

**Health Insurance Partnership  
Focus Groups  
Summary Report of Findings**

**October 2, 2008**

**PRR, Inc.**

## **Introduction & Methodology**

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In order to obtain input on a new state program, called the Health Insurance Partnership, designed for small business owners (who currently did not offer health care insurance to their employees), two focus groups were conducted. One group was held in Seattle and one group was held in Spokane. Both groups were conducted in English.

Working collaboratively, PRR and Washington State Health Care Authority developed a moderator guide to learn more about the following with regard to small business owners:

- Sources of information on health insurance coverage and past experience
- Understanding of the Health Insurance Partnership
- Appeal and preferences for key messages, logos and taglines pre-developed for the Health Insurance Partnership
- Preferences for direct mail delivery approach
- Appeal and usability of the Health Insurance Partnership enrollment form

Each group discussion lasted two hours. The Seattle and Spokane groups consisted of eight participants each (See appendix A for participants' profile). The moderator guide (see Appendix B) was used to structure the discussions. Audio and video recording of all groups were conducted and all groups were observed from behind one-way mirrors by Washington State Health Care Authority staff.

# Focus Group Findings

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## Sources of Information and Past Experience

In this section of the discussion, participants were asked about their interest in information on health insurance coverage for their employees, their sources of information, the challenges they faced as small businesses in offering health care coverage to their employees and their past experiences with offering health care coverage to their employees.

### **While participants want information on health care insurance coverage for their employees, they are concerned about incurring costs.**

The majority of participants in both the groups were interested in getting information on health care insurance coverage for their employees. They saw health insurance coverage as an employee benefit that they could offer to retain or attract employees and/or providing health insurance as a means for ensuring good health care for their employees. The sources that they used for getting such information included their insurance agents/ brokers, internet (browsing websites such as Google, Washington Basic Health, etc.), trade organizations with specific mentions of daycare associations, restaurant associations, Chamber of Commerce, etc., as well as medical services (such as Blue Cross).

When asked about the challenges that they faced as small businesses offering health care coverage to their employees, the participants in both groups expressed that “cost” was their biggest concern. These cost worries included paying high premium rates for each employee, getting no group discount (because they hired few employees) and penalties related to missing premiums.

In addition, participants in the Seattle group also stated that costs based on age and health discrimination were other barriers that they faced in the process of getting insurance. According to these participants, as they grew older and/or if they had illnesses in the past, the plans that were offered by insurance companies became more expensive and were unaffordable most of the time. Further, the

*“To have a good employee, you need to offer insurance.”*

*“It is nice to provide them some benefits (in the form of insurance) to keep them around.”*

*“Having to contribute so much!”*

*“Expensive!!”*

*“We don’t get group rate because of the size of employees”*

*“I have to have the money no matter what or they’ll drop us”*

participants also thought that the coverage that they were offered in comparison to the costs that they had to bear was not worthwhile, and the benefits were insufficient. Also, they found the plans to be misleading as these did not provide pertinent cost-related information such as copays, prescription costs, etc., in a clear way.

*"Not enough benefits."*

*"Hard to decipher charges."*

Only one participant in each group had provided health care coverage to their employees in the past and reported discontinuation because of the increasing premium and the cost burden that one had to bear and/or the employees not using health coverage for reasons such as expensive copays, prescription costs, etc. The majority of the participants expressed that their proposals for health care coverage as a benefit had been met with little enthusiasm by their employees in the past. Most of their employees earned insubstantial incomes to support paying for their share of the insurance.

*"Very little participate."*

## **Understanding the Health Insurance Partnership Program**

This part of the discussion required participants to read the existing language (minus logos) that described the program. (See Appendix C). Participants were then asked to indicate what they thought, felt and would say to others about the program after reading the description. (See Appendix D). Subsequently, they were asked whether they were likely to use it to get health insurance for their employees based on their understanding of the program at that time.

### **Participants want more information on the Health Insurance Partnership and seek a plan that provides competitive coverage at a favorable rate.**

While a few participants *thought* the program to be promising when there was no other health plan for small businesses, all the remaining participants appeared to be skeptical of it. They thought the description of the program was insufficient with regard to the information that they sought before making decisions. In effect, they wanted to know more details about the actual plans and actual costs that would help them determine the worth of the program (such as premiums, copays, deductibles, subsidies, coverage, availability of doctors in their area, commission

*"Something is better than nothing."*

*"I need to know the numbers and the plans."*

*"Things need to be clearer... 40% of what?"*

*"What if people opt out?"*

rates offered, eligibility for part-time, commission and/or seasonal employees, effects of fluctuation in income, coverage for families etc.).

*"How much will this cost?"*

Some participants also reported thinking that the program was expensive and hence not workable in their case. Further, many participants thought that certain parameters in the program such as the "75% must participate" were unattainable (as some of their employees were already covered by other health insurance plans and/or were not interested in earning less to get insurance coverage) thereby making the program too exclusive. Questions also existed about eligibility of owners, what happens if participation falls below 75%, impacts to eligibility should a person get a raise as well as fluctuating incomes based on tips and other variables.

*"75% employee participation is too high."*

With regard to what they *feel* about the Health Insurance Partnership, the majority felt apprehensive about its cost effectiveness, coverage and soundness over time. The others reported feeling excited and hopeful that a health insurance program for small businesses and their employees was finally a possibility.

*"Is this cost effective for us?"*

*"I am excited that some small businesses will have this option of healthcare for employees"*

The participants' responses were distinct from each other with respect to what they'd say to others about the Health Insurance Partnership. Remarks ranged from "the Health Insurance Partnership is worth looking into," to "at least Washington is trying to help solve this crisis," to "I have finally found a program that is going to work" to "this seems like a program for 20-30 employees firm," to "I am not sure my employees would want any more money coming out of their checks," and "look before you leap."

When asked whether they were likely to use the Health Insurance Partnership to get health insurance for their employees based on their understanding of the program at that time, the majority of the participants expressed that they were unlikely to use it right away. They indicated that they wanted more information before they chose the program and were more likely to use it if it appeared to be cost effective and had a good coverage option.

*"I'd want it if it provided me with competitive coverage at a favorable rate."*

## **Key Message Testing**

In this section of discussion, the participants were given a list of seven messages and asked to write what they liked and disliked about each message. Following this,

they were asked to rank the messages in order from most motivational to least motivational. (See Appendix E). The participants' top preferences were then tallied and discussion followed regarding their reasons behind their rankings. (See Appendix F for participant tally scores).

### **Groups differ in their preferences for key motivational messages.**

The Spokane group reached a clear consensus with regard to the message that they found to be most motivational. The participants in the Spokane group ranked the message *"The Health Insurance Partnership is a new program created to provide access to affordable health care insurance for small businesses in Washington State"* (Message 1) to be the most motivating message among the choices. They discussed the word "affordable" with some participants indicating that the state could not know what was "affordable" to them while others expressed that it provided them a sense of relief with regard to cost factors and further found the message to be direct and clear.

*"I like the word affordable."*

*"It insists on making health care more affordable for all."*

The second message that appealed to the Spokane group was *"By providing public subsidies, the Health Insurance Partnership helps small employers and their employees purchase quality health insurance coverage through the commercial market"* (Message 2). The participants in the Spokane group found it motivational because the statement conveyed to them a sense of team effort towards ensuring health care for small businesses and their employees. The participants also liked the message's emphasis on quality. The message attribute that the participants disliked was the phrase "public subsidies." According to the participants, the phrase "public subsidies" was vague, made them apprehensive and caused them to think that they and tax payers were somehow bearing the costs.

*"Statement appears to be a team work kind of statement."*

*"I don't think the public wants to subsidize anything more."*

Further, the Spokane group expressed dislike for the message, *"For more information on the Health Insurance Partnership or to locate a broker near you, call 1-800-XXX-XXXX visit www.hip.hca.wa.gov"* as they found it least informative.

*"There is no info!"*

*"There nothing going for me here."*

The Seattle group stated that none of the messages impacted them as being truly motivational. As a result, none of the messages gained the majority's vote and emerged as a clear winner.

The message, *“Healthier employees mean healthier businesses. Small businesses that offer health insurance are able to provide more competitive compensation packages, and can experience improved employee productivity and retention; The Health Insurance Partnership offers small businesses benefits beyond just insurance”* (Message 6) was favored by half of the participants in the Seattle group and was listed in the top two messages for the group. According to these participants, this message gave them a sense of hope and conveyed that employees’ health and employee retention were important for a healthy business.

*“It sounded like hope.”*

*“The idea that my employees are healthy is important to me.”*

The message, *“Many small businesses do not offer their employees health insurance because of cost. The Health Insurance Partnership lowers employer contributions to only 40%—compared to the usual 75%—toward employees’ premiums”* (Message 3) received favorable response and appeared in the top two message choices for half of the participants in the Seattle group. According to these participants, the idea behind the message was appealing as it talked about saving the employer’s money in addition to helping the employees.

The Seattle group expressed dislike for the messages: *“You won’t be alone through the process. Brokers who have been specially trained by the Health Insurance Partnership will provide you with support through the application process and over the life of the policy”* (Message 5) and *“For more information on the Health Insurance Partnership or to locate a broker near you, call 1-800-XXX-XXXX visit [www.hip.hca.wa.gov](http://www.hip.hca.wa.gov)”* (Message 7). The participants mentioned disliking the word “brokers” in these messages in particular and explained that their dislike came from their bad experiences with brokers in the past (they thought of brokers as people who are least concerned about the client’s welfare and more concerned about own sales).

*“Brokers make sales... I wish I could make money like that!”*

## **Logo Testing**

This part of the discussion required presenting the participants with 14 black and white logo options on a sheet and having them rank the logos in order of which they liked the most. (See Appendix G). Subsequently, the participants’ preferences were tallied in order of their top choices and a discussion followed regarding the reasons behind their rankings. (See Appendix H for participant tally scores). Participants

were then asked to look at the logos that they ranked highest and lowest in the color version and asked if seeing that logo in color changed their preference for those logos.

### Logo 10 is the most preferred logo

Logo 10 emerged to be the most preferred logo for participants in both groups. While the Seattle group liked it even more in its color format, the Spokane group preferred the logo more in its black and white version. With regard to its colored format, participants in the Spokane group suggested making the colors and words bolder (as in Logo 9).

The attribute of Logo 10 that was most attractive to participants in both groups was its depiction of partnership and unity. They thought the image in the logo symbolized people holding hands which in turn made them feel good and happy.

The logo that was voted to be the next most liked logo in the Seattle group was Logo 14. According to the participants, it conveyed a sense of “reaching out.” It involved people and stood for unity.

As for the Spokane group, Logo 8 was chosen to be the next most preferred logo for one-fourth of the participants. Those who liked this logo found it appealing for the boldness of the text and the image embedded in the logo. According to these participants, the image symbolized an adult and a child, and conveyed a sense of caring.

Further, the participants in the Seattle group disliked Logo 1 the most and did not like any of the logos that carried the acronym “HIP”, as they thought it sounded too clever and could symbolize many things. The participants in the Spokane group disliked Logo 4 the most. According to them, the logo did not do much for their imagination and was very boring.



Logo 10 (black & white)



Logo 10 (colored)

*"It drew my eyes."  
(Participant describing Logo 10)*

*"It depicts people working together."  
(Participant describing Logo 10)*

*"Everybody's got a count."  
(Participant describing Logo 10)*



Logo 14 (black & white)



Logo 14 (colored)

*"I like the idea that someone's reaching out for someone."  
(Participant describing Logo 14)*



Logo 8 (black & white)



Logo 8 (colored)

*"I like the boldness."  
(Participant describing Logo 8)*

*"The acronym...its sounds like it's for older people."  
(Participant describing Logo 1)*

*"HIP stands for a lot of things!"  
(Participant describing Logo 1)*

*"It's blah!"  
(Participant describing Logo 4)*

## Tagline Testing

During this discussion, participants were provided with a list of nine taglines. The participants were then asked to write what meaning each tagline conveyed to them and what they liked and disliked about each tagline. (See Appendix I). Subsequently, the participants were asked to rank the taglines from most motivational to least motivational. The participants' preferences were then tallied for their top choices and a group discussion followed regarding the reasons behind their rankings. (See Appendix J for participant tally scores).

### Groups differ in their preferences for taglines

The Spokane group reached a consensus with regard to the tagline that they found to be most motivational indicating that *"The small business connection to health coverage"* (Tagline 5) was the most motivating among all the taglines. According to these participants, this tagline carried both the keywords "small business" and "health coverage" and defined a connection between the two.

*"It's defining a partnership."*

*"It's saying exactly what we are interested in- small business and health insurance."*

The other taglines the Spokane group found to be motivating were *"The affordable choice for small business"* (Tagline 1) and *"Coverage you can afford"* (Tagline 9). Interestingly, the word "affordable" polarized the participants into liking or disliking the taglines in the Spokane group. That is, while half the participants liked the inclusion of the word "affordable" in the taglines, the remaining half thought that it made the message sound vague or inferior expressing that the state could not know what is affordable to them and that what is affordable to one business might not be for another. The latter participants suggested replacing the word "affordable" with "accessible."

*"I like it because of the word affordable."*

*"Define affordable... how do you know it's affordable for me?"*

Further, the participants in the Spokane group expressed their dislike for the tagline *"Big benefits for small business"* (Tagline 8). According to the participants, it sounded vague as "big benefits" could mean different things for different people. One of the participants remarked that it sounded more like marketing hype.

*"What kind of benefits? Not sure what benefits it offers for my business."*

As for the Seattle group, no single tagline emerged as a clear winner. The tagline *"The small business connection to health coverage"* (Tagline 5) was more favored than others as the participants liked the word "connection" in this tagline over the

*"It talks about small business and health... there's a connection, a pathway"*

word “choice” used in other taglines.

Other taglines that some participants in the Seattle group expressed liking included: “*Insuring the health of your employees*” (Tagline 3; it made them feel more responsible for the health of the employees); “*Where quality and affordability come together*” (Tagline 6; they liked the idea that both quality and affordability could coexist); and “*Big benefits for small business*” (Tagline 8; they liked the idea of getting a benefit). Interestingly, certain participants also expressed apprehension over the phrase “big benefits” in Tagline 8. They pointed out that it made it look as if they were getting a benefit that their employees weren’t getting.

*“I care for my employees... people come first.”*

*“Puts quality and affordability together.”*

*“Benefits...helps to boost worth.”*

## **Mailer**

During this discussion, participants were asked which of the following delivery methods they preferred for receiving a mailer:

- 1) A mailer that was a state-issued letter that introduced the program and informed small business owners that this was a state-funded program available to them for the first time, etc. (this letter would be accompanied by a program brochure that would give more detailed information) or
- 2) A brochure or other informative piece that the Health Insurance Partnership would distribute to insurance brokers, who would in turn distribute to potential small business clients.

## **State-issued letter is the preferred mode of receiving information about the Health Insurance Partnership program**

With the exception of one participant in the Spokane group, all participants in both groups preferred a state-issued letter over receiving information vis-à-vis a broker. While the Spokane group did not want middlemen in the form of brokers between themselves and the State in dealing with employee health insurance, the Seattle group expressed a dislike towards brokers in general. This, they indicated was a result of their bad experiences with brokers in the past. They now thought of brokers as people who were least interested in their client’s welfare and more

*“State-run programs are more accountable.”*

*“No middlemen!”*

*“I don’t trust brokers!”*

concerned about their own sales.

## Enrollment Form Usability Testing

This part of the discussion required distributing the draft enrollment agreement form and asking participants to review it for things that were not clear and/or were missing. (See Appendix K for enrollment agreement form). A discussion followed about what they liked and disliked about the form and if they were (and why) likely/ unlikely to use the Health Insurance Partnership program to get health insurance for their employees.

### Participants seek more information and find enrollment agreement points dealing with accountability issues as deal breakers

The participants in both the groups found the enrollment agreement point # 5 (*"If funding to pay for the Health Insurance Partnership's administrative and operational expenses is not set aside by legislature, a premium surcharge to pay for such expenses may be established and would be applied uniformly to all health benefit plans purchased through the Health Insurance Partnership"*) and # 7 (*"I have read and I understand the information provided to me with the Health Insurance Partnership application. I declare, under penalty of perjury, that the information I have given in this application and the documents I send to the Health Insurance Partnership are true, correct, and complete to the best of my knowledge. I understand that if I or any member of my family, or any person on my behalf, submits false information, my family or I may lose coverage, may be held financially responsible for services obtained under the Health Insurance Partnership or additional or past premium amounts due, and may face other penalties and prosecution. Any debt owed to the state may be sent to a collection agency for recovery"*) to be the deal breakers. They thought they would put themselves in a very high-risk situation if they agreed on these points. They interpreted point # 7 as being held responsible for the actions of the employees, and were unwilling to bear such responsibility. Participants in the Spokane group also expressed discomfort over enrollment agreement points # 2 (*"At least 50% of*

*"#5 is a wide and open statement... it's a blank check...you better void it."*

*"We are responsible for everything that the employee says."*

*"There's another accountability fence."*

*your employees are low wage as defined by the Health Care Authority (HCA) as earning wages no more than \$10 per/hour or 1,733.41 per month*) and # 3 (*“At least 75% of eligible employees must enroll into the health plan selected”*). They thought that the 50% and 75% criteria were very hard to achieve or maintain and made the Health Insurance Partnership program very exclusive especially for small businesses. They were also confused how this impacted seasonal employees as well as business owners being eligible for coverage. Some participants expressed that it might make sense to set different standards for different sized businesses.

Overall, participants in both groups wanted more information on issues such as coverage, individual/group plan options, employee’s work status (that is part-time, commissioned, seasonal, full time, etc.), change in employee’s employment status (e.g. going from part time to full time or vice versa), employee salary changes, impacts of tips received, coverage for employers, changes in government, etc. and how each affected the insurance status. Participants in the Spokane group were also interested in knowing how much of supplementary paperwork they were required to do if they wanted to enroll in the Health Insurance Partnership program.

## Appendix A: Participants Profile

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	Number of employees	Offered Health Insurance in the past	Nature of the Business	Age	Ethnicity	Gender
Seattle Group	2-10	Yes	Service Industry	60+	Black	Female
	2-10	Yes	Service Industry	41-50	White	Female
	2-10	No	Other - Sign Design	51-60	White	Male
	2-10	No	Other - Direct Mailing	51-60	White	Male
	2-10	No	Other - Music Studio	60+	Black	Female
	2-10	Yes	Service Industry	51-60	Black	Male
	2-10	No	Self service dog washing and grooming	41-50	White	Female
	2-10	No	Service Industry	51-60	Black	Female
	2-10	Yes	Child Care	51-60	White	Female
Spokane Group	2-10	Yes	Service Industry	41-50	White	Male
	11-20	No	Service Industry	41-50	White	Male
	11-20	No	Child Care	51-60	Black	Male
	2-10	No	Child Care	51-60	White	Female
	2-20	No	Agriculture/Farming	60+	White	Female
	2-10	Yes	Retail	60+	White	Female
	11-20	Yes	Retail	51-60	White	Female
	11-20	No	Fast Food Industry	41-50	Latino	Female

# Appendix B: Moderator Guide

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## Health Insurance Partnership Focus Group Moderator Guide

### I. Introduction (10 minutes)

- [Moderator introduces herself/himself.]
- [Explain:] A focus group is a group discussion where we can learn more in-depth about peoples' ideas and opinions (compared to telephone or written surveys).
- My job is to facilitate the discussion and make sure that everyone has an opportunity to speak **and to make sure that no one dominates the conversation.**
- [Mention facility, audio and video equipment (so I do not have to take notes), observers in separate room.]
- Housekeeping – Rest rooms, refreshments, emergency exits.
- [Mention ground rules.]
  - There are no right or wrong answers; we're interested in your honest and candid opinions and ideas.
  - Our discussion is totally confidential. We will not use your names in any report.
  - Our discussion today is being recorded. These recordings allow us to write a more complete report, and to make sure we accurately reflect your opinions. However, please only speak one at a time, so that the recorder can pick up all your comments.
  - It is important to tell YOUR thoughts, not what you think others will think, or what you think others want to hear.
  - Please turn off cell phones

- Your stipend will be provided as you leave.
- Relax and enjoy
- We're going to spend our time today talking about a health insurance program designed for small business employers and their employees. Any questions about the purpose of our focus group or the ground rules before we begin?

I'd like you each to introduce yourselves. Please tell us:

- Your name
- The nature of your business
- Number of employees you have

## **II. Information Sources and Past Experience (10 minutes)**

1. Is information about health insurance coverage for your employees something you want information about? Why or why not?
2. If you wanted to find this type of information where would you be likely to look?
3. What are the challenges for small businesses in offering health care coverage to their employees?
4. Have you ever offered health care coverage to your employees in the past? If yes, did most of them take up the coverage? If no, why not? Also, why did you discontinue offering the coverage?

## **III. Understanding the HIP Program (15 minutes)**

5. Distribute the existing language (minus logos) that describes the program. Have participants read and write on the description anything that is not clear to them. Provide participants with Word Bubbles form and ask them to individually write down what they **think**, what they **feel**, and what they would **say** to someone else about the HIP program after reading the description. (max 2 minutes to do this). Then open up to discussion and write common

themes on flip-chart. [Listen for and probe on what words are used to describe the program.]

6. Based on your understanding of the program at this time, would you be likely to use it to get health insurance for your employees? Why or why not? [Probe on what might be important to include in the description to motivate them to use it.]

#### **IV. Key Message Testing (15 minutes)**

7. Provide group with a list of 7 messages. Have participants individually write what they like and dislike about each message. Then have them rank order the messages from most motivational to least motivational.

##### **Combined audiences**

- The Health Insurance Partnership is a new program created to provide access to affordable health care insurance for small businesses in Washington State.
- By providing public subsidies, the Health Insurance Partnership helps small employers and their employees purchase quality health insurance coverage through the commercial market.

##### **Primary target audience**

Small business owners:

- Many small businesses do not offer their employees health insurance because of cost. The Health Insurance Partnership lowers employer contributions to only 40%—compared to the usual 75%—toward employees' premiums.
- The world of health insurance can seem complicated. The Health Insurance Partnership connects small businesses to qualified, specially trained insurance brokers who understand your needs and the insurance marketplace.

- You won't be alone through the process. Brokers who have been specially trained by the Health Insurance Partnership will provide you with support through the application process and over the life of the policy.
  - Healthier employees mean healthier businesses. Small businesses that offer health insurance are able to provide more competitive compensation packages, and can experience improved employee productivity and retention. The Health Insurance Partnership offers small businesses benefits beyond just insurance.
  - For more information on the Health Insurance Partnership or to locate a broker near you, call 1-800-XXX-XXXX visit [www.hip.hca.wa.gov](http://www.hip.hca.wa.gov).
8. As a group, tally the number of those who ranked each message #1 and open up to discussion regarding why that ranking and probe why certain messages were more motivating than others. [Probe for any "fatal flaws" with the messages – misunderstandings, duplicative meanings, negative connotations, etc.]

ASK CLIENT IF THEY HAVE ANY ADDITIONAL QUESTIONS AT THIS POINT

**V. Logo Testing (20 minutes)**

9. Present each of the 14 logo options on a sheet **IN BLACK AND WHITE**. Have participants individually rank order the logos in regard to which they like the most.
10. As a group, tally those who ranked each logo #1 and open up to discussion regarding why that ranking and probe why certain ones were liked more than others and on what they liked and disliked about each. [Probe for any "fatal flaws" with the logos – misunderstandings, duplicative meanings, negative connotations, etc.]
11. Then look at those logos that are ranked highest in the color version and ask if that makes them like the logo more or less. For logos originally ranked low, ask if seeing that logo in color changes their preference for those logos.

## **VI. Tagline Testing (15 minutes)**

12. Provide group with a list of 9 taglines. Have participants individually write what meaning each tagline conveys to them and what they like and dislike about each tagline. Then have them rank order the taglines from most motivational to least motivational.

- The affordable choice for small business.
- The choice for small business
- Insuring the health of your employees
- Making health insurance accessible
- The small business connection to health coverage.
- Where quality and affordability come together
- Your partners for affordable coverage.
- Big benefits for small business
- Coverage you can afford

13. As a group, tally those who ranked each tagline #1 and open up to discussion regarding why that ranking and probe why certain ones were preferred over others. [Probe for any “fatal flaws” with the taglines – misunderstandings, duplicative meanings, negative connotations, etc.]

## **VII. Mailer (10 minutes)**

14. We will eventually be developing a direct mail piece. For now we'd like your opinion on which delivery method would most effectively work for you.

- In the first, we would develop a mailer that is a state-issued letter that introduces the program and informs small biz owners that this is a state-funded program available to them for the first time, etc. etc. This letter would be accompanied by a program brochure that gives all the information. (Probe on how they would feel if they received the information in this format.)

- The second option would be to develop a brochure or other informative piece that HIP would distribute to insurance brokers, who would in turn distribute to potential small business clients. (Probe on how they would feel if they received the information in this format.)

**VIII. Enrollment Form Usability Testing (20 minutes)**

15. Distribute the employer agreement form. Have participants read and write on the form anything that is not clear to them or things that should be on the form that are missing, etc. Then open up to discussion about what they like and dislike about the form. Write common themes on flip-chart. [Probe on how they would improve the form.]
16. Based on the information on the form and the information requested from you on the form, would you be likely to use the HIP program to get health insurance for your employees? Why or why not? [Probe on what might be important to include/change on the form to motivate them to use it.]
17. How many would be interested in learning more about the HIP program? (If yes, get name and contact info.)

**THIS NEXT QUESTION MUST BE ASKED**

18. We also plan to survey employees about the HIP program. Would you be willing to let us survey your employees through either a mail survey or online survey? (If yes, get name and contact info.)

**IX. Wrap Up (5 minutes)**

19. Ask client if they have any other questions they want asked.
20. Any other comments that you would like me to pass on to our client?

# Appendix C:

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## **An Introduction**

Small businesses are an important part of our community, employing over 1.3 million people across Washington State<sup>1</sup>. Because of the mounting costs of health care, however, many of these companies find it difficult to offer insurance coverage to their employees. Currently, 50 percent of Washington small businesses with less than 50 employees do not offer their employees health coverage<sup>2</sup>. To help small business owners contribute to this vital protection for their employees, the Washington State Legislature and Governor Chris Gregoire have created the Health Insurance Partnership (HIP). HIP combines public and private resources to help small employers and their employees purchase health insurance coverage through the commercial market.

### **How does HIP work?**

HIP provides Washington small employers access to health insurance coverage at a lower employer contribution rate than in the traditional small group health insurance market. HIP also offers a premium subsidy to eligible employees, based on their family income.

### **Who can enroll?**

Small employers (with 2-50 employees) can enroll in HIP if they do not currently offer health insurance coverage to their employees, and if at least 50% of their employees are low-wage. To be considered low-wage, an employee cannot make more than \$10.00/hour or \$1,733.41/monthly.

### **What are the parameters for enrollment?**

Employers enrolled in HIP must agree to purchase their health insurance coverage through the program and establish a Section 125 plan. This plan allows employers to deduct payments for health insurance premiums from employees' pay on a pre-tax basis, thus lowering both the employees' taxable income and the employer's payroll tax obligation.

At least 75% of a business's eligible employees must purchase the health insurance coverage and employers must contribute at least 40% toward their employees' premiums. Employers are not required to make a contribution toward spouse or dependent coverage.

### **Who is eligible for a subsidy?**

Employees who are Washington State residents with a gross family income at or below 200% of the Federal Poverty Level may be eligible to have a portion of their premium obligation subsidized. Income maximums are based on the number of people in a family. For example, beginning January 2009, the maximum monthly income for an individual will be \$1,733.41. For a family of four, the maximum monthly income will be \$3,533.50. The amount of subsidy an employee receives is dependent on the gross family income.

### **What health plans are available through the HIP?**

HIP offers health plans selected from those available in the small group market; these plans range from low-cost, high-deductible plans to comprehensive coverage. Employers select from this group of health plans and all participating employees enroll in the same plan.

### **When will HIP start?**

HIP will begin accepting applications for enrollment on January 1, 2009. Health insurance coverage will begin on March 1, 2009.

### **How do I get more information?**

For more information about HIP, visit: [www.hip.hca.wa.gov](http://www.hip.hca.wa.gov) or call Beth Walter at (360) 923-2942.

1 Small Business Profile, Washington, 2007. U.S. Small Business Administration, Office of Advocacy.

2 Labor Market and Economic Analysis, March 2008. Washington State Employment Security Department  
ployment Security Department

## Appendix D: Word Bubbles Form

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What I'd be thinking:

What I'd be feeling:

What I'd say to another person:

The form features a central stick figure. Above its head is a cloud-shaped thought bubble containing the text 'What I'd be thinking:'. To the left of the figure is a heart-shaped thought bubble containing the text 'What I'd be feeling:'. To the right of the figure is a large, rounded rectangular thought bubble containing the text 'What I'd say to another person:'. Dashed lines connect each bubble to the corresponding part of the stick figure.

**About the Health Insurance Partnership**

## Appendix E: Message Ranking Form

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### MESSAGE RANKING FORM

Focus Group Date: \_\_\_\_\_

**Ranking** The Health Insurance Partnership is a new program created to provide access to affordable health care insurance for small businesses in Washington State.

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

**Ranking** By providing public subsidies, the Health Insurance Partnership helps small employers and their employees purchase quality health insurance coverage through the commercial market.

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

**Ranking** Many small businesses do not offer their employees health insurance because of cost. The Health Insurance Partnership lowers employer contributions to only 40% -- compared to the usual 75% -- toward employees' premiums.

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

**Ranking** The world of health insurance can seem complicated. The Health Insurance Partnership connects small businesses to qualified, specially trained insurance brokers who understand your needs and the insurance marketplace.

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

**Ranking** You won't be alone through the process. Brokers who have been specially trained by the Health Insurance Partnership will provide you with support through the application process and over the life of the policy.

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

**Ranking** Healthier employees mean healthier businesses. Small businesses that offer health insurance are able to provide more competitive compensation packages, and can experience improved employee productivity and retention. The Health Insurance Partnership offers small businesses benefits beyond just insurance.

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

**Ranking** For more information on the Health Insurance Partnership or to locate a broker near you, call 1-800-XXX-XXXX visit [www.hip.hca.wa.gov](http://www.hip.hca.wa.gov) .

a. What do you like about the message? \_\_\_\_\_

b. What do you dislike about the message? \_\_\_\_\_

## Appendix F: Message Preference Tally Sheet

	Msg 1	Msg 2	Msg 3	Msg 4	Msg 5	Msg 6	Msg 7	
Seattle Group	Participant 1	.	.	2	.	7	.	1
	Participant 2	1	.	2	.	.	.	7
	Participant 3	2	.	.	.	1	.	.
	Participant 4	.	.	.	2	7	.	1
	Participant 5	.	.	.	7	1	2	.
	Participant 6	2	.	.	.	.	1	7
	Participant 7	.	.	2	.	7	1	.
	Participant 8	.	.	2	.	.	1	7
	<i># of times voted as #1</i>	1	0	0	0	2	3	2
	<i># of times voted as #2</i>	2	0	4	1	0	1	0
	<i># of times in listed in Top 2</i>	3	0	4	1	2	4	2
	<i># of times voted as #7</i>	0	0	0	1	3	0	3
Spokane Group	Participant 1	7	.	.	.	.	1	2
	Participant 2	1	7	2	.	.	.	.
	Participant 3	1	2	7	.	.	.	.
	Participant 4	1	2	.	.	.	.	7
	Participant 5	1	2	7	.	.	.	.
	Participant 6	2	1	.	.	.	.	7
	Participant 7	2	1	.	.	.	.	7
	Participant 8	.	2	.	.	.	1	7
	<i># of times voted as #1</i>	4	2	0	0	0	2	0
	<i># of times voted as #2</i>	2	4	1	0	0	0	1
	<i># of times in listed in Top 2</i>	6	6	1	0	0	2	1
	<i># of times voted as #7</i>	1	1	2	0	0	0	4
Total	<i># of times voted as #1</i>	5	2	0	0	2	5	2
	<i># of times voted as #2</i>	4	4	5	1	0	1	1
	<i># of times in listed in Top 2</i>	9	6	5	1	2	6	3
	<i># of times voted as #7</i>	1	1	2	1	3	0	7

*Msg 1:* The Health Insurance Partnership is a new program created to provide access to affordable health care insurance for small businesses in Washington State.

*Msg 2:* By providing public subsidies, the Health Insurance Partnership helps small employers and their employees purchase quality health insurance coverage through the commercial market.

*Msg 3:* Many small businesses do not offer their employees health insurance because of cost. The Health Insurance Partnership lowers employer contributions to only 40%—compared to the usual 75%—toward employees' premiums.

*Msg 4:* The world of health insurance can seem complicated. The Health Insurance Partnership connects small businesses to qualified, specially trained insurance brokers who understand your needs and the insurance marketplace.

*Msg 5:* You won't be alone through the process. Brokers who have been specially trained by the Health Insurance Partnership will provide you with support through the application process and over the life of the policy.

*Msg 6:* Healthier employees mean healthier businesses. Small businesses that offer health insurance are able to provide more competitive compensation packages, and can experience improved employee productivity and retention. The Health Insurance Partnership offers small businesses benefits beyond just insurance.

*Msg 7:* For more information on the Health Insurance Partnership or to locate a broker near you, call 1-800-XXX-XXXX visit [www.hip.hca.wa.gov](http://www.hip.hca.wa.gov).

# Appendix G: Logo Ranking Form

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1



2



3



4



5



6



7



8



9



10



11



12



13



14



1



2



3



4



5



6



7



8



9



10



11



12



13



14



## Appendix H: Logo Preference Tally Sheet

	Logo 1	Logo 2	Logo 3	Logo 4	Logo 5	Logo 6	Logo 7	Logo 8	Logo 9	Logo 10	Logo 11	Logo 12	Logo 13	Logo 14	
Seattle Group	Participant 1	14	.	.	.	.	.	.	.	2	.	.	.	1	
	Participant 2	.	.	.	.	14	.	.	1	2	.	.	.	.	
	Participant 3	.	.	1	.	.	.	.	.	2	.	14	.	.	
	Participant 4	14	1	.	.	.	.	.	4	.	2	.	.	.	
	Participant 5	2	.	.	.	.	.	14	.	1	.	.	.	.	
	Participant 6	.	.	.	.	.	.	14	2	.	.	.	.	1	
	Participant 7	14	.	.	.	.	.	.	.	1	.	2	.	.	
	Participant 8	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	<i># of times voted as #1</i>	0	1	1	0	0	0	0	0	1	2	0	0	0	2
	<i># of times voted as #2</i>	1	0	0	0	0	0	0	1	0	3	1	1	0	0
<i># of times in listed in Top 2</i>	1	1	1	0	0	0	0	1	1	5	1	1	0	2	
<i># of times voted as #14</i>	3	0	0	0	0	1	1	1	0	0	0	1	0	0	
Spokane Group	Participant 1	.	.	.	14	.	.	1	.	2	.	.	.	.	
	Participant 2	.	.	.	.	.	2	.	.	1	14	.	.	.	
	Participant 3	.	.	.	14	.	.	1	.	2	.	.	.	.	
	Participant 4	.	.	.	14	.	.	.	2	1	.	.	.	.	
	Participant 5	.	14	.	.	2	.	.	.	1	.	.	.	.	
	Participant 6	1	.	.	.	.	.	.	14	.	2	.	.	.	
	Participant 7	.	2	.	.	.	.	.	.	1	.	.	.	14	
	Participant 8	.	.	1	14	.	.	.	.	2	.	.	.	.	
	<i># of times voted as #1</i>	1	0	1	0	0	0	0	2	0	4	0	0	0	0
	<i># of times voted as #2</i>	0	1	0	0	1	0	1	0	1	2	1	0	0	0
<i># of times in listed in Top 2</i>	1	1	1	0	1	0	1	2	1	6	1	0	0	0	
<i># of times voted as #14</i>	0	1	0	4	0	0	0	0	1	0	1	0	0	1	
Total	<i># of times voted as #1</i>	1	1	1	0	0	0	2	1	6	0	0	0	2	
	<i># of times voted as #2</i>	1	1	0	0	1	0	1	1	5	2	1	0	0	
	<i># of times in listed in Top 2</i>	2	2	1	0	1	0	1	3	2	11	2	1	2	
	<i># of times voted as #14</i>	3	1	0	4	0	1	1	1	1	0	1	1	1	

# Appendix I: Tagline Rating Form

**TAGLINE RATING FORM** Focus Group Date \_\_\_\_\_

**Ranking** *"The affordable choice for small business."*

a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"The choice for small business."*

a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"Insuring the health of your employees."*

a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"Making health insurance accessible."*

a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"The small business connection to health coverage."*



a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"Where quality and affordability come together."*



a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

d. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"Your partners for affordable coverage."*



a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"Big benefits for small business."*



a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

b. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

c. What do you **dislike** about the tagline? \_\_\_\_\_  
\_\_\_\_\_

**Ranking** *"Coverage you can afford."*



a. What does this tagline mean to you? \_\_\_\_\_  
\_\_\_\_\_

d. What do you **like** about this tagline? \_\_\_\_\_  
\_\_\_\_\_

e. What do you **dislike** about the tagline? \_\_\_\_\_

## Appendix J: Tagline Preference Tally Sheet

	Tagline 1	Tagline 2	Tagline 3	Tagline 4	Tagline 5	Tagline 6	Tagline 7	Tagline 8	Tagline 9
Seattle Group	Participant 1	2	.	1	.	.	.	.	.
	Participant 2	.	.	.	.	2	1	.	9
	Participant 3	.	.	.	.	2	.	9	1
	Participant 4	.	.	.	.	2	1	.	9
	Participant 5	.	9	2	.	.	.	.	1
	Participant 6	.	.	.	.	2	1	9	.
	Participant 7	.	.	.	9	.	.	.	1
	Participant 8	.	.	2	.	.	.	.	1
	<i># of times voted as #1</i>	0	0	1	0	0	3	0	3
	<i># of times voted as #2</i>	1	0	2	0	4	0	0	0
<i># of times in listed in Top 2</i>	1	0	3	0	4	3	0	3	
<i># of times voted as #9</i>	0	1	0	1	0	0	2	1	
Spokane Group	Participant 1	2	.	.	.	.	.	9	1
	Participant 2	.	9	.	2	1	.	.	.
	Participant 3	.	.	.	.	1	.	.	2
	Participant 4	.	.	.	2	9	.	.	1
	Participant 5	1	.	.	.	.	.	2	9
	Participant 6	.	.	2	9	1	.	.	.
	Participant 7	.	.	.	.	2	1	.	9
	Participant 8	1	.	.	.	.	.	.	9
	<i># of times voted as #1</i>	2	0	0	0	3	1	0	0
	<i># of times voted as #2</i>	1	0	1	2	1	0	1	1
<i># of times in listed in Top 2</i>	3	0	1	2	4	1	1	1	
<i># of times voted as #9</i>	0	1	0	1	1	0	0	3	
Total	<i># of times voted as #1</i>	2	0	1	0	3	4	0	3
	<i># of times voted as #2</i>	2	0	3	2	5	0	1	1
	<i># of times in listed in Top 2</i>	4	0	4	2	8	4	1	4
	<i># of times voted as #9</i>	0	2	0	2	1	0	2	4

Tagline 1: The affordable choice for small business.

Tagline 2: The choice for small business

Tagline 3: Insuring the health of your employees

Tagline 4: Making health insurance accessible

Tagline 5: The small business connection to health coverage.

Tagline 6: Where quality and affordability come together

Tagline 7: Your partners for affordable coverage.

Tagline 8: Big benefits for small business

Tagline 9: Coverage you can afford

# Appendix K: Enrollment Form

<div style="border: 1px solid white; padding: 5px; display: inline-block;">Reserved for HIP Logo</div>	20021 120th Ave. NE, Suite 200 Bothell, WA 98011 (888) XX-XXXX - (425) XXX-XXXX Fax: (425) XXX-XXXX
Employer Agreement	

General Company Information				
Company Legal Name	Federal Tax ID Number	UBI Number	Date Company Established	
Business Address	City	State	ZIP Code	County
Mailing Address (if different than above)	City	State	ZIP Code	
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Other:				
Primary Contact Name	Phone Number	Fax Number	Email Address	
Nature of Business			SIC Code	

Selection of Health Plan (Check One)		
<b>Group Health</b> <input type="checkbox"/> Group Health Welcome 200 <input type="checkbox"/> Group Health Balance 500 <input type="checkbox"/> Group Health 1000 <input type="checkbox"/> Group Health HealthPays 2500	<b>Premiera</b> <input type="checkbox"/> Premiera Your Balance 3000 <input type="checkbox"/> Premiera Your Future \$2,500 <input type="checkbox"/> Premiera Your Value \$3,500	<b>Regence</b> <input type="checkbox"/> Regence Innova 80/80/60 - \$250 <input type="checkbox"/> Regence Innova 80/80/60 - \$500 <input type="checkbox"/> Regence HSA Healthplan - \$2,500 <input type="checkbox"/> Regence Innova 80/80/60 - \$2,000 <input type="checkbox"/> Regence Engage 80/80/80 - \$2,500

Employer Contribution Rate
The minimum employer contribution for employee coverage is 40% and does not apply to employee's dependents.
Employer contribution amount (employee only) \$ _____
Employer contribution amount (dependent only) \$ _____

Electronic Payment of Monthly Premium Statements
Would you like to receive information on how to pay your monthly premiums electronically? <input type="checkbox"/> Yes <input type="checkbox"/> No

(continued on next page)

## Employer Agreement and Certification

You the employer, understand, agree and represent that:

[Initial]

- You currently do not offer health insurance coverage to your employees, including insurance purchased through the small group and association health plan markets, self-funded plans and multiple employer welfare arrangements;
- At least 50% of your employees are low-wage as defined by the Health Care Authority (HCA) as earning wages no more than \$10 per/hour or \$1,733.41 per month;
- At least 75% of eligible employees must enroll into the health plan selected;
- You agree to establish a Section 125 as defined by the Federal Internal Revenue Service that enables employees to use pretax dollars to pay their share of their health benefit plan premium;
- If funding to pay for the HIP's administrative and operational expenses is not set aside by the legislature, a premium surcharge to pay for such expenses may be established and would be applied uniformly to all health benefit plans purchased through the HIP.
- Only a person that physically resides in and maintains a residence in the State of Washington is eligible for HIP;
- I have read and I understand the information provided to me with the HIP application. I declare, under penalty of perjury, that the information I have given in this application and the documents I send to the HIP are true, correct, and complete to the best of my knowledge. I understand that if I or any member of my family, or any person on my behalf, submits false information, my family or I may lose coverage, may be held financially responsible for services obtained under HIP or additional or past premium amounts due, and may face other penalties and prosecution. Any debt owed to the state may be sent to a collection agency for recovery.

\_\_\_\_\_  
Authorized Company Representative Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

## Payment Dates:

- The HIP will mail your invoice to you on the 10th of the month prior to coverage.
- Final payment is due on or before the 20th of the month prior to coverage (and subsidy)
- If payment is not received by the 25th, you and any subsidy-eligible employees will be notified that you are disenrolled from the HIP as of the first day of the following month.

### What happens if you don't pay?

If you, as the HIP Participating employer, don't pay the group premium when it is due or within a grace period of 5 days, you will be disenrolled from the HIP, and all employees participating in your group plan who are receiving subsidies will lose their subsidy. The HIP will send a notice of disenrollment to you and all subsidy-eligible employees. This notice will outline the HIP disenrollment process and provide contact information for your health insurance carrier. You may contact the carrier to get options available for continued coverage.

**Health Insurance Partnership**  
**Focus Group Moderator Guide**



**I. Introduction (10 minutes)**

- [Moderator introduces herself/himself.]
- [Explain:] A focus group is a group discussion where we can learn more in-depth about peoples' ideas and opinions (compared to telephone or written surveys).
- My job is to facilitate the discussion and make sure that everyone has an opportunity to speak **and to make sure that no one dominates the conversation.**
- [Mention facility, audio and video equipment (so I do not have to take notes), observers in separate room.]
- Housekeeping – Toilets and refreshments.
- [Mention ground rules.]
  - There are no right or wrong answers; we're interested in your honest and candid opinions and ideas.
  - Our discussion is totally confidential. We will not use your names in any report.
  - Our discussion today is being recorded. These recordings allow us to write a more complete report, and to make sure we accurately reflect your opinions. However, please only speak one at a time, so that the recorder can pick up all your comments.
  - It is important to tell YOUR thoughts, not what you think others will think, or what you think others want to hear.
  - Please turn off cell phones
  - Your stipend will be provided as you leave.
  - Relax and enjoy
- We're going to spend our time today talking about a health insurance program designed for small business owners. Any questions about the purpose of our focus group or the ground rules before we begin?

I'd like you each to introduce yourselves. Please tell us:

- Your name
- The nature of your business
- Number of employees you have

## II. Information Sources (10 minutes)

1. Is information about health insurance coverage for your employees something you want information about? Why or why not?
2. If you wanted to find this type of information where would you be likely to look?
3. Who are trusted sources for this type of information? [Probe on the Health Care Authority as a trusted source.]

4. Have you ever offered health coverage to your employees?

← - - - - Formatted: Bullets and Numbering

5. Why did you start?

← - - - - Formatted: Bullets and Numbering

6. Why did you stop?

← - - - - Formatted: Bullets and Numbering

7. What was your employee premium contribution rate? How much did you have to pay toward your employee's coverage? 70%? 50%?

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8. What would encourage you to start offering employee health coverage?

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## III. Understanding the HIP Program (20 minutes)

9. Distribute the existing language (minus logos) that describes the program. Have participants read and write on the description anything that is not clear to them. Provide participants with **Word Bubbles** form and ask them to individually write down what they *think*, what they *feel*, and what they would *say* to someone else about the HIP program after reading the description. (max 2 minutes to do this). Then open up to discussion and write common themes on flip-chart. [Listen for and probe on what words are used to describe the program.]

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10. Based on your understanding of the program at this time, would you be likely to use it to get health insurance for your employees? Why or why not? [Probe on what might be important to include in the description to motivate them to use it.]

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## IV. Key Message Testing (20 minutes)

11. Provide group with a list of messages (max 6). Present each message one at a time. Have participants **individually write** what meaning each message conveys to them and what they like and dislike about each message. Then

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have them rank order the messages from most motivational to least motivational.

Would you be willing to use the HIP program if you knew that:

➤ List messages here

| 12. As a group, tally the message rankings and open up to discussion regarding why that ranking and probe why certain ones were more motivating than others. [Probe for any "fatal flaws" with the messages – misunderstandings, duplicative meanings, negative connotations, etc.]

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## ASK CLIENT IF THEY HAVE ANY ADDITIONAL QUESTIONS AT THIS POINT

### V. Logo Testing (15 minutes)

| 13. Present each of the 3 logo options one at a time. Have participants individually write what meaning each logo conveys to them. Then have them individually rank order the logos in regard to which they like the most.

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| 14. As a group, tally the logo rankings and open up to discussion regarding why that ranking and probe why certain ones were liked more than others and on what they liked and disliked about each. [Probe for any "fatal flaws" with the logo – misunderstandings, duplicative meanings, negative connotations, etc.]

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### VI. Tagline Testing (20 minutes)

| 15. Provide group with a list of taglines (max 6). Present each tagline one at a time. Have participants individually write what meaning each tagline conveys to them and what they like and dislike about each tagline. Then have them rank order the taglines from most motivational to least motivational.

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➤ List taglines here

| 16. As a group, tally the tagline rankings and open up to discussion regarding why that ranking and probe why certain ones were preferred over others. [Probe for any "fatal flaws" with the taglines – misunderstandings, duplicative meanings, negative connotations, etc.]

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### VII. Enrollment Form Usability Testing (20 minutes)

| 17. Distribute the employer agreement form. Have participants read and write on the form anything that is not clear to them or things that should be on the form that are missing, etc. Then open up to discussion about what they like and dislike about the form. Write common themes on flip-chart. [Probe on how they would improve the form.]

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| 18.Based on the information on the form and the information requested from you on the form, would you be likely to use the HIP program to get health insurance for your employees? Why or why not? [Probe on what might be important to include/change on the form to motivate them to use it.]

← - - - - **Formatted:** Bullets and Numbering

### VIII. Wrap Up (5 minutes)

| 19.Ask client if they have any other questions they want asked.

← - - - - **Formatted:** Bullets and Numbering

| 20.Any other comments that you would like me to pass on to our client?

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