

OHCA Employer Survey Questionnaire

STRAT (imported variable)

Agriculture A
Construction C
Manufacturing D
Gas and sanitation E
Wholesale F
Retail G
Finance, Insurance and Real Estate H
Services I

INTRO SCREEN

Business Name: <bname > Contact Name:<cname>

INTRO. I'm calling from the University of Connecticut. We're conducting a survey for the Connecticut Office of Health Care Access regarding health insurance. I need to speak with <cname > or someone responsible for purchasing health benefits.

Continue

INT2. We are gathering information from businesses throughout Connecticut regarding health care benefits. It won't take more than a few minutes. Is this a good time for you?

Continue

Q1. Our records indicate that the name of your business is <bname >. Is that correct?

Yes

No, different business name than one shown here =>INT99

No Company Name Showing =>INT99

Don't Know =>INT99

Refused =>INT99

Q2. Is this business a ...(READ Choices 1-8)

Sole Proprietorship

General Partnership

Limited Partnership

Corporation

Franchise or Branch of Corporation

Limited Liability Company

Limited Liability Partnership

Something else (vol) (Specify)
Don't Know
Refused

Q3. Do you currently offer health insurance to any of your employees?

Yes =>Q5
No
Don't Know
Refused

Q4. What is the primary reason for electing not to provide coverage? (Ask open-ended and code into categories.)

Can't afford to
Too few employees
Employees don't need health insurance
Employees have coverage through someone else
Company just started
Nature of workforce (part-time or seasonal labor)
Other (Specify)
Don't Know
Refused

Q4A. What factors, if any, would motivate you to offer health insurance benefits to at least some of your employees? (Read Choices 1-5. Accept multiple answers)

Tax credits
Government subsidy
Eliminate required minimum participation
Lower premiums
Something else (specify)
Nothing (vol)
Don't Know
Refused

Q4B. If there were a state program that would help some of your lower-earning employees pay for health insurance coverage, how would that affect your decision to offer coverage? Would it affect it (Read Choices 1-4)...?

A lot
Somewhat
Not too much
Not at all
Don't Know
Refused

[RECORD VERBATIM]

Q4C. The state program would cover a portion of the costs. What percentage of the cost would your company be willing to spend per employee on health insurance?

[RECORD VERBATIM]

Don't Know => IQD1

Refused => IQD1

Skip to IQD1 if Q4B>=50

Q4D. Typically, insurance companies will not provide health insurance coverage for employees unless the company covers at least 50% of the cost of the health insurance. Knowing this, what percentage of the cost would your company be willing to spend per employee on health insurance?

[RECORD VERBATIM] => IQD1

Don't Know => IQD1

Refused => IQD1

Q5. Do you offer a traditional health insurance plan or a self insured health plan?

Traditional

Self-Insured

Other (Specify) (Vol.)

Don't Know

Refused

Q6. Is there a waiting period before employees can be covered by health insurance?

Yes

No =>Q7

Depends (VOL.)

Don't Know =>Q7

Refused =>Q7

[Enter two digits 00-24]

Q6A. How many months is the average waiting period for full-time employees? (Enter two digits)

Depends (vol)

Don't Know

Refused

[ENTER NUMBER 0-39]

Q7. What are the minimum number hours per week an employee must work to be eligible for health insurance coverage? (IF RESPONDENT SAYS "Full-Time" or "Part-Time", SAY "How many hours per week is that considered?") (ENTER NUMBER 0-39)

40 or more =>Q9

Don't Know

Refused

Skip to next question if Q6==2

[Enter two digits 00-24]

Q8. How many months is the average waiting period for part-time employees? (Enter two digits)

Depends (vol)

Don't Know

Refused

Q9. Are there other requirements employees must meet in order to be eligible for health insurance coverage?

Yes

No => Q11

Don't Know => Q11

Refused => Q11

[RECORD VERBATIM]

Q10. What are they?

Don't Know

Refused

Q11. Are temporary workers eligible for health insurance coverage?

Yes

No

Does not apply/don't hire temporary workers (vol)

Depends (vol)

Don't Know

Refused

Q12. Are seasonal workers eligible for health insurance coverage?

Yes

Yes, if full-time only (vol)

No

Depends (vol)
Does not apply/don't hire seasonal workers (vol)
Don't Know
Refused

[ENTER 3 DIGITS 0-100]

Q13. Approximately what percentage of your employees are currently eligible for health insurance from your business? (ENTER 3 DIGITS 0-100)

Don't Know
Refused

[ENTER 3 DIGITS 0-100]

Q14. Approximately what percentage of the eligible employees actually take health insurance from your business? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[ENTER 3 DIGITS 0-100]

Q15. Approximately what percentage of your employees are union members? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

Q16. Do you offer different health care plan options, that is plans that might be from different insurance carriers or provide different levels of benefits?

Yes

No

Depends (vol)

Don't Know

Refused

[ENTER 3 DIGITS 0-100]

Q17A. Approximately how many plans do you have to choose from for EMPLOYEE ONLY coverage, not including dental plans? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[ENTER 3 DIGITS 0-100]

Q17B. Approximately what percentage of the eligible employees actually take employee only insurance from your business? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[Enter 4 digits]

Q17C. What is the approximate total monthly premium for the least expensive health insurance plan that you offer for employee only coverage? (NOTE: FOR ONE PERSON) (ENTER 4 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$9997 or More

Don't Know

Refused

[Enter 3 digits 0-100]

Q17D. Approximately what percent of this premium for employee only coverage does your company pay? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

Q18. Do you offer employee and one dependent coverage to your employees?

Yes

No =>Q19

Don't Know =>Q19

Refused =>Q19

[Enter 3 digits 0-100]

Q18A. Approximately how many plans do you have to choose from for employee and one dependent coverage? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[Enter 3 digits 0-100]

Q18B. Approximately what percentage of the employees eligible for any health insurance plan actually take employee and one dependent health insurance from your business? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[Enter 4 digits]

Q18C. What is the approximate total monthly premium for the least expensive employee and one dependent insurance plan that you offer? (NOTE: TOTAL PREMIUM) (ENTER 4 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$9997 or More

Don't Know

Refused

[Enter 3 digits 0-100]

Q18D. Approximately what percent of this premium for employee and one dependent coverage does your company pay? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

Q19. Do you offer family coverage to your employees?

Yes

No =>Q20

Don't Know =>Q20

Refused =>Q20

[Enter 3 digits 0-100]

Q19A. Approximately how many plans do you have to choose from for family coverage?
(ENTER 3 DIGITS 0-100)

Don't Know

Refused

[Enter 3 digits 0-100]

Q19B. Approximately what percentage of the employees eligible for any health insurance plan actually take family health insurance from your business? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[Enter 4 digits]

Q19C. What is the approximate total monthly premium for the least expensive family insurance plan that you offer? (NOTE: TOTAL PREMIUM) (ENTER 4 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$9997 or More

Don't Know

Refused

[Enter 3 digits 0-100]

Q19D. Approximately what percent of this premium for family coverage does your company pay? (ENTER 3 DIGITS 0-100)

Don't Know

Refused

[Enter verbatim]

Q20. For the least expensive coverage you offer, what is the employee copay for a primary care physician visit? (ENTER VERBATIM. Indicate whether response is a percentage or a dollar figure. ROUND TO NEAREST WHOLE NUMBER)

Don't Know

Refused

[Enter 3 digits 0-100]

Q21. For the least expensive coverage you offer, what is the employee copay for a specialist physician visit? (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$100 or More
Don't Know
Refused

[Enter 3 digits 0-100]

Q22. For the least expensive coverage you offer, what is the employee copay for a prescription (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$100 or More
Plan doesn't cover prescription drugs (vol)
Don't Know
Refused

Q23. Is dental care included as part of the least expensive coverage you offer?

Yes
No =>Q23B
Don't Know =>Q23B
Refused =>Q23B

[Enter 3 digits 0-100]

Q23A. For the least expensive coverage you offer, what is the additional premium cost of dental coverage (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$100 or More =>Q24
Don't Know =>Q24
Refused =>Q24

Q23B. Do you offer separate dental insurance?

Yes
No
Don't Know
Refused

Q24. Is eye care included as part of the least expensive coverage you offer?

Yes
No =>Q24B
Don't Know =>Q24B
Refused =>Q24B

[Enter 3 digits 0-100]

Q24A. For the least expensive coverage you offer, what is the additional premium cost of eye care coverage (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$100 or More =>Q25

Don't Know =>Q25

Refused =>Q25

Q24B. Do you offer separate eye care insurance?

Yes

No

Don't Know

Refused

Q25. For the least expensive coverage you offer, does it include behavioral health care?

Yes

No

Don't Know

Refused

[Enter 3 digits 0-100]

Q26. For the least expensive coverage you offer, what is the amount of the deductible for inpatient hospitalization? (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

Plan does not include deductible for inpatient hospitalization (vol)

Don't Know

Refused

[Enter 3 digits 0-100]

Q27. For the least expensive coverage you offer, what is the amount of the out of pocket limit for employees alone? (ENTER 3 DIGITS) (ROUND TO NEAREST WHOLE NUMBER)

\$1000 or More

Plan does not include an out-of-pocket limit (vol)

Don't Know

Refused

Q28. What has your company found to be the primary reason that employees do not enroll in your firm's health coverage? (ASK AS OPEN-ENDED. USE CODE LIST BELOW)

Can't afford to

Employees don't need health insurance – coverage through someone else

Healthy - not interested in health coverage

Not applicable – all enrolled

Other (Specify)

Don't Know
Refused

IQD1. Finally, for classification purposes only...
Continue

Enter Number from 1-10,000.

QD1. Approximately how many employees does your company have in Connecticut? (ASK AS OPEN ENDED. Enter 5-digit number)

Don't Know
Refused

QD2. About how much do you expect your gross revenue to be for the current calendar year?

Under \$100,000

\$100,000 to less than \$500,000

\$500,000 to less than \$1 million

\$1 million to less than \$10 million

\$10 million to less than \$20 million

\$20 million or more

Don't Know

Refused

THANK

Thank you very much for your time. You have been very helpful, and we appreciate your cooperation.

INT99. Final Codes will be recorded.