

**IF YOU ARE AN EMPLOYER WHO:  
DOES NOT CURRENTLY OFFER HEALTH INSURANCE,  
PLEASE FILL OUT AND RETURN THIS FORM!!**

**Your experiences, thoughts and opinions are important to us!  
Please Complete the Survey and mail it in the enclosed postage paid envelope.**

**Your help is voluntary, and your answers are completely confidential.**

**Your answers will help the Health Care Commission to prepare a plan to make affordable Health Care  
available to all Delawareans.**

1. Which of the following best describes your role in making decisions about health insurance for your business? (*check one*)

- Someone else makes decisions with little input from you
- You are the owner or sole decision-maker in your business
- You make decisions with some input from others
- You are part of a group that works together to make decisions
- Don't know
- Refused

2. Which of the following benefits does your business offer employees? (*answer all*)

	Yes	No	Don't Know	Refused
a. Disability insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Any type of pension or retirement plan, such as a 401(k) or profit sharing plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Long term care insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Flexible spending accounts for health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. A list of reasons for not offering health plans by employers to their employees is presented. Please answer for each of them if they are a major reason, a minor reason, or not a reason why your business does not offer a health plan? (*answer all*)

	Major	Minor	Not a Reason	Don't Know	Refused
a. Setting up a plan is too complicated and time consuming.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Revenue is too uncertain to commit to a plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. The business cannot afford it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Employees cannot afford it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Employees are healthy and do not need it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Employees have coverage elsewhere.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Employees prefer wages and/or other benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. You do not need to offer a plan to recruit and retain good workers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. A large portion of your workers are seasonal, part – time, or high turnover.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. The owner has coverage elsewhere.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. You do not know where to go for information on starting a plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other reason why your business does not offer a health plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Yes  No

[if yes what is that?]

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4. How much of an obligation do you think employers have to provide health insurance coverage for their employees? (check one)

- A large obligation
- Some obligation
- A Small Obligation
- No Obligation
- Don't know
- Refused

5. Do you think that not offering a health plan to your employees has had a major impact, minor impact, or no impact at all on ... ? (answer all)

	Major	Minor	No Impact	Don't Know	Refused
a. Employee recruitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Employee retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Employee attitude and performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. The health of your employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Absenteeism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Has your business offered employees some type of health insurance plan at any time in the past five years? (If the business was established less than five years ago answer: Has your business offered employees some type of health insurance plan since it was established?) (check one)

- Yes
- No
- Don't know
- Refused

7. Has your business contacted anyone for information on health insurance in the past two years? (If the business was established less than two years ago answer: Has your business contacted anyone for information on health insurance since it was established?) (check all that apply)

- Agent or brokers
- Health plans directly
- Trade groups/ business associations
- Purchasing alliances
- Other (specify) \_\_\_\_\_
- No one
- Don't know
- Refused

8. How likely is it that your business will start a health plan for employees in the next two years? It is ... ? (check one)

- Extremely likely
- Very likely
- Somewhat likely
- Not too likely
- Not at all likely
- Don't know
- Refused

9. About how much do you think it would cost (including both the employer and employee share of the premium) to cover one employee with employee-only health insurance coverage for one month? Would it cost ..? (check one)

- \$1000 or more
- \$750 to \$999
- \$500 to \$749
- \$400 to \$499
- \$300 to \$399
- \$200 to \$299
- \$100 to \$199
- \$50 to \$99
- Less than \$50
- Don't know
- Refused

10. How much would you be willing to pay per worker on a monthly basis on behalf of your employees for health insurance coverage?

- \$ \_\_\_\_\_
- Don't know
- Refused

11. Suppose the government provided assistance with premiums. Would that make your business more likely, somewhat more likely, or no more likely to seriously consider offering a health plan? (*check one*)

- More likely.
- Somewhat more
- No more likely
- Don't know
- Refused

12. If the government provided assistance with premium costs for your business, what percentage of the premium would the government need to pay for you to provide health insurance coverage? (*check one*)

- One to 24% of the premium
- 25 to 49%
- 50 to 74%
- 75 to 99%
- All of the premium
- Would not provide coverage even if the government paid 100% of the premium
- None of the premium
- Don't know
- Refused

13. Please indicate how likely each of the following factors would be to make your business seriously consider offering a health plan for employees. Would it make your business more likely, somewhat likely, or no more likely to seriously consider offering a health plan? (*answer all*)

	More Likely	Some what Likely	No More Likely	Don't Know	Refused
a. If your employees asked for it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. If it could be demonstrated that it would improve recruitment and retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. If it could be demonstrated that absenteeism would decrease or productivity would increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. If there was an increase in the business' profits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. If insurance costs fell 10 percent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Is there anything else that would make your business consider offering a health plan for employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>					
[if yes what is that?]					
_____					

14. A list of statements related to health insurance coverage is provided. Please indicate whether you think these statements are true or false. (answer all)

	True	False	Don't Know	Refused
a. Health insurance premiums are 100% tax deductible to the employer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Employees who purchase health insurance on their own generally can deduct 100% of their health insurance premiums for federal income tax.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Insurers may deny health insurance coverage to employers with 2 to 50 employees due to health status.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. There are limits on what insurers can charge employers with sick workers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Employees do not pay tax on the share of their premiums that are paid by their employer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Employer – paid health insurance premiums are treated less favorably than general business expenses with regard to taxes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Small employers cannot spread the cost of sick employees across a large pool of workers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. Is this business a family-owned business?

- Yes  Don't know  
 No  Refused

16. Are you the owner or one of the owners of the business?

- Yes  Don't know  
 No  Refused

17. (Are you/ Is the owner) covered by a health plan?

- Yes  Don't know  
 No  Refused

18. In what year was the business started?

- Year: \_\_\_\_\_  Don't know  Refused

19. What percentage of your work force "turns over" in a year?

- \_\_\_\_\_percent  Refused  
 Don't know

20. How many of your employees are full-time, (35 hours or more per week) and how many are employed part time (less than 35 hours a week) by your business? (answer all)

- a. \_\_\_\_\_ full time employees  Don't know  
b. \_\_\_\_\_ part time employees  Refused

21. What percentage of your employees belongs to a union?

- \_\_\_\_\_percent  Refused  
 Don't know

22. What percentage of your employees is female?  
\_\_\_\_\_percent  Refused  
 Don't know

23. What is the percentage of your employees under age 30?  
\_\_\_\_\_ percent of employees are under age 30  Refused  
 Don't know

24. How many of your employees are paid..... yearly by your business? (answer all)  
a. Less than \$15,000 \_\_\_\_\_  
b. \$15,000 to less than \$25,000 \_\_\_\_\_  
c. \$25,000 to less than \$35,000 \_\_\_\_\_  
d. \$35,000 to less than \$45,000 \_\_\_\_\_  
e. \$45,000 or more \_\_\_\_\_  
 Don't know  
 Refused

25. For your typical full time salaried employee, what is the typical annual salary?  
\_\_\_\_\_ \$  
 Don't know  
 Refused

26. For your typical hourly employee, what is the typical hourly wage?  
\_\_\_\_\_ \$  
 Don't know  
 Refused

27. What was the approximate gross revenue of this business for your last completed fiscal year: (check one)

<input type="checkbox"/> Less than \$500,000	<input type="checkbox"/> \$5 million to less than \$10 million
<input type="checkbox"/> \$500,000 to less than \$1 million	<input type="checkbox"/> \$10 million or more
<input type="checkbox"/> \$1 million to less than \$2 million	<input type="checkbox"/> Don't know
<input type="checkbox"/> \$2 million to less than \$3 million	<input type="checkbox"/> Refused
<input type="checkbox"/> \$3 million to less than \$5 million	

**THANK YOU FOR YOUR PARTICIPATION!** If you would like to include your comments to the Health Care Commission please feel free to use the space provided below:

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