

**Texas State Planning Grant
Focus Group Summary
Brownsville, Texas – October 15, 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 Brownsville 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?

- Insurance is largely tied to employment, and the unemployment rate in Texas, particularly in border towns, is high.
- Many employees who work in border towns are paid low wages and are unable to afford health insurance.
- Unemployment and low wages force families to choose which bills are most important, so health insurance is often an unaffordable luxury and health is often sacrificed.
- Texas does not have a large union presence; states that are more unionized are more likely to provide insurance.

- Texas has a large elderly population who are not yet eligible for Medicare, but cannot afford private health insurance. Also, because employment is harder to find at this age, these people are less likely to have employer-sponsored health insurance.
- Many people in Texas depend on government sources for help, so they don't pursue private insurance.

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

- Extend CHIP to parents and adults at affordable rates.
- Create a program to provide coverage for older adults until their Medicare coverage takes effect.
- Require employers to provide health insurance for all their employees, including part-time employees.
- Make insurance more accessible by making it less costly. Create a program where premiums are based on a sliding scale based on income.
- Initiate government intervention to increase job wages all over the state, so that employed individuals can afford coverage.
- Institute socialized medicine in the United States that provides a health I.D. card that provides coverage for every citizen.
- Reallocate the funds spent on health care for prisoners to help care for law abiding citizens.
- Create more unions in Texas, and enact union laws that result in increased coverage and cheaper health insurance rates.

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?

- Does the company cover pre-existing conditions? Do the enrollees have to pass a physical?
- Will the policy provide for quality medical care?
- Does the enrollee have a choice in their providers and specialists, or are they part of a network with limited options?
- What is the employer's contribution to the insurance policy?
- Exactly what benefits is the enrollee eligible to receive?

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

- Advertising on the television or radio – similar to the TexCare advertising.
- Place posters and flyers in state and federal offices and agencies.
- Mail information in a concise form to all Texas residents.
- Educate citizens through the news media in various languages.
- Employers should educate people about health insurance.
- The state should hire “health insurance educators” as special social workers to personally counsel Texans on health insurance options.

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?

The majority of the participants have only had health insurance intermittently when their employers offered inexpensive or free coverage. Most were pleased with both their coverage and care when insured. One complaint was that the insurance companies were difficult to contact when assistance was needed. The remaining participants have had no experience with health insurance. One participant lost her employer-sponsored coverage and is now trying to find private insurance, but is unable to because she has a pre-existing condition. She also feels that the commission factor in the health insurance industry leads agents to lose genuine concern for the needs of the consumer.

Small Business Employers' 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?

- South Texas, in particular, has a large population of migrant workers who are not offered health insurance, nor can they afford it.
- Employees decline health benefits because of state sponsored health insurance programs for their children, and accessible health care is available across the border in Mexico for the adults.
- The cost of health insurance escalates regularly, resulting in unaffordable prices.
- The cost vs. benefit analysis does not seem favorable, as they can get less expensive health care in Mexico.
- Many small businesses cannot offer health insurance because the costs are too high.
- Medical expenses are increasing because people are not using medical care responsibly, largely because insurance companies have taken away the responsibility of the patients. Thus health insurance costs are increasing due to inappropriate utilization.
- Health insurance is difficult to understand; therefore, many go without coverage.

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

- Create a law to limit the amount that medical providers and pharmaceutical companies can charge.
- Allow parents to purchase CHIP coverage.
- Change the benefit and payment structure of the current health insurance industry. Revert back to insurance plans that require deductibles instead of co-payments.
- Study the issues related to cost containment (i.e. maximum profits for insurance companies.)
- Study the issue of tax credits and MSA's further for our state.
- Require more patient responsibility, because the third-party payer system does not contain costs.
- Study the systems of other nations who provide health insurance for all of their citizens.
- Create a statewide purchasing pool that individuals and small businesses could join.
- Standardize health insurance policies and reduce the number of plans that are available.

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

- Provide a full explanation of all the benefits of the policy.

- Should the employer provide preventative, major medical, or catastrophic insurance for employees?
- Does the company have a history of refusing to pay claims, or making it difficult to receive payment for legitimate claims?
- Are there state mandates in the policies being offered that are resulting in increased costs?
- Which plan will yield the best benefits for the least amount of money?

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?

- Larger companies should depend on a human resource individual within the company who can educate employees about their options. Smaller companies should depend on an honest insurance agent for their employees' needs.
- TDI should publish a newsletter every quarter to educate and inform consumers about health insurance issues and updates (available both in hard copy and via the Internet).
- Ask doctors about their experiences with particular companies.
- Distribute pamphlets from TDI regarding health insurance options in noticeable, public places.

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?

The majority of the participants did not complain of bad experiences with insurance agents, but did describe problems reaching the insurance company when they had questions about claims. There was much frustration expressed with computerized phone systems. One gentleman stated that he felt insurance agents were not as knowledgeable about available policies as they should be. Although one particular company received complimentary comments from a couple of participants, there were negative comments about other insurance companies denying legitimate claims. Overall, the participants agreed that in order to get the best service from a health insurance company, you have to pay more for the major companies.