Focus Groups
Among Uninsured Marylanders

Presented to Maryland Health Benefit Exchange Board Meeting
October 19, 2015
Focus Groups among Uninsured Marylanders

OpinionWorks Credentials

- Measure perceptions, behaviors
- Random samples, focus groups
  - *The Baltimore Sun* polling
  - Maryland Citizens Health Initiative
    - Research on health consumer attitudes
  - Chesapeake Bay Trust
    - Extensive work assessing citizen stewardship
  - Horizon Foundation & Partners
    - Complex study on behavior health risk factors
  - West Virginia Department of Health
    - Barriers to healthy pregnancy program for Medicaid-eligible
  - Anne Arundel County Department of Health
    - Teen attitudes on nutrition, exercising, smoking
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Research Objective

Help inform public outreach to uninsured Marylanders by the Marketplace and other advocates as the third Open Enrollment approaches.
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**Focus Group Method**

3 Focus Groups
- West Baltimore (July 25)
- Riverdale, Spanish language (July 25)
- Cumberland (July 28)

All participants uninsured, subsidy-eligible

120-minute sessions, professionally facilitated

**Tested:**
1. Attitudes about Health Coverage
2. Barriers to Obtaining Coverage
3. Messages/Techniques to Overcome Barriers
Attitudes
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**Attitudes about Health Coverage**

- Uninsured **do not lack motivation**.
- **Coverage seen as a necessity, not a luxury.**
- Many had tried to secure coverage and failed.
- Others were covered briefly but dropped it or were dropped.
- Population not used to managing, paying for insurance.
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**Attitudes about Health Coverage**

- **Widespread awareness of the penalty.**
- **Poor awareness of subsidies.**
- Income charts confusing.
- Many think Obamacare is for somebody else, not me.
Barriers
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Barriers to Coverage

• Complexity of choices is immobilizing.

• Confusion. Which choice is best for me?

• A big decision. Worry. Stress. Frustration.

“It just seems like the general thing is that everybody is just frustrated at this point. They can’t speak to nobody, it’s complicated, to go through the whole thing…it should never be that hard to get health insurance, you know what I mean?”
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**Barriers to Coverage**

- **Life is Complicated.**
- Work, school, kids, transportation challenges, *daily struggle to make ends meet*.
- A difficult process will cause people to give up.
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**Barriers to Coverage**

- **Poor awareness that things have improved.**
- Past call center, website frustrations continue to reverberate.
- War stories continue to circulate.
- A wary audience. Reluctant to try again.
Messages & Techniques
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Messages & Techniques

- Uninsured Marylanders want in-person assistance.
  - Discuss the options.
  - Explain technical terminology.
  - Understand the local situation.
  - Be a sounding board.
  - Help me make a good decision.

Importance of in-person assistance from national survey of uninsured by PerryUndem (May 2015)
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Messages & Techniques

• Uninsured Marylanders want in-person assistance.

• Little awareness that in-person assistance is available near where they live.
Moderator: “So you’re driving down the road… Tell me the billboard that makes you say, you know what? I’ll do it (shop for health insurance). What does the billboard say?”
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Messages & Techniques

“New and Improved!”

#1 Response
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Messages & Techniques

“Come in and talk with someone.”
“I’m here to help you.”

#2
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Messages & Techniques

“Everyone qualifies.”

“Something for everyone’s budget.”
Recommendations
Focus Groups among Uninsured Marylanders

Recommendations

1. Make local in-person assistance widely known.

2. Brand the assistance uniformly. Maryland Health Connection now widely recognized.

3. Let uninsured know they will likely qualify for low-cost coverage.

4. Emphasize the “New and Improved” Open Enrollment 3.