

APPENDIX IV

SUMMARY TABLES OF ALL SURVEY QUESTIONS 2011 MONTANA EMPLOYER HEALTH INSURANCE SURVEY

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.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
No insurance	74%	45%	15%	5%	55%	282
Insurance for all	24%	54%	80%	90%	44%	227
Insurance for management	2%	0%	5%	5%	2%	8
Number of firms	217	259	20	21	100%	517

Numbers may not add due to rounding.

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.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	57.6%	82.1%	100.0%	100.0%	68.2%	195
Somewhat important	9.7%	10.3%			9.8%	28
Somewhat unimportant	4.2%				2.4%	7
Very unimportant	17.0%	4.3%			11.5%	33
DK	11.5%	3.4%			8.0%	23
Number of firms	165	117	3	1	100.0%	286

Numbers may not add due to rounding.

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.

A2b. Employee turnover is too great.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	7.3%	9.4%	33.3%		8.4%	24
Somewhat important	11.5%	12.8%			11.9%	34
Somewhat unimportant	12.7%	17.1%			14.3%	41
Very unimportant	55.8%	54.7%	66.7%	100.0%	55.6%	159
DK	12.7%	6.0%			9.8%	28
Number of firms	165	117	3	1	100.0%	286

Numbers may not add due to rounding.

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.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	24.7%	13.7%	25.0%		20.1%	58
Somewhat important	16.9%	23.1%	25.0%		19.4%	56
Somewhat unimportant	10.8%	15.4%			12.5%	36
Very unimportant	36.1%	38.5%	50.0%	100.0%	37.5%	108
DK	11.4%	9.4%			10.4%	30
Number of firms	166	117	4	1	100.0%	288

Numbers may not add due to rounding.

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.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	11.5%	7.7%	25.0%		10.1%	29
Somewhat important	13.9%	18.8%			15.7%	45
Somewhat unimportant	12.7%	11.1%	25.0%		12.2%	35
Very unimportant	50.3%	56.4%	50.0%	100.0%	53.0%	152
DK	11.5%	6.0%			9.1%	26
Number of firms	165	117	4	1	100.0%	287

Numbers may not add due to rounding.

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.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	8.4%	15.4%	20.0%		11.4%	33
Somewhat important	13.9%	23.9%	20.0%		18.0%	52
Somewhat unimportant	15.1%	13.7%	20.0%		14.5%	42
Very unimportant	47.6%	35.9%	40.0%	100.0%	42.9%	124
DK	15.1%	11.1%			13.1%	38
Number of firms	166	117	5	1	100.0%	289

Numbers may not add due to rounding.

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.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	39.4%	29.1%	20.0%		34.7%	100
Somewhat important	8.5%	17.9%	20.0%		12.5%	36
Somewhat unimportant	4.2%	7.7%			5.6%	16
Very unimportant	30.9%	31.6%	40.0%	100.0%	31.6%	91
DK	17.0%	13.7%	20.0%		15.6%	45
Number of firms	165	117	5	1	100.0%	288

Numbers may not add due to rounding.

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.

A2g. The firm is too newly established.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Very important	3.0%	5.9%			4.2%	12
Somewhat important	1.2%	7.6%			3.8%	11
Somewhat unimportant	3.0%	1.7%			2.4%	7
Very unimportant	81.9%	75.4%	100.0%	100.0%	79.6%	230
DK	10.8%	9.3%			10.0%	29
Number of firms	166	118	4	1	100.0%	289

Numbers may not add due to rounding.

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.

	1 to 5 employees	6 to 25 employees	26 to 50 employees	More than 50 employees	All firms	Number of firms
<i>Premiums too high</i>	51.2%	70.9%	100.0%	100.0%	59.9%	172
<i>Employees covered under another plan</i>	22.3%	7.7%			16.0%	46
<i>Cannot qualify at group rates</i>	16.9%	7.7%			12.9%	37
<i>DK</i>	9.6%	3.4%			7.0%	20
<i>Employee turnover too great</i>		4.3%			1.7%	5
<i>Firm too new</i>		4.3%			1.7%	5
<i>Administrative hassle</i>		1.7%			.7%	2
Number of firms	166	117	3	1	100.0%	287

Numbers may not add due to rounding.

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

	1 to 5 employees	6 to 25 employees	26 to 50 employees	More than 50 employees	All firms	Number of firms
No	81.9%	85.5%	66.7%	100.0%	83.3%	239
Yes	18.1%	14.5%	33.3%		16.7%	48
Number of firms	166	117	3	1	100.0%	287

Numbers may not add due to rounding.

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

	1 to 5 employees	6 to 25 employees	26 to 50 employees	More than 50 employees	All firms	Number of firms
<i>Less than one</i>	12.9%	11.8%	50.0%		14.0%	7
<i>One but less than two</i>		11.8%			4.0%	2
<i>Two but less than three</i>	12.9%	11.8%			12.0%	6
<i>Three but less than four</i>	12.9%	11.8%	50.0%		14.0%	7
<i>Four or more</i>	61.3%	52.9%			56.0%	28
Number of firms	31	17	2	0	100.0%	50

Numbers may not add due to rounding.

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)

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
One month	12.8%	13.9%	30.0%	14.3%	14.6%	27
Three months	30.8%	50.8%	30.0%	50.0%	45.4%	84
Six months	46.2%	23.0%	30.0%	28.6%	28.6%	53
Nine months		3.3%			2.2%	4
One year	5.1%	9.0%	10.0%	7.1%	8.1%	15
More than 1 year	5.1%				1.1%	2
Number of firms	39	122	10	14	100.0%	185

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
No	25.0%	14.1%	12.5%	5.3%	15.9%	37
Yes	75.0%	84.5%	87.5%	94.7%	83.3%	194
DK		1.4%			.9%	2
Number of firms	56	142	16	19	100.0%	233

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>
Lower bound	31.38	32.14	26.18	25.35	31.81
Mean	33.67	33.25	30.65	29.16	32.77
Upper bound	35.95	34.36	35.12	32.97	33.73
Number of firms	42	120	14	18	194

Numbers may not add due to rounding.

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

ENTER VERBATUM.

Permanent.

Management.

Regular full time or part time.

If 32 they have the option to pay premium.

Permanent not temp.

Need to be permanent employee.

Permanent status.

Permanent.

Permanent employee, not the substitutes.

Classified regular, permanent.

Benefits first of month after hire date.

Full time gets full benefit. Part time is prorated.

Regular not seasonal or temp.

1st of month after hire date.

First of month after hire date.

Employee status, you can be part time with benefits (20 hrs) or full time (40 hrs).

25-30 hours they pay half

Passing a drug test.

It depends on the negotiated contract and it varies for different employees: teachers vs groundskeepers.

Need to be 30 hours per week.

3/4 time is eligible for full insurance pool.

Teachers.

Administrative management. Ones insured were grandfathered in or moved into previously insured key positions.

Benefits start the 1st of the month after hire.

Union membership.

Not temporary.

Have to keep 120 hours per month to keep active.

First day of the month following when they start.

Permanent.

1 month for corporate.

Permanent.

Department manager.

Benefits are immediate for majority of employees.

Some employees are prorated, if she only works 60 percent of the day we pay 60 percent of the health.

Permanent.

Effective 1st of next month.

As a qualifying event if they lose other health insurance.

Full time manager level and above.

Top management - owners.

Must be permanent.

2011 MONTANA EMPLOYER HEALTH INSURANCE SURVEY SUMMARY TABLES

Permanent employee 1560 hours per year.
 Crew leader position required.
 Nonunion and they have to be full time.
 Must be in a management position.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	96.5%	93.7%	93.8%	90.0%	94.0%	221
Yes	3.5%	6.3%	6.3%	10.0%	6.0%	14
Number of firms	57	142	16	20	100.0%	235

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
More restrictive		44.4%	50.0%	50.0%	40.0%	6
Less restrictive	100.0%	55.6%	50.0%	50.0%	60.0%	9
Number of firms	2	9	2	2	100.0%	15

Numbers may not add due to rounding.

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Increased	37.5%	46.5%	56.3%	65.0%	46.6%	109
Stayed the same	41.1%	47.2%	37.5%	25.0%	43.2%	101
Decreased	8.9%	4.9%	6.3%	5.0%	6.0%	14
Employer pays 100%	3.6%	1.4%			1.7%	4
DK	8.9%			5.0%	2.6%	6
Number of firms	56	142	16	20	100.0%	234

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Increased	21.1%	28.0%	52.9%	52.6%	30.1%	71
Stayed the same	59.6%	63.6%	41.2%	36.8%	58.9%	139
Decreased	7.0%	5.6%	5.9%	10.5%	6.4%	15
Employer pays 100%	3.5%	2.8%			2.5%	6
DK	8.8%				2.1%	5
Number of firms	57	143	17	19	100.0%	236

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Increased	28.1%	21.3%	29.4%	19.0%	23.3%	55
Stayed the same	59.6%	69.5%	64.7%	66.7%	66.5%	157
Decreased		6.4%	5.9%	4.8%	4.7%	11
Employer pays 100%	3.5%	1.4%		4.8%	2.1%	5
DK	8.8%	1.4%		4.8%	3.4%	8
Number of firms	57	141	17	21	100.0%	236

Numbers may not add due to rounding.

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

INCLUDES INCREASE OR DECREASE IN PERCENTAGE OF CO-PAY.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Increased	21.1%	13.3%	17.6%	10.5%	15.3%	36
Stayed the same	59.6%	74.8%	70.6%	78.9%	71.2%	168
Decreased	7.0%	4.2%	5.9%	5.3%	5.1%	12
Employer pays 100%	3.5%	2.8%			2.5%	6
DK	8.8%	4.9%	5.9%	5.3%	5.9%	14

2011 MONTANA EMPLOYER HEALTH INSURANCE SURVEY SUMMARY TABLES

Number of firms	57	143	17	19	100.0%	236
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Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>
Lower bound	32%	24%	11%	11%	27%
Mean	45%	28%	24%	23%	31%
Upper bound	58%	32%	38%	35%	36%
Number of firms	41	102	14	15	172

Numbers may not add due to rounding.

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.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Can't afford premium	20.5%	18.3%	29.4%	25.0%	20.2%	45
Have coverage elsewhere	59.1%	61.3%	58.8%	65.0%	61.0%	136
Don't feel they need insurance	11.4%	2.8%			4.0%	9
Other	4.5%	3.5%	5.9%	5.0%	4.0%	9
DK	4.5%	14.1%	5.9%	5.0%	10.8%	24
Number of firms	44	142	17	20	100.0%	223

Numbers may not add due to rounding.

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

	<i>All firms</i>	Number of firms
1 plan	88.0%	206
2 plans	5.5%	13
3 plans	2.8%	7
4 plans	1.3%	3
5 or more plans	1.7%	4

2011 MONTANA EMPLOYER HEALTH INSURANCE SURVEY SUMMARY TABLES

DK	0.8%	2
Number of firms	100.0%	234

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	66.1%	52.1%	25.0%	20.0%	50.9%	119
Yes	33.9%	47.9%	75.0%	80.0%	49.1%	115
Number of firms	56	142	16	20	100.0%	234

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	33.9%	25.4%	18.8%	10.0%	25.6%	60
Yes	66.1%	74.6%	81.3%	90.0%	74.4%	174
Number of firms	56	142	16	20	100.0%	234

Numbers may not add due to rounding.

C1. Does your firm provide retiree health benefits?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	71.9%	73.9%	68.8%	65.0%	72.3%	170
Yes	15.8%	19.7%	31.3%	30.0%	20.4%	48
DK	12.3%	6.3%		5.0%	7.2%	17
Number of firms	57	142	16	20	100.0%	235

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	40.0%	57.1%	33.3%	14.3%	45.1%	23
Yes	40.0%	21.4%	50.0%	71.4%	35.3%	18
DK	20.0%	21.4%	16.7%	14.3%	19.6%	10
Number of firms	10	28	6	7	100.0%	51

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	44.4%	25.9%	40.0%		27.7%	13
Yes	55.6%	48.1%	60.0%	83.3%	55.3%	26
DK		25.9%		16.7%	17.0%	8
Number of firms	9	27	5	6	100.0%	47

Numbers may not add due to rounding.

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	36.8%	42.3%	50.0%	55.0%	42.6%	100
Yes	31.6%	31.7%	31.3%	35.0%	31.9%	75
DK	31.6%	26.1%	18.8%	10.0%	25.5%	60
Number of firms	57	142	16	20	100.0%	235

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
None	20.7%	6.4%	11.8%	9.5%	10.6%	25
90-10		1.4%	5.9%	4.8%	1.7%	4
85-15			5.9%		.4%	1
80-20	19.0%	40.7%	41.2%	42.9%	35.6%	84
75-25	3.4%				.8%	2
70-30	15.5%	15.0%	11.8%	19.0%	15.3%	36
60-40	6.9%	5.0%	5.9%	9.5%	5.9%	14
50-50	15.5%	15.7%	5.9%	9.5%	14.4%	34
DK-varies	19.0%	15.7%	11.8%	4.8%	15.3%	36
Number of firms	58	140	17	21	100.0%	236

Numbers may not add due to rounding.

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).

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
\$999 or less		1.4%		5.0%	1.3%	3
\$1,000-\$1,499	3.5%	10.6%	6.3%	10.0%	8.5%	20
\$1,500-\$1,999	7.0%	8.5%	6.3%	15.0%	8.5%	20
\$2,000-\$2,499	8.8%	17.6%	18.8%	15.0%	15.3%	36
\$2,500-\$2,999	21.1%	9.2%	18.8%	15.0%	13.2%	31
\$3,000 or more	31.6%	23.2%	25.0%	25.0%	25.5%	60
No limit		4.2%		5.0%	3.0%	7
DK	28.1%	25.4%	25.0%	10.0%	24.7%	58
Number of firms	57	142	16	20	100.0%	235

Numbers may not add due to rounding.

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

\$_____ per month

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>
Lower bound	\$471.85	\$425.13	\$345.51	\$425.51	\$456.41
Mean	\$549.33	\$465.25	\$477.13	\$494.77	\$487.95
Upper bound	\$626.82	\$505.37	\$608.75	\$564.04	\$519.49
Number of firms	37	99	14	17	167

Numbers may not add due to rounding.

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

\$_____ per month

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>
Lower bound	\$23.44	\$38.08	\$5.89	\$13.19	\$44.75
Mean	\$62.50	\$57.82	\$84.69	\$56.31	\$60.72
Upper bound	\$101.56	\$77.56	\$163.48	\$99.43	\$76.69
Number of firms	42	117	14	18	191

Numbers may not add due to rounding.

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.

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	75.0%	69.0%	56.3%	40.0%	67.1%	157
Yes	25.0%	29.6%	43.8%	60.0%	32.1%	75
DK		1.4%			.9%	2
Number of firms	56	142	16	20	100.0%	234

Numbers may not add due to rounding.

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

\$_____ per month

<i>All firms</i>	
Lower bound	891.24
Mean	1056.30
Upper bound	1221.37
Number of firms	50
Numbers may not add due to rounding.	

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

\$_____ per month

<i>All firms</i>	
Lower bound	93.73
Mean	162.67
Upper bound	231.61
Number of firms	50
Numbers may not add due to rounding.	

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)

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	50.0%	50.4%	68.8%	68.4%	53.0%	123
Yes	16.1%	5.0%	6.3%	5.3%	7.8%	18
DK	33.9%	44.7%	25.0%	26.3%	39.2%	91
Number of firms	56	141	16	19	100.0%	232
Numbers may not add due to rounding.						

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
No	91.1%	85.9%	81.3%	85.0%	86.8%	203
DK	8.9%	14.1%	18.8%	15.0%	13.2%	31
Number of firms	56	142	16	20	100.0%	234

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
No	54.0%	40.5%	36.8%	33.3%	45.7%	235
Yes	28.8%	42.9%	52.6%	52.4%	37.7%	194
DK	17.2%	16.6%	10.5%	14.3%	16.5%	85
Number of firms	215	259	19	21	100.0%	514

Numbers may not add due to rounding.

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...

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	<i>Number of firms</i>
Can't afford the premium	72.1%	78.4%	70.0%	70.0%	75.5%	145
Don't want or feel don't need insurance	19.7%	3.6%	10.0%	10.0%	9.4%	18
Not eligible to enroll		3.6%	10.0%	10.0%	3.1%	6
Other	8.2%	9.9%	0.0%	10.0%	8.9%	17
DK		4.5%	10.0%		3.1%	6
Number of firms	61	111	10	10	100.0%	192

Numbers may not add due to rounding.

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Very difficult	45.3%	42.2%	47.4%	30.0%	43.2%	221
Somewhat difficult	18.2%	26.7%	36.8%	40.0%	24.1%	123
Not too difficult	8.4%	9.7%	5.3%	15.0%	9.2%	47
Not at all difficult	6.5%	9.7%	5.3%	10.0%	8.2%	42
DK	21.5%	11.6%	5.3%	5.0%	15.3%	78
Number of firms	214	258	19	20	100.0%	511

Numbers may not add due to rounding.

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

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	89.4%	82.6%	71.4%	52.4%	83.8%	433
Yes	1.8%	12.8%	19.0%	42.9%	9.7%	50
DK	8.8%	4.7%	9.5%	4.8%	6.6%	34
Number of firms	217	258	21	21	100.0%	517

Numbers may not add due to rounding.

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	48.8%	56.0%	70.0%	52.4%	53.4%	276
Yes	37.3%	39.8%	30.0%	47.6%	38.7%	200
DK	13.8%	4.2%	0.0%	0.0%	7.9%	41
Number of firms	217	259	20	21	100.0%	517

Numbers may not add due to rounding.

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
No	57.3%	66.4%	NA	NA	62.3%	294
Yes	8.9%	10.8%	NA	NA	10.0%	47
DK	33.8%	22.8%	NA	NA	27.8%	131
Number of firms	213	259	NA	NA	100.0%	472

Numbers may not add due to rounding.

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?

	<i>1 to 5 employees</i>	<i>6 to 25 employees</i>	<i>26 to 50 employees</i>	<i>More than 50 employees</i>	<i>All firms</i>	Number of firms
Very likely	23.0%	16.7%	15.0%	5.0%	18.8%	96
Somewhat likely	21.6%	12.0%	10.0%	10.0%	15.9%	81
Somewhat unlikely	7.5%	16.3%	15.0%	20.0%	12.7%	65
Very unlikely	23.0%	27.5%	35.0%	40.0%	26.4%	135
DK	24.9%	27.5%	25.0%	25.0%	26.2%	134
Number of firms	213	258	20	20	100.0%	511

Numbers may not add due to rounding.