



Focus Groups with DC Employers, Employees, and Brokers

Focus Group Findings | September 12, 2018



Background.

PerryUndem conducted three focus groups to hear feedback on DC Health Link (DCHL).

- 1 group with 12 employers, or decision makers within companies who handle health care plan choice.
- 1 group with 11 brokers who help businesses choose plans to offer their employees through DCHL.
- 1 group with 9 employees who get their insurance through their business via DCHL.

Groups were held at the Washington D.C Chamber of Commerce on July 26, 2018.

7.6

Average rating they give to
DCHL on a 0-10 scale

Employers are happy with DC Health Link.

- Their experience is mostly positive. Almost all feel they are getting what they need right now from DCHL.
- All but one use a broker but many are also hands on and go to DCHL themselves to review plans/prices.
- Some have seen big cost savings with DCHL.
- Budget is the top concern when choosing insurance. Business owners generally set a maximum budget they are willing to spend on insurance and then look for plans within that limit.
- It is important that the process is quick and easy. Business owners prioritize convenience and want a hassle-free experience.
- Employee happiness is also an important factor in what plans they offer.

"Our premiums were \$2500 a month. When we switched to the health insurance marketplace and health link, our premium dropped to \$1400 a month,...so it has been a tremendous saving for us by going through [DCHL]" – Employer

Most employers were only offering one plan and are not taking advantage of the choice tool.

- Even though many know that they can offer a variety of plans through DCHL, they feel it is simpler just to offer one plan.
- Employers feel they are choosing the “best” plan for employees and in some cases, are paying all or most of the costs. They feel this is good enough.
- Brokers seem to be encouraging just offering one plan to make things easier for themselves.
- Employee feedback has been positive for the most part – they do not hear employees demanding more choices.
- Many feel having too many choices is overwhelming – they seek simplicity and ease.

“I’m the chief cook and bottle washer...I mean I don’t have time to be offering a bunch of different plans. I choose and that’s it.” -Employer

8.2

Average rating they give to
DCHL on a 0-10 scale

Employees are also very satisfied with DC Health Link.

- Most have obtained their health insurance through DCHL for several years and are familiar with how to use the site.
- Many have not had issues with their coverage and are happy they do not have to deal with the confusing process of choosing from dozens of health insurance policies on their own.
- Almost all are happy with the cost and coverage of their plans.
- A few have had some technical issues in the past. Using the portal has a learning curve, and they say there are some “quirks.” For example, a few have been briefly locked out of their accounts and others say they faced challenges with their account when they switched employers.
- However, most agree the site has improved over the years.

“I gave it a 9 because, it’s just kind of like any new phone that comes out. They have to work out the bugs and the kinks before they get it to run smoothly.” – Employee

Many employees were not offered a choice of plans.

- Half were not given a choice of plan by their employer. However, most were content with this because their health plans have worked out and they are happy.
- But, those who had a choice of plans appreciated it.
- Not having to “deal with insurance” is a big deal.
- Their share of the costs has been going up in recent years and a few worry they will not be able to continue to afford it.

5.5

Average rating they give to
DCHL on a 0-10 scale

Brokers are different.

- Brokers are predictably more mixed on DCHL. They are largely self-interested and focused on how DCHL is working for them.
- They believe DCHL is improving. They think the FAQs are particularly helpful to their clients.
- Brokers managing many businesses/groups value the ease of using DCHL.
- Their main complaint is the delay they experience when they need help from customer services. They say it can take weeks or months to resolve issues for their clients.
- They suggest a live chat. They want expedited service for brokers.

"The website has made some tremendous jumps from the first day." – Broker

"I mean let's be honest, does an employee understand what an HMO plan is? So showing them 25 different ones doesn't make them more happy or excited, it makes them more confused... I don't want to have to help someone using 52 carriers and they don't want that either." –Broker

"I don't have the time... you can't serve a group of 20 employees in a firm and say: 'what would you like?' Because we all know they're all different, they all have different needs." –Broker

Brokers feel limiting choices helps their clients.

- The main thing that brokers hear from their clients is that they want convenience. Their clients want them to do "all the work" and to simplify the process for them.
- Most are not offering many plan choices to their clients. They feel that after discussing budget and coverage needs, they can narrow plan choices down to just a handful of options.
- Some feel too much choice hurts their clients.
- Ultimately most do not push plan choice with their clients. They tend to just push their clients toward a single plan or a single carrier.

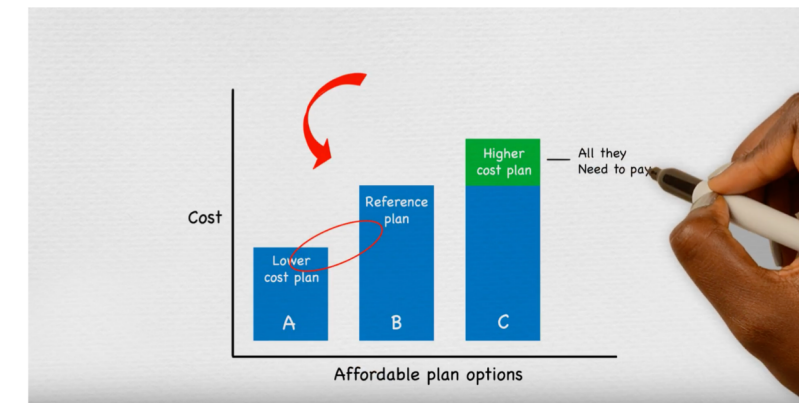
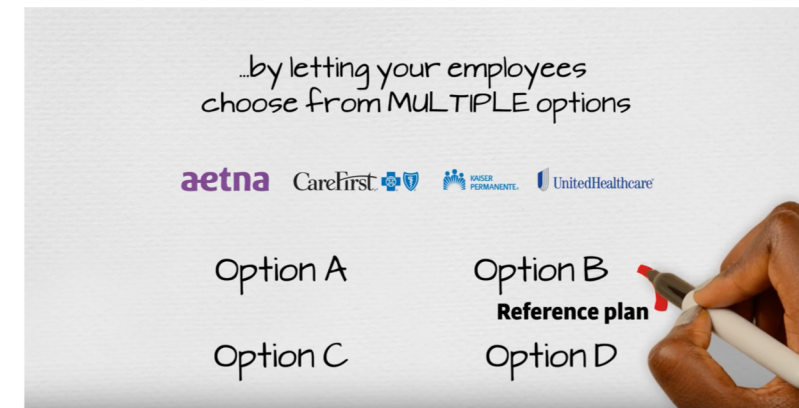
Feedback on Materials.

All have positive reactions to the educational [video](#).

- The video is simple and straightforward. Most liked the hand drawn style and understood the main points.
- They like that the video is brief. It is important that the video has a “just the facts” approach.
- Employers felt they learned a lot about the plan choice tool – information they did not know before.
- One employer suggested making a series of videos explaining other aspects of DCHL.
- Brokers want to send the video to clients. It would make their job easier.

“It’s very straightforward and using illustrations kept it all clean, so you could only focus on a couple things at once.” – Employee

Video Rating: 9.2



Rating: 8.3

They like the diversity of the ads, the recognizable businesses.

- They feel the ads are clean and straightforward. Employees like that all the information they need is included, such as carriers and telephone numbers.
- They like the diversity of businesses. They can see themselves in the ads and like that a variety of races and types of businesses are shown.
- They like that a recognizable D.C landmark like Ben's Chili Bowl is showcased. It is a point of pride for them and shows that DCHL cares about locals.
- A few are worried these ads are too wordy. They want fewer words, like on the bus ads.

"You know, you have the restaurant landmark, you have some cool innovative company, and then you have a tech based company. So it kind of covers all types of business." –Employee



DCHealthLink.com (855) 532-5465 TTY 711

DC HEALTH LINK
Get the facts. Get covered.

HEALTH INSURANCE FOR SMALL BUSINESS
By offering employees multiple health plan choices, a small business:

- SAVES money
- PROVIDES better employee benefits
- PAYS only one monthly bill

Just ask a broker for details!

aetna CareFirst KASER PERMANENTE UnitedHealthcare

HEALTH INSURANCE FOR SMALL BUSINESS

DC HEALTH LINK
Get the facts. Get covered.

(855) 532-5465 TTY 711 DCHealthLink.com



Ben's Chili Bowl



DCHealthLink.com (855) 532-5465 TTY 711

DC HEALTH LINK
Get the facts. Get covered.

HEALTH INSURANCE FOR SMALL BUSINESS
By offering employees multiple health plan choices, a small business:

- SAVES money
- PROVIDES better employee benefits
- PAYS only one monthly bill

Just ask a broker for details!

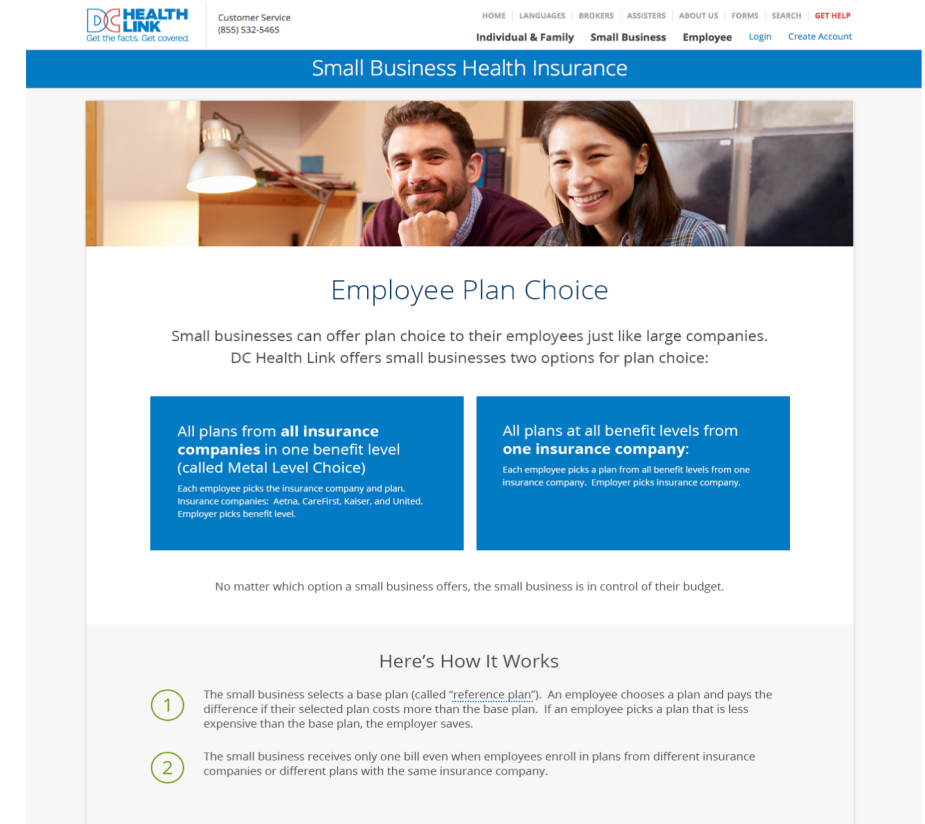
aetna CareFirst KASER PERMANENTE UnitedHealthcare

*Ratings from employees and employers groups

They feel the website has a clean, user-friendly feel.

- Most liked the clean and simple layout of the webpage. It seemed intuitive and straightforward.
- The bright colors and bullet points help make it easy to read. Shopping for insurance can be a chore and they like the simple language and engaging color scheme.
- They want the webpage to be interactive. Having “clickable boxes” and easy to explore features would be good.
- Brokers like that they are featured on the landing page. But they want it emphasized that working with a broker is no additional cost.

Webpage Rating: 8.3



*Ratings from employees and employers groups

