

# Unenrolled Medicaid

## Focus Group Report

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Prepared for

# Utah Department of Health



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## Introduction

Lighthouse Research & Development, Inc. was contracted by Utah Department of Health to conduct urban and rural focus groups with individuals who 1) are eligible but unenrolled in Medicaid, 2) have applied for Medicaid in the past, and/or 3) have been enrolled in Medicaid in the past.

*It is important to note that originally, the scope of work for this research included one rural focus group, one urban focus group, and one Spanish-speaking focus group. However, recruiting attempts yielded no Spanish-speaking participants; therefore, that group was omitted from the research.*

## Objectives

The main objective of this research project is to gather feedback from participants who have 1) applied for Medicaid in the past or 2) are eligible for Medicaid but not enrolled in the program.

To accomplish the project objectives, participants were guided through a discussion that encompassed the following topics and themes:

### Explore Health Insurance Perceptions

- Identify the words, thoughts, and phrases that come to mind when participants think of health insurance
- Determine how important it is to have health insurance coverage
- Identify the concerns with not having health insurance coverage
- Determine where participants go for information related to their family's health
- Determine if participants have tried to get health insurance
- Determine why participants have not tried to get health insurance
- Explore satisfaction with participants' current health insurance providers
- Determine if participants have access to health insurance that they are not enrolled in
- Discover if participants have used government programs or services

### Explore Medicaid Perceptions

- Discover participants' perceptions of Medicaid
- Determine if participants have ever applied for public health insurance
- Explore participants' experiences with applying for public health insurance
- Explore participants' expectations regarding the application process

### Explore Healthcare Access

- Discover who participants trust to help them with their medical issues
- Identify the barriers that prevent participants from visiting the doctor
- Determine what circumstances participants deem a doctor visit necessary
- Explore participants' expectations regarding doctor appointments
- Explore how participants without health insurance are treated at doctor appointments

## Project Overview

The specific scope of work for this research project is described below:

- Recruitment of participants for each group
- Confirmation emails and reminder calls/text messages to each participant
- Development of a moderator's guide, including specific discussion topics, questions, and ratings
- Facilitation of the virtual focus groups via Zoom and in-person groups
- Development of a written report of results

## Research Methodology

The research methods used to complete the project are outlined in detail below.

### Screener Design and Development

Lighthouse Research, in consultation with Utah Department of Health personnel, prepared the participant screener. The information collected during the screening process was used to verify participant eligibility and gather demographic information.

### Sampling Procedures

Recruiting for the focus groups was conducted using general public sample and Lighthouse Research database.

### Recruiting

Experienced executive recruiters conducted the recruiting. Recruiters were briefed thoroughly on the screener before proceeding. Calling hours for this recruit were between 9:00 a.m. and 9:00 p.m. on weekdays. Each participant received personal emails, phone calls, and text messages confirming their invitation to participate in the focus group and reminding them of their appointment.

### Development of Moderator's Guide

Lighthouse Research, through consultation with the client, designed the moderator's guide for the focus groups. The guide encompassed the following topic areas:

- Explore Health Insurance Perceptions
- Explore Medicaid Perceptions
- Explore Healthcare Access

### Focus Group Fulfillment

A total of two focus groups were facilitated by Christie Leake, who guided participants through the topic areas outlined in the moderator's guide. The focus groups were held on June 3, 2021, with the rural group held via Zoom, and the in-person group held at the Salt Lake office of Lighthouse Research & Development, Inc.

## **Organization of the Report**

Data collected during the focus groups was analyzed for reporting. The results were compiled and are presented in this report, organized by the following areas:

- Introduction
- Executive Summary
- Detailed Results
- Appendices

The Executive Summary section of this report provides a summary of the most pertinent findings of the focus groups.

The Detailed Results portion of this report presents the complete findings of the research organized by topic.

The Appendices section provides frequency of results for the participant screener and focus group questions.

This report represents the deliverable for this contract and is presented respectfully to the project sponsors.



## Executive Summary

The following summary represents the most pertinent findings of the focus group research.

Though participants expressed sentiments of **gratitude** for their health insurance, they also reported feeling **confused** and **frustrated** with aspects relating health insurance.

Participants overwhelmingly felt it is important to have health insurance—specifically because *“you never know what could happen.”*

When identifying barriers they have faced in finding health insurance coverage, participants indicated that the process of finding health insurance is:

- Complicated
- Confusing
- Overwhelming
- Time consuming

Participants most frequently identified **SelectHealth** and **UnitedHealthcare** as their health insurance providers. Participants, in general, expressed at least some level of satisfaction with their health insurance companies, especially as they are able to see the providers they prefer. However, participants expressed frustration over **high deductibles** and the **cost** of their health insurance.

Participants generally had both positive and negative impressions of Medicaid. Though participants perceive Medicaid to be *“vital to our society,”* they also felt the Medicaid process is too *“cumbersome”* and **complicated to navigate**.

When asked to share what they know about Medicaid, participants mentioned that Medicaid:

- Is government-provided healthcare
- Is for those with low incomes
- Is difficult to qualify for
- Has an asset cap (for good or bad)
- Is often confused with Medicare

Participants identified four main barriers to enrolling in Medicaid:

- 1) Stigmas, pride, or embarrassment
- 2) Difficulty navigating DWS
- 3) Lack of awareness
- 4) Lack of computer or internet access

Participants identified the following as their expectations for Medicaid.

Medicaid Application Process	Expectation
Preferred Method of Applying	Online
Expectation after Application Submittal	Application Receipt Confirmation + Estimated Wait Time for Follow-up
Time before Hearing from Caseworker	2 Weeks
Time before Receiving Approval	2 Weeks

Participants most frequently said they trust their **primary care providers** with their medical concerns, though they also said they also turn to **family members (especially Mom), Google, WebMD, and telemedicine** for medical concerns.

Most participants reported having a primary care provider. Such participants reported having a PCP for **familiarity, peace of mind, and comfort.**

Multiple participants indicated that a **lack of health insurance** is a barrier to seeking health care.



## Detailed Results

### Exploring Health Insurance Perceptions

When identifying the words, thoughts, and phrases that come to mind when they think of **health insurance**, participants in both groups mentioned the following.

What words, thoughts, or phrases come to mind when you think of “health insurance”?



Overall, participants expressed sentiments of **confusion** and **frustration** when discussing health insurance, though multiple participants expressed **gratitude** for health insurance.

#### Confusion

*“There’s a lot of language we are not used to using, all the different terms they use.”*

*“The codes that need to be submitted by doctors are sometimes confusing. I have three kids I took to the dentist. They had the same dental work. Two were covered and one was not because they put the wrong code.”*

*“They give you five different choices...and you try to compare them all. Hopefully you sign up for the one you need and it gives you what you need for your size of family. I still don’t know. I usually pick the one in the middle.”*

*“There are so many different parties involved. The basic three are the patient, the provider, and the insurer. The communication between those three can be tough.”*

#### Frustration

*“In many cases, [the insurance companies] say something and the doctor’s office says something else. They don’t always align and there is some anxiety thinking, ‘What did I get myself into?’”*

*“I find it really frustrating that my primary care provider says I need something and then a doctor at the insurance company says it’s not medically necessary and they won’t cover it. Someone who isn’t seeing me gets to decide my fate and how much I get to pay. That’s really frustrating.”*

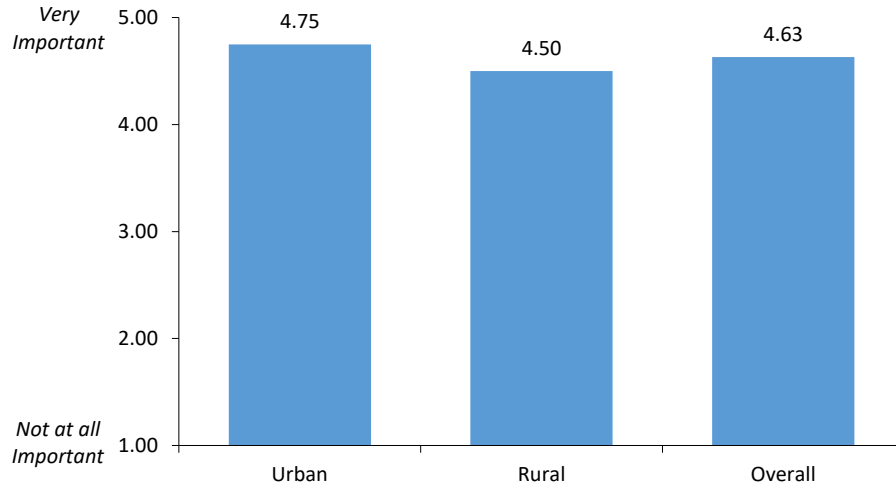
#### Gratitude

*“About three years ago, I got diagnosed with cancer. Knowing that a lot of that was covered and that that financial burden was off of me allowed me to concentrate on treatments and getting healthy again. In that instance, it was valuable to me.”*

*“Growing up, my family didn’t have health insurance...For the first time in my life, I have health insurance. I can go to the dentist and have it covered. I can go to the eye doctor and have an exam for free. That’s been liberating for me to be able to have something to lean on. I realize it doesn’t cover everything, but those basic things I didn’t get to have, now I have. That’s been really helpful for me and my family.”*

Despite their frustrations with health insurance, participants, on average, gave a rating of 4.63 on the one-to-five rating scale, to indicate how important health insurance is to them. As Figure 1 illustrates, participants, on average, rated health insurance as important.

**Figure 1**  
Please rate how important it is to have health insurance coverage.



Participants most frequently said health insurance is important because *“you never know what could happen.”* Participants also shared instances where health insurance saved them from unexpected medical costs.

- *“Two years ago, I broke my right arm. I have good insurance and I still ended up paying \$4,000 and that was with insurance. I don’t even know how much it was total, but it was a lot more. I imagine if I didn’t have insurance, I would still be paying that.”*
- *“My girlfriend found out she had holes in her retina. She has hit her out-of-pocket max three times. She has pretty good health insurance, but without that she would have been paying \$30,000-plus dollars.”*

One participant indicated that health insurance has contributed to her quality of life. She said, *“I have had a surgery recently and having health insurance made that a possibility. Without it, I wouldn’t have considered it. It wasn’t a necessary surgery, but it improved my quality of life.”*

## Barriers in Finding Health Insurance

Only a handful of participants (6) said they have sought health insurance. Others indicated that health insurance has been provided through their employers.

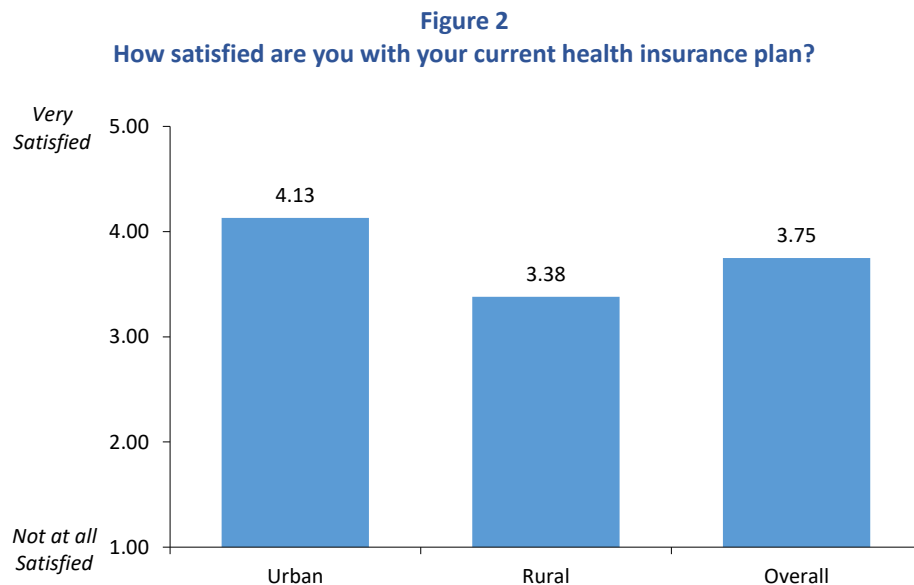
When identifying barriers they faced in finding health insurance, participants most frequently said that comparing plans can be **complicated, confusing, overwhelming, and time consuming.**

- *“Navigating it online [was challenging]. I did it through the ACA Marketplace. I’m pretty comfortable with computers, and it was brutal. Someone who is an immigrant to this country and fairly new to computers, they’re really going to struggle with that process.”*
- *“So many options; it was overwhelming and confusing.”*
- *“[It’s one thing] when your employer gives you all these plans [to choose from], but it multiplies in the Marketplace. It’s all these insurance providers and all their plans. Pages and pages and pages of information.”*
- *“[It was an] investment of time. I was between two jobs. Trying to look for it, I really couldn’t figure it out. It wasn’t worth it for 30 days of coverage to spend five hours. I don’t have that kind of time. I was having a very hard time comprehending [it all].”*

## Satisfaction with Current Health Insurance

Per screening requirements, all participants reported having health insurance. Participants most frequently identified **SelectHealth** or **UnitedHealthcare** as their health insurance providers. One participant *each* reported having coverage through Aetna, Blue Cross Blue Shield, Cigna, MotivHealth, and University of Utah.

When rating their satisfaction with their current health insurance plan, participants, on average, gave a rating of 3.75 on the five-point rating scale, though urban participants gave slightly higher satisfaction ratings than did rural participants. Please see Figure 2 for details.



Participants who gave low and mid-range ratings satisfaction ratings most frequently complained about the **high deductibles** and the **cost** of their health insurance.

- *“It’s necessary, but the cost is still high. It seems there is no way to get around that.”*
- *“The costs have gone up and the benefits have gone down.”*
- *“We pay almost \$500 a month for a high deductible plan where I have to cover the first \$6,500 out of pocket before my 20% kicks in. Not to mention the \$13,500 out-of-pocket per-person maximum.”*

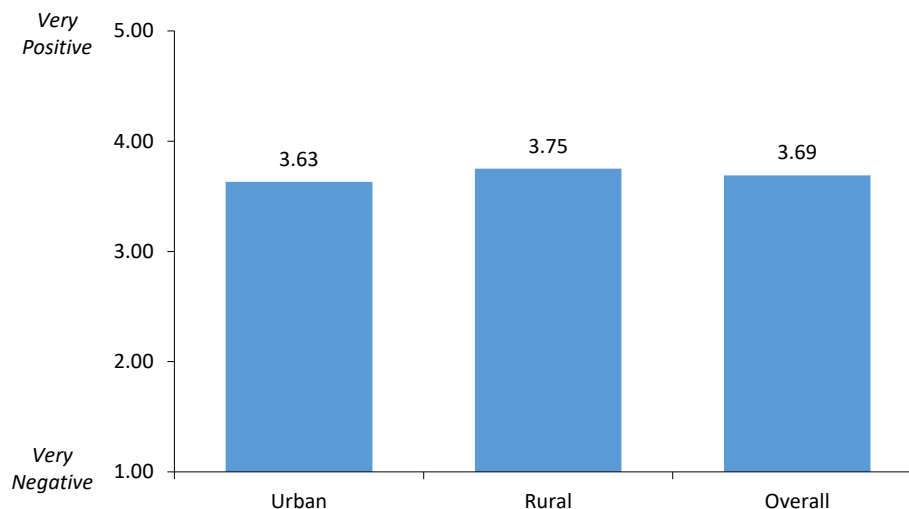
When discussing what they like about their plans, participants most frequently said they like that their **doctors are covered** by their insurance.

When asked to identify benefits their insurance plans should cover but don’t, urban participants suggested better coverage for **massage therapy, physical therapy, and mental health.**

## Exploring Medicaid Perceptions

When rating their perceptions of Medicaid, participants, on average, gave a rating of 3.69 on the one-to-seven rating scale. On average, rural participants gave slightly higher perception ratings than did urban participants. Please see Figure 3 for details.

**Figure 3**  
Please rate your perception of Medicaid.



Multiple participants said they consider Medicaid to be *“vital to our society.”* One participant said, *“I think it is very, very necessary. We need to be able to provide care for all of our citizens.”*

Others have a more negative perception of Medicaid because they perceive it to **be too complicated to navigate**. One participant said, *“The hoops you jump through are so ridiculous,”* while another said this: *“I raised a couple of nieces and a nephew. We couldn’t put them on our insurance, so we had to get them covered by the state. It’s very complicated, lots of paperwork, and you can never talk to real person. It was hard. They required so much all the time and they don’t always notify you, so benefits can stop for seemingly unknown reasons. It’s a frustrating thing. It’s hard to complain when you are getting assistance from the government for help, but it was hard.”*

A couple of participants also perceive Medicaid to provide lower quality healthcare by **inexperienced providers**. One participant said, *“From what I understand, a lot of doctors, particularly in private practice, start out taking Medicaid because they are hungry for money and need people to fill their appointment books. But when they build their practice, they gradually wean themselves off of Medicaid because it doesn’t pay as much and the reimbursements take longer and there is more chance for fraud.”*

## Exploring Healthcare Access

### Knowledge of Medicaid

When asked what they know about Medicaid, participants revealed that Medicaid is:



#### Medicaid is Government-provided Healthcare

- *“The government provides it.”*
- *“It’s run by the state by grants from the federal government.”*



#### Medicaid is for those with Low Incomes

- *“It’s an option if you didn’t have enough money or can’t get insurance through your own or work.”*
- *“We qualified because we had kids and no money.”*
- *“Medicaid is for anybody; it doesn’t matter what age you are, if you have a lower income.”*



#### It is Difficult to Qualify for Medicaid

- *“From what I understand, unless you are a pregnant woman or a child, it is difficult for people to qualify for Medicaid. If you’re working, maybe making \$10 an hour, you’re probably making too much to qualify for Medicaid, but you’re not making enough to pay your bills.”*
- *“There are limitations on who can be covered. Sometimes part of the family will qualify but not the whole family.”*



#### For Good or Bad, Medicaid Has an Asset Cap

- *“I’ve heard of this concept of a spenddown. My understanding is that if your asset level is too high, you have to get rid of those assets to qualify for Medicaid. People would do quick claim deeds and give their houses to their kids. They’re like, ‘I’m going to die anyway, and Junior is going to get my house, I might as well do it right now,’ making them eligible for Medicaid. The government has cracked down on it.”*
- *“It’s hard for families with disabilities. If you get a raise of a buck, that could throw it off and send everything into a tailspin.”*
- *“It discourages people from trying to better their situation because they will disqualify themselves from what is completely necessary for themselves and their family.”*
- *“There is a perception they are doing people a favor by making it so difficult, and that may have been true in the past, but that is no longer true. Let’s help them get on their way to getting the life they want, instead of keeping them capped.”*



#### There is Confusion between Medicaid and Medicare

- *“I don’t think there is a clear delineation between Medicaid and Medicare.”*

## Barriers to Enrolling in Medicaid

Participants identified four main barriers to enrolling in Medicaid:

### 1) Stigmas, Pride, or Embarrassment

- *“As someone who has been on Medicaid, it’s a hard moment to swallow your pride. You can’t provide that care your child needs, you’re already feeling low and need help from the government. I had to swallow my pride a little bit just to apply.”*
- *“Pride, thinking, ‘I don’t need the government paying for my healthcare. I can do this on my own.’ It’s pretty big these days.”*

### 2) Difficulty Navigating the DWS

- *“It’s a lot of work to find out if you are eligible. It took a lot of viewing on their different sites to even see if I was on the right website, then to try and find out the eligibility requirements, there are a lot of hoops to jump through. You have to send in the right paperwork to the right people. I feel like that would really deter people if you don’t have enough time to do that or if you have a hard time figuring all that stuff out.”*
- *“It’s hard to navigate or complex—all the questions they ask, the enormity of it, the way they want you to sign up. You have to know incredibly detailed things about your income, your assets, really minute details you wouldn’t know off the top of your head.”*

### 3) Lack of Awareness

- *“Maybe they lack the education to know there is help out there.”*
- *“You might not know you are eligible.”*
- *“Who do you ask?”*
- *“I think there are a lot of low income workers that don’t know that opportunity exists. The perception is it’s only for pregnant women and children. They don’t know they are eligible.”*
- *“There are a lot of people in society who don’t know where to turn. Some have very little money and don’t understand English very well.”*

### 4) Lack of Computer or Internet Access

- *“Maybe people don’t have access to the internet or a computer.”*
- *“Maybe they don’t have access to internet if they are living under the poverty line.”*

## Experience with the Medicaid Process

A handful of participants reported using Medicaid at some point in the past, while a couple of other participants had explored the application process.

Participants who applied for Medicaid applied through a combination of methods, including online, in-person, and via fax.

When asked what they recall about the application process, participants recalled the process being **“cumbersome.”** Specifically, participants recalled the following:

- *“There were a lot of forms.”*
- *“It was a lot at once. Not all the information they request is stuff you have on hand or have memorized. I would have to come back later with the rest of the info.”*
- *“I remember it being very cumbersome. We didn’t have internet. I had to bring in so many copies of paycheck stubs. It was long and drawn out and took over a month. It was a very negative experience. People used to talk about welfare queens or people mooching off the government—that is not a thing. That is crazy to think. Are people really doing this every day to live off the government?! I find that doubtful.”*

## Expectations of the Application Process

Participants overwhelmingly said they would prefer applying for Medicaid **online**. A couple of participants, however, wanted the option to apply in-person in order to have access to a representative who could answer their questions.

When asked what they would expect to happen after submitting their application, participants most frequently said they would expect a **confirmation that their application had been received**, including information about **when they can expect a follow up**.

Participants most frequently said they would expect to hear from a caseworker within **two weeks** of submitting an application. A couple of participants would expect to hear from a caseworker in a matter of days, as *“I’m obviously in a bind if I’m trying to get it.”*

Participants most frequently said they would expect to be approved for Medicaid within **two weeks**, though a couple of participants felt that 30 days is a more realistic timeframe.



## Exploring Health Insurance Perceptions

### Trusted Resources

Participants most frequently said they would trust and rely on advice from their **primary care physicians** if they had a medical concern, though they also said they would turn to **family members (especially Mom)**, **Google**, **WebMD**, and **telemedicine**.

#### Who do you trust with your medical concerns?



### Primary Care Providers

The majority of participants reported having a primary care provider. Participants reported having a primary care provider for **familiarity**, **peace of mind**, and **comfort**.

- *"I used to not, but due to the cancer I have, I need to have a primary care to know that my medications won't clash, that someone knows my history."*
- *"It's nice to have continuity. The guy's in the neighborhood and he's a friend. Medical things are disconcerting to people, to have someone who is reassuring and a friend is helpful."*
- *"They've seen you through the years and know your history. They know you better for recurring symptoms."*
- *"I am terrified of doctors and hate going to the doctor, so I'm a little more comfortable if I see the same person every time."*

Participants who don't have a primary care provider said they **don't go to the doctor** enough or that **urgent care is adequate** for them.

When identifying the barriers that prevent them from seeing a doctor, participants mentioned the following:

- Not knowing if the issue is serious enough to need medical attention
- Lack of time
- Cost of services
- Long wait times to schedule an appointment
- Concerns about issues not being validated
- Being uninsured
- Thinking the issue will resolve itself
- Trying holistic approaches first

Most participants indicated that they can usually schedule an appointment with their providers within **one to three weeks**. However, a couple of participants said that in urgent situations they are able to see their providers immediately.

When asked to indicate how far they travel to visit their providers, participants generally reported staying **close to home**. Most participants said their providers are located within 5 to 10 minutes or within a few miles of their homes.

### Healthcare for the Uninsured

A handful of participants reported that they have been uninsured at some point in the past. Such participants generally indicated that they don't visit the doctor while uninsured, even if they should. One participant said, *"I did not seek medical care when I didn't have health insurance,"* while another said, *"I popped my collarbone and now have a piano key collarbone because I didn't go to the doctor. It was 100% because I didn't have insurance."* In these instances, participants reported being fearful of not being able to afford the cost of care.

### Participant Demographics

Overall, ten participants were female, and six participants were male.

Participants fell between the ages of 24 and 59, with nearly one-half falling between the ages of 30 and 39.

Urban participants consisted of Davis and Salt Lake County residents, while rural participants consisted of Cache, Uintah, Utah, and Washington County residents.

The majority of participants were White or of Caucasian descent, though one participant reported being Hispanic and one participant reported being Asian.

Participants reported residing in households of one to five or more people. Nearly one-half of participants reported living in households of five or more people.

Participants represented a range of annual household incomes. For details, please see Appendix A.

## APPENDIX A: PARTICIPANT SCREENER WITH RESPONSES

Hello, this is \_\_\_\_\_ calling on behalf of the Utah Department of Health. We are conducting focus groups with individuals about healthcare programs. The focus group will last approximately [90 minutes for English / 2 hours for Spanish] and are held [via Zoom / in – person]. At the conclusion of the focus group, we will give you a \$100 incentive [**\$150 for Spanish group participants**] as a thank-you for participating. We are not selling anything; we are only interested in your opinions. May I ask you a few questions to see if you qualify?

1. Gender (*Record by Observation*)

	Urban	Rural	Overall
Male	3	3	6
Female	5	5	10

2. What is your age? (*Recruit a mix*)

	Urban	Rural	Overall
24 to 29	1	1	2
30 to 39	4	3	7
40 to 49	1	2	3
50 to 59	2	2	4

3. Have you or has anyone in your immediate family ever worked for a company in any of the following industries: Marketing, Research, Advertising, Media, health insurance?

*(This question was asked only for screening purposes.)*

4. Do you have a desktop computer, laptop, or tablet with a camera and microphone you can use to participate in an online focus group (not a Smartphone)?

*(This question was asked only for screening purposes.)*

5. In which county do you live?

	Urban	Rural	Overall
Davis	2	-	2
Cache	-	1	1
Salt Lake	6	-	6
Uintah	-	1	1
Utah	-	5	5
Washington	-	1	1

6. Which of the following best describes your race or ethnic background?

	Urban	Rural	Overall
White, Caucasian	7	7	14
Hispanic, Latino	0	1	1
Asian	1	0	1

7. How many people currently live in your household?

	Urban	Rural	Overall
One	2	0	2
Two	1	2	3
Three	0	0	0
Four	2	2	4
Five or more	3	4	7

8. What is the annual household income for your family?

	Urban	Rural	Overall
Less than \$50,000	1	2	3
\$50,000 to \$74,999	1	2	3
\$75,000 to \$99,999	3	1	4
\$100,000 to \$149,999	2	3	5
\$150,000 or more	1	0	1

9. Are you currently enrolled in Medicaid?

*(This question was asked only for screening purposes. Enrolled individuals were not eligible to participate.)*

10. Have you ever applied for or been enrolled with Medicaid?

*(This question was asked only for screening purposes. Participants must have previously applied or been enrolled, or fit within the parameters of the following chart to be eligible to participate.)*

Household/ Family Size	25%	50%	75%	100%	125%	133%	135%	138%
<b>1</b>	\$3,220	\$6,440	\$9,660	\$12,880	\$16,100	\$17,130	\$17,388	\$17,774
<b>2</b>	\$4,355	\$8,710	\$13,065	\$17,420	\$21,775	\$23,169	\$23,517	\$24,040
<b>3</b>	\$5,490	\$10,980	\$16,470	\$21,960	\$27,450	\$29,207	\$29,646	\$30,305
<b>4</b>	\$6,625	\$13,250	\$19,875	\$26,500	\$33,125	\$35,245	\$35,775	\$36,570
<b>5</b>	\$7,760	\$15,520	\$23,280	\$31,040	\$38,800	\$41,283	\$41,904	\$42,835
<b>6</b>	\$8,895	\$17,790	\$26,685	\$35,580	\$44,475	\$47,321	\$48,033	\$49,100
<b>7</b>	\$10,030	\$20,060	\$30,090	\$40,120	\$50,150	\$53,360	\$54,162	\$55,366
<b>8</b>	\$11,165	\$22,330	\$33,495	\$44,660	\$55,825	\$59,398	\$60,291	\$61,631
<b>9</b>	\$12,300	\$24,600	\$36,900	\$49,200	\$61,500	\$65,436	\$66,420	\$67,896
<b>10</b>	\$13,435	\$26,870	\$40,305	\$53,740	\$67,175	\$71,474	\$72,549	\$74,161
<b>11</b>	\$14,570	\$29,140	\$43,710	\$58,280	\$72,850	\$77,512	\$78,678	\$80,426
<b>12</b>	\$15,705	\$31,410	\$47,115	\$62,820	\$78,525	\$83,551	\$84,807	\$86,692
<b>13</b>	\$16,840	\$33,680	\$50,520	\$67,360	\$84,200	\$89,589	\$90,936	\$92,957
<b>14</b>	\$17,975	\$35,950	\$53,925	\$71,900	\$89,875	\$95,627	\$97,065	\$99,222

**For Virtual Group**

We would like to invite you to participate in an online group discussion that will take place on [Date] at [TIME], via Zoom. We will send you a link to participate in the group; all you have to do is click the link we send you from your desktop or laptop (If your computer is an Apple/Mac you will be required to download the Zoom app). We ask that you participate in a quiet area, away from noise and distractions. We also ask that you keep your video on and your microphone muted unless you are speaking. One or Two days prior to your meeting we will be conducting reminder calls, during which time we will ask that you test the link on the computer you will be using to participate in the meeting. As I mentioned, you will receive \$100 for participating in the group, and your check will be mailed the day after the discussion.

11. Have you participated in a focus group within the last 6 months?

*This question was used for screening purposes.*

12. Have you participated in an online meeting using Zoom, Google Meet, Microsoft Teams, or another virtual platform?

*This question was used for screening purposes.*

**For In-person Group**

We would like to invite you to participate in a focus group discussion that will take place on Thursday, June 3<sup>rd</sup> at 3:00 PM. The focus group will be held at the office of Lighthouse Research & Development, located at 375 East 500 South in Salt Lake City. You may park on the street or in the parking lot to the west of the building. As I mentioned, you will receive \$100 cash at the conclusion of the 90-minute discussion.

- June 3<sup>rd</sup> at 3:00 PM Urban (*In-person*)
- June 3<sup>rd</sup> at 5:00 PM Rural (*Zoom*)
- June 3<sup>rd</sup> at 6:00 PM Spanish (*Zoom*) → *Group cancelled, due to inability to fill quota.*

We would like to be able to send you directions and a reminder before the group. Can you please confirm your name, address, and contact information?

**NAME** \_\_\_\_\_

**MAILING ADDRESS** \_\_\_\_\_

**CITY** \_\_\_\_\_ **ZIPCODE** \_\_\_\_\_

**HOME PHONE** \_\_\_\_\_ **ALT. PHONE** \_\_\_\_\_

**EMAIL ADDRESS** \_\_\_\_\_

**RECRUITED BY** \_\_\_\_\_ **DATE RECRUITED** \_\_\_\_\_

**SOURCE OF RECRUIT** \_\_\_\_\_

If you have any questions or find that you can't attend, please call us right away at 801-446-4000 so we can find a replacement. We will be giving you a reminder call prior to the group. Thank you for your help.

## APPENDIX B: MODERATOR'S DISCUSSION GUIDE

### Objectives

The main objective of this research project is to gather feedback from participants who have 1) applied for Medicaid in the past or 2) are eligible for Medicaid but not enrolled in the program.

To accomplish the project objectives, participants will be guided through a discussion that encompasses the following topics and themes:

#### Explore Health Insurance Perceptions

- Identify the words, thoughts, and phrases that come to mind when participants think of health insurance
- Determine how important it is to have health insurance coverage
- Identify the concerns with not having health insurance coverage
- Determine where participants go for information related to their family's health
- Determine if participants have tried to get health insurance
- Determine why participants have not tried to get health insurance
- Explore satisfaction with participants' current health insurance providers
- Determine if participants have access to health insurance they are not enrolled in
- Discover if participants have used government programs or services

#### Explore Medicaid Perceptions

- Discover participants' perceptions of Medicaid
- Determine if participants have ever applied for public health insurance
- Explore participants' experiences with applying for public health insurance
- Explore participants' expectations regarding the application process

#### Explore Healthcare Access

- Discover who participants trust to help them with their medical issues
- Identify the barriers that prevent participants from visiting the doctor
- Determine what circumstances participants deem a doctor's visit necessary
- Explore participants' expectations regarding doctor appointments
- Explore how participants without health insurance are treated at doctor appointments

## Part One: Introduction and Greeting

15 Minutes

### **Moderator Introduction**

- Moderator introduction
- Ask participants to turn off cell phones
- *[Zoom Groups]* Ask participants to seclude themselves in a quiet spot/room
  - Ask participants to mute themselves when not talking (if necessary)
- Observers are present to take notes and ensure participant ideas and opinions are recorded correctly
- Advise participants of recording

### **Purpose of Focus Group**

“The reason we are here today is to gather your impressions about your experience with Medicaid. I will be leading you through some discussion questions and activities to help us learn more about what you think. We are very interested in each of your personal thoughts and opinions. Please try not to let the comments of others in the group influence what you share during the discussion.”

### **Moderator Role**

- To introduce the discussion topics, ask probing questions, and guide the discussion through each of the relevant issues
- The moderator is not to guide the participants’ responses or give advice

### **Discussion Rules**

- Speak one at a time; we want to hear all of your ideas.
- Everyone needs to participate; we need everyone’s ideas and comments.
- There are no wrong or right answers; we invited each of you here so we could understand what you know and how you feel about these topics.
- It is likely that your opinions will differ from someone else’s in the room; as such, please be respectful of others and their opinions.

### **Participant Icebreaker**

Participants will be asked to introduce themselves, including the following items in their introductions:

- Name
- City of residence
- Occupation
- Number of people in their families
- Favorite hobby or activity



## Part Two: Explore Health Insurance Perceptions

20 Minutes

- Q1.** What words, thoughts, or phrases come to your mind when you hear the term “health insurance”? Explain.
- Q2.** Using a one-to-five rating scale where one is “not at all important” and five is “very important,” please rate how important it is to have health insurance coverage. Explain.
- Q3.** Have you ever tried to obtain health insurance coverage for you or your family? Explain.
- **Prompt if “no”:** Why have you not tried to obtain insurance coverage?
  - **Prompt if “yes”:** What barriers have you encountered in trying to get health insurance coverage for your or your family?
- Q4.** By show of hands: Do you currently have health insurance coverage for you and your family?
- **Prompt if “no”:** Do you have access to health insurance coverage that you are not enrolled in? Explain.
  - **Prompt if “yes”:** What type of health insurance coverage do you have?
  - **Prompt if “yes”:** Using a one-to-five rating scale where one is “not at all satisfied” and five is “very satisfied,” how satisfied are you with your current health insurance plan? Explain.
  - **Prompt if “yes”:** What would you like your insurance plan to include that it doesn’t currently include?
- Q5.** By show of hands: Have you ever used government program services (i.e. SNAP, WIC, financial assistance, Baby Your Baby, or Medicaid)? Explain.
- **Prompt:** Was your experience positive or negative? Explain.

### Part Three: Explore Medicaid Perceptions

20 minutes

- Q6.** Using a one-to-five scale where one is “very negative” and five is “very positive,” please rate your perception of Medicaid. Explain.
- **Prompt:** What else do you know about Medicaid?
  - **Prompt:** Is there anything you find confusing about Medicaid?
- Q7.** What is the biggest barrier that prevents individuals from accessing government health insurance programs like Medicaid?
- Q8.** Have you ever applied for public health insurance like Medicaid or CHIP for your or your family?
- **Prompt:** How did you complete your application?
  - **Prompt:** Did you need assistance in completing your application? Explain.
  - **Prompt:** Did you have a positive or negative experience? Explain.
- Q9.** If you were to apply for Medicaid, how would you prefer to apply?
- **Prompt:** Are you comfortable submitting personal and health information in an online application? Explain.
  - **Prompt:** Do you pay your bills online?
- Q10.** Imagine you submitted an application for Medicaid. What would you expect to happen next?
- **Prompt:** How soon would you expect someone to follow up with you?
  - **Prompt:** How soon would you expect to receive an answer on if you were approved or denied coverage?

**Part Four:**  
**Explore Healthcare Access**

*20 Minutes*

- Q11.** If you had a medical concern, who would you trust to help you with your medical issues?
- Q12.** Do you have a doctor? Why or why not?
- Q13.** What barriers prevent you from visiting the doctor?
- **Prompt:** In the past year, was there an instance where you or your family needed medical care, but didn't? Explain.
- Q14.** If you had a health concern that prevented you from doing normal, everyday things, what would you do? Explain.
- Q15.** When you need medical care, how long does it usually take you to get an appointment?
- Q16.** When you need medical care, how far do you have to travel for such care?
- Q17.** How are you treated when you visit the doctor's office for medical care?
- **Prompt for those who have ever been uninsured:** Have you ever been treated differently because you don't have insurance?

**Part Five:**  
**Conclusion**

*15 Minutes*

- Q18.** What suggestions do you have for making healthcare more accessible for those who are not insured?
- Q19.** Do you have additional feedback you would like to provide about today's topics of discussion that we haven't already covered?

The moderator will thank participants for their time and dismiss the group.



## APPENDIX C: PARTICIPANT FOCUS GROUP RATINGS

- Using a one-to-five rating scale where one is “not at all important” and five is “very important,” please rate how important it is to have health insurance coverage.

	Urban	Rural	Overall
1 – Not at all important	0	0	0
2	0	0	0
3	0	0	0
4	2	4	6
5 – Very important	6	4	10
<i>Mean</i>	4.75	4.50	4.63
<i>Median</i>	5.00	4.50	5.00

- Using a one-to-five rating scale where one is “not at all satisfied” and five is “very satisfied,” how satisfied are you with your current health insurance plan?

	Urban	Rural	Overall
1 – Not at all satisfied	0	0	0
2	1	2	3
3	1	2	3
4	2	3	5
5 – Very satisfied	4	1	5
<i>Mean</i>	4.13	3.38	3.75
<i>Median</i>	4.50	3.50	4.00

3. Using a one-to-five scale where one is “very negative” and five is “very positive,” please rate your perception of Medicaid.

	Urban	Rural	Overall
1 – Very negative	0	1	1
2	1	0	1
3	2	1	3
4	4	4	8
5 – Very positive	1	2	3
<i>Mean</i>	3.63	3.75	3.69
<i>Median</i>	4.00	4.00	4.00