

Michigan

Employer Health Insurance Survey

Conducted by:

The Center for Collaborative Research in
 Health Outcomes & Policy
at the Michigan Public Health Institute

for

The Michigan Department of
 Community Health
2005

The cost of health care has become a major concern to employers and business owners as premiums continue to rise, increasing the cost of doing business. The Michigan Department of Community Health (MDCH) is conducting a survey of employers and business owners across Michigan to learn more about what type of health insurance is currently being offered to employees, reasons why some employers do not offer health insurance, and concerns about offering health insurance in the future. **Please take a few minutes to complete this survey since results will be used to help state policymakers develop strategies for reducing future costs of health insurance to employers and extending health insurance to additional workers and their families.**

Participation in this survey is voluntary and all information collected will be kept confidential. MDCH would like to thank you in advance for your cooperation.

If you have any questions or need any assistance with filling out this survey, please contact Marti Kay Sherry at 1-800-540-7762.

C8. Please indicate how much you agree or disagree with each statement.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
a. Health insurance costs are high because some employers do not offer health insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. State funds should be used to make health insurance affordable for lower-wage workers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Employers have a moral responsibility to provide health insurance to their employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Employers should be required by law to provide health insurance for their employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Individuals should be required by law to provide health insurance for themselves and their families.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Employers should be required to at least offer health insurance to their employees, even if the employer contributes little or nothing toward paying the premiums.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Employers should be required to offer health insurance for dependents of employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional Information

Your point of view on health insurance issues is very important to us! At some time in the future we may want to ask you to participate in a group discussion about health insurance. This would, of course, be completely voluntary. May we contact you in the future? Yes – Please provide a phone number where you can be reached: _____ No

You are finished with this survey! We appreciate the time you have taken to participate. Please place this questionnaire in the enclosed postage paid return envelope and mail it to:

**Survey Research Unit
Center for Collaborative Research in Health Outcomes & Policy
2440 Woodlake Circle, Suite 150
Okemos, MI 48864**



Section A: Employer Information

Section B: Employers Offering Health Insurance Coverage

Section C: Employers NOT Offering Health Insurance

This survey has been color coded to make it easier to complete.

- **All employers** should complete section A, which is in green.
- **Employers that offer** health insurance coverage should fill out section B, which is in red.
- **Employers not offering** health insurance should fill out section C, which is in blue.

Please answer freely and honestly. Your answers are confidential. Any question that does not apply to your company may be skipped. Some of the questions ask for specific numbers or percentages, and estimates are acceptable. If you would like to complete this survey over the phone please call **1-800-540-7762**, or to access it online, look for the link to the survey at www.crhop.net.

SECTION C: EMPLOYERS NOT OFFERING HEALTH INSURANCE

C1. Please indicate the importance of the following reasons in your company's decision not to offer health insurance.

	Very Important	Somewhat Important	Not Important
a. Premiums are too high	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Employees are unwilling to contribute to the cost of premiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Employee turnover is too great	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Employees generally are covered under other plans obtained elsewhere, such as through a spouse, a union, or Medicaid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. It is an administrative hassle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Most employees are part-time, temporary or contracted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. The company can attract good employees without offering health insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. The company is too newly established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Financial status of the company prohibits it at this time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. State law won't allow offering a basic policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. We can't meet insurance participation requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C2. To what extent has not offering health insurance had a negative impact on each of the following?

	Major Impact	Minor Impact	No Impact
a. Employee recruitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Employee retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Employee attitude and performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Health of employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Absenteeism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C3. Did your company at one time offer health insurance, but then discontinue it?

Yes ⇨ How many years ago? _____ No

C4. How likely is your company to offer health insurance within the next year?

Very Likely Somewhat Likely Not Likely

C5. In general, would your company's uninsured employees be willing to accept reduced pay raises, or forego their next pay raise, in exchange for health insurance?

Yes No Don't know

C6. My company would be more likely to offer health insurance if:

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
a. Costs weren't so high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Year-to-year changes in premiums were more predictable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. It didn't involve so much time and paperwork.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. We could obtain comparisons of health plans and premiums from an objective third party.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C7. How much would your company be willing to contribute per employee each month toward health insurance coverage?

Nothing Less than \$100 \$101 to \$200 \$201 to \$350 \$351 to \$500 More than \$500

SECTION A: EMPLOYER INFORMATION

A1. What is the name of your company? _____

A2. What is your name? First: _____ Last: _____

A3. What is your job title? _____

A4. How would you categorize the kind of work your company does?

- | | | |
|---|--|--|
| <input type="checkbox"/> Farming / Ranching | <input type="checkbox"/> Wholesale Trade | <input type="checkbox"/> Lodging and/or Recreational Services |
| <input type="checkbox"/> Mining | <input type="checkbox"/> Eating and Drinking Establishment | <input type="checkbox"/> Personal and/or Business Services |
| <input type="checkbox"/> Construction | <input type="checkbox"/> General Merchandise / Apparel Store | <input type="checkbox"/> Health Services |
| <input type="checkbox"/> Manufacturing (e.g. tooling, food processing) | | <input type="checkbox"/> Food Store |
| <input type="checkbox"/> Government (i.e. Federal, State, Local, including education) | | <input type="checkbox"/> Transportation / Communications / Utilities |
| <input type="checkbox"/> Finance / Insurance / Real Estate | | <input type="checkbox"/> Other: _____ |

A5. Are you a member of any of the following organizations or associations?

- NFIB SBAM MMA Member of any Chamber of Commerce Other (please specify) _____

A6. Which category best describes your type of business ownership? (✓check one)

- | | | |
|---|---|---|
| <input type="checkbox"/> S corporation | <input type="checkbox"/> Partnership | <input type="checkbox"/> Joint venture or cooperative |
| <input type="checkbox"/> Non-Profit corporation | <input type="checkbox"/> For-Profit corporation | <input type="checkbox"/> Sole proprietorship |
| <input type="checkbox"/> Government (federal, state or local) | | <input type="checkbox"/> Other: _____ |

A7. How long has your company been in business?

- | | | |
|---|--------------------------------------|---|
| <input type="checkbox"/> Less than 1 year | <input type="checkbox"/> 1-2 years | <input type="checkbox"/> 3-4 years |
| <input type="checkbox"/> 5-9 years | <input type="checkbox"/> 10-20 years | <input type="checkbox"/> More than 20 years |

A8. Approximately, what was your company's gross revenue last year? \$ _____

A9. How many employees worked for your company during the last pay period? (Estimates are acceptable) (Please include full-time, part-time, seasonal, temporary, and contractual employees)

Total # of employees: _____		Of these, how many are:		How many earn:	
Full-Time: _____	Male: _____	Less than 30 Years Old: _____	Less than \$10,000: _____		
Part-Time: _____	Female: _____	Between 30 and 50: _____	\$10,001 to \$20,000: _____		
Seasonal: _____		Between 51 and 64: _____	\$20,001 to \$40,000: _____		
Temporary: _____		65 and Older: _____	More than \$40,000: _____		
Contractors: _____					

A10. Which of the following benefits does your company offer employees?

(✓check all that apply)

	Benefit not offered	Employment Type				
		Full Time	Part Time	Seasonal	Temporary	Contractual
a. Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Retirement or pension plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Paid sick leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Paid vacation leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Paid Holidays	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A11. Does your company offer health insurance benefits to any employees?

- Yes ⇨ Go to Section B No ⇨ Go to Section C

B15b. Which type of health insurance does your company offer the retirees noted in B15? (See B13 for options) _____

B16. For retirees age 65 or over, who have worked the required number of years, which type of health insurance does your company offer? (Please ✓ check only one box.)

- a. Medicare supplemental or wraparound health coverage to all such retirees over age 65
- b. Medicare supplemental or wraparound health coverage to only those hired before a specific year
- c. No supplemental or wraparound health coverage or subsidy
- d. Don't know

B16a. If you checked a or b in the previous question, does this include dependent coverage?
 Yes No

B17. Next year, how likely is it that each of the following will happen?

Your company will:	Very Likely	Somewhat Likely	Not Likely
a. No longer offer coverage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Shift more of the cost to your employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Reduce benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Switch to another health insurance provider because of concerns about cost.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Offer a high-deductible plan combined with a health savings account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Eliminate or reduce dependent coverage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B18. Please indicate how much you agree or disagree with each statement.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
a. Health insurance costs are high because some employers do not offer health insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. State funds should be used to make health insurance affordable for lower-wage workers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Employers have a moral responsibility to provide health insurance to their employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Employers should be required by law to provide health insurance for their employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Individuals should be required by law to provide health insurance for themselves and their families.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Employers should be required to at least offer health insurance to their employees, even if the employer contributes little or nothing toward paying the premiums.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Employers should be required to offer health insurance for dependents of employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional Information

Your point of view on health insurance issues is very important to us! At some time in the future we may want to ask you to participate in a group discussion about health insurance. This would, of course, be completely voluntary. May we contact you in the future? **Yes** – Please provide a phone number where you can be reached: _____ **No**

You are finished with this survey! We appreciate the time you have taken to participate. Please place this questionnaire in the enclosed postage paid return envelope and mail it to:

Survey Research Unit
Center for Collaborative Research in Health Outcomes & Policy
2440 Woodlake Circle, Suite 150
Okemos, MI 48864

SECTION B: EMPLOYERS OFFERING HEALTH INSURANCE COVERAGE

B1. What type of health insurance benefits does your company offer employees and their dependents? (✓check all that apply)

		Benefit not offered	Employment Type				
			Full Time	Part Time	Seasonal	Temporary	Contractual
a. Comprehensive Health Insurance: coverage for medical services and hospitals etc.	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Catastrophic Health Insurance: coverage for hospital and medical services above a high deductible	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. High deductible plan	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Health savings account	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Dental Insurance	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Separate Pharmacy Insurance	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Vision Insurance	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Flexible spending account for health care	Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B2. Does your company self insure any portion of its employee health insurance?

Yes ⇨ Please specify _____ No

B3. For employees NOT eligible, what are the major reasons your company does not provide health insurance? (✓check all that apply)

	Employment Type			
	Part Time	Seasonal	Temporary	Contractual
a. Not necessary to attract number and quality of workers needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Cost of insuring these workers is too high	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Too much administrative hassle and paperwork	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Workers do not stay long enough to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Most have insurance from another source	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B4. Of all company employees:

a. How many were eligible for health insurance? _____

b. How many were enrolled in a health insurance plan? _____

B5. What percent of the premium for your standard health insurance is paid by the company?

	Employment Type				
	Full Time	Part Time	Seasonal	Temporary	Contractual
a. For employee's insurance?	%	%	%	%	%
b. For dependent's insurance?	%	%	%	%	%

B6. How long must an employee work before he/she is eligible for health insurance? (Specify time period – e.g. none, 2 weeks, 2 months, 1 year, etc.)

Employment Type
 Full Time _____ Part Time _____ Seasonal _____ Temporary _____ Contractual _____

B7. What is the minimum number of hours per week an employee must work to be eligible for health insurance? _____ Hours/week No Minimum

B8. Which of the following are reasons why your company offers health insurance?

(Answer each question)	Major Reason	Minor Reason	Not a Reason
a. It helps with employee recruitment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Competitors offer it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. It increases loyalty and decreases turnover.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. It reduces absenteeism by keeping employees healthy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. It increases productivity by keeping employees healthy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Employees demand or expect it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. One or more of your employees have medical problems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Tax advantage for employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. It is the right thing to do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Union contract obligations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Owner wants or needs it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Other (specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B9. Please rank the top three reasons why employees declined health insurance. Place a 1 next to the primary reason, a 2 next to the next reason, and so on.

- | | | |
|---|--|--|
| <input type="checkbox"/> Covered by spouse's plan | <input type="checkbox"/> Plan does not meet needs | <input type="checkbox"/> Took cash instead of benefits |
| <input type="checkbox"/> Covered from some other source | <input type="checkbox"/> Employees are rarely sick | <input type="checkbox"/> Do not want or need it |
| <input type="checkbox"/> Too expensive/can't afford it | <input type="checkbox"/> Too much hassle | <input type="checkbox"/> Other: _____ |

B10. Must an employee provide proof of health insurance from another source before they are allowed to decline health insurance offered by your company?

- Yes No

B11. If an employee chooses not to take health insurance, does this employee receive other compensation? Yes No

B12. Compared to the previous three years, has the percentage of employees who declined health insurance increased, decreased, or stayed about the same?

- Increased Decreased Stayed the Same

B13. How many health insurance options does your company offer employees? _____

Of these options, how many are:

- a. An HMO Plan: _____
 b. A PPO/POS Plan: _____
 c. A traditional fee for service or indemnity plan: _____
 d. Other: _____

B14. Does the standard or most popular health insurance option offered by your company cover any of the following groups? (✓ check all that apply)

- Spouses/Dependents Same-sex domestic partners Opposite-sex domestic partners

B15. For retirees under age 65, who have worked the required number of years, does your company offer any of the following? (Please ✓ check only one box.)

- a. Health insurance to all such retirees under age 65 No health insurance or subsidy
 b. Health insurance to only those hired before a specific year Don't know

B15a. If you checked a or b in the previous question, does this include dependent coverage?

- Yes No