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# **RHODE ISLAND EMPLOYER SURVEY** **2005**



**April 25, 2005**

For the  
**R.I. Office of the Health Insurance Commissioner**  
in cooperation with the  
**R.I. Office of Health and Human Services**

*For your participation you will receive  
a customized benchmarking report on your  
health insurance practices as well as a state-wide  
report, "Rhode Island Health Insurance Practices."*

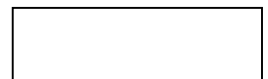
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# RHODE ISLAND EMPLOYER SURVEY

## DIRECTIONS

All information provided in this survey will be kept private and confidential.

Analysis will be based on aggregate results only and no employer or individual names will be identified in the reports. The benchmark report you will receive for your participation will only be sent to you and will not be shared with any other parties.

Read each question carefully and completely. Some questions ask you to fill in only one answer, and others ask you to fill in all the answers that apply to your situation.

Fill in circles completely to mark your answers

CORRECT  
MARK



INCORRECT  
MARKS



When printing responses, for optimum accuracy, **please print carefully** and avoid contact with the edges of the boxes.

Example:

	7	5	%
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## A. ORGANIZATION/INDUSTRY CHARACTERISTICS

*Before we ask you about your health insurance, carriers and plan options, we would like to ask some questions about your organization.*

A1. What is your current title? \_\_\_\_\_

A2. Which best describes your organization:

- For profit organization       Non-profit organization       Government

A3. Please approximate the total number of your employees who work in Rhode Island.

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A4. In the past three years, has hiring in your organization:

- Increased       Decreased       Stayed the same

A5. Do you have employees who work outside of Rhode Island?

- Yes     No    → If no, please go to **B1 on page 2**.



A5a. Approximately what percent of employees work outside of Rhode Island?

			%
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### B. HEALTH INSURANCE ELIGIBILITY

**B1.** Do you offer health insurance coverage to Rhode Island employees?

Yes  No → If **no**, please go to item **I1 on page 8**.



**B2.** How many **hours** per week must your employee work to be eligible for coverage?

hours per week

**B3.** Do you have a waiting period for new hires to be eligible for coverage?

Yes  No



**B3a.** If yes, what is the waiting period? \_\_\_\_\_

**B4.** Approximately what **percent** of your Rhode Island employees are full-time?

%

**B4a.** Of your **full-time** Rhode Island employees, what percent are currently health benefits-eligible?

%

**B4b.** What percent of your full-time, health benefits-eligible Rhode Island employees **accept** coverage through your organization?

%

**B5.** Approximately what percent of your Rhode Island employees are **part-time**?

% → If '0' skip to **B6**.

**B5a.** Of your **part-time** Rhode Island employees, what percent are currently health benefits-eligible?

%

**B5b.** What percent of your part-time, health-benefits eligible Rhode Island employees **accept** coverage through your organization?

%

**B6.** Do you have any **contract** or **seasonal** employees who work in Rhode Island?

Yes  No → If **'No'** skip to **C1 on page 3**.



**B6a.** If yes, do you offer health benefits to these employees?

Yes  No



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### C. PUBLICLY FUNDED COVERAGE

**C1.** Do you have any employees enrolled in the Rhode Island **Rite Care** (Medicaid managed care) program?

- Yes    No  
 Don't Know
- ↓ } → If 'No' or 'Don't Know' skip to **C2**.

**C1a.** If yes, how many of your Rhode Island employees are enrolled in **Rite Care**?

		,			
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**C2.** Have you heard about the **Rite Share** (Rhode Island Premium Assistance) program?

- Yes    No   → If 'No' skip to **D1**.

**C3.** Do you have any employees enrolled in Rhode Island's **Rite Share** program?

- Yes    No  
 Don't Know
- ↓ } → If 'No' or Don't Know skip to **D1**.

**C3a.** If yes, how many of your Rhode Island employees are enrolled in **Rite Share**?

		,			
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### D. HEALTH CARRIERS AND PLAN OPTIONS

**D1.** For **medical coverage** only, which carrier(s) does your organization offer employees in Rhode Island (including any self-insured plans)?

**PLEASE MARK ALL THAT APPLY.**

Which **plan options** do you offer?

<input type="radio"/> Blue Cross Blue Shield of Rhode Island	<input type="radio"/> Healthmate Coast-to-Coast <input type="radio"/> Blue Chip <input type="radio"/> Classic Blue <input type="radio"/> Essential Care
<input type="radio"/> United Healthcare of New England	<input type="radio"/> Choice <input type="radio"/> Choice Plus <input type="radio"/> Options PPO <input type="radio"/> Managed Indemnity <input type="radio"/> Select <input type="radio"/> Select Plus
<input type="radio"/> Other: _____	<input type="radio"/> _____


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**D2.** Do you self insure any health plans?

Yes  No

 **Annual Deductible:** Amount of covered expenses an employee must pay before the health plan pays any benefits.

**D3.** What is the **highest annual deductible** your Rhode Island employees have to pay for:

a. Individual coverage?      \$  ,

b. Family coverage?      \$  ,

**D4.** What **percent** of your Rhode Island employees are **enrolled** in the following:

a. An individual plan with a deductible of \$1000 or more?       %

b. A family plan with a deductible of \$2000 or more?       %

**E. COSTS**

**E1.** What is your organization's **total annual cost** (premium) for health insurance for active Rhode Island employees? (Please include all costs of medical coverage, including employer and employee contributions for active employees. DO NOT include retired

\$  ,  ,

**E2.** What is your organization's **per capita average monthly cost** (premium) for health insurance (including employer and employee contributions for active Rhode Island employees) for:

a. Individual coverage?      \$  ,

b. Individual and spouse coverage?      \$  ,

c. Single parent and child(ren) coverage?      \$  ,

d. Family coverage?      \$  ,



E3. During the **last year**, did your organization's **per capita annual average** health costs for active Rhode Island employees:

- Increase less than 6%
- Increase 6-12%
- Increase 13-19%
- Increase 20-26%
- Increase more than 26% → If so what %? 

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 %

E4. In the **past three years**, did your organization's **per capita annual average** health costs for active Rhode Island employees:

- Increase less than 6%
- Increase 6-12%
- Increase 13-19%
- Increase 20-26%
- Increase more than 26% → If so what %? 

--	--	--

 %

E5. How important are health benefits for:

	Not at all important	A little important	Somewhat important	Very important	Extremely important
a. Attracting new employees?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Retaining employees?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Improving employee productivity?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**F. EMPLOYER CONTRIBUTION**

F1. What is your **current average percent employer contribution** for:

- a. Individual coverage? 

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 %
- b. Individual and spouse coverage? 

--	--	--

 %
- c. Single parent and child(ren) coverage? 

--	--	--

 %
- d. Family coverage? 

--	--	--

 %

F2. What was your **average percent employer contribution** for individual coverage **3 years ago**?

--	--	--

 %

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### G. WORKFORCE CHARACTERISTICS

G1. What is the **average age** of your workforce in Rhode Island?

average age

G2. What **percent** of your Rhode Island employees are **male/female**?

%       %  
Male                                  Female


G3. What **percent** of your Rhode Island employees are **unionized**?

%

G4. What percentage of your Rhode Island employees in your organization are paid **wages of \$21,000 or greater**?

%

### H. POLICY AND COST CONTROL STRATEGIES

 **Cafeteria-style benefits:**Benefit dollars can be used across any kind of benefits.  
**There are two kinds of consumer driven health plans currently being marketed:**  
**Health Reimbursement Arrangement:** An employer funded account that reimburses employees for medical expenses and is combined with a high deductible plan.  
**Health savings account:** A tax exempt, portable savings account to pay for medical expenses that is owned by the employee and is combined with a high deductible plan.

H1. In the area of overall health costs we would like to know what strategies your organization offers currently or is planning to offer in the future.

	Currently Offer	Planning to offer by 2007	Would consider in the future
a. Cafeteria-style/flexible benefits?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Three tiered drug plans?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Health reimbursement arrangement with a high deductible plan?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Health savings accounts with a high deductible plan?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Dental insurance plans?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



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**H2.** Does your organization compensate employees for taking health coverage through a spouse's employer?

- Yes
- No

**H3.** How has the cost of health care affected your overall business in the past year?

**MARK ALL THAT APPLY**

- Hasn't affected the business
- Reduced or eliminated pay raises or bonuses
- Postponed purchasing of equipment or supplies
- Reduced other benefits
- Not able to hire needed workers
- Laid off some workers
- Reduced profits/ general financial impact
- Changed status of some workers from full to part time
- Raised prices
- Or something else (Specify)\_\_\_\_\_

**H4.** Looking ahead to next year, what is the key challenge you face with regards to purchasing health benefits?

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**H5.** What policies should the new Rhode Island Office on Health Insurance adopt in order to improve access and affordability of health insurance coverage?

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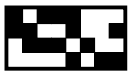
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**As a token of our thanks, we will be sending you a customized benchmarking report on your health insurance practices as well as a state-wide report "Rhode Island Health Insurance Practices"**







**I8.** Below are some reasons why companies and organizations might not offer health insurance to employees. How important were the following in your decision to not offer health insurance?

	Not at all important	A little important	Somewhat important	Very important	Extremely important
a. Premium costs are too expensive for the employer to pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Premium costs are, or have become, too expensive for employees to pay their share of a health plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Employees prefer higher wages rather than health benefits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Employees prefer other family/spousal coverage.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**I9.** Looking ahead to next year, are you considering offering health insurance?

- Yes
- No

**I10.** What policies should the new Rhode Island Office on Health Insurance adopt in order to improve access and affordability of health insurance coverage?

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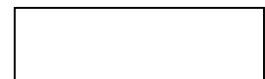


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