

FINAL REPORT

California Coverage Campaign
Cantonese and Vietnamese Focus Group
Research Findings

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Executive Summary

NORC at the University of Chicago has completed an analysis of data from four focus group interviews conducted to learn about consumer perceptions of the health insurance marketplace being organized by the California Health Benefit Exchange. Vietnamese and Cantonese speaking populations were interviewed in the study. All respondents were uninsured, and reported an intention to use the marketplace and enroll in a health plan. A total of 31 individuals participated in the focus groups in Costa Mesa and San Francisco on July 9th and 10th. The groups were divided by language and gender.

Major Findings

Most participants reported that they were previously insured. They gave a variety of reasons for not having insurance now—unemployment, lack of affordable employer-provided coverage, and aging out of parental plans being the most common. Participants worked around their lack of insurance by using free clinics and urgent care when necessary. Particularly among the Cantonese respondents, herbalists (“Chinese doctors”) were used as a substitute for standard medical care.

Participants viewed insurance as a positive thing and overwhelmingly agreed that everyone should have coverage and access to care. Respondents knew that changes to the health care system were coming but the level of knowledge about the changes was low. When the marketplace was described to them, all felt that it was positive, especially the idea that health plan costs would be based on income.

Participants believe the primary benefits of the marketplace will be its reliability and trustworthiness, the affordability of the coverage it offers, and the ability to conveniently compare different plans. However, they thought that the lack of computer/Internet skills and language barriers may hamper their ability to use the marketplace.

Participants gravitated toward a straightforward positioning of the marketplace that emphasized ease of use as well as one that emphasized its role as a health advocate for consumers. Participants did not find a collective responsibility positioning compelling. Above all, however, participants found the simple idea of the market as a place to obtain affordable insurance to be the most compelling way of describing it.

Participants were more divided in their opinions about the most effective message platforms for use in promoting the marketplace, especially among the Vietnamese participants. Support for all the platforms

was voiced among the Vietnamese groups with a slight preference for those focused on prevention and access to care. The Cantonese groups, however, were drawn overwhelmingly to the platforms focused on access to care and general health and well-being.

Groups differed somewhat in their preference for various promotional channels and sources of information. Though both populations considered native-language television and newspapers to be good promotional channels, the Vietnamese groups also had strong interest in online and social media channels. The Cantonese group voiced no interest in online promotional channels. Further, while both groups view the public health department and their employers as a source of information, the Vietnamese, unlike the Cantonese, also include doctors as a reliable source of information.

There were some pronounced differences between these groups and the previously interviewed English and Spanish-speaking groups. Perhaps most pronounced, particularly among the Vietnamese population, was the trust they placed in government and in the marketplace because it was government sponsored. None of the distrust of government voiced in the earlier wave of research (with English and Spanish speakers) was voiced in these interviews.

Study Background and Purpose

This report presents findings from four focus group interviews conducted with Cantonese and Vietnamese speakers to support development of a marketing plan for the California Health Benefit Exchange and project sponsors, Department of Health Care Services (DHCS) and the Managed Risk Medical Insurance Board (MRMIB).

The mission of the California Health Benefit Exchange is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through a competitive marketplace that empowers consumers to choose the health plan that gives them the best value. In order to be successful, there is need for an ambitious outreach and marketing effort targeted to those Californians who are currently underserved by the health care system as well as others who could benefit from the one-stop shopping that the marketplace will provide.

To gain a better understanding of the perceptions and attitudes of potential marketplace users, focus group research was conducted in April with those intending to use the marketplace to purchase a plan. These initial interviews were conducted among English and Spanish speakers. In this report we expand the initial research to include Cantonese and Vietnamese speakers. As with the previous wave of interviews, all the consumers reported an intention to use the Exchange and enroll in a plan. The study had five main objectives:

- Better understand how likely enrollees view health insurance, their needs and concerns related to insurance, as well as the Affordable Care Act and the marketplace
- Identify the most compelling advantages of enrollment
- Test initial marketplace positioning
- Explore campaign messaging approaches
- Identify differences and similarities between the English/Spanish speakers and the Cantonese/Vietnamese speakers

Study Methodology

Four focus groups were conducted with a total of 31 individuals on July 9-10, 2012. The interviews were conducted in Costa Mesa and San Francisco, California, with two groups held at each location. Participants came from a variety of socioeconomic backgrounds but were all uninsured and between the ages of 18 and 44 (the median age among Vietnamese was 31; among Cantonese speakers it was 35). All participants in Costa Mesa spoke Vietnamese while all participants in San Francisco spoke Cantonese. One group in each location was solely composed of men and one solely of women. The majority of respondents had children. All participants reported that they and their family members were free of chronic disease. Participants had a mix of household incomes ranging from \$18,000/year to \$80,000/year. The median income among Vietnamese speakers was \$32,000/year. The median income among Cantonese speakers was \$40,000/year. For this project, we only selected individuals who said they were likely to use the marketplace (conceptualized in the focus groups as the “health insurance marketplace”) and purchase a health insurance plan. Exhibit 1 provides a breakdown of the focus group composition by language/location and gender of respondent.

Exhibit 1: Focus Group Composition

	Male	Female
Cantonese (San Francisco)	7	7
Vietnamese (Costa Mesa)	9	8

Interviewing Protocol

Each of the focus groups was facilitated by a moderator who used a discussion guide to help frame the discussion and ensure that key areas of interest were addressed. The discussion guide focused on nine topics:

- Experience being uninsured
- Experience shopping for insurance
- Awareness and general attitudes towards the new marketplace
- Benefits and barriers to using the marketplace
- Benefits and barriers to buying a plan
- Alternative positioning for the marketplace
- Message platforms
- Promotional channels to use
- Communication sources/messengers

Each of these topic areas are discussed in further detail below. Please refer to Appendix I for the full version of the discussion guide.

The moderator began each focus group by asking participants to introduce themselves and to share information about where they lived, their family, and their job. Participants were then asked to talk about their experience being uninsured, including whether they had ever had health insurance, how they happened to be without it, where they currently received health care, and whether they had ever had any problems getting care. Lastly, participants spoke to how big a problem they perceived their lack of coverage to be, and what their greatest concerns were about not having health insurance.

The moderator next shifted the discussion to the topic of shopping for health insurance. Participants were asked if they had ever shopped for a health insurance plan before, and if so, where they looked for a plan and what their experience was like. Because of the length of the interview, and the more compelling nature of the other topics, this discussion was de-emphasized after the initial interviews in the first wave of the study.

Next, awareness and general attitudes toward the health insurance marketplace were assessed. The first set of questions related to the perceived importance and benefits of having health insurance and whether it is a society's role to provide all citizens with coverage. Following these questions, participants were asked if they were aware of the changes coming to the health insurance marketplace. After getting their

comments, a description of the marketplace was distributed for the participants to read and comment on (see Appendix II-IV for copies of the Marketplace Description).

The next series of questions focused on the perceived benefits and barriers of using the marketplace. Participants were asked to share what they felt the greatest advantages and disadvantages would be, both generally and to them personally. Moderators had a list of potential benefits and barriers to refer to in case examples were needed to stimulate discussion; however, these lists were not shared with participants (see Appendix V-VII for the Marketplace Benefits and Barriers lists). Next, participants were asked how they would design the marketplace to make it easy to use, and what the most important types of assistance would be. As time allowed, the moderator asked respondents if they would be more or less attracted to using the marketplace if it presented information on public health insurance options.

Following the section of questions on *using the marketplace* there was a similar series of questions on *buying a health insurance plan*. In this section, participants were asked to indicate what the biggest advantages and disadvantages would be to buying a plan, both generally and to them personally. Again, lists of potential benefits and barriers were available to moderators to stimulate discussion, although the lists were not shared with participants (see Appendix VIII-X for lists of Potential Benefits and Barriers to Buying a Plan). Also included in this section were questions on what participants would be looking for when selecting a plan. If price was mentioned, participants were prompted to share what they felt an affordable price would be for them.

The next portion of the interview focused on getting participants' reactions to a series of three marketplace positioning statements. The statements were distributed to participants, and the moderator went through them one by one to gather feedback on the following questions:

- Which elements of this paragraph make the most sense to you?
- What stands out to you?
- What is confusing?
- What makes you feel most inspired to sign up for health insurance? Or at the least, most inspired to find out more?
- Are there any particular words or phrases that grab you? Are there any that you most associate with good health care or good health?
- If after reading this paragraph, you had to describe what the marketplace was to a friend using only a few words, what would you choose?

After going through each statement, participants were asked which they felt was the clearest and most appealing. See Appendix XI-XIII for the Positioning Statements.

Next, participants were shown a series of five message platform statements, which were presented as arguments for using the marketplace to buy insurance (see Appendix XIV-XVI for the Message Platform Statements). Participants were asked whether they agreed or disagreed with the arguments, and after all of the arguments were presented, which they felt was the best one.

The interview concluded with questions about the best channels/methods for informing them about the marketplace, and who they felt would be the most persuasive in convincing them to use it. Handouts with examples of sources of information and ways to reach people were distributed to help stimulate the discussion (see Appendix XVII-XIX for these items).

Once the focus groups were completed, NORC research associates reviewed recordings of each discussion and created summaries of their content.

Findings

Below we summarize the findings. We organize our discussion based on order and topics presented in the discussion guide (Appendix I).

Experiences Being Uninsured

The majority of participants reported previously having health insurance. They gave a variety of reasons for not having it now, including unemployment, lack of affordable options either through an employer or the individual market, leaving school, and aging out of parental plans. Cost was frequently cited as the primary reason for not currently having insurance. Young and healthy respondents tended to report that they didn't go to the doctor enough to justify paying for insurance, and felt that they could get by cheaper if they took their chances without insurance.

As in the first wave of research, the majority of participants reported that they have developed ways to cope with their lack of insurance, such as seeking care through free or sliding-scale clinics (e.g. Northeast Hospital) or emergency rooms. A number of Cantonese respondents also discussed going to herbalists and reported them to be significantly cheaper than Western doctors. Respondents also reported that they simply hoped to avoid major illnesses and, when they did get sick “you just hope [your illness] will go away by itself.”

Many participants had some experience with public plans and viewed these plans positively. Many of the women volunteered that they were covered during pregnancy by public plans and several people with children volunteered that their children were covered by Healthy Families. Participants did not associate enrollment in a public health insurance plan with any negative stigma.

Most participants viewed their lack of insurance as a major problem that concerned them greatly. Many worried about incurring large bills if they or a family member were to need expensive care. A particular concern among these groups was the health of their children and making sure they had insurance. “Hospital issues are what worry me. If you have kids, and you don't have insurance, [a trip to the hospital] is going to be a problem.” Some participants saw the problem as insurmountable given the high cost of insurance and the effort required to obtain it. “I don't really think about it. I'm so busy—I have to look for a job to pay for my rent and everything else, I don't have time to think about [insurance].”

Several members in both language groups expressed a degree of fatalism about their own health and insurance coverage: “I’m not sick, so if I die, I die.”

Experience Shopping for Insurance

Although this topic was not extensively explored in this wave of data gathering, most participants reported having shopped for insurance in the past either through their employer or by using a broker. Unlike the English and Spanish groups, brokers were particularly popular among these populations largely for the broker’s ability to explain the costs and benefits in a way the participants could understand.

The New Marketplace: Awareness and General Attitudes

When asked about the importance of health insurance and whether all members of a community should have it, participants overwhelmingly agreed that it would be a good thing if everybody had coverage and could get access to care. Respondents agreed that it was the role of society to provide health insurance for its citizens. There seemed to be little or no controversy about this proposition within any of the group interviews.

Awareness of the changes to the health care system coming in 2014 was less widespread in these groups than in either of the English or Spanish speaking groups. Several respondents said that they had heard changes were coming but most were unclear on what the changes would be. Knowledge levels seemed to be quite low across all four groups. Only one respondent had heard of the individual mandate, for example.

After reading a description of the marketplace, most participants voiced strong support for the changes. Respondents in all groups were particularly appreciative of the fact that the cost of the plan would vary based on income. Although initial reactions were positive, some wanted to know more about how affordable the plans would be, suggesting that price concerns will be important for these market segments. A few representative comments are listed below.

- ▶ “This is something positive, something good.”
- ▶ “It’s good. Many people do not have the money to pay for insurance.”
- ▶ “To me, it’s very good—it says based on your income. The government will help you.”
- ▶ “They say it’s cheap, but how cheap?...we have to wait to know more.”

Using the Marketplace: Benefits and Barriers

When asked what the main benefits or advantages of using the marketplace would be, participants offered a host of advantages but focused most on lower prices, convenience, choice, and trustworthiness.

The ability to easily compare plans was mentioned as a major advantage by a majority of participants. Frequently, it was assumed that the ability to compare plans would lead to lower costs and better plans. Indicative quotes include:

- “You can pick the one that is cheaper and pick the best one.”
- “You can compare the prices, coverage, and deductible.”
- “We understand the plans better and make better decision.”
- “You are sure you are buying the right thing.”

Marketplace trust was a big issue among participants, possibly stemming from experiences in the past. One respondent said “Sometimes you go to an insurance office and they lie to you. They don’t even know.” All thought that, because it was an affiliated with the government, the website would be far more trustworthy than other source, arguing that “they cannot cheat you...this is the government. It might be the hospital that cheats you, but this would be [the government].”

The Vietnamese and Cantonese groups were relatively consistent in their rankings of the top benefits of using the marketplace. Both groups ranked reliability (and trustworthiness), affordability, and convenience as the top benefits. Except for trustworthiness, these were the same benefits that were identified in the earlier research among English and Spanish speakers.

Exhibit 2: Top Benefits of Using the Marketplace

Top Three Benefits to Marketplace	
Cantonese	Vietnamese
Reliable	Ability to compare different plans
Affordable	Inexpensive
Convenience	Trustworthy/Reliable

The groups differed significantly on what they saw as the top barriers to using the marketplace. The Cantonese participants were most concerned that they wouldn't be able to get the information they needed, either because prices might not be clear or because there would be no live person to answer questions. They were also concerned with the security of personal information given to the marketplace.

The Vietnamese group saw the online marketplace as technically challenging. Their concerns centered around their unfamiliarity with the Internet, the language barrier that most computer use poses, and their feeling that doing things on a computer takes longer than it does on the phone.

Exhibit 3: Top Barriers to Using the Marketplace

Top Three Barriers to Marketplace	
Cantonese	Vietnamese
Insufficient specifications for price	Computer can take longer than talking with person
Fraud-hackers could get personal information	Language barrier
Unable to talk to a live person to get questions answered	Don't know how to use the Internet

There was agreement across the groups on the importance of as much in-language information and assistance as possible. There was also more interest in “live assistance” than in previous research among English and Spanish speaking consumers.

Buying a Plan: Benefits and Barriers

Once the discussion shifted to the benefits and advantages of actually purchasing a health insurance plan, “peace of mind” emerged as a leading perceived benefit. This paralleled the findings among the English and Spanish speaking participants and was a nearly universally voiced sentiment.

Participants appreciated both the financial security and access to care having an insurance plan brings. Participants mentioned that it would make them feel better knowing they were covered in the case of an emergency, and that they wouldn't have to face financial ruin in the event of an unexpected accident or illness. Both groups also mentioned preventative care as an added benefit from having a plan.

When asked to identify the most important benefit of buying a plan, the group responses differed somewhat. The Cantonese groups mentioned living healthier lives and preventing illness as well as not having to worry about large bills. The Vietnamese groups also rated security from large bills highly but

also mentioned making health care affordable, and fulfilling your responsibility to yourself and society. All of these responses were quite similar to those given by respondents in the initial wave of English and Spanish speaking interviews.

Exhibit 4: Top Benefits of Buying a Plan

Top Three Benefits to Buying a Plan	
Cantonese	Vietnamese
Live healthy, happier lives	Affordability of care
Prevention of illness	Responsibility to self and society
Don't have to worry about large hospital bills	Don't have to worry about large costs in case of emergency

When it came to barriers or disadvantages, primary concerns voiced were about cost, coverage, and quality. Participants recognized the benefits of having health insurance but worried that the monthly price would be too high. They also voiced concern that you have to pay, even in months when you don't use any services or if you are always healthy. The Vietnamese group, in particular, was concerned with the quality of the programs that they could afford. There was an assumption that plans that were affordable would mean long waiting times for service. These data on barriers are similar to the data gathered in the previous wave of research with English and Spanish speakers.

Exhibit 5: Top Barriers to Buying a Plan

Top Three Barriers to Buying a Plan	
Cantonese	Vietnamese
Monthly payment	Quality of the program
You have to pay even if you are healthy	Waiting time
[no third reason]	Understanding coverage

Participants varied significantly in what they considered to be affordable. The Vietnamese groups agreed that \$70 would be affordable for a single person but participants gave ranges of \$200 to \$400 for family plans. Participants in the Cantonese groups offered much lower rates as affordable, with the consensus being that a family plan should be less than \$200 per month. Perceptions about affordability were lower in the earlier wave of research where English and Spanish speakers were willing to spend only \$25-50 per month for an individual and \$100-150 for a family of four.

Alternative Positioning for the Marketplace

Participants were presented with three different positioning statements to describe the marketplace. Each was translated into their native language. The key themes of these statements are summarized below:

- Paragraph A: Straightforwardness and ease of use
- Paragraph B: Collective responsibility
- Paragraph C: The marketplace as a health advocate

Exhibit 6: Paragraph A

For Californians seeking affordable health insurance options, the new health insurance marketplace is the trustworthy, reliable source of information. It is straightforward and easy to use. It is the one-stop shopping website to go to for health insurance, to understand what options you qualify for, how they compare, and to enroll in the right plan for you.

In **Paragraph A**, the language that resonated most strongly with participants, across both languages, was “trustworthy,” “reliable,” and “affordable health insurance options.” The Cantonese groups also found the “one-stop shopping” language resonated while the Vietnamese groups appreciated the language, “compare, and to enroll in the right plan for you.” None of the groups was forthcoming with things about this paragraph that they didn’t like, a pattern repeated for the other paragraphs as well.

Exhibit 7: Paragraph B

The health of our families and our communities is a joint-responsibility. This idea is brought to life by the new health insurance marketplace that delivers competitive, trustworthy and affordable health care plans so that more Californians can be covered. For individuals and small business owners seeking affordable options, the marketplace offers them the opportunity to access care and invest in health, for themselves, their family, and community.

“Affordable health care plans” resonated most strongly with members of all the groups. They also responded favorably to the idea that “the health of our families and our communities is a joint-responsibility.” The Vietnamese group also had a strong positive reaction to “delivers competitive, trustworthy, and affordable health care plans” but this statement did not appear to resonate with the

Cantonese audience (who focused exclusively on the “affordable health care plans” portion of that statement).

As with the previous paragraph, negative feedback was difficult to solicit but there was some negative reaction to “invest in health” among the Cantonese groups. There was also some negative reaction to this statement among the Vietnamese groups.

Exhibit 8: Paragraph C

The new health insurance marketplace is committed to ensuring greater health for Californians. Health insurance and preventive care are part of better health. The new marketplace is helping to make sure quality health insurance is now accessible and affordable to all Californians, including those who previously could not afford it. Now, uninsured Californians have an advocate and the opportunity for greater health and security.

After reading **Paragraph C**, participants voiced particularly positive reactions to the first three sentences of this paragraph. The strongest positive reaction was voiced for the third sentence “the new marketplace is helping to make sure quality health insurance is now accessible and affordable to all Californians, including those who previously could not afford it,” which was viewed positively by almost all participants. The latter phrase referring to those unable to afford insurance resonated particularly strongly for some. We also found this to be true in the earlier wave of research.

There was significant disagreement over the final sentence, “Now, uninsured Californians have an advocate and the opportunity for greater health security,” particularly among the Vietnamese group. Though five participants highlighted this sentence as positive, eight participants viewed this statement negatively, mostly because they found it to be unclear or confusing. This was also true in the earlier wave of research where some respondents had difficulty viewing the marketplace as an advocate.

When asked to identify the paragraph that was most compelling and clear, two groups selected paragraph A, the positioning stressing straightforwardness and ease of use. Two other groups selected paragraph C, the one emphasizing the advocate idea. No group and only one respondent selected paragraph B with its emphasis on joint responsibility. The selection of a favorite was not consistent by either language or gender of the audience segment, i.e. paragraph A was selected by the male Vietnamese and female Cantonese groups while paragraph C was selected by the female Vietnamese and male Cantonese groups. These findings differ somewhat from those in the earlier wave of research where respondents favored the collective responsibility positioning as well as the one emphasizing the advocacy role of the marketplace.

Message Platforms

Five message platform statements were presented to participants, with each statement presenting a different argument for using the marketplace and enrolling in a health insurance plan. Each statement was translated into Vietnamese and Cantonese and shown to participants in their native language. The themes of these platform statements were as follows:

- Argument 1: Economic security
- Argument 2: Prevention
- Argument 3: My responsibility
- Argument 4: Access
- Argument 5: Health and well-being

Exhibit 9: Argument 1

It's important to protect yourself and your family from risk. Having health insurance can protect you from financial ruin in case of an unforeseen accident or illness. Now it's truly possible to afford health insurance. The new online health benefit marketplace is a one-stop shopping site where you can access information and competitively price the plan you need for protection and peace of mind.

For **Argument 1**, participants identified with the statements about “protection and peace of mind,” “it’s important to protect yourself and your family from risk,” and “having health insurance can protect you from financial ruin.” Participants thought this this argument focused on competition, peace of mind, and the need to protect your family. Some respondents in in the Cantonese group reacted negatively to the phrase, “access information and competitively price,” which they found to be somewhat unclear or confusing.

Exhibit 10: Argument 2

Prevention is the key to living a long and healthy life. Regular health care is the first step to live healthily. Without health insurance many of us do not have the opportunity to get annual physical exams, cancer screening, vaccines, well baby care and other preventive health care. The new health insurance marketplace allows people to shop for affordable, quality health plans options. It is dedicated to helping individuals and families get the preventive care they need, all throughout the year, by making health insurance more affordable.

The majority of participants strongly agreed with the language included in **Argument 2**, matching the support seen among the English and Spanish speaking groups. They focused on the preventative focus of this argument and also were strongly supportive of the sentence focused on “affordable, quality health plan options.”

Exhibit 11: Argument 3

We should all have health insurance. Maintaining your own health and that of your family and community are all related. The new health insurance marketplace is now making health insurance affordable for uninsured Californians. By accessing affordable, quality health insurance options through the marketplace, each one of us is doing our part to create a world where healthy living is, well, a way of life.

Paralleling what was found among English and Spanish speaking respondents, **Argument 3** with its focus on responsibility tested the least well among the four groups. Participants focused instead on the sentence regarding affordable health care. Though they didn't offer any explicit criticism of this argument, their response was generally more muted than it was for the other arguments.

Exhibit 12: Argument 4

Many people know they need medical care but they keep putting it off because they don't have insurance. Health care and health insurance can be expensive. Now, it is possible to afford them. The new online health benefit marketplace is offering new, high quality insurance at low prices. You can shop and compare options to find the plan that is right for you. Some people may even qualify for tax credits that help reduce the costs even more. And, some people may even qualify for free health insurance. Now, it's finally possible for everyone to have access to health insurance and the health care they deserve.

Support for **Argument 4** particularly strong among the Vietnamese groups. Those groups focused on the statements "low price" and "some people may even qualify for free health insurance." The Cantonese groups tended to focus on the first sentence, "Many people know they need medical care but they keep putting it off because they don't have insurance." Somewhat paradoxically, though the Cantonese groups failed to react positively to most of this argument, they ultimately chose this argument as their preferred one among the five.

Exhibit 13: Argument 5

There is more to health than not being sick. Good health is about wellness. It is about happiness, balance and thriving. The new marketplace wants to be your partner in being well and living life to the fullest. We want to help you manage your health through prevention and affordable quality health insurance. At the marketplace, you will find affordable, high quality insurance plans that can put you on the path to true wellbeing.

Argument 5 support was high among both groups. Participants again focused on the “affordable, high quality insurance plans,” but also liked “good health is about wellness,” and “it’s about happiness, balance, and thriving.” Among the Cantonese group, there was near universal support of the statement “we want to help you manage your health through prevention and affordable, quality health insurance.”

Overall, the Cantonese groups largely choose arguments 4 and 5 as their favorites, with only two Cantonese participants choosing other arguments (Argument 2 in both cases). Opinion among the Vietnamese was more diverse with some support for all of the platforms. When tallied, Argument 2 and 4 had the most support among the Vietnamese groups. In the previous wave of research, arguments 1, 2 and 4 tested best overall.

Promotional Channels to Use

Most participants endorsed television and newspapers as good ways to get the message out about the marketplace. Each group, however, mentioned the importance of channels specifically catering to their language (Chinese and Vietnamese papers, for example). Most thought that other sources such as billboards and information at places they frequent (schools, libraries, clinics) would also be useful. There was almost no support among the Cantonese groups for reaching people through online, mobile, or social media channels. This was in stark contrast to the Vietnamese groups who viewed online and social media, in particular, as very strong promotional channels.

Sources/Messengers

Participants expressed support for a variety of sources who they felt would be good messengers for disseminating information about the marketplace. For both languages, the state of California Department of Public Health was seen as a strong source of information, along with their employer. Among the Vietnamese groups additional support was found for relying on doctors and friends for information. The Cantonese group, while also relying on friends, did not put stock on doctors for information.

Likelihood of Using Marketplace

At the conclusion of each focus group, participants were asked their likelihood of using the marketplace given everything they discussed during the meeting. Participants across groups were enthusiastic to explore their options using the marketplace, though most did not feel comfortable definitively committing to purchasing insurance until they learned more. Specifically, participants wanted to know exactly what would be covered and how much it would cost them per month.

Appendices

Appendix I – Discussion Guide

<p style="text-align: center;">California Coverage Campaign Focus Group Research <i>DISCUSSION GUIDE</i></p>

I. Introductions, Explanation of Process and Ground Rules (10 min)

The moderator will introduce himself and explain the focus group process and ground rules. Each participant will also introduce themselves and comment on where they live, something about their family and what they do for a living.

II. Forming the Group: Experiences Being Uninsured (10 min)

- a. Today we'll be talking about health insurance. You all reported that you are currently uninsured. Did you ever have health insurance? (IF SO GET WHEN; GET RECENT HISTORY.)
- b. How did you happen to be without it? (GET STORIES ABOUT HOW THEY LOST OR GAVE UP COVERAGE.)
- c. When you need health care now, what do you do? Where do you go to get it? (GET DETAILS.)
- d. Have there been any problems in getting care when you needed it? (IF SO, GET WHAT PROBLEMS HAVE BEEN AND WHAT THEY DID ABOUT IT.)
- e. Overall, how big a problem is your lack of health insurance? (GET WHY; GET REASONS.)
- f. What are your greatest concerns about not having insurance? (GET MULTIPLE ANSWERS AND SPECIFICS.)

III. Experience Shopping for Insurance (10 min)

- a. Have you ever shopped for a health insurance plan before, say at work or through some program or organization you were eligible for? (GET DETAILS.)
- b. Where did you look for health insurance? (ONLINE, BROKER, ETC)
- c. What was your experience like? (GET STORIES.)
- d. Was it easy or difficult? If it was difficult, what was most difficult about it? (GET DETAILS.)
- e. How informed do you think you are about health insurance and the things to think about in selecting a plan for yourself or your family?
- f. (IF NOT VERY INFORMED) What do you most need to know?

- g. In the future, how would you consider purchasing health insurance? Would you consider purchasing coverage on-line, through an agent/broker, work with a person who can help them (e.g. Assister) or county welfare office?

IV. The New Marketplace: Awareness and General Attitudes (20 min)

- a. Is it important to you to have health insurance? Should all members of a community or society have health insurance? (GET WHY)
- b. Is it a society's role to provide all citizens with health insurance?
- c. Would it benefit you and your family if the community had access to health insurance?
- d. Is your health important to you? ? Does your health affect other people?
- e. Have you heard or read much about the changes that are coming in the health care system...the fact that it will soon be possible for everyone to get health insurance plans at affordable prices? (IF YES, GET WHAT THEY HAVE HEARD OR READ.)
- f. (HAND OUT THE MARKETPLACE INFORMATION SHEET AND THEN READ WHAT IT SAYS :) In January 2014 there will be a way for uninsured Californians to get health insurance through what is called a health insurance marketplace. The new online marketplace, which is being organized by state government, will offer a number of different affordable and high quality health plans. Many will be private insurance plans but there will also be some plans offered by the government. All the plans will have been prescreened by the state government to ensure that they meet certain quality standards. The cost of the plan will depend on your income and will be affordable. Some people will also get a tax credit to help reduce the cost of the insurance plan. You will be able to use the online marketplace and get general information about health insurance, compare the plans and actually purchase one. You will also be able to get assistance and enroll in a plan over the phone or in person if you don't want to go online to do it.
- g. Do these changes sound like a good idea to you or not? (GET REASONS.)

V. Using the Marketplace: Benefits and Barriers (15 min)

- a. When we spoke to you on the phone you said you were very interested in using the marketplace to get more information and compare the plans. For you, what are the main benefits or advantages of using the marketplace? (GET MULTIPLE ANSWERS AND SPECIFICS. GET THEM TO ELABORATE ON EACH ADVANTAGE SO WE FULLY UNDERSTAND IT AND WHY IT IS IMPORTANT. WRITE THEM UP ON A NEWSPRINT BOARD SO EVERYONE CAN SEE THE LIST OF ADVANTAGES.)
- b. Are there any other advantages or benefits? (PROBE FURTHER. USE OUR LIST TO PROBE AS NEEDED)

- c. Which of these advantages or benefits is most important to you personally? (GET COUNT OF HOW MANY THINK EACH ONE IS THE MOST IMPORTANT; THEN DO THE SAME FOR THE SECOND MOST IMPORTANT.)
- d. Let's talk for a minute about any barriers or disadvantages of using the marketplace. Can you think of any? (GET MULTIPLE ANSWERS AND SPECIFICS. GET THEM TO ELABORATE ON EACH DISADVANTAGE SO WE FULLY UNDERSTAND IT AND WHY IT IS IMPORTANT. WRITE UP ON NEWSPRINT BOARD SO EVERYONE CAN SEE THE LIST OF DISADVANTAGES.)
- e. Can you think of any others? (PROBE FURTHER. USE OUR LIST TO PROBE AS NEEDED.)
- f. Which of these barriers or disadvantages is most important to you personally? (GET COUNT OF HOW MANY THINK EACH ONE IS THE MOST IMPORTANT THEN DO THE SAME FOR THE SECOND MOST IMPORTANT.)
- g. If you were designing the marketplace how would you design it so that it was easy to use? What are the most important things you'd like it to have? (PROBE FOR SPECIFICS AND MULTIPLE ANSWERS.)
- h. What kind of assistance would be important to you? (PROBE FOR SPECIFICS AND MULTIPLE ANSWERS. PROBE TO FIND OUT WHAT TYPES OF ASSISTANCE ARE MOST IMPORTANT TO THE GROUP AS A WHOLE.)
- i. The marketplace will also be able to connect people who qualify to public programs like MediCal. What do you think about this? Would you be more attracted or less attracted to the marketplace if you saw messages about public health insurance options (insurance offered through the government)?

VI. Buying a Plan: Benefits and Barriers (15 min)

- a. What about actually buying a plan? You indicated a strong interest in enrolling in a plan. For you, what would be the advantages or benefits of enrolling in a health insurance plan? (PROBE FOR MULTIPLE ANSWERS AND SPECIFICS. WRITE RESPONSES ON NEWSPRINT SO WHOLE GROUP CAN SEE.)
- b. Are there any others? (PROBE FURTHER. USE OUR LIST TO PROBE AS NEEDED.)
- c. Which of these advantages is the most important to you personally? (GET COUNT OF HOW MANY THINK EACH ONE IS THE MOST IMPORTANT THEN DO THE SAME FOR THE SECOND MOST IMPORTANT.)
- d. What about the barriers to buying a plan, the disadvantages of doing so? (GET MULTIPLE ANSWERS AND SPECIFICS. GET THEM TO ELABORATE ON EACH DISADVANTAGE SO WE FULLY UNDERSTAND IT AND WHY IT IS IMPORTANT. WRITE UP ON NEWSPRINT BOARD SO EVERYONE CAN SEE THE LIST OF DISADVANTAGES.)

- e. Can you think of any others? (PROBE FURTHER. USE OUR LIST TO PROBE AS NEEDED.)
- f. Which of these disadvantages is the most important to you personally? (GET COUNT OF HOW MANY THINK EACH ONE IS THE MOST IMPORTANT THEN DO THE SAME FOR THE SECOND MOST IMPORTANT.)
- g. What will you look for in selecting a plan? What will be the main factors you consider? (GET MULTIPLE ANSWERS AND SPECIFICS.)
- h. (ON PRICE, PROBE ON WHAT THEY WOULD CONSIDER AFFORDABLE. AT ABOUT WHAT PRICE POINT WOULD THEY NOT PURCHASE A PLAN?)

VII. Alternative Positioning for the Marketplace (15 min)

- a. Here are some different ways the marketplace might be presented to Californians. We are interested in your reactions to them.
- b. (SHOW ALTERNATIVE POSITIONING STATEMENTS AND PROBE FOR REACTIONS; POSITIONING STATEMENTS ARE LABELED PARAGRAPH A, PARAGRAPH B, PARAGRAPH C)
- c. (ON EACH, ASK THE FOLLOWING)
 - Which elements of this paragraph make the most sense to you?
 - What stands out to you?
 - What is confusing?
 - What makes you feel most inspired to sign up for health insurance? Or at the least, most inspired to find out more?
 - Are there any particular words or phrases that grab you? Are there any that you most associate with good health care or good health?
 - If after reading this paragraph, you had to describe what the marketplace was to a friend using only a few words, what would you choose?
- d. (GET WHICH THEY THINK IS CLEAREST AND MOST APPEALING.)
- e. What do you think of the term “health insurance marketplace”? Is it a good name? What kind of thoughts or images does “marketplace” evoke for you? (PROBE FOR MULTIPLE RESPONSES.)
- f. What might you call it? (PROBE FOR MULTIPLE RESPONSES.)

VIII. Message Platforms (20 min)

- a. I'd like to show you some different arguments people have made for using the marketplace and enrolling in a health insurance plan. For each, tell me whether you agree or disagree. (HAND OUT EACH OF THE MESSAGE STATEMENTS IN THE FORM OF QUOTES. PROBE USING THE FIRST FIVE QUESTIONS WE USED ABOVE ON THE POSITIONING STATEMENTS. STATEMENTS ARE LABELED ARGUMENT 1, ARGUMENT 2, ARGUMENT 3, ARGUMENT 4 AND ARGUMENT 5)
- b. Which of the arguments do you think is the best one? (GET WHY)

IX. Promotional Channels to Use (5 min)

- a. Next year, the marketplace will be launching a campaign to inform Californians about what will be available and urge them to get insurance. Here is a list of ways that the marketplace may be putting out its messages. (HAND OUT LIST.) Which way is best for reaching you? Where would you most like to see information about the marketplace?

X. Sources/Messengers (5 min)

- a. I'd like to hand out a list of different types of people. Which of these do you think would be most persuasive in convincing people like you to use the marketplace and enroll in a health plan? Think of people like you who may be uncertain about whether to do so. (PROBE FOR WHICH WOULD BE MOST AND LEAST PERSUASIVE AND WHY.)

XI. Thanks and Conclusion

TOTAL LENGTH: 125 MINUTES

Appendix II – Changes to Health Insurance Handout (English)

Changes to Health Insurance System in 2014

In January 2014 there will be a way for uninsured Californians to get health insurance through what is called a health insurance marketplace. The new online marketplace, which is being organized by state government, will offer a number of different affordable and high quality health plans. Many will be private insurance plans but there will also be some plans offered by the government. All the plans will have been prescreened by the state government to ensure that they meet certain quality standards. The cost of the plan will depend on your income and will be affordable. Some people will also get a tax credit to help reduce the cost of the insurance plan. You will be able to use the online marketplace and get general information about health insurance, compare the plans and actually purchase one. You will also be able to get assistance and enroll in a plan over the phone or in person if you don't want to go online to do it.

Appendix III – Changes to Health Insurance Handout (Cantonese)

2012 年健康保險系統的改變

Changes to Health Insurance System in 2014

2014年1月起，加州沒有健康保險的人可以用一種新的方法比較和購買健康保險，這種新方法叫“健康保險市場 (health insurance marketplace)。”

In January 2014 there will be a way for uninsured Californians to get health insurance through what is called a health insurance marketplace.

這種新的她網路市場是由州政府組織，這一網路市場將提供多種不同能負擔得起，高質量得保險計劃。有很多計劃由私營公司提供，也有些計劃是由政府提供。

The new online marketplace, which is being organized by state government, will offer a number of different affordable and high quality health plans. Many will be private insurance plans but there will also be some plans offered by the government.

州政府將審查所有的計劃，確保這些計劃達到一定標準。每一計劃的費用由您個人的收入決定，讓消費者能承擔。有些人也能從中得到減稅額 (tax credit)，幫助減少購買這一保險計劃的費用

All the plans will have been prescreened by the state government to ensure that they meet certain quality standards. The cost of the plan will depend on your income and will be affordable. Some people will also get a tax credit to help reduce the cost of the insurance plan.

您可以使用這個網路市場取得有關健康保險的訊息，比較各種計劃，和實際購買。假如您不想在上網這樣處理，您也可以通過電話或親自讓人幫助您參加一個計劃。

You will be able to use the online marketplace and get general information about health insurance, compare the plans and actually purchase one. You will also be able to get assistance and enroll in a plan over the phone or in person if you don't want to go online to do it.

Appendix IV – Changes to Health Insurance Handout (Vietnamese)

Các Thay Đổi của Hệ Thống Bảo Hiểm Sức Khỏe vào năm 2014 Changes to Health Insurance System in 2014

Vào năm 2014 sẽ có một phương cách cho những cư dân California không có bảo hiểm có được bảo hiểm sức khỏe qua một nơi gọi là thị trường bảo hiểm sức khỏe. Thị trường mới trên trực tuyến điện tử (online) này được chính quyền tiểu bang tổ chức, sẽ đưa ra một số những chương trình sức khỏe khác nhau với phẩm chất cao và giá có thể trả được. Nhiều chương trình sẽ của bảo hiểm tư nhân nhưng cũng sẽ có một số chương trình do chính phủ cung cấp. Tất cả các chương trình sẽ được chính quyền tiểu bang gạn lọc trước để bảo đảm rằng các chương trình này hội đủ một số tiêu chuẩn về phẩm chất. Phí tổn của chương trình sẽ tùy thuộc vào lợi tức của quý vị và sẽ có thể trả được. Một số người cũng sẽ được tín dụng thuế để giúp giảm giá chương trình bảo hiểm. Quý vị có thể dùng thị trường trên trực tuyến điện tử và lấy các thông tin tổng quát về bảo hiểm sức khỏe, so sánh các chương trình và tự mua một chương trình. Quý vị cũng có thể được giúp đỡ để ghi danh vào một chương trình qua điện thoại hay đến tận nơi nếu quý vị không muốn làm điều này trên trực tuyến điện tử.

In January 2014 there will be a way for uninsured Californians to get health insurance through what is called a health insurance marketplace. The new online marketplace, which is being organized by state government, will offer a number of different affordable and high quality health plans. Many will be private insurance plans but there will also be some plans offered by the government. All the plans will have been prescreened by the state government to ensure that they meet certain quality standards. The cost of the plan will depend on your income and will be affordable. Some people will also get a tax credit to help reduce the cost of the insurance plan. You will be able to use the online marketplace and get general information about health insurance, compare the plans and actually purchase one. You will also be able to get assistance and enroll in a plan over the phone or in person if you don't want to go online to do it.

Appendix V – Lists of Potential Benefits and Barriers to Using the Marketplace (English)

Benefits of Using the Marketplace

1. Learning about health insurance, what to think about and consider
2. Ability to get insurance even if someone in my family has a pre-existing condition
3. Being able to get an affordable plan and pay affordable premiums
4. Knowing that the government has screened the plans for quality
5. Seeing health insurance plans tailored to my individual needs
6. Having a variety of insurance plans to choose from
7. Ability to do side by side comparisons of different plans
8. Seeing if I qualify for a public plan like MediCal or Healthy Families
9. Having everything you need in one place
10. Getting unbiased information and advice
11. Friendly, helpful service when I need it
12. Getting information in plain language that is easy to understand

Barriers to Using the Marketplace

1. Discomfort using the web
2. Discomfort with complexities of health insurance
3. Would like to speak to a real person
4. Don't like government involvement in this
5. Won't be able to figure out actual cost
6. Don't understand tax credits
7. Don't want to provide private information about my family
8. Won't be able to understand information not in my primary language

Appendix VI – Lists of Potential Benefits and Barriers to Using the Marketplace (Cantonese)

使用新型健康保險市場 (Marketplace) 的好處

Benefits of Using the Marketplace

1. 幫助了解健康保險，知道在購買保險時需要考量哪些因素。

Learning about health insurance, what to think about and consider

2. 即使您們家人在購買健康保險前有病，也有可能買到健康保險

Ability to get insurance even if someone in my family has a pre-existing condition

3. 能買到付擔得起的計劃和付得起每月的保險費

Being able to get an affordable plan and pay affordable premiums

4. 知道政府通過篩選以確保健康保險計劃的質量

Knowing that the government has screened the plans for quality

5. 找到針對個人特別需要設計的保險計劃

Seeing health insurance plans tailored to my individual needs

6. 有可供選擇的各種保險計劃

Having a variety of insurance plans to choose from

7. 能夠比較各種不同的計劃

Ability to do side by side comparisons of different plans

8. 能知道我本人是否有資格得到 MediCal 或 Healthy Families

Seeing if I qualify for a public plan like MediCal or Healthy Families

9. 在同一個地方有您需要的所有的訊息

Having everything you need in one place

10. 得到沒有偏見的訊息和指導

Getting unbiased information and advice

11. 在我需要的時候能得到友好、助人的服務

Friendly, helpful service when I need it

12. 得到簡單、易懂的訊息

Getting information in plain language that is easy to understand

使用市場 (Marketplace) 的障礙

Barriers to Using the Marketplace

1. 使用網路不舒服

Discomfort using the web

2. 不理解健康保險的複雜性

Discomfort with complexities of health insurance

3. 想找真人訊問

Would like to speak to a real person

4. 不喜歡政府參與提供健康保險

Don't like government involvement in this

5. 無法算出实际費用

Won't be able to figure out actual cost

6. 不理解怎樣得到稅務好處

Don't understand tax credits

7. 不想提供有關我家的私人情況

Don't want to provide private information about my family

8. 無法使用我的母語理解訊息

Won't be able to understand information not in my primary language

Appendix VII – Lists of Potential Benefits and Barriers to Using the Marketplace (Vietnamese)

Các lợi ích của việc dùng Marketplace

Benefits of Using the Marketplace

- 1. Tìm hiểu, suy nghĩ và cân nhắc thế nào về bảo hiểm sức khỏe**
Learning about health insurance, what to think about and consider
- 2. Khả năng có thể mua bảo hiểm ngay cả khi nếu một người trong gia đình có tiền bệnh**
Ability to get insurance even if someone in my family has a pre-existing condition
- 3. Có thể mua một chương trình phù hợp với khả năng tài chính và giá cả phải chăng**
Being able to get an affordable plan and pay affordable premiums
- 3. Biết rằng chính phủ đã gạn lọc phẩm chất các chương trình**
Knowing that the government has screened the plans for quality
- 4. Tìm được các chương trình bảo hiểm thích hợp với nhu cầu cá nhân của tôi**
Seeing health insurance plans tailored to my individual needs
- 5. Có nhiều chương trình bảo hiểm khác nhau để lựa chọn**
Having a variety of insurance plans to choose from
- 6. Có thể so sánh từng chương trình khác nhau**
Ability to do side by side comparisons of different plans
- 7. Để biết tôi có đủ điều kiện gia nhập một chương trình của chính phủ như MediCal hay Healthy Families hay không**
Seeing if I qualify for a public plan like MediCal or Healthy Families
- 8. Có mọi thứ tôi cần ở một chỗ**

Having everything you need in one place

9. Nhận được các thông tin và điều chỉ dẫn trung thực

Getting unbiased information and advice

10. Dịch vụ thân thiện và ích lợi khi tôi cần

Friendly, helpful service when I need it

11. Lấy được các thông tin bằng ngôn ngữ giản dị và dễ hiểu

Getting information in plain language that is easy to understand

Những Trở Ngại trong việc dùng Marketplace

Barriers to Using the Marketplace

1. Bất tiện khi dùng mạng điện tử
Discomfort using the web
2. Bất tiện vì những sự phức tạp của bảo hiểm sức khỏe
Discomfort with complexities of health insurance
3. Muốn nói chuyện với một người thật
Would like to speak to a real person
4. Không thích chính phủ tham dự vào việc này
Don't like government involvement in this
5. Không có thể tính toán được giá cả thật sự
Won't be able to figure out actual cost
6. Không hiểu về tín dụng thuế
Don't understand tax credits
7. Không muốn cung cấp các thông tin riêng tư của gia đình
Don't want to provide private information about my family
8. Không thể hiểu được các thông tin nếu không là ngôn ngữ chính của tôi
Won't be able to understand information not in my primary language

Appendix VIII – Lists of Potential Benefits and Barriers to Purchasing a Health Insurance Plan (English)

<h3>Benefits of Enrolling in a Plan</h3>
--

1. Being well and thriving in life
2. Getting preventative health care (screening tests, immunizations for children, family planning assistance)
3. Avoiding financial disaster if you get sick or seriously injured
4. Having the government pay you to have health insurance
5. Taking advantage of the tax credits to further lessen what you have to pay
6. Taking care of your family
7. Peace of mind – not having to worry about an unanticipated illness or accident
8. Freedom to change jobs or start a business of my own

Barriers to Enrolling in a Plan

1. Incurring the expense
2. Fear or discomfort with topic of health insurance
3. Government involvement

Appendix IX – Lists of Potential Benefits and Barriers to Purchasing a Health Insurance Plan (Cantonese)

參加計劃的好處

Benefits of Enrolling in a Plan

1. 身體健康，生活向上

Being well and thriving in life

2. 得到預防性健康檢查(如：篩檢性檢查，兒童免疫，生育計劃幫助)

Getting preventative health care (screening tests, immunizations for children, family planning assistance)

3. 假如您得病或嚴重受傷，能避免財務災難

Avoiding financial disaster if you get sick or seriously injured

4. 政府付費給您，讓您去買健康保險

Having the government pay you to have health insurance

5. 可以利用稅務減免額，進一步減少您的付稅

Taking advantage of the tax credits to further lessen what you have to pay

6. 照顧您的家庭

Taking care of your family

7. 安心--- 不用擔心難以預測的生病或事故

Peace of mind – not having to worry about an unanticipated illness or accident

8. 可以自由換工作或開創自己的生意

Freedom to change jobs or start a business of my own

參加計劃的障礙

Barriers to Enrolling in a Plan

1. 增加費用

Incurring the expense

2. 擔心或不喜歡討論健康保險話題

Fear or discomfort with topic of health insurance

3. 政府參與

Government involvement

Appendix X – Lists of Potential Benefits and Barriers to Purchasing a Health Insurance Plan (Vietnamese)

Các Lợi Ích Của Việc Ghi Danh Vào Một Chương Trình Benefits of Enrolling in a Plan

1. Có đời sống lành mạnh và phát triển
Being well and thriving in life
2. Có sự chăm sóc sức khỏe phòng ngừa (các thử nghiệm kiểm tra, chích ngừa cho trẻ con, giúp đỡ về kế hoạch gia đình)
Getting preventative health care (screening tests, immunizations for children, family planning assistance)
3. Tránh thảm trạng tài chánh nếu bạn bị đau ốm hay thương tích trầm trọng
Avoiding financial disaster if you get sick or seriously injured
4. Chính phủ trả cho quý vị để có bảo hiểm sức khỏe
Having the government pay you to have health insurance
5. Lợi dụng các tín dụng thuế để giảm thêm số tiền bạn phải trả
Taking advantage of the tax credits to further lessen what you have to pay
6. Chăm sóc cho gia đình bạn
Taking care of your family
7. Yên tâm – không phải lo khi đau ốm bất ngờ hay bị tai nạn
Peace of mind – not having to worry about an unanticipated illness or accident
8. Tự do thay đổi việc làm hay khởi đầu một thương nghiệp cho chính mình
Freedom to change jobs or start a business of my own

**Những Trở Ngại Trong Việc Ghi Danh Vào Một
Chương Trình
Barriers to Enrolling in a Plan**

1. Gánh nặng chi phí

Incurring the expense

2. E sợ hay khó chịu với đề tài về bảo hiểm sức khỏe

Fear or discomfort with topic of health insurance

3. Có sự tham dự của chính phủ

Government involvement

Appendix XI – Marketplace Positioning Statements (English)

Paragraph A

For Californians seeking affordable health insurance options, the new health insurance Marketplace is the trustworthy, reliable source of information. It is straightforward and easy to use. It is the one-stop shopping website to go to for health insurance, to understand what options you qualify for, how they compare and to enroll in the right plan for you.

Paragraph B

The health of our families and our communities is a joint-responsibility. This idea is brought to life by the new health insurance Marketplace that delivers competitive, trustworthy and affordable health care plans so that more Californians can be covered. For individuals and small business owners seeking affordable options, the Marketplace offers them the opportunity to access care and invest in health, for themselves, their family, and community.

Paragraph C

The new health insurance Marketplace is committed to ensuring greater health for Californians. Health insurance and preventive care are part of better health. The new Marketplace is helping to make sure quality health insurance is now accessible and affordable to all Californians, including those who previously could not afford it. Now, uninsured Californians have an advocate and the opportunity for greater health and security.

Appendix XII – Marketplace Positioning Statements (Cantonese)

Paragraph A

對正在尋求負擔得起的不同種健康保險的加州居民來說，新型的健康保險市場（Marketplace）是一個值得信賴和可靠的訊息資源。該市場提供有關健康保險方面的訊息，該網站的訊息直接了當，容易使用。這是一個提供健康保險的“一站式購買”（**one-stop shopping**）網站，它能幫您了解您的資格有哪些選擇，怎樣比較和參加適合您的計劃

For Californians seeking affordable health insurance options, the new health insurance Marketplace is the trustworthy, reliable source of information. It is straightforward and easy to use. It is the one-stop shopping website to go to for health insurance, to understand what options you qualify for, how they compare and to enroll in the right plan for you.

Paragraph B

家庭和社區的健康是一個共同的責任。新型的健康保險市場(Marketplace)使這一想法成為現實，並提供了有競爭性，可信任的，負擔得起得健康保險計劃，從而使更多的加州居民得到健康保險。對於正在尋找負擔得起的健康保險選擇的個人或小商家來說，健康保險市場(Marketplace)為他們本人，他們的家人，和他們的社區提供了一個獲得醫療照顧以及在健康方面投資的機會。

The health of our families and our communities is a joint-responsibility. This idea is brought to life by the new health insurance Marketplace that delivers competitive, trustworthy and affordable health care plans so that more Californians can be covered. For individuals and small business owners seeking affordable options, the Marketplace offers them the opportunity to access care and invest in health, for themselves, their family, and community.

Paragraph C

新型的健康保險市場 (Marketplace) 的宗旨是確保加州居民更健康。健康保險和預防性保健是更健康的一個部分。健康保險市場 (Marketplace) 正在幫助和確保加州所有居民，包括過去買不起健康保險的居民，都能買到能負擔得起，質量好的健康保險。現在，沒有健康保險的加州居民有了一個創倡者和能得到更健康，更安全的機會

The new health insurance Marketplace is committed to ensuring greater health for Californians. Health insurance and preventive care are part of better health. The new Marketplace is helping to make sure quality health insurance is now accessible and affordable to all Californians, including those who previously could not afford it. Now, uninsured Californians have an advocate and the opportunity for greater health and security.

Appendix XIII – Marketplace Positioning Statements (Vietnamese)

Paragraph A

Đối với người dân California đang tìm các chọn lựa về bảo hiểm sức khỏe với giá phải chăng, thị trường bảo hiểm sức khỏe (Marketplace) mới là một nguồn thông tin đáng tin tưởng và trông cậy được. Marketplace này đơn giản và dễ dùng. Đó là một nơi trên mạng điện tử mà quý vị chỉ cần vào một nơi này để tìm tòi về bảo hiểm sức khỏe, tìm hiểu các chọn lựa nào mà quý vị hội đủ điều kiện, so sánh các lựa chọn và để ghi danh vào một chương trình thích hợp cho mình

For Californians seeking affordable health insurance options, the new health insurance Marketplace is the trustworthy, reliable source of information. It is straightforward and easy to use. It is the one-stop shopping website to go to for health insurance, to understand what options you qualify for, how they compare and to enroll in the right plan for you.

Paragraph B

Sức khỏe của gia đình và cộng đồng của chúng ta là một trách nhiệm chung. Ý tưởng này phát sinh ra thị trường bảo hiểm sức khỏe (Marketplace) mới nơi cung cấp các chương trình chăm sóc sức khỏe có tính cách cạnh tranh, có thể tin tưởng được và với giá phải chăng để nhiều người dân California hơn có thể được bảo hiểm. Đối với các cá nhân và chủ nhân các tiểu thương nghiệp đang tìm kiếm bảo hiểm và sự lựa chọn với giá phải chăng, Marketplace cung cấp cho họ những cơ hội có được sự chăm sóc và đầu tư vào sức khỏe cho chính họ, gia đình họ và cộng đồng.

The health of our families and our communities is a joint-responsibility. This idea is brought to life by the new health insurance Marketplace that delivers competitive, trustworthy and affordable health care plans so that more Californians can be covered. For individuals and small business owners seeking affordable options, the Marketplace offers them the opportunity to access care and invest in health, for themselves, their family, and community.

Paragraph C

Thị trường bảo hiểm sức khỏe (Marketplace) mới này cam kết đem lại sức khỏe tốt hơn cho cư dân California. Bảo hiểm sức khỏe và ngăn ngừa bệnh tật là những phần chính yếu của chương trình sức khỏe tốt lành hơn. Marketplace mới giúp và bảo đảm cho tất cả cư dân California được có bảo hiểm sức khỏe tốt với giá phải chăng, kể cả những người trước đây không đủ khả năng mua bảo hiểm. Những người dân California trước đây không có bảo hiểm nay có một nhà tranh đấu và cơ hội để có sức khỏe tốt hơn và an toàn hơn.

The new health insurance Marketplace is committed to ensuring greater health for Californians. Health insurance and preventive care are part of better health. The new Marketplace is helping to make sure quality health insurance is now accessible and affordable to all Californians, including those who previously could not afford it. Now, uninsured Californians have an advocate and the opportunity for greater health and security.

Appendix XIV – Message Platforms (English)

Argument 1

“It’s important to protect yourself and your family from risk. Having health insurance can protect you from financial ruin in case of an unforeseen accident or illness. Now it’s truly possible to afford health insurance. The new online health benefit marketplace is a one-stop shopping site where you can access information and competitively price the plans you need for protection and peace of mind.”

Argument 2

“Prevention is the key to living a long and healthy life. Regular health care is the first step to live healthily. Without health insurance many of us do not have the opportunity to get annual physical exams, cancer screening, vaccines, well baby care and other preventive health care. The new health insurance marketplace allows people to shop for affordable, quality health plans options. It is dedicated to helping individuals and families get the preventive care they need, all throughout the year, by making health insurance more affordable.”

Argument 3

“We should all have health insurance. Maintaining your own health and that of your family and community are all related. The new health insurance Marketplace is now making health insurance affordable for uninsured Californians. By accessing affordable, quality health insurance options through the Marketplace, each one of us is doing our part to create a world where healthy living is, well, a way of life.”

Argument 4

“Many people know they need medical care but they keep putting it off because they don’t have insurance. Health care and health insurance can be expensive. Now, it is possible to afford them. The new online health benefit marketplace is offering new, high quality insurance at low prices. You can shop and compare options to find the plan that is right for you. Some people may even qualify for tax credits that help reduce the costs even more. And, some people may even qualify for free health insurance. Now, it’s finally possible for everyone to have access to health insurance and the health care they deserve.”

Argument 5

“There is more to health than not being sick. Good health is about wellness. It is about happiness, balance and thriving. The new marketplace wants to be your partner in being well and living life to the fullest. We want to help you manage your health through prevention and affordable quality health insurance. At the marketplace, you will find affordable, high quality insurance plans that can put you on the path to true wellbeing.”

Appendix XV – Message Platforms (Cantonese)

Argument 1

“保護您和您的家庭，避免風險非常重要。有了健康保險，您萬一碰上事故或得病後，能避免財務災難。現在真正有可能買到負擔得起的健康保險了。新型的網路健康保險市場 (Marketplace) 是一個‘一站式購買’(one-stop shopping) 的網站，在這個網站，您能得到您需要的訊息，您需要得到保護和安心的保險計劃的價格也有競爭性。”

“It’s important to protect yourself and your family from risk. Having health insurance can protect you from financial ruin in case of an unforeseen accident or illness. Now it’s truly possible to afford health insurance. The new online health benefit marketplace is a one-stop shopping site where you can access information and competitively price the plans you need for protection and peace of mind.”

Argument 2

“預防是長壽和健康生活的關鍵。定期醫療健康保健是健康生活的第一步。沒有健康保險，我們中很多人就沒有機會得到年度身體檢查，癌癥篩檢，接種疫苗，兒童保健，和其他預防性保健。新型健康保險市場（Marketplace）讓人們有機會選擇購買負擔得起，質量好的健康保險。這一服務的使命讓人們全年得到更能負擔得起的健康保險，從而幫助每個人和家庭得到他們需要的預防性保健。”

“Prevention is the key to living a long and healthy life. Regular health care is the first step to live healthily. Without health insurance many of us do not have the opportunity to get annual physical exams, cancer screening, vaccines, well baby care and other preventive health care. The new health insurance marketplace allows people to shop for affordable, quality health plans options. It is dedicated to helping individuals and families get the preventive care they need, all throughout the year, by making health insurance more affordable.”

Argument 3

“我們大家都應該有健康保險。保持我們自己的，家庭的，和社區的健康都是互相關聯。新型的健康保險市場 (Marketplace) 正在為無健康保險的加州居民提供負擔得起的健康保險。有了負擔得起，質量好的健康保險選擇，我們加州每位居民都能盡自己的一分努力，創造一個健康生活的世界。”

“We should all have health insurance. Maintaining your own health and that of your family and community are all related. The new health insurance Marketplace is now making health insurance affordable for uninsured Californians. By accessing affordable, quality health insurance options through the Marketplace, each one of us is doing our part to create a world where healthy living is, well, a way of life.”

Argument 4

“很多人知道他們需要醫療照顧，但他們由于沒有健康保險而不得不推遲接受治療。醫療照顧和健康保險會非常昂貴。現在，您有可能負擔得起。新型有益的網路健康保險市場 (Marketplace) 向民眾提供收費低廉，新型，高質量的保險。您可以比較不同選擇，找到適合您的計劃。有些人甚至能享受稅務減免額 (tax credits)，進一步減少費用。更有人還能有資格得到免費健康保險。現在，每個人有可能得到應有的健康保險和醫療照顧。”

“Many people know they need medical care but they keep putting it off because they don't have insurance. Health care and health insurance can be expensive. Now, it is possible to afford them. The new online health benefit marketplace is offering new, high quality insurance at low prices. You can shop and compare options to find the plan that is right for you. Some people may even qualify for tax credits that help reduce the costs even more. And, some people may even qualify for free health insurance. Now, it's finally possible for everyone to have access to health insurance and the health care they deserve.”

Argument 5

“保持健康勝過無病。身體健康就是身心快樂，就是幸福，平衡，和奮發向上新型的**健康保險市場 (Marketplace)**想和您一起創造最美好的生活。我們想通過預防和負擔得起，質量好的健康保險，管理好您的健康。在**健康保險市場 (Marketplace)** 這裏，您將找到負擔得起，質量好的保險計劃，這些計劃為您鋪墊了一條通向幸福的美好途徑。

“There is more to health than not being sick. Good health is about wellness. It is about happiness, balance and thriving. The new marketplace wants to be your partner in being well and living life to the fullest. We want to help you manage your health through prevention and affordable quality health insurance. At the marketplace, you will find affordable, high quality insurance plans that can put you on the path to true wellbeing.”

Appendix XVI – Message Platforms (Vietnamese)

Argument 1

“Bảo vệ cho chính quý vị và gia đình quý vị là điều quan trọng để tránh các rủi ro. Việc có bảo hiểm sức khỏe có thể bảo vệ quý vị khỏi tai họa về tài chính trong trường hợp tai nạn hay đau ốm bất ngờ. Bây giờ thật sự có thể mua được bảo hiểm sức khỏe. Thị trường bảo hiểm sức khỏe (Marketplace) mới trên trực tuyến điện tử (online) là một trung tâm mua bán để quý vị có thể tham khảo các thông tin và tìm mua các chương trình có giá cả cạnh tranh để đáp ứng nhu cầu bảo vệ sức khỏe và sự an tâm cho quý vị.”

“It’s important to protect yourself and your family from risk. Having health insurance can protect you from financial ruin in case of an unforeseen accident or illness. Now it’s truly possible to afford health insurance. The new online health benefit marketplace is a one-stop shopping site where you can access information and get a competitively price the plans you need for protection and peace of mind.”

Argument 2

“Phòng ngừa là chìa khóa của một đời sống lâu dài và lành mạnh. Chăm sóc sức khỏe thường xuyên là bước đầu tiên của đời sống lành mạnh. Không có bảo hiểm sức khỏe nhiều người trong chúng ta không có cơ hội kiểm tra thể chất thường niên, kiểm tra ung thư, chích ngừa, chăm sóc trẻ thơ và các chăm sóc sức khỏe phòng ngừa khác. Thị trường bảo hiểm sức khỏe (Marketplace) này giúp mọi người chọn mua các chương trình sức khỏe có phẩm chất với giá phải chăng. Marketplace này dành để giúp các cá nhân và gia đình có thể có được sự chăm sóc phòng ngừa mà họ cần quanh năm, bằng cách làm cho bảo hiểm sức khỏe có giá phải chăng hơn.”

“Prevention is the key to living a long and healthy life. Regular health care is the first step to live healthily. Without health insurance many of us do not have the opportunity to get annual physical exams, cancer screening, vaccines, well baby care and other preventive health care. The new health insurance marketplace allows people to shop for affordable, quality health plans options. It is dedicated to helping individuals and families get the preventive care they need, all throughout the year, by making health insurance more affordable.”

Argument 3

Mọi người chúng ta nên có bảo hiểm sức khỏe. Giữ gìn sức khỏe của quý vị và gia đình và sức khỏe cộng đồng đều có liên hệ với nhau. Thị trường bảo hiểm sức khỏe (Marketplace) mới tạo ra bảo hiểm sức khỏe mà cư dân California không có bảo hiểm có thể mua được. Bằng cách có thể dễ dàng chọn lựa tùy ý các bảo hiểm sức khỏe với giá có thể trả được qua Marketplace, mỗi người trong chúng ta góp phần tạo một thế giới nơi đời sống lành mạnh là một cách sống tốt đẹp.

“We should all have health insurance. Maintaining your own health and that of your family and community are all related. The new health insurance Marketplace is now making health insurance affordable for uninsured Californians. By accessing affordable, quality health insurance options through the Marketplace, each one of us is doing our part to create a world where healthy living is, well, a way of life.”

Argument 4

Nhiều người biết rằng họ cần chăm sóc sức khỏe nhưng vẫn chần chừ vì họ không có bảo hiểm. Chăm sóc sức khỏe và bảo hiểm sức khỏe có thể rất tốn kém. Bây giờ bảo hiểm sức khỏe có thể mua được rồi. Thị trường bảo hiểm sức khỏe (Marketplace) mới online này cố gắng hiến một bảo hiểm mới với phẩm chất cao và giá thấp. Quý vị có thể chọn mua và so sánh chương trình nào thích hợp với mình. Một số người cũng hội đủ điều kiện tín dụng thuế để được giúp giảm giá hơn. Và, một số người còn có thể hội đủ điều kiện để được bảo hiểm sức khỏe miễn phí. Bây giờ, cuối cùng thì mọi người đều có thể có bảo hiểm sức khỏe và chăm sóc sức khỏe mà họ xứng đáng được.”

“Many people know they need medical care but they keep putting it off because they don’t have insurance. Health care and health insurance can be expensive. Now, it is possible to afford them. The new online health benefit marketplace is offering new, high quality insurance at low prices. You can shop and compare options to find the plan that is right for you. Some people may even qualify for tax credits that help reduce the costs even more. And, some people may even qualify for free health insurance. Now, it’s finally possible for everyone to have access to health insurance and the health care they deserve.”

Argument 5

“Sức khỏe không chỉ là việc không đau ốm. Sức khỏe tốt là về sự lành mạnh. Đó là về hạnh phúc, cân bằng và phát triển. Marketplace mới muốn là người đồng hành với quý vị trong việc tạo đời sống lành mạnh tối đa. Chúng tôi muốn giúp quý vị chăm sóc sức khỏe qua bảo hiểm phòng ngừa có phẩm chất và có thể trả được. Qua Marketplace, quý vị có thể tìm các bảo hiểm có phẩm chất cao với giá phải chăng và có thể đưa quý vị vào con đường đi đến sự lành mạnh đích thực.”

“There is more to health than not being sick. Good health is about wellness. It is about happiness, balance and thriving. The new marketplace wants to be your partner in being well and living life to the fullest. We want to help you manage your health through prevention and affordable quality health insurance. At the marketplace, you will find affordable, high quality insurance plans that can put you on the path to true wellbeing.”

Appendix XVII – Promotional Channels (English)

Ways to Reach People

1. Online
2. Social Media
3. Mobile
4. Mail
5. Television
6. Local Newspaper
7. My pharmacy
8. My Health center or clinic
9. The workplace
10. Community based organizations I know and trust

Appendix XVIII – Promotional Channels (Cantonese)

向公眾宣傳的方法

Ways to Reach People

1. 網路 *Online*
2. 社交媒體 *Social Media*
3. 手機 *Mobile*
4. 郵寄 *Mail*
5. 電視 *Television*
6. 當地報紙 *Local Newspaper*
7. 藥店 *My pharmacy*
8. 健康治療中心或診所 *My Health center or clinic*
9. 工作場所 *The workplace*
10. 我知道和信任的社區性組織 *Community based organizations I know and trust*

Appendix XIX – Promotional Channels (Vietnamese)

Các phương thức để liên lạc với mọi người Ways to Reach People

1. Trên trực tuyến điện tử

Online

2. Các phương tiện truyền thông xã hội

Social Media

3. Điện thoại di động

Mobile

4. Thư

Mail

5. Truyền hình

Television

6. Nhật báo địa phương

Local Newspaper

7. Tiệm thuốc tây của tôi

My pharmacy

8. Trung tâm hay trạm y tế

My Health center or clinic

9. Nơi làm việc

The workplace

10. Các cơ quan trong cộng đồng mà tôi biết và tin tưởng

Community based organizations I know and trust

Appendix XX – Sources/Messengers (English)

Sources of Information

- | | |
|---|---|
| 1. Elected officials
(mayor, governor,
county supervisor or
state senator) | 8. Consumer
watchdogs/advocates |
| 2. My priest or pastor | 9. My employer |
| 3. My doctor | 10. Legal aid organizations |
| 4. Friends | 11. County eligibility
workers/application
assistants |
| 5. My spouse/partner or
other family members | 12. Schools, colleges, and
universities |
| 6. Healthy Families
Program | 13. State of California
Department of Public
Health |
| 7. Blue Shield and other
health insurance
companies | |

Appendix XXI – Sources/Messengers (Cantonese)

訊息資源

Sources of Information

1. 民選官員 (市長 · 州長 · 縣議員
或州議員) (*Elected officials (mayor,
governor, county supervisor or state
senator)*)
2. 我們教會的牧師 *My priest or
pastor*
3. 我的醫生 *My doctor*
4. 朋友 *Friends*
5. 我的配偶/伙伴 · 或其他家庭成員
*My spouse/partner or other family
members*
6. 健康家庭計劃 *Healthy Families
Program*
7. 藍盾保險公司和其他健康保險公
司 *Blue Shield and other health
insurance companies*
8. 消費者監督/倡導者協會
Consumer watchdogs/advocates
9. 我的雇主 *My employer*
10. 提供法律幫助的組織
Legal aid organizations
11. 縣政府資格審查工作人員/申請助
理人員 *County eligibility
workers/application
assistants*
12. 學校 · 本科學院 · 和大學 *Schools,
colleges, and universities*
13. 加州公共健康部 *State of California
Department of Public Health*

Appendix XXII – Sources/Messengers (Vietnamese)

Các Nguồn Thông Tin

Sources of Information

1. Các viên chức dân cử (thị trưởng, giám sát viên quận hay thượng nghị sỹ tiểu bang)
Elected officials (mayor, governor, county supervisor or state senator)
2. Linh mục hay mục sư của tôi
My priest or pastor
3. Bác sỹ của tôi
My doctor
4. Bạn bè
Friends
5. Người phối ngẫu/bạn tình hay các người khác trong gia đình của tôi
My spouse/partner or other family members
6. Chương trình Healthy Families
Healthy Families Program
7. Blue Shield và các công ty bảo hiểm sức khỏe khác
Blue Shield and other health insurance companies
8. Các cơ quan giám sát/tranh đấu cho giới tiêu thụ
Consumer watchdogs/advocates
9. Chủ nhân của tôi
My employer
10. Các cơ quan trợ giúp pháp luật
Legal aid organizations
11. Các nhân viên xã hội quận/ những người giúp điền đơn County eligibility workers/application assistants
12. Trường học, đại học
Schools, colleges, and universities
13. Bộ Y Tế Công Cộng của Tiểu Bang California
State of California Department of Public Health