs for your (VALUES 11-16, 21 in Q10 or Q11)?
 (Record unsure as 9 9 9 9)

 (Record amount)

***** ASK EVERYONE *****

VERSION A -or- VERSION B -or- VERSION C with VALUES 1-10, 17-20, 22 in Q10 or Q11

- 36.X [A: Have you / B: Has your spouse / C: Has your _____ in Q10 or Q11] ever tried to get health insurance and been turned down because of a medical condition?

- 1 Yes
- 2 No
- 3 Unsure **(vol)**
- 4 Refused **(vol)**

VERSION C with VALUES 1-16, 21 in Q10 or Q11

- 36.Y Have you ever tried to get health insurance for your (VERSION C with VALUES 1-16, 21 in Q10 or Q11) and been turned down because of a medical condition?

- 1 Yes
- 2 No
- 3 Unsure **(vol)**
- 4 Refused **(vol)**

MEDICAID

For the purposes of this survey, Medicaid, Title 19, and the Children?s Health Insurance program are considered to be similar types of insurance programs.

IF VALUE 2 on Q7E or Q8E - or- IF VALUE 2 on Q7E or Q9E, ASK:

37. Do you think [A: you / B: your spouse / C: your _____ or others in your family] might currently be eligible for a state health insurance program such as Medicaid, Title 19, or the Children?s Health Insurance program?

- 1 Yes **(To 38 or 39)**
 - 2 No **(To 38 or 39)**
 - 3 Unsure **(vol) (To 38 or 39)**
 - 4 Refused **(vol) (To 38 or 39)**
-

IF VALUE 2 on Q7E or Q8E AND IF VALUE 1-8 IN QUESTION 4, ASK

- OR -

IF VALUE 2 on Q7E or Q9E AND IF VALUE 1-8 IN QUESTION 4, ASK:

38. [A: Have you / B: Has your spouse / C: Has your (VALUES 1-22, 40 _____ -- in Q10 or VALUES 1-22, 40 _____ -- in Q11)] applied for a program like Medicaid, Title 19, or the Children?s Health Insurance program for [A: yourself / B: himself/herself / C: himself/herself] or any children in the household?

- 1 Yes
 - 2 No
 - 3 Unsure
 - 4 Refused
-

IF VALUE 2 on Q7E or Q9E, ASK AND IF VALUE 1-8 IN QUESTION 4, ASK:

- 38.X [Is the (child IF VALUE 1 in Q4) / Are any of the (children IF VALUE 2-8 in Q4)] currently enrolled in Medicaid, Title 19, or the Children?s Health Insurance program?

- 1 Yes
 - 2 No
 - 3 Unsure
 - 4 Refused
-

IF VALUE 2 on Q7E or Q8E AND IF VALUE 9-12 IN QUESTION 4, ASK

- OR -

IF VALUE 2 on Q7E or Q9E AND IF VALUE 9-12 IN QUESTION 4, ASK:

39. [A: Have you / B: Has your spouse / C: Has your (VALUES 1-22, 40 _____ -- in Q10 or VALUES 1-22, 40 _____ -- in Q11)] applied for Medicaid, Title 19, or the Children?s Health Insurance program for [A: yourself / B: himself/herself / C: himself/herself]?

- 1 Yes
 - 2 No
 - 3 Unsure
-

4 Refused

IF VALUE 2 IN QUESTION 38 - OR - IF VALUE 2 IN QUESTION 39, ASK:

40. Why [A: have you / B: has your spouse / C: your _____] not applied for Medicaid, Title 19, or Children?s Health Insurance coverage? **(Do not read -- Record only)**

- 1 Do not need it right now
- 2 Do not want to bother
- 3 Do not know who to call / how to apply
- 4 Application is too hard / too much paper work
- 5 Can not take time from work
- 6 Can get medical care if need to
- 7 Do not want to be in a government program
- 8 Not eligible / not qualified
- 9 Not old enough
- 10 Don?t know enough about it
- 11 Don?t need - employer or some other covers
- 12 Cost / expense of it
- 70 Other **(specify)** _____
- 88 Unsure **(vol)**
- 89 Refused **(vol)**

IF VALUE 2 or 3 IN QUESTION 37, ASK:

41. Why do you think [A: you / B: your spouse / C: your _____] might NOT be eligible for Medicaid, Title 19, or Children?s Health Insurance?

***** ASK EVERYONE *****

42. Do you have any large medical bills that have been difficult to pay off?

- 1 Yes
- 2 No
- 3 Unsure
- 4 Refused

DEMOGRAPHIC

Now just a few questions to make sure we have a representative sample --

IF VALUE 2-8 IN QUESTION 3, ASK:

D2. How many wage earners are there in your household?

(Record)

- 11 No main wage earner
- 12 Unsure **(vol)**
- 13 Refused **(vol)**

IF VALUES 1 thru 10 IN QUESTION D2, ASK:

D3. In what industry or type work is the main wage earner employed? **(Do not read -- record only)**

- 1 Farming / Ranching
- 2 Mining
- 3 Construction
- 4 Manufacturing (ie. Factory worker, food processing)
- 5 Transportation / Communication / Utilities
- 6 Wholesale Trade
- 7 Eating and Drinking Places
- 8 General Merchandise / Apparel Stores
- 9 Food Stores
- 10 Finance / Insurance / Real Estate
- 11 Lodging and Recreational Services
- 12 Personal and Business Services
- 13 Health Services
- 14 Government (Federal, State, Local including education)
- 15 Other **(Specify)** _____
- 16 Unsure **(vol)**
- 17 Refused **(vol)**

D5. And is your race White, African-American, Asian or Pacific Islander, American Indian, or some other race?

- 1 Anglo / White
- 2 American Indian
- 3 African-American / Black
- 4 Asian / Pacific Islander
- 5 Hispanic **(vol)**
- 6 Other **(vol)**
- 7 Unsure **(vol)**
- 8 Refused **(vol)**

D7. We want to classify people into broad income groups only. Was your total household income last year before taxes... ? **(Read list and fit income into correct category)**

- 1 Under \$5,000
- 2 \$5,000 but less than \$10,000
- 3 \$10,000 but less than \$15,000
- 4 \$15,000 but less than \$20,000
- 5 \$20,000 but less than \$25,000

- 6 \$25,000 but less than \$30,000
 - 7 \$30,000 but less than \$40,000
 - 8 \$40,000 but less than \$50,000
 - 9 \$50,000 or over
 - 10 Unsure **(vol)**
 - 11 Refused **(vol)**
-

SOUTH DAKOTA PRIVATE EMPLOYER STUDY

BASELICE & ASSOCIATES, INC.
CONFIDENTIAL DOCUMENT
N=400 respondents

STUDY # 01345

Hello, I am _____ of Baselice & Associates, a national survey research firm. We are calling on behalf of the **South Dakota Department of Health** to learn more about health insurance benefits that employers and companies offer or do not offer their employees. This is not a sales call but simply a survey commissioned by the South Dakota Department of Health.

We greatly appreciate your participation.

SCREENING

- A. First let me ask if you are the person responsible for making decisions regarding employee health insurance?
If No, ask: I would like to speak with the person in your company who is responsible for these decisions. Is that person available at this time?
(If Yes, then ask: May I speak with him/her?)

Yes **(Continue)**

No **(Schedule callback)**

BUSINESS CHARACTERISTICS

First, I would like to ask you some questions about your company to make sure we have a representative sample.

1. How would you categorize the kind of work your company does? **(Read Choices)**

- | | |
|----|--|
| 1 | Farming / Ranching |
| 2 | Mining |
| 3 | Construction |
| 4 | Manufacturing (ie. Factory worker, food processing) |
| 5 | Transportation / Communications / Utilities |
| 6 | Wholesale Trade |
| 7 | Eating and Drinking Places |
| 8 | General Merchandise / Apparel Stores |
| 9 | Food Stores |
| 10 | Finance / Insurance / Real Estate |
| 11 | Lodging and Recreational Services |
| 12 | Personal and Business Services |
| 13 | Health Services |
| 14 | Government (ie. Federal, State, Local including education) |
| 15 | Other (Specify) _____ |
| 16 | Unsure (vol) |
| 17 | Refused (vol) |

2. Including yourself, about how many total people are employed in your company at all of its combined locations?
(i.e. Record 48 employees as 0 0 4 8)
(Record Unsure/Refused as 9 9 9 9)

(Record number of employees)

3. Of this total, how many people are employed by your company in South Dakota?
 (i.e. Record 48 employees as 0 0 4 8)
 (Record Unsure/Refused as 9 9 9 9)

(Record number of employees)

4. Of the **(Response to Question 2)** employees in this company...
 (i.e. Record 48 employees as 0 0 4 8)
 (Record Unsure/Refused as 9 9 9 9)

- A. How many earn less than \$10,000 per year?
- B. How many earn at least 10,000 but less than \$20,000 per year?
- C. How many earn at least \$20,000 but less than \$40,000 per year?
- D. How many earn at least \$40,000 but less than \$100,000 per year?
- E. How many earn \$100,000 or more per year?

5. Are the majority of your employees... **(Read Choices)**
If choice made, ask: And of the remaining employees what category makes up the next largest group?

<u>4A</u> <u>Majority</u>	<u>4B</u> <u>Next</u>	<u>Total</u>
1	1	College Graduates
2	2	Skilled Laborers
3	3	Manual Laborers
4	4	Service and Clerical
5	5	Other Workers (vol)

GENERAL COVERAGE INFORMATION

6. Does your company offer health insurance to your employees?
- 1 Yes (To Q7)
 2 No (To Q7)
 3 Unsure **(vol)** (Ask for the person who can answer this question and go back to beginning)
 4 Refused **(vol)** (Ask for the person who can answer this question and go back to beginning)

7. Does your company offer health insurance to company retirees?
- 1 Yes
 2 No
 3 Unsure **(vol)**

4 Refused (vol)

IF VALUE 1 IN QUESTION 6, GO TO SECTION I:

IF VALUE 2 IN QUESTION 6, GO TO SECTION II:

I. EMPLOYERS CURRENTLY OFFERING EMPLOYEE HEALTH INSURANCE

8. Are you self-insured, such as the company bears full financial responsibility for benefits, or are you fully insured by the carrier?

- 1 Self-insured
- 2 Fully insured by the carrier
- 3 Partially self-funded with stop loss
- 4 Other **(vol)**
- 5 Unsure **(vol)**
- 6 Refused **(vol)**

9. On average, about what percentage of the insurance premium for worker coverage is paid by your company?
(i.e. Record 48 percent as 0 4 8)
(Record Unsure/Refused as 9 9 9)

(Record percentage)

10. About what percentage of the insurance premium for dependent coverage, such as spouses and children, is paid by your company?
(i.e. Record 48 percent as 0 4 8)
(Record Unsure/Refused as 9 9 9)

(Record percentage)

Eligibility

11. What percentage of your full-time employees are eligible for health benefits?
(i.e. Record percent as 0 4 8)
(Record Unsure/Refused as 9 9 9)

(Record percentage)

12. Are any of the following groups excluded from the health coverage your company offers?

<u>YES</u>	<u>NO</u>	<u>DOESN'T APPLY</u>	<u>UNSURE</u>	
1	2	3	4	A. Part-time workers
1	2	3	4	B. Seasonal workers
1	2	3	4	C. Other temporary workers
1	2	3	4	D. Non-management workers

IF VALUE 1 IN QUESTION 12A, 12B, 12C OR 12D, ASK:

13. For each of the following items I read, please tell me if it is a reason for not offering health insurance coverage to part-time, seasonal, temporary or other workers your company might have. **(Randomize Questions)**

<u>YES</u>	<u>NO</u>	<u>UNSURE</u>	
1	2	3	A. Coverage is too expensive
1	2	3	B. Coverage isn't needed to attract or retain workers
1	2	3	C. Employees didn't want health insurance
1	2	3	D. Employees are covered elsewhere
1	2	3	E. Employees didn't like benefit options
1	2	3	F. Employees don't want to contribute money for premiums
1	2	3	G. Coverage includes too much administrative hassles and paperwork requirements
1	2	3	H. Workers are eligible for public coverage such as Medicaid or Medicare
1	2	3	I. Free clinics and hospitals are available
1	2	3	J. Company isn't required to do so

14. How many of the eligible employees currently in your company have declined health coverage?
 (i.e. Record 48 employees as 0 4 8)
 (Record Unsure/Refused as 9 9 9)

(Record number) (Do not exceed RESPONSE IN QUESTION 2)

IF VALUE 1 OR GREATER IN QUESTION 14, ASK:

15. What is the main reason your employees decline coverage?
(DO NOT READ; Record only first mention)

- 1 Covered by spouse's plan
- 2 Covered from some other source
- 3 Too expensive/price
- 4 Plan does not meet needs
- 5 Employees are rarely sick
- 6 Too much hassle
- 7 Took cash instead of benefits
- 8 Do not want or need it
- 9 Other reasons (**Specify**) _____
- 28 Unsure
- 29 Refused

Alternatives to Health Plan

16. Do employees have the option to take cash or additional pay instead of health benefits?

- 1 Yes (To Q17)
- 2 No (To Q18)
- 3 Unsure **(vol)** (To Q18)
- 4 Refused **(vol)** (To Q18)

IF VALUE 1 IN QUESTION 16, ASK:

17. How many of your **(Response to Question 2)** employees take cash or additional pay instead of health benefits?
 (i.e. Record 48 employees as 0 4 8)
 (Record Unsure/Refused as 9 9 9)

(Record number)

Plan Characteristics

18. How many health plans offered by your company do workers have to choose from?
 (i.e. Record 4 plans as 0 4)
 (Record Unsure/Refused as 9 9)

(Record amount)

19. Does your company offer... **(Randomize Questions)**

<u>YES</u>	<u>NO</u>	<u>UNSURE</u>	
1	2	3	A. An HMO Plan
1	2	3	B. A PPO Plan
1	2	3	C. A traditional fee for service or indemnity plan

20. Does your company offer prescription drug benefits either as part of its health plan or as a separate benefit?

- 1 Yes
- 2 No
- 3 Unsure **(vol)**
- 4 Refused **(vol)**

21. Are there any employees currently in your company who are excluded because of particular health problems or pre-existing conditions?

- 1 Yes
- 2 No
- 3 Unsure **(vol)**

4 Refused (**vol**)

22. For each of the following items I read, please tell me if it is a reason why you offer health insurance benefits to your employees. **(Randomize Questions)**

YES NO DK

- | | | | | |
|---|---|---|----|--|
| 1 | 2 | 3 | A. | To comply with union bargaining agreement |
| 1 | 2 | 3 | B. | To attract or retain workers |
| 1 | 2 | 3 | C. | To boost employee morale |
| 1 | 2 | 3 | D. | To increase employee productivity |
| 1 | 2 | 3 | E. | To increase employee tenure |
| 1 | 2 | 3 | F. | To ensure employees remain healthy |
| 1 | 2 | 3 | G. | To take advantage of tax benefits |
| 1 | 2 | 3 | H. | To be a good corporate citizen |
| 1 | 2 | 3 | I. | To cover the business owner and his/her family |
| 1 | 2 | 3 | J. | Employees want or expect it |

IF VALUE 1 IN QUESTION 22A THROUGH 22J, ASK

23. Of all the reasons I just read, which one was most important to you as an employer? **(DO NOT READ)**

- | | |
|----|---|
| 1 | To comply with union bargaining agreement |
| 2 | To attract or retain workers |
| 3 | To boost employee morale |
| 4 | To increase employee productivity |
| 5 | To increase employee tenure |
| 6 | To ensure employees remain healthy |
| 7 | To take advantage of tax benefits |
| 8 | To be a good corporate citizen |
| 9 | To cover the business owner and his/her family |
| 10 | Employees want or expect it |
| 11 | Other Reasons (vol) (specify) _____ |
| 12 | Unsure |
| 13 | Refused |

24. Over the next year, do you expect the premiums your company pays for health insurance to...
(READ top-to-bottom, bottom-to-top)

- | | |
|---|----------------------|
| 1 | Decrease |
| 2 | Not change |
| 3 | Increase a little |
| 4 | Increase moderately |
| 5 | Increase a lot |
| 6 | Unsure (vol) |
| 7 | Refused (vol) |

25. Please tell me if your company expects to do any of the following if a premium increase occurs.
(Randomize Questions)

<u>YES</u>	<u>NO</u>	<u>DK</u>	
1	2	3	A. Reduce health benefits offered
1	2	3	B. Discontinue health benefits totally
1	2	3	C. Increase employee share of total cost of premiums
1	2	3	D. Increase out-of-pocket co-payments for employees
1	2	3	E. Reduce annual increases in wages, or reduce wages outright
1	2	3	F. Raise prices of goods and services sold
1	2	3	G. Reduce company profits or make budget cuts elsewhere
1	2	3	H. Substitute part-time for full-time workers

Now I would like to read you some statements about health insurance. For each item I read, please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (Randomize Questions)

	<u>AGREE</u>			<u>DISAGREE</u>			<u>Depends / Neutral (vol)</u>	<u>Unsure (vol)</u>	<u>Net Agree</u>
	<u>Strong</u>	<u>Smwht</u>	<u>Total</u>	<u>Smwht</u>	<u>Strong</u>	<u>Total</u>			
26. Health insurance costs are high because some employers do not offer health coverage.	1	2		3	4		5	6	
27. State funds should be used to help employers of lower-wage workers afford coverage.	1	2		3	4		5	6	
28.a Employers should be responsible for providing coverage for their employees.	1	2		3	4		5	6	
28.b Employers should be required by law to provide coverage for their employees.	1	2		3	4		5	6	
29. Individuals should be required to provide coverage for themselves and their families.	1	2		3	4		5	6	
30. Employers should be responsible for at least <u>offering</u> coverage to their employees, even if the employer contributes little or nothing toward paying premiums.	1	2		3	4		5	6	

(End randomization)

II. EMPLOYERS CURRENTLY NOT OFFERING HEALTH COVERAGE

31. In your own words, what is the major reason your company does not offer health insurance coverage?

32. Regardless of your last response -- For each of the following items I read, please tell me if it is a reason why your company does not offer coverage.

(Randomize Questions)

<u>YES</u>	<u>NO</u>	<u>DK</u>	
1	2	3	A. Company has an employee or employees with medical conditions
1	2	3	B. Coverage isn't needed to attract workers
1	2	3	C. Employees are covered elsewhere
1	2	3	D. Employees say they do not want it
1	2	3	E. Employees didn't like available plan options
1	2	3	F. Employees don't want to contribute to the premium costs
1	2	3	G. Company can't find plan that meets employees' needs
1	2	3	H. Company has concern over maintaining coverage if rates increase later on
1	2	3	I. Coverage includes too much administrative hassles and paperwork requirements
1	2	3	J. Workers are eligible for public coverage such as Medicaid or Medicare
1	2	3	K. Free clinics and hospitals, and the Indian Health Service, are available
1	2	3	L. Coverage is too expensive for this company to afford

Inquiries About Prior Coverage

33. Did your company offer health insurance at any time in the past five years and then decide to drop it as a benefit?

- 1 Yes (To Q34)
 2 No (To Q35)
 3 Unsure **(vol)** (To Q35)
 4 Refused **(vol)** (To Q35)

IF VALUE 1 IN QUESTION 33, ASK:

34. Which of the following is the main reason your company dropped coverage as a benefit?

(Randomize Choices)

If value 2 through 6, ask: Which is the next reason your company didn't do so?

34A Main Reason	34B Next Reason	Total
1	1	Our application was denied
2	2	Some workers were excluded
3	3	The plan did not meet our needs
4	4	The premiums were too high
5	5	Not enough employees
6	6	Not needed / not wanted
7	7	Covered elsewhere
70	70	Other reasons (specify) (vol) _____
88	88	Unsure (vol)
89	89	Refused (vol)

IF VALUE 2, 3, or 4 IN QUESTION 33, ASK:

35. Has your company ever considered offering insurance coverage for your workers?

- 1 Yes (To Q36)
 2 No (To series 37-40)
 3 Unsure **(vol)** (To series 37-40)
 4 Refused **(vol)** (To series 37-40)

IF VALUE 1 IN QUESTION 35, ASK:

36. Although you considered offering insurance coverage at one time, which of the following is the main reason your company did not do so? **(Randomize Choices)**

If value 2 through 6, ask: Which is the next reason your company didn't do so?

36A Main Reason	36B Next Reason	Total
1	1	Our application was denied
2	2	Some workers were excluded
3	3	The plan did not meet our needs

4	4	The premiums were too high
5	5	Not enough employees
6	6	Not needed / not wanted
7	7	Covered elsewhere
70	70	Other reasons (specify) (vol) _____
88	88	Unsure (vol)
89	89	Refused (vol)

Now I would like to read you some statements about health insurance information you may have received at your company. For each item I read, please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. **(Randomize Questions)**

		AGREE			DISAGREE			Depends / Neutral (vol)	Unsure (vol)	Net Agree
		<u>Strong</u>	<u>Smwht</u>	<u>Total</u>	<u>Smwht</u>	<u>Strong</u>	<u>Total</u>			
37.	The information was made clear to me.	1	2		3	4		5	6	
38.	I found the information objective.	1	2		3	4		5	6	
39.	I could tell whether I was being offered a good deal or a bad deal.	1	2		3	4		5	6	
40.	I was able to compare the information with information from other sources.	1	2		3	4		5	6	

(End Randomization)

41. For each of the following items I read, please tell me if that statement has ever applied to any of your employees while working for your company.
(Randomize Questions)

YES NO DK

- | | | | | |
|---|---|---|----|--|
| 1 | 2 | 3 | A. | One or more employees have been unable to get the health care they needed because they were uninsured. |
| 1 | 2 | 3 | B. | One or more employees have been faced with large out-of-pocket medical health expenses. |
| 1 | 2 | 3 | C. | One or more employees have left my company to take a job that offered health insurance benefits. |

42. In general, would your uninsured employees be willing to accept reduced pay raises, or forego their next pay raise, in exchange for your company obtaining health insurance for them?

- | | |
|---|--|
| 1 | Yes |
| 2 | No |
| 3 | Depends (on amount we, the employer, covered) (vol) |
| 4 | Unsure (vol) |
| 5 | Refused (vol) |

Alternate Sources of Coverage

43. Companies sometimes provide health benefits in other ways. Please indicate if any of the following benefits are provided by your company:

(Randomize Questions)

YES NO DK

- | | | | | |
|---|---|---|----|---|
| 1 | 2 | 3 | A. | The company pays employees' medical bills directly. |
| 1 | 2 | 3 | B. | A contribution to the cost of coverage is provided when an employee is covered by a spouse. |
| 1 | 2 | 3 | C. | The company employs a nurse or doctor who provides care on site. |

44. How many of your **(Response from Question 2)** employees do not have insurance of any kind?
 (i.e. Record 48 as 0 0 4 8)
 (Record Unsure/Refused as 9 9 9 9)

(Record number)

IF RESPONSE FROM QUESTION 43 is less than RESPONSE FROM QUESTION 2, ASK:

How many of your remaining **(Response from Question 2 minus Response from Question 43)** employees have coverage from... **(Read Questions)**

IF RESPONSE FROM QUESTION 43 OR QUESTION 2 is 9999, ASK:

How many of your employees have coverage from... **(Read Questions)**

45. (i.e. Record 48 as 0 0 4 8)
 (Record Unsure/Refused as 9 9 9 9)

- A. A spouse's employee plan
- B. Retiree Health Plan
- C. Medicare
- D. Medicaid or Children's health insurance program
- E. Indian Health Services

Future Plans for Coverage

46. Do you anticipate changing your employee benefits to include health coverage in the next five years?

- 1 Yes (To Q47)
- 2 No (To series 48-51)
- 3 Unsure **(vol)** (To series 48-51)
- 4 Refused **(vol)** (To series 48-51)

IF VALUE 1 IN QUESTION 46, ASK:

47. Which one of the following is the main reason you will do so? **(Randomize Choices)**

- 1 Our business is doing well enough to afford it
- 2 Workers getting older
- 3 Workers needing or wanting health coverage
- 4 Increased competition for labor
- 5 Adding staff or an outside person or firm to administer plan
- 6 Unsure **(vol)**
- 7 Refused **(vol)**

Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each of the following statements. **(Randomize Questions)**

		AGREE			DISAGREE			Depends		Net
		<u>Strong</u>	<u>Smwht</u>	<u>Total</u>	<u>Smwht</u>	<u>Strong</u>	<u>Total</u>	<u>/ Neutral</u>	<u>Unsure</u>	<u>Agree</u>
								(vol)	(vol)	
48.	I would be more likely to offer coverage if the costs weren't so high.	1	2		3	4		5	6	
49.	I would be more likely to offer coverage if I weren't so concerned about unpredictable price increases each year.	1	2		3	4		5	6	
50.	I would be more likely to offer coverage if it didn't involve so much time and paperwork.	1	2		3	4		5	6	
51.	I would be more likely to offer coverage if I could obtain comparisons of health plans and premiums from an objective third party.	1	2		3	4		5	6	

52. How much would your company be willing to contribute per employee each month toward coverage?
(DO NOT READ; Record appropriate mention)

- 1 Under \$50

- 2 \$50 to \$99
 - 3 \$100 to \$149
 - 4 \$150 to \$199
 - 5 \$200 or more
 - 6 Nothing
 - 7 Unsure
 - 8 Refused
-

53. Would you be interested in participating in an insurance program for your employees if it was subsidized by the state or the federal government?

- 1 Yes (To Q55)
 - 2 No (To Q54)
 - 3 Depends on amount subsidized **(vol)** (To Q54)
 - 4 Unsure **(vol)** (To Q54)
 - 5 Refused **(vol)** (To Q54)
-

IF VALUE 2, 3, 4, OR 5 IN QUESTION 53, ASK:

54. Which one of the following best describes why you would hesitate to participate in such an insurance program? **(Randomize First 5 Choices)**

- 1 The administrative burden
 - 2 The stigma of, or not wanting to get involved with, the government
 - 3 Not wanting to get involved in health care
 - 4 Depends on the amount subsidized
 - 5 Not knowing amount of subsidy
 - 6 Concerns other than subsidy
 - 7 Unsure **(vol)**
 - 8 Refused **(vol)**
-

55. Are any of the following other concerns you have about offering coverage? **(Randomize Questions)**

YES NO DK

- | | | | | |
|---|---|---|----|---|
| 1 | 2 | 3 | A. | Unfamiliar with the process |
| 1 | 2 | 3 | B. | Do not want to take the time to set up and manage an insurance plan |
| 1 | 2 | 3 | C. | Do not know who to call |
| 1 | 2 | 3 | D. | Cannot tell if we are getting a good deal |
-

56. For each of the following items I read, please tell me if it would help you to offer coverage for your employees.

YES NO DK

- | | | | | |
|---|---|---|----|---|
| 1 | 2 | 3 | A. | Lower monthly premiums |
| 1 | 2 | 3 | B. | Stabilized premiums at renewal time |
| 1 | 2 | 3 | C. | Reduction of paperwork |
| 1 | 2 | 3 | D. | Government subsidized coverage |
| 1 | 2 | 3 | E. | Objective information and coverage options |
| 1 | 2 | 3 | F. | Integration of health insurance with other business insurance |
| 1 | 2 | 3 | G. | Unsure |
| 1 | 2 | 3 | H. | Refused |
-

Attachment B

For each of the following items I read, please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. **(Randomize Questions)**

	AGREE			DISAGREE			Depends / Neutral (vol)	Unsure (vol)	Net Agree
	<u>Strong</u>	<u>Smwht</u>	<u>Total</u>	<u>Smwht</u>	<u>Strong</u>	<u>Total</u>			
57. Health insurance costs are high because some employers do not offer health coverage.	1	2		3	4		5	6	
58. State funds should be used to help employers of lower-wage workers afford coverage.	1	2		3	4		5	6	
59. Employers should be responsible for providing coverage for their employees.	1	2		3	4		5	6	
60. Employers should be required by law to provide coverage for their employees.	1	2		3	4		5	6	
61. Individuals should be required to provide coverage for themselves and their families.	1	2		3	4		5	6	
62. Employers should be responsible for at least offering coverage to their employees, even if the employer contributes little or nothing toward paying the premiums.	1	2		3	4		5	6	

(End Randomization)

South Dakota State Planning Grant Program Identifying South Dakota's Uninsured and Designing Options for Health Coverage

Focus Group Discussion Guide for Uninsured Individuals

Focus Group Objective: Identify what factors influence individuals to purchase or otherwise obtain health insurance. Highlight personal consequences of living without health insurance. Discuss ways in which health insurance coverage could be expanded to those who are currently uninsured.

Introductions (15 minutes)

Moderator Introduction

Welcome, my name is _____ and I'd like to thank you for taking the time to share your opinions with me tonight. Tonight we will be talking about health insurance in South Dakota.

I'd like you all to feel comfortable. Has anyone ever participated in a focus group before? If you need to get up and get a drink, or use the restroom, please feel free to do so.

(The moderator will point out any recording devices and talk about why we are recording.)

- ? Everyone's participation is valuable. Feel free to say whatever you think.
 - ? I work for an *independent* research company; my job will not be influenced by anything that is said here tonight.
 - ? We need to hear everyone's honest opinions and it is important that I hear from everyone.
 - ? I may call on you or ask for your views specifically.
 - ? I may interrupt you to move the conversation on.
 - ? I am not trying to single anyone out, or cut anyone off; I am just doing my job.
- ? There are a couple of "rules" I'd like us to follow tonight: speak one at a time, and speak up; no side conversations; and the best answers are what is TRUE for YOU.
 - ? I want everyone to "agree to disagree." Tonight we will welcome all different points of view. There are no right or wrong answers.

- ? I just ask that we not have more than one person away from the table at a time.

General Introduction

- ? Let's start the evening by going around the table and introducing ourselves.
(*Moderators go first*) I'd like each of you to tell us 5 things: your first name, your current occupation, your family situation and what you like to do in your spare time.
- ? I'd like to now ask you more about problems or issues that you or others might face getting health insurance or health care.

Demographic Grid

	Sex	Age	# in HH	Working	Occupation	Income
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

For Native Americans

[Ask each respondent]

- ? Do you live in town or on a reservation?
- ? Are you enrolled on a reservation?
- ? Do you qualify to receive medical care through the Indian Health Services?
- ? Do you think of IHS as medical insurance? Why or Why not?
- ? What medical services you might need are NOT provided by the IHS?

Health Insurance Coverage for Adults (40 minutes)

[Ask each respondent]

A. Coverage by Employer

1. Do you currently have health insurance coverage, such as coverage you get through a job, or through the government, or that you purchase on your own?
2. Have you ever had health insurance? What happened that you no longer have health insurance?
3. Are you currently self-employed, employed by someone else or unemployed?
4. For those of you who work for a company, does your employer offer any type of health coverage for its employees? Are you eligible for that coverage now? (Probe: Why not eligible for coverage through employer?)
5. If you are eligible for employer-sponsored health insurance, why do you not sign up for it?

B. Barriers

6. What are some of the reasons that you, and others you may know, might not buy health insurance on your own or sign up for coverage? (Probe: healthy or not, expensive, can get care anyway, etc.)
7. What concerns you most about the cost of health insurance? (Probe: monthly premium, deductible, co-payments.)
8. Do other members of your household have health insurance? If so, how (through work, government, or individual policy)?
9. What difficulties does your household experience if some members have coverage and others don't?

C. Consequences of No Insurance

10. If you got sick or needed medical care, where would you likely go for care?
11. Who would pay the bill for that care? (Probe)
12. Since you've been uninsured, has it been difficult or easy for you to get medical care if you needed it? (Probe: for examples how it may be difficult)

13. What most worries you and your friends and family about not having health insurance? (Probe)

D. Willingness to Pay

14. How much, if anything, would you be willing to pay each month out of your own pocket for a health plan that provides basic coverage for doctor visits, hospitalization and prescription drugs?
15. What is the one thing that could change in your life that would make you go out and want to get health insurance?

The Government and Health Insurance (15 minutes)

1. Have you ever been enrolled in a public health insurance program? If so, what happened so that you are now not on the program?
2. Do you believe that you, or other members of your household, are eligible for public health insurance programs? If so, have you signed up? What is keeping you from signing up?

Summary (20 minutes)

In this section, the moderator will recap the items discussed and things learned in the discussion. Respondents will be asked to recap their main points.

- ? Are there any other comments that you would like to make at this point?
- ? Is there anything that we missed? Please explain.

There is one last thing I'd like to do tonight before you collect your stipends and go home. I'd like to go around the table and have each of you tell me two things:

1. Who do you think should be responsible for providing health insurance coverage? Individuals? Employers? The Government? Other?
2. What would be your recommendation to increase health insurance coverage of individuals throughout the state?

(Thanks, provide instructions on stipends, and close.)

South Dakota State Planning Grant Program Structured Interview Questions

1. What do you think is the magnitude of the uninsured problem in South Dakota?
2. In your eyes, who are the uninsured?
3. What are some of the barriers for the uninsured that prevent them from purchasing health coverage?
4. Do you think there are groups that are locked out of health insurance coverage? If so, for what reasons are they locked out?
5. What is affordable coverage for the uninsured?
6. Where do the uninsured go to get care? Do you think they delay or not receive needed care because they are uninsured?
7. Are overall health care costs increasing or decreasing in South Dakota?
8. Are providers in South Dakota satisfied with the payments they receive from insurance companies for their services?
9. Who do you think is ultimately responsible for health insurance? Individuals, employers, the government or some other group?
10. Where are there opportunities that could be taken to increasing health coverage?
11. What are some of the impediments to enacting health coverage expansions in South Dakota and in the United States?