

2012 Vermont Small Group Survey

1.

New Vermont legislation, H.559, is proposing to radically change the group health insurance market which includes collapsing the current market, narrowing choices and eliminating HSA and HRA plans. We have created this survey to help us understand your plan structure and viewpoint so we can accurately represent the small business community in this very important debate.

It will take no more than 10 minutes to complete the survey. When the compiled results are provided to us there is no information identifying your company, therefore, your response cannot and will not be made public.

Please click on NEXT to complete this short but very important survey.

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2.

By filling out this survey, I certify that:

- I am authorized to make benefit decisions for my organization, and the answers reflect the owner's/organization's views, not my personal views
- Our organization currently has 100 employees or less, and has an active group health insurance plan in place
- I am only filling this out one time, and to the best of my knowledge no one else from my organization has answered this survey
- I will not forward the link for this survey to anyone else.

***1. Do you agree to these terms?**

- I agree to these terms.
- I do not agree to these terms.

3. Part 1: Profile

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2. What is your company/organization size?

- Self-employed
- 1-10 employees
- 11-25 employees
- 26-50 employees
- 51-99 employees

3. What kind of organization are you?

- Business/Corporation (S-Corp, C-Corp, Sole Proprietor)
- Non-profit
- Municipality
- Other

Please specify "Other"

4. Please describe your employee mix participating in your plan. Are the plan participants mostly:

- Young and healthy
- Older without increased medical needs
- Young and not-so-healthy
- Older with increased medical needs
- Some combination of these examples

5. Which association(s) do you belong to? (Check all that apply).

- Business Resource Services (BRS)
- Chamber of Commerce
- None of the above
- Other (please specify)

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6. What county is your business located in?

- | | | |
|----------------------------------|----------------------------------|----------------------------------|
| <input type="radio"/> Addison | <input type="radio"/> Franklin | <input type="radio"/> Rutland |
| <input type="radio"/> Bennington | <input type="radio"/> Grand Isle | <input type="radio"/> Washington |
| <input type="radio"/> Caledonia | <input type="radio"/> Lamoille | <input type="radio"/> Windham |
| <input type="radio"/> Chittenden | <input type="radio"/> Orange | <input type="radio"/> Windsor |
| <input type="radio"/> Essex | <input type="radio"/> Orleans | |

4. Part 2: Insurance Coverage

*7. What type of plan(s) do you offer?

- Traditional plan only (either indemnity or HMO; NOT HRA/HSA)
- High deductible plan with Health Savings Account (HSA)
- High deductible plan with Health Reimbursement Account (HRA)
- Combination of the above

5. HSA HRA Questions

8. How long have you offered an HSA or HRA plan?

- Less than 1 year
- 1-2 years
- 3-4 years
- 5-6 years
- >6 years

9. If you offer an HSA or HRA Plan, on average what percentage of the deductible are you funding in the accounts on an annual basis?

- 0% of deductible
- 1 to 25% of deductible
- 26 to 50% of deductible
- 51% to 75% of deductible
- >75% of deductible

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10. Do you believe the high-deductible insurance plan plus HSA/HRA provides an adequate funding structure for your employees' healthcare needs?

- Yes
- No
- Don't know

Comment

11. Do you think you or your employees forgo preventive visits or health care treatments because they have an HSA or HRA?

- Yes
- No
- Don't Know

Comment

12. Do you think people are more likely or less likely to think about what they are spending in healthcare dollars when they are participating in an HSA/HRA plan?

- More likely to think about what they are spending
- Less likely to think about what they are spending
- Makes no difference regarding spending
- Don't Know

Comment

13. As a provider of health insurance, what do you like MOST about HSAs/HRAs?

- Lower costs
- Flexibility to customize our plans and work within our budget
- Employees have incentives to help reduce healthcare cost
- I don't like HSA/HRA plans

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14. As a participant yourself in an HSA/HRA, what do you like the MOST about HSAs/HRAs?

- It engages me in seeking healthcare value with my HSA/HRA dollars
- Employer and employee required premium contribution is lower than with other plans
- I don't like HSA or HRA plans.
- Quality coverage at a reduced rate with discretion on what to spend HSA/HRA dollars on. (JK asks: is there a word other than "quality" we could use? What characteristic do you actually mean? Comprehensive, Adequate, etc.)
- The ability to use my HSA/HRA money for non-medical health costs (e.g. dental, vision)
- N/A (I don't participate)

6. Part 3: Vermont's Health Insurance Exchange

In 2010 President Obama signed the Affordable Care Act, requiring states to establish health insurance "exchanges" for individuals and small businesses by Jan. 1, 2014. The federal law offers states many options in how the Exchanges are set up. Federal regulations define the state exchange as a "robust marketplace," designed to "increase choice" among "competing health issuers and health plans." But Vermont's newest health law, Act 48, and a bill now under consideration, H. 559, sets our state on a radically different course. Instead of restructuring the individual and small group health insurance market and forcing insurers to actively compete on service, cost and coverage, our Governor and Legislature intend to use the Exchange as a "stepping stone" to the single payer. Their proposal will: 1. Require any businesses up to 100 employees to purchase insurance through Exchange, 2. Possibly limit choices on the Exchange to 2 carriers and a few plans, and 3. Prohibit sale of HSA and HRA plans on the Exchange. 4. Prohibit the sale of any other plans outside the Exchange to businesses <100 employees and individuals. The result: The Exchange would be the only venue to purchase insurance for small businesses and individuals, with limited choices available. Self-insured employers, employers >100, schools/teachers and the state of Vermont and its employees will not be affected by these changes.

15. Do you believe businesses <100 should be required to purchase health insurance ONLY through the state's Exchange?

- Yes
- No

16. Do you believe the sale of insurance to businesses <100 and individuals outside the Exchange should be prohibited?

- Yes
- No

17. Do you believe that HSA- and HRA-eligible plan options should be offered for businesses <100 and individuals inside the Exchange?

- Yes
- No

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18. Would you prefer that the state allow you to keep the plan that you currently have if the Exchange plan is too expensive, or does not meet your needs for other reasons?

- Yes
- No

19. Prior to this survey, were you aware that the state intends to so significantly limit your choices about health coverage effective January 1, 2014 as the first step in developing a single payer system?

- Yes
- No

20. How would you characterize what you expect the plan in the Exchange will be like, compared to your existing health insurance benefits?

- Better benefits / More expensive
- Better benefits/ Less expensive
- Worse benefits / More Expensive
- Worse benefits / Less Expensive
- Don't know

Comment

21. If the plan on the Exchange is more expensive than your current plan, how are you going to make up the difference?

- Both employer and employee will contribute more
- Employee will be responsible for the difference
- Employer will drop coverage
- Employer will contribute more
- Don't know

Comment

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22. If the options available through the Exchange are more expensive, how will that impact your business / organization?

- It will greatly help my business/organization
- It will modestly help my business/ organization
- No impact on my business/ organization
- It will modestly hurt my business/ organization
- It will greatly hurt my business/organization

23. If you are able to move your business out of state in order to avoid the impact of this Exchange proposal, would you consider doing so?

- Yes, I would consider moving out of state.
- No, I would not consider moving out of state.
- Don't know if I would move out of state.
- I cannot move my business out of state.

Comment

24. There is a high likelihood that a true single-payer model will never be realized because federal law prohibits states from forcing groups like Medicare, medicaid, unionized workers such as teacher and state employees, and self-insured employers into a single payer system.

Knowing this, and that the Exchange is being designed specifically to be a "stepping stone" to the single payer, do you believe Vermont lawmakers should nevertheless be collapsing the private market and choices through the Exchange legislation? In other words, if Vermont cannot eventually get to a single payer, should this version of the Exchange be what we have to live with indefinitely?

- Yes, Vermont should implement this version of the Exchange
- No, Vermont should not implement this version of the Exchange.

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25. Thanks for completing this survey and adding to our understanding of your health plan, to help us decide how we should approach health care reform in this legislative session.

If you have other comments, feel free to enter them below.

26. Would you be willing to talk with Vermont lawmakers to help them better understand the impact of their decisions on your organization and other organizations and businesses in your community?

- Yes, I will provide my contact information.
- No, I am not interested.

27. Please let us know how to contact you:

Name:

Email Address:

Phone Number: