

**INTRODUCTION -- DC ESTABLISHMENTS**

Good [morning/afternoon/evening]. May I please speak to [contact name].

**[If contact is unavailable]** Is there someone else available who is knowledgeable about health insurance decisions made by the company?

**[Once contact is confirmed/identified]** Good [morning/afternoon/evening]. My name is [name]. I am calling on behalf of the Urban Institute, a Washington DC-based policy research organization. We are conducting an important survey for the District of Columbia Department of Health that will influence policy that will help small businesses provide health insurance coverage for their employees. As explained in the letter about the survey that we sent to you, your company will receive a \$30 gift certificate to Staples office supply store upon completion of the survey.

Your responses to this survey are strictly confidential. We will not include your name or the name of your company in any documents from this study. May I continue with the survey?

**[If respondent answers that a parent company makes health insurance decisions for this firm]** Is this parent company located in the District of Columbia, Maryland, Virginia or somewhere else? [Mark one]

- 1 District of Columbia
- 2 Maryland
- 3 Virginia
- 4 Somewhere else

**[If parent company is in DC, MD, or VA]** Can I please have the name and telephone number of the person at the parent company who is knowledgeable about health insurance decisions made by the company? **[Once parent company contact information is received]** Thank you. We'll call [parent company contact name]. Now I have some questions for you about this location of your company.

Contact name and phone number \_\_\_\_\_

**[If parent company is NOT in DC, MD, or VA]** Okay, I'd like to ask you some questions about this location of your company.

**Section A: Employer Background Information**

First we would like to get some basic background information about your company's business.

**A.1.** What best describes your company's business? Is it: [Read categories]

- 1 Professional services--this includes things like legal, computer, communications, education, and health services
- 2 Personal or administrative or building support services--this includes things like beauty shops, drycleaners, secretarial services, and janitorial services
- 3 Retail trade
- 4 Accommodations, food services, or entertainment or recreational services
- 5 Finance, insurance, real estate, or company management
- 6 Religious, civic or other non-profit organizations
- 7 Wholesale trade
- 8 Construction
- 9 Utilities or transportation
- 10 Manufacturing or mining
- 11 Agriculture, forestry, fishing or hunting
- 12 Other \_\_\_\_\_
- 88 DON'T KNOW
- 99 REFUSED

If parent company makes decisions about health insurance, GO TO A.3.  
ELSE GO TO A.2.

**A.2.** Does your company have more than one location?

- 1 Yes
- 2 No -- GO TO A.5
- 8 DON'T KNOW -- GO TO A.5
- 9 REFUSED -- GO TO A.5

**A.3.** Is *this* location of your company in the District of Columbia, Maryland, Virginia, or somewhere else?

- 1 District of Columbia
- 2 Maryland -- GO TO Q.LAST AND DO NOT CALL PARENT COMPANY
- 3 Virginia -- GO TO Q.LAST AND DO NOT CALL PARENT COMPANY
- 4 Somewhere else -- GO TO Q.LAST AND DO NOT CALL PARENT COMPANY
- 8 DON'T KNOW -- GO TO Q.LAST AND DO NOT CALL PARENT COMPANY
- 9 REFUSED -- GO TO Q.LAST AND DO NOT CALL PARENT COMPANY

**A.4.** Including the owner, how many employees are there in your company? Please include employees at all locations. **[If needed]** A rough estimate is fine.

Number of Employees \_\_\_\_\_

OR ESTIMATE

- 1 1 -- GO TO F.1.
- 2 2 to 4
- 3 5 to 9
- 4 10 to 14
- 5 15 to 19
- 6 20 to 24
- 7 25 to 29
- 8 30 to 34
- 9 35 to 39
- 10 40 to 44
- 11 45 to 49
- 12 50 or more
- 88 DON'T KNOW
- 99 REFUSED

For the remaining questions, I'd like you to focus on the employees in your company at this location.  
GO TO A.6

**A.5.** Is your company located in the District of Columbia, Maryland, Virginia, or somewhere else?

- 1 District of Columbia -- GO TO A.6.
- 2 Maryland -- GO TO Q.LAST
- 3 Virginia -- GO TO Q.LAST
- 4 Somewhere else -- GO TO Q.LAST
- 8 DON'T KNOW -- GO TO Q.LAST
- 9 REFUSED -- GO TO Q.LAST

**A.6.** Including the owner, how many employees are there at this location of your company? **[If needed]** A rough estimate is fine.

Number of Employees \_\_\_\_\_

OR ESTIMATE

- 1 1 -- IF (A.2. = 2) GO TO F.1.
- 2 2 to 4
- 3 5 to 9
- 4 10 to 14
- 5 15 to 19
- 6 20 to 24
- 7 25 to 29
- 8 30 to 34
- 9 35 to 39
- 10 40 to 44
- 11 45 to 49
- 12 50 or more -- GO TO Q.LAST
- 88 DON'T KNOW
- 99 REFUSED

**A.7.** What share of those employees [at this location] live in the District of Columbia? **[If needed]** A rough estimate is fine.

Share of Employees who live in DC \_\_\_\_\_

OR Number of Employees who live in DC [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 DON'T KNOW
- 9 REFUSED

**A.8.** About what share of your company's employees are full-time workers? **[If needed]** A rough estimate is fine.

Share of Employees who are full-time workers \_\_\_\_\_

OR Number of Employees who are full-time workers [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 DON'T KNOW
- 9 REFUSED

**A.9.** Does your company make available or contribute to the cost of a health insurance plan for its employees? For this survey, a health insurance plan is hospital and/or physician coverage made available to employees. This includes plan types such as indemnity, PPO (preferred provider organization), or HMO (health maintenance organization). It does NOT include flexible spending accounts or discount cards for services or medications.

- 1 Yes – GO TO A.10
- 2 Yes, to some employees [IF VOLUNTEERED] -- GO TO A.10
- 3 No – If parent company makes decisions about health insurance, GO TO D.1.; ELSE GO TO C.1
- 8 DON'T KNOW – If parent company makes decisions about health insurance, GO TO D.1.; ELSE GO TO C.1
- 9 REFUSED – If parent company makes decisions about health insurance, GO TO D.1.; ELSE GO TO C.1

**A.10.** Does your company offer this plan by itself or through a pooling arrangement with other employers, such as a union, a trade association, a multiple employer trust (MET), or a multiple employer welfare arrangement (MEWA)?

- 1 Offers alone
- 2 Offers in pooling arrangement
- 8 DON'T KNOW
- 9 REFUSED

If parent company makes decisions about health insurance, GO TO D.1.  
ELSE GO TO B.1.

**Section B: Questions for Employers That Offer Health Insurance**

**B.1.** I'm going to list some reasons companies decide to offer health insurance. For each, please tell me if this is a major reason, a minor reason, or not a reason your company offers health insurance. **[Read each category.]**

|  | Major Reason | Minor Reason | Not a Reason | DK | REF |
|--|--------------|--------------|--------------|----|-----|
| a. It helps recruit and retain good employees                        | 1            | 2            | 3            | 8  | 9   |
| b. It increases productivity by keeping employees healthy            | 1            | 2            | 3            | 8  | 9   |
| c. Employees demand or expect it                                     | 1            | 2            | 3            | 8  | 9   |
| d. The owners want access to group insurance coverage for themselves | 1            | 2            | 3            | 8  | 9   |
| e. It is the right thing to do                                       | 1            | 2            | 3            | 8  | 9   |

**B.2.** Are there any other major reasons your company decided to offer health insurance?

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**B.3.** About what share of the cost of health insurance does your company contribute for individual coverage? **[If needed]** A rough estimate is fine.

[If company offers more than one plan] Please answer for the most popular plan.

[If share varies by wage level] Please answer for low-wage workers.

Share of the Cost the Company Contributes \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 100 percent
- 8 DON'T KNOW
- 9 REFUSED

**B.4.** Thinking about the past two years, has your company had to cut back on health insurance because of cost? By "cut back on health insurance" I mean doing things like decreasing the share of the cost of health insurance that your company contributes for individual coverage, cutting back on benefits, or increasing cost-sharing arrangements under your health plan.

- 1 Yes
- 2 No
- 8 DON'T KNOW
- 9 REFUSED

**B.5.** About what share of your company's total payroll costs go towards health insurance? By "total payroll costs" I mean all wages, benefits, and payroll taxes. [If needed] A rough estimate is fine.

Share of Payroll Costs to Health Insurance \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 Less than 1 percent
- 3 1 to 3 percent
- 4 4 to 6 percent
- 5 More than 6 percent
- 8 DON'T KNOW
- 9 REFUSED

**B.6.** Thinking about the past two years, has the share of your company's total payroll costs that goes to health insurance increased, decreased, or stayed the same?

- 1 Increased
- 2 Decreased
- 3 Stayed the same
- 8 DON'T KNOW
- 9 REFUSED

**B.7.** If the cost of your health insurance had been 5 percent higher this year, do you think your company would have continued to offer its current coverage, changed coverage, or dropped health insurance coverage? [If needed] By "changed coverage" I mean scaled back benefits or increased premiums, deductibles or co-pays.

What if the cost had been [10/15/25] percent higher? Do you think your company would have continued to offer its current coverage, changed coverage, or dropped health insurance coverage? [SERIES STOPS ONCE RESPONDENT SAYS DROP COVERAGE.]

|    |            | Continue<br>to Offer<br>Current<br>Coverage | Change<br>Coverage | Drop<br>Coverage | DK | REF | NA |
|----|------------|---|--------------------|------------------|----|-----|----|
| a. | 5 percent  | 1   | 2                  | 3                | 8  | 9   | 99 |
| b. | 10 percent | 1   | 2                  | 3                | 8  | 9   | 99 |
| c. | 15 percent | 1   | 2                  | 3                | 8  | 9   | 99 |
| d. | 25 percent | 1   | 2                  | 3                | 8  | 9   | 99 |

**B.8.** About what share of *all employees* at this location of your company are eligible for health coverage? [If needed] A rough estimate is fine.

Share of All Employees Eligible for Coverage \_\_\_\_\_

OR Number of Employees who are eligible for coverage [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None -- GO TO D.1
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 DON'T KNOW
- 9 REFUSED

IF A.8=7 GO TO B.11

**B.9.** About what share of part time employees at your company are eligible for health coverage? **[If needed]** A rough estimate is fine.

Share of Part Time Employees Eligible for Coverage\_\_\_\_\_

OR Number of part-time employees who are eligible for coverage [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 Company has no part time employees
- 88 DON'T KNOW
- 99 REFUSED

**B.10.** About what share of temporary or seasonal employees at your company are eligible for health coverage? **[If needed]** A rough estimate is fine.

Share of Temporary Employees Eligible for Coverage\_\_\_\_\_

OR Number of temporary/seasonal employees who are eligible for coverage [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 Company has no temporary or seasonal employees
- 88 DON'T KNOW
- 99 REFUSED

**B.11.** Among *all* the employees who are eligible for health coverage at this location, about what share DO NOT enroll in the coverage your company offers? That is, about what share decline coverage? **[If needed]** A rough estimate is fine.

Share of Employees Who Are Eligible but Do Not Enroll\_\_\_\_\_

OR Number of employees who are eligible but do not enroll [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 DON'T KNOW
- 9 REFUSED

**B.12.** Does your company offer employees health insurance for their dependents?

- 1 Yes
- 2 No -- GO TO B. 14
- 8 DON'T KNOW -- GO TO B. 14
- 9 REFUSED -- GO TO B. 14

**B.13.** About what percentage of the cost does your company contribute for dependent coverage?  
 [If needed] A rough estimate is fine.

Percentage of Cost Company Contributes for Dependent Coverage \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 100 percent
- 8 DON'T KNOW
- 9 REFUSED

**B.14.** How helpful would it be if the District of Columbia covered a portion of the premiums for your low and moderate-income workers *who live in the District*? Would it be *very helpful*, *somewhat helpful*, or *not at all helpful* if the District provided a subsidy for those workers of: [SERIES STOPS ONCE RESPONDENT SAYS VERY HELPFUL]

|                 | Very Helpful | Some-what Helpful | Not at All Helpful | NOT INTER-ESTED | DK | REF | NA |
|-----------------|--------------|-------------------|--------------------|-----------------|----|-----|----|
| a. 25 percent?  | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |
| b. 50 percent?  | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |
| c. 75 percent?  | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |
| d. 100 percent? | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |

**B.15.** How helpful would it be if the District of Columbia covered a portion of the premiums for *all* of your low and moderate-income workers, regardless of where they live? Would it be *very helpful*, *somewhat helpful*, or *not at all helpful* if the District provided a subsidy for those workers of: [SERIES STOPS ONCE RESPONDENT SAYS VERY HELPFUL]

|                 | Very Helpful | Some-what Helpful | Not at All Helpful | NOT INTER-ESTED | DK | REF | NA |
|-----------------|--------------|-------------------|--------------------|-----------------|----|-----|----|
| a. 25 percent?  | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |
| b. 50 percent?  | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |
| c. 75 percent?  | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |
| d. 100 percent? | 1            | 2                 | 3                  | 4               | 8  | 9   | 99 |

**B.16.** I'm going to list some things besides subsidies that the government could do to make it easier for companies that offer insurance to their employees. First, there are different ways the government could help by making shopping for insurance easier. For each, please tell me how helpful you think it would be. Would it be very helpful, somewhat helpful, or not at all helpful if the District...

|  | Very Helpful | Some-what Helpful | Not at All Helpful | NOT INTER-ESTED | DK | REF |
|--|--------------|-------------------|--------------------|-----------------|----|-----|
| a. Developed a central place for employers to go for information about insurance plans for small businesses        | 1            | 2                 | 3                  | 4               | 8  | 9   |
| b. Provided insurance counselors to help small businesses identify a plan that fits the company's needs and budget | 1            | 2                 | 3                  | 4               | 8  | 9   |
| c. Rated the benefits and price structure of plans on how appropriate they are for small businesses                | 1            | 2                 | 3                  | 4               | 8  | 9   |

**B.17.** Second, besides just providing more information, the government could do other things that might make it easier for companies that offer insurance to their employees. For each, please tell me how helpful you think it would be. Would it be very helpful, somewhat helpful, or not at all helpful if the District...

|   | Very Helpful | Some-what Helpful | Not at All Helpful | NOT INTER-ESTED | DK | REF |
|---|--------------|-------------------|--------------------|-----------------|----|-----|
| a. Established a collection of plans, similar to those available to federal employees, that small businesses could buy into | 1            | 2                 | 3                  | 4               | 8  | 9   |
| b. Implemented policies that would increase the stability of premium costs  | 1            | 2                 | 3                  | 4               | 8  | 9   |

GO TO D.1

**Section C: Firms that Do Not Offer Health Insurance to Their Employees**

**C.1.** I'm going to list some reasons companies decide not to offer health insurance. For each, please tell me if this is a major reason, a minor reason, or not a reason your company does not offer health insurance.

|  | Major Reason | Minor Reason | Not a Reason | DK | REF |
|--|--------------|--------------|--------------|----|-----|
| a. The business cannot afford to offer insurance   | 1            | 2            | 3            | 8  | 9   |
| b. The cost of insurance is too unpredictable  | 1            | 2            | 3            | 8  | 9   |
| c. Information on health plans is hard to get  | 1            | 2            | 3            | 8  | 9   |
| d. It takes too much time to administer the benefit  | 1            | 2            | 3            | 8  | 9   |
| e. Employees prefer wages or other benefits  | 1            | 2            | 3            | 8  | 9   |
| f. Companies like ours can get good employees without offering coverage                                      | 1            | 2            | 3            | 8  | 9   |
| g. Employee turnover is too high   | 1            | 2            | 3            | 8  | 9   |
| h. Employees can get coverage through a spouse's job   | 1            | 2            | 3            | 8  | 9   |
| i. Employees can get coverage through Medicaid, DC Healthy Families, the Alliance, or another public program | 1            | 2            | 3            | 8  | 9   |
| j. Employees can get affordable health care without coverage   | 1            | 2            | 3            | 8  | 9   |

**C.2.** Are there any other major reasons your company decided not to offer health insurance?

\_\_\_\_\_

**C.3.** Has your company considered offering health insurance in the past two years?

- 1 Yes
- 2 No
- 8 DON'T KNOW
- 9 REFUSED

**C.4.** Did your company ever offer health insurance?

- 1 Yes -- GO TO C.5
- 2 No -- GO TO C.6
- 8 DON'T KNOW -- GO TO C.6
- 9 REFUSED -- GO TO C.6

**C.5.** How many years has it been since your company offered health insurance? [If needed] A rough estimate is fine.

Number of Years Since Company Offered Insurance\_\_\_\_\_

OR ESTIMATE

- 1 1 to 2 years
- 2 3 to 5 years
- 3 6 or more years
- 8 DON'T KNOW
- 9 REFUSED

**C.6.** How likely would your company be to offer health insurance if the District of Columbia covered a portion of the premiums for your low and moderate-income workers *who live in the District*? Would your company be *much more likely*, *somewhat more likely*, or *not more likely* to offer health insurance if the District provided a subsidy for those workers of: [SERIES STOPS ONCE RESPONDENT SAYS MUCH MORE LIKELY]

|                 | Much More Likely | Some-what More Likely | Not More Likely | NOT INTER-ESTED | DK | REF | NA |
|-----------------|------------------|-----------------------|-----------------|-----------------|----|-----|----|
| a. 25 percent?  | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |
| b. 50 percent?  | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |
| c. 75 percent?  | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |
| d. 100 percent? | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |

**C.7.** How likely would your company be to offer health insurance if the District of Columbia covered a portion of the premiums for *all* of your low and moderate-income workers regardless of where they live? Would your company be *much more likely*, *somewhat more likely*, or *not more likely* to offer health insurance if the District provided a subsidy for those workers of: [SERIES STOPS ONCE RESPONDENT SAYS MUCH MORE LIKELY]

|                 | Much More Likely | Some-what More Likely | Not More Likely | NOT INTER-ESTED | DK | REF | NA |
|-----------------|------------------|-----------------------|-----------------|-----------------|----|-----|----|
| a. 25 percent?  | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |
| b. 50 percent?  | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |
| c. 75 percent?  | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |
| d. 100 percent? | 1                | 2                     | 3               | 4               | 8  | 9   | 99 |

**C.8.** I'm going to list some things besides subsidies that the government could do to make it easier for companies to offer insurance to their employees. First, there are different ways the government could help by making shopping for insurance easier. Do you think it would make your company *much more likely*, *somewhat more likely*, or *not more likely* to offer insurance if the District...

|  | Much More Likely | Some-what More Likely | Not More Likely | NOT INTER-ESTED | DK | REF |
|--|------------------|-----------------------|-----------------|-----------------|----|-----|
| a. Developed a central place for employers to go for information about insurance plans for small businesses        | 1                | 2                     | 3               | 4               | 8  | 9   |
| b. Provided insurance counselors to help small businesses identify a plan that fits the company's needs and budget | 1                | 2                     | 3               | 4               | 8  | 9   |
| c. Rated the benefits and price structure of plans on how appropriate they are for small businesses                | 1                | 2                     | 3               | 4               | 8  | 9   |

**C.9.** Second, besides just providing more information, the government could do other things that might make it easier for companies to offer insurance to their employees. Do you think it would make your company *much more likely*, *somewhat more likely*, or *not more likely* to offer insurance if the District...

|   | Much More Likely | Some-what More Likely | Not More Likely | NOT INTER-ESTED | DK | REF |
|---|------------------|-----------------------|-----------------|-----------------|----|-----|
| a. Established a collection of plans, similar to those available to federal employees, that small businesses could buy into | 1                | 2                     | 3               | 4               | 8  | 9   |
| b. Implemented policies that would increase the stability of premium costs  | 1                | 2                     | 3               | 4               | 8  | 9   |

**C.10.** Is there anything else the District could do or change that would make your company more likely to offer health insurance?

GO TO D.1

**Section D: Location Decisions**

Now I have a couple of questions for you about doing business in the District of Columbia.

**D. 1.** Has your company ever been located in Maryland, Virginia, or somewhere else outside the District?

- 1 Yes, in Maryland
- 2 Yes, in Virginia
- 3 Yes, somewhere other than Maryland or Virginia
- 4 No
- 8 DON'T KNOW
- 9 REFUSED

**D. 2.** Imagine that next year the cost of doing business in the District rose 5 percent more than in Maryland or Virginia. Do you think your company would seriously consider relocating?

What if the cost were [10/15/25] percent higher? Would your company seriously consider relocating? [SERIES STOPS ONCE RESPONDENT SAYS YES.]

|               | Yes | No | DK | REF | NA |
|---------------|-----|----|----|-----|----|
| a. 5 percent  | 1   | 2  | 8  | 9   | 99 |
| b. 10 percent | 1   | 2  | 8  | 9   | 99 |
| c. 15 percent | 1   | 2  | 8  | 9   | 99 |
| d. 25 percent | 1   | 2  | 8  | 9   | 99 |

**GO TO E.1**

**Section E: Employer Characteristics**

Before we finish, I just have a few questions for you about your company's characteristics.

**E.1.** We're interested in the wage distribution of employees at your company. Thinking about the pre-tax wages of *all* employees in your company, including management, about what percent of employees earn less than \$12.00 per hour? This is about \$25,000 per year for a full time employee. **[If needed]** A rough estimate is fine.

Percent of Employees Who Earn less than \$12.00 per hour \_\_\_\_\_

OR number of employees who earn less than \$12.00 per hour [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 DON'T KNOW
- 9 REFUSED

**E.2.** What is the most common racial or ethnic background of MOST of your company's employees? Are they mostly... [Read each category]

- 1 African American
- 2 Hispanic or Latino
- 3 Asian
- 4 White, non-Hispanic, non-Latino
- 5 Other
- 6 NO GROUP IS DOMINANT
- 8 DON'T KNOW
- 9 REFUSED

**E.3.** What percent of your employees belong to a union? **[If needed]** A rough estimate is fine.

Percent of Employees Who Belong to a Union \_\_\_\_\_

OR number of employees who belong to a union [IF VOLUNTEERED] \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 1 to 24 percent
- 3 25 to 49 percent
- 4 50 percent
- 5 51 to 74 percent
- 6 75 to 99 percent
- 7 All
- 8 DON'T KNOW
- 9 REFUSED

**E.4.** Before we end, is there anything regarding providing health insurance coverage for your employees that you'd like District policy makers to know?

\_\_\_\_\_

**GO TO Q.LAST**

**Section F: For Single Employee Firms**

**F.1.** Do you live in the District of Columbia?

- 1 Yes
- 2 No
- 8 DON'T KNOW
- 9 REFUSED

**F.2.** How long has this business been in operation?

- 1 Less than a year
- 2 1 to 3 years
- 3 4 to 9 years
- 4 10 or more years
- 8 DON'T KNOW
- 9 REFUSED

**F.3.** Is this business your only employment?

- 1 Yes -- GO TO F.5
- 2 No
- 8 DON'T KNOW
- 9 REFUSED

**F.4.** How many hours a week do you work at this job?

- 1 Less than 10 hours
- 2 10 to 19 hours
- 3 20 to 29 hours
- 4 30 to 39 hours
- 5 40 or more hours
- 8 DON'T KNOW
- 9 REFUSED

**F.5.** What is your age?

- 1 24 years old or younger
- 2 25 to 34 years
- 3 35 to 44 years
- 4 45 to 54 years
- 5 55 to 64 years
- 6 65 or older
- 8 DON'T KNOW
- 9 REFUSED

**F.6.** In general, compared to people your age, would you describe your own health as excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 8 DON'T KNOW
- 9 REFUSED

**F.7.** Are you married or living with a partner, widowed, separated or divorced, or have you never been married?

- 1 Never been married
- 2 Married
- 3 Living with someone
- 4 Widowed
- 5 Separated
- 6 Divorced
- 8 DON'T KNOW
- 9 REFUSED

**F.8.** Do you have health insurance? For this survey, health insurance is hospital and/or physician coverage. This includes indemnity insurance, a fee for service plan, PPO (preferred provider organization), or HMO (health maintenance organization). It does NOT include discount cards for services or medications.

- 1 Yes
- 2 No -- GO TO F.13.
- 8 DON'T KNOW -- GO TO F.13.
- 9 REFUSED -- GO TO F.13.

**F.9.** Where do you get your current health insurance coverage? [Read categories]

- 1 By purchasing a plan in the non-group market. Non-group insurance is often called individual insurance.
- 2 By purchasing a plan through an association or other group
- 3 Through a spouse or partner or other family member
- 4 Through other employment
- 5 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 6 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**F.10.** How long have you been covered under this plan?

- 1 Less than one year
- 2 1 to 3 years
- 3 4 to 6 years
- 4 7 or more years
- 8 DON'T KNOW
- 9 REFUSED

**IF F.9 = 3, 4, 5, 6, 8, or 9 GO TO F.12.**

**F.11.** About what share of your business income goes towards your health insurance coverage?  
[If needed] A rough estimate is fine.

Share of Business Income to Health Insurance \_\_\_\_\_

OR ESTIMATE

- 1 None
- 2 Less than 1 percent
- 3 1 to 3 percent
- 4 4 to 6 percent
- 5 6 to 10 percent
- 6 10 to 15 percent
- 7 15 to 20 percent
- 8 More than 20 percent
- 88 DON'T KNOW
- 99 REFUSED

F.12. Before you had this coverage, where did you get your health insurance coverage? [Read categories]

**IF F.9.=1 READ THESE CATEGORIES**

- 1 No insurance
- 2 By purchasing a different plan in the non-group market
- 3 By purchasing a plan through an association or other group
- 4 Through a spouse or partner or other family member
- 5 Through other employment
- 6 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 7 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**IF F.9.=2 READ THESE CATEGORIES**

- 1 No insurance
- 2 By purchasing a plan in the non-group market
- 3 By purchasing a different plan through an association or other group
- 4 Through a spouse or partner or other family member
- 5 Through other employment
- 6 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 7 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**IF F.9.=3 READ THESE CATEGORIES**

- 1 No insurance
- 2 By purchasing a plan in the non-group market
- 3 By purchasing a plan through an association or other group
- 4 A different plan through a spouse or partner or other family member
- 5 Through other employment
- 6 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 7 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**IF F.9.=4 READ THESE CATEGORIES**

- 1 No insurance
- 2 By purchasing a plan in the non-group market
- 3 By purchasing a plan through an association or other group
- 4 Through a spouse or partner or other family member
- 5 A different plan through other employment or through a different employer
- 6 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 7 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**IF F.9.=5 READ THESE CATEGORIES**

- 1 No insurance
- 2 By purchasing a plan in the non-group market
- 3 By purchasing a plan through an association or other group
- 4 Through a spouse or partner or other family member
- 5 Through other employment
- 6 Through a different public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 7 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**IF F.9.=6,8,9 READ THESE CATEGORIES**

- 1 No insurance
- 2 By purchasing a plan in the non-group market
- 3 By purchasing a plan through an association or other group
- 4 Through a spouse or partner or other family member
- 5 Through other employment
- 6 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or Medicare
- 7 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**GO TO F.15.**

**F.13.** Have you ever had health insurance?

- 1 Yes
- 2 NO -- GO TO F.15.
- 8 DON'T KNOW -- GO TO F.15.
- 9 REFUSED -- GOTO F.15.

**F.14.** Thinking about your most recent health insurance coverage, where did you get it? [Read categories]

- 1 By purchasing a plan in the non-group market. Non-group insurance is often called individual insurance.
- 2 By purchasing a plan through an association or other group
- 3 Through a spouse or partner or other family member
- 4 Through other employment
- 5 Through a public insurance program like Medicaid, DC Healthy Families, the Alliance or
- 6 Somewhere else \_\_\_\_\_
- 8 DON'T KNOW
- 9 REFUSED

**F.15.** Have you ever applied for a health insurance plan and been rejected for some reason?

- 1 Yes
- 2 NO
- 8 DON'T KNOW
- 9 REFUSED

**F.16.** I'm going to list some things that the government could do to make it easier for people like you to get insurance. First, there are different ways the government could help by making shopping for insurance easier. For each, please tell me how helpful you think it would be. Would it be very helpful, somewhat helpful, or not at all helpful if the District...

|   | Very Helpful | Some-what Helpful | Not at All Helpful | NOT INTER-ESTED | DK | REF |
|---|--------------|-------------------|--------------------|-----------------|----|-----|
| a. Developed a central place for single employee businesses to go for information about insurance plans                       | 1            | 2                 | 3                  | 4               | 8  | 9   |
| b. Provided insurance counselors to help single employee businesses identify a plan that fits the business's needs and budget | 1            | 2                 | 3                  | 4               | 8  | 9   |
| c. Rated the benefits and price structure of plans on how appropriate they are for single employee businesses                 | 1            | 2                 | 3                  | 4               | 8  | 9   |

**F.17.** Second, besides just providing more information, the government could do other things that might make it easier to get health insurance. For each, please tell me how helpful you think it would be. Would it be very helpful, somewhat helpful, or not at all helpful if the District...

|   | Very Helpful | Some-what Helpful | Not at All Helpful | NOT INTER-ESTED | DK | REF |
|---|--------------|-------------------|--------------------|-----------------|----|-----|
| a. Established a collection of plans, similar to those available to federal employees, that single employee businesses could buy into | 1            | 2                 | 3                  | 4               | 8  | 9   |
| b. Implemented policies that would increase the stability of premium costs  | 1            | 2                 | 3                  | 4               | 8  | 9   |

**F.18.** For the purpose of this survey, it is important to get a range for the total income received by all members of your family in 2004. Would you say that this income before taxes was below or above \$25,000?

- 1 Below \$25,000
- 2 Above \$25,000
- 8 DON'T KNOW
- 9 REFUSED

**F.17.** Please tell me the highest level of school you have completed or the highest degree you have received. Is it... [Read categories]

- 1 11th grade or less
- 2 High school diploma or GED
- 3 Some college, but not a 4-year degree
- 4 4-year college degree
- 5 Postgraduate degree
- 8 DON'T KNOW
- 9 REFUSED

GO TO Q.LAST

**Q. LAST** END OF INTERVIEW: That's all the questions that I have for you today. Thank you very