C. Focus Group Protocol

As part of the focus group protocol for this study, each focus group session began with introductions and a description of the purpose of the TSSD pilot test. Confidentiality issues were discussed and participants were reminded of the voluntary nature of their participation. Participants were instructed to flag any questions that were unclear or difficult to answer and write their comments in the margin of the questionnaire. Participants were asked to spend up to 30 minutes on the questionnaire. The complete focus group protocol, which follows, was approved by RAND’s Human Subjects Protection Committee.

Note: Text in the protocol that pertains to nonenrollees appears in italics.

Good morning. I am X, the moderator of today’s focus group. Thank you for coming. I am with RAND in Washington, D.C. RAND is a non-profit research institution. I also have XX here with me today and she will be participating in our discussion.

<We would like to talk about your experiences so far in the TRICARE Senior Supplement Program./ We would like to talk to you today about your health insurance coverage.> This discussion is part of a larger study of the TRICARE Senior Supplement Program undertaken by RAND on behalf of the Department of Defense. The Department of Defense is seeking to better understand how to improve health care services to military retirees like yourselves.

Before we begin the discussion, I would like to take the first 15 or 20 minutes to have you fill out a questionnaire that we plan to administer to military retirees like yourselves who live in your area. Filling out this questionnaire will help you to start thinking about the issues we are here to discuss and will help us to identify and fix any questions that are difficult to answer before distributing the questionnaire more broadly.

The responses you provide in the questionnaire as well as your comments during the discussion that will follow are confidential—we won’t be associating your names with what you say here. Please do not write your name on the questionnaire. Also, during our discussion today I would like everyone to use first names only. Because this discussion is confidential, I ask that during our discussion you not use specific names of individuals, and this includes your
doctor, administrators of your health plan, or any other person. When the
discussion is over, please respect the privacy of your fellow group members and
do not repeat comments others make during our discussion to anyone outside of
this group.

We are taping this discussion today so we don’t have to take detailed notes. Does
anyone have any objection to this taping?

Only people working on this project will ever hear any of the recordings, read
the notes we take or have access to the questionnaire you complete. Your
participation is voluntary and confidential, and you may refuse to comment on
any question that is asked. Nothing you say about yourself, a particular person,
or facility will ever be made public or reported in any way that will allow you to
be identified. Your participation today will not affect the care that you and your
family receive. So feel free to say whatever is on your mind.

Before we begin I want to emphasize that you are the experts here today. The
reason we are here today is to better understand your experiences in <the
TRICARE Senior Supplement Program/with your health insurance coverage>. There
are no right or wrong answers. We want to hear what you think. During the
discussion, I’m not planning on doing most of the talking. I do want to make sure
that we cover a number of topics in a limited amount of time, so I’ll try to keep
things moving. There is no need to raise hands. Speak right up. But please
respect others when they are talking.

Our time together may last up to about 90 minutes. Is there anyone who can’t
stay? Before we begin, are there any questions about how we will be conducting
this discussion?

We’ll start with the questionnaire.

1. Please answer all of the questions as best you can. Some questions ask you
about past events and others refer to your spouse; your best guess in
answering these questions is fine.

2. Please mark any questions that you do not understand/or are hard for you to
answer with one of the sticky pieces of yellow paper (show an example).

3. If you finish early, please feel free to get up and walk around to stretch your
legs or get a snack, but please refrain from talking so others may finish.

4. Don’t worry if you haven’t finished after 20 minutes, you are welcome to
stay after the discussion and answer the remaining questions, but you don’t
have to.
5. Once you have completed the questionnaire, please hold on to it because we will refer to it in the discussion. However, please do not go back and change any of your answers. We will collect the questionnaires at the end of the discussion.

Now let’s begin our discussion.

For enrollees: Today’s discussion is part of our research into some details of the TRICARE Senior Supplement Program. As all of you probably know, the TRICARE Senior Supplement Program is a health insurance option offered by the Department of Defense to military retirees and retired spouses who are also eligible for Medicare. It is currently available in two areas of the country, including where you live. The plan is like a private Medigap supplement that covers prescription drugs.

I want to reiterate to you that we do not represent TRICARE or any of its programs. If you have any specific concerns or issues you need to discuss with a TRICARE representative, at the end of the discussion we can give you a toll-free number where you can reach a TRICARE representative.

For nonenrollees: Today’s discussion is part of our research into some details of the TRICARE Senior Supplement Program. I understand that you are not enrolled in this plan; we are conducting other discussions with people who are. For those of you who may not know, the TRICARE Senior Supplement Program is a health insurance option offered by the Department of Defense to military retirees and retired spouses who are also eligible for Medicare. It is currently available in two areas of the country, including where you live. The plan is like a private Medigap supplement that covers prescription drugs.

I want to reiterate to you that we do not represent TRICARE or any of its programs. However, if you are interested in finding out more about the TRICARE Senior Supplement Program, please see one of us after the discussion and we will give you a toll-free number or Web site address where you can get more information.

1. Let’s start by going around the room and introducing yourself. Please tell us two things about yourself: (1) your first name, and (2) how long you have been enrolled in the TRICARE/your current health insurance coverage.

2. What type of health insurance coverage did you have before enrolling in the TRICARE Senior Supplement Program/your current plan?

3. Please turn to page X in the questionnaire. This page contains a list of many of the features that people consider important in choosing a health plan. We have written the same list on this flip chart. How important were these...
factors in your decision to enroll in <the TRICARE Senior Supplement Program/your current plan>?

How many people picked X as most important?

How many people picked X as least important?

Probe for trade-offs, i.e., I noticed that many people say that low premiums and drug coverage are very important. However, it is rare that health plans offer both. If you can’t have both, which would you choose? Why?

Note: options include:

- Low monthly premiums
- Coverage for care outside the United States
- Low out-of-pocket costs for doctor office visits
- Low out-of-pocket costs for hospital stays
- Coverage of preventive services
- Being able to choose my physician
- Being able to choose my hospital
- Coverage for mental health services
- Spending a minimum amount of time on paperwork
- Coverage for prescription drugs

4. How satisfied have you been so far with <the TRICARE Senior Supplement Program/your current plan>?

What are the plusses? minuses?

How does this compare to other plans you have been enrolled in?

5. In your opinion, why don’t more military retirees like yourselves enroll in TSSD?

6. Questions related to Defense Appropriations Bill (NOTE: The Bill is not mentioned specifically):

a. How would the availability of a low-cost prescription drug benefit through the military health care system affect your interest, or that of people like you, in the TRICARE Senior Supplement Program?

b. How would the availability of a fee-for-service Medigap plan through the military health care system affect your interest, or that of people like you, in the TRICARE Senior Supplement Program?

c. How would the availability of increased access to care at <CLOSEST MTF> affect your interest, or that of people like you, in the TRICARE Senior Supplement Program?
Finally, is there anything I haven’t asked you that I should have?

Thank you very much for helping us out today. Your feedback will be very useful to us as we try to help the Department of Defense understand the health care needs of military retirees. It is all right to talk to others about what we discussed here today, but please remember to respect each other’s privacy, and don’t mention anyone’s name outside this room.

If we have any additional questions or need clarification on any the points that were made today, may we contact you?

Would you like to receive a copy of the final report?

If you would like more information about the study, or if you would like to discuss any of these issues further, please don’t hesitate to contact us at RAND: (800) xxx-xxxx. If you have time, we would be grateful if you would stay an extra couple of minutes to discuss the items in the questionnaire that you had difficulty answering. Otherwise, you are free to go.