

# 2002 Small Employer Health Insurance Survey

July 25 to September 5, 2002

(n = 1,000)

## Methodology

The Small Employer Health Benefits Survey (SEHBS) was designed to examine the reasons America's small employers (with two to 50 workers) offer or do not offer health benefits to their workers and related issues. The survey was conducted within the United States between July 25 and Sept. 5, 2002, through 18-minute telephone interviews with 502 companies with health benefits and 498 companies without health benefits. Within each group, quotas were established to ensure sufficient representation for analysis by number of employees. The resulting sample was weighted by presence of plan and number of employees to reflect the national population of small employers with two to 50 workers.

In theory, the weighted sample of 1,000 yields a statistical precision of plus or minus three percentage points (with 95 percent certainty) of what the results would be if all nongovernment businesses with two to 50 workers were surveyed with complete accuracy. There are other sources of error on all surveys, however, that may be more serious than theoretical calculations of sampling error. These include refusals to be interviewed and other forms of nonresponse, the effects of question wording and question order, and screening. While attempts are made to minimize these factors, it is difficult or impossible to quantify the errors that may result from them.

The SEHBS was co-sponsored by the Blue Cross and Blue Shield Association (BCBSA), a federation of independent, locally operated Blue Cross and Blue Shield Plans that collectively provide health care coverage to 75 million—more than one in four—Americans; the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan public policy research organization; and the Consumer Health Education Council (CHEC), a health education organization that was formed to help the American public better understand, acquire, and utilize health insurance. Mathew Greenwald & Associates, Inc. conducted the survey.

## Questions

1. Which of the following best describes your role in making decisions about health insurance for your business?

	Total (n=1,000)	Plan (n=502)	No Plan (n=498)
Someone else makes decisions with little input from you <b>[REPEAT WITH THAT PERSON]</b>	--	--	--
You are the owner or sole decision-maker in your business	39%	32%	52%
You make decisions with some input from others, or	26	30	20
You are part of a group that works together to make decisions	35	39	28
<b>[VOL]</b> Don't know/refused	--	--	--

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2. Including workers at all locations and sites, how many people are currently employed full- or part-time by your business?

	Total (n=1,000)	Plan (n=502)	No Plan (n=498)
2 to 3	25%	19%	37%
4 to 6	31	30	32
7 to 9	16	17	15
10 to 14	9	10	7
15 to 19	7	9	4
20 to 24	4	5	3
25 to 50	7	10	2

3. What do you think is the biggest challenge facing your business today?

	Total (n=1,000)	Plan (n=502)	No Plan (n=498)
The economy	16%	14%	19%
Attracting/retaining good employees	12	11	12
Being able to afford health benefits	12	16	5
Competition from other businesses	11	11	12
Keeping costs in line, maintaining profit margin	11	12	9
Obtaining business, increasing sales	9	10	9
Collections/ getting paid for work done	3	3	2
Government/ government regulations	3	2	3
Taxes	2	2	2
Insurance (general)	1	2	1
Customer retention/ satisfaction	1	1	2
Prices: low prices for products/ high prices for supplies	1	1	1
Getting reimbursement from insurance companies	1	1	1
Drought/ weather	1	1	1
No problems/ challenges	1	*	1
Other [SPECIFY] _____	8	6	12
[VOL] Don't know			
[VOL] Refused			

\* Indicates < 0.5%

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4. Which of the following benefits does your business offer employees?

		<b>Yes</b>	<b>No</b>	<b>[VOL] DK</b>	<b>[VOL] REF</b>
a.	Health insurance coverage				
	<b>Total (n=1,000)</b>	64%	36	--	--
	<b>Plan (n=502)</b>	100%	--	--	--
	<b>No Plan (n=498)</b>	--	100%	--	--
b.	Flexible spending account for health care				
	<b>Total (n=1,000)</b>	9%	89	2	--
	<b>Plan (n=502)</b>	14%	84	3	--
	<b>No Plan (n=498)</b>	2%	97	1	--

5. In what year was the business started?

<b>(Age of Business)</b>	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Less than 5 years	15%	13%	19%
5 to 9 years	19	19	20
10 to 14 years	16	15	17
15 to 19 years	15	15	14
20 to 29 years	16	17	15
30 to 39 years	7	7	6
40 to 49 years	4	5	2
50 years or more	7	9	4
<b>[VOL] Don't know</b>	2	2	1
<b>[VOL] Refused</b>	--	--	--

\* Indicates < 0.5%

**[BUSINESSES WITH HEALTH PLAN (Q4A = 1) CONTINUE. BUSINESSES WITHOUT PLAN (Q4A = 2) SKIP TO Q24.]**

6. For about how many years has your business had some type of health benefits plan?

	<b>Plan (n=502)</b>
Less than 3 years	9%
3 to 5 years	15
6 to 9 years	7
10 to 19 years	11
20 to 29 years	9
30 years or more	3
<b>[VOL]</b> As long as business been in existence	43
<b>[VOL]</b> Don't know	4
<b>[VOL]</b> Refused	*

7. I am going to read you some reasons employers give for offering a health plan. Is that a major reason, a minor reason, or not a reason why your business offers a health plan?

Plan (n=502)		<b>Major Reason</b>	<b>Minor Reason</b>	<b>Not a Reason</b>	<b>[VOL] DK</b>	<b>[VOL] REF</b>
a.	It helps with employee recruitment.	45%	30	24	*	--
b.	Competitors offer it.	29%	28	41	1	--
c.	It increases loyalty and decreases turnover.	52%	26	22	*	*
d.	It reduces absenteeism by keeping employees healthy.	24%	34	41	1	--
e.	It increases productivity by keeping employees healthy.	28%	36	35	*	--
f.	Employees demand or expect it.	34%	28	37	1	--
g.	One or more of your employees have medical problems.	11%	19	70	*	--
h.	It is not included in taxable income for employees.	15%	32	52	2	--
i.	It is tax deductible for the employer.	18%	42	38	1	--
j.	It is the right thing to do.	77%	15	7	*	--

\* Indicates < 0.5%

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8. Do you think that offering a health plan to your employees has had a major impact, minor impact, or no impact at all on . . . ?

Plan (n=502)	Major Impact	Minor Impact	No Impact At All	[VOL] DK	[VOL] REF
a. Employee recruitment	34%	37	28	1	--
b. Employee retention	35%	37	27	2	--
c. Employee attitude and performance	24%	45	30	1	--
d. The health of your employees	28%	38	32	2	--
e. Absenteeism	9%	45	44	1	--
f. The overall success of your business	20%	46	34	1	--

9/10. Approximately how much does the insurance company currently charge you per employee for employee-only coverage? **[IF MORE THAN ONE PLAN, ASK FOR THE PLAN THAT COVERS THE MOST EMPLOYEES.]**

	Plan (n=502)
Less than \$200	18%
\$200 to \$249	20
\$250 to \$499	33
\$500 or more	10
<b>[VOL]</b> Don't know	16
<b>[VOL]</b> Refused	4

\* Indicates < 0.5%

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11/12. Approximately how much did the insurance company charge you per employee for employee-only coverage during your previous plan year? **[IF MORE THAN ONE PLAN, ASK FOR THE PLAN THAT COVERS THE MOST EMPLOYEES.]**

	<b>Plan (n=502)</b>
Less than \$150	9%
\$150 to \$199	14
\$200 to \$249	17
\$250 to \$499	19
\$500 or more	6
<b>[VOL]</b> Don't know	31
<b>[VOL]</b> Refused	4

13. Did your business change any aspect of its employee healthcare benefits design in the past plan year?

	<b>Plan (n=502)</b>
Yes	19%
No	79
<b>[VOL]</b> Don't know	1
<b>[VOL]</b> Refused	--

**[IF (Q13=1)]**

14. How did your business change its coverage?

Plan (n=131)		<b>Yes</b>	<b>No</b>	<b>[VOL] DK</b>	<b>[VOL] REF</b>
a.	Switch to a new health insurance company	35%	64	1	--
b.	Increase employees' share of the insurance premium	30%	69	1	--
c.	Increase employees' out-of-pocket costs, such as deductibles, coinsurance, or co-payments	65%	34	1	--
d.	Otherwise cut back on the scope of benefits covered	29%	70	1	--
e.	<b>[IF OFFER FLEXIBLE SPENDING ACCOUNT (Q4B=1), ASK:]</b> Add a flexible spending account (n=24)	33%	67	--	--
f.	Add to the scope of benefits covered	26%	73	1	--
g.	Do something else <b>[SPECIFY]</b>	7%	90	3	--

15. If the cost of health insurance in general were to increase by **[READ A]**, would your business continue to offer its current coverage, change coverage, or drop health insurance coverage? What if the cost were to increase by **[READ B-D.]**? Would you continue to offer current

\* Indicates < 0.5%

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coverage, change coverage, or drop coverage? **[SERIES STOPS ONCE RESPONDENT SAYS DROP COVERAGE.]**

Plan (n=502)	Continue to Offer Current Coverage	Change Coverage	Drop Coverage <sup>^</sup>	[VOL] DK	[VOL] REF
a. Five percent	70%	23	3	4	*
b. 10 percent	46%	42	7	4	*
c. 15 percent	25%	54	15	5	*
d. 25 percent	12%	59	22	6	1

<sup>^</sup> Percentages are cumulative.

**[IF Q15A, B, C OR D=1]**

16. You said your business would drop its health insurance coverage if the cost of health insurance coverage were to increase by **[INSERT PERCENTAGE IN Q15 THAT R SAID DROP COVERAGE]**. If your business were to drop coverage, how likely do you think it would be to provide cash assistance to employees to help them buy health insurance on their own? Would it be?

	Plan (n=109)
Extremely likely	11%
Very likely	16
Somewhat likely	38
Not too likely	15
Not at all likely	16
<b>[VOL]</b> Don't know	4
<b>[VOL]</b> Refused	--

\* Indicates < 0.5%

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17. What percentage does your business pay towards the cost of employee-only coverage? **[IF MORE THAN ONE PLAN, ASK FOR PLAN THAT COVERS THE MOST WORKERS.]**

	<b>Plan (n=502)</b>
100 percent (business pays full amount)	62%
90 to 99 percent	1
80 to 89 percent	5
70 to 79 percent	6
50 to 69 percent	14
25 to 49 percent	3
1 to 24 percent	2
0 percent (employee pays full amount)	4
<b>[VOL]</b> Don't know	3
<b>[VOL]</b> Refused	*

18. And what percentage does your business pay towards the cost of family coverage? **[IF MORE THAN ONE PLAN, ASK FOR PLAN THAT COVERS THE MOST WORKERS.]**

	<b>Plan (n=502)</b>
100 percent (business pays full amount)	31%
90 to 99 percent	1
80 to 89 percent	3
70 to 79 percent	4
50 to 69 percent	11
25 to 49 percent	3
1 to 24 percent	1
0 percent (employee pays full amount)	36
<b>[VOL]</b> Do not offer family coverage	6
<b>[VOL]</b> Don't know	3
<b>[VOL]</b> Refused	*

\* Indicates < 0.5%

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19. How many of your employees are eligible to participate in the health plan offered by your business?

	<b>Plan (n=502)</b>
Less than 50%	7%
50% to 59%	6
60% to 69%	8
70% to 79%	6
80% to 89%	9
90% to 99%	3
100%	60
<b>[VOL]</b> Don't know	1
<b>[VOL]</b> Refused	--

20. Altogether, how many of the eligible employees participate in the health plan?

	<b>Plan (n=502)</b>
Less than 50%	9%
50% to 59%	9
60% to 69%	7
70% to 79%	7
80% to 89%	10
90% to 99%	4
100%	54
<b>[VOL]</b> Don't know	1
<b>[VOL]</b> Refused	*

**[IF Q18≠997]**

21. How many of the eligible employees have coverage for their dependents through the health plan offered by your business?

	<b>Plan (n=480)</b>
None	18%
1% to 9%	2
10% to 19%	9
20% to 29%	13
30% to 39%	12
40% to 49%	5
50% to 59%	10
60% to 99%	9
100%	16
<b>[VOL]</b> Don't know	6
<b>[VOL]</b> Refused	1

\* Indicates < 0.5%

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22. Do you require eligible employees who do not participate in the health plan offered by your business to demonstrate that they have health insurance coverage elsewhere?

	<b>Plan (n=502)</b>
Yes	27%
No	68
<b>[VOL]</b> Don't know	5
<b>[VOL]</b> Refused	*

**[IF Q18 ≠997]**

23. Regardless of whether any of your employees turn down dependent coverage, why do you think eligible employees might choose not to obtain coverage for their dependents through the health plan offered by your business?

	<b>Plan (n=480)</b>
Have coverage elsewhere	43%
Cost/ can't afford	35
No reason/ would not happen	2
No dependent/ not married	1
Other <b>[SPECIFY]</b> _____	3
<b>[VOL]</b> Don't know	19
<b>[VOL]</b> Refused	*

\* Indicates < 0.5%

**[BUSINESSES WITHOUT A HEALTH PLAN (Q4A = 2) CONTINUE. BUSINESSES WITH PLANS (Q4A = 1) SKIP TO Q33.]**

24. I am going to read you some reasons employers give for not offering health plans to their employees. First, **[READ AND ROTATE A-K]**. Is that a major reason, a minor reason, or not a reason why your business does not offer a health plan?

No Plan (n=498)		Major Reason	Minor Reason	Not a Reason	[VOL] DK	[VOL] REF
a.	Setting up a plan is too complicated and time consuming.	8%	19	72	*	--
b.	Revenue is too uncertain to commit to a plan.	45%	23	32	*	--
c.	The business cannot afford it.	63%	16	20	1	--
d.	Employees cannot afford it.	43%	18	37	2	--
e.	Employees are healthy and do not need it.	5%	20	75	*	*
f.	Employees have coverage elsewhere.	40%	21	36	3	*
g.	Employees prefer wages and/or other benefits.	28%	21	50	2	--
h.	You do not need to offer a plan to recruit and retain good workers.	19%	29	51	2	--
i.	A large portion of your workers are seasonal, part-time, or high turnover.	31%	18	51	*	--
j.	The owner has coverage elsewhere.	29%	14	55	1	*
k.	You do not know where to go for information on starting a plan.	4%	18	77	*	--

25. Do you think that not offering a health plan to your employees has had a major impact, minor impact, or no impact at all on . . . ?

No Plan (n=498)		Major Impact	Minor Impact	No Impact At All	[VOL] DK	[VOL] REF
a.	Employee recruitment	8%	24	68	*	*
b.	Employee retention	6%	24	70	*	--
c.	Employee attitude and performance	3%	21	75	1	--
d.	The health of your employees	3%	21	76	*	--
e.	Absenteeism	2%	17	80	1	--
f.	The overall success of your business	5%	20	74	1	*

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26. **[IF Q5 ≥ 1997]** Has your business ever offered employees some type of health insurance plan?  
**[ELSE]** Has your business offered employees some type of health insurance plan at any time in the past five years?

	<b>Plan (n=498)</b>
Yes	21%
No	79
<b>[VOL]</b> Don't know	1
<b>[VOL]</b> Refused	--

**[IF Q26=1]**

27. What is the main reason why your business decided to drop its coverage?

	<b>Plan (n=106)</b>
Coverage too expensive/ cost too much	31%
Too few employees signed up/ employees did not want	18
Employees had other coverage	14
Could no longer afford coverage	9
No need for company to offer it: employees laid-off, seasonal, covered employees quit	6
Business not doing well	5
Economy	1
Other <b>[SPECIFY]</b> _____	15
<b>[VOL]</b> Don't know	--
<b>[VOL]</b> Refused	*

28. How likely is it that your business will start a health plan for employees in the next two years?

	<b>Plan (n=498)</b>
Extremely likely	4%
Very likely	7
Somewhat likely	22
Not too likely	22
Not at all likely	44
<b>[VOL]</b> Don't know	1
<b>[VOL]</b> Refused	--

\* Indicates < 0.5%

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29. Please tell me how likely each of the following factors would be to make your business seriously consider offering a health plan for employees. Would it make your business much more likely, somewhat more likely, or no more likely to seriously consider offering a health plan?

No Plan (n=498)		<b>Much More Likely</b>	<b>Swhat More Likely</b>	<b>No More Likely</b>	<b>[VOL] DK</b>	<b>[VOL] REF</b>
a.	If your employees demanded or expected it	14%	31	54	1	--
b.	If it could be demonstrated that it would improve recruitment and retention	10%	30	59	*	--
c.	If it could be demonstrated that it reduced absenteeism by keeping employees healthy	7%	24	68	1	*
d.	If there was an increase in the business' profits	24%	39	36	1	*
e.	If insurance costs fell 10 percent	10%	34	55	1	--
f.	Is there anything else that would make your business consider offering a health plan for employees? <b>[IF YES: What is that?]</b> ____ (Net)	27%	--	71	1	*
	Greater cost reduction, affordability	16				
	More employees to participate: more full-time, more who need it	4				
	Other	7				

30. Suppose the government provided your business with assistance for premiums on a quarterly basis. Would that make your business much more likely, somewhat more likely, or no more likely to seriously consider offering a health plan?

	<b>Plan (n=498)</b>
Much more likely	30%
Somewhat more likely	41
No more likely	28
<b>[VOL]</b> Don't know	1
<b>[VOL]</b> Refused	1

31. As far as you know, do any of your employees go without health insurance coverage?

	<b>Plan (n=498)</b>
Yes	46%
No	47
<b>[VOL]</b> Don't know	7
<b>[VOL]</b> Refused	--

\* Indicates < 0.5%

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[IF Q31=1]

32. How concerned would you say you are about the well being of uninsured employees? Would you say you are extremely, very, somewhat, not too, or not at all concerned?

	<b>Plan (n=244)</b>
Extremely concerned	26%
Very concerned	34
Somewhat concerned	29
Not too concerned	4
Not at all concerned	6
[VOL] Don't know	1
[VOL] Refused	--

[ALL RESPONDENTS]

33. Some members of Congress have proposed tax breaks that small employers could use to reduce health insurance costs for their low-wage workers. Would you favor or oppose such a proposal?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Strongly favor	58%	62%	50%
Somewhat favor	28	24	34
Somewhat oppose	3	3	3
Strongly oppose	4	2	6
[VOL] Depends	3	3	3
[VOL] Don't know	4	4	4
[VOL] Refused	*	*	*

[IF Q4A=2]

34. If the government were to provide tax credits that small employers could use to reduce their health insurance costs for their low wage workers, would that make your business much more likely, somewhat more likely, or no more likely to seriously consider offering a health plan to employees?

	<b>No Plan (n=498)</b>
Much more likely	30%
Somewhat more likely	47
No more likely	22
[VOL] Don't know	1
[VOL] Refused	--

\* Indicates < 0.5%

[IF Q4A=2]


35. Members of Congress have also talked about other types of tax credits for health insurance costs. Suppose the government were to provide tax credits to workers to help them pay for coverage. Would that make your business much more likely, somewhat more likely, or no more likely to seriously consider offering a health plan to employees?

	<b>No Plan (n=498)</b>
Much more likely	26%
Somewhat more likely	49
No more likely	24
<b>[VOL]</b> Don't know	2
<b>[VOL]</b> Refused	--

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36. I am going to read you some statements related to health insurance coverage. Please tell me whether you think these statements are true or false.

		True	False	[VOL] DK	[VOL] REF
a.	Health insurance premiums are 100% tax-deductible to the employer.				
	<b>Total (n=1,000)</b>	42%	43	14	--
	<b>Plan (n=502)</b>	45%	41	13	--
	<b>No Plan (n=498)</b>	37%	47	15	--
b.	Employees who purchase health insurance on their own generally can deduct 100% of their health insurance premiums.				
	<b>Total (n=1,000)</b>	22%	63	14	--
	<b>Plan (n=502)</b>	23%	60	17	--
	<b>No Plan (n=498)</b>	21%	69	10	--
c.	Insurers may deny health insurance coverage to employers with 2 to 50 employees due to health status.				
	<b>Total (n=1,000)</b>	49%	37	14	*
	<b>Plan (n=502)</b>	47%	39	13	--
	<b>No Plan (n=498)</b>	53%	32	15	*
d.	There are limits on what insurers can charge employers with sick workers.				
	<b>Total (n=1,000)</b>	32%	46	22	--
	<b>Plan (n=502)</b>	30%	47	23	--
	<b>No Plan (n=498)</b>	35%	45	20	--
e.	Employees do not pay tax on the share of their premiums that are paid by their employer.				
	<b>Total (n=1,000)</b>	62%	25	13	--
	<b>Plan (n=502)</b>	70%	20	10	--
	<b>No Plan (n=498)</b>	48%	33	19	--

 Denotes correct answer

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37. Would you prefer that your health insurance be regulated by the federal government or state government?

	Total (n=1,000)	Plan (n=502)	No Plan (n=498)
State government	39%	37%	42%
Federal government	30	30	29
[VOL] Watch dog/ monitor	1	1	*
[VOL] Private sector	*	*	1
[VOL] Health insurance group	*	*	*
[VOL] Both federal and state	*	*	*
[VOL] Some other group [SPECIFY] _____	1	1	1
[VOL] Neither, other group unspecified	21	23	18
[VOL] Don't know	7	7	8
[VOL] Refused	*	1	*

38. I am going to read you a list of factors that might cause health care costs to increase. For each, please tell me whether you think it is a major reason, a minor reason, or not a reason why health care costs are rising in the U.S. today.

	Major Reason	Minor Reason	Not a Reason	[VOL] DK	[VOL] REF	
a. Doctor fees						
	<b>Total (n=1,000)</b>	60%	35	4	*	--
	<b>Plan (n=502)</b>	57%	40	3	*	--
	<b>No Plan (n=498)</b>	67%	28	4	*	--
b. Hospital fees						
	<b>Total (n=1,000)</b>	81%	17	2	*	--
	<b>Plan (n=502)</b>	79%	20	1	*	--
	<b>No Plan (n=498)</b>	85%	13	2	*	--
c. Prescription drug costs						
	<b>Total (n=1,000)</b>	79%	19	2	*	*
	<b>Plan (n=502)</b>	79%	20	2	*	--
	<b>No Plan (n=498)</b>	80%	17	3	--	*
d. Aging population						
	<b>Total (n=1,000)</b>	66%	28	5	1	--
	<b>Plan (n=502)</b>	69%	26	4	*	--
	<b>No Plan (n=498)</b>	62%	32	6	1	--
e. Lack of preventive care so that expensive treatment is necessary						
	<b>Total (n=1,000)</b>	46%	46	7	1	--
	<b>Plan (n=502)</b>	43%	49	8	1	--
	<b>No Plan (n=498)</b>	51%	42	5	1	--

\* Indicates < 0.5%

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38. (continued)

f.	Paying for medical care for uninsured people						
	<b>Total (n=1,000)</b>	68%	26	4	2	--	
	<b>Plan (n=502)</b>	67%	28	4	1	--	
	<b>No Plan (n=498)</b>	70%	23	5	2	--	
g.	Technological advances						
	<b>Total (n=1,000)</b>	45%	45	10	1	--	
	<b>Plan (n=502)</b>	46%	45	9	*	--	
	<b>No Plan (n=498)</b>	44%	44	11	2	--	
h.	Administration costs						
	<b>Total (n=1,000)</b>	60%	36	4	1	--	
	<b>Plan (n=502)</b>	58%	38	3	1	--	
	<b>No Plan (n=498)</b>	63%	31	4	1	--	
i.	Government regulations						
	<b>Total (n=1,000)</b>	45%	39	9	6	*	
	<b>Plan (n=502)</b>	44%	41	9	7	--	
	<b>No Plan (n=498)</b>	49%	36	11	5	*	
j.	Patient use of medical services						
	<b>Total (n=1,000)</b>	36%	54	8	2	--	
	<b>Plan (n=502)</b>	36%	55	7	1	--	
	<b>No Plan (n=498)</b>	37%	52	10	2	--	
k.	Law suits and malpractice insurance						
	<b>Total (n=1,000)</b>	83%	14	2	1	--	
	<b>Plan (n=502)</b>	81%	16	2	1	--	
	<b>No Plan (n=498)</b>	86%	11	2	1	--	

\* Indicates < 0.5%

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[IF Q4A=1]

39. How has the cost of health care affected your business in the past year, other than through a possible change in health insurance you offer your employees?

	<b>Plan (n=502)</b>
Hasn't affected the business	57%
Reduced or eliminated pay raises or bonuses	19
Put off equipment or other purchases	16
Reduced other benefits	10
Not able to hire needed workers	6
Laid off some workers	6
Reduced profits/ general financial impact	5
Changed status of some workers from full to part time	3
Raise prices	1
Or something else [SPECIFY] _____	2
[VOL] Don't know	5
[VOL] Refused	*

40. Is the business a family-owned business?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Yes	66%	60%	75%
No	34	40	25
[VOL] Don't know	--	--	--
[VOL] Refused	*	*	*

41. Are you the owner or one of the owners of the business?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Yes	68%	62%	80%
No	31	38	20
[VOL] Don't know	*	--	*
[VOL] Refused	*	*	*

\* Indicates < 0.5%

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[IF Q4A=2]

42. (Are you/ Is the owner) covered by a health plan?

	<b>No Plan (n=498)</b>
Yes	74%
[VOL] Some are	2
No	22
[VOL] Don't know	2
[VOL] Refused	*

43. Do you have access to the Internet at work?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Yes	79%	85%	67%
No	21	15	32
[VOL] Don't know	*	--	*
[VOL] Refused	--	--	--

44. About how many of your employees have access to the Internet at work?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
[VOL] None	27%	19%	41%
1% to 24%	11	14	5
25% to 49%	12	13	10
50% to 59%	5	5	5
60% to 69%	3	2	4
70% to 79%	1	2	1
80% to 89%	2	3	1
90% to 99%	*	*	--
100%	38	41	32
[VOL] Don't know	1	--	2
[VOL] Refused	*	*	--

45. Which of the following best describes employee turnover in the business?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
High turnover, where most employees stay only a few months	3%	2%	6%
High turnover with a stable core, where many leave quickly but a core stay with the business	10	10	9
Moderate turnover, where most employees stay a few years	27	25	31
Low turnover, where employees rarely change	59	62	53
[VOL] Don't know	*	*	--
[VOL] Refused	*	*	--

\* Indicates < 0.5%

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46. How many employees are employed full-time, 35 hours or more per week by your business?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
<b>[VOL]</b> None	3%	*	8%
1% to 24%	3	2%	4
25% to 49%	8	6	10
50% to 59%	8	6	12
60% to 69%	9	8	11
70% to 79%	7	7	7
80% to 89%	10	12	6
90% to 99%	4	6	1
100%	48	52	40
<b>[VOL]</b> Don't know	*	--	*
<b>[VOL]</b> Refused	*	*	*

47. How many of your employees are female?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
<b>[VOL]</b> None	12%	10%	16%
1% to 9%	3	4	1
10% to 19%	11	14	6
20% to 29%	12	14	9
30% to 39%	11	11	11
40% to 49%	6	7	4
50% to 59%	14	14	14
60% to 79%	11	11	12
80% to 99%	8	8	9
100%	10	6	17
<b>[VOL]</b> Don't know	*	*	*
<b>[VOL]</b> Refused	1	1	*

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48. How many employees are in their twenties? How many are in their thirties? How many are in their forties? How many are in their fifties or older?

	<b>Total (n=931)</b>	<b>Plan (n=460)</b>	<b>No Plan (n=471)</b>
<b>Under age 30</b>			
None	40%	38%	42%
1% to 19%	14	18	7
20% to 39%	24	25	24
40% or more	22	19	26
<b>Between 30 and 39</b>			
None	27%	22%	35%
1% to 19%	13	15	9
20% to 39%	32	35	27
40% or more	28	28	29
<b>Between 40 and 49</b>			
None	26%	21%	37%
1% to 19%	15	18	9
20% to 39%	33	34	30
40% or more	26	27	24
<b>Age 50 and older</b>			
None	35%	32%	40%
1% to 19%	15	17	10
20% to 39%	23	24	21
40% or more	28	27	29
<b>Median percentage by age</b>	<b>(n=931)</b>	<b>(n=460)</b>	<b>(n=471)</b>
% Under age 30	21.43	20.41	23.22
% Between 30 and 39	27.28	27.57	26.78
% Between 40 and 49	26.22	27.79	23.46
% Age 50 and older	25.07	24.22	26.54

\* Indicates < 0.5%

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49. How many employees are paid less than \$15,000 a year by your business? \$15,000 to less than \$25,000? \$25,000 to less than \$35,000? \$35,000 to less than \$45,000? \$45,000 or more?

	<b>Total (n=889)</b>	<b>Plan (n=436)</b>	<b>No Plan (n=453)</b>
<b>Less than \$15,000</b>			
None	52%	63%	32%
1% to 19%	7	9	3
20% to 39%	16	16	15
40% or more	26	13	49
<b>\$15,000 to less than \$25,000</b>			
None	34%	32%	38%
1% to 19%	13	15	7
20% to 39%	21	22	19
40% or more	32	31	35
<b>\$25,000 to less than \$35,000</b>			
None	42%	32%	60%
1% to 19%	13	16	7
20% to 39%	26	33	16
40% or more	19	19	17
<b>\$35,000 to less than \$45,000</b>			
None	63%	53%	81%
1% to 19%	13	18	5
20% to 39%	15	18	10
40% or more	9	12	4
<b>\$45,000 or more</b>			
None	62%	50%	82%
1% to 19%	9	12	4
20% to 39%	14	18	7
40% or more	15	20	6
<b>Median percentage by salary/wage</b>	<b>(n=889)</b>	<b>(n=436)</b>	<b>(n=453)</b>
% Paid less than \$15,000	24.09	13.44	42.59
% Paid \$15,000 to \$24,999	28.44	28.21	28.85
% Paid \$25,000 to \$34,999	20.77	23.33	16.33
% Paid \$35,000 to \$44,999	10.85	13.88	5.59
% Paid \$45,000 or more	15.85	21.15	6.64

50. Have any of your employees had a serious illness, chronic condition, injury or disability that has required extensive medical care in the last 12 months?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Yes	15%	16%	13%
No	84	83	85
<b>[VOL]</b> Don't know	1	1	*
<b>[VOL]</b> Refused	*	*	1

\* Indicates < 0.5%

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51. (Are you/Is the owner) African American or Black, American Indian, Asian, Hispanic, Latino, or Pacific Islander?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Yes	12%	10%	14%
<b>[VOL]</b> Some are	4	3	5
No	82	85	78
<b>[VOL]</b> Don't know	1	1	1
<b>[VOL]</b> Refused	1	1	2

52. How many of your employees are African American or Black, American Indian, Asian, Hispanic, Latino, or Pacific Islander?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
<b>[VOL]</b> None	53%	50%	60%
1% to 9%	5	7	1
10% to 19%	10	12	5
20% to 29%	6	6	5
30% to 39%	4	4	5
40% to 49%	2	3	1
50% to 59%	4	4	5
60% to 99%	6	6	7
<b>[VOL]</b> All	5	4	8
<b>[VOL]</b> Don't know	1	2	1
<b>[VOL]</b> Refused	2	2	2

53. Was the approximate gross revenue of the business for your last completed fiscal year . . . ?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Less than \$500,000	45%	33%	65%
\$500,000 to less than \$1 million	23	26	17
\$1 million to less than \$2 million	13	17	5
\$2 million to less than \$3 million	4	6	1
\$3 million to less than \$5 million	2	3	1
\$5 million to less than \$10 million	1	2	1
\$10 million or more	1	2	*
<b>[VOL]</b> Don't know	4	4	3
<b>[VOL]</b> Refused	6	7	6

\* Indicates < 0.5%

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54. Some employers may not be able to deduct the cost of health insurance because they do not have taxable income. Did your business have taxable income during the last completed fiscal year?

	<b>Total (n=1,000)</b>	<b>Plan (n=502)</b>	<b>No Plan (n=498)</b>
Yes	68%	69%	66%
No	25	25	26
<b>[VOL]</b> Don't know	5	4	5
<b>[VOL]</b> Refused	2	2	3