

***State of New Mexico  
Health Policy Commission  
Uninsured Employer Survey  
January 2005***

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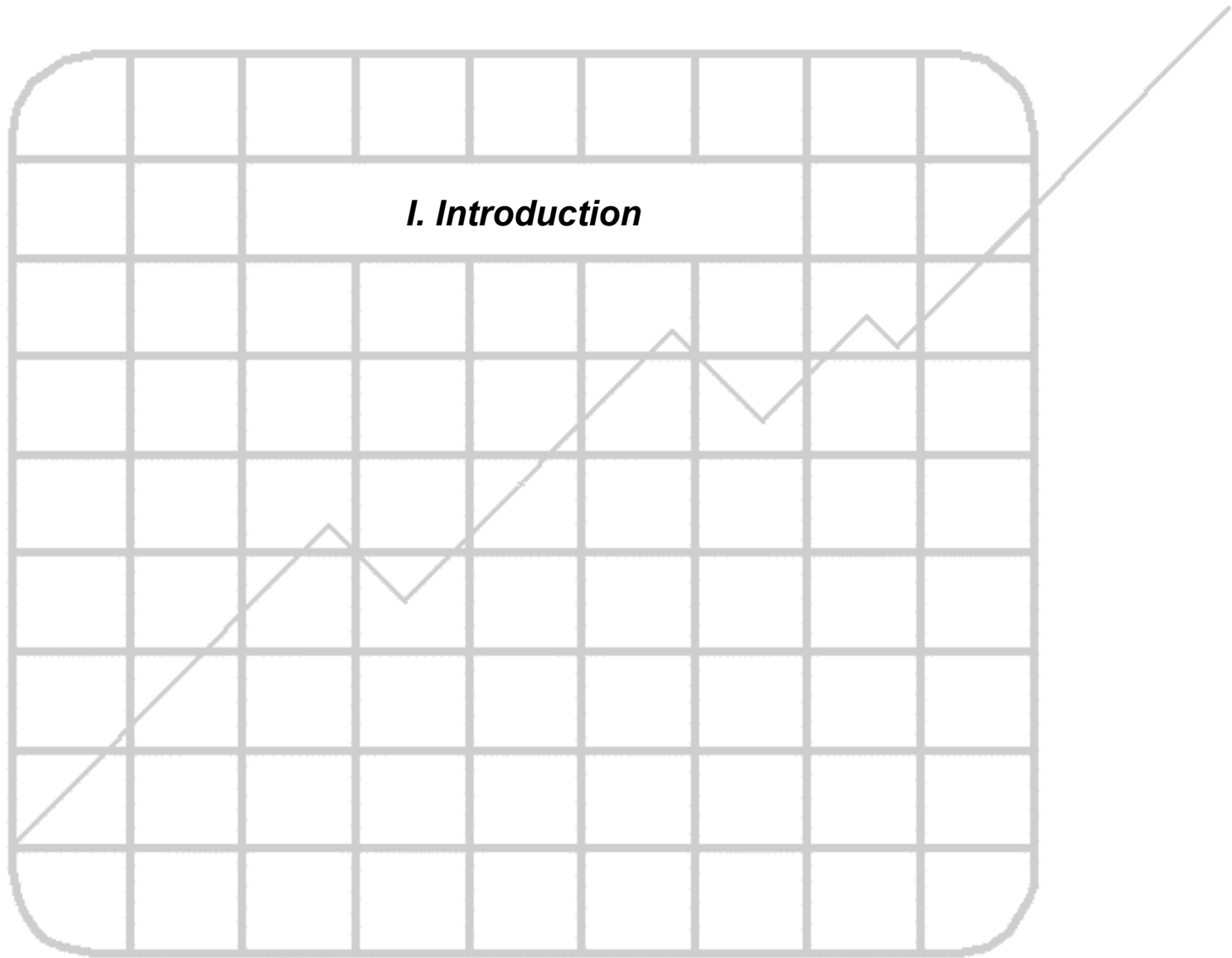
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Employer Survey-Regions Map



## Methodology

This research study was commissioned by the New Mexico Health Policy Commission through New Mexico State University in order to assess health care coverage rates among New Mexico employers. The study explores the obstacles and barriers that discourage employers from offering health insurance as well as the incentives that might be offered to encourage employers to offer a health care program. The study also explores the likelihood of employers offering health insurance in the future and what they would be willing to pay for an insurance plan.

### *The Questionnaire*

The questionnaire for this survey was drafted by NMSU, Research & Polling, Inc., and a project team headed by the New Mexico Health Policy Commission. Research & Polling pre-tested the survey instrument at various stages of survey design.

### *The Sample and Interview*

Research & Polling, Inc. conducted 1336 telephone interviews among employers in the State of New Mexico with two or more employees. A random sample of employers was generated from a list obtained from the New Mexico Department of Labor. Businesses with less than two employees were screened out. Organizations in which the decision making authority regarding employee benefits occurs outside of New Mexico were also screened out. An attempt was made to screen out multiple branch locations from the sample list. In circumstances in which Research & Polling contacted a branch location, the interviewers asked for a referral to the appropriate staff contact at the state headquarters. Telephone interviews were conducted between December 1<sup>st</sup> 2004 and January 7<sup>th</sup> 2005.

Sample quotas were set at the county level so that each county received its proportional share of surveys based upon New Mexico Department of Labor employer statistics. The sample distribution of the number employers by employee size was quite representative of actual DOL employer statistics. Small employers were slightly under represented in the sample while large employers were slightly over represented. The surveys were weighted by employee size so that the small and large employers received their representative share of the total sample based upon actual employer counts. The maximum margin of error for a random sample of 1336 is 2.7% at a 95% confidence level. Fifty-nine percent of the employers offer health coverage to their employees, while 41% do not. Certain questions were only asked to

employers who do not offer health insurance. The sample size for this segment is 542, deriving a maximum sampling error of  $\pm 4.2\%$ , at a 95% confidence level. Other questions were only asked to employers who do offer health insurance to their employees. The sample size for this segment is 794, deriving a sampling error of  $\pm 3.5\%$ .

Up to ten callbacks were made to organizations that Research & Polling was unable to successfully contact (no answer, busy signal, decision-maker unavailable). Most phone calls were made during regular weekday business hours. Among organizations that were difficult to reach (no answer, decision-maker unavailable) phone contacts were also attempted during non-traditional business hours. One attempt was made to convert each organization that initially refused to participate in the interview.

The completion rate, which is the proportion of organizations interviewed among all known, eligible organizations contacted, is 68.5%.

The CASRO response rate is the proportion of organizations interviewed among all phone numbers in the sample [i.e., non-working phone numbers, no answers, ineligible organizations (less than 2 employees, out-of-state decision makers, multiple branch locations), fax machine numbers, etc.] is 35.8%.

### *The Report*

This report summarizes the results from each question in the survey and reports on any variances in attitude or perception, where significant, among demographic subgroups. The subgroups examined in this report include: region, number of years operating in New Mexico, profit/non-profit status, number of part/full time employees, and percentage of employees earning less than \$30,000

## Executive Summary

There are many large employers in the State of New Mexico, especially in the sectors of defense research, military, education, health care, high tech manufacturing, as well as local, state and federal government. Despite the high profile nature of these major employers, they are dwarfed in comparison to the economic impact provided by New Mexico's small employers. In fact, the majority of organizations in New Mexico employ five or less people, thus becoming the backbone of New Mexico's economy. The good news is that as small businesses flourish in New Mexico we may become less reliant on the above mentioned sectors that are economically susceptible to national and international conditions. Too much reliance on these major employers makes the state economically dependent on their continued growth. The bad news, however, is that these small businesses that are providing the steam for New Mexico's economic engine are faced with many challenges, one of which is being able to provide subsidized health care coverage for their employees.

Forty-one percent of New Mexico's employers (with two or more employees) do not provide health insurance coverage for their employees. There is a strong correlation between health care coverage rates and employer size. Specifically, less than half (46%) of small employers (2 to 5 employees) currently offer health insurance to their employees. As organizational size increases, so too does the likelihood of providing subsidized health care coverage. For example, 87% of employers with 21 or more employees provide health care coverage. The smaller employers are also more likely to be younger organizations that have been in operation for less than 8 years, thus lacking the maturity to have focused on more complex employee benefits such as health insurance coverage. This problem is also compounded by the fact that small employers are more likely to pay all of their employees less than \$30,000, as compared to larger organizations. Thus, the employees who are working for small employers are not only more likely to be earning less than \$30,000, they are also more likely to be employed by an organization that does not offer health coverage.

The nature of an organization also plays a role in health care coverage. For instance, 74% of the non-profit organizations offer insurance compared to 57% of for-profit organizations. As previously noted, smaller companies are more likely to pay all of their employees less than \$30,000. In total, 34% of employers who pay *all* of their employees less than \$30,000 offer insurance compared to 68% of the employers who pay at least *some* of their employees

more than \$30,000. Health insurance coverage rates also vary by industry type as employers in the mining sector (91%), financial/insurance/real estate sector (72%) and manufacturing sector (68%) are most apt to offer health insurance, whereas construction companies (50%), those in the retail trades (45%) and agriculture (39%) are least apt to offer insurance. Finally, employers in the more heavily populated Albuquerque Metro area (66%) and North Central region (60%) are more apt to offer health insurance than are those in the other regions of the state (52%).

There are a variety of barriers that employers face when it comes to offering a health plan, but the primary obstacle is cost. When asked in an unaided, open-ended manner what are the major reasons why they do not offer health insurance, 81% of the respondents said it is too expensive or they can't afford it. In comparison, the second most common reason given is a lack of interest/participation by employees, though this was mentioned by just 10% of the employers who do not offer insurance. Furthermore, when employers were given a list of different factors that may have influenced their decision not to offer health insurance, 76% say the inability to afford health insurance *definitely applies* to them and another 11% say it *somewhat applies*. Concern over future health care costs also *definitely applies* to 71% of the organizations that do not currently offer health insurance. In fact, in the past five years, concern over future health care costs has dramatically escalated as an obstacle for organizations to provide health insurance coverage to their employees. Cost tends to be more of a concern among companies that have all of their employees earning less than \$30,000 a year.

On average, employers that offer health insurance pay 71% of their employees' monthly premium. Less than two-fifths (37%) of the employers who *do* offer insurance are actually contributing 100% of their employees' monthly premium. As health care premiums continue to escalate for employers, more and more will be requiring their employees to contribute a larger portion towards their health plan. There is also a real concern that employers will drop their employee health care plans as 6% of the organizations that do not currently offer health care coverage discontinued it within the past year. The vast majority of these organizations cite cost as the reason for discontinuing their plan.

There are of course other reasons why employers do not offer health insurance. When asked specifically, 28% indicate that they *definitely* do not

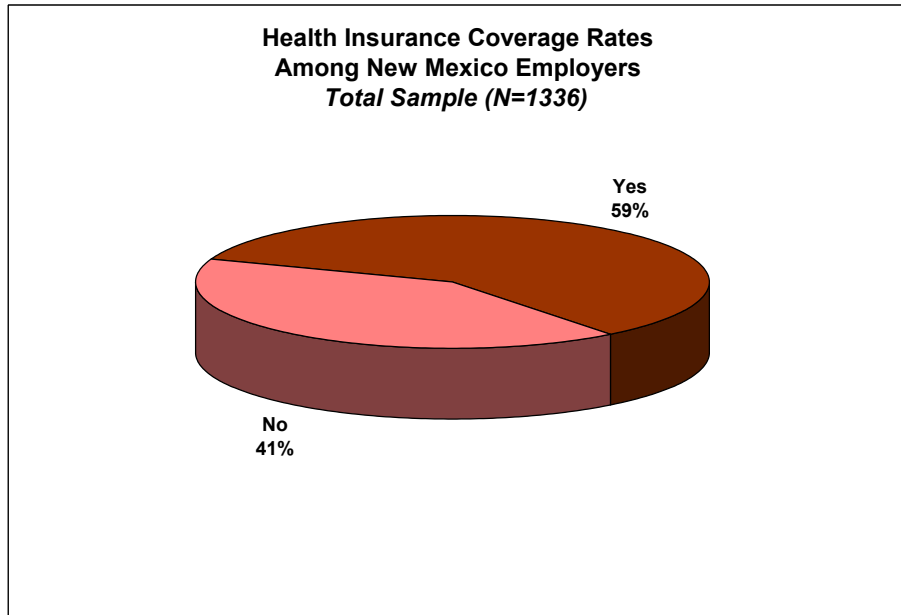
need to offer insurance in order to attract workers (this is most prevalent among those in the construction trade and larger organizations). Other employers say employee preference of higher salaries to health insurance *definitely applies* (25%) to them. Approximately one-fifth of the employers also say a lack of employee interest or participation in a health insurance program *definitely applies* (18%) to them (again this is more common among larger organizations). Compared to four years ago, employers are now less apt to say factors such as employees preferring higher salaries and offering sufficient benefits other than health insurance are reasons for not offering insurance. As previously mentioned, employers are now much more concerned about cost and in particular the future cost of health care premiums.

There are certain types of assistance that the State of New Mexico could provide in order to encourage employers to offer health insurance. Given the concern that employers have about the cost of insurance, it is not surprising that 70% say they would be interested in state tax relief, with 60% saying they would be *very interested* in this type of assistance. Two-thirds of the employers also express interest in a purchasing alliance that would allow groups of employers to purchase insurance at a discounted cost. Half of the

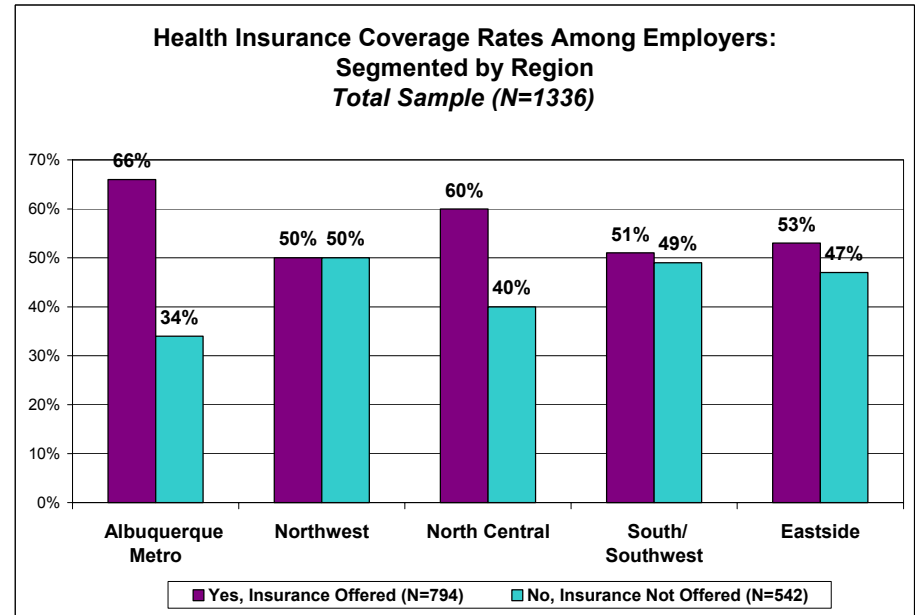
employers also express interest in state subsidies for low-income employees so they can enroll in programs already offered by employers. Each of these programs would clearly provide an incentive for employers to offer health insurance and thereby reduce the overall uninsured rate in New Mexico.

In developing ways to offer employers assistance in providing health care coverage, it is important to take into consideration the fact that the majority of employers (56%) use part-time workers. Any state initiatives designed to increase health care coverage via employers should address the fact that part-time workers make up a significant portion of the workforce.

The incentives mentioned above are all that more important in light of the fact that approximately one-in-four employers (26%) who do not offer health insurance say they are likely to do so in the near future. Cost again is a crucial factor in the decision whether or not to offer insurance as just 10% of the employers say they would be willing to contribute up to \$300 per month, per employee to offer a plan. However, 24% of the employers say they would be willing to contribute up to \$200 per month, per employee for a health plan. It should also be noted that employers tend to be more interested in a comprehensive health plan rather than a catastrophic plan.

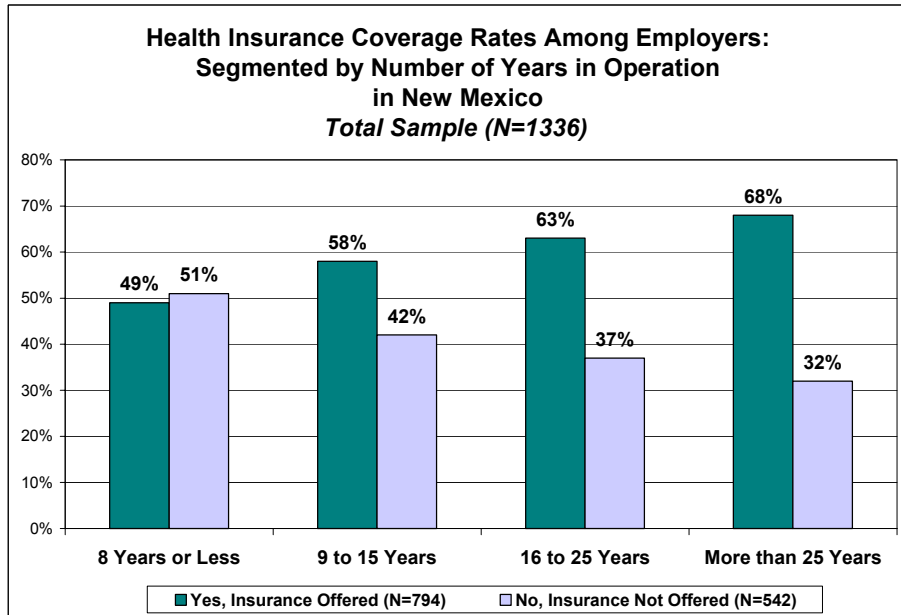


Fifty-nine percent of New Mexico employers (with two or more employees) offer health insurance to their employees, while 41% do not offer insurance.



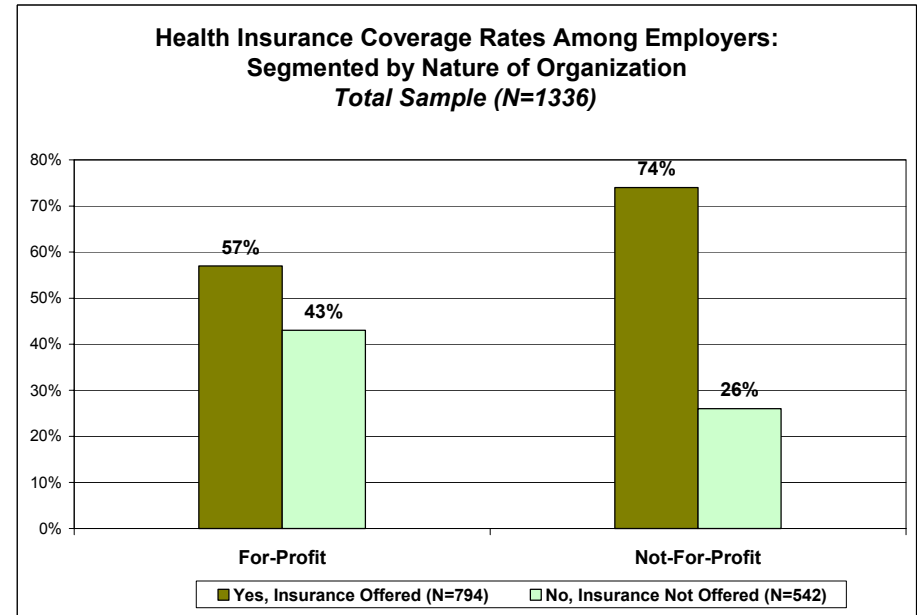
*Region:* Approximately two-thirds (66%) of Albuquerque area employers and 60% of employers in North Central New Mexico offer health insurance compared to 53% of Eastside employers, 51% of South/Southwest employers, and 50% of employers in the Northwestern Region.

Broken down even further, it is observed that 68% of employers in Bernalillo County and 67% of Santa Fe County employers offer health insurance compared to 51% in the balance of state.



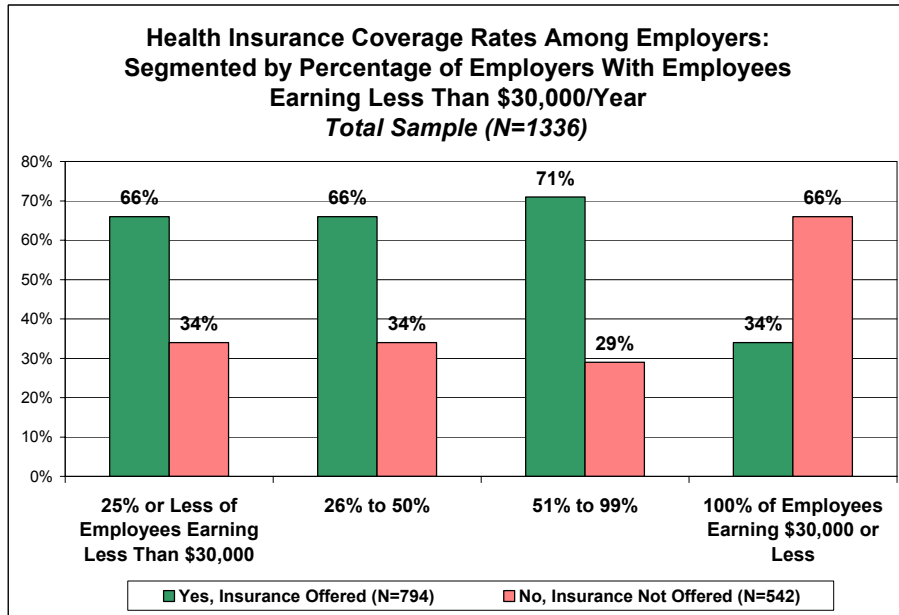
*Years in Operation:* Employers that have been operating in New Mexico for a longer period of time are more apt to offer health insurance to their employees. Sixty-eight percent of employers that have operated in New Mexico for more than 25 years offer health insurance compared to 49% of those that have been in operation for eight years or less.

It should be noted that just 39% of smaller organizations (2 to 5 employees) that have been in New Mexico for 8 years or less offer their employees health insurance coverage.



*Profit/Non-Profit:* Nearly three-quarters (74%) of the non-profit organizations offer health insurance compared to 57% of for-profit organizations. In part, this can be explained by the fact that non-profit organizations tend to be larger and larger organizations are more apt to offer insurance. When controlling for size of the organization, small non-profit organizations are just as likely/unlikely to offer health insurance as are small for-profit organizations.

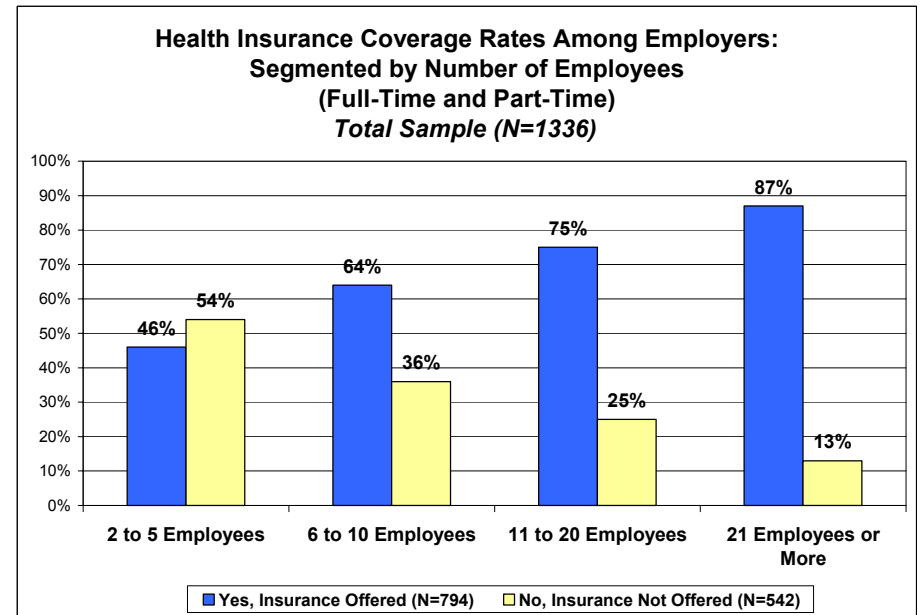
Also, not-for-profit organizations are much more likely to have been established in New Mexico more than 25 years ago as compared to for-profit organizations. Since health insurance coverage rates are also associated with the number of years of operation in New Mexico, this may also explain why not-for-profits are more likely to offer health insurance.



**Employee Earnings:** More than one-quarter of New Mexico’s businesses have all of their employees earning less than \$30,000 annually (see page 41). Among these organizations in which all employees earn less than \$30,000, only 34% offer health insurance. In contrast, among employers who have only *some* of their employees earning less than \$30,000 annually, 68% offer health insurance to their employees.

Larger organizations that have all of their employees earning less than \$30,000 are more apt than their smaller counterparts to offer health insurance. Nearly half (49%) of the organizations (with all employees earning less than \$30,000) that have 11 or more employees offer health insurance compared to 33% of those organizations with 10 or fewer employees (not shown on above chart).

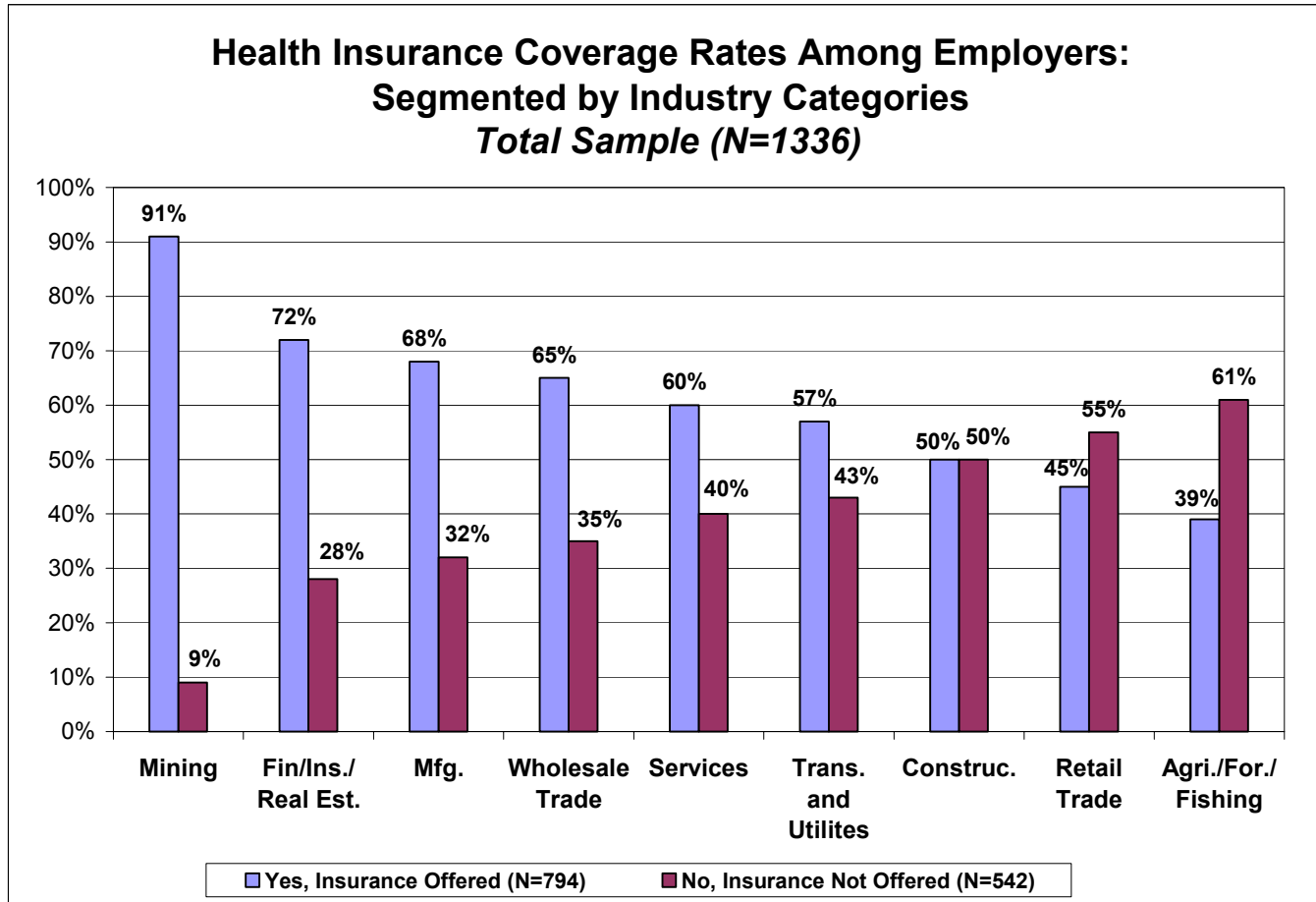
Also, 45% of Albuquerque area organizations that have all of their employees earning less than \$30,000 offer health insurance compared to 29% of the organizations in other areas of the state (not shown on above chart).



**Organization Size:** As the size of the organization increases, so too does the likelihood of offering health insurance. In fact, less than half (46%) of the employers with 2 to 5 employees (full or part-time) offer health insurance compared to 87% of employers with more than 20 employees. Three-quarters of companies with 11 to 20 employees offer health insurance as do 64% of those with between 6 to 10 employees.

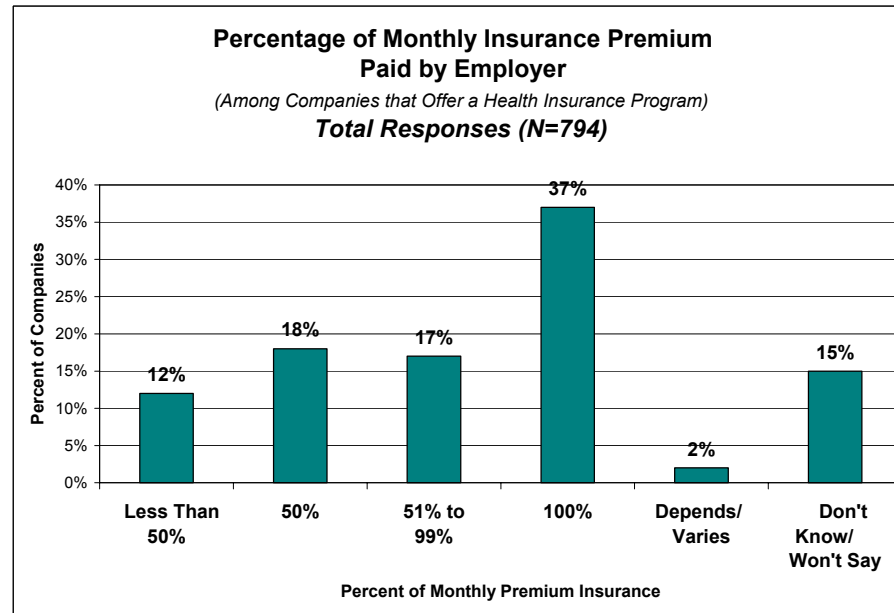
Approximately two-thirds (69%) of the organizations in the Northwest that have between 2 and 5 employees do not offer insurance. However, the majority (54%) of Albuquerque organizations with 2 to 5 employees do offer insurance.

Two-thirds (68%) of the organizations with between 2 and 5 employees that pay all of their employees less than \$30,000 a year do not have a health insurance plan.



Health insurance coverage rates vary by industry type. Employers in the mining industry are the most likely to offer health insurance (91%), followed by those in the financial/insurance/real estate industry (72%), manufacturing (68%) and wholesale trades (65%). Employers in construction (50%), retail (45%) and agriculture/forestry/fishing (39%) are the least likely to offer health insurance to their employees.

## Employers Who Offer a Health Insurance Program

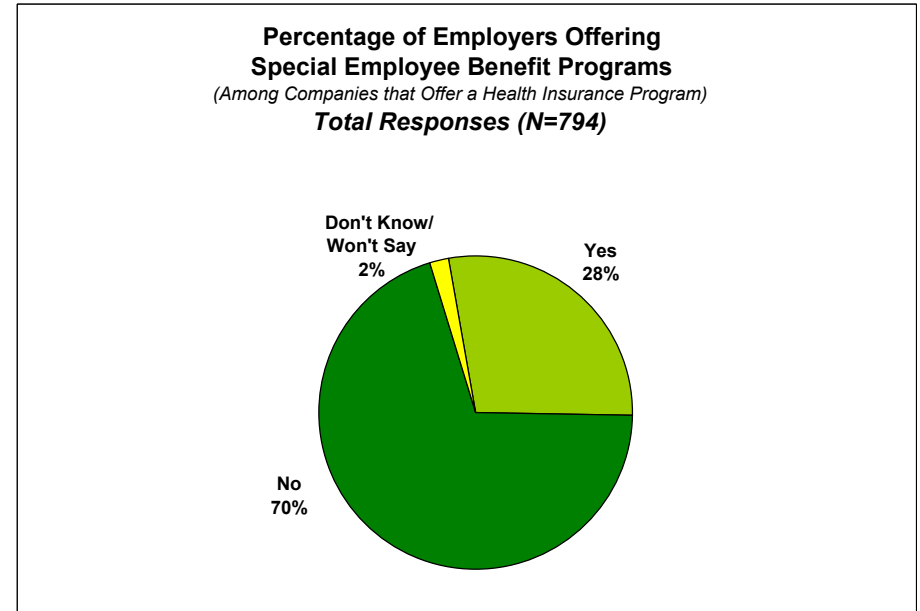
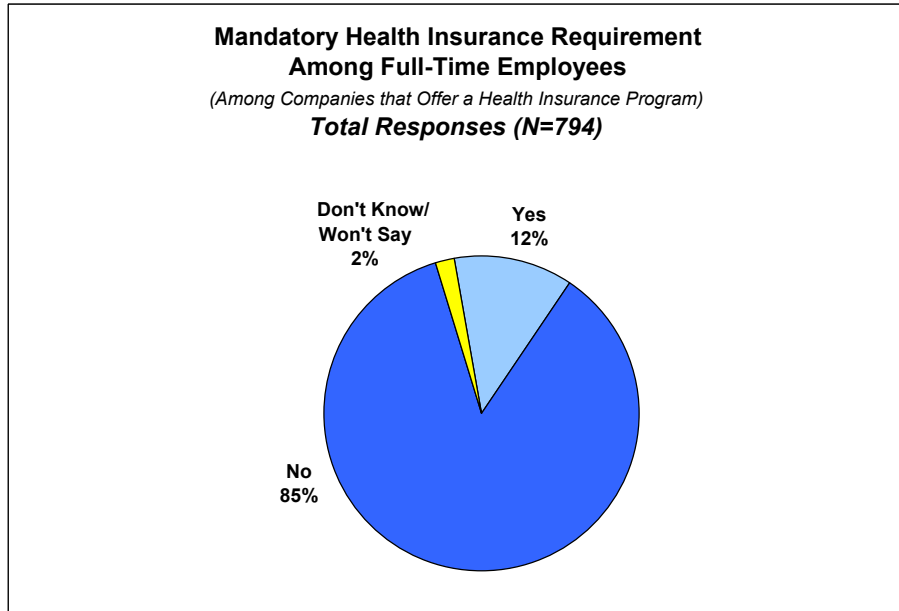


As shown above, 37% of New Mexico organizations that offer health insurance pay 100% of their employees' premium, while 54% pay more than half the premium. Nearly one-fifth of employers (18%) pay exactly half of their employees' monthly premium, while 12% of the organizations offering health insurance pay less than half the single employee premium. On average, employers pay 71% of their employees' monthly premium.

Smaller organizations that offer health insurance are more apt to pay *all* of their employees' health insurance costs. In fact, 46% of the organizations that have 2 to 5 full-time or part-time employees say they pay 100% of their employees' premiums as do 40% of those with 6 to 10 full or part-time employees. In comparison, 19% of organizations with more than 20 full-time or part-time employees pay 100% of their employees' premiums.

Organizations in the Finance/Insurance/Real Estate (46%) and the Service industry (44%) are most apt to pay 100% of the monthly health insurance premiums. Those in Construction, Retail Trade and Manufacturing pay a lower percentage of the premiums.

## Employers Who Offer a Health Insurance Program



Twelve percent of employers offering health insurance require that all full-time employees have insurance. Sixteen percent of employers that have 25% or less of their employees earning \$30,000 or less require full-time employees to have health insurance.

Twenty-eight percent of employers offering health insurance have special benefits programs such as Cafeteria Plans, Health Saving Accounts and Health Reimbursement Arrangements. This is most common among organizations with 21 or more part and full-time employees (48%), companies paying between 51% and 99% of employee premiums (45%) and non-profit organizations (43%). It should also be noted that employers in the more rural areas such as the Eastside (37%), South/Southwestern (35%) and Northwestern (34%) regions are more apt to offer these types of programs than are employers in the Albuquerque Metro area (24%) and North Central regions (22%).

## Employers Who Do Not Offer a Health Insurance Program

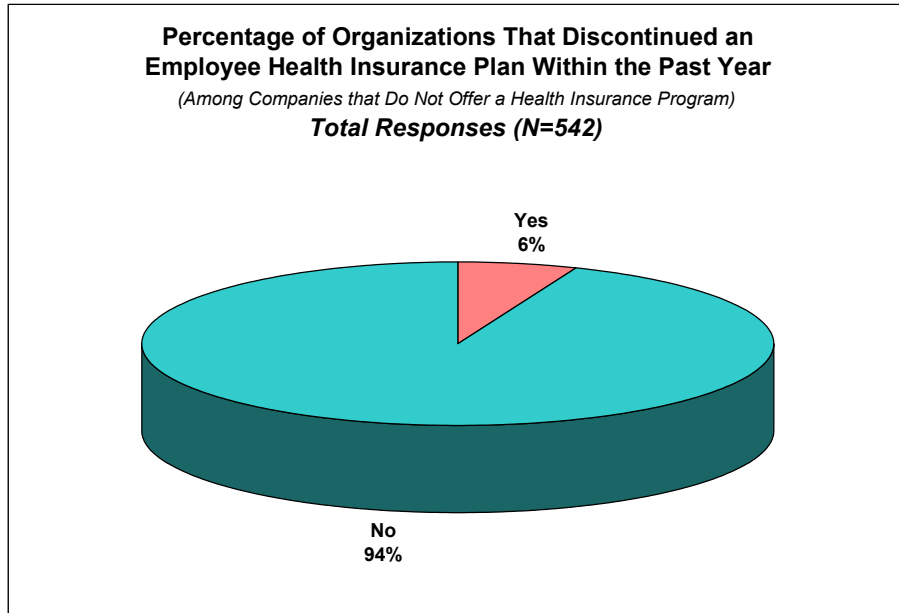
### Primary Reasons Why Organizations Do Not Offer Health Insurance (Among Companies That Do Not Offer a Health Insurance Program)

(Top 5 Unaided Responses)

	<i>Total Reasons (N=542)</i>
Too expensive/cannot afford it	81%
Lack of participation/interest by employees	10%
Don't need to offer insurance to attract workers	3%
Premiums rose too much	3%
Don't know/won't say	3%

When asked in an unaided, open-ended manner, four-fifths (81%) of the organizations that do not offer employee health insurance cite cost as the reason for not doing so. Ten percent of the organizations say they do not offer insurance because of a lack of employee interest or participation, while 3% say their premiums rose too much and another 3% claim they do not need to offer insurance to attract employees.

## Employers Who Do Not Offer a Health Insurance Program



### Reasons Why Organizations Discontinued Their Employee Health Insurance Plan Within the Past Year *(Among Companies That Do Not Offer a Health Insurance Program)*

*(Top 5 Unaided Responses)*

	<i>Total Responses (N=32)</i>
Too expensive/cannot afford it	60%
Premiums rose too much	36%
Lack of participation/interest by employees	12%
Employee turnover is too high	8%
Health plan denied coverage	6%

Six percent of the organizations that do not currently offer insurance say they discontinued their health plan within the past year. Organizations that have more than 5 full-time or part-time employees are more than twice as likely as smaller organizations to have discontinued their employee health plan in the past two years (10% and 4%, respectively). Again, cost (60%) and a rise in premiums (36%) are cited most frequently as the reasons for discontinuing their health plan.

## Employers Who Do Not Offer a Health Insurance Program

<b>Factors Influencing Why An Organization Does Not Offer Employee Health Insurance</b> <i>(Among Companies that Do Not Offer a Health Insurance Program)</i> <b>(Summary Table)</b>  <i>Ranked by Highest Percentage “Definitely Applies”</i>  <i>Total Responses (N=542)</i>				
	<i>Definitely Applies</i>	<i>Somewhat Applies</i>	<i>Does Not Apply</i>	<i>Don't Know/ Won't Say</i>
<b>We can't afford to subsidize health insurance for employees</b>	76%	11%	12%	1%
<b>We are concerned over future health care costs</b>	71%	11%	16%	2%
<b>We don't need to offer health insurance to attract workers</b>	28%	19%	51%	2%
<b>Our employees prefer higher salaries to health insurance coverage</b>	25%	18%	50%	7%
<b>Other benefits offered to our employees are sufficient</b>	23%	18%	57%	2%
<b>We cannot get enough interest or participation from our employees</b>	21%	18%	56%	5%
<b>Our employee base is primarily seasonal/part-time</b>	17%	9%	74%	1%
<b>Health insurance is not our organization's responsibility</b>	15%	27%	54%	4%
<b>Offering insurance is too much of an administrative hassle</b>	14%	18%	67%	2%
<b>Our employee turnover is too high to warrant health insurance coverage</b>	14%	11%	74%	1%
<b>We were denied coverage by a health insurance company</b>	4%	2%	93%	2%

Respondents that do not currently offer health insurance were read a list of different reasons why some organizations do not offer insurance and for each one asked if it *definitely applies*, *somewhat applies* or *does not apply to them*. Overall cost is the biggest factor in deciding not to offer health insurance. As shown above, approximately three-quarters (76%) of employers who do not offer insurance say the inability to subsidize health insurance for their employees *definitely applies* to their decision not to offer health insurance and another 11% say this *somewhat applies*. Furthermore, over four-fifths of the companies say the concern over future health care costs either *definitely* (71%) or *somewhat applies* (11%) to their decision not to offer health insurance.

Less than half (47%) of the employers who do not offer health insurance say they do not need to offer health insurance to attract employees (28% say this *definitely applies*). Approximately two-fifths of those who do not offer health insurance indicate their employees prefer higher salaries to health insurance (43%), although only 25% say this *definitely applies*. Forty-one percent say the sufficiency of their other benefits is at least *somewhat* applicable to the reason why they do not offer health insurance. Forty-two percent also indicate that health insurance is not their organization's responsibility, although only 15% say this *definitely applies* to them. Approximately two-fifths (39%) of the employers suggest that lack of employee interest or participation is at least somewhat of a reason, although only 21% say this *definitely applies* to them. This is more acute among larger companies that do not offer health insurance as 64% of those with 11 employees or more say this at least *somewhat applies* to them.

Approximately one-in-four employers (26%) do not offer insurance because their employee base is largely part-time or seasonal (17% say this *definitely applies*), while 32% feel insurance is too much of an administrative hassle (14% indicate this *definitely applies*) and 25% indicate they have too much employee turnover. Turnover is perceived to be more of a problem for organizations with more than 5 employees.

## Employers Who Do Not Offer a Health Insurance Program

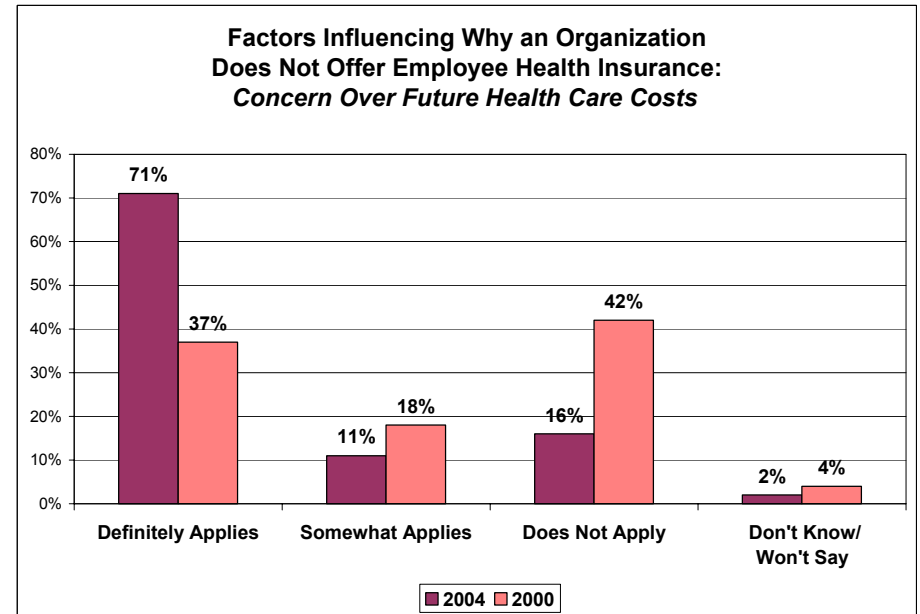
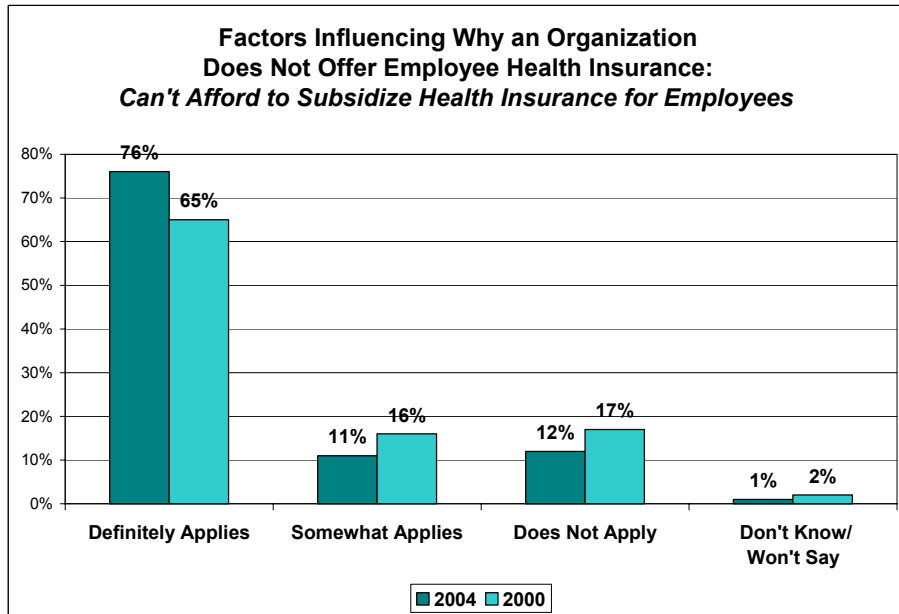
<b>Factors Influencing Why An Organization Does Not Offer Employee Health Insurance</b> <i>(Among Companies that Do Not Offer a Health Insurance Program)</i> <b>(Summary Table)</b>  Ranked by Highest Percentage “Definitely Applies”				
	<i>Definitely Applies</i>	<i>Somewhat Applies</i>	<i>Does Not Apply</i>	<i>Don't Know/ Won't Say</i>
<b>We can't afford to subsidize health insurance for employees</b> 2004 2000	<b>76%</b> 65%	<b>11%</b> 16%	<b>12%</b> 17%	<b>1%</b> 2%
<b>We are concerned over future health care costs</b> 2004 2000	<b>71%</b> 37%	<b>11%</b> 18%	<b>16%</b> 42%	<b>2%</b> 4%
<b>We don't need to offer health insurance to attract workers</b> 2004 2000	<b>28%</b> 33%	<b>19%</b> 21%	<b>51%</b> 42%	<b>2%</b> 3%
<b>Our employees prefer higher salaries to health insurance coverage</b> 2004 2000	<b>25%</b> 30%	<b>18%</b> 22%	<b>50%</b> 40%	<b>7%</b> 8%
<b>Other benefits offered to our employees are sufficient</b> 2004 2000	<b>23%</b> 28%	<b>18%</b> 26%	<b>57%</b> 40%	<b>2%</b> 6%
<b>Health insurance is not our organization's responsibility</b> 2004 2000	<b>15%</b> 17%	<b>27%</b> 26%	<b>54%</b> 51%	<b>4%</b> 5%
<b>Offering insurance is too much of an administrative hassle</b> 2004 2000	<b>14%</b> 13%	<b>18%</b> 18%	<b>67%</b> 65%	<b>2%</b> 5%
<b>Our employee turnover is too high to warrant health insurance coverage</b> 2004 2000	<b>14%</b> 20%	<b>11%</b> 15%	<b>74%</b> 63%	<b>1%</b> 3%
<b>We were denied coverage by a health insurance company</b> 2004 2000	<b>4%</b> 2%	<b>2%</b> *	<b>93%</b> 95%	<b>2%</b> %

\* Less than 1% reported.

The table on the preceding page shows a comparison of the results from this year's study to one conducted in 2000 on behalf of the New Mexico Health Policy Commission. Overall, the factors that influence employers' decision not to offer health insurance have remained relatively steady, though there are some interesting differences. The percentage of employers who say the inability to afford subsidized health insurance *definitely applies* to them has increased from 65% in 2000 to 76% currently. The biggest difference is observed in employers' concern about future health care costs. In fact, employers are now almost twice as likely as they were in the 2000 study to say that *future* health care costs are an obstacle to offering health care coverage.

Other differences of note include a decline in the percentage of employers who say the other benefits they offer are sufficient (as to why they do not offer health insurance) which dropped from 54% who said this applied to them in 2000 to 41% currently. There was also a decline in the percentage of employers who say their employees prefer higher salaries to health insurance coverage (falling from 52% to 43%) and in the percentage of employers who say they don't need to offer health insurance to attract workers (54% in 2000 compared to 47% currently).

### Employers Who Do Not Offer a Health Insurance Program



The graphs above again show the differences between the 2000 study and the current study in terms of employers who say cost is a factor in their decision to not offer health insurance. As previously noted, 76% of the employers currently say the inability to afford health insurance now *definitely applies* to their decision not to offer health insurance compared to the 65% observed in 2000.

The most interesting finding however is the heightened concern that employers have about the *future* cost in health care premiums as currently 71% say this *definitely applies* to them compared to just 37% observed in the 2000 study. It would be expected that employers would be more concerned about future prices now than just four years ago, but these results are quite significant, though may be not entirely unexpected. Over the past several years health care costs have risen dramatically and for an employer there may appear to be no end in sight. Without a clear solution or plan to this problem, it is not surprising that employers have grown increasingly concerned about the issue.

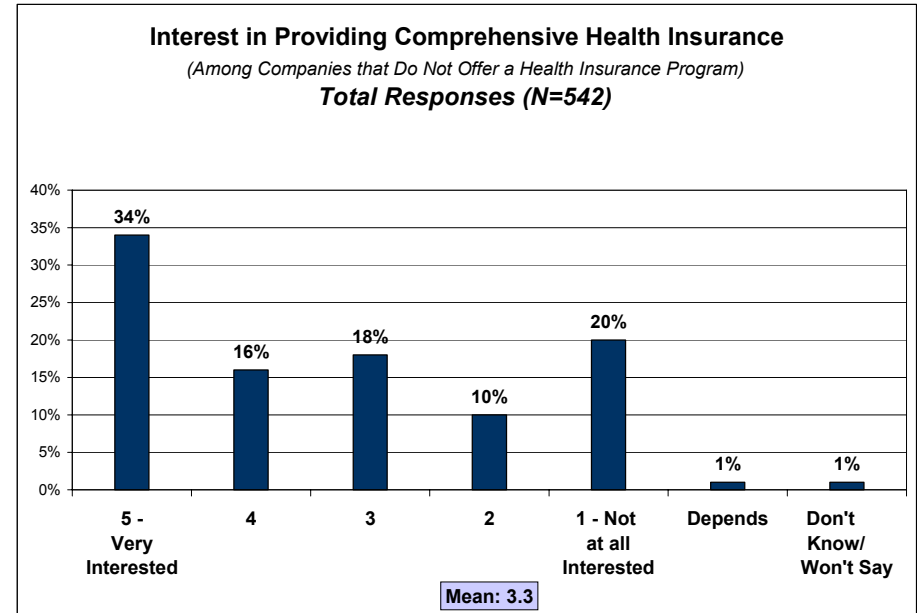
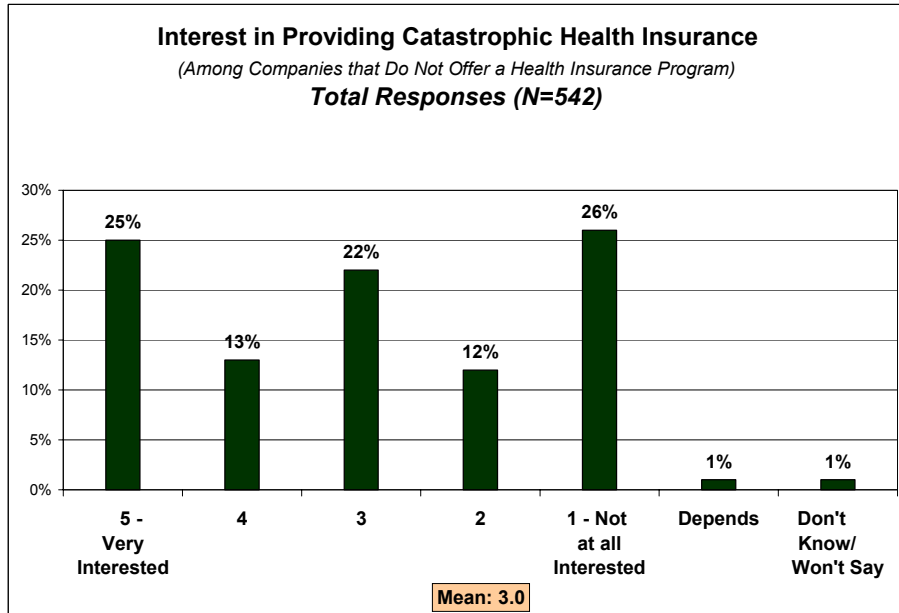
## Employers Who Do Not Offer a Health Insurance Program

<b>Interest in Various Forms of State Assistance</b> <i>(Among Companies that Do Not Offer a Health Insurance Program)</i> <b>(Summary Table)</b>  <i>Ranked by Highest Percentage "Very Interested"</i>  <i>Total Responses (N=542)</i>						
	<i>Very Interested</i> 5	4	3	2	<i>Not At All Interested</i> 1	<i>Don't Know/ Won't Say</i>
<b>State tax relief</b>	60%	10%	13%	3%	10%	3%
<b>A purchasing alliance, for example, a group of employers banding together to get reduced costs</b>	54%	13%	14%	3%	14%	2%
<b>State subsidies for low-income employees so they can enroll in coverage already offered by employers</b>	41%	10%	19%	4%	21%	5%
<b>Administrative and technical assistance to <u>establish</u> an employee health insurance program</b>	28%	12%	21%	9%	28%	2%
<b>Administrative and technical assistance to <u>manage</u> an employee health insurance program once it is in place</b>	25%	10%	19%	12%	31%	3%

Employers who do not offer insurance were informed the state government is considering ways to help employers offer insurance and then read some of the different ways that assistance could be offered. Respondents were asked to rate how interested they would be in each type of assistance using a 5 point scale where 5 is *very interested* and 1 is *not at all interested*.

As shown in the table above, 70% of the employers that do not currently offer health insurance express interest in having the state government offer tax relief as a way to help employers offer insurance (60% are *very interested*). Two-thirds also express interest in a purchasing alliance, while 51% are interested in state subsidies for low-income employees. A significant percentage of employers express interest in administrative/technical assistance in establishing (40%) or managing (35%) a health insurance program.

## Employers Who Do Not Offer a Health Insurance Program



† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

Employers that do not offer health insurance were given a brief explanation of a catastrophic health plan that covers only major situations like broken bones, accidents and surgeries, but not routine care and then asked to rate how interested they would be in such a plan. They were also informed that such a plan is less expensive than comprehensive insurance, but has a high deductible. As shown above, nearly two-fifths (38%) of employers express interest in a catastrophic health plan with 25% saying they are *very interested*. Thirty-eight percent of employers who do not offer health insurance express little or no interest in a catastrophic health plan, while 22% have neutral or mixed feelings.

Employers were also given an explanation of a comprehensive health plan for their employees that would cover most of a person's health care needs such as the costs of vaccinations, drugs and routine office visits. They were informed that a comprehensive plan would cost more than a catastrophic plan, but have a lower deductible and broader coverage. Overall, half of the employers who do not offer health insurance express interest in a comprehensive plan, with 34% saying they are *very interested*. Thirty percent express little or no interest, while 18% have mixed or neutral feelings about providing comprehensive insurance. It should be noted that 61% of employers with more than 20 employees express interest in the comprehensive plan with 51% saying they are *very interested*.

## Employers Who Do Not Offer a Health Insurance Program

### Perceived Barriers to Establishing a Health Insurance Program (Among Companies that Do Not Offer a Health Insurance Program) (Summary Table)

*Ranked by Highest Percentage "Great Impact"*

*Total Responses (N=542)*

	<i>Great Impact 5</i>	4	3	2	<i>No Impact At All 1</i>	<i>Don't Know/ Won't Say</i>
<b>The lack of knowledge to discuss or negotiate issues with a health insurance company</b>	19%	9%	13%	9%	47%	3%
<b>Not knowing how to find other health insurance options</b>	16%	8%	17%	9%	46%	3%
<b>Not having the type of information a health insurance company wants before giving a bid</b>	13%	7%	18%	12%	47%	4%
<b>Not knowing how to set up a health insurance program</b>	13%	5%	15%	10%	53%	3%
<b>Difficulty in getting a payroll system to accommodate payments to a health insurance company</b>	11%	6%	10%	9%	61%	3%

Employers who do not offer health insurance were read various issues that may be an administrative burden or cause difficulty in establishing employee health insurance. For each issue respondents were asked to rate how much of an impact it has had on their organization's decision not to offer health insurance, using a 5 point scale where 5 is a *great impact* and 1 is *no impact at all*.

Overall, various administrative factors appear to be having an impact on between approximately 20% and 30% of employers that do not offer health insurance (a rating of 4 or 5 on a 5-point scale). Twenty-eight percent indicate that a lack of knowledge of how to discuss or negotiate issues with insurance companies has had at least some impact on their decision not to offer insurance, while 24% say not knowing how to find other health insurance options has had an impact. One-in-five indicate that not having the information insurance companies want before giving a bid has had an impact, while 18% indicate they are unsure how to set up a health insurance program. Finally, 17% appear to have experienced difficulty in getting a payroll system to accommodate health insurance payments. Though the majority of employers do not feel administrative factors are a barrier to offering health insurance, there are a sizeable percentage of organizations that do require administrative help.

## Employers Who Do Not Offer a Health Insurance Program

### Other Issues That Prevent Establishing Employee Health Insurance Coverage

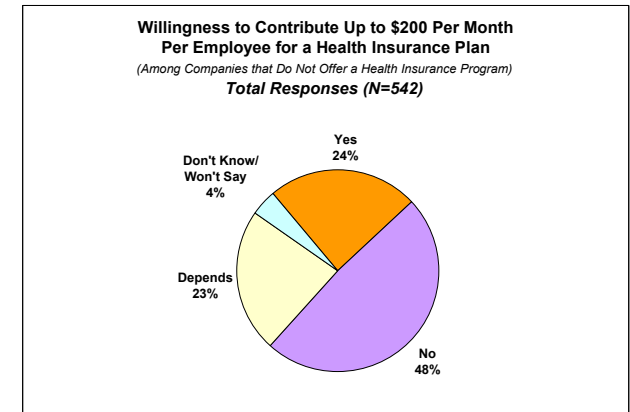
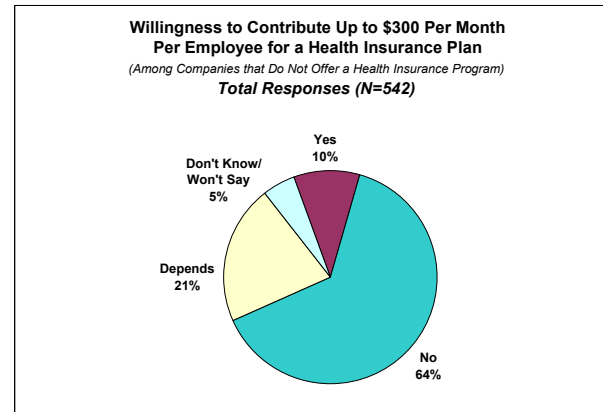
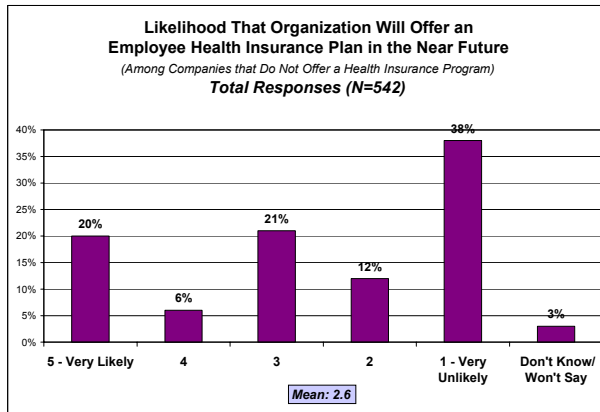
*(Among Companies That Do Not Offer a Health Insurance Program)*

*(Top 5 Unaided Responses)*

	<i>Total Reasons (N=542)</i>
Too expensive/cannot afford it	65%
None	20%
Lack of participation/interest by employees	8%
Premiums rose too much	5%
Don't know/won't say	5%

When asked in an unaided, open-ended manner what other issues have been problematic in preventing them from establishing health insurance coverage, 65% of the employers say it is too expensive, while 8% mention a lack of participation or interest from employees and 5% say their premiums rose too much.

## Employers Who Do Not Offer a Health Insurance Program



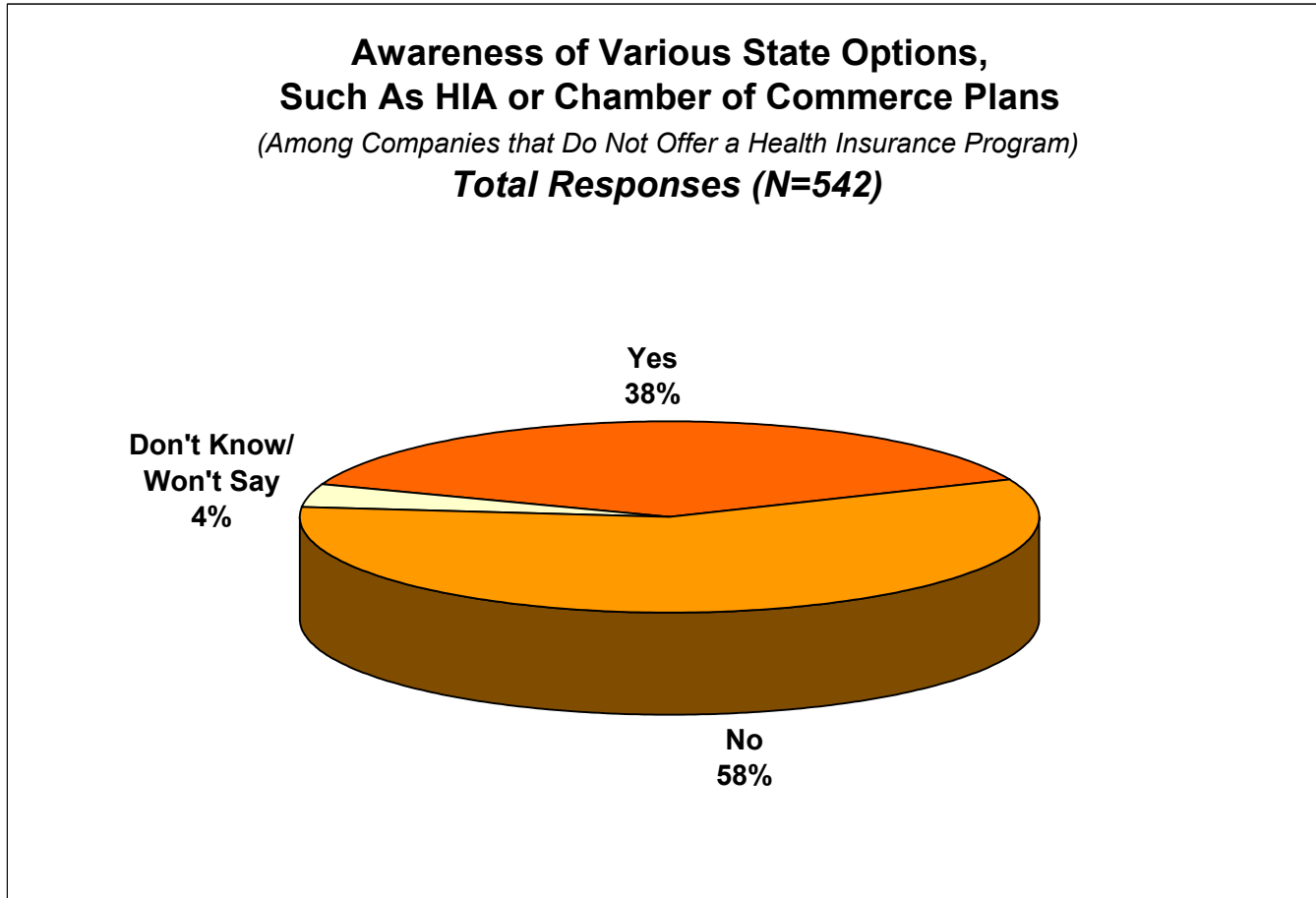
† The mean score is derived by taking the average score based on the 5-point scale. The Very likely response is assigned a value of 5; the Very unlikely response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

Employers were asked to rate how likely it is that their organization will consider offering health insurance in the near future using a 5 point scale where 5 is *very likely* and 1 is *very unlikely*. Approximately one-in-four (26%) companies that do not currently offer health insurance say they are likely to offer a plan in the near future, with 20% saying they are *very likely* to do so. Half of the employers are unlikely to offer insurance in the near future, while 21% have a mixed or neutral opinion. Companies in North Central New Mexico (34%) are most apt to say they are likely to offer insurance in the near future.

While 26% of the employers say they are likely to consider offering a health insurance plan, just 10% say they would be willing to contribute up to \$300 per month, per employee for a plan, though 21% say it would depend. However, approximately one-quarter of employers (24%) say they would be willing to contribute up to \$200 per month, per employee, in order to have a health insurance plan, with another 23% saying it would depend.

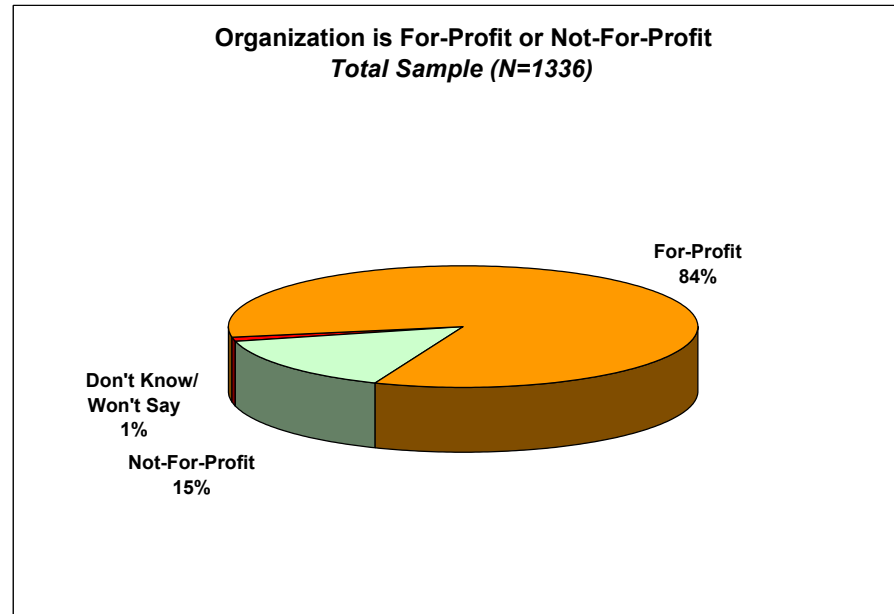
Approximately one-third (34%) of the organizations that have half of their employees or fewer earning less than \$30,000 a year would be more likely to contribute up to \$200 per employee compared to just 18% of the organizations that have the majority of their employees earning less than \$30,000.

### Employers Who Do Not Offer a Health Insurance Program



As shown above, approximately two-fifths (38%) of employers that do not offer health insurance are aware of the various options available throughout the state such as the Health Insurance Authority or Chamber of Commerce plans, whereas 62% are not familiar with these options.

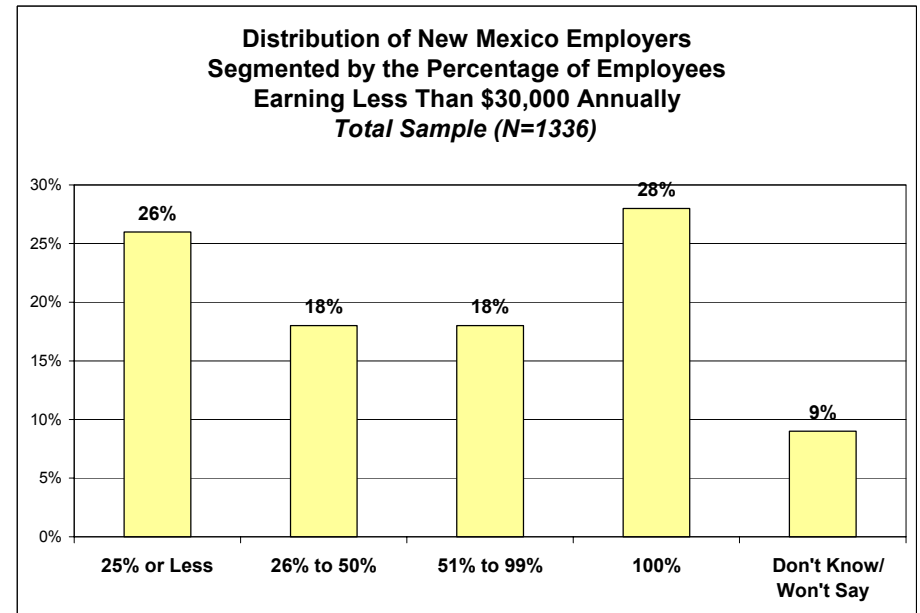
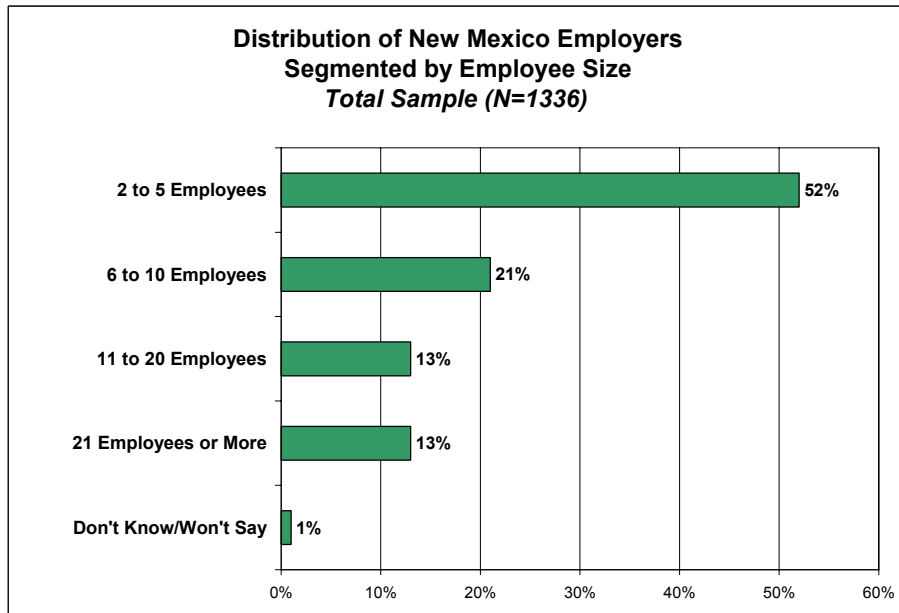
## New Mexico Employers' Profile



The large majority of organizations in New Mexico are for-profit companies, though 15% of those surveyed are non-profit organizations, including many schools and churches. The non-profit organizations tend to be larger with 37% having 11 or more full-time or part-time employees compared to 25% of the for-profit organizations.

Not-for-profit organizations tend to have operated in New Mexico for longer periods of time as compared to for-profit businesses. Also, not-for-profits are more likely to employ part-time employees as part of their workforce as compared to for-profit businesses.

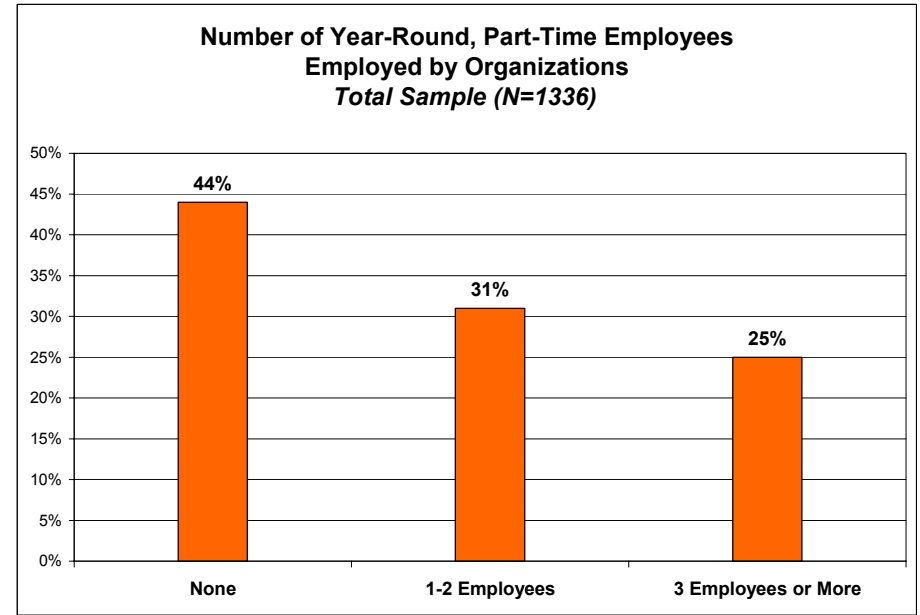
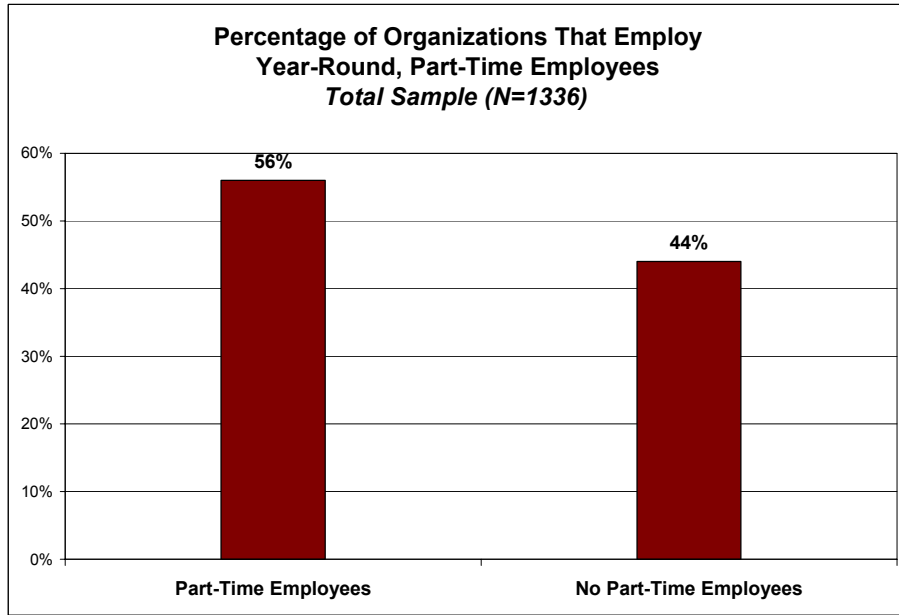
## New Mexico Employers' Profile



In total, 52% of the organizations surveyed employ two to five employees (full-time or part-time), while 21% have between six to ten employees. Approximately one-quarter (26%) of the organizations surveyed employ more than ten full or part-time employees with 13% that have 21 or more employees total. Smaller organizations (two to five employees) are twice as likely (32%) to have been operating for eight years or less, as compared to large organizations (15%). Thirty-six percent of the organizations that offer health insurance have more than ten full-time and part-time employees compared to 12% of the organizations that do not offer health insurance. Over two-thirds (69%) of employers that do not offer health insurance have between 2 and 5 employees total as compared to only 40% of employers that do offer health coverage.

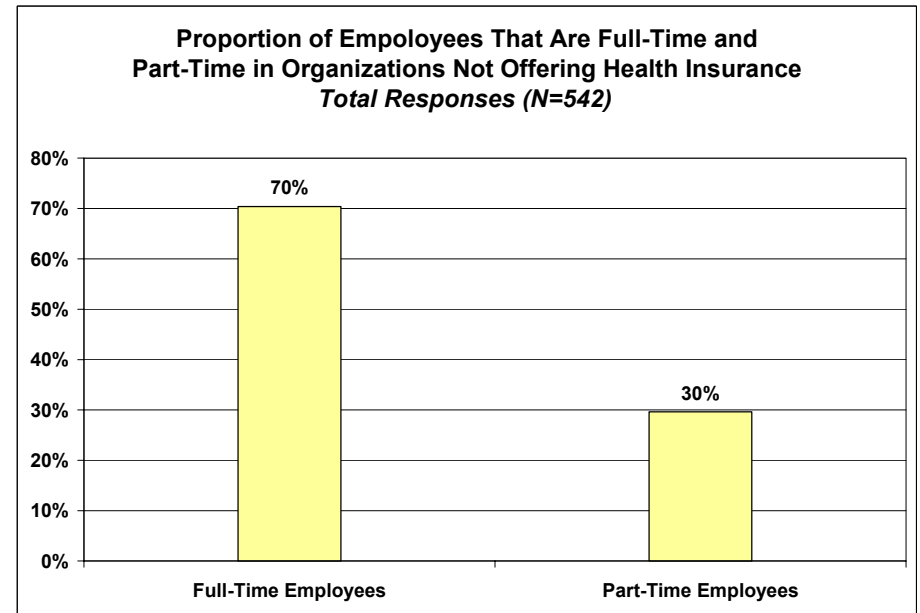
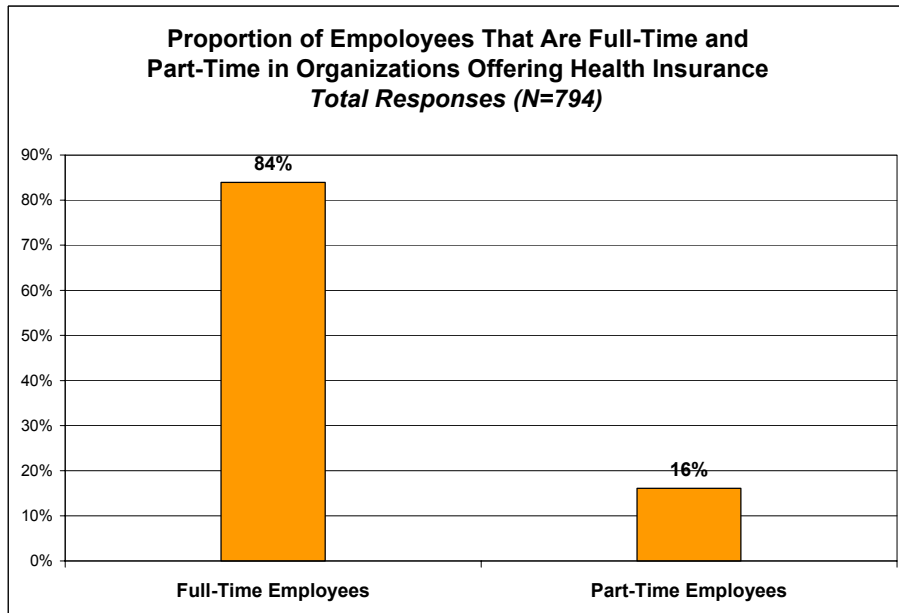
Twenty-eight percent of the organizations surveyed indicate that all of their employees make less than \$30,000 a year, while 18% say that between 51% to 99% of their employees make less than \$30,000 per year. In total, 44% of the organizations surveyed have 50% or fewer of their employees earning less than \$30,000 a year. Organizations in the South/Southwestern region of the state (41%), those with between two and five full-time or part-time employees (41%) and those in the retail services (41%) are most apt to have *all* of their employees earning less than \$30,000.

### New Mexico Employers' Profile



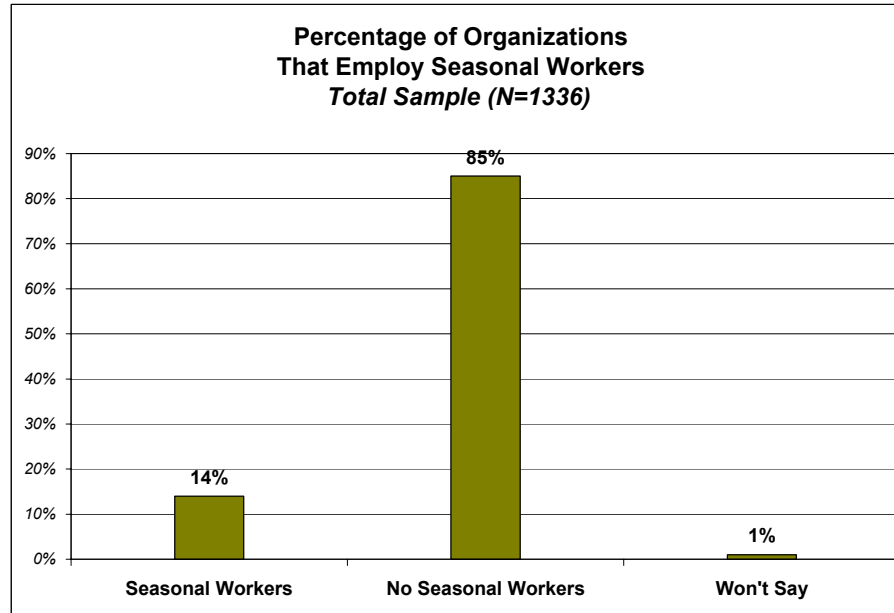
As shown above, 56% of the organizations employ part-time employees, with 25% employing 3 or more part-time workers. Retail companies are most apt to employ part-time workers (67%).

### New Mexico Employers' Profile



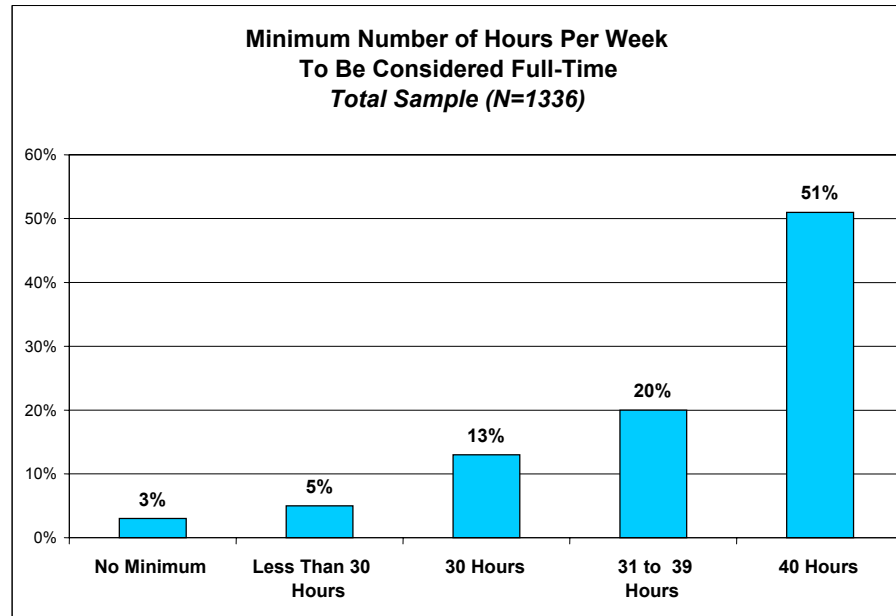
Organizations that have a high percentage of full-time employees are more likely to offer health insurance. The graph above shows that organizations that offer insurance are comprised of a workforce that has 84% full-time employees and 16% part-time employees. In comparison, among employees working for companies that do **not** offer insurance, 70% are full-time, while 30% are part-time workers. Thus, employers that offer health insurance have a much smaller share of their workforce as part-time employees (16%).

## New Mexico Employers' Profile



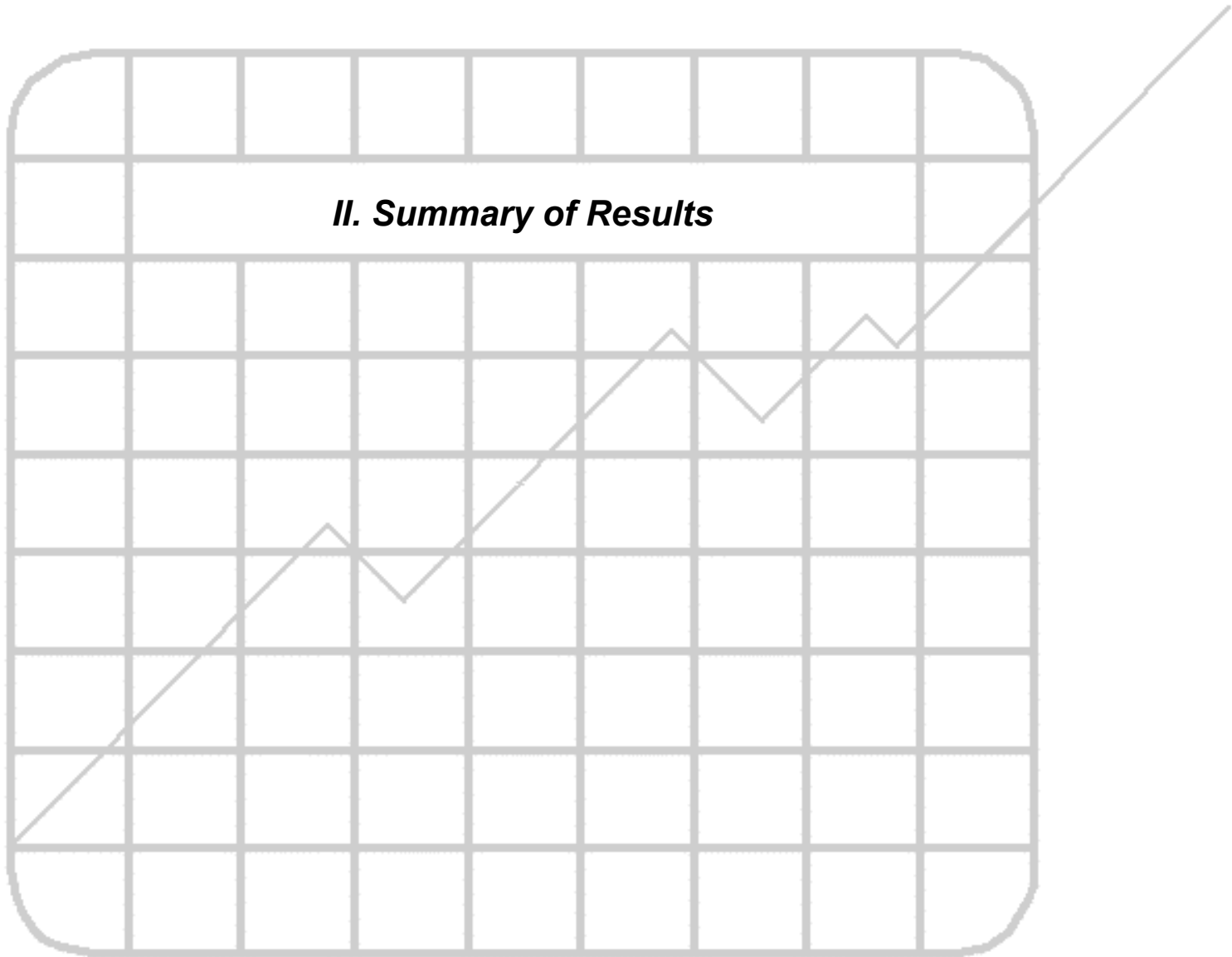
Fourteen percent of New Mexico's organizations hire seasonal workers. One-fifth of the retail companies hire seasonal workers.

## New Mexico Employers' Profile



As shown above, approximately half (51%) of the organizations surveyed say their employees must work a minimum of 40 hours a week in order to be considered as working full-time. One-fifth of organizations require their employees to work between 31 and 39 hours to be considered full-time, while 21% require 30 hours (13%) or less (8%).

Larger organizations are much more likely to require an employee to work only 30 to 39 hours to be considered full-time, as compared to smaller organizations (2 to 5 employees).



### Number of Years Operating in New Mexico

Question 6: How many years has this business been in operation in New Mexico?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
8 years or less	27%	28%	27%	28%	28%	21%	100%	-	-	-	29%	15%
9-15 years	22%	24%	20%	22%	21%	21%	-	100%	-	-	23%	16%
16-25 years	23%	22%	21%	27%	24%	22%	-	-	100%	-	25%	15%
More than 25 years	26%	25%	30%	21%	25%	34%	-	-	-	100%	22%	49%
Don't know/won't say	2%	1%	3%	2%	2%	2%	-	-	-	-	1%	5%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
8 years or less	27%	27%	25%	22%	33%	21%	25%	19%	21%	22%	34%
9-15 years	22%	27%	20%	19%	19%	19%	23%	21%	22%	22%	23%
16-25 years	23%	22%	27%	23%	22%	27%	24%	21%	26%	24%	21%
More than 25 years	26%	22%	27%	35%	25%	32%	26%	37%	30%	30%	21%
Don't know/won't say	2%	2%	1%	-	1%	-	2%	2%	1%	2%	1%

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
8 years or less	27%	34%	29%	20%	22%	13%	32%	24%	22%	15%	
9-15 years	22%	22%	22%	27%	24%	15%	21%	26%	25%	17%	
16-25 years	23%	22%	24%	28%	24%	19%	24%	23%	25%	19%	
More than 25 years	26%	21%	25%	25%	27%	48%	21%	27%	26%	44%	
Don't know/won't say	2%	1%	1%	1%	3%	5%	1%	1%	2%	5%	

### Corporate Status of Organization (For-Profit or Not-For-Profit)

Question 7: Is your organization a for-profit or not-for-profit organization?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
For-profit	84%	88%	80%	85%	87%	74%	91%	89%	90%	71%	100%	-
Not-for-profit	15%	12%	19%	14%	12%	25%	8%	11%	10%	28%	-	100%
Don't know/won't say	1%	*	1%	1%	*	1%	1%	*	*	*	-	-

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
For-profit	84%	87%	82%	79%	88%	80%	90%	75%	83%	80%	90%
Not-for-profit	15%	12%	18%	20%	12%	19%	10%	24%	17%	19%	10%
Don't know/won't say	1%	1%	-	1%	*	1%	-	1%	1%	1%	*

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
For-profit	84%	86%	86%	88%	82%	73%	87%	87%	82%	74%	
Not-for-profit	15%	14%	14%	12%	16%	26%	13%	13%	17%	25%	
Don't know/won't say	1%	1%	*	-	1%	1%	1%	-	1%	1%	

\* Less than 1% reported.

### Minimum Number of Hours Per Week to be Considered Full-Time

Question 9: What is the minimum number of hours per week an employee must work in order to be considered as working full-time?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Less than 30 hours	5%	5%	3%	7%	2%	5%	7%	4%	5%	4%	5%	7%
30 hours	13%	16%	8%	14%	10%	6%	11%	16%	14%	10%	12%	12%
31 to 39 hours	20%	23%	14%	21%	21%	16%	20%	20%	22%	19%	21%	19%
40 hours	51%	48%	63%	45%	56%	59%	49%	50%	49%	57%	51%	53%
No minimum	3%	3%	5%	4%	3%	3%	5%	3%	1%	4%	4%	1%
No full-time employees/not an option	2%	2%	1%	2%	1%	5%	3%	2%	2%	3%	2%	3%
Don't know/won't say	5%	3%	6%	6%	7%	5%	6%	5%	6%	3%	5%	5%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
Less than 30 hours	5%	5%	5%	6%	4%	3%	8%	7%	5%	6%	4%
30 hours	13%	15%	14%	15%	8%	12%	15%	20%	16%	15%	9%
31 to 39 hours	20%	18%	19%	30%	17%	18%	22%	27%	24%	24%	16%
40 hours	51%	52%	56%	45%	53%	57%	49%	43%	47%	49%	55%
No minimum	3%	3%	2%	1%	6%	4%	1%	2%	4%	2%	5%
No full-time employees/not an option	2%	2%	1%	1%	4%	5%	2%	-	*	1%	4%
Don't know/won't say	5%	5%	4%	2%	7%	-	2%	2%	4%	3%	7%

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Less than 30 hours	5%	4%	7%	5%	3%	6%	5%	5%	3%	6%	
30 hours	13%	7%	14%	14%	19%	18%	9%	15%	19%	16%	
31 to 39 hours	20%	14%	19%	28%	28%	26%	15%	24%	26%	29%	
40 hours	51%	57%	52%	44%	47%	48%	57%	44%	48%	46%	
No minimum	3%	5%	4%	2%	2%	1%	4%	3%	2%	1%	
No full-time employees/not an option	2%	6%	*	1%	-	-	3%	2%	1%	-	
Don't know/won't say	5%	7%	4%	5%	1%	2%	6%	7%	1%	3%	

\* Less than 1% reported.

### Total Number of Year-Round, Full-Time Employees Within New Mexico

Question 10: To the best of your knowledge, what is the total number of year-round, full-time employees that your organization employs in the state of New Mexico?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
2 employees or less	34%	33%	35%	37%	33%	34%	44%	35%	33%	27%	35%	31%
3 to 5 employees	28%	28%	23%	28%	30%	30%	31%	27%	29%	27%	29%	26%
6 to 10 employees	16%	16%	16%	18%	16%	14%	12%	19%	19%	15%	17%	13%
11 to 20 employees	10%	12%	12%	8%	8%	7%	8%	11%	11%	10%	10%	11%
21 employees or more	11%	10%	12%	8%	11%	14%	5%	7%	9%	19%	9%	18%
Don't know/won't say	1%	1%	*	1%	1%	2%	1%	1%	*	2%	1%	2%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
2 employees or less	34%	34%	30%	8%	59%	39%	14%	9%	31%	24%	49%
3 to 5 employees	28%	31%	28%	25%	29%	25%	27%	22%	29%	26%	31%
6 to 10 employees	16%	20%	17%	23%	6%	10%	25%	18%	18%	19%	11%
11 to 20 employees	10%	10%	10%	20%	3%	12%	18%	19%	13%	14%	4%
21 employees or more	11%	6%	15%	22%	2%	14%	15%	30%	8%	16%	3%
Don't know/won't say	1%	*	-	2%	1%	-	2%	1%	*	1%	1%

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
2 employees or less	34%	100%	-	-	-	-	62%	9%	3%	-	
3 to 5 employees	28%	-	100%	-	-	-	38%	35%	7%	2%	
6 to 10 employees	16%	-	-	100%	-	-	-	56%	28%	6%	
11 to 20 employees	10%	-	-	-	100%	-	-	-	61%	13%	
21 employees or more	11%	-	-	-	-	100%	-	-	-	80%	
Don't know/won't say	1%	-	-	-	-	-	*	*	1%	-	

\* Less than 1% reported.

### Total Number of Year-Round, Part-Time Employees Within New Mexico

Question 11: To the best of your knowledge, what is the total number of year-round, part-time employees that your organization has employed directly during the past year in the state of New Mexico?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
		None	44%	46%	46%	42%	41%	40%	47%	48%	42%	38%
1-2 employees	31%	29%	30%	30%	27%	38%	31%	27%	35%	31%	31%	30%
3 employees or more	25%	23%	24%	27%	31%	21%	22%	24%	22%	29%	23%	37%
Don't know/won't say	1%	1%	1%	1%	1%	1%	1%	1%	-	2%	1%	3%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
		None	44%	54%	45%	29%	45%	46%	40%	42%	48%
1-2 employees	31%	32%	35%	28%	30%	27%	33%	24%	30%	28%	34%
3 employees or more	25%	14%	20%	41%	25%	26%	27%	30%	21%	26%	23%
Don't know/won't say	1%	*	*	2%	*	-	1%	3%	1%	2%	*

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
		None	44%	47%	46%	44%	42%	30%	56%	34%	31%
1-2 employees	31%	34%	34%	31%	29%	13%	36%	32%	30%	12%	
3 employees or more	25%	18%	20%	25%	29%	54%	8%	34%	40%	63%	
Don't know/won't say	1%	*	-	1%	-	3%	*	1%	-	2%	

\* Less than 1% reported.

## Total Number of Year-Round, Full-Time and Part-Time Employees Within New Mexico

Question 10B and 11B: [Sum of Q.10 & Q.11] To the best of your knowledge, what is the total number of year-round, full-time and part-time employees that your organization employs in the state of New Mexico?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
		2 to 5 employees	52%	52%	52%	50%	52%	54%	63%	50%	54%	42%
6 to 10 employees	21%	19%	20%	26%	20%	19%	18%	24%	20%	21%	21%	17%
11 to 20 employees	13%	16%	11%	12%	12%	10%	11%	15%	15%	13%	13%	15%
21 employees or more	13%	12%	17%	11%	14%	16%	7%	10%	11%	23%	12%	22%
Don't know/won't say	1%	1%	*	1%	1%	1%	1%	1%	*	1%	1%	2%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
2 to 5 employees	52%	57%	48%	20%	75%	51%	27%	26%	50%	40%	69%
6 to 10 employees	21%	23%	23%	25%	15%	19%	29%	16%	24%	22%	18%
11 to 20 employees	13%	13%	13%	24%	6%	14%	21%	21%	16%	17%	8%
21 employees or more	13%	7%	16%	29%	3%	16%	20%	35%	10%	19%	4%
Don't know/won't say	1%	*	-	2%	*	-	2%	1%	*	1%	*

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
2 to 5 employees	52%	93%	70%	-	-	-	100%	-	-	-	
6 to 10 employees	21%	5%	26%	72%	-	-	-	100%	-	-	
11 to 20 employees	13%	1%	3%	23%	82%	-	-	100%	-	-	
21 employees or more	13%	-	1%	5%	18%	100%	-	-	-	100%	
Don't know/won't say	1%	-	-	-	-	-	-	-	-	-	

\* Less than 1% reported.

### Total Number of Seasonal Employees Within New Mexico

Question 12: To the best of your knowledge, what is the total number of seasonal employees that your organization has employed directly during the past year in the state of New Mexico?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
None	85%	87%	84%	79%	87%	83%	84%	90%	85%	80%	85%	81%
1 or more	14%	13%	14%	20%	11%	16%	15%	10%	14%	18%	14%	18%
Don't know/won't say	1%	1%	2%	1%	2%	1%	*	*	1%	2%	1%	2%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
None	85%	86%	91%	76%	86%	93%	86%	77%	87%	85%	84%
1 or more	14%	14%	9%	23%	13%	6%	14%	22%	12%	13%	16%
Don't know/won't say	1%	-	*	1%	1%	-	*	1%	1%	1%	1%

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
None	85%	85%	87%	86%	83%	78%	88%	86%	79%	77%	
1 or more	14%	14%	13%	13%	17%	20%	12%	13%	20%	21%	
Don't know/won't say	1%	1%	*	1%	1%	2%	*	1%	1%	2%	

\* Less than 1% reported.

### Distribution (%) of New Mexico Employers Segmented by the Percentage of Employees Earning Less Than \$30,000 Annually

Question 13: What percent of your employees (in New Mexico) make less than \$30,000 per year (or if hourly make less than \$15 per hour)?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
25% or less	26%	30%	26%	29%	17%	23%	27%	32%	25%	22%	27%	22%
26% to 50%	18%	20%	12%	22%	18%	14%	17%	16%	22%	19%	18%	21%
51% to 99%	18%	17%	20%	16%	18%	19%	15%	15%	18%	24%	17%	23%
100%	28%	24%	28%	23%	41%	34%	35%	24%	27%	26%	29%	21%
Don't know/won't say	9%	9%	14%	11%	5%	9%	6%	12%	8%	9%	8%	12%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer				Health Insurance Coverage	
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%	Yes	No
25% or less	26%	100%	-	-	-	28%	27%	29%	35%	30%	22%
26% to 50%	18%	-	100%	-	-	23%	21%	23%	20%	20%	15%
51% to 99%	18%	-	-	100%	-	13%	31%	27%	17%	21%	13%
100%	28%	-	-	-	100%	25%	16%	8%	17%	16%	45%
Don't know/won't say	9%	-	-	-	-	10%	5%	12%	11%	12%	5%

	Total Sample (N=1336)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
25% or less	26%	26%	29%	33%	25%	14%	29%	30%	26%	15%	
26% to 50%	18%	16%	18%	20%	18%	26%	17%	20%	18%	22%	
51% to 99%	18%	4%	16%	25%	36%	37%	7%	22%	32%	39%	
100%	28%	48%	29%	11%	9%	5%	41%	20%	13%	7%	
Don't know/won't say	9%	6%	7%	11%	12%	18%	7%	8%	11%	17%	

## Health Insurance Coverage Rates Among New Mexico Employers

Question 14: Does your company have a health insurance program for employees?

	Total Sample (N=1336)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
Yes	59%	66%	50%	60%	51%	53%	49%	58%	63%	68%	57%	74%
No	41%	34%	50%	40%	49%	47%	51%	42%	37%	32%	43%	26%

	Total Sample (N=1336)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Yes	59%	66%	66%	71%	34%	100%	100%	100%	100%
No	41%	34%	34%	29%	66%	-	-	-	-

	Total Sample (N=1336)	Number of Full-Time Employees				Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
Yes	59%	42%	55%	72%	82%	89%	46%	64%	75%	87%
No	41%	58%	45%	28%	18%	11%	54%	36%	25%	13%

## Percentage of Monthly Insurance Premium Paid by Employer Among Companies That Offer a Health Insurance Program

Question 15: Does your organization contribute to the monthly premium for the employee health insurance program? What percentage does your organization contribute toward the monthly premium for the employee (single coverage)?

	Total Responses (N=794)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
Less than 50%	12%	10%	16%	9%	15%	14%	11%	10%	13%	12%	12%	12%
50%	18%	17%	23%	19%	16%	16%	20%	19%	18%	15%	20%	10%
51%-99%	17%	17%	10%	19%	15%	19%	15%	17%	15%	21%	16%	22%
100%	37%	39%	29%	39%	36%	34%	35%	37%	40%	37%	38%	33%
Depends/varies	2%	2%	5%	1%	2%	1%	1%	3%	1%	1%	1%	2%
Don't know	13%	13%	16%	11%	13%	16%	16%	13%	12%	12%	11%	20%
Won't say	2%	2%	1%	2%	3%	*	2%	2%	2%	1%	2%	1%

	Total Responses (N=794)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Less than 50%	12%	11%	13%	7%	18%	100%	-	-	-
50%	18%	16%	18%	26%	18%	-	100%	-	-
51%-99%	17%	17%	19%	22%	8%	-	-	100%	-
100%	37%	44%	37%	30%	39%	-	-	-	100%
Depends/varies	2%	1%	2%	2%	1%	-	-	-	-
Don't know	13%	9%	11%	13%	16%	-	-	-	-
Won't say	2%	2%	-	1%	-	-	-	-	-

**Percentage of Monthly Insurance Premium Paid by Employer (continued)**  
*Among Companies That Offer a Health Insurance Program*

Question 15: Does your organization contribute to the monthly premium for the employee health insurance program? What percentage does your organization contribute toward the monthly premium for the employee (single coverage)?

	Total Responses (N=794)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees			
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
Less than 50%	12%	19%	11%	6%	10%	10%	15%	10%	10%	10%
50%	18%	10%	18%	23%	23%	16%	12%	23%	22%	18%
51%-99%	17%	6%	15%	16%	23%	33%	11%	13%	22%	31%
100%	37%	48%	42%	35%	35%	18%	46%	40%	35%	19%
Depends/varies	2%	-	1%	3%	1%	4%	*	2%	1%	4%
Don't know	13%	15%	10%	16%	7%	15%	14%	12%	10%	16%
Won't say	2%	2%	2%	1%	1%	3%	2%	1%	1%	3%

\* Less than 1% reported.

## Mandatory Health Insurance Requirement Among Full-Time Employees Among Companies That Offer a Health Insurance Program

Question 17: Does your company require full-time employees to have health insurance?

	Total Responses (N=794)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Yes	12%	15%	10%	10%	9%	12%	13%	12%	9%	15%	12%	13%
No	85%	83%	88%	88%	89%	85%	84%	87%	89%	83%	87%	82%
Don't know/won't say	2%	2%	1%	1%	2%	3%	3%	1%	2%	3%	1%	5%

	Total Responses (N=794)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Yes	12%	16%	11%	9%	9%	12%	6%	12%	17%
No	85%	82%	87%	89%	88%	85%	93%	87%	82%
Don't know/won't say	2%	2%	2%	2%	3%	3%	*	2%	1%

	Total Responses (N=794)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees			
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
Yes	12%	16%	12%	10%	15%	8%	14%	14%	12%	8%
No	85%	79%	87%	89%	85%	89%	83%	86%	87%	89%
Don't know/won't say	2%	5%	1%	1%	-	3%	3%	-	1%	3%

\* Less than 1% reported.

## Percentage of Employers Offering Special Employee Benefit Programs Among Companies That Offer a Health Insurance Program

Question 18: Do you offer a special employee benefit program such as Cafeteria Plans, Health Savings Accounts, or Health Reimbursement Arrangements, or not?

	Total Responses (N=794)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Yes	28%	24%	34%	22%	35%	37%	21%	25%	27%	34%	24%	43%
No	70%	73%	62%	74%	64%	60%	75%	73%	71%	64%	74%	53%
Don't know/won't say	2%	2%	4%	3%	1%	2%	4%	1%	2%	2%	2%	4%

	Total Responses (N=794)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Yes	28%	28%	29%	33%	13%	23%	27%	45%	18%
No	70%	70%	70%	66%	83%	77%	71%	54%	80%
Don't know/won't say	2%	2%	2%	1%	4%	-	2%	1%	2%

	Total Responses (N=794)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees			
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
Yes	28%	13%	19%	29%	42%	50%	16%	24%	36%	48%
No	70%	83%	79%	70%	56%	48%	80%	74%	63%	50%
Don't know/won't say	2%	4%	2%	1%	2%	2%	3%	1%	1%	2%

**Major Reasons Why the Business Does Not Offer Health Insurance**  
*Among Companies That Do Not Offer a Health Insurance Program*  
*(Unaided Responses)*

Question 19: What are the major reasons your business does not offer health insurance?

	<i>Total Responses (N=542)</i>		<i>Total Responses (N=542)</i>
Too expensive/cannot afford it	81%	Independent contractors	*
Lack of participation/interest by employees	10%	Health plan denied coverage	*
Don't need to offer insurance to attract workers	3%	Would not cover basic things	*
Premiums rose too much	3%	Employees have their own private insurance	*
Employees prefer higher salaries rather than insurance	2%	Don't have enough people to qualify for group rates	*
Lack of value/not worth it	2%	We are a non-profit organization	*
Employee turnover is too high	2%	Health plan dropped/discontinued our coverage	*
Other employee benefits are sufficient	2%	Not enough hours to qualify	*
Too difficult to administer	1%	We just haven't gotten it yet	*
Employees have coverage through their spouses	1%	Don't know/won't say	3%
Concerned about future healthcare costs	*		
Part-time employees only	*		

\* Less than 1% reported.

Note: The sum of the percentages exceeds 100% due to multiple responses

## Percentage of Organizations That Discontinued an Employee Health Insurance Plan Within the Past Year Among Companies That Do Not Offer a Health Insurance Program

Question 20: Has your organization discontinued an employee health insurance plan in the past year?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
Yes	6%	6%	4%	6%	6%	7%	5%	5%	6%	7%	6%	8%
No	94%	94%	96%	94%	94%	93%	95%	95%	93%	93%	94%	92%
Don't know/won't say	*	1%	-	-	-	-	-	-	1%	-	*	-

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Yes	6%	1%	9%	14%	5%	-	-	-	-
No	94%	98%	91%	86%	95%	-	-	-	-
Don't know/won't say	*	1%	-	-	-	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Yes	6%	5%	3%	12%	16%	8%	4%	9%	13%	9%	
No	94%	95%	97%	87%	84%	92%	96%	91%	84%	91%	
Don't know/won't say	*	-	-	2%	-	-	-	-	2%	-	

\* Less than 1% reported.

**Reasons Why the Organization Discontinued an Employee Health Insurance Plan Within the Past Year**  
*Among Companies That Do Not Offer a Health Insurance Program*  
*(Unaided Responses)*

Question 21: What are the primary reasons why your organization discontinued offering a health insurance program?

	<i>Total Responses (N=32)</i>
Too expensive/cannot afford it	60%
Premiums rose too much	36%
Lack of participation/interest by employees	12%
Employee turnover is too high	8%
Health plan denied coverage	6%
Lack of value/not worth it	4%
Health plan dropped/discontinued our coverage	3%

Note: The sum of the percentages exceeds 100% due to multiple responses

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: We Can't Afford to Subsidize Health Insurance For Employees

*Among Companies That Do Not Offer a Health Insurance Program*

Question 22: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **We can't afford to subsidize health insurance for employees**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	76%	72%	78%	77%	91%	71%	77%	76%	77%	75%	77%	72%
Somewhat applies	11%	13%	8%	8%	5%	13%	12%	9%	11%	10%	10%	11%
Does not apply	12%	14%	14%	15%	4%	11%	11%	14%	10%	11%	12%	15%
Don't know/won't say	1%	1%	-	-	-	5%	-	1%	2%	3%	1%	2%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	76%	71%	76%	72%	82%	-	-	-	-
Somewhat applies	11%	11%	12%	14%	10%	-	-	-	-
Does not apply	12%	15%	12%	13%	7%	-	-	-	-
Don't know/won't say	1%	3%	-	-	1%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	76%	79%	68%	82%	85%	84%	76%	70%	91%	79%	
Somewhat applies	11%	8%	16%	5%	11%	5%	11%	13%	2%	13%	
Does not apply	12%	12%	13%	13%	4%	11%	12%	15%	7%	7%	
Don't know/won't say	1%	1%	3%	-	-	-	2%	1%	-	-	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: We Are Concerned Over Future Health Care Costs

*Among Companies That Do Not Offer a Health Insurance Program*

Question 23: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **We are concerned over future health care costs**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	71%	64%	70%	75%	78%	74%	72%	69%	71%	72%	72%	62%
Somewhat applies	11%	14%	13%	9%	7%	9%	11%	11%	15%	5%	11%	7%
Does not apply	16%	20%	12%	16%	15%	14%	14%	19%	14%	20%	15%	27%
Don't know/won't say	2%	2%	5%	-	-	3%	3%	1%	-	3%	2%	4%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	71%	67%	72%	69%	75%	-	-	-	-
Somewhat applies	11%	12%	12%	15%	8%	-	-	-	-
Does not apply	16%	18%	14%	16%	15%	-	-	-	-
Don't know/won't say	2%	3%	3%	-	1%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	71%	71%	69%	75%	77%	67%	70%	72%	80%	68%	
Somewhat applies	11%	10%	12%	10%	4%	23%	11%	12%	4%	15%	
Does not apply	16%	17%	17%	13%	19%	10%	18%	11%	11%	17%	
Don't know/won't say	2%	2%	2%	2%	-	-	1%	4%	4%	-	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: We Don't Need to Offer Health Insurance to Attract Workers

*Among Companies That Do Not Offer a Health Insurance Program*

Question 24: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **We don't need to offer health insurance to attract workers**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	28%	27%	30%	31%	32%	20%	29%	28%	28%	25%	28%	24%
Somewhat applies	19%	23%	14%	17%	21%	17%	17%	20%	21%	21%	19%	24%
Does not apply	51%	47%	52%	50%	47%	61%	52%	50%	49%	52%	51%	46%
Don't know/won't say	2%	3%	5%	1%	-	2%	2%	3%	2%	2%	2%	6%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	28%	22%	24%	32%	31%	-	-	-	-
Somewhat applies	19%	21%	23%	23%	17%	-	-	-	-
Does not apply	51%	52%	52%	45%	50%	-	-	-	-
Don't know/won't say	2%	5%	1%	-	2%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	28%	28%	26%	28%	24%	41%	27%	24%	36%	38%	
Somewhat applies	19%	17%	17%	27%	42%	15%	17%	23%	27%	23%	
Does not apply	51%	52%	56%	42%	34%	43%	54%	48%	38%	38%	
Don't know/won't say	2%	3%	1%	3%	-	-	2%	4%	-	-	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: We Were Denied Coverage By a Health Insurance Company

*Among Companies That Do Not Offer a Health Insurance Program*

Question 25: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **We were denied coverage by a health insurance company**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	4%	3%	2%	3%	3%	7%	5%	5%	3%	1%	4%	6%
Somewhat applies	2%	2%	-	1%	3%	2%	1%	2%	3%	1%	1%	5%
Does not apply	93%	92%	98%	93%	93%	89%	91%	93%	92%	96%	94%	83%
Don't know/won't say	2%	2%	-	3%	1%	2%	3%	1%	2%	2%	1%	6%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	4%	4%	3%	8%	3%	-	-	-	-
Somewhat applies	2%	3%	4%	1%	1%	-	-	-	-
Does not apply	93%	91%	88%	91%	94%	-	-	-	-
Don't know/won't say	2%	2%	4%	-	2%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	4%	5%	1%	5%	3%	8%	4%	2%	4%	9%	
Somewhat applies	2%	2%	2%	2%	-	-	2%	3%	-	-	
Does not apply	93%	90%	96%	92%	97%	92%	92%	92%	96%	91%	
Don't know/won't say	2%	3%	1%	2%	-	-	2%	3%	-	-	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: Other Benefits Offered to Our Employees Are Sufficient

*Among Companies That Do Not Offer a Health Insurance Program*

Question 26: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **Other benefits offered to our employees are sufficient**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	23%	25%	27%	22%	19%	22%	22%	29%	18%	23%	23%	20%
Somewhat applies	18%	18%	14%	18%	16%	21%	16%	12%	26%	18%	19%	11%
Does not apply	57%	56%	60%	56%	65%	53%	60%	57%	55%	56%	56%	66%
Don't know/won't say	2%	1%	-	4%	1%	3%	2%	1%	1%	3%	2%	3%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	23%	30%	26%	22%	18%	-	-	-	-
Somewhat applies	18%	22%	14%	20%	17%	-	-	-	-
Does not apply	57%	46%	58%	57%	62%	-	-	-	-
Don't know/won't say	2%	2%	1%	-	2%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	23%	21%	25%	27%	20%	25%	22%	26%	27%	21%	
Somewhat applies	18%	14%	23%	17%	26%	21%	16%	20%	24%	24%	
Does not apply	57%	64%	48%	55%	54%	54%	60%	53%	47%	55%	
Don't know/won't say	2%	1%	3%	2%	-	-	2%	1%	2%	-	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: Our Employees Prefer Higher Salaries to Health Insurance Coverage

*Among Companies That Do Not Offer a Health Insurance Program*

Question 27: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **Our employees prefer higher salaries to health insurance coverage**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
		Definitely applies	25%	27%	28%	26%	19%	26%	25%	26%	20%	32%
Somewhat applies	18%	16%	14%	16%	24%	21%	15%	21%	24%	13%	18%	22%
Does not apply	50%	51%	40%	53%	49%	50%	53%	47%	50%	49%	49%	57%
Don't know/won't say	7%	6%	18%	5%	8%	3%	7%	6%	7%	6%	7%	4%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	25%	29%	28%	29%	22%	-	-	-	-
Somewhat applies	18%	17%	12%	30%	18%	-	-	-	-
Does not apply	50%	44%	54%	37%	56%	-	-	-	-
Don't know/won't say	7%	9%	6%	4%	5%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	25%	23%	23%	35%	43%	34%	22%	24%	47%	36%	
Somewhat applies	18%	16%	16%	20%	35%	32%	17%	18%	27%	28%	
Does not apply	50%	56%	51%	33%	22%	28%	54%	48%	24%	33%	
Don't know/won't say	7%	5%	10%	12%	-	5%	7%	9%	2%	3%	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: Our Employee Turnover is Too High to Warrant Health Insurance Coverage

*Among Companies That Do Not Offer a Health Insurance Program*

Question 28: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **Our employee turnover is too high to warrant health insurance coverage**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	14%	14%	18%	19%	15%	8%	14%	12%	17%	14%	15%	2%
Somewhat applies	11%	11%	14%	10%	10%	10%	10%	10%	11%	13%	12%	4%
Does not apply	74%	74%	68%	72%	74%	80%	75%	76%	72%	72%	72%	92%
Don't know/won't say	1%	1%	-	-	1%	2%	1%	2%	-	1%	1%	2%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	14%	9%	9%	23%	15%	-	-	-	-
Somewhat applies	11%	8%	7%	11%	13%	-	-	-	-
Does not apply	74%	81%	83%	66%	71%	-	-	-	-
Don't know/won't say	1%	2%	1%	-	*	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	14%	12%	14%	18%	30%	15%	10%	24%	24%	20%	
Somewhat applies	11%	7%	12%	15%	27%	17%	8%	12%	24%	18%	
Does not apply	74%	80%	73%	67%	43%	68%	81%	62%	49%	62%	
Don't know/won't say	1%	1%	1%	-	-	-	1%	1%	2%	-	

\* Less than 1% reported.

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: Offering Insurance is Too Much of an Administrative Hassle

*Among Companies That Do Not Offer a Health Insurance Program*

Question 29: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **Offering insurance is too much of an administrative hassle**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
		Definitely applies	14%	13%	15%	18%	14%	11%	13%	10%	16%	16%
Somewhat applies	18%	19%	11%	15%	19%	19%	14%	23%	15%	20%	17%	19%
Does not apply	67%	67%	73%	66%	64%	69%	72%	63%	69%	62%	66%	74%
Don't know/won't say	2%	2%	2%	1%	4%	1%	2%	4%	-	2%	2%	2%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	14%	15%	15%	6%	15%	-	-	-	-
Somewhat applies	18%	20%	11%	26%	17%	-	-	-	-
Does not apply	67%	63%	74%	68%	65%	-	-	-	-
Don't know/won't say	2%	2%	-	-	3%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	14%	14%	15%	12%	7%	8%	14%	12%	18%	10%	
Somewhat applies	18%	17%	18%	13%	35%	10%	17%	12%	33%	13%	
Does not apply	67%	67%	66%	72%	57%	77%	68%	72%	49%	73%	
Don't know/won't say	2%	1%	1%	3%	-	5%	2%	3%	-	3%	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: Health Insurance is not Our Organization's Responsibility

*Among Companies That Do Not Offer a Health Insurance Program*

Question 30: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **Health insurance is not our organization's responsibility**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
		Definitely applies	15%	15%	16%	18%	14%	12%	13%	13%	18%	17%
Somewhat applies	27%	31%	25%	18%	29%	27%	23%	30%	27%	30%	27%	29%
Does not apply	54%	53%	47%	59%	52%	56%	58%	52%	52%	51%	53%	62%
Don't know/won't say	4%	1%	13%	5%	5%	5%	6%	5%	3%	2%	5%	2%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	15%	12%	11%	12%	18%	-	-	-	-
Somewhat applies	27%	28%	34%	31%	25%	-	-	-	-
Does not apply	54%	57%	52%	53%	52%	-	-	-	-
Don't know/won't say	4%	3%	3%	4%	5%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	15%	14%	15%	13%	16%	23%	14%	14%	18%	20%	
Somewhat applies	27%	29%	23%	25%	34%	31%	27%	21%	33%	37%	
Does not apply	54%	52%	60%	57%	43%	40%	54%	61%	47%	36%	
Don't know/won't say	4%	5%	2%	5%	7%	5%	5%	3%	2%	7%	

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: Our Employee Base is Primarily Seasonal/Part-Time

*Among Companies That Do Not Offer a Health Insurance Program*

Question 31: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **Our employee base is primarily seasonal/part-time**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Definitely applies	17%	18%	21%	16%	15%	14%	18%	21%	13%	13%	16%	24%
Somewhat applies	9%	8%	5%	9%	10%	12%	13%	10%	4%	8%	9%	7%
Does not apply	74%	73%	75%	75%	75%	72%	70%	67%	82%	79%	74%	70%
Don't know/won't say	1%	1%	-	-	-	2%	-	2%	1%	-	1%	-

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	17%	10%	8%	13%	24%	-	-	-	-
Somewhat applies	9%	9%	3%	13%	9%	-	-	-	-
Does not apply	74%	79%	89%	74%	66%	-	-	-	-
Don't know/won't say	1%	2%	-	-	*	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	17%	27%	6%	6%	3%	20%	18%	12%	16%	23%	
Somewhat applies	9%	11%	9%	7%	-	5%	9%	9%	13%	5%	
Does not apply	74%	62%	85%	87%	97%	75%	73%	78%	71%	72%	
Don't know/won't say	1%	1%	1%	-	-	-	1%	1%	-	-	

\* Less than 1% reported.

## Reasons That Might Describe Why an Organization Does Not Offer Health Insurance to Its Employees: We Cannot Get Enough Interest or Participation from Our Employees

*Among Companies That Do Not Offer a Health Insurance Program*

Question 32: For the following reasons that might influence why an organization does not offer health insurance to its employees, please tell me how much you believe each reason applies to your organization's decision about whether to offer health insurance. Does it definitely apply, somewhat apply or does not apply to your organization: **We cannot get enough interest or participation from our employees**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
		Definitely applies	21%	21%	13%	28%	20%	19%	19%	17%	22%	28%
Somewhat applies	18%	20%	20%	9%	21%	21%	13%	20%	23%	20%	18%	22%
Does not apply	56%	55%	61%	57%	54%	57%	63%	56%	51%	49%	55%	65%
Don't know/won't say	5%	4%	6%	6%	5%	4%	5%	7%	4%	3%	5%	2%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Definitely applies	21%	16%	22%	37%	20%	-	-	-	-
Somewhat applies	18%	18%	18%	20%	19%	-	-	-	-
Does not apply	56%	64%	56%	36%	57%	-	-	-	-
Don't know/won't say	5%	3%	5%	7%	4%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Definitely applies	21%	16%	23%	25%	42%	36%	17%	26%	36%	40%	
Somewhat applies	18%	15%	19%	25%	27%	28%	16%	21%	27%	25%	
Does not apply	56%	64%	55%	41%	24%	30%	63%	49%	31%	28%	
Don't know/won't say	5%	5%	2%	8%	7%	5%	4%	4%	7%	7%	

## Ways in Which State Assistance for Health Care Insurance Might Be Structured: State Tax Relief

*Among Companies That Do Not Offer a Health Insurance Program*

Question 33: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **State tax relief**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	60%	58%	61%	62%	60%	62%	69%	54%	56%	58%	63%	40%
4	10%	11%	2%	11%	15%	7%	8%	16%	14%	3%	10%	9%
3	13%	14%	6%	11%	12%	18%	9%	13%	16%	18%	13%	15%
2	3%	2%	6%	2%	2%	3%	2%	1%	5%	4%	3%	2%
1 - Not at all interested	10%	12%	15%	10%	10%	6%	9%	13%	7%	13%	9%	25%
Don't know/won't say	3%	2%	9%	4%	1%	4%	2%	4%	2%	4%	2%	7%
<i>Mean f</i>	4.1	4.0	4.0	4.2	4.1	4.2	4.3	4.0	4.1	3.9	4.2	3.4

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	60%	52%	64%	62%	65%	-	-	-	-
4	10%	15%	7%	11%	9%	-	-	-	-
3	13%	13%	13%	10%	13%	-	-	-	-
2	3%	5%	1%	5%	2%	-	-	-	-
1 - Not at all interested	10%	13%	9%	9%	9%	-	-	-	-
Don't know/won't say	3%	2%	4%	3%	2%	-	-	-	-
<i>Mean f</i>	4.1	3.9	4.2	4.1	4.2	0.0	0.0	0.0	0.0

## Ways in Which State Assistance for Health Care Insurance Might Be Structured: State Tax Relief *(continued)*

*Among Companies That Do Not Offer a Health Insurance Program*

Question 33: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **State tax relief**

	Total Responses (N=542)	Number of Full-Time Employees				Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	60%	59%	58%	70%	69%	55%	59%	60%	67%	60%
4	10%	10%	12%	5%	11%	13%	11%	5%	11%	12%
3	13%	14%	12%	13%	7%	22%	13%	18%	4%	18%
2	3%	4%	2%	2%	4%	-	3%	4%	4%	-
1 - Not at all interested	10%	10%	14%	8%	4%	10%	11%	10%	11%	10%
Don't know/won't say	3%	4%	2%	2%	4%	-	4%	2%	2%	-
<i>Mean †</i>	4.1	4.1	4.0	4.3	4.4	4.0	4.1	4.0	4.2	4.1

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
A Purchasing Alliance, for Example, a Group of Employers Banding Together to Get Reduced Costs**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 34: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **A purchasing alliance, for example, a group of employers banding together to get reduced costs**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	54%	50%	55%	59%	57%	55%	60%	54%	50%	50%	55%	51%
4	13%	13%	3%	18%	9%	15%	12%	13%	14%	13%	14%	6%
3	14%	13%	19%	7%	18%	14%	10%	12%	18%	15%	13%	20%
2	3%	4%	7%	2%	3%	2%	3%	2%	1%	6%	3%	2%
1 - Not at all interested	14%	15%	14%	12%	12%	12%	12%	16%	12%	15%	13%	17%
Don't know/won't say	2%	4%	2%	1%	-	2%	3%	2%	4%	-	2%	4%
<i>Mean f</i>	3.9	3.8	3.8	4.1	3.9	4.0	4.1	3.9	3.9	3.8	4.0	3.8

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	54%	53%	59%	58%	55%	-	-	-	-
4	13%	16%	12%	13%	12%	-	-	-	-
3	14%	14%	13%	13%	13%	-	-	-	-
2	3%	7%	1%	5%	2%	-	-	-	-
1 - Not at all interested	14%	8%	13%	10%	15%	-	-	-	-
Don't know/won't say	2%	2%	1%	2%	3%	-	-	-	-
<i>Mean f</i>	3.9	4.0	4.0	4.0	3.9	0.0	0.0	0.0	0.0

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
A Purchasing Alliance, for Example, a Group of Employers Banding Together to Get Reduced Costs (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 34: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **A purchasing alliance, for example, a group of employers banding together to get reduced costs**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	54%	53%	54%	60%	55%	58%	53%	59%	56%	52%	
4	13%	10%	15%	17%	15%	12%	12%	15%	13%	15%	
3	14%	16%	10%	13%	19%	10%	13%	12%	16%	17%	
2	3%	3%	4%	-	11%	-	4%	1%	4%	3%	
1 - Not at all interested	14%	14%	16%	10%	-	20%	15%	11%	11%	13%	
Don't know/won't say	2%	4%	1%	-	-	-	3%	1%	-	-	
<i>Mean †</i>	3.9	3.9	3.9	4.2	4.1	3.9	3.9	4.1	4.0	3.9	

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
State Subsidies for Low-Income Employees so They Can Enroll in Coverage Already Offered by Employers**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 35: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **State subsidies for low-income employees so they can enroll in coverage already offered by employers**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	41%	40%	33%	57%	36%	36%	46%	35%	45%	37%	43%	23%
4	10%	9%	11%	6%	20%	7%	10%	14%	11%	6%	10%	14%
3	19%	23%	26%	9%	18%	19%	17%	16%	19%	25%	18%	27%
2	4%	3%	3%	3%	4%	6%	4%	3%	4%	6%	4%	8%
1 - Not at all interested	21%	21%	24%	20%	18%	26%	16%	31%	16%	23%	21%	23%
Don't know/won't say	5%	4%	2%	4%	5%	6%	8%	2%	6%	2%	5%	5%
<i>Mean f</i>	3.5	3.5	3.3	3.8	3.5	3.2	3.7	3.2	3.7	3.3	3.5	3.1

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	41%	26%	50%	39%	46%	-	-	-	-
4	10%	10%	12%	8%	11%	-	-	-	-
3	19%	24%	12%	30%	15%	-	-	-	-
2	4%	3%	3%	6%	5%	-	-	-	-
1 - Not at all interested	21%	34%	20%	13%	17%	-	-	-	-
Don't know/won't say	5%	4%	3%	5%	6%	-	-	-	-
<i>Mean f</i>	3.5	2.9	3.7	3.6	3.7	0.0	0.0	0.0	0.0

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
State Subsidies for Low-Income Employees so They Can Enroll in Coverage Already Offered by Employers (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 35: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **State subsidies for low-income employees so they can enroll in coverage already offered by employers**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	41%	41%	39%	52%	24%	62%	39%	45%	44%	45%	
4	10%	12%	7%	8%	20%	-	10%	10%	16%	3%	
3	19%	20%	17%	20%	22%	20%	18%	22%	18%	30%	
2	4%	2%	7%	2%	8%	5%	4%	4%	4%	3%	
1 - Not at all interested	21%	21%	25%	15%	22%	13%	24%	16%	13%	19%	
Don't know/won't say	5%	5%	5%	3%	4%	-	5%	2%	4%	-	
<i>Mean †</i>	3.5	3.5	3.3	3.8	3.2	3.9	3.4	3.6	3.8	3.5	

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
Administrative and Technical Assistance to Establish an Employee Health Insurance Program**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 36: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **Administrative and technical assistance to establish an employee health insurance program**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	28%	21%	30%	37%	30%	29%	29%	29%	32%	22%	28%	29%
4	12%	12%	5%	12%	14%	13%	14%	12%	10%	8%	12%	12%
3	21%	25%	25%	16%	13%	24%	20%	22%	21%	23%	22%	14%
2	9%	12%	4%	7%	12%	5%	10%	5%	9%	11%	9%	11%
1 - Not at all interested	28%	29%	32%	23%	29%	26%	23%	31%	26%	33%	27%	31%
Don't know/won't say	2%	1%	5%	4%	1%	2%	4%	1%	1%	2%	2%	2%
<i>Mean f</i>	3.0	2.8	3.0	3.3	3.0	3.2	3.2	3.0	3.1	2.7	3.0	3.0

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	28%	28%	31%	30%	28%	-	-	-	-
4	12%	14%	6%	15%	12%	-	-	-	-
3	21%	24%	24%	21%	19%	-	-	-	-
2	9%	6%	12%	10%	9%	-	-	-	-
1 - Not at all interested	28%	28%	25%	21%	29%	-	-	-	-
Don't know/won't say	2%	1%	3%	2%	3%	-	-	-	-
<i>Mean f</i>	3.0	3.1	3.1	3.2	3.0	0.0	0.0	0.0	0.0

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
Administrative and Technical Assistance to Establish an Employee Health Insurance Program (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 36: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **Administrative and technical assistance to establish an employee health insurance program**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	28%	24%	34%	33%	27%	21%	27%	32%	29%	22%	
4	12%	11%	11%	13%	16%	20%	10%	15%	18%	13%	
3	21%	23%	18%	17%	23%	33%	20%	23%	18%	32%	
2	9%	9%	8%	10%	15%	-	9%	9%	9%	7%	
1 - Not at all interested	28%	29%	28%	26%	19%	25%	30%	20%	27%	26%	
Don't know/won't say	2%	3%	2%	-	-	-	3%	-	-	-	
<i>Mean †</i>	3.0	2.9	3.2	3.2	3.2	3.1	3.0	3.3	3.1	3.0	

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
Administrative and Technical Assistance to Manage an Employee Health Insurance Program Once it is in Place**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 37: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **Administrative and technical assistance to manage an employee health insurance program once it is in place**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	25%	21%	26%	33%	26%	26%	27%	21%	30%	22%	25%	28%
4	10%	9%	11%	13%	10%	9%	13%	11%	5%	9%	10%	7%
3	19%	21%	17%	17%	15%	23%	15%	24%	20%	20%	20%	10%
2	12%	14%	6%	8%	17%	9%	13%	7%	12%	14%	11%	14%
1 - Not at all interested	31%	34%	31%	26%	31%	31%	27%	34%	31%	32%	30%	37%
Don't know/won't say	3%	2%	9%	3%	2%	2%	5%	3%	1%	2%	3%	4%
<i>Mean †</i>	2.9	2.7	3.0	3.2	2.8	2.9	3.0	2.8	2.9	2.7	2.9	2.7

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	25%	24%	25%	19%	29%	-	-	-	-
4	10%	14%	8%	15%	8%	-	-	-	-
3	19%	16%	20%	19%	20%	-	-	-	-
2	12%	10%	14%	14%	11%	-	-	-	-
1 - Not at all interested	31%	35%	32%	32%	28%	-	-	-	-
Don't know/won't say	3%	1%	1%	1%	4%	-	-	-	-
<i>Mean †</i>	2.9	2.8	2.8	2.8	3.0	0.0	0.0	0.0	0.0

**Ways in Which State Assistance for Health Care Insurance Might Be Structured:  
Administrative and Technical Assistance to Manage an Employee Health Insurance Program Once it is in Place (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 37: Our state government will be considering ways to help employers offer health care insurance for employees. For the following ways in which state assistance might be structured, please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being not at all interested and 5 being very interested: **Administrative and technical assistance to manage an employee health insurance program once it is in place**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	25%	22%	30%	27%	27%	18%	24%	29%	29%	20%	
4	10%	8%	12%	10%	12%	21%	9%	12%	9%	14%	
3	19%	22%	15%	22%	19%	25%	19%	18%	20%	26%	
2	12%	14%	10%	8%	19%	-	13%	9%	13%	7%	
1 - Not at all interested	31%	31%	32%	31%	23%	35%	31%	30%	29%	33%	
Don't know/won't say	3%	4%	2%	2%	-	-	4%	2%	-	-	
Mean †	2.9	2.8	3.0	2.9	3.0	2.9	2.8	3.0	3.0	2.8	

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Types of Assistance That Would Encourage Offering Health Insurance**  
*Among Companies That Do Not Offer a Health Insurance Program*  
*(Unaided Responses)*

Question 38: What other types of assistance might your company be interested in that would encourage you to offer health insurance?

	<i>Total Responses (N=542)</i>		<i>Total Responses (N=542)</i>
Low cost/affordable health insurance	42%	A universal health plan	*
None	34%	Supplemental plan	*
Less restrictive conditions for being accepted by plan	5%	Building business	*
Tax relief	1%	To be able to take advantage of group rates	*
Making it administratively easy	1%	Donations to help us	*
Tax incentives	1%	Workers' Compensation relief	*
Prescription plan	*	Retirement	*
Dental	*	Allow businesses to band together	*
Regulate billing by healthcare providers	*	Something with a lower deductible	*
Group insurance specialized for daycare workers	*	Basic knowledge on premiums	*
Computer knowledge on how to run insurance	*	Purchase membership to club/wellness program	*
State not cutting reimbursement rates	*	Equal pay-in by company and employees	*
		Don't know/won't say	18%

\* Less than 1% reported.

Note: The sum of the percentages exceeds 100% due to multiple responses

### Interest in Providing a Catastrophic Health Insurance Plan Among Companies That Do Not Offer a Health Insurance Program

Question 39: Catastrophic health insurance is a plan that only covers major medical situations like broken bones, accidents and surgery but won't cover routine things like the comprehensive health insurance does. This plan is less expensive, but has a high deductible. On a scale of 1 to 5, how interested do you think your organization would be in providing a catastrophic health insurance plan?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	25%	23%	21%	31%	21%	27%	22%	25%	29%	25%	25%	20%
4	13%	12%	16%	15%	11%	13%	11%	15%	15%	11%	14%	4%
3	22%	23%	16%	22%	30%	17%	25%	22%	19%	22%	22%	24%
2	12%	12%	9%	14%	16%	10%	15%	12%	13%	8%	12%	12%
1 - Not at all interested	26%	27%	38%	16%	23%	30%	26%	25%	23%	31%	25%	38%
Depends	1%	1%	-	1%	-	1%	1%	1%	1%	1%	1%	2%
Don't know/won't say	1%	1%	-	1%	-	1%	-	1%	-	2%	1%	-
<i>Mean f</i>	3.0	2.9	2.7	3.3	2.9	3.0	2.9	3.0	3.1	2.9	3.0	2.5

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	25%	21%	29%	31%	24%	-	-	-	-
4	13%	16%	13%	16%	10%	-	-	-	-
3	22%	22%	27%	13%	24%	-	-	-	-
2	12%	11%	13%	10%	13%	-	-	-	-
1 - Not at all interested	26%	27%	18%	27%	27%	-	-	-	-
Depends	1%	3%	-	2%	-	-	-	-	-
Don't know/won't say	1%	-	-	-	2%	-	-	-	-
<i>Mean f</i>	3.0	2.9	3.2	3.1	2.9	0.0	0.0	0.0	0.0

**Interest in Providing a Catastrophic Health Insurance Plan (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 39: Catastrophic health insurance is a plan that only covers major medical situations like broken bones, accidents and surgery but won't cover routine things like the comprehensive health insurance does. This plan is less expensive, but has a high deductible. On a scale of 1 to 5, how interested do you think your organization would be in providing a catastrophic health insurance plan?

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	25%	21%	27%	38%	20%	23%	22%	32%	33%	20%	
4	13%	15%	11%	12%	7%	13%	14%	11%	7%	12%	
3	22%	21%	23%	23%	30%	23%	22%	21%	24%	32%	
2	12%	14%	10%	10%	11%	15%	12%	13%	7%	17%	
1 - Not at all interested	26%	26%	29%	17%	32%	25%	28%	22%	27%	20%	
Depends	1%	2%	-	-	-	-	1%	-	2%	-	
Don't know/won't say	1%	1%	-	-	-	-	1%	-	-	-	
Mean †	3.0	2.9	3.0	3.5	2.7	2.9	2.9	3.2	3.1	3.0	

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

## Interest in Providing a Comprehensive Health Insurance Plan Among Companies That Do Not Offer a Health Insurance Program

Question 40: Comprehensive health insurance covers most of a person's health care needs, including the costs of vaccinations, drugs, and routine office visits. This plan is more expensive than catastrophic insurance, but has a lower deductible (\$600 or \$1500, depending on income) and broader coverage, including things like family planning, hospital outpatient procedures, etc. On a scale of 1 to 5, how interested do you think your organization would be in providing a comprehensive health insurance plan?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Very interested	34%	35%	33%	36%	32%	30%	39%	28%	36%	29%	33%	40%
4	16%	16%	7%	19%	17%	18%	16%	21%	15%	13%	16%	18%
3	18%	19%	14%	20%	19%	14%	16%	24%	16%	17%	18%	15%
2	10%	8%	13%	7%	10%	15%	10%	6%	15%	9%	10%	9%
1 - Not at all interested	20%	19%	31%	13%	23%	22%	16%	19%	17%	30%	21%	16%
Depends	1%	2%	-	1%	-	-	1%	2%	1%	-	1%	-
Don't know/won't say	1%	-	2%	4%	-	-	2%	-	-	1%	1%	2%
<i>Mean f</i>	3.3	3.4	3.0	3.6	3.3	3.2	3.5	3.3	3.4	3.0	3.3	3.6

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Very interested	34%	34%	42%	32%	32%	-	-	-	-
4	16%	15%	18%	19%	17%	-	-	-	-
3	18%	23%	16%	24%	15%	-	-	-	-
2	10%	9%	8%	9%	12%	-	-	-	-
1 - Not at all interested	20%	15%	16%	17%	23%	-	-	-	-
Depends	1%	3%	-	-	-	-	-	-	-
Don't know/won't say	1%	1%	-	-	2%	-	-	-	-
<i>Mean f</i>	3.3	3.5	3.6	3.4	3.2	0.0	0.0	0.0	0.0

**Interest in Providing a Comprehensive Health Insurance Plan (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 40: Comprehensive health insurance covers most of a person's health care needs, including the costs of vaccinations, drugs, and routine office visits. This plan is more expensive than catastrophic insurance, but has a lower deductible (\$600 or \$1500, depending on income) and broader coverage, including things like family planning, hospital outpatient procedures, etc. On a scale of 1 to 5, how interested do you think your organization would be in providing a comprehensive health insurance plan?

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Very interested	34%	34%	32%	27%	38%	55%	34%	24%	38%	51%	
4	16%	15%	18%	18%	23%	5%	15%	22%	16%	10%	
3	18%	17%	20%	20%	19%	16%	17%	20%	20%	21%	
2	10%	11%	8%	13%	4%	5%	10%	12%	7%	3%	
1 - Not at all interested	20%	20%	22%	22%	16%	15%	21%	20%	18%	13%	
Depends	1%	2%	-	-	-	3%	1%	-	2%	2%	
Don't know/won't say	1%	1%	1%	-	-	-	1%	-	-	-	
Mean †	3.3	3.3	3.3	3.2	3.6	3.8	3.3	3.2	3.5	3.8	

† The mean score is derived by taking the average score based on the 5-point scale. The Very interested response is assigned a value of 5; the Not at all interested response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Not Knowing How to Set Up a Health Insurance Program**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 41: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Not knowing how to set up a health insurance program**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Great impact	13%	11%	12%	20%	13%	14%	12%	14%	15%	14%	13%	15%
4	5%	4%	4%	4%	9%	6%	6%	7%	3%	4%	5%	9%
3	15%	16%	13%	12%	13%	19%	15%	15%	14%	14%	16%	7%
2	10%	9%	13%	10%	12%	11%	12%	9%	16%	5%	11%	9%
1 - No impact at all	53%	56%	54%	53%	53%	45%	52%	51%	50%	61%	52%	60%
Don't know/won't say	3%	3%	5%	1%	1%	5%	3%	3%	3%	3%	3%	-
<i>Mean f</i>	2.1	2.0	2.0	2.3	2.2	2.3	2.1	2.2	2.2	2.0	2.1	2.1

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Great impact	13%	11%	9%	12%	17%	-	-	-	-
4	5%	5%	3%	13%	4%	-	-	-	-
3	15%	13%	20%	11%	16%	-	-	-	-
2	10%	15%	6%	4%	13%	-	-	-	-
1 - No impact at all	53%	50%	63%	56%	50%	-	-	-	-
Don't know/won't say	3%	6%	-	4%	2%	-	-	-	-
<i>Mean f</i>	2.1	2.1	1.9	2.2	2.2	0.0	0.0	0.0	0.0

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Not Knowing How to Set Up a Health Insurance Program (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 41: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Not knowing how to set up a health insurance program**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Great impact	13%	12%	13%	17%	23%	15%	11%	18%	18%	18%	
4	5%	5%	5%	5%	4%	7%	5%	4%	11%	5%	
3	15%	16%	16%	7%	23%	13%	16%	12%	11%	19%	
2	10%	11%	11%	12%	4%	-	11%	14%	2%	-	
1 - No impact at all	53%	51%	55%	60%	42%	65%	53%	50%	56%	59%	
Don't know/won't say	3%	5%	-	-	4%	-	4%	1%	2%	-	
Mean †	2.1	2.1	2.1	2.1	2.6	2.1	2.1	2.3	2.3	2.2	

† The mean score is derived by taking the average score based on the 5-point scale. The Great impact response is assigned a value of 5; the No impact at all response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Not Having the Type of Information a Health Insurance Company Wants Before Giving a Bid**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 42: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Not having the type of information a health insurance company wants before giving a bid**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Great impact	13%	10%	17%	16%	12%	14%	13%	12%	17%	12%	13%	13%
4	7%	5%	6%	8%	9%	6%	7%	7%	5%	7%	7%	4%
3	18%	16%	18%	18%	13%	27%	23%	14%	12%	19%	18%	18%
2	12%	13%	11%	10%	16%	6%	9%	16%	15%	9%	12%	9%
1 - No impact at all	47%	50%	43%	44%	47%	44%	44%	47%	47%	50%	45%	56%
Don't know/won't say	4%	5%	5%	4%	2%	2%	4%	3%	4%	4%	4%	-
<i>Mean f</i>	2.3	2.1	2.4	2.4	2.2	2.4	2.3	2.2	2.3	2.2	2.3	2.1

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Great impact	13%	12%	10%	14%	15%	-	-	-	-
4	7%	9%	6%	8%	5%	-	-	-	-
3	18%	16%	16%	19%	20%	-	-	-	-
2	12%	12%	11%	6%	14%	-	-	-	-
1 - No impact at all	47%	45%	55%	50%	42%	-	-	-	-
Don't know/won't say	4%	6%	3%	4%	2%	-	-	-	-
<i>Mean f</i>	2.3	2.3	2.0	2.3	2.3	0.0	0.0	0.0	0.0

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Not Having the Type of Information a Health Insurance Company Wants Before Giving a Bid (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 42: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Not having the type of information a health insurance company wants before giving a bid**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Great impact	13%	10%	14%	20%	22%	10%	12%	14%	20%	21%	
4	7%	7%	7%	7%	4%	10%	6%	9%	7%	7%	
3	18%	19%	19%	12%	20%	17%	19%	13%	20%	18%	
2	12%	12%	14%	10%	4%	3%	12%	16%	4%	2%	
1 - No impact at all	47%	46%	46%	52%	42%	60%	47%	45%	44%	52%	
Don't know/won't say	4%	6%	1%	-	8%	-	4%	2%	4%	-	
Mean †	2.3	2.2	2.3	2.3	2.6	2.1	2.2	2.3	2.5	2.4	

† The mean score is derived by taking the average score based on the 5-point scale. The Great impact response is assigned a value of 5; the No impact at all response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Not Knowing How to Find Other Health Insurance Options**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 43: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Not knowing how to find other health insurance options**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Great impact	16%	14%	14%	16%	19%	16%	16%	15%	18%	13%	16%	17%
4	8%	5%	13%	12%	8%	8%	8%	9%	8%	9%	9%	5%
3	17%	18%	17%	12%	17%	21%	15%	21%	16%	17%	18%	13%
2	9%	11%	4%	8%	8%	11%	13%	7%	10%	5%	9%	14%
1 - No impact at all	46%	49%	48%	48%	46%	40%	46%	45%	44%	52%	46%	50%
Don't know/won't say	3%	3%	5%	4%	2%	3%	2%	4%	3%	4%	3%	-
<i>Mean f</i>	2.4	2.2	2.4	2.4	2.4	2.5	2.3	2.4	2.4	2.2	2.4	2.2

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Great impact	16%	16%	8%	12%	19%	-	-	-	-
4	8%	9%	9%	12%	7%	-	-	-	-
3	17%	10%	18%	17%	21%	-	-	-	-
2	9%	15%	10%	10%	7%	-	-	-	-
1 - No impact at all	46%	44%	54%	46%	44%	-	-	-	-
Don't know/won't say	3%	6%	1%	4%	2%	-	-	-	-
<i>Mean f</i>	2.4	2.3	2.1	2.3	2.5	0.0	0.0	0.0	0.0

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Not Knowing How to Find Other Health Insurance Options (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 43: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Not knowing how to find other health insurance options**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees			
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
5 - Great impact	16%	12%	18%	20%	26%	5%	14%	18%	24%	13%
4	8%	10%	6%	7%	8%	15%	9%	6%	9%	10%
3	17%	21%	16%	7%	19%	10%	20%	8%	16%	17%
2	9%	7%	11%	13%	4%	18%	8%	14%	9%	13%
1 - No impact at all	46%	45%	49%	53%	34%	52%	46%	51%	38%	47%
Don't know/won't say	3%	5%	-	-	8%	-	3%	2%	4%	-
Mean †	2.4	2.3	2.3	2.3	2.9	2.0	2.3	2.3	2.7	2.3

† The mean score is derived by taking the average score based on the 5-point scale. The Great impact response is assigned a value of 5; the No impact at all response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
The Lack of Knowledge to Discuss or Negotiate Issues With a Health Insurance Company**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 44: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **The lack of knowledge to discuss or negotiate issues with a health insurance company**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Great impact	19%	14%	27%	27%	17%	20%	23%	18%	19%	16%	20%	15%
4	9%	7%	6%	10%	12%	9%	7%	10%	8%	11%	8%	11%
3	13%	12%	8%	10%	14%	20%	12%	14%	11%	13%	13%	8%
2	9%	14%	4%	5%	11%	5%	10%	7%	15%	4%	10%	5%
1 - No impact at all	47%	51%	49%	44%	45%	45%	45%	49%	44%	53%	46%	61%
Don't know/won't say	3%	2%	5%	6%	1%	1%	3%	1%	4%	3%	3%	-
<i>Mean f</i>	2.4	2.2	2.6	2.7	2.4	2.5	2.5	2.4	2.4	2.3	2.5	2.1

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Great impact	19%	19%	20%	14%	21%	-	-	-	-
4	9%	3%	5%	13%	12%	-	-	-	-
3	13%	18%	14%	6%	12%	-	-	-	-
2	9%	12%	11%	10%	7%	-	-	-	-
1 - No impact at all	47%	45%	49%	51%	46%	-	-	-	-
Don't know/won't say	3%	4%	1%	5%	1%	-	-	-	-
<i>Mean f</i>	2.4	2.4	2.4	2.2	2.5	0.0	0.0	0.0	0.0

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
The Lack of Knowledge to Discuss or Negotiate Issues With a Health Insurance Company (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 44: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **The lack of knowledge to discuss or negotiate issues with a health insurance company**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
5 - Great impact	19%	18%	16%	27%	26%	25%	18%	20%	22%	28%	
4	9%	10%	10%	2%	8%	-	9%	9%	7%	-	
3	13%	13%	13%	10%	7%	25%	13%	11%	16%	20%	
2	9%	9%	8%	15%	11%	8%	8%	13%	7%	12%	
1 - No impact at all	47%	47%	52%	46%	39%	41%	49%	43%	44%	40%	
Don't know/won't say	3%	4%	1%	-	8%	-	2%	3%	4%	-	
Mean †	2.4	2.4	2.3	2.5	2.7	2.6	2.4	2.5	2.5	2.6	

† The mean score is derived by taking the average score based on the 5-point scale. The Great impact response is assigned a value of 5; the No impact at all response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Difficulty in Getting a Payroll System to Accommodate Payments to a Health Insurance Company**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 45: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Difficulty in getting a payroll system to accommodate payments to a health insurance company**

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
5 - Great impact	11%	10%	6%	15%	12%	11%	10%	11%	12%	11%	11%	6%
4	6%	7%	2%	5%	8%	7%	6%	7%	7%	4%	6%	5%
3	10%	9%	13%	5%	9%	17%	9%	12%	8%	12%	9%	17%
2	9%	9%	8%	11%	12%	6%	11%	8%	11%	7%	10%	5%
1 - No impact at all	61%	62%	66%	59%	59%	58%	61%	60%	58%	64%	60%	67%
Don't know/won't say	3%	4%	5%	5%	1%	1%	2%	2%	5%	3%	3%	-
<i>Mean f</i>	1.9	1.9	1.7	2.0	2.0	2.1	1.9	2.0	2.0	1.9	2.0	1.8

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
5 - Great impact	11%	6%	9%	5%	15%	-	-	-	-
4	6%	5%	7%	6%	6%	-	-	-	-
3	10%	13%	6%	11%	9%	-	-	-	-
2	9%	12%	12%	8%	8%	-	-	-	-
1 - No impact at all	61%	58%	65%	64%	59%	-	-	-	-
Don't know/won't say	3%	5%	1%	5%	2%	-	-	-	-
<i>Mean f</i>	1.9	1.8	1.8	1.7	2.1	0.0	0.0	0.0	0.0

**Amount of Impact Issues Have on Decision to Not Offer Health Insurance:  
Difficulty in Getting a Payroll System to Accommodate Payments to a Health Insurance Company (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 45: For the following issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization, please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact": **Difficulty in getting a payroll system to accommodate payments to a health insurance company**

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees			
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
5 - Great impact	11%	11%	10%	10%	16%	5%	12%	5%	18%	8%
4	6%	8%	5%	3%	-	5%	7%	6%	2%	3%
3	10%	9%	11%	10%	14%	7%	9%	11%	11%	15%
2	9%	10%	10%	5%	7%	8%	10%	9%	2%	12%
1 - No impact at all	61%	57%	63%	72%	55%	70%	60%	65%	62%	59%
Don't know/won't say	3%	4%	1%	-	8%	5%	3%	3%	4%	3%
Mean †	1.9	2.0	1.9	1.8	2.1	1.6	2.0	1.7	2.1	1.9

† The mean score is derived by taking the average score based on the 5-point scale. The Great impact response is assigned a value of 5; the No impact at all response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

**Other Problematic Issues That Have Prevented Establishing Employee Health Insurance Coverage**  
*Among Companies That Do Not Offer a Health Insurance Program*  
*(Unaided Responses)*

Question 46: What other issues have been problematic in preventing you from establishing employee health insurance coverage for an organization?

	<i>Total Responses (N=542)</i>
Too expensive/cannot afford it	65%
Lack of participation/interest by employees	8%
Premiums rose too much	5%
Too difficult to administer	4%
Employee turnover is too high	2%
Lack of value/not worth it	2%
Concerned about future healthcare costs	1%
Other employee benefits are sufficient	1%
Don't need to offer insurance to attract workers	1%
Employees prefer higher salaries rather than insurance	1%
Part-time employees only	*
Being a small company/inability to get group rates	*
Health plan dropped/discontinued our coverage	*
Health plan denied coverage	*
Lack of time to research	*
Age and limitations on pre-existing conditions	*
None	20%
Don't know/won't say	5%

\* Less than 1% reported.

Note: The sum of the percentages exceeds 100% due to multiple responses

## Likelihood of Offering Employee Health Insurance in the Near Future

*Among Companies That Do Not Offer a Health Insurance Program*

Question 47: On a scale of 1 to 5, where 5 is very likely, and 1 is very unlikely, how likely is your organization to consider offering a health insurance plan to your employees in the near future?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization		
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit	
5 - Very likely	20%	19%	19%	31%	24%	11%	24%	23%	17%	16%	20%	25%	
4	6%	7%	6%	3%	5%	10%	9%	5%	5%	3%	7%	5%	
3	21%	19%	17%	25%	19%	25%	20%	17%	21%	28%	22%	15%	
2	12%	12%	15%	10%	13%	9%	12%	11%	16%	8%	12%	8%	
1 - Very unlikely	38%	40%	38%	29%	37%	41%	31%	42%	37%	44%	37%	46%	
Don't know/won't say	3%	3%	5%	2%	1%	5%	4%	3%	4%	1%	3%	2%	
<i>Mean <math>\bar{x}</math></i>	2.6	2.5	2.5	3.0	2.7	2.4	2.8	2.6	2.5	2.4	2.6	2.5	
		<i>Percentage of Employees in Organization Earning Less than \$30,000 per Year</i>				<i>Percentage of Employee's Insurance Premium Paid by Employer</i>							
	Total Responses (N=542)	25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%				
5 - Very likely	20%	17%	31%	24%	18%	-	-	-	-				
4	6%	7%	11%	7%	5%	-	-	-	-				
3	21%	29%	13%	17%	20%	-	-	-	-				
2	12%	15%	12%	17%	9%	-	-	-	-				
1 - Very unlikely	38%	29%	30%	33%	45%	-	-	-	-				
Don't know/won't say	3%	4%	1%	1%	4%	-	-	-	-				
<i>Mean <math>\bar{x}</math></i>	2.6	2.7	3.0	2.7	2.4	0.0	0.0	0.0	0.0				

**Likelihood of Offering Employee Health Insurance in the Near Future (continued)**  
*Among Companies That Do Not Offer a Health Insurance Program*

Question 47: On a scale of 1 to 5, where 5 is very likely, and 1 is very unlikely, how likely is your organization to consider offering a health insurance plan to your employees in the near future?

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees			
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More
5 - Very likely	20%	18%	21%	27%	15%	28%	20%	20%	16%	25%
4	6%	7%	5%	5%	16%	10%	6%	7%	9%	10%
3	21%	17%	24%	30%	27%	10%	19%	19%	38%	20%
2	12%	10%	14%	12%	7%	20%	10%	21%	2%	17%
1 - Very unlikely	38%	44%	33%	25%	31%	31%	41%	31%	33%	29%
Don't know/won't say	3%	4%	3%	2%	4%	-	4%	1%	2%	-
Mean †	2.6	2.4	2.7	3.0	2.7	2.8	2.5	2.6	2.7	2.9

† The mean score is derived by taking the average score based on the 5-point scale. The Very likely response is assigned a value of 5; the Very unlikely response is assigned a value of 1. The Don't know/won't say responses are excluded from the calculation of the mean.

## Willingness to Contribute Up to \$300 Per Month Per Employee for a Health Insurance Plan Among Companies That Do Not Offer a Health Insurance Program

Question 48: Would your organization be willing to contribute up to \$300 per month per employee in order to have an employee health insurance plan?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
		Yes	10%	9%	7%	9%	11%	14%	7%	12%	11%	11%
Depends	21%	22%	24%	21%	16%	20%	20%	22%	25%	18%	21%	22%
No	64%	62%	65%	65%	72%	59%	67%	63%	59%	64%	64%	66%
Don't know/won't say	5%	6%	4%	4%	-	7%	5%	2%	5%	6%	5%	4%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
		Yes	10%	11%	14%	11%	9%	-	-
Depends	21%	27%	33%	19%	16%	-	-	-	-
No	64%	55%	49%	67%	72%	-	-	-	-
Don't know/won't say	5%	8%	4%	2%	4%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
		Yes	10%	10%	11%	8%	-	20%	12%	7%	4%
Depends	21%	21%	19%	32%	16%	23%	21%	22%	18%	19%	
No	64%	65%	67%	53%	69%	57%	63%	65%	69%	65%	
Don't know/won't say	5%	4%	4%	7%	16%	-	4%	5%	9%	3%	

## Willingness to Contribute Up to \$200 Per Month Per Employee for a Health Insurance Plan Among Companies That Do Not Offer a Health Insurance Program

Question 49: Would your organization be willing to contribute up to \$200 per month per employee in order to have an employee health insurance plan?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North- west	North Central	South/ South- west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For- Profit	Not- For- Profit
		Yes	24%	25%	24%	31%	20%	21%	24%	27%	24%	23%
Depends	23%	23%	17%	27%	21%	26%	24%	26%	26%	17%	23%	29%
No	48%	48%	55%	37%	59%	45%	48%	47%	45%	53%	48%	50%
Don't know/won't say	4%	4%	4%	6%	-	7%	4%	1%	5%	7%	4%	6%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Yes	24%	31%	39%	21%	18%	-	-	-	-
Depends	23%	25%	28%	24%	22%	-	-	-	-
No	48%	40%	30%	49%	56%	-	-	-	-
Don't know/won't say	4%	4%	3%	6%	4%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Yes	24%	27%	24%	22%	7%	25%	27%	19%	11%	20%	
Depends	23%	23%	22%	25%	30%	25%	23%	23%	24%	26%	
No	48%	47%	49%	50%	55%	50%	45%	51%	62%	50%	
Don't know/won't say	4%	4%	5%	3%	7%	-	4%	6%	2%	3%	

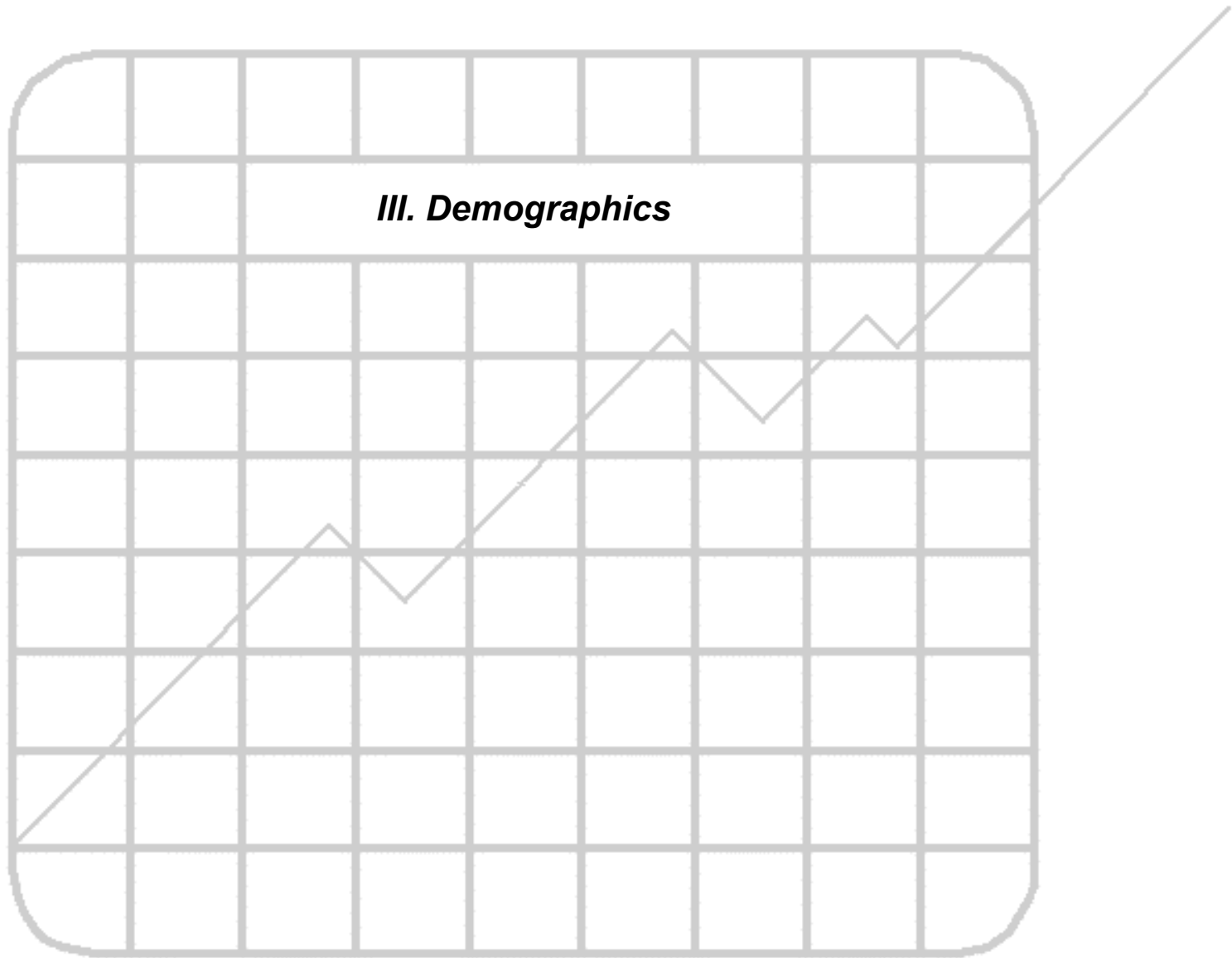
## Awareness of Various State Options, Such As HIA or Chamber of Commerce Plans Among Companies That Do Not Offer a Health Insurance Program

Question 50: Are you aware of the various options available throughout the state such as Health Insurance Authority (HIA) or Chamber of Commerce plans?

	Total Responses (N=542)	Region					Number of Years Business Has Been in Operation in New Mexico				Nature of Organization	
		ABQ Metro	North-west	North Central	South/South-west	Eastside	8 Years or Less	9-15 Years	16-25 Years	More than 25 Years	For-Profit	Not-For-Profit
Yes	38%	44%	34%	37%	36%	30%	36%	44%	29%	43%	36%	57%
No	58%	50%	64%	58%	61%	68%	58%	54%	65%	56%	60%	41%
Don't know/won't say	4%	5%	2%	5%	4%	2%	6%	2%	6%	1%	4%	2%

	Total Responses (N=542)	Percentage of Employees in Organization Earning Less than \$30,000 per Year				Percentage of Employee's Insurance Premium Paid by Employer			
		25% or Less	26%-50%	51%-99%	100%	Less than 50%	50%	51%-99%	100%
Yes	38%	44%	28%	41%	39%	-	-	-	-
No	58%	51%	68%	57%	58%	-	-	-	-
Don't know/won't say	4%	5%	4%	1%	4%	-	-	-	-

	Total Responses (N=542)	Number of Full-Time Employees					Number of Full-Time and Part-Time Employees				
		2 Employees or Less	3 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	2 to 5 Employees	6 to 10 Employees	11 to 20 Employees	21 Employees or More	
Yes	38%	38%	40%	35%	39%	13%	38%	36%	51%	26%	
No	58%	58%	55%	62%	53%	87%	58%	62%	44%	74%	
Don't know/won't say	4%	4%	4%	3%	8%	-	5%	2%	4%	-	



## Demographics of Sample

Total  
Sample  
(N=1336)

### **Region**

ABQ Metro	44%
Northwest	8%
North Central	18%
South/Southwest	14%
Eastside	16%

### **Number of Employees (Full-Time and Part-Time)**

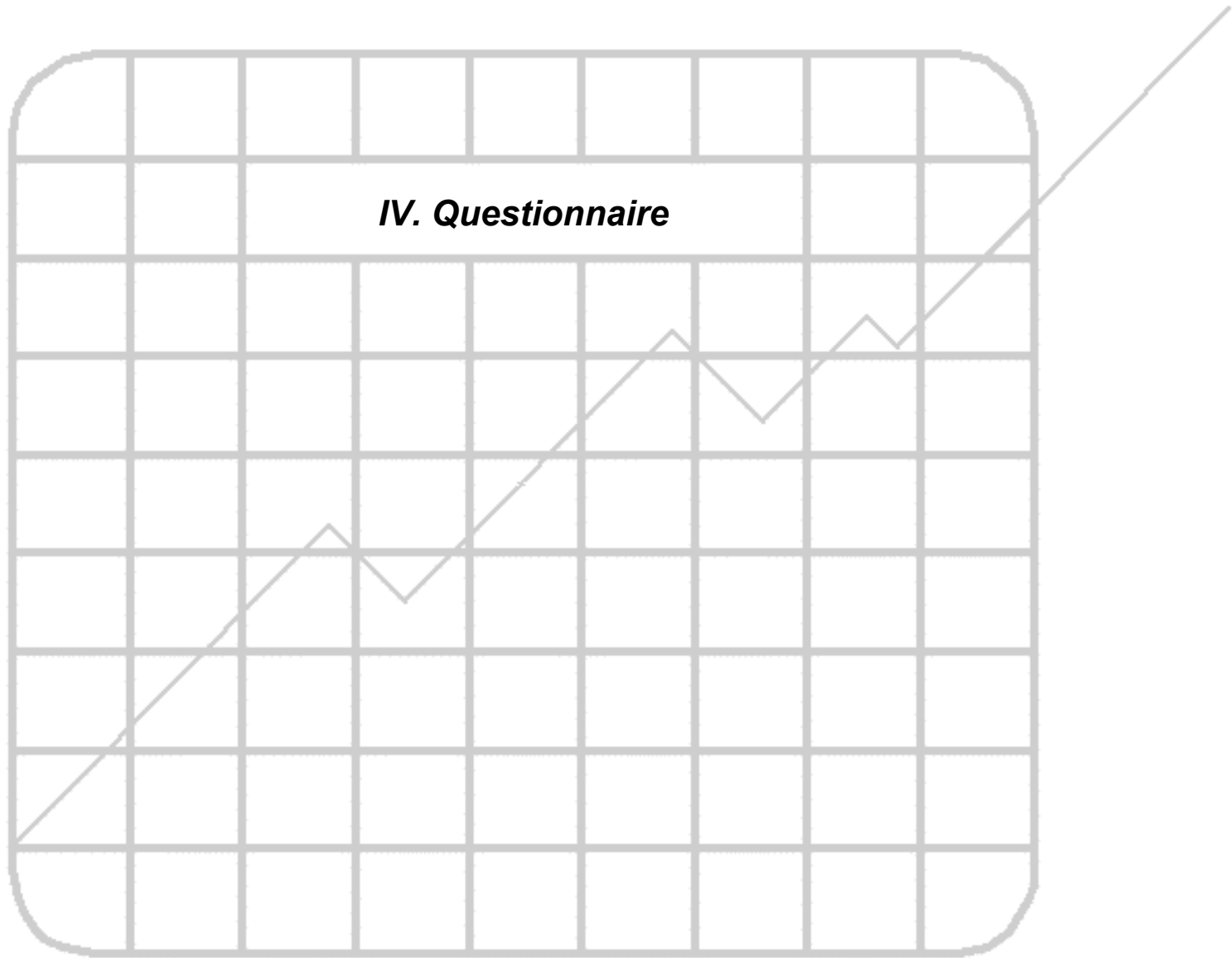
2 to 5 employees	52%
6 to 10 employees	21%
11 to 20 employees	13%
21 employees or more	13%
Don't know/won't say	1%

### **Number of Years Operating in New Mexico**

8 years or less	27%
9 to 15 years	22%
16 to 25 years	23%
More than 25 years	26%
Don't know/won't say	2%

### **Corporate Status**

For-profit	84%
Not-for-profit	15%
Don't know/won't say	1%



**New Mexico Health Policy Commission  
Employer Survey  
January 21, 2005  
FINAL  
N = 1300**

**Hello. My name is** *(Your Name)*. I'm calling on behalf of the New Mexico Health Policy Commission.

**1. Is this the** *<EXPECTED ORGANIZATION>? (IF NO) Is there a relationship with <EXPECTED ORGANIZATION>? (RECORD ANSWER) What is that relationship? (RECORD ANSWER)*

1. Yes, expected organization *(CONTINUE)*
2. No, but there is a relationship *(CONTINUE)*
3. No, this is not the expected organization *(THANK AND TERMINATE)*
4. Refusal *(THANK AND TERMINATE AND CALL BACK ONE WEEK LATER)*

**2. Does your organization have two or more employees?**

1. Yes
2. No *(THANK AND TERMINATE)*
3. Don't know
4. Refusal *(THANK AND TERMINATE AND CALL BACK ONE WEEK LATER)*

**3. Who in the organization is likely to know the most about health care coverage provided or considered for your organization?**  
*(NAME, TITLE, PHONE NUMBER)*

***(NOTE TO POLLER: IF YOU HAVE CONTACTED A BRANCH LOCATION THAT IS NOT RESPONSIBLE FOR MAKING EMPLOYEE BENEFIT DECISIONS, ASK FOR CONTACT INFORMATION FOR MAIN HEADQUARTERS. IF OUT OF NEW MEXICO, BUSINESS DOES NOT QUALIFY)***

**NAME OF CONTACT** \_\_\_\_\_

**TITLE** \_\_\_\_\_

**PHONE NUMBER** \_\_\_\_\_

**May I please speak with** *(NAME)?*

*(UPON CONTACTING APPROPRIATE PERSON – CONTINUE)*

Hello. My name is (YOUR NAME) from Research & Polling, Inc. I'm calling on behalf of the New Mexico Health Policy Commission to conduct a survey that will explore how the State can help (small) businesses with health care coverage issues for their employees. We know that your employees are important, so we're talking with employers to learn about their experiences and get ideas that might help them. Your business was randomly selected to be called. Your participation is very important. Your individual responses will remain confidential. We would greatly appreciate your participation. O.K.?

4. In what county is this business (branch) located? (DO NOT READ CATEGORIES)

01	Santa Fe	12	San Miguel	23	Hidalgo
02	Bernalillo	13	McKinley	24	Guadalupe
03	Eddy	14	Valencia	25	Socorro
04	Chaves	15	Otero	26	Lincoln
05	Curry	16	San Juan	27	DeBaca
06	Lea	17	Rio Arriba	28	Catron
07	Doña Ana	18	Union	29	Sandoval
08	Grant	19	Luna	30	Mora
09	Colfax	20	Taos	31	Harding
10	Quay	21	Sierra	32	Los Alamos
11	Roosevelt	22	Torrance	33	Cibola

5. What is the zip code for this business?

\_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ (RECORD EXACT ANSWER)

6. How many years has this business been in operation in New Mexico? (IF UNSURE ASK FOR ESTIMATE)

001. One year or less  
\_\_\_\_ (RECORD EXACT ANSWER IN THREE DIGITS)  
999. Don't know/won't say

7. Is your organization a for-profit or not-for-profit organization?

1. For-profit  
2. Not-for-profit (SKIP TO Q.9)  
3. Don't know/won't say

8. What type of industry is your organization involved in?

\_\_\_\_ - \_\_\_\_  
(DO NOT ASK THIS QUESTION - ENTER SIC CODE FROM PHONE LIST)

9. **What is the minimum number of hours per week an employee must work in order to be considered as working full-time?**  
**(CLARIFY IF NECESSARY – “FOR PURPOSES OF RECEIVING EMPLOYEE BENEFITS)**

\_\_\_\_ (RECORD EXACT ANSWER USING TWO DIGITS)

- 97. No minimum
- 98. Do not have full time employees/not an option
- 99. Don't know/won't say

10. **To the best of your knowledge, what is the total number of year-round, full-time employees that your organization employs in the state of New Mexico?** (IF UNSURE, ASK FOR ESTIMATE)

0000. None  
\_\_\_\_ (RECORD EXACT ANSWER USING FOUR DIGITS)

- 9998. 9998 or more
- 9999. Don't know/won't say

11. **To the best of your knowledge, what is the total number of year-round, part-time employees that your organization has employed directly during the past year in the state of New Mexico?** (IF UNSURE, ASK FOR ESTIMATE)

0000. None  
\_\_\_\_ (RECORD EXACT ANSWER USING FOUR DIGITS)

- 9998. 9998 or more
- 9999. Don't know/won't say

12. **To the best of your knowledge, what is the total number of seasonal employees that your organization has employed directly during the past year in the state of New Mexico?** (IF UNSURE, ASK FOR ESTIMATE)

0000. None  
\_\_\_\_ (RECORD EXACT ANSWER USING FOUR DIGITS)

- 9998. 9998 or more
- 9999. Don't know/won't say

13. **What percent of your employees (in New Mexico) make less than \$30,000/year (or if hourly make less than \$15 per hour)?**

000. None  
\_\_\_\_ (ENTER EXACT ANSWER USING THREE DIGITS)

- 999. Don't know/won't say

**14. Does your company have a health insurance program for employees?**

1. Yes
2. No (*SKIP TO Q.19*)
3. Don't know (*ASK TO SPEAK TO SOMEONE WHO IS KNOWLEDGEABLE ABOUT EMPLOYEE BENEFITS*)
4. Won't say (*THANK AND TERMINATE – CALL BACK ONE WEEK LATER AND SPEAK WITH DIFFERENT CONTACT PERSON*)

**15. Does your organization contribute to the monthly premium for the employee health insurance program? (IF YES) What percentage does your organization contribute toward the monthly premium for the employee (single coverage)?**

000. No, does not contribute  
\_\_\_\_\_ (ENTER EXACT ANSWER USING THREE DIGITS)
499. Don't know
500. Won't say

Special response (*SPECIFY*) \_\_\_\_\_

**16. How many of your employees participate in your employee health insurance program?**

0000. None  
\_\_\_\_\_ (RECORD EXACT ANSWER USING FOUR DIGITS)
9998. 9998 or more
9999. Don't know/won't say

**17. Does your company require full-time employees to have health insurance?**

1. Yes
2. No
3. Don't know/won't say

**18. Do you offer a special employee benefit program such as Cafeteria Plans, Health Savings Accounts, or Health Reimbursement Arrangements, or not?**

1. Yes
2. No
3. Don't know/won't say

*ALL RESPONSES SKIP TO THANK YOU STATEMENT AFTER Q.51*

**19. What are the major reasons your business does not offer health insurance?**

- |   |   |
|---|---|
| 01. Too expensive/cannot afford it                | 09. Don't need to offer insurance to attract workers              |
| 02. Premiums rose too much                        | 10. Other employee benefits are sufficient                        |
| 03. Lack of value/not worth it                    | 11. Employee turnover is too high                                 |
| 04. Lack of participation/interest by employees   | 12. Employees prefer higher salaries rather than health insurance |
| 05. Too difficult to administer                   |   |
| 06. Health plan dropped/discontinued our coverage |   |
| 07. Health plan denied coverage                   | 99. Don't know/won't say  |
| 08. Concerned about future healthcare costs       |   |

Other (SPECIFY) \_\_\_\_\_

**20. Has your organization discontinued an employee health insurance plan in the past year?**

1. Yes
2. No (SKIP TO INTRO BEFORE Q.22)
3. Don't know/won't say (SKIP TO INTRO BEFORE Q.22)

**21. What are the primary reasons why your organization discontinued offering a health insurance program?**

(DO NOT READ CATEGORIES) (TAKE UP TO 3 RESPONSES)

- |   |   |
|---|---|
| 01. Too expensive/cannot afford it                | 09. Don't need to offer insurance to attract workers              |
| 02. Premiums rose too much                        | 10. Other employee benefits are sufficient                        |
| 03. Lack of value/not worth it                    | 11. Employee turnover is too high                                 |
| 04. Lack of participation/interest by employees   | 12. Employees prefer higher salaries rather than health insurance |
| 05. Too difficult to administer                   |   |
| 06. Health plan dropped/discontinued our coverage |   |
| 07. Health plan denied coverage                   | 99. Don't know/won't say  |
| 08. Concerned about future healthcare costs       |   |

Other (SPECIFY) \_\_\_\_\_

Now I'm going to list reasons that might influence why an organization does not offer health insurance to its employees. Please rate how much you believe each reason applies to your organization's decision about whether to offer health insurance. Please tell me if each reason *DEFINITELY APPLIES, SOMEWHAT APPLIES, OR DOES NOT APPLY* to your organization. (RANDOMIZE)

	<u>DEFINITELY APPLIES</u>	<u>SOMEWHAT APPLIES</u>	<u>DOES NOT APPLY</u>	<u>DON'T KNOW/ WON'T SAY</u>
22. We can't afford to subsidize health insurance for employees.....	1.....	2.....	3.....	4.....
23. We are concerned over future health care costs.....	1.....	2.....	3.....	4.....
24. We don't need to offer health insurance to attract workers.....	1.....	2.....	3.....	4.....
25. We were denied coverage by a health insurance company.....	1.....	2.....	3.....	4.....
26. Other benefits offered to our employees are sufficient.....	1.....	2.....	3.....	4.....
27. Our employees prefer higher salaries to health insurance coverage.....	1.....	2.....	3.....	4.....
28. Our employee turnover is too high to warrant health insurance coverage.....	1.....	2.....	3.....	4.....
29. Offering insurance is too much of an administrative hassle.....	1.....	2.....	3.....	4.....
30. Health insurance is not our organization's responsibility.....	1.....	2.....	3.....	4.....
31. Our employee base is primarily seasonal/part-time.....	1.....	2.....	3.....	4.....
32. We cannot get enough interest or participation from our employees.....	1.....	2.....	3.....	4.....

Our state government will be considering ways to help employers offer health care insurance for employees. I'm going to list several ways in which state assistance might be structured. Please rate the level of interest you believe your organization would have in each. Rate each on a scale of 1 to 5, with 1 being "not at all interested" and 5 being "very interested". (RANDOMIZE)

	<i>Very Interested</i>					<i>Not At All Interested</i>	<i>Don't know/ Won't Say</i>				
33. State tax relief.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
34. A purchasing alliance, for example, a group of employers banding together to get reduced costs.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
35. State subsidies for low-income employees so they can enroll in coverage already offered by employers.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
36. Administrative and technical assistance to establish an employee health insurance program.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
37. Administrative and technical assistance to manage an employee health insurance program once it is in place.....	5	.....	4	.....	3	.....	2	.....	1	.....	6

38. What other types of assistance might your company be interested in that would encourage you to offer health insurance?  
(DO NOT READ CATEGORIES) (TAKE UP TO 3 RESPONSES)

- 01. Low cost/affordable health insurance
- 02. Less restrictive conditions for being accepted by health plan
- 99. Don't know/won't say

Other (SPECIFY) \_\_\_\_\_

Now I'm going to describe two different possible employee health insurance plans, Catastrophic health insurance and Comprehensive health insurance. Please rate how interested you believe your organization would be in providing each of these two plans if it were to offer an employee health insurance plan. Rate each possible insurance plan separately on a scale of 1 to 5, with 1 being "not at all interested" and 5 being "very interested". (ROTATE QUESTIONS 39 AND 40)

39. Catastrophic health insurance is a plan that only covers major medical situations like broken bones, accidents and surgery but won't cover routine things like the comprehensive health insurance does. This plan is less expensive, but has a high deductible. On a scale of 1 to 5, how interested do you think your organization would be in providing a catastrophic health insurance plan?

Very Interested Not At All Interested Depends Don't know/ Won't Say  
5 ..... 4 ..... 3 ..... 2 ..... 1 ..... 6 ..... 7

40. Comprehensive health insurance covers most of a person's health care needs, including the costs of vaccinations, drugs, and routine office visits. This plan is more expensive than catastrophic insurance, but has a lower deductible (\$600 or \$1500, depending on income) and broader coverage, including things like family planning, hospital outpatient procedures, etc. On a scale of 1 to 5, how interested do you think your organization would be in providing a comprehensive health insurance plan?

Very Interested Not At All Interested Depends Don't know/ Won't Say  
5 ..... 4 ..... 3 ..... 2 ..... 1 ..... 6 ..... 7

Now I'm going to list issues that might be an administrative burden or cause difficulty in establishing employee health insurance coverage for an organization. Please rate how much impact you believe each issue has had on your organization's decision to not offer health insurance. Rate each issue on a scale of 1 to 5, with 1 being "no impact at all" and 5 being "great impact". (REPEAT AS NECESSARY) On a scale of 1 to 5, how much impact has there been due to:

	<u>Great Impact</u>					<u>No Impact At All</u>	<u>Don't know/ Won't Say</u>				
41. Not knowing how to set up a health insurance program.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
42. Not having the type of information a health insurance company wants before giving a bid.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
43. Not knowing how to find other health insurance options.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
44. The lack of knowledge to discuss or negotiate issues with a health insurance company.....	5	.....	4	.....	3	.....	2	.....	1	.....	6
45. Difficulty in getting a payroll system to accommodate payments to a health insurance company.....	5	.....	4	.....	3	.....	2	.....	1	.....	6

46. What other issues have been problematic in preventing you from establishing employee health insurance coverage for an organization? (DO NOT READ CATEGORIES) (TAKE UP TO 3 RESPONSES)

- |   |   |
|---|---|
| 01. Too expensive/cannot afford it                | 09. Don't need to offer insurance to attract workers              |
| 02. Premiums rose too much                        | 10. Other employee benefits are sufficient                        |
| 03. Lack of value/not worth it                    | 11. Employee turnover is too high                                 |
| 04. Lack of participation/interest by employees   | 12. Employees prefer higher salaries rather than health insurance |
| 05. Too difficult to administer                   |   |
| 06. Health plan dropped/discontinued our coverage |   |
| 07. Health plan denied coverage                   | 99. Don't know/won't say  |
| 08. Concerned about future healthcare costs       |   |

Other (SPECIFY) \_\_\_\_\_



**51. The state may conduct focus groups in the future to learn more from organizations about the business needs such organizations may have. Would you be willing to participate in such discussions?**

1. No, am not interested
2. Yes, Verify information

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

**THIS CONCLUDES OUR SURVEY. THANK YOU FOR YOUR TIME. HAVE A GOOD DAY.**

Respondent's Phone Number \_\_\_\_\_

Poller Name \_\_\_\_\_

Poller Code \_\_\_\_\_

