



Report on Testing of the CHES Survey Translation

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Background

Altarum—under grants from the Robert Woods Johnson Foundation—contracted with Kleimann Communication Group (Kleimann) to translate the Consumer Healthcare Experience State Survey (CHESS) into Spanish, test the survey with representatives from the target population, and revise it based on our findings. The goal was to create an accurate and culturally appropriate translation and ensure that consumers could easily understand and use the survey.

We designed the project using an iterative translation/testing process with four steps:

- Step 1. Translating the survey. In this step, we translated the entire survey into Spanish.
- Step 2. Round 1 Testing. In this step, we tested the first translation with 7 representative Spanish-speaking participants.
- Step 3. Revising the Survey. In this step, we made changes to the translation in areas where Spanish-speaking participants had issues, misunderstandings, or suggestions.
- Step 4. Round 2 Testing. In this step, we tested the re-translated version with 5 representative Spanish-speaking participants.

Across the two rounds of testing, we recruited the following demographics for our participants.

Table 1. Proposed Participants by Region of Origin

	Central America (Mexico)	Central America (Other)	South America	Caribbean
% of Speakers in the U.S.	63.8	8.6	5.4	16.7
Proposed Number of Participants	8	1	1	2

Table 2. Proposed Participants by Health Insurance Status (Health Insurance Coverage of Low Income Adults 19-64, 2018 under 200% FPL)

	Uninsured	Privately purchased Insurance (non-group)	Employer-Sponsored Insurance	Medicaid	Medicare ¹
% in the U.S. population	23%	9%	27%	36%	75%
Proposed Number of Participants	2	2	3	3	2

Step 1. Translating the Survey

Our first step was to translate and culturally adapt the survey for a Spanish language audience, following the current question order and answer set.

We used a central American-focused translation, given that the largest percentage of Spanish speakers in the U.S. are of central American origin (63%).² However, we took care to address any barriers to understanding for Spanish speakers from other backgrounds.

We used existing health care glossaries³ to align specific language to current best practices.

Step 2. Round 1 Testing

After translating the survey into Spanish, we tested the survey in online, one-on-one interviews. We designed the testing to investigate how target consumers use, read, and understand the survey, paying specific attention to areas where translation may need to be adjusted. Our overarching research questions were as follows:

¹ Percent of 65+ population, Mexican, Mexican American. Source: https://ftp.cdc.gov/pub/Health_Statistics/NCHS/NHIS/SHS/2018_SHS_Table_P-11.pdf

² Census.gov

³ Certification Commission for Healthcare Interpreters. *Mini-Glossary Project, Subject: Affordable Care Act – Insurance. Glossary #4.*; Digital.gov. *Spanish language style guide and glossaries: Spanish health care terms in the United States.*

1. How well do target consumers understand the survey?
 - Where do they have confusion?
 - What terms or phrases are difficult?
2. What concerns or issues do consumers have with the survey?
 - How do they perceive the survey?
 - What issues do they identify?

In Round 1, we tested 7 Spanish-speaking participants from a range of ethnic backgrounds that correlate to the Spanish language ethnic groups identified by the Census Bureau. These participants were located in Los Angeles, CA (5) and Miami, FL (2). We recruited participants from a range of health insurance statuses including Uninsured, Privately Purchased Insurance (non-group), Employee-Sponsored Insurance, Medicaid, and Medicare

Table 3. Round 1 Participant Demographics

	Region of Origin	Insurance?	Type	Gender	Education
1	Mexico	Yes	Employer	Female	Some College
2	Mexico	No	None	Male	Some College
3	Mexico	Yes	Medicare	Female	Some College
4	Central America	Yes	Medicaid	Male	Some College
5	Mexico	Yes	Self-Purchase	Female	College Graduate
6	Puerto Rico	Yes	Employer	Female	Some College
7	Peru	Yes	Medicaid	Female	2 year college

In Part 1, the think-aloud, we provided an overview to the project and asked participants to skim through the brochure to get an overview of the content, so they would know what it contained. We then asked them to go back to the sections in which they wanted to read more carefully. In Part 2, the structured portion, we asked about the terms and phrases in Table 4 below. We chose these terms and phrases because they could introduce misunderstanding or because there are other words/phrases that could work similarly in the survey's context.

We video- and audiotaped each interview. After the interviews, two researchers identified key findings.

Table 4. Areas of Interest Tested in Round 1

Section	Question #	Area of Interest (English)	Area of Interest (Spanish)
C	1	Student loan debt Health care Affordable housing	Préstamos estudiantiles Cuidado de la salud Vivienda asequible
C	2	Asking them	Solicitarle
C	3	Health care costs Insufficient social security payments Cost of dental care	Costos de la salud Pagos insuficientes a la Seguridad Social Costo de la atención odontológica
C	4	Your income not keeping up with prices	Sus ingresos no se mantienen a la par de los precios
C	5	Primary health insurance coverage Health insurance	Cobertura de Seguro Seguro de salud
C	6	Health insurance coverage	Cobertura de seguro de salud
C	7	Health coverage	Cobertura de salud
C	8	It's too expensive Did not qualify for an open enrollment period in the health insurance exchange marketplace	Es muy costoso No calificó para un período de inscripción abierta en el mercado de la Bolsa Federal de Seguros de Salud
D	1	How confident are you that you can do each of the following? Care provider Dispute a medical bill	¿Cuánta confianza tiene usted en poder hacer cada uno de los siguientes? Proveedor sanitario Disputa de una factura médica que considera incorrecta
D	2	Deductible	Deducible
D	3	Coinsurance	Coseguro

Section	Question #	Area of Interest (English)	Area of Interest (Spanish)
		Insurance provided by a company to its employees	Seguro proporcionado por una compañía a sus empleados
D	4	Premium	Prima
D	9	Medical bill I was charged out-of-network rates when I thought the doctor was in-network	Factura medica Me cobraron tarifas fuera de la red y había entendido que el médico estaba dentro de la red
D	10	Contacted an Insurance Broker Filed a formal complaint	Me comuniqué con un agente de seguros Pagué la factura sin disputarla
D	11	Contacted a consumer assistance program	Me comuniqué con un programa de ayuda al consumidor
D	13	What is the status of your obligation to pay the unexpected bill?	¿Cuál es el estado de su obligación de pagar la factura inesperada?
F	7	I did not experience a barrier to accessing care	No tuve ningún obstáculo al acceder atención médica
F	8	Couldn't find a doctor who could accommodate my disabilities	No pude encontrar un médico que se adaptara a mis discapacidades
F	14	How easy or difficult is it for you, or the person paying your healthcare, to afford other out-of-pocket medical costs such as copays, deductibles, and other costs (not prescription drugs)?	¿Qué tan fácil o difícil le resulta a usted, o a la persona que paga su atención médica, pagar otros gastos médicos de bolsillo, como copagos, deducibles y otros gastos (medicamentos de venta libre)?
F	18	If two doctors' quality ratings were about equal, how important would out-of-pocket costs be as a factor when choosing between them?	Si las calificaciones de calidad de dos médicos fueran casi iguales, ¿qué importancia tendrían los gastos de su bolsillo como factor a la hora de elegir entre ellos? ¿Serían los gastos de su bolsillo...?

Section	Question #	Area of Interest (English)	Area of Interest (Spanish)
F	19	Unpaid caregiver for someone needing significant assistance	el principal cuidador no remunerado de alguien que necesita una ayuda en las tareas cotidianas
G	5	How important would quality ratings be as a factor when choosing between them?	Si los gastos de su bolsillo de dos médicos fueran casi iguales, ¿qué importancia tendría la calificación de calidad como factor a la hora de elegir entre ellos?
G	7	Quality refers to doctors and hospitals being credentialed and following evidence-based guidelines	La calidad se refiere a que los médicos y los hospitales estén acreditados y sigan las directrices basadas en evidencia
I	2	Affordability ...to address high health care prices and lack of affordable health care options	la asequibilidad ...sea abordar los precios altos de la atención médica y la falta de opciones de cobertura asequibles
I	5	Rising health care costs Medical device manufacturers	los aumentos de costos de la atención médica Los fabricantes de dispositivos médicos
I	6	Repeal Preserve consumer protections More transparent	Derogar/anular Preservar las protecciones del consumidor Hacer más transparente
I	7	The state or federal government could enact policies to influence health care costs and efficiencies. Do you agree or disagree that the government should enact these policies?	El gobierno estatal o federal podría promulgar/implementar políticas para influir en los costos y la eficiencia de la atención médica. ¿Está usted de acuerdo o en desacuerdo en que /el gobierno debería promulgar/implementar cada una de estas políticas?

Section	Question #	Area of Interest (English)	Area of Interest (Spanish)
		<p>Require insurers to provide upfront cost estimates to consumers.</p> <p>Make it easy to switch insurers if a health plan drops your doctor.</p>	<p>Exigir a las aseguradoras que proporcionaran por adelantado las estimaciones de los costos al consumidor.</p> <p>Facilitar el cambio de aseguradora si un plan de salud desvincula a su médico.</p>
I	8	Most people with health insurance have little incentive to look for lower-priced doctors and services.	La mayoría de las personas con seguro médico tienen pocos incentivos para buscar médicos y servicios más baratos.
J	9	Please estimate your current total household income.	Por favor, estime el total de los ingresos familiares actuales.
K	2	<p>Mandatory paid time off for illness</p> <p>Universal health coverage for all</p> <p>Additional federal stimulus payments</p>	<p>Ausencia pagada obligatoria por enfermedad</p> <p>Cobertura médica universal para todos</p> <p>Pagos adicionales de estímulo federal</p>

Findings: How well do target consumers understand the survey?

Participants generally understood the survey with little difficulty.

All participants were able to understand the survey and the questions with few issues. Participants did not encounter questions that they could not answer and, generally, only had questions or suggestions on wording. Additionally, lower education did not appear to impact participants' ability to understand the survey. Even participants with some college appeared to have lower literacy, yet they did not experience more difficulty using or understanding the form.

Participants had suggestions on specific wording, particularly for unfamiliar terms.

Most of the Areas of Interest we tested did not pose difficulty to or raise concerns for participants. In fact, participants could understand almost all of the terms presented, though they had suggestions on better phrasing for some. Participants did have suggestions about how to restate certain terms and phrases. We have identified those suggested changes in Table 5 below.

Table 5. Suggested Changes Based on Round 1

Section/Question	English	Spanish	Change or Fix for Round 2
C8, D2, D3, D4, F1, F2, F7, F8, I6, I7, I8	Health insurance	Seguro medico	Seguro de salud
C3	Health care costs	Costos de la salud	Costos de servicios de salud
C10, F3, F6, F8, F9	Cost of dental care	Costo de atención odontológica	Costo de la salud dental
I2, I6, C1	To address	Abordar	Cuya misión sea abajar/reducir los precios altos de la atención medica...
C3	Owner	Propietario	Dueño
D1	Health care provider	Proveedor sanitario	Proveedor de salud
D8	Came	Provino	De donde vino
D10, D11	Appeal	Apelación	Disputar
D13	Status	Estado	Remove and simplify to "Que obligación tiene usted de pagar la factura inesperada"
F14, F15, F16	Copays	Copagos	Add the English term after in brackets

Section/Question	English	Spanish	Change or Fix for Round 2
F14	Out of Pocket costs	Gastos de bolsillo	Gastos que usted paga personalmente
F19	Reimbursed/paid for	Remunerado	No pagado
H6	To refill	Rellenar	Surtir
I6	Repeal	Derojar/Anular	Eliminar
I7	Estimates	Estimaciones	Presupuestos

Participants did not fully understand some of the concepts presented.

The only comprehension issue that we encountered was not a matter of translation but, rather, a lack of full understanding of health insurance concepts. Participants did not fully understand the following concepts:

- Deductible
- Copay
- Coinsurance
- Network

We believe that this issue is a matter of low *health* literacy rather than a misunderstanding of the Spanish translation. In the case of “co-pay,” we believe that using the English word next to the Spanish word would eliminate confusion since most participants tended to understand “co-pay” better than copagos.

Findings: What concerns or issues do consumers have with the survey?

At the end of the interview, we asked participants to share observations about the survey and its relevance to them. Here are the five major observations they shared:

- **Participants felt the survey was too long.** The volume of questions was overwhelming to participants, and they questioned whether they would complete it if taking it outside of a test setting.

- **Participants thought the questions had too many answer choices.** Part of what appeared to make the survey overwhelming to participants were the long answer sets. They often commented that there were too many answers from which to choose.
- **Participants felt some of the questions were repetitive.** Perhaps because of the fatigue of working through so many questions that relate in content, participants commented that the survey felt repetitive. At times, they would state that they felt they had already answered this question. Though the questions are not repetitive, they feel that way to participants.
- **Participants thought some wording of questions was overly complex.** The wording of questions is – at times – complex for participants. Though they *understood* the questions, they felt that they could be worded more simply.
- **Participants worried about older people taking the survey.** Due to all of these issues, participants felt the survey would be hard for older people who may not have the cognitive ability to focus for a sustained period of time.

Step 3. Revising the Survey

In this step, we revised the survey using the suggested changes and fixes identified in Round 1 testing (see *Table 5* above). We did not make any additional changes at this time.

Step 4. Round 2 Testing

After revising the survey, we tested it again in online, one-on-one interviews. As with Round 1, we designed the testing to investigate how target consumers use, read, and understand the survey, paying specific attention to areas where translation may need to be adjusted. We also wanted to look at how well our post-Round 1 changes worked. Our overarching research questions were as follows:

1. How well do target consumers understand the survey?
 - Where do they have confusion?
 - What terms or phrases are difficult?
 - How do the changes from Round 1 work to address misunderstandings?
2. What concerns or issues do consumers have with the survey?
 - How do they perceive the survey?
 - What issues do they identify?

In Round 2, we tested 5 Spanish-speaking participants from a range of ethnic backgrounds that correlate to the Spanish language ethnic groups identified by the Census Bureau. These participants were all located in the Houston, TX area. Again, we recruited participants from four different health insurance statuses including Privately Purchased Insurance (non-group), Employee-Sponsored Insurance, Medicaid, and Medicare

Table 6. Round 2 Participant Demographics

	Region of Origin	Insurance?	Type	Gender	Education
1	Mexico	Yes	Self-Purchase	Male	College Graduate
2	Puerto Rico	Yes	Self-Purchase	Female	College Graduate
3	Mexico	Yes	Medicaid	Female	College Graduate
4	Mexico	Yes	Medicare	Male	College Graduate
5	Mexico	Yes	Employer	Female	Some College

Findings: How well do target consumers understand the survey?

Participants generally understood the survey with little difficulty.

As in Round 1, all participants were able to understand the survey and the questions with few issues. Participants could answer all of the questions they encountered and their issues were primarily around phrasing or terminology used.

Participants had suggestions on specific wording, particularly for unfamiliar terms.

The Areas of Interest we tested did not pose difficulty to or raise concerns for participants. Round 2 had higher education (and higher literacy) participants, and they had several suggestions on wording that would be best understood by Spanish speakers from a range of regions of origin. Those are identified in Table 7 below.

Table 7. Suggested Changes Based on Round 2

Section/Question	English	Spanish	Change or Fix for Final Survey
C1	Affordable housing	Vivienda asequible	Vivienda asequible/económica

Section/Question	English	Spanish	Change or Fix for Final Survey
C8	Immigration status	Estado de inmigración	Estatus legal
D1	How much confidence?	Cuanta Confianza	Confianza/Seguridad
	Responsive	Reacciona	Resuelve
C3	Owner	Propietario	Dueño
D2 - D4, I2	Deductible, Co-insurance, Premium	Deducible, Coseguro, Prima	Added the English word in brackets [Deductible], [Co-insurance], [Premium]
E1	I handle my health well	Manejo bien mi salud	Tengo buenos hábitos de salud
F14, F16, F18, G5, H1	Out-of-pocket costs	Gastos de bolsillo, gastos extras	Gastos que no cubre el seguro medico, gastos extras (gastos que no cubre el seguro medico)
	Co-pays	Copagos	Added the English word in brackets [co-pays]
G4	Brand name equivalent	Especialidad farmacéutica	Medicamento recetado
I2	Affordable coverage options	Cobertura asequibles	Cobertura económicas
I6	Affordable Care Act	Lay de Atención Económica	Added the English word in brackets [Affordable Care Act]
I7	...For drugs to make them affordable	Medicamentos sean asequibles	Medicamentos sean económicos

Section/Question	English	Spanish	Change or Fix for Final Survey
	Prescription Drug Affordability Board	Asequibilidad de Económicas	Medicamentos Recetados Económicos [Prescription Drug Affordability Board]
I12	Network	Red	Red de servicios de salud
Section K	COVID-19	COVID-19	COVID-19/Coronavirus
K1	Contract	Contraer	Contraer/Contagiar
K3	Waiter	Camarero	Camarero/Mesero

Findings: What concerns or issues do consumers have with the survey?

At the end of the interview, we asked participants to share observations about the survey and its relevance to them. In Round 2, participants did not have the same issues as in Round 1 regarding survey length. In fact, they felt it covered relevant topics that they had personally encountered in their lives. One participant noted that the survey's themes and topics were highly relevant to his experiences. Another liked that Spanish speaking individuals would have access to such a survey.

However, as in Round 1, these participants often felt that the questions had too many answer choices. They also made the following observations:

- The font changed throughout the online survey.
- One question (K3) and some answer were still in English. The term “gig worker” was introduced in English but won't be understood by Spanish speakers.
- Online survey instructions say "double click" or "drag" but the double click functionality doesn't work. Related to this, some felt you only needed one function to answer questions, not two.

Following Round 2 testing, we made the changes in Table 7 and reviewed the final survey thoroughly.

Conclusion

In this project, we translated the Consumer Healthcare Experience State Survey (CHESS) into Spanish, tested the survey with representatives from the target population, and revised it based on our findings. Using this iterative process, we were able to produce an accurate and culturally appropriate survey for Spanish speaking consumers. Our testing demonstrated that the translated survey does not introduce confusion, and it effectively conveys the information and concepts in ways that individuals of all literacy can understand. It also works for a range of Spanish speakers from different regions of origin. In terms of general reactions to the survey, though many participants (particularly in Round 1) felt the survey was too long, it was well received overall. Many participants appreciated being asked about their experiences with healthcare and felt that the themes and topics the survey covers were highly relevant to them. They also liked that this type of survey was one in which Spanish speakers in the U.S. can take part.

Appendix A: About Kleimann Communication Group

Since 1997, Kleimann Communication Group, a woman-owned small business, has been a national leader in the development of award-winning, plain language forms, disclosures, consumer tools, and education materials to help consumers understand complex topics and make informed decisions. We specialize in projects involving both design and testing and in solving unusually complex or challenging communication problems with multiple stakeholders and complex legal/regulatory requirements and constraints. Our iterative design/test process uses a human-centered methodology and results in products that address consumer, industry, and statutory needs in sophisticated and innovative ways.

Kleimann's principals are frequently speakers in issues of financial and health literacy and the use of plain language. We have completed major redesign and testing projects with national impact:

- The Health Insurance Portability and Accountability Act (HIPAA) notice to adapt it to the Affordable Care Act requirements for the Department of Health and Human Services
- The model Financial Privacy Disclosure for Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Federal Trade Commission, National Credit Union Administration, Office of the Comptroller General, Securities and Exchange Commission
- The Loan Estimate (English and Spanish) to replace the Good Faith Estimate for the Consumer Financial Protection Bureau
- The Closing Disclosure (English and Spanish) to replace the HUD-1 for the Consumer Financial Protection Bureau
- The Uniform Residential Loan Application (English and Spanish) for Fannie Mae and Freddie Mac