

**Small Employer Health Insurance Survey
South Carolina State Planning Grant**

So that we can ensure our survey sample is geographically representative of the state, it is very important that you provide the zip code of your business mailing address. Thank you!

1. Company Zip Code _____
2. How long has your company been in business?
 - ☐ Less than 1 year
 - ☐ 1-4 years
 - ☐ 5-9 years
 - ☐ 10-19 years
 - ☐ 20 or more years
3. Which of the following best describes your company's primary business?
 - ☐ Agriculture
 - ☐ Construction
 - ☐ Manufacturing
 - ☐ Retail Trade
 - ☐ Professional and related services
 - ☐ Government
 - ☐ Hotel, motel, restaurant or entertainment
 - ☐ Medical
 - ☐ Some other industry (please specify) _____
4. For calendar year 2002, what was your company's annual gross revenue?
 - ☐ Less than \$25,000
 - ☐ \$25,000 - \$50,000
 - ☐ \$50,001 - \$100,000
 - ☐ \$100,001 - \$200,000
 - ☐ \$200,001 - \$500,000
 - ☐ \$500,001 - \$1 million
 - ☐ \$1,000,001 - \$2.5 million
 - ☐ more than \$2.5 million
5. Which of the following describes the wages of most of your employees?
 - ☐ Minimum wage
 - ☐ Hourly, but more than minimum wage
 - ☐ Salaried
 - ☐ Independent contractors
 - ☐ Mix
 - ☐ Hourly plus tips

6. Including the owner(s), how many employees work for your company?

- Full-time employees working more than 30 hours / week
- Part-time employees working less than 30 hours / week
- Independent Contractors

7. Not including the business owner(s), approximately what is the average annual salary (excluding all benefits) for a full time employee?

- ☐ less than \$10,000
- ☐ \$10,000 - \$15,000
- ☐ \$15,001 - \$20,000
- ☐ \$20,001 - \$25,000
- ☐ \$25,001 - \$50,000
- ☐ \$50,001 - \$75,000
- ☐ More than \$75,000

8. Does your company currently offer health insurance coverage to its employees?

- ☐ Yes
- ☐ No

IF YES, PLEASE SKIP TO QUESTIONS 22-38.

IF NO PLEASE CONTINUE WITH QUESTIONS 9-21.

9. Has your company offered health insurance coverage to its employees within the past 5 calendar years (1999-2003)?

- ☐ Yes
- ☐ No

10. Has your company attempted to purchase health insurance within the past 5 calendar years (1999-2003)?

- ☐ Yes
- ☐ No

11. Which statement best describes your company's position on purchasing health insurance?

- ☐ Will definitely not offer health insurance next year.
- ☐ Will probably not offer health insurance next year.
- ☐ Will probably offer health insurance next year.
- ☐ Will definitely offer health insurance next year.

12. Which statement best describes your company employees' level of interest in health insurance?

- ☐ Very interested in whether health insurance will be offered.
- ☐ Somewhat interested in whether health insurance will be offered.
- ☐ Mildly interested in whether health insurance will be offered.
- ☐ Not interested in whether health insurance will be offered.

13. Do you feel that not offering health insurance has negatively affected your ability to attract qualified employees?

- ☐ Yes
- ☐ No

14. Which statement best describes your company's reason for not offering health insurance? Please check all that apply.

- ☐ We have not tried to purchase insurance because we know it is too expensive.
- ☐ We tried to purchase insurance but it was too expensive.
- ☐ The majority of employees don't want insurance because they already have coverage under another family member's policy or some other type of coverage (such as Medicare, Medicaid, or the Children's Health Insurance Plan).
- ☐ The majority of employees do not want health insurance because they do not think it is necessary.
- ☐ The majority of employees prefer higher wages to health insurance.
- ☐ We are willing to offer coverage, but the majority of employees are not able to afford their share of the premium.
- ☐ Providing health insurance is too much of an administrative burden.

15. If your company decided to purchase health insurance, approximately what is the maximum amount you would be able to pay for each employee per month? Please indicate only how much the company would be able to pay, not including the employee's contribution.

- ☐ The company would not be interested in purchasing health insurance at any cost
- ☐ Less than \$50 per employee per month
- ☐ \$50 per employee per month
- ☐ \$100 per employee per month
- ☐ \$150 per employee per month
- ☐ \$200 per employee per month
- ☐ \$250 per employee per month
- ☐ \$300 or more per employee per month

Please indicate your awareness of South Carolina insurance/HMO laws by answering true or false to each of the following questions 16-18:

16. Small employers cannot be denied health insurance coverage based on the health status of their employees.

- ☐ True
- ☐ False

17. Small employers can purchase one of two benefit plans (the Basic and Standard health plans) that offer more limited benefits than conventional small group plans.

- ☐ True
- ☐ False

18. Small employers can join together to form purchasing alliances for the purpose of buying health Insurance.

- ☐ True
- ☐ False

19. If you were to purchase health insurance for your company's employees, please indicate the importance of each of the benefits listed below using the following scale:

- a = extremely important
- b = very important
- c = somewhat important
- d = not very important
- e = not at all important

_____ Visits to a primary care physician, such as a pediatrician or family doctor, when sick

_____ Visits to a primary care physician for annual check-ups, including immunizations

_____ Visits to a specialist physician, such as a cardiologist or surgeon

_____ In-patient hospital care (for surgery, illness, emergencies, etc.)

_____ Maternity care for pregnant women

_____ Laboratory services (such as getting blood work or having a biopsy analyzed)

_____ Mental health services

_____ Prescription drugs

_____ X-Rays or MRI's

- _____ Alcohol or drug abuse treatment
- _____ Chiropractic services
- _____ Preventive screenings (such as mammograms or prostate cancer testing)
- _____ Vision care (visits to the eye doctor, glasses, contacts)
- _____ Dental benefits

20. Which statement best describes how you feel about health insurance?

- ☐ Employers should offer health insurance to their full time employees.
- ☐ Employers should pay for health insurance for their eligible employees.
- ☐ Employers should offer coverage to the dependents of eligible employees?
- ☐ Employers should pay at least 75% of the premium of the employees' dependent coverage.
- ☐ Employers should pay at least 50% of the premium of the employees' dependent coverage.
- ☐ Employers should not pay for the employees' dependent coverage.
- ☐ Employers should not feel responsible for offering health insurance for their employees.

21. Of the following choices, which entity do you think is primarily responsible for assuring people have health insurance?

- ☐ Federal government
- ☐ State government
- ☐ Local government
- ☐ Employers
- ☐ Individuals
- ☐ None of the above - insurance is not important

IF YOU HAVE ANSWERED QUESTIONS 8-21, PLEASE SKIP TO QUESTION 37.

22. How many years has your company offered health insurance?

- ☐ Less than one
- ☐ 1-2 years
- ☐ 3-5 years
- ☐ 6-10 years
- ☐ 11-15 years
- ☐ More than 15 years

23. Which employees are eligible for the company's health plan?

- ☐ Full-time employees working > 30 hours per week
- ☐ Employees working between 26 – 29 hours per week
- ☐ Employees working between 21 – 25 hours per week
- ☐ Employees working at least 20 hours per week
- ☐ Other (please describe)

24. How many employees at your company are eligible to participate in the health insurance plan offered by your company?

- ☐ Less than 10
- ☐ 11-25
- ☐ 26-50
- ☐ 50-100

25. Approximately what percentage of employees are eligible to purchase health insurance but do not participate?

- ☐ None
- ☐ Some
- ☐ Over Half
- ☐ Almost All

26. Of those employees who do not purchase health insurance, which of the following statements applies most often? Please check all that apply

- ☐ The employee doesn't take the insurance because he/she is covered under a spouse's or parent's plan.
- ☐ The employee doesn't take the insurance because he/she has coverage under another employer's plan (either through a second job or a retiree plan),
- ☐ The employee doesn't take the insurance because he/she cannot afford his/her part of the premium.
- ☐ The employee doesn't take the insurance because he/she does not want it.

27. For the following types of insurance, please indicate "yes" if your company currently offers the type of plan listed to its employees and "no" if it does not offer the type of plan listed.

An HMO plan that does not allow members to go outside the network.

Yes _____ No _____

A POS plan that allow open access to all providers.

Yes _____ No _____

PPO (Preferred provider organization).

Yes _____ No _____

Traditional Indemnity Plan.

Yes _____ No _____

28. Do your employees contribute to the cost of their coverage (excluding coverage for family members)?

- ☐ Yes
- ☐ No

29. Approximately what percentage of the total cost of insurance does each employee contribute towards the cost of his/her coverage each month (excluding coverage for family members)?

- ☐ 0%
- ☐ 1% - 25%
- ☐ 26% - 50%
- ☐ 51% - 99%
- ☐ 100%

30. Does your company pay any portion of the premium of the employee's family members?

- ☐ Yes
- ☐ No

IF YES, CONTINUE WITH QUESTION 31

IF NO, PLEASE SKIP TO QUESTION 32

31. Approximately what percentage of the premium of the employee's family members does your company pay?

- ☐ 0%
- ☐ 1% - 25%
- ☐ 26% - 50%
- ☐ 50% - 99%
- ☐ 100%

32. Is your current policy fully insured by an insurance company or an HMO, or is it a self insured policy in which the business assumes full risk of all health insurance claims?

- ☐ Fully insured by an insurance company or HMO
- ☐ Self-insured by the business with no stop loss coverage (also called reinsurance)
- ☐ Self-insured by the business with stop loss/reinsurance coverage
- ☐ I don't know

33. On average, about how often do you change insurance carriers?

- ☐ Every year
- ☐ Every two years
- ☐ Every three years
- ☐ Every four years
- ☐ Every five years
- ☐ The company has not changed carriers within the past five years.

34. What is the average annual increase in health insurance premium?

- ☐ Does not apply - we have offered health insurance coverage for less than three years
- ☐ Less than 10%
- ☐ 11%-25%
- ☐ 26%-50%
- ☐ 51%-75%
- ☐ 76%-100%
- ☐ 101%-150%
- ☐ More than 150%

35. How likely is your company to discontinue providing health insurance within the next year?

- ☐ Almost certain
- ☐ Very likely
- ☐ Somewhat likely
- ☐ Very unlikely
- ☐ Absolutely not likely

36. How many of your employees are currently covered under your company's health plan? _____

37. Including employees, spouses and children, what is the total number of people currently covered under your company's health plan? _____

ALL RESPONDENTS, PLEASE PROVIDE THE FOLLOWING INFORMATION. THIS DATA IS EXTREMELY IMPORTANT FOR THE PURPOSE OF OUR SURVEY.

38. As part of our study, we are looking at a variety of options for expanding health insurance in South Carolina. For each option listed below, please indicate your level of support as follows:

- a = strongly support
- b = generally support
- c = generally oppose
- d = strongly oppose

_____ Allowing small businesses to join together for the purpose of purchasing health insurance.

_____ Allowing small businesses to purchase insurance through large insurance plans such as the South Carolina state employees' health plan or the federal government employees' health plan.

_____ Reducing the required benefits insurance companies must include in their plans (such as coverage of immunizations, mammograms, chiropractic care, chemical/drug abuse, etc.) in return for lower premium.

_____ Providing financial incentives to encourage small employers to provide health insurance for their employees (tax credits or financial subsidies).

- _____ Allowing children not eligible for the state's CHIP program to "buy-in" to that program by paying the required premium
- _____ Expanding the state's CHIP program to include the eligible children's parents
- _____ Expanding the state's CHIP program to include more children
- _____ Providing a government subsidy to lower-income employees to help them pay their share of the premium
- _____ Expanding the state's Medicaid program to include the low-income parents of children who are already enrolled in Medicaid
- _____ Expanding the state's Medicaid program to include more children