

Senior Level Executives’ Attitudes on Healthcare and Health Insurance

A Zogby International Survey of Adult Americans

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Methodology and Sample Characteristics

Methodology

Zogby International was commissioned by the Committee for Economic Development to conduct a hybrid telephone/online survey of Business Leaders in companies that provide health care. 150 interviews were completed interactively and 260 interviews conducted by telephone for a final total of 300 leaders. The survey ran from June 1st through June 12th 2009.

Telephone samples are randomly drawn from purchased lists of businesses nationwide. Zogby International surveys employ sampling strategies in which selection probabilities are proportional to population size within area codes and exchanges. Up to ten calls are made to reach a sampled phone number. Cooperation rates are calculated using one of AAPOR's approved methodologies¹ and are comparable to other professional public-opinion surveys conducted using similar sampling strategies.²

Separately, a sampling of Zogby International's online panel, which is representative of the adult population of the US, was invited to participate and screened for business leadership.

The margin of error is +/-5.8 percentage points. Margins of error are higher in sub-groups.

¹ See COOP4 (p.38) in *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates of Surveys*. The American Association for Public Opinion Research, (2000).

² *Cooperation Tracking Study: April 2003 Update*, Jane M. Sheppard and Shelly Haas. The Council for Marketing & Opinion Research (CMOR). Cincinnati, Ohio (2003).

Executive Summary

In a hybrid telephone/online survey of business leaders in companies that provide healthcare for their employees, conducted by Zogby International for the Committee for Economic Development, we measured attitudes toward healthcare coverage, and the possible future shape of healthcare coverage.

Respondents agree that providing healthcare now is more difficult than it was 5 years ago (54%), and that they fully expect it to be more difficult 5 years from now (56%). In spite of those difficulties they also agree that it has a positive impact on their company's ability to compete with other companies in recruiting and retaining talented employees. A plurality agree that the cost to them has no impact on their company's ability to compete (42%), and just over a third agree that it has a negative impact on their ability to compete. Just 14% characterize the impact as positive.

Three quarters report having to take some action to address issues resulting from rising healthcare costs, although 68% report that action has **not** been to decide between cutting employee benefits or laying off employees.

Most (63%) agree that their employees make healthcare choices that are intended to, and do, keep healthcare costs down, half agree that doctors and hospitals that treat their employees make healthcare choices which are intended to, and do, keep healthcare costs down.

Sixty-two percent agree that the current employer based healthcare system in the United States is not sustainable in the long term. Most (60%) agree that *—A market-based system of competing plans similar to that of the federal government employees, including Members of Congress, where the government organizes a menu of private insurance plans from which each individual may choose—*is the one they would support as opposed to employer based, individuals choosing their own independently, or a publicly funded “single payer” plan.

An independent Federal Health Board modeled on the Federal Reserve Board receives support from 54%.

In order to cut healthcare costs most (87%) would be willing to urge healthcare providers to adopt more efficient systems, or encourage employees to adopt a healthier lifestyle. Just over half agree that their company could make a difference in achieving proposed savings.

Nearly all (81%) agree that—*Every American with good healthcare should be able to keep the coverage that he or she has, but every American also should have more choices among private insurance plans. Those plans should be portable when people change jobs. And every American should be able to save money if he or she makes a wise choice among those alternative healthcare plans.*

1. Which of the following best represents the size of your company or place of business?

Fewer than 100 employees	4
100-250 employees	9
251-500 employees	20
501-750 employees	11
751-1000 employees	9
1,000 or more employees	48
Not Sure//Refuse	--

2. Does your company offer group health coverage to any of the following groups of employees?

Full time employees	100
Part time employees	34
We do not offer any group health coverage to our employees	--
Not Sure	--

**Respondents were asked to choose all that apply*

3. How would you describe your company's current health insurance plan?

We offer more than one health plan through several insurance companies	33
We offer more than one health plan through one insurance company	33
We offer one health plan through one insurance company	22
We self-insure	11
Not sure	<1

4. Approximately what percentage of your current employees are covered by your company's health insurance?

Fewer than 25 percent	3
26 to 50 percent	6
51 to 75 percent	19
More than 75 percent	66
We have no salaried employees	--
Not Sure	6

5. Compared with 5 years ago, would you say it is now more difficult or less difficult to provide health insurance coverage for your employees or is it about the same?

6. When thinking about 5 years from now, do you expect that it will be more difficult or less difficult to provide health insurance coverage for your employees or do you think it will be about the same?

	5 Years Ago	5 Years From Now
More difficult	54	58
Less difficult	3	7
About the same	39	30
Not Sure	5	5

7. Which of the following best describes the financial impact of providing health insurance on your company's ability to compete with other companies in recruiting and retaining talented employees? Providing health insurance has . . .

A negative impact on our company's ability to compete	17
A positive impact on our company's ability to compete	56
No impact on our company's ability to compete	23
Not Sure	4

8. Which of the following best describes the financial impact of providing health insurance on your company's ability to sell goods or services at competitive prices? Providing health insurance has . . .

A negative impact on our company's ability to compete	37
A positive impact on our company's ability to compete	14
No impact on our company's ability to compete	42
Not Sure	6

9. Has your company been forced to take action to address issues resulting from rising healthcare costs?

Yes	74
No	23
Not Sure	4

10. Has your company been forced to decide between cutting employee benefits like healthcare or laying off employees.

Yes	26
No	68
Not Sure	6

Please tell me if you strongly agree, somewhat agree or somewhat disagree or strongly disagree with the following statements:

11. Our employees make healthcare choices that are intended to, and do, keep healthcare costs down.

Strongly Agree	23
Somewhat Agree	41
AGREE	64
Somewhat Disagree	19
Strongly Disagree	10
DISAGREE	29
Not Sure	8

12. The doctors and hospitals that treat our employees make healthcare choices that are intended to, and do, keep healthcare costs down.

Strongly Agree	12
Somewhat Agree	37
AGREE	49
Somewhat Disagree	25
Strongly Disagree	16
DISAGREE	41
Not Sure	11

13. The current employer based healthcare system in the United States is **not** sustainable in the long term.

Strongly Agree	36
Somewhat Agree	26
AGREE	62
Somewhat Disagree	13
Strongly Disagree	21
DISAGREE	34
Not Sure	4

The following statements describe different types of health insurance systems that could be considered by Congress when it enacts healthcare reform. Please indicate how supportive you are of each one.

14. A publicly-funded 'Single Payer' health insurance system where the government creates a public insurance plan, pays all the health insurance bills, and provides coverage for all citizens.

Very Supportive	15
Somewhat Supportive	21
SUPPORTIVE	36
Not Very Supportive	14
Not At All Supportive	48
NOT SUPPORTIVE	62
Not Sure	2

15. A system where each individual is responsible for choosing and paying for his or her own private insurance plan outside of any group in the individual insurance market, with public subsidies for those with low incomes.

Very Supportive	10
Somewhat Supportive	35
SUPPORTIVE	45
Not Very Supportive	26
Not At All Supportive	26
NOT SUPPORTIVE	52
Not Sure	3

16. An employer-based system, with a public option where firms are required to provide coverage for their employees or to pay into a fund that would subsidize insurance for those who do not receive it at work.

Very Supportive	7
Somewhat Supportive	36
SUPPORTIVE	43
Not Very Supportive	23
Not At All Supportive	30
NOT SUPPORTIVE	53
Not Sure	3

17. A market-based system of competing plans similar to that of the federal government employees, including Members of Congress, where the government organizes a menu of private insurance plans from which each individual may choose.

Very Supportive	18
Somewhat Supportive	42
SUPPORTIVE	60
Not Very Supportive	15
Not At All Supportive	19
NOT SUPPORTIVE	36
Not Sure	5

18. Would you support or oppose an independent federal health board, modeled after the present Federal Reserve Board that would conduct independent research on the efficacy of health treatments and set standards for fair competition among private insurers would be an important addition to our healthcare system?

Strongly Support	21
Somewhat Support	33
SUPPORT	54
Somewhat Oppose	10
Strongly Oppose	31
OPPOSE	41
Not Sure	5

19. In order to help cut healthcare costs, how willing would you be to urge your healthcare provider to adopt more efficient systems like Electronic Medical Records or to encourage your employees to adopt a healthier life style that could lower their healthcare needs over the long term?

Very Willing	59
Somewhat Willing	28
WILLING	87
Not Very Willing	5
Not At All Willing	7
NOT WILLING	12
Not Sure	1

20. If your company was willing to pledge to help cut healthcare costs, how much difference do you think your company could make in achieving those proposed savings?

A great deal of difference	11
Some difference	45
Little difference	29
No Difference at all	11
Not Sure	3

21. Please tell me which of the following two statements comes closest to your opinion.

Statement A: The President should insist on an inclusive and bipartisan approach to healthcare reform even if this process of inclusion results in a slower legislative process or a more moderate healthcare reform package.

Statement B: The President should push forward with healthcare reform quickly, even if it results in less bipartisanship and a less moderate healthcare reform package

Statement A	58
Statement B	21
Neither	20
Not Sure	2

Please tell me if you strongly agree, somewhat agree or somewhat disagree or strongly disagree with the following statement:

22. Every American with good healthcare should be able to keep the coverage that he or she has, but every American also should have more choices among private insurance plans. Those plans should be portable when people change jobs. And every American should be able to save money if he or she makes a wise choice among those alternative healthcare plans.

Strongly Agree	42
Somewhat Agree	39
AGREE	81
Somewhat Disagree	9
Strongly Disagree	6
DISAGREE	15
Not Sure	4