

Understanding Barriers to Health Insurance of Uninsured and Sporadically Insured Alaskans

Summary of Focus Groups with Individuals, Small-Business Employers, and Health-Insurance Representatives

Prepared for

Alaska Department of Health and Social Services
Health Planning and Systems Development

Funded by

Health Resources and Services Administration Grant #P09HS05505

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December 5, 2007

Focus Groups as a Research Technique

- Reach people difficult to contact through a telephone survey
- Target specific groups like low income, homeless, and unemployed
- Hear about participants' experiences in their own words
- Test different concepts
- Participants develop new ideas while brainstorming
- Gain understanding of underlying attitudes, perceptions, and opinions

Participants

- The uninsured and those at risk of being uninsured.
- Not a representative sample
- Individuals 18-64 years of age
- Small employers (2-50 employees) who may or may not offer health insurance to employees.
- Diverse racial, cultural, ethnic, and geographic groups.
- Seasonal employees and employers.
- Health Insurance Representatives

Individuals Who Attended

| Characteristics of Individuals Attending Focus Groups?* (89 Alaskans Attended) | |
|--|---|
| Percent without insurance (N=88) | 73% |
| Percent who had jobs (N=62**) | 87% |
| Age (N=78) | 75% over age 40 |
| Ethnicity (N=88) | 45% White 35% Alaska Native 20% Other Minorities |
| Education (N=71) | 53% at least some college 18% 4-year degrees |
| Marital Status (N=77) | 49% married |
| Income below poverty line (N=78) | 37% |
| Percent lifelong U.S. residents (N=53) | 75% |
| <p>*Percentages of those who answered specific questions. Some people did not answer all questions.</p> <p>**Of the 62 who answered the question, 14 were retired or disabled.</p> | |

Businesses That Attended

Characteristics of Small-Business Employers Attending Focus Groups (30 Businesses Represented)

| | |
|--|------------------------|
| Share with 10 or fewer employees | 72% |
| Share with 11-50 employees | 28% |
| Share offering health insurance for employees | 27% |
| Number of years in business | 78% more than 10 years |
| Percentage of employees working at least 30 hours per week | 79% |

* Includes owners, managers, or officers of businesses. For all questions, between 28 and 31 provided answers.

What Did Participants Tell ISER?

- Cost
- Personal and Social Responsibility
- Desired Coverage
- Personal Dilemmas
- Lack of information

Cost

- Too expensive.
- *Small-business employers* would like their employees to have insurance.

Personal and Social Responsibility

- Uninsured and under-insured Alaskans don't see health-insurance as an entitlement.
- ***Individual Alaskans*** and ***small-business employers*** agree that they are responsible for their own health.

Desired Coverage

- Denali KidCare is one public program that almost all *individuals* and *small business employers* were aware of and would like to see expanded.
- Most participants—both *individuals* and *small business employers*—said they want and are familiar with health-insurance packages that include coverage for visits to doctors, preventive procedures, and dental and vision coverage.

Personal Dilemmas

- Alaskans without health insurance often just don't get care when they need it. Some *individuals* talked about delaying treatment until their condition became so serious they had to go to the emergency room—and then incurred huge bills they couldn't pay.

Lack of Information

- *Individuals* discovered that they didn't know about all their options for participating in public programs.
- *Employers* are not always aware of the health-coverage options that may be available to them, even though they have looked for ways to get affordable coverage.
- *Representatives of the health-insurance industry* described several alternatives to standard health insurance plans, including savings accounts, health reimbursement accounts, and mini-medical plans.

Questions ???