

**Table 2: Small Business Survey on Health Care Coverage - Pre-Focus Group Questionnaire**

We would like to better understand the issues facing small business owners and providing health care coverage for their employees. Please answer the following questions about your business.

1. Name and address of your business: \_\_\_\_\_  
 \_\_\_\_\_

2. Is your business a ? a private, for-profit company/professional practice, OR a ? private, non-profit organization?

3. Does the company ? operate out of one location OR ? does it have branch offices or other locations in the United States in addition to the headquarters or main offices?

4. What is the total number of employees at ALL locations and branch offices that are now on the company’s payroll? ? 1 (sole proprietor) ? Total 2 employees ? Total 3 – 9 employees ? Total 10 –24 employees ? 25 – 50 employees

5. Including yourself, how many permanent full-time employees does your business employ? (Full-time is defined as working an average of 30 hours per week or more.) \_\_\_\_\_

6. Including yourself (if applicable), how many permanent part-time employees does your business employ? (Part-time time is defined as working an average of less than 30 hours per week.) \_\_\_\_\_

7. How many seasonal employees does your business employ? \_\_\_\_\_

8. What is the main focus of your business?

- |                           |                        |                |
|---------------------------|------------------------|----------------|
| ? aviation/transportation | ? government           | ? retail       |
| ? communications          | ? health care          | ? services     |
| ? construction            | ? law                  | ? technology   |
| ? education               | ? manufacturing        | ? agricultural |
| ? entertainment/resort    | ? mining               | ? wholesale    |
| ? financial/banking       | ? research/development | ? other _____  |

9. What is the average annual salary of your employees?

	% Employees		% Employees
? Below \$10,000	_____	? \$25,000-29,999	_____
? \$10,000-14,999	_____	? \$30,000-34,999	_____
? \$15,000-19,999	_____	? \$35,000-39,999	_____
? \$20,000-24,999	_____	? \$40,000 or more	_____

10. What is the number of years this company has been in business? \_\_\_\_\_

11. How would you rate the general health status of your employees?

? Excellent ? Good ? Average ? Fair ? Poor ? Don't Know

12. Does your company offer or contribute to a health insurance program for your employees?

? Yes ? No

If No, what is the primary reason for not offering a health insurance program? \_\_\_\_\_

**If Yes, please complete questions 14 – 18.**

14. What type of health insurance is offered to your employees?

? Contract with a health insurer

Deductibles and co-pays \_\_\_\_\_

? Self funded and administered by a third party

Deductibles and co-pays \_\_\_\_\_

? Self funded and administered by your company

Deductibles and co-pays \_\_\_\_\_

? Union provided plan (provide name of union)

Deductibles and co-pays \_\_\_\_\_

15.

What type of health insurance benefits do you offer to your employees and their dependents? (Check all that apply)		Benefit not offered	Full time	Part time	Seasonal
<b><u>Comprehensive Health Insurance</u></b> <i>(Medical services, hospital, etc.)</i>	Employee	?	?	?	?
	Dependent	?	?	?	?
<b><u>Dental Insurance</u></b>	Employee	?	?	?	?
	Dependent	?	?	?	?

<b><u>Vision Insurance</u></b>	Employee	?	?	?	?
	Dependent	?	?	?	?
<b><u>Other</u></b>	Employee	N/A	?	?	?
	Dependent	N/A	?	?	?

16. How long must an employee work at your company before he/she is eligible for health benefits? \_\_\_\_\_

16. What percentage of your eligible employees participates in the health insurance plan? \_\_\_\_\_

17. What is the total cost of the company policy per month? \_\_\_\_\_

18.

	<b>Employment Type</b>		
	<b><u>Full Time</u></b>	<b>Part Time</b>	<b>Seasonal</b>
<b>What is the monthly premium cost of the standard health benefit plan that is paid by the company?</b>			
For employee only plan			
For employee with dependents (family plan)			
<b>What is the monthly premium cost of the standard health benefit plan that is paid by the employee?</b>	<b><u>Full Time</u></b>	<b>Part Time</b>	<b>Seasonal</b>
For employee only plan			
For employee with dependents (family plan)			

19. Based on your own experiences and knowledge, please estimate the average cost of the following health services:

- Five mile ambulance ride to hospital \_\_\_\_\_
- Routine chest x-ray \_\_\_\_\_
- Double by-pass coronary surgery \_\_\_\_\_
- Normal labor and delivery \_\_\_\_\_
- Prescription for Penicillin \_\_\_\_\_

**Table 3: Small Business Survey on Health Care Coverage - Focus Group Questionnaire**

1. We'd like your views on this country's health care system such as the quality of health care available for you and your employees, the cost of health care and health insurance, the administrative ease in purchasing employee health insurance and submitting claims for reimbursement.
2. In your opinion, would most people be better off if they got their health insurance policy through the place where they work OR if they purchased health insurance on their own? Related to this question, do you feel it is the employer's responsibility to offer health insurance to his or her employees?
3. What factors influence the employer's decision about whether or not to offer coverage? (For example, need for owner's coverage, need to be socially responsible, need to compete for qualified workers.)
4. What are the primary reasons employers give for electing not to provide coverage? (For example, health insurance premiums are too high, employee turnover is too great, etc.)
5. What factors go into an employer's decision regarding premium contributions, benefits packages, and other features of the coverage?
6. What would be the likely response of employers to an economic downturn or continued increase in costs? (For example, would you drop coverage altogether, increase the amount employees have to pay for insurance, have the company absorb the costs, reduce the scope of benefits you offer.)
7. Related to the above question, how much do you think your company could afford to contribute PER MONTH toward one of your employee's health insurance coverage? What's the most you think your typical employee could afford to pay PER MONTH toward their own health insurance?
8. Suppose the government provided financial assistance, like a tax credit, to help companies like yours pay health insurance premiums. In general, how would having government financial assistance influence your decision to offer health insurance to your employees?
9. What is your opinion of the limited tax deductibility of health care insurance premiums for owners of Sub-S corporation, Limited Liability Companies, or sole proprietorships?

10. How much would the government need to contribute in the form of cash assistance or subsidy on insurance premiums to influence your decision to offer health insurance to your employees? 25% of the monthly premiums? 50% of the monthly premiums? 75% of the monthly premiums? Is this government's responsibility?
11. How likely is it that sometime in the next five years your company will stop negotiating directly with health insurance companies and instead give employees cash to buy health insurance on their own? This is sometimes called a "defined contribution." Would you or your employees prefer this option or not and why? What might be the advantages and disadvantages of such an approach?
12. How likely would you be influenced by the availability or expansion of purchasing pools or alliances in offering health care insurance to your employees?
13. Publicly funded health care programs like Medicaid provide a safety net for the uninsured, but they also "crowd out" private insurance. What employer and employee groups are most susceptible to "crowd out" in your opinion?
14. What other alternatives might be available to motivate employers not now providing or contributing to coverage?
15. Is the system becoming better or worse for employers, and why?
16. What are the specific challenges that you feel your community faces, related to health care?
17. What would you most like to see changed?