

Michigan State Planning Grant Focus Group Questions

Revised September 12, 2005

Questions for Businesses that provide health insurance

1. What makes it difficult to purchase health insurance?
2. What would make it easier for you to offer health insurance?
3. What could/should government do to help with the purchase of health insurance?
4. Should health care be a concern of a business owner?
5. What are the top two reasons you offer health insurance?
6. What do you see as the key benefits to a company providing health coverage to its employees?
7. What have you done in the past 3 years in response to rising health care costs and can you continue this approach into the future?
8. How much longer do you anticipate offering health insurance if costs continue to rise at the current rate?
9. In what situations would you totally withdraw your offer of coverage (Example: a certain % of premium increase, a certain \$ amount increase, etc.)?
10. What do you see as a fair system of financing for health insurance?

Questions for Businesses that do not provide health insurance

1. What makes it difficult to purchase health insurance?
2. What would make it easier for you to offer health insurance?
3. What could/should government do to help with the purchase of health insurance?
4. Should health care be a concern of a business owner?
5. What have you done in the past 3 years in response to rising health care costs and can you continue this approach into the future?
6. Has your company ever offered health benefits? If yes, what caused you to discontinue them?

7. What are the top two reasons you do not offer health insurance?
8. What do you see as the key benefits to a company offering health coverage to its employees?
9. What would make you willing to provide health insurance?
10. What factors pose the biggest barriers to offering health coverage in the state?
11. What do you see as a fair system of financing for health insurance?

Questions for Brokers

1. What makes it difficult to sell health insurance?
2. What would make it easier for you to sell health insurance?
3. What could/should government do to help with the sale of health insurance?
4. Should health care be a concern of a business owner?
5. What are the top two reasons you are given for why a client drops health insurance?
6. What are the top two selling points you use to try and convince a potential business client to purchase/retain health insurance for their employees?
7. For those employers who offer health insurance, what have the rate increases been over the last three years?
8. What are you advising your clients to do differently as a result of the increase in cost?
(example: cost sharing, premium sharing, move to a different carrier, increase employee contributions, change benefit plan design, drop health benefits, etc.)
9. Other than cost, what do you believe to be the major problems and concerns that employers have with offering health insurance to employees?
10. What do you see as a fair system of financing for health insurance?