

APPENDIX II

2011 MONTANA EMPLOYER HEALTH INSURANCE SURVEY QUESTIONNAIRE

My name is _____. I am calling from the University of Montana in Missoula on behalf of the State of Montana to research health insurance ISSUES faced by businesses.
We would like to speak with the person in your company who knows the most about HEALTH INSURANCE, IN LARGER COMPANIES THAT MAY BE THE HUMAN RESOURCES MANAGER.

I1. Are you that person?

- Yes (CONTINUE WITH A1)
- No (ASK PROMPT BELOW)

IF "NO", THEN ASK: WHOM SHOULD I SPEAK WITH? {GET NAME AND PHONE NUMBER}

IF NOT AVAILABLE ASK: WHAT IS A GOOD TIME TO CALL BACK?

ONCE RESPONDENT IDENTIFIED, REPEAT INTRO, GO A1

READ TO RESPONDENT:

Your participation in this study is an opportunity to inform key state leaders about these issues. This survey is confidential, voluntary, and usually takes about 10 minutes.

A1. Does your company offer or contribute to a health insurance program as a benefit to any of your employees? DOES NOT INCLUDE BENEFIT PROVIDED ONLY BY A UNION (IF MIXED, REFER ONLY TO INSURANCE PROVIDED BY COMPANY, NOT UNION) OR EXTRA CASH TO BE USED BY EMPLOYEE TO PURCHASE HEALTH INSURANCE THROUGH AN ORGANIZATION NOT AFFILIATED WITH THE EMPLOYER. FOR SINGLE EMPLOYEE OR FAMILY BUSINESS, REFERS TO HEALTH INSURANCE PURCHASED SPECIFICALLY THROUGH BUSINESS AS OPPOSED TO PRIVATELY PURCHASED.

- Yes 1 GO TO QUESTION A1a
- No 0 SKIP TO QUESTION A2

A1a. Is this health insurance benefit offered only to top management in your company?

- Yes 1 GO TO QUESTION A2
- No 0 SKIP TO QUESTION B1

A2. I am going to read you a list of reasons why companies do not have an employee health insurance plan. As I read each reason, please tell me how important this reason was in your firm's decision not to offer health insurance to your employees.

A2a. Premiums are too high.

- Very important 1
- Somewhat important 2
- Somewhat unimportant 3
- Very unimportant 4
- DK 8

A2b. Employee turnover is too great.

- Very important 1
- Somewhat important 2
- Somewhat unimportant 3
- Very unimportant 4
- DK 8

A2c. Employees are generally covered under another plan, such as a spouse's or parent's policy or union.

Very important	1
Somewhat important	2
Somewhat unimportant	3
Very unimportant	4
DK	8

A2d. The administrative hassle of providing health benefits is too great.

Very important	1
Somewhat important	2
Somewhat unimportant	3
Very unimportant	4
DK	8

A2e. The firm can attract good employees without having to offer insurance.

Very important	1
Somewhat important	2
Somewhat unimportant	3
Very unimportant	4
DK	8

A2f. The firm cannot qualify for a group policy at group rates.

Very important	1
Somewhat important	2
Somewhat unimportant	3
Very unimportant	4
DK	8

A2g. The firm is too newly established.

Very important	1
Somewhat important	2
Somewhat unimportant	3
Very unimportant	4
DK	8

A3. Of these reasons you just mentioned, which is the most important reason you don't offer health benefits?

ONLY READ REASONS CITED AS IMPORTANT AS POSSIBLE RESPONSES TO A3.

Premiums are too high	1
Employee turnover is too great	2
Employees are generally covered under another plan SUCH AS UNION	3
Administrative hassle of providing health benefits is too great	4
The firm can attract good employees without having to offer insurance	5
The firm cannot qualify for a group policy at group rates	6
The firm is too newly established	7
DK	8

A4. Has your firm in the past ever offered health insurance to its employees?

Yes	1	GO TO QUESTION A5
No	0	SKIP TO QUESTION P1
DK	8	SKIP TO QUESTION P1

A5. How many years ago did your firm drop coverage?

Less than one	1
One but less than two	2
Two but less than three	3
Three but less than four	4
Four or more	5
DK	8

EMPLOYERS WHO DO NOT OFFER HEALTH INSURANCE SKIP TO P1.

B1. Next I want to ask about what is required at your company for an employee to become eligible for health benefits. Is there a specific amount of time that a worker must be employed before the employee is eligible?

(IF MULTIPLE EMPLOYEE CATAGORIES: ASK ABOUT THE CATEGORY WITH THE LARGEST NUMBER OF WORKERS)(WE ARE NOT ASKING ABOUT ELIGIBILITY REQUIREMENTS FOR COVERAGE OF FAMILY MEMBERS)

Yes	1	GO TO B1a
No	0	SKIP TO B2
DK	8	SKIP TO B2

B1a. How long is that?

_____ months employment required for coverage of employee
(IF "1ST OF MONTH" ROUND UP)

No waiting period	0
DK	98

B2. Is there a specific number of hours an employee must work per week or per month before the employee is eligible?

Yes	1	GO TO B2a
No	0	SKIP TO B3
DK	8	SKIP TO B3

B2a. How many hours per week/month is that?

_____ hours worked per week/month required for coverage of employee

NO HOURLY REQUIREMENT	0
NOT APPLICABLE	996
DK	998

Week/Month

WEEK	1
MONTH	0

B3. Are there any other requirements at your company for an employee to become eligible for health benefits? What are those requirements?

ENTER VERBATUM.

B4. Have you changed your eligibility requirements in the last year?

Yes	1	GO TO QUESTION B4A
No	0	SKIP TO QUESTION B5
DK	8	SKIP TO QUESTION B5

B4a. If yes, which of these changes have you made?

We have made eligibility requirements more restrictive	1
We have made eligibility requirements less restrictive	0
DK	8

B5. Have you increased or decreased any of the following in the last year, that is, since July 2010?

B5a. The dollar amount of the health insurance premium that is paid by your company?

Increased	1
Stayed the same	2
Decreased	3
Increased for some, decreased for others	4
DK	8

B5b. The dollar amount of the premium that is paid by an employee?

Increased	1
Stayed the same	2
Decreased	3
Increased for some, decreased for others	4
DK	8

B5c. The dollar amount of the deductible paid by an employee?

Increased	1
Stayed the same	2
Decreased	3
Increased for some, decreased for others	4
DK	8

B5d. The dollar amount of the co-pay paid by an employee?

INCLUDES INCREASE OR DECREASE IN PERCENTAGE OF CO-PAY.

Increased	1
Stayed the same	2
Decreased	3
Increased for some, decreased for others	4
DK	8

B6. About what percentage of your employees is eligible for health insurance coverage but does not accept it? Your best guess is OK.

_____ %

B7. What do you think is the most common reason why employees do not accept coverage they are eligible for? We're interested in your opinion in general, even if all your employees do accept coverage.

- They can't afford the employee share of the premium 1
- They have coverage elsewhere 2
- They don't want or feel they need insurance 3
- Other (Specify) _____ 4

B9. Some companies offer more than one health plan to their employees. How many health insurance plans does your company offer?

_____ plans

B10. Does your firm offer or contribute to a dental insurance program as a benefit to any of your employees?

- Yes 1
- No 0
- DK 8

B11. Does your firm offer or contribute to a prescription drug insurance program as a benefit to any of your employees?

- Yes 1
- No 0
- DK 8

C1. Does your firm provide retiree health benefits?

- Yes 1 GO TO C2
- No 0 SKIP TO D1
- DK 8 SKIP TO D1

C2. Do your retiree health benefits cover early retirees--retirees under the age of 65?

- Yes 1
- No 0
- DK 8

C3. Do your retiree health benefits cover Medicare-age retirees--retirees 65 or older?

- Yes 1
- No 0
- DK 8

D1. Does your health insurance plan (your health insurance plan that covers the largest share of your workers) exclude coverage or impose pre-existing condition limitations for health problems that employees may have at the time of employment?

- Yes 1
- No 0
- We can't ask because of gov't regulations 2
- DK 8

D2. What is the co-insurance rate under this plan?

- 0% or None 0
- 10% or "90-10" 1
- 15% or "85-15" 2
- 20% or "80-20" 3
- 25% or "75-25" 4
- 30% or "70-30" 5
- Co-insurance rate varies (SPECIFY): 6
- Other (SPECIFY): 7
- DK 8

D3. What is the maximum out-of-pocket liability for an individual, with single coverage, in a year?

(IF R ASKS, PROBE: DON'T INCLUDE A LIMIT THAT APPLIES ONLY TO MENTAL HEALTH BENEFITS, PRESCRIPTIONS, AND DENTAL).

- \$999 or less 0
- \$1,000 - \$1,499 1
- \$1,500- \$1,999 2
- \$2,000 - \$2,499 3
- \$2,500-\$2,999 4
- \$2,501-\$2,999 5
- \$3,000 or more 6
- No limit 7
- DK 8

D4. What is the total monthly premium your firm pays for a single employee? EMPLOYER + EMPLOYEE

\$_____ per month

D5. What is the dollar amount of that monthly premium paid by a single employee?

\$_____ per month

D6. Does your company pay any portion of the premium for an employee's family members? Family members may include the employee's spouse, partner, children, or other dependent family members.

- Yes 1
- No 0
- DK 8

D7. What is the total monthly premium your firm pays for an employee with a family? EMPLOYER + EMPLOYEE

\$_____ per month

D8. What is the dollar amount of that monthly premium paid by an employee with a family?

\$_____ per month

D9: Starting in 2014, the Affordable Care Act bans annual dollar limits. Does your current plan have an annual limit of less than \$750,000? (MAXIMUM AMOUNT THAT INSURANCE WILL PAY PER YEAR PER INDIVIDUAL)

- Yes 1
- No 0
- DK 8

D10: Some insurance plans are very limited in what they will cover. Has your firm applied for a temporary waiver exempting them from the annual limit provisions of the Affordable Care Act?

Yes	1
No	0
DK	8

P1. To the best of your knowledge, are any of the employees working for your company uninsured?

Yes	1	GO TO P2
No	0	SKIP TO P3
DK	8	SKIP TO P3

FOR P2, DO NOT READ "OTHER" BUT ACCEPT IT AS A VOLUNTEERED RESPONSE.

P2. Some or all of your employees may not receive insurance through your company. What would you say is the most common reason why they are not insured elsewhere? Is it...

They can't afford the premium	1
They don't want or feel they need insurance	2
They are not eligible to enroll	3
They have coverage from another source	4
OTHER (SPECIFY)	5
DON'TKNOW	8

P3. How difficult, if at all, would you say it is for your company to find a plan that is an acceptable compromise between the needs of the company and the needs of the employees in terms of cost?

Very difficult	1
Somewhat difficult	2
Not too difficult	3
Not at all difficult	4
DK	8

P9. Excluding the owner, is any employee who works for your company at least 20 hours per week currently paid more than \$75,000 per year gross by your company?

REFERS TO GROSS ANNUAL WAGES

Yes	1
No	0
DK	8

P10. The State of Montana offers a program that provides tax credits to small businesses already offering health care coverage; OR provides a monthly incentive and membership in a purchasing pool to businesses that currently are not offering coverage along with premium assistance payments to employees. Have you heard of this program?

Yes	1
No	0
DK	8

P11. Small employers with less than 25 FTE equivalent employees whose average annual wages are below \$50,000 can claim a Federal Tax Credit. Did your firm apply for such a tax credit, last year, in 2010?

Yes	1
No	0
DK	8

P12: Beginning in 2014, the state of Montana will have a health insurance exchange with subsidies available to families at 400% of the Federal Poverty level or below. Based on what you know about the Exchange, how likely is it your firm will abandon health insurance coverage and instead let your employees buy insurance on their own, possibly through the Exchange?

- | | |
|-------------------|---|
| Very likely | 1 |
| Somewhat likely | 2 |
| Somewhat unlikely | 3 |
| Very unlikely | 4 |
| DK | 8 |

EMPLOY1: For verification purposes how many full time employees does your firm employ?

EMPLOY2: How many part time?

EMPLOY3: How many seasonal?

Thank you very much for the time and effort you spent on this survey. Your responses will help guide state leaders as they craft health insurance policy.