

Oregon Health Insurance Marketplace

Focus Group Report

July 27, 2015



PRR

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EXECUTIVE SUMMARY

Purpose and Methods

Purpose

In May 2015, PRR was contracted to conduct focus groups to obtain consumer feedback and insight to inform the Oregon Health Insurance Marketplace's (Marketplace) goals, strategies, and outreach efforts. More specifically the purpose was to supplement the consumer survey and allow for a more in-depth analysis of such issues as overall direction for marketing and creative materials, terminology and naming, website offerings, call center services, community partner services, agent services, and outreach events.

The main discussion topics of the focus groups included:

- Factors that affect decisions about purchasing health insurance
- Experience with the Health Exchange Marketplace
- Overall satisfaction with health insurance plans
- Branding of Healthcare.gov for Oregon
- Familiarity with the Oregon Insurance Division
- Messages and phrases that resonate for Oregonians regarding health coverage

Methods

PRR conducted a series of three focus groups in July 2015; two in the Portland area and one in Eugene, Oregon.

Twelve (12) participants were recruited for each focus group with the expectation that nine to ten would show and participate.

Participants were recruited for:

- Age
- Gender
- Race/ethnicity
- Income
- Insurance Plan Type
- Use of Cover Oregon or Healthcare.gov

For the first group in Portland there were nine final participants, and ten participants in the second Portland group and Eugene. These final participants were paid a \$75 stipend for their time.

Profiles of the participants and a copy of the moderator guide are provided in the appendix of this document.

Key Findings

- Many participants were aware of the ACA (Affordable Care Act) specifics/mandates and they were appreciative of having affordable health care.
- Health Insurance is important for participants to protect their financial assets, financial well-being, and to have access to health care when needed.
- Participants mostly get information about health insurance from Healthcare.gov. A few participants received more robust and thorough information from insurance agents/brokers.
- Participants get information about being healthy from internet sites such as WebMD, the Mayo Clinic, and LIVESTRONG, but they get most health information from their doctor.
- When shopping for health insurance coverage they need to know the costs including all the out-of-pocket expenses such as deductibles, premiums, co-pays, and co-insurance. They want to know what they can expect to pay for the entire year.
- When shopping for coverage they also need to know the trade-offs of choosing one plan over another including the costs, the coverage, and the different plan level (gold, platinum, etc.) differences.
- Knowing that a plan has a vast network of providers, as well as knowing they can keep their own doctor is also important.
- The health insurance marketplace is appreciated and participants are very happy with the passing of the ACA, but the marketplace itself can be:
 - Confusing, frustrating, and requires technological savviness to navigate
 - Lacks transparency of the full “out-of-pocket” costs
 - Is time consuming to navigate and find all the information you need to choose a plan
 - Requires an agent/broker to fully understand the coverage and costs associated
- Participants are satisfied with having coverage, but improvements are needed such as more transparency on the actual coverage. Participants have had many experiences with “surprise” costs they were not expecting to pay.
- Most participants are NOT familiar with Oregon Insurance Division consumer advocates.
 - Many participants agree it is important to provide local information, particularly on the plans specific to Oregon and to promote the Oregon Insurance Division.
- Messages that highlight local assistance (Oregon Insurance Health Division) are the MOST preferred.
- Messages that provide information that is helpful or unknown is also preferred (e.g. many did not know you have to renew plans each year).

FOCUS GROUP RESULTS



Health insurance provided by the ACA is appreciated and important

1. Many participants were aware of the ACA specifics/mandates and they were appreciative of having affordable health care.

- Health insurance plans under the ACA provide better coverage
- Plans under ACA are significantly more affordable than previous plans
- ACA plans have better provider networks
- There are no pre-existing limitations to receiving coverage (many had lied about in the past to get coverage)
- More plan options available than before the ACA
- Less out-of-pocket expenses than coverage previously available
- The ACA provides insurance options for those working for small companies or self-employed

2. Health insurance is important to protect:

- Your health...but having coverage does not make you healthy
- Financial liability and protection of their assets from bankruptcy
- Families in case of an emergency

What they said....

Very nice to have the ACA.. The insurance is better than previous plans.

You couldn't even get insurance if you worked for a small employer.

Having access to healthcare itself is more important than the insurance.

The providers before were extremely expensive.

Yes! You need to protect your assets in case of an accident.

Absolutely important in case something comes up...and you have an accident.. the costs/bills could come back to haunt you.

They mostly get information from Healthcare.gov

1. Participants get information on how to be healthy from:

- WebMD
- New York Times for health information
- Cleveland Clinic website
- Mayo Clinic website
- LIVESTRONG website
- Pharmacist
- NIH website
- Primary care doctor

2. Places they go for information about health insurance:

- Healthcare.gov (most participants relied on this)
- Health insurance agent or broker (about 1/3 of all participants)
- Insurance providers
- AARP website

What they said....

Healthcare.gov is really the best place to start, but the information provided is limited and you should get or talk to an agent.

I met an agent at a health care event and followed-up later when I needed help.

The Cover Oregon site was wrong, so I used healthcare.gov

I go to the individual provider websites for details.

Most important factors in deciding health insurance plans

What we heard ...

Known Consequences & Trade-offs

- Need to know the full implications of a plan, particularly if switch to a different one.
- What are the traded-offs, is one less expensive because the network is smaller, or why is the deductible higher on one but not the other?



Known Coverage & Costs

- Yes, need to know premiums, deductibles, co-pays but also need to know full out-of-pocket costs.
- What is the coverage of specific procedures, prescriptions, out of network, labs, emergency, dental, vision, etc.
- What is the subsidy they will receive, and what will they have to pay for coverage?



Network Options & Preferred Doctor

- Want a easy way to find out if their preferred doctor is in the network
- Need to know there are lots of provider options and choices
- Want broad coverage including 'non-traditional' providers



What they said....

- *It seems like a run-around and lots of unknowns trying to educate yourself on what you need.*
- *I thought something was covered, but then it was not and it was too late.*
- *It is hard to figure out the difference between the different plans (gold, platinum, etc.) so I can compare.*

- *It is very difficult... I need more information to figure out my income and figure out the premiums.*
- *I look for reasonable deductibles against the premium.*
- *There are a lot of plans to choose from, so I look for the bottom line (referring to costs).*
- *You need to make sure catastrophic events will be covered.*
- *I need more financial information or a worksheet...figuring out your income subsidy is way to complicated and you kind of have to guess.*

- *I make sure all the service areas are covered, and I want a choice of doctors, or the use of natural paths.*

Thoughts and feelings about the marketplace:

How much will my premiums go up? Will they include my doctor in their network? What is the deductible?

– Eugene

I wish I could just be covered for the things I need without having to compare & do a bunch of research & call my healthcare provider & wait on hold for answers that usually aren't accurate...

– Portland, Group 2

A little frustration at the hassle of doing all this stuff on my own and feel unsupported.

– Portland, Group 2

There is a lot of information to sort through, this is confusing! ...It's not the best system, but it's better than what we had. Consider what you need or might need before you make a decision.

– Portland, Group 1

The insurance marketplace is appreciated, but is:

- Confusing, frustrating, and requires technological savviness to navigate
- Doesn't provide a complete "out-of-pocket" picture of final costs and not transparent enough
- Time consuming
- Requires an agent/broker to fully understand the coverage and costs associated
- Lacks information to prioritize care needs vs. costs
- Requires a lot of trial and error

Thank God that there's healthcare I can afford. I will choose a plan with low deductible and more benefits with costs covered by tax credit.

– Eugene

This is going to take way longer than I'd hoped... Why can't I just elect to continue (or change) plans until I want to look to change... i.e. why does it have to be only in Dec/Jan?

– Portland, Group 2

It is worth the time and effort. Get help-- refer them to a broker. It isn't perfect, but it is a vast improvement where the insurance companies had all the cards. Follow-up with the marketplace and the insurer.

– Portland, Group 1

If it's private, then it is nice to see the competitiveness of the plans. Thankful that it exists finally. It, hopefully, will continue to evolve into something more user friendly & open/clear/transparent.

– Portland, Group 1

Ugh. I've got to go through this process again. It's going to be a laborious process. Still, I'm glad I have access to healthcare and I'm glad I'm participating in this national experiment.

– Eugene

I think that the healthcare.gov website was pretty easy and smooth to navigate, I had no problems signing up, but I wish that there was a little bit more in-depth information about each plan available on the site. It was also pretty quick. But choosing a plan was stressful!!!

– Portland, Group 2

They are satisfied with having coverage, but improvements are needed

Participants were satisfied with plans because the plans are better than what they had before, but:

- There is not enough transparency on the coverage. Many participants had stories of being surprised to find out a service was not covered until after the fact.
- Doctors and practitioners do not understand the coverage or coverage differences and order tests/services that are not covered.
- There are inconsistencies with billings and invoices which can lead to confusion and overpayment.
- It is not clear how deductibles are met and the “explanation of benefits” do not always align with doctors invoices/statements.

What they said....

I thought I was covered when I got a lab test, but I was not!

My plan is better this year than last year because I know more to get a better plan.

It is much better coverage (referring to plans under the ACA) for about half the cost of what I was getting before.

Transparency is a ‘big’ problem, there always seem to be hidden costs, or specialist that are not covered.

The plans (providers) are so rigid, and none of them take into account circumstances (referring to their doctor unknowingly ordering a test that was not covered).

Providing Oregon specific information and advocacy is important

Most participants are NOT familiar with Oregon Insurance Division consumer advocates.

- Only about 1-2 participants per group were aware of the Oregon Insurance Division, and that advocates in this agency could help them navigate coverage, billing issues, or other complaints about insurance companies/agents.
- Many were also unfamiliar with community partner agencies that provide assistance, or they didn't realize they were working with a community partner agency.

It is important to provide local information, particularly on the plans specific to Oregon and to promote the Oregon Insurance Division.

- Many felt that Healthcare.gov provided the necessary information, but this site did not provide enough information on the specifics of the plans provided in Oregon or more detailed cost information.
 - However, it was important to participants that Oregon not overlap information or be redundant with what is provided on Healthcare.gov.
- Many participants would like to have a local resource, or person to talk with, that is familiar with Oregon plans and coverage. This is especially important because there are so many plan options in Oregon.
- Many participants agreed it would be helpful to provide information on how to find an agent or broker.
- The success of ACA plans in Oregon is also important to know.

What they said....

I worry about people that have never done this before, or have language issues. They will need help.

It is really not easy to find all the information you need.

If Healthcare.gov is working, then they (state of Oregon) should focus on what is not working.

Cover Oregon had good intentions with bad execution...we need this yes (a state resource) but will it work?

Yes, great! I have insurance now, but I don't know what I have.

I like knowing that 9 out of 10 Oregonians have health insurance.

I am curious to go and check out the Oregon Health Insurance Division...we need you.

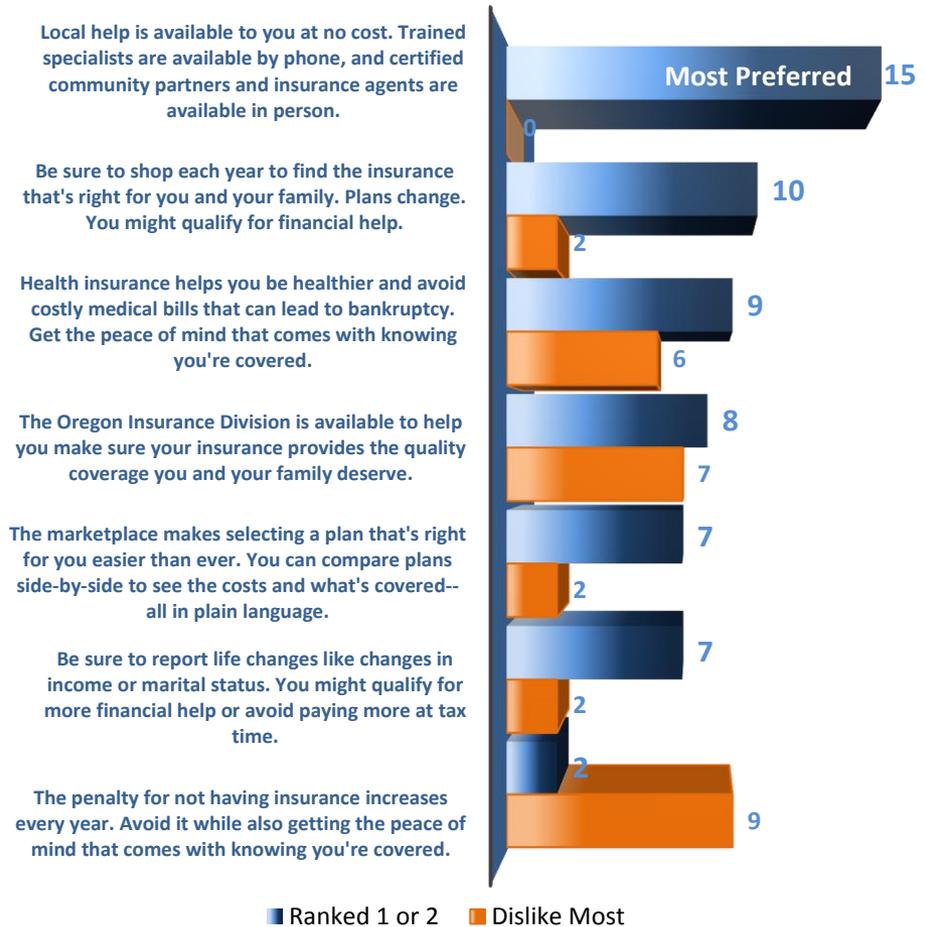
Most preferred messages

Messages highlighting local assistance and help are the MOST preferred

Participants were provided a list of messages and asked to rank them from least preferred to most preferred.

- Participants preferred messages that highlighted local assistance and they suggested defining “local help” as the Oregon Insurance Division more clearly.
- They did not like messages that are vague and untrue such as “health insurance makes you healthier.”
- Participants most preferred direct messages, that provided unknown information or reminders. The message reminding them to shop each year was the second most preferred because many participants did not realize they needed to renew their plan each year.
- If a message is going to mention a penalty, it should state what the penalty is to get their attention. Just saying the penalty is increasing is not enough information to motivate them.
- Participants did not like messages that sounded like a sales pitch!

Most Preferred and Disliked Messages



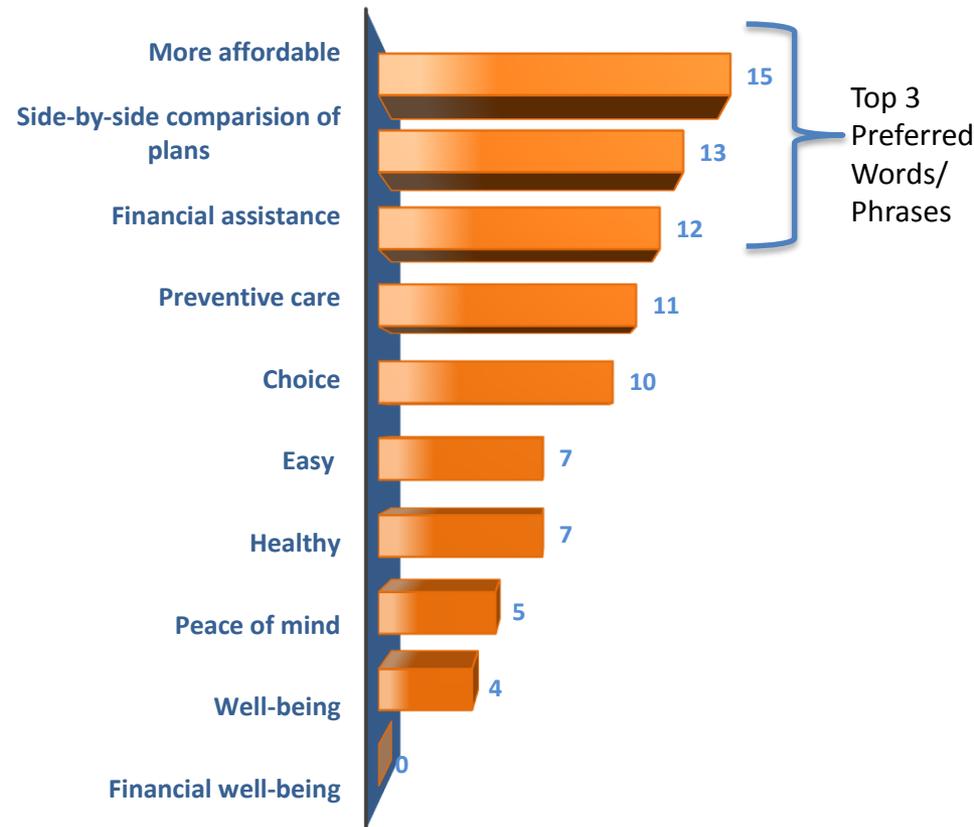
Most preferred words or descriptors

Words describing affordability, comparison information, and financial assistance are the most preferred.

Participants were provided a list of words and phrases used to describe health insurance plans and asked to circle their most preferred terms.

- Use words or phrases that emphasized affordability, cost, financial assistance, and comparisons of plans
- Do not use “peace of mind” or “well-being” because they are not associated with health insurance
- Healthy is not a word they associate with health coverage

Most Preferred Words and Phrases



APPENDICES

Profile of Focus Group Participants: Portland Group 1

Participation Status	Last Initial	Gender	Age	Hispanic or Latino?	Race	Income	Health Insurance Type	Used Cover Oregon in 2014?	Used Federal Exchange in 2015?
No Show	A	Female	28	No	White	\$30k	Purchased through ACA	Yes	Yes
Participated	B	Female	59	No	White	\$30-49k	Purchased through ACA	Yes	Yes
Participated	B	Male	53	No	White	\$45k	Purchased through ACA	Yes	Yes
Participated	B	Male	50	No	White	\$15-29k	Purchased through ACA	Yes	Yes
Participated	B	Female	62	No	White	\$70k	Purchased a plan	Yes	Yes
Participated	B	Female	56	No	White	\$50k	Purchased a plan	Yes	Yes
Participated	B	Male	33	No	White	\$20k	Purchased through ACA	Yes	Yes
Participated	B	Male	51	No	African American	\$20k	Purchased a plan	Yes	Yes
No Show	J	Female	41	No	African American	\$40k	Through an employer	Yes	Yes
No Show	R	Female	23	Yes	Hispanic	\$20k	Purchased a plan	Yes	No
Participated	R	Female	37	No	White	\$19k	Purchased a plan	Yes	Yes
Participated	P	Male	38	No	White	\$30k	Through an employer	Yes	Yes

Profile of Focus Group Participants: Portland Group 2

	Participation Status	Last Initial	Gender	Age	Hispanic or Latino?	Race	Income	Health Insurance Type	Used Cover Oregon in 2014?	Used Federal Exchange in 2015?
1	Participated	A	Female	26	No	Asian	\$60k	Through employer or purchased a plan	Yes	No
2	Participated	A	Female	29	No	White	\$35k	Through an employer	Yes	No
3	Participated	A	Male	41	No	White	\$50k	Purchased a plan	Yes	Yes
4	No Show	B	Female	64	No	White	\$40k	Purchased a plan	Yes	Yes
5	Participated	B	Female	32	No	White	\$22k	Through partner's employer	Yes	No
6	Participated	B	Male	49	No	White	\$55k	Purchased a plan	Yes	Yes
7	Participated	T	Female	34	No	Multi-Ethnic	\$30k	Purchased a plan	Yes	Yes
8	Participated	M	Female	59	Yes	Hispanic	\$40k	Purchased a plan	Yes	Yes
9	Participated	R	Male	28	Yes	Hispanic	\$45k	Purchased a plan	Yes	No
10	Participated	V	Male	63	No	White	\$20k	Purchased a plan	Yes	Yes
11	Participated	R	Male	37	No	Multi-Ethnic	\$32k	Purchased a plan	Yes	Yes
12	Paid & Sent	S	Male	63	No	White	\$40k	Purchased a plan	Yes	Yes

Profile of Focus Group Participants: Eugene

	Participation Status	Last Initial	Gender	Age	Hispanic or Latino?	Race	Income	Health Insurance Type	Used Cover Oregon in 2014?	Used Federal Exchange in 2015?
1	Participated	A	Male	55-64	No	White	\$30-50k	Purchased a plan	Yes	Yes
2	Participated	A	Male	60	No	African	\$15-29k	Insurance through employer or purchased a plan	Yes	Yes
3	No Show	B	Male	35-44	No	White	\$15-29k	Insurance through employer or purchased a plan	Yes	Yes
4	Participated	B	Male	54	No	White	\$30-50k	Insurance through employer or purchased a plan	Yes	Yes
5	Participated	B	Female	60	No	White	\$30k-50k	Insurance through employer or purchased a plan	Yes	Yes
6	Participated	D	Female	62	No	White	\$15k-29k	Insurance through employer or purchased a plan	Yes	Yes
7	Participated	D	Female	62	No	White	\$30k-50k	Insurance through employer or purchased a plan	Yes	Yes
8	Participated	H	Female	46	No	White	\$40k	Insurance through employer or purchased a plan	Yes	Yes
9	Participated	P	Female	54	No	Portuguese	\$50k	Insurance through employer or purchased a plan	Yes	Yes
10	Participated	H	Male	46	No	White	\$85k	Purchased a plan	Yes	Yes
11	Participated	G	Female	54	No	White	\$15k-29k	Insurance through employer or purchased a plan	Yes	Yes
12	No Show	M	Male	56	No	White	\$30-49k	No insurance	Yes	No

Appendix A: Moderator Guide

Oregon Health Insurance Marketplace

Focus Group Moderator Guide

I. Introduction/Warm-Up (10 minutes)

- [Moderator introduces herself/himself.]
- [Explain:] A focus group is a group discussion where we can learn more about peoples' ideas and opinions than by 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.**
- 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 anonymous. 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. Please only speak one at a time, so the recorder can pick up all your comments.
 - That is a one-way mirror behind me and a couple of my colleagues are observing our discussion.
 - It is important to tell us 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
- Very generally, we're going to spend our time today talking about health insurance: what is important to you when choosing a health insurance plan, what your experience has been, and how the process of buying health insurance could be improved. 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 first name
- Did you enroll for health insurance through Oregon's health insurance marketplace called "Cover Oregon" in 2014?
- Did you enroll for health insurance through HealthCare.gov in 2015? You may have applied online or by telephone.
- If you didn't get health insurance through HealthCare.gov, where did you get it?
- Do you have dependents or spouse that you also cover?

Appendix A: Moderator Guide

II. How Do You Make Decisions About Health Insurance? (20 minutes)

1. Do you think health insurance is important? Why? (Listen for personal motivation, social motivation, economic motivation)
2. Where do you get information about how to be healthy? What sources do you trust for that type of information? And how about health insurance; what sources do you use and trust? [Listen for and probe on what websites, newspapers, blogs, TV stations/shows, online sources, etc.]
3. Let's talk briefly about some of the terms that are commonly used when describing health insurance and some of the programs involved. [Moderator distributes this [list](#) and asks if they have any questions about these terms. Probe on their understanding. Use this to assess which areas need further education.]
 - Co-pay
 - Deductible
 - Premium
 - Minimum essential coverage or essential health benefits
 - Individual mandate
 - Health insurance marketplace (make sure they all understand this since it is referred to often throughout the rest of the moderator guide)
 - Live changes or triggering events
 - Special enrollment period
 - Affordable Care Act
4. Let's think about how you make decisions regarding health insurance. Tell me what that process is like for you. Probe on:
 - Who makes the decision in your home? Why is that? Probe on:
 - If you are covered by a family policy, who made the purchase decision?
 - If you bought health insurance for yourself, who encouraged you to do that (family, friend, doctor, etc.)?
 - Where do you go for help about which plan to choose? Probe on the following:
 - Online. If so, where? HealthCare.gov? Another site?
 - Community partner. If so, who?
 - Insurance agent
 - Call center. If so, which one? HealthCare.gov or Cover Oregon?
 - Enrollment event
 - Is there additional information you might want to help you choose a plan beyond the cost?

Appendix A: Moderator Guide

III. Experience with the Marketplace (25 minutes)

5. 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 health insurance marketplace (max 5 minutes to do this). Then open up to discussion and write common themes on flip-chart, starting with their feelings. Listen for and probe on what words they used to describe their feelings and thoughts about using the marketplace.
6. Based on your past experience, would you be likely to use the health insurance marketplace again if you needed to purchase health insurance? Why or why not? What was valuable that would bring you back to the marketplace? What would need to change for you to be more likely to use the marketplace or to recommend that others use it? [Probe on what might be important to include in the description of the marketplace to motivate them to use it or recommend it.]
7. Did your experience affect your choice of health insurance plans? Why or why not?
8. What information would be helpful about the renewal process? (e.g. what happens if you do nothing, etc.)
9. What information would be helpful for you to know about how and when to report life changes and the impact they have on your insurance?
10. If you needed assistance with choosing a health insurance plan or enrolling, what services are available? [For each of the following, ask if knew about it, how they heard about it, would they use, if used it, and how was the use experience.]
 - Community partner. If they're unfamiliar with this term, explain and ask if there's another name they know it by.
 - Insurance agent
 - Call center
 - Online
 - Enrollment event
 - From employers (have received help, would that be helpful, why/why not?)

ASK OBSERVERS IF THEY HAVE ANY ADDITIONAL QUESTIONS AT THIS POINT

IV. Satisfaction with Their Plan (15 minutes)

11. What has having health insurance meant to you or your family?
12. How much have you used your health insurance plan?
13. What has been your experience so far with having health insurance?

Appendix A: Moderator Guide

14. Overall, how satisfied are you with the health insurance plan you chose? Why is that? What are the features you like best? Why?
15. Do you understand how to use your insurance and is there information about specific topics that would help you?
16. Where would you go for help with your insurance or a problem with your insurance? Probe on the following:
 - Insurer
 - Online
 - Call center
 - Oregon Insurance Division consumer advocates [Following two questions come from a prior focus group. We need them worded the same as before so we can tell if there's a change in awareness.]
 - Are you familiar with an Oregon state agency available to help consumers with questions and assist them with complaints about insurance companies or insurance agents?
 - Have you ever heard of the Oregon Insurance Division?

ASK OBSERVERS IF THEY HAVE ANY ADDITIONAL QUESTIONS AT THIS POINT

V. Branding (10 minutes)

17. Oregonians shop and enroll in health insurance plans at HealthCare.gov, a website operated by the Federal Government. How important is it for the State of Oregon to have an active role in helping people with buying and using their health insurance? What's the value of local, Oregon-based help and information? What can you get from local help that you can't get from a federal call center or website?
18. Do you think there's value in sending Oregonians to a local, state-based website with information about coverage, local help, and financial assistance before sending them to HealthCare.gov to enroll in insurance?"
19. Is it helpful to know how well the health insurance marketplace is working? For instance, do you think it would help to know that nine out of 10 people now have health insurance in Oregon?

Appendix A: Moderator Guide

Description: (READ)

In Oregon, there is a network of community partner organizations, such as non profits, community groups, labor unions, and trade associations who are trained to offer information and enrollment assistance to people free of charge. In all, there are about 800 trained assistors spread throughout the state. In addition, people can get assistance from health insurance agents, who can help them select a plan. People can visit Oregonhealthcare.gov for more information and use the Get Help tool to find a nearby community partner or agent.

If anyone has a problem with an insurance company or agent – say your claim is denied or you get a bill you don't think you should have to pay – you can contact the Oregon Insurance Division and file a complaint. The Insurance Division has a team of consumer advocates who will look into the issue on your behalf. For more information, you can go to insurance.oregon.gov.

VI. Messages and Words/Phrases (25 minutes)

20. Now let's think about messages that might appear in communications about health insurance for Oregonians. Here are some messages for your consideration. [Moderator distributes [Message Ranking](#) form.] For each message please write down what comes to mind when you see/hear that message. Then rank order the messages from most to least motivational in regard to motivating you to use the marketplace for enrolling in a health insurance plan. [As a group, tally the number of those who ranked each message #1 and #2 and open up to discussion regarding why that ranking. Probe on why certain messages were more motivating than others. Probe for any "fatal flaws" with the messages– misunderstandings, duplicative meanings, negative connotations, etc.]

- Be sure to shop each year to find the insurance that's right for you and your family. Plans change. You might qualify for financial help.
- Be sure to report life changes like changes in income or marital status. You might qualify for more financial help or avoid paying more at tax time.
- The penalty for not having insurance increases every year. Avoid it while also getting the peace of mind that comes with knowing you're covered.
- Health insurance helps you be healthier and avoid costly medical bills that can lead to bankruptcy. Get the peace of mind that comes with knowing you're covered.
- Local help is available to you at no cost. Trained specialists are available by phone, and certified community partners and insurance agents are available in person.

Appendix A: Moderator Guide

- The marketplace makes selecting a plan that's right for you easier than ever. You can compare plans side-by-side to see the costs and what's covered—all in plain language.
- The Oregon Insurance Division is available to help you make sure your insurance provides the quality coverage you and your family deserve.

21. Now let's think about some words and phrases that might appear in communications about health insurance for Oregonians. Here are some words/phrases for your consideration. [Moderator distributes [Word/Phrase list](#).] Let's imagine that we can only include 5 of these words/phrases in the description. Please circle the 5 words/phrases that you think would be most important to include. [As a group, tally the number of those who circled each word/phrase and open up to discussion regarding why those words/phrases. Probe on why certain words/phrases were considered more important than others. Probe for any "fatal flaws" with the words/phrases – misunderstandings, duplicative meanings, negative connotations, etc.]

Words/Phrases to test:

- More affordable
- Healthy
- Well-being
- Easy
- Peace of mind
- Preventive care
- Choice
- Financial assistance
- Financial well-being
- Side-by-side comparison of plans

ASK OBSERVERS IF THEY HAVE ANY ADDITIONAL QUESTIONS AT THIS POINT

VII. Wrap-up (5 minutes)

22. Thank you for your participation. Do you want to say more about the topics we've discussed? Do you have other thoughts or comments to share?