COMMONWEALTH OF MASSACHUSETTS EMPLOYER HEALTH INSURANCE SURVEY

Center for Health Information and Analysis

Conducted by JSI Research & Training Institute, Inc.

ID 198

We need your help. The Center for Health Information and Analysis (CHIA) is a state agency responsible for providing information to the business community and state government policymakers about employer-based health insurance coverage. As a member of the business community, your response and feedback are important to maintaining the stability and affordability of the employer health insurance system.

CHIA has conducted the Massachusetts Employer Survey (MES) regularly since 2001, and you can see past results here: http://www.chiamass.gov/massachusetts-employer-survey. In appreciation for your participation, you will receive a copy of the 2018 findings by email, along with an individualized report that will allow you to benchmark your firm's health insurance practices with other comparable employers in the state.

Thank you for your attention.

ID 261

Before you begin, here are some important things for you to know:

1. Your answers will be kept **confidential**. The information from this study will not be presented or published in any way that would permit identification of you or your business.

2. For all questions on this survey, please provide your **best estimate** for the number requested. If there is any question that you would prefer not to answer, please skip that question and go on to the next question.

3. Your participation is **voluntary**. If you have any questions or concerns about this study, please contact the JSI MES project team at massemployer2018@jsi.com

`VALIDATION` Must be numeric Whole numbers only

`ID` 273

Please enter the **4 digit ID** from the mailed letter and/or email you received. *

`LOGIC` Show/hide trigger exists.

`ID` 323

Are you the most appropriate person at your company to answer questions regarding health purchasing & benefits for all of your firm's Massachusetts employees? *

- ○ Yes

- ○ No

`LOGIC` Hidden unless: Question "**Are you the most appropriate person at your company to answer questions regarding health purchasing & benefits for all of your firm's Massachusetts employees?**" is one of the following answers ("Yes")

`ID` 288

This survey has multiple sections, some of which you will not need to complete, depending on your firm's size and health insurance practices. The survey will automatically skip over these questions that are not applicable to your firm.

If you start and need to finish it another time, click 'Save and Continue' at the bottom of the screen and enter your email address. If you do not receive an email immediately, please check your spam folder.

Please be careful to only use the "Back" and "Next" buttons you see below to navigate the survey. Using the back button on your browser will cause you to exit the survey and lose all of the information you have entered.

ID 272

Please enter the name, email address, and phone number of the appropriate person at your company to answer questions regarding health purchasing and benefits for all Massachusetts employees. *

Name	
Email Address	
Phone Number	

ID 5

The survey refers to your firm's full- and part-time employees, <u>excluding</u> contract workers and temporary employees. These terms are defined below.

INCLUDE:

- *A <u>full-time employee</u> is classified as someone who works on average **30 hours or more per week** for this survey.*
- *A <u>part-time employee</u> is classified as someone who works on average **fewer than 30 hours per week** for this survey.*

EXCLUDE:

- *A <u>contract worker</u> is hired to perform specific functions in a contractual relationship for a defined period of time.*
- *A <u>temporary employee</u> is employed for a designated period of time.*

Throughout this survey, please provide your best estimate for the data requested.

VALIDATION Must be numeric Whole numbers only
LOGIC Show/hide trigger exists.
ID 93
1. **As of today, how many of your full- and part-time employees work in <u>Massachusetts</u>?** *Your best estimate is acceptable.* *

[   ] Total # of **MA** employees

LOGIC Show/hide trigger exists.
ID 514
2. **Do all of your firm's employees work in Massachusetts?** *

    ○ Yes

    ○ No

3. **How many of your employees work in the <u>United States</u>?** Note that this number should be greater than the number of employees employed by your firm in Massachusetts. *Your best estimate is acceptable.* *

	Total # of <u>US</u> employees (this should include MA employees)

The survey refers to your firm's full- and part-time employees, excluding contract workers and temporary employees. These terms are defined below.

INCLUDE:

- *A full-time employee is classified as someone who works on average **30 hours or more per week** for this survey.*
- *A <u>part-time employee</u> is classified as someone who works on average **fewer than 30 hours per week** for this survey.*

EXCLUDE:

- *A <u>contract worker</u> is hired to perform specific functions in a contractual relationship for a defined period of time.*
- *A <u>temporary employee</u> is employed for a designated period of time.*

Throughout this survey, please provide <u>your best estimate</u> for the data requested.

4. **Does your firm have any <u>part-time employees</u> working in Massachusetts?** A part-time employee is classified as someone who works on average fewer than 30 hours per week for this survey.

- ○ Yes

- ○ No

5. **How many of your firm's [question('value'), id='93'] Massachusetts employees work part-time?** *Your best estimate is acceptable.*

Total # of MA employees who **work on average fewer than 30 hours/week**

Total : 0

Section B: Benefits Offered

ID 13

For the remainder of the survey questions, please only consider your firm's full- and part-time employees (excluding contract workers and temporary employees) working in Massachusetts.

ID 57

6. **Which of the following benefits does your firm currently offer to full-time employees in Massachusetts?** *Please select all that apply.*

- ☐ Dental insurance
- ☐ Vision plan
- ☐ Life insurance
- ☐ Disability insurance
- ☐ A private retirement or pension plan (including 401k)
- ☐ Paid sick leave
- ☐ Pre-tax flexible spending account for uncovered health expenses (Section 125 FSAs)

ID 58

7. **Does your firm offer health insurance to any employees in Massachusetts?** *

- ○ Yes
- ○ No

Section C: Health Insurance Eligibility and Enrollment

ID 131

You answered in the previous question that **your firm offers health insurance to some or all employees in Massachusetts**. The following questions ask you about employee and dependent eligibility for coverage, types of coverage offered by the firm, number of employees covered by these plans, and characteristics and costs of the different coverage options.

ID 133

8. **Are any of your firm's part-time employees (defined as those who work on average fewer than 30 hours per week) in Massachusetts eligible for health benefits under this definition?**

    ○ Yes

    ○ No

    ○ Don't know

ID 269

9. **How many hours per week must a part-time employee in Massachusetts work to be eligible for health insurance coverage at your firm?**

    [　　　　] Total # of **hours** per week

10. **How many of your [question('value'), id='93'] Massachusetts employees are eligible for health insurance offered by your firm currently?** Please include management, but exclude any dependents and retiree health plan participants in this number. If you do not have any part-time Massachusetts employees, please leave the response on that line blank. *Your best estimate is acceptable.* *

Total # of **full-time** MA employees eligible
(work on average 30 hours or more per week)

Total # of **part-time** MA employees eligible
(work on average less than 30 hours per week)

Total : 0

Section C: Health Insurance Eligibility and Enrollment

11. **Please select each type of coverage your firm currently offers.** Anything other than single coverage (e.g. employee-plus-one) should be classified as family coverage. *Please select at least one answer option.* *

☐ Single coverage

☐ Family coverage

12. **For your firm's Massachusetts employees, which of the following groups are offered health insurance?**

	Yes	No
Opposite-sex spouses of employees	○	○
Same-sex spouses of employees	○	○
Opposite-sex domestic partners of employees	○	○
Same-sex domestic partners of employees	○	○
Dependent children of employees	○	○

13. **Of those [question('value'), id='328'] employees in Massachusetts eligible for health insurance, approximately how many are enrolled by your health insurance plan or plans?** If you do not have any part-time Massachusetts employees, please leave the response on that line blank. *Your best estimate is acceptable.* *

Total # of MA **full-time** employees enrolled
(work on average 30 hours or more per week)

Total # of MA **part-time** employees enrolled
(work on average less than 30 hours per week)

Total : 0

`ID` 60

14. **How many of your [question('value'), id='333'] enrolled or covered employees in Massachusetts sign up for each of the following types of coverage?** *Your best estimate is acceptable.*

Total : 0

`ID` 76

15. **If an employee turns down health insurance coverage offered by your firm, does that employee receive money or other compensation?**

○ Yes

○ No

○ Don't know

Section D: Health Plans Offered

`ID` 431

16. **What type of plans are offered to your firm's employees at any location in Massachusetts (across all carriers)?** *Please select all that apply. Definitions of terms are provided below.* *

☐ HMO

☐ POS

☐ PPO

☐ Indemnity

HMO. *With an HMO, a person must receive their care from an HMO physician; otherwise the expense is not covered. When they use HMO physicians, cost sharing is often very low.*

POS. *In a POS plan, employees are reimbursed at a lower rate for services they receive outside the network, but they also have a primary care gatekeeper or physician who must approve visits to specialists and hospitals.*

PPO. *With a PPO, employees have lower deductibles and co-payments if they use physicians or hospitals in the preferred provider network, but out of network care is also covered. A preferred provider network is the health plan's list of doctors and hospitals that should be used for a member to have the lowest possible cost-sharing.*

Indemnity. *Under conventional or indemnity health insurance, there are no preferred provider networks and a person faces the same cost-sharing regardless of which physician or hospital they choose. The person typically faces a deductible and coinsurance above the deductible. Also referred to as "fee-for-service" plans.*

17. The next question asks you how many of your **[question('value'), id='333']** Massachusetts employees with health insurance are enrolled in the different plans your firm offers. Your best guess is acceptable. **Would you like to give this answer as a percentage or number of employees?** *

○ Percentage

○ Number

18. **What number of your [question('value'), id='333'] employees in Massachusetts with health insurance are enrolled in each plan type?** *Your best estimate is acceptable.* *

Total : 0

19. **Among the [question('value'), id='333'] employees in Massachusetts enrolled in your health insurance plan(s), what percent are enrolled in each plan type?** *Your best estimate is acceptable.* *

0 out of 100% Total

Section E: High Deductible Health Plans (HDHPs)

ID 623

The next several questions are about high deductible health plans (HDHPs). HDHPs are plans with an annual **single** **deductible of at least $1,350** and a **family** **deductible of at least $2,700** for in-network or preferred providers.

LOGIC Show/hide trigger exists.

ID 516

20. **Do any of the plans that your firm offers anywhere in Massachusetts have an annual single deductible of at least $1,350 for in-network or preferred providers?** A deductible is an amount that the enrollee must pay BEFORE most services are payable by the plan. *

  ○ Yes

  ○ No

  ○ Don't know

LOGIC Show/hide trigger exists. Hidden unless: #20 Question "**Do any of the plans that your firm offers anywhere in Massachusetts have an annual single deductible of at least $1,350 for in-network or preferred providers?** A deductible is an amount that the enrollee must pay BEFORE most services are payable by the plan." is one of the following answers ("Yes")

ID 682

21. The next question asks how many of your **[question('value'), id='333']** Massachusetts employees are enrolled in a single coverage plan with an annual deductible of at least $1,350. **Would you like to give this answer as a percentage or number of employees?** *

  ○ Percentage

  ○ Number

ID 554

22. **What number of your [question('value'), id='333'] employees in Massachusetts are enrolled in a single coverage plan with an annual deductible of at least $1,350?** *Your best estimate is acceptable.* *

> [   ] # of MA employees enrolled in a single coverage plan with an annual deductible of **AT LEAST $1,350**

Total : 0

ID 681

23. **Among your [question('value'), id='333'] Massachusetts employees enrolled in health insurance, what percent are enrolled in a single coverage plan with an annual deductible of at least $1,350?** *Your best estimate is acceptable.* *

> [   ] % of MA employees enrolled in a single coverage plan with an annual deductible of **AT LEAST $1,350**

ID 517

24. **Do any of the plans that your firm offers anywhere in Massachusetts have an annual family deductible of <u>at least $2,700</u> for in-network or preferred providers?** A deductible is an amount that the enrollee must pay BEFORE most services are payable by the plan. *

    ⊙ Yes

    ⊙ No

    ⊙ Don't know

ID 683

25. The next question asks how many of your **[question('value'), id='333']** Massachusetts employees are enrolled in a family coverage plan with an annual deductible of<u> at least $2,700</u>. **Would you like to give this answer as a percentage or number of employees?** *

    ⊙ Percentage

    ⊙ Number

ID 555

26. What number of your [question('value'), id='333'] employees in Massachusetts are enrolled in a family plan with an annual deductible of at least $2,700? *Your best estimate is acceptable.* *

> # of MA employees enrolled in a family plan with an annual deductible of **AT LEAST $2,700**

Total : 0

ID 684

27. Among your [question('value'), id='333'] Massachusetts employees, what percent are enrolled in a family coverage plan with an annual deductible of at least $2,700? *Your best estimate is acceptable.* *

> % of MA employees enrolled in a family plan with an annual deductible of **AT LEAST $2,700**

Section E: High Deductible Health Plans (HDHPs)

ID 374

28. Are any of these plan types your firm offers in Massachusetts also a high deductible health plan (HDHP), either with a health reimbursement arrangement (HRA) or with a health savings account (HSA)? *

	Yes	No	Don't know
HDHP <u>without HRA or HSA</u>	○	○	○
HDHP <u>with HRA</u>	○	○	○
HDHP <u>with HSA</u>	○	○	○

High deductible health plans (HDHP): Those plans with an annual single deductible of at least $1,350 and a family deductible of at least $2,700 for in-network or preferred providers.

Health reimbursement arrangement (HRA): A HRA is funded on a pre-tax basis only by an employer, not the worker, and the funds are not portable from job to job.
Employees use the funds for medical care or services.

Health savings account (HSA): Medical savings accounts available to employees enrolled in a High Deductible Health Plan. Pre-tax contributions can be made by both employees and employers and can be used to pay for qualified medical expenses. Unlike a Flexible Spending Account (FSA), unspent funds roll over year to year and job to job.

29. **What type of plan is/are the high deductible health plan(s) with <u>health reimbursement arrangement</u> (HRA)?** *The response options below are based on the plan types that you currently offer*.

30. **What type of plan is/are the high deductible health plan(s) with <u>health savings account</u> (HSA)?** *The response options below are based on the plan types that you currently offer*.

LOGIC Show/hide trigger exists.

ID 505

31. The next question asks how many of your **[question('value'), id='333']** Massachusetts employees with health insurance are enrolled in HDHP with an HRA. **Would you like to give this answer as a percentage or number of employees?**

○ Percentage

○ Number

VALIDATION Max = Q13 value Must be numeric Whole numbers only

LOGIC Hidden unless: #31 Question "The next question asks how many of your **[question('value'), id='333']** Massachusetts employees with health insurance are enrolled in HDHP with an HRA. **Would you like to give this answer as a percentage or number of employees?**" is one of the following answers ("Number")

ID 382

PIPING Piped Values From Question 29. (**What type of plan is/are the high deductible health plan(s) with health reimbursement arrangement (HRA)?** *The response options below are based on the plan types that you currently offer.*)

32. **What number of your [question('value'), id='333'] employees in Massachusetts with health insurance are enrolled in a HDHP with HRA?** *Your best estimate is acceptable.*

Total : 0

33. **Among the [question('value'), id='333'] employees in Massachusetts enrolled in your health insurance plan(s), what percent are enrolled in a HDHP with HRA?** *Your best estimate is acceptable.*

0 out of 100% Total

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34. The next question asks how many of your **[question('value'), id='333']** Massachusetts employees with health insurance are enrolled in a HDHP with an HSA. **Would you like to give this answer as a percentage or number of employees?**

○ Percentage

○ Number

LOGIC Hidden unless: #34 Question "The next question asks how many of your **[question('value'), id='333']** Massachusetts employees with health insurance are enrolled in a HDHP with an HSA. **Would you like to give this answer as a percentage or number of employees?**" is one of the following answers ("Number")

ID 384

PIPING Piped Values From Question 30. (**What type of plan is/are the high deductible health plan(s) with <u>health savings account</u> (HSA)?** *The response options below are based on the plan types that you currently offer.*)

35. **What number of your [question('value'), id='333'] employees in Massachusetts with health insurance are enrolled in a HDHP with HSA?** *Your best estimate is acceptable.*

Total : 0

VALIDATION Max = 100 Must be percentage Whole numbers only

LOGIC Hidden unless: #34 Question "The next question asks how many of your **[question('value'), id='333']** Massachusetts employees with health insurance are enrolled in a HDHP with an HSA. **Would you like to give this answer as a percentage or number of employees?**" is one of the following answers ("Percentage")

ID 497

PIPING Piped Values From Question 30. (**What type of plan is/are the high deductible health plan(s) with <u>health savings account</u> (HSA)?** *The response options below are based on the plan types that you currently offer.*)

36. **Among the [question('value'), id='333'] employees in Massachusetts enrolled in your health insurance plan(s), what percent are enrolled in a HDHP with HSA?** *Your best estimate is acceptable.*

0 out of 100% Total

Section F: Cost-Sharing, PPO

 571

37. **Thinking of your PPO plan with the largest enrollment, does this plan offer an HRA or HSA?**

   ○ Yes

   ○ No

 621

38. **Do you have a PPO plan that DOES NOT have a savings option (HRA or HSA)?**

   ○ Yes, my firm offers at least one PPO plan that **DOES NOT** include an HRA or HSA

   ○ No, my firm only offers PPO plans that include an HRA or HSA

ID 620

For the next several questions, we are interested in your **PPO plan with the largest enrollment of Massachusetts employees that does not have a savings option (HRA or HSA)**. *If your largest PPO plan has a savings option, please provide information for your next largest PPO plan that does NOT have a HRA or HSA. Your best estimates are acceptable.*

LOGIC Show/hide trigger exists.

ID 401

39. **Does this <u>PPO plan</u> have an annual deductible for single coverage?**

○ Yes

○ No

○ Don't know

VALIDATION Max deductible = 15000 Max out of pocket = 15000 Must be numeric Whole numbers only

LOGIC Hidden unless: #39 Question "**Does this <u>PPO plan</u> have an annual deductible for single coverage?**" is one of the following answers ("Yes")

ID 402

40. **For this <u>PPO plan</u>, what is the annual...***Your best estimate is acceptable.*

	Annual ($)
<u>**Deductible**</u> for single coverage (in-network providers)?	
<u>**Out-of-pocket limit**</u> for single coverage (in-network providers)?	

41. For this <u>PPO plan</u>, what is the average total monthly premium amount for a full-time employee for <u>single coverage</u>? *Your best estimate is acceptable.*

	Single coverage ($)
Average total monthly premium charged to your **firm** for an employee	
Average monthly contribution amount paid by your **employee**	

42. For this <u>PPO plan</u>, what is the average total monthly premium amount for a full-time employee for <u>family coverage</u>? *Your best estimate is acceptable.*

	Family coverage ($)
Average total monthly premium charged to your **firm** for an employee	
Average monthly contribution amount paid by your **employee**	

Section F: Cost-Sharing, HMO

🆔 572

43. **Thinking of your <u>HMO plan</u> with the largest enrollment, does this plan offer an HRA or HSA?**

○ Yes

○ No

🆔 680

44. **Do you have a <u>HMO plan</u> that <u>DOES NOT</u> have a savings option (HRA or HSA)?**

○ Yes, my firm offers at least one HMO plan that **DOES NOT** include an HRA or HSA

○ No, my firm only offers HMO plans that include an HRA or HSA

Section F: Cost-Sharing, HMO

ID 270

For the next several questions, we are interested in your **HMO plan with the largest enrollment of Massachusetts employees that does not have a savings option (HRA or HSA)**. *If your largest HMO plan has a savings option, please provide information for your next largest HMO plan that does NOT have a HRA or HSA. Your best estimates are acceptable.*

LOGIC Show/hide trigger exists.
ID 391

45. **Does this <u>HMO plan</u> have an annual deductible for single coverage?**

   ○ Yes

   ○ No

   ○ Don't know

VALIDATION Max deductible = 15000 Max out of pocket = 15000 Must be numeric Whole numbers only
LOGIC Hidden unless: #45 Question "
Does this <u>HMO plan</u> have an annual deductible for single coverage?
" is one of the following answers ("Yes")
ID 392

46. **For this <u>HMO plan</u>, what is the annual...** *Your best estimate is acceptable.*

	Annual ($)
<u>Deductible</u> for single coverage (in-network providers)?	
<u>Out-of-pocket limit</u> for single coverage (in-network providers)?	

47. For this <u>HMO plan</u>, what is the average total monthly premium amount for a full-time employee for <u>single coverage</u>? *Your best estimate is acceptable.*

	Single coverage ($)
Average total monthly premium charged to your **firm** for an employee	
Average monthly contribution amount paid by your **employee**	

48. For this <u>HMO plan</u>, what is the average total monthly premium amount for a full-time employee for <u>family coverage</u>? *Your best estimate is acceptable.*

	Family coverage ($)
Average total monthly premium charged to your **firm** for an employee	
Average monthly contribution amount paid by your **employee**	

Section F: Cost-Sharing, POS

🆔 573

49. **Thinking of your <u>POS plan</u> with the largest enrollment, does this plan offer an HRA or HSA?**

○ Yes

○ No

🆔 678

50. **Do you have a <u>POS plan</u> that <u>DOES NOT</u> have a savings option (HRA or HSA)?**

○ Yes, my firm offers at least one POS plan that **DOES NOT** include an HRA or HSA

○ No, my firm only offers POS plans that include an HRA or HSA

ID 395

For the next several questions, we are interested in your **POS plan with the largest enrollment of Massachusetts employees that does not have a savings option (HRA or HSA)**. *If your largest POS plan has a savings option, please provide information for your next largest POS plan that does NOT have a HRA or HSA. Your best estimates are acceptable.*

LOGIC Show/hide trigger exists.

ID 396

51. **Does this <u>POS plan</u> have an annual deductible for single coverage?**

  ○ Yes

  ○ No

  ○ Don't know

VALIDATION Max deductible = 15000 Max out of pocket = 15000 Must be numeric Whole numbers only

LOGIC Hidden unless: #51 Question "**Does this <u>POS plan</u> have an annual deductible for single coverage?**" is one of the following answers ("Yes")

ID 397

52. **For this <u>POS plan</u>, what is the annual...** *Your best estimate is acceptable.*

	Annual ($)
Deductible for single coverage (in-network providers)?	
Out-of-pocket limit for single coverage (in-network providers)?	

53. For this <u>POS plan</u>, what is the average total monthly premium amount for a full-time employee for <u>single coverage</u>? *Your best estimate is acceptable.*

	Single coverage ($)
Average total monthly premium charged to your <u>**firm**</u> for an employee	
Average monthly contribution amount paid by your <u>**employee**</u>	

54. For this <u>POS plan</u>, what is the average total monthly premium amount for a full-time employee for <u>family coverage</u>? *Your best estimate is acceptable.*

	Family coverage ($)
Average total monthly premium charged to your <u>**firm**</u> for an employee	
Average monthly contribution amount paid by your <u>**employee**</u>	

Section F: Cost-Sharing, Indemnity

ID 686

55. Thinking of your <u>indemnity plan</u> with the largest enrollment, does this plan offer an HRA or HSA?

⚪ Yes

⚪ No

ID 687

56. Do you have an <u>indemnity plan</u> that <u>DOES NOT</u> have a savings option (HRA or HSA)?

⚪ Yes, my firm offers at least one indemnity plan that **DOES NOT** include an HRA or HSA

⚪ No, my firm only offers indemnity plans that include an HRA or HSA

Section F: Cost-Sharing, Indemnity

ID 688

For the next several questions, we are interested in your **<u>indemnity plan with the largest enrollment of Massachusetts employees that does not have a savings option (HRA or HSA)</u>**. *If your largest indemnity plan has a savings option, please provide information for your next largest indemnity plan that does NOT have a HRA or HSA. Your best estimates are acceptable.*

LOGIC Show/hide trigger exists.
ID 689

57. Does this <u>indemnity plan</u> have an annual deductible for single coverage?

○   Yes

○   No

○   Don't know

VALIDATION Max deductible = 15000 Max out of pocket = 15000 Must be numeric Whole numbers only
LOGIC Hidden unless: #57 Question "**Does this <u>indemnity plan</u> have an annual deductible for single coverage?**" is one of the following answers ("Yes")
ID 690

58. For this <u>indemnity plan</u>, what is the annual... *Your best estimate is acceptable.*

	Annual ($)
<u>Deductible</u> for single coverage (in-network providers)?	
<u>Out-of-pocket limit</u> for single coverage (in-network providers)?	

59. **For this <u>indemnity plan</u>, what is the average total monthly premium amount for a full-time employee for <u>single coverage</u>?** *Your best estimate is acceptable.*

	Single coverage ($)
Average total monthly premium charged to your **<u>firm</u>** for an employee	
Average monthly contribution amount paid by your **<u>employee</u>**	

60. **For this <u>indemnity plan</u>, what is the average total monthly premium amount for a full-time employee for <u>family coverage</u>?** *Your best estimate is acceptable.*

	Family coverage ($)
Average total monthly premium charged to your **<u>firm</u>** for an employee	
Average monthly contribution amount paid by your **<u>employee</u>**	

Section F: Cost-Sharing, HDHP with HRA or HSA

🆔 410

For the next several questions, we are interested in your **HDHP with an HRA or HSA with the largest enrollment** of Massachusetts employees. *Your best estimates are acceptable.*

`ˈ`   Piped Values From Question 16. (**What type of plans are offered to your firm's employees <u>at any location</u> in Massachusetts (across all carriers)?** *Please select all that apply. Definitions of terms are provided below.*)

61. **Based on enrollment, what plan type best describes your largest HDHP with HRA or HSA?** *The response options below are based on the plan types that you currently offer.*

VALIDATION   Max deductible = 6500 Max out of pocket = 6500 Must be numeric Whole numbers only

🆔 387

61. **For this <u>largest HDHP with an HRA or HSA</u>, what is the annual...**ered*Your best estimate is acceptable.*

	Annual ($)
<u>Deductible</u> for single coverage (in-network providers)?	
<u>Out-of-pocket limit</u> for single coverage (in-network providers)?	

VALIDATION   Max premium = 5000 Max contribution = 5000 Must be numeric Whole numbers only

🆔 388

62. **For this <u>largest HDHP with an HRA or HSA</u>, what is the average total monthly premium amount for a full-time employee for <u>single coverage</u>?** *Your best estimate is acceptable.*

	Single coverage ($)
Average total monthly premium charged to your **<u>firm</u>** for an employee	
Average monthly contribution amount paid by your **<u>employee</u>**	

64. **For this <u>largest HDHP with an HRA or HSA</u>, what is the average total monthly premium amount for a full-time employee for <u>family coverage</u>?** *Your best estimate is acceptable.*

	Family coverage ($)
Average total monthly premium charged to your **<u>firm</u>** for an employee	
Average monthly contribution amount paid by your **<u>employee</u>**	

Section G: Co-payment/Co-insurance for Largest Plan

65. Please think of the health plan with the **<u>largest enrollment</u>** that your firm offers for employees in Massachusetts. **Which category best describes this health plan?** *The response options below are based on the plan types that you currently offer.*

If your firm offers two plans that have equal enrollment numbers and which might both be considered the largest plan, please select the plan that has had the larger enrollment over the past three years. *

ID 592

65. After the employee has met the general annual deductible, if applicable, for this plan, what is the current co-payment dollar amount and/or co-insurance percent for in-network providers for each of the following services? *Your best estimates are acceptable.*

	Co-payment ($)	Co-insurance (%)	Not applicable
A primary care physician **office visit**			○
An **outpatient** mental health visit			○
An emergency department visit			○
An **inpatient** hospitalization			○
A **generic** prescription drug (Tier 1)			○
A **preferred** brand prescription drug (Tier 2)			○
A **non-preferred** brand prescription drug (Tier 3)			○
A **lifestyle or specialty** drug (Tier 4)			○

Section H: Self-Funding, Carriers, and Alternative Plan Designs

ID 407

PIPING Piped Values From Question 16. (**What type of plans are offered to your firm's employees at any location in Massachusetts (across all carriers)?** *Please select all that apply. Definitions of terms are provided below.*)

67. **Of the types of plans offered to your firm's employees in Massachusetts, which are partially or fully self-funded? The response options below are based on the plan types that you currently offer. Please select all that apply.**

☐ None of these plans are self funded

ID 552

A plan is self-funded if the firm takes the financial risk and is either billed directly for claims, or claims are handled through a third party administrator. A plan can be partially self-insured up to a certain dollar amount, sometimes known as reinsurance or stop loss coverage. Coverage is underwritten by the insurer (also known as fully insured) if the firm pays a fixed amount to the insurance company or health plan each month, and the plan pays workers' claims.

ID 568

68. **Please select each carrier your firm currently offers to employees.**
Please select all that apply,

- ☐ Blue Cross Blue Shield of MA
- ☐ Harvard Pilgrim Health Care (include Health Plans Inc.)
- ☐ Tufts Health Plan (include Network Health)
- ☐ Fallon Health
- ☐ Health New England
- ☐ Neighborhood Health Plan
- ☐ United Healthcare
- ☐ Aetna
- ☐ Cigna
- ☐ Anthem/Unicare/Wellpoint
- ☐ Other *(option 1)*

  [   ] *

- ☐ Other *(option 2)*

  [   ] *

Section H: Self-Funding, Carriers, and Alternative Plan Designs

LOGIC Show/hide trigger exists. Hidden unless: #68 Question "**Please select each carrier your firm currently offers to employees.** *Please select all that apply,*"

ID 565

69. The next question asks how many of your [question('value'), id='**333**'] Massachusetts employees enrolled in health insurance at your firm are currently enrolled with each carrier. **Would you like to give this answer as a percentage or number of employees?**

    ○   Percentage

    ○   Number

VALIDATION   Max = Q13 value Must be numeric Whole numbers only

LOGIC   Hidden unless: #69 Question "The next question asks how many of your [question('value'), id='**333**'] Massachusetts employees enrolled in health insurance at your firm are currently enrolled with each carrier. **Would you like to give this answer as a percentage or number of employees?** " is one of the following answers ("Number")

ID 562

PIPING Piped Values From Question 68. (**Please select each carrier your firm currently offers to employees.** *Please select all that apply,*)

70. **What number of your [question('value'), id='333'] Massachusetts employees enrolled in health insurance at your firm, are currently enrolled with each carrier?** *Your best estimate is acceptable.*

      Total : 0

71. Among the [question('value'), id='333'] Massachusetts employees enrolled in health insurance at your firm, what percent are currently enrolled with each carrier? *Your best estimate is acceptable.*

··

0 out of 100% Total

72. Does your firm offer a health plan with a <u>tiered provider network</u> anywhere in Massachusetts?

- ○ Yes
- ○ No
- ○ Don't know

A tiered provider network, also known as "performance based tiering," assigns physicians within the preferred provider network into additional benefit tiers based on a provider's relative cost and, where available, quality. Tiered networks use cost-sharing (co-payment, coinsurance, or deductible) or other incentives to encourage patients to utilize providers in less costly tiers.

ID 120

73. Does your firm offer a health plan that includes a limited provider network anywhere in Massachusetts?

○ Yes

○ No

○ Don't know

ID 126

A limited provider network is a selective network of hospitals, health care professionals and labs that have contracted with a health plan to provide health care services. These networks are smaller than a typical HMO network.

ID 121

74. Do any of your health plans use payment contracts with provider groups that encourage the development of accountable care organizations (ACOs)?

○ Yes

○ No

○ Don't know

An <u>ACO</u> is a group of health care providers who give coordinated care, chronic disease management, and seek to improve the quality of care their patients receive. The organization's payment is tied to achieving health care quality goals and outcomes that result in cost savings (e.g., Blue Cross' Alternative Quality Contract).

75. **Do you provide any financial incentives to employees that switch to health plans that offer ACO-like contracts?**

- ○ Yes
- ○ No
- ○ Don't know

76. **Does your firm offer any health plans in Massachusetts that waive copays for medications and/or treatment adherence for chronic diseases?**

- ○ Yes
- ○ No
- ○ Don't know

For example, employers can purchase health plans that waive co-pays or reduce the costs of diabetes drugs and supplies to provide financial incentives for diabetic employees to participate in disease management programs.

Section I: Firm Decision-Making about Health Benefits

ID 183

Please provide more information about who at your firm makes decisions about health insurance benefits and how these decisions are made.

ID 184

77. **Which of the following best describes your role at your firm?** *Please select only one.*

- ○ Owner, CEO, or President

- ○ CFO

- ○ Chief Human Resources Officer, Human Resources Director

- ○ Executive responsible for health benefits programs

- ○ Office Manager or Benefits Administrator

- ○ Other, please specify:

  [   ]

78. **How does your firm <u>primarily</u> purchase health insurance plans and products?** *Please select only one.*

- *Public exchange* is the state-established marketplace known as the Health Connector for Business, formerly "SHOP" or Business Express.
- *Private exchange* is one created by a private organization such as a consulting firm or insurance company that allows employees from multiple companies to choose from a larger number of health plans or insurance company options than one firm would generally be able to provide on its own.

○ Works with carriers directly

○ Purchases through a public exchange

○ Purchases through a private exchange

○ Purchases through a broker or consultant

○ Other, please specify:

[   ]

- *Public exchange* is the state-established marketplace known as the Health Connector for Business, formerly "SHOP" or Business Express.
- *Private exchange* is one created by a private organization such as a consulting firm or insurance company that allows employees from multiple companies to choose from a larger number of health plans or insurance company options than one firm would generally be able to provide on its own.

ID 208

79. **Does your firm use a broker or consultant to help you with your decisions regarding the purchase of health insurance plans or products?**

○ Yes

○ No

ID 210

80. **Have you considered using private exchanges that also offer choices of plans and carriers, and assist in the administration of managing and enrolling in health benefits?**

○ Yes, we are currently using a private exchange

○ Yes, we are planning to use one in the next few years

○ Yes, and we are still considering using one

○ Yes, we have considered private exchanges, but do not plan to use one

○ No, we have not considered/are not aware of private exchanges

○ Don't know

ID 294

81. **Which private exchange does your firm use?**

[   ]

ID 211

82. **What are the most important factors in your firm's business decision to select a health insurance carrier or plan?** *Please select up to 3.*

☐ Name brand recognition of carrier or plan

☐ Employee preference

☐ Referral by broker

☐ Referral by business association

☐ Provider network

☐ Cost of plan

☐ Flexibility to create plan options that meet your needs

☐ Other, please specify:

[   ]

ID 212

83. **What are the most important reasons that your firm offers health insurance as a benefit to its employees?** *Please select up to 3.*

- ☐ Helps with employee recruitment

- ☐ Competitors offer it

- ☐ Helps with employee retention

- ☐ Reduces absenteeism by keeping employees healthy

- ☐ Increases productivity by keeping employees healthy

- ☐ Avoid state and federal penalties

- ☐ Other, please specify:

  [   ]

ID 213

84. **Which of the following strategies best describes your firm's contribution to health insurance premiums?**

- ○ Same percentage of premium contribution applied to all health plans

- ○ Same dollar amount of premium contribution regardless of plan chosen

- ○ Different percentage of premium contribution for different health plans

- ○ We only offer one plan, so we do not have varying contribution strategies

- ○ Other, please specify:

  [   ]

LOGIC Hidden unless: #1 Question "**As of today, how many of your full- and part-time employees work in <u>Massachusetts</u>?** *Your best estimate is acceptable.*" is greater than "50"
ID 600

Thank you for your time spent answering our questions. You have 3 pages remaining in this survey.

Section I: Firm Decision-Making about Health Benefits

`LOGIC` Show/hide trigger exists.

`ID` 214

85. **In the past year, has your organization shopped for a new health insurance plan or insurance carrier?**

- ○ Yes
- ○ No

`LOGIC` Hidden unless: #85 Question "**In the past year, has your organization shopped for a new health insurance plan or insurance carrier?**" is one of the following answers ("Yes")

`ID` 215

86. **In the past year, did your organization change insurance carriers or decide to offer alternative plans with the existing insurance carrier?**

- ○ Yes
- ○ No

87. **In the past year, which of the following strategies has your firm enacted to control the firm's cost of health coverage?** *Please select all that apply.*

☐ Increased co-pays/deductibles/coinsurance

☐ Cut firm contribution levels to premiums

☐ Changed health carriers or plans

☐ Offered narrow network plan

☐ Offered tiered network plan

☐ Offered wellness programs/incentives

☐ Offered HDHPs

☐ Restricted eligibility (e.g., increased number of hours employees must work to be eligible)

☐ Outsourced work to contractors or temporary workers

☐ Other, please specify:

☐ None of the above

88. **From your firm's prior experience, which of the below strategies are most effective in controlling the firm's cost of health coverage?** *Please select all that apply.*

☐ Increased co-pays/deductibles/coinsurance

☐ Cut firm contribution levels to premiums

☐ Changed health carriers or plans

☐ Offered narrow network plan

☐ Offered tiered network plan

☐ Offered wellness programs/incentives

☐ Offered HDHPs

☐ Restricted eligibility (e.g., increased number of hours employees must work to be eligible)

☐ Outsourced work to contractors or temporary workers

☐ Other, please specify:

      [   ]

☐ None of the above

_____

Thank you for your time spent answering our questions. You have 3 pages remaining in this survey.

Section J: The Health Connector

ID 221

89. Has your firm used or explored using the MA Health Connector to purchase health insurance for its employees?

> *The Health Connector is a state-established marketplace (or "exchange") designed to make shopping for health insurance more understandable and affordable while providing benefits and tax credits to some businesses and individuals.*
> *The Health Connector's program for employers is called Health Connector for Business. In the past, it was also sometimes referred to as SHOP or Business Express.*

○ Yes, we are currently using the Health Connector

○ Yes, we are planning to use the Health Connector in the next few years

○ Yes, and we are still considering using the Health Connector

○ Yes, we have considered the Health Connector, but do not plan to use it

○ No, we have not considered/are not aware of the Health Connector

○ Don't know

90. **If you considered but did not use the Health Connector, why not?**
Please select up to 3 reasons.

☐ Happy with current carrier or plan

☐ Worried about negative website or operational experience

☐ Absence of desired carrier or plan offering through the Health Connector

☐ Did not anticipate additional savings from making a change

☐ Other, please specify:

ID 291

The Health Connector offers employers several exclusive opportunities for premiums savings and enrollment options.

ID 290

91. Are you aware of the Small Business Tax Credit through the Health Connector?

    ○ Yes

    ○ No

ID 274

Small Business Tax Credit through the Health Connector: A small business health care tax credit is available to eligible small employers that pay at least half of the cost of individual credit when they buy health insurance through the Health Connector, if they: have 25 or fewer full-time employees, pay average annual wages below $50,000, and pay at least half of the premiums for employee health insurance.

ID 279

92. Are you aware of the Wellness Track Rebate through the Health Connector?

    ○ Yes

    ○ No

ID 275

Wellness Track Rebate through the Health Connector: Wellness Track is a free program offered to eligible employers enrolled in a small business group health plan through the Health Connector. Wellness Track's online website provides participating small employers and their employees with a suite of tools to promote a healthier work environment. Eligible employers who participate may qualify for a Wellness Track rebate of up to 15% on their group's health insurance premium contribution for coverage purchased through the Connector.

93. Are you aware of the following Employee Choice Options though the Health Connector?

	Yes	No
Choose a Plan	○	○
Choose a Benefit Level	○	○
Choose a Carrier	○	○

Employee Choice Options: New Employee Choice models allow employers the flexibility to offer employees a range of plans and lock in premium costs. With Employee Choice, the employer chooses the company's premium contribution amount and one of three plan offerings:

__Choose a Plan__ - Your firm chooses a plan and company contribution amount. All employees can enroll in that plan.
__Choose a Benefit Level__ - Your firm chooses a benefit level and company contribution amount. Employees can choose among plans offered by a range of carriers at that benefit level.
__Choose a Carrier__ - Your firm chooses an insurance carrier and company contribution amount. Employees can choose a plan from that carrier at any benefit level.

Section K: Firms that Do Not Offer Health Insurance

ID 231

You answered that your firm does not offer health insurance to its employees in Massachusetts. Please provide more information about why your firm does not offer health benefits.

LOGIC Show/hide trigger exists.

ID 232

94. **Has your firm <u>ever</u> offered health insurance to its employees?**

- ○ Yes
- ○ No
- ○ Don't know

VALIDATION Must be numeric Whole numbers only Max character count = 4 Min character count = 0

LOGIC Hidden unless: #94 Question "**Has your firm ever offered health insurance to its employees?**" is one of the following answers ("Yes")

ID 324

95. **In what year did your firm last offer health insurance?**

[   ]

ID 234

96. **Did your firm pay a penalty for not offering health insurance to your employees in 2017?**

- ○ Yes
- ○ No
- ○ Don't know

97. Below is a list of reasons why organizations might not offer employees health insurance. What are the most important reasons why your firm does not offer health insurance to its employees? *Please select up to 3.*

- ☐ Cost of insurance is too high

- ☐ Employees are covered under another plan, including coverage on a spouse's plan, Health Connector, or MassHealth/Medicaid

- ☐ Most employees are part-time or temporary workers

- ☐ Employees will get a better deal on health insurance exchanges on their own

- ☐ The firm can attract good employees without offering health insurance

- ☐ Firm is not required to offer health insurance due to small size

- ☐ Other, please describe:

  [   ]

- ☐ Don't know

98. Are you considering offering health insurance in 2018?

- ○ Yes

- ○ No

- ○ Don't know

99. If your firm were to offer health insurance, about how much do you think your firm could afford to pay for health insurance coverage per month for an employee with single coverage? *This figure would be just your firm's share of the premium. Your best estimate is acceptable.*

$ [   ] **per month** for an employee with **single coverage**

Section L: Background on Massachusetts Employees

ID 31

100. Does your firm have any unionized workers in Massachusetts?

    ○ Yes

    ○ No

ID 560

101. The next question asks you how many of your **[question('value'), id='93']** Massachusetts employees are unionized. **Would you like to give this answer as a percentage or number of employees?**

    ○ Percentage

    ○ Number

ID 321

102. What number of your firm's [question('value'), id='93'] Massachusetts workers are unionized? *Your best estimate is acceptable.*

    [   ]   Total # of **unionized employees** in MA

    Total : 0

ID 561

103. **What percentage of your firm's [question('value'), id='93'] Massachusetts workers are unionized?** *Your best estimate is acceptable.*

[   ]   Total % of **unionized employees** in MA

ID 499

104. The next question asks you to classify your **[question('value'), id='93']** Massachusetts employees into different age groups. **Would you like to give this answer as a percentage or number of employees?**

○ Percentage

○ Number

ID 312

105. **How many of your firm's [question('value'), id='93'] Massachusetts employees are in each age group?** *Your best estimate is acceptable.*

Under age 26   [   ]

26-49   [   ]

50 and older   [   ]

Total : 0

106. **What percent of your firm's [question('value'), id='93'] Massachusetts employees are in each age group?** *Your best estimate is acceptable.*

Under age 26 [   ]

26-49 [   ]

50 and older [   ]

0 out of 100% Total

107. The next question asks you to classify your **full-time** Massachusetts employees into different earning groups. **Would you like to give this answer as a percentage or number of employees?**

○ Percentage

○ Number

ID 325

108. Consider the earnings of your firm's **full-time** employees in Massachusetts, including management. **How many earn...** *Your best estimate is acceptable.*

Less than $29,000 per year?
(Less than $14 per hour)

About $29,000 to $75,999 per year?
(Between $14 and $35 per hour)

At least $76,000 per year?
(About $35 per hour)

Total : 0

ID 491

109. Consider the earnings of your firm's **full-time** employees in Massachusetts, including management. **What percent earn...** *Your best estimate is acceptable.*

Less than $29,000 per year?
(Less than $14 per hour)

About $29,000 to $75,999 per year?
(Between $14 and $35 per hour)

At least $76,000 per year?
(About $35 per hour)

0 out of 100% Total

Section M. Thank You

ID 657

Thank you for your time and cooperation!

In Fall 2018, you will receive a copy of the survey findings by email, along with an individualized report that shows how your firm compares with others in the state.

Please provide your contact information below so we can email you this report.

Company Name

Name

Title

Mailing Address

Email Address

Phone Number

Thank you for completing this survey. Clicking **'Next'** below will submit your responses.

For more information about the Massachusetts Employer Survey, you can visit www.chiamass.gov.

Ineligible

Hidden unless: #1 Question "**As of today, how many of your full- and part-time employees work in Massachusetts?** *Your best estimate is acceptable.*" is less than "3"
ID 11

We are looking for firms with 3 or more employees in Massachusetts to respond to this survey. If your firm has **less than 3 employees in Massachusetts**, then you do not need to complete this survey.

Please click **SUBMIT** below to confirm that you are ineligible for this survey. We will not contact you in the future.

Thank You!

ID 1

Thank you again. Your response is very important to us.