

2012 Medical Expenditure Panel Survey
Insurance Component

HEALTH INSURANCE COST STUDY

*(Please correct any errors in name, address, and ZIP Code.
Enter number and street, if not shown.)*

U.S. DEPARTMENT OF COMMERCE
Economics and Statistics Administration
U.S. CENSUS BUREAU
ACTING AS COLLECTING AGENT FOR
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
AGENCY FOR HEALTHCARE RESEARCH AND QUALITY

INTERNET RESPONSE

You may respond to this survey via the Internet at the following web address:

<https://respond.census.gov/meps>

Your **Survey Key** to access the Internet form is:

RETURN TO

**U.S. Census Bureau
1201 East 10th Street
Jeffersonville, IN 47132-0001 OR
Fax to 1-800-447-4613**

PLEASE RETURN ENTIRE PACKAGE WITHIN

PLEASE DO NOT REMOVE THIS COVER SHEET

29012010



INSTRUCTIONS

1. Please report for the location identified on the cover sheet, unless otherwise specified.
2. Please report data for the year **2012**.
3. Estimates are acceptable.
4. For an explanation of unfamiliar terms, refer to the definition sheet included with this package.
5. Unless otherwise specified, respond for ACTIVE employees.
6. Please retain a completed copy of this form for your records.
7. If you have any questions or need assistance in completing the questionnaire, please call

Collection of this information is authorized under Section 913 of the Public Health Service Act (Title 42 United States Code, Section 299b-2). Section 9 of Title 13, United States Code (the U.S. Census Bureau Statute), ensures that the information you report to us will be strictly confidential. It may be seen only by individuals sworn to uphold U.S. Census Bureau confidentiality and may be used only for statistical purposes.

Paperwork Reduction Act and Burden Statements

We expect that it will take 45 minutes, on average, per establishment, to complete the basic questionnaire. Establishments with more than one health plan will take an additional 10 minutes per plan, on average, up to the maximum of four plans to be reported. In addition, we estimate that it will take 15 minutes to review the instructions and locate the requested information. You may send any comments regarding this burden estimate or any other aspect of the collection of information, including suggestions for reducing burden, to the following address: Director, Center for Financing, Access and Cost Trends, Paperwork Reduction Project 0935-0110, Agency for Healthcare Research and Quality, Room 5030, 540 Gaither Road, Rockville, MD 20850. Please **do not** mail questionnaires to this address as it will delay data processing. If the enclosed mailing envelope has been misplaced, please use address on front page of form to return questionnaire.



Section A – NUMBER OF PLANS

Respond for **ACTIVE** employees only.

1. Did your organization make available or contribute to the cost of any health insurance plans for its ACTIVE employees at this location in 2012?

For this survey, a health insurance plan is hospital and/or physician coverage made available to employees.

- 001
- 1 Yes – Continue with Question 2
- 2 No – **SKIP to Section B**

2. How many different health insurance plan choices did your organization make available or contribute to for its ACTIVE employees at this location during the 2012 plan year?

Do not count single service plans (optional plans) such as dental or vision.

Plans offered by the same insurance company which offer:

- Single, employee-plus-one, and family coverage providing the same level of benefits count as ONE plan.
- High and standard options count as TWO plans.
- An HMO and a conventional plan from the same insurance company count as TWO plans.

003 **SKIP to Page 4, Section C**

Section B – HEALTH INSURANCE NOT OFFERED

Complete only if health insurance was NOT offered during 2012; otherwise, SKIP to Page 4, Section C.

1. Did your organization offer any health insurance as a benefit to its employees at this location between January 1, 2007 and December 31, 2011?

- 031
- 1 Yes – Continue with Question 2
- 2 No – **SKIP to Page 4, Section C**

2. What was the last year your organization offered health insurance coverage to its employees at this location?

032 Last year offered

Continue with Page 4, Section C

29012036



Section C – EMPLOYMENT CHARACTERISTICS

Estimates are acceptable for all employment, eligibility, and enrollment figures.

Include officers, owners, full-time, part-time, temporary and seasonal employees.

Exclude former employees, leased or contract workers and retirees.

1. What was the total number of employees your organization had at ALL locations for a TYPICAL pay period in 2012?

034

Employees at all locations

*Complete Questions 2–8 for **THE LOCATION** listed on the cover sheet.*

2a. How many employees were on your organization's payroll AT THIS LOCATION for a TYPICAL pay period in 2012?

200

All employees at this location

*If your organization did not offer health insurance in 2012, **SKIP to Question 3a***

b. How many of these employees were ELIGIBLE for at least one health plan through your organization?

201

Eligible employees

c. How many of these employees were ENROLLED in ANY health plan through your organization?

202

Enrolled employees

3a. For the same TYPICAL pay period in 2012, how many of the employees reported in Question C2a worked part-time?

203

Part-time employees

*If your organization did not offer health insurance in 2012, **SKIP to Question 5***

b. How many of these part-time employees were ELIGIBLE for at least one health plan through your organization?

204

Eligible part-time employees

c. How many of these part-time employees were ENROLLED in ANY health plan through your organization?

205

Enrolled part-time employees

4. Did your organization offer health insurance to its temporary or seasonal employees at this location in 2012?

Mark (X) only one.

564

- 1 Yes
- 2 No
- 4 Organization has no temporary or seasonal employees
- 3 Don't know

5. Is the information you provided in Questions 2 and 3 above for the location listed on the cover sheet OR did you provide information for multiple locations?

550

- 1 Information for specified location
- 2 Information for multiple locations

*If your organization did not offer health insurance in 2012, **SKIP to Page 5, Question 7a***

6. If your organization offered health insurance, what is the minimum number of hours per week that an employee must work in order to be eligible for health insurance?

626

Minimum hours worked per week to be eligible

721

- No minimum number of hours required



Section C – EMPLOYMENT CHARACTERISTICS - Continued

Provide information for a TYPICAL pay period in 2012.

Estimates are acceptable.

The following workforce characteristics are used to group similar organizations together for analytical purposes.

7a. Approximately what percentage of the employees at this location were union members?

018 % Union members

729 No union members

b. Approximately what percentage of the employees at this location were women?

016 % Women employees

If none, enter "0".

c. Approximately what percentage of the employees at this location were 50 years old or older?

017 % Employees 50 years old or older

If none, enter "0".

d. For the employees at this location in 2012, approximately what percentage earned –

Less than \$11.50 per hour?
Approximately \$24,000 a year or less

022 % Earned less than \$11.50 per hour

Between \$11.50 and \$27.00 per hour?
Approximately \$24,000 to \$56,000 a year

023 % Earned between \$11.50 and \$27.00 per hour

More than \$27.00 per hour?
Approximately \$56,000 a year or more

024 % Earned more than \$27.00 per hour

8. For the employees at this location in 2012, approximately how many earned more than \$40.00 per hour?
Approximately \$83,000 a year or more

726 Number of employees that earned more than \$40.00 per hour

Continue with Page 6, Section D

29012051



Section D – BUSINESS CHARACTERISTICS

1a. Did your organization offer the following fringe benefits to its employees at this location in 2012?

	Yes (1)	No (2)	Don't know (3)
050 Paid vacation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
051 Paid sick leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
052 Life insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
053 Disability insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
054 Retirement/pension plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

b. Did your organization offer any of these tax-advantaged benefits to its employees at this location in 2012?

See the definition sheet included with this package for an explanation of these benefits.

These benefits are also known as Section 125 Cafeteria plans.

	Yes (1)	No (2)	Don't know (3)
627 Employee contributions to health insurance made on a pre-tax basis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
056 Flexible SPENDING Accounts (FSA) for healthcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
057 Flexible Benefits Plans Full cafeteria plans that offer employees a set of benefits from which to choose.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continue with Page 7, Section E

If your organization DID offer health insurance coverage to its employees in 2012, continue to Page 7, Section E.

If your organization DID NOT offer health insurance coverage to its employees in 2012, SKIP to Page 8, Section F.

29012069



Section E – GENERAL HEALTH COVERAGE CHARACTERISTICS

1a. Which of the listed optional coverage services, if any, did your organization offer to its ACTIVE employees at this location in 2012 at a premium SEPARATE from the comprehensive health plan premium?

Report single service insurance plans only.

Do not include single services covered under a comprehensive health plan.

Long-term care insurance helps cover the cost of institutional and home care required by the chronically ill or disabled.

Mark (X) all that apply.

- 192 Dental
 - 193 Vision
 - 194 Prescription drugs
 - 195 Long-term care
- } Continue with Question 1b
- 562 No optional coverage – **SKIP to Question 2a**

b. What was the total amount paid for optional coverage for all ACTIVE employees during a TYPICAL MONTH at this location in 2012?

Include both employer and employee contributions.

720

Monthly optional coverage cost

2a. For 2012, did your organization impose a waiting period before new employees could be covered by health insurance?

- 197 1 Yes – Continue with Question 2b
- 2 No – **SKIP to Question 3**

b. For 2012, what was the TYPICAL waiting period?

Mark (X) only one.

- 198 1 Less than 2 weeks
- 2 2 weeks to less than 1 month
- 5 Until the first day of the next month
- 3 1–3 months
- 4 More than 3 months

3. Did your organization place any limits or restrictions on health insurance coverage for the spouse of an employee if the spouse had access to coverage through another employer?

- 722 1 Yes
- 2 No
- 3 Don't know

4. Did your organization provide any financial compensation or incentives to employees if they did not elect to receive health insurance coverage?

- 723 1 Yes
- 2 No
- 3 Don't know

If your organization has 50 or more employees, SKIP to Page 8, Section F.

5. If your organization has less than 50 employees, will your organization claim a Small Business Health Care Tax Credit on its 2012 federal taxes?

- 728 1 Yes
- 2 No
- 3 Organization not eligible
- 4 Don't know

Continue with Page 8, Section F

29012077



Section F – RETIREE HEALTH COVERAGE CHARACTERISTICS

Please complete Questions 1–5 for **ALL LOCATIONS**.

Exclude any retirees that have coverage through COBRA or state continuation-of-benefits laws. See the definition sheet included with this package for an explanation of these terms.

- 1. Did your organization provide health insurance coverage to any person who retired in 2012 OR BEFORE, or to any of their survivors?**

If COBRA was the only coverage offered, mark "No."

- 551
- 1 Yes – Continue with Question 2
- 2 No
- 3 Don't know

} SKIP to Page 10, Section G

- 2. In a typical month, how many retirees were enrolled in health insurance through your organization at all of its locations?**

513 Number of retirees enrolled

UNDER 65 YEARS OF AGE

Exclude any retirees that have coverage through COBRA or state continuation-of-benefits laws.

If this was a self-insured plan, report the premium equivalent.

- 3a. Were any of the enrolled retirees, reported in Question 2, under 65 years of age?**

- 628
- 1 Yes – Continue with Question 3b
- 2 No – **SKIP to Page 9, Question 4a**

- b. In a typical month, how many retirees under 65 years of age were enrolled in health insurance through your organization at all of its locations?**

572 Number of retirees under 65 enrolled in health insurance

- c. What percentage of these retirees were ENROLLED in SINGLE coverage?**

573 % Retirees under 65 **enrolled in single** coverage

- d. For a typical plan in 2012, how much did the EMPLOYER contribute toward the monthly plan premium for one typical retiree with SINGLE coverage?**

574 \$, .00 **Employer** contribution for **single** premium

- e. For this same plan, what was the TOTAL monthly premium for this typical retiree with SINGLE coverage?**

575 \$, .00 **Total single** premium

- f. For a typical plan in 2012, how much did the EMPLOYER contribute toward the monthly plan premium for one typical retiree with FAMILY coverage?**

For retirees, if premium varied by family size, report for a family of two.

576 \$, .00 **Employer** contribution for **family** premium

- g. For this same plan, what was the TOTAL monthly premium for this typical retiree with FAMILY coverage?**

577 \$, .00 **Total family** premium

- h. Did a typical plan provide coverage for outpatient prescription drugs for retirees under 65 years of age?**

- 724
- 1 Yes
- 2 No
- 3 Don't know

Continue with Page 9, Question 4a

Section F – RETIREE HEALTH COVERAGE CHARACTERISTICS – Continued

AGE 65 YEARS OR OVER

Exclude any retirees that have coverage through COBRA or state continuation-of-benefits laws.

If this was a self-insured plan, report the premium equivalent.

4a. Were any of the enrolled retirees, reported in Question 2, 65 years of age or over?

- 629
- 1 Yes – Continue with Question 4b
 - 2 No – **SKIP to Question 5a**

b. In a typical month, how many retirees 65 years of age or over were enrolled in health insurance through your organization at all of its locations?

578 Number of retirees 65 or over enrolled in health insurance

c. What percentage of these retirees were ENROLLED in SINGLE coverage?

579 % Retirees 65 or over **enrolled in single** coverage

d. For a typical plan in 2012, how much did the EMPLOYER contribute toward the monthly plan premium for one typical retiree with SINGLE coverage?

580 \$.00 **Employer** contribution for **single** premium

e. For this same plan, what was the TOTAL monthly premium for this typical retiree with SINGLE coverage?

581 \$.00 **Total single premium**

f. For a typical plan in 2012, how much did the EMPLOYER contribute toward the monthly plan premium for one typical retiree with FAMILY coverage?

582 \$.00 **Employer** contribution for **family** premium

For retirees, if premium varied by family size, report for a family of two.

g. For this same plan, what was the TOTAL monthly premium for this typical retiree with FAMILY coverage?

583 \$.00 **Total family premium**

h. Did a typical plan provide coverage for outpatient prescription drugs for retirees 65 years of age or over?

- 725
- 1 Yes
 - 2 No
 - 3 Don't know

NEW RETIREES

For Questions 5a through 5c, NEW RETIREES refers only to persons who retired from your organization in 2012.

Exclude any retirees that have coverage through COBRA or state continuation-of-benefits laws.

5a. Did your organization offer health insurance to any NEW RETIREES?

- 630
- 1 Yes – Continue with Question 5b
 - 2 No
 - 3 Don't know
- SKIP to Page 10, Section G**

b. Were NEW RETIREES under 65 years of age eligible for health insurance?

- 631
- 1 Yes
 - 2 No
 - 3 Don't know

c. Were NEW RETIREES 65 years of age or over eligible for health insurance?

- 632
- 1 Yes
 - 2 No
 - 3 Don't know

Continue with Page 10, Section G

29012093



500 Remarks

--

Section G - PERSON COMPLETING THIS QUESTIONNAIRE

***** PLEASE NOTE *****

If your organization offered health insurance, please complete Section G and an attached MEPS-10(S), Plan Information Questionnaire, for each plan offered up to four.

If your organization DID NOT offer health insurance, please complete Section G and END the form.

29012101

212 Name (Please print)					213 Title (Please print)					
Signature					214 Date (Month/Day/Year)					
					2 0					
215 Telephone number			220 Extension		216 Fax					

