

2004 Small Employer Health Insurance Survey Results by Question for Border Counties

PART A: ALL COMPANIES

1. How long has your company been in business?

- a. Less than 1 year
- b. 1-4 years
- c. 5-9 years
- d. 10-19 years
- e. 20 or more years

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	43	1.0%	3	1.6%
B	475	11.0%	23	12.3%
C	664	15.4%	36	19.3%
D	1,210	28.1%	53	28.3%
E	1,879	43.7%	72	38.5%
No Response	32	0.7%	0	0.0%
Total	4,303	100.0%	187	100.0%

2. Which of the following best describes your company's primary business?

- a. Agriculture, forestry, fishing
- b. Construction
- c. Food service
- d. Manufacturing
- e. Retail
- f. Services (medical care, personal services, laundry, repair business, legal, business services, computer services, etc.)
- g. Wholesale
- h. Other

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	135	3.1%	8	4.3%
B	441	10.2%	12	6.4%
C	155	3.6%	6	3.2%
D	272	6.3%	10	5.3%
E	531	12.3%	22	11.8%
F	1,858	43.2%	76	40.6%
G	181	4.2%	12	6.4%
H	684	15.9%	40	21.4%
No Response	46	1.1%	1	0.5%
Total	4,303	100.0%	187	100.0%

3. For calendar year 2003, what was your company's annual gross revenue?

- a. Less than \$25,000
- b. \$25,000 - \$50,000
- c. \$50,001 - \$100,000
- d. \$100,001 - \$200,000
- e. \$200,001 - \$500,000
- f. \$500,001 - \$ 1 million
- g. \$1,000,001 - \$2.5 million
- h. More than \$2.5 million

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	80	1.9%	7	3.7%
B	64	1.5%	3	1.6%
C	231	5.4%	11	5.9%
D	485	11.3%	28	15.0%
E	1,214	28.2%	52	27.8%
F	888	20.6%	37	19.8%
G	770	17.9%	25	13.4%
H	430	10.0%	16	8.6%
No Response	141	3.3%	8	4.3%
Total	4,303	100.0%	187	100.0%

4. As of December 31, 2003, what was your company's estimated net worth?

- a. Less than \$50,000
- b. \$50,000 - \$100,000
- c. \$100,001 - \$200,000
- d. \$200,001 - \$500,000
- e. \$500,001 - \$1 million
- f. \$1,000,001 - \$2.5 million
- g. \$2,500,001 - \$5 million
- h. More than \$5 million

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	496	11.5%	25	13.4%
B	469	10.9%	22	11.8%
C	557	12.9%	20	10.7%
D	893	20.8%	37	19.8%
E	723	16.8%	32	17.1%
F	503	11.7%	21	11.2%
G	237	5.5%	9	4.8%
H	130	3.0%	3	1.6%
No Response	295	6.9%	18	9.6%
Total	4,303	100.0%	187	100.0%

5. Which of the following best describes the wages of most of your employees?

- a. Minimum wage
- b. Hourly, more than minimum wage but less than \$10 per hour
- c. Hourly, between \$10 - \$15 per hour
- d. Hourly, between \$15 - \$20 per hour
- e. Hourly, more than \$20 per hour
- f. Salaried
- g. Independent contractors
- h. Hourly plus tips

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	69	1.6%	9	4.8%
B	1,091	25.4%	99	52.9%
C	1,219	28.3%	37	19.8%
D	443	10.3%	3	1.6%
E	126	2.9%	2	1.1%
F	1,150	26.7%	30	16.0%
G	117	2.7%	5	2.7%
H	29	0.7%	1	0.5%
No Response	59	1.4%	1	0.5%
Total	4,303	100.0%	187	100.0%

6. How many employees earn less than \$10 an hour?

- a. 1-2
- b. 3-5
- c. 6-10
- d. 11-20
- e. 21-30
- f. 31-40
- g. 41-50
- h. None

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,169	27.2%	56	29.9%
B	762	17.7%	66	35.3%
C	379	8.8%	31	16.6%
D	188	4.4%	13	7.0%
E	63	1.5%	4	2.1%
F	13	0.3%	2	1.1%
G	11	0.3%	0	0.0%
H	1,215	28.2%	15	8.0%
No Response	503	11.7%	0	0.0%
Total	4,303	100.0%	187	100.0%

7. Not including the business owner(s), approximately what is the average annual salary (excluding all benefits) for a full-time employee?
- a. Less than \$10,000
 - b. \$10,000 - \$15,000
 - c. \$15,001 - \$20,000
 - d. \$20,001 - \$25,000
 - e. \$25,001 - \$50,000
 - f. \$50,001 - \$75,000
 - g. More than \$75,000

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	126	2.9%	11	5.9%
B	332	7.7%	36	19.3%
C	622	14.5%	55	29.4%
D	844	19.6%	35	18.7%
E	1,628	37.8%	40	21.4%
F	191	4.4%	5	2.7%
G	57	1.3%	3	1.6%
No Response	503	11.7%	2	1.1%
Total	4,303	100.0%	187	100.0%

8. If some of your employees have children who are covered under State Medicaid or Children's Health Insurance Programs (CHIP), have any of those employees ever indicated to you that they would prefer their children be covered under an employment-based health plan instead of under Medicaid or CHIP?
- a. I do not know if any of my employees' children are covered under Medicaid or CHIP, and none have indicated that they would prefer to be covered under an employment-based health plan.
 - b. I do know that some employees have children who are covered under Medicaid or CHIP, but I have not had any discussions with my employees about their preference.
 - c. Less than 5 employees have indicated to me that they would prefer to enroll their children in an employment-based health plan rather than Medicaid or CHIP.
 - d. Between 5 and 10 employees have indicated to me that they would prefer to enroll their children in an employment-based health plan rather than Medicaid or CHIP.
 - e. More than 10 employees have indicated to me that they would prefer to enroll their children in an employment-based health plan rather than Medicaid or CHIP.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	2,858	66.4%	99	52.9%
B	595	13.8%	59	31.6%
C	296	6.9%	20	10.7%
D	40	0.9%	1	0.5%
E	11	0.3%	2	1.1%
No Response	503	11.7%	6	3.2%
Total	4,303	100.0%	187	100.0%

9. Within the past three years, has an insurance agent told you they do not have a company that will insure your group, or in some way discouraged you from trying to obtain health insurance?
- a. Yes
 - b. No

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
No	3,376	78.5%	139	74.3%
Yes	866	20.1%	43	23.0%
No Response	61	1.4%	5	2.7%
Total	4,303	100.0%	187	100.0%

10. Does your company currently offer health insurance coverage to its employees?
- a. Yes
 - b. No

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	2,032	47.2%	64	34.2%
No	2,224	51.7%	123	65.8%
No Response	47	1.1%	0	0.0%
Total	4,303	100.0%	187	100.0%

IF YES, PLEASE SKIP TO "PART C" ON PAGE 21.
 IF NO, PLEASE CONTINUE WITH "PART B" ON THE NEXT PAGE.

PART B: COMPANIES NOT CURRENTLY OFFERING HEALTH INSURANCE

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

- a. Yes
- b. No

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	349	15.5%	18	14.6%
No	1,878	83.7%	103	83.7%
No Response	18	0.8%	2	1.6%
Total	2,245	100.0%	123	100.0%

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

- a. Yes
- b. No

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	919	40.9%	52	42.3%
No	1,303	58.0%	68	55.3%
No Response	23	1.0%	3	2.4%
Total	2,245	100.0%	123	100.0%

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

- a. The company will definitely not offer health insurance in the next 3 years.
- b. The company will probably not offer health insurance in the next 3 years.
- c. The company will probably offer health insurance in the next 3 years.
- d. The company will definitely offer health insurance in the next 3 years.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	557	24.8%	24	19.5%
B	1,211	53.9%	60	48.8%
C	408	18.2%	34	27.6%
D	36	1.6%	3	2.4%
No Response	33	1.5%	2	1.6%
Total	2,245	100.0%	123	100.0%

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

- a. Employees are very interested in whether health insurance will be offered.
- b. Employees are somewhat interested in whether health insurance will be offered.
- c. Employees are not interested in whether health insurance will be offered.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	713	31.8%	41	33.3%
B	927	41.3%	59	48.0%
C	567	25.3%	22	17.9%
No Response	38	1.7%	1	0.8%
Total	2,245	100.0%	123	100.0%

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

- a. Yes
- b. No

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	1,023	45.6%	74	60.2%
No	1,170	52.1%	48	39.0%
No Response	52	2.3%	1	0.8%
Total	2,245	100.0%	123	100.0%

16. Which statement best describes your company's reason for not offering health insurance?
Please select only one.

- a. We have not tried to purchase insurance because we know it is too expensive.
- b. We tried to purchase insurance but it was too expensive.
- c. 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 CHIP).
- d. We haven't tried to purchase coverage because we believe we cannot get coverage since one or more of our employees has a pre-existing health condition that makes our group uninsurable.
- e. The majority of employees do not want health insurance because they do not think it is necessary.
- f. The majority of employees prefer higher wages to health insurance.
- g. We are willing to offer coverage, but the majority of employees are not able to afford their share of the premium.
- h. Providing health insurance is too much of an administrative hassle.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	605	26.9%	45	36.6%
B	863	38.4%	55	44.7%
C	305	13.6%	4	3.3%
D	75	3.3%	1	0.8%
E	26	1.2%	3	2.4%
F	94	4.2%	6	4.9%
G	178	7.9%	8	6.5%
H	31	1.4%	0	0.0%
No Response	68	1.4%	1	0.8%
Total	2,245	100.0%	123	100.0%

Note: The following information should assist you in answering Questions 17-19.

When employers offer health insurance, the employer usually pays a percentage of the premium cost and the employee pays the remaining percentage. For example, the employer may pay 75% of the cost and the employee would pay the remaining 25%. The actual percentages may vary depending on the insurer and the employer.

17. If your company has received an estimate for health insurance within the past 3 years, please indicate the estimated total monthly premium for all the company's employees combined, including both the employer's and the employee's contribution.

- a. We haven't received an estimate for health insurance within the past 3 years.
- b. The estimated monthly premium was less than \$2,000 a month.
- c. The estimated monthly premium was \$2,001 - \$3,000 a month.
- d. The estimated monthly premium was \$3,001 - \$4,000 a month.
- e. The estimated monthly premium was \$4,001 - \$5,000 a month.
- f. The estimated monthly premium was \$5,001 - \$7,500 a month.
- g. The estimated monthly premium was \$7,500 - \$10,000 a month.
- h. The estimated monthly premium was more than \$10,000 a month.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,390	61.9%	71	57.7%
B	221	9.8%	13	10.6%
C	205	9.1%	16	13.0%
D	77	3.4%	7	5.7%
E	63	2.8%	4	3.3%
F	37	1.6%	0	0.0%
G	25	1.1%	2	1.6%
H	16	0.7%	2	1.6%
No Response	211	9.4%	8	6.5%
Total	2,245	100.0%	123	100.0%

18. If your company were to purchase health insurance coverage today, approximately how much money per employee do you believe insurance would cost? Please indicate the total amount of the premium cost including both the company's contribution and the employee's contribution. The estimate should indicate the cost for employee-only coverage (i.e. does not include the cost of coverage for the employee's spouse or children).

- a. Less than \$200 per employee per month
- b. \$201-\$300 per employee per month
- c. \$301-\$400 per employee per month
- d. \$401-\$500 per employee per month
- e. \$501-\$600 per employee per month
- f. \$601-\$700 per employee per month
- g. \$701-\$800 per employee per month
- h. More than \$800 per employee per month

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	407	18.1%	39	31.7%
B	557	24.8%	29	23.6%
C	433	19.3%	30	24.4%
D	249	11.1%	5	4.1%
E	141	6.3%	5	4.1%
F	54	2.4%	4	3.3%
G	32	1.4%	2	1.6%
H	59	2.6%	2	1.6%
No Response	313	13.9%	7	5.7%
Total	2,245	100.0%	123	100.0%

19. If your company decided to purchase health insurance, approximately what is the maximum amount it 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

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	323	14.4%	23	18.7%
B	387	17.2%	38	30.9%
C	376	16.7%	25	20.3%
D	456	20.3%	20	16.3%
E	174	7.8%	4	3.3%
F	138	6.1%	5	4.1%
G	49	2.2%	3	2.4%
H	29	1.3%	0	0.0%
No Response	313	13.9%	5	4.1%
Total	2,245	100.0%	123	100.0%

Please use these directions for questions 20-36. If you were to purchase health insurance for your company's employees, please indicate the importance of each of the benefits listed below (20-36) using the following scale:

- a = Extremely important; an essential benefit
- b = Very important
- c = Somewhat important
- d = Not very important
- e = Not at all important

20. Visits to a primary care physician, such as a pediatrician or family doctor, but only when sick

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,028	45.8%	65	52.8%
B	684	30.5%	36	29.3%
C	306	13.6%	14	11.4%
D	80	3.6%	2	1.6%
E	63	2.8%	3	2.4%
No Response	84	3.7%	3	2.4%
Total	2,245	100.0%	123	100.0%

21. Visits to a primary care physician when sick and for annual well-person check-ups

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	873	38.9%	39	31.7%
B	653	29.1%	40	32.5%
C	450	20.0%	29	23.6%
D	135	6.0%	9	7.3%
E	50	2.2%	4	3.3%
No Response	84	3.7%	2	1.6%
Total	2,245	100.0%	123	100.0%

22. Visits to a specialist physician, such as a cardiologist or surgeon

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	876	39.0%	46	37.4%
B	776	34.6%	45	36.6%
C	370	16.5%	21	17.1%
D	99	4.4%	7	5.7%
E	45	2.0%	2	1.6%
No Response	79	3.5%	2	1.6%
Total	2,245	100.0%	123	100.0%

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

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,260	56.1%	73	59.3%
B	639	28.5%	36	29.3%
C	186	8.3%	11	8.9%
D	39	1.7%	0	0.0%
E	34	1.5%	0	0.0%
No Response	87	3.9%	3	2.4%
Total	2,245	100.0%	123	100.0%

24. Maternity care for pregnant women

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	416	18.5%	32	26.0%
B	500	22.3%	32	26.0%
C	484	21.6%	24	19.5%
D	368	16.4%	20	16.3%
E	403	18.0%	13	10.6%
No Response	74	3.3%	2	1.6%
Total	2,245	100.0%	123	100.0%

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

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	789	35.1%	46	37.4%
B	802	35.7%	39	31.7%
C	421	18.8%	27	22.0%
D	105	4.7%	8	6.5%
E	56	2.5%	0	0.0%
No Response	72	3.2%	3	2.4%
Total	2,245	100.0%	123	100.0%

26. Mental health services

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	210	9.4%	10	8.1%
B	365	16.3%	17	13.8%
C	681	30.3%	30	24.4%
D	519	23.1%	41	33.3%
E	381	17.0%	19	15.4%
No Response	89	4.0%	6	4.9%
Total	2,245	100.0%	123	100.0%

27. Prescription drugs

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	901	40.1%	46	37.4%
B	706	31.4%	46	37.4%
C	410	18.3%	22	17.9%
D	82	3.7%	5	4.1%
E	63	2.8%	2	1.6%
No Response	83	3.7%	2	1.6%
Total	2,245	100.0%	123	100.0%

28. X-Rays or MRI's

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	797	35.5%	43	35.0%
B	872	38.8%	51	41.5%
C	391	17.4%	23	18.7%
D	57	2.5%	4	3.3%
E	46	2.0%	0	0.0%
No Response	82	3.7%	2	1.6%
Total	2,245	100.0%	123	100.0%

29. Alcohol or drug abuse treatment

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	142	6.3%	4	3.3%
B	215	9.6%	15	12.2%
C	616	27.4%	27	22.0%
D	606	27.0%	39	31.7%
E	582	25.9%	34	27.6%
No Response	84	3.7%	4	3.3%
Total	2,245	100.0%	123	100.0%

30. Well-child care, including coverage for immunizations and routine check-ups

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	578	25.7%	36	29.3%
B	599	26.7%	37	30.1%
C	519	23.1%	32	26.0%
D	231	10.3%	8	6.5%
E	237	10.6%	8	6.5%
No Response	81	3.6%	2	1.6%
Total	2,245	100.0%	123	100.0%

31. Chiropractic services

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	152	6.8%	11	8.9%
B	276	12.3%	16	13.0%
C	677	30.2%	39	31.7%
D	536	23.9%	32	26.0%
E	514	22.9%	22	17.9%
No Response	90	4.0%	3	2.4%
Total	2,245	100.0%	123	100.0%

32. Preventive screenings (such as mammograms or prostate cancer testing)

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	749	33.4%	37	30.1%
B	714	31.8%	45	36.6%
C	485	21.6%	30	24.4%
D	123	5.5%	6	4.9%
E	82	3.7%	3	2.4%
No Response	92	4.1%	2	1.6%
Total	2,245	100.0%	123	100.0%

33. Vision care (visits to the eye doctor, glasses, contacts)

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	304	13.5%	23	18.7%
B	479	21.3%	32	26.0%
C	703	31.3%	29	23.6%
D	364	16.2%	20	16.3%
E	309	13.8%	17	13.8%
No Response	86	3.8%	2	1.6%
Total	2,245	100.0%	123	100.0%

34. Dental benefits

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	281	12.5%	18	14.6%
B	469	20.9%	28	22.8%
C	685	30.5%	33	26.8%
D	365	16.3%	19	15.4%
E	348	15.5%	21	17.1%
No Response	97	4.3%	4	3.3%
Total	2,245	100.0%	123	100.0%

35. Surgical treatment for obesity

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	76	3.4%	5	4.1%
B	96	4.3%	4	3.3%
C	360	16.0%	23	18.7%
D	591	26.3%	36	29.3%
E	1,027	45.7%	52	42.3%
No Response	95	4.2%	3	2.4%
Total	2,245	100.0%	123	100.0%

36. Nutrition and diet programs to treat obesity

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	104	4.6%	6	4.9%
B	151	6.7%	9	7.3%
C	429	19.1%	24	19.5%
D	562	25.0%	34	27.6%
E	906	40.4%	47	38.2%
No Response	93	4.1%	3	2.4%
Total	2,245	100.0%	123	100.0%

37. In order to make health insurance more affordable, if you had to choose between an insurance policy that provides coverage only for routine health care expenses (such as annual check-ups, minor illnesses and injuries, limited hospital coverage) and a policy that provides coverage only for major catastrophic illnesses (such as cancer, organ transplants, major surgery or major injury), which type of coverage would you prefer? Please select only one.

- Benefits for preventive care, routine illnesses and minor injuries with a benefit level that would pay costs up to \$10,000 per person each year
- Benefits for preventive care, routine illnesses and minor injuries with a benefit level that would pay costs up to \$20,000 per person each year
- Benefits for preventive care, routine illnesses and minor injuries with a benefit level that would pay costs up to \$50,000 per person each year
- Benefits for major catastrophic illnesses that would not cover routine illnesses but would provide coverage for medical expenses with a benefit level of \$100,000 per person each year
- Benefits for major catastrophic illness that would not cover routine illnesses but would provide coverage for medical expenses with a benefit level of \$250,000 per person each year
- Benefits for major catastrophic illness that would not cover routine illnesses but would provide coverage for medical expenses with a benefit level of \$500,000 per person each year
- Benefits for major catastrophic illness that would not cover routine illnesses but would provide coverage for medical expenses with no benefit level maximum.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	344	15.3%	19	15.4%
B	285	12.7%	21	17.1%
C	399	17.8%	27	22.0%
D	242	10.8%	14	11.4%
E	237	10.6%	9	7.3%
F	247	11.0%	11	8.9%
G	345	15.4%	15	12.2%
No Response	146	6.5%	7	5.7%
Total	2,245	100.0%	123	100.0%

In recent years, the Texas Legislature passed several reforms that were intended to make health insurance more affordable and more widely available to small employers. Please indicate whether you are aware of each of the reforms listed in questions 38-40:

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

- a. Yes, I am familiar
- b. No, I am not familiar

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	696	31.0%	32	26.0%
No	1,512	67.3%	90	73.2%
No Response	37	1.6%	1	0.8%
Total	2,245	100.0%	123	100.0%

39. Small employers can now purchase a Consumer Choice Benefit Plan that does not include some of the mandated benefits that are normally included in a group plan.

- a. Yes, I am familiar
- b. No, I am not familiar

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	243	10.8%	6	4.9%
No	1,961	87.3%	116	94.3%
No Response	41	1.8%	1	0.8%
Total	2,245	100.0%	123	100.0%

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

- a. Yes, I am familiar
- b. No, I am not familiar

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
Yes	615	27.4%	28	22.8%
No	1,576	70.2%	95	77.2%
No Response	54	2.4%	0	0.0%
Total	2,245	100.0%	123	100.0%

41. How would you best describe your level of knowledge about issues concerning health insurance purchases?
- I am very comfortable discussing and evaluating health insurance purchasing issues.
 - I am fairly comfortable discussing and evaluating health insurance purchasing issues.
 - I am fairly uncomfortable discussing and evaluating health insurance purchasing issues.
 - I am very uncomfortable discussing and evaluating health insurance purchasing issues.
 - I am so uncomfortable discussing and evaluating health insurance purchasing issues that I try to avoid it.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	315	14.0%	14	11.4%
B	883	39.3%	46	37.4%
C	651	29.0%	43	35.0%
D	191	8.5%	10	8.1%
E	150	6.7%	8	6.5%
No Response	55	2.4%	2	1.6%
Total	2,245	100.0%	123	100.0%

42. Which statement best describes how you feel about health insurance?
- Employers should provide health insurance for their employees and pay 100% of the cost of the employees' family members if they can afford to do so**
 - Employers should provide health insurance for their employees and pay at least 75% of the cost of the employees' family members if they can afford to do so.**
 - Employers should provide health insurance for their employees and pay at least 50% of the cost of the employees' family members if they can afford to do so.**
 - Employers should provide health insurance for their employees if they can afford to do so, but they should not be expected to pay for coverage of the employees' family members.**
 - Employers should not feel responsible for providing health insurance for their employees, even if they can afford to do so.**

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	83	3.7%	5	4.1%
B	215	9.6%	11	8.9%
C	489	21.8%	36	29.3%
D	1,038	46.2%	57	46.3%
E	350	15.6%	12	9.8%
No Response	70	3.1%	2	1.6%
Total	2,245	100.0%	123	100.0%

43. Of the following choices, which entity do you think is primarily responsible for assuring people have health insurance?
- a. The federal government
 - b. The state government
 - c. Local government
 - d. Employers
 - e. Individuals
 - f. None of the above – insurance is not important
 - g. Other

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	730	32.5%	47	38.2%
B	259	11.5%	22	17.9%
C	16	0.7%	3	2.4%
D	171	7.6%	14	11.4%
E	920	41.0%	28	22.8%
F	17	0.8%	1	0.8%
G	46	2.0%	3	2.4%
No Response	86	3.8%	5	4.1%
Total	2,245	100.0%	123	100.0%

PLEASE SKIP TO “PART D” ON PAGE 29.

PART C: COMPANIES CURRENTLY OFFERING HEALTH INSURANCE

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

- a. Less than one
- b. 1-2 years
- c. 3-5 years
- d. 6-10 years
- e. 11-15 years
- f. More than 15 years

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	87	4.2%	4	6.3%
B	130	6.3%	6	9.4%
C	423	20.6%	11	17.2%
D	488	23.8%	14	21.9%
E	238	11.6%	10	15.6%
F	648	31.6%	17	26.6%
No Response	37	1.8%	2	3.1%
Total	2,051	100.0%	64	100.0%

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

- a. Only full-time employees (working 36-40 hours per week)
- b. All employees working at least 20 hours per week
- c. All employees working at least 25 hours per week
- d. All employees working at least 30 hours per week
- e. All employees working at least 35 hours per week
- f. All full and part-time employees, regardless of the hours worked
- g. Other

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,353	66.0%	45	70.3%
B	78	3.8%	4	6.3%
C	22	1.1%	1	1.6%
D	320	15.6%	5	7.8%
E	107	5.2%	1	1.6%
F	101	4.9%	4	6.3%
G	38	1.9%	2	3.1%
No Response	32	1.6%	2	3.1%
Total	2,051	100.0%	64	100.0%

46. How many employees at your company are eligible to purchase health insurance through the plan offered by your company?

- a. 1-5
- b. 6-10
- c. 11-15
- d. 16-20
- e. 21-30
- f. 31-50

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	871	42.5%	17	26.6%
B	480	23.4%	22	34.4%
C	257	12.5%	9	14.1%
D	131	6.4%	1	1.6%
E	142	6.9%	6	9.4%
F	107	5.2%	4	6.3%
No Response	63	3.1%	5	7.8%
Total	2,051	100.0%	64	100.0%

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

- a. Less than 10% of eligible employees decline the insurance
- b. Between 10% and 20% of eligible employees decline the insurance
- c. Between 21% and 30% of eligible employees decline the insurance
- d. Between 31% and 40% of eligible employees decline the insurance
- e. Between 41% and 50% of eligible employees decline the insurance
- f. More than 50% of eligible employees decline the insurance

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,164	56.8%	32	50.0%
B	199	9.7%	10	15.6%
C	135	6.6%	5	7.8%
D	85	4.1%	2	3.1%
E	114	5.6%	2	3.1%
F	209	10.2%	5	7.8%
No Response	145	7.1%	8	12.5%
Total	2,051	100.0%	64	100.0%

48. Of those employees who do not purchase health insurance, which of the following statements applies most often?
- 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.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,026	50.0%	29	45.3%
B	91	4.4%	0	0.0%
C	448	21.8%	19	29.7%
D	123	6.0%	7	10.9%
No Response	363	17.7%	9	14.1%
Total	2,051	100.0%	64	100.0%

49. Approximately how much is each employee required to contribute towards his/her own insurance coverage each month (not including coverage for children or spouse)?
- Employees do not pay anything for their own coverage – the company pays the entire cost.
 - Employees pay less than \$50 a month
 - Employees pay \$50 - \$75 a month
 - Employees pay \$76 - \$100 a month
 - Employees pay \$101 - \$125 a month
 - Employees pay \$126 - \$150 a month
 - Employees pay \$151 - \$200 a month
 - Employees pay more than \$200 a month

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,135	55.3%	34	53.1%
B	196	9.6%	8	12.5%
C	164	8.0%	8	12.5%
D	167	8.1%	6	9.4%
E	81	3.9%	1	1.6%
F	73	3.6%	0	0.0%
G	81	3.9%	3	4.7%
H	102	5.0%	2	3.1%
No Response	52	2.5%	2	3.1%
Total	2,051	100.0%	64	100.0%

50. Approximately what percentage of the total cost of insurance does each employee contribute towards the cost of his/her own coverage each month (not including coverage for children or spouse)?

- a. 0%
- b. 5%
- c. 10%
- d. 15%
- e. 20%
- f. 25%
- g. 30%
- h. More than 30%

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,134	55.3%	34	53.1%
B	65	3.2%	0	0.0%
C	69	3.4%	3	4.7%
D	39	1.9%	2	3.1%
E	93	4.5%	5	7.8%
F	177	8.6%	7	10.9%
G	54	2.6%	3	4.7%
H	369	18.0%	8	12.5%
No Response	51	2.5%	2	3.1%
Total	2,051	100.0%	64	100.0%

51. Approximately what percentage of the total cost of the spouse's premium does your company pay?

- a. The company does not pay any portion of the spouse's premium
- b. The company pays 10% of the spouse's premium
- c. The company pays 15% of the spouse's premium
- d. The company pays 20% of the spouse's premium
- e. The company pays 25% of the spouse's premium
- f. The company pays 50% of the spouse's premium
- g. The company pays more than half (51-99%) of the spouse's premium
- h. The company pays all of the spouse's premium

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,535	74.8%	48	75.0%
B	6	0.3%	0	0.0%
C	6	0.3%	1	1.6%
D	6	0.3%	0	0.0%
E	18	0.9%	0	0.0%
F	92	4.5%	4	6.3%
G	89	4.3%	2	3.1%
H	248	12.1%	7	10.9%
No Response	51	2.5%	2	3.1%
Total	2,051	100.0%	64	100.0%

52. Approximately what percentage of the total cost of the children's premium does your company pay?

- a. The company does not pay any portion of the children's premium
- b. The company pays 10% of the children's premium
- c. The company pays 15% of the children's premium
- d. The company pays 20% of the children's premium
- e. The company pays 25% of the children's premium
- f. The company pays 50% of the children's premium
- g. The company pays more than half (51-99%) of the children's premium
- h. The company pays all of the children's premium

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,529	74.5%	49	76.6%
B	10	0.5%	0	0.0%
C	2	0.1%	0	0.0%
D	8	0.4%	0	0.0%
E	17	0.8%	1	1.6%
F	90	4.4%	4	6.3%
G	87	4.2%	1	1.6%
H	253	12.3%	7	10.9%
No Response	55	2.7%	2	3.1%
Total	2,051	100.0%	64	100.0%

53. 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 the risk of all health insurance costs?

- a. Fully insured by an insurance company or HMO
- b. Self-insured by the business with no stop-loss coverage
- c. Self-insured by the business with stop-loss coverage
- d. I don't know

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,815	88.5%	52	81.3%
B	14	0.7%	0	0.0%
C	39	1.9%	3	4.7%
D	133	6.5%	6	9.4%
No Response	50	2.4%	3	4.7%
Total	2,051	100.0%	64	100.0%

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

- a. Every year
- b. Every two years
- c. Every three years
- d. Every four years
- e. Every five years
- f. The company has not changed carriers within the past five years

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	143	7.0%	7	10.9%
B	371	18.1%	19	29.7%
C	395	19.3%	6	9.4%
D	146	7.1%	3	4.7%
E	133	6.5%	3	4.7%
F	794	38.7%	24	37.5%
No Response	69	3.4%	2	3.1%
Total	2,051	100.0%	64	100.0%

55. Approximately how much has the cost of your health insurance plan increased since 2001?

- a. Does not apply – we have offered health insurance coverage for less than three years
- b. Less than 10%
- c. 10% - 25%
- d. 26% - 50%
- e. 51% - 75%
- f. 76% - 100%
- g. 101% - 150%
- h. More than 150%

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	131	6.4%	6	9.4%
B	46	2.2%	2	3.1%
C	306	14.9%	13	20.3%
D	737	35.9%	20	31.3%
E	389	19.0%	7	10.9%
F	177	8.6%	9	14.1%
G	98	4.8%	3	4.7%
H	106	5.2%	0	0.0%
No Response	61	3.0%	4	6.3%
Total	2,051	100.0%	64	100.0%

56. How likely is your company to discontinue providing health insurance within the next 5 years?

- a. Almost certain to discontinue
- b. Very likely to discontinue
- c. Somewhat likely to discontinue
- d. Very unlikely to discontinue
- e. Absolutely not likely – the company will continue providing health insurance.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	153	7.5%	5	7.8%
B	209	10.2%	8	12.5%
C	490	23.9%	22	34.4%
D	770	37.5%	16	25.0%
E	383	18.7%	7	10.9%
No Response	46	2.2%	6	9.4%
Total	2,051	100.0%	64	100.0%

57. Since CHIP (Texas' Children's Health Insurance Plan) was implemented in 2000, have you seen a decline in the number of employees who cover their children under the health insurance plan offered by your business?

- a. I have not noticed any decrease in the number of employees who cover their children under our health plan.
- b. I have noticed a decrease in the number of employees who cover their children, and I am sure it is because these children are now enrolled in CHIP.
- c. I have noticed a decrease in the number of employees who cover their children, and I think it is because they are now enrolled in CHIP but do not know that for certain.
- d. I have noticed a decrease in the number of employees who cover their children, but I know that these children are **not** enrolled in CHIP.
- e. I have noticed a decrease in the number of employees who cover their children, but I do not know whether these children are now covered under CHIP.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,567	76.4%	48	75.0%
B	49	2.4%	4	6.3%
C	28	1.4%	1	1.6%
D	32	1.6%	0	0.0%
E	106	5.2%	3	4.7%
No Response	269	13.1%	8	12.5%
Total	2,051	100.0%	64	100.0%

58. Since the eligibility criteria for CHIP changed in September 2003, have you seen an increase recently in the number of children enrolled in your health plan?

- a. I have not noticed any increase in the number of employees who cover their children under our health plan in the past six months.
- b. I have noticed an increase in the number of employees who cover their children under our health plan in the past six months, and I think it is because they lost coverage under CHIP but I do not know that for certain.
- c. I have noticed an increase in the number of employees who cover their children under our health plan in the past six months, but I know that it is not because these children lost coverage under CHIP.
- d. I have noticed an increase in the number of employees who cover their children under our health plan in the past six months, but I do not know if it is because these children lost coverage under CHIP.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,717	83.7%	53	82.8%
B	29	1.4%	1	1.6%
C	9	0.4%	0	0.0%
D	16	0.8%	1	1.6%
No Response	280	13.7%	9	14.1%
Total	2,051	100.0%	64	100.0%

For questions 59-60, please write the appropriate number and fill in the corresponding bubbles on your answer sheet.

59. How many of your employees are currently insured under your company's health plan?

Response	Statewide		Border Counties	
	Count	Average	Count	Average
Employees	15,257	8.11	602	10.03

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

Response	Statewide		Border Counties	
	Count	Average	Count	Average
Lives	26,366	14.16	801	14.30

PART D: ALL COMPANIES

As part of our study, we are looking at a variety of proposals for expanding health insurance in Texas. For each of the options listed in questions 61-69 below, please indicate your level of support as follows:

- a = Strongly support**
- b = Generally support**
- c = Generally oppose**
- d = Strongly oppose**

61. Allowing small businesses to purchase insurance through a large existing health insurance plan, such as the Texas state employees' health plan or the health plan for federal government employees

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	2,770	64.4%	108	57.8%
B	1,175	27.3%	63	33.7%
C	113	2.6%	5	2.7%
D	67	1.6%	4	2.1%
No Response	178	4.1%	7	3.7%
Total	4,303	100.0%	187	100.0%

62. Reducing the mandated benefits insurers must include in their policies (such as coverage of immunizations, mammograms, chiropractic care, chemical/drug abuse, etc.) as long as insurers are also required to reduce their premium costs

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,365	31.7%	63	33.7%
B	1,497	34.8%	67	35.8%
C	717	16.7%	22	11.8%
D	525	12.2%	26	13.9%
No Response	199	4.6%	9	4.8%
Total	4,303	100.0%	187	100.0%

63. Providing a financial incentive to encourage small employers to provide health insurance for their employees

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	2,615	60.8%	127	67.9%
B	1,118	26.0%	42	22.5%
C	250	5.8%	7	3.7%
D	128	3.0%	6	3.2%
No Response	192	4.5%	5	2.7%
Total	4,303	100.0%	187	100.0%

64. Allowing children who are not eligible for the state's CHIP program to "buy-in" to the program by paying the full premium cost

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,359	31.6%	75	40.1%
B	2,019	46.9%	76	40.6%
C	427	9.9%	19	10.2%
D	212	4.9%	10	5.3%
No Response	286	6.6%	7	3.7%
Total	4,303	100.0%	187	100.0%

65. Expanding the state's CHIP program to include the parents of children who are already enrolled in CHIP

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	892	20.7%	57	30.5%
B	1,427	33.2%	57	30.5%
C	1,080	25.1%	40	21.4%
D	591	13.7%	26	13.9%
No Response	313	7.3%	7	3.7%
Total	4,303	100.0%	187	100.0%

66. Expanding the state's CHIP program to include more children

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,291	30.0%	78	41.7%
B	1,713	39.8%	69	36.9%
C	622	14.5%	18	9.6%
D	347	8.1%	13	7.0%
No Response	330	7.7%	9	4.8%
Total	4,303	100.0%	187	100.0%

67. Providing a government subsidy to lower-income employees to help them pay their share of the cost of health insurance

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	950	22.1%	62	33.2%
B	1,279	29.7%	53	28.3%
C	1,033	24.0%	42	22.5%
D	812	18.9%	24	12.8%
No Response	229	5.3%	6	3.2%
Total	4,303	100.0%	187	100.0%

68. Expanding the state's Medicaid program to include the low-income parents of children who are already enrolled in Medicaid

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	659	15.3%	43	23.0%
B	1,280	29.7%	63	33.7%
C	1,243	28.9%	41	21.9%
D	845	19.6%	31	16.6%
No Response	276	6.4%	9	4.8%
Total	4,303	100.0%	187	100.0%

69. Expanding the state's Medicaid program to include more children

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	903	21.0%	54	28.9%
B	1,554	36.1%	63	33.7%
C	946	22.0%	33	17.6%
D	612	14.2%	26	13.9%
No Response	288	6.7%	11	5.9%
Total	4,303	100.0%	187	100.0%

70. In general, for a typical employee in your firm, what percentage of a family's total take-home income do you think is a reasonable cost for their family's health insurance:

- a. 1-2%
- b. 3-4 %
- c. 5-6%
- d. 7-8%
- e. 9-10%
- f. 11-12%
- g. 13-14%
- h. 15% or more

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	496	11.5%	27	14.4%
B	588	13.7%	22	11.8%
C	1,046	24.3%	46	24.6%
D	536	12.5%	23	12.3%
E	950	22.1%	38	20.3%
F	109	2.5%	3	1.6%
G	63	1.5%	4	2.1%
H	190	4.4%	12	6.4%
No Response	325	7.6%	12	6.4%
Total	4,303	100.0%	187	100.0%

71. Which do you think is the most important goal for government to pursue:

- a. Improve access to low cost health care for those who don't have health insurance, or
- b. Focus on options for improving access to affordable health insurance.

Response	Statewide		Border Counties	
	Count	Percentage	Count	Percentage
A	1,113	25.9%	66	35.3%
B	2,961	68.8%	114	61.0%
No Response	229	5.3%	7	3.7%
Total	4,303	100.0%	187	100.0%

For questions 72-75, please write the appropriate number and fill in the corresponding bubbles on your answer sheet.

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

Response	Statewide		Border Counties	
	Count	Average	Count	Average
Total Employees	42,835	10.37	1,930	10.84

73. How many employees work full-time (36-40 hours per week)?

Response	Statewide		Border Counties	
	Count	Average	Count	Average
Full-time Employees	34,917	8.45	1,656	9.30

74. How many employees work part-time?

Response	Statewide		Border Counties	
	Count	Average	Count	Average
Part-time Employees	7,918	1.92	274	1.54

75. How many employees are contract employees?

Response	Statewide		Border Counties	
	Count	Average	Count	Average
Contract Employees	2,493	0.61	105	0.59