

SECTION 6: CROSS-TABULATION OF RESULTS

SURVEY QUESTION #9

Included in the Small Employer Survey is Question #9, which asks:

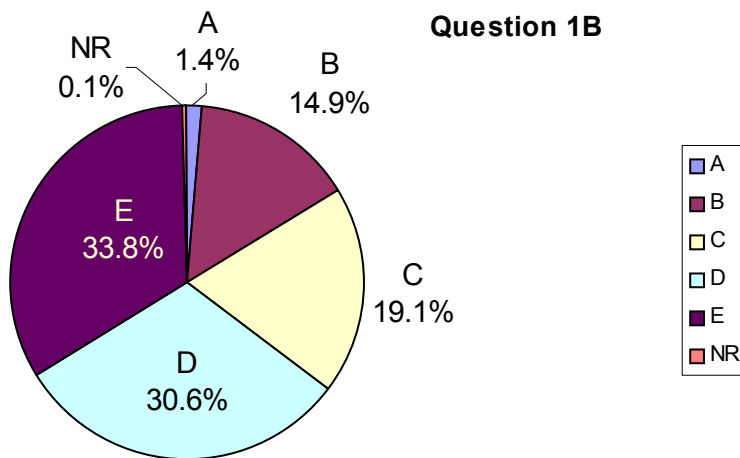
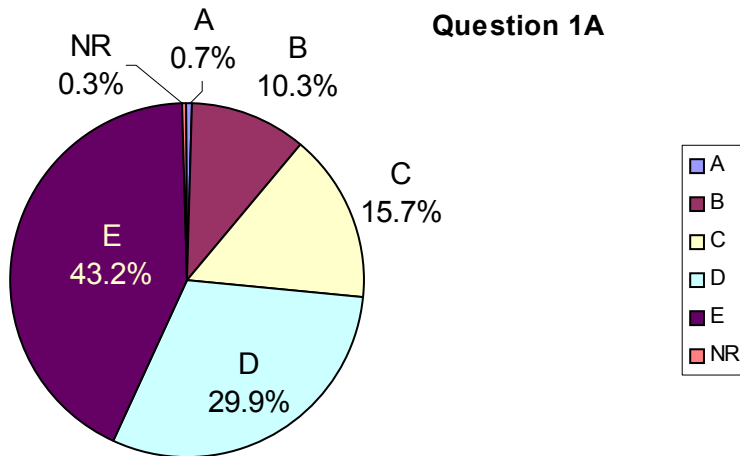
9. Does your company currently offer health insurance coverage to its employees?

- a. Yes b. No

The following questions have been cross-tabulated with survey question #9. For each question, two charts are depicted - one with a letter "A" indicating respondents who answered "yes" to Question #9, and one with a letter "B" indicating respondents who answered "no" to Question #9.

1. How long has your company been in business?

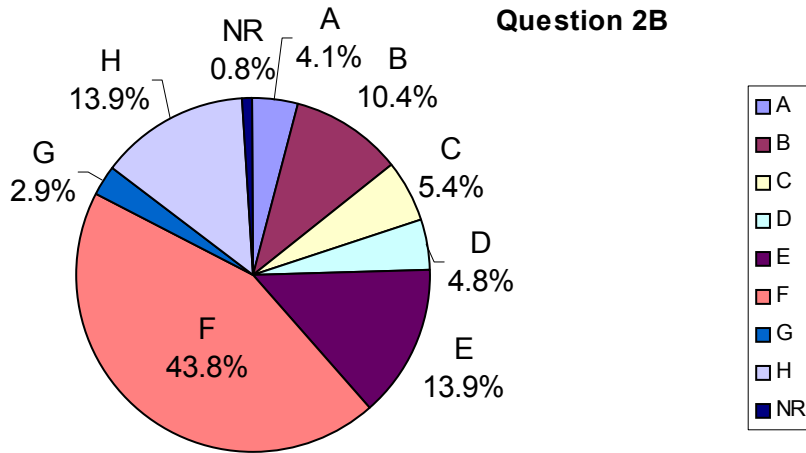
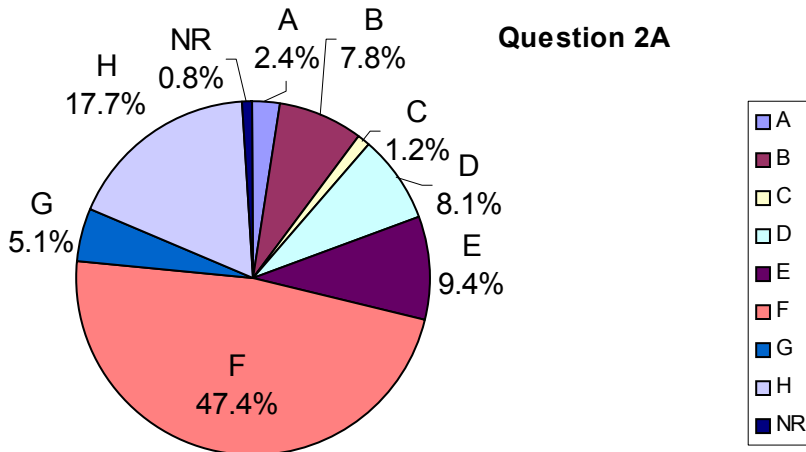
- a. less than 1 year
- b. 1-4 years
- c. 5-9 years
- d. 10-19 years
- e. 20 or more years



Companies that offered health insurance were only slightly older than companies that did not offer insurance benefits.

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

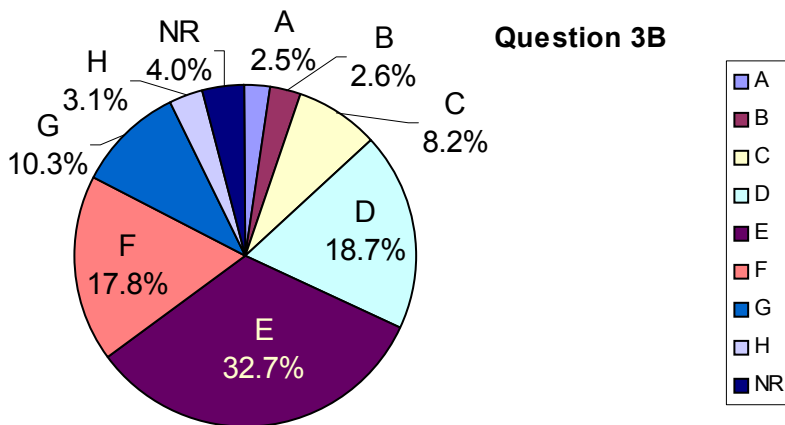
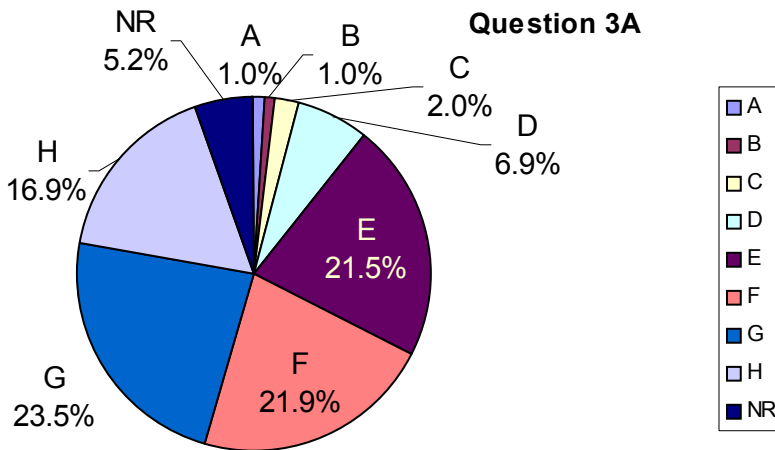
- a. Agriculture, forestry, fishing
- b. Construction
- c. Food service
- d. Manufacturing
- e. Retail
- f. Services (medical care, personal services, laundry, repair business, legal, business services, computer services, etc.)
- g. Wholesale
- h. Other



The majority of respondents were from the services, retail, or "other" categories.

3. For calendar year 2000, what was your company's annual gross revenue?

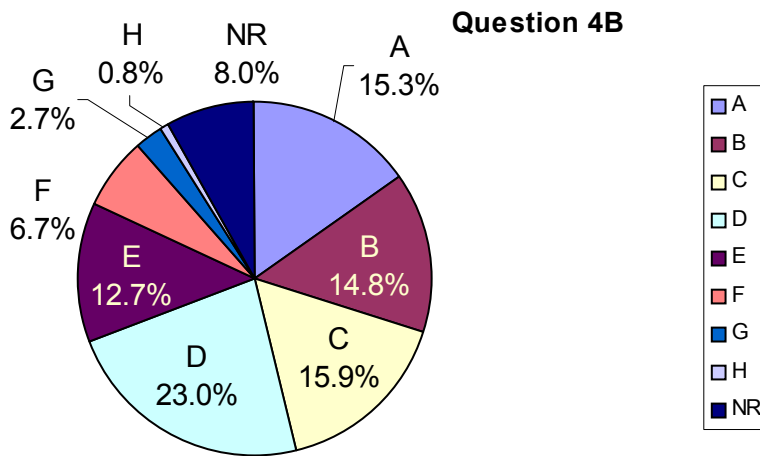
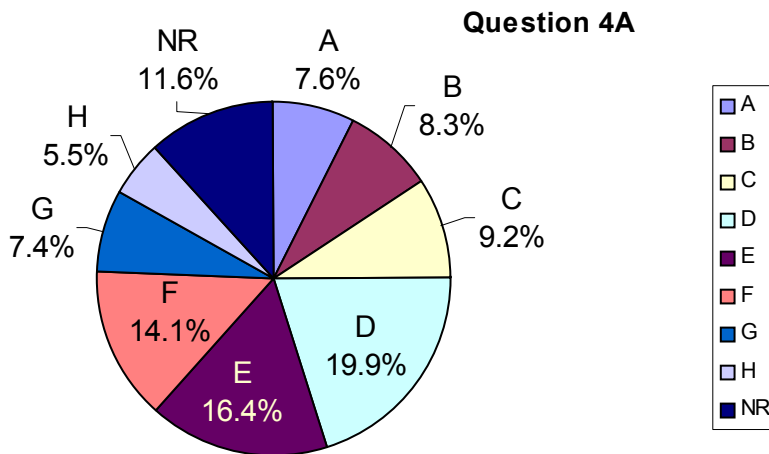
- a. less than \$25,000
- b. \$25,000 - \$50,000
- c. \$50,001 - \$100,000
- d. \$100,001 - \$200,000
- e. \$200,001 - \$500,000
- f. \$500,001 - \$ 1 million
- g. \$1,000,001 - \$2.5 million
- h. more than \$2.5 million



Small employers who offered insurance generally had higher annual gross revenues than employers who did not offer coverage.

4. As of December 31, 2000, what was your company's estimated net worth?

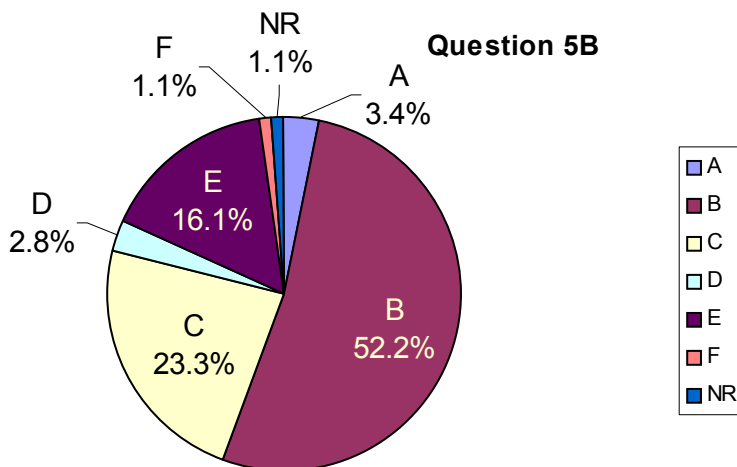
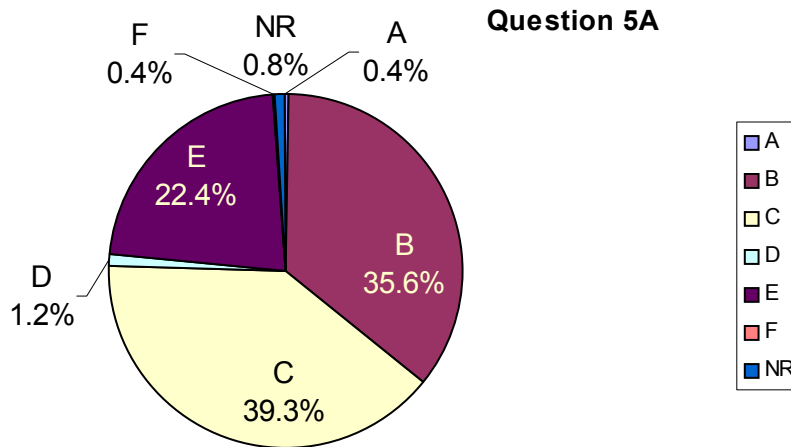
- a. less than \$50,000
- b. \$50,000 - \$100,000
- c. \$100,001 - \$200,000
- d. \$200,001 - \$500,000
- e. \$500,001 - \$1 million
- f. \$1,000,001 - \$2.5 million
- g. \$2,500,001 - \$5 million
- h. more than \$5 million



Approximately 2/5 of employers who offered health insurance to employees had companies worth over \$500,000. Only 1/5 of employers who did not offer health insurance were worth over \$500,000.

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

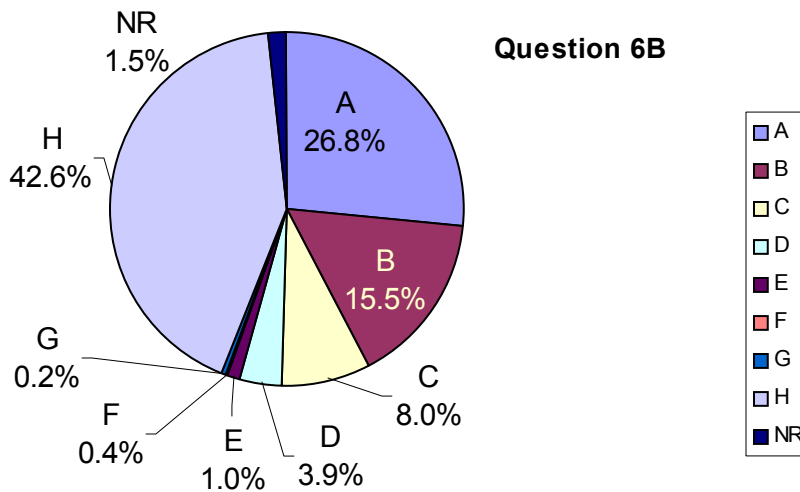
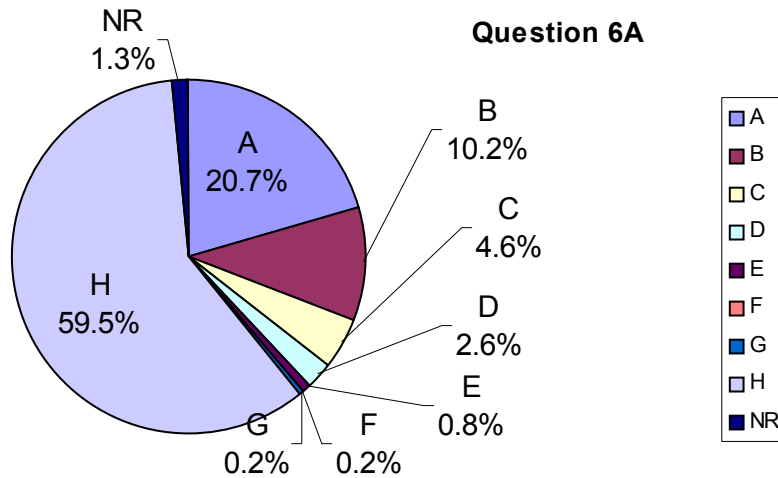
- a. minimum wage
- b. hourly, but more than minimum wage
- c. salaried
- d. independent contractors
- e. mix
- f. hourly plus tips



Employers not offering insurance were more likely to employ workers at hourly wages, while those employers offering insurance employed more salaried employees.

6. How many employees earn less than \$8 an hour?

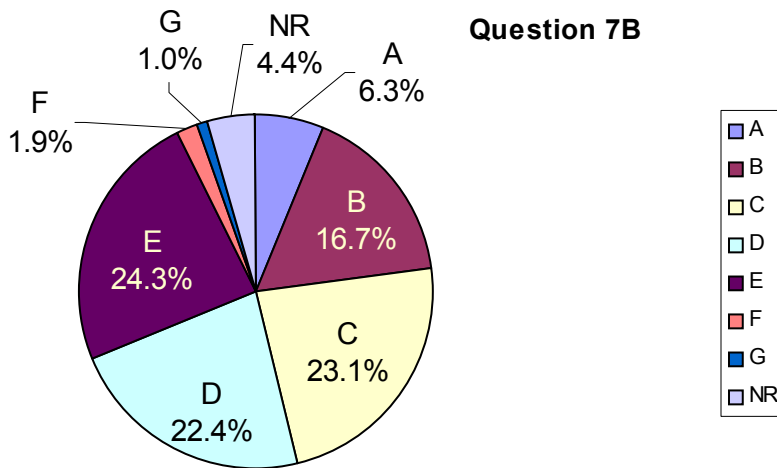
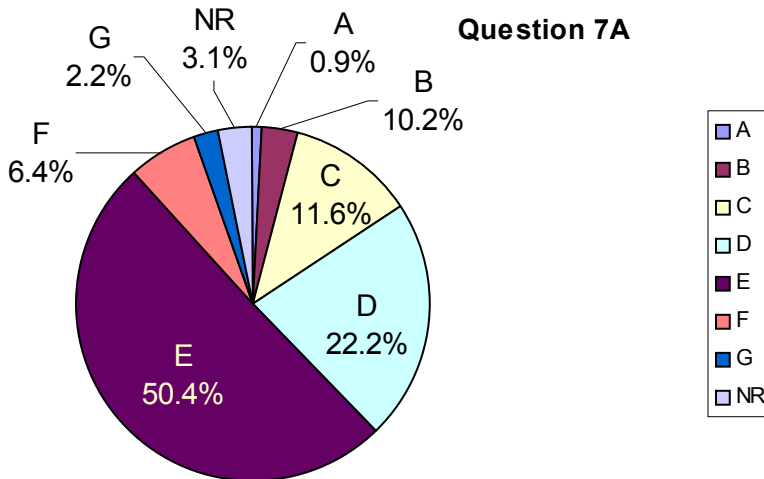
- | | | | |
|----|-------|----|-------|
| a. | 1-2 | e. | 21-30 |
| b. | 3-5 | f. | 31-40 |
| c. | 6-10 | g. | 41-50 |
| d. | 11-20 | h. | none |



Approximately 40 percent of employers offering health insurance employed workers at less than \$8 per hour. Over 55 percent of employers not offering insurance employed workers at less than \$8 per hour. Employers not offering insurance were also more prone to employ larger numbers of individuals at less than \$8 per hour.

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

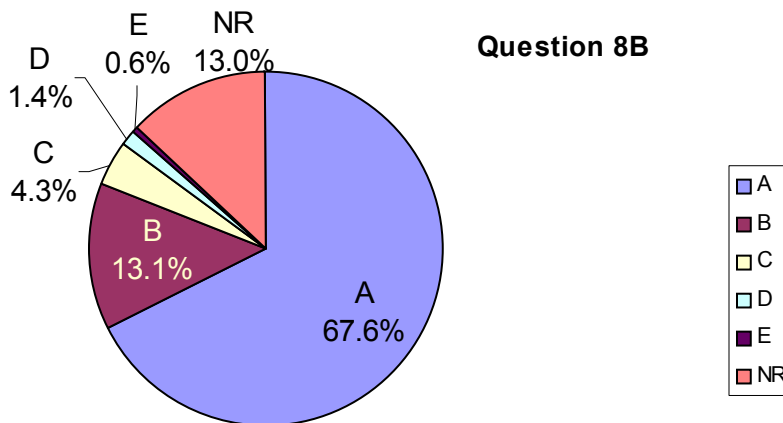
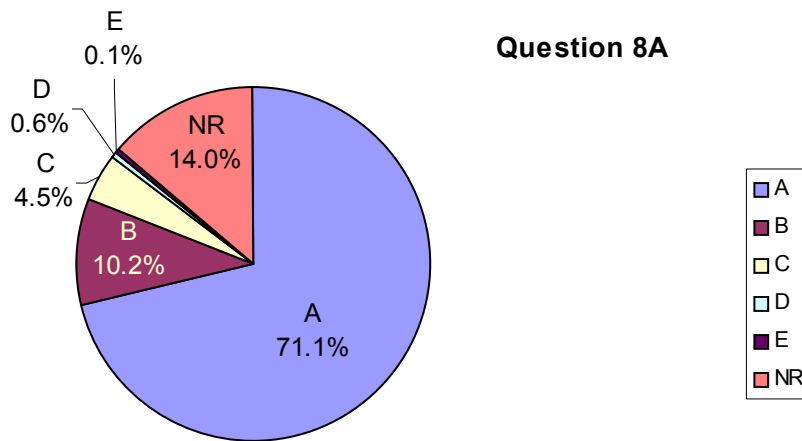
- a. less than \$10,000
- b. \$10,000 - \$15,000
- c. \$15,001 - \$20,000
- d. \$20,001 - \$25,000
- e. \$25,001 - \$50,000
- f. \$50,001 - \$75,000
- g. More than \$75,000



Average salaries are much lower for companies that provide health insurance than in those that do not. Almost of the companies that do not offer health insurance provide an average annual salary of \$20,000 or less.

8. If some of your employees have children who are covered under TexCare Partnership (State Medicaid or Children’s Health Insurance Programs), 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.

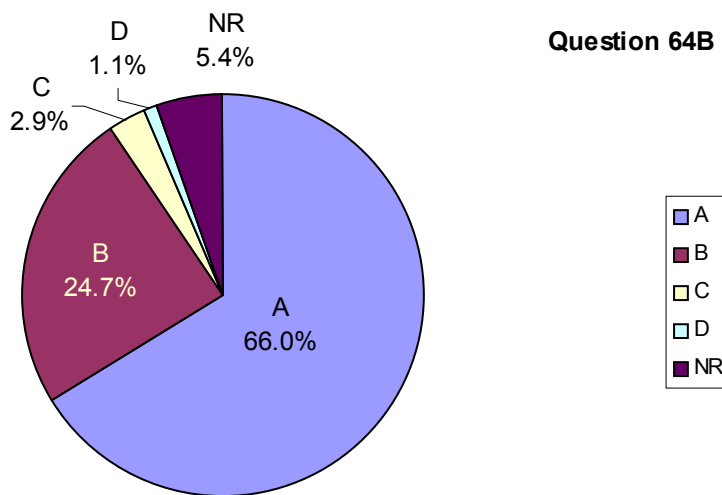
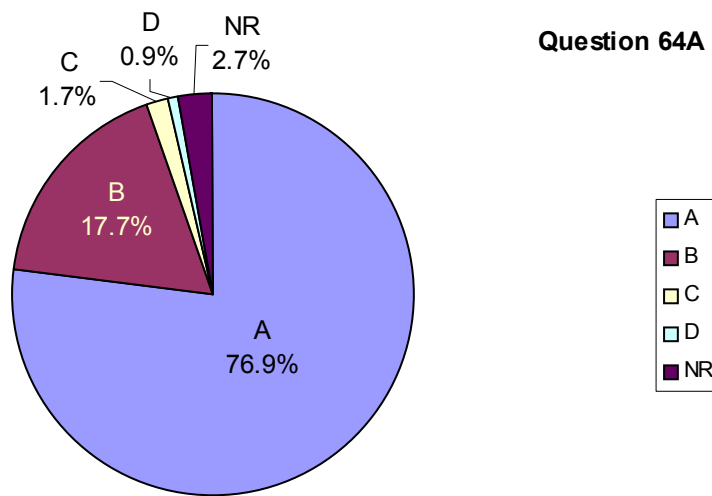


Answers to question #8 were virtually the same for all respondents, regardless of whether they offered health insurance or not.

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 below (numbers 64-74), please indicate your level of support as follows:

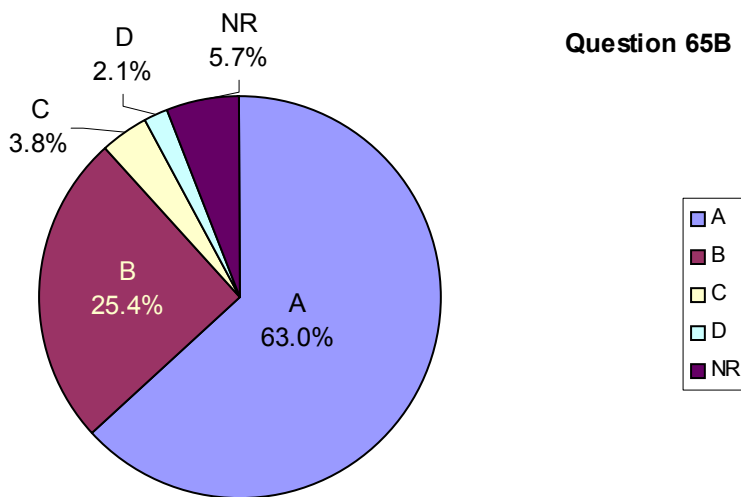
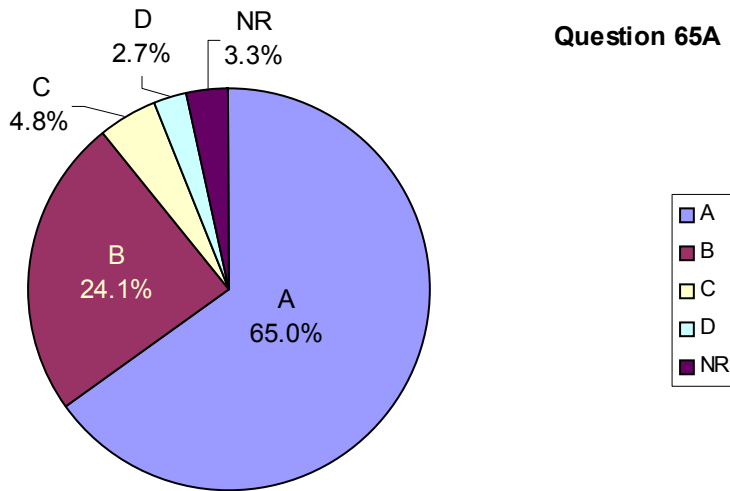
- a = strongly support
- b = generally support
- c = generally oppose
- d = strongly oppose

64. Allowing small businesses to join with other small businesses for the purpose of purchasing health insurance at rates similar to those experienced by large employers (known as “purchasing alliances”)



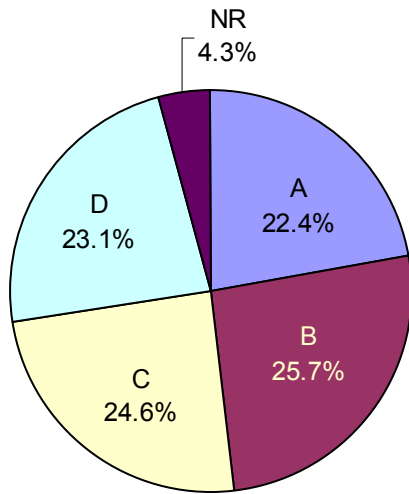
The majority of both employers who do and those who do not provide health insurance benefits to employees support the concept of health insurance purchasing alliances. However, employers who do offer insurance indicate slightly stronger support for the concept.

65. 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

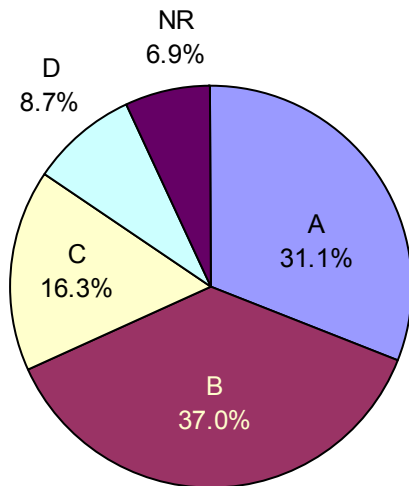
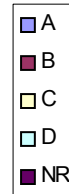


Both groups of respondents indicated virtually identical opinions about purchasing health insurance through an existing health plan. For both groups, almost 90 percent support the concept.

66. 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



Question 66A

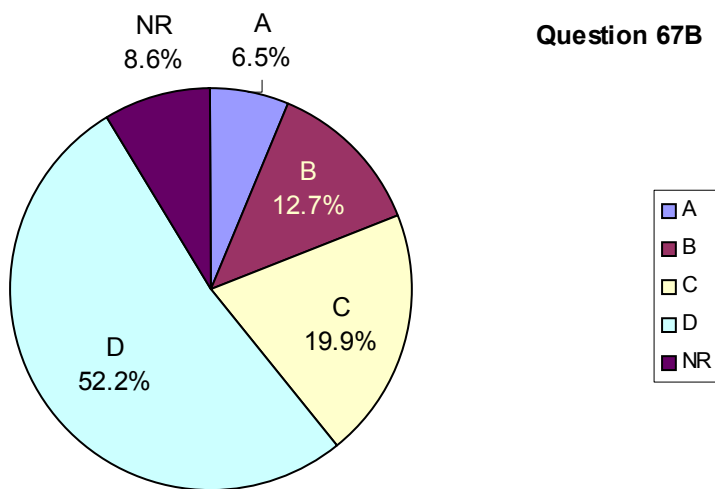
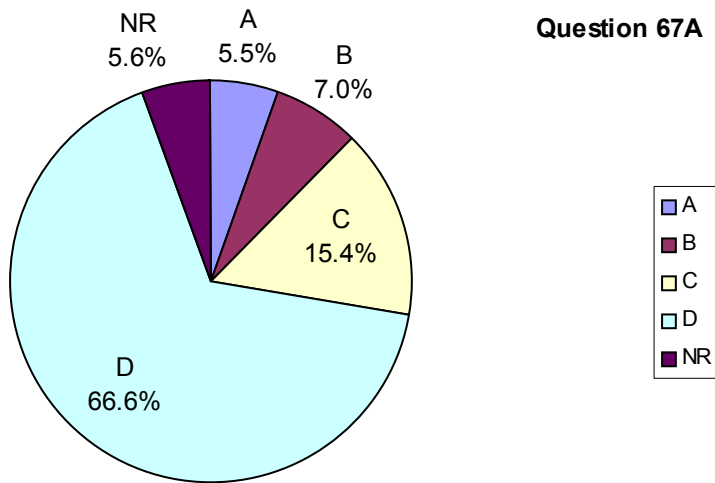


Question 66B



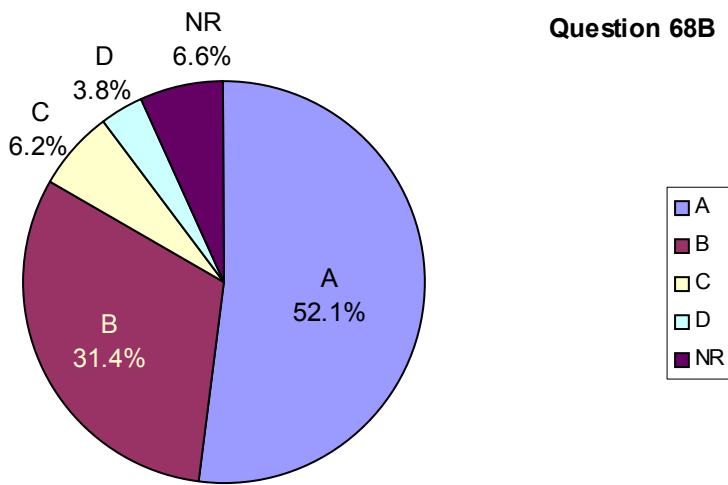
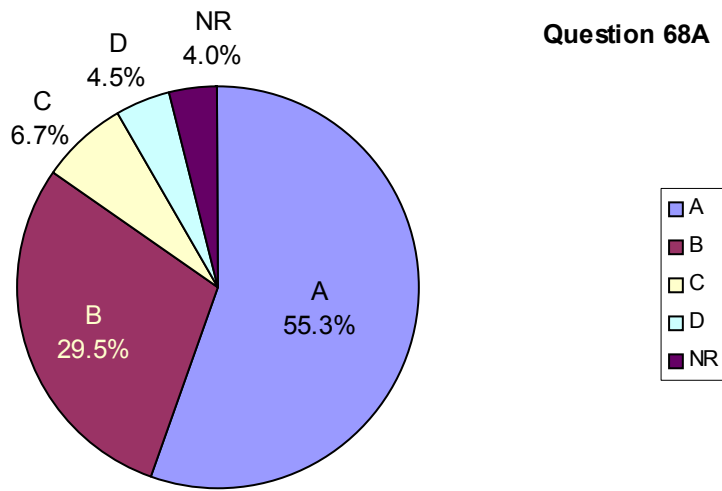
Among employers who do provide health insurance, opinion is split evenly regarding support for a reduction in mandated benefits with an equal reduction in premiums. Employers who do not offer health insurance benefits indicate more support for a mandated benefits reduction, with almost 70 percent expressing at least general support.

67. Reducing the mandated benefits insurers must include in their policies but not requiring a reduction in premium costs



Opposition to a reduction in mandated benefits without a reciprocal reduction in health insurance premiums was strong among both groups. However, 82 percent of employers offering health insurance opposed the concept, while only 72 percent of employers not offering insurance expressed opposition to the idea.

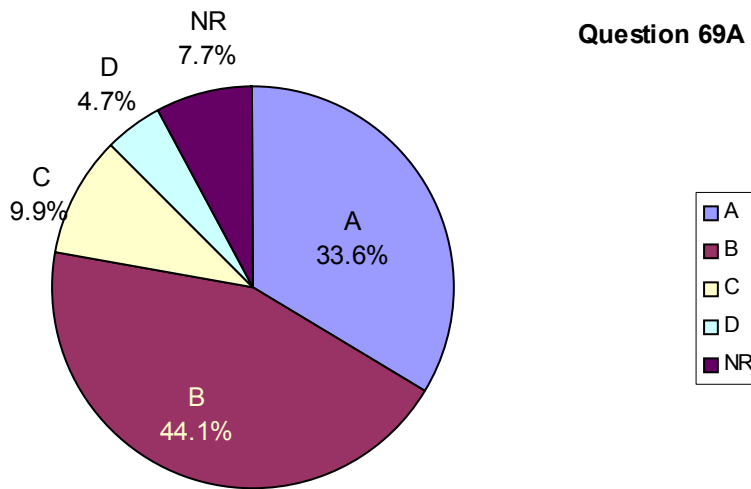
68. Providing a financial incentive to encourage small employers to provide health insurance for their employees



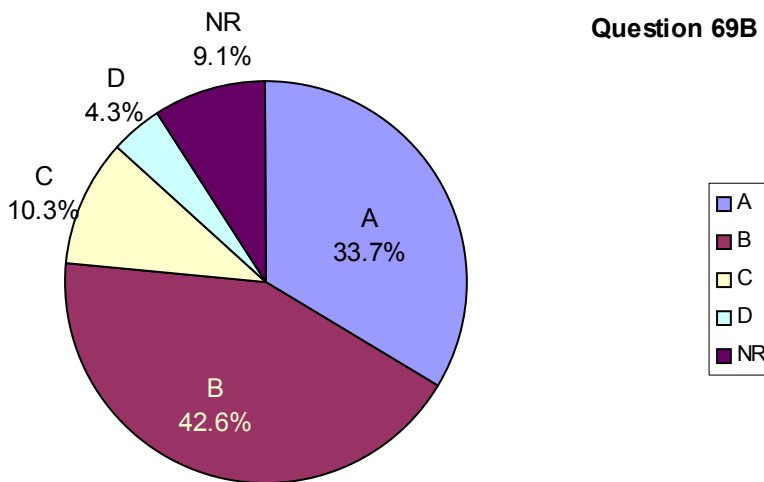
Both groups expressed very similar levels of support for incentives for small employers to provide health insurance.

69. Allowing children who are not eligible for the state’s CHIP program to “buy-in” to the program by paying the required premium

Question 69A



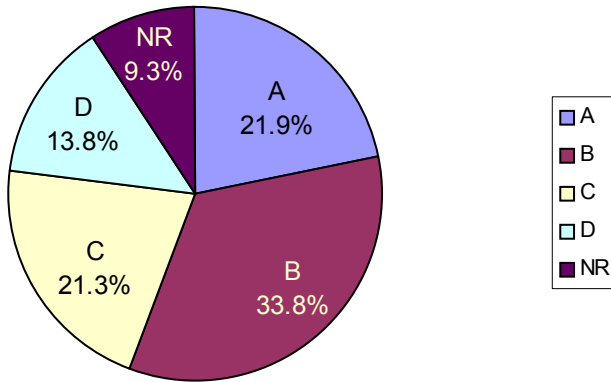
Question 69B



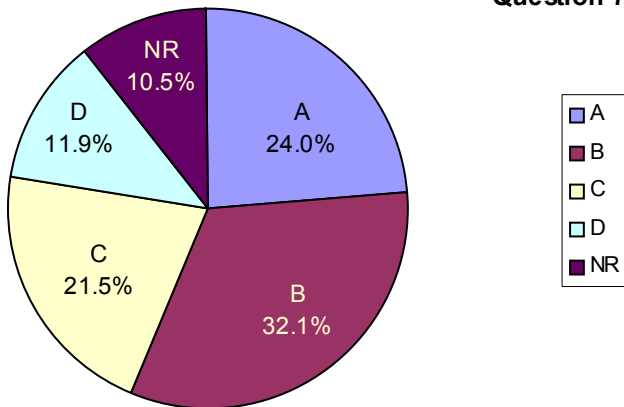
Both groups expressed very similar levels of support for allowing children ineligible for CHIP to “buy-in” to the program. Support for the concept was very high, reaching approximately 75 percent.

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

Question 70A



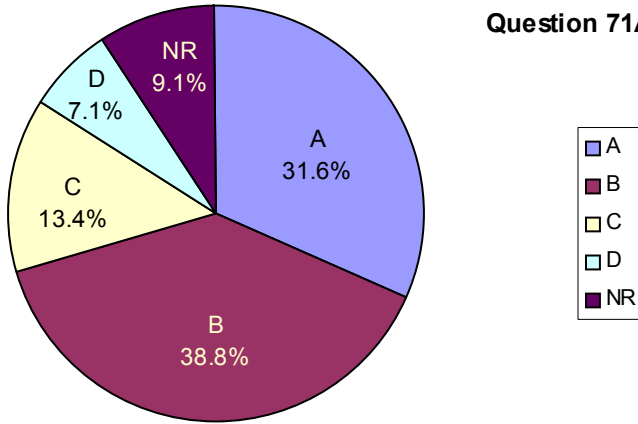
Question 70B



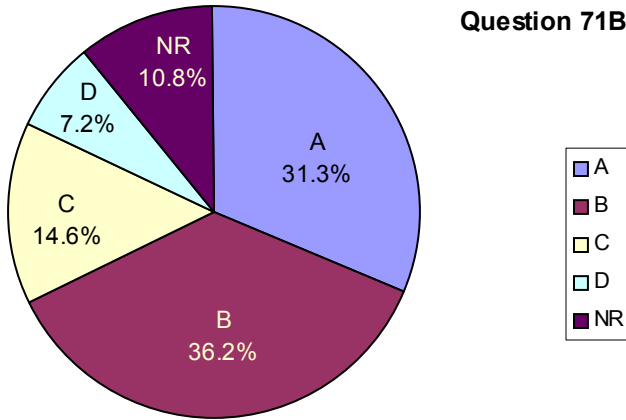
Both groups expressed very similar levels of support for the state expanding the state’s CHIP program to include the parents of children who are already enrolled in CHIP. However, support for the concept was mixed as over 30 percent, for both groups, opposed the proposal.

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

Question 71A

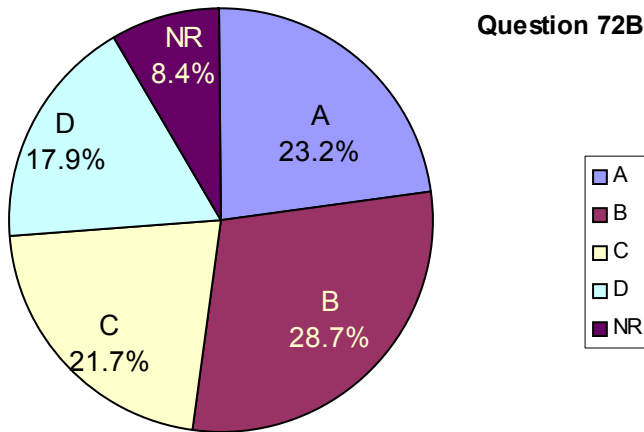
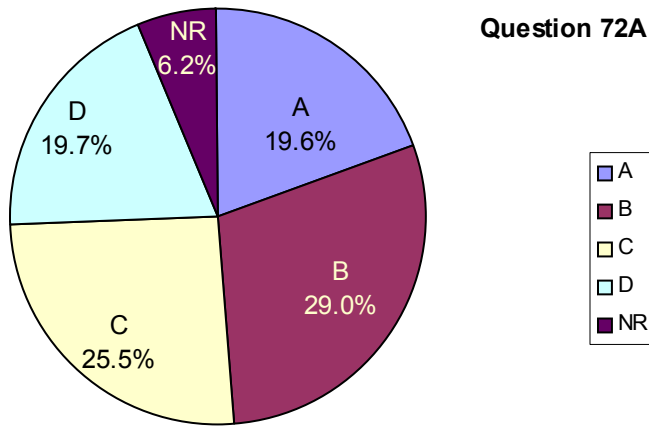


Question 71B



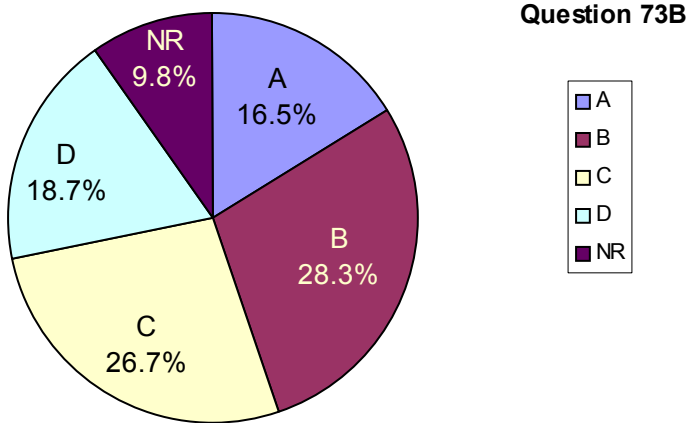
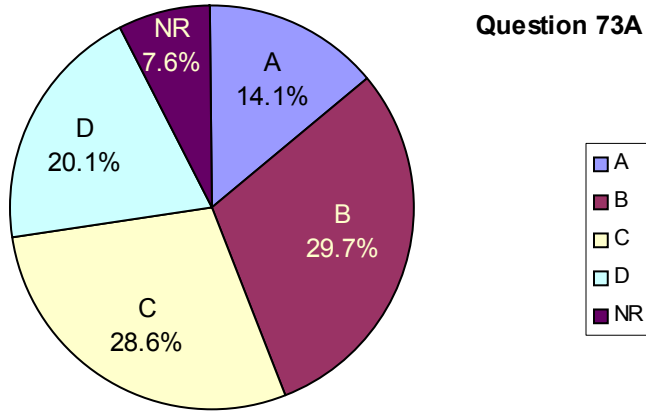
Both groups expressed very similar levels of support for a CHIP expansion, with approximately 2/3 supporting the idea.

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



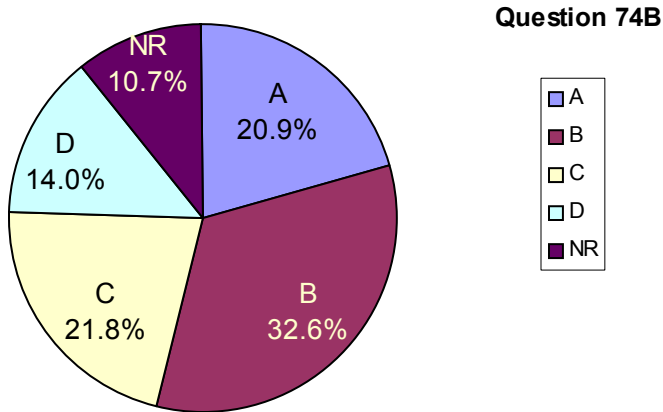
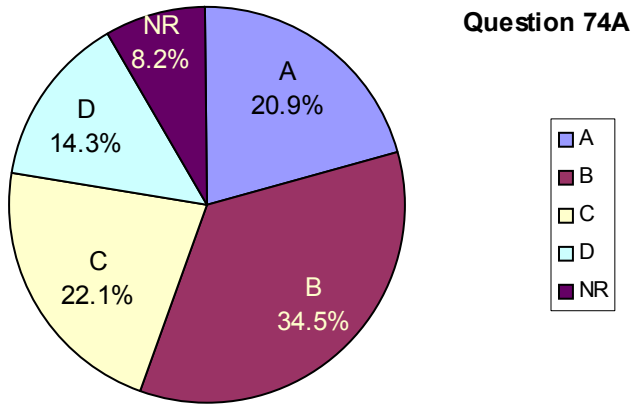
Both groups were split roughly in half with regard to support for subsidies to low-income employees to purchase health insurance.

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



Both groups were split roughly in half with regard to support for Medicaid expansion to parents.

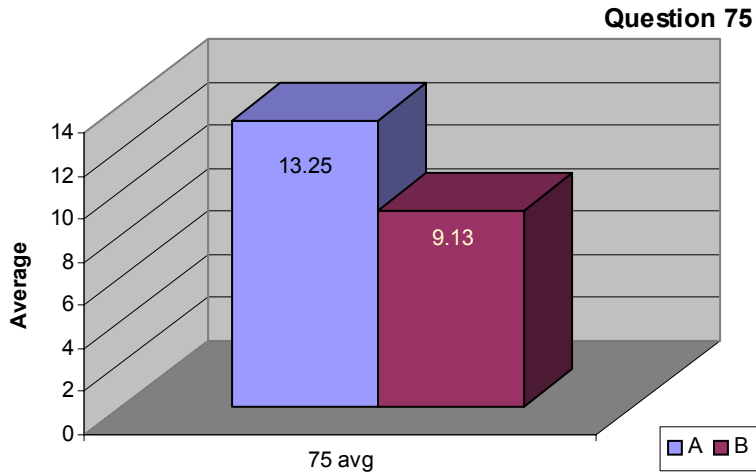
74. Expanding the state's Medicaid program to include more children



Both groups were split roughly in half with regard to support for Medicaid expansion to include more children.

Please bubble in the two-digit number box provided for Questions 75-80.

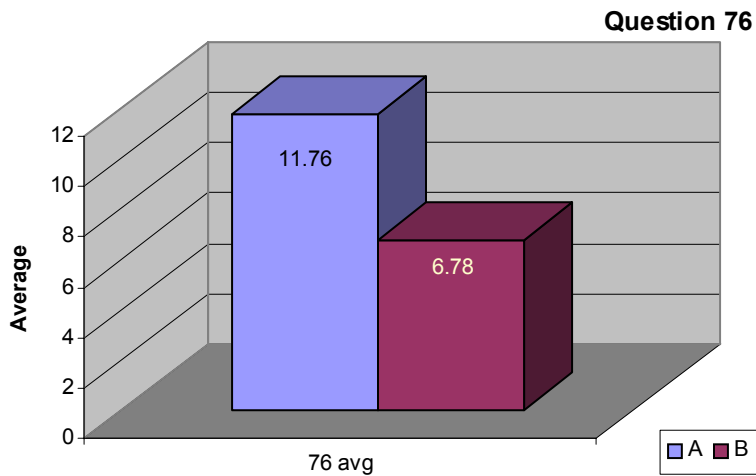
75. Including the owner(s), how many employees work for your company?



Question 75	Mean	Median	Mode
A	13.24509293	9	5
B	9.1275	6	4

On average, employers who offer health insurance had four more employees than employers who did not offer health insurance.

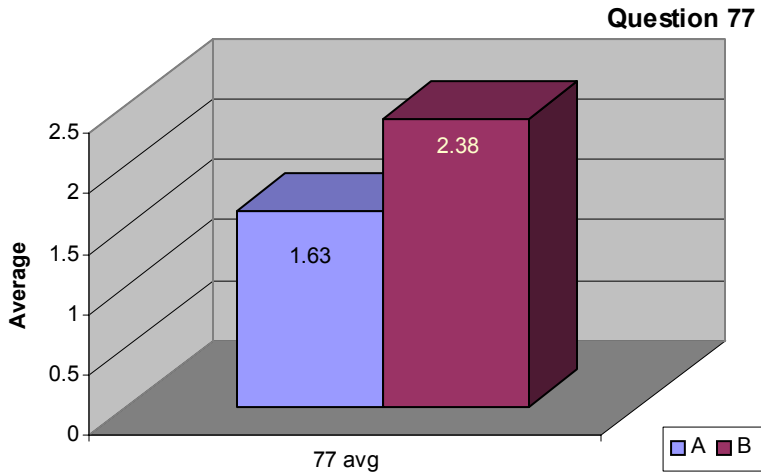
76. How many employees work full-time (36-40 hours per week)?



Question 76	Mean	Median	Mode
A	11.76264118	8	5
B	6.782572441	4	3

On average, employers who offer health insurance had five more full-time employees than employers who did not offer health insurance.

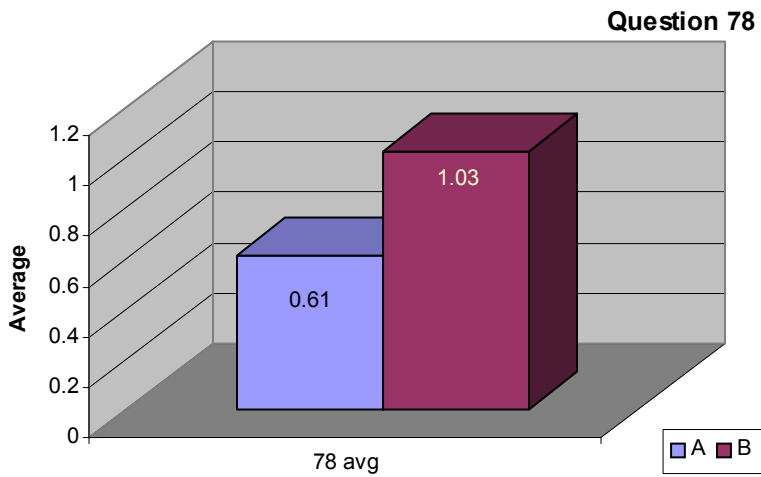
77. How many employees work part-time?



Question 77	Mean	Median	Mode
A	1.630077031	1	0
B	2.384373031	1	0

On average, employers who did not offer health insurance employed more part-time employees than employers who did offer health insurance.

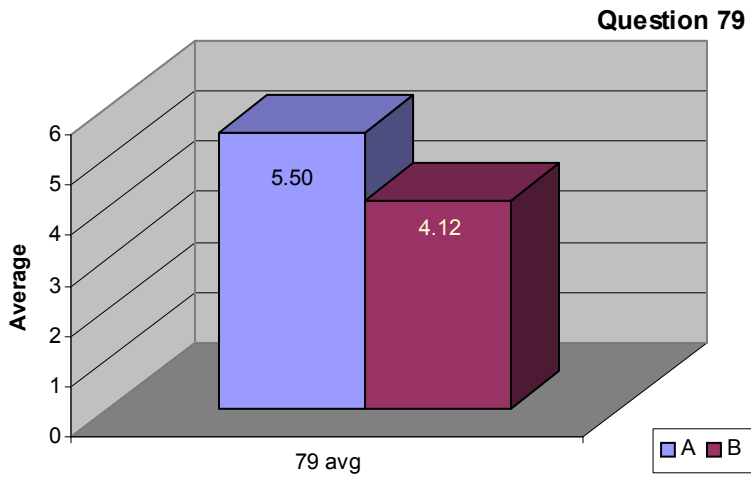
78. How many employees are contract employees?



Question 78	Mean	Median	Mode
A	0.614869626	0	0
B	1.028650255	0	0

On average, employers who did not offer health insurance employed slightly more contract employees than employers who did offer health insurance.

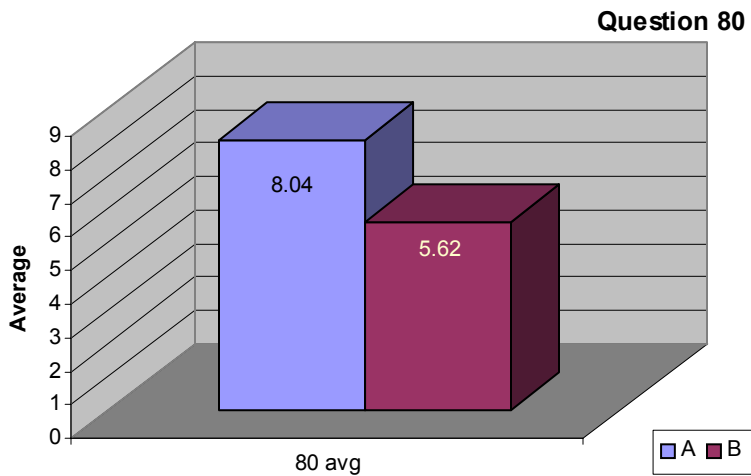
79. How many employees are female?



Question 79	Mean	Median	Mode
A	5.49825419	3	2
B	4.123795559	2	1

On average, employers who offered health insurance had a slightly higher number of female employees than those employers who did not offer health insurance.

80. How many employees are male?



Question 80	Mean	Median	Mode
A	8.043478261	5	1
B	5.616381112	3	1

On average, employers who offered health insurance had a higher number of male employees than those employers who did not offer health insurance.