

# DIVISION OF INSURANCE

## SMALL EMPLOYER SURVEY

The division conducted a survey of small employers in Alaska having 50 or fewer employees to help identify opportunities to reduce cost and improve market conditions in the small group health insurance market.

The survey was live on the division's website from May 15 – June 30, 2018.

Data is compiled from the 460 responses received.

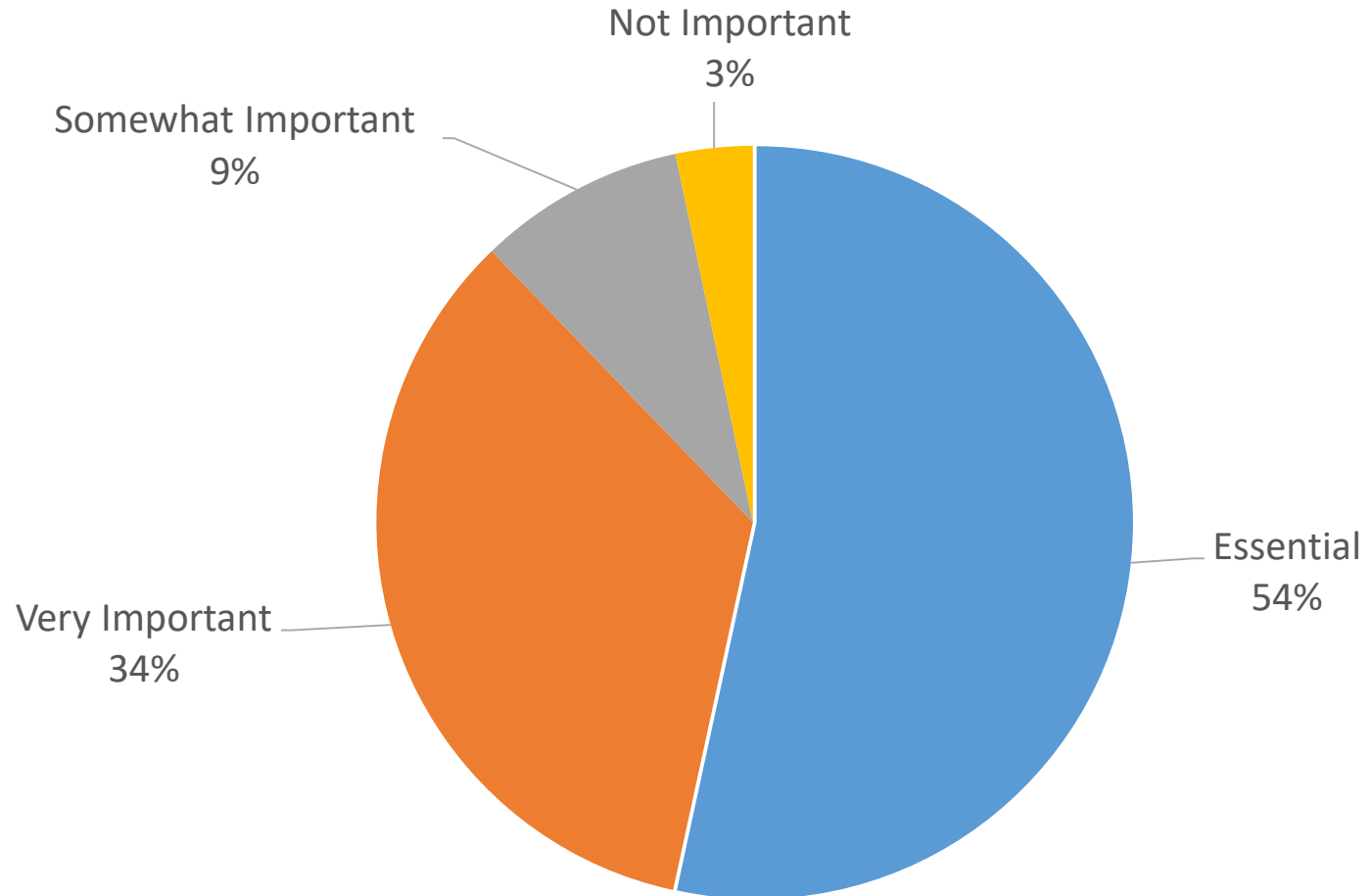


**STATE OF ALASKA**  
**Department of Commerce, Community,  
and Economic Development**

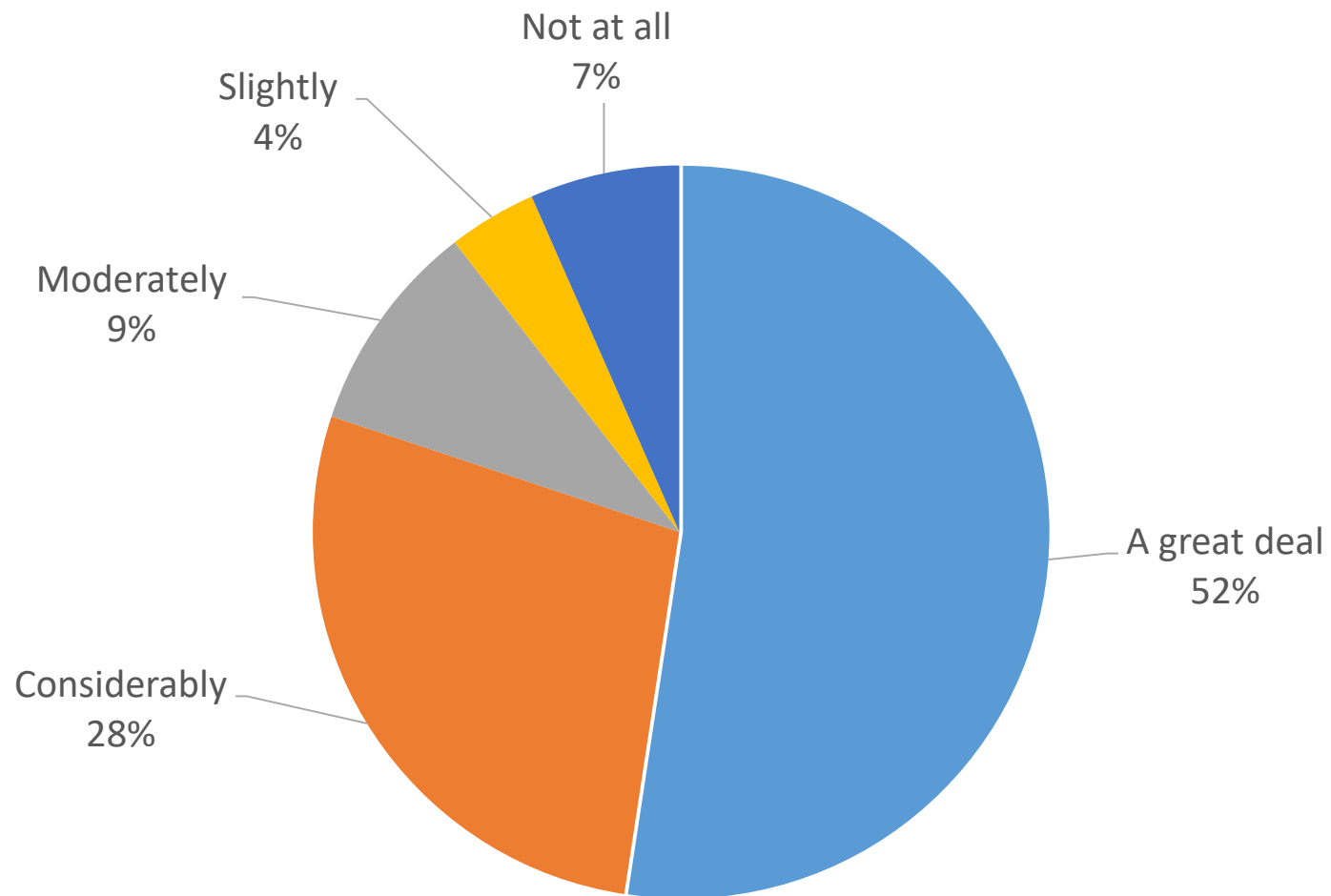
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**Division of Insurance**  
**(907) 465-2515**  
**[Insurance.Alaska.Gov](http://Insurance.Alaska.Gov)**

1. How important is offering health insurance as an employee benefit in recruiting or retaining quality employees?  
(459 respondents of 460 total survey participants)

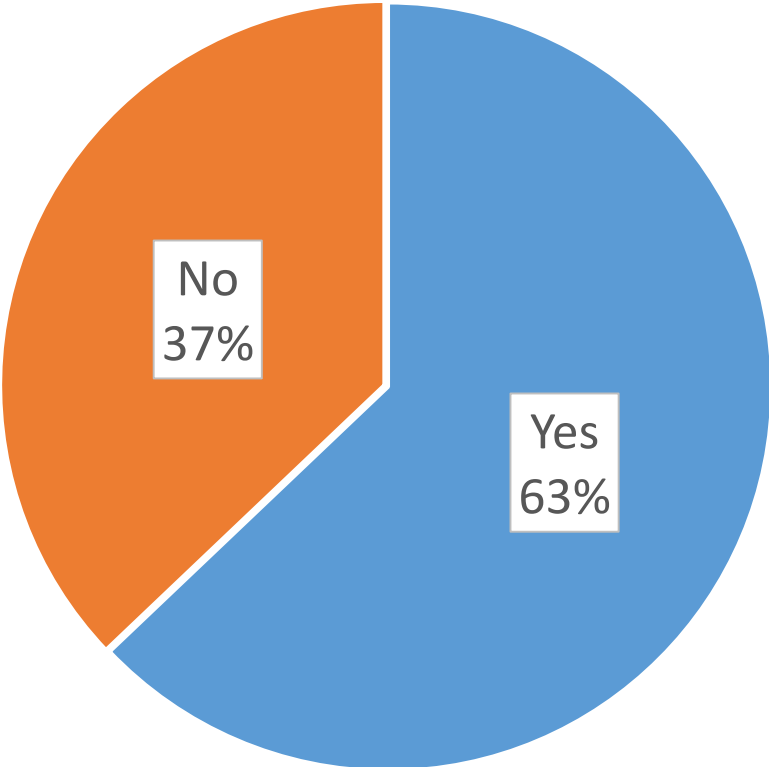


2. To what extent has the cost of major medical health plans in the small group market (50 or fewer employees) affected your business since 2014?  
*(458 respondents of 460 total survey participants)*



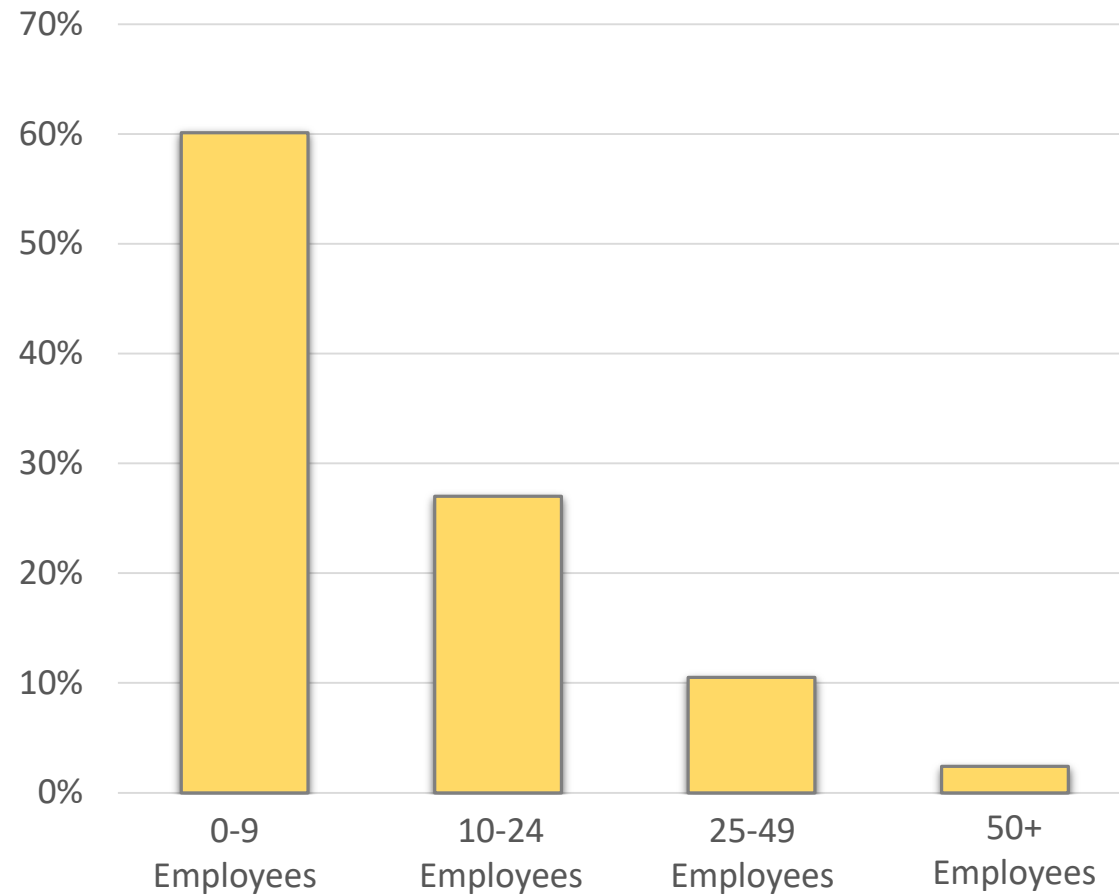
3. Has the cost of major medical health plans limited your business's growth since 2014?

*(453 respondents of 460 total survey participants)*

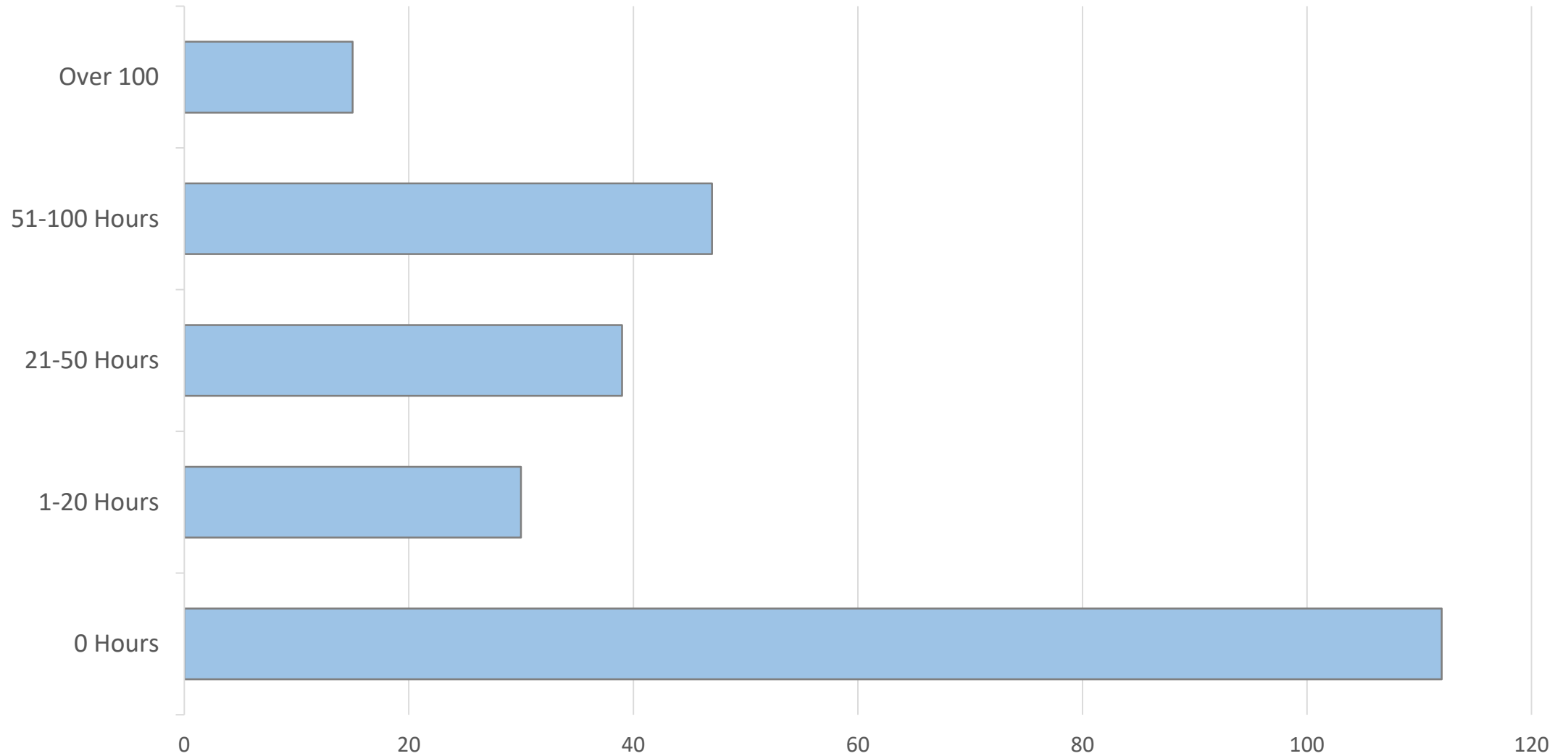


4. How many employees did you have in 2017 that worked on average 30+ hours per week?

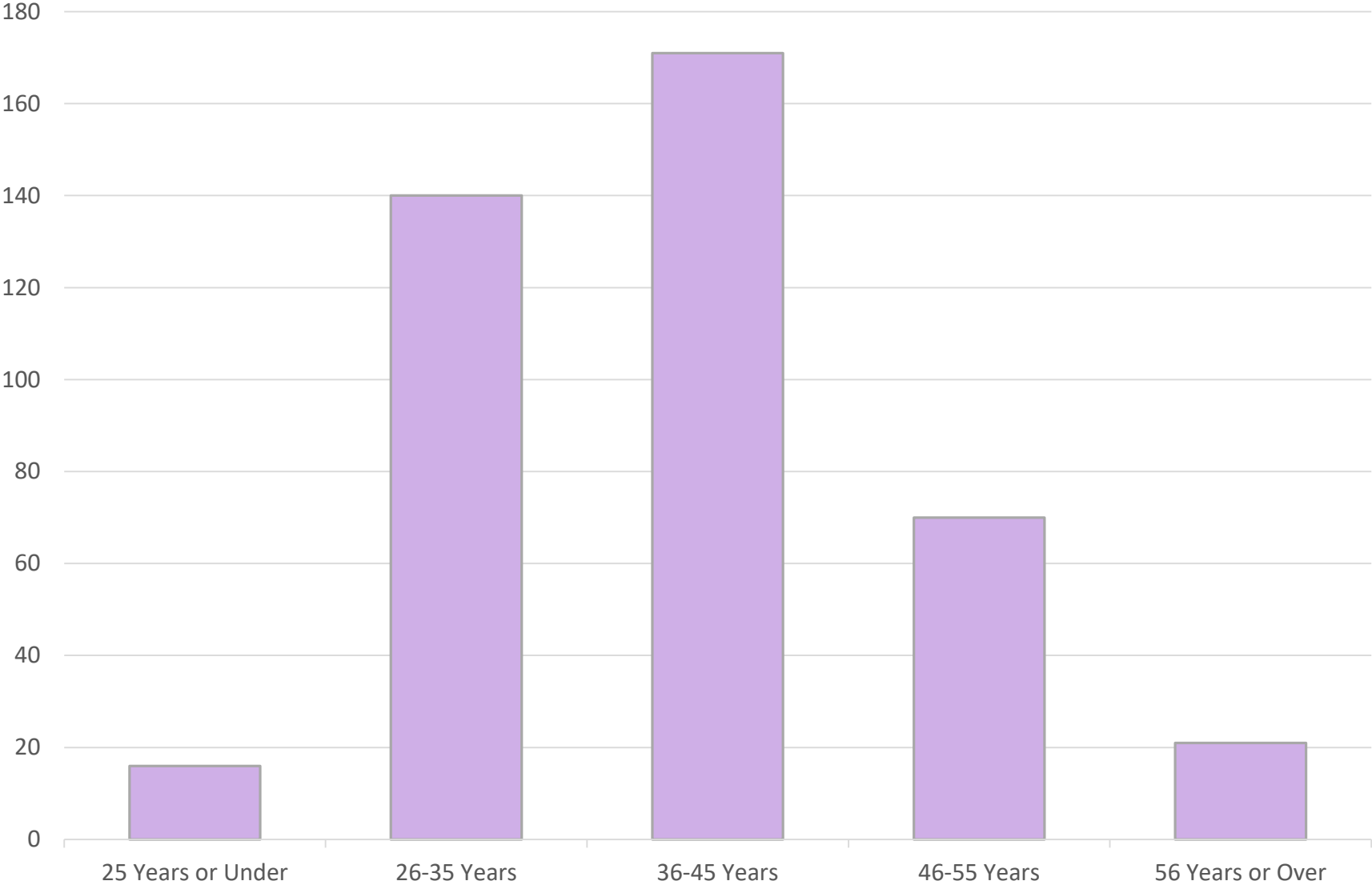
*(459 respondents of 460 total survey participants)*



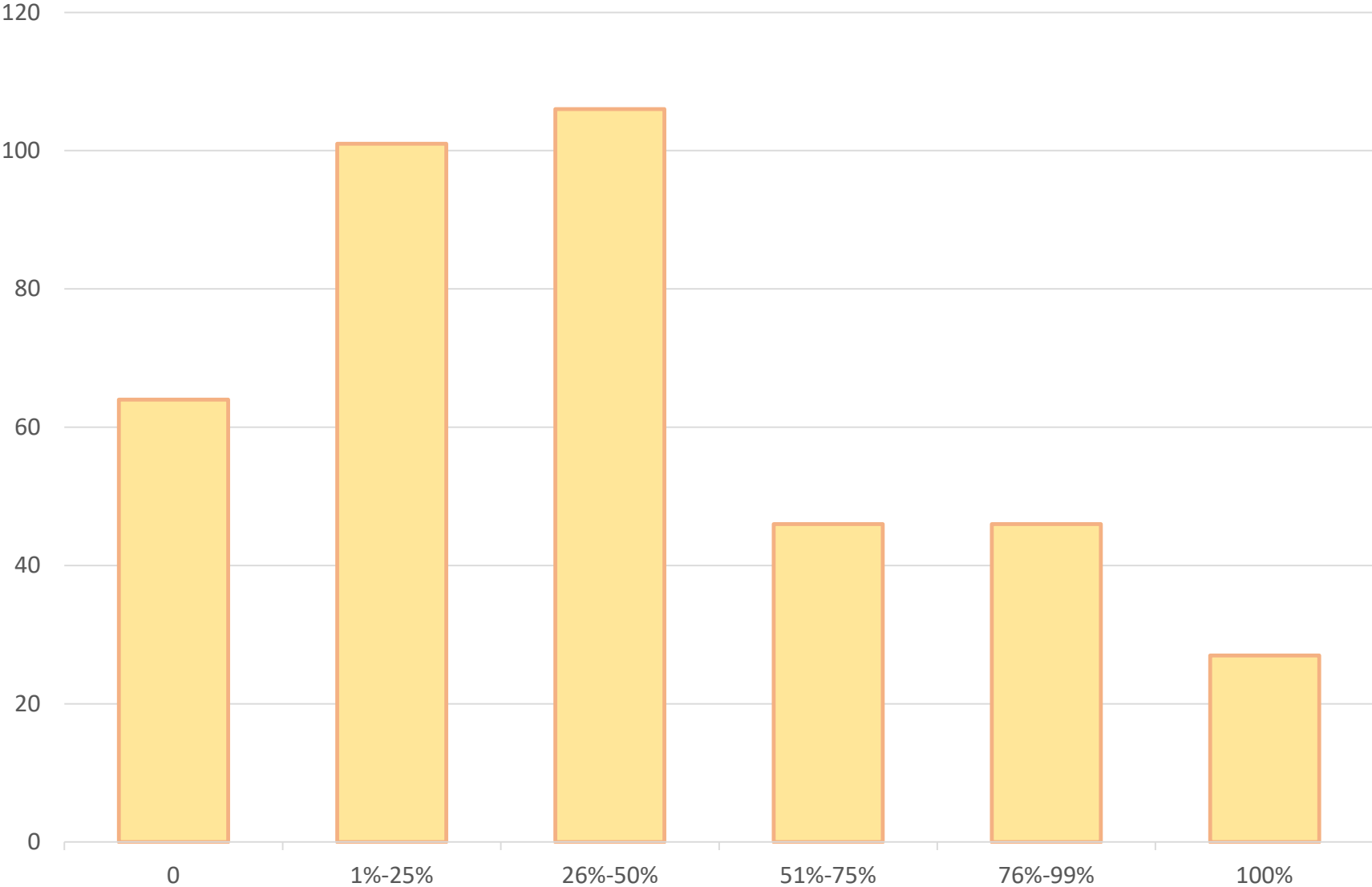
5. What is the average monthly number of hours worked in 2017 by all “part-time” employees not counted in your response to Question 4?  
*(401 respondents of 460 total survey participants)*



6. What is the average age of your employees?  
*(447 respondents of 460 total survey participants)*

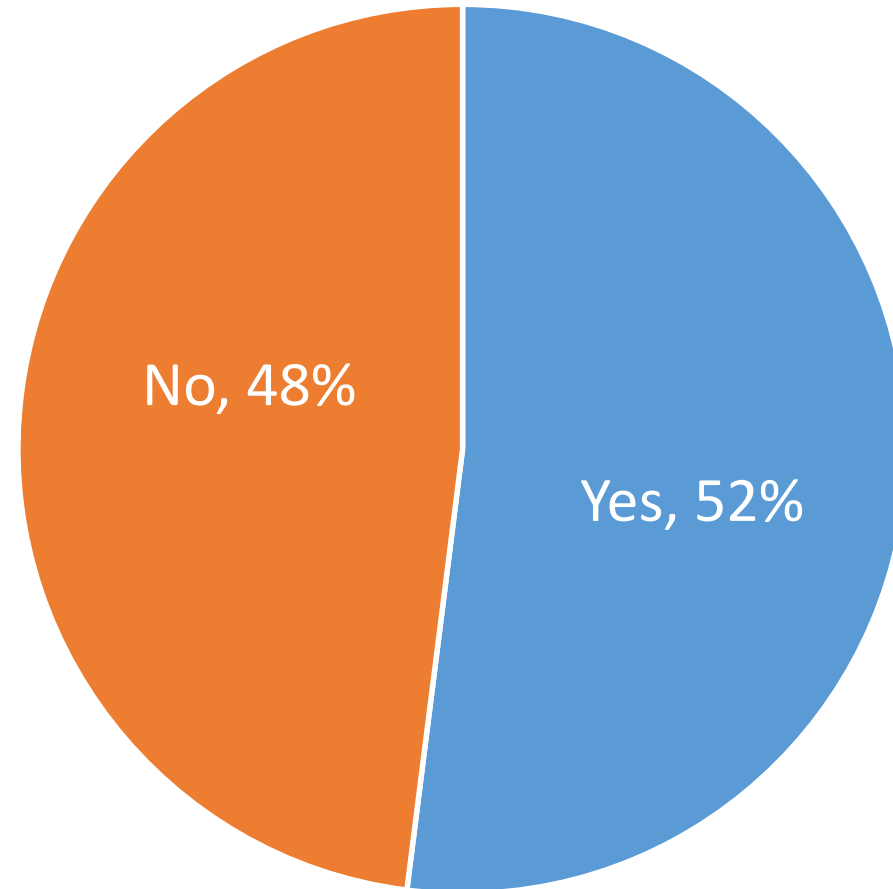


7. What percentage of your employees are male?  
(451 respondents of 460 total survey participants)



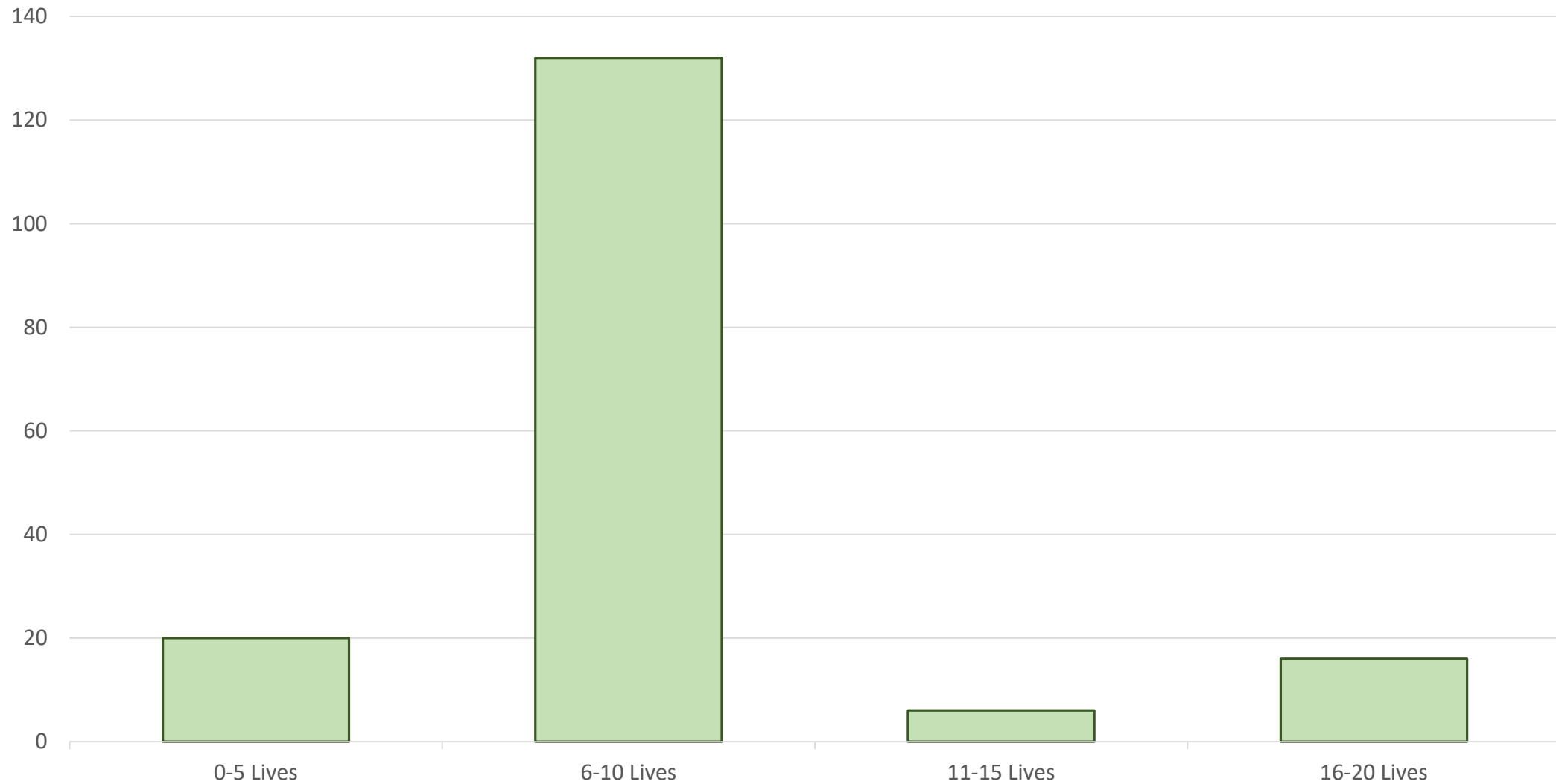


8. Do you offer a major medical health plan to employees?  
(456 respondents of 460 total survey participants)  
"No" answer respondents instructed to skip to Question 17

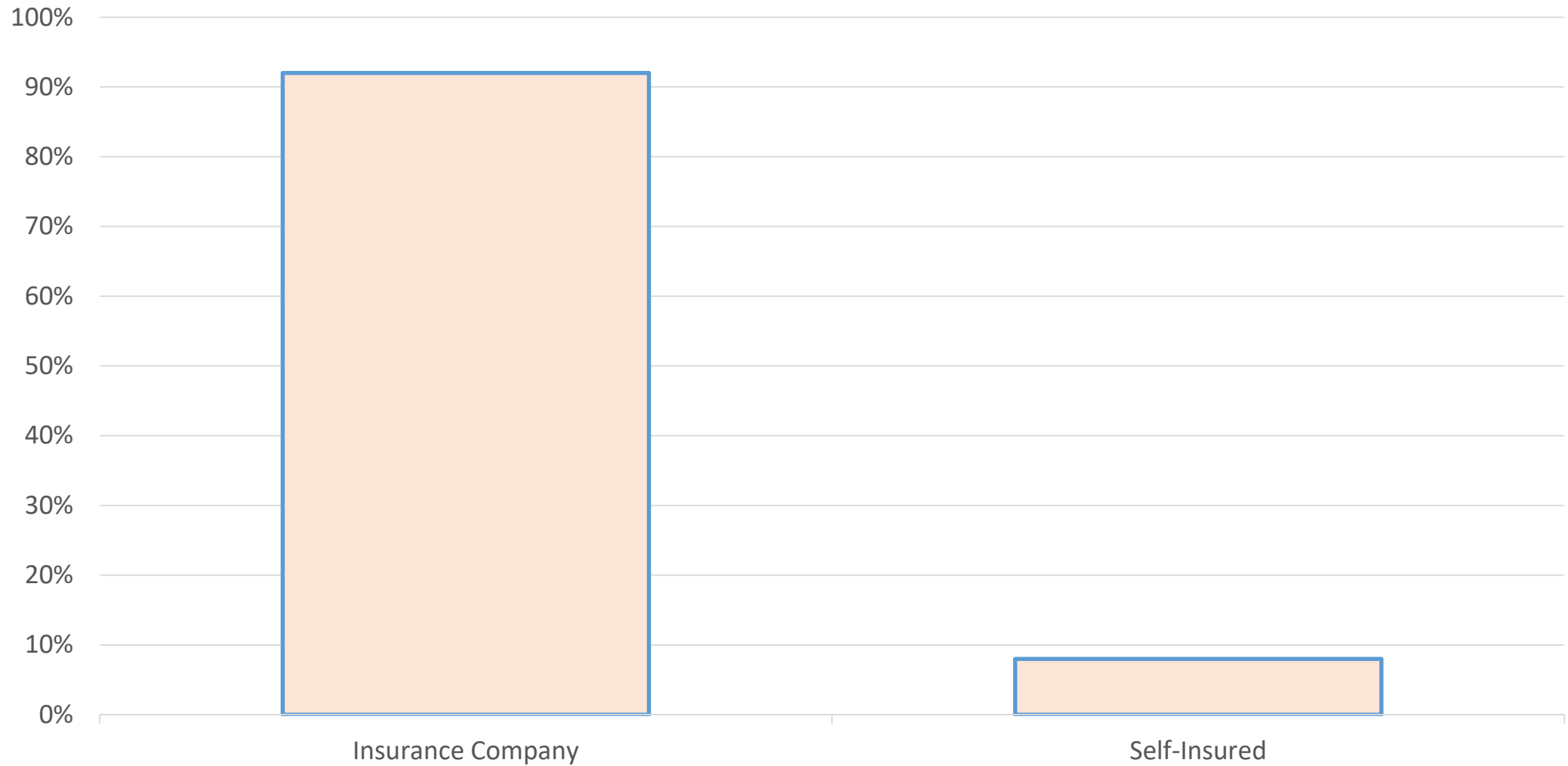


If you offer a major medical plan to employees, please indicate the number of covered lives (employees, spouses/domestic partners, children).

*(Data for 235 of 237 respondents who answered "Yes" to question 8)*



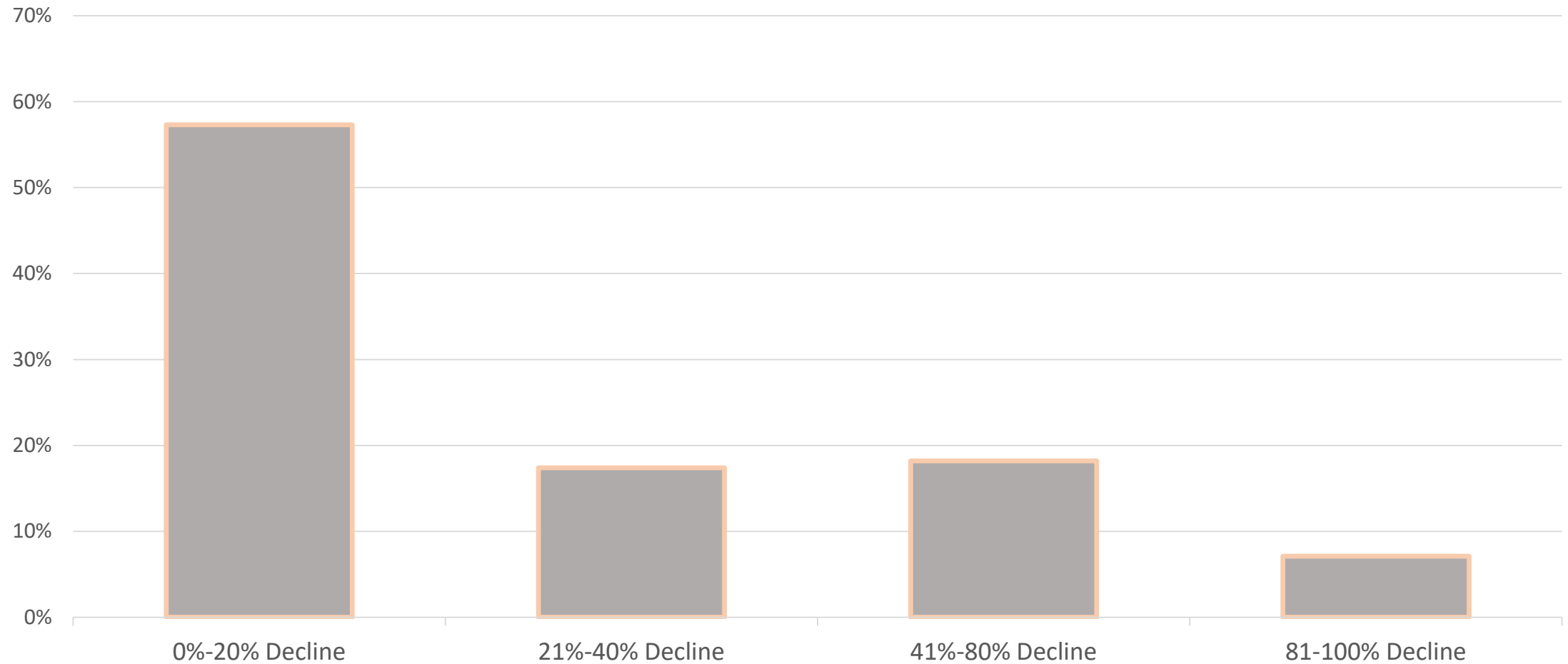
\* 9. Do you offer benefits through an insurance company or are you self-insured?  
(Data for 253 of 237 respondents who answered "Yes" to question 8)



\* Up to 18 responders answered "No" to question 8. This response error caused the respondent tallies for questions 9-12 to be slightly incongruous.

\* 10. Approximately what percentage of your employees decline the coverage you offer?

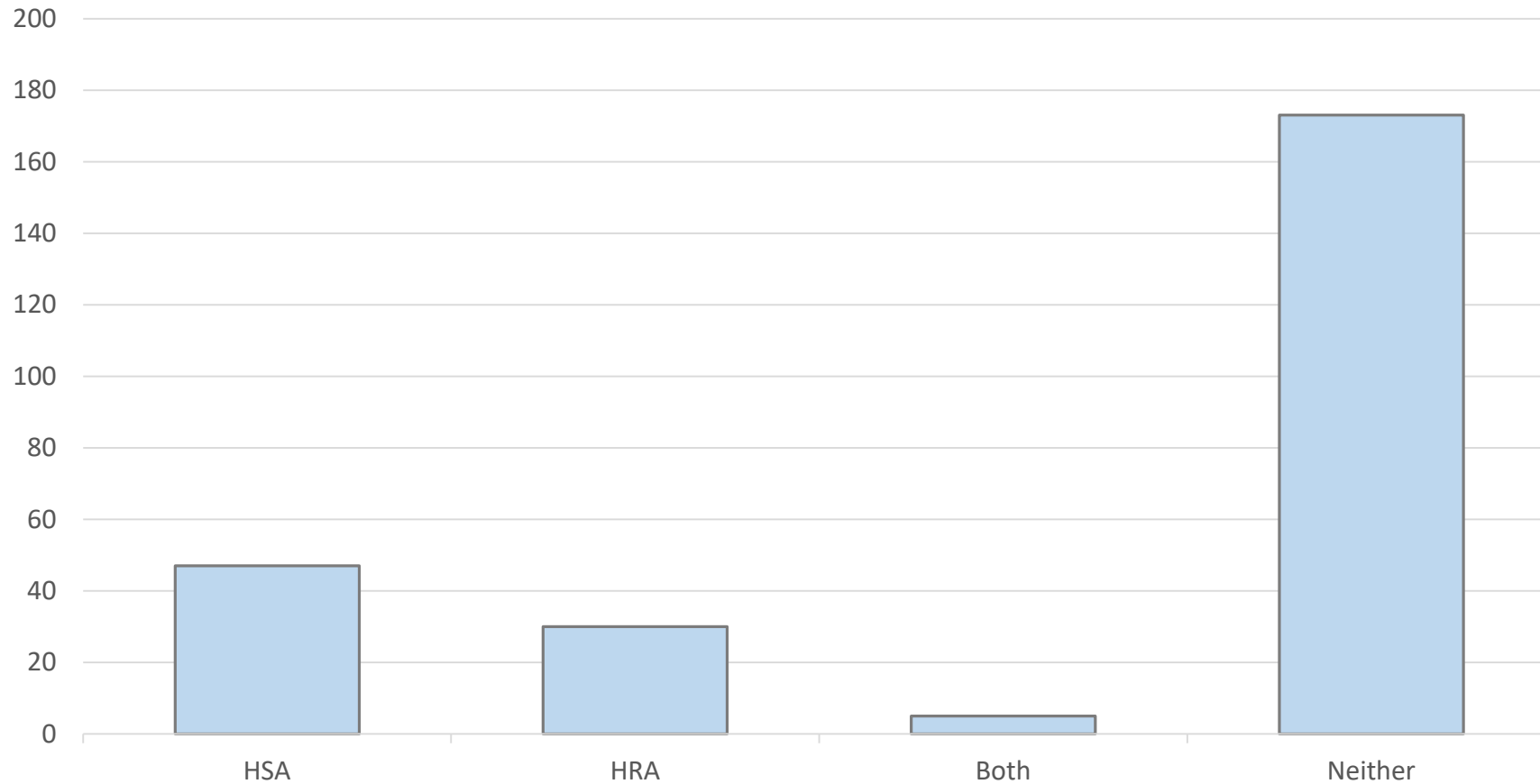
*(Data for 253 of 237 respondents who answered "Yes" to question 8)*



\* Up to 18 responders answered "No" to question 8. This response error caused the respondent tallies for questions 9-12 to be slightly incongruous.

\* 11. Do you contribute to an employee Health Savings Account (HSA) or Health Reimbursement Account (HRA) to help employees cover deductible and other eligible costs?

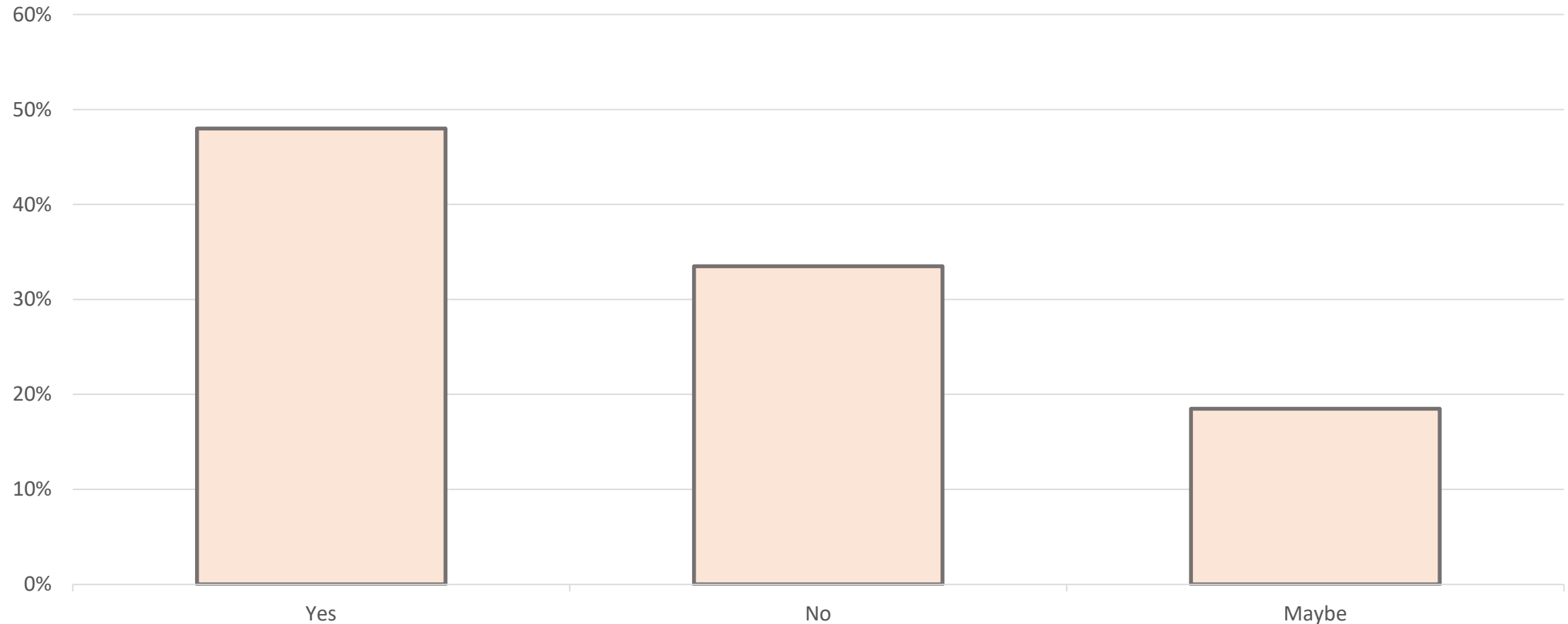
*(Data for 255 of 237 respondents who answered "Yes" to question 8)*



\* Up to 18 responders answered "No" to question 8. This response error caused the respondent tallies for questions 9-12 to be slightly incongruous.

\* 12. Do you provide your employees with information to avoid unnecessary medical service utilization (e.g. emergency room visits vs. primary care, clinical standards and treatment guideline information, questions to ask medical providers, etc.)?

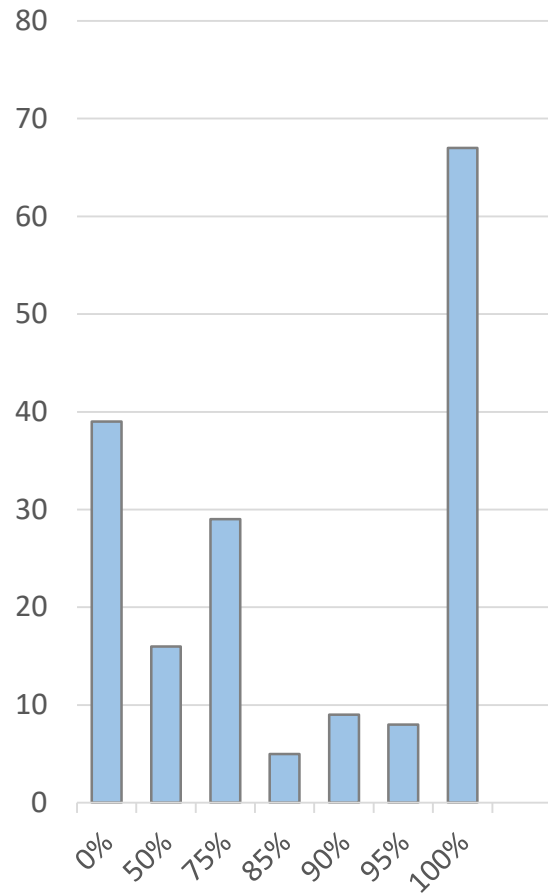
*(Data for 255 of 237 respondents who answered "Yes" to question 8)*



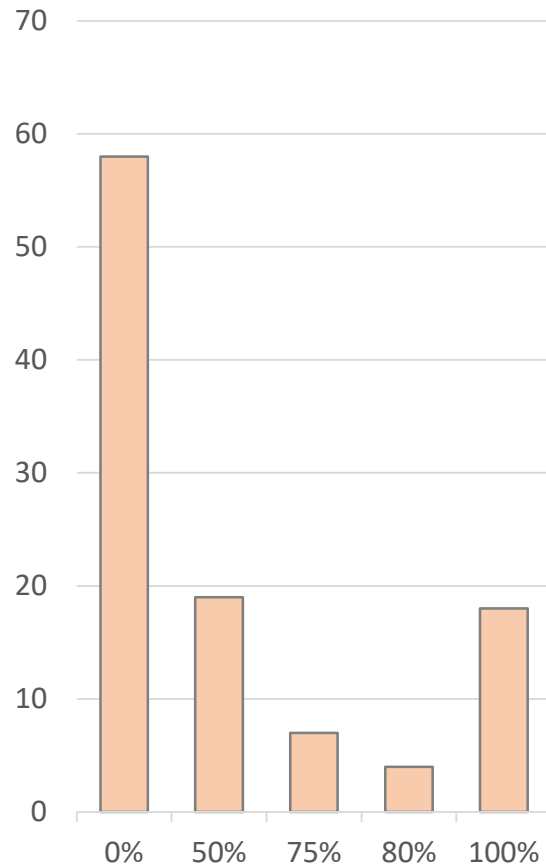
\* Up to 18 responders answered "No" to question 8. This response error caused the respondent tallies for questions 9-12 to be slightly incongruous.

### 13. What is the employer's contribution amount or percentage for each tier of coverage in your employee health plan?

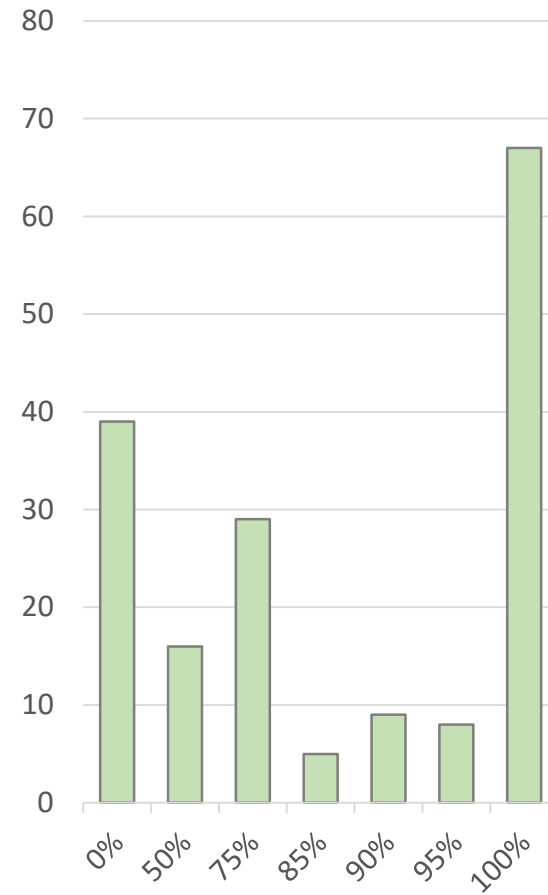
Employee Only



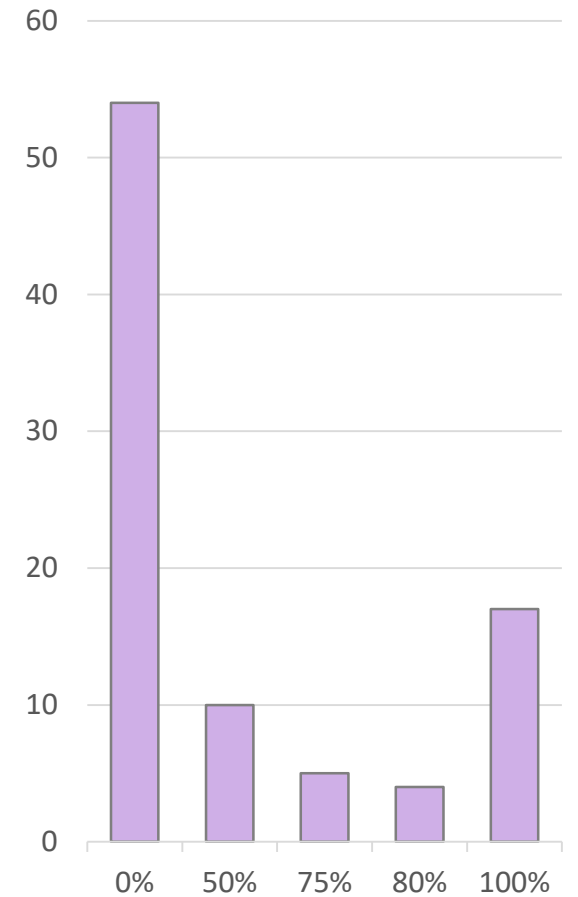
Employee and Spouse



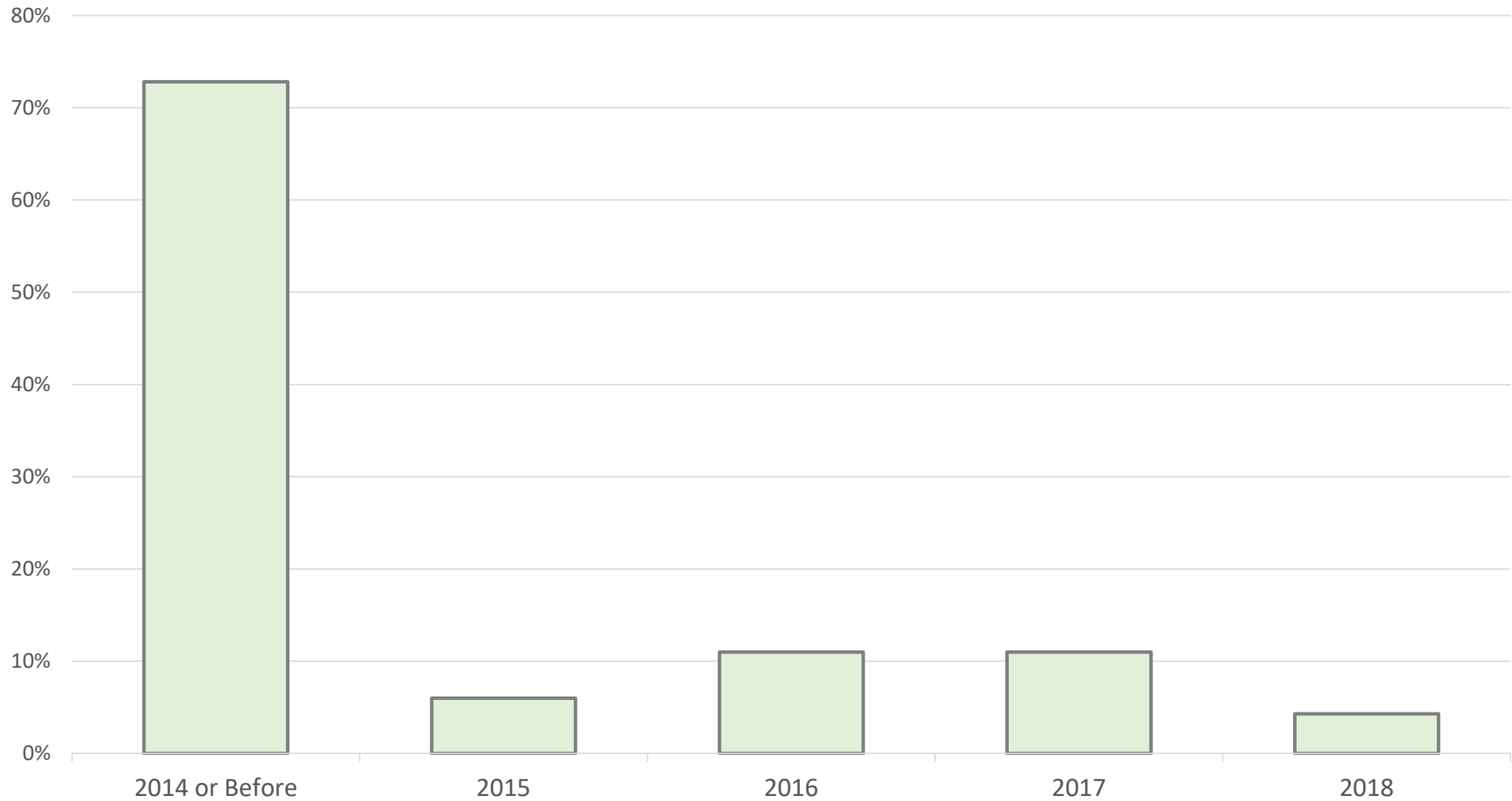
Employee and Children



Employee and Family  
*(Children and Spouse)*

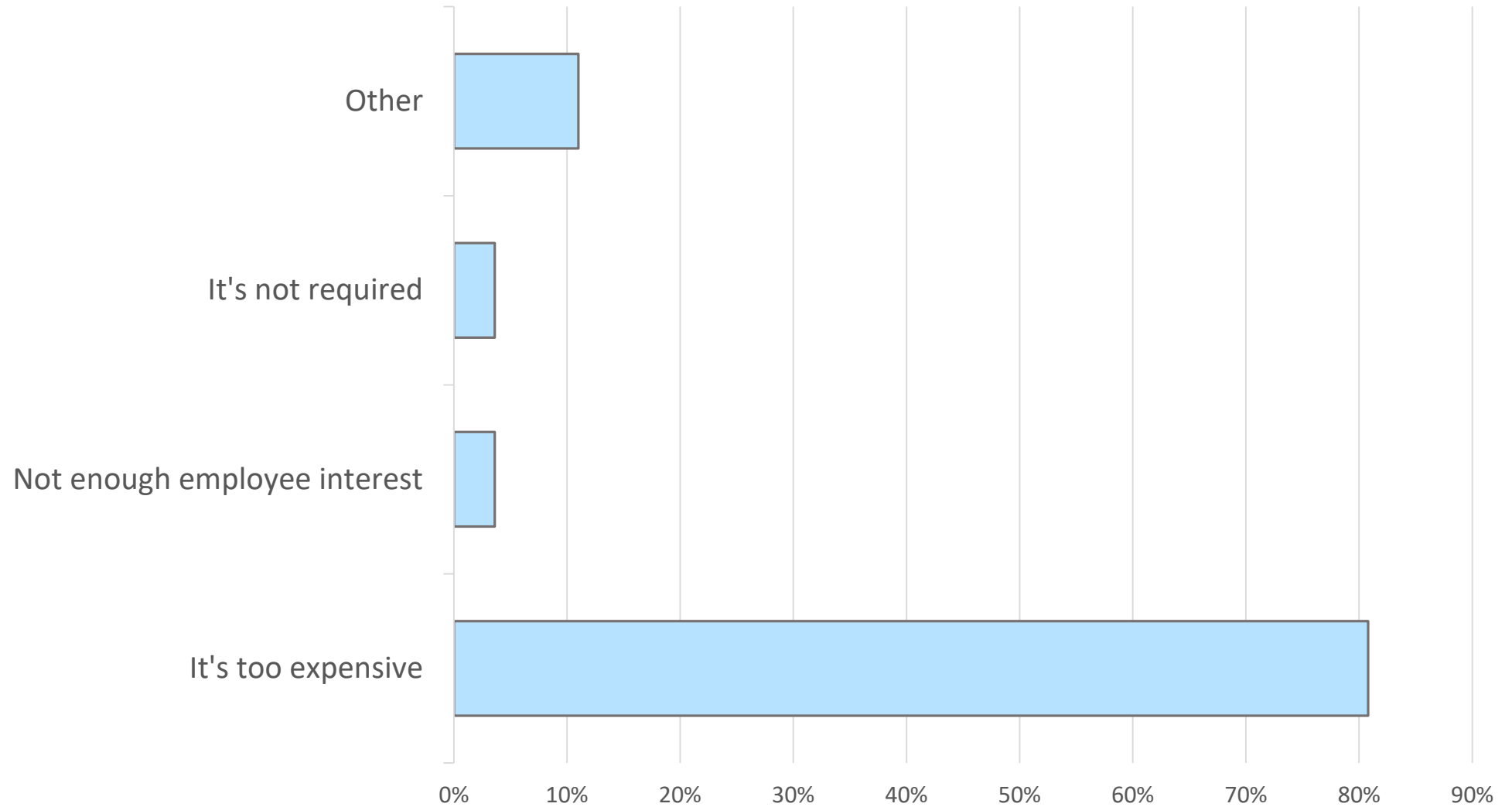


14. If you don't contribute to dependent coverage, when was that decision made?  
*(Data for 162 of 237 respondents who answered "Yes" to question 8)*



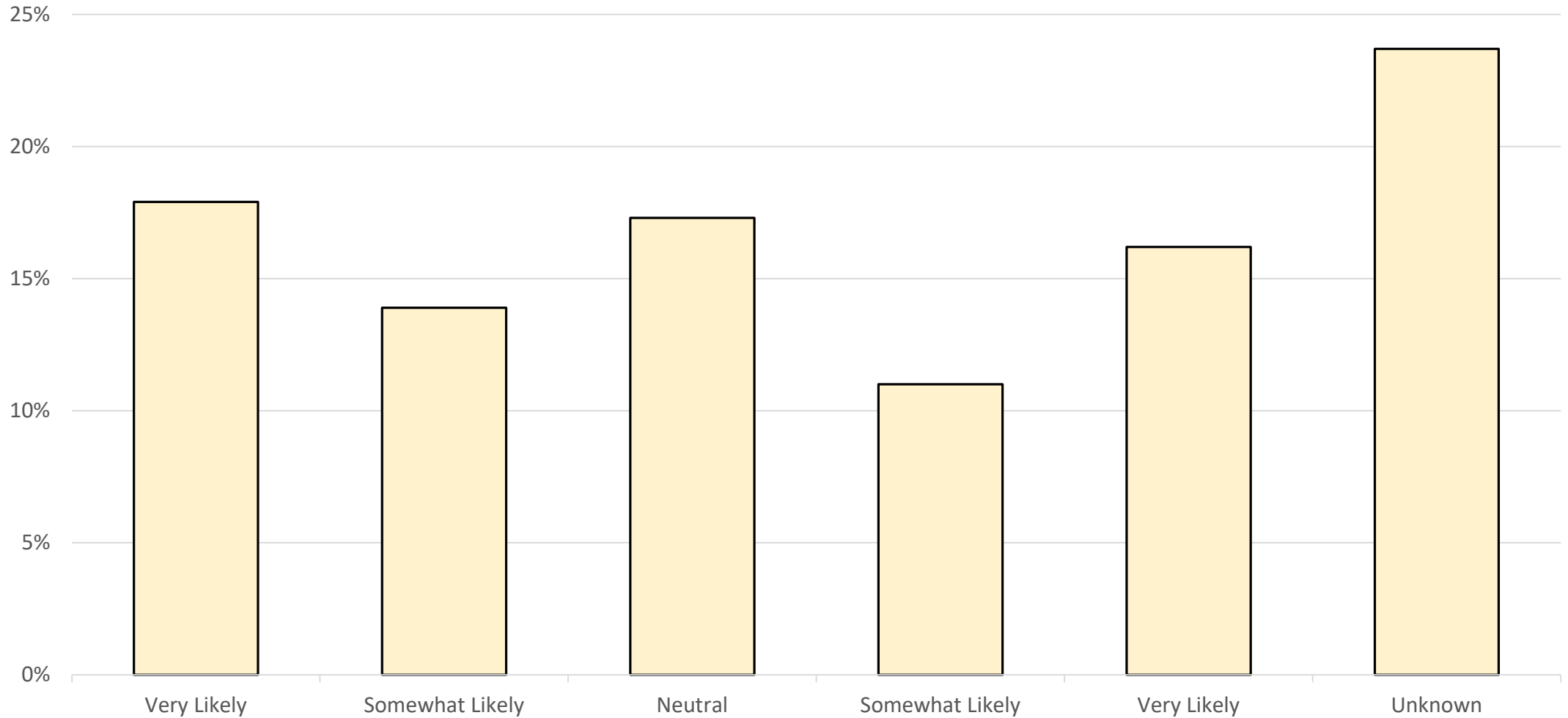


15. If you don't contribute to dependent coverage, what is the primary reason?  
*(Data for 162 of 237 respondents who answered "Yes" to question 8)*

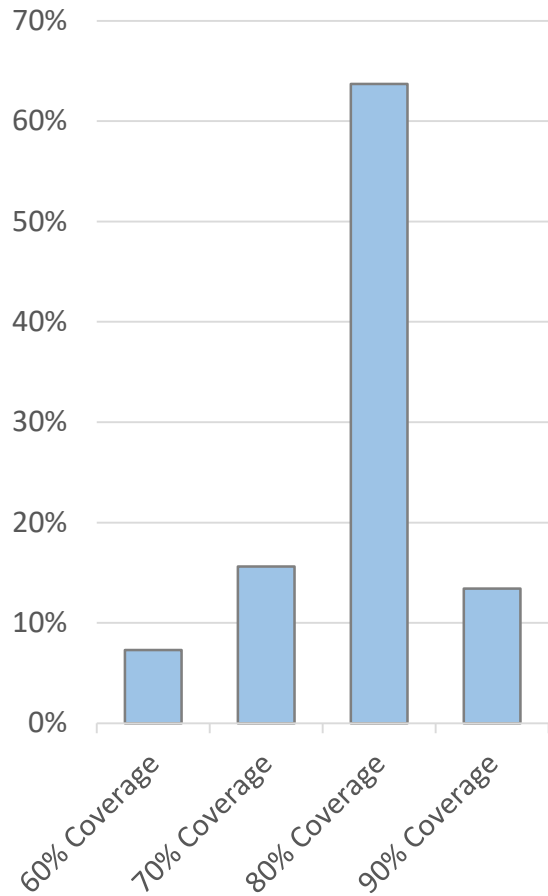


16. If you don't contribute to dependent coverage, how likely is it that the individuals who would be covered under the major medical health plan are currently covered through the individual market or through Medicaid?

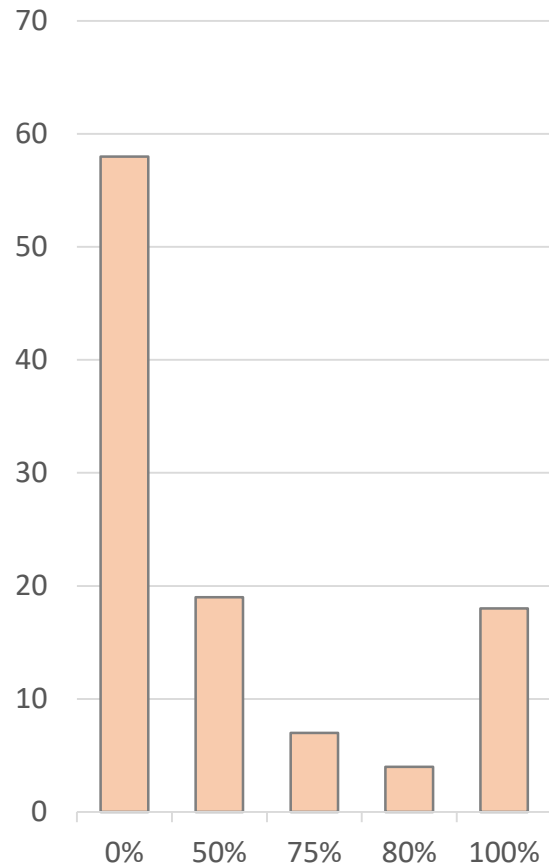
*(Data for 173 of 237 respondents who answered "Yes" to question 8)*



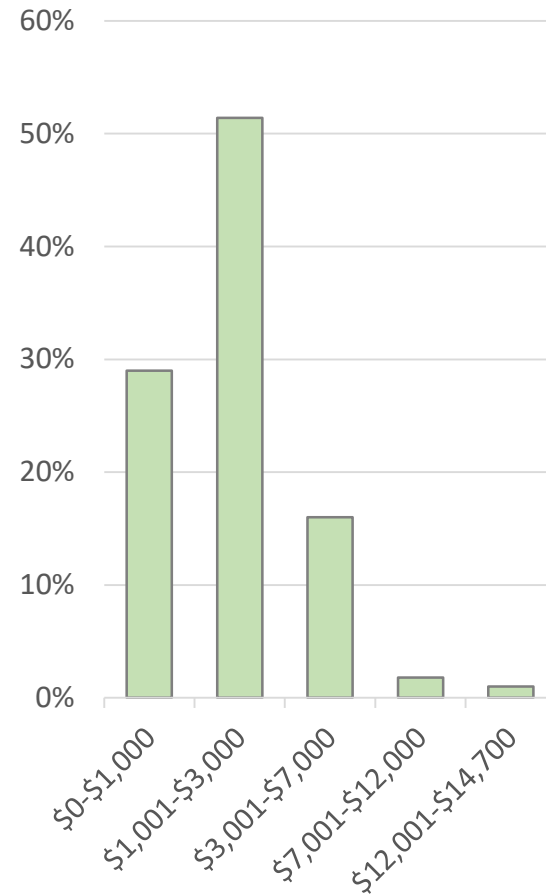
17. On average, what amount do you consider to be a “reasonable” monthly premium for small group health insurance family coverage for one of your employees?



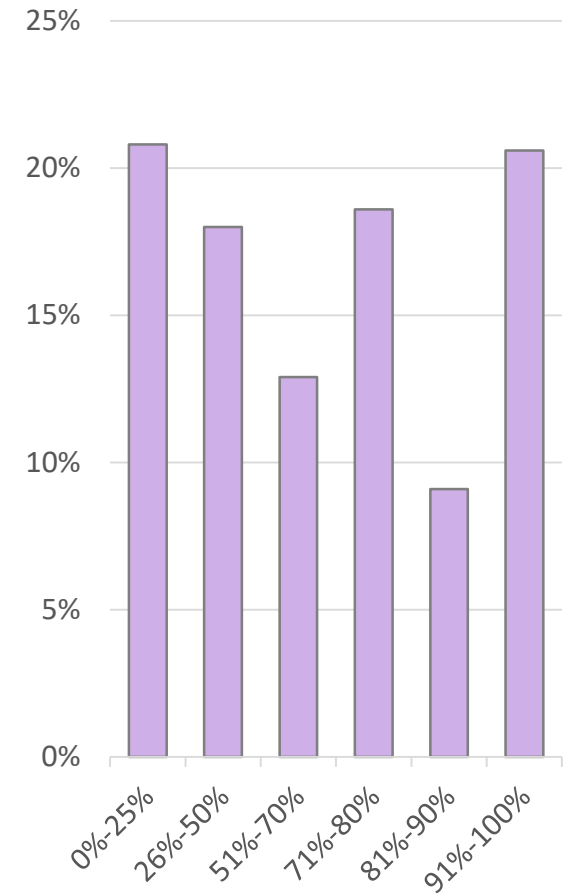
17a. What level of benefit for health coverage would you expect in respect to question 17?



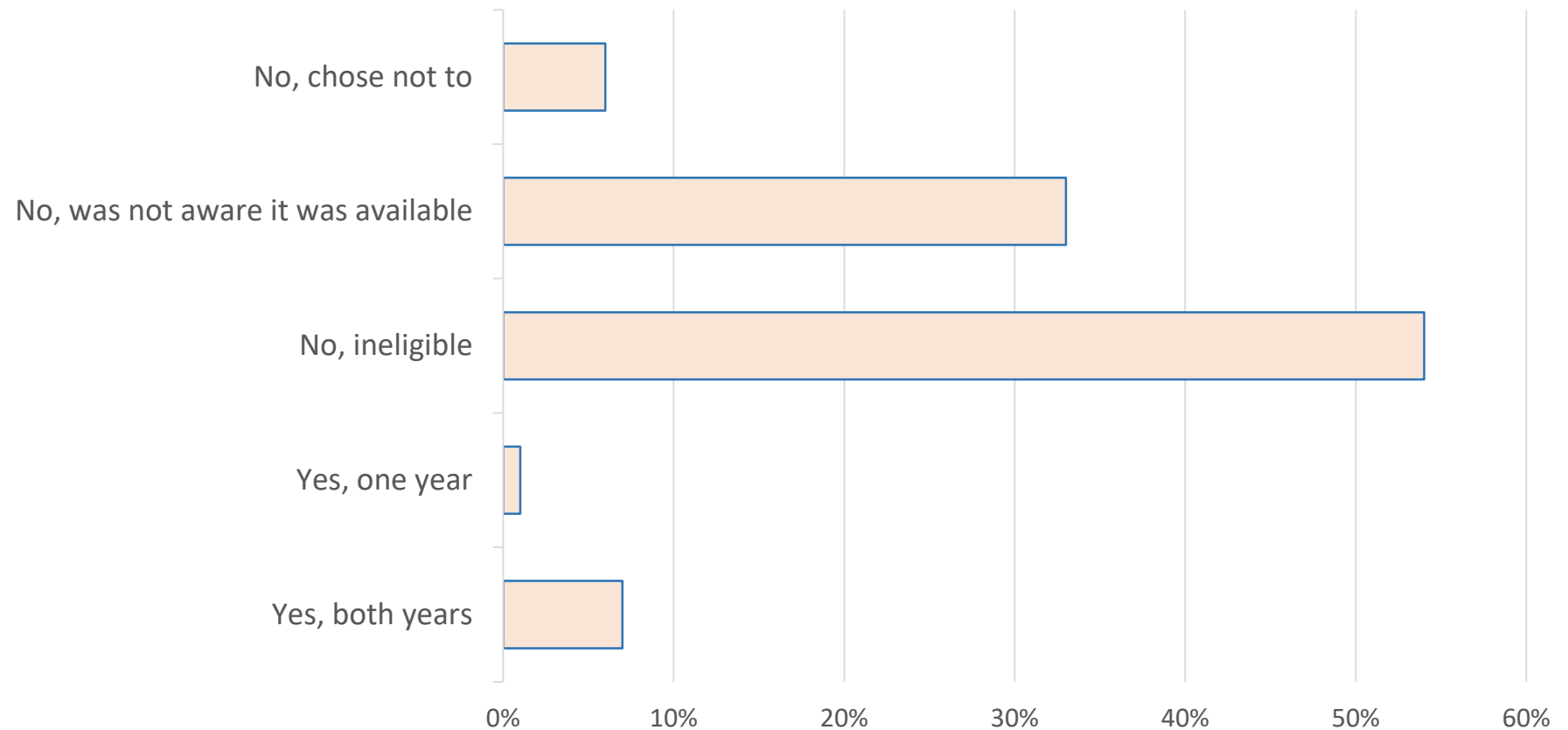
17b. What annual deductible would you expect in respect to question 17?



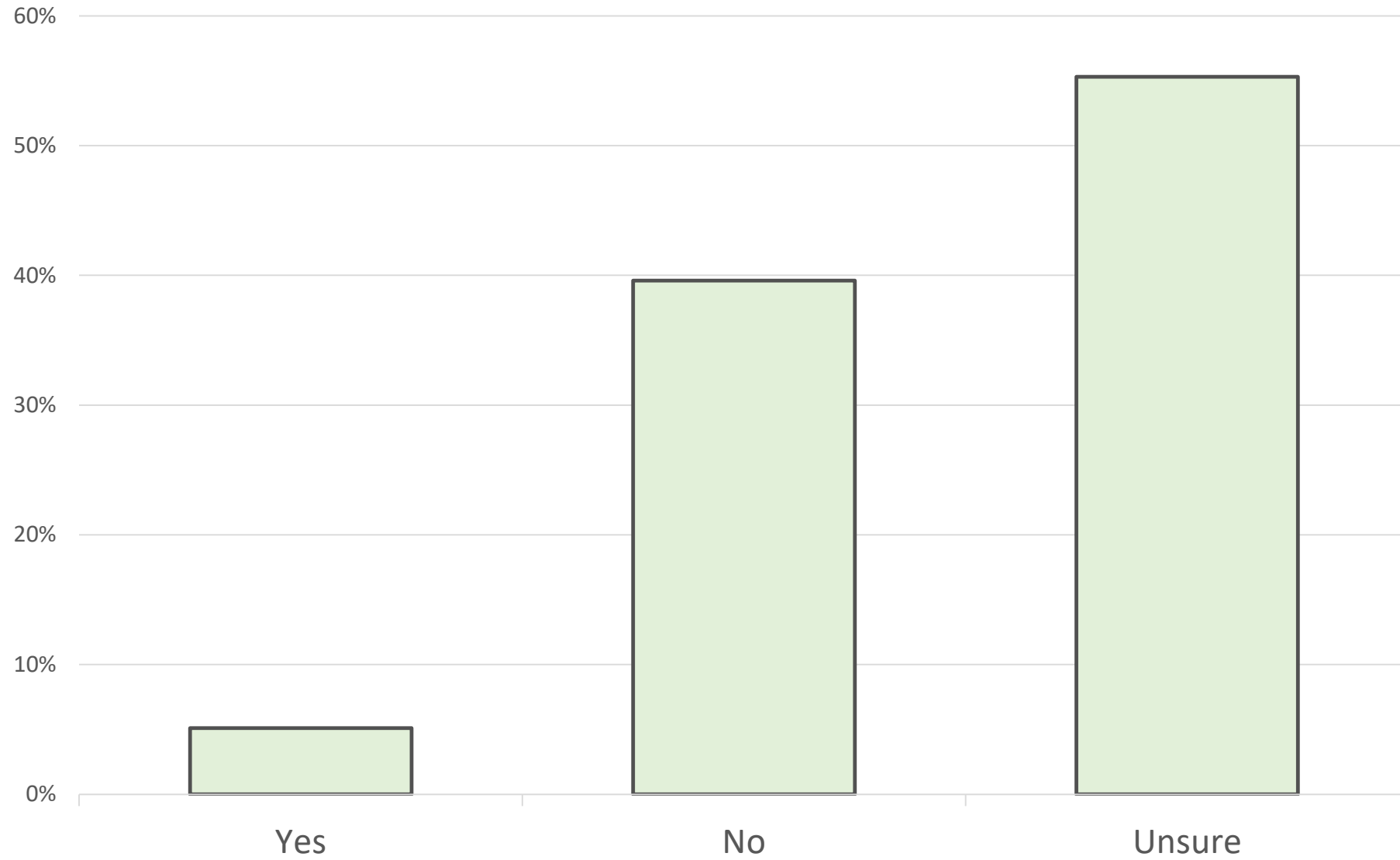
17c. What percentage of the monthly premium cost would you expect to cover for your employees?



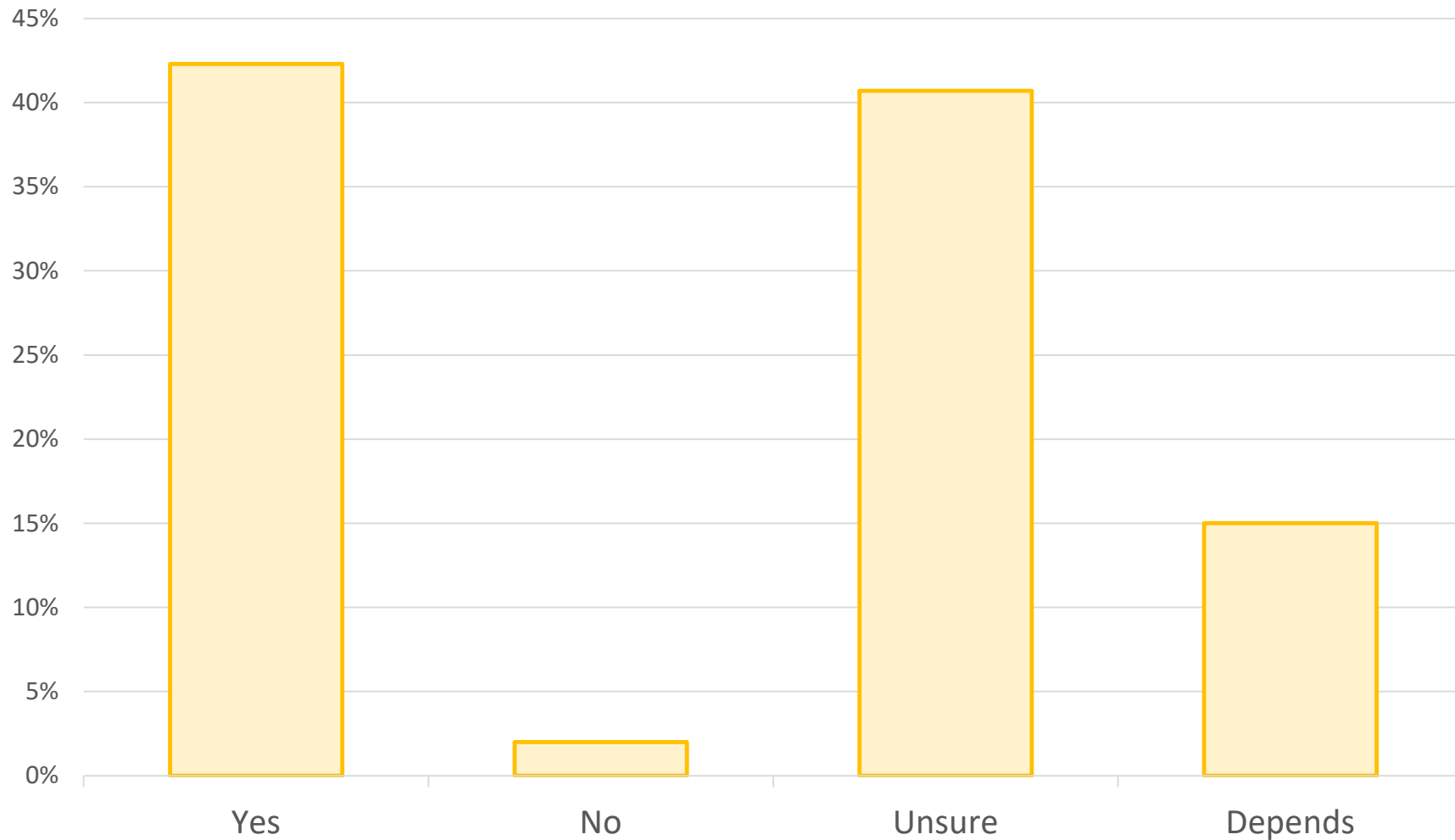
18. Have you taken the small employer tax credit for two years available under the Affordable Care Act for providing a major medical health plan to employees?  
*(439 respondents of 460 total survey participants)*



19. Do you anticipate joining an association health plan in the next year?  
*(454 respondents of 460 total survey participants)*

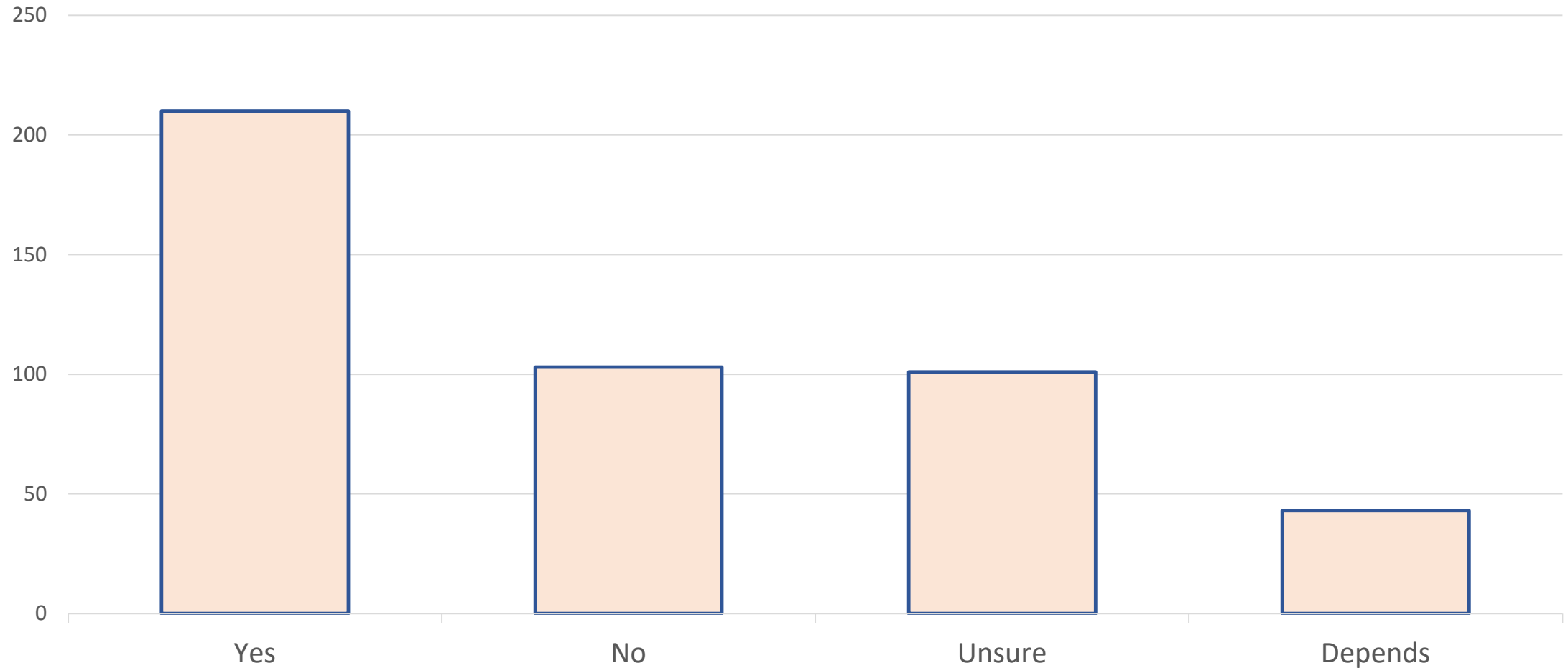


20. Do you support the idea of establishing a reinsurance program for the small group market for high cost conditions similar to the Alaska Reinsurance Program in the individual market?  
*(454 respondents of 460 total survey participants)*

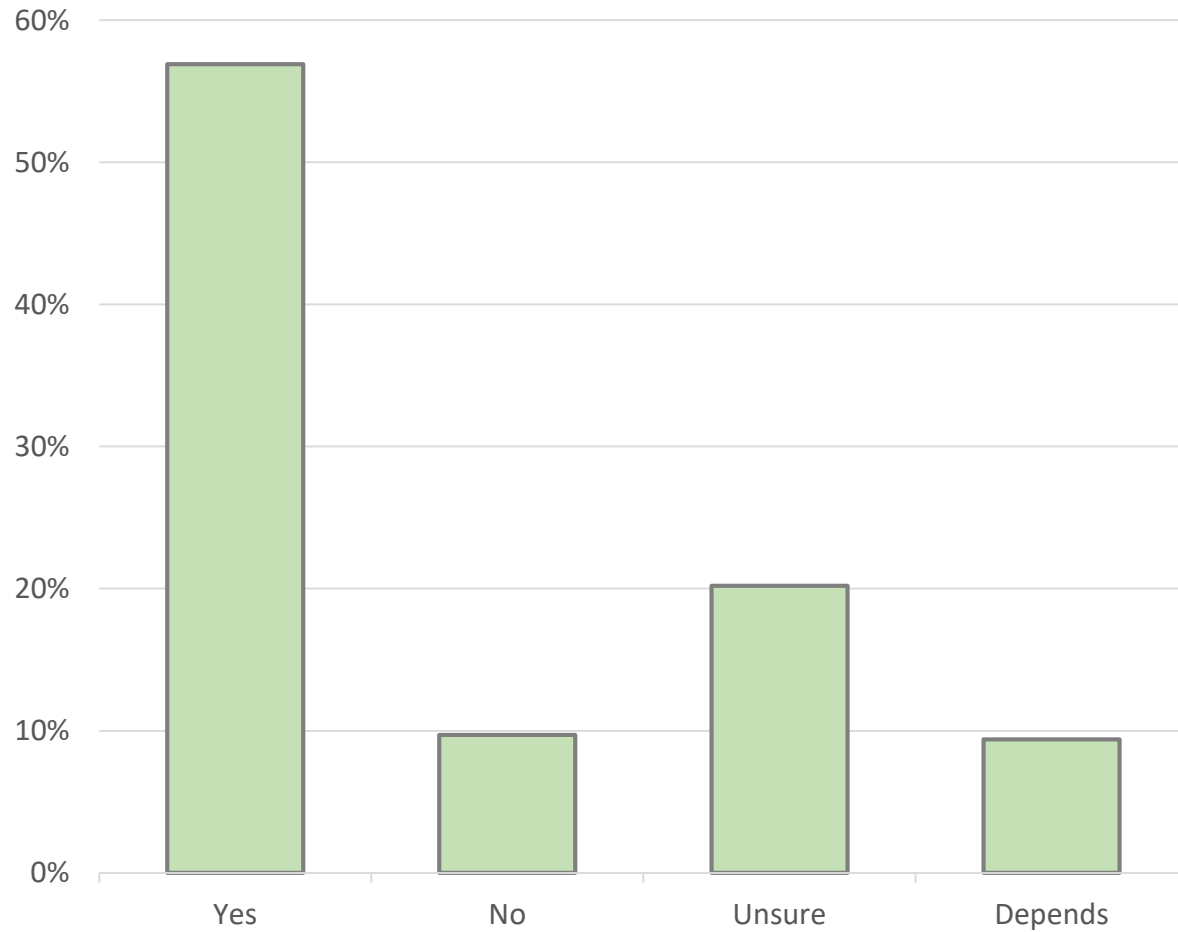


21. Do you support the concept of allowing insurers to offer less expensive health insurance coverage options in the small group market that do not provide comprehensive coverage of all 10 essential health benefits required under the Affordable Care Act?

*(457 respondents of 460 total survey participants)*



22. Do you support establishing a fee schedule, balance billing restriction, or some other mechanism to limit the amount that health care providers and facilities can charge for health care services in Alaska?



23. If you answered yes to Question 22, would your position change if it caused a reduction in the number and variety of health care providers in Alaska?

