

Texas State Planning Grant
Focus Group Summary
Midland/Odessa, Texas – October 25-26, 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 the Midland/Odessa area 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?

- People with a fixed income cannot afford health insurance because it is too expensive.
- Adults generally cannot qualify for public health benefits if they do not have children.
- Young people are not educated in school about the importance and cost of health insurance.
- Medical costs keep insurance premiums high.
- Pre-existing conditions contribute to the rising costs of premiums.
- Texas has a large number of self-employed people and few large employers.
- The cost of insurance is high and small employers cannot pay enough to help the employees purchase it.
- Health Maintenance Organizations (HMOs) drive up the cost of health insurance.

- Employers are telling their employees they may have to discontinue their insurance coverage because it is too expensive.
- Some employers fire their employees just weeks before their health insurance “kicks in”.

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

- The State of Texas should provide health insurance for everyone like Canada.
- Texas should do whatever it takes to provide everyone health insurance, even if it means raising co-pays.
- People in Texas do not want to hire full time employees (FTEs) because they do not want to provide health insurance.
- The government needs to step in.
- The fees charged by doctors and hospitals should be reduced.
- The state should create a premium subsidy program that is based on income.
- The premiums should be based on a sliding scale set by the federal government.
- People should not be punished if they have pre-existing conditions.
- Place all Texas citizens in the same pool to minimize individual risk.
- Insurance companies shouldn't be allowed to refuse people coverage.

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 benefits are provided and what is not covered?
- What happens to your coverage if you change jobs?
- Is coverage under policy dependent on the primary insured? For example, if you are on your spouse's insurance policy, will you be guaranteed coverage if they pass away?
- Will I be able to choose my own doctor?
- Are pre-existing conditions covered?
- Is the insurance company dependable and financially stable?
- Is an HMO policy being considered? I would like to see HMOs “wiped off of the universe.”
- What are the deductible and co-payment requirements?

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

- Local media, such as newspapers, television, radio, bill boards, posters, etc.
- Texas Workforce Commission (TWC) mail-outs.
- Provide information in common venues, such as gas stations, grocery stores, etc.
- Agencies such as the Texas Department of Human Services (DHS) where people obtain Medicaid.
- A 1-800 number with a live person to answer the phone.
- At doctors' offices, hospitals, and emergency rooms.
- Advertise through the Internet and insurance agents.
- Conduct seminars and focus groups to educate the public.
- Have people available who can come to your home upon request to provide health insurance information.

- Send advertisements through the mail that advertise the availability of these home visits.
- Neutral and unbiased state representatives should hold public meetings to educate the public regarding important health insurance issues.

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 majority of the unemployed participants have never had any experience with health insurance providers.
- A large consensus felt like insurance agents were dishonest and difficult to contact.
- Several people expressed frustrations with the referral system within HMOs and PPOs and wanted to choose their own doctors and the hospitals.
- Many participants had pre-existing conditions (such as HIV and various cancers) making it difficult to obtain or maintain insurance coverage.
- Those who had health insurance in the past agreed that they felt more secure when they had it, especially those with children.

Small Business Employers' Responses:

(Please note that due to time constraints, the size of the group, and earnest discussion from the participants, we were not able to complete the final discussion question. However, employers provided written responses to the PPRI facilitators which will be included in the final report.)

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?

- So many Texans do not have health insurance because Texas is the largest state.
- Health insurance is so expensive that only wealthy people can afford it.
- Some people fail to take advantage of existing state programs.
- Texas may have more small employers than other states.
- We are a border state with a higher than average Hispanic population.
- Annual premium increases of 30-40% make insurance unaffordable.

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

- We should ensure that employees' families are covered.
- We should extend Medicaid to cover more people.
- Small employers should be able to join together to purchase health insurance.
- Small employers and adults without children should be allowed to buy into the CHIP program.

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

- Can you select your own doctors?
- What is the history and reputation of the insurance company?
- Typically, the insurer gives you a list of doctors and by the end of the year half of them have been dropped from the plan. It would be important to know that the doctors will stay on your plan.
- Consumers should be notified in writing when a doctor leaves a plan.
- It is important to know the appeals process within the insurance company.
- What are the pre-certification requirements?

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 regional seminars.
- Do not want to have to rely on insurance agents to provide you with accurate information.
- A seminar sponsored by the Texas Department of Insurance (TDI).