

Michigan's State Planning Project for the Uninsured

PROPOSED QUESTIONS FOR TOWN HALL MEETINGS

- 1) Who are the uninsured in your community?

Follow-up: How should underinsured be defined? How many of those defined as "insured" are underinsured?

- 2) Why are they uninsured?

Follow-up: How has the increasing cost for health insurance coverage impacted individuals, families, employers? How has your community been impacted by the cost of health care and health insurance?

Follow-up: Why do uninsured individuals and families not participate in public programs for which they are eligible?

Follow-up: Why do uninsured individuals and families disenroll from public programs?

Follow-up: Why do uninsured individuals and families not participate in employer-sponsored coverage for which they are eligible?

- 3) Who are the "players" in the covering the uninsured issue?

Follow-up: What role should the following play in covering the uninsured in your community?

- a. Individuals
- b. Employers
- c. Insurance companies
- d. Local/county government
- e. State government
- f. Federal government

Follow-up: Do workers want their employers to play a role in providing insurance or would some other method be preferable?

- 4) Who should pay for health insurance?

Follow-up:

- a. Should all individuals/families be required to purchase their own health insurance, with subsidies for low-income individuals/families?
- b. Should employers be required to offer health insurance to their employees, with subsidies for small employers?
- c. Should employers be required to offer health insurance to their employees' dependents?
- d. Should government provide health care to all citizens? If so, which level of government? How should that be funded?

- e. Should the responsibility of providing funding for and access to health insurance be shared? If so, by which entities? What percentage of the responsibility should be shouldered by each entity?

Follow-up: How likely are individuals to be influenced by: availability of subsidies; and tax credits or other incentives?

- 4b) What is affordable coverage? How much are the uninsured willing to pay?
- 4c) What other barriers besides affordability prevent the purchase of health insurance
- 5) How has the issue of the lack of health insurance affected your community?

Follow-up: What has been the impact of the following on this community:

- a) The increasing number of uninsured?
 - b) Underinsurance (reduction in benefits, dependent coverage, co-pays, etc)
 - c) The cost of health insurance and health care
 - d) The availability of or access to health care (or lack thereof)
- 6) What is happening in your community to address or assist those without health insurance?

Follow-up: How are the uninsured getting their medical needs met?

Additional questions:

Q: What are the features of an adequate, barebones benefit package?

Q: If expanding coverage results in more costs for state government, how do you think the burden of paying these additional costs should be distributed?

Q: What do you think is the best way to help manage increases in the costs of health coverage?