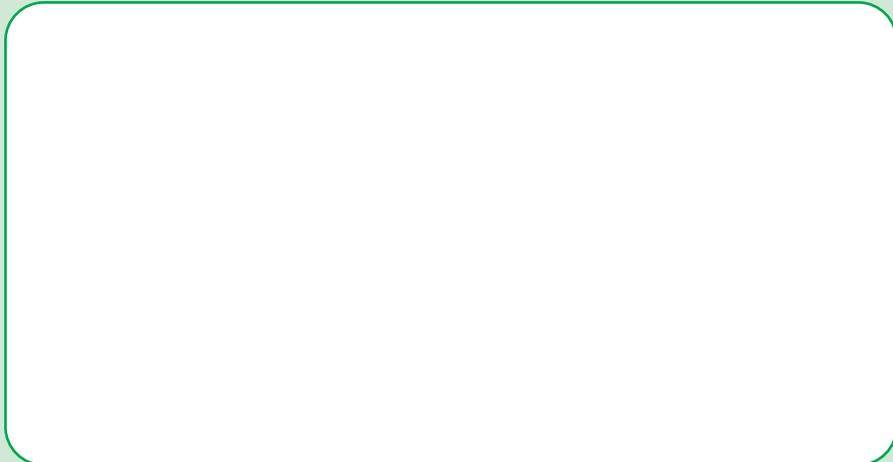


2018 Medical Expenditure Panel Survey  
Insurance Component

# HEALTH INSURANCE COST STUDY



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 secure web address:

**[econhelp.census.gov/meps](http://econhelp.census.gov/meps)**

Your Survey Key to access the Internet form is:

**If completing paper form, please RETURN TO:**

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

PLEASE RETURN ENTIRE CONTENTS OF THIS PACKAGE WITHIN

**PLEASE DO NOT REMOVE THIS COVER SHEET**

29018017



## INSTRUCTIONS

1. Please report for the location identified on the cover sheet, unless otherwise specified.
2. Please report data for the year **2018**.
3. Estimates are acceptable.
4. For an explanation of unfamiliar terms, refer to the MEPS-20(D) Health Insurance Cost Study 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  
or visit: **[econhelp.census.gov/meps](http://econhelp.census.gov/meps)**

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 estimate this survey will take 45 minutes, on average, to complete, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you offered more than two plans, we estimate an extra 11 minutes per additional plan. 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, 5600 Fishers Lane, Mail Stop 07W41A, Rockville, MD 20857. Please **do not** mail questionnaires to this address as it will delay data processing. If the enclosed mailing envelope has been misplaced, please send questionnaire to the address on the front page of this form.



### 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 2018?**

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

- 001
- 1  Yes – Continue with **2**
  - 2  No – **SKIP to 3**

**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 2018 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 PPO from the same insurance company count as TWO plans.

003  Health insurance plan choices at this location

### PRIOR YEAR OFFERING

**3. In 2017, did your organization make available or contribute to the cost of any health insurance plans for its ACTIVE employees at this location?**

- 741
- 1  Yes – Offered
  - 2  No – Not offered
  - 3  Don't know

Continue with **4**



## 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.*

**4. What was the total number of employees your organization had at ALL locations for a TYPICAL pay period in 2018?**

034

**Employees at all locations**

*Complete Questions 5 through 11 for **THE LOCATION** listed on the cover sheet.*

**5a. How many employees were on your organization's payroll AT THIS LOCATION for a TYPICAL pay period in 2018?**

200

**All employees at this location**

*If your organization did not offer health insurance in 2018, **SKIP to 6a***

**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**

**6a. For the same TYPICAL pay period in 2018, how many of the employees reported in Question 5a worked part-time?**

*If none, enter "0".*

203

**Part-time employees**

*If your organization did not offer health insurance in 2018, **SKIP to 7***

**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**

**7. How many of the employees reported in Question 5a worked fewer than 30 hours per week?**

742

**Employees worked fewer than 30 hours**

743

No employees worked fewer than 30 hours

**8. Is the information you provided in Questions 5, 6 and 7 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 2018, **SKIP to 10a***

**9. What was the minimum number of hours per week that an employee had to 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

**Continue with 10a**

## EMPLOYMENT CHARACTERISTICS - Continued

Provide information for a TYPICAL pay period in 2018.  
 Estimates are acceptable.  
 The following workforce characteristics are used to group similar organizations together for analytical purposes.

**10a. 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

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

017    % Employees 50 years old or older

**d. For the employees at this location in 2018, approximately what percentage earned -**

*If none, enter "0".*

**Less than \$12.00 per hour?** .....  
 Approximately \$25,000 a year or less

022    % Earned less than \$12.00 per hour

**Between \$12.00 and \$30.00 per hour?** .....  
 Approximately \$25,000 to \$62,000 a year

023    % Earned between \$12.00 and \$30.00 per hour

**More than \$30.00 per hour?** .....  
 Approximately \$62,000 a year or more

024    % Earned more than \$30.00 per hour

**1 0 0 %**

**e. For the employees at this location in 2018, approximately how many earned more than \$47.00 per hour?**

Approximately \$98,000 a year or more

*If none, enter "0".*

726       Number of employees that earned more than \$47.00 per hour

## FRINGE BENEFITS CHARACTERISTICS

**11. Did your organization offer the following fringe benefits to its employees at this location in 2018?**

*If Paid Time Off (PTO) is offered, mark (X) Yes for paid vacation AND paid sick leave.*

|                                    | Yes<br>(1)               | No<br>(2)                | Don't<br>know<br>(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"/> |

**Continue with 12**



**FRINGE BENEFITS CHARACTERISTICS - Continued**

**12. Did your organization offer any of these tax-advantaged benefits to its employees at this location in 2018?**

See the definition sheet MEPS-20(D) included with this package for an explanation of these benefits.

These benefits are also known as Section 125 Cafeteria plans.

|   | Yes<br>(1)               | No<br>(2)                | Don't<br>know<br>(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. . . . .<br>Full cafeteria plans that offer employees a set of benefits from which to choose. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**If your organization DID make available or contribute to the cost of any health insurance coverage for its employees in 2018, continue with 13 .**

**If your organization DID NOT make available or contribute to the cost of any health insurance coverage for its employees in 2018, SKIP to 22 .**

**HEALTH INSURANCE EXCHANGES AND INSURANCE BROKERS**

**13. Did your organization offer health insurance to active employees through a private exchange (also known as a corporate exchange)?**  
*(See definition sheet, MEPS-20(D).)*

A private exchange is created by a consulting company, insurance carrier, or other private organization, not by either a federal or state government. Private exchanges often allow employees to choose from several health insurance options offered on the exchange.

- 765
- 1  Yes
  - 2  No
  - 3  Don't know

If your organization has more than 100 employees OR has more than 100 full-time equivalent employees (see definition sheet, MEPS-20(D)) at all locations, SKIP to 17a . Otherwise, continue with 14 .

**SMALL BUSINESS, 100 or FEWER EMPLOYEES**

**14. Did your organization offer health insurance through a Small Business Health Options Program (SHOP) exchange or marketplace in your state?**

- 744
- 1  Yes
  - 2  No
  - 3  Don't know

**15. Will your organization claim a Small Business Health Care Tax Credit on its 2018 federal taxes?**

A small employer may be eligible for this credit on its federal income taxes if 1) it has fewer than 25 full-time equivalent employees, 2) pays an average wage of less than \$50,000, AND 3) pays at least half of the health insurance premiums for its employees.

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

**16. Did your organization use a third party, such as an insurance broker or agent, to help purchase the insurance plan(s)?**

- 770
- 1  Yes
  - 2  No
  - 3  Don't know

**Continue with 17a**

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### GENERAL HEALTH COVERAGE CHARACTERISTICS

**17a. Which of the listed optional coverage services, if any, did your organization offer to its ACTIVE employees at this location in 2018 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 **17b**
- 562  No optional coverage – **SKIP to 18**

**b. What was the total amount paid for optional coverage for all ACTIVE employees during a TYPICAL MONTH at this location in 2018?**

*Include both employer and employee contributions.*

720

Monthly total optional coverage cost

**18. For 2018, did your organization impose a waiting period before new employees could be covered by health insurance?**

- 197 1  Yes
- 2  No
- 3  Don't know

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

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

**20. Were employees' SPOUSES eligible for health insurance coverage through your organization?**

- 745 5  All spouses eligible, greater **EMPLOYEE CONTRIBUTION** paid if spouse eligible through own employer.
- 6  All spouses eligible, same employee contribution.
- 7  All spouses eligible, don't know employee contribution.
- 2  Limited spouses eligible, only if not offered by own employer.
- 3  No spouses eligible.
- 4  Don't know

**21. Did your organization offer health insurance coverage to UNMARRIED domestic partners?**

- |   | Yes<br>(1)               | No<br>(2)                | Don't know<br>(3)        |
|---|--------------------------|--------------------------|--------------------------|
| 730 Same sex domestic partners . . . . .    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 731 Opposite sex domestic partners. . . . . | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Continue with **22**

29018074



## RETIREE HEALTH COVERAGE CHARACTERISTICS

Please complete Questions 22 through 25 for **ALL LOCATIONS**.

Exclude any retirees that have coverage through COBRA or state continuation-of-benefits laws. See the definition sheet MEPS-20(D) included with this package for an explanation of these terms.

**22. Did your organization provide health insurance coverage to any person who retired in 2018 OR BEFORE, or to any of their survivors?**  
If COBRA was the only coverage offered, mark "No."

551

1  Yes – Continue with **23**

2  No

3  Don't know

}

**SKIP to the bottom of page 9 to complete form**

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

513

Number of retirees enrolled

Use the two columns below to report the information for EACH QUESTION by age category.

- The first column is the information for each question as it pertains to retirees UNDER 65 YEARS OF AGE.
- The second column is the information for each question as it pertains to retirees AGE 65 OR OLDER.

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.

**24a. Were any of the enrolled retirees, reported in Question 23, under 65 years of age or age 65 or older?**

| UNDER 65 YEARS OF AGE                 | AGE 65 OR OLDER                       |
|---------------------------------------|---------------------------------------|
| 628                                   | 629                                   |
| 1 <input type="checkbox"/> Yes        | 1 <input type="checkbox"/> Yes        |
| 2 <input type="checkbox"/> No         | 2 <input type="checkbox"/> No         |
| 3 <input type="checkbox"/> Don't know | 3 <input type="checkbox"/> Don't know |
| }                                     | }                                     |
| <b>SKIP to second column</b>          | <b>SKIP to 25a</b>                    |

**b. In a typical month, what was the TOTAL number of retirees, by age category, enrolled in health insurance through your organization at all locations?**

|   |   |
|---|---|
| 572   | 578   |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <input style="width: 20px; height: 20px;" type="text"/> </div> Total under 65 | <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <input style="width: 20px; height: 20px;" type="text"/> </div> Total 65 or over |

**c. What percentage of these retirees, by age category, were ENROLLED in SINGLE coverage?**

|   |  |
|---|--|
| 573   | 579  |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <input style="width: 20px; height: 20px;" type="text"/>                     %                 </div> Percent of under 65 enrolled in single | <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <input style="width: 20px; height: 20px;" type="text"/>                     %                 </div> Percent of 65 or older enrolled in single |

**d. For a typical plan in 2018, how much did the EMPLOYER contribute, by age category, toward the monthly plan premium for one typical retiree with SINGLE coverage?**

|   |   |
|---|---|
| 574   | 580   |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> | <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> |

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

|   |   |
|---|---|
| 575   | 581   |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> | <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> |

**f. For a typical plan in 2018, how much did the EMPLOYER contribute, by age category, toward the monthly plan premium for one typical retiree with FAMILY coverage?**

|   |   |
|---|---|
| 576   | 582   |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> | <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> |

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, by age category, for this typical retiree with FAMILY coverage?**

|   |   |
|---|---|
| 577   | 583   |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> | <div style="border: 1px solid black; padding: 5px; display: inline-block;">                     \$ <input style="width: 20px; height: 20px;" type="text"/>                     ,                     <input style="width: 20px; height: 20px;" type="text"/>                     .00                 </div> |

Continue with **25a**



### RETIREE HEALTH COVERAGE CHARACTERISTICS – Continued

#### NEW RETIREES

For Questions 25a through 25c, NEW RETIREES refers only to persons who retired from your organization in 2018. Exclude any retirees that have coverage through COBRA or state continuation-of-benefits laws.

**25a. Did your organization offer health insurance to any NEW RETIREES?**

- 630
- 1  Yes – Continue with **25b**
  - 2  No
  - 3  Don't know
- } **SKIP to the bottom of this page to complete form**

**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 age 65 or older eligible for health insurance?**

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

500 Remarks

#### PERSON COMPLETING THIS QUESTIONNAIRE

212 Name (Please print)

213 Title (Please print)

215 Area code    Number    220    Extension  
  -    -

214 MM    DD    YYYY

217 Email

**\*\*\* PLEASE NOTE \*\*\***

**If your organization offered health insurance, please complete the attached MEPS-10(S), Plan Information Questionnaire, for each plan offered (up to four plans). If your organization DID NOT offer health insurance, you have completed the survey.**

**PLEASE RETAIN A COPY OF THIS FORM FOR YOUR RECORDS**

29018090

