**The 2014 Massachusetts Employer**

**Health Insurance Survey**

FIELD REPORT

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For:

The Massachusetts Center for Health Information and Analysis

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**I. Background**

Since 2001, the Center for Survey Research of the University of Massachusetts-Boston (CSR) has conducted The Massachusetts Employer Survey (MES) for the Center for Health Information and Analysis (CHIA) (formerly the Division of Health Care Finance and Policy (DHCFP)). The purpose of the MES is to gather information directly from employers about whether they do or do not offer health insurance to their employees, which employees do or do not qualify for this insurance, characteristics of the insurance offered, reasons for not offering insurance, and in general, the current overall picture of employer based health insurance in Massachusetts. The surveys were originally conducted on a bi-annual basis from 2001 through 2009; annually in 2010 and 2011; and resumed in 2014. With ten years of trend data, the survey provides a unique lens of the employer landscape spanning pre-reform to Massachusetts reform to federal reform.

Data from the 2014 survey comes at a unique point in time as the Affordable Care Act (ACA) comes into effect. While the ACA is in many ways modeled on Massachusetts health care reform (Chapter 58 of the Acts of 2006), the ACA also includes new provisions and requirements for employers.

This report describes the design and results of data collection efforts for the 2014 survey. Analytic results and contrasts to previous results will be provided in separate reports.

**II. Design of the Survey**

***Questionnaire Design***

The 2014 questionnaire is based upon the survey instruments used in 2001, 2003, 2005, 2007, 2009, 2010 and 2011. Core elements were maintained to enable comparison of trend data over time. Details of changes to the questionnaire over this time span are available in field reports from each of the survey years. These reports are available at www.mass.gov/chia.

Given the impending implementation of the ACA, in October 2013 CSR conducted two focus groups to obtain feedback from key informants and policy makers. CHIA identified and recruited key informants from several state agencies and from non-state organizations. A total of 10 key informants participated in the focus groups, which both took place at CHIA. The first was on October 22nd and the second was on October 23rd.

Based on the focus group analysis, questions were added that addressed:

1. Where employers went to get information about the ACA
2. Whether employers were aware of new tax credits and rebates
3. More in-depth questions about self-funded health plans
4. Specific questions about high deductible products
5. Questions about wellness programs
6. Questions about flexible spending accounts
7. More in-depth questions about changes made to health insurance offerings in the past year or planned for the next year
8. Questions about the Health Connector as a resource
9. Questions about the use of brokers

Findings included: 1) terminology (e.g. not to have a reference ‘in response to ACA”, but more simply to ask what employers are doing and plan to do so as not to blur or bias response options, and e.g. 2 when referring to the new healthcare reform, to refer to it as “the Affordable Care Act (ACA) also known as Obamacare”); and 2) the part-time definition (continue to allow employers to report how they define it – instead of providing the definition). A report of the focus group findings was provided to CHIA about a week after the focus groups occurred. CHIA and CSR worked together to revise the questionnaire to include as many of the recommendations as possible while trying to keep the survey as easy to complete and as short as possible.

The survey was beta-tested with employer groups and those who worked with employers: questions were further refined.

The final version of the questionnaire was the same number of pages as the previous version, but the density of the pages and the length and complexity of some questions were increased. There is always a concern when questionnaires get longer or more complex that this may result in fewer respondents. The history of the MES itself displayed this tendency. Response rates in 2003 and 2005, when the questionnaire was the least complicated were 60.3% and 63.1% respectively. When the questionnaire asked more detailed questions in 2007, the response rate dropped to 55.3%. Additional questions added in 2009 saw a slight drop to 53.9%. The questionnaire then remained the same for 2010 and 2011 and response rates remained comparable at 53.4% and 51.9% respectively. Response rates for the 2014 survey will be discussed on page 14 of this report.

Once all questions and formatting were agreed upon by CSR and CHIA, the questionnaire was printed and programmed for an online version.

***Sample Design***

The sample for this survey was purchased from listings kept by Dun & Bradstreet. This business organization keeps detailed up-to-date records on all employers in the United States. Before outlining the 2014 sample design changes, it is important to keep in mind historical changes which were made for past surveys.

For the 2001, 2003, 2005 and 2007 employer surveys, the sample was drawn from all employers in Massachusetts with the following two exceptions:

1) Self-employed individuals were not eligible for the survey

2) Federal and State government employers were not eligible.

Self-employed individuals were excluded since their employer-based insurance was simply personal health insurance. Federal and state government employers were not included since their health insurance offerings are known and available through public records. State colleges and universities were included in the sample as these employers’ benefit offerings are often more similar to private employers than typical federal and state agencies.

The 2010, 2011 and 2014 surveys maintained a significant change made to the sample design in 2009, which modified the lowest number of employees an eligible employer could have from two to three. This change was made to make the Massachusetts survey more consistent with other national survey efforts.

Lastly, for all survey years, the worksite was designated as the primary sampling unit, a key sample design feature. The worksite is defined as a particular site or location. This could be a single store, office or factory, or it could be an office complex, group of buildings, or a campus. For example, each CVS drugstore or each McDonald’s restaurant is a worksite. Likewise, the General Electric facility in Lynn, Massachusetts is a distinct worksite from the General Electric facility in Springfield, Massachusetts. It was decided in 2001 that this survey should be conducted at the worksite level for two reasons:

1) It is not known in advance if worksites within a larger corporation are able to independently design benefits policies or if such decisions are mandated from corporate headquarters.

2) Since specific questions are asked about each individual worksite, such as the number and demographic profile of employees at the worksite, it is important to survey someone at a specific worksite in order to get accurate information about the worksite.

For the 2014 survey, a stratification scheme was employed with the following strata:

Stratum 1: employers with 3-10 employees

Stratum 2: employers with 11-24 employees

Stratum 3: employers with 25-50 employees

Stratum 4: employers with 51-249 employees

Stratum 5: employers with 250 or more employees

This scheme was the same stratification scheme used in 2009, 2010 and in 2011.

|  |  |  |
| --- | --- | --- |
| **Table 1: Eligible Worksites in Massachusetts by Stratum** | | |
| Stratum | Total Number of  Worksites | Worksites Selected  for the Sample |
| 3 - 10 employees | 110,244 | 730 |
| 11-24 employees | 20,339 | 325 |
| 25 – 50 employees | 12,236 | 325 |
| 51 - 249 employees | 8,645 | 370 |
| 250 or more employees | 1,236 | 250 |
| Total | 152,700 | 2,000 |

There is almost 100 times the number of employers in Massachusetts with 3-10 employees as compared with employers with 250 or more employees. However, the larger employers may actually employ a greater number of total employees within the state. This is an important characteristic to acknowledge in a sample design. In each survey iteration between 2001 and 2007, the number of worksites listed in the Dun & Bradstreet database increased within each survey stratum. However, in 2009, the number of worksites decreased within each stratum. This trend continued in 2010 with even fewer listed worksites in each stratum. In 2011, the number of worksites again declined in every stratum except for the stratum with 3-10 employees which displayed an increase of 3,499 worksites. The size of the increase in this stratum actually produced an increase in the total number of worksites within Massachusetts for 2011.

In 2014, another increase was observed in the number of worksites with 3-10 employees with 5,390 more employers of that size as compared to 2011. The strata with 11-24 employees and 25-50 employees showed very small decreases in the number of employers. The strata with 51-250 employees and 250 or more employees showed gains (1,141 more worksites with 51-249 employees and 114 more with 250 or more).

As Table 1 indicates, the proportion of worksites selected for the sample increased by estimated size of the worksite going from a low of 0.66% (730/110,244) of the worksites with 3-10 employees to a high of 20.23% (250/1,236) of the worksites with 250 employees or more. This design allowed for an examination of employers by size and yet still allowed for an investigation of all employers on a statewide level. For analysis, data must be weighted due to the differences in probabilities of selection across the strata. These weights are provided on all final data files.

***Data Collection Design***

On October 17, 2013, CSR began calling all sample worksites to confirm that the worksite was still an operational business and had at least three employees. The call also attempted to identify the name of the person who knew the most about health insurance at the worksite and then confirm that person’s exact mailing address, telephone number and email address. This step enabled CSR to mail survey materials directly to the correct person. This effort continued until early-December 2014.

An initial mailing to sample worksites was then conducted after the holiday season on January 13, 2014. If specific names were obtained, the mailing went directly to that person. If not, the mailing went to the worksite addressed to a generic “personnel director.” The initial mailing consisted of:

1) a copy of the questionnaire;

2) an introductory letter from CSR;

3) an introductory letter from CHIA;

4) a postage paid return envelope; and

5) a $10 bill.

Previous employer surveys indicated that a $10 gratuity paid in advance to respondents increased response rates and primarily paid for itself by reducing the effort expended to get people to respond. The letters also included a website address and a unique ID number for respondents who wished to complete the survey online. Both letters are included in the Appendix to this report. On the same day as the initial mailing went out, an advance email was sent to all sample worksites for which we had confirmed an email address for the targeted respondent to encourage them to look for the survey in the mail (See: Appendix). Three days after the initial mailing, all targeted respondents were then sent an email with a direct link to the online version of the questionnaire. The text of the email indicated that the employer could mail back the questionnaire they received or complete the survey online using the enclosed link, whichever they felt would be easier.

One week later, a reminder postcard was sent to all sample members asking them to return the questionnaire if they had not already done so. A reminder email was also sent at this time with a direct survey link. Approximately two weeks after this postcard was mailed, on February 6, 2014, all sample members who had not yet responded were called. The purpose of these calls was not to conduct the interview, but rather to ask the respondent if they could return the questionnaire. Additional mailings of the questionnaire were arranged for any respondent who requested a copy. As part of the conversation, respondents were asked to indicate the number of employees at the site and whether or not the employer offered health insurance to employees. In this way, basic information was collected even if a questionnaire was not returned.

One last mailing to sample members was made on April 3 via U.S.P.S. Priority Mail; due to lower than desired response rates, U.S.P.S. Priority Mail was used to increase the visibility for the mailing. A few days after this mailing, one final email was sent to those for whom we had an email address.

**III. Data Collection Results**

As described earlier, the initial stage of data collection included calling all 2,000 sample employers to determine if they were still in business and had more than two employees. Table 2 details the results of this effort.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table 2: Results of Screening for Eligibility** | | | | | | |
| Stratum | Successfully Screened 1 | Unable to Locate 2 | Not Eligible3 | Screening  Refusal 4 | Screening Limit5 | Total |
| 3-10 employees | 454 | 71 | 71 | 55 | 79 | 730 |
| 11-24 employees | 246 | 10 | 18 | 36 | 15 | 325 |
| 25 - 50 employees | 255 | 17 | 24 | 24 | 5 | 325 |
| 51 - 249 employees | 301 | 29 | 16 | 16 | 8 | 370 |
| 250 or more employees | 201 | 9 | 9 | 26 | 5 | 250 |
| Total | 1,457 | 136 | 138 | 157 | 112 | 2,000 |
| 1) Successfully Screened - Determined to be in business at worksite with a least 3 employees. | | | | | | |
| 2) Unable To Locate - Worksite could not be found through telephone directory, telephone information and internet searches. | | | | | | |
| 3) Not Eligible - Confirmed out of business, having 2 or fewer employees, or merged with another business. | | | | | | |
| 4) Screening Refusal - People at worksite refused to answer any questions. | | | | | | |
| 5) Screening Limit - Eligibility could not be determined after many attempts, usually because only voicemail could ever be reached. | | | | | | |

A total of 269 of the 2,000 employers (13.5%) either refused to answer the screening questions or could not be reached to determine eligibility. This was slightly higher than the 11.5% rate from 2011, the 11.0% rate from 2010, the 10.5% rate from 2009, the 9.6% rate from 2007, and the 11.0% rate from the 2005 study. All these employers were considered survey-eligible since no confirmation could ever be obtained. A total of 138 employers were confirmed as ineligible while 1,457 were confirmed eligible. Finally, the 136 employers that could not be located were declared ineligible. If they could not be located through exhaustive telephone and Internet searches, it was determined that they were likely no longer an operational worksite.

A second goal of the screening process was to obtain the exact name and mailing address of the specific person who would be most knowledgeable at the worksite for answering health insurance questions. Table 3 outlines the results of this effort.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table 3: Results of Obtaining Contact Information** | | | | |
| Stratum | Successfully Screened Eligible | Not Screened but Considered Eligible | Contact Information Obtained | Success Rate1 |
| 3-10 employees | 454 | 134 | 436 | 96.0% |
| 11-24 employees | 246 | 51 | 244 | 99.2% |
| 25 - 50 employees | 255 | 29 | 254 | 99.6% |
| 51 - 249 employees | 301 | 24 | 298 | 99.0% |
| 250 or more employees | 201 | 31 | 201 | 100.0% |
| Total | 1,457 | 269 | 1,433 | 98.3% |
| 1) Success Rate - This is the rate for which those successfully screened as eligible also gave out contact information. Contact information could not be obtained from the 269 employers who were assumed eligible but not successfully screened. | | | | |

Names and addresses were obtained for 98.3% of all successfully screened worksites. In addition to getting the name and address of the most knowledgeable person at each worksite, an attempt was also made to get an email address. With a valid email address, a link to the online survey could be directly sent to the selected person. Email addresses were more difficult to obtain. Of the 1457 worksites successfully screened, an email address was obtained for 450 people or 30.9%. Individuals answering screening questions were more reluctant to release someone’s a colleague’s email address as opposed to their mailing address or telephone number. The screening effort resulted in a total of 1,726 employers deemed eligible for the survey. Therefore, email addresses were available for only 26.1% of the entire eligible sample. The 1726 eligible sample was more than the 1,500 sample size that was sought. A random sub-sample of 1582 employers out of the 1726 was then selected to receive questionnaires. Table 4 shows the results of the data collection effort.

| **Table 4: Results from Mailing Questionnaires** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Stratum | Complete  Mail  Interviews | Complete  Web  Interviews | Not  Eligible1 | Refusals2 | Not  Returned3 | Total  Mailed | Response  Rate4 |
| 3-10 employees | 138 | 34 | 84 | 27 | 244 | 527 | 38.83% |
| 11-24 employees | 97 | 22 | 20 | 14 | 111 | 264 | 48.77% |
| 24 - 50 employees | 78 | 32 | 14 | 24 | 116 | 264 | 44.00% |
| 51 - 249 employees | 89 | 36 | 15 | 29 | 147 | 316 | 41.52% |
| 250 or more employees | 52 | 23 | 13 | 24 | 99 | 211 | 37.88% |
| Total | 454 | 147 | 146 | 118 | 717 | 1582 | 41.85% |
| 1) Not Eligible - These are employers who could not be reached during screening but who later were found to be ineligible | | | | | | | |
| 2) Refusals - These are employers who mailed or called in to actively refuse to corporate. | | | | | | | |
| 3) Not Returned - These are employers who never refused but still never returned a questionnaire. | | | | | | | |
| 4) Response Rate - This is computed as ( complete interviews) / (total mailed –not eligible) | | | | | | | |

Response rates across strata were fairly consistent. Employers with 250 or more employees had the lowest response rate of 37.88%, while employers with 11-24 employees had the highest response rate of 48.77%. Overall, the response rate was 41.85%. It should be noted that this overall response rate was 10 percentage points lower than the rate obtained in the 2011 survey. One likely reason for the lower response rate is the season in which the survey was conducted. The 2014 survey had a data collection period that ran from January through May. In 2011 and all earlier surveys, the data collection period ran from March through July. It appears that attempting to collect this information mostly in the heart of the winter season had a negative effect. While the research intent was to capture real-time information during the initial ACA implementation period, this may have not been the best time to conduct the survey. The lower response rate may also be attributable to the density of survey. While the number of pages in the 2014 survey was the same as in 2011, the complexity and length of some of the questions increased (in an effort to capture some of the complex changes in the health insurance marketplace). Nationally, survey researchers also note a decline in individuals completing surveys1,2.

It is recommended that future employer surveys have shorter and/or less complex questionnaires that are conducted during the spring.

As mentioned earlier, a final mailing via U.S.P.S. Priority Mail was done to increase response rates. This mailing resulted in an additional 47 completed paper or web surveys and also verification that 12 other sample worksites were not eligible. Therefore, this last mailing contributed to obtaining more than 600 completed surveys and a response rate over 40%.

It is interesting to note that 24.5% of all completed surveys were done by web. This is an increase as compared to the 13.6% completed by web in 2011. The percentage completed by web in 2014 for those people for whom we had email addresses (24.1%) was about the same as the percentage completed by web for those people for whom we did not have an email address (25.4%).

1 Committee on National Statistics, National Research Council (2013), Nonresponse in Social Science Surveys: A Research Agenda. The National Academies Press.

2 Pew Research (2012), “Collecting Survey Data, The Problem of Declining Response Rates”, [www.people-press.org/methodology/collecting-survey-data](http://www.people-press.org/methodology/collecting-survey-data).

**IV. Weighting and Analysis**

Due to differential rates of selection for the sample across strata and differential response rates, it is important to weight survey data for analysis when combining strata. Table 5 gives the appropriate valued weights that take into account both the different probabilities of selection and the different response rates.

| **Table 5: Survey Weights** | |
| --- | --- |
| Stratum | Weight |
| 3-10 employees | 433.9417 |
| 11 - 24 employees | 144.3597 |
| 25 - 50 employees | 92.0487 |
| 51 - 249 employees | 57.8765 |
| 250 or more employees | 14.3507 |

The weights were derived as the inverse of the product of the following two factors:

1. The probability of selection within each stratum, and
2. The response rate obtained within each stratum.

These weights correctly adjust the sample for both probability of selection and survey response. They must be used in any analysis of data that combines any of the sample strata. Failure to do so will result in inaccurate survey estimates. The appropriate weight is included on the final data file.

In addition, the sample design for the MES is complex since stratification in involved using size of employer. This implies that all analyses should incorporate this stratification into the creation of survey estimates. Failure to do so will lead to inaccurate estimated standard errors around survey estimates. This, in turn, will lead to inaccurate confidence intervals and results of statistical tests. A variable located on the final data file named stratum is the appropriate variable to be used to identify this stratification.

**V. Telephone Reminder Results**

During the reminder calls, respondents were asked two questions, the size of the worksite and if health insurance was offered to employees. Table 6 shows results for obtaining this information.

| **Table 6: Results including Telephone Questions** | | | | |
| --- | --- | --- | --- | --- |
| Stratum | Total Eligible Sample | Mail & Web Questionnaires | Answered Phone Questions | Overall Response Rate1 |
| 3-10 employees | 443 | 172 | 74 | 55.53% |
| 11-24 employees | 244 | 119 | 37 | 63.93% |
| 25 - 50 employees | 250 | 110 | 37 | 58.80% |
| 51 - 249 employees | 301 | 125 | 24 | 49.50% |
| 250 or more employees | 198 | 75 | 12 | 43.94% |
| Total | 1436 | 601 | 184 | 54.67% |
| 1) This rate is computed as (Mailed Questionnaires + Answered Phone Questions) / Total Eligible Sample | | | | |

As indicated here, for a very critical measure in the survey (i.e., whether an employer offers health insurance to employees), information was obtained from 54.7 % of all sample employers. This is a lower percentage than the 68.9% obtained in 2011, the 67.5% obtained in 2010 and the 72.4% in 2009. The percentage of employers offering health insurance computed solely from the mail and web questionnaires is extremely close to the same percentage computed from answers to the reminder phone calls for four of the five strata (85.7% from completed interviews vs. 86.4% from reminder calls for the 11-24 stratum, 96.4% from completed interviews vs. 95.6% from reminder calls for the 25-50 stratum, 98.4% from completed interviews vs. 100.0% from reminder calls for the 51-249 stratum and 97.3% from completed interviews vs. 100.0% from reminder calls for the 250+ stratum). However, a discrepancy did exist for the stratum with 3-10 employees. For this stratum, the percentage of employers offering insurance to employees computed from completed interviews was 68.6% as compared to a rate of 52.7% computed solely from reminder calls. This had not happened in previous surveys and could be a concern of potential nonresponse bias within this stratum. However, extensive monitoring of the telephone reminder calls and a debriefing of the interviewers led to the conclusion that employers who most likely did offer insurance simply refused to answer the two telephone questions to a higher degree. This was based on respondent comments to interviewers that they were refusing to answer any questions because the survey was too long, took too much time or was too hard to do. Since the survey is very short for employers who do not offer insurance and only becomes long and hard if all the detailed questions about health insurance plans need to be answered, it was felt that employers who do offer insurance were simply expressing their frustration and not answering the telephone questions. Based on this evidence and examining completed questionnaires carefully, it is believed the rate computed from completed interviews is the most accurate.

**Attachments**

1. Introduction letter from CSR mailed to respondents.
2. Letter from CHIA mailed to respondents.
3. Promotional email to respondents.

January 8, 2014

Dear Field 4:

You have been chosen to be among a small group of Massachusetts’ employers being asked to share your experience in making decisions about health insurance coverage for your employees. Your participation is greatly needed and appreciated. 2014 is an important year given the increased choices in healthcare. This is the best way the Commonwealth can learn about the decisions employers make about health insurance for employees.

**$10.00 HAS BEEN ENCLOSED AS A TOKEN OF OUR APPRECIATION FOR COMPLETING THIS SURVEY**

Please fill out the enclosed questionnaire and return it in the postage-paid envelope. It generally takes only 25 minutes of your time, depending upon the complexity of your company and its policies. You can also complete the survey online at

www.csr.umb.edu/mehis

and entering your private code of: Field 1

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

Thank you in advance for your time and cooperation. If you have any questions or concerns, please contact me, or Dragana Bolcic-Jankovic, at 617-287-7200. We will be happy to speak with you.

Sincerely yours,



Anthony M. Roman

Senior Researcher

January 8, 2014

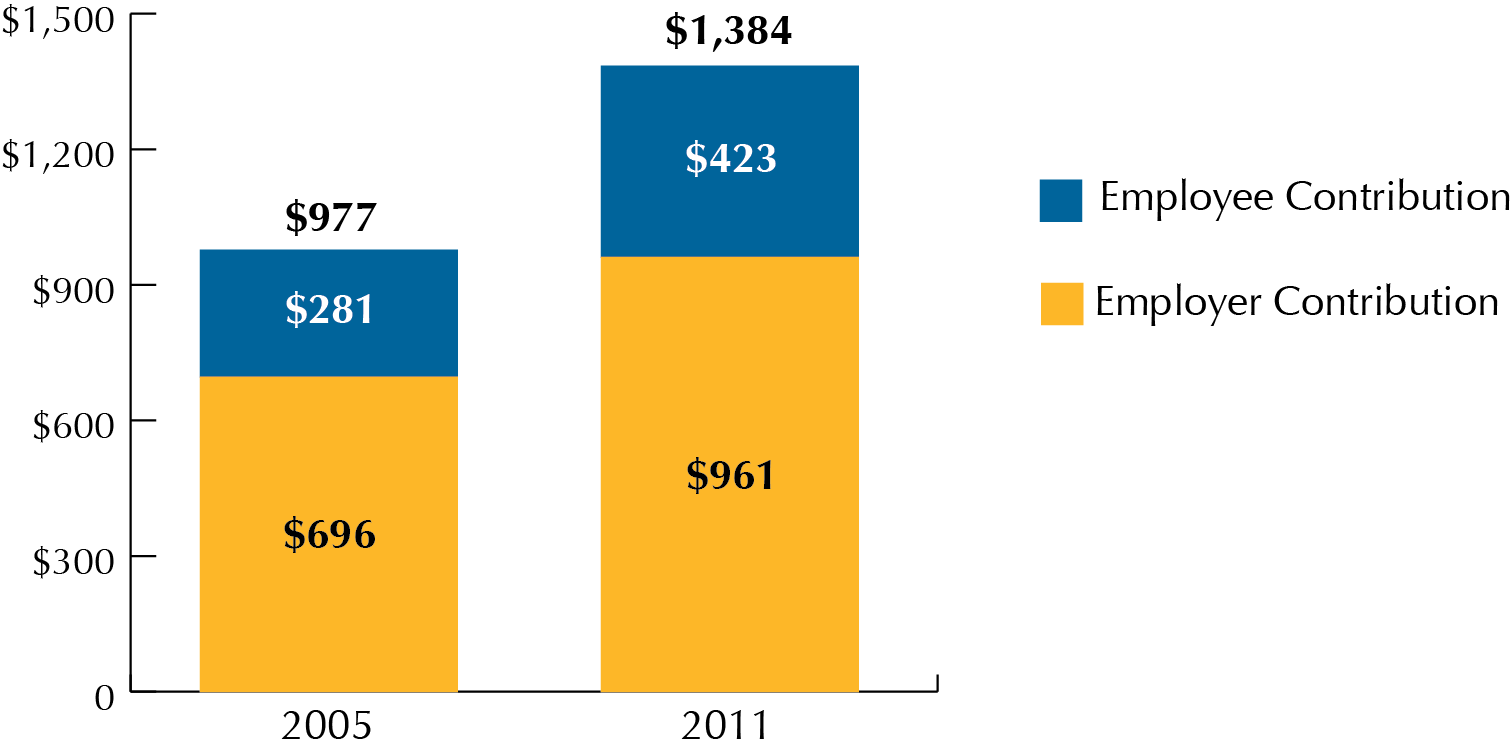
Dear Field 4:

The Center for Health Information and Analysis is requesting your help with our employer health insurance survey. You have been selected to represent the experience of Massachusetts employers regarding your experience in making health insurance decisions for 2014. Your perspective will help inform policymakers, business associations, and state officials about the current status of health insurance for employers in Massachusetts.

Please fill out and return the survey in the enclosed postage-paid envelope. The survey can also be filled out online at: http://www.csr.umb.edu/mehis by entering your private code of Field 1. Your responses will be strictly confidential.

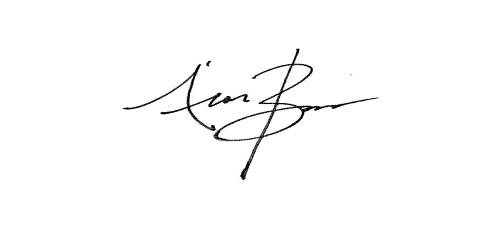
This year marks the tenth anniversary of the Massachusetts Employer Survey. Results of how insurance has changed for employers and employees over the past ten years will be available in July on our website: http://www.mass.gov/chia/. We hope you find the results interesting and useful. Below please find a graph that was created from responses to our 2011 employer survey that we thought would interest you. Your responses will help provide updated 2014 information.

**Average Monthly Health Insurance Premiums and Employee Contributions for Family Plans in Massachusetts, 2005 and 2011**



Massachusetts Employer Surveys available at: <http://www.mass.gov/chia/researcher/chia-publications.html#insurance_surveys>

Thank you for your help. Your participation in this survey is very much appreciated.

Sincerely,

**Áron Boros**

Executive Director

Dear [Name],

**You have been selected to tell your business’ health insurance story!**

In a few days, you will be receiving in the mail a questionnaire for Massachusetts employers along with a monetary token of our appreciation for your time. Your response will help inform policymakers, business associations, and state officials about Massachusetts employers’ experiences in offering or not offering health insurance. Your voice is important.

When you receive the survey packet, please fill out and return the survey in the enclosed postage-paid envelope. The survey can also be filled out online. We will email you the link the week of January 20, 2014.

We look forward to hearing your story.

Sincerely,

Anthony M. Roman

Senior Researcher