



LET'S MAKE HEALTH CARE WORK FOR US COMMUNITY CONVERSATIONS

DISCLAIMER – We conduct research about important public interest issues. We are conducting this survey to gather information about your opinions around Colorado's Health Benefit Exchange. The results from this survey will be used to write a report that will be shared with the community and policy makers. We will not share your personal information or report information that connects your answers to you. All yes/no and ranking questions will be aggregated (For example, 9 out of 10 people said they have insurance).

Name _____ ADDRESS _____

YOUR CURRENT HEALTH INSURANCE SITUATION

1) Do you currently have health insurance?

☐ **YES**

If Yes, Where Do You Get This Insurance From? (*check one*)

- ☐ Self-Insured (you purchased it yourself)
- ☐ Employer
- ☐ School
- ☐ Spouse/Partner
- ☐ Medicare
- ☐ Medicaid/CHIP
- ☐ Other Government Program (such as TriCare, Veterans care, CICP)
- ☐ High-Risk Pools (Cover Colorado and Getting us Covered)
- ☐ Other _____

If Yes, Does it provide you adequate coverage based on your health/medical needs?

☐ YES

☐ NO Why? _____

☐ **NO**

If No, Why Do You NOT Have Insurance? (*check all that apply*)

- ☐ Costs too much
- ☐ I can afford it but I don't want it
- ☐ I can afford it but I don't need it
- ☐ I have been denied because of a health/medical reason and cannot get it
- ☐ My employer doesn't offer the benefit
- ☐ Have not had time to find it/I don't know where to get it from
- ☐ Other - *Please Explain* _____

SHOPPING FOR HEALTH INSURANCE

2) Have you ever shopped for health insurance?

☐ **YES** If Yes, please rate each of the following question by using the scale

(circle your answer)

☐ **NO** If no, please go to question 3

1 Easy	2 Neutral	3 Hard
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a. How easy was it for you to **know where to go to shop for health insurance?**

1

2

3

b. How easy was it to understand and make apples-to-apples comparisons about **the services covered by each health plan?**

1

2

3

c. How easy was it to understand and make apples-to-apples comparisons about **the costs of each health plan?**

1

2

3

d. How easy was it to understand and make apples-to-apples comparisons about **the quality of the care offered by each health plan?**

1

2

3

e. Where have you shopped for the health insurance? _____

YOUR HEALTH CARE STORY

3) Please share any more information about your experience with health care and health insurance

OVERALL OPINION OF EXCHANGE

- 4) Based on what you know now about the Health Benefit Exchange, would improving the ability to compare health plans in an apples-to-apples fashion increase your likelihood of using the Exchange to shop for insurance? (circle one option)**

Very Likely

Neutral

Not at all
Likely

1

2

3

ACCESSING THE EXCHANGE

- 5) Prioritize the way you would want to access the Health Benefit Exchange marketplace (Rank your answers the following way: 1 is the most important and 5 is the least important)**

- ☐ Website
- ☐ Phone (1-800) to automated system
- ☐ Phone (1-800) to a Health Benefit Exchange employee
- ☐ Office locations in your county
- ☐ Office locations in a couple of major population centers across the state
- ☐ Other

- 6) Please list some examples of consumer friendly websites you have used to shop on-line for ANYTHING**

- 7) On those websites, which of the following features helped you make your purchasing decision (please check all that apply)**

- ☐ Ability to tailor your search and your search options
- ☐ Final cost of product/service was easy to view
- ☐ Easy to find user ratings and/or recommendations
- ☐ Comprehensive search of all available products
- ☐ Website design was easy to view
- ☐ Website was easy to navigate
- ☐ Website used state-of-art features like videos, photo slide show, hyperlinks
- ☐ Options that made comparison-shopping easier
- ☐ Other

8) Beyond websites, name some businesses that offer good customer service

9) What is it about their customer service that you the like the most? _____

10) What are businesses that offer bad customer service? _____

11) At what point was their customer service so bad that they lost your business?

12) If you could only choose three, which three search options are MOST important for you when shopping for health insurance *(Please select your top three)*

- ☐ Cost
- ☐ Prescription drug coverage/cost
- ☐ A fair review of the quality of the care offered by insurance companies
- ☐ Specific health conditions that you would like covered
- ☐ Doctor/health care provider
- ☐ Insurance company and which local doctors/hospitals accept the plan
- ☐ Geography
- ☐ Other _____

NAVIGATORS

- 13)** The Health Benefit Exchange will offer navigators – unbiased individuals who are available to answer questions and help you find a plan that is right for you. **How likely would you be to use them?** (*circle one option*)

Very Likely

Neutral

Not at all
Likely

1

2

3

- 14)** How would you want access to the Navigators? (*please rank your answer with 1 being the most important and 5 being the least important*)

- ____ Email – with a response within 24 hours
- ____ Online – available via online chat sessions
- ____ By Phone – live person
- ____ In person
- ____ Other _____

- 15)** What would you use the Navigators for? Try to think about what type of help you would want from the Navigators – what should they be most knowledgeable about?

- 16)** Would you believe the Navigator you used helped you find the best plan for your needs if they received compensation from the health insurance company that you signed up with?

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

FINANCIAL ASSISTANCE AND TAX CREDITS

- 17)** Individuals below certain income levels who purchase health insurance through the Health Benefit Exchange can receive federal tax credits and financial assistance. **Would the availability of credits and financial assistance increase the likelihood of you using the Health Benefit Exchange?**

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

SETTING STANDARDS AND GUIDELINES

18) Should the Health Benefit Exchange Board set minimum standards (for things like quality or cost) that health insurance companies have to meet in order to offer their plans on the Health Benefit Exchange?

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

19) It can be hard to maximize your choices without being overwhelmed. For example, viewing 50 plans versus 5 plans. Would you prefer to have more choices with smaller differences between them, or fewer choices with bigger, easier-to-understand differences?

- ☐ More Choices with smaller differences
- ☐ Fewer choices with larger differences
- ☐ DON'T KNOW _____

20) Current law bans the practice of denying people insurance for having pre-existing health conditions. Should the Health Benefit Exchange monitor and act if they believe an insurance company is breaking the spirit of this law by charging really high prices for specific drugs or services that allow them to identify if someone has a pre-existing condition?

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

21) Should the Health Benefit Exchange actively negotiate with insurance companies to control the cost of insurance premiums by pushing for discounts or bulk prices for health plans offered on the Health Benefit Exchange?

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

CONNECTING TO NON-HEALTH CARE SERVICES

22) If you were eligible for government services such as food stamps, would you want the Health Benefit Exchange to inform you and connect you to websites so you could enroll in those programs?

- ☐ YES
- ☐ NO
- ☐ DEPENDS ON THE PROGRAM _____

GOVERNANCE AND OVERSIGHT OF EXCHANGE

23) Should individuals who work for or work with health insurance companies be allowed to sit on the Health Benefit Exchange Board and make decisions?

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

IF YES – Should there be a limit to how many of the 9-member Board can work for or with insurance companies?

- ☐ YES – Please specify how many _____
- ☐ NO
- ☐ DON'T KNOW

24) Should Health Benefit Exchange Board members excuse themselves from making decisions about how the Exchange will operate when they have a direct financial interest at stake?

- ☐ YES
- ☐ NO
- ☐ DON'T KNOW

25) Once the Executive Director and Exchange Board weigh and make decisions about the operations, financial plan/budget, and services, how much additional oversight should the Legislative Health Exchange Committee provide before a decision can take effect? (please choose only one answer)

- ☐ Lots – step in and review every decision
- ☐ Some What – step in only around the biggest decisions
- ☐ Not a Lot – only step in if the Board has clearly strayed from the goals of Health Benefit Exchange or if the Board asks for additional assistance

MARKETING

26) What are the best ways to let you and your community know that the Health Benefit Exchange exists? (please check the best ones)

- | | |
|---|---|
| <input type="checkbox"/> Posters/flyers | <input type="checkbox"/> Mail |
| <input type="checkbox"/> Billboards | <input type="checkbox"/> TV ads |
| <input type="checkbox"/> Radio ads | <input type="checkbox"/> Website ads |
| <input type="checkbox"/> Facebook, Twitter or other online social media | <input type="checkbox"/> Newspaper ads |
| <input type="checkbox"/> Newspaper articles | <input type="checkbox"/> Organization newsletters/email lists |
| <input type="checkbox"/> Schools | <input type="checkbox"/> Hospitals/Clinics |
| <input type="checkbox"/> Community Centers | <input type="checkbox"/> Faith Communities |
| <input type="checkbox"/> Other – <i>please specify</i> | |
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PAYING FOR THE EXCHANGE

27) Depending on the services offered by the Health Benefit Exchange, it will have basic operating costs and costs associated with hiring employees like navigators. **Which of the following ways would you say are the best way(s) to raise money to cover the costs of the Health Benefit Exchange without undermining the goal of increasing affordability, access and choice?** *(please check all that apply)*

- ☐ User Fee to access the Exchange – you pay fee in order to begin shopping/using the Exchange website and other resources
- ☐ User Fee when you purchase insurance – free access to the Exchange resources and you only pay when you find and purchase a plan through the Exchange
- ☐ Fee on ONLY the health insurance companies that offer plans in the Health Benefit Exchange – this fee could be passed on to consumers
- ☐ Fee on ALL health insurance companies whether they participate in the Health Benefit Exchange or not – this fee could be passed on to consumers
- ☐ Selling ad space – examples might be banner or pop up ads on the webpage
- ☐ Allowing insurance companies to pay a fee to have their plans appear first on the website or receive extra prominence
- ☐ The State Legislature uses General Fund dollars – must be re-approved each year.
- ☐ A tax increase for all Coloradans
- ☐ Other _____

FOR ALL ANSWERS ON #27, Please Comment *Why?*

COMMUNITY CONVERSATIONS SURVEY

(NOTE: all information collected will be kept confidential)

Name _____

Phone _____ Cell Phone (if different) _____

Address _____

Email _____ GENDER? _____

☐ YES, send me updates ☐ YES, I want stay involved and volunteer

Are you a small business owner or director of a non-profit organization?

☐ YES

☐ NO

Do you consider yourself Hispanic or Latino/a?

☐ YES

☐ NO

Which of the following best describes you? (*check as many as apply*)

_____ White

_____ African American/Black

_____ Native Hawaiian/Pacific Islander

_____ American Indian/Alaska Native

_____ Asian/Asian American

_____ Other _____

In 2010, what was your gross household income? (*check only one*)

_____ Under \$19,999

_____ \$20,000 to \$39,999

_____ \$40,000 to \$59,999

_____ \$60,000 to \$79,999

_____ \$80,000 to \$99,999

_____ Over \$100,000

Which of these best describes your internet access? (*check only one*)

_____ 4 hours or more each day

_____ 2-4 hours a day

_____ 1 hour a day

_____ Every other day

_____ Once a week

_____ OTHER (explain) _____

What is the highest level of education you have completed? (*check only one*)

_____ Less than high school

_____ High school/GED

_____ Two-year college degree

_____ Four-year college degree

_____ Graduate degree

_____ Technical school degree

_____ Other: _____