


2016

# A Modified Program Evaluation of Training for Employer Compliance With Health Insurance Requirements

JoanneAndi Davenport  
*Walden University*

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JoanneAndi Davenport

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Review Committee

Dr. Debra Beebe, Committee Chairperson, Education Faculty

Dr. Jeanne Sorrell, Committee Member, Education Faculty

Dr. Karen Hunt, University Reviewer, Education Faculty

Chief Academic Officer

Eric Riedel, Ph.D.

Walden University  
2016

Abstract

A Modified Program Evaluation of Training for Employer Compliance

With Health Insurance Requirements

by

Joanne 'Andi' Davenport

MS, Drake University, 2006

BA, Simpson College, 2001

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Education

Walden University

January 2017

## Abstract

A training program was established in the Midwestern United States to help employers understand compliance requirements of the health insurance industry. The purpose of this study was to conduct a modified program evaluation of the effectiveness of Pay or Play, a portion of a larger Benefit Compliance Program. The reason for the evaluation was the high percentage of remediation needed for administrators of employee health insurance following Pay or Play seminar sessions, which posed the question of program effectiveness in education of participants. This study is important because administrators of employee health insurance are responsible for understanding compliance regulations and face penalties for noncompliance. The theoretical frameworks of constructivism, andragogy, and critical thinking and the conceptual framework of responsive program evaluation were used to guide the study. Document analysis of seminar materials and interviews were conducted with a sample of 12 volunteer seminar participants needing remediation from the school administration and business. Interviews and documents were manually coded and analyzed to identify themes. Findings included lack of variety of teaching methods and training materials appropriate for adult learners, a lack of engagement in critical thinking, and a lack of active construction within their own learning. Recommendations were made for changes in the facilitation methods and presentation of materials to support more effective training for adult participants. The implications of this study for positive social change include more effective training of employers on compliance regulations, which could result in greater understanding of government regulations of the health insurance industry, fewer cancellations of insurance coverage, and more effective implementation of benefits policy.

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## Dedication

I dedicate this study to my children, Amanda and Ryan, my children-in-law, Angel and Chad, and my grandchildren, Landon, Gabrielle, Josie, Cole, Aliya, and Irelyn. You bring joy to my life and I love you beyond measure. And to the memory of my beloved parents, who instilled in me a love of learning.

## Acknowledgments

To Susie, with heartfelt thanks and gratitude for allowing me into your professional world. With heartfelt thanks to the individuals who took time from their busy schedules to participate in this study. I shall pay your kindness forward.

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## Section 1: The Problem

### **The Local Problem**

A benefits compliance training program was established in 2013 in the Midwestern United States to meet the need for employers and their employees to understand the complex compliance requirements of the group health insurance industry, including the employer mandates that arose through new compliance with the provisions of the Affordable Care Act (ACA, 2010). One owner of the program indicated that a large number of participants contacted her with requests for additional training because they were not able to apply the seminar information in the workplace. Those who attended the training sessions included school administrators, human resources managers, and business owners who are required by law to apply the provisions of the health care law to their employee benefits programs. The purpose of this study was to conduct a modified program evaluation of only one topic presented by the program. In the study, I evaluated the effectiveness of the Pay or Play seminars, a portion of a larger program called the Benefit Compliance Program, to determine if the seminars were effective or if they needed changing.

One of the owners of the training program reported that since the program was established in 2013, 61% of seminar program participants required remediation (personal communication, May 1, 2014). This number represented 10 seminar presentations in which 63 of the 103 total participants contacted the owner for additional training following the sessions. The owner also advised that the program has never been evaluated. This study was limited to the five sessions with identical content that were

conducted by the same individual. Following these five sessions, 31 of the 49 participants, or 63 %, required remediation.

The owner communicated that remediation requests following seminars indicated that individuals did not understand enough of the content to apply the compliance requirements to their employee benefits programs (personal communication, May 1, 2014). These seminars, which were conducted at the school board association and at private businesses, presented the topic Pay or Play, a health insurance mandate in which employers must determine full-time employee status (U.S. Department of Labor, 2014). This detailed mandate presents a new way of tracking employee hours, which is measured over a period of time. The counting of hours is especially problematic for school systems because of the varied hours worked by associates and part-time teachers. In addition, school systems must factor in summer vacation and breaks taken during the year.

In this study I evaluated the perceptions of the facilitator and some of the program participants who required remediation following the Pay or Play sessions, as well as the PowerPoint presentation used in the training. Facilitator and participant perceptions were obtained through face-to-face interviews. Findings of the evaluation and recommendations are presented in the Modified Program Evaluation Report (Appendix A).

### **Definition of the Problem**

The 2010 ACA legislation was established to provide health insurance coverage to every American. This legislation changes the way health insurance is provided

through employer-sponsored insurance plans and implemented a myriad of new compliance rules and regulations for employers. In addition to compliance obligations that existed before ACA, employers are now responsible for understanding and complying with new provisions, which are numerous and subject to change, resulting in confusion for employers and consumers alike.

Two individuals with 30 years of experience each in the health insurance industry recognized the need for education on the changing rules and regulations of health care reform (HCR). Each individual owns an insurance brokerage independent of the other. In 2013 these individuals partnered to establish a benefit compliance program to teach those responsible for administration of employee benefit programs the complex regulations of the health insurance industry, including provisions of the ACA. The program provides training, consultations, and resources to assist employers with compliance of the provisions of ACA. Participants in the program are school administrators, human resources managers, and business owners. Employers must understand which of the regulations apply to them, what information must be provided to employees, and the acceptable methods of delivery to employees, and they must be current on changes to existing provisions (U.S. Department of Labor, 2014). Information is taught via face-to-face seminars.

Industry strengths of the owner who facilitated the sessions that were the focus of this study include developing, managing, and training employee benefit professionals for large brokerage firms. Although the individual has background in experiential learning,

she does not have formal background in teaching, instructional and learning theories, or principles and theories of andragogy.

The purpose of a program evaluation is to evaluate effectiveness of practices and materials presented in a program for the purpose of determining what works and what does not work (Stake, 1976b). A qualitative research approach was chosen based, in part, on the view of Stake that this type of research leans more toward *personal interpretation* (p. 31) rather than *cause-and-effect* explanation (p. 31).

Evaluation reports are written to describe and present the findings of the evaluation. To ensure that an evaluation report achieves its purpose, the report must be clearly written with mindfulness toward the stakeholders. Interpretation of data presented in the report must be meaningful to the stakeholder. Reports are presented to stakeholders and include results of the evaluation along with recommendations (Centers for Disease Control and Prevention (CDC), 2013).

The purpose of an evaluation report is to address the intended use and users of information presented in the report and provide a description of the program, focus of the evaluation, sources of data and methods used in the evaluation, and results and conclusions of the study (CDC, 2013). Each of these areas should be addressed in the report, with support from the research conducted for the study.

A modified program evaluation was conducted to examine and evaluate the five seminars that were identical in content, delivery, and presenter to determine if materials used in the training were aligned with the program and if what was being done in the program was effective. Of the 49 seminar participants from the five seminars that were



the focus of this study, only 37% were successful in understanding seminar content enough to apply it in the workplace. The evaluation solicited the perspectives of the facilitator, who is also an owner of the program and the designer of the Pay or Play sessions, and participants who have completed Pay or Play sessions. All materials used in the Pay or Play sessions were reviewed to determine if materials used to design the program and materials used to deliver the program were effective.

Stakeholders have interest in the success of a program. Multiple stakeholders bring their own unique perspective to the findings and recommendations of a program evaluation (Creswell, 2012). Program stakeholders for this study included owners of the program, including the Pay or Play seminar facilitator, and program participants. Owners wished to identify areas that could be improved in order to provide enhanced facilitation of the rules and regulations of Pay or Play. Program participants would be the beneficiaries of enhancements to the seminars.

## **Rationale**

### **Evidence of the Problem at the Local Level**

Health insurance compliance provisions were created by the United States federal government with the objective of protecting employees. Three federal laws govern health insurance: The Employee Retirement Income Security Act of 1974 (ERISA), which governs the private sector; The Public Health Service Act (PHAS), which governs the public sector; and HCR (also known as the ACA), which governs both private and public sectors (Employee Benefits Institute of America, 2014). These three federal laws include federal mandates, federal employment laws, federal nondiscrimination laws,

other federal laws, internal revenue codes, and state laws (Employee Benefits Institute of America, 2014). Employers must be aware of the compliance laws that affect them, must understand and implement these numerous and changing laws, and must remain current with changes to these laws. Findings from The Health Care Reform Survey 2013, a study conducted by the insurance broker Willis Human Capital Practice, indicated that employers are struggling to understand their compliance obligations under ACA. The 1,200 survey respondents provided insight into their perceptions on implementation and compliance with the numerous areas of ACA (Institute for HealthCare Consumerism Communities, 2014).

The federal law that regulates standards for private employer health insurance plans is the Employee Retirement Income Security Act (ERISA, 1974). ERISA requires compliance in areas of conduct, reporting, disclosure, protection of funds, and protection of participants (U.S. Department of Labor, 2014). Employers face substantial penalties if health care rules are not followed and regulations are not met. One example is Hansen v. Harper Excavating, a lawsuit filed against an employer who provided inaccurate enrollment information and failed to inform an employee that coverage was not in effect. The case resulted in the employer paying over \$57,000 in medical expenses and in excess of \$102,000.00 in attorney fees (Hansen v. Harper Excavating, Inc., 2011). Once HCR was upheld at the federal level of government, individual states became responsible for enacting portions of the legislation, including health care exchanges and expansion of Medicaid. States can choose to use state-controlled exchanges or hybrid state-federal

exchanges. If neither option is chosen, the exchange will be run by the federal government (Celock, 2012).

As reported by the Kaiser Family Foundation (2013b), the state of Iowa, the region where this study was conducted, chose the hybrid state-federal exchange, with full transformation to a state-controlled marketplace by 2016. The Iowa Association of Business and Industry's (ABI) created a Health Care Reform Reference Center to address confusion that resulted from HCR legislation. The reference center was created for businesses and industries, and is staffed by a panel of experts on health insurance legislation (Iowa Association of Business and Industry, 2014). Additional resources created at the local level to address confusion surrounding HCR include seminars offered by Wellmark, a leading local insurer (Wellmark Blue Cross Blue Shield of Iowa, 2014), and the Iowa Insurance Division (Iowa Insurance Division Consumer Assistance Program, 2012).

Employers look to the Benefit Compliance Program for guidance, and if participants are not able to understand the content of training sessions, it creates even more confusion. Based on the remediation required for Pay or Play since the inception of the training program, in which 61% of seminar participants required additional training, it is evident that a problem exists.

### **Evidence of the Problem at the National Level**

Training on provisions of HCR is a national problem, as evidenced by several pieces of literature on the subject. One example explained how employers were confused about what they needed to do to comply with the provisions of HCR and needed

assistance in understanding the complex regulation of this employer mandate (Plante Moran, 2014). A research study illustrated that employers were not the only ones struggling to understand provisions of HCR. The medical community, policy makers, and consumers were also impacted by the changes in health care and sought guidance to understand the rules and provisions (Greenwald & Associates, 2013). A report on HCR as it relates to the business industry indicated that businesses, large and small, were struggling to understand the impact that reform in health care will have on their business and employees, and which provisions of HCR will affect them (Ferguson, Braswell & Fraser, 2013).

Willis Group Holdings conducts annual surveys on HCR. Findings from the 2011-2012 survey, the 2012-2013 survey, and the 2014 survey indicated that the percentages of employers who were extremely likely to make changes to employee health coverage in order to be in compliance with HCR requirements were 14.3%, 42%, and 21%, respectively (Willis Group Holdings, 2011-2014). Some believe the fluctuations in these percentages are attributed to confusion experienced by employers as to what they were required to do.

Employers are making an effort to inform employees of how they are affected by HCR, as evidenced by the findings of the annual surveys conducted by Willis Group. The 2011-2012 survey reflected that 36% of employers had not had much communication on the issue, the 2012-2013 survey reflected a decrease to 30%, and the 2014 survey decreased further to 17% (Willis Group Holdings, 2011-2014). The continued communication of changes brought about by HCR enforces the importance of employer

understanding of the complex rules and regulations brought about by the reform legislation.

The legal director of Zywave Research Corporation is an expert on HCR. Results of a 2014 Zywave survey of more than 2,000 employers indicated that two-thirds felt confident that they understood the compliance regulations that existed, but only 50% of the respondents felt somewhat prepared for future rules and regulations (Storm, 2014).

### **Evidence of the Problem from the Professional Literature**

The Kaiser Family Foundation (2013a) reported that employers provide health insurance to 149 million Americans who were not in the elderly age range. If an employer offered a health insurance plan to employees at the time ACA became law, and if no significant changes were made to the plan coverage, those plans were considered to be grandfathered plans and were exempt from some of the rules and regulations that pertained to other health care programs. The percentage of workers covered by grandfathered plans in 2011, 2012, and 2013 were 56%, 48%, and 36% respectively. The percentage of employers with a minimum of one grandfathered health plan in 2011, 2012, and 2013 were 72%, 58%, and 54% respectively (Kaiser Family Foundation, 2013a). These numbers are significant to this study because all employers needed to determine which of their employer-sponsored plans fell under the grandfathered category and administer those plans differently than plans that did not fall into the grandfathered category. The computation methods for determining grandfathered status as it relates to the Play or Pay Provision were part of the seminar training provided by the Benefit Compliance Program that is the focus of this study.

One of the purposes of ACA is to enable small businesses to offer affordable health care to employees. Nather (2013), a writer for POLITICO, maintained that it was difficult for all employers to learn and remain current with ACA requirements, but more so for small employers because they did not normally have human resources divisions. This sentiment was supported by a lobbyist for the National Federation of Independent Businesses, who added that the difficulty became even greater when rules and regulations constantly changed (Nather, 2013). The U.S. Small Business Administration (2014) holds training sessions nationwide in an attempt to help businesses learn the regulations of the ACA (U.S. Small Business Association, 2014).

The Society for Human Resources Management (SHRM) recognizes the importance of employer training in HCR and dedicates resources to aid in the understanding of rules and regulations. In addition to regular written communications about universal health coverage, seminars and other methods of training are offered to members of SHRM (SHRM, 2014). Many participants in the seminars that were the focus of this study are Human Resources professionals who were members of SHRM. These sessions are relevant to this study because some content presented in the SHRM sessions is similar to the content presented in the Pay or Play sessions. SHRM has been proactive in identifying the challenge of training for HCR, recognizing from the beginning that legislation would impact all health insurance plans in the private and governmental sectors (Bell, 2012).

The U.S. Small Business Association (SBA) also recognized the crucial nature of employer training in HCR. Numerous resources are offered by SBA, including fact

sheets and publications offering guidance on all aspects of the legislation (U.S. Small Business Administration, 2014). Another training resource is Employer Advantage (2014), a multi-service professional organization that offers compliance training on all aspects of HCR. Employer Advantage stresses the importance of training because of the ramifications on non-compliance (Employer Advantage, 2014).

Two researchers from Ball State University conducted a study (2014) to determine, among other things, how residents of Indiana became informed about provisions of ACA (Shue, McGeary, Reid, Khubchandani & Fan, 2014). Results of the study indicate that information about *ACA* was received from numerous sources, with the top four as national news programs, websites, family members, and personal reading of provisions of the legislation (Shue, et al., 2014).

### **Definition of Terms**

The following definitions are provided to clarify the terms used within this study.

*The Affordable Care Act (ACA):* ACA was enacted on March 23, 2010, signed into law by President Barack Obama for the purpose of providing health care to all Americans. Also referred to as the Patient Protection and Affordable Care Act (PPACA; U.S. Department of Labor, 2014).

*Employer mandate:* An approach that would require all employers who fall within established size and revenue categories to offer health benefits that meet a defined standard and pay a set portion of the cost of those benefits on behalf of their employees. (Kaiser Family Foundation, 2013b).

*Employer-sponsored insurance:* “Insurance coverage provided to employees, and, in some cases, their spouses and children, through an employer” (Kaiser Family Foundation, 2013b).

*Employee Retirement Income Security Act of 1974 (ERISA):* Governs the private sector. ERISA protects millions of Americans from losing retirement benefits (U.S. Department of Labor, 2014).

*Grandfathered plans:* As used in connection with the ACA, this is a group health insurance policy that was purchased on or before March 23, 2010 (HealthCare.gov, 2015).

*Group health insurance:* “Health insurance that is offered to a group of people, such as employees of a company. The majority of Americans have group health insurance through their employer or their spouse’s employer” (Kaiser Family Foundation, 2013b).

*Health care reform:* “Health reform builds upon our current health insurance system to provide more people with access to health insurance coverage, establish legal protections for consumers, and set up mechanisms for consumers to shop knowledgeably for insurance” (U.S. Department of Labor, 2014).

*Health Insurance Portability and Accountability Act of 1996 (HIPAA):* Health insurance coverage offered to individuals after leaving employment. The coverage is offered via high-risk pools and does not provide coverage for pre-existing conditions (Kaiser Family Foundation, 2013b).

*Program:* A program is a set of activities created for an intended purpose. The purpose of the program must be quantifiable (Spaulding, 2008).



*Program evaluation:* The process of evaluating programs to determine strengths and weaknesses and to make recommendations for improvement of the program (Spaulding, 2008).

*Remediation:* The definition of remediation, as applicable to this study, is to address an area of academic insufficiency (Bachman, 2013, p. 17). Remedial classes are defined as courses designed for students who do not possess adequate skills to perform college-level coursework (Sparks & Malkus, 2013).

*Responsive evaluation:* An approach to evaluation in which the evaluator is guided by the issue of how the program appears to different individuals (Preskill & Russ-Eft, 2005).

*Universal coverage:* “A system that provides health coverage to all Americans. A mechanism for achieving universal coverage (or near-universal coverage) under several current health reform proposals is the individual mandate. Single payer proposals would also provide universal coverage” (Kaiser Family Foundation, 2013b).

### **Significance of the Study**

This study contributes to an understanding of why the objectives of the learning are not being realized, resulting in a need for remediation. Presentations must be structured for adult learners, with principles of andragogy incorporated into the training. Knowles proposed five principles that must be considered in the instruction provided to adult learners: (a) self-directed learning, (b) learner experience, (c) readiness to learn, (d) immediate application of learning to a problem, and (e) the motivation to learn (Smith, 2002). Based on Knowles’s assumptions, materials presented in the ACA Pay or Play

seminars must allow participants to engage in the learning process and to understand the content in a manner that will allow them to immediately apply it in the workplace.

HCR is a social movement that was enacted for the purpose of social change. This is a divisive movement, with proponents believing that all Americans are entitled to health care while opponents do not share this belief. A survey conducted in 2011 by CBS/*The New York Times* revealed that 40% of Americans would like to see ACA repealed while 48% expressed that it should continue. Twelve percent of Americans were undecided on the issue (Health Care Reform, 2015). Another survey was conducted in 2011 by NBC/*Wall Street Journal* that illustrates the divisive nature of HCR. Survey results revealed that 39% of Americans felt that the health care plan was good, 39% felt that the plan was bad, 21% of Americans did not have an opinion on the issue, and 1% were not sure of their position on the issue (Health Care Reform, 2015). Regardless of opinion, with the advent of HCR, employer-sponsored health insurance faced changes in compliance rules and regulations (Health Care Reform, 2015).

Training employers in a way that is effective and meaningful is vital to employer compliance with the new rules and regulations. A 2014 study into the perspectives of adult learners on factors that promoted engagement in learning articulates several adult learning needs that align with the purpose of this study (Bugos, 2014). While the focus of the study was on music appreciation, the purpose of the study is applicable to all adult learning environments. The study examined andragogical principles, including how adults are goal-oriented and self-motivated. The study acknowledged how adults seek learning that is behavioral-specific and that they seek the application of new skills and

knowledge (Bugos, 2014). Participants in the Pay or Play seminars must learn the content of training sessions to a degree that they are able to apply the knowledge in the work environment; understanding the needs of adult learners is crucial to providing effective instruction in the seminars.

In 2011, a study was conducted on the professional development of teachers in an expeditionary learning environment. Presentation of the findings began with a story about Dewey and his attempt to outfit a classroom with furniture that would complement the teaching style he advocated. The salesperson struggled to understand what Dewey was asking for, and finally indicated to Dewey that the furniture was for listening rather than for working, which was what Dewey wanted (Klein & Riorden, 2011, p. 36). Dewey's teaching style centered on constructivism, in which the learner's building of knowledge is based on experiences rather than rote memorization (Klein & Riorden, 2011). Participants in the training seminars are expected to take the knowledge learned in the seminars and apply it in the workplace. In order for the training to be effective, training materials must be compatible with the learning needs of the participants.

Compliance programs are important for many reasons, including monetary penalties that are imposed for failure to meet requirements. Attorneys who write for the magazine *FYI In-Depth* (Buck Consultants, 2014) caution about the need for employer compliance with ACA regulations so as to avoid the penalties associated with noncompliance. The need for compliance training programs is stressed in the article (Buck Consultants, 2014). Penalties for noncompliance are both monetary and non-monetary. An example of a monetary penalty for failing to comply with reporting,

notices, and disclosures of ACA is the Form W-2, which is used when determining overall costs of group health plan coverage (Buck Consultants, 2014). If an employer issues more than 250 W-2 forms, the W-2s must report the entire, combined cost of the group health plan that they sponsor. Failure to comply with the form W-2 provision could result in penalties with minimums of \$30 for each W-2 and maximums of \$1.5 million per calendar year (Buck Consultants, 2014). Penalties for noncompliance with Pay or Play regulations were originally scheduled to begin in 2014, but the Internal Revenue Service (IRS) postponed the legislation until 2015 (IRS Notice, 2013).

An example of a nonmonetary penalty for failing to comply with reporting, notices, and disclosures of ACA is the disclosure of grandfathered status. Employers must provide plan participants and beneficiaries with notices stating that their health insurance plan is grandfathered and that the plan is exempt from certain mandates of HCR. If employers fail to provide the notice, the plan loses grandfathered status and is subject to all provisions of HCR (Buck Consultants, 2014). This information aligns with this study because all employers must determine which of their employer-sponsored plans fall under the grandfathered category and administer those plans differently than plans that do not fall into the grandfathered category. The computation methods for determining grandfathered status as it relates to the Play or Pay Provision are part of the seminar training provided by the Benefit Compliance Program that is the focus of this study.

### **Research Question**

The guiding research question for this study was:

RQ: Are the Pay or Play seminars effective or do they need changing?

This study was conducted to evaluate the effectiveness of the Pay or Play seminars, a portion of a larger program called Benefit Compliance Program, to determine if the seminars were effective or if they needed changing. I evaluated the materials used to design and deliver the program to determine if they were effective for educating the participants on provisions and mandates of Pay or Play. In addition, I evaluated the perspectives of the seminar creator, who was also the facilitator, and participants who had completed Pay or Play sessions.

Two educators, Tierney and Garcia (2011), conducted a study to explore why remediation was required by a large percentage of freshman college students at a college in California. Results of the study indicated that information was not a sufficient motivator to eliminate the need for remediation. When students took an exam and did not pass, information about their failure to pass was relayed to them. The study showed that learning the information about their failure to pass was not sufficient motivation for the students to improve poor performance. It was suggested by the researchers that educators should present information to students using teaching methodologies consistent with their mode of performance, which aligns with principles of andragogy. For example, the communication should use language compatible with the students' social and language skills. The importance of students understanding the content of college courses parallels the importance of seminar participants understanding the content of the sessions. Lack of

understanding for students could result in failing to pass a course. Lack of understanding for seminar participants could result in incorrect or incomplete compliance of HCR rules and regulations and the resulting consequences of penalties.

The purpose of this study parallels the Tierney and Garcia (2011) study in that it explored why remediation is needed by a large percentage of seminar participants. Stake (1976b) maintained that the reason to conduct a program evaluation was to find out what was working and what was not working in the program. He stated that questions asked about the program should be carefully considered and only those that will provide the most useful information should be chosen for the study (Stake, 1976a). Learning the perspective of students and the facilitator along with review and analysis of documents used in the seminar provided valuable insight into why participants were not understanding the content that was presented in the sessions.

### **Research Focus**

Spaulding (2013) described a program as activities that exist for a specific purpose and include goals and objectives that are measurable. Program evaluations are conducted to investigate the effectiveness of a program through review of its materials and activities, with the goal of making recommendations for improvements. The purpose of my study was to determine the effectiveness of the Pay or Play seminars.

My study used a qualitative research approach to examine the activities and materials used in the Pay or Play seminars in which participants required remediation following the sessions. The evaluation explored perceptions of seminar participants and the seminar facilitator and reviewed the document used in the presentation.

## **Review of the Literature**

This study was conducted through articles and other publications retrieved from ERIC, SAGE, EBSCO Host, ProQuest Central, and Medline. Project studies and dissertations from the Walden University library were also used in the review. Key words used in literature searches include *adult learners, adult remedial learning, andragogy, developmental education, evaluation, nontraditional students, Pay or Play mandate, program evaluation, remedial learning, remedial learning theories, responsive evaluation, and remediation*. The literature review is comprised of five categories: Program Evaluation, Theoretical Framework, Pay or Play Policy Implementation, Remediation in Organizations, and Perceptions and Attitudes toward Remediation.

The literature reviewed for this study provides background and history on a wide spectrum of topics, all of which relate to the program that I will address in my modified program evaluation. Research into program evaluation and modified program evaluation provide a background of knowledge for my research. Theoretical frameworks of constructivism, andragogy, and critical thinking served as guides for my study. Information presented on Pay or Play Policy Implementation provides background and information on the federal government employee mandate that is the topic of the seminars that will be evaluated in my study. Research into remediation illustrates the issue at the core of my study.

### **Program Evaluation**

Stake (1976) instructed that the purpose of a program evaluation is to determine what works and what does not work in a program (Stake, 1976b). He uses the term

*responsive evaluation* (1972) to describe educational evaluations that investigate activities, address the participants' need for information, and if various value-perspectives are included in results of the evaluation. Components of Stake's model are conditions that were in place prior to the evaluation that may correlate to the outcome, all activities and interactions that take place during the evaluation, and the outcomes of the evaluation (Responsive Evaluation, Stake, 1972). Preskill and Russ-Eft (2005) offer their definition of responsive evaluation as a way for evaluators to be aware of what information is needed by those associated with the program of study and explores the program from the perceptions of different individuals. This study aligns with Stake's description of a responsive evaluation in that it focused on activities of a portion of a program, addressed the seminar participants' need to learn and understand provisions of Pay or Play, and presented perspectives of the participants, facilitator, and the evaluator. The study also aligns with Preskill and Russ-Eft's definition of responsive evaluation in that it explored the perceptions of different people who are associated with the program.

### **Modified Program Evaluation**

This study was not an evaluation of the entire Benefit Compliance Program. The study, instead, focused on sessions provided on one piece of a larger program. The sessions addressed in this study presented the topic Pay or Play, a health insurance mandate in which employers must determine full-time employee status for the purpose of offering health insurance to all employees who qualify for coverage (United States Department of Labor, 2014).



## **Theoretical Framework**

Three theories were used in the theoretical framework of this study: Constructivism, andragogy, and critical thinking. These theoretical frameworks, along with the conceptual framework of modified responsive program evaluation, were used in the design of my study and in data collection and analysis of research findings. Analysis was conducted to determine whether teaching strategies and materials used in the sessions aligned with these frameworks. Identification of areas that did not align with the frameworks were identified and recommendations were made on how the program could be changed to align with the frameworks, thus effecting a more effective program.

While all theories are applicable to this study, the guiding theory is constructivism because seminar participants must construct new meaning in the ways they understand and apply the rules and regulations of HCR. Participants in the study are adult learners; as such, I looked for andragogic principles and methodologies in the design and implementation of the training program. Andragogy addresses the process of learning itself rather than the outcomes of learning (Knowles, Holton, & Swanson, 2005), which parallels Stake's (1972) definition of responsive evaluation being one that aligns with activities of a program rather than the intent of the program. Research participants were asked to consider the effectiveness of program materials and whether other types of materials or instruction would be more meaningful to them in the learning process. As such, they were asked to engage in critical thinking, the last theoretical framework that guided my study.

**Constructivism.** Prior to the implementation of HCR, participants in the Benefit Compliance Program were used to administering health care in a specific way. With the advent of HCR, these individuals had to administer health care in a new way by constructing new meaning and applying it to their work. This construction of new meaning aligns with the concept of constructivism, a view in which knowledge is an active process by which individuals construct individualized meaning (Creswell, 2009, pp. 8-9). Piaget maintained (as cited in Proux, 2006), that if new information is contrary to a learner's prior knowledge, the learner tends to amend or adjust the prior knowledge in order to construct new knowledge (Proux, 2006, p. 1). Some scholars posit that Jean Piaget's theory of constructivism has lost real meaning from overgeneralization, but I chose the theory based on the idea that the construction of meaning is fluid and individualized (Harlow, Cummings, & Aberasturi, 2006). The theoretical framework of constructivism focuses on the participant's point of view, which was used to guide data collection and analysis (Creswell, 2008). The seminar participants' perspective is important to this study because the goal was to evaluate program effectiveness in education of participants.

**Andragogy: Addressing the needs of adult learners.** Historically, education was a process by which a teacher transferred knowledge to students. Education involved lecturing by teachers and memorization by students, methodologies which have continued to 2015. Curricular education was developed by Plato (427-347 BC) when he founded The Academy, one of the first institutions of learning. While students of Plato

were not exclusively children, teaching theories and methodologies from his time to the early 20<sup>th</sup> century focused on the learning needs of children (Reischmann, 2004).

Since the days of Plato, two schools of educational theory have evolved: pedagogy and andragogy. While both terms relate to education, the implications of each are vastly different. The term pedagogy comes from the Greek words *paid* (child), and *agogus*, (leader of). The definition of pedagogy is the art and science of teaching children (Knowles, et al., 2005, p. 61). The pedagogical model is one in which a teacher transmits information and skills to a student (Knowles, et al., 2005, p. 61). The term andragogy comes from the Greek words *aner* (man), and *agogus* (leader of). The definition of andragogy is the art and science of how adults learn. The andragogical model refers to the provision of resources and procedures that enable adult learners to learn and develop skills (Smith, 2002).

The origin of pedagogy dates back to between the 7<sup>th</sup> and 12<sup>th</sup> centuries and, until the early 1920's, was the method of instruction used for all students, regardless of age. In the early 1920's teachers began to question whether the pedagogical model fit adult students. These teachers noted that adult students resisted the teaching strategies associated with the pedagogical model, including lectures, assigned readings, and memorization (Knowles, 1980). With this questioning by educators came recognition of the term andragogy.

A German educator, Kapp, first used the word andragogy in 1833 in reference to Plato's theory of education (Davenport & Davenport, 1985, p. 152). The term andragogy and its implications that referenced Plato's theory of education met with opposition by

other German educators, notably Herbart, which ultimately caused the term to lay dormant for almost a century. The term resurfaced in 1921 when Rosenstock, a German social scientist, used it to describe the methodologies and philosophies needed by adult learners. A few years later, in 1927, the term was introduced in the United States by American educators Anderson and Lindeman; however, an introduction to the term was all that occurred at that time (Davenport & Davenport, 1985, p. 152).

Since the 1950's, educators in Europe have used the term andragogy to define instruction specific to adult learners. Since the brief introduction of the term by Anderson and Lindeman, the term was not used again in the U.S. until 1968, when Knowles began to reintroduce the word and its meaning (Davenport & Davenport, 1985, p. 71). Knowles maintained that pedagogy and andragogy are based on the same set of assumptions, with vastly different meanings. The andragogical model asserts that adult learners (a) need to know why learning is taking place, (b) that they are responsible for themselves, (c) that they bring lived experiences to the learning environment, (d) that they are prepared to learn, (e) that they take a life-centered approach to learning, and are, for the most part, (f) internally motivated. In contrast, children (a) do not need to know why learning is taking place, (b) have self-concepts that are dependent on the teacher, (c) do not bring lived experiences to the learning environment, (d) need the teacher to let them know what they should learn (e) take a subject-centered approach to learning, and (f) are externally motivated (Knowles et al., 2005, pp. 61-69).

The model illustrates major differences in the learning needs of adults and children, which drives the point that different methods of instruction should be

understood by instructors of adult students. Knowles believed that these assumptions must be considered in the design of instruction for adult learners, with each assumption incorporated into the learning environment (Merriam, Caffarella, & Baumgartner, 2007, pp. 84-87). Many times, principles and methodologies of andragogy are not known to educators of adults and are not practiced in the adult learning environment; as a result, adults are not actively engaged in the learning process and may not gain an understanding of the content.

Knowles (2005) believed that the core principles of adult learning are represented in andragogy, which allows adult educators to construct learning processes that are specific and meaningful to adult students. As such, he believed that andragogy is vital to the education of adults. He described andragogy as a transactional model that addresses the process of learning itself rather than the outcomes of learning (Knowles et al., 2005).

Knowles's (1984) theory of adult learning involves principles of andragogy that focus on the learning needs of adults. The principle that learning should have immediate relevance to the learner is an important aspect of this study in that program participants are expected to immediately apply what they learn in the seminars to their jobs.

There has been extensive research conducted on andragogy as it differs from pedagogy. At the forefront on research into this issue are studies conducted and published by Beder and Darkenwald (1982). Beder and Darkenwald researched the differences in teaching methods used to address children versus adult students, and surmised that literature indicates a need for different methods of teaching adults and preadults (pp. 142-155). The bases of this perception were the judgment of professionals,

philosophical supposition connected with humanistic psychology, and an increasing focus on research into adult education and socialization (Imel, 1989, para. 1).

In a 1982 study conducted by Beder and Darkenwald, two questions were posed on a questionnaire distributed to educators who taught both adults and preadults. The questions were (a) whether educators of adults use different methods of teaching and (b) if different methods are used, what are the differences? In 1984-85, Gorham conducted a study using Beder and Darkenwald's questions, followed by classroom observations (Imel, 1989, para. 6).

Results of both studies indicate that there is no clear answer to the question of differences in how adults and preadults are taught. The perception is that there are definite differences in the way these student populations learn. Most notably, respondents felt that teaching adult students allowed more flexibility in teaching practices because less time was spent on routine matters of discipline, supporting students emotionally, and close structure of classroom activities (Imel, 1989).

In summation of their study, Beder and Darkenwald (as cited in Imel, 1989) maintained that the focus should be on why and when educators of adults use teaching methodologies centered on the learner rather than on whether these methodologies are used without exception (Imel, 1989, p. 4). The research of Beder and Darkenwald (1982), when considered at the local level of my study, illustrates that the teaching methods that would be most beneficial to seminar participants are based on the principles of self-directed learning found in the andragogical model of learning. The principles of adult learning were used to guide data collection and analysis in this study by providing a

framework for questions asked of participants and the facilitator and by guiding the analysis of interview responses.

While Knowles posited clear definitions of differences between pedagogy and andragogy, controversy exists on many levels as to the meaning of andragogy. In the publication *Myths and Realities*, St. Clair (2002) published an article titled *Andragogy Revisited: Theory for the 21<sup>st</sup> Century?* in which he discusses the numerous debates about the meaning of andragogy. In the article, St. Clair examines whether andragogy refers to theories of learning, methods of teaching, a statement of philosophy, or all of these areas (St. Clair, 2002, p. 1). Whether andragogy is any or all of these definitions, the question remains of whether the theories, teaching methods, and/or philosophy of andragogy should be practiced in the adult learning environment.

The question of whether the same methodologies and learning theories should be used to teach both children and adults has been explored, debated, and argued for decades. In the early 1980's, Knowles (1980) developed an andragogical model that remains the subject of discussion and study today. In 1985, Davenport and Davenport (1985) wrote an article titled "A Chronology and Analysis of the Andragogy Debate," in which they explored theories put forth by Knowles (pp. 152-159).

Roberson explored negative aspects of Knowles's theory of andragogy in his article *Andragogy in Color*. Roberson's research suggests that some views paint andragogy as a concept of white, male, Western orientation in life and learning, with separatist ideals (Roberson, 2002). Critics, as presented in Roberson's article, advise educators of adult learners to incorporate diversity into curricula (Roberson, 2002).

While many educators espouse the merits of andragogy, there are those who deny that the theory of andragogy has value. Henschke's article, titled *Considerations Regarding the Future of Andragogy* (2011), presents multiple negative critiques of andragogy. Among those mentioned in Henschke's article are (a) Jarvis, who views the theory of andragogy in the learning environment as unjustified; (b) Welson, who feels that the andragogical movement of the 1950's, 1960's and 1970's has totally lost momentum; (c) Pratt, whose view is that andragogy is not a remedy that should be applied to all areas of adult learning; (d) Shore, who views the andragogical views of Knowles as being nonproductive; and (e) Sandlin, who proposed that andragogy should not be a stand-alone perspective on education. Henschke asserts that each of these critiques focus on Knowles's perspective of andragogy, resulting in lack of understanding beyond the perspective of Knowles.

Other leading researchers into the study of adult learning include Brookfield, Beder, and Darkenwald. Brookfield (1986) recognized that effective facilitation of adult learning focused on six principles of effective practice. According to Brookfield, adult educators engage in facilitation rather than teaching, and effective facilitation should include practices where learning is voluntary, respect exists between student and facilitator, collaborative facilitation exists, the process of facilitation requires praxis, and facilitation results in self-directed learning (Brookfield, 1986).

Bedar and Darkenwald (1982) conducted studies with educators who taught both adult and adolescent students. The study noted two factors that contributed to differences in the way teachers related to students: age of the adolescent students who were



compared to the adult students, and the mindset of teachers as to differences in teaching methodologies used for adolescent and adult students. Results of the studies indicate that differences do exist in teaching methodologies for adolescents and adults, with methods used in the adult classroom less structured and more student-responsive than methods used in the adolescent classroom.

The issue of whether adult learning theories and methodologies are known and practiced by educators of adults is studied on many levels. A study by Minter titled *The Learning Theory Jungle* (2011) examines the numerous and various theories of learning and posits that not all theories are applicable to adult learners. In his study, Minter addresses the issue of university level faculty not having background in theories and methodologies related to either pedagogy or andragogy, with the resulting inability of these educators to use that type of knowledge in the classroom.

Minter advises educators of adults to study different learning theories and determine which ones would best fit the learning needs of students. According to Minter, educators of adults should communicate with each other to discuss theories of pedagogy and andragogy, providing a network for learning that would benefit both faculty and students. Minter questions the flexibility and adaptability of college faculty to gauge the needs of students due to the lack of background in either pedagogy or andragogy (2011).

In 2011 Baskas conducted a study to determine whether theories of adult learning were relevant in the adult learning environment. The theories of Knowles and Levinson were used in a literature review to study whether the theories were meaningful in an EdD program. Requirements of the program included discussions, papers, and reflections; the

study determined that theories of adult learning were relevant to success in the required areas of the program (Baskas, 2011).

In 2007, Willians and Seary presented research into the perceptions adult learners had of themselves as students. The findings of the study, titled *I'm Not Stupid after All-- Changing Perceptions of Self as a Tool for Transformation*, found that, through critical reflection, many students changed personal perceptions of themselves as learners. This study illustrated that the learning environment can be a daunting experience for adults. Many students experience a transformation in thinking during the college experience, especially in the area of their ability as students (Willans & Seary, 2007). This transformation in thinking could also apply to seminar participants, who are learning how to rethink the processes they have performed in the workplace based on the new and ever-changing rules and regulations of the *ACA*. Participants will be asked for their perspective on what might have helped during the learning process to prevent the need for additional instructions following the sessions.

An article by Kenner and Weinerman (2011) titled “Adult Learning Theory: Applications to Non-Traditional College Students” focuses on the learning needs of adult learners age 25-50. The article articulates how adults bring lived experiences to the classroom, and encourages instructors to recognize the challenges and opportunities that adults bring to the learning environment.

Two studies were conducted in 2010 that illustrate the desire to understand the perspectives of adult learners. In a study titled “When do adults entering higher education begin to identify themselves as students? The threshold-of-induction model,”

the authors' explored the phases adults go through as they prepare for and participate in higher education (Blair, Cline, & Wallis, 2010). Another study by Hinkson (2010) titled "Community College Graduates' Perceptions of Adult Learning Instructional Practices Employed in Continuing Education Programs" examined student perceptions of teaching methodologies at a community college. Analysis of the study was based Knowles's six principles of andragogy.

The shift from educator-centered to student-directed learning is the focus of a study conducted in an English as a Second Language (ESL) adult classroom. The study, titled "Adults Teaching Adults: The Role of Equality between Teacher and Students in the ESL Classroom as a Factor in Successful Learning," recommends that teachers allow student to participate in learning, thus yielding the traditional pedagogical role of the teacher being the focus in the learning environment (Neuda, 2010).

Recognizing factors that prohibit learning is a key to providing learning environments in which students are engaged participants in the classroom. A 2011 phenomenological study titled "Contextualizing the Perceived Barriers of Adult Learners in an Accelerated Undergraduate Degree Program" examined potential problems in the adult learning environment. Results of the study indicated that adult students faced challenges of intrapersonal, academic, and career related natures. The identification of these areas allowed the study to then proceed to the investigation of programs and services to support adult students (Deggs, 2011). Identifying learning needs of student populations is at the forefront of a 2011 study titled "Principles of Adult Learning: An ESL Context" in which obstacles to participation and motivation of adult students is

examined. Principles of andragogy are explored in the study as a means of providing effective instruction for adult learners (Finn, 2011).

Andragogy is not applicable only in the college classroom. A study by Sang (2010) titled “Applications of Andragogy in Multi-Disciplined Teaching and Learning” focused on how andragogy was used in different environments. Other fields in which principles of andragogy have been researched include technology and law. A study by Wang titled “Integrating Adult Learning and Technologies for Effective Education: Strategic Approaches” (2010) explored instructional methods used in the field of technology in the adult learning environment. Another 2010 study by Taylor titled “Raising the Bar: A Qualitative Study of Adult Learning Theory and Its Role on the Effectiveness of Law School Education in Preparing New Graduates to Begin the Practice of Law” (2010) examined teaching methodologies used to prepare law school students for practice. Based on this research study, recommendations were made to revise the curriculum to include andragogy.

The authors of “Does pedagogy still rule?” (2008) presented a study of pedagogy, andragogy, and heutagogy (self-determined learning), and posits that educators use theories of pedagogy because they are not able to implement theories of either andragogy or heutagogy. Inability to implement theories of andragogy and heutagogy, according to the findings, is attributed to lack of assessment tools and institutions of accreditation (McAuliffe, Hargreaves, Winter, & Chadwick, 2008)

Adult students enter the learning environment at a disadvantage; therefore, educators should utilize every resource available to assist this population. Principles of

andragogy can be powerful resources in the adult learning environment; as such, theories and methodologies of andragogy should be familiar to those who provide instruction to adults. The neglect of practicing theories and methodologies specific to adult learners could be attributed to many factors, including lack of education in the field and dispute of meaning.

**Critical thinking.** In conjunction with constructivism and andragogy is the concept of critical thinking. Critical thinking is the process of questioning and determining the appropriateness of an action, function, or process (Brookfield, 1987). Brookfield (1987) maintained that exploring alternative ways of thinking is an important component of critical thinking. As seminar participants become aware of the new methods of administering health care, they must process the information in a way that will allow them to apply it in the workplace. Components of critical thinking include the identification and challenging of assumptions, contextual awareness, imagining and exploring alternatives, and reflective skepticism (Brookfield, 1987). These components are integral parts of the process by which seminar participants must process the new information pertaining to HCR. During the process of data collection and analysis, the researcher was mindful that the concept of critical thinking is an important element in participant understanding of the seminar content. To obtain information about critical thinking processes, participants were questioned on the effectiveness of materials used in seminars and alternative methods of instruction that may have better educated them so that they would be able to immediately apply them in the workplace.

## **Pay or Play Policy Implementation**

In December, 2012, Section 4980H was added to the Internal Revenue Code. This national provision addresses the issue of employer-sponsored health insurance as it pertains to availability of coverage to employees. This provision falls under the employer shared responsibility provision of the Patient Protection and *ACA (PPACA)*, and is commonly termed the Pay or Play provision (IRS Notice, 2013).

Numerous changes have been made to the original proposed regulation, and the implementation date has been changed several times. Changes to the original proposal include clarification of how to determine whether an employer falls into the category of large employer and how employers will identify full-time employees. The Pay or Play mandate was implemented effective January 1, 2015.

One of the mandates of *ACA* (2012) pertains to employers making group health insurance available to employees. Penalties are assessed on employers who do not provide *minimum essential benefits* (IRS Notice 2012-32) to full-time and full-time equivalent employees. This provision is officially termed the Employer Shared Responsibility provision by the IRS, but is unofficially referred to as Pay or Play because, while large employers are not required to provide insurance to employees, they face substantial penalties if they do not (Insurance Marketing Center, 2012).

The Pay or Play mandate is on a two-tiered implementation schedule. The first tier, effective in 2015, is applicable to employers with 1-49 employees. The second tier, effective in 2016, is applicable to employers who employ 50-99 employees (Insurance Marketing Center, 2012). The mandate applies to full-time employees and full-time

equivalent employees, as defined by the IRS (Shared Responsibility for Employers Regarding Health Care Coverage, 2011). The seminars that are the focus of this study present the Pay or Play mandate and instruct the participants how to determine full-time and full-time equivalent employees as defined by the IRS.

When determining the number of full-time or full-time equivalent employees (2012), employers must consider full-time workers of 30 hours per week, part-time employees defined by prorating hours worked, seasonal workers defined by the IRS code, and temporary workers (Insurance Marketing Center, 2012). Based on conversations with the owners of the Benefit Compliance Program, the IRS regulations for determining full-time and full-time equivalent employees poses a challenge for school administrators due to the 9-month school schedule and the number of part-time, seasonal, and temporary employees who work for the school systems.

The importance of employers understanding how to correctly identify full-time and full-time equivalent employees is evidenced by the penalties imposed for non-compliance. It is important to note that, while providing health insurance to employees is not *required* by the government, penalties are imposed on large employers who do not make *adequate and affordable* (IRS) insurance available (IRS, 2015). To avoid a penalty, insurance must be offered to 95% of eligible employees and their dependents and none of the employees receives premium assistance from the insurance Marketplace because the employer insurance was not affordable (IRS, 2015). In addition to determining full-time and full-time equivalency of employees, employers must also determine the affordability of insurance for employee (IRS, 2015).

With all of the provisions that must be met to avoid penalties, *ACA* does not require employer training on the rules and regulations of HCR. Nothing in the HCR rules and/or regulations addresses training. Programs such as the Benefit Compliance Program that is the focus of this study serve to educate employers on how to determine their responsibilities as imposed by *ACA*. If employers do not provide insurance coverage that is *adequate and affordable* (IRS), they face penalties of up to \$3,000.00 per year per employee (IRS, 2015). These penalties factor into the Benefit Compliance Program Pay or Play seminars because, if employers are to avoid the penalties, they must understand how to determine full-time employee eligibility, as well as guidelines for insurance that is adequate and affordable. Pay or Play policy implementation will serve to guide this study by providing a framework for what the seminar participants need to learn in the sessions.

### **Remediation in Organizations**

The issue at the core of my study is that a high percentage of participants in a training program required remediation following the sessions. Remediation exists in all aspects of society. Court-ordered remediation (2013) was necessary to address and correct the issue of sex-discrimination based on salary discrepancies between male and female faculty at a state university (Chalikia & Hinsz, 2013). Remediation in the medical field is presented in an article that outlines the effect remediation played in the success of candidates for the U.S. Medical Licensing Examination (USMLE). Performances of interns who required remediation due to low performance in internal medicine were compared with students who did not require remedial learning. Results showed that the



remedial students later received low ratings in the areas of expertise in medicine and professionalism (Hemann, Durning, Kelly, Ting, Pangaro, & Hemmer, 2015).

### **Perceptions and Attitudes toward Remediation**

The focus of my study is on why participants in a training seminar required remediation following training sessions. To provide additional perspective on the issue of remediation, research was conducted on attitudes toward remedial learning and remedial instruction. The perceptions of students, educators, and administrators are presented to illustrate the diverse attitudes toward the topic.

Opponents of remedial education maintain that remedial courses do not benefit underprepared students (Fain, 2012) and do not contribute to the development of student skills (Scott-Clayton & Rodriguez, 2012). Complete College America (2012), a national organization created to assist individual states with initiatives to increase college completion rates, maintains that remedial programs should be removed from colleges due to the uselessness of these programs. The call for elimination of remedial programs is based on statistics that indicate less than 1 in 10 remedial students complete a community college degree in 3 years, and that almost one-half of community college remedial students do not complete remedial courses (Complete College America, 2012).

Proponents of remedial education maintain that this type of learning is beneficial to students who might otherwise not have an opportunity to prepare for college level coursework (Roper, 2009). Some educators are proponents of ongoing remediation for all college students. This view maintains that if incoming college freshmen must receive remediation due to low scores on proficiency exams, then upper-classmen who also score

low on the exams should be required to take remedial classes (Faulkner, 2013).

Nontraditional students returning to school are cited as one population who benefits from remedial coursework (Roper, 2009).

Bachman conducted a 2013 study into student perceptions on remediation. Three areas were addressed in the study: students' perception of the reasons for remediation, their thoughts on being involved in remediation, and their attitudes about being involved in remediation (Bachman, 2013). Students revealed initial feelings of angst (p. 18) at their involvement in the remedial process, yet admitted that those feelings changed once remedial training began. They moved from a negative connotation of remediation to a more positive viewpoint. A remedial student at Miami Dade College described the experience as making her feel stupid (Gonzalez, 2012).

Perceptions held by educators and administrators on remedial mathematics courses offered at two community colleges were the topic of a 2010 research study (Datta, 2010). The study suggested that the opinions of educators and administrators are significantly different. Findings of research revealed that educators at the colleges who taught only remedial math courses experienced stigma for teaching those classes (Datta, 2010).

According to a study conducted by scholars from Stanford University and Yale University (2013), most colleges either offer or require remedial courses as a means of addressing the issue of underprepared students. Results of the study revealed that thirty-five to 40% percent of incoming college freshmen are not prepared for college-level course work and must take remedial courses. Over one-third of freshmen college

students are currently taking remedial courses in Math or English (Bettinger & Long, 2013). Results of research into the effectiveness of remedial programs have shown mixed results, causing a restructuring of many remedial programs (Bettinger & Long, 2009).

An increasing number of non-traditional students are enrolling in college coursework. More than 25 % of students enrolled in remedial courses are over age 30 (Bettinger, Boatman, & Long, 2013). The issue of adult participation in remedial coursework requires a respectful approach, with focus on preparing the student for success in college (Fusch, 2010). Using the correct approach to nontraditional participation in remedial learning could make a difference in student success (Fusch, 2010).

In 2009, a symposium was held to investigate ways in which adult students succeed in academia. The session was conducted by The American Institutes for Research (AIR), and was titled “Changing the Odds: Informing Policy with Research on How Adult Learners Succeed.” This session specifically addressed adult students with skills on the low end of the spectrum, focusing on opportunities for this population of adult students. (Condelli, Kirshstein, Silver-Pacuilla, Reder, & Wrigley, 2010).

Nationwide research into the attitudes of community college Presidents toward remedial education (2010) revealed that this population of educators is dedicated to serving students with remedial learning needs (Mazzarelli, 2010). Those who participated in the research study were consistent in beliefs about the importance of remedial policies and programs (Mazzarelli, 2010).

The annual cost for remedial education to taxpayer, colleges, and students is estimated to be seven billion dollars annually (Lu, 2013, USA Today). As such, remedial education has become an integral part of colleges as students increasingly enter college unprepared for the curriculum (Chen, 2015). Remedial coursework is offered at 98% of community colleges and at 80% of four year schools (Bettinger & Long, 2009). Colleges across the country face the issue of low completion rates for students who initially attend remedial classes (Chen, 2015). It is reported that up to 60% of incoming community college freshmen are required to enroll in at least one remedial course, while only one-fourth of them complete a degree (Lu, 2013). The Denver Post). Twenty percent of students at four-year colleges enroll in remedial classes (Lu, 2013, The Denver Post).

For several years prior to 2012, the state of Connecticut (2015) considered legislation that would limit mandatory remedial courses at community colleges to one semester. Legislation would include a requirement for more comprehensive screening of students who must take remedial courses (Chen, 2015). In 2012, Connecticut law imposed a one semester limit on non-credit remedial coursework (Flannery, 2014).

Other states are addressing the issue of remedial learning at pre-college levels. Colorado is facing a decline in student preparedness for college-level curriculum. To address the problem, Colorado public schools are seeking ways to begin preparing students for college-level work as early as primary levels of education (Lu, 2013, USA Today). To address remedial learning at the college level, a 2012 Colorado law required that colleges move remedial students into classes labeled *co-requisite* (Flannery, 2014).

In 2010, Tennessee passed a law that removed developmental courses from the curriculum at four-year colleges (Flannery, 2014).

Three Seattle community colleges received a three million dollar grant from the Bill and Melinda Gates Foundation for use in reforming the remedial programs on the campuses (Chen, 2015). The schools plan to offer incoming students short refresher courses that would assist in the remedial process (Chen, 2015).

The need for participant remediation following training sessions was at the core of this study; therefore, participant perspectives of remediation were incorporated in my evaluation. Participants were asked to describe their views on remedial learning, such as how they felt about receiving additional training on skills which they learned in the sessions but are not able to immediately in the workplace.

In this literature review I explored aspects of program evaluation, modified program evaluation, theoretical frameworks of constructivism, andragogy and critical thinking, Pay or Play policy implementation, and remedial learning. Each aspect was researched and presented in a manner consistent with my study.

### **Implications**

The struggle employers face trying to remain current with rules and regulations of benefits compliance was evidenced in conversations between one owner of the Benefit Compliance Program that is the focus of this study and school districts and businesses throughout the region (personal communication, May 2014). The owner of the program strives to provide the best possible communication of information to clients and has expressed concern that so many participants do not fully understand the content offered

in the training sessions (personal communication, May, 2014). While the owner's knowledge of content is broad and deep, there exists a struggle to impart that knowledge in a way that allows participants to understand and use the information (personal communication, May, 2014).

Training is a vital component of the workplace. In his study of the applications of adult learning theories in the workplace, Steier (2010) maintained that knowledge and application of andragogy could improve employee training in the workplace. Steier's (2010) work discussed principles of adult learning, and stressed the importance of involving employees in the training process rather than relying on lectures and presentation of information. Adults require involvement in the learning process, whether through group discussions, hands-on activity, or blending personal experience with the training process. He discussed the idea that the learning environment is vital to learning; from the delivery method to the physical environment, everything matter (Steier, 2010). Results of this study revealed that incorporating adult learning theories into training resulted in improved employee attitudes toward training and increased retention of information presented in training sessions (Steier, 2010).

The purpose of this project study was to determine the effectiveness of the Pay or Play program, which has resulted in many participants in these sessions requiring remediation in understanding content following the 2 to 3 hour training sessions. Content includes policy provisions, how to determine qualifications and responsibilities for the provisions, and further and additional understanding of participant responsibilities as employers. To be effective, training for adults should accommodate the basic principles

of andragogy. The findings of this study are presented in Appendix A, the Modified Program Evaluation Report. The report includes recommendations for actions that could improve participants' understanding of seminar content. With data collection through a modified program evaluation, results could be that the organization might need to look at training sessions for the facilitator, with focus on andragogical principles. Facilitator training might lead to a revision of the sessions that were the focus of this study.

### **Summary**

This section provided an introduction to and definition of the problem that was addressed in this study. A benefits compliance training program was established to meet the need for employers to understand the complex compliance requirements of the health insurance industry. This study evaluated the efficiency and effectiveness of the Pay or Play seminars, a portion of a larger program called Benefit Compliance Program, to determine if the seminars are effective or if they need changing. This study focused on one method of training over one subject that is taught by one presenter. This was a modified program evaluation using the qualitative research methods of interviews and document analysis. Prior to this study, no areas of the program had been evaluated to examine effectiveness.

In addition to an introduction and definition, this section of the proposal explained the rationale for the study and provided definitions for terms that are used in the proposal. The significance of the modified program evaluation was discussed. A literature review was presented, which served to illustrate the scope of the problem and the theoretical framework upon which the study was based. In this section I explained that Appendix A,

the Modified Program Evaluation Report, reports findings and recommendations from the study. In section two I presented the methodology that was chosen for this qualitative program evaluation case study.



## Section 2: The Methodology

### **Introduction**

The purpose of this study was to conduct a modified program evaluation of only one topic presented by a benefit compliance program. This study provided an evaluation of the effectiveness of the Pay or Play seminars, a portion of a larger program called Benefit Compliance Program, to determine if the seminars were effective or if they needed changing. Data were collected using a qualitative modified program evaluation framework with open-ended questions that pertained to participants' perceptions of materials and instructional strategies presented in the training seminars. One document and nine one-on-one interviews were used to gather qualitative data for the study. This study aligns with the key components of Stake's model of responsive program evaluation (1972) because I examined the types of information required by program participants, activities of the seminars rather than the intent of the seminar training, and viewpoints from numerous program participants.

This study focused on one method of training over one subject that was taught by one presenter. The subject was Pay or Play, a health insurance mandate in which employers must determine full-time employee status. Data for the study were collected using qualitative research obtained through individual in-person interviews with eight participants in the program, an interview with the presenter, and review of the document used in the seminars. Data collection and analysis from the facilitator interview resulted in the identification of three themes, which are identified in the Modified Program Evaluation Report (Appendix A). Data collection and analysis from the participant

interviews resulted in the identification of four themes, which are also identified in the Modified Program Evaluation Report (Appendix A). Analysis of the document used in the seminar identified areas where the material did and did not align with the theoretical frameworks that served as guides for the evaluation. Member checking and data triangulation were used to ensure validity of research. This section describes the research design and approach, the rationale for the choice of design and approach, participants in the study, data collection, and methods of analysis of the data.

### **Research Design and Approach**

Lodico, Spaulding, and Voegtle (2010) explained that there are numerous views of an issue that can be revealed through qualitative research (p 264). The purpose of this study was to conduct a modified program evaluation of one piece of a larger benefits compliance training program. The study was conducted using information gained through in-person interviews with eight program participants, an in-person interview with the facilitator of the sessions, and document analysis. Advantages to using this type of research include the ability to explore commonalities and differences between the views and experiences of interviewees and allows the researcher to ask follow-up questions (Sewell, 2013).

Questions asked during the participant interviews allowed respondents to provide personal perspective on the design and delivery of materials presented in the sessions and why they felt they did not understand the content. Responses allowed me to learn the perspectives of those directly involved as participants in training. Questions asked during the facilitator interview allowed me to gain an understanding of the program

requirements and whether they were being met and whether the facilitator perceived that the participants received what they needed to apply the ACA Pay or Play guidelines following the seminars. The facilitator brought three perspectives to the interview: (a) owner of the program, (b) creator of the Pay or Play seminar content, and (c) facilitator of the Pay or Play sessions.

I used a modified program evaluation case study research method in this study. A program is defined as procedures and processes created for a specific reason and the examination of a program is conducted to ascertain whether the program is designed in a manner that is consistent with its goals and objectives (Spaulding, 2008). Stake (1972) defined a responsive evaluation, in part, as one in which the activities of the program are evaluated rather than the intent of the program. Stake further defined an educational responsive evaluation as one that addresses activities of a program rather than the intent of the program, addresses the needs of participants, and reports on perspectives of the program participants in the evaluation (p. 1). My evaluation focused on what was actually taught in the Pay or Play seminars rather than the intent of the seminars and on what seminar participants needed in order to apply Pay or Play provisions in their workplaces. Reporting of results of my study present the perspectives of seminar participants as well as perspectives of the seminar facilitator.

Using qualitative research in this study allowed data to be gathered from those who were participants in the training sessions that were the focus of the study as well as from the facilitator of the sessions. Interviews were used to solicit feedback from the

participants on the materials presented in the sessions and from the facilitator on program goals and requirements.

### **Rationale for Chosen Research Design**

Participants in the training program must take the information learned from the sessions and apply it to their area of responsibility. Areas of responsibility range from school board directors to human resources directors to small business owners. When considering the research method for this study, it was important to choose a method that would allow the collection of data from a pool of participants, as well as a means for the participants to voice personal views on the topic of research.

Creswell (2009) described three types of research design: qualitative, quantitative, and mixed methods. When using a qualitative design, the researcher explores the problem from individual perspectives. Quantitative research relies on the interaction of variables in a situation. Mixed methods combine quantitative and qualitative methods (Creswell, 2009, p. 4). Through analysis of these different types of research, I determined that the qualitative design would be the most effective means of obtaining data for this study because it would provide first-hand perspective from those actively engaged in the training seminars.

Lodico, Spaulding, and Voegtle (2010) stated that qualitative research is linked to sociology and anthropology, and allows for different perspectives on a topic (p. 277). The qualitative research approach provided insight into the facilitator's perspective on weaknesses in the program and her ideas of areas in the program that could be improved.

The qualitative approach also provided insights from program participants as to why they were not understanding the content presented in the seminars.

Glesne (2011) explained research questions as those asked to develop a researcher's understanding of the topic of study, while interview questions are asked of people as a means of developing that understanding (p. 104). Interview questions for this study solicited information from the creator and owner of the program, who was the creator and facilitator of the Pay or Play seminars, and program participants, with the purpose of helping me understand their perspectives on the training seminars.

Other types of qualitative research were considered but not deemed appropriate for this study. The focus of a qualitative ethnography study is the culture of a specific setting, which was not appropriate for this study. Phenomenological research examines how different individuals view an experience, a method of research that would not help address the research question of this study. Grounded theory research takes place over a long period of time, which did not fit the parameters of this study (Lodico et al., 2010).

The purpose of the Pay or Play seminars is to train employers on a very complex set of rules and regulations that govern the health insurance industry. Because so many seminar participants required remediation following the sessions, and because an evaluation of the Pay or Play seminars has never been conducted, the purpose of my research was to perform a program evaluation. Pay or Play is one area of subjects presented by the Benefit Compliance Program; as such, the evaluation was modified to reflect analysis of only the Pay or Play sessions.

## **Participants**

Merriam (2009) explained that most qualitative researchers use nonprobability sampling when choosing research participants, with purposeful sampling being the most common type used. When a researcher seeks to gain the most insight into a topic, purposeful sampling provides the most information from research participants. When using purposeful sampling, the researcher first determines criteria essential to the study. Criteria essential for my study are: Individuals who have participated in a Pay or Play seminar, received one method of training over one subject taught by one presenter, and required remediation following the session.

This type of study allowed me to address the question of why so many participants required remediation following the sessions. The participants for this research study were individuals who participated in a Pay or Play benefits compliance training session presented in the Midwestern United States and who needed remediation following the sessions, along with the facilitator of the sessions. The training program provides information on health insurance compliance to members of the Benefit Compliance Program. Members include school administration personnel, business personnel, and business owners.

Through personal communication with the Walden University IRB team, I learned that because the Benefit Compliance Program is a private business that solicits clients from school districts, businesses, etc., the FERPA rules do not apply to them. The privacy policies mostly apply to student records. The Associate IRB Director advised me that it was fine for the Benefit Compliance Program to provide names and contact

information for potential participants and also fine for me to contact these individuals via e-mail at their places of employment. The overall message from IRB was that there was minimal risk to my study and they had no concerns in the areas presented to them for comment.

### **Selection Process**

Participants were invited to share their views on the training sessions. The owner provided names and email addresses of all those individuals who participated in the seminars and needed remediation following the training. The participant pool was chosen from those who received one method of training over one subject that was taught by one presenter. The owner of the program indicated that those who required remediation included all segments of the population who attend the training, which is comprised of school administration personnel, business personnel, and business owners. This identification of program participants was made as an effort to solicit a diverse number of participants for the interviews. The program owner was not aware of which individuals participated in the study.

Merriam (2009) explained that several factors must be considered when determining the sample size of a research study, including questions, data, analysis, and available resources. All seminars for the entire program resulted in 61% of seminar program participants requiring remediation following the sessions. This study focused on one seminar topic for which one owner of the program conducted five seminars with a total of 49 participants. Thirty-one of the participants required remediation following training. Due to the limited range of the study, it was determined that 12 interviews with

program participants who required remediation following the sessions would be adequate to provide fair representation of the population. Eight individuals chose to participate in the study. Although there were fewer participants than hoped for, a thorough evaluation can be conducted without a great number of participants (Rubin & Rubin, 2012).

A total of 31 participants have participated in the Pay or Play training sessions and needed remediation in the past 2 years. Once this potential pool of 31 participants was identified, invitations to participate in the study, with attached consent forms, were emailed to them. Participants were asked to review, sign, and return the consent form to me in a 48-hour timeframe. Once completed consent forms were received, interviews were scheduled, and the meetings were conducted at neutral locations chosen by the participants.

From a potential pool of participants, I anticipated that 12 would be chosen to participate in the study. Creswell (2012) advised that it is best to center on detail and depth in research, which is best accomplished by using limited numbers of research participants. Research expert Jennifer Mason (as cited in Baker & Edwards, 2013) writes that some novice researchers view quantity of interviews as more important than quality, while the quality of detail should carry the most importance (Baker & Edwards, 2013).

Eight of the 31 individuals who received invitations agreed to participate, which represents 26% of seminar participants who meet criteria established for the study. Participants include human resources personnel, including a Human Resources Director, school administrators, including a Board Secretary, a Business Manager, and a Business Finance Operations employee.



### **Ethical Protection of Participants**

Creswell (2009) outlined procedures for the ethical conduct of research, which include review and approval by Internal Review Boards, use of an Informed Consent Forms (Appendices E and F), and protection of participant privacy. With the overall goal of protecting the privacy of participants and maintaining the highest ethical standards of research, written consent were obtained from all institutions and participants involved in this research study. The due process of obtaining permissions was followed at both Walden University and at the entity that is the focus of this study. Two Consent Forms were created for use in this study and privacy was maintained through measures designed to protect the privacy of both the individuals who participate and the data collected in the study.

In a qualitative research study that uses purposeful sampling, participants are selected because of their need for remediation following the seminars, which allows the research to gain the most understanding of the problem of the study (Merriam, 2009). The sample of participants for this study were in a position to offer perspectives on the training they received and how they were or were not able to understand and apply the information.

Lodico et al., (2010, p. 148) advised that informed consent forms must address details about the research study, identification of potential risks to participants, clear indication that participation is voluntary, and a statement of confidentiality. Based on these criteria, the Consent Forms introduced the study, fully explained the purpose of the study, identified any potential risks to participants, discussed the voluntary nature of

participation, and discussed the privacy rights of participants. I sought to establish a good working relationship with participants by providing a complete and honest overview of the study.

Participants were asked to read the information about the study and sign a written consent form as acknowledgment that they understood the purpose and methods of the study. Those who chose to participate in the study were asked to sign and return the consent form via email to the researcher within a 48-hour timeframe. Invitees and participants received contact information for both the researcher and her research Chair, and were invited to contact one or both individuals should they have questions or concerns about the study.

In order to maintain confidentiality of participants, data obtained from each participant in the study was identified by numeric coding rather than names. Personally identifiable data were viewed only by this researcher, and all results will be reported with the highest standards of ethics.

Because the internet was used in this study, it was important to be informed about ethical issues as they pertain to this medium. Merriam (2009) cited four issues that pertain to internet ethics as identified by Hewson, Yule, Laurent, and Vogel in 2003: informed consent, confidentiality, public versus private information, and procedures to allow those who participate in the study to pose questions and submit comments. Each of these issues as they pertained to this study, and how each issue was addressed, is outlined below:

**Informed consent.** Seminar participants received an email invitation to participate in the research study, which included details of the study and reasons why the research was being conducted. It was made clear that this was a voluntary study and, as such, invitees were under no obligation to participate or to continue participating should a change of mind later occur. As all invitees are members of the benefit compliance program that hosted the study, it was assumed that they are eighteen years old or older. Invitees were asked to read the document carefully. Those who chose to participate were asked to sign and return the consent form via email to the researcher within 48 hours.

The program facilitator received an Informed Consent Form which included details of the study and reasons why the research was being conducted. It was made clear that this was a voluntary study and, as such, the facilitator was under no obligation to participate or to continue participating should a change of mind later occur. As the facilitator of the seminars, it was assumed that the individual is eighteen years old or older. The facilitator was asked to read the document carefully and if she chose to participate was asked to sign and return the consent form via email to the researcher within 48 hours.

**Confidentiality.** As with any type of data collection, confidentiality is crucial to maintaining the highest levels of research ethics. Invitees were advised that numeric codes rather than names would be used in the study, and that any information that would potentially identify the respondent would be removed during the collection phase of research.

**Public versus private information.** Participant contact information was needed to identify possible participants in the study. The contact information was email addresses, which remain only with the researcher. I discussed this method of contact with the Walden University IRB team and was told that it was satisfactory.

**No harm procedures.** Invitees received contact information for both the researcher and her research chair, and were encouraged to contact one or both parties with questions and/or concerns related to the research study.

**Potential bias.** As a former employee at a business owned by one of the owners of the benefit compliance program chosen as the site of the study, I was familiar with the overall context of information presented in training sessions. Professional relationships are maintained with both owners of the program of study. I entered the study with the utmost respect for the participants and the nature of the study. I do not personally know any of the individuals who attended the seminars and who make up the pool of interview participants. I do know the owner who is the facilitator of the Pay or Play sessions, but I am not now and I have never been in a position of authority over the individual and I do not identify any bias toward the study. To guard against bias during the research process, detailed note taking and journaling was used, strategies which are outlined in *Methods in Educational Research* (Lodico et al., 2006). Glesne (2011) advised researchers to use reflective thinking as a means of preventing bias. Suggestions for reflective thinking include recording both researcher and participant perspectives of the research process in a journal and conducting member checks. Each of these suggestions were used in this study.

Possible potential biases could have been in the interview questions and note taking. To guard against bias in the interviews I conducted, questions were reviewed and restructured if they seemed leading. When conducting interviews, I remained mindful to allow the interviewees to respond without influence from me as the interviewer. When taking notes I remained factual and reported only the responses of the interviewees.

Glesne (2011) explained that a researcher has two roles; researcher and learner (pp. 59-61). In the role of researcher I conducted myself with integrity and respect for all aspects of the study. As a learner I conducted myself with curiosity, attention, and respect for all aspect of the study (Glesne, 2011).

### **Evidence of Quality**

When addressing internal validity of qualitative research, Merriam (2009) instructs researchers to gain an understanding of participant viewpoints, consider responses in context, and to present a comprehensive view of the issue. Merriam's statements guided my study as I worked to ensure the credibility of my research on this project. The use of careful interview preparation, conducting interviews with attention to detail, and employing integrity in the data collection and analysis provided an ethical framework for working with data (Merriam, 2009, pp. 215-216).

Glesne (2009) explained that member checking, in which the interviewees are asked to review the interpretation of the interviews, is a good strategy for ensuring validity. During this study, internal validity was guided by member checking, in which interviewees were asked to review both my interpretation of information gathered during the interviews and the themes that emerged in my draft findings. The purpose of member

checking was to ensure that content and meaning for their own data were correctly interpreted. Due to the limited number of participants in my study, requests to review my interview transcriptions and findings of the study were sent to all participants.

In addition to member checks, triangulation was used as a means of ensuring validity. Merriam (2009) outlined several means to ensure validity of findings.

Triangulation as used in this study involved the use of 3 types of data collection: participant interviews, facilitator interview, and document analysis. The use of member checks and triangulation allowed identification and correction of misinterpretations.

In qualitative research, the term transferability is used to describe to what extent results of a study could be used outside the original work. It is the responsibility of the researcher to use clear and concise language throughout the study to assist in making possible the use of the study in another environment (Merriam, 2009).

### **Data Collection**

Data collection is defined as the selection of participants for study and the obtaining of information from them (Creswell, 2008). Data for this study were obtained through one-on-one interviews and document review. Data were coded, analyzed, and recorded using transcription of recordings and notes, an electronic cataloging system, research logs, and reflective journals.

My personal computer system was used to code, store, and analyze data. This computer system is viewed only by me; the system includes a security monitoring system. Data will be kept for 5 years after which time it will be destroyed.

Potential participants in the study included school administrators, which raised concerns about the Family Educational Rights and Privacy Act (FERPA). Through personal communication with the Walden University IRB team, I learned that because the Benefit Compliance Program (BCP) is a private business that solicits clients from school districts, businesses, etc., the FERPA rules do not apply to them. The privacy policies mostly apply to student records.

The Walden University Institutional Review Board (IRB) approved this study and the collection of data by the proposed method prior to commencement of the research. The approved Walden IRB number is 02-25-16-0154452. In addition, written approval to conduct the study was obtained from owners of the Benefit Compliance Program. Informed consent was obtained from each participant in the study via an informed consent form, and from the program facilitator via an informed consent form.

### **Interviews**

There was a need to explore the problem of why participants in a training program required remediation following the sessions. With this goal, a modified program evaluation was chosen as the research design for this study. In speaking with the owners of the program, it was learned that no evaluation has been done for the Pay or Play sessions or the program overall. Merriam (2009) stated that qualitative research brings different and unique perspectives and understandings of phenomena, which is the goal of this study. Merriam maintained that the qualitative research aspects of direct human observation and interview provide analysis directly from the implements that gather data (Merriam, 2009, p. 214). Merriam (2009) further stated that qualitative research methods

allow a clearer perspective of a subject than would be achieved with use of an instrument for data collection.

According to Glesne (2011), qualitative research involves using different methods for collecting information, allowing a variety of perspectives of the subject of research. The most effective method of data collection for this study was determined to be face-to-face interviews. Glesne (2011) defined interview questions as questions asked in order to develop an understanding of an issue. The issue examined in my study was the effectiveness of the Pay or Play seminars to determine if they were effective or if they needed changing. In an effort to understand the issue of whether the seminars were effective, I developed interview questions for the seminar participants (Appendix B) that focused on their role in the workplace and specific areas of the Pay or Play training that required additional instruction following the seminars. Questions also focused on materials used during the seminars and the effectiveness of those materials. The questions solicited the participants' views on materials that might better help them to understand the Pay or Play provisions so that they would be able to immediately apply the provisions in the workplace.

The interview questions I developed for the seminar facilitator (Appendix C) focused on the purpose of the seminars and materials used to both prepare for and facilitate the sessions. I also developed questions that solicited the viewpoint of the facilitator on areas of effectiveness of materials used in the sessions, how the program is addressing the requirements of Pay or Play rules and regulations, and ideas on what worked well and did not work well in the seminars. The facilitator also addressed



interview questions about whether participants had what they needed to apply the Pay or Play guidelines following the seminars and what the facilitator saw as wrong with the program that needed fixed so participants would not require remediation following the sessions.

Invitations were sent via email to the 31 program participants who required remediation following the training sessions. A separate invitation was sent to the facilitator of the sessions. Eight program participants and the facilitator of the sessions agreed to participate in the study and signed informed consent forms. Interviews were scheduled and lasted approximately 45 minutes. Interviews were audio recorded, with participant approval, and I took notes during the interviews. I personally transcribed each interview and sent that information to the interviewee to review for accuracy. The interviews were transcribed the same day they took place, which helped me to capture the essence of the conversations. The transcribed information was emailed to the interviewees with a request that they review the transcription results to ensure accuracy and validity of my findings. There were no adverse events during the interviews. Interviewees were later asked to review the themes that emerged from my draft findings to ensure that content and meaning for their own data were correctly interpreted.

Eight seminar participants who required remediation following the sessions participated in my study. Each participant signed a consent form approved by Walden University's IRB. The consent form acknowledged agreement to audio recording of the interview. The interviewees each chose the date, time, and location for the interviews. The interviews consisted of 12 open-ended questions. The same questions were asked of

each interviewee. The questions focused on the perceptions of the interviewees in regards to teaching methodologies and materials used in the training sessions.

The interview with the seminar facilitator allowed for a threefold perspective: an owner of the program, creator of the seminars, and facilitator of the sessions. The facilitator signed a consent form approved by Walden University's IRB. The consent form acknowledged agreement to audio recording of the interview. The facilitator chose the date, time, and location for the interview. The interview consisted of 12 open-ended questions. The questions focused on the perceptions of the facilitator in regards to the purpose of the sessions, teaching methodologies, and materials used in the training sessions. This interview allowed me to gain insight into methodologies used to present program materials.

### **Document**

Documents are an important part of qualitative research because they have been given the attention of participants in the study and they can be analyzed without transcription (Creswell, 2008). A focus of this study was to understand the content that was misunderstood by program participants. As such, a document review of workshop materials was done as part of the research. The facilitator of the Pay or Play seminars provided a sample of the document used in the seminars, a forty-six-page detailed PowerPoint with 2 slides per page that contains all information on the Pay or Play provisions of *ACA*.

### **Data Analysis**

Data obtained from interviews and document review were analyzed to identify similarities in responses. The following areas were reviewed in the evaluation of the facilitation of sessions:

1. The purpose of the Pay or Play sessions.
2. Learning objectives
3. Materials used in the sessions.
4. Instructional strategies used in the sessions
5. Skills taught in the sessions
6. Perceptions of the facilitator on what does and does not work in the training

The following areas were reviewed in the evaluation of participant perceptions of the session:

1. Relationship of Pay or Play provisions to the participants' role in the workplace
2. Areas of training that required additional instruction following sessions
3. Participant perceptions of what might have helped to prevent the need for additional instruction following the sessions
4. Effectiveness of materials used in the sessions
5. Instructional strategies used in the sessions
6. Skills learned in the sessions
7. Opportunity for feedback following the sessions
8. Views on remedial learning

When a researcher defines data during the analysis process it is called coding. It is recommended that a researcher begins the process of coding by conducting a line by line analysis and using annotations to identify codes (Glesne, 2011). The collected data addressed my research question by identifying areas in which participants needed additional help following the seminars, identifying positives and negative aspects of instructional strategies, and identifying aspects of materials that could be problematic in the facilitation process.

Using Creswell's (2009) recommendations for the coding process, interview responses were studied carefully. Annotations were used to track my thoughts as I took in the information. Listing and clustering techniques were used to distinguish commonalities in responses. Categories were created, with codes assigned to each category (Creswell, 2009). The conceptual framework of responsive evaluation was used in coding and development of common themes by making me mindful that the evaluation should focus directly to what is taught in the seminars and on what information is needed by seminar participants that will make learning meaningful. The theoretical frameworks of constructivism, andragogy, and critical thinking were used in coding and development of common themes by keeping me focused as I sought elements of each framework in the coding process and search for common themes.

### **Interviews**

To begin the coding process, I read through the transcripts carefully the first time, and followed with additional readings in which I used highlighting and annotations to identify key words, phrases, and patterns that referred to my research question. I then

used a clustering technique in order to identify patterns of information. The coding of each interview was followed by a comparison of the findings. Comparisons were made between each of the eight participant interviews and the one facilitator interview. Different colors of highlighting were used to group similar information. For example, most of the participant interviewees and the facilitator interviewee commented on the vast amount of information presented in the sessions. These responses were coded in the same color and annotations were made in the margins to indicate that too much material was presented in the sessions. Data were arranged in groupings and line connectors were used to combine and reduce the number of categories. Data were then entered into both a journal and a spreadsheet, which helped me to identify relationships between emerging themes and to determine how these themes addressed the research questions.

### **Document Analysis**

Creswell's (2008) recommendations for analyzing documents were used in the document review for this study. The PowerPoint presentation used in the seminar was analyzed with the goal of addressing the research question. Annotations, clustering, and line connectors were used to group and identify information presented on the slides.

Creswell (2008) defines documents as records used in qualitative research to gain insight into a subject of study and recommends using the following steps in analyzing documents:

1. Identification of documents that could be useful in addressing the research question of a study.
2. Use of public (e.g., meeting notes) and private (e.g., journals) documents.

3. Gain permission to use the documents in the study.
4. Analysis of documents with the goal of using the information as a means of answering the research question.
5. Using notes or other means of recording the information gained from an analysis of the documents.

Analysis of the PowerPoint followed Creswell's recommendations as outlined above. Advantages of using documents in a research study are the convenience of use without the need for transcription and the use of materials that were prepared for specific use in the program of study (Creswell, 2008). The PowerPoint was prepared and used by the seminar facilitator as a means of relaying all Pay or Play information to seminar participants. I conducted the analysis of the document as a means of answering my research question: Are the Pay or Play seminars effective or do they need changing?

Merriam's (2009) discussion of the use of documents in qualitative research indicates that the research topic should guide the choosing of which documents to analyze. The document used in this study was the only resource used by the facilitator in the Pay or Play seminars. Data retrieved from the document were recorded on an analysis form.

A Document Analysis Form (Appendix D) was created to map and identify how information presented on the document aligned with the theoretical frameworks of this study. The form was also used to identify themes that were similar or different from those identified from the interviews.

## Findings

### Seminar Facilitator Interview

Numerous codes from the facilitator interview resulted in the emergence of three themes: complexity and volume of information are barriers to learning, lack of variety of training materials, and facilitation methods do not align with andragogy. These themes were used to create the Evaluation Report (Appendix A). Data in Table 1 presents codes and themes that emerged from the facilitator interview.

Table 1

#### *Facilitator Interview-Codes and Themes*

Themes	Codes
Complexity and volume of information are barriers to effective facilitation	Vast and complex materials; too much information presented on PowerPoint
Lack of variety of training materials	One PowerPoint presentation is the only material used in sessions
Facilitation methods do not align with principles of andragogy	Facilitator has knowledge of content presented but does not have background in andragogy

**Theme 1: Complexity and volume of information are barriers to effective facilitation.** One PowerPoint with 46 slides was used in the seminars. There are two slides per page on the document. At the beginning of the seminars, the facilitator distributed a copy of the PowerPoint to seminar participants. The facilitator explained the document by saying, “We are providing material that explains how the law affects the employers, and what they need to do to comply with law.” Responses addressed the 3-hour duration of the seminars, while the statements “I also think there’s too much

information in a 3-hour time period,” and “...so much material to train on in a short period of time” indicate the struggle to cover the materials in a relatively brief timeframe.

It was evident from the facilitator responses that she struggled to present vast amounts of complex information in the training. Phrases such as “It is a very complex set of rules,” “The material is so vast and complex,” and “Pay or Play is just one provision...but it’s such a large one; we are working with a lot of guidelines within the law. There are so many different rules within the Pay or Play that have to be applied” attest to the volume of information that is presented in the seminars. Additional phrases support this theme, including: “complex set of rules; a lot of detail in the PowerPoint; material is so vast & complex; there is so much; just so much.”

This complexity of information that was presented in the seminars could be addressed by the facilitator using principles of andragogy in the facilitation of seminars. Knowles’s (2005) andragogical model included the principle that adult learners bring lived experiences to the learning environment. Creating a learning environment where collaboration allows seminar participants to share experiences could help them in understanding the materials. Incorporating additional methods of facilitation such as small group breakout sessions would allow for increased collaboration between seminar participants. Another of Knowles’s (2005) principles of andragogy is that adult learners take a problem-centered approach to learning. The complexity of information could be addressed by incorporating materials that are specific to the participants’ workplace, allowing participants to better understand how specific information applies to their role in the workplace.



**Theme 2: Lack of variety of training materials.** The facilitator explained that discussion is the only method of instruction used when presenting the PowerPoint slides in the seminars. She considered using other methods of instruction, such as small group sessions, but was not comfortable with expanding her methods of teaching. When she reflected on facilitating the seminars, she discussed that she does not have background in adult learning and is interested in learning about principles of andragogy. Seminar participants described the method of instruction as lecture, discussion, and *sit and get*.

The seminar facilitator's reluctance to expand her methods of teaching could be detrimental to the learning process for seminar participants. If the facilitator were familiar with principles of andragogy the facilitator could expand the training to include other methods of delivery, such as small group breakout sessions. The process of critical thinking centers on questioning and exploring alternate ways of thinking (Brookfield, 2012). Small group sessions could allow participants to use critical thinking skills to better reflect on how the content taught was specific to their roles in the workplace and to discuss their similar experiences with others.

**Theme 3: Facilitation methods do not align with principles of andragogy.** The facilitator indicated that although there were different levels of audience knowledge of Pay or Play rules and regulations, all participants received the same instruction at the same level. She further explained,

Different levels of knowledge in the audience can present a problem. You might have an individual who is very knowledgeable and their questions are above what the others understand; the flip side of that is if you have someone with not much

knowledge and have to start at the very beginning and explain the rules and regulations.

She further commented, “Another issue might be that all pieces of the training are not immediately needed; it would be ideal to be able to break this up into basics, etc.”

When asked for her thoughts on what is seen as wrong with the program that needs to be fixed in order to address the issue of remediation following the sessions, the facilitator explained that discussion is the only method of instruction used when presenting the PowerPoint slides in the seminars. She further explained:

Tools would be helpful, and breaking into working groups-things I should look at. After a period of time we are losing people. Participants will attend the seminar, learn what they can, then when they go to actually apply the material they find they have not grasped what they need so they reach out for help. I need more knowledge of how people learn so that I can gear training-prepare training-using that knowledge. I have the content-I understand the law & understand what employers have to do-but I'm not an educator. So knowing how to present information would be helpful.

Knowles (2005) believed that principles of andragogy allowed educators of adults to construct specific and meaningful learning processes. Knowles (2005) taught that using principles of andragogy in the learning environment could address the learning process rather than the outcomes of learning. If the seminar facilitator were knowledgeable about principles of andragogy, the facilitator may be able to revise the seminars to better reflect the learning needs of the participants.

## Seminar Participant Interviews

Eight seminar participants who required remediation following the sessions participated in my study. Interviewees were asked to review both my interpretation of information gathered during the interviews and the themes that emerged in my draft findings to ensure that my interpretations were accurate. Numerous codes from the seminar participant interviews resulted in the emergence of 4 themes: Need less information in presentation, need interactive teaching methods, need interactive training materials, and need for feedback on sessions. Data in Table 2 presents codes and themes that emerged from the seminar participant interview.

Table 2

### *Seminar Participant Interviews-Codes and Themes*

Themes	Descriptions
Need less information in presentation	Too much information; need more information specific to needs
Need interactive teaching methods	Discussion is the only method used; all participants receive same instruction at the same level
Need interactive training materials	Just the PowerPoint presentation
Need for feedback on sessions	Would like opportunity to provide feedback; something quick and easy

**Theme 1: Need less information in presentation.** All interviewees stated that the only materials provided was a PowerPoint presentation that was distributed for use during the session. They discussed how the slides contained samples of forms and examples. Many participants used the document to take notes during the sessions.

When asked what might have helped to prevent the need for additional instruction following the seminars, responses addressed there being too much information covered in the presentations. One participant stated,

I know there's a lot of seminars offered, but if they could be just more broken down, more specific-whether it's an hour or two hours, just say let's just focus on this one topic rather than trying to squeeze seven or eight different topics in that two or three-hour period. For me it would be helpful because I'm the type that it's got to be drilled in at least seven or eight times before it might start clicking a little bit, depending on what the situation is. So, with this, for me I think that would be the most beneficial to get more pinpointed seminars and topics.

Following this theme, another response was:

Break sessions into smaller, more digestible chunks with a more focused seminar on one particular topic. I know it's federal law and I don't think there's an easy way to break it down, but if there's any way to break that down even more to have a more focused seminar on one particular topic, that might be helpful, at least for me.

Critical thinking is the process of questioning and determining the appropriateness of an action, function, or process (Brookfield, 2012). The facilitator of the seminars presented all provisions of Pay or Play, which made it difficult for some participants to focus on the portions that pertained to their role in the workplace. If the facilitator of the seminars presented information that was more focused on Pay or Play provisions that

applied to the workplace of all participants, it might better accommodate the process of critical thinking.

**Theme 2: Need interactive teaching methods.** When seminar participants were asked about instructional strategies used in the seminar the most frequent responses were *lecture* and/or *question and answer*, which resulted in discussion and additional questions. One response was detailed:

It was a big room with one instructor, but she always took time for questions, which was good. When a person in the group asked a question the instructor always repeated it so we could all hear what the questions was-I liked that because sometimes people talk quietly and you can't hear the question, so when the instructor gave the answer your really didn't know what the question was. But repeating the question was very helpful.

Another response was similar:

Other people from other districts or other employers—we were all together so you got to hear other peoples' perspectives and questions-so that maybe drove you to think, well, maybe I should be asking about that as well. So that was really helpful.

One description of the type of instruction was “a very interactive approach,” because the facilitator invited questions at any time during the presentation and used examples to drive discussions.” One respondent addressed the question by explaining,

Well, being a former teacher myself, it was more of a formal presentation-a slide show-as she talked through scenarios and things like that; so I guess, back to my

teaching days, it was kind of just a “sit-and-get . . . it was just basically a lecture with information in it.

Another area discussed by participants was the issue of applicability of information to all participants. One suggestion was to “break apart seminars so all information is applicable to participants; small group & large group sessions.”

Critical thinking is a process in which asking questions and discovering alternate ways of thinking are components of the learning process (Brookfield, 2012). If the Pay or Play seminars were structured so that all information presented applied to all participants, it could allow participants to use critical thinking skills to determine how best to apply the information to their specific workplace needs. With better understanding of the content taught in the seminars, participants might not require remediation following the sessions.

**Theme 3: Need interactive training material.** One document, a lengthy, detailed PowerPoint, was used in the sessions. Seminar participants expressed a desire for follow-up sessions because they were not able to sufficiently remember all of the information presented in the sessions. Comments included:

I think it’s good to have a follow-up seminar so maybe a month after-I realize everyone’s time is very valuable, but even if was a webinar type thing so you didn’t have to leave your workplace-you know, the small group people are going to have a webinar and you can ask questions and then hold the webinar . . . and you submit your questions prior to the webinar and then we’ll address them because a lot of other people probably have the same kinds of questions or

concerns and you always learn from your peers and stuff they've learned. So a follow-up just with the large group or just with the small group I think would be good.

Participants also suggested more specific information about the seminar topic prior to the sessions to allow them to come better prepared for the sessions:

Maybe ahead of time—they're really good about sending out emails about what the seminar's going to be on—maybe a little more detail on what we're going to talk about during the seminar and do you have questions ahead of time that we could submit.

The suggestion that seminar participants receive information about the Pay or Play content prior to the sessions could assist participants in understanding more content during the sessions. Knowles's (2005) andragogical principles that adult learners bring lived experiences to the learning environment and that they take a life-centered approach to learning would be applicable if seminar content were available prior to sessions. Knowing seminar content prior to sessions would allow the participants to relate the content to their individual workplace situations and prepare questions in advance for the seminar facilitator.

**Theme 4: Need for feedback on seminars.** Participants were queried about the types of feedback they were allowed to provide following the sessions. All participants indicated that there was no type of survey or evaluation form with which they could offer comments on the seminars. There were comments about the opportunity to ask questions

following the sessions, and there was interest in having the opportunity to provide feedback:

I would like to see some type of evaluation. Something obviously quick. You don't want to spend a lot of time on it. But if you could answer 4 or 5 questions and then any comments or suggestions that you might have from your own perspective that you might want to see the next time around or whatever.

One respondent expressed the desire for an evaluation form that would be distributed at the beginning of the seminars:

I think it would be helpful. A lot of times I think you can get some valuable feedback from those types of things. A lot of times, people may either be too shy to speak up during it or after. Lot of times people have to leave after . . . so there's time constraints that don't allow you to provide that instance feedback. So I think an evaluation form might be helpful . . . if I don't sit there and job notes down or have something to jot notes down and then a lot of times I'll be sitting there thinking did I get everything or did I not; so having it at the beginning to use during would be helpful.

The problem addressed in my study was why so many seminar participants required remediation following sessions. Participant feedback might allow the facilitator to gain insight into areas of the sessions that could be changed to provide more effective instruction. More effective instruction might result in seminar participants gaining better understanding of seminar content, which could result in less remediation needed following sessions.



## **Document Review**

The theme of complexity and volume of information are barriers to effective learning aligns with interviews and document review. The document, a 46-page PowerPoint with two slides per page, covers seven different topics, with multiple slides per topic. Topics covered on the PowerPoint are:

1. Definitions
2. Compliance
3. Penalties
4. Minimum Value Affordability
5. Full-Time Employees
6. Determining Full-Time Employees
7. Measurement Periods

The document review identified how the document used in the seminars did or did not align with the theoretical frameworks of constructivism, andragogy, and critical thinking used in the study:

**Constructivism.** Information presented in the PowerPoint provides a framework in which seminar participants can determine relevancy of the information to their individual situations. Participants must interpret the information, thus constructing new meaning. While the materials used in the session align with constructivism, the problem is the volume of information and the diverse spectrum of information presented in the sessions.

In order for seminar participants to better understand the information presented in the sessions, and for them to immediately apply the information in the workplace, the information must be relevant to their individual situations. Presenting all provisions of Pay or Play in one session results in seminar participants receiving information that does not pertain specifically to their workplace. This means that, in addition to determining relevancy of information to their individual situations, seminar participants must also determine which information does or does not apply to them.

In addition to determining relevancy of information and determining which information applied to them, seminar participants also had to determine a new way of administering health care by constructing new meaning and applying it to their work. The concept of constructivism is a view in which knowledge is an active process by which individuals construct individualized meaning (Creswell, 2009, pp. 8-9). The theoretical framework of constructivism focuses on the participant's point of view (Creswell, 2008), which was a major factor in how participants' determined relevancy of the information to their individual situations.

**Andragogy.** The method of instruction used to facilitate the Pay or Play seminars does not align with the theoretical framework of andragogy. The principle that learning should have immediate relevance to the learner is an important aspect of this proposed study in that program participants are expected to immediately apply what they learn in the seminars to their jobs. While the aspect of relevancy aligns with the intent of the seminars, the fact that participants are not always able to immediately apply seminar learning due to lack of understanding is the problem.

When asked what could be changed in the program so that participants would not require remediation following sessions the facilitator replied, “I need more knowledge of how people learn so that I can gear training—prepare training—using that knowledge. I have the content, but am not an educator, so knowing how to present information would be helpful.”

One of the participant interviewees, a former teacher, described the method of instruction used in the seminar as a *sit-and-get*, which does not align with the principles of andragogy. Principles of andragogy maintain that adults should be involved in the learning process (Knowles, 2005). The current method of instruction used in the seminars does not allow participants to engage in the learning process, which could be a reason for the high percentage of remediation following sessions.

**Critical thinking.** Components of critical thinking include the identification and challenging of assumptions, contextual awareness, imagining and exploring alternatives, and reflective skepticism (Brookfield, 2012). These components are integral parts of the process by which seminar participants must process the new information pertaining to HCR. As such, the theoretical framework of critical thinking aligns with this study.

### **Shared Themes**

Three similar codes and themes were found in the interviews and document review.

- Complexity and volume of information
  - Different levels of participant knowledge
  - Immediacy of information presented in seminars

- Lack of variety of teaching methods
- Lack of variety of training materials.

The first similarity between codes and themes from the facilitator and seminar participant interviews is the complexity and volume of information used in the seminars. The facilitator indicated that the PowerPoint contains enough information for a 2-day seminar. The participants expressed the view that there is too much information presented on the PowerPoint because it covers too many topics. My review of the document confirms these viewpoints. The PowerPoint document contains 92 different slides that cover seven different topics presented on 46 pages.

The vast amount of information presented in the seminars addresses Pay or Play rules and regulations on only one level, even though there were different levels of participant knowledge of the subject. Some of the seminar participants knew little about Pay or Play provisions, while others were fairly well-versed on the provisions. Addressing the needs of participants who were at different levels of understanding of the Pay or Play rules and regulations was a concern of the facilitator, who described her frustration at attempting to present material to an audience comprised of beginner-level understanding through advanced-level understanding.

Seminar participants indicated that learning was sometimes difficult due to different levels of participant knowledge. Those with more advanced knowledge of Pay or Play rules and regulations responded to more detailed instruction, while those with little knowledge of the rules and regulations required basic instructions. The document review aligns with this theme because of the scope of information contained on the slides.

Some of the topics presented in the seminars pertain to both large and small group employers. The seminar participants were employers from both large and small group, which means many of the topics pertained to only one group of employers. Interviews with the facilitator and seminar participants evidenced this issue with comments about all information not being applicable to all seminar participants.

Some information presented in the sessions did not require immediate application in the workplace. Participants described not needing some of the seminar information until later, which posed the issue of trying to remember what was learned at the seminar. When the time came for application of the information, the participants struggled to remember or to find relevant documents to use as guides. The facilitator explained that the presentation covered the entire Pay or Play provisions, even though some of the information had future application by employers. The document review aligns with this theme because of the number of different topics presented on the PowerPoint slides.

Another shared theme with interviews and document analysis was the lack of variety of teaching methods. The only method of instruction used in the sessions was lecture. The facilitator conveyed that she does not have background in adult learning and is interested in learning about principles of andragogy. Seminar participants described the method of instruction as lecture, discussion, and *sit and get*.

All interviewees expressed that there was a lack of variety of training materials in the seminars. The lack of variety of training materials is evidenced by use of only one document in the presentation of information to seminar participants. The document, a

PowerPoint presentation, is large with complex information presented on numerous, detailed slides that covered every aspect of the Pay or Play employer provisions.

Constructivism is a concept in which knowledge is an active process by which individuals construct individualized meaning (Creswell, 2009). Seminar participants must be able to construct meaning from the content presented in the sessions. Presenting every aspect of Pay or Play employer provisions in one seminar did not allow some participants to construct meaning.

### **Project Deliverable**

A Program Evaluation Report (Appendix A) was created based on the findings obtained from the interviews and document review. The three themes that resulted from the facilitator interview were:

1. Complexity and volume of information are barriers to effective facilitation.
2. Lack of variety of training materials.
3. Facilitation methods do not align with principles of andragogy.

The facilitator has knowledge of content but does not have background or experience in teaching. The facilitator expressed concern that she is knowledgeable on the subject matter, but does not have background in teaching. Her desire would be to know more about how adults learn.

The four themes that resulted from the participant interview were:

1. Need less information in presentation.
2. Need Interactive Teaching Methods.
3. Need Interactive Training Materials.

#### 4. Need for feedback on sessions.

There is no evaluation form or other method to provide feedback on the sessions. All respondents indicated that there is not an evaluation form used in the seminars. The majority of respondents expressed a desire for some means of offering commentary on the sessions.

Spaulding (2013) outlined two forms of evaluation: formative and summative. The type of evaluation used is determined by the type of information and the timeframe for reporting it to the stakeholders. Formative evaluations are conducted during the course of an active program, while summative evaluations are conducted at the end of a program. The focus of my study was to determine if the Pay or Play seminars were effective or if they needed changing. Because the focus was on an active program, formative evaluation was used in my study.

The purpose for collection of data is used to determine the form of evaluation used in a study (Spaulding 2013). For example, if interview questions focus on an interviewee's view of outcomes the evaluation would most likely be summative. If interview questions focus on what could be done to improve aspects of a program the evaluation would most likely be formative. My evaluation solicited information from seminar participants and the seminar facilitator on what worked and did not work in the sessions, with a goal of determining whether the sessions needed changing. My evaluation, therefore, was formative.

### **Limitations of the Study**

My study was a modified program evaluation of one topic, Pay or Play, which is a portion of a larger program called Benefit Compliance Program. Topics presented by the facilitator of the program that were not evaluated include Compliance 101, 6055 & 6056 Employer Reporting, Doma, Public Exchange, and Tax Advantage Plans. Compliance 101 includes the topics of Consolidated Omnibus Reconciliation Act (COBRA), Employee Retirement Income Security Act (ERISA), Family Medical Leave Act (FMLA), Health Insurance Portability Act (HIPAA), and Section 125 Cafeteria Plan.

Stake (1972) reported that bias may occur when an evaluator focuses on areas of a program that will most likely show the program is successful. He maintains that this limitation, along with value conflicts and ignoring causes of problems identified in a program, are normally not conscious decisions made by an evaluator, but normal human actions. Because I know the owner and facilitator of the program I was mindful to guard against bias toward favorable aspects of the program. The fact that the owner and facilitator of the seminars is committed to offering the best training possible, and to learning of areas in the training that need attention, was helpful in addressing any bias that may have existed for me as the evaluator of the program.

Possible potential biases could be in the interview questions and note taking. To guard against bias in the interviews I conducted, questions were reviewed and restructured if they seemed leading. When conducting interviews, I remained mindful to allow the interviewees to respond without influence from me as the interviewer. When taking notes I remained factual and reported only the responses of the interviewees.



The sample size used in my study could pose a limitation to the study. Thirty-one individuals required remediation following the Pay or Play seminars. Of the 31 individuals who required remediation following the sessions, 12 were selected as potential participants in my study. Eight of the 12 individuals agreed to participate in the study. Although the number of participants in the study was small, the interviews with them provided good insight into materials and methods of facilitation used in the Pay or Play seminars.

Taut and Alkin (2003) noted that the experience and competence of the evaluator could be a limitation to an evaluation and that it is important to establish trust in working relationships with stakeholders and research participants. I am not an experienced evaluator and throughout this study have relied on evaluation guides and literature that pertain to conducting program evaluations. I trust that whatever limitations my inexperience placed on my study will be understood as part of the learning experience. I have conducted myself with integrity and professionalism throughout my study, and trust that the stakeholders and participants in my study were comfortable that my goal was to provide an honest assessment of the Pay or Play seminars.

### **Conclusion**

In section two I described the research design and approach, participants, data collection and analysis, limitation of the study, and research findings. The research design used in the study was a qualitative modified program evaluation, which examined perspectives of the seminar facilitator, perspectives of seminar participants who required remediation following sessions, and the document used to present information in the

sessions. Data collection included face-to-face interviews, with manual coding and analysis of the findings, and manual review of the document. Validity of research findings was ensured through the use of member checking.

The resulting data from the interviews and document review were coded and analyzed, resulting in the emergence of three themes for the facilitator and four themes for the participant interviews. Strengths of the seminars were identified as well as areas that need improvement. Themes identified from the facilitator interview are complexity and volume of information are barriers to effective facilitation, lack of variety of training materials, and facilitation methods do not align with principles of andragogy. Themes identified from the participant interviews are need for less information in presentations, need for interactive teaching methods, need for interactive training materials, and need for feedback on sessions. Review of the document and its use in facilitation of the seminars identified that the material aligns with the theoretical frameworks of constructivism and critical thinking, but does not align with the framework of andragogy.

These themes and theoretical frameworks were used to create the Modified Program Evaluation Report (Appendix A). This evaluation, which identifies strengths and weaknesses of the seminars, includes recommendations on how to more effectively facilitate the seminars. These recommendations could be used by the program stakeholders to make decisions on implementing changes to the seminars.

## Section 3: The Project

### **Introduction**

The purpose of this study was to evaluate one portion of a larger training program. The Benefit Compliance Program provides training on the complex benefit regulations of the health insurance industry. Pay or Play is one provision of those requirements, and seminars covering this topic were the focus of this study. The study was conducted because a large number of participants required remediation following the seminars. This section describes the project, presents the rationale for the study, explores relevant literature, and discusses implications of the study.

### **Description and Goals**

I conducted a modified program evaluation to evaluate the effectiveness of the seminar topic Pay or Play to determine if the seminars were effective or if they needed changing. I employed the theoretical frameworks of constructivism, andragogy, and critical thinking and the conceptual framework of responsive program evaluation (Stake, 1972) in the design of my study and in data collection and analysis of research findings.

### **Rationale**

Spaulding (2013) informed that the purpose of a program evaluation is to investigate the value of a program and to recommend areas that could be improved (p. 53). My project was a Modified Program Evaluation Report (Appendix A), which presents to the stakeholders the results of my evaluation of the Pay or Play seminars, which are part of the Benefit Compliance Program. My study investigated facilitation methods and materials used in the Pay or Play seminars, and explored perceptions of the

facilitator and some seminar participants who required remediation following the sessions.

In this modified program evaluation, I examined one topic presented by a benefits compliance training program to determine if the seminars were effective or if they needed changing. The study was conducted because of the high percentage of remediation needed following the sessions. In order to use the best method of evaluation for my study, I conducted a literature review to learn about the available options. If adopted by the stakeholders, these recommendations could improve the effectiveness of the Pay or Play seminars.

Evaluation reports are written to describe and present the findings of the evaluation. To ensure that an evaluation report achieves its purpose, the report must be clearly written with mindfulness toward the stakeholders. Interpretation of data presented in the report must be meaningful to the stakeholder. Reports should be presented to stakeholders and include results of the evaluation along with recommendations (CDC, 2013).

The purpose of an evaluation report is to address the intended use and users of information presented in the report and provide a description of the program, focus of the evaluation, sources of data and methods used in the evaluation, and results and conclusions of the study (CDC, 2013). Each of these areas was addressed in my report to stakeholders (Appendix A),

Findings of my study, as presented in the Modified Program Evaluation Report, suggest that changes to the facilitation methods and presentation of materials could result

in more effective training for participants. My project includes recommendations for changes to the program, including revisions to the PowerPoint document and education for the facilitator on principles of andragogy.

### **Review of the Literature**

This study was conducted through articles and other publications retrieved from ERIC, SAGE, EBSCO Host, ProQuest Central, and Medline. Project studies and dissertations from the Walden University library were also used in the review. Key words used in literature searches include *adult learners, adult remedial learning, andragogy, developmental education, evaluation, nontraditional students, Pay or Play mandate, program evaluation, remedial learning, remedial learning theories, responsive evaluation, and remediation.*

### **Pay or Play Policy Implementation**

In December, 2012, Section 4980H was added to the Internal Revenue Code. This national provision addressed the issue of employer-sponsored health insurance as it pertained to availability of coverage to employees. This provision fell under the employer shared responsibility provision of the PPACA, and is commonly termed the Pay or Play provision (IRS Notice, 2013).

Numerous changes have been made to the original proposed regulation, and the implementation date has been changed several times. Changes to the original proposal include clarification of how to determine whether an employer falls into the category of large employer and how employers will identify full-time employees. The Pay or Play mandate was implemented effective January 1, 2015.

One of the mandates of ACA (2012) pertained to employers making group health insurance available to employees. Penalties are assessed on employers who do not provide *minimum essential benefits* (IRS Notice 2012-32) to full-time and full-time equivalent employees. This provision is officially termed the Employer Shared Responsibility provision by the IRS, but is unofficially referred to as Pay or Play because, while large employers are not required to provide insurance to employees, they face substantial penalties if they do not (Insurance Marketing Center, 2012).

The Pay or Play mandate is on a two-tiered implementation schedule. The first tier, effective in 2015, is applicable to employers with 1-49 employees. The second tier, effective in 2016, is applicable to employers who employ 50-99 employees (Insurance Marketing Center, 2012). The Shared Responsibility for Employers Regarding Health Care Coverage Act of 2011, as defined by the IRS, applies to full-time employees and full-time equivalent employees (Shared Responsibility for Employers Regarding Health Care Coverage Act, 2011). The seminars that are the focus of this study present the Pay or Play mandate and instruct the participants how to determine full-time and full-time equivalent employees as defined by the IRS.

When determining the number of full-time or full-time equivalent employees (2012), employers must consider full-time workers of 30 hours per week, part-time employees defined by prorating hours worked, seasonal workers defined by the IRS code, and temporary workers (Insurance Marketing Center, 2012). Based on conversations with the owners of the Benefit Compliance Program, the IRS regulations for determining full-time and full-time equivalent employees poses a challenge for school administrators

due to the 9-month school schedule and the number of part-time, seasonal, and temporary employees who work for the school systems.

The importance of employers understanding how to correctly identify full-time and full-time equivalent employees is evidenced by the penalties imposed for noncompliance. It is important to note that, while providing health insurance to employees is not required by the government, penalties are imposed on large employers who do not make adequate and affordable insurance available (IRS, 2015). To avoid a penalty, insurance must be offered to 95% of eligible employees and their dependents and none of the employees receives premium assistance from the insurance marketplace because the employer insurance was not affordable (IRS, 2015). In addition to determining full-time and full-time equivalency of employees, employers must also determine the affordability of insurance for the employee (IRS, 2015).

With all of the provisions that must be met to avoid penalties, ACA does not require employer training on the rules and regulations of HCR. Nothing in the HCR rules and/or regulations addresses training. Programs such as the Benefit Compliance Program that was the focus of this study serve to educate employers on how to determine their responsibilities as imposed by ACA. If employers do not provide insurance coverage that is adequate and affordable (IRS), they face penalties of up to \$3,000.00 per year per employee (IRS, 2015). These penalties factor into the Benefit Compliance Pay or Play seminars because, in order to avoid penalties, employers must understand how to determine full-time eligibility and guidelines for adequate and affordable insurance. Pay

or Play policy implementation will serve to guide this program evaluation project by providing a framework for what the seminar participants need to learn in the sessions.

### **Program Evaluation**

Stake (1976b) instructed that the purpose of a program evaluation is to determine what works and what does not work in a program. He used the term *responsive evaluation* (1972) to describe educational evaluations that investigate activities, address the participants' need for information, and determine whether various value-perspectives are included in results of the evaluation. Components of Stake's model are conditions that were in place prior to the evaluation that may correlate to the outcome, all activities and interactions that take place during the evaluation, and the outcomes of the evaluation (Stake, 1972).

Preskill and Russ-Eft (2005) defined responsive evaluation as a means for evaluators to explore programs using the perceptions of different individuals in order to determine what types of information is needed by stakeholders. This study aligned with Stake's description of a responsive evaluation in that it focused on activities of a portion of a program, addressed the seminar participants' need to learn and understand provisions of Pay or Play, and presented perspectives of the participants, facilitator, and the evaluator. The study also aligned with Preskill and Russ-Eft's definition of responsive evaluation in that it explored the perceptions of different people who were associated with the program. Spaulding (2013) informed that the purpose of a program evaluation is to investigate the value of a program and to recommend areas that could be improved.



## **Modified Program Evaluation**

This study was not an evaluation of the entire Benefit Compliance Program. The study, instead, focused on sessions provided on one piece of a larger program. The sessions addressed in this study presented the topic Pay or Play, a health insurance mandate in which employers must determine full-time employee status for the purpose of offering health insurance to all employees who qualify for coverage (United States Department of Labor, 2014).

## **Evaluation Methods**

There are numerous evaluation methods available to meet the needs of researchers, including Tyler's Objective-Based Evaluation (Fitzpatrick, 2011), Kirkpatrick's 4-Level of Evaluation (Kirkpatrick & Kirkpatrick, 2006), Scriven's Consumer-Oriented Evaluation (Stufflebeam, Madaus, & Kellaghan, 2000), the Context, Input, Process, Product (CIPP) Evaluation Model (Zhang et al., 2011), Scriven's Goal-Free Evaluation Model (Scriven, 1972) the Context, Input, Reaction, Outcome (CIRO) Evaluation Model (Topno, 2012), Kaufman's 5 Levels of Evaluation (Kaufman & Keller, 1994), and Stake's Responsive Evaluation Model (1972).

Tyler's objective-based evaluation was developed in the 1940's. The focus of this model is on whether program objectives are met. The purpose of this type of evaluation is achievement of goals and objectives, improvement of the program, and the impact on the program (Fitzpatrick, 2011). Kirkpatrick's 4-Levels of Evaluation was developed in 1959 (with revisions in 1975 and 1994). The focus of this model is on reaction, learning, behavior, and results. This model applies to both current and future decision-making by

the stakeholders. The purpose of this type of evaluation is program improvement and the impact on the program (Kirkpatrick & Kirkpatrick, 2006). While this model may have been appropriate for my study, it was not the one used on my study.

The 1960's brought Scriven's Consumer-Oriented Evaluation. This model focuses on the needs of consumer and contributions to society instead of program objectives (Stufflebeam et al., 2000). In 1971 Stufflebeam created the Context, Input, Process and Product (CIPP) Evaluation Model, which focuses on four areas: context, input, process, product (Zhang et al., 2011). The purpose of this type of evaluation is the attainment of objective's and goals, improvement of the program, and the overall impact on the program (Zhang et al., 2011). This model is useful in the decision-making process, which may have fit the needs of my evaluation but was not chosen.

Scriven's Goal-Free Evaluation Model was created in 1974. In this model, objectives of a program are not known by the evaluator. The focus is on effects of a program rather than the objectives. The purpose of this type of evaluation is attainment of goals and objectives, program improvement, and the overall impact on the program (Irvine, 1979). A facilitator using Scriven's Goal-Free Evaluation Model would use the perspective of the trainee, which fits only one component of my study.

The 1970's were rich for the development of evaluation models. The CIRO model was created in 1970, with focus on context, input, reaction, and outcome. In this method, the researcher looks at the program of study to anticipate training needs, obtains information about best methods of training, learns the perspective of participants', and examines training results at different levels. CIRO is very similar to the Kirkpatrick

model (Topner, 2012). Provus's Discrepancy Model of Evaluation was developed in 1971. This model presents 4 phases of research: the establishment of objectives, compliance, the identification of differences between objectives and results, and focus on actions to address areas of concern (Guerra-Lopez, 2008). After careful review of these models I determined that none of them were the best fit for my study.

In 1995, Kaufman's 5 levels of Evaluation was developed (Kaufman & Keller, 1994). This model is similar to Kirkpatrick's 4 level model in levels 1-4, but adds an additional level. Level 1 of Kaufman's model is Resources and Processes, which aligns with Kirkpatrick's Level 1 (Reaction). However, Kaufman's model adds to the analysis in this step. Level 2 of Kaufman's model is Acquisition, with focus on outcomes. This step aligns with Kirkpatrick's Level 2 (Learning). Level 3 of Kaufman's model is Application, which aligns with Kirkpatrick's Level 3 (Behavior and Performance). The focus of this step is using new skills and information. Level 4 of Kaufman's model is Organizational Payoffs, with focus on the stakeholder. This step aligns with Kirkpatrick's Level 4 (Results). The additional level added to Kaufman's model is Level 5, Societal Contributions. This level addresses the contributions to society made by a stakeholder and is not used in Kaufman's model (Kaufman & Keller, 1994). This model would have fit the needs of my evaluation, but I did not choose to use it because Stake's responsive evaluation model (1972) offered a better foundation for my study.

The method of evaluation chosen for my study is Stake's Responsive Evaluation Model (1972). Stake (1972) defined a responsive evaluation, in part, as one in which the activities of the program are evaluated rather than the intent of the program (Stake, 1972).

Stake (2010) further defined an educational responsive evaluation as one that addresses activities of a program rather than the intent of the program, addresses the needs of participants, and reports on perspectives of the program participants in the evaluation. My evaluation focused on what is actually taught in the Pay or Play seminars rather than the intent of the seminars and on what seminar participants needed in order to apply Pay or Play provisions in their workplaces. The responsive evaluation focus on the stakeholder involves issues and standards of the stakeholders. This method has been criticized as being too subjective, but Stake addressed the critique by stating that any evaluation is subjective in nature (Stake, 2010).

Using qualitative research in this study allowed me to gather data from those who were participants in the training sessions that were the focus of the study. Interview questions for program participants focused on materials used in the session and methods of instruction used to facilitate the sessions. Interview questions for the facilitator of the seminars also focused on materials and methods of instruction.

### **Developing an Effective Evaluation Report**

The document titled *Developing an Effective Evaluation Report* (2013), which was developed by the Centers for Disease Control (CDC) and Prevention, sets forth steps for organizing and developing the evaluation process. The following elements are basic to an evaluation report:

- title page;
- executive summary;
- intended use and users;

- program description;
- evaluation focus;
- data sources and methods;
- results, conclusions, and interpretation; and
- use, dissemination, and sharing plan (CDC, 2013).

The CDC guide (2013) described an evaluation report as a presentation to stakeholders of why and how a program evaluation was conducted. The evaluation report (2013) presents recommendations for ways in which stakeholders might use the evaluation findings to improve a program. My evaluation report (Appendix A) was guided by the CDC plan. The basic elements of an evaluation report as noted by the CDC were used as a framework for the organization of my evaluation report. My report presents the evaluation purpose, focus, findings, and conclusions. Recommendations for how the seminars could be changed are offered, along with a timeframe for implementation of the recommendations.

### **Feedback**

Feedback is an important component of formative evaluation. It is through feedback that potential problems in a program are identified and addressed (Lodico et al., 2010). Feedback gained through formative evaluation could benefit both seminar participants and program stakeholders. Formative evaluation would provide an opportunity for seminar participants to express opinions on changes that could be made to the seminars that might help them to better understand the content taught in the sessions (Spaulding, 2008). The Pay or Play seminars do not offer the opportunity for learner

feedback. The omission of evaluation forms could result in lost opportunity for the facilitator to learn about how participants view the sessions

### **Implementation**

Maggin (2015) outlined steps for integration of research recommendations into practice, which included consideration of conditions within the organization and needs and requirements of the organization. Durlak (2013) defined implementation as efforts used to bring about effective change. Durlak (2013) maintained that implementation works only if there has been planning by the evaluator and input from stakeholders. Schillinger (2010) defined implementation as the integration of strategies to modify practices, and used 4 terms to describe the exchange and use of research findings: knowledge translation, knowledge transfer, knowledge uptake, and knowledge exchange. Knowledge translation is defined as the incorporation of findings into practices; knowledge transfer is the transfer of research findings from researcher to user; knowledge uptake is the receipt and incorporation of research findings, and knowledge exchange is the process by which researchers learn information about the needs of users and users receive relevant findings in an understandable format.

Research findings of this study (Appendix A) will be distributed to the owners of the Benefit Compliance Program as the Modified Program Evaluation Report: Training for Employer Compliance with Health Insurance Requirements. The owners are committed to providing the best facilitation possible and have expressed to me the desire to improve on areas of the program that are not effective. I will review the report with

them, answer any questions they may have, and address concerns that may arise during the review.

During my meeting with the owners, I will make suggestions about how best to implement any recommendations they accept. I will offer my assistance in working with the facilitator to streamline the PowerPoint document, learn about principles of andragogy, provide training of trainers about the principles of andragogy, and design an evaluation form. I will follow up with the owners on a quarterly basis for one year to monitor the impact this evaluation may have had on the facilitation of the Pay or Play Seminars, and will invite the owners to contact me at any time to discuss any aspect of my study. If the owners choose to accept and implement any of my recommendations about the Pay or Play seminars, a timeline for implementation is included in the program evaluation.

### **Project Evaluation**

There has never been an evaluation of any area of the Benefit Compliance Program. The goal of this evaluation was to determine if the Pay or Play seminars were effective or if they needed changing. The evaluation identified areas in which more effective training could result in greater understanding by seminar participants of government regulations of the health insurance industry. I will work with the owners of the Benefit Compliance Program to implement any recommendations they wish to accept, and will follow-up with them on a quarterly basis for one year to monitor the impact this evaluation may have had on the facilitation of the Pay or Play seminars. I will extend an invitation to the owners to contact me at any time to discuss any aspect of my study.

## **Implications Including Social Change**

### **Local Community**

The struggle employers face trying to remain current with rules and regulations of benefits compliance is evidenced in conversations between one owner of the benefit compliance program that is the focus of this study and school districts and businesses throughout the region (personal communication, May 2014). Compliance with the rules and regulations of HCR is vital to the community because noncompliance could result in penalties to employers or loss of insurance coverage for employees. Without health insurance, individuals either go without medical care or seek care from government-sponsored providers. Going without medical care for a condition could eventually result in advanced medical conditions that might require increased cost.

### **Far-Reaching**

This study is important because administrators of employee health insurance are responsible for understanding compliance regulations and face substantial penalties for non-compliance. Effective facilitation would allow participants to immediately and correctly apply Pay or Play provisions in the workplace, resulting in more uniform administration of the provisions with less chance for the assessment of penalties for non-compliance. The implications of this study for positive social change include more effective training of compliance regulations, which could result in greater understanding of government regulations of the health insurance industry, with better protection of employees through continued health insurance coverage.



## **Conclusion**

In this research project I evaluated one portion of a larger training program called the Benefit Compliance Program. Areas addressed in this section are a description of the study, rationale for conducting the study, literature related to the study, implementation of the study, and implications of the study. There has never been an evaluation of the Pay or Play seminars. This evaluation provides evidence that, while there are many positive aspects of both the materials and facilitation of Pay or Play seminars, changes to the facilitation methods and presentation of materials could result in more effective training for participants.

## Section 4: Reflections and Conclusions

### **Introduction**

This section of my study presents the strengths and limitations of the study, recommendations for alternative approaches, scholarship, project development and evaluation, leadership and change, reflection on importance of the work, and implications, applications, and directions for future research. Data presented in Appendix A could assist stakeholders in making decisions about the program that was evaluated in this study.

A training program was established in the Midwestern United States to meet the need for employers to understand compliance requirements of the health insurance industry. The purpose of my study was to conduct a modified program evaluation of one topic presented in seminars by one program facilitator, to determine if the seminars were effective or if they needed changing. The reason for the evaluation was the high percentage of remediation needed following the sessions, which posed the question of program effectiveness in the education of participants.

I used qualitative research in the study, with data collection through interviews and document analysis. Interviews with the facilitator of the seminars and some program participants who required remediation following the sessions provided perspectives on materials used and method of delivery. Problematic findings included the presentation of too much material, lack of variety of teaching methods, and lack of variety of training materials

### **Project Strengths and Limitations**

Data collected during the interview with the program facilitator evidenced her desire to make the program as effective for participants as possible, and her desire to learn how to best structure and facilitate the program materials. This willingness of the program owner and facilitator to learn what could be done to make the seminars more effective for participants is a strength of the project.

I consider the identification of similar themes identified through analysis of interviews with the seminar facilitator and the seminar participants to be a strength of this study. The Modified Program Evaluation Report (Exhibit A) presents three areas that were viewed as problematic for both the facilitator and the seminar participants. These shared concerns allowed me to recommend ways for the facilitator to modify the materials and methods of facilitation that could result in more effective presentation of the sessions.

A potential limitation could be the number of program participants who agreed to participate in the study. Of the 31 individuals who required remediation following three sessions, 12 were selected as potential participants in my study. Eight of the 12 agreed to participate. The eight individuals who participated in the study provided valuable insight into their views on the seminars. “A Modified Program Evaluation: Training for Employer Compliance with Health Insurance Requirements” (Appendix A) captured views of both the seminar participants and the seminar facilitator, resulting in a comprehensive look at the content and facilitation methods used in the seminars.

Phillips (2010) explained that a program is multifaceted and that not being aware of all facets could mislead results of an evaluation. It was unknown whether participants interviewed for this study participated in other training sessions, so the level of knowledge prior to the sessions was unknown. This lack of knowledge of previous seminar participation could be a limitation for this study.

McNamara's (2006) guide to program evaluation presents potential limitations to the evaluation process. Possible limitations to evaluations that use interviews are that findings can be hard to analyze and the interviewer could bias the interviewee's responses. As part of the member checking process for my study, I asked interviewees to review my interpretation of the interviews for accuracy and correct for intent of the response.

McNamara (2006) indicated that possible limitations to a document review include incomplete information and the time it takes to perform the review. The document reviewed for my study was a lengthy, detailed PowerPoint presentation that contained all provisions of the Pay or Play mandate. While it did take a lot of time to perform the document analysis, the results were beneficial to the study.

The evaluation guide developed by the CDC (2013) states that evaluators may find using only qualitative data in a program evaluation to be a limitation. According to the guide (2013), evaluators may experience difficulty with reporting only one type of data. Difficulties cited in the guide include poor flow of information and awkward reporting of data. Suggestions for addressing these limitations include the use of

alternative forms of outlines for the evaluation reports. Due to the limited sample size of my study, I did not consider the use of only qualitative data to be a limitation.

Researchers who conducted a study that examined limitations to the implementation of program evaluations reported on factors related to human, context, and evaluation factors (Taut & Alkin, 2003). The human element was cited as the greatest limitation to implementation of a program evaluation. The human element included the competence of the evaluator, the evaluation process, and the trust factor between the members of the program and the evaluator. Limitations associated with the context of the study included the experience and competence of the evaluator. Limitations that pertained to the evaluation itself included communication between the evaluator and stakeholders and the need for trust between all parties associated with an evaluation (Taut & Alkin, 2003).

### **Scholarship**

There were times during this study where I felt overwhelmed with all that it involved. It was only during the data analysis phase that I felt everything come together as a cohesive unit. I learned that I enjoy qualitative research because it seems to be an active, evolving process. Conducting interviews was enjoyable, and my confidence as an interviewer grew with each session. Documentation using the sixth edition of the American Psychological Association (APA) publication manual proved to be a challenge for me.

During the analysis phase of this study I learned how much respect the participants had for the experience, expertise, and knowledge of the facilitator. Even

though they could not immediately apply the information taught in the sessions, they recognized the skill it took for the facilitator to condense complex government rules and regulations into an understandable format.

### **Analysis of Self as Scholar**

When I began this doctoral study, I was secure as a writer. I soon learned that scholarly writing is vastly different from creative writing, which is my field of expertise. Often I felt as if I were repeating myself when writing this paper. Incorporating research into the paper proved challenging as well because APA documentation is not my forte. Persistence and excellent feedback from my Chair helped me to progress with the study.

### **Reflection on Importance of the Work**

HCR has been front and center in the national debate for many years. The ACA is a vast and complex set of rules and regulations governing the health care industry. The rules and regulations that affect employer-sponsored health care plans must be understood in order to be implemented in a manner that satisfies all requirements. Noncompliance to the rules and regulations carry penalties that could impact the financial well-being of a company and could result in termination of health care coverage for employees.

The importance of this study in addressing whether one training session on employer-sponsored health care is effective or whether it needs changing is significant on the scale of one piece of a huge puzzle fitting into place. If individuals lose health insurance coverage it affects society by creating health-care needs that are either not directly addressed or are addressed through a government-funded program. Health care

is a societal issue. Health care needs that are not addressed early often develop into major health issues that require hospitalization and extended treatment, both of which drive up the overall cost of health care for society. If this study impacts the way one training program delivers information to employers so as to allow the employers to immediately apply the information in an efficient and effective manner, it will have contributed to the overall issue of effective understanding and administration of the HCR movement.

### **Implications, Applications, and Directions for Future Research**

The reflection process can be difficult and eye-opening because it allows for an introspective view of self. As a lifelong learner and educator, I constantly seek ways to improve both how I learn and teach. This doctoral journey has taught me much about myself: I persevere by overcoming obstacles, I can apply what I learn as a student to my role of teacher, and, surprisingly, I enjoy research.

I would be pleased if my study could assist other student researchers who seek ideas on the research process. While the student researcher community is vast, we are all after the same goal, and I wish to assist my peers as they have assisted me. I envision that this study will be of benefit to the stakeholders. They have allowed me into their world, for which I am grateful. Future research could include conducting evaluations of other topics presented by the Benefit Compliance Program.

### **Conclusion**

A modified program evaluation was utilized to investigate the question of whether Pay or Play seminars were effective or if they needed changing. “A Modified Program

Evaluation: Training for Employer Compliance with Health Insurance Requirements” (Appendix A) provides views of both the seminar participants and the seminar facilitator, resulting in a comprehensive look at the content and facilitation methods used in the seminars. Key findings of the study indicated that changes to the facilitation methods and presentation of materials could result in more effective training for participants. Recommendations on facilitation methods and materials were prepared for presentation to the owners of the training program.

Health care is an issue that impacts every level of society. The implications of this study for positive social change included more effective training of employers on compliance regulations, which could result in greater understanding of government regulations of the health insurance industry. Greater understanding of regulations could result in fewer penalties for noncompliance and less cancellation of insurance coverage. If my study contributes to the way one training program educates employers on components of HCR, it will have contributed to the overall movement of education and compliance of HCR.

Section 4 includes reflections on my evolution as a scholar. This project was challenging, but with that challenge came growth. I have grown as a researcher and a scholarly writer. As I near the completion of my studies, I am grateful for the experience to be a student because it made me a better educator. The rigors of this program were well worth the time, effort, and commitment it took to finish my studies.



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Appendix A: The Project

**A Modified Program Evaluation:**

**Training for Employer Compliance with Health Insurance Requirements**

Evaluator: Andi Davenport

January, 2017

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## **EXECUTIVE SUMMARY**

This modified program evaluation was conducted in partial fulfillment of the doctoral study requirements of Walden University. Throughout this evaluation, I examined the materials and methods of facilitation used in the Pay or Play training seminars conducted by the Benefit Compliance Program.

### **EVALUATION PURPOSE, FOCUS, & THEORETICAL FRAMEWORKS**

#### **EVALUATION PURPOSE AND FOCUS**

The advent of health care reform (HCR) ushered in the need for employer training on provisions of the Affordable Care Act (ACA) employer mandates. Programs such as the Benefit Compliance Program provide training to employers on each of the provisions of the ACA. The rules and regulations of the ACA are vast and complex, and employers must comply with the provisions or face substantial penalties.

The purpose of my study was to conduct a modified program evaluation of one topic presented by the program. I evaluated the effectiveness of the seminar topic Pay or Play, to determine if the seminars were effective or if they needed changing. The reason for the evaluation of the Pay or Play program was the high percentage of remediation needed following the sessions, which posed the question of program effectiveness in education of participants. In the study I focused on one seminar topic presented in 5 seminars. Sixty-three percent of the participants required remediation following training

Local employers look to the Benefit Compliance Program for guidance on how to interpret and implement the rules and regulations of the ACA. This study will address a local need because employers must be aware of the compliance laws that affect them,

must understand and implement these numerous and changing laws, and must remain current with changes to these laws. If seminar participants are not able to understand the content of training sessions it creates more confusion about the rules and regulations of ACA. Identifying areas of the Pay or Play seminars in which changes could result in greater understanding by seminar participants may help to address the local need for effective resources in the area of HCR.

This evaluation report represents only one topic presented by the Benefit Compliance Program. I used a qualitative research approach to examine the activities, methods of delivery, and materials used in the Pay or Play seminars in which participants required remediation following the sessions. Through one-on-one interviews, I explored perceptions of the seminar facilitator and 8 program participants who required remediation. In addition, an analysis of the only document used in the seminar was conducted.

The following areas were reviewed in the evaluation of the facilitation of sessions:

1. the purpose of the Pay or Play sessions,
2. learning objectives,
3. materials used in the sessions,
4. instructional strategies used in the sessions,
5. skills taught in the sessions, and
6. perceptions of the facilitator on what does and does not work in the training.

The following areas were reviewed in the evaluation of participant perceptions of the session:

1. Relationship of Pay or Play provisions to the participants' role in the workplace.
2. Areas of training that required additional instruction following sessions.
3. Participant perceptions of what might have helped to prevent the need for additional instruction following the sessions.
4. Effectiveness of materials used in the sessions.
5. Instructional strategies used in the sessions.
6. Skills learned in the sessions.
7. Opportunity for feedback following the sessions.
8. Views on remedial learning.

### **Theoretical Frameworks**

The theoretical frameworks of constructivism, andragogy, and critical thinking were used in the design of my study and in data collection and analysis of research findings. Piaget's theory of constructivism was chosen as a framework because seminar participants must construct new meaning from the content presented in the sessions, and determine how it is applicable to their role in the workplace (Harlow et al., 2006). Knowles's (1980) theory of andragogy, which centers on theories and methodologies of teaching adults, was chosen as a framework because all seminar participants are adult learners. Brookfield's (1986) theory of critical thinking was chosen as a framework

because the seminar facilitator and participants must all use critical thinking skills in processing the vast and complex provisions of the Pay or Play mandate.

## **FINDINGS AND CONCLUSIONS**

There are many positive aspects to the effectiveness of the Pay or Play seminars, including the knowledge and health insurance expertise of the creator and facilitator of the sessions. All of the program participants who were interviewed expressed respect for the facilitator and appreciated the willingness of everyone associated with the Benefit Compliance Program to assist with questions and concerns. Three areas of concern were identified through the facilitator and participant interviews and the document review:

- Complexity and volume of information
- Lack of variety of teaching methods
- Lack of variety of training materials

## **DATA COLLECTION**

Data used in the evaluation were collected via interviews with the facilitator and 8 program participants who required remediation following the seminars.

### **Interviews**

Invitations were sent via email to the 31 program participants who required remediation following the training sessions. A separate invitation was sent to the facilitator of the sessions. Eight program participants and the facilitator of the sessions agreed to participate in the study and signed informed consent forms. One-on-one structured interviews were scheduled and lasted approximately 45 minutes.

Interviews were audio recorded, with participant approval, and I took notes during the sessions. Each interview was transcribed the same day it took place, which helped me to capture the essence of the conversations. The transcribed information was emailed to the interviewees with a request that they review the transcription results to ensure accuracy and validity of my findings. All interviewees were asked to review both my interpretation of information gathered during the interviews and the themes that emerged in my draft findings to ensure that content and meaning for their own data were correctly interpreted.

The interview with the seminar facilitator allowed for a threefold perspective of the seminars: an owner of the program, creator of the seminars, and facilitator of the sessions. The interview consisted of 12 open-ended questions. The questions focused on the perceptions of the facilitator in regards to the purpose of the sessions, teaching methodologies, and materials used in the training sessions. This interview allowed me to gain insight into methodologies used to present program materials.

During the interview with the facilitator, I asked about methods of facilitation used in the sessions. The facilitator indicated that although there were different levels of audience knowledge of Pay or Play rules and regulations, all participants received the same instruction at the same level. She further explained:

Different levels of knowledge in the audience can present a problem. You might have an individual who is very knowledgeable and their questions are above what the others understand; the flip side of that is if you have someone with not much



knowledge and have to start at the very beginning and explain the rules and regulations.

The interviews with program participants allowed for perspective on materials presented in the sessions and methods of facilitation. Interviews with program participants consisted of 12 open-ended questions. The same questions were asked of each interviewee. The questions focused on the perceptions of the interviewees in regards to teaching methodologies and materials used in the training sessions.

When asked about methods of facilitation used in the seminars, several of the participant responses were similar to that of the facilitator as it pertained to applicability of information. One suggestion from a participant was to “break apart seminars so all information is applicable to all participants.” Another participant suggested that seminars could be structured into small group and large group sessions.

### **Document Review**

Documents are an important part of qualitative research because they have been given the attention of participants in the study and they can be analyzed without transcription (Creswell, 2008). A focus of this study was to understand the content that is misunderstood by program participants. As such, a document review of PowerPoint used in the seminars was done as part of the research. The facilitator of the Pay or Play seminars provided a sample of the document used in the seminars, a 46-page detailed PowerPoint with two slides per page that contains all information on the Pay or Play provisions of *ACA*.

Creswell (2008) defined documents as records used in qualitative research to gain insight into a subject of study and recommends steps in analyzing documents. These steps include identification of documents that could be useful in addressing the research question of a study and analysis of documents with the goal of using the information as a means of answering the research question. Creswell's (2008) recommendations for analyzing documents were used in the document review for this study. The PowerPoint presentation used in the seminar was analyzed with the goal of addressing the research question. Annotations, clustering, and line connectors were used to group and identify information presented on the slides.

## **DATA ANALYSIS**

During the data analysis phase of my study, interview responses were studied carefully. Annotations were used to track my thoughts as I reviewed and analyzed the data I collected. The conceptual framework of responsive evaluation was used in coding and developing common themes by making me mindful that the evaluation should focus directly to what is taught in the seminars and on what information is needed by seminar participants that will make learning meaningful.

The first similarity between codes and themes from the facilitator and seminar participant interviews is the volume and complexity of information presented on the PowerPoint document used in the seminars. The facilitator indicated that the PowerPoint contains enough information for a 2-day seminar. The participants expressed the view that there is too much information presented on the PowerPoint because it covers too many topics. My review of the PowerPoint document confirms these viewpoints. The

PowerPoint document contains 92 different slides that cover seven different topics presented on 46 pages.

My recommendations to address the complexity and volume of information presented in the sessions is threefold: segment the PowerPoint slides, minimize the amount of information on each slide, and utilize handouts. Knowles (2005) believed that principles of andragogy allowed educators of adults to construct specific and meaningful learning processes. Dividing information presented in the seminars into smaller, more manageable sections could allow participants to process the information in specific and meaningful ways that are applicable to the workplace. In turn, being able to understand the content as being specific to the workplace could help address the issue of some participants requiring remediation following the sessions. These recommendations are addressed in detail later in this report.

The vast amount of information presented in the seminars via PowerPoint slides addressed Pay or Play rules and regulations on only one level of knowledge, even though there were different levels of participant knowledge of the subject. Some of the seminar participants knew little about Pay or Play provisions, while others were fairly well-versed on the provisions. Addressing the needs of participants who were at different levels of understanding of the Pay or Play rules and regulations was a concern of the facilitator, who described her frustration at attempting to present material to an audience comprised of beginner-level understanding through advanced-level understanding.

Seminar participants indicated that learning was sometimes difficult due to different levels of participant knowledge. Those with more advanced knowledge of Pay

or Play rules and regulations responded to more detailed instruction, while those with little knowledge of the rules and regulations required basic instructions. The PowerPoint document review aligns with this theme because of the scope of information contained on the slides.

Some of the topics presented in the seminars pertain to both large and small group employers. The seminar participants were employers from both large and small group, which means many of the topics pertained to only one group of employers. Interviews with the facilitator and seminar participants evidenced this issue with comments about all information not being applicable to all seminar participants.

Some information presented in the sessions did not require immediate application in the workplace. Participants described not needing some of the seminar information until later, which posed the issue of trying to remember what was learned at the seminar. When the time came for application of the information, the participants struggled to remember or to find relevant documents to use as guides. The facilitator explained that the presentation covered the entire scope of Pay or Play provisions, even though some of the information would not be applicable to the work of the participants until later dates. The PowerPoint document review aligns with the theme that some information presented in the sessions did not require immediate application in the workplace because of the number of different topics presented on the PowerPoint slides.

My recommendations for addressing the shared concerns of different levels of participant knowledge, applicability of information presented in the sessions, and immediacy of application of information is to create separate seminars that address the

needs of the small group market and the large group market. Presenting information in sessions in which all information presented is applicable to all participants could help participants to better understand the content and its relevancy in the workplace. These recommendations are addressed in detail later in this report.

Another shared theme with interviews and document analysis was the lack of variety of teaching methods. The only method of instruction used in the sessions was lecture. The facilitator of the sessions stated that she does not have background in adult learning and expressed interest in learning about principles of andragogy. Seminar participants described the method of instruction as lecture, discussion, and *sit and get*.

All interviewees expressed that there was a lack of variety of training materials in the seminars. The lack of variety of training materials is evidenced by use of only one document in the presentation of information to seminar participants. The document itself, a PowerPoint presentation, is large with complex information presented on numerous, detailed slides that covered every aspect of the Pay or Play employer provisions.

My recommendations for addressing lack of variety of teaching methods and lack of variety of training materials is for the facilitator to learn and utilize principles and methodologies of andragogy in the facilitation of seminars. A principle of andragogy is that adults should be involved in the learning process (Knowles, 2005). Structuring the seminars to allow interaction between participants with similar work environments could provide the opportunity for participant involvement through discussions and small group work.

## EVIDENCE OF QUALITY

I utilized two methods to validate the findings of my study: member checking and triangulation. Member checking involved asking all interviewees to review both my interpretation of information gathered during the interviews and the themes that emerged in my draft findings to ensure that my interpretations were accurate. Triangulation involved the use of 3 types of data collection: participant interviews, facilitator interviews, and document analysis.

## ANANYSIS FINDINGS

### Seminar Facilitator Interview

The 3 themes that resulted from the facilitator interview were:

**1. Complexity and volume of information are barriers to effective learning.**

One PowerPoint with 46 slides was used in the seminars. There are two slides per page of the document. All employer provisions of the Pay or Play rules and regulations are presented on the document.

**2. Lack of variety of training materials.** Discussion is the only method of

Instruction used when presenting the PowerPoint slides in the seminars.

**3. Facilitation methods do not align with principles of andragogy.** One

method of facilitation, discussion, was used in the seminars. The facilitator expressed her desire to have more knowledge of how adult learn so that she could prepare and present training that best meets the needs off the seminar participants. Although the individual has background in experiential learning,

she does not have formal background in teaching, instructional and learning theories, or principles and theories of andragogy

### **Seminar Participant Interviews**

The 4 themes that resulted from the seminar participant interview were:

- 1. Need less information in presentation.** The majority of participants expressed feelings that there is too much information presented in the sessions, and expressed a desire that sessions be more specific, with focus on one particular topic rather than multiple topics. Another area of concern to a majority of participants was that information presented in the sessions is not applicable to all participants. Suggestions to address this issue include break apart sessions – small group and large group-so that all information is applicable to everyone in a particular group. Some participants expressed that some information taught in the sessions was not immediately needed. When the information needed to be applied at a later time, the participants had to locate notes containing information on the issue or they called the BCP for assistance.
- 2. Need interactive teaching methods.** When seminar participants were asked about instructional strategies used in the seminar the most frequent responses were *lecture* and/or *question and answer*, which resulted in discussion and additional questions. Some participants described the facilitation as strictly lecture with discussion. Positive aspects of facilitation included the facilitator repeating questions when asked to allow all participants to hear and

understand the topic of discussion. Many of the seminar participants appreciated the opportunity to hear from others in the seminars because it allowed them to learn other peoples' perspectives on issues that affected them. Participants liked the interactive approach of having the facilitator invite questions at any time during the presentation and the use of examples to drive discussion.

Several participants discussed the issue of applicability of information to all participants. One suggestion was to use small and large group breakout sessions during the seminars so all information would be applicable to participants.

- 3. Need interactive training materials.** All interviewees expressed that too much information was covered in the seminars and many expressed a desire for follow-up sessions because they were not able to sufficiently remember all of the information presented in the sessions. Suggestions included using follow-up webinars specific to small and large group employers where questions could be submitted beforehand. Another suggestion was for receiving more specific information about the seminar topic prior to the sessions to allow them to come better prepared for the sessions. The suggestion included recognition that the program is very good about notifying participants about seminar topics and suggested a little more information about the topic and the opportunity to submit questions ahead of time.



Additional suggestions were *an easier cheat sheet to use instead of the IRS form* and a version of the rules in a simpler form to use for quick review.

- 4. Need for feedback on sessions.** All respondents indicated that there is not an evaluation form used in the seminars. Most of the participants would appreciate the opportunity to provide feedback in the form of an evaluation form. Suggestions were for the form to quick, with a few questions and a place to offer comments and suggestions.

### **Shared Themes**

Several similar themes emerged from the interviews and the document review.

The first similarity is the complexity and volume of information presented in the seminars. The facilitator indicated that the PowerPoint contains enough information for a 2-day seminar. The participants expressed the view that there is too much information presented on the PowerPoint because it covers too many topics. Review of the document confirms these viewpoints, with 92 different slides that cover 7 different topics presented on 46 pages.

The vast amount of information presented in the seminars addresses Pay or Play rules and regulations on only one level, even though there were different levels of participant knowledge of the subject. Addressing the needs of participants who were at different levels of understanding of the Pay or Play rules and regulations was a concern of the facilitator as well as the participants, who indicated that learning was sometimes difficult due to different levels of participant knowledge. Those with more advanced knowledge of Pay or Play rules and regulations respond to more detailed instruction,

while those with little knowledge of the rules are regulations required basic instructions. The document review aligns with this theme because of the scope of information contained on the slides.

Some information presented in the sessions did not require immediate applicability. Some of the topics pertain to both large and small group employers. The seminar participants were employers from both large and small group, which means many of the topics pertained to only one group of employers. Interviews with the facilitator and seminar participants evidenced this issue with comments about all information not being applicable to all seminar participants.

Participants described not needing some of the seminar information until later, which posed the issue of trying to remember what was learned at the seminar. When the time came for application of the information, the participants struggled to remember or to find relevant documents to use as guides. The facilitator explained that the presentation covered the entire Pay or Play provisions, even though some of the information had future application by employers. The document review aligns with this theme because of the number of different topics presented on the PowerPoint slides.

Another shared theme was the lack of variety of teaching methods. The only method of instruction used in the sessions was lecture. The facilitator conveyed that she does not have background in adult learning and is interested in learning about principles of andragogy. Seminar participants described the method of instruction as lecture, discussion, and *sit and get*.

All interviewees expressed that there was a lack of variety of training materials in the seminars. The lack of variety of training materials is evidenced by use of only one document in the presentation of information to seminar participants. The document, a PowerPoint presentation, is large with complex information presented on numerous, detailed slides that covered every aspect of the Pay or Play employer provisions.

### **Strengths of Facilitation**

Throughout the interviews, seminar participants emphasized how impressed they were with the facilitator's scope of knowledge and expertise. Participants are, without exception, grateful to have a valuable resource such as the Benefit Compliance Program. One seminar participant encompassed these feelings with the following statement:

Let me put it like this: You have the IRS guidelines and then you have Benefit Compliance guidelines—in layman's terms. There is jargon that you have to sort through and they have sorted through it for us and it is applicable and as user friendly as ACA can be. I think that's the best way to describe it.

Additional comments from participants included the words and phrases “experienced, knowledgeable, thorough,” and “always available to answer questions.”

## **Recommendations**

### **1. Material**

#### **a. Concern: Complexity and Volume of Information**

- i.** The amount and scope of material presented in the Pay or Play seminars is of concern to both the facilitator and the program

participants. To address this concern, the following recommendations are made:

1. Segment PowerPoint slides to reflect regulations that are applicable to small group and large group.
2. Minimize the amount of information on each slide.
3. Utilize handouts that present the information removed from the slides.

## 2. Facilitation

a. **Concern:** Different levels of participant knowledge of the subject

b. **Concern:** Immediacy of application of material

- i. Areas of concern in the facilitation of the Pay or Play seminars are the various levels of knowledge by seminar participants and the presentation of information that does not pertain to all participants. Both the facilitator and some participants expressed that, at times, the more knowledgeable participants required more advanced levels of information while the less knowledgeable participants required more basic levels of information. Both parties also expressed that all information presented in the sessions was not applicable to the situations of all participants. To address these concern, the following recommendations are made:

1. Create seminars tailored to the needs of the small group market and the large group market.

2. This would allow all information presented during the session to be applicable to all participants in the seminar.

If the creation of separate seminars is cost-prohibitive, utilize group breakouts during the seminars. For example, small group employers would group together and large group employers would group together.

### **3. Training**

Additional training recommendations are for the facilitator to learn and utilize principles and methodologies of andragogy in the facilitation of seminars.

Knowles's andragogical model addresses the needs of adult learners:

1. Adult learners need to know why learning is taking place
  - a. Facilitators of adult learning should design classes based on this assumption.
2. Adults learn best when learning has immediate relevance
  - a. Concerns expressed by both the facilitator and seminar participants indicated that some learning was not immediately applicable in the workplace.
3. Adult learners take a problem-centered approach to learning
  - a. Curriculum should be designed to allow student to connect and apply the learning to the workplace. Incorporating materials that are specific to the workplace would allow seminar participants to better understand how learning is applicable to the workplace.

4. Adults respond better to internal motivation instead of external motivation.
  - a. An example of an internal motivator would be self-improvement.
5. Adult learners bring lived experiences to the learning environment,
  - a. Create a learning environment where collaboration allows students to share experiences. Incorporating additional methods of facilitation such as small group breakout sessions would allow for increased collaboration between seminar participants.
6. Adult learners are responsible for themselves
  - a. To facilitate a meaningful learning environment, classes should be designed to allow students to be active contributors during the sessions (Knowles et al., 2005, pp. 61-69).

#### **4. Feedback**

- a. It is recommended that an evaluation form be created for use in all seminars. The form should be brief, with area for comments from participants. Distributing the form at the beginning of the sessions would allow participants to note comments throughout the session. The reason for this recommendation is that it would provide more accurate feedback because participants would not need to think back on the session while completing the evaluation. Also, individuals who need to leave

immediately following a seminar would have the opportunity to provide feedback.

### **Timeline for Addressing Recommendations**

The goal of this evaluation was to determine if the Pay or Play seminars were effective or if they needed changing. The evaluation identified areas in which more effective training could result in greater understanding by seminar participants of government regulations of the health insurance industry. I extend an invitation to work with the owners of the Benefit Compliance Program to implement any recommendations they wish to accept, and will follow-up with them on a quarterly basis for one year to monitor the impact this evaluation may have had on the facilitation of the Pay or Play seminars. I extend an invitation to the owners to contact me at any time to discuss any aspect of my study.

If the owners choose to accept and implement any of the recommendations presented in this document, the following timeline is presented for consideration:

1<sup>st</sup> quarter 2017

- Decision by owners on recommendations presented by researcher.
- Based on decision of owners, collaboration between facilitator and researcher on materials and facilitation (Items 1 and 2), if applicable to decision.

2<sup>nd</sup> quarter, 2017

- Based on decision of owners, collaboration between facilitator and researcher on training and feedback (Items 3 and 4), if applicable.

## **Responsibilities for Addressing Recommendations**

Owners of the Benefit Compliance Program

### **Conclusion**

The goal of this program evaluation report was to evaluate the effectiveness of the seminar topic Pay or Play to determine if the seminars were effective or if they needed changing. The theoretical frameworks of constructivism, andragogy, and critical thinking and the conceptual framework of modified responsive program evaluation were used in the design of my study and in data collection and analysis of research findings.

There are many positive aspects to the effectiveness of the Pay or Play seminars, including the knowledge and health insurance expertise of the creator and facilitator of the sessions. Three areas of concern were identified through the facilitator and participant interviews and the document review: Complexity and volume of material, lack of variety of teaching methods, and lack of variety of training materials. Each area of concern is addressed in the evaluation report. Recommendations on how the areas of concern might be addressed by the owners of the program are presented in the report, along with a suggested timeline for implementation of the recommendations.



## Appendix B: Seminar Participant Interview Questions

1. What is your role in the workplace? How does this role pertain to the ACA Pay or Play provision?
2. What specific areas of the Pay or Play training required additional instruction following the seminar?
3. What do you feel might have helped to prevent the need for additional instruction following the seminar?
4. What materials were you given during the seminar? For example, documents, quizzes, etc.
5. What materials did you receive in order to prepare you to learn about and apply the Pay or Play provisions of ACA?
6. From your perspective, how effective were these handouts in educating you on the provisions of Pay or Play so that you were able to immediately apply them in the workplace? Please describe the handouts and explain how you were or were not able to immediately apply them in the workplace.
7. Please give examples of materials that would better help you to understand the Pay or Play provisions of ACA as they pertain to your responsibility in the workplace?
8. What instructional strategies were used during the seminar? Please describe each strategy and explain how it was or was not useful to you in the learning process.
9. What skills did you learn in the seminar that you can immediately apply in the workplace?
10. Was there an opportunity to practice any of the skills or learning that were presented during the session? If yes, please describe the experience.
11. What type of feedback were you allowed to provide following the session?
12. Please describe your views on remedial learning. For example, how do you feel about receiving additional training on skills which you are not able to immediately apply in the workplace?

## Appendix C: Facilitator Interview Questions

1. What is the purpose of the Pay or Play seminars?
2. Tell me about the notes, outlines, syllabus, etc. you use in your presentation of the seminars.
3. Please describe the types and amounts of information that you used to present the training.
4. What materials do you provide to participants to prepare them to learn about and apply the Pay or Play provisions of ACA? Tell me about the types and amounts of materials you present as handouts; for example, documents, quizzes, etc.
5. From your perspective, how effective were these handouts in educating participants on the provisions of Pay or Play so that they are able to immediately apply them in the workplace?
6. Did the materials include learning objectives that required you to adhere to so students knew exactly what they needed to do to use the information?
7. How do you think the program is addressing the requirements of Pay or Play rules and regulations?
8. What is required to be presented in the seminars? Does the content of Pay or Play follow ACA guidelines and meet the requirements of law? Why or why not?
9. What skills do you teach in the seminar that are designed for immediate application in the participants' workplace?
10. Do participants have what they need to apply the ACA Pay or Play guidelines following the seminars? If not, what else is needed?
11. In your roles of owner, creator of Pay or Play seminars, and facilitator of the seminars, what do you think works well and does not work well in all aspects of the seminars?
12. What do you see as wrong with the program that needs fixed so participants do not require remediation following the sessions?

## Appendix D Document Analysis Form

Name of Document: Affordable Care Act (ACA)  
 FINAL REGULATIONS  
 Employer Shared Responsibility Employer Mandate  
**“PLAY OR PAY”**

**Type of Document:** PowerPoint

46 pages

(2 slides per page)

Alignment with seminar topic	Alignment with constructivism	Alignment with principles of andragogy	Alignment with critical thinking
<p>Presents the seminar topic in detail</p> <p>PP addresses:</p> <ul style="list-style-type: none"> <li>• Definition of Pay or Play 1 slide</li> <li>• Who must comply and when 7 slides=15%</li> <li>• Penalties 1 slide</li> <li>• Minimum Value Affordability</li> <li>• Full-Time Employees 5 slides=11%</li> <li>• Determining Full-Time Employees 21 slides=46%</li> </ul> <p>Breakdown of slides:</p> <p>-Monthly Measurement</p>	<p>The theoretical framework of constructivism focuses on the participant’s point of view (Creswell, 2008). The seminar participants’ perspective is important to this study because the goal is to evaluate program effectiveness in education of participants.</p> <p>Information presented in the PowerPoint provides a framework in which <u>seminar participants can determine relevancy of the information to their individual situations.</u> <u>Participants must interpret the information, thus constructing new meaning.</u></p>	<p>The model illustrates major differences in the learning needs of adults and children, which drives the point that different methods of instruction should be understood by instructors of adult students. Knowles believed that these assumptions must be considered in the design of instruction for adult learners, with each assumption incorporated into the learning environment (Merriam, Caffarella, &amp; Baumgartner, 2007, pp. 84-87).</p> <p>Many times, principles and methodologies of andragogy are not known to educators of adults and are not</p>	<p>Critical thinking is the process of questioning and determining the appropriateness of an action, function, or process (Brookfield, 1987).</p> <p>Brookfield (1987) maintained that exploring alternative ways of thinking is an important component of critical thinking. <u>As seminar participants become aware of the new methods of administering health care, they must process the information in a way that will allow them to apply it in the workplace.</u></p> <p>Components of critical thinking include the identification and challenging of assumptions, contextual</p>

<p>periods 2 slides</p> <p>-Look-back measurement method 7 slides</p> <p><b>Topics Presented</b></p>	<p><u>Information on the PP slides address all provisions of Pay or Play. All provisions do not apply to all participants. With assistance from the facilitator, participants must determine which provisions apply to them and learn how to utilize the information so as to be in conformity with the rules and regulations of Pay or Play.</u></p>	<p>practiced in the adult learning environment; as a result, <u>adults are not actively engaged in the learning process and may not gain an understanding of the content.</u> Facilitation of the Pay or Play seminars is through a 46 page PowerPoint presentation with 2 slides to a page. While some participants described the method of instruction as lecture, one individual who is a former classroom teacher described the instructional method as <i>sit-and-get</i>.</p> <p>The principle that learning should have immediate relevance to the learner is an important aspect of this proposed study in that <u>program participants are expected to immediately apply what they learn in the seminars to their jobs.</u></p> <p>Malcolm Knowles believed that the core principles of adult learning are represented in andragogy, which allows adult educators <u>to construct</u></p>	<p>awareness, imagining and exploring alternatives, and reflective skepticism (Brookfield, 1987). <u>These components are integral parts of the process by which seminar participants must process the new information pertaining to HCR.</u></p>
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		<p><u>learning processes that are specific and meaningful to adult students</u>. As such, he believed that andragogy is vital to the education of adults. He described andragogy as a transactional model that addresses <u>the process of learning itself rather than the outcomes of learning</u> (Knowles et al., 2005).</p> <p>The research of Beder and Darkenwald and Gorham, when considered at the local level of my study, illustrates <u>that the teaching methods that would be most beneficial to seminar participants are based on the principles of self-directed learning found in the andragological model of learning</u>. The principles of adult learning were used to guide data collection and analysis in this study by providing a framework for questions asked of participants and the facilitator and by</p>	
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		guiding the analysis of interview responses	
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