

My name is _____. I am calling from the University of Montana in Missoula on behalf of the State of Montana.

We're calling businesses across the state to gather information on some of the issues Montana businesses face when offering health insurance to employees. Your participation in this study presents an opportunity to inform key state leaders about these issues. This survey is confidential, voluntary, and usually takes about 10 minutes.

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.

11. Are you that person?

Yes (CONTINUE WITH A1)

No (ASK PROMPT BELOW)

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

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

ONCE RESPONDENT IDENTIFIED, REPEAT INTRO, GO A1

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A1. Does your company offer or contribute to a health insurance program as a benefit to your employees?

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

A1a. Is this health insurance benefit offered only to certain employees 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.

	Very Important	Somewhat Important	Somewhat Unimportant	Very Unimportant	Don't Know
a. Premiums are too high.....	1	2	3	4	8
b. Employee turnover is too great.....	1	2	3	4	8
c. Employees are generally covered under another plan, such as a spouse's or parent's policy.....	1	2	3	4	8
d. The administrative hassle of providing health benefits is too great.....	1	2	3	4	8
e. The firm can attract good employees without having to offer insurance.....	1	2	3	4	8
f. The firm cannot qualify for a group policy at group rates.....	1	2	3	4	8
g. The firm is too newly established.....	1	2	3	4	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 QA3.

- Premiums are too high 1
- Employee turnover is too great 2
- Employees are generally covered under another plan 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
- Don't Know 8

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

- Yes 1 GO TO QUESTION A5
- No 0 SKIP TO QUESTION P1
- Don't Know 8 SKIP TO QUESTION P1

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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
Don't know	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 CATAGORY 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
Don't Know	8	SKIP TO B2

B1a. How long is that?

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

No waiting period	0
Don't know	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
Don't Know	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	96
Don't know	98

Week/Month.

Week	1
Month	0

B3. Are there any other requirements at your company for an employee to become eligible for health benefits? ENTER VERBATUIM.

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

Yes	1	GO TO QUESTION B4A
No	0	SKIP TO QUESTION B5
Don't Know	8	SKIP TO QUESTION B5

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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
Don't Know	8

B5. Have you increased or decreased any of the following in the last year, that is, since February 2001?

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

Increased	1
Stayed the same	2
Decreased	3
Don't Know	8

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

Increased	1
Stayed the same	2
Decreased	3
Employer pays 100%	4
Don't Know	8

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

Increased	1
Stayed the same	2
Decreased	3
Employer pays 100%	4
Don't Know	8

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

Increased	1
Stayed the same	2
Decreased	3
Employer pays 100%	4
Don't Know	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

B8. About what percent of your firm's total expenditures in 2002 was spent on health insurance (including dental, prescription drug, eye care, and retiree benefits?) Your best estimate is OK. Note: total expenditures mean all spending, including raw materials, labor, etc.

- Less than 1% 1
- 1-2 2
- 2-3 3
- 3-4 4
- 4-5 5
- More than 5% 6
- Don't Know 8

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

_____ plans

B9A. Does your plan or plans have a provider network?

- Yes 1
- No 0
- Don't Know 8

IF ONLY ONE PLAN IS OFFERED, DO NOT ASK B10 BUT SKIP TO B12.

B10. When your company contributes towards the premium for a worker's health coverage, how is the contribution determined? Which of the following statements best describes the contribution rule used by your company?

- The company contributes the same dollar amount regardless of the plan chosen. 1
- The worker contributes the same dollar amount regardless of the plan chosen. 2
- The company contributes the same percentage of the total premium regardless of the plan chosen. 3
- The worker's contribution varies based on other factors. 4
- Other (SPECIFY)_____ 5
- Don't Know 8

B11. Now we're going to ask you about the percentage of your employees with health insurance who are enrolled in the different plans you offer. These percentages should add up to 100%, because we're only asking about workers who have health insurance, not all your workers. Of those employees with health insurance, what percentage are covered under:

B11a. (ASK IF QUESTION B9A>1): The plan that covers the largest number of your employees?

_____ %

B11b. (ASK IF QUESTION B9B>=2): The next largest plan in terms of the number of employees it covers?

_____ %

B11c. (ASK IF QUESTION B9C>=1): The next largest plan in terms of the number of employees it covers?

_____ %

B11d. (ASK IF QUESTION B9D>=1): **The next largest plan in terms of the number of employees it covers?**

_____ %

VERIFY THAT ALL THE PLAN ENROLLMENTS ADD UP TO 100%, HIS/HER BEST GUESS IS ACCEPTABLE.

B12. Does your firm offer or contribute to a dental insurance program as a benefit to your employees?

Yes	1
No	0
Don't Know	8

B13. Does your firm offer or contribute to a prescription drug insurance program as a benefit to your employees?

Yes	1
No	0
Don't Know	8

C1. Does your firm provide retiree health benefits?

Yes	1	GO TO C2
No	0	SKIP TO P1
Don't Know	8	SKIP TO P1

C2. Does your company pay a portion of the retiree benefits or does retiree pay entire amount?

Employer pays part	1
Retiree pays all	2

C3. Do your retiree health benefits cover early retirees--retirees under the age of 65?

Yes	1
No	0
Don't Know	8

C4. Do your retiree health benefits cover Medicare-age retirees--retirees 65 or older?

Yes	1
No	0
Don't Know	8

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D1. When a new employee has not had recent coverage, do you have awaiting period before a pre-existing condition is covered?

Yes	1
No	0
We can't ask because of gov regulations	2
Don't know	8

D2A. What is the co-pay rate for doctor visits under this plan?

15% or "85-15"	0
20% or "80-20"	1
25% or "75-25"	2
30% or "70-30"	3
40% or "60-40"	4
50% or "50-50"	5
Co-pay rate varies	6
Other (SPECIFY): _____	
Don't know	

D2B. What is the co-pay rate for hospitalization under this plan?

15% or "85-15"	0
20% or "80-20"	1
25% or "75-25"	2
30% or "70-30"	3
40% or "60-40"	4
50% or "50-50"	5
Co-pay rate varies	6
Other (SPECIFY): _____	
Don't know	

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).

\$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
Don't know	8

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

\$_____ per month

D5. How much is the monthly premium is paid by a single employee?

\$_____ per month

D6. Does your firm pay health insurance premiums for dependents?

Yes	1
No	0
Pays some	2
Don't know	8

D7. What is the total monthly premium your firm pays for an employee with spouse?

\$_____ per month

D7A. How much of the monthly premium is paid by an employee with a spouse?

\$_____ per month

D8. What is the total monthly premium your firm pays for an employee with a family?

\$_____ per month

D8A. How much of the monthly premium is paid by an employee with a family?

\$_____ per month

ASK IF B11b EQUALS ONE OR MORE.

E1. Does your next largest plan 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 regulations	2
Don't know	8

E2A. What is the co-pay rate for doctor visits under this plan?

15% or "85-15"	0
20% or "80-20"	1
25% or "75-25"	2
30% or "70-30"	3
40% or "60-40"	4
50% or "50-50"	5
Co-payrate varies	6
Other (SPECIFY): _____	
Don't know	

E2B. What is the co-pay rate for hospitalization under this plan?

15% or "85-15"	0
20% or "80-20"	1
25% or "75-25"	2
30% or "70-30"	3
40% or "60-40"	4
50% or "50-50"	5
Co-payrate varies	6
Other (SPECIFY): _____	
Don't know	

E3. 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).

\$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
Don't know	8

E4. What is the total monthly premium your firm pays for a single employee?

\$_____ per month

E5. How much is the monthly premium is paid by a single employee?

\$_____ per month

E6. Does your firm pay health insurance premiums for dependents?

Yes	1
No	0
Pays some	2
Don't know	8

E7. What is the total monthly premium your firm pays for an employee with spouse?

\$_____ per month

E7A. How much of the monthly premium is paid by an employee with a spouse?

\$_____ per month

E8. What is the total monthly premium your firm pays for an employee with a family?

\$_____ per month

E8A. How much of the monthly premium is paid by an employee with a family?

\$_____ per month

ASK IF B11c EQUALS ONE OR MORE.

F1. Does your next largest plan 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 regulations	2
Don't know	8

F2A. What is the co-pay rate for doctor visits under this plan?

15% or "85-15"	0
20% or "80-20"	1
25% or "75-25"	2
30% or "70-30"	3
40% or "60-40"	4
50% or "50-50"	5
Co-pay rate varies	6
Other (SPECIFY): _____	
Don't know	

F2B. What is the co-pay rate for hospitalization under this plan?

15% or "85-15"	0
20% or "80-20"	1
25% or "75-25"	2
30% or "70-30"	3
40% or "60-40"	4
50% or "50-50"	5
Co-pay rate varies	6
Other (SPECIFY): _____	
Don't know	

F3. 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).

\$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
Don't know	8

F4. What is the total monthly premium your firm pays for a single employee?

\$_____ per month

F5. How much is the monthly premium is paid by a single employee?

\$_____ per month

F6. Does your firm pay health insurance premiums for dependents?

- Yes 1
- No 0
- Pays some 2
- Don't know 8

F7. What is the total monthly premium your firm pays for an employee with spouse?

\$_____ per month

F7A. How much of the monthly premium is paid by an employee with a spouse?

\$_____ per month

F8. What is the total monthly premium your firm pays for an employee with a family?

\$_____ per month

F8A. How much of the monthly premium is paid by an employee with a family?

\$_____ per month

ASK IF B11d EQUALS ONE OR MORE.

G1. Does your next largest plan 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 regulations 2
- Don't know 8

G2A. What is the co-pay rate for doctor visits under this plan?

- 15% or "85-15" 0
- 20% or "80-20" 1
- 25% or "75-25" 2
- 30% or "70-30" 3
- 40% or "60-40" 4
- 50% or "50-50" 5
- Co-pay rate varies 6
- Other (SPECIFY): _____
- Don't know

G2B. What is the co-pay rate for hospitalization under this plan?

- 15% or "85-15" 0
- 20% or "80-20" 1
- 25% or "75-25" 2
- 30% or "70-30" 3
- 40% or "60-40" 4
- 50% or "50-50" 5
- Co-pay rate varies 6
- Other (SPECIFY): _____
- Don't know

G3. 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).

\$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
Don't know	8

G4. What is the total monthly premium your firm pays for a single employee?

\$_____ per month

G5. How much is the monthly premium is paid by a single employee?

\$_____ per month

G6. Does your firm pay health insurance premiums for dependents?

Yes	1
No	0
Pays some	2
Don't know	8

G7. What is the total monthly premium your firm pays for an employee with spouse?

\$_____ per month

G7A. How much of the monthly premium is paid by an employee with a spouse?

\$_____ per month

G8. What is the total monthly premium your firm pays for an employee with a family?

\$_____ per month

G8A. How much of the monthly premium is paid by an employee with a family?

\$_____ per month

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
Don't know	8	SKIP TO P3

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

P2. If so, what would you say is the most common reason why?

They can't afford the premium	1
They don't want or feel they need insurance	2
They are not eligible to enroll	3
Other _____ (SPECIFY)	4
Don't know	8

IF A1=0 GO TO QUESTION P4A

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
Don't know	8

How much, if at all, do you think the following factors are contributing to increases in health insurance premiums?

P4a. Higher insurance company profits

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P4b. Higher malpractice insurance rates

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P4c. People seeking more medical care than in the past

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P4d. Higher prices for hospital care

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P4e. Higher prices for physician services

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P4f. Higher prices for prescription drugs

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P4g. Better medical technology

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

IF A1 = 0 ASK P5, ELSE SKIP TO P6.

P5. To what extent, if at all, has the fact that your firm does not offer health insurance affected your ability to hire good workers?

A lot	1	SKIP TO QUESTION P7
Somewhat	2	SKIP TO QUESTION P7
Not too much	3	SKIP TO QUESTION P7
Not at all	4	SKIP TO QUESTION P7
Don't know	8	SKIP TO QUESTION P7

P6. To what extent, if at all, have any changes your company has made in its health insurance plan reduced your company's ability to:

P6a. Hire good workers?

A lot	1
Somewhat	2
Not too much	3
Not at all	4
Don't know	8

P6b. Retain good workers?

- A lot 1
- Somewhat 2
- Not too much 3
- Not at all 4
- Don't know 8

P7. What percentage of your employees is covered by a collective bargaining agreement?

_____ %

ASK IF A1=1 P8. To what extent, if at all, have changes in your firm's health insurance benefit been an issue in recent management-labor relations?

- A lot 1
- Somewhat 2
- Not too much 3
- Not at all 4
- Don't know 8

ASK IF A1=0 P10. One idea for increasing the number of small firms that offer health insurance is providing small firms with tax credits to offset a portion of the premium. What is the minimum percent of the premium required to get your business to participate in the program? Would it be ...

- 20 percent 1 GO TO QUESTION P11
- 30 percent 2 GO TO QUESTION P11
- 40 percent 3 GO TO QUESTION P11
- 50 percent 4 GO TO QUESTION P11
- 60 percent 5 GO TO QUESTION P11
- Would not participate/bad idea/not applicable 6 SKIP TO QUESTION P12
- Not applicable 7 SKIP TO QUESTION P12
- Don't know 8 SKIP TO QUESTION P12

ASK IF A1=0 P11. Would you participate in such a tax credit program if your company's eligibility for the program ended five years after it started?

- Yes 1
- No 0
- Don't know 8

ASK IF A1=0 P12. A second idea for decreasing the number of workers who, even though they're eligible for health insurance through their work, choose not to enroll, is to allow employers to buy into large, public health insurance plans like the state employees' plan. Only low-income employees would be eligible for such a buy-in plan. Would your firm participate in such a plan?

- Yes, absolutely 1 GO TO P13
- Yes, but only if the administrative cost and time were acceptably low 2 GO TO P13
- Probably not, but we would be interested in learning more about it 3 GO TO P13
- No, absolutely not 4 GO TO P13
- Not applicable 7 SKIP TO P14
- Don't know 8 SKIP TO P14

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ASK IF A1=0 **P13. A third idea for increasing the number of small businesses that can offer health insurance is for the State of Montana create a purchasing pool that allows many small businesses to join together to purchase insurance at rates that are similar to those found in large group plans. Would your company participate in such a plan?**

- Yes, absolutely 1
- Yes, but only if the administrative cost and time were acceptably low 2
- Probably not, but we would be interested in learning more about it 3
- No, absolutely not 4
- Not applicable 7
- Don't know 8

ASK THE REMAINING QUESTIONS IF A1=1

Thinking about the next year, how likely is it that each of the following might happen?

P14. The amount your company pays for health insurance will increase faster than the company can afford.

- Very likely 1
- Somewhat likely 2
- Somewhat unlikely 3
- Very unlikely 4
- Don't know 8

P15. Your company will have to shift more of the cost of health insurance from the company to the employees by increasing employees' share of the premium, increasing co-pays, increasing the deductible, or increasing the maximum out-of-pocket amount.

- Very likely 1
- Somewhat likely 2
- Somewhat unlikely 3
- Very unlikely 4
- Don't know 8

P16. Your company will alter the design of it's health plan by reducing the type of medical procedures covered, reducing the amount the plan will pay for certain medical procedures, or reducing the ability of employees to go to a health provider they choose?

- Very likely 1
- Somewhat likely 2
- Somewhat unlikely 3
- Very unlikely 4
- Don't know 8

P17. Your company will have to switch to another health insurance provider because of concerns about cost.

- Very likely 1
- Somewhat likely 2
- Somewhat unlikely 3
- Very unlikely 4
- Don't know 8

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P18. Do you happen to recall what the percentage increase in total health insurance premiums paid by your company was from 2001 to 2002?

_____ %

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.