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Task 9: Small Business Survey

Vermont Office of Health Access Planning for Vermont's Health Benefits Exchange

Task 9 Small Business Study Report

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I. EXECUTIVE SUMMARY

The results of this research are based on 107 interviews conducted with businesses in Vermont between March 15, 2011, and March 22, 2011. Among responding businesses, 22% had nine or fewer employees, 23% had between 10 and 24 employees, 25% had 25 to 49 employees, and 20% had 50 to 99 employees. Ninety-two percent of these businesses had at least one full-time employee while 67% had at least one part-time employee.

Health Insurance Offerings

Three-quarters (74%) of responding businesses offered health insurance to at least some of their employees, with 30% offering coverage to all employees and 44% offering coverage only to full-time employees. Most (94%) businesses that offered coverage to their employees also offered coverage for their employees' families. The biggest reason given why some businesses did not offer coverage to any employees was the cost of insurance coverage.

Among the businesses that offer health insurance, most (72%) offer only one health plan from a single insurer while a very small minority (3%) offer several health plans from multiple insurers. Half of businesses (51%) that offer coverage describe the plan as comprehensive while 46% offer high deductible health plans and 4% offer catastrophic coverage only. Additionally, a third (34%) offer employees Health Savings Accounts (HSA), and half (51%) of those businesses contribute at least some money to their employees' HSA.

Most businesses cover the cost of some of their employees' premiums. Only one percent of businesses did not cover any of their employees' premiums while 39% covered 70% or more of their employees' premiums. Businesses that also offer coverage to family members were less likely to cover premium costs for family members, with a third (32%) not covering any of the cost and slightly less than a quarter (23%) covering 70% or more of their employees' premiums for family members. Almost all (94%) businesses reported seeing insurance premiums increase within the last three years, and 49% shared the increased cost with the employee, 23% covered the cost increase, 14% passed the entire increase onto employees, and 9% switched to an insurance plan that was less expensive.

Knowledge about Health Insurance Exchanges

Most (82%) know very little about the Patient Protection and Affordable Care Act or its requirements for an Exchange. This lack of information has lead many businesses to wonder how this will affect their business and whether they will continue to purchase outside the Exchange or switch to insurances offered on the Exchange. Specifically, over half (59%) were unsure whether they would purchase health insurance through the Exchange, 65% did not know if they would purchase health insurance outside the Exchange, over three-quarters (78%) of those who currently offer coverage were unsure whether they would drop their current coverage and purchase directly through the Exchange. Furthermore, most (54%) couldn't even say how much of an impact subsidies for individuals and tax credits for businesses would have on their decision to purchase insurance through the Exchange.

Communication and Information Needs

Given their lack of knowledge about the specifics of Exchanges, many said they would like to have information provided to businesses. The types of information businesses were most interested in included plan benefit levels, providers that will be included in the Exchange, cost/premium amounts, the number of employees required for enrollment through the Exchange, as well as quality measures. The most popular mechanisms for providing businesses this information included direct mailings and a website.

The majority (74%) of businesses responding to this survey said that the state of Vermont should be responsible for providing information to employers. Another 14% thought brokers should provide this information to employers; however opinions about the role of insurance brokers in the Exchange were mixed overall. While 54% of those who offer insurance go through a broker, only 26% of businesses thought an insurance broker would be important in accessing insurance through the Exchange, and 25% thought they would not be important (49% were unsure how important brokers would be in the Exchange).

Almost half of businesses surveyed were unsure about how much of the administrative functions (46%) and consumer support (44%) should reside with the Exchange versus insurers. Only 7% thought all administrative functions and consumer support should reside with the Exchange while more than a third thought insurers should handle all administrative functions (38%) and consumer support (36%).

Small Business Needs

Most (62%) of the businesses surveyed thought the state should adopt the definition of a small business as one with 50 or fewer employees; however, most (65%) also thought that all businesses in Vermont should be allowed to purchase insurance through the Exchange. When asked what the Exchange needs to do to make it attractive for small businesses to purchase insurance for their employees, almost half (43%) said an affordable/low cost, 13% said good coverage/benefits, and 10% said it needs to be easy to use and understand.

Businesses expressed few preferences regarding how they or their employees would like to pay for the cost of insurance. Specifically, 65% of businesses had no preference or did not express a preference when asked if they would prefer to give employees the option to use pre-tax dollars to pay their premium share while 33% said they prefer the pre-tax dollars option. Two-thirds (66%) also did not express a preference when asked whether they would prefer to pay a percentage of their employees' premiums or a flat fee for each employee. They did, however, express a very strong preference for allowing employees the option to purchase insurance both within and outside of the Exchange (80%).

II. KEY FINDINGS

A. *Sample Description*

- 107 small businesses were surveyed
- Thirty-two percent of responding businesses have 9 or fewer employees, 23% have 10 to 24, 25% have 25 to 49, and 20% had 50 to 99 employees.
- Sixty-seven percent of responding businesses had at least one part-time employee.
- Ninety-two percent of responding businesses had at least one full-time employee.

B. *Health Insurance Offerings*

- Three-quarters (74%) of these businesses offered health insurance to at least some of their employees, with 30% offering health insurance coverage to all employees.
 - Among those who cover some employees, 85% say they only cover those they consider full-time employees.
 - Among those who do not provide coverage for employees, 85% say that the major reason is that it is too expensive for their business.
- Among businesses that offer health insurance coverage to full-time employees, over half (52%) currently cover 60% or more of their full-time employees.
- Among businesses that offer health insurance coverage to part-time employees, the vast majority (81%) currently do not have any part-time employee taking up this offer.
- Among businesses that offer health insurance coverage to employees,
 - The vast majority (94%) also offer coverage to employees' families.
 - A little over a quarter (28%) offer a selection of plans from the same insurer.
 - Almost none (3%) offer a selection of plans from multiple insurers.
 - 51% offer a comprehensive health insurance plan, 46% offer a high deductible plan, and 3% offer catastrophic coverage only.
 - About a third (34%) offer Health Savings Accounts.
 - A third (33%) of those who offer HSA's do not contribute anything to the account while 29% contribute \$1,000 or more.
 - More than a third (39%) cover 70% or more of their employees' premium costs.

- About a quarter (23%) cover 70% or more of the premium costs of employees' families (among those who offer coverage to employees' families).
- About half (45%) say that less than 10% of their revenue goes towards covering the cost of their employees' health insurance while 50% did not know or refused to say how much revenue goes towards employees' health insurance.
- Almost all (94%) have seen premiums increase within the last 3 years.
 - About half (49%) of businesses who saw their insurance premiums increase shared the cost with the employee while another 23% covered the whole cost of the increase.
- Over half (54%) purchased this insurance through a broker.

C. Knowledge and Opinions about Health Insurance Exchanges

- The vast majority (82%) of responding businesses know very little about the Patient Protection and Affordable Care Act or its requirements for an Exchange.
- Some of the concerns about the Exchange expressed by businesses were its cost and funding, level of coverage, that it is run by the government, that it is confusing, and that it is mandated.
- Most (59%) do not know if they will offer insurance to their employees through the Exchange while 29% are unlikely and 13% are likely to cover their employees through the Exchange.
- Most (78%) who already offer insurance do not know if they will offer insurance to their employees through the Exchange while 17% are unlikely and 6% are likely to drop their current coverage and cover their employees through the Exchange.
 - About a quarter of those who are unlikely to switch said there are no benefits or services the Exchange could offer that would make them switch coverage while 23% said that the level of coverage might make them switch coverage.
- Most (65%) do not know if they will offer insurance to their employees outside the Exchange while 11% are unlikely and 24% are likely to cover their employees outside the Exchange.
- Most (54%) do not know if subsidies for individuals and tax credits for businesses will impact their decision to cover their employees through the Exchange while 16% said it will have a large impact and 22% said it would not have an impact.

D. Communication and Information Needs

- Sizeable proportions of responding businesses would like information about plan levels/benefits (65%), providers included (53%), cost of providers (49%), networks included (44%), and premium contribution levels (40%).
- The most popular means for effectively reaching out to businesses to provide information about the Exchange were direct mailings (28%), the internet (20%), and email (18%).
- Three quarters (74%) of responding businesses feel that the state should be responsible for providing information to employers.
- Most (57%) do not know what role insurance brokers should play while 19% said they should provide information on options and another 10% said they should not have a role in the Exchange.
- The importance businesses place on an insurance broker in accessing insurance through the Exchange is mixed, with 26% who said it is important, 25% who said it is unimportant, and 49% who didn't know how important an insurance broker might be.
- Most (82%) said they did not have or did not know of any other ideas for outreach efforts to businesses.
- Almost half (44%) did not know who should handle consumer support while over a third (36%) said support should be handled by the insurers, 14% said it should be shared, and 7% said it should be taken care of by the Exchange.
 - About a quarter (27%) of those who felt consumer support should be shared between the Exchange and insurers said it should be shared equally while 20% think insurers should provide help to employees and the Exchange should explain benefits and handle claims.
- Almost half (46%) did not know who should handle administrative functions while over a third (38%) said support should be handled by the insurers, 9% said it should be shared, and 7% said it should be taken care of by the Exchange.
- The majority (60%) of businesses said that the best way to provide their employees access to the Exchange is through a website followed by a phone number (14%) and then brokers (10%).
- The majority (58%) of businesses said that the best way to provide information to help understand premium contribution structure, plan levels and benefits is through a website followed by a phone number (16%) and then navigators (11%).

- Ten percent or more of responding businesses would like to see the Exchange website include information on coverage/type of plans (28%), cost/premium structure (24%), program details (21%), as well as the doctors and hospitals in the network (10%).

E. Small Business Needs

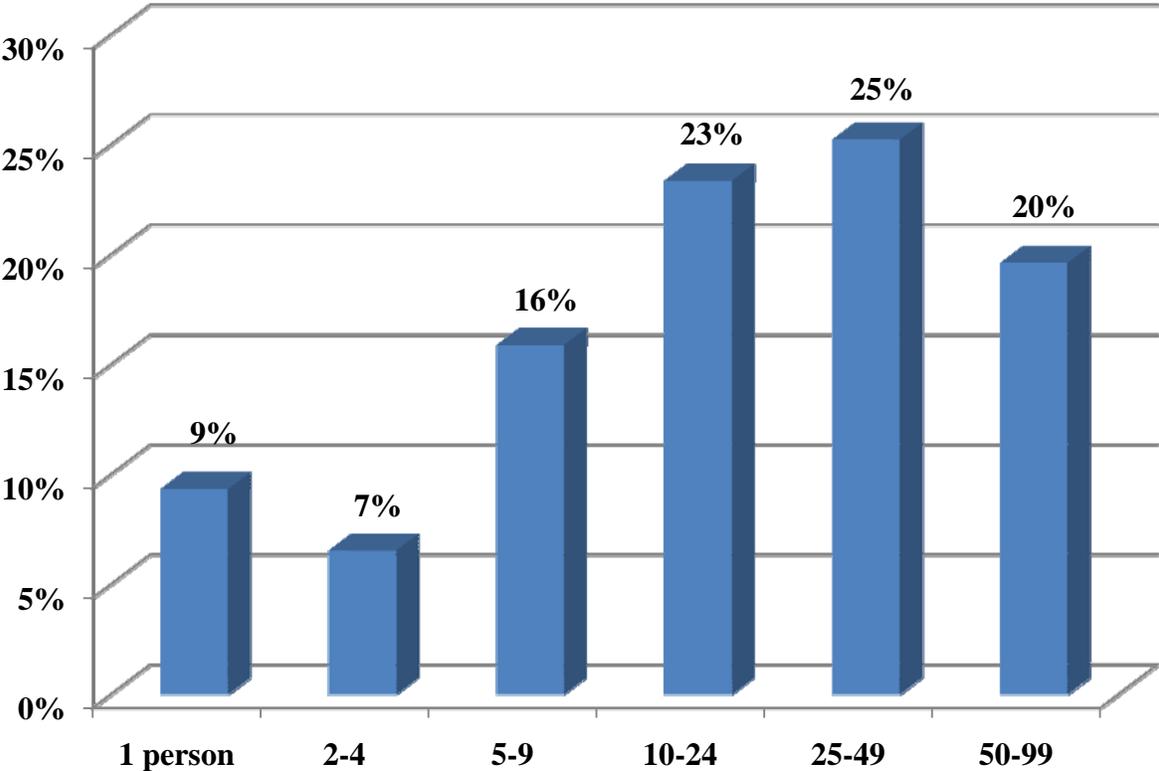
- Most responding businesses (62%) said the state should adopt the definition of a small business as one with fewer than 50 employees.
- When asked what the Exchange needs to include for small businesses, 14% said affordable cost while 12% said good coverage/benefits.
- Two-thirds (65%) of responding businesses feel that all businesses in Vermont should be allowed to purchase through the Exchange.
- Among responding businesses, support for allowing employees the option of using pre-tax dollars to pay their premium share was split between support for this proposal (33%) and having no preference (36%).
- Most businesses said that if the state mandated businesses to give its workers the option to use pre-tax dollars to pay their premium share it would have no impact (43%) or they do not know what impact it would have (41%) on their business.
- Most (66%) do not know if they would prefer to pay a percentage of the employee premium or a flat fee for each employee while 21% would like to pay a percentage and 12% would prefer paying a flat fee.
- The vast majority (80%) of responding businesses would prefer to offer their employees coverage options both within and outside the Exchange.

III. SUMMARY REPORT

A. Sample Description

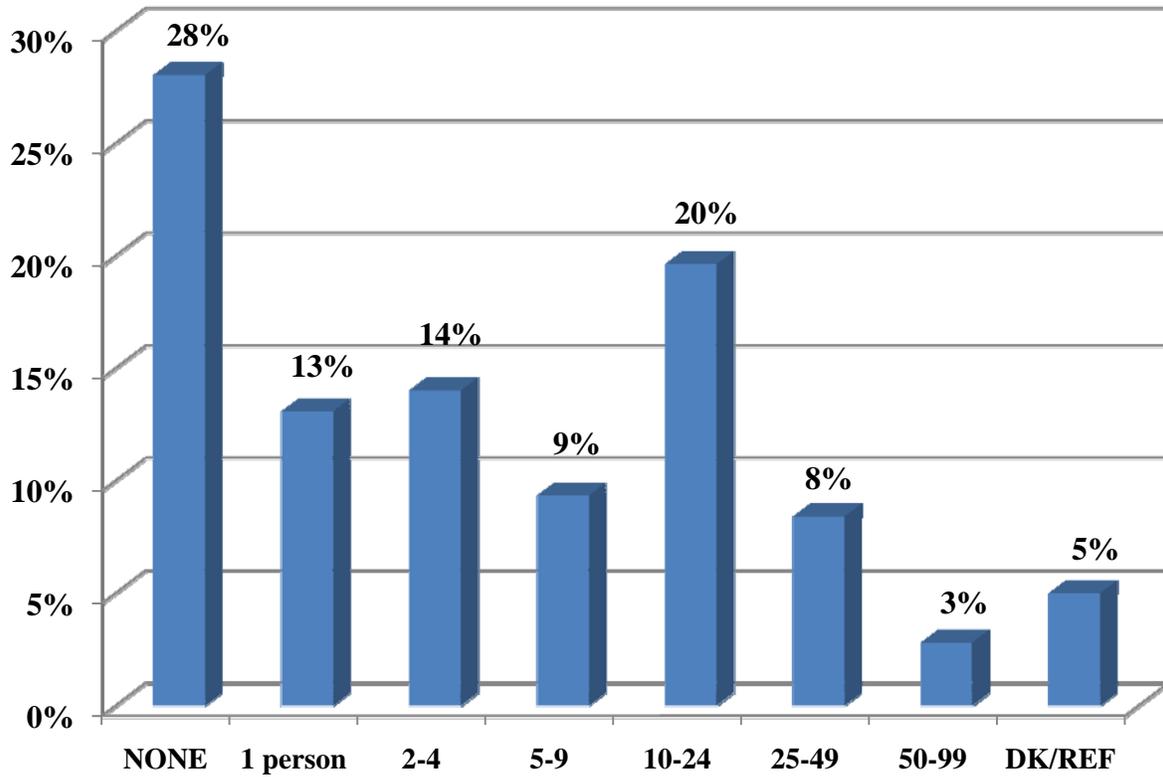
Thirty-two percent of responding businesses have 9 or fewer employees, 23% have 10 to 24, 25% have 25 to 49, and 20% had 50 to 99 employees.

Q01: About how many people are employed by this business?



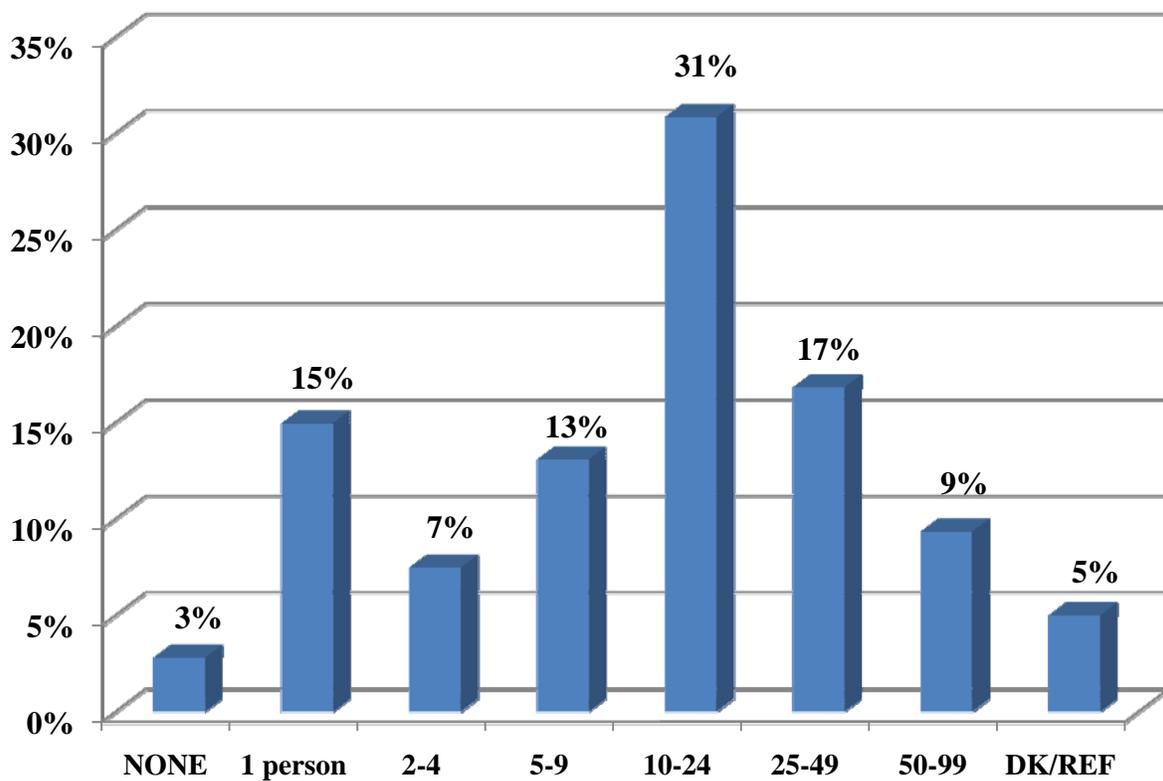
Sixty-seven percent of responding businesses had at least one part-time employee.

Q02: About how many part time employees does this business have?



Ninety-two percent of responding businesses had at least one full-time employee.

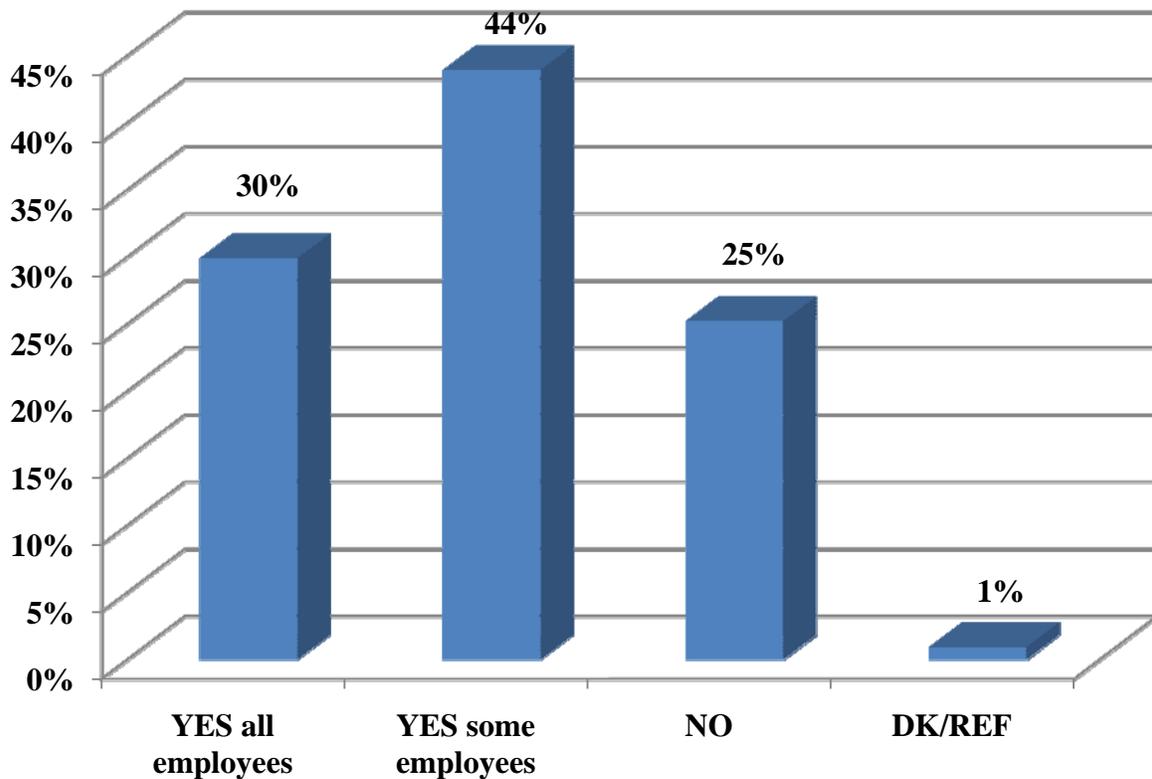
Q03: About how many full-time employees does this business have?



B. Health Insurance Offerings

Three-quarters (74%) of these businesses offered health insurance to at least some of its employees, with 30% offering health insurance coverage to all employees.

Q04: Does this business offer health insurance to its employees?



Q04: Does this business offer health insurance to its employees? BY Employer Size

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES all employees	24%	52%	19%	27%
YES some employees	9%	36%	74%	68%
NO	67%	8%	7%	5%

Among those who cover some employees, 85% say they only cover those they consider full-time employees.

Q04A: What defines employees that are offered insurance versus those who are not offered insurance?
(asked of those who cover 'some employees')

	Total
Full-time (in general)	64%
Full-time - 40 hrs/wk	15%
Part-time (in general)	11%
Depends on hours worked	6%
Full-time - 32 hrs/wk	4%
24+ hrs/wk	4%
Year round employees, not seasonal	4%
20+ hrs/wk	4%
Full-time - 35 hrs/wk	2%
Other	4%

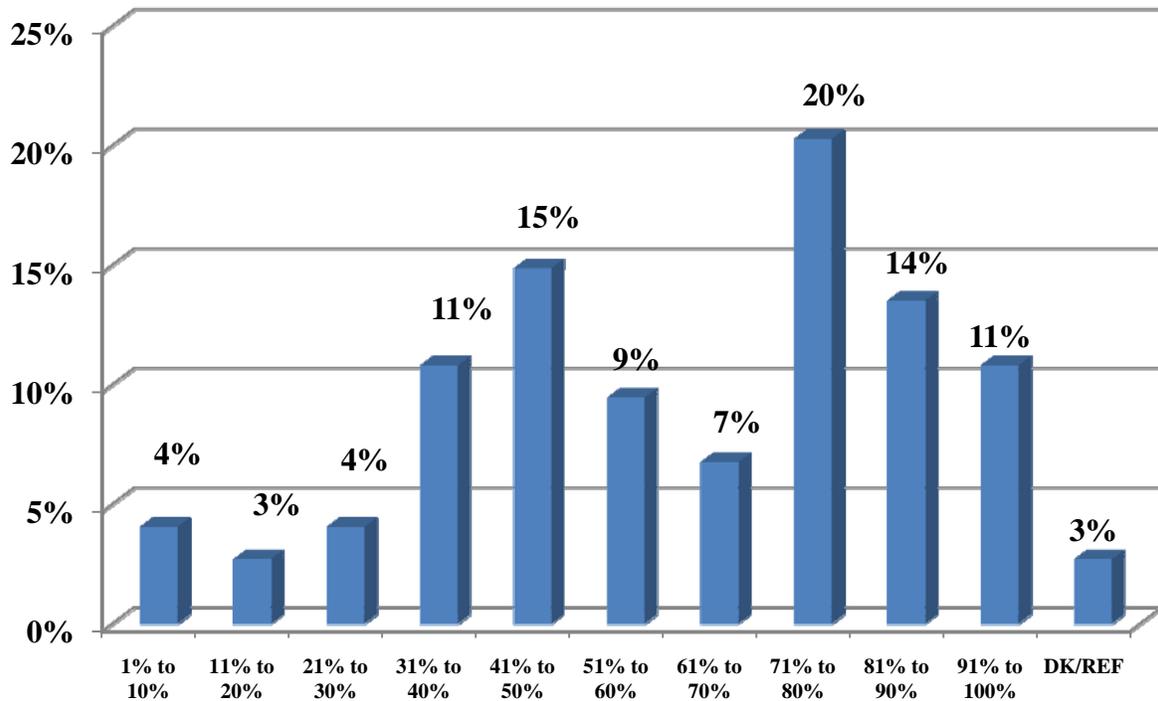
Among those who do not provide coverage for employees, 85% say that the major reason is that it is too expensive for their business.

Q05: If you DO NOT offer health insurance what are the main reasons?
(asked of those who do not cover any employees)

	Total
Cost	85%
All or most employees are covered elsewhere	15%
Company too small	4%
Other	7%

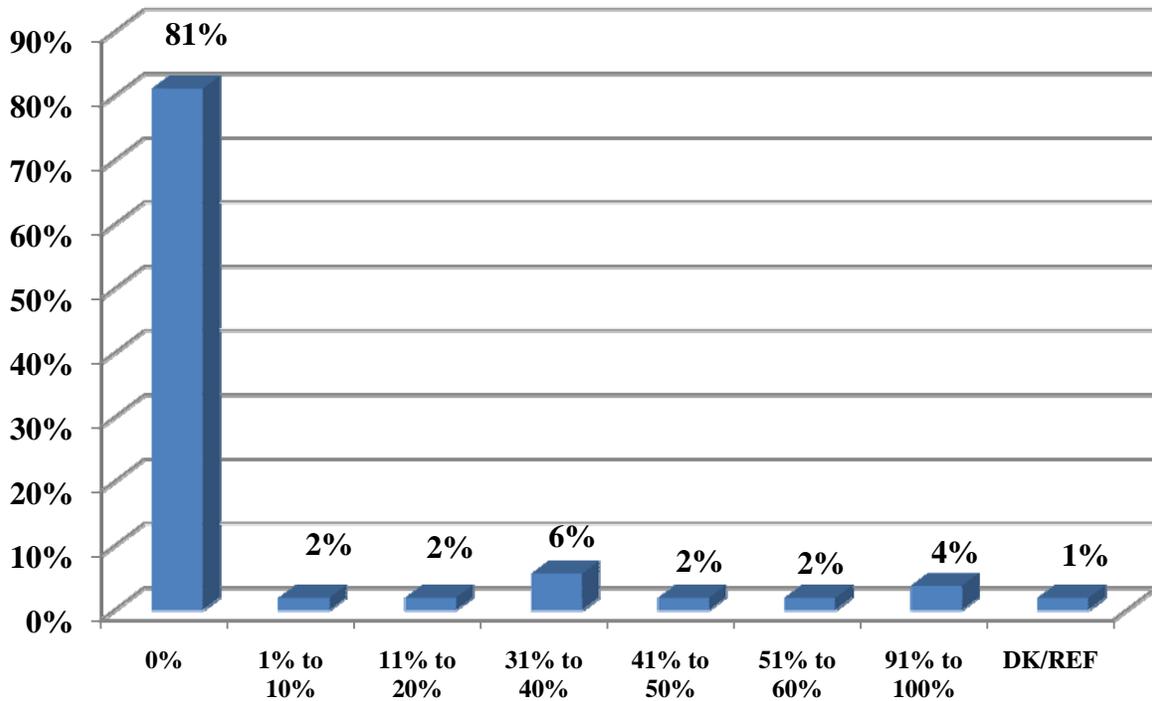
Among businesses that offer health insurance coverage to full-time employees, over half (52%) currently provide coverage to 60% or more of their full-time employees.

Q06: What percentage of full time employees are covered by health insurance through this business?
(asked of those with full time employees who offer health insurance)



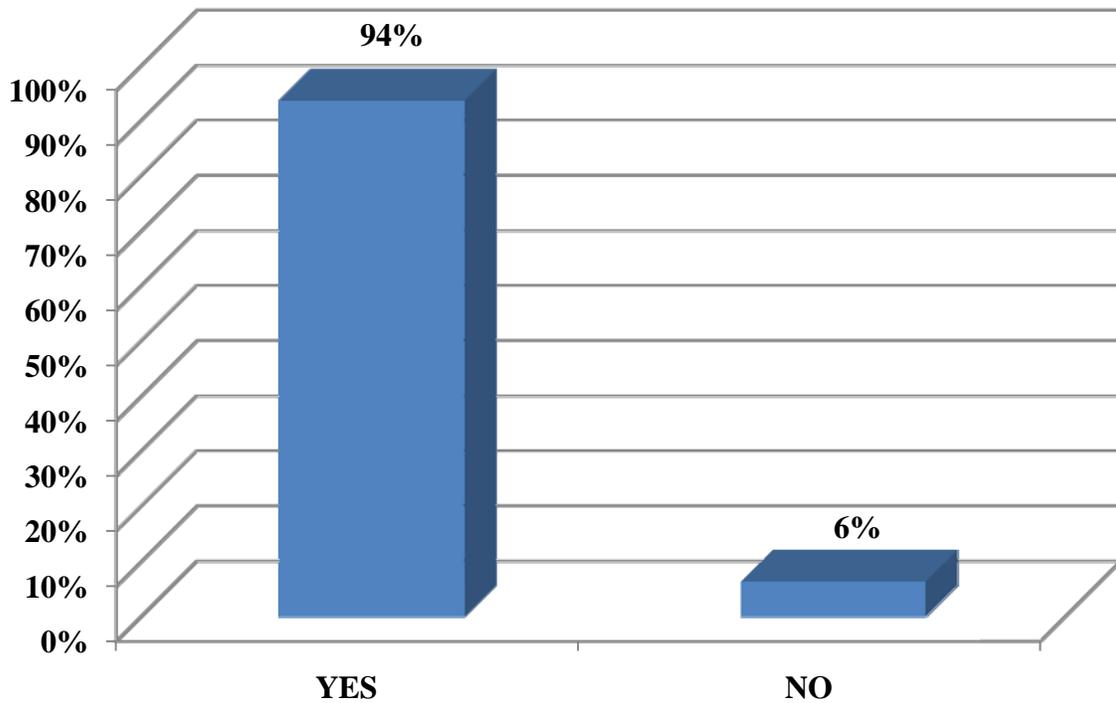
Among businesses that offer health insurance coverage to part-time employees, the vast majority (81%) currently do not have any part-time employee taking up this offer.

Q07: What percentage of part time employees are covered by health insurance through this business?
(asked of those with part time employees who offer health insurance)



Among businesses that offer health insurance coverage to employees, the vast majority (94%) also offer coverage to employees' families.

Q08: Does this business offer health insurance to its employees' family (spouse, children)?
(asked of those who offer health insurance)

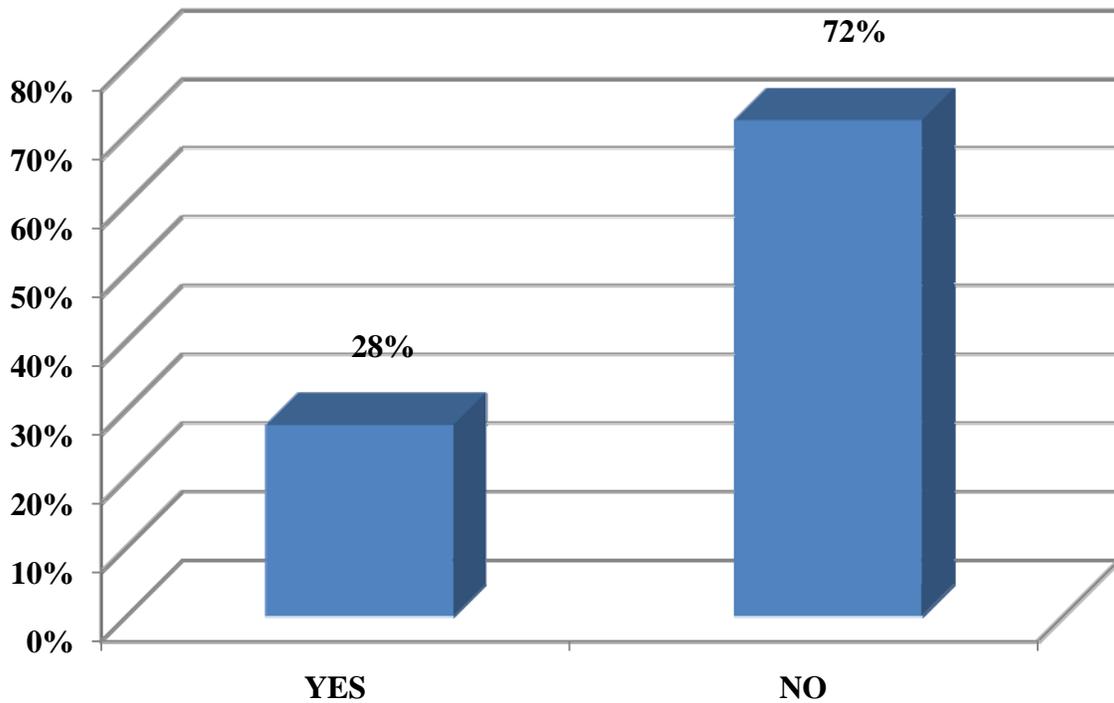


Q08: Does this business offer health insurance to its employees' family (spouse, children)? BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES	91%	86%	96%	100%
NO	9%	14%	4%	0%

A little over a quarter (28%) of responding businesses offered a selection of plans from the same insurer to their employees.

Q09: Does this business offer more than one type of health plan from a single insurer?
(asked of those who offer health insurance)

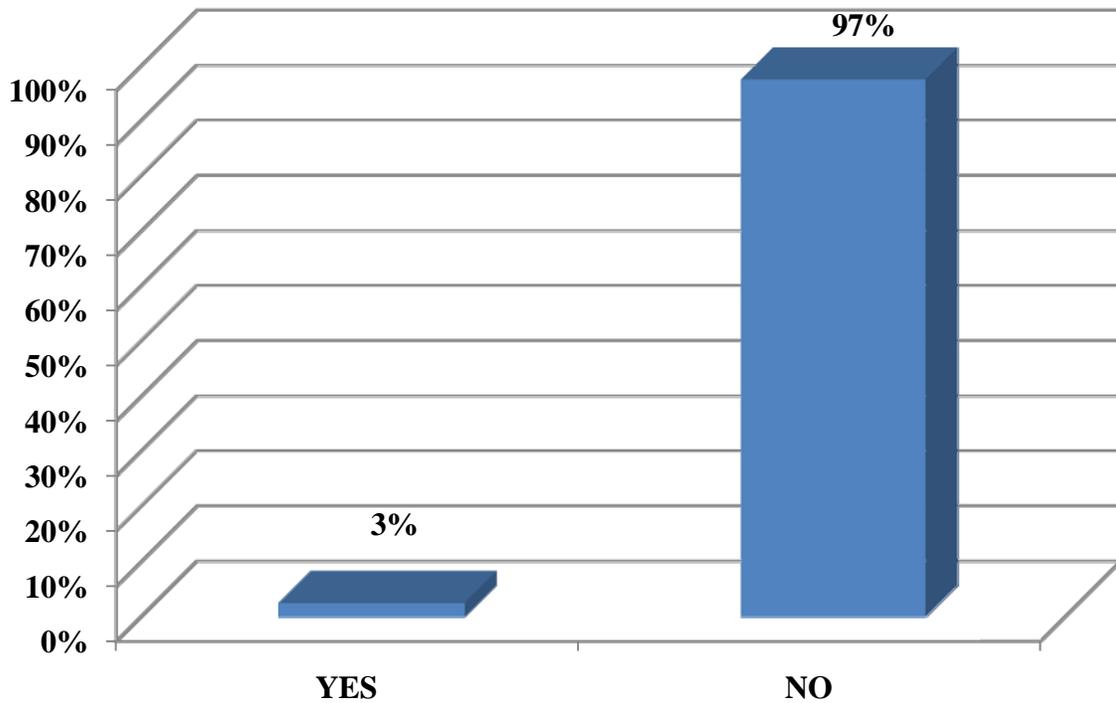


Q09: Does this business offer more than one type of health plan from a single insurer? BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES	0%	23%	36%	38%
NO	100%	77%	64%	62%

Almost none (3%) of responding businesses offered a selection of plans from multiple insurers to their employees.

Q10: Does this business offer more than one type of health plan from multiple insurers?
(asked of those who offer health insurance)

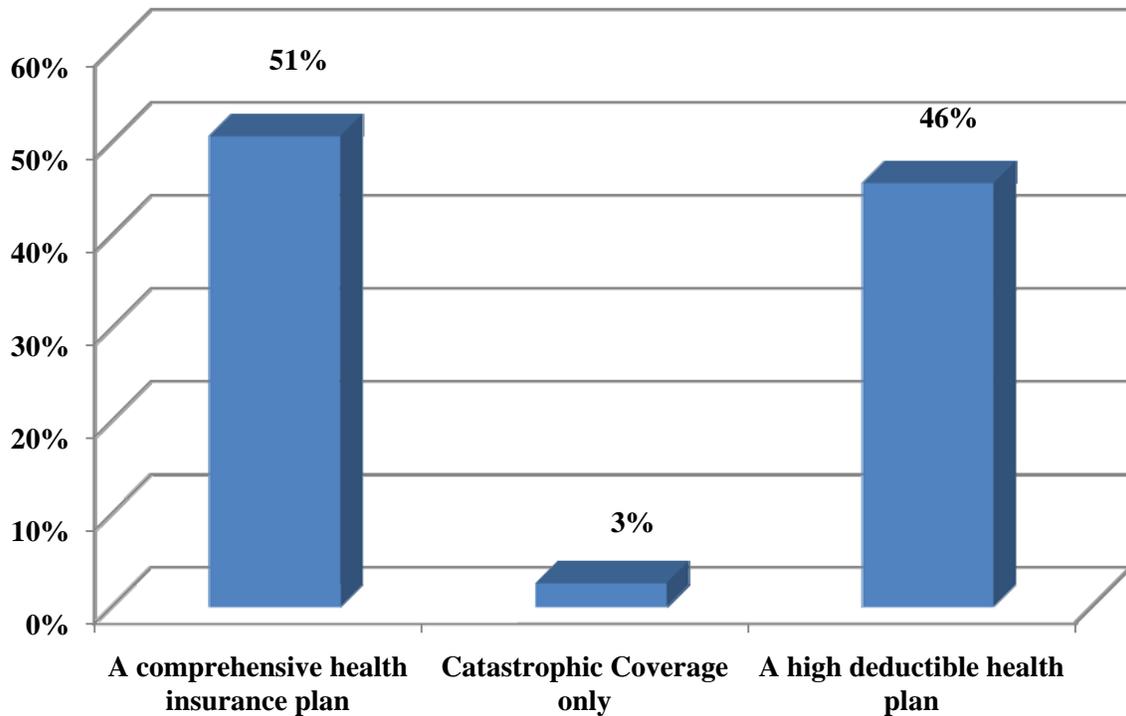


Q10: Does this business offer more than one type of health plan from multiple insurers? BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES	0%	5%	4%	0%
NO	100%	95%	96%	100%

Businesses who offer health insurance are about equally likely to offer a comprehensive health insurance plan as they are a high deductible plan to their employees.

Q11: How would you best describe the health insurance coverage offered to employees?
(asked of those who offer health insurance)

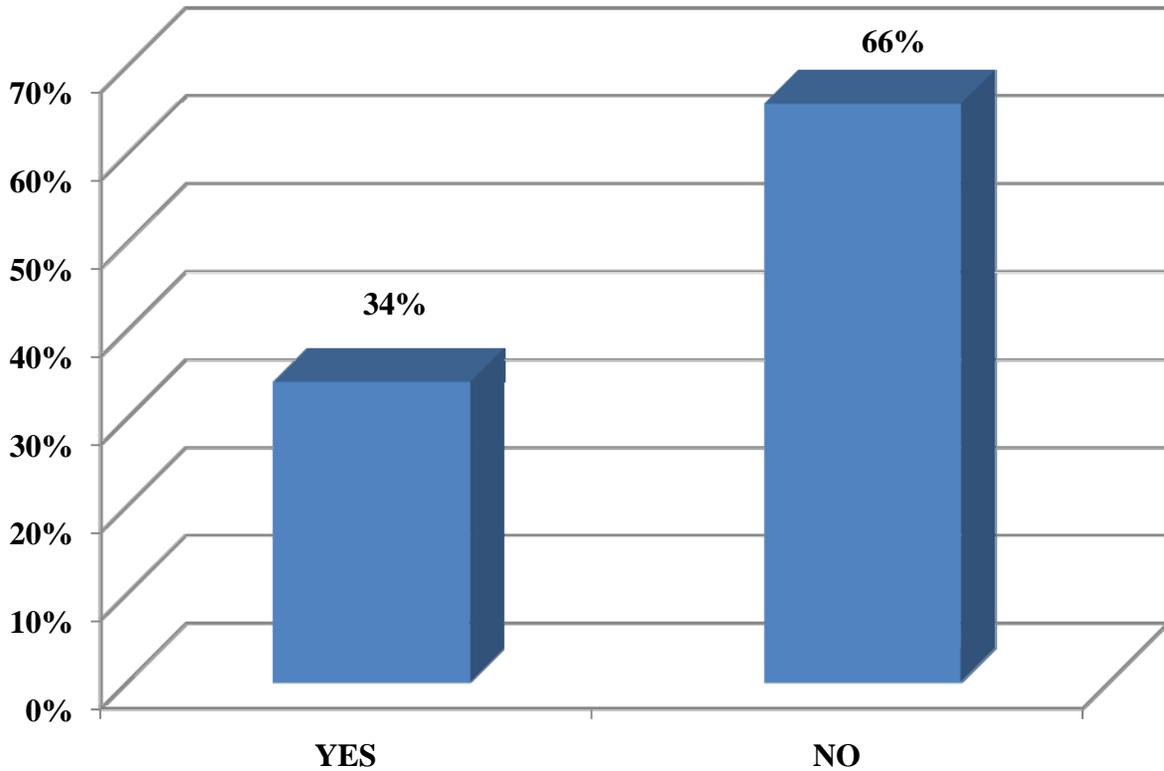


Q11: How would you best describe the health insurance coverage offered to employees?BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
A comprehensive health insurance plan	45%	50%	32%	71%
Catastrophic coverage only	19%	0%	4%	0%
A high deductible health plan	36%	50%	64%	29%

Among businesses who offer health insurance, about a third (34%) offer Health Savings Accounts.

Q12: Does this business offer Health Savings Accounts or HSA's?
(asked of those who offer health insurance)

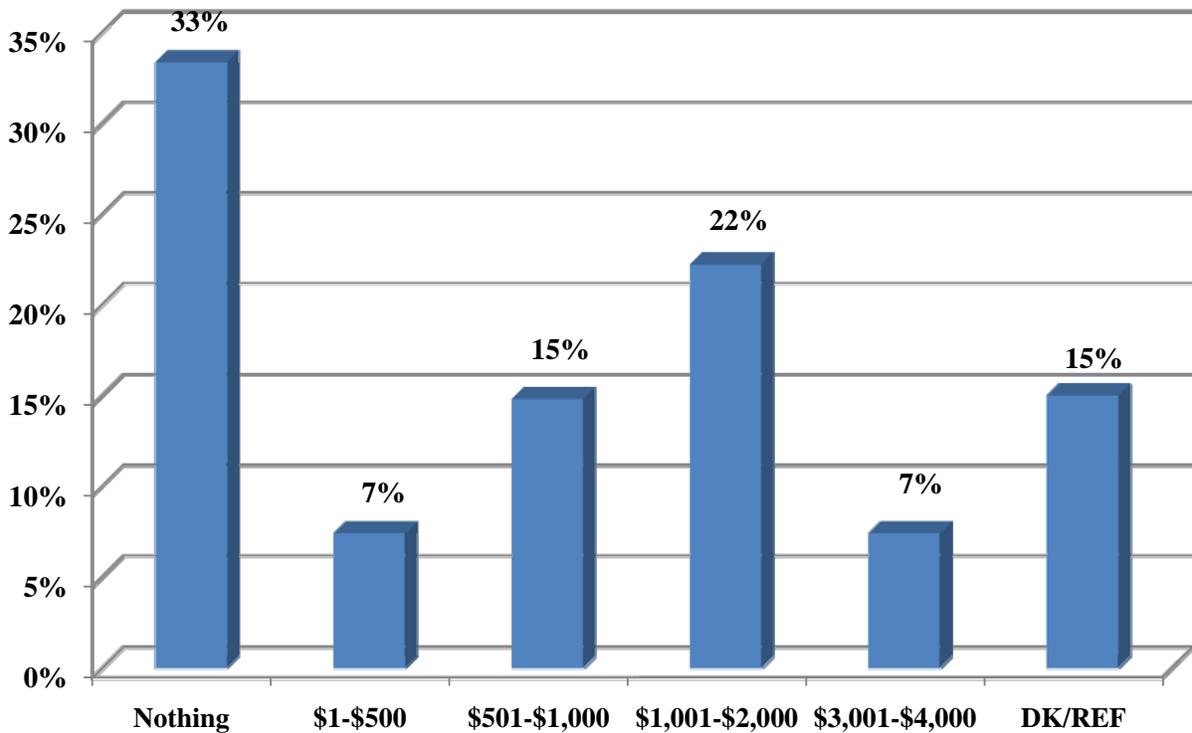


Q12: Does this business offer Health Savings Accounts or HSA's?
BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES	27%	27%	36%	43%
NO	73%	73%	64%	57%

Among businesses who offer health savings accounts, a third (33%) do not contribute anything to the account while 29% contribute \$1,000 or more.

Q12A: How much does this business contribute to employees Health Savings Accounts?
(asked of those who offer health savings accounts)

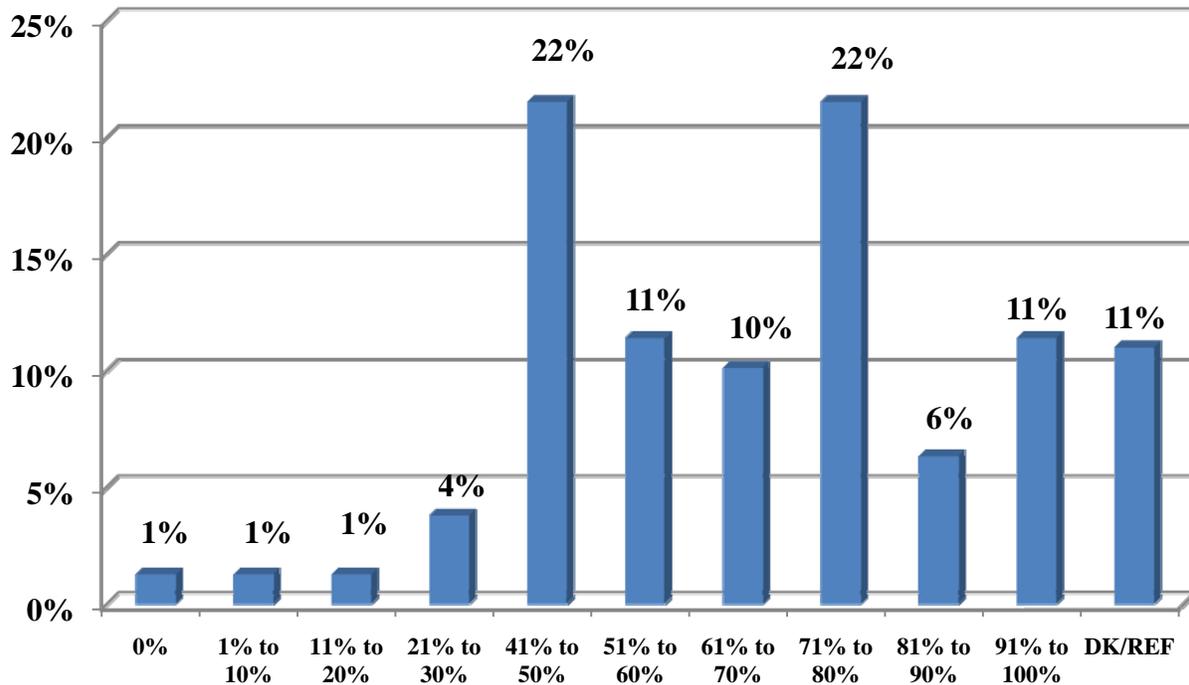


Q12A: How much does this business contribute to employees Health Savings Accounts?
BY Employer Size
(asked of those who offer health savings accounts)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
Nothing	0%	33%	33%	44%
\$1 - \$500	0%	17%	11%	0%
\$501 - \$1,000	33%	17%	0%	22%
\$1,001 - \$2,000	33%	0%	44%	11%
\$3,001 - \$4,000	0%	0%	11%	11%
DK/REF	33%	33%	0%	11%

Among businesses who offer health insurance to their employees, more than a third (39%) cover 70% or more of the premium costs.

Q13: What percentage of the premium costs does this business cover for its employees?
(asked of those who offer health insurance)

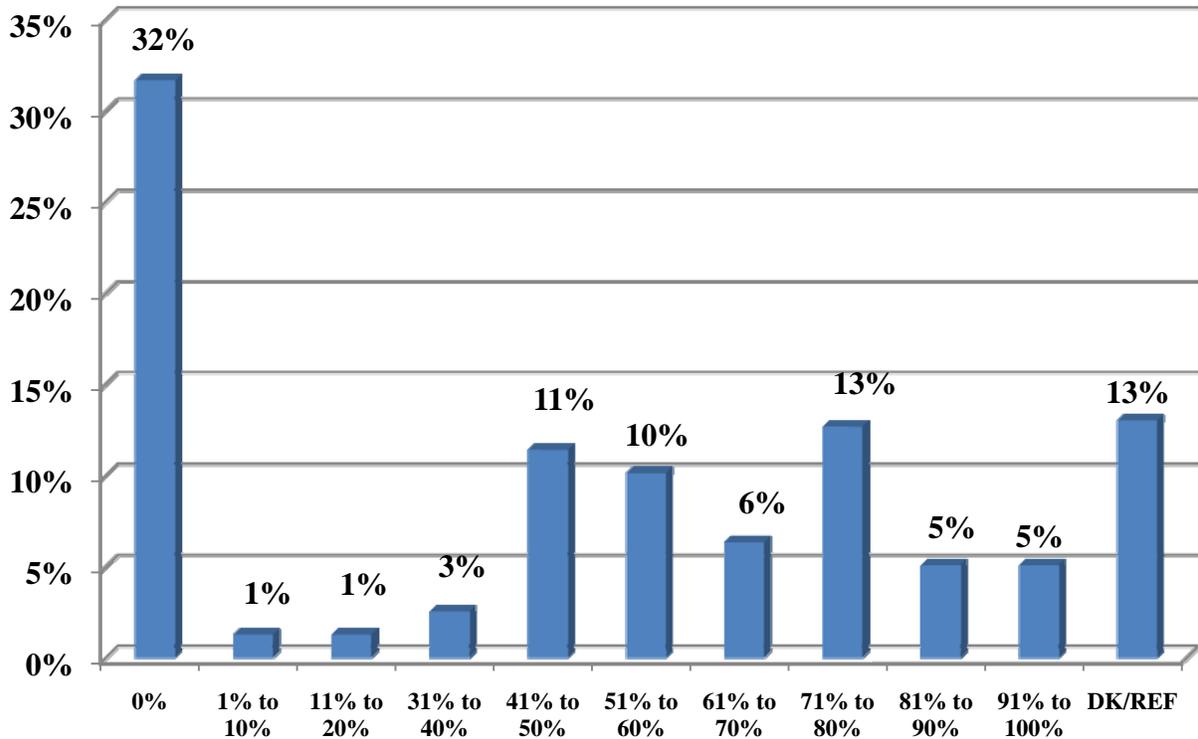


Q13: What percentage of the premium costs does this business cover for its employees?
BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
0%	9%	0%	0%	0%
1% to 10%	0%	0%	4%	0%
11% to 20%	0%	0%	0%	5%
21% to 30%	9%	5%	0%	5%
41% to 50%	18%	27%	24%	14%
51% to 60%	9%	14%	4%	19%
61% to 70%	9%	9%	16%	5%
71% to 80%	9%	23%	24%	24%
81% to 90%	0%	0%	12%	10%
91% to 100%	18%	18%	12%	0%
DK/REF	18%	5%	4%	19%

Among businesses who offer health insurance to their employees' families, about a quarter (23%) cover 70% or more of the premium costs.

Q14: What percentage of the premium costs does this business cover for its employees' families?
(asked of those who offer health insurance to employees' families)

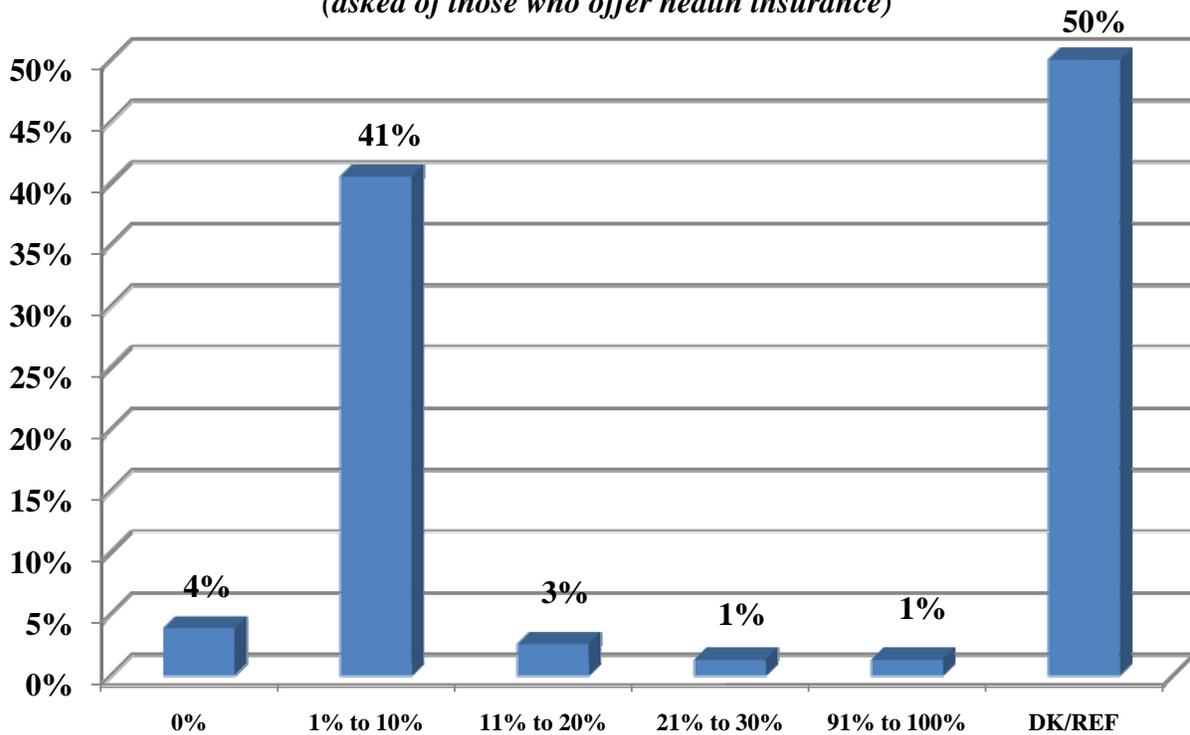


Q14: What percentage of the premium costs does this business cover for its employees' families?
BY Employer Size
(asked of those who offer health insurance to employees' families)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
0%	36%	32%	36%	24%
1% to 10%	0%	0%	4%	0%
11% to 20%	0%	0%	0%	5%
21% to 30%	0%	0%	4%	5%
41% to 50%	18%	9%	12%	10%
51% to 60%	9%	14%	4%	14%
61% to 70%	0%	9%	12%	0%
71% to 80%	9%	14%	8%	19%
81% to 90%	0%	0%	12%	5%
91% to 100%	9%	14%	0%	0%
DK/REF	18%	9%	8%	19%

Among businesses who offer health insurance coverage, about half (45%) say that less than 10% of their revenue goes towards covering their employees.

**Q15: What percentage of this business' revenue goes towards the cost of health insurance coverage for its employees?
(asked of those who offer health insurance)**

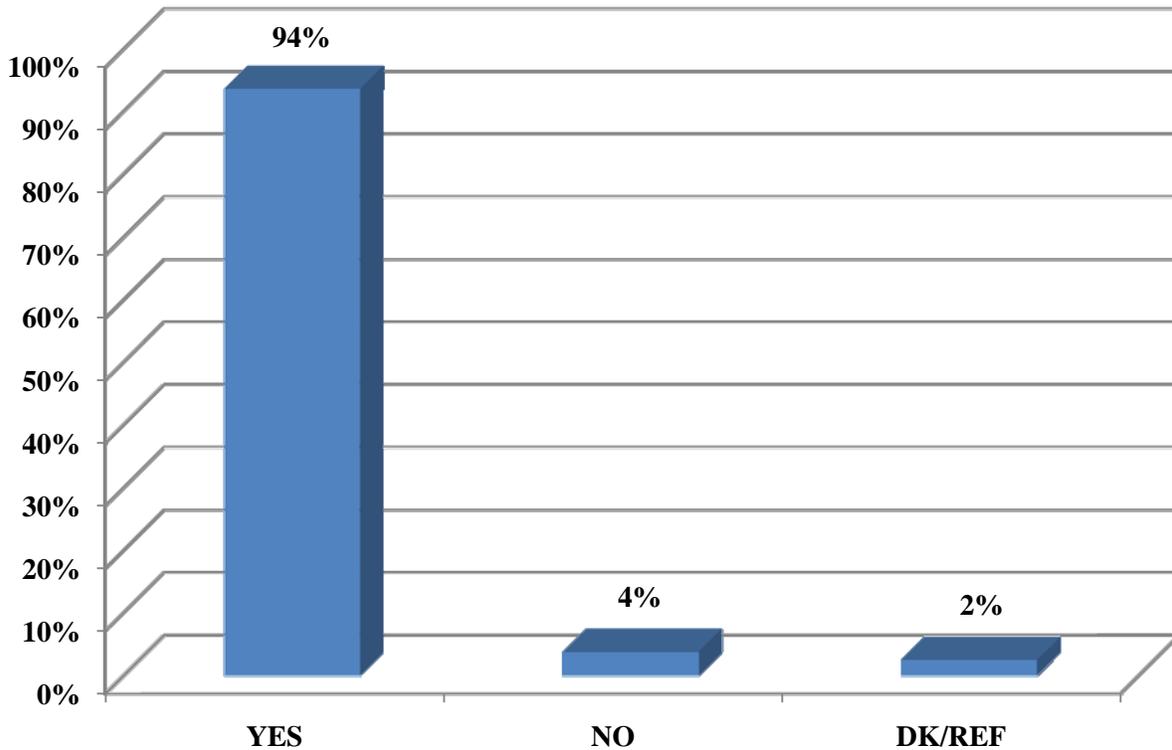


**Q15: What percentage of this business' revenue goes towards the cost of health insurance coverage for its employees? BY Employer Size
(asked of those who offer health insurance)**

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
0%	9%	0%	4%	5%
1% to 10%	18%	55%	36%	43%
11% to 20%	0%	0%	4%	5%
21% to 30%	0%	0%	4%	0%
91% to 100%	0%	0%	4%	0%
DK/REF	73%	46%	48%	48%

Among businesses who offer health insurance coverage, almost all (94%) have seen premiums increase within the last 3 years.

Q16: Have insurance premiums for the plans offered through your business increased within the last 3 years?
(asked of those who offer health insurance)



Q16: Have insurance premiums for the plans offered through your business increased within the last 3 years? BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES	82%	91%	100%	95%
NO	9%	5%	0%	5%
DK/REF	9%	4%	0%	0%

About half (49%) of businesses who saw their insurance premiums increase shared the cost with the employee while another 23% covered the whole cost of the increase.

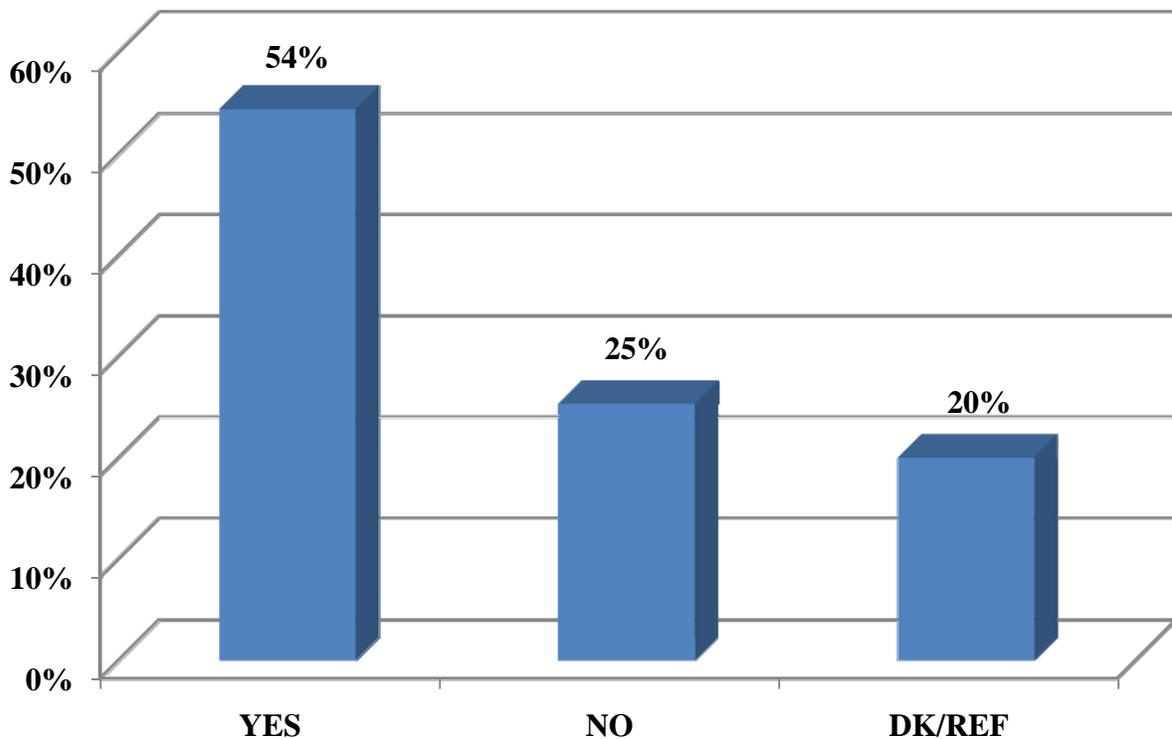
Q16A: What did you do about this premium increase? Did you...

(asked of those who offer health insurance and saw an increase in premiums within the last 3 years)

	Total	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
Share the cost of the increase with the employee	49%	56%	35%	64%	40%
Cover the cost of the premium increase	23%	22%	45%	4%	25%
Pass the cost onto employees	14%	0%	10%	16%	20%
Switch to an insurance plan that is less expensive	9%	11%	10%	12%	5%
DK/REF	5%	11%	0%	4%	10%

Over half (54%) of businesses who offer health insurance to employees purchased this insurance through a broker.

Q17: Does your business purchase its health insurance through a broker?
(asked of those who offer health insurance)



Q17: Does your business purchase its health insurance through a broker?
BY Employer Size
(asked of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
YES	64%	45%	64%	48%
NO	18%	23%	32%	24%
DK/REF	18%	32%	4%	29%

C. Knowledge and Opinions about Health Insurance Exchanges

The vast majority (82%) of responding businesses know very little about the Patient Protection and Affordable Care Act or its requirements for an Exchange.

Q18: What do you know about the Act and its requirements for a Health Exchange?

	Total
Nothing/Not much/No info about it	82%
Mandated by the government	5%
Has different tiers	3%
Businesses will have to pay a fee/tax/penalty	2%
Children can be covered up to 26 or 27	2%
Must offer health insurance if have certain number of employees	2%
Other	5%

Q18: What do you know about the Act and its requirements for a Health Exchange?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Nothing/Not much/No info about it	85%	80%	89%	73%	81%	85%	78%
Mandated by the government	6%	0%	0%	14%	6%	2%	7%
Has different tiers	3%	0%	4%	5%	3%	2%	4%
Businesses will have to pay a fee/tax/penalty	0%	8%	0%	0%	0%	2%	4%
Children can be covered up to 26 or 27	0%	4%	0%	5%	0%	4%	0%
Must offer health insurance if have certain number of employees	6%	0%	0%	0%	0%	0%	7%
Other	0%	8%	7%	5%	9%	4%	0%

**Does business offer health insurance to all employees, some employees, or not at all?*

Some of the concerns about the Exchange expressed by businesses were its cost and funding, level of coverage, that it is run by the government, that it is confusing, and that it is mandated.

Q19: Do you have any concerns about the Exchange and its implementation?

	Total
No	18%
Affordability/Cost	14%
Have little/no information, so don't know what concerns are at this time	12%
Coverage	6%
Implementation/How it is run	5%
That it is government run	4%
Have little/no info, so many concerns and questions	4%
That it is confusing	3%
That it is mandated	2%
Funding for it	2%
Limits competition	1%
Other	3%
DK/REF	40%

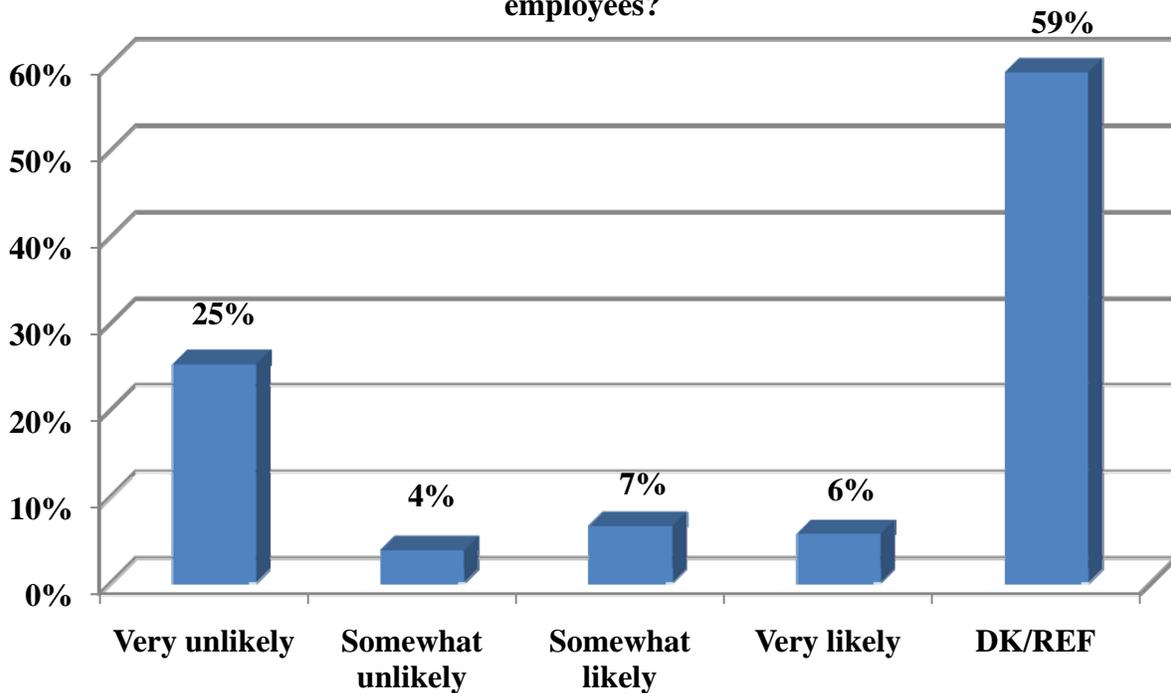
**Q19: Do you have any concerns about the Exchange and its implementation?
BY Employer Size and Whether Health Insurance is Offered**

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
No	21%	16%	11%	23%	25%	15%	15%
Affordability/Cost	6%	16%	22%	14%	13%	17%	11%
Have little/no information, so don't know what concerns are at this time	15%	8%	7%	18%	6%	17%	11%
Coverage	9%	0%	7%	5%	6%	4%	7%
Implementation/How it is run	0%	4%	4%	14%	3%	9%	0%
That it is government run	0%	0%	15%	0%	0%	9%	0%
Have little/no info, so many concerns and questions	6%	0%	0%	9%	3%	4%	4%
That it is confusing	0%	4%	7%	0%	6%	2%	0%
That it is mandated	6%	0%	0%	0%	3%	0%	4%
Funding for it	0%	4%	4%	0%	0%	4%	0%
Limits competition	0%	4%	0%	0%	0%	2%	0%
Other	0%	12%	0%	0%	9%	0%	0%
DK/REF	45%	44%	37%	32%	34%	34%	56%

**Does business offer health insurance to all employees, some employees, or not at all?*

Most (59%) do not know if they will offer insurance to their employees through the Exchange while 29% are unlikely and 13% are likely to cover their employees through the Exchange.

Q20: What is the likelihood your business would purchase health insurance or access health insurance through the Exchange for its employees?



Q20: What is the likelihood your business would purchase health insurance or access health insurance through the Exchange for its employees?

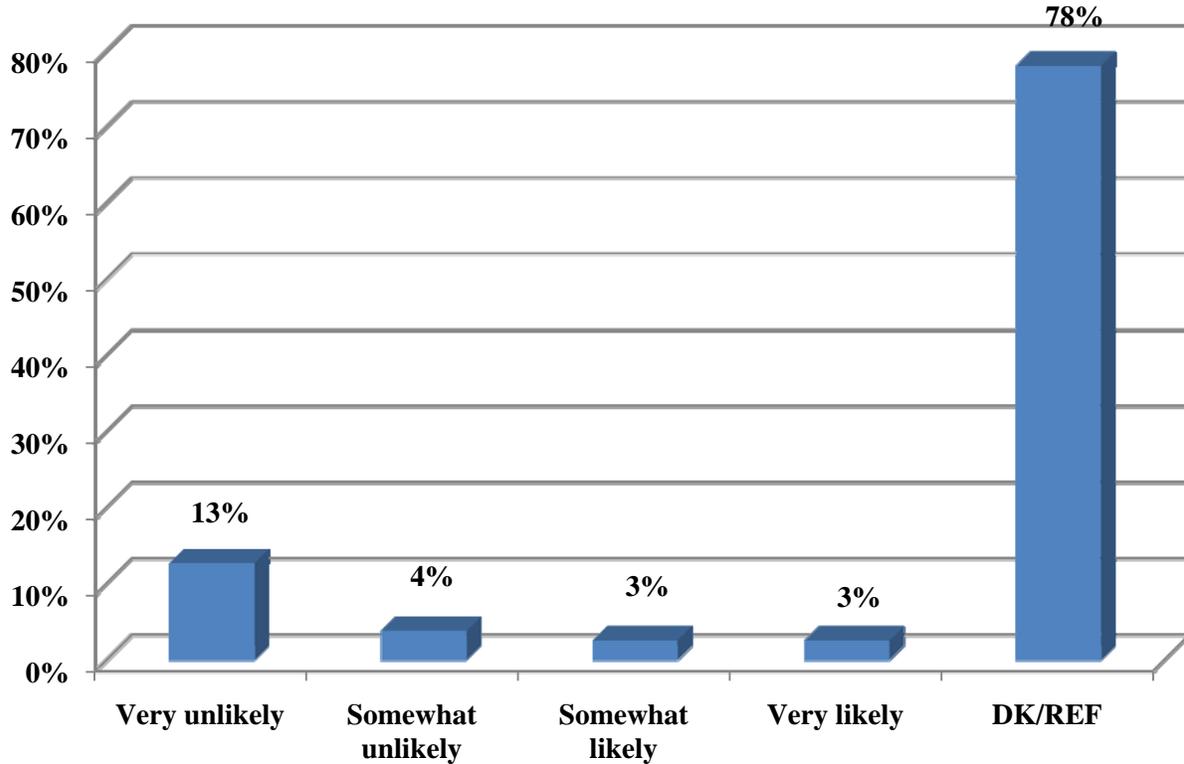
BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Very unlikely	45%	16%	11%	23%	19%	13%	56%
Somewhat unlikely	6%	0%	0%	9%	3%	4%	4%
Somewhat likely	6%	12%	4%	5%	9%	4%	7%
Very likely	0%	4%	15%	5%	9%	6%	0%
DK/REF	42%	68%	70%	60%	59%	72%	33%

*Does business offer health insurance to all employees, some employees, or not at all?

Most (78%) who already offer insurance do not know if they will offer insurance to their employees through the Exchange while 17% are unlikely and 6% are likely to drop their current coverage and cover their employees through the Exchange.

Q21: What is the likelihood your business would drop current coverage for employees and purchase coverage directly through the Exchange?
(ask of those who offer health insurance)



Q21: What is the likelihood your business would drop current coverage for employees and purchase coverage directly through the Exchange?

BY Employer Size

(ask of those who offer health insurance)

	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
Very unlikely	9%	14%	12%	14%
Somewhat unlikely	0%	9%	0%	5%
Somewhat likely	0%	5%	4%	0%
Very likely	0%	0%	0%	10%
DK/REF	91%	73%	84%	72%

About a quarter of those who are unlikely to switch said there are no benefits or services the Exchange could offer that would make them switch coverage while 23% said that the level of coverage might make them switch coverage.

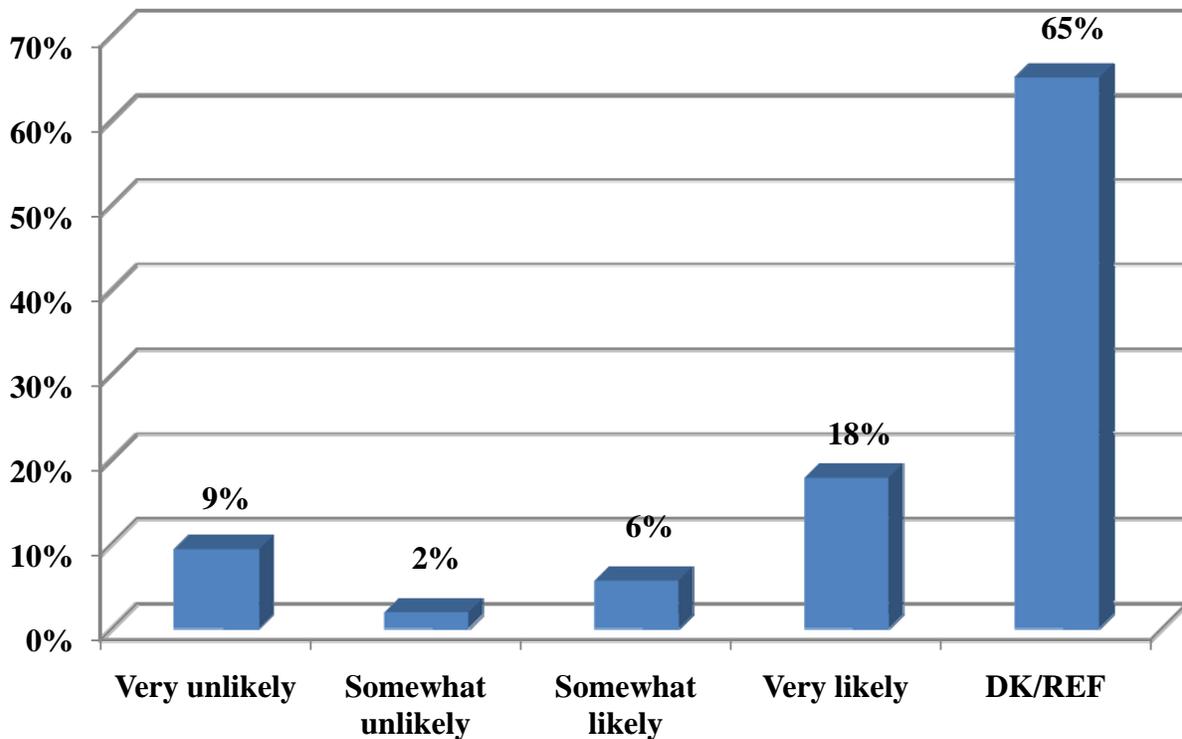
Q22: Are there any benefits or services that the Exchange could offer that would make you drop your current coverage and move to the Exchange?

(asked of those who offer health insurance and are unlikely to switch to the Exchange)

	Total	1-9 Employees	10-24 Employees	25-49 Employees	50-99 Employees
No	23%	0%	20%	33%	25%
Coverage	23%	0%	40%	33%	0%
Affordability/Cost	8%	100%	0%	0%	0%
Have little/no info, so don't know what benefits are at this time	8%	0%	20%	0%	0%
DK/REF	46%	0%	40%	33%	75%

Most (65%) do not know if they will offer insurance to their employees outside the Exchange while 11% are unlikely and 24% are likely to cover their employees outside the Exchange.

Q23: What is the likelihood your business would purchase insurance/continue purchasing insurance outside the Exchange?



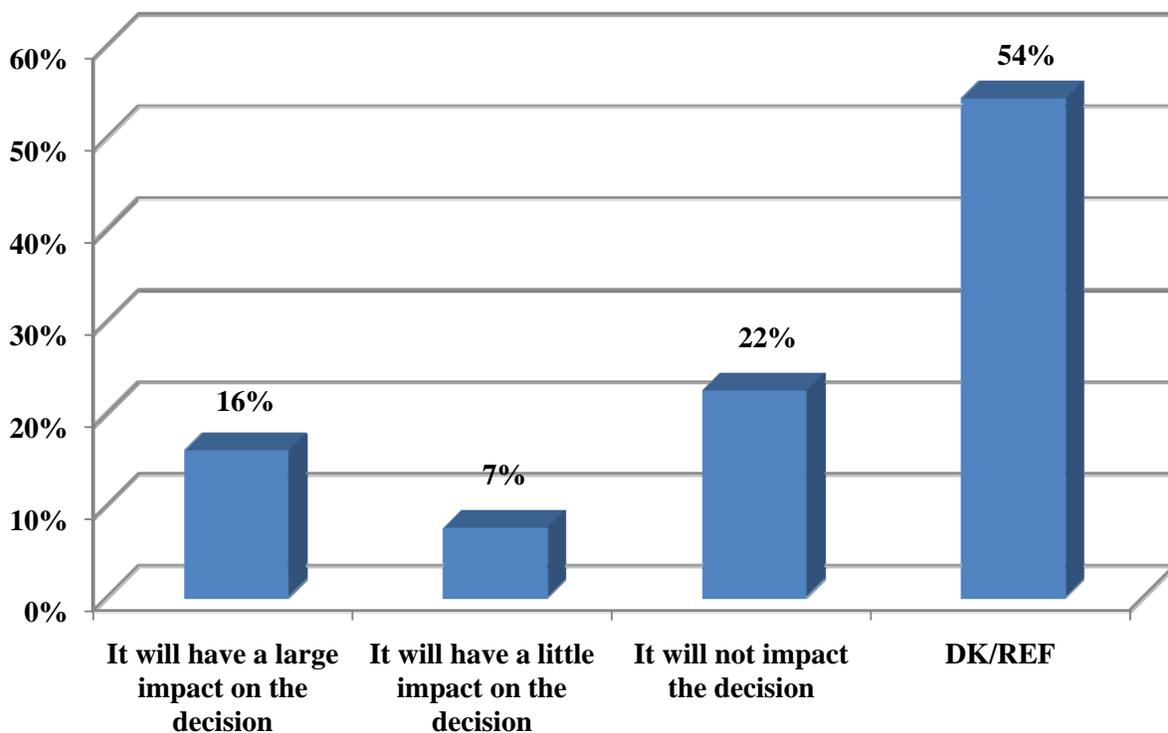
Q23: What is the likelihood your business would purchase insurance/continue purchasing insurance outside the Exchange? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Very unlikely	24%	8%	0%	0%	3%	0%	33%
Somewhat unlikely	0%	0%	4%	5%	3%	2%	0%
Somewhat likely	0%	8%	7%	9%	6%	9%	0%
Very likely	18%	12%	19%	23%	19%	19%	15%
DK/REF	58%	72%	70%	64%	69%	70%	52%

*Does business offer health insurance to all employees, some employees, or not at all?

Most (54%) do not know if subsidies for individuals and tax credits for businesses will impact their decision to cover their employees through the Exchange while 16% said it will have a large impact and 22% said it would not have an impact.

Q24: What will be the impact of subsidies for individuals and tax credits for the business on the decision to purchase insurance through the Exchange?



Q24: What will be the impact of subsidies for individuals and tax credits for the business on the decision to purchase insurance through the Exchange?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
It will have a large impact on the decision	15%	24%	11%	14%	28%	13%	7%
It will have a little impact on the decision	0%	0%	15%	18%	3%	13%	4%
It will not impact the decision	24%	36%	11%	18%	28%	17%	22%
DK/REF	61%	40%	63%	50%	41%	57%	67%

**Does business offer health insurance to all employees, some employees, or not at all?*

D. Communication and Information Needs

Sizeable proportions of responding businesses would like to be provided information about plan levels/benefits (65%), providers included (53%), cost of providers (49%), networks included (44%), and premium contribution levels (40%).

Q25: What information should be provided to businesses about health insurance offered through the Exchange?

	Total
Plan levels/benefits	65%
Providers included	53%
Cost of providers	49%
Networks included	44%
Premium contribution levels	40%
Percent of employees required for enrollment	38%
Quality measures	21%
Should be in easy to understand language	3%
How information will be accessed	2%
Other	6%
DK/REF	27%

Q25: What information should be provided to businesses about health insurance offered through the Exchange? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Plan levels/benefits	55%	72%	67%	73%	66%	74%	48%
Providers included	58%	60%	44%	50%	50%	57%	48%
Cost of providers	42%	48%	52%	55%	59%	47%	41%
Networks included	42%	52%	30%	55%	38%	55%	30%
Premium contribution levels	39%	44%	37%	41%	44%	43%	33%
Percent of employees required for enrollment	36%	40%	41%	36%	31%	47%	33%
Quality measures	18%	20%	26%	18%	16%	26%	19%
Should be in easy to understand language	3%	4%	0%	5%	6%	2%	0%
How information will be accessed	0%	8%	0%	0%	3%	0%	0%
Other	3%	4%	11%	5%	6%	9%	0%
DK/REF	36%	20%	26%	23%	22%	21%	44%

**Does business offer health insurance to all employees, some employees, or not at all?*

The most popular means for effectively reaching out to businesses to provide information about the Exchange were direct mailings (28%), the internet (20%), and email (18%).

Q26: How can the Exchange most effectively reach businesses and provide the information needed?

	Total
Direct mailings	28%
Website/Internet	20%
Email	18%
Seminars	7%
Through brokers	7%
Phone	5%
Newspaper	4%
TV	3%
Media (in general)	3%
Through HR	2%
Fax	1%
Other	4%
DK/REF	30%

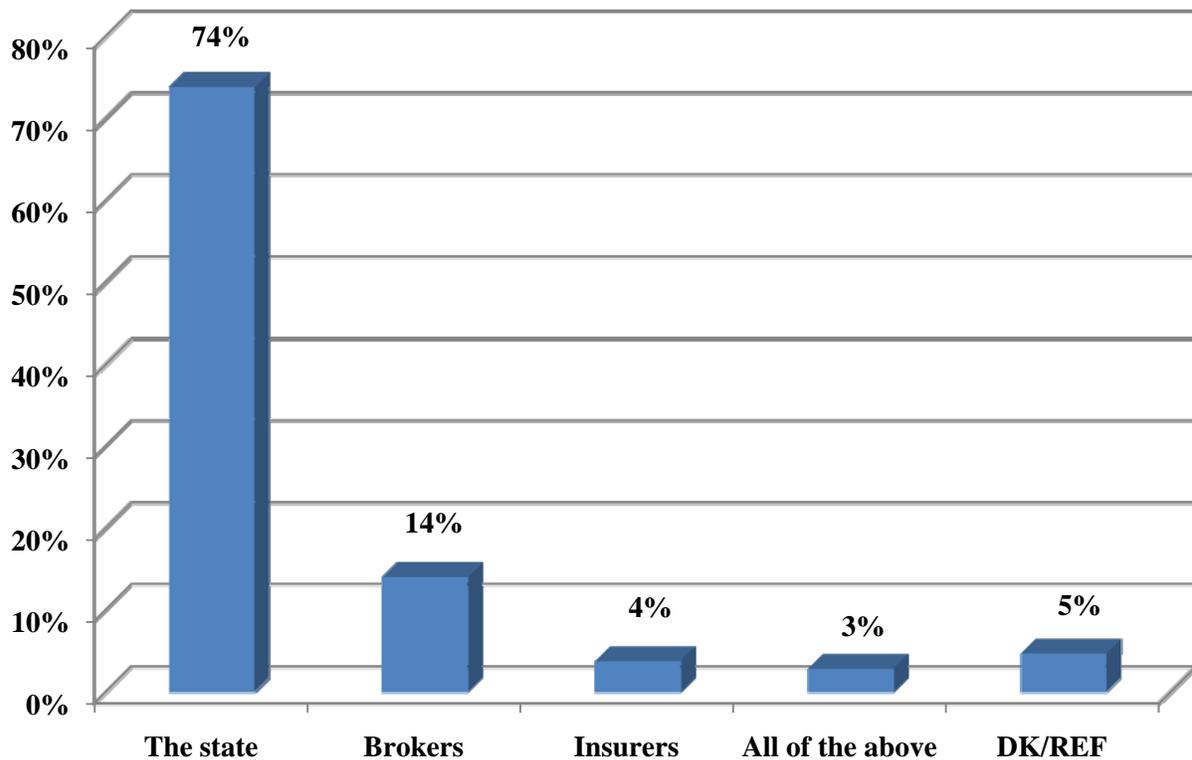
Q26: How can the Exchange most effectively reach businesses and provide the information needed? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Direct mailings	33%	24%	26%	27%	19%	23%	48%
Website/Internet	12%	24%	22%	23%	13%	26%	15%
Email	15%	20%	22%	14%	22%	15%	19%
Seminars	3%	12%	0%	14%	9%	6%	4%
Through brokers	3%	12%	4%	9%	13%	6%	0%
Phone	3%	4%	11%	0%	3%	9%	0%
Newspaper	3%	4%	7%	0%	6%	4%	0%
TV	3%	4%	4%	0%	6%	2%	0%
Media (in general)	3%	4%	4%	0%	3%	2%	4%
Through HR	0%	4%	4%	0%	6%	0%	0%
Fax	0%	4%	0%	0%	3%	0%	0%
Other	6%	0%	4%	5%	3%	2%	7%
DK/REF	33%	20%	37%	27%	25%	36%	26%

**Does business offer health insurance to all employees, some employees, or not at all?*

Three quarters (74%) of responding businesses feel that the state should be responsible for providing information to employers.

Q27: Who should be responsible for providing information to employers?



**Q26: How can the Exchange most effectively reach businesses and provide the information needed?
BY Employer Size and Whether Health Insurance is Offered**

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
The state	85%	72%	63%	73%	63%	70%	93%
Brokers	9%	20%	15%	14%	25%	13%	4%
Insurers	0%	4%	4%	9%	3%	6%	0%
All of the above	6%	0%	7%	0%	3%	4%	0%
DK/REF	0%	4%	11%	4%	6%	7%	3%

**Does business offer health insurance to all employees, some employees, or not at all?*

Most (57%) do not know what role insurance brokers should play while 19% said they should provide information on options and another 10% said they should not have a role in the Exchange.

Q28: What role do you think insurance brokers should play in the Exchange?

	Total
None	10%
Provide information on options	19%
Be able to answer questions and explain options	7%
Provide affordable rates	7%
Other	3%
DK/REF	57%

Q28: What role do you think insurance brokers should play in the Exchange?

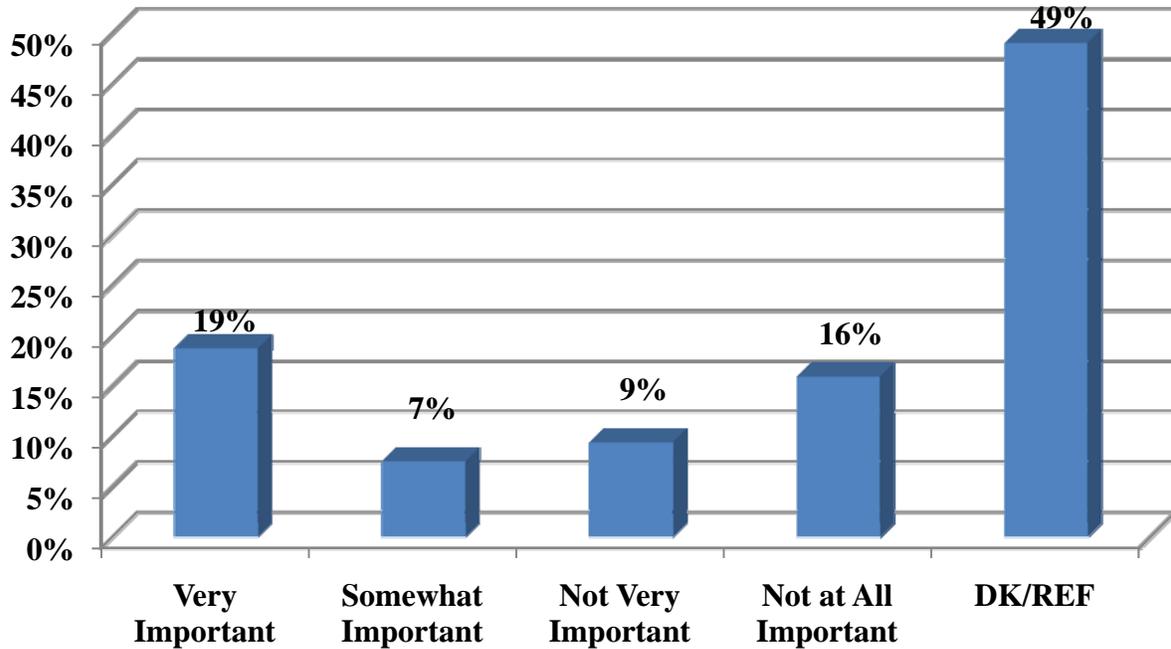
BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
None	15%	8%	7%	9%	16%	2%	19%
Provide information on options	12%	20%	26%	18%	25%	21%	7%
Be able to answer questions and explain options	0%	12%	11%	9%	13%	9%	0%
Provide affordable rates	12%	4%	0%	9%	6%	4%	11%
Other	3%	4%	0%	5%	0%	4%	4%
DK/REF	61%	52%	56%	60%	41%	64%	63%

**Does business offer health insurance to all employees, some employees, or not at all?*

The importance businesses place on an insurance broker in accessing insurance through the Exchange is mixed, with 26% who said it is important, 25% who said it is unimportant, and 49% who didn't know how important an insurance broker might be.

Q29: If your business were to purchase through the exchange, how important would it be to use an insurance broker in accessing insurance through the Exchange?



**Q29: If your business were to purchase through the Exchange, how important would it be to use an insurance broker in accessing insurance through the Exchange?
BY Employer Size and Whether Health Insurance is Offered**

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Very Important	6%	20%	26%	27%	25%	23%	4%
Somewhat Important	0%	12%	15%	5%	6%	11%	4%
Not Very Important	15%	0%	7%	14%	9%	9%	11%
Not at All Important	27%	16%	11%	5%	22%	6%	26%
DK/REF	52%	52%	41%	50%	37%	51%	56%

*Does business offer health insurance to all employees, some employees, or not at all?

Most (82%) said they did not have or did not know of any other ideas for outreach efforts to businesses.

Q30: Do you have any other ideas for outreach efforts to businesses that may be eligible to provide insurance through the Exchange?

	Total
No	7%
Website/Internet	3%
Direct mailings	2%
Press release/Public announcement	2%
Media (in general)	2%
Seminars/Workshops	2%
Email	1%
Other	7%
DK/REF	75%

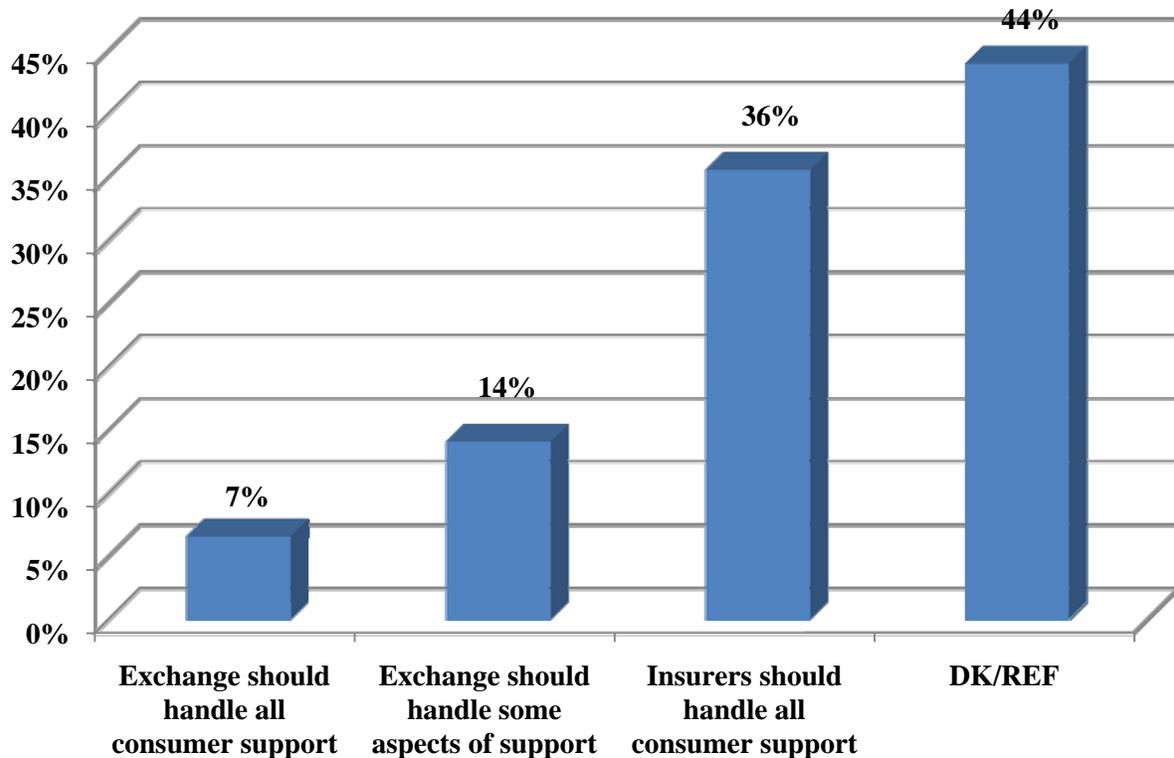
Q30: Do you have any other ideas for outreach efforts to businesses that may be eligible to provide insurance through the Exchange? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
No	12%	4%	4%	5%	9%	4%	7%
Website/Internet	3%	8%	0%	0%	0%	4%	4%
Direct mailings	0%	4%	4%	0%	3%	2%	0%
Press release/Public announcement	6%	0%	0%	0%	3%	2%	0%
Media (in general)	3%	0%	0%	5%	0%	2%	4%
Seminars/Workshops	0%	4%	0%	5%	6%	0%	0%
Email	0%	0%	4%	0%	0%	2%	0%
Other	3%	4%	7%	18%	16%	4%	4%
DK/REF	73%	76%	81%	68%	63%	79%	81%

**Does business offer health insurance to all employees, some employees, or not at all?*

Almost half (44%) did not know who should handle consumer support while over a third (36%) said support should be handled by the insurers, 14% said it should be shared, and 7% said it should be taken care of by the Exchange.

Q31: How much consumer support such as the handling of complaints or problems should reside with the Exchange versus the insurers?



Q31: How much consumer support such as the handling of complaints or problems should reside with the Exchange versus the insurers?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Exchange should handle all consumer support	9%	8%	4%	5%	9%	4%	7%
Exchange should handle some aspects of support	15%	8%	19%	14%	16%	17%	7%
Insurers should handle all consumer support	30%	44%	33%	36%	38%	34%	33%
DK/REF	45%	40%	44%	45%	38%	45%	52%

**Does business offer health insurance to all employees, some employees, or not at all?*

About a quarter (27%) of those who felt consumer support should be shared between the Exchange and insurers said it should be shared equally while 20% think insurers should provide help to employees and the Exchange should explain benefits and handle claims.

Q31: How much consumer support such as the handling of complaints or problems should reside with the Exchange versus the insurers?

(asked of those who said consumer support should be shared by the Exchange and insurers)

	Total
Should be equally balanced	27%
Insurers should provide employee help	20%
Exchange should explain benefits, handle claims	20%
Other	13%
DK/REF	27%

Q31: How much consumer support such as the handling of complaints or problems should reside with the Exchange versus the insurers?

BY Employer Size and Whether Health Insurance is Offered

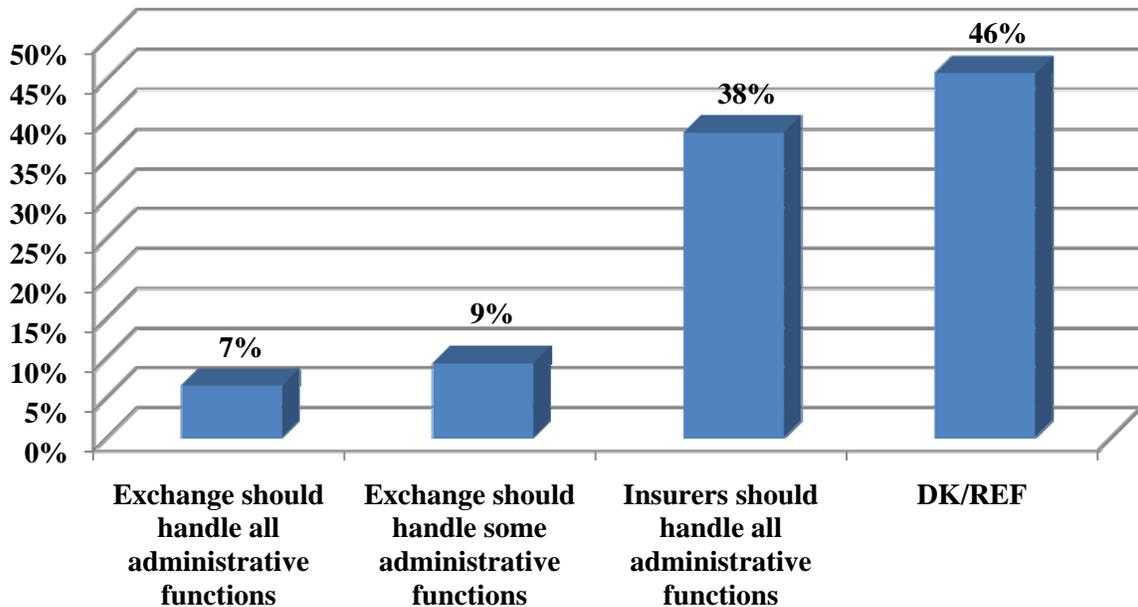
(asked of those who said consumer support should be shared by the Exchange and insurers)

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Should be equally balanced	40%	0%	40%	0%	20%	25%	50%
Insurers should provide employee help	0%	0%	20%	67%	20%	25%	0%
Exchange should explain benefits, handle claims	20%	0%	20%	33%	20%	13%	50%
Other	20%	0%	20%	0%	20%	13%	0%
DK/REF	20%	100%	0%	33%	40%	25%	0%

**Does business offer health insurance to all employees, some employees, or not at all?*

Almost half (46%) did not know who should handle administrative functions while over a third (38%) said support should be handled by the insurers, 9% said it should be shared, and 7% said it should be taken care of by the Exchange.

Q32: How much of administrative functions such as premium billing, reconciliation, and collections should reside with the Exchange versus the insurers?



Q32: How much of administrative functions such as premium billing, reconciliation, and collections should reside with the Exchange versus the insurers?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Exchange should handle all consumer support	3%	16%	4%	5%	16%	4%	0%
Exchange should handle some aspects of support	12%	4%	11%	9%	9%	11%	7%
Insurers should handle all consumer support	39%	40%	41%	32%	34%	38%	41%
DK/REF	45%	40%	44%	55%	41%	47%	52%

**Does business offer health insurance to all employees, some employees, or not at all?*

The majority (60%) of businesses said that the best way to provide their employees access to the Exchange is through a website followed by a phone number (14%) and then brokers (10%).

Q33: What mechanisms are best to provide this business' employees access to the Exchange?

	Total
Website	60%
Phone number to call	14%
Brokers	10%
All of the above	5%
Other	2%
DK/REF	9%

**Q33: What mechanisms are best to provide this business' employees access to the Exchange?
BY Employer Size and Whether Health Insurance is Offered**

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Website	64%	52%	63%	59%	56%	57%	67%
Phone number to call	12%	20%	11%	14%	19%	11%	15%
Brokers	6%	16%	7%	14%	16%	9%	7%
All of the above	0%	0%	15%	5%	0%	11%	0%
Other	3%	0%	0%	5%	6%	0%	0%
DK/REF	15%	12%	4%	3%	3%	12%	11%

**Does business offer health insurance to all employees, some employees, or not at all?*

The majority (58%) of businesses said that the best way to provide information to help understand premium contribution structure, plan levels and benefits is through a website followed by a phone number (16%) and then navigators (11%).

Q34: What mechanisms are best to provide this business with information to help it understand premium contribution structure plan levels and benefits?

	Total
Website	58%
Phone number to call	16%
Navigators	11%
Brokers	2%
All of the above	2%
Other	3%
DK/REF	8%

Q34: What mechanisms are best to provide this business with information to help it understand premium contribution structure plan levels and benefits?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Website	52%	64%	52%	68%	59%	60%	52%
Phone number to call	18%	12%	22%	9%	19%	15%	15%
Navigators	12%	12%	15%	5%	3%	15%	15%
Brokers	0%	4%	4%	0%	6%	0%	0%
All of the above	0%	0%	4%	5%	0%	4%	0%
Other	3%	0%	0%	9%	3%	2%	4%
DK/REF	15%	8%	3%	4%	10%	4%	14%

**Does business offer health insurance to all employees, some employees, or not at all?*

Ten percent or more responding businesses would like to see the Exchange website include information on coverage/type of plans (28%), cost/premium structure (24%), program details (21%), as well as the doctors and hospitals in the network (10%).

Q35: What types of information and functions should the Exchange include on its website?

	Total
Coverage/Type of plans	28%
Cost/Premiums	24%
Details of Program	21%
Doctors and hospitals in network	10%
Eligibility	7%
Clear explanation/Must be easily understandable	7%
Contact information, for questions and issues	5%
User-friendly website	2%
Other	3%
DK/REF	46%

**Q35: What types of information and functions should the Exchange include on its website?
BY Employer Size and Whether Health Insurance is Offered**

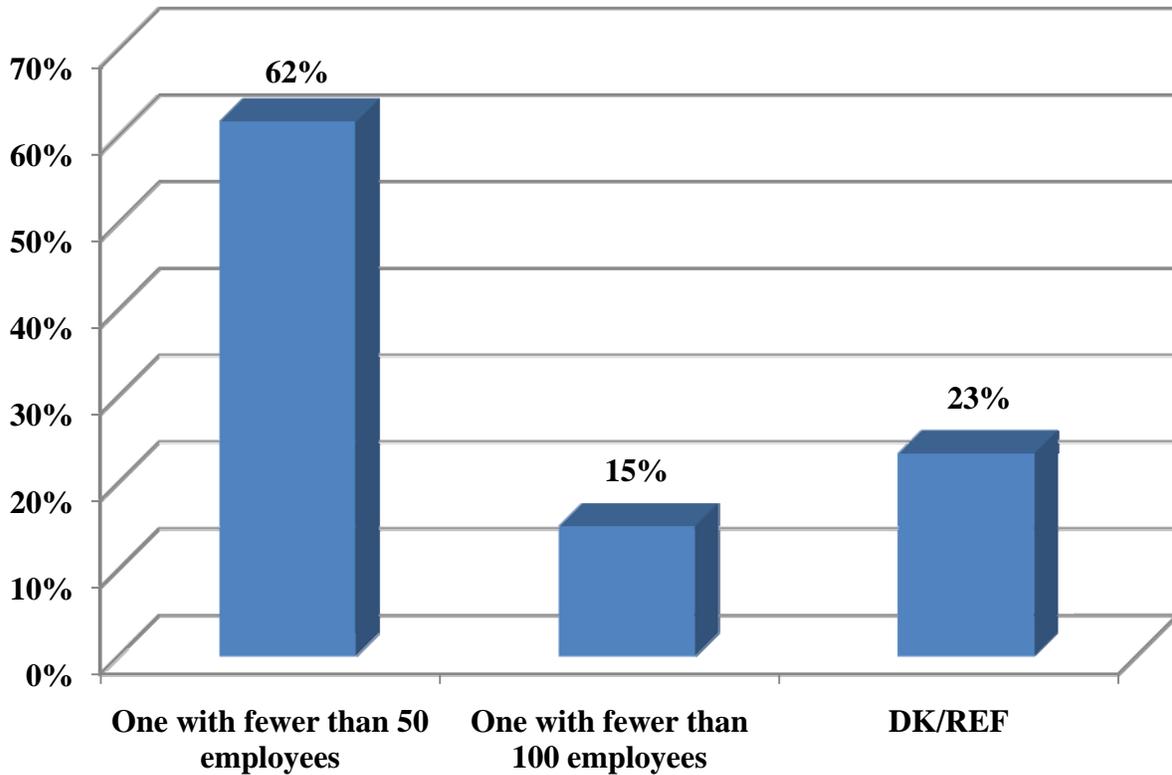
	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Coverage/Type of plans	18%	32%	30%	36%	41%	28%	15%
Cost/Premiums	24%	24%	22%	27%	28%	23%	22%
Details of Program	12%	28%	26%	23%	16%	30%	15%
Doctors and hospitals in network	12%	12%	4%	14%	19%	4%	11%
Eligibility	9%	4%	11%			9%	11%
Clear explanation/Must be easily understandable	6%	8%	4%	9%	3%	6%	11%
Contact information, for questions and issues	6%	4%		9%	6%	4%	4%
User-friendly website		8%			3%	2%	
Other	3%			9%	3%	2%	4%
DK/REF	52%	40%	52%	37%	41%	45%	52%

**Does business offer health insurance to all employees, some employees, or not at all?*

E. Small Business Needs

Most responding businesses (62%) said the state should adopt the definition of a small business as one with fewer than 50 employees.

Q36: Should the state adopt the definition of a small business as...



Q36: How should the state define a small business? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
One with fewer than 50 employees	18%	32%	30%	36%	41%	28%	15%
One with fewer than 100 employees	24%	24%	22%	27%	28%	23%	22%
DK/REF	52%	40%	52%	37%	41%	45%	52%

*Does business offer health insurance to all employees, some employees, or not at all?

When asked what the Exchange needs to include for small businesses, 10% or more responding businesses said affordable cost (14%) and good coverage/benefits (12%).

Q37: What does the Exchange need to include for small business?

	Total
Affordable Cost	14%
Good Coverage/Benefits	12%
Easy access to information	5%
Eligibility	3%
User-friendly website	3%
Contact information, for questions and issues	1%
All information	15%
Other	4%
DK/REF	61%

Q37: What does the Exchange need to include for small business?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Affordable Cost	15%	24%	11%	5%	19%	9%	15%
Good Coverage/Benefits	15%	20%	11%	0%	16%	11%	7%
Easy access to information	6%	8%	0%	5%	6%	4%	4%
Eligibility	0%	0%	11%	0%	0%	6%	0%
User-friendly website	3%	4%	4%	0%	3%	2%	4%
Contact information, for questions and issues	3%	0%	0%	0%	0%	0%	4%
All information	12%	16%	22%	9%	19%	15%	11%
Other	3%	4%	0%	9%	9%	2%	0%
DK/REF	64%	52%	56%	73%	50%	64%	71%

**Does business offer health insurance to all employees, some employees, or not at all?*

When asked what the Exchange needs to do to be attractive to small businesses, almost half (43%) of responding businesses said affordable or low cost, 13% said good coverage/benefits, and 10% said the process should be easy to use and understand.

Q38: What needs to be done to make the Exchange attractive for small businesses to purchase insurance for their employees?

	Total
Affordable/Low cost	43%
Good coverage/benefits	13%
Ease of use/Easy to understand	10%
Easy access to information and contacts	8%
Provide more info on Program	8%
Availability of doctors and hospitals	2%
Other	5%
DK/REF	41%

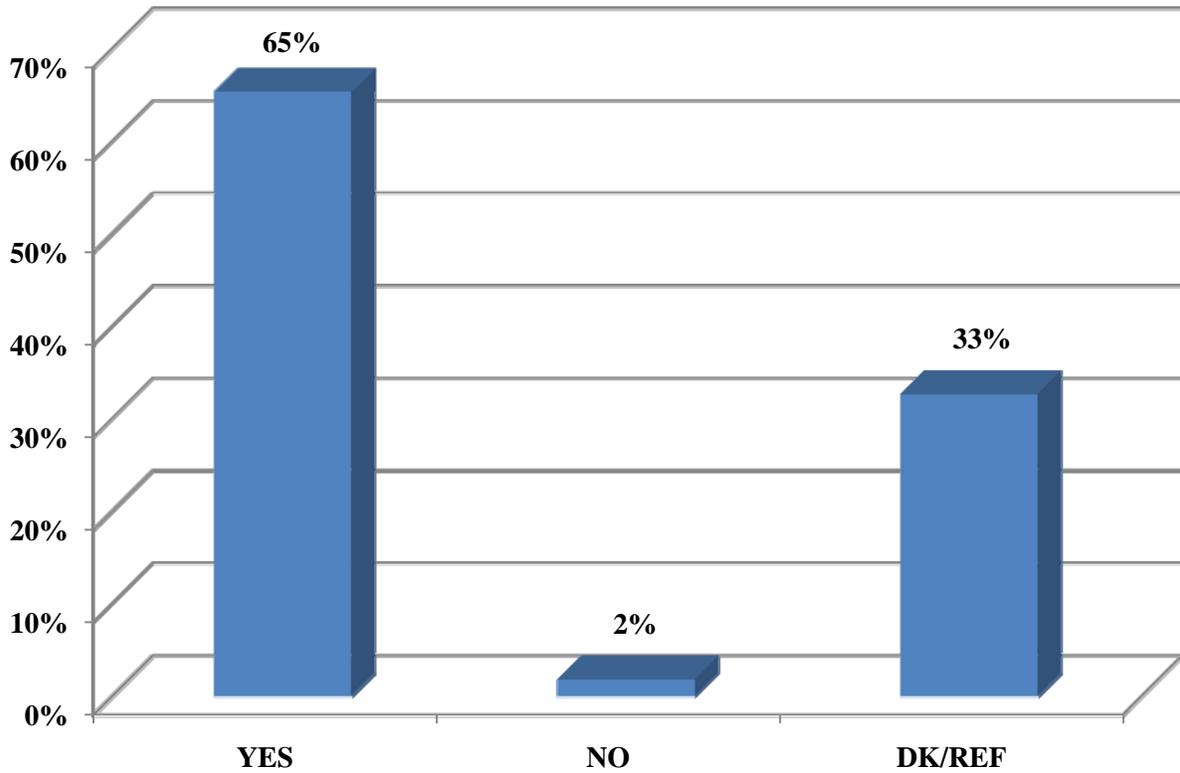
Q38: What needs to be done to make the Exchange attractive for small businesses to purchase insurance for their employees? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Affordable/Low cost	55%	68%	19%	27%	56%	26%	56%
Good coverage/benefits	24%	12%	4%	9%	16%	9%	19%
Ease of use/Easy to understand	6%	12%	11%	14%	16%	9%	7%
Easy access to information and contacts	3%	16%	15%	0%	9%	11%	0%
Provide more info on Program	6%	4%	15%	9%	3%	11%	11%
Availability of doctors and hospitals	0%	8%	0%	0%	3%	2%	0%
Other	6%	0%	4%	9%	3%	4%	7%
DK/REF	36%	28%	52%	50%	28%	55%	33%

**Does business offer health insurance to all employees, some employees, or not at all?*

Two-thirds (65%) of responding businesses feel that all businesses in Vermont should be allowed to purchase through the Exchange.

Q39: Do you feel that all businesses in Vermont should be allowed to purchase through the Exchange?



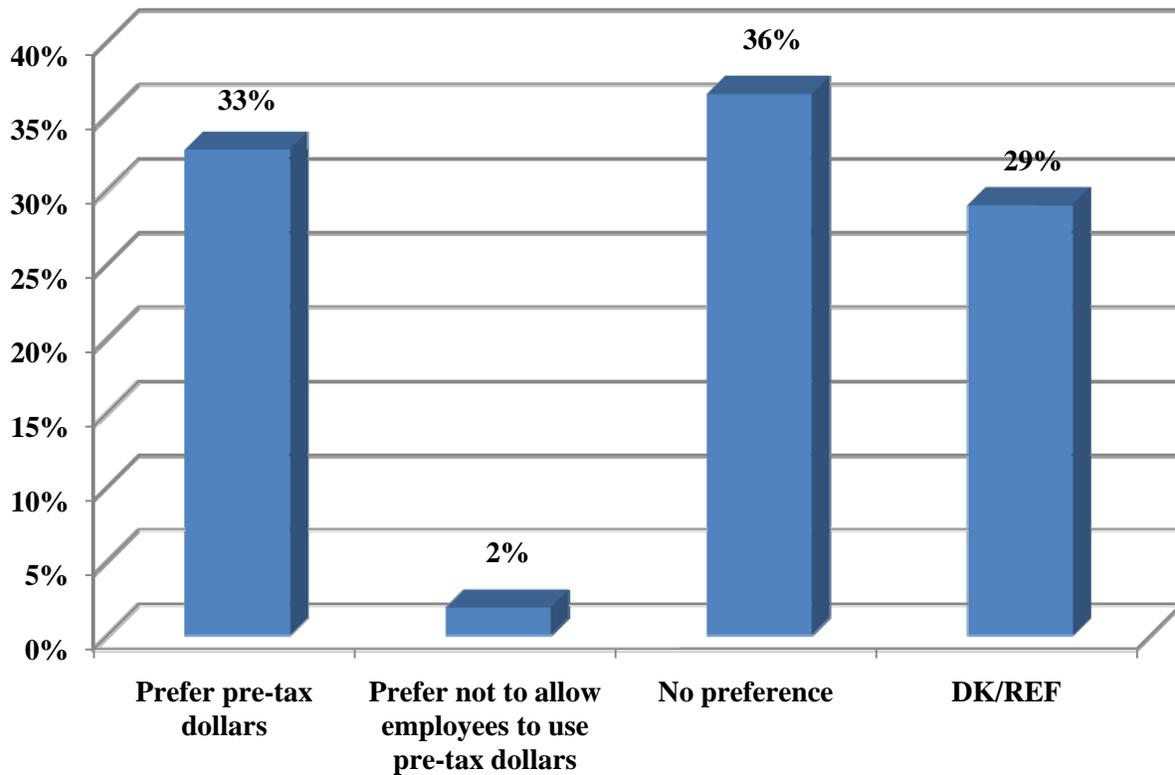
**Q39: Do you feel that all businesses in Vermont should be allowed to purchase through the Exchange?
BY Employer Size and Whether Health Insurance is Offered**

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
YES	55%	68%	81%	59%	69%	64%	63%
NO	3%	0%	0%	5%	0%	2%	4%
DK/REF	42%	32%	19%	36%	31%	34%	33%

**Does business offer health insurance to all employees, some employees, or not at all?*

Among responding businesses, support for allowing employees the option of using pre-tax dollars to pay their premium share was split between support for this proposal (33%) and having no preference (36%).

Q40: Would your business prefer to give employees the option to use pre-tax dollars to pay their premium share, prefer not to, or have no preference?



Q40: Would your business prefer to give employees the option to use pre-tax dollars to pay their premium share prefer not to or have no preference?

BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Prefer pre-tax dollars	30%	16%	37%	50%	28%	43%	22%
Prefer not to allow employees to use pre-tax dollars	0%	4%	4%	0%	3%	2%	0%
No preference	24%	64%	41%	18%	44%	34%	30%
DK/REF	45%	16%	19%	32%	25%	21%	48%

*Does business offer health insurance to all employees, some employees, or not at all?

Most businesses said that if the state mandated businesses give its workers the option to use pre-tax dollars to pay their premium share it would have no impact (43%) or they do not know what impact it would have (41%).

Q41: If the state mandated that businesses give its workers the option to use pre-tax dollars to pay their premium share what impact will this have on your business?

	Total
No impact	43%
Big impact (positive)	13%
Minimal impact	10%
More bookkeeping work/Extra time	8%
It depends	8%
Greater participation/More employees covered	2%
Other	5%
DK/REF	41%

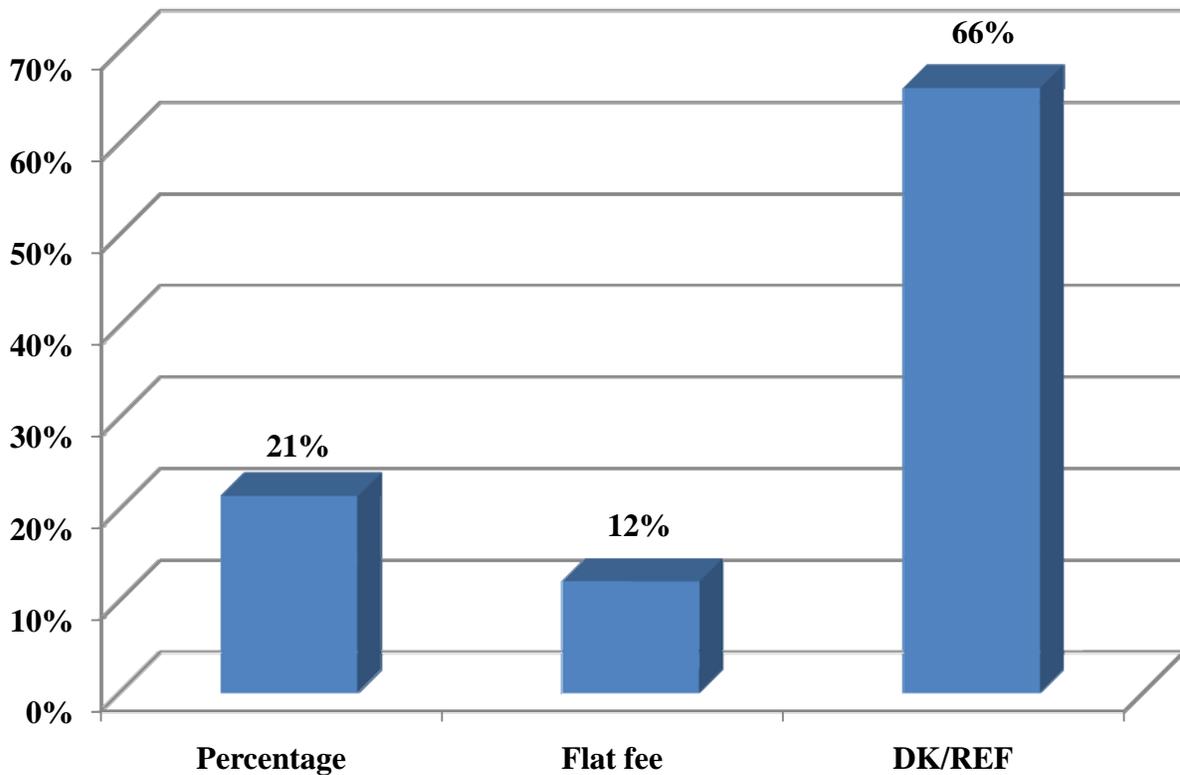
**Q41: If the state mandated that businesses give its workers the option to use pre-tax dollars to pay their premium share what impact will this have on your business?
BY Employer Size and Whether Health Insurance is Offered**

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
No impact	55%	68%	19%	27%	56%	26%	56%
Big impact (positive)	24%	12%	4%	9%	16%	9%	19%
Minimal impact	6%	12%	11%	14%	16%	9%	7%
More bookkeeping work/Extra time	3%	16%	15%	0%	9%	11%	0%
It depends	6%	4%	15%	9%	3%	11%	11%
Greater participation/More employees covered	0%	8%	0%	0%	3%	2%	0%
Other	6%	0%	4%	9%	3%	4%	7%
DK/REF	36%	28%	52%	50%	28%	55%	33%

**Does business offer health insurance to all employees, some employees, or not at all?*

Most (66%) do not know if they would prefer to pay a percentage of the employee premium or a flat fee for each employee while 21% would like to pay a percentage and 12% would prefer paying a flat fee.

Q42: Would you prefer to pay a percentage of the employee premium or pay a flat fee for each employee?



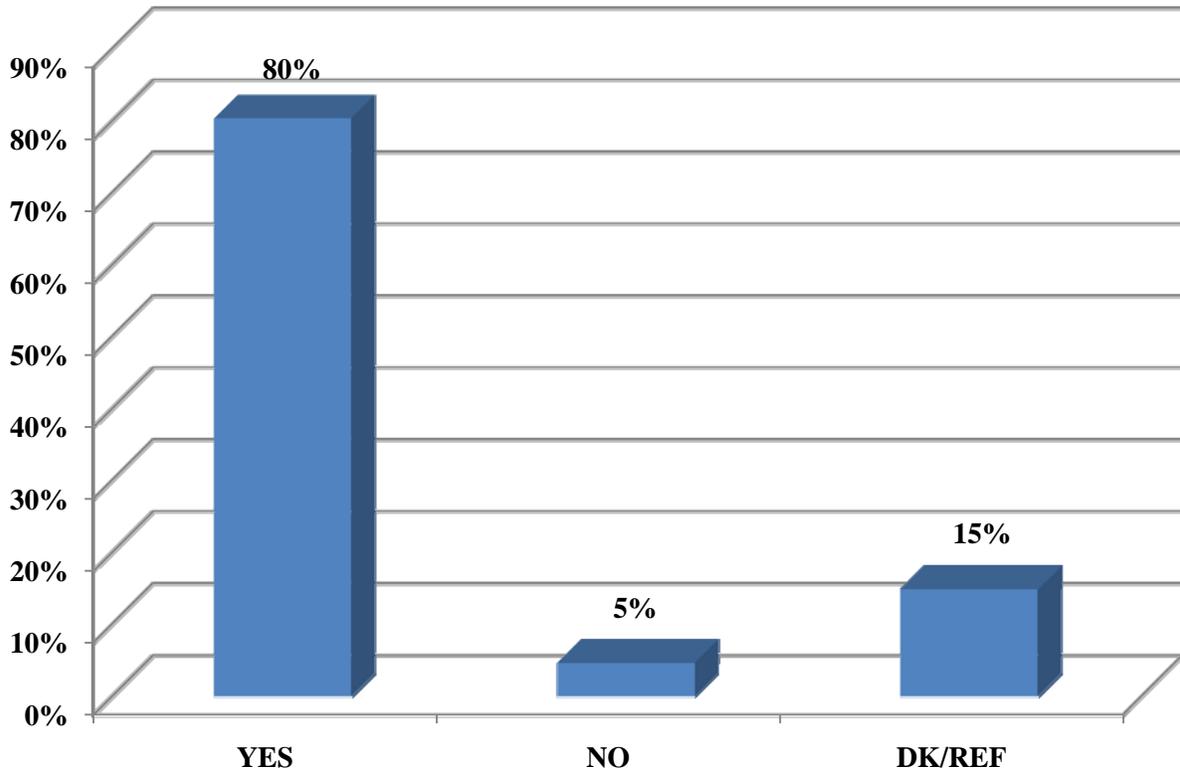
Q42: Would you prefer to pay a percentage of the employee premium or pay a flat fee for each employee? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
Percentage	12%	20%	30%	27%	25%	26%	11%
Flat fee	9%	24%	7%	9%	16%	9%	11%
DK/REF	79%	56%	63%	64%	59%	66%	78%

**Does business offer health insurance to all employees, some employees, or not at all?*

The vast majority (80%) of responding businesses would prefer to offer their employees coverage options both within and outside the Exchange.

Q43: Would you prefer that your business be allowed to offer your employees options both within and outside the Exchange?



Q43: Would you prefer that your business be allowed to offer your employees options both within and outside the Exchange? BY Employer Size and Whether Health Insurance is Offered

	Number of Employees				Offer Health Insurance*		
	1-9	10-24	25-49	50-99	YES, all	YES, some	NO
YES	73%	80%	85%	86%	72%	85%	81%
NO	3%	8%	4%	5%	9%	2%	4%
DK/REF	24%	12%	11%	9%	19%	13%	15%

*Does business offer health insurance to all employees, some employees, or not at all?