

**Texas State Planning Grant
Focus Group Summary
El Paso, Texas - October 1, 2001**

As part of the federally-funded Texas State Planning Grant study, the Texas Department of Insurance contracted with the Texas A&M University Public Policy Research Institute (PPRI) to conduct a series of focus group meetings with small employers and uninsured individuals throughout Texas. These sessions were held to explore the views of consumers and employers about the value of health insurance as well as their personal experiences and expectations regarding the health insurance system in general.

The guidelines used for conducting focus groups are uniquely designed to obtain unbiased responses that are reflective of the participants' personal feelings and perceptions. Facilitators are trained to assure that all participants participate and that each individual's opinions are recorded and reflected in the summary report. Under a time-controlled format, each participant is asked to respond to specific questions or statements. Time is provided at the end of each question for participants to provide additional written comments.

This summary is an abbreviated report of the focus group sessions held in El Paso and is provided by Texas Department of Insurance staff who attended the focus group meetings. The responses to questions listed below reflect the personal statements and opinions of the focus group participants. A comprehensive analysis of all focus group sessions is being prepared by PPRI and will be available in January 2002.

Please note that you may find statements made by participants that are factually incorrect or suggest that the participant may not fully understand or has misconceptions about certain laws or state program requirements. However, this information is important in that it likely reflects the attitudes and perceptions that are held by other consumers across the state. The focus group facilitators did not attempt to correct inaccuracies to avoid influencing the participants' responses. However, where appropriate, TDI staff did provide additional comments or information at the conclusion of the session to assist the participants.

Uninsured Individuals' Responses:

Texas has the highest rate in the country of people who don't have health insurance. Why do you think so many Texans don't have health insurance?

- Texas has high immigration rates, and many of the undocumented immigrants do not have the legal documents to secure insurance. Also, these illegal immigrants are fearful of seeking assistance through public or governmental agencies because it might lead to their deportation.
- The cost of insurance is unaffordable whether one is employed or unemployed because of low wages in Texas and high costs of insurance.
- A language barrier exists among the high percentage of Hispanics which makes the necessary paperwork and information distribution difficult.
- There is a lack of education among the general population about public programs available and how to enroll.
- Few companies offer health insurance as an employee benefit.

- The large population of part-time workers in Texas is not offered health insurance.
- Other necessities for daily living need to be met before paying for health insurance.
- The costs in Texas are very high for medical care so many access their health care in Mexico and do not need health insurance.
- The Hispanic population is a higher medical risk, which increases the state's health care costs to provide them with coverage or medical care.

What kind of assistance, or support, do you think would help more Texans to obtain health insurance?

- Most importantly, help the citizens find employment so they can support the needs of their families.
- Focus on helping citizens in the more impoverished areas of the community by setting up clinics and providing educational sessions about health care and health insurance.
- Educate the general public about the importance of health care and how to obtain it.
- Provide temporary insurance policies from the government/city for gaps in coverage due to unemployment.
- Raise wages to make health insurance more affordable.
- Provide more government assistance for all citizens, regardless of income level (like systems in Canada and France where all are provided with health care.)
- Regulate hospital charges, doctor fees, and pharmaceutical costs.
- Lower health insurance rates and provide more government subsidies for low-income workers.
- Make preventive health care more available to everyone, because a healthier society will lower insurance costs.
- Give incentives to employers to provide health insurance to all employees (i.e. grant a tax credit).
- Extend the CHIP program to adults who do not qualify for Medicaid or employer-sponsored insurance.
- Increased employer-provided coverage for part-time workers.

If you decided to purchase health insurance, or if your employer decided to contribute to your health insurance, what questions or concerns (other than financial concerns) would you have?

- What is the reputation of the insurance company and how stable is it?
- What does the network area look like? Specifically, which hospitals and doctors are included in the policy?
- What would the policyholder's portion of the health care costs be? Does this plan require a deductible or a co-pay?
- What is the reputation of the doctors and providers included in the coverage?
- What is the full scope of the benefits offered?
- What is the time frame of the coverage? Is there a waiting period before coverage starts or is it immediately effective, and is it contingent on employment with the company?
- Are pre-existing conditions covered?
- What do the stipulations of the policy really mean? Simplify it into terms that the average person would understand.
- Can the policyholder include dependents and family members in the coverage?
- Can employees choose their preferred doctors and specialists?

What would be the best way for you to learn more about health insurance and the options that are available to you?

- Provide insurance counselors at social service agencies that already exist to educate people on their options concerning health insurance.
- Provide an information hotline (1-800 number) where consumers can call and have questions answered and comparison shop, particularly for local information.
- Translate insurance policies into simple terms that the general public will understand. Also, break the language barrier that exists in Texas.
- Conduct information seminars at schools to inquire about the public's needs and to distribute information about health insurance.
- Hold employer-sponsored information forums that educate employees about health insurance.
- Provide more insurance advertising via television, radio, newspapers, direct mailings, etc.
- Organize health expos or health fairs in communities all over the state to provide health insurance and health care information to the population.

What kind of contact have you had with health insurance providers? What has your experience been when dealing with the insurance agents and insurance companies?

A large number of the participants in El Paso have had no experience with health insurance. Many told stories about going across the border to Juarez to get medical treatment at a much lower price, although they complained of the quality of care in Mexico. Several participants complained that they experienced discrimination from public and private insurance groups because of their Hispanic ethnicity, low incomes, and limited English. A majority of the parents had acquired insurance for their children through CHIP, although they themselves are not insured. Testimony was heard about expensive medical procedures that were undertaken on an emergency basis, which placed the individuals in massive debt because their insurance companies did not cover the full costs of the procedure. In addition, the existence of pre-existing conditions among the participants ranged from diabetes to cancer, all of which made insurance coverage either unavailable or too expensive. Three individuals have been pleased with their experiences with insurance companies in the past.

Small Business Employers' Responses:

(Please note that this particular group of small employers in El Paso was unusually small with only three participants. Also, one participant was an insurance agent.)

Texas has the highest rate in the country of people who don't have health insurance. Why do you think so many Texans don't have health insurance?

- State and federal government intervention and regulation have forced the costs for health insurance to be unaffordable for most people. Specifically, state mandated benefits "disable free enterprise and free market" and thus suppress innovation and increase costs.
- Rate increases force many small businesses to stop providing coverage.
- Low-wage workers in Texas have to provide for basic needs, which leaves little or no income for insurance coverage. Also, when given the choice, many employees opt for higher wages instead of employer-provided insurance coverage.
- The availability of indigent care and public programs deters people from taking personal responsibility for health care.

- As a border state, Texas faces different problems concerning illegal immigrants and indigent care, which raises the costs of insurance for everyone in the state.
- The Texas Health Insurance Risk Pool is financed largely by private insurance companies, which leads to cost increases for consumers in the private market.

What kind of assistance, or support, do you think would help more Texans to obtain health insurance?

- Educate the general public of the different options available.
- Create a purchasing alliance so that small groups can form large groups in order to spread risk and decrease costs.
- Deregulate the insurance industry so that competition in the free market will increase and costs will decrease.
- Train doctors in a different way, encouraging wellness training in medical schools. Additionally, stop mandating which procedures doctors can provide by allowing insurance companies to only pay for particular procedures.

If (or when) you provide or contribute to employee health insurance, what questions or concerns (other than financial concerns) would you have?

- Is the plan flexible concerning the benefits packages available? Employers want a benefit package based on their personal needs.
- What is the extent of the coverage? Can the insurance company deny coverage during the life of the policy?
- Can the insured choose their own doctors and specialists? Are they limited to certain providers?
- Is it a deductible or co-payment model?

What would be the best way for you to learn about health insurance as an employee benefit and the options that are available to your employees?

- Through a trusted and knowledgeable insurance agent.
- Provide information sessions for public participation.
- Establish a centralized means for consumers to comparison shop for insurance policies.

What kind of contact have you had with health insurance providers? What has your experience been when dealing with the insurance agents and insurance companies?

Participants agreed that small business owners have demanding schedules, and that dealing with health insurance matters is too time-consuming. Employers desire trusted insurance-related professionals to assume this responsibility. One gentleman commented that unless the consumer is in perfect health, they are either uninsurable or insurance rates are too high. He also said that drug testing and wellness tests would decrease the amount of dishonest claims from employees. Another participant told of an experience where she felt their company was misled into believing that a self-insured insurance plan was best for her small business, when in reality it cost them a massive amount of money to provide coverage under this plan. Her company no longer self-insures their employees. Finally, the participant who was an insurance agent claimed that a lot of insurance agents are not specialized or experienced specifically in health insurance, and that consumers should find one who is experienced. Also, he felt that insurance providers are trying to provide the best coverage for their consumers, and that insurers could be more accommodating if the state did not intervene in their business.