Veterans in Two Systems: Medicare Advantage Enrollment and Ongoing Reliance on VA Care—Focus Group Protocol and Codebook

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Appendix B. Focus Group Protocol

Introduction

Thank you for participating in our conversation today. My name is _____, and my colleague(s) _____ and I work for an organization called American Institutes for Research (AIR). As we indicated in our outreach, we are leading a study funded by Arnold Ventures to understand how veterans enroll in and use Medicare Advantage plans. Today we'll talk about how you decided to enroll in a Medicare Advantage plan, your understanding of how your Medicare and Veterans Health Administration benefits may overlap, your preference on where to get care, and your experiences using your Medicare and VHAA health benefits.

CONFIDENTIALITY: First, I would like to assure you that everything that you say during this conversation will be kept confidential. Your name and the names of any individuals that you mention will not appear on any report or other publications, and the recording of today's conversation, along with any transcripts and notes, will be stored on a secure server that is only accessible to members of our research team. The reports we produce will summarize the information gathered and will never be associated with an identifiable individual. We will destroy the interview recording from this study 5 years after the study ends.

PARTICIPANT RIGHTS: Taking part in this study is voluntary.

RISKS AND BENEFITS OF PARTICIPATING IN THE STUDY: This interview asks about your experiences with Medicare Advantage and VA health benefits and care you've received. Answering some of these questions might cause to you feel uncomfortable. Your participation in this focus group is voluntary and you do not have to answer any questions you don't want to. Anything you share here will not affect any of the care you receive or your Medicare or VA health benefits; your providers and health plan will not know if you did or did not participate today.

GROUND RULES: There are no right or wrong answers to the questions we will ask today. We want to hear from each of you and understand your perspectives, so feel free to comment on how your experiences were similar or different than those shared by others on the call. Please feel free to share as much or as little as you feel comfortable with us on the call today, however we ask that only one person speak at a time—this is both to respect everyone's input but also to help us capture who is saying what in our notes. You may choose not to answer every question, or may leave the discussion at any time, for any reason, without explanation. You can also feel free to stay on mute if you need a break or are upset by any of the topics we discuss on the call. I do ask that each of you respect the experience of everyone else in the group by not sharing the stories you hear today with others outside of this call.

INCENTIVES: You will receive an electronic gift card for $175 via email as a token of our appreciation.

VERBAL CONSENT: Do you consent to participate in this study?

Our discussion will take approximately 90 minutes. We would like to record the session for note-taking accuracy. However, we will not record if there are any concerns about the recording, and instead will take notes. Do you have any objection to being recorded? Do you have any other questions about the study or your participation before we begin?

Start recording if there were no objections.

Questions (55 minutes):

Time guideline: 0:05 minutes into the call.

1. Let's first go around the room introducing ourselves with our first name, which branch of the military you served in (Army, Navy, etc.) and sharing something you are looking forward to this weekend/coming season.

Great, let's dive into our discussion questions. I want to ask some questions about how and where you get your healthcare. When you filled out the questionnaire to participate in this discussion, we asked if you were enrolled in a Medicare Advantage plan—meaning, you selected a plan like Aetna, United Healthcare, Humana or some other plan to get your Medicare benefits rather than traditional Medicare.

2. Thinking about the last time you went to the doctor or another medical facility, did you use your Medicare insurance to pay for your care (*show of hands*—NOTETAKER RECORD NAMES) or VA benefits to pay for your care? (*show of hands*—NOTETAKER RECORD NAMES) Is that usually the coverage you use?
    a. [IF INDICATING MOSTLY MA PLAN—RECORD NAMES]: Why do you usually choose one option over the other for most of your health care?
    b. [IF INDICATING BOTH—RECORD NAMES]: If you use both Medicare and VA care, which one do you prefer when you have a choice? Why?

I am going to come back to questions about care you get through the VA, but for now I want to focus on care you get through your Medicare plan.

These next few questions are for everyone, even if you said that you usually go through the VA for your care.

3. What made you want to enroll in a Medicare Advantage plan as opposed to traditional Medicare? Probe: Did someone advise you to select a plan rather than traditional Medicare? Did you receive marketing materials or see an ad on TV?
    a. [IF ADVERTISING OR MARKETING MATERIALS MENTIONED]: What did those materials/ads say that appealed to you?

b. [IF AGENT/BROKER MENTIONED]: How did they walk you through the process of enrolling in a plan? Prompt: did they suggest particular plans were a good idea based on the fact that you're a veteran, and if so, what features did they describe that appealed?
c. [IF PREVIOUSLY ON TRADITIONAL MEDICARE]: What wasn't working for you in traditional Medicare? (probe: out-of-pocket costs, limited coverage, etc.)

4. What do you like and dislike about your Medicare Advantage Plan?
   Prompts: Some plans offer $0 premiums, low copays, supplemental benefits (dental, grocery gift card, etc.), coverage of certain services, doctor network.
   a. [IF $0 PREMIUMS OR LOW COPAYS]: Are those out of pocket costs an issue with traditional Medicare? What about in the VA?
   b. [IF DENTAL BENEFITS]: What's been your experience getting dental care with this plan? (probe: ease of finding a dentist? major procedures covered?) Do you feel it's been a good value to you?
   c. [IF VISION BENEFITS]: What's been your experience using the vision benefits?
   d. [IF COVERAGE OF CERTAIN SERVICES OR PHYSICIAN NETWORK]: Can you tell me more about that? Is there a particular doctor or type of care you can only get under your Medicare plan?
   e. Is there anything you don't like about your Medicare Advantage plan? Tell me about that.

5. What has been your experience getting your Medicare Advantage plan to pay for the primary or routine care you need like annual check-ups and screenings?
   a. Have you had any issues finding a provider who is in network?
   b. Has your Medicare Advantage plan offered in-home visits? If so, what has been your experience with those requests and/or the visits themselves?

6. What has been your experience getting your Medicare plan to cover care from a specialist? For example, a heart doctor, a mental health provider or a bone and joint specialist?
   a. Has your doctor ever recommended you get care for something that your plan doesn't cover?
      i. Tell me about that. Did you end up getting that care or did you skip it?
   b. Have you ever needed to get prior authorizations to get care that your doctor recommended? Tell me about that experience, and whether you had any challenges.
      i. Did you ever have to appeal a claim? Tell me about that process.

7. Do you feel that your Medicare plan provides you all the benefits you need?
   a. Are there benefits your Medicare plan provides that you don't need?
   b. Have you ever thought about/tried to switch back to traditional Medicare? Tell me more about that.

8. Does your plan offer resources to help you understand your benefits and how to use them? (prompts—customer service, your agent/broker, online materials, app, etc.)

Switching gears, I also want to ask everyone about healthcare that you may get through the VA.

9. How many folks here were using VA for health care *before* enrolling in Medicare Advantage? (*show of hands*)
    a. How long were you using the VA for health care?
    b. [IF ANY RESPONDENTS INDICATE NO, OR HAVEN'T USED VA IN A LONG TIME]: Why did you not use/stop using the VA for health care?

Earlier, some of you said that you get some of your health care through the VA. [TAILOR QUESTION BASED ON EARLIER ANSWERS]

10. What do you use the VA for most often, and why? (probe: better coverage, low copay, established doctor relationships, convenience, etc.)
    a. [IF COVERAGE ISSUES MENTIONED]: Do you end up going to the VA for services that are denied by your Medicare Plan?
    b. Are there other things you could get covered through the VA that you can't get through your Medicare plan?

11. Are there specific types of care that you *prefer* to get through VA rather than your Medicare Advantage plan?
    a. [IF YES]: Why? Tell me about that.
    b. What about prescription drugs? Do you have drug coverage through your Medicare plan or the VA?

12. How do you decide whether to use your VA benefits vs. your Medicare plan?
    a. Do you get recommendations or guidance from anyone on when to get care through the VA vs. Medicare? (e.g., your plan, a provider, an agent or broker, etc.)
    b. Do you feel more trust toward one or the other (i.e., VA vs. Medicare)? What about trust in the providers associated with them?

13. Since you can receive health benefits through both Medicare and the VA, how clear is it to you how your Medicare and VA plans work together? Is there anything that could help make it more clear?
    a. [IF NOT CLEAR] Is there anything about having Medicare and VA benefits that is especially unclear to you?
    b. Do you think having more resources to help you understand how the plans can work together would be useful?

14. Is there anything else we didn't talk about today that you'd like to mention?

Appendix C. Veteran Focus Groups Codebook

Code	Definition
1. Global Codes	
1.1 Saved Quote, Veteran Experience	Cross-code to flag strong, illustrative quotes describing veterans' lived experiences with Medicare Advantage (MA), VA care, or navigating both systems.
1.2 Stories of Care Experience	Anecdotal stories of care access, denials, approvals, or outcomes (positive or negative) related to MA or VA care.
1.3 Unsure	To identify blocks of text where coder is unsure of the appropriate codes. Emergent themes can also be captured here.
1.4 Respondent Characteristics	Participant background information (e.g., military branch, prior VA use, insurance context), information shared during intros.
1.5 Positive Sentiment	Positive sentiment expressed during response
1.6 Negative Sentiment	Negative sentiment expressed during response
2. Reasons for Medicare Advantage Enrollment and Decision-Making	General mentions of MA enrollment decisions that do not fit into the subcodes below
2.1 Reasons for Enrolling in MA	Reasons participants chose Medicare Advantage over traditional Medicare.
2.1.1 Cost Considerations	Mentions of MA low premiums, copays, out-of-pocket costs, or additional financial protection *that led the respondent to enroll in MA*
2.1.2 Supplemental Benefits	References to dental, vision, gym memberships, grocery cards, or other extra benefits *that led the respondent to enroll in MA*
2.1.3 Issues with Traditional Medicare	Descriptions of what was not working in traditional Medicare *that led the respondent to enroll in MA.*
2.1.4 Issues with VA care	Descriptions of issues or challenges with VA care *that led the respondent to enroll in MA*
2.2 Information Sources During Enrollment	Sources named by enrollees when selecting an MA plan.
2.2.1 Marketing and Advertising	Mentions of TV ads, mailers, or other marketing materials.

Code	Definition
2.2.2 Agent/Broker	Mentions of guidance from agents or brokers, including veteran-specific messaging.
2.2.3 Other Information Sources	Mentions of other information sources during enrollment (e.g., friends, spouse)
3. Experience Using Medicare Advantage Coverage	General mentions of Medicare Advantage coverage that do not fit into the subcodes below
3.1 MA Primary and Routine Care	Experiences accessing primary or routine care through MA.
3.2 Provider Network Access	Issues or ease of finding in-network providers.
3.3 Specialty Care Access (MA)	Experiences accessing specialist care through MA.
3.3.1 Prior Authorization	Experiences with prior authorization requirements.
3.3.2 Denials and Appeals	Coverage denials, appeals, or skipped care.
3.4 Supplemental Benefits	Mentions of supplemental benefits
3.4.1 Dental	Mentions of supplemental dental benefits
3.4.2 OTC medications	Mentions of supplemental OTC medication benefits
3.4.3 Vision	Mentions of supplemental vision benefits
3.4.4 Fitness	Mentions of supplemental fitness benefits (e.g., Silver Sneakers)
3.4.5 Other Supplemental Benefits	Mentions of other supplemental benefits
3.5 MA Prescription Drug Coverage	Mentions of MA prescription drug coverage
3.6 In-Home Visits	Experiences with MA-offered in-home visits.
3.7 Satisfaction with MA Benefits	Perceived adequacy or excess of MA benefits.
3.8 Switching Considerations	Thoughts about switching back to traditional Medicare.
3.9 Access to plan information	Mentions of sources of information for understanding benefits (customer service, plan materials, app)
3.10 Costs of MA Plan	Mentions of costs such as copays, deductibles, premiums
4. VA Health Care Utilization	General mentions of VA health care utilization not covered by codes below
4.1 VA Use Prior to MA Enrollment	Use of VA care before enrolling in MA, how long.
4.2 Reasons for Using VA Care	Why participants choose VA for certain services.

Code	Definition
4.2.1 Established provider relationship	Mentions of having an existing relationship or trust of VA provider(s)
4.2.2 Lower cost	Mentions of VA care being lower cost than MA
4.2.3 Geographic location/proximity	Mentions of VA facility or provider being geographically close
4.2.4 Specific services	VA services or types of care mentioned by respondents
4.2.5 Other reasons for using VA care	Other reasons not stated above
4.3 Reasons for Not Using VA Care	Barriers or reasons for discontinuing VA care.
4.3.1 Disability rating/eligibility	Mentions of disability ratings or other eligibility issues
4.3.2 Proximity to VA	Mentions of traveling long distance to VA
4.3.3 Quality or access concerns	Mentions of quality or access concerns with the VA (e.g., long wait times, poor care)
4.3.4 Reliance on/preference for MA	Mentions of a preference for MA providers or services
4.3.5 Other	Other reasons for not using the VA
4.5 VA Prescription Drug Coverage	Mentions of drug coverage through MA
4.6 Community Care	Mentions of VA community care (i.e., private providers contracted with VA)
4.7 VA Dental, Vision, Hearing Benefits	Mentions of VA dental, hearing or vision benefits
5. Coordination Between Medicare Advantage and VA	General mentions of coordination between MA and VA
5.1 Decision-Making Between MA vs. VA	How participants decide which system to use for care.
5.1.1 Guidance on Care Selection	Advice from providers, plans, or brokers on where to seek care.
5.2 Understanding of Benefit Coordination	Clarity or confusion about how MA and VA benefits work together.
5.2.1 Areas of Confusion	Specific aspects of coordination that are unclear.
5.2.2 Desired Resources	Suggestions for tools or resources to improve understanding.

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