

INTRODUCTION -- PARENT COMPANIES

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 spoke with [DC establishment contact name] at your District of Columbia location. We are conducting an important survey for the District of Columbia Department of Health that will influence policy that will help businesses like your establishment in the District provide health insurance coverage for their employees. We mailed a letter to your District location explaining the survey along with a letter of support from the District of Columbia Chamber of Commerce. We would be happy to mail you a copy of the letter. Would you like us to do so? [If yes] To what address should we mail the letter?

Address _____
No _____

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?

Section AA: Employer Background Information

AA.1. 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 to 9
- 2 10 to 49
- 3 50 to 99
- 4 100-199
- 5 200-299
- 6 300-399
- 7 400-499
- 8 500-999
- 9 1000 or more
- 88 DON'T KNOW
- 99 REFUSED

AA.2. How many independent locations does your company have?

Number of Locations _____

AA.3. How many of these locations are in the District of Columbia?

Number of Locations in the District of Columbia _____

[If AA.3. >1] During the remainder of the survey, when I ask about your "District location," please answer for all of your District locations combined.

AA.4. [Contact name at DC establishment] told us that the parent company makes decisions about health insurance. 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 BB.1
- 2 Yes, to some employees [IF VOLUNTEERED] -- GO TO BB.1
- 3 No – GO TO CC.1
- 8 DON'T KNOW – GO TO CC.1
- 9 REFUSED – GO TO CC.1

Section BB: Questions for Employers That Offer Health Insurance

BB.1. When the parent company makes decisions about whether to offer health insurance, do they apply to all locations of your company or do the independent locations choose whether or not to offer insurance at each specific location?

- 1 Decisions apply to all locations
- 2 Each location decides whether to offer insurance
- 8 DON'T KNOW
- 9 REFUSED

BB.2 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

BB.3. Are there any other major reasons your company decided to offer health insurance?

BB.4. 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

BB.5. 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

BB.6. 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

BB.7. 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

BB.8. 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 to Offer Current Coverage	Change Coverage	Drop 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

BB.9. About what share of *all employees* in your company are eligible for health coverage? [If needed] A rough estimate is fine.

Share of All Employees Eligible for Coverage _____

OR ESTIMATE

- 1 None -- GO TO BB.18
- 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 BB.9=7 GO TO BB.12

BB.10. 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 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

BB.11. 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 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

BB.12. Among *all* the employees who are eligible for health coverage in your company, 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 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

IF BB.9=7 GO TO BB.16

BB.13. About what share of *all employees* in the District of Columbia location of your company are eligible for health coverage? **[If needed]** A rough estimate is fine.

Share of All Employees Eligible for Coverage_____

OR ESTIMATE

- 1 None -- GO TO BB.18
- 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 BB.13=7 GO TO BB.16

BB.14. About what share of part time employees at the District of Columbia location of your company are eligible for health coverage? **[If needed]** A rough estimate is fine.

Share of Part Time Employees Eligible for 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 All
- 8 Company has no part time employees
- 88 DON'T KNOW
- 99 REFUSED

BB.15. About what share of temporary or seasonal employees at the District of Columbia location of your company are eligible for health coverage? **[If needed]** A rough estimate is fine.

Share of Temporary Employees Eligible for 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 All
- 8 Company has no temporary or seasonal employees
- 88 DON'T KNOW
- 99 REFUSED

BB.16. Among *all* the employees who are eligible for health coverage at the District of Columbia location of your company, 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 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

BB.17. Does your company offer employees health insurance for their dependents?

- 1 Yes
- 2 No -- GO TO BB.19
- 8 DON'T KNOW -- GO TO BB.19
- 9 REFUSED -- GO TO BB.19

BB.18. 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

BB.19. 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

BB.20. I'm going to list some things besides subsidies that the government could do to make it easier for companies like your District location 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 businesses like your District location	1	2	3	4	8	9

b.	Provided insurance counselors to help businesses like your District location 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 businesses like your District location	1	2	3	4	8	9

BB.21. 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 businesses like your District location 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 Q.LAST

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

CC.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 or another public program	1	2	3	8	9
j.	Employees can get affordable health care without coverage	1	2	3	8	9

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

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

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

CC.4. Did your company ever offer health insurance?

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

CC.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

CC.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 to workers at your District location 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

CC.7. I'm going to list some things besides subsidies that the government could do to make it easier for companies like your District location 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 for the workers at your District location 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 businesses like your District location	1	2	3	4	8	9

b.	Provided insurance counselors to help businesses like your District location 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 businesses like your District location	1	2	3	4	8	9

CC.8. Second, besides just providing more information, the government could do other things that might make it easier for companies like your District location 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 for the workers at your District location 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 businesses like your District location 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

CC.9. Is there anything else the District could do or change that would make your company more likely to offer health insurance for the workers at its District location?

GO TO Q.LAST

Q. LAST END OF INTERVIEW: That's all the questions that I have for you today. Thank you very much for your time. Your input has been very valuable for our study.