
Vermont Exchange

Employer Health Insurance
Preference Research

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Project Summary

Situation Analysis

The primary purpose of this research is to provide Wakely Consulting with systematic information that can be used to guide the development of the Vermont Health Insurance Exchange. Specifically, the research aims to:

1. Gauge the attitudes of small business employers toward the current health insurance market.
2. Determine the view of small business employers toward the three Exchange models under investigation.
3. Measure preference for each Exchange model and identify which model employers would be most likely to use.
4. Determine employers' views toward health insurance brokers and the value they place on their services.
5. Identify ways that the state of Vermont can make the transition to using the Exchange easier for small employers.

Methodology

The results of this report are based on 50 in-depth interviews commissioned by Wakely Consulting Group. The in-depth interviews were administered May 2 – 15, 2012 by telephone. Participants were randomly selected from communities throughout Vermont and represent health care decision makers at companies with 2 to 50 employees that offer health insurance.

Key Takeaways

Employers want to know how the Exchange will impact the cost of health insurance as soon as possible.

Employers expressed mixed sentiment toward the Exchange and what is changing in the provision of health insurance. Overall, three-fourths of employers in Vermont prefer at least one of the options that could be made available through the Exchange to the conventional health insurance market. Still, a majority of employers said that they view the state's requirement that all small employers start using the Exchange in 2014 as either *somewhat* (28%) or *very negative* (35%), in large part because they do not yet know enough about the Exchange to pass judgment. Additionally, a majority of employers said that it is *very important* (80%) that the state provide support and educational services to small employers. This suggests that although most employers like the idea of the Exchange, they need more information before they can make a complete evaluation of it and decide how their company will handle the transition in 2014.

Notably, based on the information employers have today, one-third said that they would *drop their group health insurance and have their employees go to the Exchange on their own*. However, a majority of employers (53%) said that they would stop offering group health insurance if their employees "could get as good of coverage as we can get now and if there is a financial benefit to them. It is imperative that they can go get health coverage at a reasonable rate." This suggests that the details regarding cost and coverage are important to employers and said that most will not make a decision about whether to use the Exchange for small group health insurance on their own until they have more information. Based on these results, the state should finalize the details of the Exchange as soon as possible to reduce market uncertainty.

Based on what employers know today, there is ambivalence toward the current health insurance market and the changes that the state has proposed.

Nearly all employers said that the cost of health insurance has increased too much. Many employers said that the current health insurance system is "broken." However, based on what they know today, many employers are skeptical of the solution that the state has proposed. More specifically, many employers fear that the Exchange will add a layer of administration (or the pejorative term "bureaucracy") to a system that already has too many "middle men" and will ultimately drive up costs. In addition, many employers are concerned that the quality of administration that the state will provide will not be high. One employer compared his expectations to the type of service typically associated with the DMV, saying that "I can't just go to the next DMV if I don't get good service."

These results suggest that the way the state introduces the Exchange will impact employers' views of it. The state should make a significant effort to develop a comprehensive education and support initiative that prioritizes responsive customer service. Because many employers are not familiar with the Exchange, there is still an opportunity to shape their first impression knowing it will occur before 2014.

Employers are cautiously optimistic about the greater employee choice that will occur with the introduction of the Exchange, assuming that it has a limited affect – or no affect – on premiums.

A majority of employers prefer Option 3 – Any Company, Any Tier because it offers their employees flexibility, in terms of choice and portability, and it offers employers a simpler way to provide group health insurance. However, if Option 3 were to raise the cost of health insurance, many employers would view the Exchange negatively. As a result, the state needs to balance choice and cost when it decides which model to put in place.

For the Exchange to be successful, it must add more value than what brokers currently provide and show employers how it will add more value.

A majority of employers currently use a broker or an agent. In addition, most of these employers said that they would continue to use a broker even if they purchased their insurance through the Exchange. Employers often said that they relied on their broker's knowledge of the insurance market place and their company. However, when asked whether they would pay a broker directly for their services, less than one-half of employers said yes.

This suggests that employers will expect the same kind of personal attention and service that brokers provide from the Exchange, even if they are not paying a fee directly to the Exchange. As a result, the customer service staff at the Exchange must be knowledgeable and responsive from the moment it opens its doors. In addition, the Exchange can add value beyond what the broker provides by simplifying paperwork and billing and making it easier for employers to understand and compare plans. Finally, the Exchange must be able to point to specific initiatives that it has introduced that add value and make health insurance easier and more affordable for employers and their employees.

The single largest challenge to the Exchange is market uncertainty.

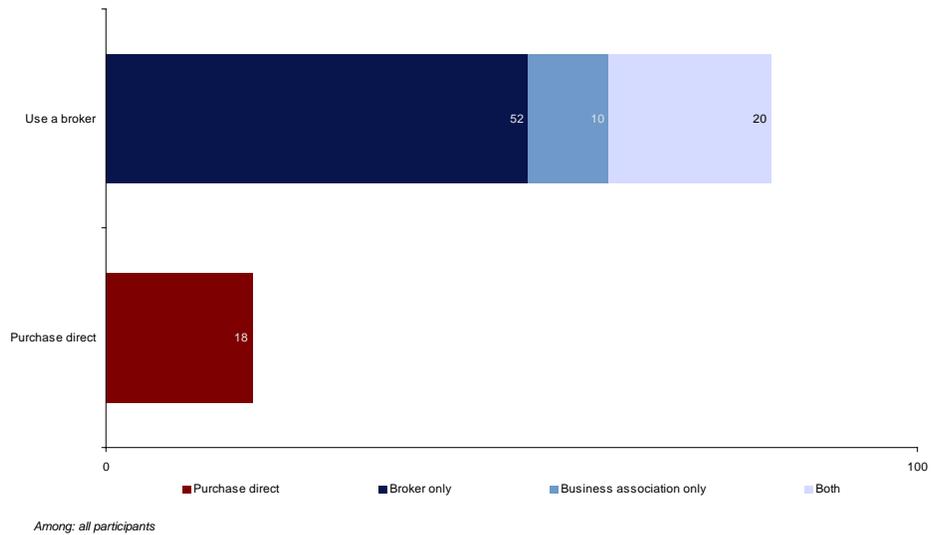
The results of the research suggest that while there are differences of opinion and preference, what employers want most is certainty. They want to know what is going to happen, when it is going to happen and how much it will cost. Every effort to reduce uncertainty and introduce reasonable change will be met with the least amount of resistance. Employers also expect the Exchange to be as easy as possible to understand, and to be administered seamlessly.

Current Health Insurance Market

Approximately three-quarters of the employers get their health insurance through a broker.

Employers were asked whether they get their health insurance through a broker or agent, a business association or directly from a health insurance company. Seventy-eight percent employers self-report that they get their health insurance through a *broker or agent* (52%), a *business association* (10%) or *both* (20%). Only 18 percent of employers get their health insurance *directly from an insurance company*.

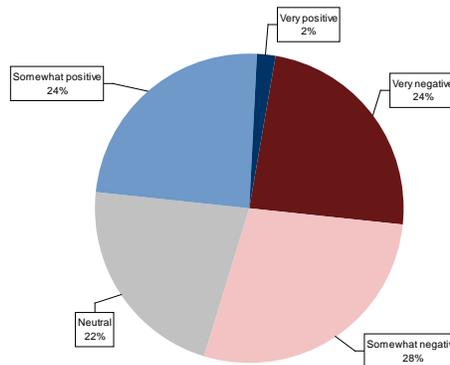
Do you currently get your health insurance through a broker, a business association or directly from a health insurance company?



Approximately one-half of employers view the current health insurance market negatively.

Employers were asked to describe their overall view toward the current health insurance market. Fifty-two percent of employers said that they view the health insurance market *somewhat* (28%) or *very* (24%) *negatively*. Fewer employers view the current market *somewhat* (24%) or *very* (2%) *positively*. A significant minority of respondents has a view toward the current market that is *neutral* (22%).

What is your overall view toward the current health insurance market?



Among: all participants

When asked what they like most about the current market, many employers said that they like having choices. One employer said that he likes the “flexibility and freedom to choose plans we want to provide and that we can structure the plan as we see fit.” However, another employer noted that “I like choice, but we used to have more. I pick the best plan for my employees, but one size doesn’t fit all. I used to offer different levels of coverage, but I can’t afford to do that anymore.”

Other employers noted that they appreciate that they have access to insurance or that they have been able to find plans in the small group market that are more affordable than plans in the individual market. A small minority of employers said that they appreciate the service that their insurance company provides.

Notably, a significant proportion of employers could not identify anything that they like about the current health insurance market.

When asked what they like least about the current health insurance market, most employers mentioned cost. One employer said that “the cost of insurance is really burdensome. Deductibles go up and we get less and less for more money all the time.” Another employer said “every time you turn around price goes up and coverage goes down.” Another employer said that the cost increases are “never ending. It feels like you’re only working to pay the insurance company.”

Many employers said that the lack of competition is what they like least about the current health insurance market. One employer said “There are no options. We have two health insurance companies we can choose from. The plans have a few options, but for the cost, I don’t consider many of them real choices.” Several employers said that if there was more competition, “pricing would come down and services would improve.”

A minority of employers also mentioned that there is too much bureaucracy in the current health insurance market. One employer described it as “bulky,” saying that there are too many “layers of people involved.”

Notably, while many employers said they could not think of anything positive about the current market, all respondents were able to identify at least one quality that they do not like about it. This suggests that while many employers say they like the current market, the reality is that they accept it, with its flaws, because they understand it and are accustomed to it.

Most businesses offer group health insurance as a benefit to their employees that is useful in recruitment and retention.

Employers were asked why they offer group health insurance. Many employers said that they offer group health insurance as a benefit that is an important part of their overall compensation package. These employers said that offering health insurance helps them attract and retain qualified employees. One employer said that offering insurance is a “selling point” and adds “it gives us an advantage over other companies.”

A significant proportion of employers said that they offer health insurance to their employees because “it is the right thing to do if you have employees you value.” One employer feels a “moral obligation” to provide insurance to the company’s workers. Other employers said that they provide insurance to their employees in order to “keep a healthy, more productive staff.”

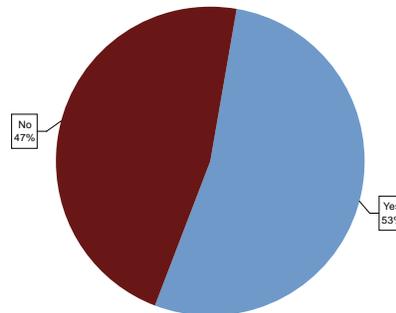
Notably, a minority of employers said that they do not have a choice. One employer said that “we’re forced to.” Typically, these employers suggested that they offered insurance in order to avoid penalties from the state of Vermont.

When asked to identify the primary disadvantages to offering group health insurance, most employers mentioned the cost and administrative burden.

Employers were split when asked if they would stop offering group health insurance if their employees could get comparable coverage for less money.

Employers were asked whether they would stop offering group health insurance if other employers also stopped offering it and employees had an easy way to get coverage and subsidies to cover the cost. Fifty-three percent of employers said that they would stop offering group health insurance.

Would you want to stop offering health insurance to your employees?



Among: all participants

Among the employers who said that they would stop offering group health insurance, cost was often the reason cited. One employer said that “it’s entirely cost related.” Another employer said “why not, if they can buy it cheaper themselves?” Other employers said that if it was no longer standard for employers to offer health insurance they would stop offering it. One employer said that “if it is no longer the norm, we would gladly do it.” Another employer noted that “if all employers were out, it’s not a viable business expense.” Many other employers said that they would consider raising employee salaries if they no longer provided health insurance as a benefit. One employer said that “we’ve talked about it, and we may give our employees a raise.”

Among employers who said that they would continue to offer group health insurance, cost was also the reason most often cited. However, these employers were concerned that the cost of health insurance for their employees would go up if they did not provide the small group plan. One employer said that there is “not enough information to tell me if it is advantageous for my employees “get insurance on their own.” Another employer said that “it’s imperative that they can get health coverage at a reasonable rate.” Other employers said that they were not sure if the new system would work and said that they would take a wait-and-see approach. Several employers said that they would rather offer group health insurance because it is a valuable benefit they use for retention. One employer said “I would rather pay for my employees’ health insurance directly than have increased taxes.”

When asked what would make them more comfortable not offering group health insurance, most employers said that if their employees “could get as good of coverage as we can get now and it is financially beneficial to them, then we would be comfortable.”

These results suggest that most employers will not decide whether to stop offering group health insurance until more details on cost and coverage are available. Additionally, there are strong social norms that must be overcome before employers feel comfortable not offering health insurance.

Health Plan Preferences

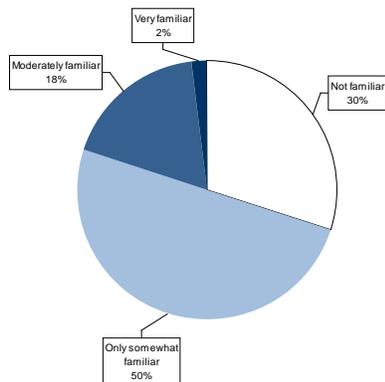
Few employers are truly familiar with how the new health care law will affect their business.

Employers were asked how familiar they are with how the new federal health care law will affect their business. Twenty percent of employers said that they are *very* (2%) or *somewhat* (18%) *familiar* with how the law will affect their business, while 50 percent said that they are *only somewhat familiar*. Notably, 30 percent of employers said that they are *not familiar* with how the law will affect their business.

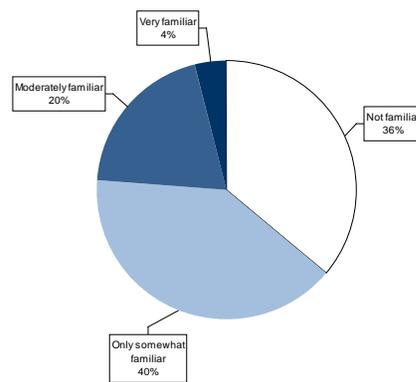
Employers were also asked how familiar they are with the health insurance Exchange that each state is required to have in place by 2014. Twenty-four percent of employers said that they are *very* (4%) or *somewhat* (20%) *familiar* with the Exchange, while 40 percent said that they are *only somewhat familiar*. Notably, 36 percent of employers said that they are *not familiar* with the Exchange.

How familiar are you with...

How the new federal law will affect your business?



The health insurance Exchange that each state is required to have in place by 2014?

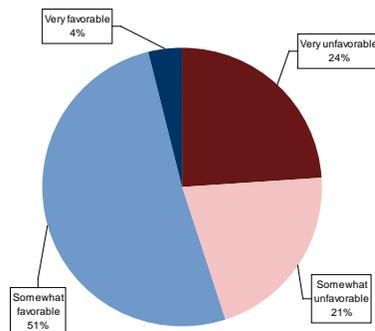


Among: all participants

A majority of employers view the way the current health insurance system works favorably.

After a brief explanation of how the current health insurance market works, employers were asked to identify the advantages and disadvantages of the current approach and to describe their overall view. Fifty-five percent of employers view the current approach either *somewhat* (51%) or *very* (4%) *favorably*, while 45 percent of employers view the current approach *somewhat* (21%) or *very* (24%) *unfavorably*.

How would you describe your overall view toward the Conventional Market?



Among: all participants

Among employers who view the current market approach favorably, several different reasons were cited. Some employers said that they like having a choice because they are “paying the bills.” Other employers mentioned “freedom of choice,” suggesting that under the current system, no one tells them which plan they have to get. Other employers said that “sometimes employees have better plans through their employers than if they were left to make their own decision because people discount how much they benefit from good coverage and look only at price.” Finally, some employers said that they appreciate that they can get better rates using the group market and that plans are “easy to implement, just two steps.”

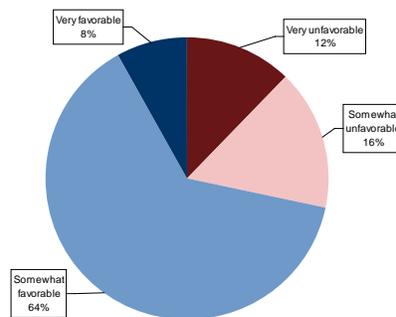
Among employers who view the current approach unfavorably, many said that cost is the biggest disadvantage. One employer said that “as coverage gets poorer, costs fall more onto employees and they seek health care less and less and eventually wind up in the ER.” Another employer said that “you end up paying a fortune for the coverage you want.” Many employers mentioned the lack of choice available through the current approach. One employer said that “because of the lack of choice, employees may not get the coverage that they need.” Another employer said that “the lack of competition leads to very generic choices – there are no real decisions for employers or employees.”

These results suggest that there is some variety in how employers view the conventional market approach. While some employers like that they get to make the decision on which plan to purchase, others feel that the lack of alternatives makes that decision less meaningful. However, whatever the options, the underlying issue of cost remains paramount to most small employers.

Most employers view Option 1 favorably.

After a brief explanation of how Option 1 – Single Insurance Company works, employers were asked to identify the advantages and disadvantages of this Exchange model and to describe their overall view. Seventy-two percent of employers view this model either *somewhat* (64%) or *very* (8%) *favorably*, while 28 percent of employers view the model *somewhat* (16%) or *very* (12%) *unfavorably*.

How would you describe your overall view toward Option 1 – Single Insurance Company?



Among: all participants

Among employers who view Option 1 favorably, several employers said that the employees would have “flexibility” with this model. One employer said that “everyone can have their own customized plan.” Other employers said that they like that “employees get the bills because it makes them look at the plan and think about their options.”

Among employers who view Option 1 unfavorably, many employers said that they were concerned that this Exchange model would be difficult to administer. One employer said “there are more levels to administer. That is a scary concept.” Another employer said “it will be confusing at work and will be more paperwork for me to do, but once in place it won’t be so bad. But employees will have more to complain about because they have more to choose from and they won’t all be treated the same way.” One employer had several questions: “how will the collections and customer service be handled? Who mans the customer service? How will they be trained? Will they be local?” Several employers wondered, “what happens if an employee doesn’t make a payment?”

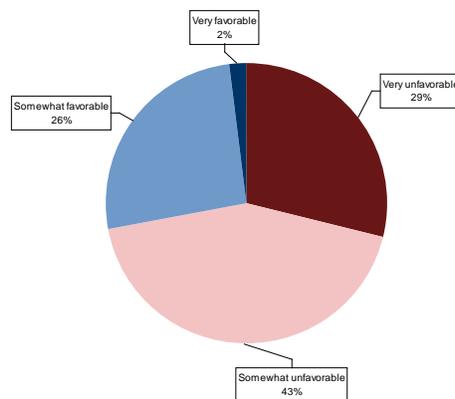
Several employers said that they are “concerned about the Exchange handling the customer service” because they have “never dealt with a government agency that was good at solving problems.” Another employer said that there would be little incentive for the Exchange to improve the way it handles the administrative aspects of health insurance: “customer service through the state may end up like the DMV. (Again) I can’t just go to another DMV if I don’t get good service.”

Employers also worried that many employees would choose the plan with the lowest monthly premiums and then regret their decision once they tried to use their insurance. According to one employer, “I would hesitate about people trying to save money and then regretting it. If they pick a high risk plan and actually had to utilize it, that could put them in a bad situation.”

Few employers view Option 2 favorably.

After a brief explanation of how Option 2 – Single Level of Benefits works, employers were asked to identify the advantages and disadvantages of this Exchange model and to describe their overall view. Twenty-eight percent of employers view this model either *somewhat* (26%) or *very* (2%) *favorably*, while 72 percent of employers view the model *somewhat* (43%) or *very* (29%) *unfavorably*.

How would you describe your overall view toward Option 2 – Single Level of Benefits?



Among: all participants

Among employers who view Option 2 favorably, many said that this option delivers more choices for employees. One employer said that this option “allows real choice as to which company they want to work with.” While another employer said that employees will be able to “compare company to company.” Several employers view this option favorably because it ensures that employees will have a certain amount of coverage. One employer said “I know employees will go down to a lower tier if they can. I want to give them a benefit and know that they are making the most of it.” Other employers like this option because it “gives employees some basic coverage and the ability to choose, more or less. But it offers more stability for me by only allowing certain tiers. Costs will fluctuate less.” Finally, other employers noted that the physician networks available from certain insurers may suit employees differently and this option accommodates that.

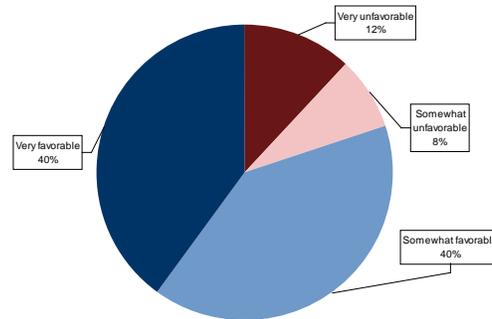
Among employers who view Option 2 unfavorably, most said that choosing insurance companies is not as important as choosing tiers. One employer said “most people don’t care if they have MVP or Blue Cross. A lot of hospitals and doctors accept these two companies.” Another employer said that “employees won’t go through the coverage books of five different companies to pick which is best. This is a pointless choice.” Other employers were concerned that employees that need care at the platinum level are out of luck if their employer picks bronze. One employer asked “if the coverage is not sufficient, where do they go then?”

Several employers indicated that this option would make administering the health plan more complicated because now they would have to deal with more than one company. One employer said that “I will have to remember the plan that each employee is on to answer questions.” Another employer said “I would rather have some influence with one insurer and not be spread over four different companies. If I provide a benefit, I want clout to lobby for my employees if they need it.”

More than three-fourths of employers view Option 3 favorably.

After a brief explanation of how Option 3 – Any Company, Any Tier works, employers were asked to identify the advantages and disadvantages of this Exchange model and to describe their overall view. Eighty percent of employers view this model either *somewhat* (40%) or *very* (40%) *favorably*, while 20 percent of employers view the model *somewhat* (8%) or *very* (12%) *unfavorably*.

How would you describe your overall view toward Option 3 – Any Company, Any Tier?



Among: all participants

Among employers who view Option 3 favorably, most said they like it because it offers employees the most choice. One employer said that “if they are not happy with what they chose, no one made them, it was their choice, they have ownership of it.” Another employer said that “this is a winner. It gives me a fixed price and them the most options.” Employers also appreciated the portability of this option. One employer commented that “employees will no longer make career decisions based on health care coverage.”

Among employers who view Option 3 unfavorably, most said that this option is “too confusing.” One employer said that “this adds extra paperwork, administration and expense.” A minority of employers said that their employees would not be motivated enough to do the research to choose a plan. One employer said that “employees just want to go to the doctor and not lose their house.”

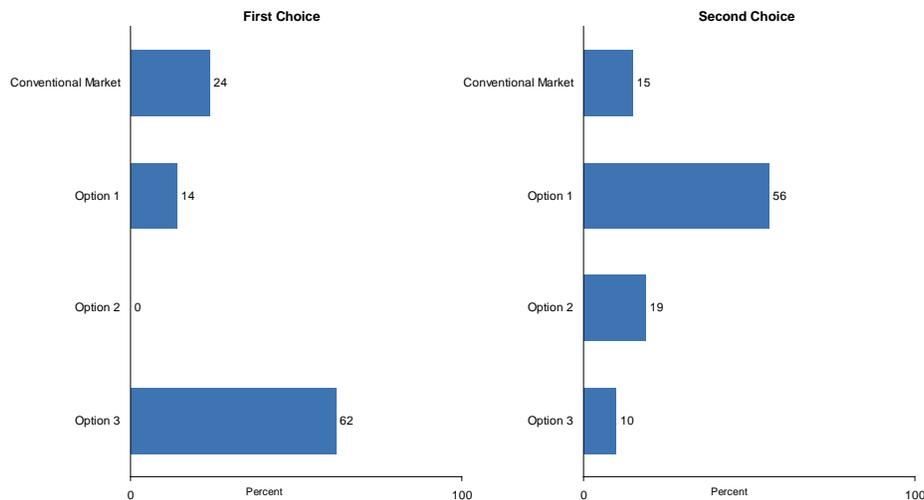
Notably, even among employers who view Option 3 favorably, many said that they were concerned with the complexity of this option for both themselves and their employees. As one employer stated that “this is really complex. How can anyone analyze these choices?” Another employer said “employees are not trained to ask the right questions. People don’t often take the time to do the research.” But another employer commented that this option “is a win-win if it is structured correctly. But if the tiers are not similar enough, it will be tough to compare apples-to-apples.”

A majority of employers prefer Option 3 to any other model.

Employers were asked to identify their first choice out of the four options discussed. Sixty-two percent of employers identified *Option 3 – Any Company, Any Tier* as their first choice. Fewer employers identified the *Conventional Market* (24%) or *Option 1 – Single Insurance Company* (14%) as their first choice. Notably, no employer identified *Option 2 – Single Level of Benefits* as their first choice.

Employers were also asked to identify their second choice. A majority of participants identified *Option 1 – Single Insurance Company* (56%) as their second choice. Fewer participants identified *Option 2 – Single Level of Benefits* (19%), the *Conventional Market* (15%) or *Option 3 – Any Company, Any Tier* (10%) as their second choice.

Which option would be your...



Among: all participants

Employers were asked why they preferred the plans they identified. Among employers who prefer Option 3, the primary reason cited is the increased amount of choice that employees will have. One employer said that Option 3 “offers flexibility to both parties – each makes decisions in the market place.” Another employer said that it “gives employees the flexibility to move up or down and laterally, suiting their needs.”

A significant minority of employers who prefer Option 3 said that the reason is because it “leaves more control in the employees’ hands.” Some employers indicated that they like that employees will be more responsible for choosing their own plans because “it gets the employer out of it” and if the employees are unhappy, “it’s not my fault.”

Other employers said that they liked that Option 3 because it has “portability.” While some employers said that “more choice means more competition and more competition means lower prices.”

Among employers who prefer the Conventional Market, many said that they prefer this option because employers retain “control.” One employer said that “it puts the control back in the hands of the employer. With only one plan to manage there will be no misunderstandings.” Another employer said that “if I’m offering it to my employees I want to feel I have some stake in it.”

Other employers who prefer the Conventional Market said that they have “a real aversion to government getting involved in health insurance.” One employer said that the Conventional Market “does not create another administrative agency to manage insurance and health care.”

A minority of employers who prefer the Conventional Market said that it is “what I know and love.” One employer said that “we know what it costs and how it will work.” Another employer called it “simple.”

Among employers who prefer Option 1, nearly all said that the reason is because this option “makes it simple for the employer and the employee.” One employer said “I am better suited to pick a plan as an employer because I’ve done it all these years. This option gives employees the choice to control their own money, but they don’t need to control the choice of companies.” Another employer said “Option 3 has too many variables. With Option 1, the employees still have choices on how much money to put into their insurance.” Another employer said Option 1 “is a minor tweak of the existing system. This will be a good litmus test as far as how many people will pay more for their own insurance.”

These results suggest that while most employers prefer Option 3 because it offers their employees the most choice and takes them out of the process, just as many employers would be comfortable with Option 1 because it is similar to what they have now, but still gives employees a meaningful choice.

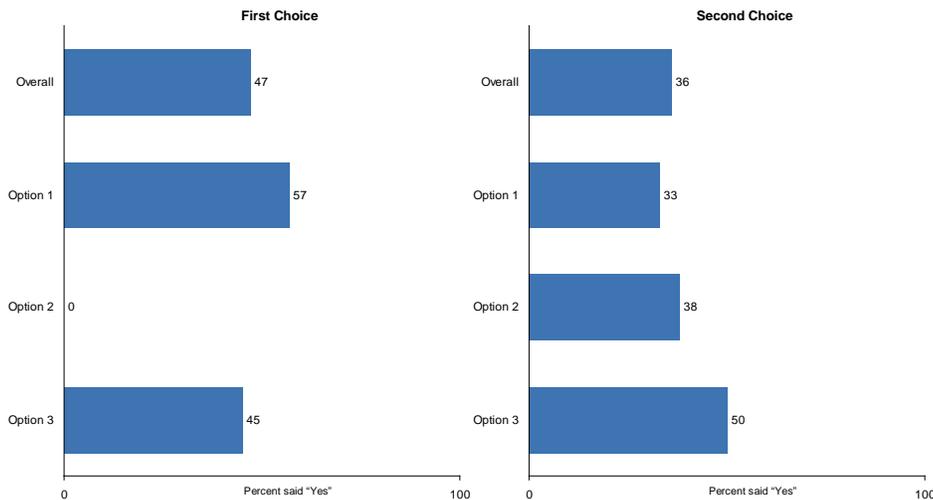
Nearly one-half of employers who prefer an alternative to the Conventional Market said that they would be willing to pay more to offer their employees choice.

In order to calibrate employers' level of interest in the various employee-choice models, they were asked if they would be willing to pay more to offer their employees some form of choice. Given their sensitivity to costs, willingness to pay more for choice is a good barometer of the strength of their interest in employee choice. Overall, 47 percent of employers who said Option 1 or Option 3 is their first choice said that they would be willing to pay more to offer their employees choice. Among employers who said that they prefer Option 1, 57 percent said that they would be willing to pay five percent more to offer their employees this Exchange model. Among employers who said that they prefer Option 3, 45 percent said that they would be willing to pay five percent more to offer their employees this Exchange model.

Overall, 36 percent of employers who said that Option 1, Option 2 or Option 3 is their second choice said that they would be willing to pay more to offer their employees choice. Among employers who chose Option 1 as their second choice, 33 percent said that they would be willing to pay five percent more to offer their employees this Exchange model. Among employers who chose Option 2 as their second choice, 38 percent said that they would be willing to pay five percent more to offer their employees this Exchange model. Among employers who chose Option 3 as their second choice, 50 percent said that they would be willing to pay five percent more to offer their employees this Exchange model.

These results suggest that employers are somewhat split as to whether they would pay more to offer their employees choice.

Would you be willing to pay 5 percent more for...



Among: participants who chose options 1-3

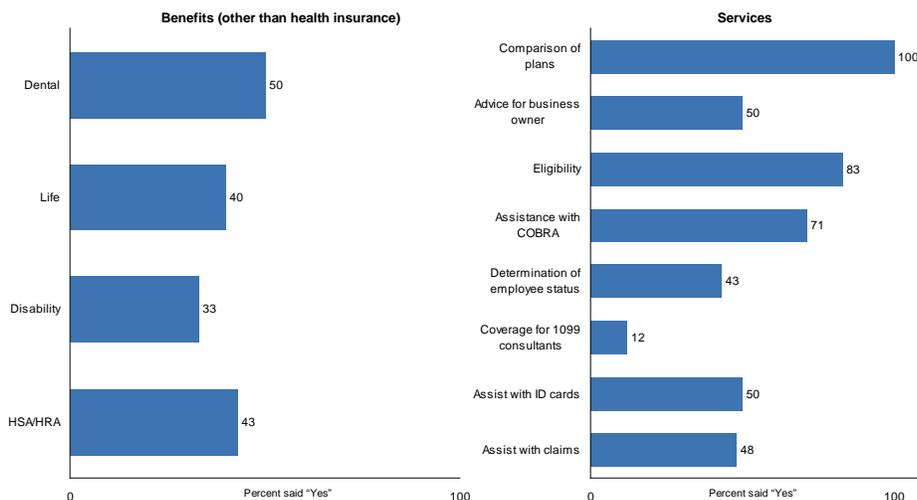
Broker Support

Most employers use their broker or business association to help them with enrollment/re-enrollment – and to understand eligibility requirements - but fewer utilize additional services on a regular basis.

Employers who use a broker or business association were asked to identify the most common problems or issues they encounter with their health plan that they sometimes turn over to their broker or business association to help resolve. Many employers indicated that they rarely or never turn over “problems” to their brokers or business associations. In fact, many employers said that their broker “comes once a year to discuss pricing.” Among employers who do rely on their broker to help resolve problems, the most common issues they get help with are those related to changes in enrollment, coverage questions and claims issues.

When asked to identify the types of assistance they have received from their broker or business association, including some specific kinds of problem resolution, all employers said that they receive a *comparison of plans, costs and a recommendation*, and many obtain *eligibility information (minimum participation / minimum employer contribution)* (83%) and *assistance with COBRA requirements* (71%). This type of service is not considered a problem. Fewer reported that they received regular assistance regarding *advice for small business owners* (50%) or *assistance with new or replacement ID cards* (50%). Fifty percent of these employers obtain *dental* benefits from their broker or business association, while fewer obtain *Health Savings Accounts / Health Reimbursement Accounts* (43%), *life insurance* (43%), *short and/or long term disability* (33%) benefits, *assistance with claims issues* (48%), *determination of full- and part-time employees* (43%) and *coverage for 1099 consultants* (12%).

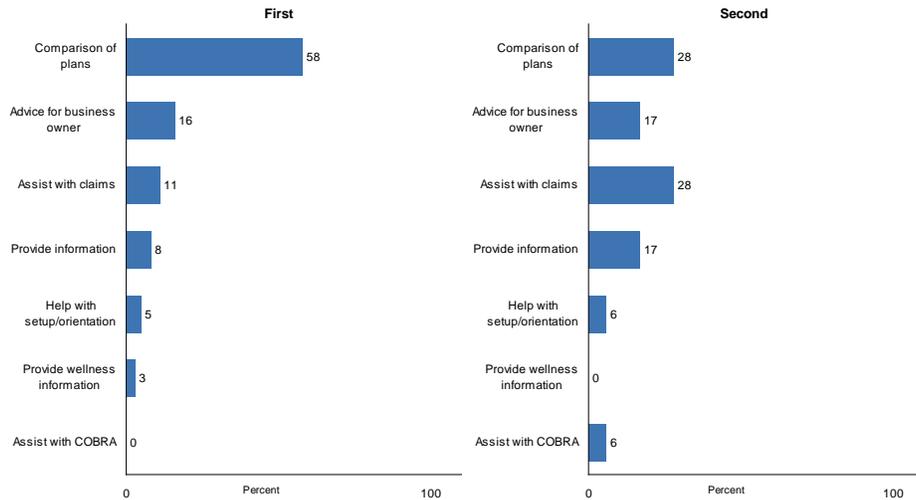
What... do you get through your broker or business association?



Among: participants who use a broker or business association for health insurance

Employers were also asked to identify the services that their broker provides that they value most. Fifty-eight percent of employers said that they value the *comparison of plans* most. Fewer respondents said that *advice for business owners* (16%), *assistance with claims* (11%), *providing information* (8%), *helping with set-up and orientation* (5%) and *providing wellness information* (3%) were most valuable to them.

Which two services that your broker provides do you value most?



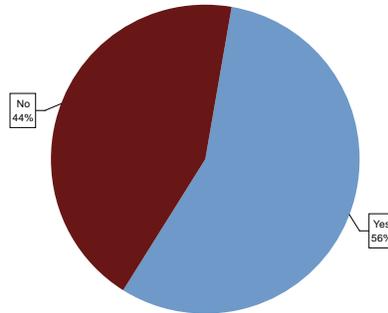
Among: participants who use a broker or business association

These results show that many employers get help from their broker or business association for at least some type of assistance.

A majority of employers would still use a broker if they purchased their insurance through the Exchange.

Employers were asked whether they would still want to use a broker to help them choose the best option if they purchased health insurance directly through the Exchange. Fifty-six percent of employers said that they would still use a broker if they purchased insurance through the Exchange.

If you purchased insurance through the Exchange would you still want to use a broker?



Among: participants who use a broker or business association

Many employers who said that they would still want to use a broker indicated that they value the expertise of their broker. One employer said “I rely on their expertise and ability to evaluate the plans.” A significant minority of employers said they would continue to use a broker because “we have a good rapport with our broker.” Finally, other employers indicated that they would continue to use their broker because they value the other services that they provide.

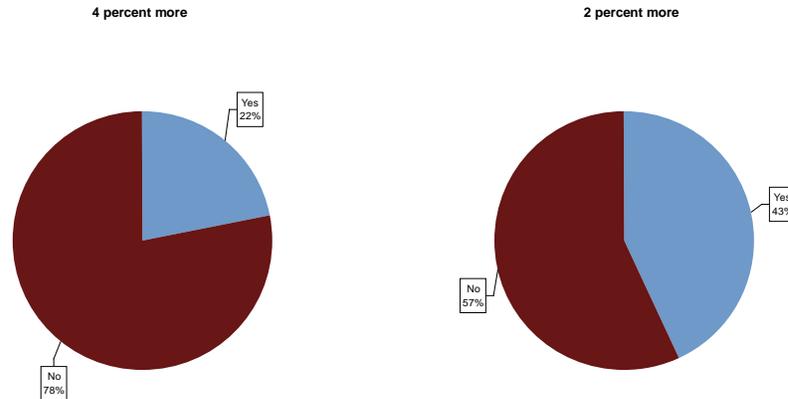
Among employers who said that they would not use a broker, most employers said that their decision was conditional on the amount, clarity and quality of the information available through the Exchange. One employer said that “if all the bronze plans are the same then you know what is in the plan.” Another employer said “the only reason to use a broker is for the information they provide.”

These results suggest that many employers would not voluntarily give up their brokers until they see how the Exchange works and how difficult it is to administer group and/or individual plans.

A majority of employers would not pay a broker directly for their services.

Employers were asked whether they would pay a broker directly for the services they provide. Seventy-eight percent of employers who use a broker or business association said that they would no longer use a broker if they had to pay four percent of their annual premiums as a fee directly to the broker for their services. Notably, fewer respondents said that they would not pay their broker a two percent fee directly (57%).

Would you be willing to pay more directly to your broker for their services?



Among: participants who use a broker or business association

Among employers who said they would not pay anything, most said that the reason is due to cost. Several employers said that they “don’t think we get all that much service.” One employer said that “the broker is a sales person and once they make the sale they disappear.”

Among employers who said they would pay their broker directly, many said that they appreciate the professional advice that a broker offers. One employer said “it’s a very complicated decision with a huge amount of money involved.” Another employer said that “it’s got to be right.” A significant minority of employers said that they would pay the broker directly because those kinds of fees “are a part of business.” One employer characterized it as a “healthy shift in the market.”

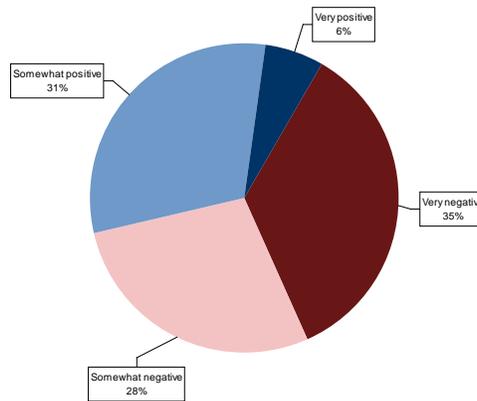
These results suggest that even though many employers value the services that their broker provides, it is difficult to predict whether employers would start paying brokers directly for a service that they feel is already included in the cost of health insurance.

Transition to Using the Exchange

A majority of employers said that they view the state's plan to require them to start using the Exchange in 2014 negatively.

Employers were asked what their reaction is to the state's plan to require them to start using the Exchange in 2014. Sixty-three percent of employers said that they view the plan *somewhat* (28%) or *very* (35%) *negatively*, while 37 percent of employers said that they view the plan *somewhat* (31%) or *very* (6%) *positively*.

What is your reaction to the State's plan to require all small employers to use the Exchange in 2014?



Among: all participants

Among employers who view the plan negatively, many said that the reason is because they do not like being forced to do something, especially by the government. One employer said that “I don’t see or understand what is gained by forcing anyone into this plan. If it is competitive and does not attract people without a mandate, then something is wrong.” Another employer said that “any time someone says that I have to do something it gets my goat, especially when nobody else in the country has to.” A significant proportion of employers said that they view the plan negatively because they know very little about it. One employer said “I have no idea how it will work and what it will cost.” Another employer said that his view “depends on how it is run and which model they will offer.”

Among employers who view the plan positively, many said that they hoped the plan would help bring down cost. One employer said that “I like it for next year. I am hoping it will bring down cost. I can get insurance, I just want to reduce my costs.” Other employers said that they view the plan favorably because the current system is broken and needs to be fixed. As one employer said, “I want to see this work because the insurance industry is broken.”

Employers think that the Exchange will either help or hurt the cost of health insurance.

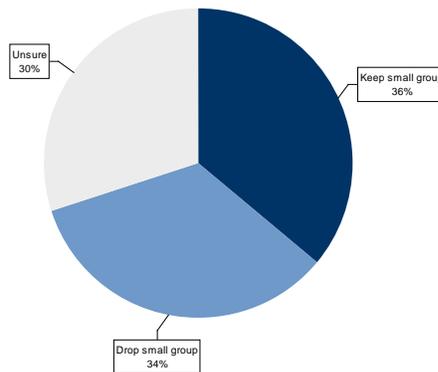
Employers were asked how they think that the Exchange can help or hurt small employers. Many employers said that the Exchange might be able to help small employers by lowering cost, increasing choice for employees and making the process simpler and clearer. One employer said that he hopes the Exchange can “offer good plans at a reasonable rate.” Another employer said that the Exchange can “streamline the insurance process and provide better information and customer service.” Finally, one employer said that the Exchange “lets employees choose more of what they want.”

Many employers said that the Exchange might hurt small employers by increasing cost. One employer said that “if the Exchange is not robust enough to increase competition, then the pricing will get out of whack and increase unpredictably.” Other employers worried that they would end up paying more taxes, even if the rates for plans did not go up.

Many employers do not know whether they will continue to offer group health insurance in 2014.

Employers were asked whether they would buy group health insurance through the Exchange, or drop group health insurance and have their employees go to the Exchange on their own. Thirty-six percent of employers said that they would *offer small group health insurance through the Exchange*, while 34 percent said that they would *drop small group health insurance* and 30 percent said that they are *unsure* what they will do.

Based on what you know today, will you keep or drop your small group in 2014?



Among: all participants

Among employers who said that they would *continue to offer small group health insurance* through the Exchange, most said that they would do so as a benefit to their employees. One employer said that “it’s not a benefit that can just be taken away.” Another employer said that “it’s a benefit that helps us attract and retain employees.” Other employers indicated that they would keep their small group health plans “until we see how the Exchange will work.”

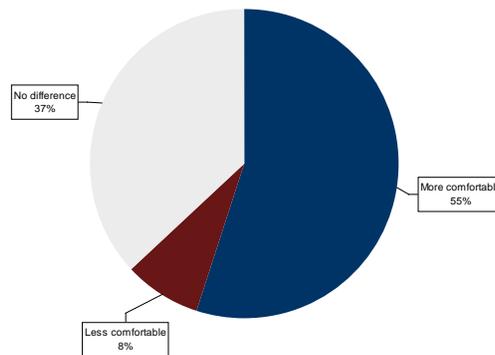
Among employers who said that they would *drop their group health insurance*, several said that dropping their health plan would “help decouple insurance from the employer.” Among these employers, some want the Exchange to succeed because they believe in state run insurance, but others would just rather get out of the insurance business. One employer said that “it will just be easier for me.” Other employers said that their decision to drop their plan is based on cost, either to the employer or the employee. One employer said that they would drop the plan “because the employee might be better off on their own and we won’t have to pay anything.” Another employer said that “it will benefit employees who qualify for subsidies.”

Among employers who said that they are unsure what they will do in 2014, most said they cannot make a decision until they get more information. In particular, many of these employers said that their decision will be based on cost. One employer said that “it comes down to the bottom line for me.”

A majority of employers would be more comfortable using the Exchange if it took them out of the middle when their employees had a problem with their insurance.

Employers were asked if they would feel more or less comfortable with using the Exchange if it could take them out of the middle when an employee has a question or concern about their coverage. Fifty-five percent of employers said that they would be *more comfortable*, while only eight percent said they would be *less comfortable*. Notably, 37 percent said that it would *not make a difference*.

Would you be more or less comfortable using the Exchange if it could take you out of the middle?



Among: all participants

Among employers who said it would make them more comfortable, most said that they would feel more comfortable because they are not experts on the plans and often do not have the time or resources to answer the many questions employees have. One employer said “I am not in the health insurance plan administration business.” Another employer said “I don’t have the time to deal with little problems.” Other employers mentioned that there are particular privacy issues related to health insurance questions that they would prefer not to deal with.

Among employers who said that it *would not make a difference*, many said that they do not currently get many questions about their health plan. One employer said that “that wouldn’t be a big advantage for us because we haven’t had a problem with that.” Other employers said that it would not make a difference because they feel that their door is always open if their employees have a question. One employer said that “our people are like family.” Finally, a minority of employers said that their employees would bring questions to them no matter what. One employer said, “any time my employees have a problem I know about it.”

Among employers who said that they would feel less comfortable, most said that “if I’m paying for it I want to be involved.” Another employer said “I don’t want to lose control.”

A majority of employers would like to know details about cost and coverage to make the transition to using the Exchange easier.

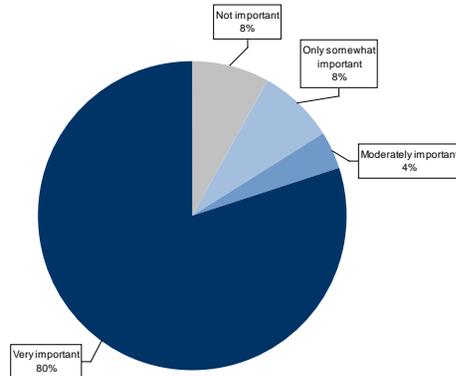
Employers were asked to identify specific things that the Exchange needs to do to make the transition easier. Most employers indicated that they need details about how the Exchange will work, how much it will cost and what it will cover as soon as possible. One employer said “people are terrified about insurance. We need information on how expensive it will be and a description of what is covered.” Another employer said “they need to have it figured out by the end of the year – who pays for it, how the state pays for it, how much it will cost employers and what the rates will be.”

Several employers said that they would like the Exchange to keep the forms and paperwork as simple as possible. One employer suggested tying the transition to the Exchange into their current plan so that they do not have to fill out any new paperwork right away. Other employers said that the quality of the informational materials needs to be high. Specifically, these employers mentioned that the information on the website needs to be accurate and clear.

Nearly all employers said that support and education from the state is important.

Employers were asked how important it is for the state and the Exchange to provide support and education services to small employers once it requires them to use the Exchange to offer group health insurance. Eighty percent of employers said that it is *very important*. In addition, four percent said that it is *moderately important*, while only eight percent said it is *only somewhat important* and eight percent said that it is *not important*.

How important is it that the state and the Exchange provide support and education to small employers?



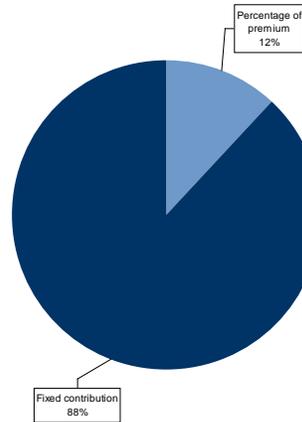
Among: all participants

Among employers who said that support and education are important, most indicated that they would like as much information as possible about cost, coverage and how the system works. Specifically, many employers would like to see a cost-benefits analysis, more information on coverage and quality of care, and a detailed explanation of how the administration of the plans will work and who pays for that administration. One employer said that she would like to see it “laid out in black and white – the cost, coverage and options.”

Nearly all employers prefer the fixed contribution model.

Employers were given a brief explanation of how the percentage of premium and the fixed contribution models work and were then asked which they prefer. Eight-eight percent of employers said that they prefer the *fixed contribution model*. Most of these employers indicated that they preferred this model because it allowed them to accurately forecast their costs for the year's budget.

Would you prefer to pay as a percentage of premium or as a fixed contribution?



Among: all participants

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Do you currently get your health insurance through a broker or agent, a business association or directly from a health insurance company?
Compared by selected characteristics

	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	TOTAL	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Broker	26	12	14	-	4	6	8	8	1	6	7	10	14	12
	52.0%	40.0%	77.8%	-	26.7%	60.0%	72.7%	61.5%	33.3%	46.2%	63.6%	50.0%	56.0%	50.0%
Business Association	5	5	-	-	2	1	1	1	2	1	1	1	2	3
	10.0%	16.7%	-	-	13.3%	10.0%	9.1%	7.7%	66.7%	7.7%	9.1%	5.0%	8.0%	12.5%
Both (Broker and Business Association)	10	9	-	-	5	2	1	1	-	1	2	6	5	4
	20.0%	30.0%	-	-	33.3%	20.0%	9.1%	7.7%	-	7.7%	18.2%	30.0%	20.0%	16.7%
Direct from health plan carrier	9	4	4	1	4	1	1	3	-	5	1	3	4	5
	18.0%	13.3%	22.2%	100.0%	26.7%	10.0%	9.1%	23.1%	-	38.5%	9.1%	15.0%	16.0%	20.8%
CHI-SQUARE SIGNIFICANCE	<-----16.622----->				<-----8.058----->				<-----16.74----->				<-----.556----->	
	.0108*				.5283*				.0529*				.9065*	

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Do you currently get your health insurance through a broker or agent, a business association or directly from a health insurance company?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50 100.0%	13 100.0%	11 100.0%	26 100.0%	10 100.0%	25 100.0%	15 100.0%	12 100.0%	20 100.0%	18 100.0%	12 100.0%	7 100.0%	- 100.0%	31 100.0%	18 100.0%	31 100.0%	18 100.0%	17 100.0%	15 100.0%
Broker	26 52.0%	9 69.2%	5 45.5%	12 46.2%	3 30.0%	17 68.0%	6 40.0%	4 33.3%	13 65.0%	9 50.0%	10 83.3%	3 42.9%	- 0.0%	13 41.9%	8 44.4%	18 58.1%	8 44.4%	12 70.6%	6 40.0%
Business Association	5 10.0%	1 7.7%	- 0.0%	4 15.4%	1 10.0%	2 8.0%	2 13.3%	1 8.3%	- 0.0%	4 22.2%	- 0.0%	- 0.0%	- 0.0%	5 16.1%	3 16.7%	2 6.5%	2 11.1%	3 17.6%	- 0.0%
Both (Broker and Business Association)	10 20.0%	2 15.4%	2 18.2%	6 23.1%	3 30.0%	4 16.0%	3 20.0%	4 33.3%	4 20.0%	2 11.1%	2 16.7%	1 14.3%	- 0.0%	7 22.6%	3 16.7%	6 19.4%	3 16.7%	2 11.8%	5 33.3%
Direct from health plan carrier	9 18.0%	1 7.7%	4 36.4%	4 15.4%	3 30.0%	2 8.0%	4 26.7%	3 25.0%	3 15.0%	3 16.7%	- 0.0%	3 42.9%	- 0.0%	6 19.4%	4 22.2%	5 16.1%	5 27.8%	- 0.0%	4 26.7%
CHI-SQUARE SIGNIFICANCE	<-----6.134-----> .4084*				<-----6.358-----> .3843*			<-----8.412-----> .2094*			<-----10.925-----> .0907*				<-----1.838-----> .6068*		<-----10.911-----> .0912*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What is your overall view toward the current health insurance market?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very positive	1	-	1	-	-	-	-	1	-	-	-	1	-	1
	2.0%		5.6%					7.7%				5.0%		4.2%
Somewhat positive	12	9	3	-	4	2	2	4	1	3	3	4	8	4
	24.0%	30.0%	16.7%		26.7%	20.0%	18.2%	30.8%	33.3%	23.1%	27.3%	20.0%	32.0%	16.7%
Neutral	11	7	4	-	3	3	3	2	1	4	1	5	6	5
	22.0%	23.3%	22.2%		20.0%	30.0%	27.3%	15.4%	33.3%	30.8%	9.1%	25.0%	24.0%	20.8%
Somewhat negative	14	8	5	1	5	3	4	2	-	4	3	6	4	10
	28.0%	26.7%	27.8%	100.0%	33.3%	30.0%	36.4%	15.4%		30.8%	27.3%	30.0%	16.0%	41.7%
Very negative	12	6	5	-	3	2	2	4	1	2	4	4	7	4
	24.0%	20.0%	27.8%		20.0%	20.0%	18.2%	30.8%	33.3%	15.4%	36.4%	20.0%	28.0%	16.7%
CHI-SQUARE SIGNIFICANCE	<-----5.384----->			<-----5.674----->				<-----5.346----->				<-----5.796----->		
	.7158*			.9316*				.9454*				.2149*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What is your overall view toward the current health insurance market?
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very positive	1	1	-	-	1	-	-	1	-	-	1	-	-	-	-	1	-	1	-
	2.0%	7.7%			10.0%			8.3%			8.3%					3.2%		5.9%	
Somewhat positive	12	12	-	-	3	7	2	4	5	3	8	1	-	3	1	11	3	5	4
	24.0%	92.3%			30.0%	28.0%	13.3%	33.3%	25.0%	16.7%	66.7%	14.3%		9.7%	5.6%	35.5%	16.7%	29.4%	26.7%
Neutral	11	-	11	-	2	4	5	3	2	6	-	4	-	7	4	7	3	4	4
	22.0%		100.0%		20.0%	16.0%	33.3%	25.0%	10.0%	33.3%		57.1%		22.6%	22.2%	22.6%	16.7%	23.5%	26.7%
Somewhat negative	14	-	-	14	2	7	5	2	8	4	1	2	-	11	8	6	7	3	4
	28.0%			53.8%	20.0%	28.0%	33.3%	16.7%	40.0%	22.2%	8.3%	28.6%		35.5%	44.4%	19.4%	38.9%	17.6%	26.7%
Very negative	12	-	-	12	2	7	3	2	5	5	2	-	-	10	5	6	5	4	3
	24.0%			46.2%	20.0%	28.0%	20.0%	16.7%	25.0%	27.8%	16.7%			32.3%	27.8%	19.4%	27.8%	23.5%	20.0%
CHI-SQUARE SIGNIFICANCE	<-----100----->				<-----7.045----->			<-----8.601----->			<-----26.876----->				<-----7.615----->		<-----4.627----->		
	0*				.5318*			.3771*			.0007*				.1067*		.7966*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

If other small group employers stopped offering health insurance because their employees - as well as yours - could get subsidies and an easy way to enroll in coverage somewhere else, would you want to stop offering it to your employees?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	7	5	2	-	2	1	3	1	-	1	3	3	3	4
	14.0%	16.7%	11.1%	-	13.3%	10.0%	27.3%	7.7%	-	7.7%	27.3%	15.0%	12.0%	16.7%
TOTAL ANSWERED	43	25	16	1	13	9	8	12	3	12	8	17	22	20
	86.0%	83.3%	88.9%	100.0%	86.7%	90.0%	72.7%	92.3%	100.0%	92.3%	72.7%	85.0%	88.0%	83.3%
Yes	23	15	6	1	7	6	3	6	2	6	3	10	11	11
	53.5%	60.0%	37.5%	100.0%	53.8%	66.7%	37.5%	50.0%	66.7%	50.0%	37.5%	58.8%	50.0%	55.0%
No	20	10	10	-	6	3	5	6	1	6	5	7	11	9
	46.5%	40.0%	62.5%	-	46.2%	33.3%	62.5%	50.0%	33.3%	50.0%	62.5%	41.2%	50.0%	45.0%
CHI-SQUARE SIGNIFICANCE	<-----2.911----->			<-----1.485----->				<-----1.266----->				<-----.105----->		
	.2332*			.6857*				.7372*				.7459		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

If other small group employers stopped offering health insurance because their employees - as well as yours - could get subsidies and an easy way to enroll in coverage somewhere else, would you want to stop offering it to your employees?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 62.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	7 14.0%	2 15.4%	2 18.2%	3 11.5%	1 10.0%	2 8.0%	4 26.7%	1 8.3%	2 10.0%	4 22.2%	1 8.3%	1 14.3%	- 16.1%	5 16.1%	4 22.2%	3 9.7%	3 16.7%	1 5.9%	3 20.0%
TOTAL ANSWERED	43 86.0%	11 84.6%	9 81.8%	23 88.5%	9 90.0%	23 92.0%	11 73.3%	11 91.7%	18 90.0%	14 77.8%	11 91.7%	6 85.7%	- 83.9%	26 83.9%	14 77.8%	28 90.3%	15 83.3%	16 94.1%	12 80.0%
Yes	23 53.5%	5 45.5%	4 44.4%	14 60.9%	5 55.6%	11 47.8%	7 63.6%	7 63.6%	7 38.9%	9 64.3%	3 27.3%	2 33.3%	- 69.2%	18 69.2%	9 64.3%	13 46.4%	5 33.3%	11 68.8%	7 58.3%
No	20 46.5%	6 54.5%	5 55.6%	9 39.1%	4 44.4%	12 52.2%	4 36.4%	4 36.4%	11 61.1%	5 35.7%	8 72.7%	4 66.7%	- 30.8%	8 30.8%	5 35.7%	15 53.6%	10 66.7%	5 31.3%	5 41.7%
CHI-SQUARE SIGNIFICANCE	<-----1.085-----> .5813*				<-----.767-----> .6814*			<-----2.654-----> .2653			<-----6.608-----> .0367*				<-----1.193-----> .2747		<-----4.06-----> .1313		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How familiar are you with how the new federal law - called the Patient Protection and Affordable Care Act - will affect your business?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very familiar	1	1	-	-	1	-	-	-	-	-	1	-	1	-
	2.0%	3.3%			6.7%						9.1%		4.0%	
Moderately familiar	9	5	3	1	4	1	2	2	1	2	1	4	4	5
	18.0%	16.7%	16.7%	100.0%	26.7%	10.0%	18.2%	15.4%	33.3%	15.4%	9.1%	20.0%	16.0%	20.8%
Only somewhat familiar	25	15	9	-	4	6	8	6	1	5	8	10	13	11
	50.0%	50.0%	50.0%		26.7%	60.0%	72.7%	46.2%	33.3%	38.5%	72.7%	50.0%	52.0%	45.8%
Not familiar	15	9	6	-	6	3	1	5	1	6	1	6	7	8
	30.0%	30.0%	33.3%		40.0%	30.0%	9.1%	38.5%	33.3%	46.2%	9.1%	30.0%	28.0%	33.3%
CHI-SQUARE SIGNIFICANCE	<-----5.19----->			<-----8.693----->				<-----8.641----->				<-----1.325----->		
	.5196*			.4661*				.471*				.7233*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How familiar are you with how the new federal law - called the Patient Protection and Affordable Care Act - will affect your business?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/Mod.	Only Somewht	Not	Very/Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very familiar	1	1	-	-	1	-	-	1	-	-	-	-	-	1	-	1	1	-	-
	2.0%	7.7%			10.0%			8.3%						3.2%		3.2%	5.6%		
Moderately familiar	9	3	2	4	9	-	-	9	-	-	2	-	-	7	2	7	2	5	2
	18.0%	23.1%	18.2%	15.4%	90.0%			75.0%			16.7%			22.6%	11.1%	22.6%	11.1%	29.4%	13.3%
Only somewhat familiar	25	7	4	14	-	25	-	2	14	9	9	4	-	12	7	17	12	7	6
	50.0%	53.8%	36.4%	53.8%		100.0%		16.7%	70.0%	50.0%	75.0%	57.1%		38.7%	38.9%	54.8%	66.7%	41.2%	40.0%
Not familiar	15	2	5	8	-	-	15	-	6	9	1	3	-	11	9	6	3	5	7
	30.0%	15.4%	45.5%	30.8%			100.0%		30.0%	50.0%	8.3%	42.9%		35.5%	50.0%	19.4%	16.7%	29.4%	46.7%
CHI-SQUARE SIGNIFICANCE	<-----5.462----->				<-----100----->			<-----41.933----->			<-----7.182----->				<-----5.481----->		<-----7.686----->		
	.486*				0*			0*			.3043*				.1398*		.262*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How familiar are you with the health insurance Exchange that each state is required to have in place by 2014?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very familiar	2	1	1	-	1	1	-	-	-	-	1	-	1	1
	4.0%	3.3%	5.6%		6.7%	10.0%					9.1%		4.0%	4.2%
Moderately familiar	10	7	2	1	4	1	2	3	1	2	2	5	5	5
	20.0%	23.3%	11.1%	100.0%	26.7%	10.0%	18.2%	23.1%	33.3%	15.4%	18.2%	25.0%	20.0%	20.8%
Only somewhat familiar	20	10	10	-	5	4	5	6	-	6	5	8	12	8
	40.0%	33.3%	55.6%		33.3%	40.0%	45.5%	46.2%		46.2%	45.5%	40.0%	48.0%	33.3%
Not familiar	18	12	5	-	5	4	4	4	2	5	3	7	7	10
	36.0%	40.0%	27.8%		33.3%	40.0%	36.4%	30.8%	66.7%	38.5%	27.3%	35.0%	28.0%	41.7%
CHI-SQUARE SIGNIFICANCE	<-----6.786----->			<-----3.486----->				<-----6.296----->				<-----1.31----->		
	.3411*			.9419*				.7099*				.7269*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

RKM RESEARCH AND COMMUNICATIONS, INC

(Wakely Consulting: 2012 Vermont Qualitative Research)

How familiar are you with the health insurance Exchange that each state is required to have in place by 2014?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Neg.	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very familiar	2	1	-	1	2	-	-	2	-	-	-	-	-	2	-	2	1	1	-
	4.0%	7.7%		3.8%	20.0%			16.7%						6.5%		6.5%	5.6%	5.9%	
Moderately familiar	10	4	3	3	8	2	-	10	-	-	3	1	-	6	2	8	3	5	2
	20.0%	30.8%	27.3%	11.5%	80.0%	8.0%		83.3%			25.0%	14.3%		19.4%	11.1%	25.8%	16.7%	29.4%	13.3%
Only somewhat familiar	20	5	2	13	-	14	6	-	20	-	6	3	-	11	9	10	7	5	8
	40.0%	38.5%	18.2%	50.0%		56.0%	40.0%		100.0%		50.0%	42.9%		35.5%	50.0%	32.3%	38.9%	29.4%	53.3%
Not familiar	18	3	6	9	-	9	9	-	-	18	3	3	-	12	7	11	7	6	5
	36.0%	23.1%	54.5%	34.6%		36.0%	60.0%			100.0%	25.0%	42.9%		38.7%	38.9%	35.5%	38.9%	35.3%	33.3%
CHI-SQUARE SIGNIFICANCE	<-----6.495----->				<-----42.4----->			<-----100----->			<-----2.527----->				<-----3.327----->		<-----3.268----->		
	.3701*				0*			0*			.8654*				.3439*		.7745*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Survey Administered: 05/02/2012 - 05/15/2012

How would you describe your overall view toward the Conventional Market?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	3	2	1	-	1	1	-	1	-	1	-	1	2	1
	6.0%	6.7%	5.6%	-	6.7%	10.0%	-	7.7%	-	7.7%	-	5.0%	8.0%	4.2%
TOTAL ANSWERED	47	28	17	1	14	9	11	12	3	12	11	19	23	23
	94.0%	93.3%	94.4%	100.0%	93.3%	90.0%	100.0%	92.3%	100.0%	92.3%	100.0%	95.0%	92.0%	95.8%
Very favorable	2	1	1	-	-	-	1	1	-	-	-	2	-	2
	4.3%	3.6%	5.9%	-	-	-	9.1%	8.3%	-	-	-	10.5%	-	8.7%
Somewhat favorable	24	17	6	1	7	5	6	6	1	7	6	10	13	11
	51.1%	60.7%	35.3%	100.0%	50.0%	55.6%	54.5%	50.0%	33.3%	58.3%	54.5%	52.6%	56.5%	47.8%
Somewhat unfavorable	10	4	6	-	2	2	2	4	1	3	3	2	1	9
	21.3%	14.3%	35.3%	-	14.3%	22.2%	18.2%	33.3%	33.3%	25.0%	27.3%	10.5%	4.3%	39.1%
Very unfavorable	11	6	4	-	5	2	2	1	1	2	2	5	9	1
	23.4%	21.4%	23.5%	-	35.7%	22.2%	18.2%	8.3%	33.3%	16.7%	18.2%	26.3%	39.1%	4.3%
CHI-SQUARE SIGNIFICANCE	<-----4.546----->			<-----5.542----->				<-----5.141----->				<-----14.967----->		
	.6032*			.7847*				.8219*				.0018		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

How would you describe your overall view toward the Conventional Market?
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	3	3	-	-	-	1	2	-	2	1	1	1	-	1	-	3	-	-	3
	6.0%	23.1%				4.0%	13.3%		10.0%	5.6%	8.3%	14.3%		3.2%		9.7%			20.0%
TOTAL ANSWERED	47	10	11	26	10	24	13	12	18	17	11	6	-	30	18	28	18	17	12
	94.0%	76.9%	100.0%	100.0%	100.0%	96.0%	86.7%	100.0%	90.0%	94.4%	91.7%	85.7%		96.8%	100.0%	90.3%	100.0%	100.0%	80.0%
Very favorable	2	2	-	-	1	1	-	1	1	-	2	-	-	-	-	2	-	1	1
	4.3%	20.0%			10.0%	4.2%		8.3%	5.6%		18.2%					7.1%		5.9%	8.3%
Somewhat favorable	24	8	8	8	7	12	5	9	7	8	7	4	-	13	7	17	11	8	5
	51.1%	80.0%	72.7%	30.8%	70.0%	50.0%	38.5%	75.0%	38.9%	47.1%	63.6%	66.7%		43.3%	38.9%	60.7%	61.1%	47.1%	41.7%
Somewhat unfavorable	10	-	2	8	1	5	4	1	6	3	-	1	-	9	5	4	4	4	2
	21.3%		18.2%	30.8%	10.0%	20.8%	30.8%	8.3%	33.3%	17.6%		16.7%		30.0%	27.8%	14.3%	22.2%	23.5%	16.7%
Very unfavorable	11	-	1	10	1	6	4	1	4	6	2	1	-	8	6	5	3	4	4
	23.4%		9.1%	38.5%	10.0%	25.0%	30.8%	8.3%	22.2%	35.3%	18.2%	16.7%		26.7%	33.3%	17.9%	16.7%	23.5%	33.3%
CHI-SQUARE SIGNIFICANCE	<-----21.248----->				<-----4.687----->			<-----7.668----->			<-----11.377----->				<-----4.403----->		<-----2.98----->		
	.0017*				.5846*			.2634*			.0774*				.2211*		.8113*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How would you describe your overall view toward Option 1 - Single Insurance Company?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	1	-	-	-	-	1	-	-	-	1	-	1	-
	2.0%	3.3%					9.1%				9.1%		4.0%	
TOTAL ANSWERED	49	29	18	1	15	10	10	13	3	13	10	20	24	24
	98.0%	96.7%	100.0%	100.0%	100.0%	100.0%	90.9%	100.0%	100.0%	100.0%	90.9%	100.0%	96.0%	100.0%
Very favorable	4	1	3	-	1	1	1	1	-	2	1	1	3	1
	8.2%	3.4%	16.7%		6.7%	10.0%	10.0%	7.7%		15.4%	10.0%	5.0%	12.5%	4.2%
Somewhat favorable	31	19	10	1	10	7	6	7	1	8	7	12	14	16
	63.3%	65.5%	55.6%	100.0%	66.7%	70.0%	60.0%	53.8%	33.3%	61.5%	70.0%	60.0%	58.3%	66.7%
Somewhat unfavorable	8	6	2	-	2	-	2	4	-	2	1	5	4	4
	16.3%	20.7%	11.1%		13.3%		20.0%	30.8%		15.4%	10.0%	25.0%	16.7%	16.7%
Very unfavorable	6	3	3	-	2	2	1	1	2	1	1	2	3	3
	12.2%	10.3%	16.7%		13.3%	20.0%	10.0%	7.7%	66.7%	7.7%	10.0%	10.0%	12.5%	12.5%
CHI-SQUARE SIGNIFICANCE	<-----4.084----->			<-----4.554----->				<-----10.421----->				<-----1.133----->		
	.6653*			.8713*				.3175*				.769*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How would you describe your overall view toward Option 1 - Single Insurance Company?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	1	1	-	-	-	1	-	-	-	1	1	-	-	-	-	1	1	-	-
	2.0%	7.7%				4.0%				5.6%	8.3%					3.2%	5.6%		
TOTAL ANSWERED	49	12	11	26	10	24	15	12	20	17	11	7	-	31	18	30	17	17	15
	98.0%	92.3%	100.0%	100.0%	100.0%	96.0%	100.0%	100.0%	100.0%	94.4%	91.7%	100.0%		100.0%	100.0%	96.8%	94.4%	100.0%	100.0%
Very favorable	4	-	1	3	1	1	2	1	3	-	-	2	-	2	3	1	3	-	1
	8.2%		9.1%	11.5%	10.0%	4.2%	13.3%	8.3%	15.0%			28.6%		6.5%	16.7%	3.3%	17.6%		6.7%
Somewhat favorable	31	6	8	17	6	13	12	8	10	13	4	3	-	24	11	20	11	10	10
	63.3%	50.0%	72.7%	65.4%	60.0%	54.2%	80.0%	66.7%	50.0%	76.5%	36.4%	42.9%		77.4%	61.1%	66.7%	64.7%	58.8%	66.7%
Somewhat unfavorable	8	2	2	4	-	7	1	-	6	2	3	2	-	3	3	4	2	2	4
	16.3%	16.7%	18.2%	15.4%		29.2%	6.7%		30.0%	11.8%	27.3%	28.6%		9.7%	16.7%	13.3%	11.8%	11.8%	26.7%
Very unfavorable	6	4	-	2	3	3	-	3	1	2	4	-	-	2	1	5	1	5	-
	12.2%	33.3%		7.7%	30.0%	12.5%		25.0%	5.0%	11.8%	36.4%			6.5%	5.6%	16.7%	5.9%	29.4%	
CHI-SQUARE SIGNIFICANCE	<-----8.045----->				<-----11.323----->			<-----10.501----->			<-----16.504----->				<-----3.651----->		<-----11.294----->		
	.2348*				.0789*			.1051*			.0113*				.3018*		.0797*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How would you describe your overall view toward Option 2 - Single Level of Benefits?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	1	-	-	-	-	1	-	-	-	1	-	1	-
	2.0%	3.3%					9.1%				9.1%		4.0%	
TOTAL ANSWERED	49	29	18	1	15	10	10	13	3	13	10	20	24	24
	98.0%	96.7%	100.0%	100.0%	100.0%	100.0%	90.9%	100.0%	100.0%	100.0%	90.9%	100.0%	96.0%	100.0%
Very favorable	1	-	1	-	-	-	-	1	-	-	-	1	1	-
	2.0%		5.6%					7.7%				5.0%	4.2%	
Somewhat favorable	13	8	5	-	4	3	5	1	-	5	1	6	5	8
	26.5%	27.6%	27.8%		26.7%	30.0%	50.0%	7.7%		38.5%	10.0%	30.0%	20.8%	33.3%
Somewhat unfavorable	21	13	6	1	7	6	3	4	3	6	6	5	9	11
	42.9%	44.8%	33.3%	100.0%	46.7%	60.0%	30.0%	30.8%	100.0%	46.2%	60.0%	25.0%	37.5%	45.8%
Very unfavorable	14	8	6	-	4	1	2	7	-	2	3	8	9	5
	28.6%	27.6%	33.3%		26.7%	10.0%	20.0%	53.8%		15.4%	30.0%	40.0%	37.5%	20.8%
CHI-SQUARE SIGNIFICANCE	<-----3.553----->			<-----12.357----->				<-----10.976----->				<-----3.035----->		
	.7369*			.1939*				.2774*				.3862*		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

How would you describe your overall view toward Option 2 - Single Level of Benefits?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	1	1	-	-	-	1	-	-	-	1	1	-	-	-	-	1	1	-	-
	2.0%	7.7%				4.0%				5.6%	8.3%					3.2%	5.6%		
TOTAL ANSWERED	49	12	11	26	10	24	15	12	20	17	11	7	-	31	18	30	17	17	15
	98.0%	92.3%	100.0%	100.0%	100.0%	96.0%	100.0%	100.0%	100.0%	94.4%	91.7%	100.0%		100.0%	100.0%	96.8%	94.4%	100.0%	100.0%
Very favorable	1	-	-	1	-	1	-	-	1	-	-	-	-	1	1	-	-	-	1
	2.0%			3.8%		4.2%			5.0%					3.2%	5.6%				6.7%
Somewhat favorable	13	2	3	8	4	6	3	4	4	5	1	1	-	11	2	11	6	2	5
	26.5%	16.7%	27.3%	30.8%	40.0%	25.0%	20.0%	33.3%	20.0%	29.4%	9.1%	14.3%		35.5%	11.1%	36.7%	35.3%	11.8%	33.3%
Somewhat unfavorable	21	3	6	12	4	10	7	5	9	7	2	5	-	14	13	7	10	8	3
	42.9%	25.0%	54.5%	46.2%	40.0%	41.7%	46.7%	41.7%	45.0%	41.2%	18.2%	71.4%		45.2%	72.2%	23.3%	58.8%	47.1%	20.0%
Very unfavorable	14	7	2	5	2	7	5	3	6	5	8	1	-	5	2	12	1	7	6
	28.6%	58.3%	18.2%	19.2%	20.0%	29.2%	33.3%	25.0%	30.0%	29.4%	72.7%	14.3%		16.1%	11.1%	40.0%	5.9%	41.2%	40.0%
CHI-SQUARE SIGNIFICANCE	<-----7.742----->				<-----2.445----->			<-----2.143----->			<-----15.795----->				<-----14.052----->		<-----12.021----->		
	.2576*				.8746*			.9061*			.0149*				.0028*		.0615*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How would you describe your overall view toward Option 3 - Any Company, Any Tier?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very favorable	20	10	9	1	7	3	4	6	1	4	7	7	9	11
	40.0%	33.3%	50.0%	100.0%	46.7%	30.0%	36.4%	46.2%	33.3%	30.8%	63.6%	35.0%	36.0%	45.8%
Somewhat favorable	20	14	5	-	6	3	5	5	2	6	3	8	10	9
	40.0%	46.7%	27.8%	-	40.0%	30.0%	45.5%	38.5%	66.7%	46.2%	27.3%	40.0%	40.0%	37.5%
Somewhat unfavorable	4	3	1	-	-	3	1	-	-	2	-	2	1	3
	8.0%	10.0%	5.6%	-	-	30.0%	9.1%	-	-	15.4%	-	10.0%	4.0%	12.5%
Very unfavorable	6	3	3	-	2	1	1	2	-	1	1	3	5	1
	12.0%	10.0%	16.7%	-	13.3%	10.0%	9.1%	15.4%	-	7.7%	9.1%	15.0%	20.0%	4.2%
CHI-SQUARE SIGNIFICANCE	<-----3.962----->			<-----9.276----->				<-----5.81----->				<-----3.901----->		
	.6819*			.4122*				.7588*				.2724*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

RKM RESEARCH AND COMMUNICATIONS, INC

(Wakely Consulting: 2012 Vermont Qualitative Research)

How would you describe your overall view toward Option 3 - Any Company, Any Tier?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very favorable	20	3	3	14	5	9	6	6	8	6	1	1	-	18	7	13	8	7	5
	40.0%	23.1%	27.3%	53.8%	50.0%	36.0%	40.0%	50.0%	40.0%	33.3%	8.3%	14.3%		58.1%	38.9%	41.9%	44.4%	41.2%	33.3%
Somewhat favorable	20	4	6	10	3	10	7	3	8	9	4	3	-	13	11	8	8	6	6
	40.0%	30.8%	54.5%	38.5%	30.0%	40.0%	46.7%	25.0%	40.0%	50.0%	33.3%	42.9%		41.9%	61.1%	25.8%	44.4%	35.3%	40.0%
Somewhat unfavorable	4	3	1	-	-	3	1	1	2	1	2	2	-	-	-	4	1	1	2
	8.0%	23.1%	9.1%			12.0%	6.7%	8.3%	10.0%	5.6%	16.7%	28.6%			12.9%	5.6%	5.9%	13.3%	
Very unfavorable	6	3	1	2	2	3	1	2	2	2	5	1	-	-	-	6	1	3	2
	12.0%	23.1%	9.1%	7.7%	20.0%	12.0%	6.7%	16.7%	10.0%	11.1%	41.7%	14.3%			19.4%	5.6%	17.6%	13.3%	
CHI-SQUARE SIGNIFICANCE	<-----11.096----->				<-----2.989----->			<-----2.157----->			<-----26.732----->				<-----9.493----->		<-----2.304----->		
	.0855*				.8102*			.9047*			.0002*				.0234*		.8897*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Survey Administered: 05/02/2012 - 05/15/2012

Which model would be your first choice?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Conventional Market	12	7	5	-	1	2	4	5	-	2	3	6	8	4
	24.0%	23.3%	27.8%	-	6.7%	20.0%	36.4%	38.5%	-	15.4%	27.3%	30.0%	32.0%	16.7%
Option 1 - Single Insurance Company	7	5	2	-	2	4	1	-	-	5	-	2	4	3
	14.0%	16.7%	11.1%	-	13.3%	40.0%	9.1%	-	-	38.5%	-	10.0%	16.0%	12.5%
Option 2 - Single Level of Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Option 3 - Any Company, Any Tier	31	18	11	1	12	4	6	8	3	6	8	12	13	17
	62.0%	60.0%	61.1%	100.0%	80.0%	40.0%	54.5%	61.5%	100.0%	46.2%	72.7%	60.0%	52.0%	70.8%
CHI-SQUARE SIGNIFICANCE	<-----.983----->			<-----12.08----->				<-----10.205----->				<-----1.99----->		
	.9124*			.0602*				.1163*				.3697*		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Which model would be your first choice?
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Conventional Market	12	9	-	3	2	9	1	3	6	3	12	-	-	-	-	12	4	6	2
	24.0%	69.2%		11.5%	20.0%	36.0%	6.7%	25.0%	30.0%	16.7%	100.0%				38.7%	22.2%	35.3%	13.3%	
Option 1 - Single Insurance Company	7	1	4	2	-	4	3	1	3	3	-	7	-	-	4	3	3	1	3
	14.0%	7.7%	36.4%	7.7%		16.0%	20.0%	8.3%	15.0%	16.7%		100.0%		22.2%	9.7%	16.7%	5.9%	20.0%	
Option 2 - Single Level of Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Option 3 - Any Company, Any Tier	31	3	7	21	8	12	11	8	11	12	-	-	-	31	14	16	11	10	10
	62.0%	23.1%	63.6%	80.8%	80.0%	48.0%	73.3%	66.7%	55.0%	66.7%				100.0%	77.8%	51.6%	61.1%	58.8%	66.7%
CHI-SQUARE SIGNIFICANCE	<-----25.101----->				<-----6.925----->			<-----1.353----->			<-----100----->				<-----9.496----->		<-----2.998----->		
	0*				.1399*			.8524*			0*				.0087*		.5581*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Which model would be your second choice?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	9	5	4	-	1	1	4	3	-	1	3	5	5	4
	18.0%	16.7%	22.2%		6.7%	10.0%	36.4%	23.1%		7.7%	27.3%	25.0%	20.0%	16.7%
TOTAL ANSWERED	41	25	14	1	14	9	7	10	3	12	8	15	20	20
	82.0%	83.3%	77.8%	100.0%	93.3%	90.0%	63.6%	76.9%	100.0%	92.3%	72.7%	75.0%	80.0%	83.3%
Conventional Market	6	5	1	-	1	2	3	-	-	4	2	-	2	4
	14.6%	20.0%	7.1%		7.1%	22.2%	42.9%			33.3%	25.0%		10.0%	20.0%
Option 1 - Single Insurance Company	23	15	6	1	10	3	2	7	3	2	5	11	11	11
	56.1%	60.0%	42.9%	100.0%	71.4%	33.3%	28.6%	70.0%	100.0%	16.7%	62.5%	73.3%	55.0%	55.0%
Option 2 - Single Level of Benefits	8	2	6	-	2	2	2	2	-	4	1	2	4	4
	19.5%	8.0%	42.9%		14.3%	22.2%	28.6%	20.0%		33.3%	12.5%	13.3%	20.0%	20.0%
Option 3 - Any Company, Any Tier	4	3	1	-	1	2	-	1	-	2	-	2	3	1
	9.8%	12.0%	7.1%		7.1%	22.2%		10.0%		16.7%		13.3%	15.0%	5.0%
CHI-SQUARE SIGNIFICANCE	<-----7.971----->			<-----11.43----->				<-----14.959----->				<-----1.667----->		
	.2402*			.2474*				.0921*				.6444*		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Which model would be your second choice?
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	TOTAL	Pos.	Neutral	Neg.	Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	9	7	-	2	2	7	-	3	3	3	9	-	-	-	-	9	3	5	1
	18.0%	53.8%		7.7%	20.0%	28.0%		25.0%	15.0%	16.7%	75.0%				29.0%	16.7%	29.4%	6.7%	
TOTAL ANSWERED	41	6	11	24	8	18	15	9	17	15	3	7	-	31	18	22	15	12	14
	82.0%	46.2%	100.0%	92.3%	80.0%	72.0%	100.0%	75.0%	85.0%	83.3%	25.0%	100.0%		100.0%	100.0%	71.0%	83.3%	70.6%	93.3%
Conventional Market	6	-	4	2	-	4	2	-	2	4	-	2	-	4	2	4	1	3	2
	14.6%		36.4%	8.3%		22.2%	13.3%		11.8%	26.7%		28.6%		12.9%	11.1%	18.2%	6.7%	25.0%	14.3%
Option 1 - Single Insurance Company	23	3	5	15	6	7	10	6	7	10	2	-	-	21	11	11	9	6	8
	56.1%	50.0%	45.5%	62.5%	75.0%	38.9%	66.7%	66.7%	41.2%	66.7%	66.7%			67.7%	61.1%	50.0%	60.0%	50.0%	57.1%
Option 2 - Single Level of Benefits	8	2	1	5	2	4	2	2	5	1	-	2	-	6	3	5	3	2	3
	19.5%	33.3%	9.1%	20.8%	25.0%	22.2%	13.3%	22.2%	29.4%	6.7%		28.6%		19.4%	16.7%	22.7%	20.0%	16.7%	21.4%
Option 3 - Any Company, Any Tier	4	1	1	2	-	3	1	1	3	-	1	3	-	-	2	2	2	1	1
	9.8%	16.7%	9.1%	8.3%		16.7%	6.7%	11.1%	17.6%		33.3%	42.9%		11.1%	9.1%	13.3%	8.3%	7.1%	
CHI-SQUARE SIGNIFICANCE	<-----7.085----->				<-----5.948----->			<-----8.771----->			<-----19.643----->				<-----.774----->		<-----2.054----->		
	.313*				.4291*			.1869*			.0032*				.8556*		.9147*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay more to offer your employees <FILL First Choice>, or would you continue to do what most small businesses do today?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	-	1	-	-	-	-	1	-	-	-	-	1	-
	2.0%		5.6%					7.7%					4.0%	
TOTAL ANSWERED	49	30	17	1	15	10	11	12	3	13	11	20	24	24
	98.0%	100.0%	94.4%	100.0%	100.0%	100.0%	100.0%	92.3%	100.0%	100.0%	100.0%	100.0%	96.0%	100.0%
Yes, 5 percent more	18	10	7	-	7	3	4	3	1	5	5	6	9	8
	36.7%	33.3%	41.2%		46.7%	30.0%	36.4%	25.0%	33.3%	38.5%	45.5%	30.0%	37.5%	33.3%
No	31	20	10	1	8	7	7	9	2	8	6	14	15	16
	63.3%	66.7%	58.8%	100.0%	53.3%	70.0%	63.6%	75.0%	66.7%	61.5%	54.5%	70.0%	62.5%	66.7%
CHI-SQUARE SIGNIFICANCE	<-----.852----->			<-----1.532----->				<-----.781----->				<-----.091----->		
	.6532*			.6749*				.8541*				.7628		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay more to offer your employees <FILL First Choice>, or would you continue to do what most small businesses do today?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	1 2.0%	1 7.7%	-	-	-	-	1 6.7%	-	1 5.0%	-	1 8.3%	-	-	-	-	1 3.2%	-	-	1 6.7%
TOTAL ANSWERED	49 98.0%	12 92.3%	11 100.0%	26 100.0%	10 100.0%	25 100.0%	14 93.3%	12 100.0%	19 95.0%	18 100.0%	11 91.7%	7 100.0%	- 100.0%	31 100.0%	18 100.0%	30 96.8%	18 100.0%	17 100.0%	14 93.3%
Yes, 5 percent more	18 36.7%	2 16.7%	4 36.4%	12 46.2%	4 40.0%	7 28.0%	7 50.0%	5 41.7%	8 42.1%	5 27.8%	- 57.1%	4 45.2%	- 45.2%	14 55.6%	10 23.3%	7 23.3%	7 38.9%	5 29.4%	6 42.9%
No	31 63.3%	10 83.3%	7 63.6%	14 53.8%	6 60.0%	18 72.0%	7 50.0%	7 58.3%	11 57.9%	13 72.2%	11 100.0%	3 42.9%	- 54.8%	17 54.8%	8 44.4%	23 76.7%	11 61.1%	12 70.6%	8 57.1%
CHI-SQUARE SIGNIFICANCE	<-----3.073-----> .2152*				<-----1.927-----> .3816			<-----1.983-----> .6118			<-----8.589-----> .0136*				<-----5.107-----> .0238		<-----6.654-----> .7211		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay more to offer your employees <FILL Second Choice>, or would you continue to do what most small businesses do today?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	2	-	2	-	-	-	1	1	-	-	1	-	1	1
	4.0%		11.1%				9.1%	7.7%			9.1%		4.0%	4.2%
TOTAL ANSWERED	48	30	16	1	15	10	10	12	3	13	10	20	24	23
	96.0%	100.0%	88.9%	100.0%	100.0%	100.0%	90.9%	92.3%	100.0%	100.0%	90.9%	100.0%	96.0%	95.8%
Yes, 5 percent more	12	7	5	-	5	3	2	2	1	5	2	4	6	6
	25.0%	23.3%	31.3%		33.3%	30.0%	20.0%	16.7%	33.3%	38.5%	20.0%	20.0%	25.0%	26.1%
No	36	23	11	1	10	7	8	10	2	8	8	16	18	17
	75.0%	76.7%	68.8%	100.0%	66.7%	70.0%	80.0%	83.3%	66.7%	61.5%	80.0%	80.0%	75.0%	73.9%
CHI-SQUARE SIGNIFICANCE	<-----.694----->			<-----1.242----->				<-----1.691----->				<-----.007----->		
	.7067*			.7429*				.639*				.9319		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay more to offer your employees <FILL Second Choice>, or would you continue to do what most small businesses do today?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	2 4.0%	1 7.7%	- 0.0%	1 3.8%	- 0.0%	1 4.0%	1 6.7%	- 0.0%	2 10.0%	- 0.0%	1 8.3%	- 0.0%	- 0.0%	1 3.2%	1 5.6%	1 3.2%	1 5.6%	- 0.0%	1 6.7%
TOTAL ANSWERED	48 96.0%	12 92.3%	11 100.0%	25 96.2%	10 100.0%	24 96.0%	14 93.3%	12 100.0%	18 90.0%	18 100.0%	11 91.7%	7 100.0%	- 0.0%	30 96.8%	17 94.4%	30 96.8%	17 94.4%	17 100.0%	14 93.3%
Yes, 5 percent more	12 25.0%	1 8.3%	4 36.4%	7 28.0%	3 30.0%	3 12.5%	6 42.9%	4 33.3%	4 22.2%	4 22.2%	- 0.0%	3 42.9%	- 0.0%	9 30.0%	6 35.3%	5 16.7%	5 29.4%	4 23.5%	3 21.4%
No	36 75.0%	11 91.7%	7 63.6%	18 72.0%	7 70.0%	21 87.5%	8 57.1%	8 66.7%	14 77.8%	14 77.8%	11 100.0%	4 57.1%	- 0.0%	21 70.0%	11 64.7%	25 83.3%	12 70.6%	13 76.5%	11 78.6%
CHI-SQUARE SIGNIFICANCE	<-----2.655-----> .2651*				<-----4.514-----> .1046*			<-----.593-----> .7436*			<-----5.257-----> .0722*				<-----2.1-----> .1473		<-----.291-----> .8645*		

Comparison Groups: BCD/EFJ/HLJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Dental Insurance?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%	-	26.7%	10.0%	9.1%	15.4%	-	30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	21	10	10	1	2	5	4	10	3	4	5	7	9	12
	50.0%	38.5%	71.4%	100.0%	18.2%	55.6%	40.0%	90.9%	100.0%	44.4%	50.0%	41.2%	42.9%	60.0%
No	21	16	4	-	9	4	6	1	-	5	5	10	12	8
	50.0%	61.5%	28.6%	-	81.8%	44.4%	60.0%	9.1%	-	55.6%	50.0%	58.8%	57.1%	40.0%
CHI-SQUARE SIGNIFICANCE	<-----4.935----->			<-----12.312----->				<-----3.617----->				<-----1.205----->		
	.0848*			.0064*				.3059*				.2723		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Dental Insurance?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	21	8	2	11	5	13	3	6	10	5	7	1	-	13	5	15	8	10	3
	50.0%	66.7%	28.6%	47.8%	62.5%	56.5%	27.3%	60.0%	58.8%	33.3%	58.3%	25.0%		50.0%	35.7%	55.6%	57.1%	58.8%	27.3%
No	21	4	5	12	3	10	8	4	7	10	5	3	-	13	9	12	6	7	8
	50.0%	33.3%	71.4%	52.2%	37.5%	43.5%	72.7%	40.0%	41.2%	66.7%	41.7%	75.0%		50.0%	64.3%	44.4%	42.9%	41.2%	72.7%
CHI-SQUARE SIGNIFICANCE	<-----2.663----->				<-----3.164----->			<-----2.596----->			<-----1.333----->				<-----1.453----->		<-----3.088----->		
	.2641*				.2056*			.2731			.5134*				.2281		.2135		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Life insurance?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	17	10	6	1	4	1	6	6	1	3	6	5	9	8
	40.5%	38.5%	42.9%	100.0%	36.4%	11.1%	60.0%	54.5%	33.3%	33.3%	60.0%	29.4%	42.9%	40.0%
No	25	16	8	-	7	8	4	5	2	6	4	12	12	12
	59.5%	61.5%	57.1%		63.6%	88.9%	40.0%	45.5%	66.7%	66.7%	40.0%	70.6%	57.1%	60.0%
CHI-SQUARE SIGNIFICANCE	<-----1.52----->				<-----5.725----->				<-----2.682----->				<-----.034----->	
	.4678*				.1258*				.4434*				.8527	

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Life insurance?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	17	6	2	9	6	8	3	6	5	6	4	-	-	13	4	12	6	8	3
	40.5%	50.0%	28.6%	39.1%	75.0%	34.8%	27.3%	60.0%	29.4%	40.0%	33.3%			50.0%	28.6%	44.4%	42.9%	47.1%	27.3%
No	25	6	5	14	2	15	8	4	12	9	8	4	-	13	10	15	8	9	8
	59.5%	50.0%	71.4%	60.9%	25.0%	65.2%	72.7%	40.0%	70.6%	60.0%	66.7%	100.0%		50.0%	71.4%	55.6%	57.1%	52.9%	72.7%
CHI-SQUARE SIGNIFICANCE	<-----.881----->				<-----5.063----->			<-----2.447----->			<-----3.953----->				<-----.976----->		<-----1.135----->		
	.6438*				.0795*			.2941			.1386*				.3231		.567		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Short- and/or long-term disability?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	14	6	7	1	1	1	4	8	1	2	3	6	5	9
	33.3%	23.1%	50.0%	100.0%	9.1%	11.1%	40.0%	72.7%	33.3%	22.2%	30.0%	35.3%	23.8%	45.0%
No	28	20	7	-	10	8	6	3	2	7	7	11	16	11
	66.7%	76.9%	50.0%		90.9%	88.9%	60.0%	27.3%	66.7%	77.8%	70.0%	64.7%	76.2%	55.0%
CHI-SQUARE SIGNIFICANCE	<-----4.91----->				<-----12.628----->				<-----.484----->				<-----2.046----->	
	.0859*				.0055*				.9224*				.1526	

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Short- and/or long-term disability?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	14	5	1	8	6	6	2	6	6	2	4	-	-	10	4	9	3	7	4
	33.3%	41.7%	14.3%	34.8%	75.0%	26.1%	18.2%	60.0%	35.3%	13.3%	33.3%			38.5%	28.6%	33.3%	21.4%	41.2%	36.4%
No	28	7	6	15	2	17	9	4	11	13	8	4	-	16	10	18	11	10	7
	66.7%	58.3%	85.7%	65.2%	25.0%	73.9%	81.8%	40.0%	64.7%	86.7%	66.7%	100.0%		61.5%	71.4%	66.7%	78.6%	58.8%	63.6%
CHI-SQUARE SIGNIFICANCE	<-----1.54----->				<-----7.93----->			<-----5.929----->			<-----2.308----->				<-----.097----->		<-----1.409----->		
	.4631*				.019*			.0516			.3154*				.756		.4944*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Health savings accounts (HSA) / Health Reimbursement Account (HRA)?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%	-	26.7%	10.0%	9.1%	15.4%	-	30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	18	11	5	1	4	4	5	4	2	5	4	6	5	12
	42.9%	42.3%	35.7%	100.0%	36.4%	44.4%	50.0%	36.4%	66.7%	55.6%	40.0%	35.3%	23.8%	60.0%
No	24	15	9	-	7	5	5	7	1	4	6	11	16	8
	57.1%	57.7%	64.3%	-	63.6%	55.6%	50.0%	63.6%	33.3%	44.4%	60.0%	64.7%	76.2%	40.0%
CHI-SQUARE SIGNIFICANCE	<-----1.61----->			<-----.569----->				<-----1.702----->				<-----5.528----->		
	.4471*			.9035*				.6365*				.0187		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What BENEFITS do you get through your broker or business association: Health savings accounts (HSA) / Health Reimbursement Account (HRA)?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	8 16.0%	1 7.7%	4 36.4%	3 11.5%	2 20.0%	2 8.0%	4 26.7%	2 16.7%	3 15.0%	3 16.7%	- 0.0%	3 42.9%	- 0.0%	5 16.1%	4 22.2%	4 12.9%	4 22.2%	- 0.0%	4 26.7%
TOTAL ANSWERED	42 84.0%	12 92.3%	7 63.6%	23 88.5%	8 80.0%	23 92.0%	11 73.3%	10 83.3%	17 85.0%	15 83.3%	12 100.0%	4 57.1%	- 0.0%	26 83.9%	14 77.8%	27 87.1%	14 77.8%	17 100.0%	11 73.3%
Yes	18 42.9%	2 16.7%	6 85.7%	10 43.5%	5 62.5%	8 34.8%	5 45.5%	6 60.0%	6 35.3%	6 40.0%	2 16.7%	2 50.0%	- 0.0%	14 53.8%	6 42.9%	11 40.7%	6 42.9%	7 41.2%	5 45.5%
No	24 57.1%	10 83.3%	1 14.3%	13 56.5%	3 37.5%	15 65.2%	6 54.5%	4 40.0%	11 64.7%	9 60.0%	10 83.3%	2 50.0%	- 0.0%	12 46.2%	8 57.1%	16 59.3%	8 57.1%	10 58.8%	6 54.5%
CHI-SQUARE SIGNIFICANCE	<-----8.615-----> .0135*				<-----1.903-----> .3862*			<-----1.647-----> .4389			<-----4.726-----> .0941*				<-----1.017-----> .8962		<-----1.05-----> .9754		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Comparison of available plans, costs and a recommendation?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%	-	26.7%	10.0%	9.1%	15.4%	-	30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CHI-SQUARE SIGNIFICANCE	<-----.0----->			<-----.0----->				<-----.0----->				<-----.0----->		
	1*			1*				1*				1*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Comparison of available plans, costs and a recommendation?
 Compared by selected characteristics 2

TOTAL	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- - -	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	8 16.0%	1 7.7%	4 36.4%	3 11.5%	2 20.0%	2 8.0%	4 26.7%	2 16.7%	3 15.0%	3 16.7%	- -	3 42.9%	- -	5 16.1%	4 22.2%	4 12.9%	4 22.2%	- -	4 26.7%
TOTAL ANSWERED	42 84.0%	12 92.3%	7 63.6%	23 88.5%	8 80.0%	23 92.0%	11 73.3%	10 83.3%	17 85.0%	15 83.3%	12 100.0%	4 57.1%	- -	26 83.9%	14 77.8%	27 87.1%	14 77.8%	17 100.0%	11 73.3%
Yes	42 100.0%	12 100.0%	7 100.0%	23 100.0%	8 100.0%	23 100.0%	11 100.0%	10 100.0%	17 100.0%	15 100.0%	12 100.0%	4 100.0%	- -	26 100.0%	14 100.0%	27 100.0%	14 100.0%	17 100.0%	11 100.0%
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CHI-SQUARE SIGNIFICANCE	<-----0-----> 1*				<-----0-----> 1*			<-----0-----> 1*			<-----0-----> 1*				<-----0-----> 1*		<-----0-----> 1*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Advisor for small business owner?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	22	13	8	-	5	4	8	4	-	6	4	9	8	13
	52.4%	50.0%	57.1%		45.5%	44.4%	80.0%	36.4%		66.7%	40.0%	52.9%	38.1%	65.0%
No	20	13	6	1	6	5	2	7	3	3	6	8	13	7
	47.6%	50.0%	42.9%	100.0%	54.5%	55.6%	20.0%	63.6%	100.0%	33.3%	60.0%	47.1%	61.9%	35.0%
CHI-SQUARE SIGNIFICANCE	<-----1.262----->				<-----4.599----->				<-----4.436----->				<-----2.968----->	
	.532*				.2037*				.2181*				.0849	

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Advisor for small business owner?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	22	5	3	14	3	12	7	3	10	9	6	1	-	15	9	12	6	8	8
	52.4%	41.7%	42.9%	60.9%	37.5%	52.2%	63.6%	30.0%	58.8%	60.0%	50.0%	25.0%		57.7%	64.3%	44.4%	42.9%	47.1%	72.7%
No	20	7	4	9	5	11	4	7	7	6	6	3	-	11	5	15	8	9	3
	47.6%	58.3%	57.1%	39.1%	62.5%	47.8%	36.4%	70.0%	41.2%	40.0%	50.0%	75.0%		42.3%	35.7%	55.6%	57.1%	52.9%	27.3%
CHI-SQUARE SIGNIFICANCE	<-----1.471----->				<-----1.269----->			<-----2.64----->			<-----1.524----->				<-----1.453----->		<-----2.528----->		
	.4792*				.5301*			.2671			.4668*				.2281		.2826		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Eligibility (minimum participation / minimum employer contribution)?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%	-	26.7%	10.0%	9.1%	15.4%	-	30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	35	22	11	1	8	8	8	10	1	9	9	13	18	16
	83.3%	84.6%	78.6%	100.0%	72.7%	88.9%	80.0%	90.9%	33.3%	100.0%	90.0%	76.5%	85.7%	80.0%
No	7	4	3	-	3	1	2	1	2	-	1	4	3	4
	16.7%	15.4%	21.4%	-	27.3%	11.1%	20.0%	9.1%	66.7%	-	10.0%	23.5%	14.3%	20.0%
CHI-SQUARE SIGNIFICANCE	<-----.446----->			<-----1.59----->				<-----7.592----->				<-----.236----->		
	.8002*			.6617*				.0552*				.6269*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Eligibility (minimum participation / minimum employer contribution)?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	8 16.0%	1 7.7%	4 36.4%	3 11.5%	2 20.0%	2 8.0%	4 26.7%	2 16.7%	3 15.0%	3 16.7%	- 0.0%	3 42.9%	- 0.0%	5 16.1%	4 22.2%	4 12.9%	4 22.2%	- 0.0%	4 26.7%
TOTAL ANSWERED	42 84.0%	12 92.3%	7 63.6%	23 88.5%	8 80.0%	23 92.0%	11 73.3%	10 83.3%	17 85.0%	15 83.3%	12 100.0%	4 57.1%	- 0.0%	26 83.9%	14 77.8%	27 87.1%	14 77.8%	17 100.0%	11 73.3%
Yes	35 83.3%	11 91.7%	6 85.7%	18 78.3%	8 100.0%	18 78.3%	9 81.8%	10 100.0%	14 82.4%	11 73.3%	10 83.3%	3 75.0%	- 0.0%	22 84.6%	11 78.6%	23 85.2%	12 85.7%	15 88.2%	8 72.7%
No	7 16.7%	1 8.3%	1 14.3%	5 21.7%	- 0.0%	5 21.7%	2 18.2%	- 0.0%	3 17.6%	4 26.7%	2 16.7%	1 25.0%	- 0.0%	4 15.4%	3 21.4%	4 14.8%	2 14.3%	2 11.8%	3 27.3%
CHI-SQUARE SIGNIFICANCE	<-----1.055-----> .5902*				<-----2.044-----> .3598*			<-----3.092-----> .2131*			<-----0.231-----> .891*				<-----0.285-----> .5935*		<-----1.242-----> .5374*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Assistance with COBRA requirements?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	30	19	10	-	7	7	8	7	1	7	6	13	16	13
	71.4%	73.1%	71.4%		63.6%	77.8%	80.0%	63.6%	33.3%	77.8%	60.0%	76.5%	76.2%	65.0%
No	12	7	4	1	4	2	2	4	2	2	4	4	5	7
	28.6%	26.9%	28.6%	100.0%	36.4%	22.2%	20.0%	36.4%	66.7%	22.2%	40.0%	23.5%	23.8%	35.0%
CHI-SQUARE SIGNIFICANCE	<-----2.489----->				<-----1.166----->				<-----2.942----->				<-----.62----->	
	.2881*				.7612*				.4007*				.4312	

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Assistance with COBRA requirements?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	30	11	5	14	6	15	9	8	10	12	10	3	-	17	10	20	9	12	9
	71.4%	91.7%	71.4%	60.9%	75.0%	65.2%	81.8%	80.0%	58.8%	80.0%	83.3%	75.0%		65.4%	71.4%	74.1%	64.3%	70.6%	81.8%
No	12	1	2	9	2	8	2	2	7	3	2	1	-	9	4	7	5	5	2
	28.6%	8.3%	28.6%	39.1%	25.0%	34.8%	18.2%	20.0%	41.2%	20.0%	16.7%	25.0%		34.6%	28.6%	25.9%	35.7%	29.4%	18.2%
CHI-SQUARE SIGNIFICANCE	<-----3.665----->				<-----1.067----->			<-----2.224----->			<-----1.324----->				<-----.033----->		<-----.938----->		
	.16*				.5867*			.329*			.5159*				.8561		.6257*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Determination of full- and part-time employees?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	18	14	3	-	4	4	5	4	-	5	5	7	7	10
	42.9%	53.8%	21.4%		36.4%	44.4%	50.0%	36.4%		55.6%	50.0%	41.2%	33.3%	50.0%
No	24	12	11	1	7	5	5	7	3	4	5	10	14	10
	57.1%	46.2%	78.6%	100.0%	63.6%	55.6%	50.0%	63.6%	100.0%	44.4%	50.0%	58.8%	66.7%	50.0%
CHI-SQUARE SIGNIFICANCE	<-----4.666----->				<-----.569----->				<-----3.05----->				<-----1.172----->	
	.097*				.9035*				.384*				.2789	

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Determination of full- and part-time employees?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	18	6	3	9	3	9	6	5	6	7	5	3	-	10	8	10	6	8	4
	42.9%	50.0%	42.9%	39.1%	37.5%	39.1%	54.5%	50.0%	35.3%	46.7%	41.7%	75.0%		38.5%	57.1%	37.0%	42.9%	47.1%	36.4%
No	24	6	4	14	5	14	5	5	11	8	7	1	-	16	6	17	8	9	7
	57.1%	50.0%	57.1%	60.9%	62.5%	60.9%	45.5%	50.0%	64.7%	53.3%	58.3%	25.0%		61.5%	42.9%	63.0%	57.1%	52.9%	63.6%
CHI-SQUARE SIGNIFICANCE	<------.38----->				<------.838----->			<------.694----->			<-----1.9----->				<-----1.513----->		<-----.312----->		
	.8268*				.6578*			.7067			.3868*				.2186		.8556		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Availability of coverage for 1099 consultants?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	5	4	1	-	2	1	2	-	-	1	2	2	4	1
	11.9%	15.4%	7.1%		18.2%	11.1%	20.0%			11.1%	20.0%	11.8%	19.0%	5.0%
No	37	22	13	1	9	8	8	11	3	8	8	15	17	19
	88.1%	84.6%	92.9%	100.0%	81.8%	88.9%	80.0%	100.0%	100.0%	88.9%	80.0%	88.2%	81.0%	95.0%
CHI-SQUARE SIGNIFICANCE	<-----.72----->				<-----2.475----->				<-----.943----->				<-----1.888----->	
	.6978*				.4799*				.8151*				.1694*	

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Availability of coverage for 1099 consultants?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	5	5	-	-	1	4	-	1	3	1	3	-	-	2	-	5	2	1	2
	11.9%	41.7%			12.5%	17.4%		10.0%	17.6%	6.7%	25.0%			7.7%		18.5%	14.3%	5.9%	18.2%
No	37	7	7	23	7	19	11	9	14	14	9	4	-	24	14	22	12	16	9
	88.1%	58.3%	100.0%	100.0%	87.5%	82.6%	100.0%	90.0%	82.4%	93.3%	75.0%	100.0%		92.3%	100.0%	81.5%	85.7%	94.1%	81.8%
CHI-SQUARE SIGNIFICANCE	<-----14.189----->				<-----2.149----->			<-----.962----->			<-----2.943----->				<-----2.953----->		<-----1.077----->		
	.0008*				.3414*			.6183*			.2296*				.0857*		.5837*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Assist employees with new or replacement ID cards?
 Compared by selected characteristics

TOTAL	Current Health Plan				Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender	
	BCBS	MVP	Other		1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female
(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%		26.7%	10.0%	9.1%	15.4%		30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	21	15	5	1	8	4	5	4	1	5	4	10	13	8
	50.0%	57.7%	35.7%	100.0%	72.7%	44.4%	50.0%	36.4%	33.3%	55.6%	40.0%	58.8%	61.9%	40.0%
No	21	11	9	-	3	5	5	7	2	4	6	7	8	12
	50.0%	42.3%	64.3%		27.3%	55.6%	50.0%	63.6%	66.7%	44.4%	60.0%	41.2%	38.1%	60.0%
CHI-SQUARE SIGNIFICANCE	<-----2.735----->				<-----3.18----->				<-----1.349----->				<-----1.967----->	
	.2547*				.3648*				.7175*				.1607	

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Assist employees with new or replacement ID cards?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	8	1	4	3	2	2	4	2	3	3	-	3	-	5	4	4	4	-	4
	16.0%	7.7%	36.4%	11.5%	20.0%	8.0%	26.7%	16.7%	15.0%	16.7%		42.9%		16.1%	22.2%	12.9%	22.2%		26.7%
TOTAL ANSWERED	42	12	7	23	8	23	11	10	17	15	12	4	-	26	14	27	14	17	11
	84.0%	92.3%	63.6%	88.5%	80.0%	92.0%	73.3%	83.3%	85.0%	83.3%	100.0%	57.1%		83.9%	77.8%	87.1%	77.8%	100.0%	73.3%
Yes	21	9	3	9	6	8	7	7	8	6	7	2	-	12	7	14	8	7	6
	50.0%	75.0%	42.9%	39.1%	75.0%	34.8%	63.6%	70.0%	47.1%	40.0%	58.3%	50.0%		46.2%	50.0%	51.9%	57.1%	41.2%	54.5%
No	21	3	4	14	2	15	4	3	9	9	5	2	-	14	7	13	6	10	5
	50.0%	25.0%	57.1%	60.9%	25.0%	65.2%	36.4%	30.0%	52.9%	60.0%	41.7%	50.0%		53.8%	50.0%	48.1%	42.9%	58.8%	45.5%
CHI-SQUARE SIGNIFICANCE	<-----4.23----->				<-----4.949----->			<-----2.259----->			<-----.487----->				<-----.013----->		<-----.906----->		
	.1206*				.0842*			.3232			.7838*				.9104		.6357		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Assist employees with claims issues ("difficult" claims)?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	4	4	-	4	1	1	2	-	4	1	3	4	4
	16.0%	13.3%	22.2%	-	26.7%	10.0%	9.1%	15.4%	-	30.8%	9.1%	15.0%	16.0%	16.7%
TOTAL ANSWERED	42	26	14	1	11	9	10	11	3	9	10	17	21	20
	84.0%	86.7%	77.8%	100.0%	73.3%	90.0%	90.9%	84.6%	100.0%	69.2%	90.9%	85.0%	84.0%	83.3%
Yes	20	12	6	1	4	4	4	7	-	4	4	9	12	7
	47.6%	46.2%	42.9%	100.0%	36.4%	44.4%	40.0%	63.6%	-	44.4%	40.0%	52.9%	57.1%	35.0%
No	22	14	8	-	7	5	6	4	3	5	6	8	9	13
	52.4%	53.8%	57.1%	-	63.6%	55.6%	60.0%	36.4%	100.0%	55.6%	60.0%	47.1%	42.9%	65.0%
CHI-SQUARE SIGNIFICANCE	<-----1.227----->			<-----1.938----->				<-----2.978----->				<-----2.02----->		
	.5416*			.5853*				.3951*				.1553		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

What SERVICES do you get through your broker or business association: Assist employees with claims issues ("difficult" claims)?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	8 16.0%	1 7.7%	4 36.4%	3 11.5%	2 20.0%	2 8.0%	4 26.7%	2 16.7%	3 15.0%	3 16.7%	- 0.0%	3 42.9%	- 0.0%	5 16.1%	4 22.2%	4 12.9%	4 22.2%	- 0.0%	4 26.7%
TOTAL ANSWERED	42 84.0%	12 92.3%	7 63.6%	23 88.5%	8 80.0%	23 92.0%	11 73.3%	10 83.3%	17 85.0%	15 83.3%	12 100.0%	4 57.1%	- 0.0%	26 83.9%	14 77.8%	27 87.1%	14 77.8%	17 100.0%	11 73.3%
Yes	20 47.6%	5 41.7%	3 42.9%	12 52.2%	4 50.0%	9 39.1%	7 63.6%	5 50.0%	8 47.1%	7 46.7%	7 58.3%	2 50.0%	- 0.0%	11 42.3%	7 50.0%	12 44.4%	5 35.7%	8 47.1%	7 63.6%
No	22 52.4%	7 58.3%	4 57.1%	11 47.8%	4 50.0%	14 60.9%	4 36.4%	5 50.0%	9 52.9%	8 53.3%	5 41.7%	2 50.0%	- 0.0%	15 57.7%	7 50.0%	15 55.6%	9 64.3%	9 52.9%	4 36.4%
CHI-SQUARE SIGNIFICANCE	<-----.425----->				<-----1.814----->			<----- .03----->			<----- .855----->				<----- .114----->		<-----1.929----->		
	.8084*				.4037*			.985			.652*				.7352		.3812		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

RKM RESEARCH AND COMMUNICATIONS, INC

(Wakely Consulting: 2012 Vermont Qualitative Research)

Among the services your broker provides, which services do you value the most?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	14	9	4	1	7	2	1	4	1	5	1	7	8	6
	28.0%	30.0%	22.2%	100.0%	46.7%	20.0%	9.1%	30.8%	33.3%	38.5%	9.1%	35.0%	32.0%	25.0%
TOTAL ANSWERED	36	21	14	-	8	8	10	9	2	8	10	13	17	18
	72.0%	70.0%	77.8%	-	53.3%	80.0%	90.9%	69.2%	66.7%	61.5%	90.9%	65.0%	68.0%	75.0%
A comparison of plans	22	13	8	-	6	2	5	8	2	3	7	8	11	10
	61.1%	61.9%	57.1%	-	75.0%	25.0%	50.0%	88.9%	100.0%	37.5%	70.0%	61.5%	64.7%	55.6%
Claims issues	4	2	2	-	-	2	2	-	-	1	1	2	3	1
	11.1%	9.5%	14.3%	-	-	25.0%	20.0%	-	-	12.5%	10.0%	15.4%	17.6%	5.6%
Advice for business owners	6	4	2	-	2	2	1	1	-	3	1	2	3	3
	16.7%	19.0%	14.3%	-	25.0%	25.0%	10.0%	11.1%	-	37.5%	10.0%	15.4%	17.6%	16.7%
Providing information	3	1	2	-	-	2	1	-	-	-	1	1	-	3
	8.3%	4.8%	14.3%	-	-	25.0%	10.0%	-	-	-	10.0%	7.7%	-	16.7%
Helping with setup and orientation	2	1	-	1	-	-	-	2	-	1	-	1	1	1
	5.6%	4.8%	-	100.0%	-	-	-	22.2%	-	12.5%	-	7.7%	5.9%	5.6%
Providing wellness information	1	1	-	-	-	-	1	-	-	1	-	-	-	1
	2.8%	4.8%	-	-	-	-	10.0%	-	-	12.5%	-	-	-	5.6%
CHI-SQUARE SIGNIFICANCE	<-----20.268----->			<-----19.962----->				<-----9.339----->				<-----5.024----->		
	.0268*			.1734*				.8591*				.4129*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Survey Administered: 05/02/2012 - 05/15/2012

Among the services your broker provides, which services do you value the most?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	14	2	5	7	3	5	6	3	5	6	-	4	-	10	7	7	6	2	6
	28.0%	15.4%	45.5%	26.9%	30.0%	20.0%	40.0%	25.0%	25.0%	33.3%		57.1%		32.3%	38.9%	22.6%	33.3%	11.8%	40.0%
TOTAL ANSWERED	36	11	6	19	7	20	9	9	15	12	12	3	-	21	11	24	12	15	9
	72.0%	84.6%	54.5%	73.1%	70.0%	80.0%	60.0%	75.0%	75.0%	66.7%	100.0%	42.9%		67.7%	61.1%	77.4%	66.7%	88.2%	60.0%
A comparison of plans	22	7	4	11	5	12	5	6	9	7	6	-	-	16	7	14	6	10	6
	61.1%	63.6%	66.7%	57.9%	71.4%	60.0%	55.6%	66.7%	60.0%	58.3%	50.0%			76.2%	63.6%	58.3%	50.0%	66.7%	66.7%
Claims issues	4	1	-	3	-	3	1	-	3	1	3	1	-	-	1	3	2	1	1
	11.1%	9.1%		15.8%		15.0%	11.1%		20.0%	8.3%	25.0%	33.3%			9.1%	12.5%	16.7%	6.7%	11.1%
Advice for business owners	6	3	1	2	1	2	3	1	2	3	3	1	-	2	2	4	1	3	2
	16.7%	27.3%	16.7%	10.5%	14.3%	10.0%	33.3%	11.1%	13.3%	25.0%	25.0%	33.3%		9.5%	18.2%	16.7%	8.3%	20.0%	22.2%
Providing information	3	-	1	2	1	2	-	2	1	-	-	1	-	2	1	2	2	1	-
	8.3%		16.7%	10.5%	14.3%	10.0%		22.2%	6.7%			33.3%		9.5%	9.1%	8.3%	16.7%	6.7%	
Helping with setup and orientation	2	-	-	2	1	-	1	1	-	1	-	-	-	2	1	1	1	1	-
	5.6%			10.5%	14.3%		11.1%	11.1%		8.3%				9.5%	9.1%	4.2%	8.3%	6.7%	
Providing wellness information	1	-	-	1	-	1	-	-	-	1	-	-	-	1	-	1	1	-	-
	2.8%			5.3%		5.0%				8.3%				4.8%		4.2%	8.3%		
CHI-SQUARE SIGNIFICANCE	<-----6.584----->				<-----7.427----->			<-----9.389----->			<-----16.043----->				<-----.874----->		<-----6.186----->		
	.7641*				.6846*			.4956*			.0984*				.9721*		.7994*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Among the services your broker provides, which services do you value second most?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	32	18	13	1	12	5	6	9	3	9	6	14	18	14
	64.0%	60.0%	72.2%	100.0%	80.0%	50.0%	54.5%	69.2%	100.0%	69.2%	54.5%	70.0%	72.0%	58.3%
TOTAL ANSWERED	18	12	5	-	3	5	5	4	-	4	5	6	7	10
	36.0%	40.0%	27.8%	-	20.0%	50.0%	45.5%	30.8%	-	30.8%	45.5%	30.0%	28.0%	41.7%
A comparison of plans	5	4	1	-	1	2	1	1	-	2	-	3	2	3
	27.8%	33.3%	20.0%	-	33.3%	40.0%	20.0%	25.0%	-	50.0%	-	50.0%	28.6%	30.0%
Claims issues	5	2	3	-	-	1	2	2	-	-	3	-	2	3
	27.8%	16.7%	60.0%	-	-	20.0%	40.0%	50.0%	-	-	60.0%	-	28.6%	30.0%
Advice for business owners	3	2	-	-	2	-	-	-	-	-	1	1	1	1
	16.7%	16.7%	-	-	66.7%	-	-	-	-	-	20.0%	16.7%	14.3%	10.0%
Providing information	3	3	-	-	-	-	2	1	-	1	1	1	1	2
	16.7%	25.0%	-	-	-	-	40.0%	25.0%	-	25.0%	20.0%	16.7%	14.3%	20.0%
Helping with setup and orientation	1	-	1	-	-	1	-	-	-	1	-	-	1	-
	5.6%	-	20.0%	-	-	20.0%	-	-	-	25.0%	-	-	14.3%	-
Providing wellness information	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	-	1	-	-	-	-	-	1	-	1
	5.6%	8.3%	-	-	-	20.0%	-	-	-	-	-	16.7%	-	10.0%
CHI-SQUARE SIGNIFICANCE	<-----7.367----->			<-----19.267----->				<-----13.583----->				<-----2.275----->		
	.1948*			.2019*				.1929*				.81*		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Among the services your broker provides, which services do you value second most?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	32	8	9	15	7	16	9	9	12	11	8	5	-	19	12	20	12	11	9
	64.0%	61.5%	81.8%	57.7%	70.0%	64.0%	60.0%	75.0%	60.0%	61.1%	66.7%	71.4%		61.3%	66.7%	64.5%	66.7%	64.7%	60.0%
TOTAL ANSWERED	18	5	2	11	3	9	6	3	8	7	4	2	-	12	6	11	6	6	6
	36.0%	38.5%	18.2%	42.3%	30.0%	36.0%	40.0%	25.0%	40.0%	38.9%	33.3%	28.6%		38.7%	33.3%	35.5%	33.3%	35.3%	40.0%
A comparison of plans	5	1	1	3	-	1	4	-	2	3	1	2	-	2	3	2	1	2	2
	27.8%	20.0%	50.0%	27.3%		11.1%	66.7%		25.0%	42.9%	25.0%	100.0%		16.7%	50.0%	18.2%	16.7%	33.3%	33.3%
Claims issues	5	2	-	3	1	3	1	1	3	1	2	-	-	3	1	4	2	2	1
	27.8%	40.0%		27.3%	33.3%	33.3%	16.7%	33.3%	37.5%	14.3%	50.0%			25.0%	16.7%	36.4%	33.3%	33.3%	16.7%
Advice for business owners	3	1	-	2	1	1	1	1	1	1	-	-	-	3	2	1	1	-	2
	16.7%	20.0%		18.2%	33.3%	11.1%	16.7%	33.3%	12.5%	14.3%				25.0%	33.3%	9.1%	16.7%		33.3%
Providing information	3	-	1	2	1	2	-	1	1	1	-	-	-	3	-	2	1	1	1
	16.7%		50.0%	18.2%	33.3%	22.2%		33.3%	12.5%	14.3%				25.0%		18.2%	16.7%	16.7%	16.7%
Helping with setup and orientation	1	1	-	-	-	1	-	-	1	-	1	-	-	-	-	1	-	1	-
	5.6%	20.0%				11.1%			12.5%		25.0%					9.1%		16.7%	
Providing wellness information	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	-	-	1	-	1	-	-	-	1	-	-	-	1	-	1	1	-	-
	5.6%			9.1%		11.1%				14.3%				8.3%		9.1%	16.7%		
CHI-SQUARE SIGNIFICANCE	<-----7.091----->				<-----9.733----->			<-----6.229----->			<-----12.6----->				<-----5.323----->		<-----6.8----->		
	.7168*				.4642*			.7957*			.2469*				.3777*		.7442*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you still want to use a broker to help you choose the best option for your company, or would you prefer to make a selection on your own using the Exchange's Customer Service staff and website where you could comparison shop for plans?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	9	5	4	-	5	2	-	2	-	4	1	4	5	4
	18.0%	16.7%	22.2%	-	33.3%	20.0%	-	15.4%	-	30.8%	9.1%	20.0%	20.0%	16.7%
TOTAL ANSWERED	41	25	14	1	10	8	11	11	3	9	10	16	20	20
	82.0%	83.3%	77.8%	100.0%	66.7%	80.0%	100.0%	84.6%	100.0%	69.2%	90.9%	80.0%	80.0%	83.3%
Use a broker	23	13	8	1	3	4	6	9	1	6	5	8	8	14
	56.1%	52.0%	57.1%	100.0%	30.0%	50.0%	54.5%	81.8%	33.3%	66.7%	50.0%	50.0%	40.0%	70.0%
Make selection on own	18	12	6	-	7	4	5	2	2	3	5	8	12	6
	43.9%	48.0%	42.9%	-	70.0%	50.0%	45.5%	18.2%	66.7%	33.3%	50.0%	50.0%	60.0%	30.0%
CHI-SQUARE SIGNIFICANCE	<-----.935----->			<-----5.803----->				<-----1.231----->				<-----3.636----->		
	.6265*			.1216*				.7455*				.0565		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you still want to use a broker to help you choose the best option for your company, or would you prefer to make a selection on your own using the Exchange's Customer Service staff and website where you could comparison shop for plans?
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 62.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	9 18.0%	2 15.4%	1 9.1%	6 23.1%	1 10.0%	3 12.0%	5 33.3%	1 8.3%	5 25.0%	3 16.7%	- 42.9%	3 19.4%	- 19.4%	6 22.2%	4 16.1%	5 16.1%	3 16.7%	- 40.0%	6 40.0%
TOTAL ANSWERED	41 82.0%	11 84.6%	10 90.9%	20 76.9%	9 90.0%	22 88.0%	10 66.7%	11 91.7%	15 75.0%	15 83.3%	12 100.0%	4 57.1%	- 80.6%	25 77.8%	14 83.9%	26 83.9%	15 83.3%	17 100.0%	9 60.0%
Use a broker	23 56.1%	8 72.7%	4 40.0%	11 55.0%	5 55.6%	13 59.1%	5 50.0%	6 54.5%	8 53.3%	9 60.0%	8 66.7%	1 25.0%	- 56.0%	14 56.0%	6 42.9%	16 61.5%	8 53.3%	10 58.8%	5 55.6%
Make selection on own	18 43.9%	3 27.3%	6 60.0%	9 45.0%	4 44.4%	9 40.9%	5 50.0%	5 45.5%	7 46.7%	6 40.0%	4 33.3%	3 75.0%	- 44.0%	11 44.0%	8 57.1%	10 38.5%	7 46.7%	7 41.2%	4 44.4%
CHI-SQUARE SIGNIFICANCE	<-----2.297-----> .3171*				<-----.232-----> .8904*			<-----.15-----> .9277			<-----2.115-----> .3473*				<-----1.283-----> .2573		<-----.099-----> .9518		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay an additional 4% of your total premium cost as a fee directly to a broker for their support services?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	9	6	3	-	3	1	2	3	-	4	2	3	2	7
	18.0%	20.0%	16.7%	-	20.0%	10.0%	18.2%	23.1%	-	30.8%	18.2%	15.0%	8.0%	29.2%
TOTAL ANSWERED	41	24	15	1	12	9	9	10	3	9	9	17	23	17
	82.0%	80.0%	83.3%	100.0%	80.0%	90.0%	81.8%	76.9%	100.0%	69.2%	81.8%	85.0%	92.0%	70.8%
Yes	9	4	4	1	3	2	2	2	-	3	2	3	5	4
	22.0%	16.7%	26.7%	100.0%	25.0%	22.2%	22.2%	20.0%	-	33.3%	22.2%	17.6%	21.7%	23.5%
No	32	20	11	-	9	7	7	8	3	6	7	14	18	13
	78.0%	83.3%	73.3%	-	75.0%	77.8%	77.8%	80.0%	100.0%	66.7%	77.8%	82.4%	78.3%	76.5%
CHI-SQUARE SIGNIFICANCE	<-----4.062----->			<-----.08----->				<-----1.743----->				<-----.018----->		
	.1312*			.9942*				.6275*				.8934		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay an additional 4% of your total premium cost as a fee directly to a broker for their support services?
 Compared by selected characteristics 2

TOTAL	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 0.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	9 18.0%	2 15.4%	2 18.2%	5 19.2%	1 10.0%	4 16.0%	4 26.7%	1 8.3%	4 20.0%	4 22.2%	1 8.3%	2 28.6%	- 19.4%	6 19.4%	3 16.7%	5 16.1%	4 22.2%	1 5.9%	4 26.7%
TOTAL ANSWERED	41 82.0%	11 84.6%	9 81.8%	21 80.8%	9 90.0%	21 84.0%	11 73.3%	11 91.7%	16 80.0%	14 77.8%	11 91.7%	5 71.4%	- 80.6%	25 80.6%	15 83.3%	26 83.9%	14 77.8%	16 94.1%	11 73.3%
Yes	9 22.0%	2 18.2%	1 11.1%	6 28.6%	4 44.4%	3 14.3%	2 18.2%	4 36.4%	3 18.8%	2 14.3%	2 18.2%	- 0.0%	- 0.0%	7 28.0%	4 26.7%	5 19.2%	2 14.3%	5 31.3%	2 18.2%
No	32 78.0%	9 81.8%	8 88.9%	15 71.4%	5 55.6%	18 85.7%	9 81.8%	7 63.6%	13 81.3%	12 85.7%	9 81.8%	5 100.0%	- 0.0%	18 72.0%	11 73.3%	21 80.8%	12 85.7%	11 68.8%	9 81.8%
CHI-SQUARE SIGNIFICANCE	<-----1.246-----> .5364*				<-----3.469-----> .1765*			<-----1.91-----> .3849*			<-----2.031-----> .3622*				<-----1.307-----> .5795		<-----1.379-----> .5019*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay an additional 2% of your total premium cost as a fee directly to a broker for their support services?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	8	5	3	-	3	1	2	2	-	4	1	3	2	6
	16.0%	16.7%	16.7%	-	20.0%	10.0%	18.2%	15.4%	-	30.8%	9.1%	15.0%	8.0%	25.0%
TOTAL ANSWERED	42	25	15	1	12	9	9	11	3	9	10	17	23	18
	84.0%	83.3%	83.3%	100.0%	80.0%	90.0%	81.8%	84.6%	100.0%	69.2%	90.9%	85.0%	92.0%	75.0%
Yes	18	8	8	1	4	5	2	6	-	5	6	4	10	7
	42.9%	32.0%	53.3%	100.0%	33.3%	55.6%	22.2%	54.5%	-	55.6%	60.0%	23.5%	43.5%	38.9%
No	24	17	7	-	8	4	7	5	3	4	4	13	13	11
	57.1%	68.0%	46.7%	-	66.7%	44.4%	77.8%	45.5%	100.0%	44.4%	40.0%	76.5%	56.5%	61.1%
CHI-SQUARE SIGNIFICANCE	<-----3.205----->			<-----3.212----->				<-----6.548----->				<-----.088----->		
	.2014*			.3601*				.0878*				.7672		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Would you be willing to pay an additional 2% of your total premium cost as a fee directly to a broker for their support services?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 62.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	8 16.0%	2 15.4%	2 18.2%	4 15.4%	1 10.0%	3 12.0%	4 26.7%	1 8.3%	3 15.0%	4 22.2%	1 8.3%	2 28.6%	- 16.1%	5 16.1%	3 16.7%	5 16.1%	4 22.2%	- 26.7%	4 26.7%
TOTAL ANSWERED	42 84.0%	11 84.6%	9 81.8%	22 84.6%	9 90.0%	22 88.0%	11 73.3%	11 91.7%	17 85.0%	14 77.8%	11 91.7%	5 71.4%	- 83.9%	26 83.9%	15 83.3%	26 83.9%	14 77.8%	17 100.0%	11 73.3%
Yes	18 42.9%	4 36.4%	3 33.3%	11 50.0%	5 55.6%	7 31.8%	6 54.5%	5 45.5%	8 47.1%	5 35.7%	3 27.3%	2 40.0%	- 50.0%	13 50.0%	8 53.3%	9 34.6%	5 35.7%	9 52.9%	4 36.4%
No	24 57.1%	7 63.6%	6 66.7%	11 50.0%	4 44.4%	15 68.2%	5 45.5%	6 54.5%	9 52.9%	9 64.3%	8 72.7%	3 60.0%	- 50.0%	13 50.0%	7 46.7%	17 65.4%	9 64.3%	8 47.1%	7 63.6%
CHI-SQUARE SIGNIFICANCE	<-----.981----->				<-----2.301----->			<-----.445----->			<-----1.649----->				<-----1.373----->		<-----1.187----->		
	.6123*				.3165*			.8007			.4384*				.2413		.5524		

Comparison Groups: BCD/EFJ/HLJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

As you may know, the State of Vermont plans to require all small employers that want to offer health insurance to use the Exchange starting in 2014. Would you say your reaction to this plan is:
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	1	-	-	-	-	-	1	-	-	1	-	-	1
	2.0%	3.3%						7.7%			9.1%			4.2%
TOTAL ANSWERED	49	29	18	1	15	10	11	12	3	13	10	20	25	23
	98.0%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%	92.3%	100.0%	100.0%	90.9%	100.0%	100.0%	95.8%
Very positive	3	3	-	-	3	-	-	-	-	-	2	1	2	1
	6.1%	10.3%			20.0%						20.0%	5.0%	8.0%	4.3%
Somewhat positive	15	7	7	-	6	2	3	3	1	5	2	6	7	7
	30.6%	24.1%	38.9%		40.0%	20.0%	27.3%	25.0%	33.3%	38.5%	20.0%	30.0%	28.0%	30.4%
Somewhat negative	14	9	5	-	1	6	4	3	2	4	2	5	4	10
	28.6%	31.0%	27.8%		6.7%	60.0%	36.4%	25.0%	66.7%	30.8%	20.0%	25.0%	16.0%	43.5%
Very negative	17	10	6	1	5	2	4	6	-	4	4	8	12	5
	34.7%	34.5%	33.3%	100.0%	33.3%	20.0%	36.4%	50.0%		30.8%	40.0%	40.0%	48.0%	21.7%
CHI-SQUARE SIGNIFICANCE	<-----4.637----->			<-----15.119----->				<-----7.792----->				<-----5.714----->		
	.5911*			.0877*				.5552*				.1264		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

As you may know, the State of Vermont plans to require all small employers that want to offer health insurance to use the Exchange starting in 2014. Would you say your reaction to this plan is:
Compared by selected characteristics 2

TOTAL	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/Mod.	Only Somewht	Not	Very/Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- 100.0% 62.0%	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	1 2.0%	-	-	1 3.8%	-	1 4.0%	-	-	1 5.0%	-	-	-	-	1 3.2%	-	-	-	1 5.9%	-
TOTAL ANSWERED	49 98.0%	13 100.0%	11 100.0%	25 96.2%	10 100.0%	24 96.0%	15 100.0%	12 100.0%	19 95.0%	18 100.0%	12 100.0%	7 100.0%	- 96.8%	30 100.0%	18 100.0%	31 100.0%	18 100.0%	16 94.1%	15 100.0%
Very positive	3 6.1%	-	-	3 12.0%	1 10.0%	1 4.2%	1 6.7%	1 8.3%	1 5.3%	1 5.6%	-	1 14.3%	-	2 6.7%	3 16.7%	-	1 5.6%	1 6.3%	1 6.7%
Somewhat positive	15 30.6%	1 7.7%	4 36.4%	10 40.0%	1 10.0%	6 25.0%	8 53.3%	1 8.3%	8 42.1%	6 33.3%	-	3 42.9%	-	12 40.0%	15 83.3%	-	6 33.3%	5 31.3%	4 26.7%
Somewhat negative	14 28.6%	4 30.8%	3 27.3%	7 28.0%	2 20.0%	9 37.5%	3 20.0%	2 16.7%	4 21.1%	8 44.4%	5 41.7%	1 14.3%	-	8 26.7%	-	14 45.2%	8 44.4%	3 18.8%	3 20.0%
Very negative	17 34.7%	8 61.5%	4 36.4%	5 20.0%	6 60.0%	8 33.3%	3 20.0%	8 66.7%	6 31.6%	3 16.7%	7 58.3%	2 28.6%	-	8 26.7%	-	17 54.8%	3 16.7%	7 43.8%	7 46.7%
CHI-SQUARE SIGNIFICANCE	<-----10.246-----> .1147*				<-----8.672-----> .1929*			<-----10.771-----> .0957*			<-----10.215-----> .1159*				<-----49-----> 0		<-----5.336-----> .5015*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

In 2014, you can either buy group health insurance through the Exchange, or not offer group health insurance and let your employees go through the Exchange on their own. Based on what you know today, which approach do you think you will take? Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Keep small group through Exchange	18	9	8	1	4	5	5	4	1	5	5	7	6	12
	36.0%	30.0%	44.4%	100.0%	26.7%	50.0%	45.5%	30.8%	33.3%	38.5%	45.5%	35.0%	24.0%	50.0%
Drop small group	17	10	7	-	4	4	3	6	2	4	6	4	10	7
	34.0%	33.3%	38.9%	-	26.7%	40.0%	27.3%	46.2%	66.7%	30.8%	54.5%	20.0%	40.0%	29.2%
Don't know/unsure	15	11	3	-	7	1	3	3	-	4	-	9	9	5
	30.0%	36.7%	16.7%	-	46.7%	10.0%	27.3%	23.1%	-	30.8%	-	45.0%	36.0%	20.8%
CHI-SQUARE SIGNIFICANCE	<-----4.072----->			<-----5.343----->				<-----9.811----->				<-----3.653----->		
	.3963*			.5006*				.1328*				.1609		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

In 2014, you can either buy group health insurance through the Exchange, or not offer group health insurance and let your employees go through the Exchange on their own. Based on what you know today, which approach do you think you will take?
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Keep small group through Exchange	18	3	3	12	3	12	3	4	7	7	4	3	-	11	7	11	18	-	-
	36.0%	23.1%	27.3%	46.2%	30.0%	48.0%	20.0%	33.3%	35.0%	38.9%	33.3%	42.9%		35.5%	38.9%	35.5%	100.0%		
Drop small group	17	6	4	7	5	7	5	6	5	6	6	1	-	10	6	10	-	17	-
	34.0%	46.2%	36.4%	26.9%	50.0%	28.0%	33.3%	50.0%	25.0%	33.3%	50.0%	14.3%		32.3%	33.3%	32.3%		100.0%	
Don't know/unsure	15	4	4	7	2	6	7	2	8	5	2	3	-	10	5	10	-	-	15
	30.0%	30.8%	36.4%	26.9%	20.0%	24.0%	46.7%	16.7%	40.0%	27.8%	16.7%	42.9%		32.3%	27.8%	32.3%			100.0%
CHI-SQUARE SIGNIFICANCE	<-----2.779----->				<-----5.208----->			<-----2.861----->			<-----2.998----->				<-----.115----->		<-----100----->		
	.5954*				.2666*			.5814*			.5581*				.9443		0		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

If the exchange could take you out of the middle when an employee has a question or concern with their coverage, would this make you more or less comfortable with using the Exchange?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	1	-	-	1	-	-	-	-	-	-	1	1	-
	2.0%	3.3%			6.7%							5.0%	4.0%	
TOTAL ANSWERED	49	29	18	1	14	10	11	13	3	13	11	19	24	24
	98.0%	96.7%	100.0%	100.0%	93.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	95.0%	96.0%	100.0%
Would be MORE comfortable using the Exchange	27	16	9	1	10	6	2	8	2	4	8	11	13	13
	55.1%	55.2%	50.0%	100.0%	71.4%	60.0%	18.2%	61.5%	66.7%	30.8%	72.7%	57.9%	54.2%	54.2%
Would not make a difference	18	11	7	-	4	3	7	4	1	8	3	6	9	9
	36.7%	37.9%	38.9%		28.6%	30.0%	63.6%	30.8%	33.3%	61.5%	27.3%	31.6%	37.5%	37.5%
Would be LESS comfortable using the Exchange	4	2	2	-	-	1	2	1	-	1	-	2	2	2
	8.2%	6.9%	11.1%			10.0%	18.2%	7.7%		7.7%		10.5%	8.3%	8.3%
CHI-SQUARE SIGNIFICANCE	<-----1.158----->			<-----8.688----->				<-----5.915----->				<-----0----->		
	.8849*			.1919*				.4328*				1*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

If the exchange could take you out of the middle when an employee has a question or concern with their coverage, would this make you more or less comfortable with using the Exchange?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	-	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	1 2.0%	-	1 9.1%	-	1 10.0%	-	-	1 8.3%	-	-	-	-	-	1 3.2%	-	1 3.2%	-	-	1 6.7%
TOTAL ANSWERED	49 98.0%	13 100.0%	10 90.9%	26 100.0%	9 90.0%	25 100.0%	15 100.0%	11 91.7%	20 100.0%	18 100.0%	12 100.0%	7 100.0%	-	30 96.8%	18 100.0%	30 96.8%	18 100.0%	17 100.0%	14 93.3%
Would be MORE comfortable using the Exchange	27 55.1%	3 23.1%	4 40.0%	20 76.9%	3 33.3%	15 60.0%	9 60.0%	4 36.4%	12 60.0%	11 61.1%	3 25.0%	3 42.9%	-	21 70.0%	12 66.7%	14 46.7%	10 55.6%	9 52.9%	8 57.1%
Would not make a difference	18 36.7%	7 53.8%	6 60.0%	5 19.2%	6 66.7%	7 28.0%	5 33.3%	7 63.6%	4 20.0%	7 38.9%	5 41.7%	4 57.1%	-	9 30.0%	6 33.3%	12 40.0%	7 38.9%	7 41.2%	4 28.6%
Would be LESS comfortable using the Exchange	4 8.2%	3 23.1%	-	1 3.8%	-	3 12.0%	1 6.7%	-	4 20.0%	-	4 33.3%	-	-	-	-	4 13.3%	1 5.6%	1 5.9%	2 14.3%
CHI-SQUARE SIGNIFICANCE	<-----14.71-----> .0053*				<-----4.936-----> .2939*			<-----10.421-----> .0339*			<-----16.949-----> .002*				<-----3.364-----> .186*		<-----1.295-----> .8623*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How important is it for the state and the Exchange to provide support and education services to small employers once it requires small employers who want to offer employee coverage to purchase it only through the Exchange?
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Very important	40	24	14	1	11	9	8	11	3	10	8	16	18	21
	80.0%	80.0%	77.8%	100.0%	73.3%	90.0%	72.7%	84.6%	100.0%	76.9%	72.7%	80.0%	72.0%	87.5%
Moderately important	2	2	-	-	-	-	1	1	-	1	-	1	1	1
	4.0%	6.7%	-	-	-	-	9.1%	7.7%	-	7.7%	-	5.0%	4.0%	4.2%
Only somewhat important	4	2	2	-	3	1	-	-	-	2	2	-	3	1
	8.0%	6.7%	11.1%	-	20.0%	10.0%	-	-	-	15.4%	18.2%	-	12.0%	4.2%
Not important	4	2	2	-	1	-	2	1	-	-	1	3	3	1
	8.0%	6.7%	11.1%	-	6.7%	-	18.2%	7.7%	-	-	9.1%	15.0%	12.0%	4.2%
CHI-SQUARE SIGNIFICANCE	<-----2.038----->			<-----9.217----->				<-----7.459----->				<-----2.211----->		
	.9162*			.4175*				.5895*				.5297*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

How important is it for the state and the Exchange to provide support and education services to small employers once it requires small employers who want to offer employee coverage to purchase it only through the Exchange?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50 100.0%	13 100.0%	11 100.0%	26 100.0%	10 100.0%	25 100.0%	15 100.0%	12 100.0%	20 100.0%	18 100.0%	12 100.0%	7 100.0%	- 100.0%	31 100.0%	18 100.0%	31 100.0%	18 100.0%	17 100.0%	15 100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERED	50 100.0%	13 100.0%	11 100.0%	26 100.0%	10 100.0%	25 100.0%	15 100.0%	12 100.0%	20 100.0%	18 100.0%	12 100.0%	7 100.0%	- 100.0%	31 100.0%	18 100.0%	31 100.0%	18 100.0%	17 100.0%	15 100.0%
Very important	40 80.0%	9 69.2%	9 81.8%	22 84.6%	8 80.0%	19 76.0%	13 86.7%	10 83.3%	14 70.0%	16 88.9%	7 58.3%	6 85.7%	- 87.1%	27 87.1%	17 94.4%	22 71.0%	15 83.3%	13 76.5%	12 80.0%
Moderately important	2 4.0%	1 7.7%	-	1 3.8%	-	2 8.0%	-	-	2 10.0%	-	2 16.7%	-	-	-	-	2 6.5%	1 5.6%	1 5.9%	-
Only somewhat important	4 8.0%	1 7.7%	2 18.2%	1 3.8%	1 10.0%	2 8.0%	1 6.7%	1 8.3%	2 10.0%	1 5.6%	-	1 14.3%	-	3 9.7%	1 5.6%	3 9.7%	2 11.1%	1 5.9%	1 6.7%
Not important	4 8.0%	2 15.4%	-	2 7.7%	1 10.0%	2 8.0%	1 6.7%	1 8.3%	2 10.0%	1 5.6%	3 25.0%	-	-	1 3.2%	-	4 12.9%	-	2 11.8%	2 13.3%
CHI-SQUARE SIGNIFICANCE	<-----4.904----->				<-----2.3----->			<-----3.917----->			<-----14.454----->				<-----4.509----->		<-----3.532----->		
	.5562*				.8901*			.688*			.025*				.2114*		.7397*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

RKM RESEARCH AND COMMUNICATIONS, INC

(Wakely Consulting: 2012 Vermont Qualitative Research)

Would you prefer to pay as a percentage of premium or as a fixed contribution?
 Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	2	2	-	-	2	-	-	-	-	-	-	2	2	-
	4.0%	6.7%			13.3%							10.0%	8.0%	
TOTAL ANSWERED	48	28	18	1	13	10	11	13	3	13	11	18	23	24
	96.0%	93.3%	100.0%	100.0%	86.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	90.0%	92.0%	100.0%
Percentage of premium	6	6	-	-	3	1	2	-	-	1	2	3	4	2
	12.5%	21.4%			23.1%	10.0%	18.2%			7.7%	18.2%	16.7%	17.4%	8.3%
Fixed contribution	42	22	18	1	10	9	9	13	3	12	9	15	19	22
	87.5%	78.6%	100.0%	100.0%	76.9%	90.0%	81.8%	100.0%	100.0%	92.3%	81.8%	83.3%	82.6%	91.7%
CHI-SQUARE SIGNIFICANCE	<-----4.667----->			<-----3.502----->				<-----1.216----->				<-----.865----->		
	.0969*			.3205*				.7491*				.3523*		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Survey Administered: 05/02/2012 - 05/15/2012

RKM RESEARCH AND COMMUNICATIONS, INC

(Wakely Consulting: 2012 Vermont Qualitative Research)

Would you prefer to pay as a percentage of premium or as a fixed contribution?
 Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	TOTAL	Pos.	Neutral	Neg.	Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	2	1	-	1	1	1	-	1	1	-	1	1	-	-	1	1	-	1	1
	4.0%	7.7%		3.8%	10.0%	4.0%		8.3%	5.0%		8.3%	14.3%			5.6%	3.2%		5.9%	6.7%
TOTAL ANSWERED	48	12	11	25	9	24	15	11	19	18	11	6	-	31	17	30	18	16	14
	96.0%	92.3%	100.0%	96.2%	90.0%	96.0%	100.0%	91.7%	95.0%	100.0%	91.7%	85.7%		100.0%	94.4%	96.8%	100.0%	94.1%	93.3%
Percentage of premium	6	1	2	3	2	3	1	2	2	2	2	1	-	3	2	4	2	1	3
	12.5%	8.3%	18.2%	12.0%	22.2%	12.5%	6.7%	18.2%	10.5%	11.1%	18.2%	16.7%		9.7%	11.8%	13.3%	11.1%	6.3%	21.4%
Fixed contribution	42	11	9	22	7	21	14	9	17	16	9	5	-	28	15	26	16	15	11
	87.5%	91.7%	81.8%	88.0%	77.8%	87.5%	93.3%	81.8%	89.5%	88.9%	81.8%	83.3%		90.3%	88.2%	86.7%	88.9%	93.8%	78.6%
CHI-SQUARE SIGNIFICANCE	<-----.521----->				<-----1.244----->			<-----.424----->			<-----.646----->				<-----.024----->		<-----1.624----->		
	.7707*				.5368*			.8089*			.7241*				.8769*		.4441*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Survey Administered: 05/02/2012 - 05/15/2012

Number of Full-Time Employees:
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.0%													
TOTAL ANSWERED	49	30	18	1	15	10	11	13	3	13	11	20	25	24
	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1-5	15	13	2	-	15	-	-	-	1	3	3	8	10	5
	30.6%	43.3%	11.1%		100.0%				33.3%	23.1%	27.3%	40.0%	40.0%	20.8%
6-10	10	6	4	-	-	10	-	-	1	4	1	3	4	6
	20.4%	20.0%	22.2%			100.0%			33.3%	30.8%	9.1%	15.0%	16.0%	25.0%
11-20	11	7	4	-	-	-	11	-	-	4	4	3	5	6
	22.4%	23.3%	22.2%				100.0%			30.8%	36.4%	15.0%	20.0%	25.0%
21-50	13	4	8	1	-	-	-	13	1	2	3	6	6	7
	26.5%	13.3%	44.4%	100.0%				100.0%	33.3%	15.4%	27.3%	30.0%	24.0%	29.2%
MEAN	49	30	18	1	15	10	11	13	3	13	11	20	25	24
	14.22	11.17	17.33	50.00	3.60	7.80	15.00	30.77	11.00	14.00	16.00	13.00	13.44	15.04
			b	BC		E	EF	EFG						

Comparison Groups: BCD/EFGH/IJKL/MN
 Independent T-Test for Means (equal variances)
 Upper case letters indicate significance at the 95% level.
 Lower case letters indicate significance at the 90% level.

Number of Full-Time Employees:
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	TOTAL	Pos.	Neutral	Neg.	Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	1	-	-	1	-	1	-	-	-	1	-	-	-	1	1	-	-	-	1
	2.0%			3.8%		4.0%				5.6%				3.2%	5.6%				6.7%
TOTAL ANSWERED	49	13	11	25	10	24	15	12	20	17	12	7	-	30	17	31	18	17	14
	98.0%	100.0%	100.0%	96.2%	100.0%	96.0%	100.0%	100.0%	100.0%	94.4%	100.0%	100.0%		96.8%	94.4%	100.0%	100.0%	100.0%	93.3%
1-5	15	4	3	8	5	4	6	5	5	5	1	2	-	12	9	6	4	4	7
	30.6%	30.8%	27.3%	32.0%	50.0%	16.7%	40.0%	41.7%	25.0%	29.4%	8.3%	28.6%		40.0%	52.9%	19.4%	22.2%	23.5%	50.0%
6-10	10	2	3	5	1	6	3	2	4	4	2	4	-	4	2	8	5	4	1
	20.4%	15.4%	27.3%	20.0%	10.0%	25.0%	20.0%	16.7%	20.0%	23.5%	16.7%	57.1%		13.3%	11.8%	25.8%	27.8%	23.5%	7.1%
11-20	11	2	3	6	2	8	1	2	5	4	4	1	-	6	3	8	5	3	3
	22.4%	15.4%	27.3%	24.0%	20.0%	33.3%	6.7%	16.7%	25.0%	23.5%	33.3%	14.3%		20.0%	17.6%	25.8%	27.8%	17.6%	21.4%
21-50	13	5	2	6	2	6	5	3	6	4	5	-	-	8	3	9	4	6	3
	26.5%	38.5%	18.2%	24.0%	20.0%	25.0%	33.3%	25.0%	30.0%	23.5%	41.7%			26.7%	17.6%	29.0%	22.2%	35.3%	21.4%
MEAN	49	13	11	25	10	24	15	12	20	17	12	7	-	30	17	31	18	17	14
	14.22	17.08	10.73	14.28	13.30	14.92	13.73	14.58	15.00	13.06	20.17	7.43		13.43	9.41	16.03	14.39	15.94	11.93
											L					O			

Comparison Groups: BCD/ EFG/ HIJ/ KLMN/ OP/ QRS
 Independent T-Test for Means (equal variances)
 Upper case letters indicate significance at the 95% level.
 Lower case letters indicate significance at the 90% level.

RKM RESEARCH AND COMMUNICATIONS, INC

(Wakely Consulting: 2012 Vermont Qualitative Research)

Percent of Full-Time Employees Enrolled in Health Plan:
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	3	-	2	-	-	1	-	1	-	-	-	-	1	1
	6.0%		11.1%			10.0%		7.7%					4.0%	4.2%
TOTAL ANSWERED	47	30	16	1	15	9	11	12	3	13	11	20	24	23
	94.0%	100.0%	88.9%	100.0%	100.0%	90.0%	100.0%	92.3%	100.0%	100.0%	100.0%	100.0%	96.0%	95.8%
<25%	3	2	1	-	1	1	-	1	3	-	-	-	-	3
	6.4%	6.7%	6.3%		6.7%	11.1%		8.3%	100.0%					13.0%
25%-50%	13	7	5	1	3	4	4	2	-	13	-	-	7	6
	27.7%	23.3%	31.3%	100.0%	20.0%	44.4%	36.4%	16.7%		100.0%			29.2%	26.1%
51%-75%	11	7	4	-	3	1	4	3	-	-	11	-	6	5
	23.4%	23.3%	25.0%		20.0%	11.1%	36.4%	25.0%			100.0%		25.0%	21.7%
>75%	20	14	6	-	8	3	3	6	-	-	-	20	11	9
	42.6%	46.7%	37.5%		53.3%	33.3%	27.3%	50.0%				100.0%	45.8%	39.1%
MEAN	47	30	16	1	15	9	11	12	3	13	11	20	24	23
	0.68	0.72	0.62	0.50	0.77	0.56	0.62	0.70	0.19	0.42	0.64	0.94	0.72	0.63
										I	IJ	IJK		

Comparison Groups: BCD/EFHG/IJKL/MN
Independent T-Test for Means (equal variances)
Upper case letters indicate significance at the 95% level.
Lower case letters indicate significance at the 90% level.

Survey Administered: 05/02/2012 - 05/15/2012

Percent of Full-Time Employees Enrolled in Health Plan:
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	TOTAL	Pos.	Neutral	Neg.	Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	50 100.0% 100.0%	13 100.0% 26.0%	11 100.0% 22.0%	26 100.0% 52.0%	10 100.0% 20.0%	25 100.0% 50.0%	15 100.0% 30.0%	12 100.0% 24.0%	20 100.0% 40.0%	18 100.0% 36.0%	12 100.0% 24.0%	7 100.0% 14.0%	- - -	31 100.0% 62.0%	18 100.0% 36.0%	31 100.0% 62.0%	18 100.0% 36.0%	17 100.0% 34.0%	15 100.0% 30.0%
NO ANSWER	3 6.0%	1 7.7%	- -	2 7.7%	1 10.0%	1 4.0%	1 6.7%	1 8.3%	1 5.0%	1 5.6%	1 8.3%	- -	- -	2 6.5%	1 5.6%	2 6.5%	- -	1 5.9%	2 13.3%
TOTAL ANSWERED	47 94.0%	12 92.3%	11 100.0%	24 92.3%	9 90.0%	24 96.0%	14 93.3%	11 91.7%	19 95.0%	17 94.4%	11 91.7%	7 100.0%	- -	29 93.5%	17 94.4%	29 93.5%	18 100.0%	16 94.1%	13 86.7%
<25%	3 6.4%	1 8.3%	1 9.1%	1 4.2%	1 11.1%	1 4.2%	1 7.1%	1 9.1%	- -	2 11.8%	- -	- -	- -	3 10.3%	1 5.9%	2 6.9%	1 5.6%	2 12.5%	- -
25%-50%	13 27.7%	3 25.0%	4 36.4%	6 25.0%	2 22.2%	5 20.8%	6 42.9%	2 18.2%	6 31.6%	5 29.4%	2 18.2%	5 71.4%	- -	6 20.7%	5 29.4%	8 27.6%	5 27.8%	4 25.0%	4 30.8%
51%-75%	11 23.4%	3 25.0%	1 9.1%	7 29.2%	2 22.2%	8 33.3%	1 7.1%	3 27.3%	5 26.3%	3 17.6%	3 27.3%	- -	- -	8 27.6%	4 23.5%	6 20.7%	5 27.8%	6 37.5%	- -
>75%	20 42.6%	5 41.7%	5 45.5%	10 41.7%	4 44.4%	10 41.7%	6 42.9%	5 45.5%	8 42.1%	7 41.2%	6 54.5%	2 28.6%	- -	12 41.4%	7 41.2%	13 44.8%	7 38.9%	4 25.0%	9 69.2%
MEAN	47 0.68	12 0.69	11 0.64	24 0.69	9 0.70	24 0.71	14 0.62	11 0.70	19 0.68	17 0.65	11 0.76	7 0.54	- -	29 0.68	17 0.67	29 0.68	18 0.65	16 0.61	13 0.80

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS
Independent T-Test for Means (equal variances)
Upper case letters indicate significance at the 95% level.
Lower case letters indicate significance at the 90% level.

Current Health Plan:
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.0%													
TOTAL ANSWERED	49	30	18	1	15	10	11	13	3	13	11	20	25	24
	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross Blue Shield	30	30	-	-	13	6	7	4	2	7	7	14	15	15
	61.2%	100.0%			86.7%	60.0%	63.6%	30.8%	66.7%	53.8%	63.6%	70.0%	60.0%	62.5%
MVP	18	-	18	-	2	4	4	8	1	5	4	6	10	8
	36.7%		100.0%		13.3%	40.0%	36.4%	61.5%	33.3%	38.5%	36.4%	30.0%	40.0%	33.3%
Other	1	-	-	1	-	-	-	1	-	1	-	-	-	1
	2.0%			100.0%				7.7%		7.7%				4.2%
CHI-SQUARE SIGNIFICANCE	<-----98----->			<-----10.78----->				<-----3.13----->				<-----1.202----->		
	0*			.0954*				.7924*				.5482*		

Comparison Groups: BCD/EFHG/IJKL/MN
 *** Denotes Chi-Square where at least one cell has an expected value of less than 1
 or more than 20% of the cells have an expected value of less than 5.

Current Health Plan:
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	1	-	-	1	-	1	-	-	-	1	-	-	-	1	1	-	-	-	1
	2.0%			3.8%		4.0%				5.6%				3.2%	5.6%				6.7%
TOTAL ANSWERED	49	13	11	25	10	24	15	12	20	17	12	7	-	30	17	31	18	17	14
	98.0%	100.0%	100.0%	96.2%	100.0%	96.0%	100.0%	100.0%	100.0%	94.4%	100.0%	100.0%		96.8%	94.4%	100.0%	100.0%	100.0%	93.3%
Blue Cross Blue Shield	30	9	7	14	6	15	9	8	10	12	7	5	-	18	10	19	9	10	11
	61.2%	69.2%	63.6%	56.0%	60.0%	62.5%	60.0%	66.7%	50.0%	70.6%	58.3%	71.4%		60.0%	58.8%	61.3%	50.0%	58.8%	78.6%
MVP	18	4	4	10	3	9	6	3	10	5	5	2	-	11	7	11	8	7	3
	36.7%	30.8%	36.4%	40.0%	30.0%	37.5%	40.0%	25.0%	50.0%	29.4%	41.7%	28.6%		36.7%	41.2%	35.5%	44.4%	41.2%	21.4%
Other	1	-	-	1	1	-	-	1	-	-	-	-	-	1	-	1	1	-	-
	2.0%			4.0%	10.0%			8.3%						3.3%		3.2%	5.6%		
CHI-SQUARE SIGNIFICANCE	<-----1.417----->				<-----4.083----->			<-----5.452----->			<-----.983----->				<-----.654----->		<-----4.072----->		
	.8412*				.3948*			.2439*			.9124*				.721*		.3963*		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

GENDER:
Compared by selected characteristics

TOTAL	Current Health Plan			Number of Full-Time Employees				Percent of Full-Time Employees Enrolled				Gender		
	BCBS	MVP	Other	1-5	6-10	11-20	21-50	<25%	25%-50%	51%-75%	>75%	Male	Female	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
TOTAL	50	30	18	1	15	10	11	13	3	13	11	20	25	24
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	60.0%	36.0%	2.0%	30.0%	20.0%	22.0%	26.0%	6.0%	26.0%	22.0%	40.0%	50.0%	48.0%
NO ANSWER	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	2.0%													
TOTAL ANSWERED	49	30	18	1	15	10	11	13	3	13	11	20	25	24
	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Male	25	15	10	-	10	4	5	6	-	7	6	11	25	-
	51.0%	50.0%	55.6%		66.7%	40.0%	45.5%	46.2%		53.8%	54.5%	55.0%	100.0%	
Female	24	15	8	1	5	6	6	7	3	6	5	9	-	24
	49.0%	50.0%	44.4%	100.0%	33.3%	60.0%	54.5%	53.8%	100.0%	46.2%	45.5%	45.0%		100.0%
CHI-SQUARE SIGNIFICANCE	<-----1.202----->			<-----2.215----->				<-----3.348----->				<-----49----->		
	.5482*			.529				.341				0		

Comparison Groups: BCD/EFHG/IJKL/MN

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

GENDER:
Compared by selected characteristics 2

	View of Current Market				Familiarity with ACA			Familiarity with Exch.			First Choice Model				View of VT Plan		Drop or Keep Group Ins.		
	Pos.	Neutral	Neg.		Very/ Mod.	Only Somewht	Not	Very/ Mod.	Only Somewht	Not	Conv.	Opt. 1	Opt. 2	Opt. 3	Pos.	Neg.	Keep	Drop	Unsure
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	50	13	11	26	10	25	15	12	20	18	12	7	-	31	18	31	18	17	15
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	100.0%	26.0%	22.0%	52.0%	20.0%	50.0%	30.0%	24.0%	40.0%	36.0%	24.0%	14.0%		62.0%	36.0%	62.0%	36.0%	34.0%	30.0%
NO ANSWER	1	-	-	1	-	1	-	-	-	1	-	-	-	1	1	-	-	-	1
	2.0%			3.8%		4.0%				5.6%				3.2%	5.6%				6.7%
TOTAL ANSWERED	49	13	11	25	10	24	15	12	20	17	12	7	-	30	17	31	18	17	14
	98.0%	100.0%	100.0%	96.2%	100.0%	96.0%	100.0%	100.0%	100.0%	94.4%	100.0%	100.0%		96.8%	94.4%	100.0%	100.0%	100.0%	93.3%
Male	25	8	6	11	5	13	7	6	12	7	8	4	-	13	9	16	6	10	9
	51.0%	61.5%	54.5%	44.0%	50.0%	54.2%	46.7%	50.0%	60.0%	41.2%	66.7%	57.1%		43.3%	52.9%	51.6%	33.3%	58.8%	64.3%
Female	24	5	5	14	5	11	8	6	8	10	4	3	-	17	8	15	12	7	5
	49.0%	38.5%	45.5%	56.0%	50.0%	45.8%	53.3%	50.0%	40.0%	58.8%	33.3%	42.9%		56.7%	47.1%	48.4%	66.7%	41.2%	35.7%
CHI-SQUARE SIGNIFICANCE	<-----1.123----->				<-----.213----->			<-----1.31----->			<-----1.99----->				<-----.008----->		<-----3.653----->		
	.5703				.899			.5196			.3697*				.9298		.1609		

Comparison Groups: BCD/EFJ/HIJ/KLMN/OP/QRS

*** Denotes Chi-Square where at least one cell has an expected value of less than 1 or more than 20% of the cells have an expected value of less than 5.

Appendix 2

**Estimated Impact of Adverse Selection Due to Employee Choice
Employer Contribution of 80%, Best Estimate**

Actuarial Value	90%	80%	70%	60%
Estimated 2012 Premiums	\$478	\$425	\$372	\$319

	A	B
Premium Variation	0.95	1.05

Employer Contribution: 80%

Model 4 - One Carrier, One Plan (Baseline)

Model 2 - Employee choice of carrier; the employer pre-selects the actuarial tier

Model 1 - Employee choice of actuarial tier level; the employer pre-selects the carrier

Model 3 - Employee choice of any carrier, any actuarial tier level (full)

Premiums of Carriers - All at a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	302.83	334.71
Silver	353.30	390.49
Gold	403.78	446.28
Platinum	454.25	502.06

Premiums of Carriers - All at a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	302.83	334.71
Silver	353.30	390.49
Gold	403.78	446.28
Platinum	454.25	502.06

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Plan	Carrier	
	A	B
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Premiums of Carriers - All at a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	302.83	334.71
Silver	353.30	390.49
Gold	403.78	446.28
Platinum	454.25	502.06

Expected Claim Costs of Membership - Assuming a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	261.65	289.19
Silver	305.26	337.39
Gold	348.87	385.59
Platinum	392.48	433.79

Expected Claim Costs of Membership - Assuming a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	261.65	289.19
Silver	305.26	337.39
Gold	348.87	385.59
Platinum	392.48	433.79

Expected Claim Costs of Membership - Assuming a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	261.65	289.19
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Gold	348.87	385.59
Platinum	392.48	433.79

Expected Claim Costs of Membership - Assuming a 1.0 Risk

Plan	Carrier	
	A	B
Bronze	261.65	289.19
Silver	305.26	337.39
Gold	348.87	385.59
Platinum	392.48	433.79

Distribution of Membership

Plan	Carrier		
	A	B	Total
Bronze	13.6%	13.6%	27.1%
Silver	14.1%	14.1%	28.1%
Gold	16.7%	16.7%	33.4%
Platinum	5.7%	5.7%	11.3%
	50%	50%	

Distribution of Membership

Plan	Carrier		
	A	B	Total
Bronze	13.6%	13.6%	27.1%
Silver	14.1%	14.1%	28.1%
Gold	16.7%	16.7%	33.4%
Platinum	5.7%	5.7%	11.3%
	50%	50%	

Distribution of Membership

Plan	Carrier		
	A	B	Total
Bronze	15.0%	15.0%	30.0%
Silver	10.0%	10.0%	20.0%
Gold	5.0%	5.0%	10.0%
Platinum	20.0%	20.0%	40.0%
	50%	50%	

Distribution of Membership

Plan	Carrier		
	A	B	Total
Bronze	15.0%	15.0%	30.0%
Silver	10.0%	10.0%	20.0%
Gold	5.0%	5.0%	10.0%
Platinum	20.0%	20.0%	40.0%
	50%	50%	

Average Risk Scores

Plan	Carrier		
	A	B	Total
Bronze	0.96	0.98	0.97
Silver	0.98	1.00	0.99
Gold	1.00	1.02	1.01
Platinum	1.02	1.04	1.03
Total Risk Score of the Pool	0.99	1.01	1.00

Average Risk Scores

Plan	Carrier		
	A	B	Total
Bronze	0.87	1.08	0.98
Silver	0.89	1.10	1.00
Gold	0.90	1.13	1.02
Platinum	0.92	1.15	1.04
Total	0.89	1.11	1.00

Average Risk Scores

Plan	Carrier		
	A	B	Total
Bronze	0.60	0.61	0.61
Silver	0.82	0.83	0.83
Gold	1.03	1.06	1.04
Platinum	1.36	1.38	1.37
Total Risk Score of the Pool	0.99	1.01	1.00

Average Risk Scores

Plan	Carrier		
	A	B	Total
Bronze	0.525	0.700	0.61
Silver	0.687	0.917	0.80
Gold	0.901	1.201	1.05
Platinum	1.180	1.574	1.38
Total	0.86	1.14	1.00

Average Premium in the Pool	\$ 387.27	
Average Claims Expected	\$ 335.67	87%
Amount Available for Admin/Profit	\$ 51.60	13%

Average Premium in the Pool	\$ 387.27	
Average Claims Expected	\$ 337.68	87.2%
Amount Available for Admin/Profit	\$ 49.59	12.8%

Average Premium in the Pool	\$ 403.78	
Average Claims Expected	\$ 368.21	91.2%
Amount Available for Admin/Profit	\$ 35.57	8.8%

Average Premium in the Pool	\$ 403.78	
Average Claims Expected	\$ 370.93	91.9%
Amount Available for Admin/Profit	\$ 32.85	8.1%

PMPM Premium Shortfall	\$ -	\$ 2.32
% Premium Shortfall		0.6%

PMPM Premium Shortfall	\$ 21.04	\$ 24.17
% Premium Shortfall	5.2%	6.0%

TO: Jon Kingsdale / Wakely Consulting Group

FROM: Richard A. Szczebak

DATE: June 5, 2012

RE: Vermont Exchange Issues

The Affordable Care Act¹ mandates that each state have a health exchange in place by January 1, 2014 and authorizes each state to establish exchanges for individuals (American Health Benefit Exchanges) and for small business employees (Small Business Health Options Program, or SHOP).² Wakely Consulting Group has been working with the State of Vermont (VT) to assist it with developing its new VT Exchange.

Wakely, on behalf of the State of Vermont, posed 6 discrete questions for review (listed in the attached Appendix A) relating to the tax treatment of insurance offered through an exchange beginning in 2014. Five of these questions focused on the potential use of certain account-based vehicles currently utilized by employers sponsoring health insurance programs; namely, health savings accounts or HSAs, health reimbursement arrangements or HRAs and flexible spending accounts or FSAs. A general overview of these three account-based vehicles is provided in the attached Appendix B).

This memo addresses the five questions in the aggregate, which probe the extent to which employers and/or employees may contribute toward premium and/or out-of-pocket medical expenses for non-group coverage on a tax-preferred basis, and a sixth question on the tax treatment of defined contributions toward group insurance.

CONCLUSIONS

Tax advantaged forms of employer and employee contributions toward premium and/or out-of-pocket medical expenses for non-group coverage exist in varying degrees under the ACA and corresponding guidance issued to date, the Code and other applicable law.

- **Of the three account types, the only option available for the payment of health insurance premium is the HRA.** There is currently no account-based vehicle for an employee purchasing non-group coverage on his/her own to pay premium for that non-

¹ The Patient Protection and Affordable Care Act of 2010 (Pub. L. 111-148), as amended by the Health Care and Education Reconciliation Act of 2010 (Pub. L. 111-152), referred to collectively as the Affordable Care Act or ACA.

² ACA § 1311.

group coverage on a tax advantaged basis. However, employers may sponsor and contribute to HRA plans for the benefit of eligible employees -- employees cannot contribute to HRA plans in any way. Premiums for non-group coverage may be paid from an HRA and such payments are excludible from employees' gross income.

- **All three account types are available to employees for the payment of out-of-pocket medical expenses incurred under a non-group health plan.** Employers may make pre-tax or tax-advantaged "contributions" to all three account types. Employees may contribute on a tax-advantaged basis to HSAs and FSAs, subject to rules applicable to the respective account types, but not HRAs which can only be funded by employers. Reimbursements from all three account types for qualified medical expenses are excludible from employees' gross income.
- **Use of HRAs by employers as an employer funding vehicle for non-group coverage is a viable, but unsettled option.** While HRAs appear to be account-based vehicles with the requisite flexibility for employers in the coming era of state exchanges, concerns are being raised regarding HRAs and their viability in the post-ACA world beginning in 2014. Until HHS, DOL and IRS can agree among themselves on the future use of HRAs in connection with the ACA in general and exchanges in particular, approaches discussed in this memorandum involving HRAs may be viable options but are subject to future guidance which, to date, remains delayed.
- **Section 125 premium conversion is likely available in a merged market exchange.** The ACA specifically amended Code section 125 to prevent the purchase of QHPs through an exchange on a pre-tax premium only basis, except where a qualified employee is offered to enroll through the exchange in a QHP in a group market. There has been no guidance to date clarifying exactly how the ACA amendment to Code section 125 would apply to a merged market product. Absent specific guidance, merged market policies purchased in the employment based context on the SHOP side of the exchange would presumably be available through the SHOP on a pre-tax premium only basis. If permitted in future guidance, employees would be able to pay for any contribution required for coverage beyond the employer's defined contribution on a pre-tax basis. Further, direct employer contributions (based on a benchmark plan chosen by the employer), to a SHOP providing list billing and aggregate premium collection, would be paid without the use of an HRA and would be excludible from the employee's gross income.

DISCUSSION

The following discussion is based on the current provisions of the Internal Revenue Code (Code), the ACA and the recently published Final Rule.³ It is also based on the understanding that Vermont will merge its individual and small group risk pools to create a so-called “merged market” by January 1, 2014. A state that merges its individual and small group market risk pools may permit qualified employees to enroll in any QHP⁴ that meets specified small group market requirements.⁵ It is assumed, therefore, that reference to non-group coverage in the context of the VT exchange will mean merged market products available through its exchange.

Of the three account-based vehicles discussed below, only the health reimbursement arrangement, or HRA, has the flexibility to reimburse both insurance premiums and out-of-pocket spending for non-group coverage.

When reading HRA-related discussion below, it should be noted that concerns are being raised regarding HRAs and their place in the post-ACA world beginning in 2014. HHS, DOL and IRS are reportedly having trouble determining how to include HRAs in ACA guidance, if at all, and this is causing delays in issuing related ACA guidance. For example, the Final Rule punted on the issue of using HRAs to purchase SHOP coverages.⁶

Further, new rules published last fall prohibit the formation of new “standalone” HRAs (i.e., those that are not integrated with an employer-sponsored group health plan relative to annual limits on essential health benefits) after September 23, 2011.⁷

The extent to which employer-sponsored HRAs may be used in connection with exchange products generally and with various ACA provisions (such as affordability of employer-sponsored coverage and measuring minimum value of employer coverage) remains to be seen at this time. Unfortunately, interagency disagreement and delays in issuing related guidance will also delay the ability of employers to make meaningful decision(s) regarding the use of HRAs to reimburse premiums and/or out-of-pocket expenses for non-group medical insurance policies purchased by employees in an exchange. This is an important area to watch for future developments, but there is no expected timeline for this guidance.

Previously issued guidance does, however, clearly prohibit taking into account employer payments made through an HRA for purposes of calculating the small employer insurance tax

³ HHS Final Rule: Patient Protection and Affordable Care Act; Establishment of Exchanges and Qualified Health Plans; Exchange Standards for Employers. 45 CFR Parts 155, 156 and 157. 77 Fed. Reg. 18310 (March 27, 2012), effective May 29, 2012, hereinafter referred to as the Final Rule.

⁴ Qualified Health Plan, as defined in the ACA

⁵ 42 CFR § 155.705(b)(7)

⁶ Final Rule, 77 Fed. Reg. 18310, 18396 (March 27, 2012)

⁷ See generally, CCIIO Supplemental Guidance (CCIIO 2011 – 1E): Exemption for Health Reimbursement Arrangements that are Subject to PHS Act Section 2711

credit.⁸ In order to take the tax credit, the small employer must be an eligible small employer and the amounts paid must be for health insurance coverage offered by an entity licensed to engage in the business of insurance in a state and which is subject to state law regulating insurance. Because HRAs are self-insured plans, these arrangements are not insurance.⁹ Thus, employer contributions to HRAs are not eligible to be taken into account for purposes of the small employer health insurance tax credit.¹⁰

A. Employer Contributions Toward Non-Group Coverage Expenses of Employees

Employers wishing to contribute toward their employees' medical expenses under non-group coverage on a pre-tax basis, have the following options available:

1. Non-Group Premiums

Of the three account types, the only option available for the payment of health insurance premium is the HRA. Reimbursements for insurance covering medical care expenses as defined in Code § 213(d) are allowable reimbursements under HRAs, including amounts paid for premiums for accident or health coverage for current employees, retirees, and COBRA qualified beneficiaries.¹¹

HRA benefits are paid for solely by the employer and no employee salary reduction or other employee contribution through a section 125 plan is permitted.¹² Employers could set aside a defined contribution amount in an HRA (based on some formula or benchmark plan) for use by employees for reimbursement of non-group premium expenses incurred by employees through the exchange.

FSA and HSAs are not available options for the payment of insurance premiums. Health FSAs may not reimburse premiums for accident and health insurance¹³ and non-group medical insurance policies are considered accident and health insurance. Insurance premiums generally may not be paid from an HSA, except in very limited circumstances that do not apply to non-group medical insurance policies.¹⁴

However, an employee may be able to use pre-tax payroll deductions to pay premium on a non-group policy through his employer's section 125 cafeteria plan where

⁸ 26 U.S.C. § 45R.

⁹ IRS Notice 2010-82.

¹⁰ Id. This rule applies to flexible spending accounts (FSAs) and Health Savings Accounts (HSAs) as well

¹¹ Code § 213(d)(1)(D) and IRS Notice 2002-45

¹² Revenue Ruling 2002-41 and IRS Notice 2002-45

¹³ Prop. Reg. § 1.125-5(k)(2)

¹⁴ The following may be paid from an HSA: Qualified long-term care insurance, COBRA continuation coverage, Health care coverage while an individual is receiving unemployment compensation, and for individuals over age 65: premiums for Medicare Part A or B, Medicare HMO (but NOT Medigap policies), and the employee share of premiums for employer-sponsored health insurance, including premiums for employer-sponsored retiree health insurance.

the non-group policy is a QHP offered in a merged market context. See Section C below for a discussion of this issue.

2. Out-Of-Pocket Expenses

In general, all three account types are available to employees for the payment of section 213(d) medical care expenses incurred by employees, or by their spouses or dependents, for covered services under a non-group health plan that are the financial responsibility of employees because of a deductible, coinsurance or copay imposed by the non-group health plan, or for non-covered medical care expenses. Reimbursements from all three account types for qualified medical expenses that are substantiated are excludable from employees' gross income.¹⁵

Employers may make pre-tax or tax-preferred "contributions" to all three account types. HSAs involve tax-free trusts or custodial accounts owned by individual employees that hold contributions actually made by or on behalf of the employees. Please note, however, that there is no requirement that HRA or FSA plans be funded; typically reimbursements of section 213(d) medical care expenses (not "contributions") are paid out of the employer's general assets on a pay-as-you-go basis as claims for reimbursement under the respective plans are submitted by employees. In essence, HRAs and FSAs utilize notional accounts.

With regard to HRAs, employers must pay the cost of all benefits provided by the HRA. No employee salary reduction or other employee contribution through a section 125 plan is permitted.¹⁶

With regard to HSAs, the employee, the employee's employer or both may contribute to the HSA of the employee in a given year. In order to be eligible to make or receive a contribution to an HSA, employees must be enrolled in an HSA-qualified high deductible health plan (HDHP) at the time the contribution is made. Employer contributions (within the applicable limits) to the employee's HSA are treated as employer-provided coverage for medical expenses under an accident or health plan and are excludable from employees' gross income. Contributions to an employee's HSA through a section 125 cafeteria plan are treated as employer contributions and are excludable from employees' gross income as well.

Finally, with regard to FSAs, employee salary reduction contributions are treated as employer contributions under Code section 125, because an employee's salary reduction election is an election to receive an employer paid benefit in lieu of salary or

¹⁵ Code § 105(b)

¹⁶ Revenue Ruling 2002-41 and IRS Notice 2002-45

other compensation.¹⁷ In addition to employee salary reduction, employer flex dollars or flex credits made available to employees through the employer's cafeteria plan, if any, may be allocated to an employee's health FSA benefits as a result of the employee's election.¹⁸

B. Employee Contributions Toward Non-Group Coverage Expenses

Employees wishing to contribute toward their own medical expenses under non-group coverage on a pre-tax basis have the following options available:

1. Non-Group Premiums

There is currently no account-based vehicle for an employee purchasing non-group coverage on his/her own to pay premium for that non-group coverage on a tax advantaged basis. While premiums for accident and health coverage are an allowable expense that may be paid from an HRA, employees cannot contribute to an HRA. HRA benefits are paid for solely by an employer and no employee salary reduction or other employee contribution through a section 125 plan is permitted.¹⁹

FSAs and HSAs are also not available for this purpose. Health FSAs may not reimburse premiums for accident and health insurance,²⁰ and insurance premiums generally may not be paid from an HSA, except in very limited circumstances that do not apply to a non-group medical insurance policy.²¹

However, an employee may be able to use pre-tax payroll deductions to pay premium on a non-group policy through his employer's section 125 cafeteria plan where the non-group policy is a QHP offered in a merged market context. See Section C below for a discussion of this issue.

2. Out-Of-Pocket Expenses

In general, all three account types are available to employees for the payment of section 213(d) medical care expenses incurred by employees, or by their spouses or dependents, for covered services under a non-group health plan that are the financial responsibility of employees because of a deductible, coinsurance or copay imposed by

¹⁷ Prop. Reg. §1.125-1(r)(2)

¹⁸ Prop. Reg. §1.125-5(b)

¹⁹ Revenue Ruling 2002-41 and IRS Notice 2002-45

²⁰ Prop. Reg. § 1.125-5(k)(2)

²¹ The following may be paid from an HSA: Qualified long-term care insurance, COBRA continuation coverage, Health care coverage while an individual is receiving unemployment compensation, and for individuals over age 65: premiums for Medicare Part A or B, Medicare HMO (but NOT Medigap policies), and the employee share of premiums for employer-sponsored health insurance, including premiums for employer-sponsored retiree health insurance.

the non-group health plan, or for non-covered medical care expenses. Reimbursements from all three account types for qualified medical expenses that are substantiated would be excludable from employees' gross income.²²

However, employees are only allowed to make contributions to two of the three account types. HRAs are not an available option for employees to make contributions, because employees cannot contribute to an HRA. HRA benefits are paid for solely by an employer and no employee salary reduction or other employee contribution through a section 125 plan is permitted.²³ Only HSAs or FSAs are available options for employees to make contributions on a tax-preferred basis.

With regard to HSAs, in order to be eligible to make or receive a contribution to an HSA, employees must be enrolled in an HSA-qualified high deductible health plan (HDHP) at the time the contribution is made, and must not be covered by other non-HDHP health insurance (including a general purpose FSA) or Medicare, and cannot be claimed as a dependent on someone else's tax return. Employees may contribute pre-tax to an HSA via salary reduction (from payroll) through a Code section 125 cafeteria plan sponsored by their employer only if permitted by the terms of the cafeteria plan. Otherwise, employee contributions to HSAs must be claimed as a deduction from gross income on their federal income tax return.

With regard to FSAs, employees can contribute pre-tax to an FSA via salary reduction through a Code section 125 cafeteria plan sponsored by an employer. FSAs are employer-sponsored benefit plans. Consequently, employees may contribute to such plans so long as their employer makes both a section 125 cafeteria plan and an FSA plan available to employees, and the employees are eligible to participate under the terms of such plans.

C. Section 125 Premium Conversion is Likely Available in a Merged Market Exchange

A state that merges its individual and small group market risk pools may permit a qualified employee to enroll in any QHP meeting the following small group market requirements:²⁴

- The deductible maximums of \$2,000 individual / \$4,000 family (indexed)²⁵, and
- The metal level of coverage (gold, silver, bronze, platinum).²⁶

²² Code § 105(b)

²³ Revenue Ruling 2002-41 and IRS Notice 2002-45

²⁴ 42 CFR § 155.705(b)(7)

²⁵ ACA § 1302(c)

²⁶ ACA § 1302(d)

A qualified employer that sends its qualified employees to the exchange to purchase a merged market QHP through the SHOP and contributes toward the cost of each employee's policy based on a benchmark plan chosen by the employer will likely have established a group health plan subject to the regulatory requirements of applicable state or federal law, including ERISA. Employer contributions/payment of premium for group health coverage for employees and covered dependents is excludable from the employee's gross income under section 106 of the Code.

Traditionally, section 125 plans have been used in connection with employee contributions to employer-sponsored group health plans. Sometimes referred to as cafeteria plans, section 125 plans can take several forms. When they are used only to shelter employee health premium dollars, they are called premium-only plans. Employees may elect salary at the regular level (cash) or health coverage, which is excludable from gross income and paid with salary, reduced pre-tax, to pay their share of the premium cost.

However, the ACA specifically amended Code section 125 to prevent the purchase of QHPs through an exchange on a pre-tax premium only basis, except where qualified employees enroll through the exchange in a QHP in a group market. The ACA definition of group market makes it clear that only QHP coverage obtained by an employee "through a group health plan maintained by an employer" may be purchased through an exchange on a pre-tax premium only basis.

There has been no guidance to date clarifying exactly how the ACA amendment to Code section 125 would apply to a merged market product. Absent specific guidance, merged market policies purchased in an employment based context on the SHOP side of the exchange would presumably be available through the SHOP on a pre-tax premium only basis.

Finally, with regard to the small employer insurance tax credit, purchasing employer-sponsored coverage through a SHOP qualifies certain small employers to receive a tax credit for up to 50 percent of the employer's premium contribution toward coverage elected by the employee. In order to take the tax credit, the employer must be an eligible small employer and the amounts paid must be for health insurance coverage offered by an entity licensed to engage in the business of insurance in a state and which is subject to state law regulating insurance. Since the QHPs will be fully insured products licensed in the state, employer contributions to premium will be eligible to be taken into account for purposes of the small employer health insurance tax credit.

* * * * *

Please contact me if you or the Department of Vermont Health Access have any questions or comments.

APPENDIX A

List of 6 Discrete Questions

Q1. Can an employer contribute on an employee tax advantaged basis to an HSA, HRA, FSA, or another vehicle toward premiums for non-group coverage? If so, please describe.

Q2. Can an employer contribute on an employer tax advantaged basis to an HSA, HRA, FSA or other vehicle, toward premiums for non-group coverage? If so, please describe.

Q3. Can an employee or employer contribute from payroll on a pre-tax basis to an account (FSA, other?) for out-of-pocket spending under a non-group health plan i.e., deductibles, copayment and coinsurance?

Q4. Can an individual contribute on a tax advantaged basis to an account (HSA, other?), for out-of-pocket spending under a non-group health plan i.e., deductibles, copayment, non-covered services and coinsurance?

Q5. Can an individual contribute on a tax advantaged basis to an account (HSA, other?) for premium payments toward non-group insurance?

Q6. The employer picks a reference or benchmark plan in the Exchange, makes a flat dollar contribution (one for single coverage, one for dependents) that is at least 50% toward the single premium for that benchmark plan, creates a section 125 Premium Only Plan for employees, and the Exchange allows employees to buy up or down to any Qualified Health Plan it offers (except catastrophic coverage). Under this scenario:

- a) Is the employer's contribution tax-exempt?**
- b) Is the employee's contribution pre-tax?**
- c) Can the employer with less than 25 employees, each earning less than \$50,000 on average, qualify for the small business tax credit?**

APPENDIX B

General Overview of HSAs, HRAs and FSAs

Health Savings Account (HSA) Overview

HSAs are tax-favored individual accounts that were created by The Medicare Prescription Drug, Improvement and Modernization Act of 2003. Health Savings Accounts are much like IRAs because they are funded, portable and belong to the individual. An HSA is a tax-exempt trust or custodial account established to pay any qualified medical expenses of the account holder and his or her tax dependents. An HSA must be trusted by a bank, insurance company or other non-bank trustee approved by the IRS.

In order to establish and contribute to an HSA, an individual must:

- have coverage under an HSA-qualified “high deductible health plan” (HDHP);
- have no other first-dollar medical coverage (other types of insurance like specific injury insurance or accident, disability, dental care, vision care, or long-term care insurance are permitted);
- not be enrolled in Medicare; and
- not be claimed as a dependent on someone else’s tax return.

An HDHP can be sponsored by an employer or obtained as individual coverage. An HDHP is an insured or self-insured health plan with a minimum annual deductible of at least \$1,200 for single coverage (\$1,250 in 2013) or \$2,400 for family coverage (\$2,500 in 2013). In addition, the maximum out-of-pocket limit under the HDHP cannot exceed \$6,050 for single coverage (\$6,250 in 2013) or \$12,100 for family coverage (\$12,500 in 2013). A health plan will qualify as an HDHP if the plan imposes no deductible for preventive care or if the plan contains a network feature with higher deductible and out-of-pocket limits for out-of-network services.

Tax-advantaged contributions to an HSA can be made in three ways:

- the individual or family can make tax deductible contributions to the HSA even if they do not itemize deductions;
- the individual’s employer can make contributions that are not taxed to either the employer or the employee; and,
- the individual’s employer sponsoring a cafeteria plan can allow the individual to contribute untaxed salary through salary reduction.

If an employer contributes to HSAs for its employees, the employer must make comparable contributions on behalf of all employees with comparable coverage (*i.e.*, single or family coverage) during the same period. Contributions are considered comparable if they are either the same dollar amount or the same percentage of the deductible. The comparability rule does not apply to HSA contributions made through a cafeteria plan. Employer contributions that fail to satisfy the comparability requirement are subject to a 35 percent excise tax. Applicable contribution limits to an HSA are indexed annually and are as follows:

- For 2012, the maximum annual HSA contribution for an eligible individual with self-only coverage is \$3,100 (\$3,250 in 2013).
- For family coverage, the maximum annual HSA contribution is \$6,250 (\$6,450 in 2013).

- Catch up contribution for individuals who are 55 or older is \$1,000 a year.

Funds distributed from the HSA are not taxed if they are used to pay qualified medical expenses. Those who withdraw HSA money for purposes other than qualified medical expenses must pay income taxes plus a 20 percent penalty on the amount withdrawn. Employers that make contributions to an employee's HSA are not responsible for determining whether HSAs are used for qualified medical expenses. Unlike amounts in FSAs that are forfeited if not used by the end of the year, HSA funds not spent by year's end grow with interest tax free and remain available for use in later years.

Health Reimbursement Arrangement (HRA) Overview

Notice that HRAs are not called health reimbursement "accounts," but "arrangements." There are no individual trust or custodial accounts (hence, no accrued interest or investment income). There is no requirement that the HRA plan be funded; typically reimbursements are paid out of the employer's general assets on a pay-as-you-go basis. HRAs were formally authorized by the Internal Revenue Service by administrative rulings (Notice 2002-45 and Revenue Ruling 2002-41) issued in 2002. HRAs are nothing more than traditional employer-provided, self-insured medical reimbursement plans that:

- Are paid for solely by the employer and not provided pursuant to salary reduction election or otherwise under a § 125 cafeteria plan;
- Reimburse the employee for medical care expenses (as defined by the Internal Revenue Code) incurred by the employee and the employee's spouse and dependents; and
- Provide reimbursements up to a maximum dollar amount for a coverage period and any unused portion of the maximum dollar amount at the end of a coverage period may be carried forward to increase the maximum reimbursement amount in subsequent coverage periods.

Although unused benefit amounts are permitted to be carried over to a subsequent year, many HRA plans do not permit such rollovers, while others cap annual rollover amounts.

A plan is not an HRA if any person has the right to receive cash or any other taxable or non-taxable benefit under the arrangement other than the reimbursement of medical care expenses. If any person has such a right under the arrangement, all distributions to all persons made from the arrangement in the current tax year are included in gross income, even amounts paid to reimburse medical care expenses. HRAs may not cover anyone not defined in the Code as an employee or the spouse, child or dependent of the employee. Thus, self-employed individuals (including partners, 2%+ shareholders in an S Corp and independent contractors) are not considered employees and, therefore are not eligible to participate in HRAs.

Likewise, benefits paid to non-spouse/dependent beneficiaries -- such as domestic partners or same sex spouses -- must be imputed as gross income to the employee participant (the independent COBRA cost is often used for this purpose).

Beyond these broad principles, the IRS has left the HRA program design up to the employer. There are no requirements for the underlying group health plan and an HSA-compliant HDHP is not required. HRAs generally impose fewer constraints on the design of any underlying GHP and more restrictions on plan reimbursements.

Flexible Spending Account (FSA) Overview

Flexible Spending Accounts (FSAs), also known as Flexible Spending Arrangements, are part of an IRS regulated, employer-sponsored benefit plan that allows participants to voluntarily convert part of their earnings into tax-free benefits to pay for qualified medical expenses incurred during the benefit plan year. Individuals may not establish an FSA on their own. There is no requirement that a FSA plan be funded; typically reimbursements are paid out of the employer's general assets on a pay-as-you-go basis.

FSAs are more commonly offered with traditional medical plans. FSAs allow participants to contribute money to the FSA for reimbursement of eligible out of pocket amounts required by insurance, such as deductibles, co-pays, and coinsurance. In addition, FSAs can be used to reimburse the participant for health care costs that health insurance doesn't cover. However, FSAs are not permitted to reimburse premium for accident and health insurance.

The employer determines eligibility for the FSA benefit and the maximum annual contributions allowed. Prior to the enactment of the ACA, the IRS permitted employers to enact any maximum annual election for their employees. The ACA amended the FSA rules such that, starting Jan. 1, 2013, FSAs may not allow employees to choose an annual election in excess of \$2,500. Employers have the option to limit their employees' annual elections to a lesser amount. Employers are also allowed to add supplementary funds to FSAs beyond the \$2,500.

FSA elections are made prospectively by eligible employees; generally as a new hire or at the annual open enrollment. Once enrolled, an employee can't change their annual FSA contribution election unless they experience a qualified status change, such as marriage, divorce, birth or adoption of a child, death of a dependent, or a change in the employment status of their spouse.

Under what is commonly known as the Uniform Coverage Rule, the employee's annual FSA contribution election amount must be available for reimbursement of eligible medical expenses at all times during the plan year (reduced by any previous reimbursements to the employee during the year). The available amount cannot be tied to the employee's year to date contributions to the FSA.

Reimbursements are only issued for eligible medical expenses incurred by the participant, their spouse or their eligible dependents. Expenses incurred before or after the plan year may not be reimbursed. In addition, employees must file claims for an expense incurred during the plan year and before the end of the corresponding run-out and/or grace period, in order to receive a reimbursement from the FSA. Any funds remaining in the account at the end of the plan year (and after the corresponding run-out and/or grace period) are forfeited and remain with the employer. Unused funds cannot be carried over to the following year (known as the "Use or Lose Rule").