

**Texas State Planning Grant  
Focus Group Summary  
Fort Worth, Texas – September 24, 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 Fort Worth 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 a large number of unemployed people who cannot afford or access health insurance.
- People do not understand the importance of health insurance or how to obtain it.
- Many employers in Texas do not offer health insurance.
- State-sponsored programs exist for children, but are generally unavailable for parents or childless adults.

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

- Expand CHIP to parents of children.
- Automatically enroll those who qualify for unemployment in a state-sponsored insurance plan.

- Provide government subsidies for those who cannot afford premium payments until they are able to provide for themselves.
- Allocate more of the federal money given to foreign causes to insure the uninsured in Texas.
- Mandate that all employers provide all workers with health insurance (even part-time and contract workers).
- Allocate state lottery revenue to state-sponsored health insurance programs.
- Create payroll deductions from working individuals to help pay for state-sponsored health insurance programs.
- Mandate one fixed price for health insurance for all Texans.

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?

- Will the plan cover pre-existing conditions?
- What doctors will accept the insurance? Does the policyholder have the ability to choose their own doctor?
- Is there a waiting period before coverage begins, or is it effective immediately?
- Are hereditary diseases covered?
- Is it a co-pay system, or a reimbursement system?
- Are dependents/family members covered under the provisions of the plan?

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

- Informational flyers should be sent home with children through the school system, and school counselors should educate parents on health insurance.
- Brochures from insurance companies.
- Through the media – television and radio.
- Provide information on the Internet.
- Plan town meetings and neighborhood meetings educating people on health insurance.
- Door to door solicitation.
- Employer-sponsored information sessions about health insurance.

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?

Several participants complained that they had difficulty getting through to the proper insurance representative when needing assistance. Several testified of having very good insurance plans in the past with relatively few problems. Frustration was expressed about employers changing the insurance companies frequently, and about not being able to continue coverage with the insurance company after being laid-off, even though they would have paid the premiums themselves.

## Small Business Employers' Responses:

*(Note: This session included at least one individual who was employed by the insurance industry.)*

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 a large number of state mandated benefits that drive up the costs of the plans, so employers cannot offer it to employees.
- The provision of indigent care in public hospitals does not provide an incentive for Texans to get insurance.
- Texas has a large number of small businesses whose profits cannot sustain providing health insurance to employees.
- The price of pharmaceuticals has increased the costs of health insurance, making it unaffordable.
- Texas has fewer unionized businesses than other states, and employers do not have to compete with union benefits like some other states.
- The rules and regulations of health insurance change so much in Texas that people cannot understand how it works.
- Texas has a large population of people with pre-existing conditions who cannot get health insurance.

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

- Regulate the insurance companies' ability to increase premium rate increases.
- Deregulate the insurance industry, eliminating mandated benefits so insurance can be more affordable.
- Create a purchasing pool for small businesses in order to spread risk factors and decrease rates.
- Allow companies to place employees with pre-existing conditions in the Texas State Health Insurance Risk Pool so that the premiums for the other employees will be less costly.
- Research the sources of the cost increases in health care and provide solutions to the problems.
- The federal government needs to pay doctors more for Medicare, Medicaid and CHIP patients, because the costs are being shifted to those being covered by private insurance.
- Bring doctors and insurance representatives together to discuss the underlying problems in health care.
- People with pre-existing conditions are the ones who really need health care – allow them the freedom to buy it from whatever insurer they want.
- Standardize insurance policies (like Medicare supplemental policies).

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

- Does it have a reasonable deductible that the employees can afford?
- The plan should cover medical, dental, and prescription drugs.
- Can the policyholder pay a higher deductible in order to decrease premium payments?
- Is the plan designed for routine health care costs, or catastrophic care?
- Have the doctors had positive experiences with the insurance company?
- Compared with other plans, how is the insurance company rated?
- Are pre-existing conditions covered under the plan?

- Is the plan flexible in regards to benefit options? Can the benefits package be suited to fit the needs of the company or individual?

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 honest insurance agent.
- Place informative material in hospitals, doctor's offices, post offices, etc.
- Provide an information site on the Internet.
- Create a standardized, simple language for health insurance policies.
- Obtain a spreadsheet of comparative information from insurance companies.
- Send an informative brochure to businesses with tax-related mail.

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?

Due to time constraints on the meeting during the employers' lunch hour, this question was not discussed. However, each participant submitted written answers to this question, which will be included in the data on the final Focus Group Report.