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# The Health Insurance Marketplace in Iowa: The business perspective

*Final report to the Iowa  
Dept. of Public Health*

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# The Health Insurance Marketplace in Iowa: The business perspective

## Background

In addition to the individual Health Insurance Marketplace (HIM) established by the Affordable Care Act (ACA), the law established Marketplaces to assist small businesses in providing health insurance to employees. The Small-Business Health Options Program (SHOP) exchanges (or Marketplaces as they are now called) are designed to offer small businesses a web-based portal to compare insurance offerings on price, coverage, and quality. Businesses can decide how much to contribute to employee premiums and the Marketplaces handle premium collection and other administrative functions. SHOP Marketplaces are initially open to employers with fewer than 50 full-time employees but may be expanded to employers with as many as 100 employees by 2016.

SHOP Marketplaces are initially focused on small businesses given their overall lower rates of coverage and the more limited options they face in terms of covering employee health care needs. Large businesses typically have the option to self-insure or pay for all health care costs out of company revenues while contracting with third parties to handle the administrative tasks related to providing health care. Small businesses, by contrast, typically must purchase policies from a third-party carrier and are at significant disadvantage in terms of the cost of insurance per employee compared to large businesses.

To encourage small businesses to begin or continue offering health insurance to employees, tax credits worth up to 35% (in some cases up to 50%) of the cost of insurance premiums were made available to companies with fewer than 50 full-time employees. Starting in 2014, those tax credits are only available for businesses purchasing employee coverage via SHOP Marketplaces.

In collaboration with the Iowa Department of Public Health and the Interagency Workgroup on Health Care Reform, we conducted a survey of businesses to assess the potential for the SHOP Marketplace to meet the

needs of Iowa businesses in obtaining health insurance for employees. We were particularly interested in understanding the level of assistance that businesses might seek as potential SHOP participants and how they might prefer to obtain assistance. We further sought to assess how important employee choice was to potential SHOP participants. Employee choice would allow businesses to choose a specific contribution level in the Marketplace while allowing employees the choice of a range of plans rather than a single plan. Such administrative complexity and potential adverse selection issues for third-party carriers make employee choice burdensome for individual small employers. For 2014, SHOP Marketplaces operated by the Federal government will not offer employee choice. As this feature was considered a key selling point for SHOP Marketplaces, understanding Iowa business sentiments regarding this option provides important input for future SHOP plans.

## Methods

We used a convenience sample of potential business participants in the SHOP marketplace to field our online survey. We polled this sample of individual Iowa businesses in late spring/summer 2013. Our sample of individual businesses included members of the Iowa Association of Business and Industry, Professional Developers of Iowa, Iowa Chamber Alliance, Federation of Iowa Insurers, and the National Federation of Independent Businesses. Each organization made the online survey available to its individual members.

The business survey had 42 questions with several sections devoted exclusively to businesses that currently provide health insurance coverage to employees (full survey available in Appendix B). Goals of the survey included gauging current employer-sponsored insurance offerings, assessing businesses knowledge and support for the ACA in general and specific features of the ACA, and understanding business comfort level and preferences in using an online marketplace to potentially provide employee health insurance.

We received 60 responses from businesses completing the online survey. Just over 2/3 of the businesses responding to the survey had 50 or more employees. Health care (45%) and professional/business services were the industries (20%) most frequently listed by survey respondents. Overall, employers describe their workforces as in good health. Only 9% reported workforces that were in fair or poor health on average. The average age of employees in the businesses responding to the survey was concentrated in the range between 35 to 55 years (80%) with an additional 19% of businesses reporting an average age between 25-35 years.

In describing further results of the survey, we pinpoint differences between SHOP-eligible businesses with fewer than 50 employees and larger employers with 50 or more employees that would not be eligible for SHOP marketplaces in 2014.

## Results

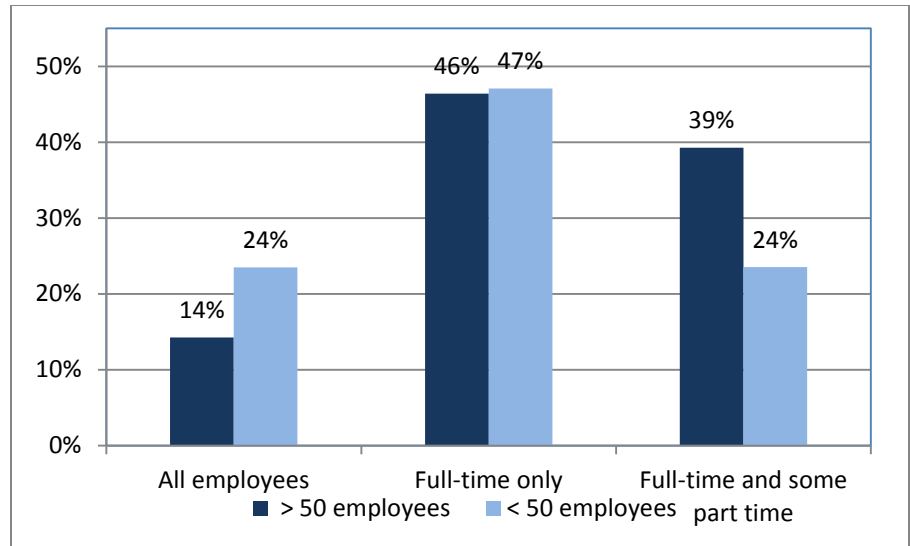
### Employee Insurance Coverage

The overwhelming majority of businesses (94%) responding to the survey offered at least some coverage to employees. Of the businesses offering coverage, 38% were self-insured with the remaining businesses purchasing coverage from a third-party carrier. An often mentioned concern with respect to adverse selection within the SHOP exchanges is the possibility that small businesses with relatively healthy workforces would consider becoming self-insured, thus leaving the SHOP Marketplace with less healthy, and more costly participants. We asked companies currently purchasing from third-party carriers about their plans regarding self-insurance. Less than 10% of these businesses were considering becoming self-insured.

For companies that purchased policies from a third-party carrier we asked who helped them choose their coverage and whether they used an insurance agent or broker to purchase coverage. Insurance agents/brokers were providing assistance to 59% of the survey respondents. Human resources personnel were cited as providing assistance for 28% of businesses. Insurance agents/brokers were also involved with policy purchases for 77% of the companies purchasing through a third-party vendor. These results highlight the tradeoffs SHOP exchanges face in considering the role of agents/brokers, a group traditionally heavily involved in the small group insurance markets.

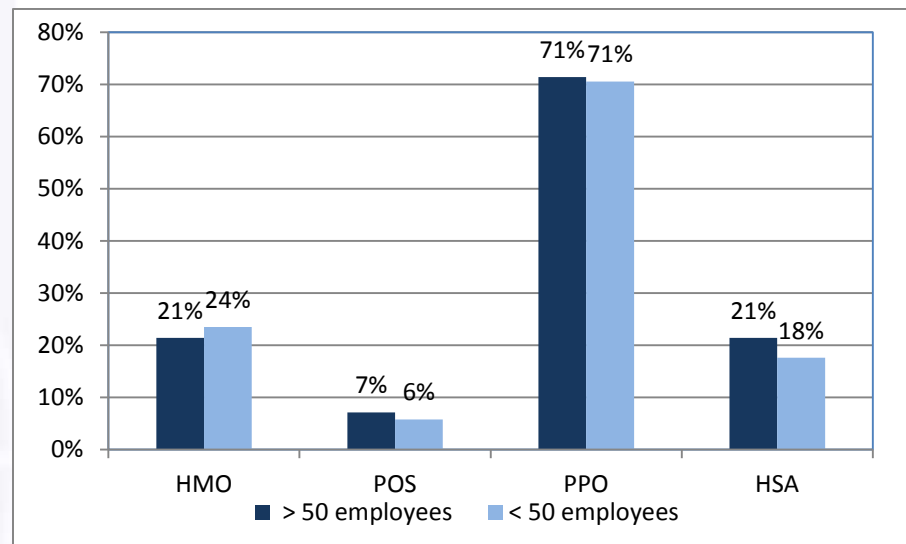
### Insurance Coverage Details

Figure 1 documents the extent of health insurance coverage for businesses currently offering coverage. Small businesses were slightly more likely to cover all employees (24%) compared to larger businesses (14%). Large employers, by contrast, were more likely to offer coverage to full-time and some part-time employees compared to small employers. Both groups were equally likely to offer coverage to full-time employees only.



**Figure 1. Extent of employee health insurance coverage**

Few differences emerge between large and small employers in types of coverage offered to employees (Figure 2). Consistent with findings from David P. Lind's Iowa Employer Benefits Study<sup>1</sup>, Preferred Provider Organization (PPO) plans are the most popular health plans offered and smaller employers are slightly more likely to offer HMO plans. Unlike the results from Lind's study, smaller employers responding to our survey were almost equally as likely as large employers to offer Health Savings Accounts (HSAs). In the Iowa Employer Benefits Study results, smaller employers were much more likely to offer HSA plans compared to large employers.



**Figure 2. Health insurance coverage offered**

<sup>1</sup> Iowa Employer Benefits Study, 2013, David P. Lind Benchmark.

To better understand the potential for the SHOP marketplace to offer value to small businesses, we asked a series of questions designed to measure how satisfied businesses are with the insurance that they currently offer (if any). We also sought to develop a picture of business responses to the increasing cost of employee health insurance in recent years and planned responses in upcoming years.

Large employers were more likely to feel that that current coverage was meeting the needs of employees than small employers although one in 10 large employers only thought the coverage was fair (Figure 3).

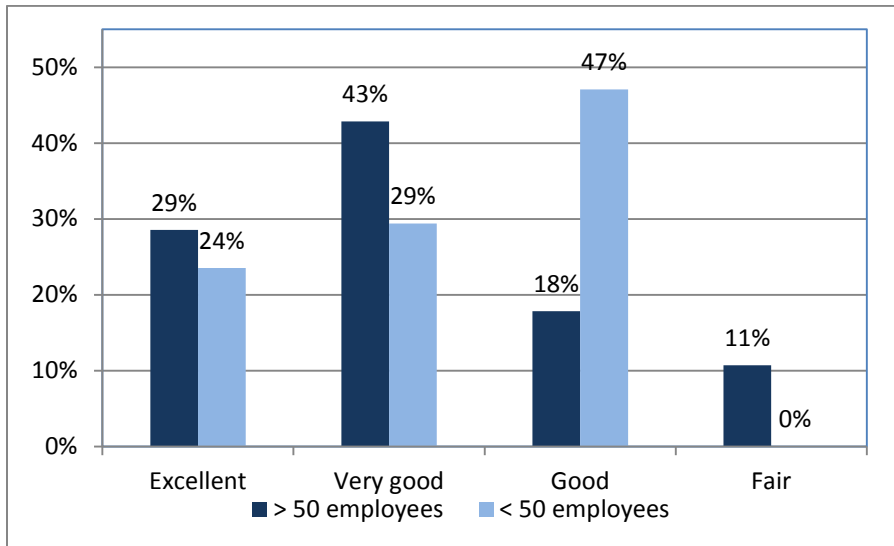
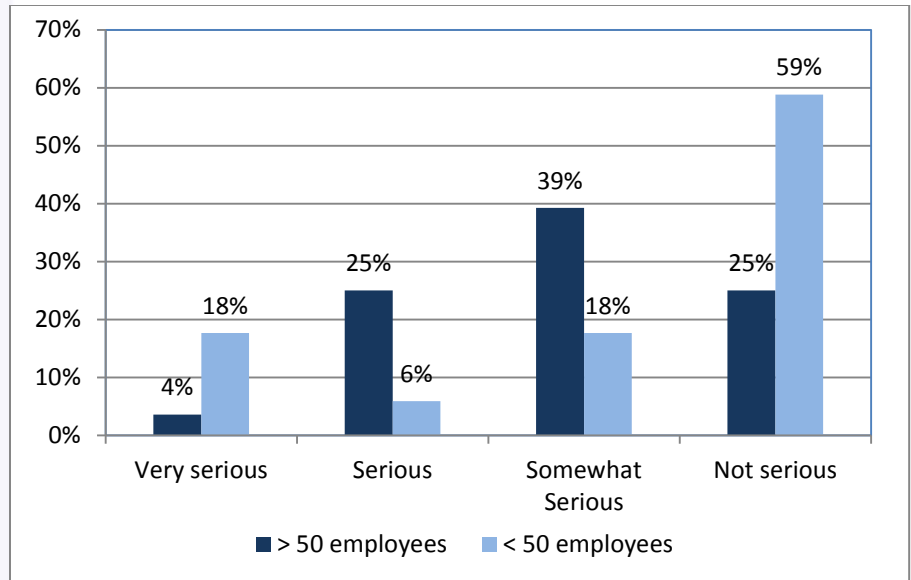


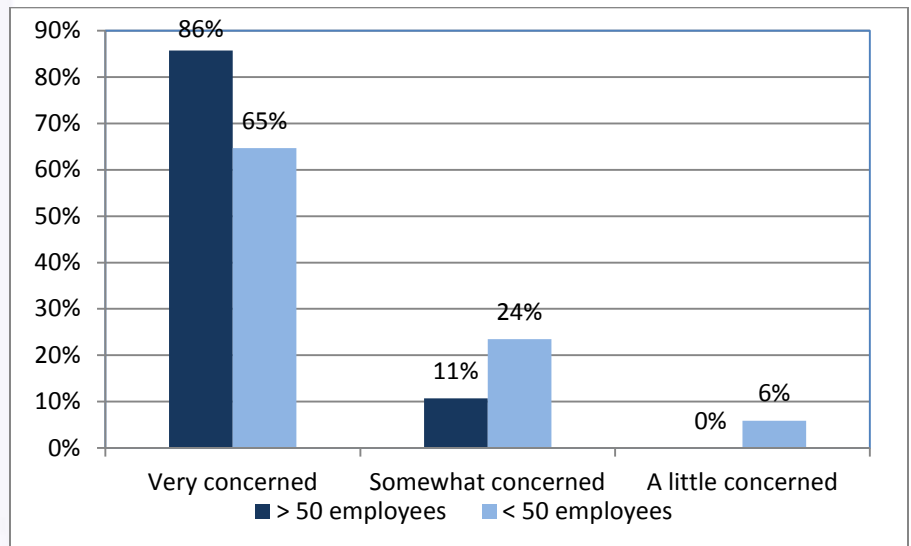
Figure 3. How well coverage meets employee needs

Small employers were considerably more likely to rank the issue of non-covered costs as very serious or not serious at all for employees (Figure 4). SHOP Marketplaces may be able to improve the depth of insurance plan offerings to small employers, particularly companies that may have experienced large swings in premiums when a single employee develops a severe illness. Large companies occupied the center of the spectrum with 64% citing covered costs as a somewhat serious or serious problem.



**Figure 4. Seriousness of non-covered costs for employees**

Costs of employee health insurance coverage were an issue for virtually all survey participants. Large businesses were slightly more likely to be very concerned with the cost of coverage compared to small businesses.



**Figure 5. Concerns about cost of employee coverage**

Half of large businesses and 41% of small businesses expected costs to increase a lot as a result of the ACA (Figure 6). A further 24% of small businesses expected costs to increase at least a little due to the ACA. Less than 20% of large or small businesses were expecting the ACA to lower costs or to have no impact on costs.

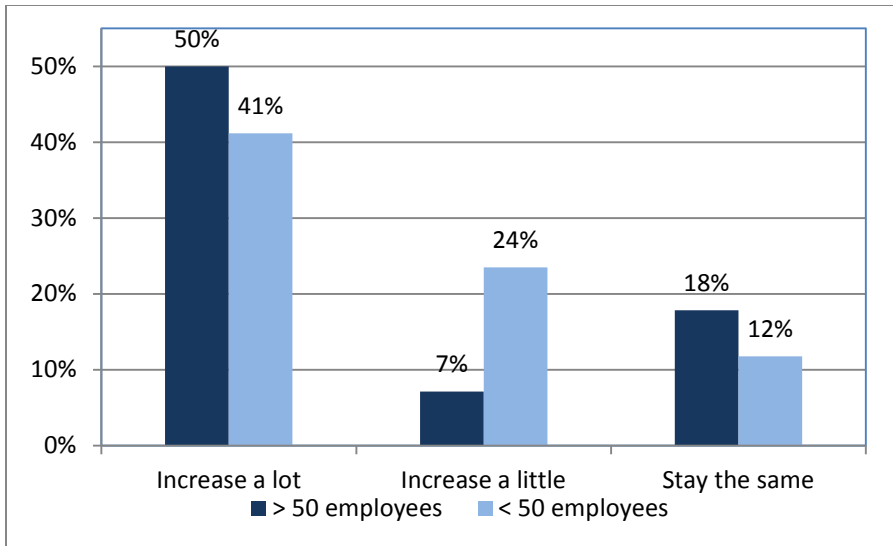


Figure 6. ACA impact on health insurance costs

Figure 7 captures survey participant approaches to dealing with increases in employee health insurance/health care costs over the previous 2 years. While approximately 70% of both small and large businesses increased the level of employee cost sharing as a result of cost increases, clear differences emerge in other measures of attempted cost control.

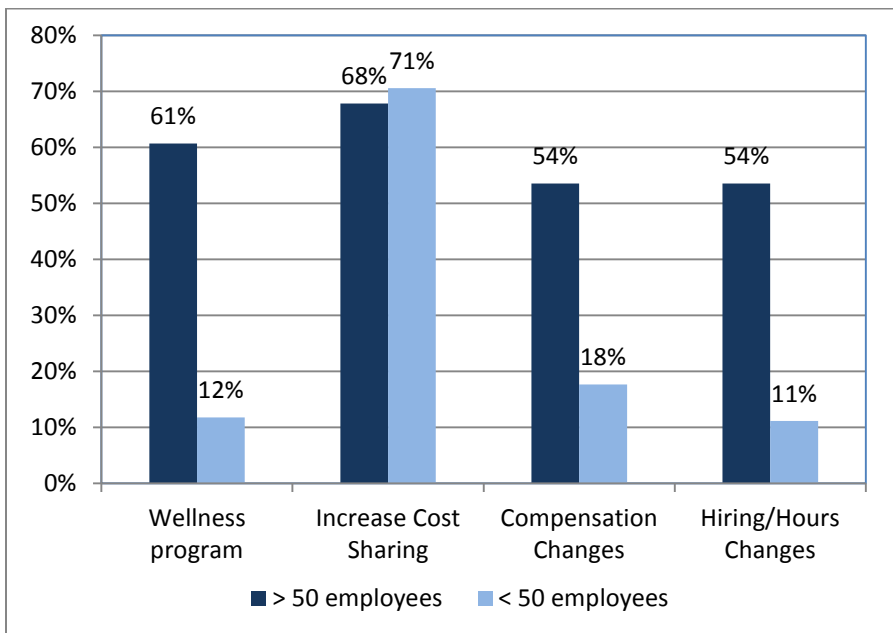
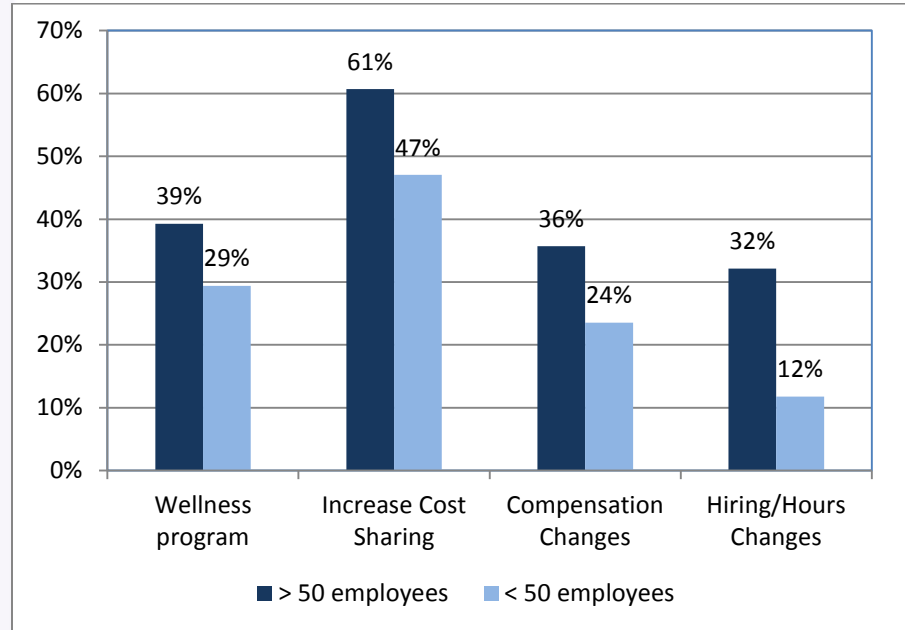


Figure 7. Responses to increases in health care costs (last 2 Years)

Large businesses were much more likely to implement non-cost sharing options in response to increases in health care costs. For example, almost two-thirds were going to start or augment a wellness program. Although not frequently mentioned as a potential feature of SHOP marketplaces, offering



the administrative capacity to manage wellness programs could be valuable to small businesses. Changes in compensation such as foregoing wage increases or altering retirement contributions were more likely among larger companies as was reducing hours or postponing hiring new employees.



**Figure 8. Responses to increases in health care costs (next 2 years)**

Regarding future plans, Figure 8 relays the results of asking businesses how they were considering adjusting to potential health care cost increases in the next two years. Increasing employee cost sharing was again the most often cited approach to managing cost increases. Overall, the planned changes over the next 2 years were of smaller magnitude than changes over the previous 2 years, suggesting businesses were anticipating more muted increases in health care costs or had already made some of the necessary changes to manage health care costs.

Follow-up questions to the companies that had reported planned changes to insurance plans over the next 2 years indicated more evidence of increased cost sharing and a move toward high-deductible insurance plans for almost 40% of the businesses planning changes. Almost 1 in 5 companies currently purchasing policies from a third-party carrier changed carriers in the previous 2 years or are considering changing carriers in the next 2 years. SHOP Marketplaces may increase the opportunity for small businesses to change insurance providers based on cost and/or quality compared to the current small group market in Iowa.

## Businesses Not Offering Coverage

For companies that did not currently offer health insurance coverage, we asked a series of questions to determine the reasons for not offering coverage and whether ACA policies might shift their likelihood of offering coverage in the future. Cost was cited most often as the reason for not offering coverage. Businesses cited flexible work schedules and other fringe benefits as benefits offered in lieu of health insurance.

Despite not currently offering coverage, a majority felt that offering coverage was important for employee recruitment and retention. While most businesses did not feel the marketplaces would increase the likelihood of their company would begin offering employee health insurance in the future, a clear majority felt that marketplaces would increase the likelihood other companies would begin offering employee health insurance. A similar contradiction emerges in evaluating the impact of tax credits available for small businesses purchasing employee health insurance. Businesses did not feel the policy would change their likelihood of offering coverage but did feel that other companies would take advantage of the policy.

Such contradictions suggest that preconceived notions or inherent skepticism about the ACA may be a significant hurdle for designers of SHOP Marketplaces to overcome. The next section further gauges business knowledge and sentiment toward the ACA generally and toward specific ACA provisions.

## ACA Related Questions

We asked all businesses questions regarding their awareness, knowledge, and attitude toward the ACA. All businesses reported hearing some or a lot about the ACA while 86% of large businesses and 78% of small businesses reported knowing a lot or some things about the ACA.

Subsequent questions dug deeper into knowledge of specific components of the ACA and a contrast emerges between large and small businesses (Figure 9). Large businesses were generally more knowledgeable about all the listed components of the ACA than small businesses. Small businesses were much less likely than large businesses to know about available tax credits and the creation of marketplaces despite being the target of these ACA components.

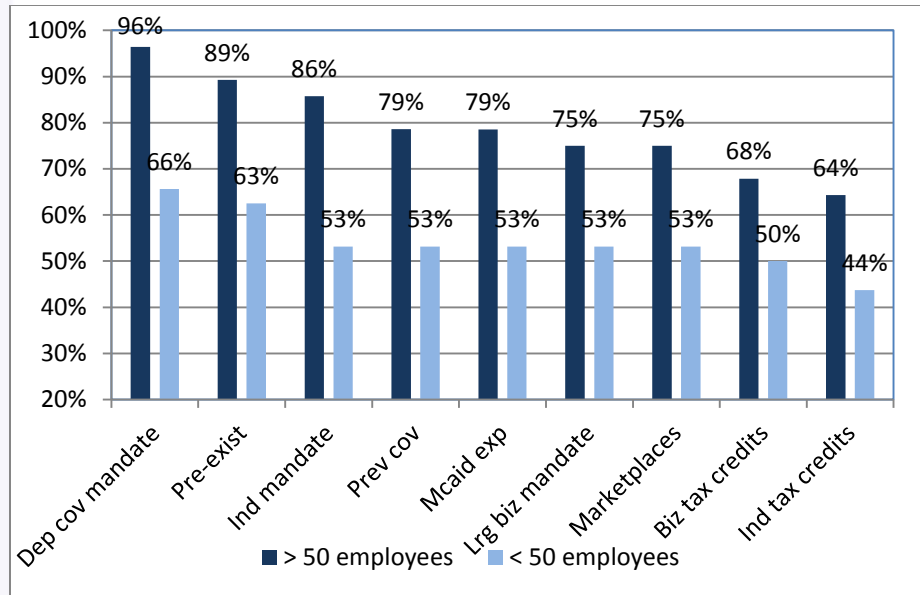


Figure 9. Knowledgeable regarding ACA provision

Attitude toward ACA components featured a similar contrast by business size. With the exception of the individual mandate, a majority of large businesses supported all the component pieces of the ACA, even the large employer mandate that penalizes companies that do not provide affordable health insurance coverage to full-time employees. Our results suggest small businesses are much more skeptical with regard to the ACA. Even the tax credit policy barely exceeds 50% support among small businesses.

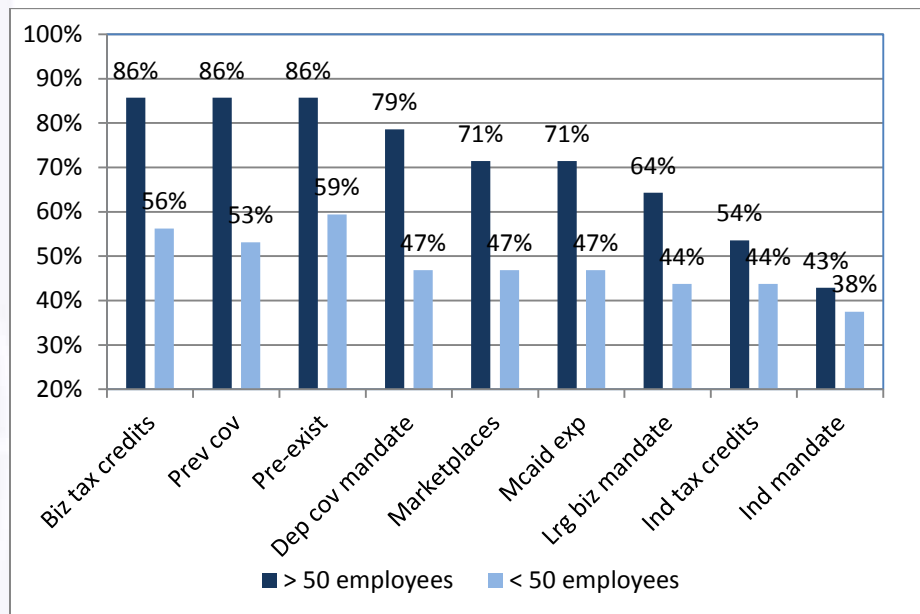


Figure 10. Support/Strong support for ACA provision

## Health Benefits Marketplace

All businesses answered questions about potentially using the marketplace for obtaining employee health insurance. Of the SHOP-eligible businesses, 1/3 reported that they were planning to use or were considering using the marketplace for employee health insurance. When asked who would handle marketplace transactions, 80% cited company employees (human resources, company owner, or other company personnel), while the remaining 20% cited insurance agents/brokers.

Comfort levels with using an online system to purchase employee coverage vary by business size. Overall, more than 40% of businesses were “a little” or “not at all” comfortable using an online system to purchase employee health insurance. Small companies, however, reported being “very comfortable” or “somewhat comfortable” at twice the rate of large companies (34% to 16%) albeit at levels that suggest a substantial learning curve for all Marketplace participants.

In parallel with results from a survey of Iowa consumers, significant numbers of businesses feel they will need help in making decisions and navigating the marketplace (61% of large businesses, 56% of small businesses). Clear preferences for one-on-one assistance or live-person phone assistance emerge from business respondents as well.

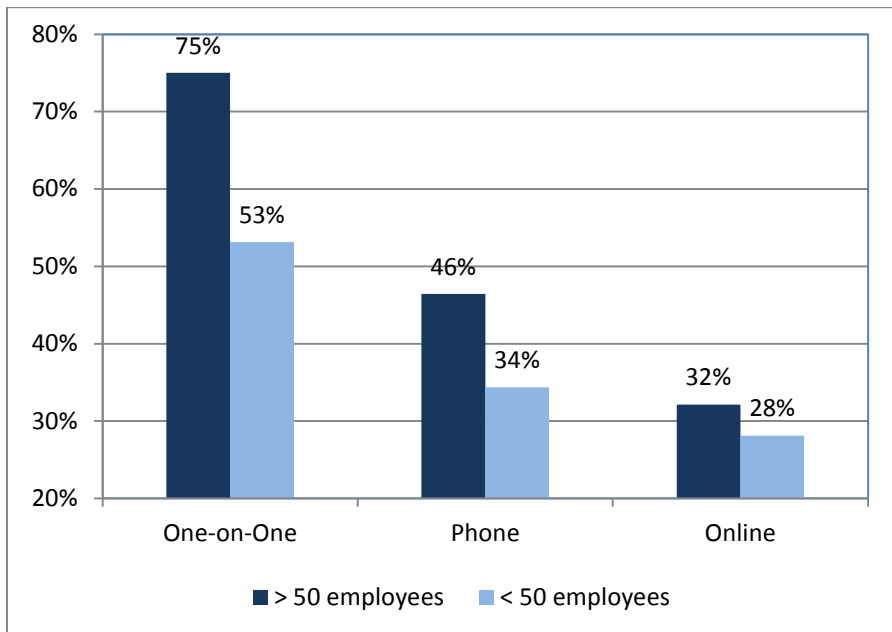


Figure 11. Preferences for obtaining Marketplace help

## Marketplace Choices

We asked businesses to consider the number of health insurance plan choices available to them within the Marketplace. Only 25% indicated a preference for as many choices as possible. Nearly 60% preferred a moderate number of choices. Further corroborating the “more is not always better” sentiment among businesses, 61% preferred the Marketplace website guide them to a smaller number of insurance plan options using a series of targeted questions.

As previously discussed, employee choice was delayed as an option in SHOP Marketplaces run by the Federal government. Our results suggest employee choice is a significant opportunity for SHOP Marketplaces to add value. Over 90% of survey respondents indicated that employee choice was “important” or “very important” to them. Support for employee choice was equally high among large companies and small, SHOP-eligible companies.

Figure 12 highlights the important factors for businesses considering plans via the Marketplace. In terms of relative importance, large and small businesses put similar emphasis on factors related to insurance plans. Compared to small businesses, large businesses clearly assign more importance in general to factors relating to insurance plan choice.

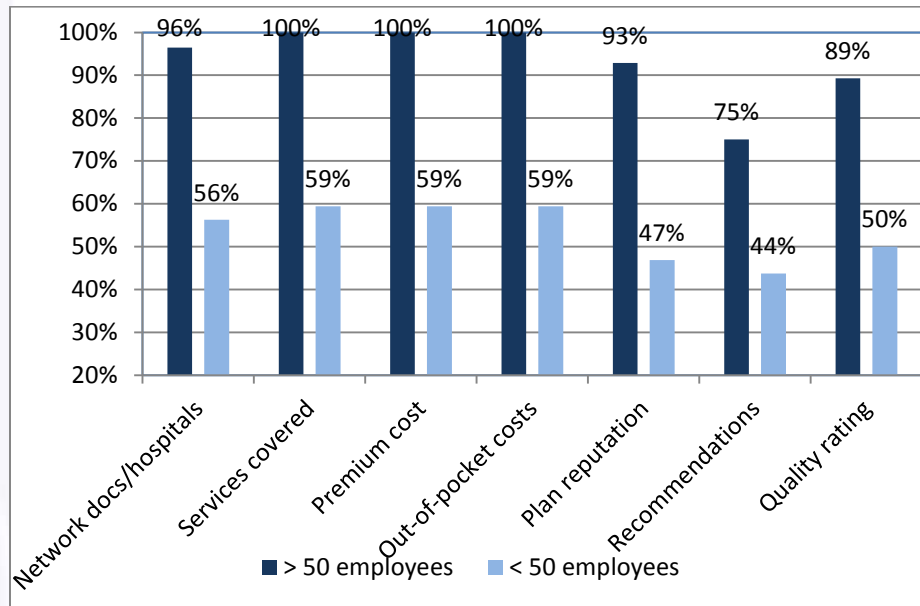


Figure 12. Important/Very important factor in plan selection

In contrast to the Iowa consumer survey results that indicated individuals would focus on costs of coverage, businesses expected that understanding covered services and benefits would be the area employees would need the most help after plan purchases. More than 50% of small and large businesses cited information about covered services above networks,

premiums, and out-of-pocket costs as the most important post-purchase need for employees.

Small businesses were much less likely than large businesses to report confidence in a broad range of sources of health insurance plan information (Figure 13). In particular, large businesses were highly confident in their HR personnel (82%) compared to small businesses (38%). No source of information gained a 50% confidence rating among small businesses, suggesting that outreach will be a challenge for SHOP administrators/marketers.

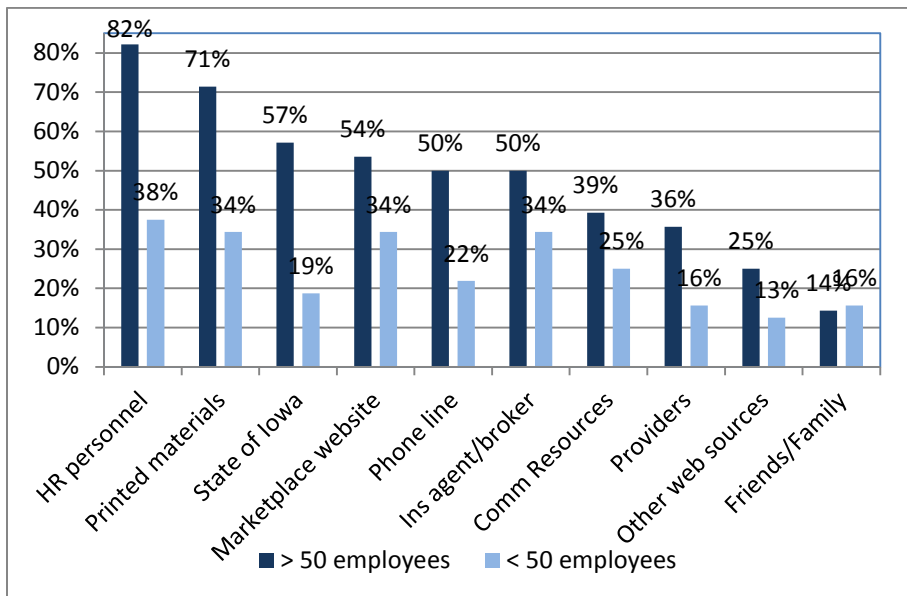


Figure 13. Confident/Very Confident in marketplace information sources

## Introducing the Marketplace to Iowans

There have been many questioning the use of the word “exchange” to describe the online health insurance marketplace. When asking businesses what the SHOP exchange should be called, the clear winner of the naming sweepstakes among business survey participants was the *Iowa Health Insurance Marketplace*, (the current name) as 48% chose that name. No other choice garnered more than 15%.

Who will Iowa businesses trust with information about the Marketplace? Figure 14 shows that very few sources have broad-based support. Insurance agents/brokers are one group that does have clear support from the business community, as more than 50% of businesses would trust Marketplace information from agent/brokers. Paired with the fact that 78% of small businesses were most likely to hear about the Marketplace via insurance agents/brokers, this evidence denotes the central role agents/brokers play for small businesses in making decisions about

employee health insurance. Public health agencies and trade associations were other groups that had relatively high levels of trust among small businesses. More widespread forms of disseminating information do not appear to have the trust of businesses, large or small. Television is trusted by less than 10% of small businesses and radio fared little better, trusted by only 11% of small businesses.

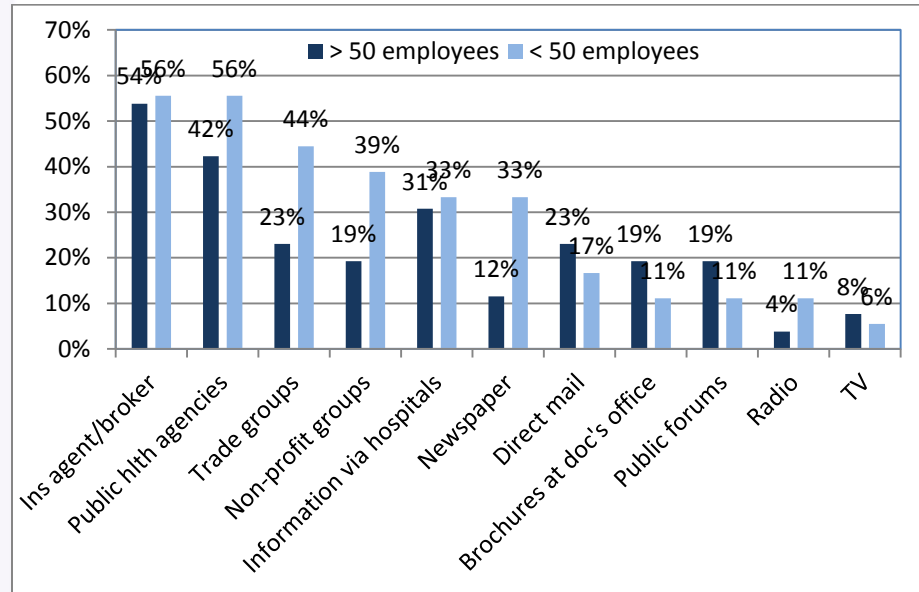


Figure 14. Trusted source of information regarding Marketplaces

## Conclusions

This survey of Iowa businesses provides a snapshot of the likely challenges and opportunities facing SHOP Marketplaces. SHOP-eligible small businesses are less knowledgeable and more skeptical about the ACA in general and even skeptical about parts of the ACA that are designed to assist small businesses provide employee health insurance (exchanges, tax credits).

Insurance agents/brokers play a key role in assisting small businesses make decisions and purchase health insurance – 77% of small businesses report having an agent/broker involved in purchasing policies. Insurance agents/brokers are also the most trusted source of information regarding Marketplaces for small businesses. SHOP policies regarding insurance agents/brokers will likely be a significant factor in participation rates.

Businesses are not comfortable making decisions and purchasing coverage using an online system. Only 40% of businesses were somewhat or very comfortable with an online system. Nearly 60% felt they would need assistance and one-on-one help or live-person phone help was preferred by the vast majority of survey participants. Considering these trends, SHOP

designers may need to encourage insurance agents/brokers to be the source of help many businesses need given their level of trust in that community and close involvement in insurance decisions.

Small businesses preferred a moderate number of choices and a guided system to merely a list of available insurance plan choices. Finally, employee choice is overwhelmingly supported by businesses, large and small. This feature may be the clearest opportunity for SHOP Marketplaces to gain a foothold with eligible businesses.

In summary:

*SHOP-eligible Small Businesses:*

- Report being less knowledgeable about specific ACA provisions compared to large businesses
- Support for ACA provisions is much lower, even provisions unambiguously positive for them (tax credits)
- Insurance agents/brokers most highly trusted information source and involved with 77% of plan purchases
- Prefer moderate number of choices/guided online system

*General Findings:*

- Strong support for a moderate number of insurance plan choices and a guided system based on a series of targeted questions
- Very strong support for employee choice as part of the Marketplace
- Low levels of comfort with using an online system to purchase health insurance for employees
- Most businesses indicate they would want help when making Marketplace decisions
- One-on-One is the most preferred source of help



## **Appendix B**

### Health Benefits Exchange Business Survey 2013-05-17 Final Draft

The health care reform law, called the Affordable Care Act, was signed into law by President Obama in 2010 and will be starting later this year. This includes an option for people to buy **private** health insurance through an internet Health Insurance “Exchange” (also known as a “Marketplace”) that is run jointly by the state of Iowa and the federal government.

There will also be an online health insurance “Marketplace” for small businesses that have less than 50 employees. The Small Business Health Options Program (SHOP) allows businesses to make health insurance available to their employees and get a 35% tax credit for the first two years. Businesses will be able to choose the level of coverage they offer and decide how much they will pay toward employees’ coverage. Businesses with 50 or more full-time or full-time equivalent employees must offer affordable coverage to full-time employees and their dependents or be subject to penalties.

In both the individual and small business “Marketplace” people will be able to compare the cost and level of coverage of available health insurance options and know that the plan(s) they choose meets state and federal standards.

This survey asks questions about what you know about the Affordable Care Act, and the types of information your company might need if you were to buy employee insurance through the “Marketplace”. This information will be used by the state of Iowa to help improve how the “Marketplace” is set up and how people are informed about it.

**The following questions are about how much you know about the health care reform law called the Affordable Care Act**

1. How much have you heard about the Affordable Care Act?

- <sup>01</sup>  Not much
- <sup>02</sup>  Some
- <sup>03</sup>  A lot
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

2. How have you learned about the Affordable Care Act? **(Please choose all that apply)**

- <sup>01</sup>  Family and/or friends
- <sup>02</sup>  Health insurance agents/brokers
- <sup>03</sup>  TV
- <sup>04</sup>  Radio
- <sup>05</sup>  Newspaper
- <sup>06</sup>  Internet sites
- <sup>07</sup>  Direct mail
- <sup>08</sup>  Informational meetings through the local hospital
- <sup>09</sup>  Brochures at your doctor's office
- <sup>10</sup>  Public forums at places like libraries, senior centers, etc.
- <sup>11</sup>  Social media such as Facebook
- <sup>12</sup>  Public health agencies
- <sup>13</sup>  Other (please specify):

3. In general, how much do you think you know about this new health care program?

- <sup>01</sup>  I know a lot about the new program.
- <sup>02</sup>  I know some things about the new program.
- <sup>03</sup>  I've heard about it, but don't know much about what it means
- <sup>04</sup>  I don't know anything about the new program.
- <sup>88</sup>  I'm not sure
- <sup>99</sup>  I don't want to answer

The following items are parts of the Affordable Care Act.

4. How much do you think you know about each of these new policies?

	I know a lot	I know some things	I have heard about it	I don't know anything	I'm not sure	I don't want to answer
a. Insurance companies can no longer deny health coverage because of a person's medical history or health condition.	1	2	3	4	88	99
b. Tax credits will be given to small businesses that offer health coverage to their employees.	1	2	3	4	88	99
c. Large employers with 50 or more employees will incur tax penalties if the insurance offered is not considered affordable to employees.	1	2	3	4	88	99
d. States can expand their existing Medicaid program to cover low income, uninsured adults even if they don't have children or are not disabled.	1	2	3	4	88	99
e. Children and young adults can stay on their parents' insurance plan until age 26.	1	2	3	4	88	99
f. The creation of an insurance "exchange" or "marketplace" to make it easier for people to buy insurance.	1	2	3	4	88	99
g. By 2014, most people must have health insurance or pay a penalty (known as the 'individual mandate').	1	2	3	4	88	99
h. People with lower to middle class incomes, will get money from the government to help pay for the cost of insurance bought through the Marketplace.	1	2	3	4	88	99
i. Insurance companies must cover certain preventive services with no out of pocket cost to you.	1	2	3	4	88	99

5. What do you think about each of these parts of the Affordable Care Act?

	Strongly Oppose	Oppose	Support	Strongly Support	No Opinion	Prefer not to answer
a. Insurance companies can no longer deny health coverage because of a person's medical history or health condition.	1	2	3	4	88	99
b. Tax credits will be given to small businesses that offer health coverage to their employees.	1	2	3	4	88	99
c. Large employers with 50 or more employees will incur tax penalties if the insurance offered is not considered affordable to employees.	1	2	3	4	88	99
d. States can expand their existing Medicaid program to cover low income, uninsured adults even if they don't have children or are not disabled.	1	2	3	4	88	99
e. Children and young adults can stay on their parents' insurance plan until age 26.	1	2	3	4	88	99
f. The creation of an insurance "exchange" or "marketplace" to make it easier for people to buy insurance.	1	2	3	4	88	99
g. By 2014, most people must have health insurance or pay a penalty (known as the 'individual mandate').	1	2	3	4	88	99
h. People with lower to middle class incomes, will get money from the government to help pay for the cost of insurance bought through the Marketplace.	1	2	3	4	88	99
i. Insurance companies must cover certain preventive services with no out of pocket cost to you.	1	2	3	4	88	99

**The next questions ask about the health insurance currently offered to your employees**

6. Does your company currently offer health insurance or health plan coverage to any of your employees?

- <sup>01</sup>  Yes
- <sup>02</sup>  No – skip to Q-7z
- <sup>88</sup>  Not sure – skip to Q-21
- <sup>99</sup>  Prefer not to answer – skip to Q-21

6a. { If Answer to Q-6 is Yes } Is your company self-insured?

- <sup>01</sup>  Yes -- skip to Q-7x
- <sup>02</sup>  No
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

6b. { If Answer to Q-6a is not Yes } Is your company considering self-insuring?

- <sup>01</sup>  Yes
- <sup>02</sup>  No
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

(skip to Q-7y)

**For companies answering 6 and 6a: Yes and Self-Insured**

7x. Which employees are covered by company insurance?

- <sup>01</sup>  All employees
- <sup>02</sup>  Full time employees only
- <sup>03</sup>  Full time and some part-time employees
- <sup>03</sup>  Other \_\_\_\_\_ ( please specify)
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

8x. Which company is the third-party administrator (TPA) of your health care plan?

- <sup>01</sup>  Wellmark (Blue Cross Blue Shield of Iowa)
- <sup>02</sup>  United Healthcare
- <sup>03</sup>  Coventry
- <sup>04</sup>  Other \_\_\_\_\_(please specify)
- <sup>05</sup>  None
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

9x. What type of health care coverage does your company offer to employees? (Check all that apply)

- <sup>01</sup> Health Maintenance Organization (HMO)
- <sup>02</sup> Point of Service (POS)
- <sup>03</sup> Preferred Provider Organization (PPO)
- <sup>04</sup> Health Savings Accounts
- <sup>05</sup> Traditional Indemnity
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

10x. Overall, thinking about how well your company's health insurance coverage meets the needs of your employees, how would you rate this health insurance?

- <sup>01</sup> Excellent
- <sup>02</sup> Very good
- <sup>03</sup> Good
- <sup>04</sup> Fair
- <sup>05</sup> Poor
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

11x. How concerned is your company about the cost of offering health insurance to your employees?

- <sup>01</sup> Very concerned
- <sup>02</sup> Somewhat concerned
- <sup>03</sup> A little concerned
- <sup>04</sup> Not at all concerned
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

12x. What do you expect will happen to the cost of your company's health insurance as a result of the Affordable Care Act?

- <sup>01</sup> Increase a lot
- <sup>02</sup> Increase a little
- <sup>03</sup> Stay the same
- <sup>04</sup> Decrease a little
- <sup>05</sup> Decrease a lot
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

13x. Most health insurance does not pay for all health care costs. During the last 12 months, how serious do you think the problem of non-covered costs has been for your employees?

- <sup>01</sup> Very serious

- 02 Serious
- 03 Somewhat serious
- 04 Not Serious
- 88 Not sure
- 99 Prefer not to answer

14x. What changes has your company made over the previous 2 years to manage the cost of providing health insurance? (Choose all that apply)

- 01 Instituted wellness programs (e.g. exercise inducements, smoking cessation programs, etc.)
- 02 Reduced pension/401k contributions
- 03 Reduced paid vacations/PTO days
- 04 Increased employees share of health care costs
- 05 Reduced/foregone employee wage increases
- 06 Postponed hiring new employees
- 07 Reduced hours for existing workforce
- 08 Chose less generous insurance plans
- 09 Hired more part-time employees
- 10 Changed third-party administrators
- 11 Other \_\_\_\_\_ (please specify)
- 88 Not sure
- 99 Prefer not to answer

15x. Does your company feel that offering health insurance coverage is important for employee recruitment and retention?

- 01 Very important
- 02 Somewhat important
- 03 A little important
- 04 Not at all important
- 88 Not sure
- 99 Prefer not to answer

**The following questions ask about your company's post-Affordable Care Act plans for employee health insurance**

16x. Does your company plan to modify employee health insurance options over the next 2 years?

- 01 Yes
- 02 No – skip to Q-17x
- 88 Not sure – skip to Q-17x
- 99 Prefer not to answer – skip to Q-17x

16x. {If Answer to Q-16x is yes} In what ways do you expect employee health insurance options to change?

- <sup>01</sup> Dropping employee coverage
- <sup>02</sup> Dropping spousal/family coverage
- <sup>03</sup> Increasing employee cost-sharing
- <sup>04</sup> Moving toward high-deductible plans
- <sup>05</sup> Decreasing employee cost-sharing
- <sup>06</sup> Expanding coverage
- <sup>07</sup> Other \_\_\_\_\_ ( please specify)
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

17x. Does your company plan to continue self-insuring rather than purchasing policies through a third-party?

- <sup>01</sup> Yes
- <sup>02</sup> No
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

18x. What changes do you expect your company to make during the next 2 years to manage the cost of providing health insurance? (Choose all that apply)

- <sup>01</sup> Institute wellness programs (e.g. exercise inducements, smoking cessation programs, etc.)
- <sup>02</sup> Reduce pension/401k contributions
- <sup>03</sup> Reduce paid vacations/PTO days
- <sup>04</sup> Increase employees share of health care costs
- <sup>05</sup> Reduce/forego employee wage increases
- <sup>06</sup> Postpone hiring new employees
- <sup>07</sup> Choose less generous insurance plans
- <sup>08</sup> Reduce hours for existing workforce
- <sup>09</sup> Hire more part-time employees
- <sup>10</sup> Change third-party administrators
- <sup>11</sup> Other \_\_\_\_\_ (please specify)
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

19x. Do you expect the Affordable Care Act to increase or decrease the likelihood your competitors will offer health insurance to their employees?

- <sup>01</sup> Increase a lot
- <sup>02</sup> Increase a little
- <sup>03</sup> Stay the same



- 04  Decrease a little
- 05  Decrease a lot
- 88  Not sure
- 99  Prefer not to answer

(skip to Q-21)

**For companies answering 6 and 6a: Yes and Not Self-Insured**

7y. Which employees are covered by company insurance?

- 01  All employees
- 02  Full time employees only
- 03  Full time and some part-time employees
- 03  Other \_\_\_\_\_ ( please specify)
- 88  Not sure
- 99  Prefer not to answer

8y. Who helped your company choose the type of health insurance you offer to your employees?  
(check all that apply)

- 01  Insurance Agent/Broker
- 02  Business Trade Group/Association
- 03  Company human resources department
- 04  Other company employee(s)
- 05  Friends/Family
- 06  Doctor/Hospital/Other Health Care Provider
- 07  Employee trade union
- 08  A website
- 88  Not sure
- 99  Prefer not to answer

9y. Does your company use an insurance agent/broker to buy the health insurance plans offered to employees?

- 01  Yes
- 02  No
- 88  Not sure
- 99  Prefer not to answer

10y. From which company do you purchase your health insurance policies? (select all that apply)

- 01  Wellmark (Blue Cross Blue Shield of Iowa)
- 02  United Healthcare
- 03  Coventry
- 04  Other \_\_\_\_\_ (please specify)
- 05  None
- 88  Not sure

<sup>99</sup>  Prefer not to answer

11y. What type of health care coverage does your company offer to employees? (Check all that apply)

<sup>01</sup>  Health Maintenance Organization (HMO)

<sup>02</sup>  Point of Service (POS)

<sup>03</sup>  Preferred Provider Organization (PPO)

<sup>04</sup>  Health Savings Accounts

<sup>05</sup>  Traditional Indemnity

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

12y. Overall, thinking about how well your company's health insurance coverage meets the needs of employees, how would you rate this health insurance?

<sup>01</sup>  Excellent

<sup>02</sup>  Very good

<sup>03</sup>  Good

<sup>04</sup>  Fair

<sup>05</sup>  Poor

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

13y. How concerned is your company about the cost of offering health insurance to your employees?

<sup>01</sup>  Very concerned

<sup>02</sup>  Somewhat concerned

<sup>03</sup>  A little concerned

<sup>04</sup>  Not at all concerned

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

14y. What do you expect will happen to the cost of your company's health insurance as a result of the Affordable Care Act?

<sup>01</sup>  Increase a lot

<sup>02</sup>  Increase a little

<sup>03</sup>  Stay the same

<sup>04</sup>  Decrease a little

<sup>05</sup>  Decrease a lot

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

15y. Most people's health insurance does not pay for all health care costs. During the last 12 months, how serious do you think the problem of non-covered costs has been for your

employees?

- <sup>01</sup>  Very serious
- <sup>02</sup>  Serious
- <sup>03</sup>  Somewhat serious
- <sup>04</sup>  Not Serious
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

16y. What changes has your company made over the last 2 years to manage the cost of providing health insurance? (Choose all that apply)

- <sup>01</sup>  Instituted wellness programs (e.g. exercise inducements, smoking cessation programs, etc.)
- <sup>02</sup>  Reduced pension/401k contributions
- <sup>03</sup>  Reduced paid vacations/PTO days
- <sup>04</sup>  Increased employees share of health care costs
- <sup>05</sup>  Reduced/foregone employee wage increases
- <sup>06</sup>  Postponed hiring new employees
- <sup>07</sup>  Chose less generous insurance plans
- <sup>08</sup>  Reduced hours for existing workforce
- <sup>09</sup>  Hired more part-time employees
- <sup>10</sup>  Changed insurance providers
- <sup>11</sup>  Other \_\_\_\_\_ (please specify)
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

17y. Does your company feel that offering health insurance coverage is important for employee recruitment and retention?

- <sup>01</sup>  Very important
- <sup>02</sup>  Somewhat important
- <sup>03</sup>  A little important
- <sup>04</sup>  Not at all important
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

**The following questions ask about your company's post-Affordable Care Act plans for employee health insurance**

18y. Does your company plan to modify employee health insurance options over the next 2 years?

- <sup>01</sup>  Yes
- <sup>02</sup>  No – skip to Q-19y

- <sup>88</sup>  Not sure – skip to Q-19y  
<sup>99</sup>  Prefer not to answer – skip to Q-19y

18ya. {If Yes to Q-18y} In what ways do you expect employee health insurance options to change?

- <sup>01</sup>  Dropping employee coverage  
<sup>02</sup>  Dropping spousal/family coverage  
<sup>03</sup>  Increasing employee cost-sharing  
<sup>04</sup>  Moving toward high-deductible plans  
<sup>05</sup>  Decreasing employee cost-sharing  
<sup>06</sup>  Expanding coverage  
<sup>07</sup>  Other \_\_\_\_\_ ( please specify)  
<sup>88</sup>  Not sure  
<sup>99</sup>  Prefer not to answer

19y. What other changes do you expect your company to make during the next 2 years to manage the cost of providing health insurance? (Choose all that apply)

- <sup>01</sup>  Institute wellness programs (e.g. exercise inducements, smoking cessation programs, etc.)  
<sup>02</sup>  Reduce pension/401k contributions  
<sup>03</sup>  Reduce paid vacations/PTO days  
<sup>04</sup>  Increase employees share of health care costs  
<sup>05</sup>  Reduce/forego employee wage increases  
<sup>06</sup>  Postpone hiring new employees  
<sup>07</sup>  Reduce hours for existing workforce  
<sup>08</sup>  Choose less generous insurance plans  
<sup>09</sup>  Hire more part-time employees  
<sup>10</sup>  Change insurance providers  
<sup>11</sup>  Other \_\_\_\_\_ (please specify)  
<sup>88</sup>  Not sure  
<sup>99</sup>  Prefer not to answer

20y. Do you expect the Affordable Care Act to increase or decrease the likelihood you're your competitors will offer health insurance to their employees?

- <sup>01</sup>  Increase a lot  
<sup>02</sup>  Increase a little  
<sup>03</sup>  Stay the same  
<sup>04</sup>  Decrease a little  
<sup>05</sup>  Decrease a lot  
<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

(skip to Q-21)

**For companies answering 6: No**

7z. Has your company considered offering health insurance to employees?

<sup>01</sup>  Yes

<sup>02</sup>  No

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

8z. What is the primary reason for not offering health insurance coverage to employees?

<sup>01</sup>  Cost

<sup>02</sup>  Unnecessary (healthy workforce, spouse coverage)

<sup>03</sup>  Employees refused coverage

<sup>04</sup>  Other

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

9z. Does your company offer other benefits to employees in lieu of health coverage? (Check all that apply)

<sup>01</sup>  Increased cash wages

<sup>02</sup>  Other “fringe” benefits (e.g. pension plans, 401(k) contributions, etc.)

<sup>03</sup>  Flexible work schedules

<sup>04</sup>  Other \_\_\_\_\_ (please specify)

<sup>05</sup>  None

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

10z. Do your company’s primary competitors offer health insurance coverage?

<sup>01</sup>  Yes

<sup>02</sup>  No

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

11z. Does your company feel that offering health insurance coverage is important for employee recruitment and retention?

<sup>01</sup>  Very important

- <sup>02</sup>  Somewhat important
- <sup>03</sup>  A little important
- <sup>04</sup>  Not at all important
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

**The following questions ask about your company's post-Affordable Care Act plans for employee health insurance**

12z. Does your company plan to start offering health insurance to employees in the next 2 years?

- <sup>01</sup>  Yes – skip to Q-13z
- <sup>02</sup>  No
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

12za. {If answer to Q-12z is not Yes} Have you thought about offering any assistance to your employees to help them select health insurance through the government's online "Marketplace"?

- <sup>01</sup>  Yes
- <sup>02</sup>  No
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

13z. Do you expect the "Marketplace" part of the Affordable Care Act will increase the likelihood that your company begins offering health insurance to employees in the future?

- <sup>01</sup>  Strongly agree
- <sup>02</sup>  Agree
- <sup>03</sup>  No Opinion
- <sup>04</sup>  Disagree
- <sup>05</sup>  Strongly disagree
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

14z. Do you expect that the "Marketplace" part of the Affordable Care Act will increase the likelihood that other companies begin offering health insurance to their employees in the future?

- <sup>01</sup>  Strongly agree
- <sup>02</sup>  Agree
- <sup>03</sup>  No Opinion
- <sup>04</sup>  Disagree
- <sup>05</sup>  Strongly disagree
- <sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

15z. Do you expect the temporary 35% tax credit being offered to small companies (< 50 employees) as part of the Affordable Care Act for providing health insurance will increase the likelihood that your company begins offering health insurance to employees?

<sup>01</sup>  Strongly agree

<sup>02</sup>  Agree

<sup>03</sup>  No Opinion

<sup>04</sup>  Disagree

<sup>05</sup>  Strongly disagree

<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

16z. Do you expect the temporary 35% tax credit being offered to small companies (< 50 employees) as part of the Affordable Care Act for providing health insurance will increase the likelihood that other companies begin offering health insurance to employees?

<sup>01</sup>  Strongly agree

<sup>02</sup>  Agree

<sup>03</sup>  No Opinion

<sup>04</sup>  Disagree

<sup>05</sup>  Strongly disagree

<sup>88</sup>  Not sure

<sup>99</sup>  Refused

(skip to Q-21)

*As part of the new health care law (Affordable Care Act), there will be a new way to provide employee health insurance through an online health insurance “Marketplace”. The online “Marketplace” is designed to help your company find health insurance plans that fit the needs of your employees and that fits your company’s budget, with less hassle.*

*Beginning in October 2013, you should be able to access the “Marketplace” with a one-time application that will allow you to explore every qualified health insurance plan in your area. For the first year companies will have choices in the plans they can select for employees but once a plan has been chosen all company employees will have to select that plan. Eventually, the “Marketplace” will be designed to allow companies to select a range of plans and allow employees to choose the plan that best suit their needs.*

**The following questions ask about your company’s consideration and comfort level with using an online “Marketplace” to shop for and buy employee insurance policies**

21. To what extent has your company considered using the “Marketplace” to buy health insurance for your employees beginning in 2014 (enrollment scheduled to begin in October 2013)?

- <sup>01</sup> Planning to use the “Marketplace”
- <sup>02</sup> Considering or will consider using the “Marketplace”
- <sup>03</sup> Have not considered and will not be using the “Marketplace”
- <sup>04</sup> Have considered but will not be using the “Marketplace”
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

22. If your company is considering providing health insurance for employees through the “Marketplace”, who would handle that transaction?

- <sup>01</sup> Company owner
- <sup>02</sup> Insurance Agent/Broker
- <sup>03</sup> Human Resources personnel
- <sup>04</sup> Other company personnel
- <sup>05</sup> Other \_\_\_\_\_ (please specify)
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

23. If your company considered buying employee health insurance through an online system, like using Expedia or Travelocity to buy an airline ticket, how comfortable would your company be using an online system to make this decision?

- <sup>01</sup> Very comfortable
- <sup>02</sup> Somewhat comfortable
- <sup>03</sup> A little comfortable
- <sup>04</sup> Not at all comfortable
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

24. If your company bought employee health insurance online through the “Marketplace”, how much help do you think you would want when making this decision?

- <sup>01</sup> A lot of help
- <sup>02</sup> Some help
- <sup>03</sup> Very little help
- <sup>04</sup> No help at all
- <sup>88</sup> Not sure
- <sup>99</sup> Prefer not to answer

25. If your company bought employee health insurance online through the “Marketplace”, would you provide employees assistance in signing up for the plan you chose?

- <sup>01</sup> Yes
- <sup>02</sup> No



<sup>88</sup>  Not sure

<sup>99</sup>  Prefer not to answer

26. If your company bought employee health insurance through the online “Marketplace” and had questions, how would you prefer to get help? (Select all that apply)

<sup>01</sup>  Face-to-face (in-person) interaction at your company’s office

<sup>02</sup>  Face-to-face (in-person) interaction at a community resource office (such as a local public health agency, a non-profit, etc.)

<sup>03</sup>  By telephone, with a live person

<sup>04</sup>  Online instant “chat” – real-time communication online

<sup>05</sup>  Other online help such as pop-up windows and links to detailed information

<sup>06</sup>  I do not feel that I/we would need help.

<sup>07</sup>  Other? \_\_\_\_\_ (please specify)

27. If your company bought employee health insurance from the “Marketplace”, how important would each of the following topics be in helping select health plans?

	Very Important	Important	Somewhat Important	Not at all Important	Don't Know	Prefer not to answer
a. The doctors and hospitals employees could go to	1	2	3	4	88	99
b. The types of services/benefits employees could get (e.g. prescriptions, dental, etc.)	1	2	3	4	88	99
c. The monthly cost (i.e., the premium)	1	2	3	4	88	99
d. The out-of-pocket costs (e.g. deductibles, prescription costs, doctor visit copays)	1	2	3	4	88	99
e. Reputation of the insurance plan	1	2	3	4	88	99
f. The recommendation of the insurance plan by others	1	2	3	4	88	99
g. Quality rating of the health plan	1	2	3	4	88	99
h. Other:	1	2	3	4	88	99
If other, please specify:						

28. When trying to get information about the different health insurance plans your company could choose, how much confidence would you have in each of the following to give you helpful information?

	Very confident	Confident	Somewhat confident	Not confident	Don't Know	Prefer not to answer
a. A website established by the insurance “Marketplace”	1	2	3	4	88	99

b. Other Internet resources	1	2	3	4	88	99
c. A telephone line established by the insurance “Marketplace”	1	2	3	4	88	99
d. Printed materials from the “Marketplace”	1	2	3	4	88	99
e. Community resources (such as local public health agencies, a non-profit, librarian, etc.)	1	2	3	4	88	99
f. Friends/Family	1	2	3	4	88	99
g. Doctor/Hospital/Other provider	1	2	3	4	88	99
h. Insurance Agent/Broker	1	2	3	4	88	99
i. Human Resources person at your work	1	2	3	4	88	99
j. A State of Iowa employee (such as a Dept of Human Services caseworker)	1	2	3	4	88	99
k. Other:	1	2	3	4	88	99
If other, please specify:						

29. If your company were choosing employee health insurance plans from the “Marketplace”, do you think you would prefer to have a lot of health insurance options to choose from, a moderate number of choices or just a few tailored choices?

- <sup>01</sup>  As many choices as possible
- <sup>02</sup>  A moderate number of choices
- <sup>03</sup>  Just a few tailored choices
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

30. The health insurance “Marketplace” could be set up to either:

- 1) show you all possible choices you are eligible to choose OR
- 2) help guide you toward particular plans that might fit your company and employees’ needs based on answering questions such as the average age, health status, particular needs and geographic region of your company

Which type of system do you think you would prefer?

- <sup>01</sup>  Just show me the options available and our company could pick one
- <sup>02</sup>  Help guide us to a smaller number of plans based on answering some questions
- <sup>88</sup>  Not sure
- <sup>99</sup>  Prefer not to answer

31. To enroll in the “Marketplace” for 2014, employers will select a health insurance plan from competing plans for all employees. Upcoming years may include the option to let companies choose a range of acceptable insurance plans and allow employees to choose a plan that best fits their needs within that range of plans. If your company were considering buying health insurance through the “Marketplace”, how important do you feel allowing employee choice

would be?

- 01  Very important
- 02  Somewhat important
- 03  A little important
- 04  Not at all important
- 88  Not sure
- 99  Refused

**The following questions are about how the “Marketplace” will be introduced to Iowans**

32. We would like your input on what to call the health insurance “Marketplace”. In your opinion, which of the following names would help you understand and trust it the most for buying health insurance? (Please check only one)

- 01  Iowa Health Benefit Marketplace
- 02  Iowa Health Benefit Resource
- 03  IOWA-n-Sure
- 04  InSure
- 05  Iowa Health Choices
- 06  Iowa Health Connector
- 07  Iowa Health Insurance Marketplace
- 08  Iowa Health Insurance Exchange
- 09  Other (specify): \_\_\_\_\_

33. From which of the following sources would you be likely to hear about the health insurance “Marketplace” when the program starts? (Please check all that apply)

- 01  Word of mouth
- 02  Health insurance agent/broker
- 03  Business trade groups/associations
- 04  TV
- 05  Radio
- 06  Newspaper
- 07  Internet Advertisements
- 08  Direct mail
- 09  Informational meetings through the local hospital
- 10  Brochures at your doctor’s office
- 11  Public forums at places like libraries, senior centers, etc.
- 12  Social media such as Facebook
- 13  Public health agencies
- 14  Non-profit groups such as AARP
- 15  Other \_\_\_\_\_ (please specify)

34. From which of the following sources” would you be most likely to trust the information you hear about “Marketplace”? (Select all that apply)

- <sup>01</sup>  Word of mouth
- <sup>02</sup>  Health insurance agent/broker
- <sup>03</sup>  Business trade groups/associations
- <sup>04</sup>  TV
- <sup>05</sup>  Radio
- <sup>06</sup>  Newspaper
- <sup>07</sup>  Internet Advertisements
- <sup>08</sup>  Direct mail
- <sup>09</sup>  Informational meetings through the local hospital
- <sup>10</sup>  Brochures at your doctor’s office
- <sup>11</sup>  Public forums at places like libraries, senior centers, etc.
- <sup>12</sup>  Social media such as Facebook
- <sup>13</sup>  Public health agencies
- <sup>14</sup>  Non-profit groups such as AARP
- <sup>15</sup>  Other \_\_\_\_\_ (please specify)

35. If you were to buy employee health insurance through the “Marketplace”, which of the following services do you think employees might MOST want help with after making the purchase?

- <sup>01</sup>  Finding the doctors and hospitals included in the plan
- <sup>02</sup>  Understanding services/benefits covered by the plan (e.g. prescriptions, dental, etc.)
- <sup>03</sup>  Estimating the monthly cost of the plan (i.e., the premium)
- <sup>04</sup>  Estimating other out-of-pocket costs (e.g. deductibles, prescription costs, doctor visit copays.)
- <sup>05</sup>  Planning/accommodating adjustments due to life changes (e.g. births, divorce, job changes)
- <sup>06</sup>  Claims payment
- <sup>07</sup>  Billing problems
- <sup>08</sup>  Filing complaints and appeals
- <sup>09</sup>  Others: \_\_\_\_\_ (please specify)

### **Categorization questions**

37. In what county is your company located?

38. What is the Zip code of your company’s location?

39. How many employees does your company have?

- <sup>01</sup>  1-2

- 02  3-5
- 03  6-10
- 04  11-19
- 05  20-49
- 06  50-100
- 07  101-249
- 08  250+
- 88  Not sure
- 99  Refused

40. How would you classify the overall health of your workforce?

- 01  Excellent
- 02  Very good
- 03  Good
- 04  Fair
- 05  Poor
- 88  Not sure
- 99  Refused

41. Please estimate the average age of your workforce:

- 01  16-25
- 02  25-35
- 03  35-45
- 04  45-55
- 05  55-65
- 06  65+
- 88  Not sure
- 99  Refused

42. In what industry would you classify your company?

- 01  Agriculture
- 02  Construction
- 03  Natural Resources
- 04  Manufacturing
- 05  Professional/Business Services
- 06  Education
- 07  Health Care
- 08  Retail
- 09  Transportation
- 10  Other \_\_\_\_\_ (please specify)
- 88  Not sure
- 99  Refused

43. Where do you get the majority of your televised news?

- 01  Fox News

- 02  MSNBC
- 03  CNN
- 04  ABC or CBS or NBC
- 05  PBS
- 06  The Weather Channel
- 07  I don't watch televised news.
- 08  I don't pay attention to the news.