

# Business Health Survey Results (12/01)

California Patients, Doctors, Nurses & Employers Working Together For Health Care Solutions



.....

## I. About Your Business and Its Health Coverage

.....

### 1. What is the total number of people you employ?<sup>1</sup>

	Mean	Range
Full Time	577.63	0 - 35,000
Part Time	165.01	0 - 10,000

### 2. What is your type of business?

Architecture, Planning & Interior Design (0.79%); Attorney/Law (2.36%); Auto Dealership/Rental (3.15%); Brokers/Billing Admin (0.79%); Business Management/Promotion (1.57%); Commercial Construction/Contractors (3.15%); Commercial Printing (3.94%); Consulting (3.94%); Consumer Group (0.79%); Country Club (0.79%); Courier (0.79%); Distributor (3.15%); E-business (1.57%); Educational Institution (3.94%); Executive Search (0.79%); Export / Marketing (1.57%); Financial Planning/Services (1.57%); Florist & Gift Shop (0.79%); Graphic/Web Design (0.79%); Healthcare (1.57%); Hotel/Hospitality (8.66%); House & Window Cleaning (0.79%); Industrial Bank (0.79%); Insurance Administration (1.57%); IT Consulting/Software Development (3.15%); Loan Servicing (0.79%); Manufacturing, Sales, and Service (11.02%); Market Research (0.79%); Medical Research/Services (0.79%); Meeting & Events Co. (0.79%), Message Service (0.79%); Moving & Storage (0.79%); Party & Event Rental (0.79%); Performing Arts (2.36%); Pet Wholesale (0.79%); Petroleum Delivery (0.79%); Political Consultant (0.79%); Professional Services (2.36%); Property/Real Estate Management/Development (3.94%); Publication (0.79%); Publishing (0.79%); Restaurant (0.79%); Retail Grocery (0.79%); Services/Non-Profit (7.87%); Taxi (0.79%); Telecommunications (0.79%); Transportation Brokerage/Agency (1.57%); Travel Agency (1.57%); Toy Import (0.79%); Utility (1.57%); Visual and Audio Security (0.79%); Woodworking (0.79%).

### 3. How long have you owned your business or been an executive of the company?

0-2 years	3-5 years	5-10 years	over 10 years	Declined to State
13.39%	14.17%	18.11%	49.61%	4.72%

### 4. How many of your full-time employees are now offered health insurance coverage that is paid for, at least in part, by the company (or organization)?

All full-time employees	Most of them	Only some of them	None of them	Declined to State
83.46%	7.87%	1.57%	6.30%	0.79%

### 5. To your knowledge, are you or any of your employees currently without health insurance?

Yes	No	Declined to State
32.28%	66.93%	0.79%

<sup>1</sup> All percentages reported have been rounded to the nearest hundredths.

If Yes, approximately what % are uninsured?<sup>2</sup>

Average	Median	Range
29.6%	15%	2% - 100%

6. For full-time employees, what percentage of the monthly health insurance premiums does your company pay?<sup>3</sup>

All	One half or more	Less than half	None
48.21%	42.86%	5.36%	3.57%

7. Do you offer your employees a choice of more than one plan?

Yes	No	Declined to State
54.33%	44.09%	1.57%

8. If you offer only one plan, what is the most important reason?

It's too expensive to offer more choices	31.03%
There aren't enough plans available locally	3.45%
Health plan rules require all or most employees to be in the same plan	20.69%
There would be too much administrative burden	13.80%
Employees haven't requested it	6.90%
Other	22.41%
Declined to State	1.72%

9. Do you offer employees health coverage through a managed care plan - an HMO, PPO, or other plan that directs them to a list of doctors and hospitals, or through a traditional health plan - one that allows them to go to almost any doctor or hospital?

Managed Care	Traditional health plan	Both	Neither	Other	Declined to State
40.94%	9.45%	43.31%	2.36%	1.57%	2.36%

10. From whom do you purchase your company's health insurance?

Directly from the insurance company	48.03%
PacAdvantage (Health Insurance Plan of California)	4.72%
Through a membership association	12.60%
Other	27.56%
Declined to State	7.09%

11. Do you provide dependent coverage, that is, insurance for the families of your workers?

Yes	No	Declined to State
78.74%	18.90%	2.36%

<sup>2</sup> The results of the survey were obtained through both on-line and paper based questionnaires. Due to a technological error, the on-line answers for the second half of question 5 and questions 6 & 34-37 were not retrievable. The percentages reported are therefore based on the 56 paper surveys alone.

<sup>3</sup> Ibid.

12. For dependent coverage, how much of the monthly premium does your company pay?

All	One half or more	Less than half	None	Declined to State
18.90%	25.20%	4.72%	44.09%	7.09%

13. Has your company SWITCHED the health plans offered to employees in the last two years?

Yes	No	Declined to State
33.86%	63.78%	2.36%

14. Have you, or has someone else in your company who deals with benefits, ever been asked to intervene on behalf of an employee who was having problems with any health plan you offered?

Yes	No	Declined to State
55.91%	41.73%	2.36%

15. Have your health care plan costs increased in the past two years?

Yes	No	Declined to State
92.91%	3.94%	3.15%

16. Are you very concerned (VC), somewhat concerned (SC) or not concerned (NC) about the costs incurred by your company due to:

	VC	SC	NC	Declined to State
Lost production from employee sick days	20.47%	37.80%	40.16%	1.57%
Hiring temporary employees to replace sick employees	11.81%	22.83%	59.84%	5.51%

.....  
**II. Your Views on the Current Health Care System**  
 .....

17. Please think back to the last time your company was making decisions about which health plans to offer your employees... Do you feel you had:

ALL the information you needed to make good decisions about which health plan(s) to buy	24.41%
MOST of the information you needed	50.39%
only SOME of the information you needed	15.75%
NONE of the information you needed	3.15%
Declined to State	6.30%

18. Based on all your company's experience with this health plan, what letter grade would you give it for:

	A	B	C	D	F	Declined to State	Average Grade
Overall Performance	9.45%	51.18%	27.56%	3.94%	2.36%	5.51%	B-
Stability of Cost	3.15%	27.56%	26.77%	23.62%	12.60%	6.30%	C-
Quality of Care	14.17%	50.39%	23.62%	3.94%	2.36%	5.51%	B-
Administrative Ease	13.39%	32.28%	31.50%	13.39%	3.94%	5.51%	C+

19. For each of the following, are you very satisfied (VS), somewhat satisfied (SS), somewhat dissatisfied (SD) or very dissatisfied (VD) with each of the following?

	VS	SS	SD	VD	Declined to State
The quality of health care available for you and your employees	23.62%	52.76%	11.81%	8.66%	3.15%
The cost of health care and health insurance	3.94%	22.83%	38.60%	29.13%	5.51%
Administrative ease in purchasing health insurance and submitting claims for reimbursement	12.60%	42.52%	25.98%	14.17%	4.72%

20. Over the last four years, do you think the following has gotten better, gotten worse, or stayed the same?

	Better	Worse	Stayed the Same	Declined to State
Cost of health care	0%	92.13%	6.30%	1.57%
Quality of medical care	7.87%	43.31%	46.46%	2.36%
Ease of administering health care for your workers	5.51%	40.94%	49.61%	3.94%
Bureaucracy of the health care system	1.57%	66.14%	28.35%	3.94%

21. Over the next two years, do you think the following will get better, get worse or stay the same?

	Better	Worse	Stay the Same	Declined to State
Cost of health care	0%	92.91%	3.94%	3.15%
Quality of medical care	8.66%	48.82%	38.58%	3.94%
Ease of administering health care for your workers	6.30%	50.39%	38.58%	4.72%
Bureaucracy of the health care system	2.36%	68.50%	25.20%	3.94%

22. How significant a factor is each of the following in the overall problems with the health care system? Very significant (VS), somewhat significant (SS), not very significant (NVS) or not at all significant (NAS)

	VS	SS	NVS	NAS	Declined to State
Fraud and abuse	28.35%	31.50%	28.35%	8.66%	3.15%
Frivolous lawsuits	39.37%	32.28%	19.69%	4.72%	3.94%
Government regulation	39.37%	33.86%	20.47%	3.15%	3.15%
Trend toward managed care	46.46%	33.86%	14.17%	2.36%	3.15%
Insurance company bureaucracy	56.69%	30.71%	9.45%	0%	3.15%
Reduced quality of medical care	47.24%	36.22%	11.02%	1.57%	3.94%
Pharmaceutical Costs	65.35%	27.56%	3.15%	0%	3.94%

23. How responsible are \_\_\_\_ for the problems in the current health care system? Very responsible (VR), somewhat responsible (SR) or not at all responsible (NR)

	VR	SR	NR	Declined to State
Doctors	18.11%	52.76%	25.98%	3.15%
Nurses	7.87%	29.92%	59.06%	3.15%
HMOs and insurance companies	79.53%	15.75%	0.79%	3.94%
Individuals who abuse the system	49.61%	40.16%	5.51%	4.72%
Pharmaceutical Companies	67.72%	25.20%	3.15%	3.94%
Hospital Corporations	62.99%	27.56%	3.15%	6.30%

24. We'd like your views on HMOs and managed care - regardless of whether you are now in managed care. During the past few years, do you think managed care plans have...

Made it easier 14.96%	or	harder for people who are sick to see medical specialists? 78.74%	Declined to State 6.30%
Increased 14.96%	or	decreased the quality of health care for people who are sick? 76.38%	Declined to State 8.66%
Helped keep health care costs down 23.62%	or	haven't made much difference? 69.29%	Declined to State 7.09%
Made it easier 37.80%	or	harder to get preventative services such as immunizations, health screenings, and physical exams? 54.33%	Declined to State 7.87%
Increased 4.72%	or	decreased the amount of time doctors spend with their patients? 88.98%	Declined to State 6.30%

25. We'd like to know if you or someone you know in the company has experienced some different kinds of problems with an HMO, managed care plan or health insurance company. In the last few years, have you or someone you know...

	Yes	No	Declined to State
Needed more information about how the health plan operates in order to choose among different health plans?	57.48%	38.58%	3.94%
Had difficulty getting permission from a health plan or regular doctor to see a gynecologist?	23.62%	69.29%	7.09%
Had difficulty getting permission from a health plan or regular doctor to see a medical specialist?	56.69%	37.80%	5.51%
Had difficulty getting a health plan to pay an emergency room bill?	41.73%	53.54%	4.72%
Wanted to file an appeal to an independent reviewer when a health plan denied coverage for a particular medical treatment?	33.07%	59.84%	7.09%
Wanted to sue a health plan for malpractice?	18.90%	76.38%	4.72%
Had long waits for needed medical care?	56.69%	38.58%	4.72%
Been in a hospital, or had a family member in a hospital, where there were not enough nurses (or had trouble with timely access to a nurse in a hospital)?	35.43%	57.48%	7.09%

.....  
**III. Your Views on the Future of Health Care**  
 .....

26. Currently, there are approximately 7 million Californians without health insurance. Do you believe in a universal health care system where all Californians should be guaranteed health care coverage - regardless of their employment or income status - or do you think the current system works fine?

Support universal coverage 58.27%	Current system works fine 27.56%	Declined to State 14.17%
--------------------------------------	-------------------------------------	-----------------------------

27. Would you prefer a system that would guarantee benefits for all workers and dependents and establish set costs for health insurance premiums, but would require all businesses to participate?

Yes 48.03%	No 47.24%	Declined to State 4.72%
---------------	--------------	----------------------------

**28. Would you prefer a system whereby employers no longer dealt with insurance companies directly, but instead gave employees paid vouchers to purchase health insurance on their own?**

Yes	No	Declined to State
32.28%	62.99%	4.72%

**29. Would you prefer a system where health insurance is not linked with employment, and instead all businesses pay to a health care fund a fixed percentage based on the company's size?**

Yes	No	Declined to State
35.43%	55.12%	9.45%

**30. Would you support this if it guaranteed that all your workers and their dependents were covered, and it would cost your business less than it pays now in health care costs?**

Yes	No	Declined to State
70.08%	22.05%	7.87%

**31. Would you favor combining health insurance with workman's comp, whereas businesses would pay a single, cheaper rate that would cover both your employees' health and workman's comp premiums?**

Definitely would support	Probably would support	Probably wouldn't support	Definitely wouldn't support	Declined to State
22.83%	44.88%	17.32%	7.87%	7.09%

**32. Which would you prefer?**

*A. Health insurance plans would be administered by not-for profit organizations whose mission is to provide quality care at a reasonable cost.*

*B. Health insurance plans be run by for-profit private corporations that answer to shareholders.*

Not-for-profits (A)	Private corporations (B)	Both (A&B)	Other	Declined to State
55.12%	9.45%	22.05%	7.09%	6.30%

**33. Do you support or oppose each of the following as a way to improve access to health care for the uninsured?**

*A health system, financed by taxpayers, in which all Californians would get their insurance from a single plan.*

Support	Oppose	Declined to State
37.01%	59.06%	3.94%

*Requiring businesses to cover and help pay the cost of private health insurance for their employees.*

Support	Oppose	Declined to State
44.88%	51.18%	3.94%

*Increasing government funding to expand community health clinics that serve the poor.*

Support	Oppose	Declined to State
70.08%	24.41%	5.51%

*Offering uninsured Americans income tax deductions, tax credits or other financial assistance to help them purchase private health insurance on their own.*

<b>Support</b>	<b>Oppose</b>	<b>Declined to State</b>
62.20%	33.86%	3.94%

.....  
**IV. Demographic Information**  
 .....

**34. Gender:<sup>4</sup>**

<b>Male</b>	<b>Female</b>	<b>Declined to State</b>
32.14%	64.29%	3.57%

**35. Age:<sup>5</sup>**

<b>18 to 25</b>	<b>26 to 35</b>	<b>36 to 49</b>	<b>50 to 64</b>	<b>65 or older</b>	<b>Declined to State</b>
1.79%	25%	42.86%	25%	1.79%	3.57%

**36. Are you:<sup>6</sup>**

<b>married</b>	<b>single</b>	<b>divorced</b>	<b>widowed</b>	<b>living with partner</b>	<b>Declined to State</b>
53.57%	17.86%	14.29%	0%	10.71%	3.57%

**37. Race/Ethnicity:<sup>7</sup>**

<b>White</b>	<b>Black/African American</b>	<b>Hispanic</b>	<b>Asian/Indian</b>	<b>Other</b>	<b>Declined to State</b>
69.64%	5.36%	8.93%	5.36%	5.36%	5.36%

**38. Rate yourself on a scale from 1 to 10, with 1 being "very liberal" 5 being "moderate" and 10 being "very conservative"**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>Declined to State</b>
6.3%	2.36%	14.96%	10.24%	28.35%	4.72%	11.02%	6.3%	3.15%	4.72%	7.87%

**39. What is your position at the company?**

<b>Sole/Principal Owner</b>	14.96%
<b>President/CEO/Executive Director</b>	16.54%
<b>CFO/COO</b>	9.45%
<b>Partner</b>	3.15%
<b>Vice President</b>	7.09%
<b>Human Resources/Personnel</b>	28.35%
<b>Office Manager</b>	7.09%
<b>Other</b>	7.09%
<b>Declined to State</b>	6.30%

<sup>4</sup> The results of the survey were obtained through both on-line and paper based questionnaires. Due to a technological error, the on-line answers for the second half of question 5 and questions 6 & 34-37 were not retrievable. The percentages reported are therefore based on the 56 paper surveys alone.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

#### **40. What city is your business located in?**

Agoura Hills, CA (0.79%); Alamo, CA (0.79%); Berkeley, CA (0.79%); Carmichale, CA (0.79%); Carson, CA (0.79%); Chico, CA (0.79%); Culver City, CA (0.79%); Dublin, CA (0.79%); Emeryville, CA (0.79%); Fresno, CA (16.54%); Hawthorne, CA (0.79%); Irvine, CA (0.79%); La Canada Flitridge, CA (0.79%); La Jolla, CA (0.79%); Los Angeles, CA (6.30%); Los Gatos, CA (0.79%); Mill Valley, CA (0.79%); Montebello, CA (0.79%); Napa, CA (0.79%); Oakland, CA (3.15%); Pasadena, CA (1.57%); Rancho Mirage, CA (0.79%); Redondo Beach, CA (0.79%); Redlands, CA (0.79%); Riverside, CA (0.79%); Rohnert Park, CA (0.79%); Sacramento, CA (3.15%); Salinas, CA (0.79%); San Bernardino, CA (0.79%); San Diego, CA (1.57%); San Francisco, CA (29.92%); San Jose, CA (0.79%); San Leandro, CA (0.79%); San Luis Obispo, CA (0.79%); San Rafael, CA (0.79%); Sanger, CA (0.79%); Santa Maria, CA (0.79%); Santa Monica, CA (0.79%); Santa Rosa, CA (0.79%); Sausalito, CA (0.79%); South San Francisco, CA (1.57%); Sunnyvale, CA (0.79%); Tamarack, CA (0.79%); Torrance, CA (1.57%); Tustin, CA (0.79%); Van Nuys, CA (0.79%); Ventura, CA (0.79%); Walnut Creek, CA (0.79%); Statewide (1.57%); Declined to State (2.36%);

## **APPENDIX**

### **Business Health Survey Purpose**

The *Business Health Survey* is a collaborative effort by the California Nurses Association, California Medical Association, American Small Business Alliance, and the Foundation for Taxpayer and Consumer Rights to gauge the perspectives of the business community in California on the current health care system and their desire for change. The survey was made possible by a grant from the Nathan Cummings Foundation. General support for the Foundation's public education programs on health insurance has been received from the Institute for Civil Society and the California Wellness Foundation.

### **Data**

The data was derived through a survey made accessible both on-line ([www.businesshealthsurvey.org](http://www.businesshealthsurvey.org)) and in hard copy. Businesses across the state were notified by mail, telephone, fax, e-mail, and web-postings between October 14th, 2001 and November 31, 2001. Numerous regional Chambers of Commerce assisted in conducting the survey among their members including: the San Francisco Chamber of Commerce, Fresno Chamber of Commerce, San Diego Regional Chamber of Commerce, Alpine Chamber of Commerce, Beverly Hills Chamber of Commerce, Culver City Chamber of Commerce, Emeryville Chamber of Commerce, and the Simi Valley Chamber of Commerce. Approximately 1000 surveys were mailed. A total of 127 surveys were completed: 71 on-line and 56 hard copy.

### **Sample of Participating Businesses**

Office Depot, Peet's Coffee & Tea, Pacific Gas & Electric, Yellow Cab Cooperative, Honda, American Conservatory Theater, National Car Rental, Sunroad Enterprises, San Francisco Opera, Del Amo Construction Inc., Cat Technology, The Mascone Center, Joie de Vivre Hospitality, Fresno Business Journal, Exploratorium, Bautista, Marriott, Westec Interactive Security, Holiday Inn Hotel & Suites, Market Facts, Peanut Wagon Inc., Cathedral Hill Hotel, Corporation of the Fine Arts Museums, Sacred Heart Academy, Bode Gravel Company, Pridestaff Inc., Sunrise Country Club, Italfoods Inc., Amoeba, Inc., MJ Tank Lines, Auto Insurance Specialists, Century Truck Brokers Inc., CH Portfolio Investors, Dumont Printing Co., San Joaquin Valley Fisheries, Doubletree Hotel, MCGI Inc., Tustin Thrift & Loan, Modern Express Courier, McGuire Real Estate.