

Focus Group 1 Questions - Consumers

A study of endometriosis patient experiences with life, disability, trauma and private health insurances.

- 1) Tell me about what your understanding is of life insurance, and your thoughts on other related covers like disability, trauma and income protection and what they do.
- 2) Can you tell me about how you obtained your life insurance cover (e.g. automatically via a super fund when you joined or was it via an adviser)? (probe for knowledge about different pathways for cover, did they 'shop around'?, are they aware that they may get different rates/loading from different pathways)
- 3) What has been your experience like when disclosing your endometriosis to your insurance company? (probe for the experience Hard/simple/time consuming etc? Any loadings/exclusions/declines?)
- 4) Can anyone share with me an experience they have had where they might have claimed on their income protection, disability or trauma insurance (whether for endometriosis or another condition like cancer etc)?
- 5) Turning your mind to private health insurance, tell me about your views on this type of insurance and the role it plays or does not play in managing your endometriosis. E.g like hospitalisation costs; allied health benefits etc
- 6) When it comes to self-management strategies with your endometriosis, how important is "extras cover" under your private health insurance for reimbursement for treatments like physio, and/or medicinal cannabis, and can you elaborate on why extras cover is or is not important to you?