

Insure Oklahoma

*(Oklahoma Employer/Employee Partnership for Insurance Coverage, O-EPIC)
Employer Sponsored Insurance*

*Small Business Employer Feedback
as Part of a Continuous Quality
Improvement Process*

November 2005 – July 2008

*The Primary Care Health Policy Division
Department of Family and Preventive Medicine
University of Oklahoma Health Sciences Center
Oklahoma City, Oklahoma*

October 1, 2008



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The Oklahoma Health Care Authority

This report completes contract component 4.3 (e): Prepare a written report detailing the feedback gathered by OHCA from employers regarding the continuation of the Insure Oklahoma/O-EPIC Program, to be submitted by October 1, 2008.

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Insure Oklahoma

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Employer Sponsored Insurance*

Small Business Employer Feedback as Part of a Continuous Quality Improvement Process November 2005 – July 2008

Executive Summary

*“We want to offer great benefits for our employees
and O-EPIC makes that possible.”*

*Oklahoma Small Business Owner
July, 2008*

Purpose: In November, 2005, the Oklahoma Health Care Authority (OHCA) initiated the Oklahoma Employer/Employee Partnership for Insurance Coverage (O-EPIC) to provide health insurance premium relief to working Oklahomans and small businesses. O-EPIC is part of Insure Oklahoma (IO), Gov. Brad Henry’s initiative to provide access to health insurance for all Oklahomans. IO/O-EPIC consists of two separate insurance programs. One, a premium subsidy program for low-income workers and their spouses employed by small businesses, is the IO/O-EPIC Employer-Sponsored Insurance plan (IO/O-EPIC ESI). As of July, 2008, the IO/O-EPIC ESI plan was providing health care benefits to 7,825 employees and 1,524 spouses.* The second, the IO/O-EPIC Individual Plan (IP), which began accepting applications in March, 2007, provides access to affordable health coverage for people who are self-employed, not able to access coverage through their employer, temporarily unemployed, or who are disabled with a “ticket to work.”

This is the 4th in a series of studies conducted by the Primary Care Health Policy (PCHP) Division, Department of Family & Preventive

Medicine (DFPM), University of Oklahoma Health Sciences Center (OUHSC), to assist OHCA with the continuous quality improvement (CQI) of IO/O-EPIC ESI.¹⁻⁷ On May 21, 2008, surveys were mailed to 2,446 small businesses to gather feedback on IO/O-EPIC ESI as part of the CQI process. This report describes the results from the 4th CQI employer survey (Survey 4), and compares the results with prior surveys.^{2,3,5} Separate studies have been undertaken to monitor IO/O-EPIC IP.⁸

Background: More than 60% of nonelderly U.S. citizens are insured through their employer, either as an employee or as a dependent.⁹ As the costs of health care continue to rise, the long-term viability of employer-sponsored coverage is at risk. Only 4 Americans in 10 favor reliance on employer-sponsored insurance.¹⁰

Recent census bureau figures placed the number of uninsured Americans at 45.7 million, down from 47 million in 2007.¹¹⁻¹⁹ However, most of the reduction is due to the expansion of government programs and most of the newly insured are children.¹¹ As many as 28 million uninsured are small business owners, their employees and dependents, or are self-employed.^{17,20} Uninsured adults are more likely to go without needed care, be diagnosed with

*Insure Oklahoma Fast Facts, July, 2008, www.insureoklahoma.org.

advanced disease, be sicker, and die sooner than those with insurance.^{19,21} For years, states have taken the lead in developing strategies to cover the uninsured.¹² Recently, the U.S. Congress turned its attention to “the growing number of small business owners and their employees who are unable to afford coverage.”¹⁷ Legislation introduced in August, 2008, would create a purchasing pool for small businesses and the self-employed.²⁰

In the past 8 years, health insurance costs have increased 129%. Small businesses pay as much as 18% more for the same benefits as large businesses, which makes it increasingly difficult for small businesses to offer affordable health care coverage for their workers.^{20,22-30} Health benefits for a family of four can cost employers as much as \$12,000 per year making the offer of full coverage a thing of the past.¹⁷

On November 1, 2005, under the leadership of Gov. Brad Henry, Oklahoma implemented Insure Oklahoma/O-EPIC Employer-Sponsored Insurance (IO/O-EPIC ESI). Funded by a tax on tobacco products, IO/O-EPIC ESI is a premium subsidy program for low-income workers in small businesses.³¹⁻⁴⁵ In July, 2008, 2,969 small businesses, and 9,349 employees and spouses were enrolled in the program.* This report presents feedback from businesses participating in IO/O-EPIC ESI as of April 30, 2008.

Methods: DFPM staff helped OHCA (1) develop and administer a 4th employer feedback survey (Survey 4), and (2) conduct discussions with employers who volunteered to answer additional questions about IO/O-EPIC ESI.

Subjects: The target population was 2,446 small businesses (50 employees or fewer) participating in IO/O-EPIC ESI on April 30, 2008. Survey respondents may have been in the program since November, 2005 (32 months) or for as little as 1 month. Findings from this study were compared with previous CQI surveys.^{2,3,5}

Survey Instruments: DFPM staff assisted OHCA with the development of the survey instruments for all studies. Questions on Surveys

*O-EPIC Fast Facts, July 2008, www.insureoklahoma.org.

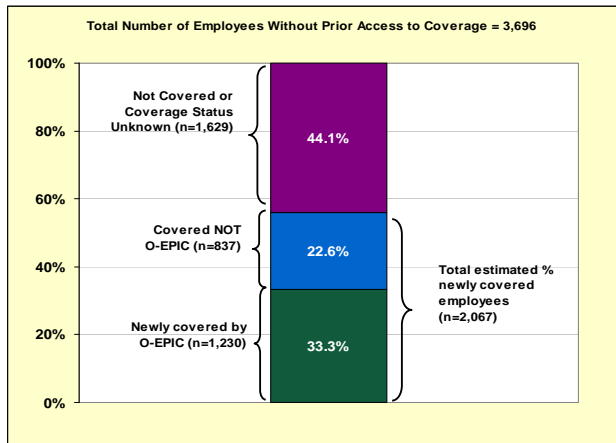
2, 3, and 4,[†] were similar enough to allow us to compare responses and identify important trends.^{2,3,5} **Data Analysis:** Raw data (available upon request) were entered into Excel spreadsheets and analyzed with appropriate formulae in Excel. Discussions with employers were held to gather additional feedback (Appendix B). Survey comments are in Appendix C. Biographical material about the authors is attached as Appendix D.

Key Findings

1. Surveys were mailed to 2,446 small businesses; 31 were undeliverable or unusable resulting in 2,415 surveys distributed; 1,056 were received for analysis, a 43.7% response rate.
2. Businesses surveyed employed 16,056 workers. Insurance status was reported for 15,272. (This discrepancy is because not all employers answered all the survey questions.) 5,519 workers had health insurance before IO/O-EPIC ESI (36.1%).
3. 1,019 employers reported that 3,946 employees applied for or were covered by IO/O-EPIC, and 5,397 employees had health insurance but not with IO/O-EPIC for a total of 9,343 employees with coverage; 5,929 employees had benefits from another source or their coverage status was unknown.
4. 389 businesses with 3,696 workers did not offer prior ESI. 1,230 (33.3%) of those workers are now covered by IO/O-EPIC ESI; 837 previously uninsured workers (22.6%) who were not eligible for IO/O-EPIC ESI subscribed to the new ESI plan. This means that 55.9% of workers in the 389 businesses that reported not offering prior ESI are now covered. The 22.6% of the newly covered employees, and possibly their spouses, is a direct result of IO/O-EPIC. This is a very positive impact of the program. Insurance status was unknown for 1,629 employees in businesses without prior coverage, although many may be covered elsewhere (Figure 1).

[†] Survey 1 was conducted very early in the program. Questions from that survey are not used in the comparisons in this report.

Figure 1. IO/O-EPIC ESI Impact on Coverage Status of Workers with No Prior ESI

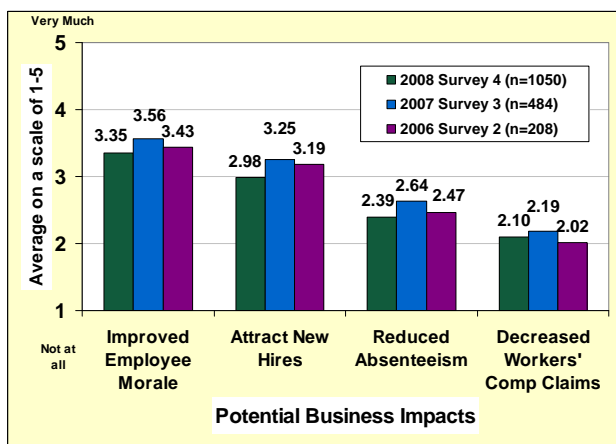


5. Most employers who previously **did not** offer coverage cited the existence of the “IO/O-EPIC Program Itself” as the primary reason they elected to offer ESI coverage (48%, n=195).

6. Only 253 businesses in this study reported contributing to spouse coverage; 788 did not. Data on spouse coverage not provided by IO/O-EPIC ESI was not collected.

7. As in Surveys 2 and 3, employers were asked to rate four potential business benefits of health insurance. “Improved Morale” remained the highest ranking benefit, followed by “Attract New Hires,” “Reduced Absenteeism,” and “Decreased Workers’ Compensation Claims.” Although not one of the choices, employers also cited employee retention as an important adjunct to offering health benefits (Figure 2).

Figure 2. Four Potential Benefits of Offering ESI: 2006, 2007, and 2008



8. Respondents said IO/O-EPIC ESI improved employee morale, which is linked to increased productivity and an improvement in a company’s bottom line.^{46,47}

9. Across the board, businesses that had been participating in IO/O-EPIC ESI and offering health coverage for their employees for 10 months or more considered all potential benefits more important than businesses that had been participating for a shorter period of time.

10. Allowing higher income employees to participate in the IO/O-EPIC program was met with a resounding “Yes.”

11. Insurance Agents received very high marks (mean, 4.25 out of 5) from employers all around. Agents continue to take the lead in promoting the IO/O-EPIC ESI program among small businesses. They were cited as the most important source of information and were influential in employers deciding to participate in IO/O-EPIC.

12. Survey respondents gave Call Center staff good grades (mean, 4.03 out of 5) for assistance with IO/O-EPIC ESI enrollment and the administration process. However, some comments suggest that there are areas within the Call Center that could benefit from additional training. Comments indicate frustrations over getting calls returned in a timely manner and getting questions answered correctly the first time.

13. Discussions or telephone interviews were held with 40 employers. Those contacts were used to provide additional feedback about the IO/O-EPIC ESI program. The feedback received during interviews was similar to comments received on the surveys.

Recommendations

1. **Marketing efforts** that feature the benefits of offering health insurance, perhaps with a small business spokesperson, could encourage other small business owners to apply. Survey respondents reported that participation in IO/O-EPIC ESI improved employee morale. National studies have shown that improved morale results

in improved productivity, which in turn can enhance the financial viability of the company.^{46,47}

Employers continue to report that IO/O-EPIC ESI has a positive effect on their ability to attract new hires. Employee retention was also mentioned as a reason to offer health benefits.

2. Increased marketing efforts describing the benefits of the program, especially television, direct mail, radio, and newspaper ads, could increase uptake among small businesses and reduce the number of uninsured working Oklahomans and spouses.

3. Increased marketing efforts targeting small businesses without insurance coverage describing the benefits of IO/O-EPIC ESI.

This effort could potentially increase the number of newly insured working Oklahomans and their spouses.

4. Continue increasing newspaper, direct mail, mass media, and other publications about the IO/O-EPIC program. Employers reported that newspapers and television were a major source of information about the IO/O-EPIC ESI program. The media marketing should stress “Contact your insurance agent for more information” and the income eligibility requirement.

5. Outreach efforts to explain the IO/O-EPIC ESI program as well as the importance of health insurance coverage aimed at eligible employees might be considered, developed and implemented. If all eligible workers and businesses participate in IO/O-EPIC ESI, the number of uninsured working Oklahomans could be reduced dramatically.

6. Methods to acknowledge the hard work agents have done and the positive impact their efforts have had on the success of the IO/O-EPIC ESI program should be developed. Insurance agents continue to be important proponents of the IO/O-EPIC ESI program. Employers in all demographic sectors reported that their insurance agent was a primary source of information about IO/O-EPIC ESI. OHCA should continue to build and maintain close,

positive relationships with insurance carriers and agents/producers.

7. An evaluation of the amount of paperwork and ways to streamline the process should be considered. Although in general, survey respondents said the paperwork and administration of the program were somewhat easy, some comments about the “mounds and mounds” of paperwork that follow the online application were noted.

8. Continuous in-house and out-of-house testing of the website to ensure navigability would be beneficial, and might improve uptake. Difficulties navigating the website, especially for employees, were cited by some employers on the survey and in interviews.

9. Adding additional fax machines, fax machines with larger memory capacity, and additional lines to handle the volume of calls should be considered. It is possible that some potential applicants are not completing the application process due to frustrations such as, faxing, website, etc. Numerous respondents, both on the survey and in the discussion and telephone interviews, raised concerns and mentioned problems with the fax system.

10. Individual comments suggest that some **additional training** of Call Center personnel and means for assuring that phone calls are returned in a timely manner should be investigated. OHCA received high marks on the survey for the knowledge and professionalism of the Call Center staff.

11. Review current procedures for call center to ensure all contact with employers is documented and the IT system makes the history of previous calls available to IO/O-EPIC staff handling calls. Additionally, a monitoring system to track all calls on subjects that should have been handled another way (e.g., internet enrolling) to allow CQI intervention would likely be beneficial.

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Abbreviations Used in This Report

Abbreviation	Used For	Definition
IO	Insure Oklahoma	A statewide initiative to expand access to health insurance
O-EPIC	Oklahoma Employer/Employee Partnership for Insurance Coverage	Part of the IO initiative, O-EPIC is a health insurance program for low-income working Oklahomans and spouses
ESI	Employer-Sponsored Insurance	Used for employee benefit plans in which employers pay at least a portion of the premium. The IO/O-EPIC ESI plan is a premium subsidy benefit program for low-income workers employed by small businesses (50 employees or fewer)
IP	Individual Plan	<p>Part of the IO initiative, IO/O-EPIC IP is available to those persons who meet the definition in one of the following groups:</p> <p>Group one is defined as: Working adults who are not eligible for an employer-sponsored Qualified Health Plan (or any other health insurance), and who work for an Oklahoma business with 50 or fewer employees;</p> <p>Group two is defined as: Temporarily unemployed adults who are eligible to receive unemployment benefits through the Oklahoma Employment Security Commission (OESC);</p> <p>Group three is defined as: Working adults with a disability who work for any size employer and have a “ticket to work”.</p> <p><i>The Ticket to Work and Self-Sufficiency Program is an employment program for people with disabilities who are interested in going to work. The Ticket Program is part of the Ticket to Work and Work Incentives Improvement Act of 1999 – legislation designed to remove many of the barriers that previously influenced people’s decisions about going to work because of the concerns over losing health care coverage. The goal of the Ticket Program is to increase opportunities and choices for Social Security disability beneficiaries to obtain employment, vocational rehabilitation (VR), and other support services from public and private providers, employers, and other organizations.*</i></p>
IO/O-EPIC ESI	Insure Oklahoma/Oklahoma Employer/Employee Partnership for Insurance Coverage Employer-Sponsored Insurance	
IO/O-EPIC IP	Insure Oklahoma/Oklahoma Employer/Employee Partnership for Insurance Coverage Individual Plan	
CQI	Continuous Quality Improvement	An organized approach to collecting feedback from stakeholders and using that feedback to constantly improve services/products.
OHCA	Oklahoma Health Care Authority	The designated agency responsible for overseeing SoonerCare, Oklahoma’s Medicaid program, and for implementing the Insure Oklahoma program.
OUHSC	University of Oklahoma Health Science Center	The institution housing the researchers who assisted OHCA with this study.
DFPM	Department of Family & Preventive Medicine	The OU Health Sciences Center College of Medicine Department that includes the Primary Care Health Policy Division, the researchers who assisted OHCA with this and other studies.
PCHP	Primary Care Health Policy Division	A research division of the Department of Family & Preventive Medicine that includes the faculty and staff who assisted OHCA with this and other studies. See Appendix D for credentials of PCHP Division faculty and staff.
SEM	Standard Error of the Mean	A statistical estimate of expected error in the sample estimate of a population mean.
Std Dev	Standard Deviation	A measure of the dispersion of a collection of values.
p-value		A measure of probability that a difference between groups happened by chance.
n	Number	Refers to the number of responses to a question.

* http://www.yourtickettowork.com/program_info

Introduction

"We were considering dropping our employee health coverage until we found O-EPIC. It's been a God send."

*Oklahoma Small Business Owner
July, 2008*

Purpose

This report, prepared for the Oklahoma Health Care Authority by faculty and staff of the University of Oklahoma Health Sciences Center Department of Family & Preventive Medicine (DFPM) Primary Care Health Policy (PCHP) Division, describes the experiences, reactions, questions, comments, and suggestions of small business employers participating in the IO/O-EPIC ESI program. IO/O-EPIC ESI is a health insurance premium subsidy program which began on November 1, 2005 to help provide affordable health insurance benefits for income eligible workers (gross family income up to 200% of the federal poverty level) employed in small businesses (50 employees or fewer).*

This study examines the experiences of small businesses participating in the IO/O-EPIC ESI program as of April 30, 2008 as part of the IO/O-EPIC ESI Continuing Quality Improvement (CQI) process. To date, this process has yielded five reports.³⁻⁷ Findings from those reports have been used by OHCA to improve and promote the IO/O-EPIC ESI program.

*For additional information on eligibility or other current information on the InsureOklahoma/O-EPIC program visit the website at www.insureoklahoma.org.

Background

"If health-insurance costs continue to rise, all employers - large and small alike - may have difficulty shouldering health-insurance burdens."⁴⁸

—Kaiser Family Foundation

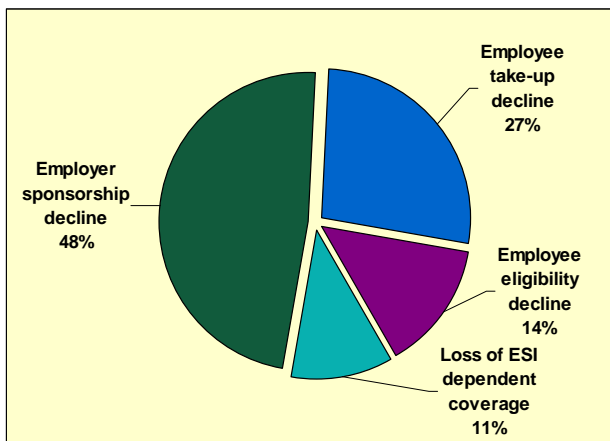
Nationally employer-based health insurance is estimated to average \$12,000 for family coverage and \$4,500 for individual coverage.⁴⁹ According to the Kaiser Family Foundation, the estimates for employer-based health insurance in Oklahoma are just under the national average. Employee benefits costs are crippling companies like Starbucks and General Motors, and contributing to the declining competitive edge of American businesses in the global marketplace.⁵⁰ If health care costs are impacting the bottom line of mega-corporations, one can only imagine the impact they are having on small businesses and entrepreneurship.⁵¹ Rising and uncertain health care costs are the reason many existing and new small businesses are unable to even consider offering health insurance.⁵⁰ This erosion of employer-sponsored coverage is forcing more workers and their families into the ranks of the uninsured.⁵² Still, America continues to rely "mostly on employers to cover workers."⁵³

More than 60% of nonelderly U.S. citizens get health insurance through their employer, either as the employee or as a dependent.⁹ But as the costs of health care continue to rise, the long-term viability of employer-sponsored coverage is at risk. Only 4 Americans in 10 favor reliance on employer-sponsored insurance.¹⁰

Recent census bureau figures placed the number of uninsured Americans at 45.7 million, down from 47 million in 2007.¹¹⁻¹⁹ However, most of the reduction is due to the expansion of government programs and most of the newly insured are children.¹¹ Approximately 4 out of 5 of the uninsured live in households with at least one full-time worker,^{23-30,54,55} and 28 million are small business owners, their employees and dependents, or are self-employed.^{17,20}

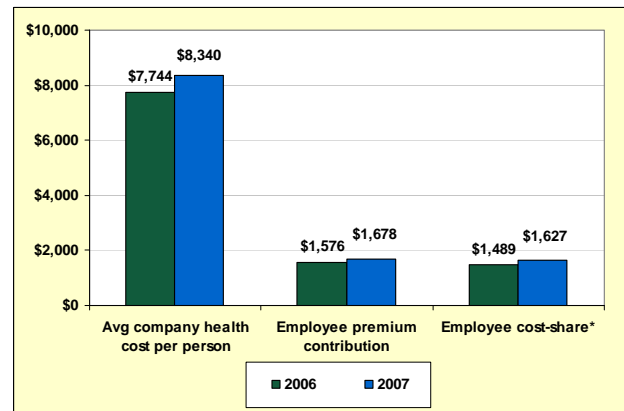
Health care premiums in general are expected to rise by 10.6% in 2009, similar to the increase seen in 2008.^{56,57} Small firms can expect to pay up to 18% more than larger businesses for the same insurance coverage.¹⁷ These spiraling costs are forcing employers to shift more of the expense to their employees through reduced wage increases, and reduced or even eliminated benefits (Figure 3).^{23-30,52,58,59}

Figure 3. Why 3-4 Million Employees Lost Insurance Between 2001 and 2005⁵⁹



The amount employees were asked to contribute toward their employer-sponsored health insurance premiums rose by as much as 20%, from \$1,576 in 2006 to \$1,678 in 2007. Add this to the growth in out-of-pocket costs that workers could face through increases in co-payments, co-insurance and deductibles, and workers saw their personal portion of their health care bill rise to \$1,627 in 2007, up from \$1,489 in 2006 (Figure 4).⁶⁰ Inflation adjusted wages, however, have actually fallen 2.6% or \$1,000 annually since 2000.¹⁸

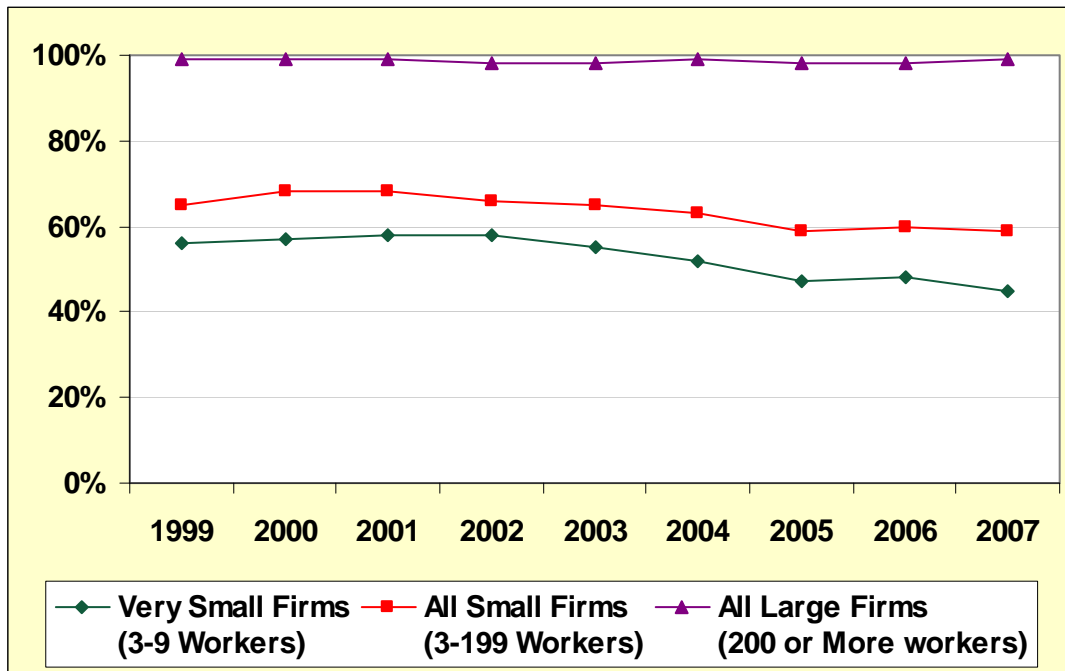
Figure 4. Change in Health Care Costs from 2006 to 2007



*Includes deductibles, co-insurance, and co-payments.

Meanwhile, the amount that employers are able to pay continues to decrease.⁶¹ This financial burden is particularly difficult for small businesses. While the percentage of large businesses (200 workers or more) offering health coverage has remained at nearly 100% for the past 8 years, only about 59% of smaller businesses (3-199 workers) were offering coverage in 2007, down from 65% in 1999, and only 45% of very small businesses (3-9 workers) were offering coverage in 2007, down from 56% in 1999 (Figure 5).⁴⁸

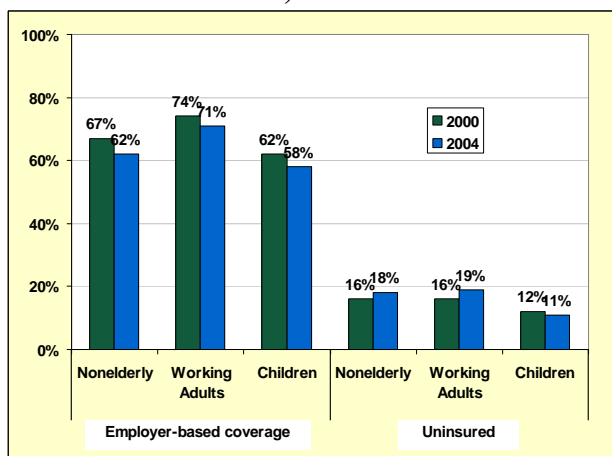
Figure 5. Percentage of Firms Offering Health Benefits by Firm Size, 1999-2007⁴⁸



Source: Kaiser Family Foundation and Health Research and Education Trust. Employer Health Benefits, 2007. Annual Survey. Menlo Park, CA:Henry J. Kaiser Family Foundation., 2007, 8 pgs.

Between 2000 and 2004, employment-based health coverage declined for all working age adults and families across the board (Figure 6).⁵²

Figure 6. Change in Source of Health Insurance, 2000 to 2004*



Source: Employee Benefit Research Institute.⁵²

With the decline of access to affordable insurance, and thus to medical services, many U.S. citizens are expressing support for at least a

*Figure does not include individuals or families with public or government health coverage (e.g., Medicaid, VA, etc.)

Federal guarantee of health care. Many states and the U.S. Congress have begun to focus on “the growing number of small business owners and their employees who are unable to afford coverage.”¹⁷ For example, recently introduced legislation would create the Small Business Health Options Program, the SHOP Act, a nationwide purchasing pool for small businesses and the self-employed.²⁰

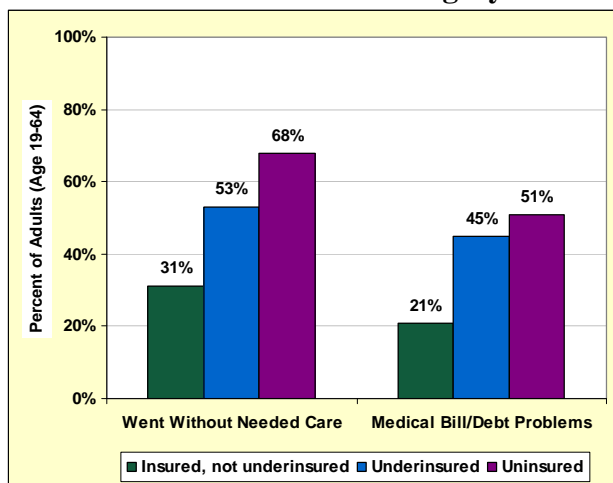
With national elections on the horizon, much media attention has focused on the issue of health care costs and access. Health care and the uninsured are emerging as central themes in the 2008 presidential campaign.⁶²⁻⁶⁵ Given the increase in grass roots concern about this issue, it seems clear that the next presidency will be expected to address the crisis in health care.

Health care and the uninsured are major problems in Oklahoma. Recent data placed Oklahoma 5th highest in per capita percentage of uninsured adults between the ages of 18 and 64 in the U.S. (23.6%). Only Nevada (23.9%), New Mexico (26.0%), Louisiana (26.4%) and Texas (30.7%) have a larger percentage of uninsured

adults. The U.S. Census Bureau ranked Oklahoma fourth, behind only Texas, New Mexico, and Florida, in percentage of uninsured people (adults and children), averaged over the 3 year period between 2003 through 2005.²⁶ For the same period, Oklahoma had the 5th highest number of uninsured workers among the 50 states and the District of Columbia (20.6%).⁶⁶

In 2006, about 400,000 Oklahomans (between the ages of 25-64) were uninsured, 22.7% of the population. According to Families USA, a watch dog organization that tracks health data, nearly 3,000 Oklahoma adults died between 2000 and 2006 because they were uninsured, and that 9 working age Oklahomans die each week due to lack of health insurance (470 people in 2006). Uninsured (and underinsured) adults are more likely go without needed care and suffer financial set backs from medical bills and outstanding debt (Figure 7).²¹

Figure 7. Medical Care and Financial Status Based on Insurance Category²¹



The uninsured are also more likely to be diagnosed with advanced stage disease than adults with insurance, and they are sicker and die sooner than those with insurance.¹⁹

In 2005, under the leadership of Governor Brad Henry, Oklahoma implemented the Insure Oklahoma (IO) program to increase access to affordable health care in Oklahoma. One part of Insure Oklahoma is the Oklahoma Employer/Employee Partnership for Insurance Coverage

(O-EPIC) Employer-Sponsored Insurance (ESI) program, a premium subsidy program for income eligible employees (gross family income up to 200% of the federal poverty level) working in small businesses (50 employees or fewer).³¹⁻³⁵ IO/O-EPIC ESI is funded by a tax on tobacco products, an option being considered by several other states.³⁶⁻⁴⁵ As of July, 2008, 2,969 small businesses and 9,349 employees and spouses were participating in the IO/O-EPIC ESI program.^{*}

As part of its efforts to expand and improve the IO/O-EPIC ESI program, OHCA asked researchers at the OUHSC Department of Family and Preventive Medicine's (DFPM) Primary Care Health Policy Division to assist them with a continuous quality improvement (CQI) process for the IO/O-EPIC ESI program as well as for the IO/O-EPIC Individual Plan (IP)[†] by conducting annual surveys to gather feedback from employers and individuals participating the IO/O-EPIC programs. DFPM researchers were also asked to conduct discussion groups and telephone interviews participants who indicated on their surveys that they would be interested in talking further about the IO/O-EPIC ESI program.

This report is the 4th in a series of on-going studies designed to assist OHCA provide quality service through the IO/O-EPIC ESI program. This study surveys employers who were actively participating in the IO/O-EPIC ESI program as of April 30, 2008. Some of the employers may have been participating in the program for as long as 32 months, since the program began in November, 2005, and some for as little as 1 month. The results from this study are compared with those of two previous quality improvement surveys^{2,3} to provide OHCA with trends and other information that can be used to improve the access to and the quality of the IO/O-EPIC ESI program.

^{*}O-EPIC Fast Facts, July 2008, www.insureoklahoma.org.

[†] IO/O-EPIC IP began accepting applications in March, 2007. Results from the CQI initial survey were reported to OHCA in Feb. 2008.⁸ Results from the latest survey are forthcoming.

Methods

"Our business had always wanted to offer health insurance but was unable due to financial reasons. O-EPIC has made it a reality."

*Oklahoma Small Business Owner
July, 2008*

To gather feedback from small business employers participating in the IO/O-EPIC ESI program, faculty and staff of the DFPM assisted OHCA with developing and analyzing a survey as part of the IO/O-EPIC ESI continuous quality improvement (CQI) process. Researchers also conducted discussion groups and telephone interviews. The methodology used for this study is described here, and is similar to methods used for studies conducted previously.^{5,29,30,67-74}

Subjects

Subjects for this study were small business employers who were actively participating in the IO/O-EPIC ESI program as of April 30, 2008. OHCA mailed survey instruments (Appendix A) to 2,446 employers on May 21, 2008; 31 surveys were returned as undeliverable, blank or received after the cut-off date of July 2, 2008 leaving a total of 2,415 usable surveys distributed; 1,056 completed employer surveys were received and analyzed, a 43.7% response rate.

Subjects for the discussion groups and telephone interviews were chosen from small

business employers who indicated on their surveys that they would be interested in participating in follow-up discussions and provided identifying information. 40 discussion groups and/or telephone interviews were conducted (Appendix B).

Survey Instruments

DFPM researchers assisted OHCA in developing the survey instrument for this study. This survey is based on, and has many questions in common with, previous IO/O-EPIC ESI CQI surveys.^{2,3,5} A copy of the survey instrument and cover letter are attached (Appendix A).

Four types of questions were developed for the surveys:

1. Likert scale,
2. Multiple choice,
3. Estimates,
4. Open-ended, narrative.

Demographic and descriptive data, such as location, size of business, etc., were collected and used to determine whether significant differences existed among participants in different demographic sectors. Specific questions about program components were designed to

gather feedback and suggestions about the IO/O-EPIC ESI application and enrollment process, eligibility, administration, and quality issues (see Appendix A).

Respondents were also asked to complete an Optional Contact Information section if they would be interested in answering additional questions about the IO/O-EPIC ESI program.

Data Analysis

Survey questions were entered into an Excel spreadsheet for statistical analysis by one or more team members. Data entry was subjected to random checking by a staff member who was not involved in data entry to ensure accuracy.

All statistical analyses were performed using formulae from Excel, including those in the Excel Descriptive DataPak. These analyses included mean, median, mode, standard deviation, standard error of the mean, and Student T-test, depending on the data and the questions being asked. Charts and figures for this report were also generated in Excel.

Answers requiring a written response were entered exactly as they appeared on the completed survey. Responses were coded to identify themes that might be useful for the IO/O-EPIC ESI CQI process. A complete list of narrative responses from the surveys is attached in Appendix C. The raw data for this study are available upon request.

Discussion Groups and Telephone Interviews

DFPM staff contacted 40 small business employers who indicated on their survey that they would be interested in providing additional comments and suggestions about the IO/O-EPIC ESI program. Discussion groups and/or phone interviews were held with employers in Ada, Altus, Bartlesville, Bethany, Chickasha, Durant, Edmond, Enid, Eufaula, Grove, Guymon, Lawton, McAlester, Moore, Oklahoma City, Stillwater, Tulsa and Woodward. Notes and

comments from those discussions have been included in the Results and Discussion Sections of this report. The full grid of the discussions and interviews is attached in Appendix B.

Resources and References

Since its inception in March 2003, the Primary Care Health Policy Division has been building a library of relevant health policy materials. These materials include newspaper accounts, research reports and articles, and internet resources. Citations to these materials were entered into an EndNote Reference Management Library database. To date, the library includes 1,015 documents and citations. Materials relevant to Medicaid program innovation, uninsured and underinsured working adults and families, and current national discussions about health care are included in this library. The database and the library are available for use by OHCA staff, and by others upon special request. The numerous references cited in this report are part of this library and database.

Biographical sketches for all program faculty and staff are attached in Appendix D.

Limitations of this Study

Surveys were mailed to all 2,446 employers participating in O-EPIC as of April 30, 2008; 31 surveys were undeliverable or unusable (blank or received after the deadline). Completed surveys were returned by 1,056 small business employers, a 43.7% response rate. The choice of survey recipients was not randomized; the survey was sent to all employers who were participating in IO/O-EPIC ESI as of April 30, 2008. Additionally, there was no way to control which employers would complete the survey, and which would not. Therefore, a certain amount of selection bias must be assumed. In addition, some of the questions called for estimates and opinions from employers, which require subjective responses.

Another limitation is that not all employers answered every question, which may affect the data analysis. Every effort was made, during the analysis process, to allow for these discrepancies. To facilitate understanding, the number of responses received for each data point is reported in the results section, where applicable. However, the high response rate (43.7%) should allow policy makers to utilize this study with reasonable assurance that the results represent the opinions, feelings, and suggestions from a large majority of the small businesses participating in IO/O-EPIC ESI.

Results

“O-EPIC is a great opportunity to offer affordable benefits to employees in need of insurance.”

*Oklahoma Small Business Owner
July, 2008*

Results from the survey data are reported in two sections: (1) Survey analyses on a question-by-question basis, and (2) comparative analyses on pairings of survey questions. A description of the results from the discussion groups and telephone interviews follows the comparative analyses. A complete grid of the discussions and interviews is attached (Appendix B). Narrative comments from the survey are attached in Appendix C. The raw data for this study are available by request.

Survey results are reported in the order the questions appeared on the survey (Appendix A). OHCA distributed 2,446 surveys to small business employers who were participating in the IO/O-EPIC ESI program on April 30, 2008; 31 were undeliverable, too incomplete or blank, or received after the deadline of July 2, 2008, leaving a total of 2,415 usable surveys distributed. Surveys were completed and returned for analysis by 1,056 employers, a 43.7% response rate.

Survey Results

NOTE: Not every question was answered by every survey respondent. Therefore, the number of responses (n) for each question may vary.

Abbreviations used in this analysis:

SEM = standard error of the mean

Std Dev = standard deviation

p-value = for this analysis, a p-value of 0.05 or less was considered a statistically significant result.*

1. Type of business (e.g., manufacturing, retail, service, health care, etc.). To determine generalizability of the data collected to all businesses in Oklahoma, employers were asked to identify their type of business. Survey responses, sorted by the U.S. Department of Commerce Business Classification scheme, are shown in Figure 8a. These results are similar to the previous surveys.¹⁻³

* p-value: a measure of probability that a difference between groups happened by chance. For example, a p-value of .05 (p=.05) means that there is a 5 in 100 chance the result occurred by chance. The lower the p-value, the more likely it is that the difference between groups is real.

Figure 8a. Mix of Businesses in Study Sample (n=988)

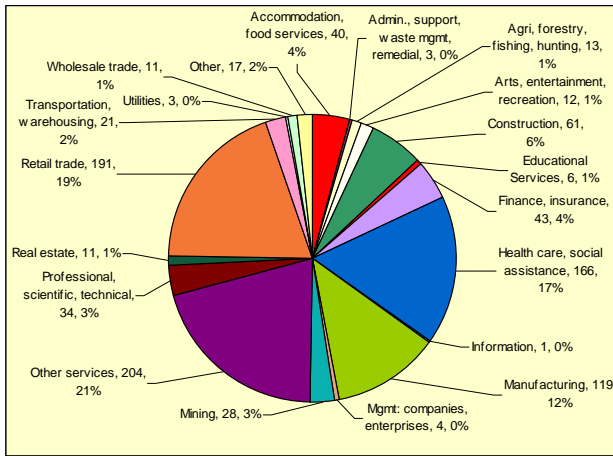
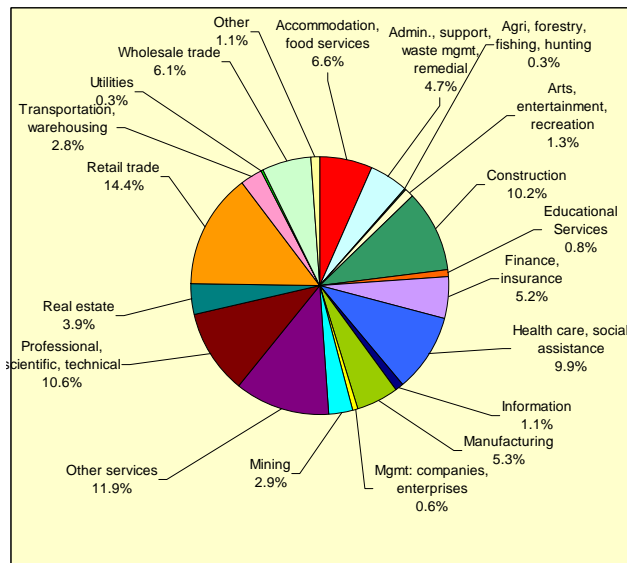


Figure 8b shows the mix of businesses for Oklahoma. Based on visual comparison, the sample of businesses in this study is as diverse as the business mix for all Oklahoma.

Figure 8b. Mix of Businesses in Oklahoma

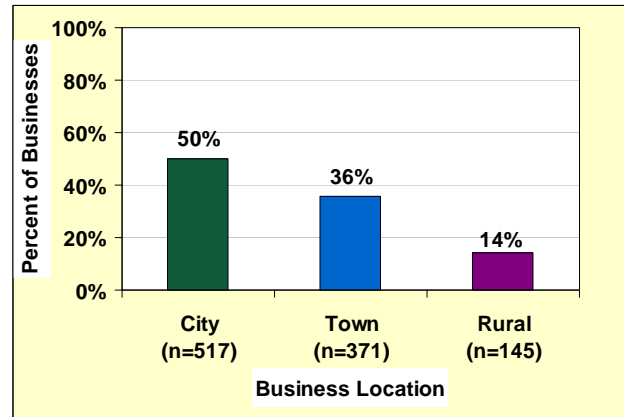


Source: U.S. Department of Commerce

2. Location of business. Previous studies have shown that the location of businesses can be a predictor of survey responses. Therefore, businesses in this study were asked whether their business was in a city (50,000+ pop.), town (2,500-50,000 pop.), or rural area (less than 2,500 pop.). Half the respondents (n=517) said their business was located in a city; 36% (n=371) in a town, and 14% indicated their

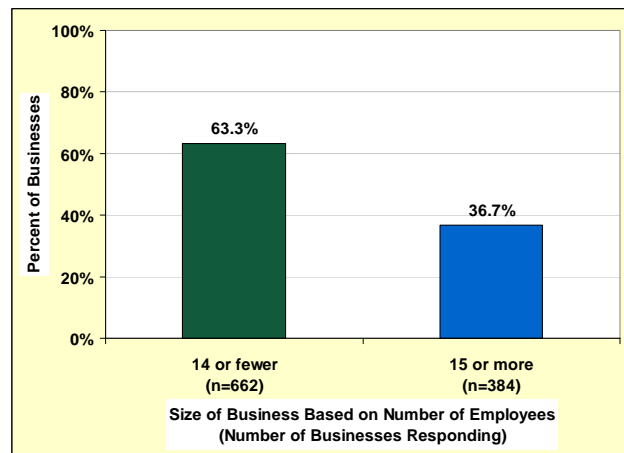
business was rural (Figure 9). These results are similar to the previous surveys.¹⁻³

Figure 9. Location of Businesses in Sample (n=1,013)



3. How many employees are in your company? The average number of employees in the 1,046 companies that responded to this question was 15 (mean=15.35, Std Dev = 18.13). The median number of employees was 10, and the mode was 2. More than 63% of the businesses reported having 14 or fewer employees; 37% had 15 employees or larger (Figure 10). The total number of employees reported in the 1,046 companies was 16,056, a 59.4% increase over Survey 3 (6,514 employees),² and an 89.6% increase over Survey 2 (1,988 employees).³

Figure 10. Size of Businesses (Number of Employees) (n=1,046)

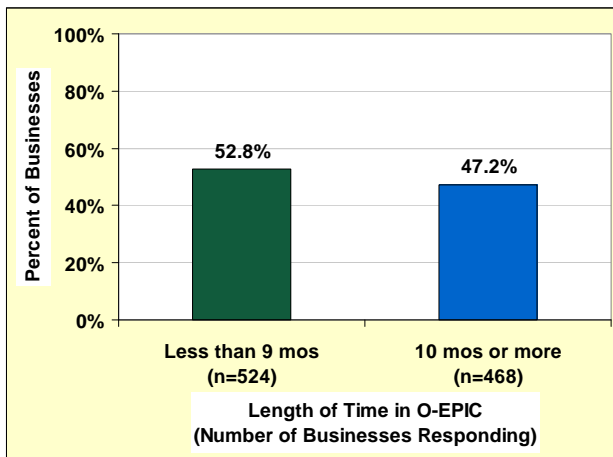


Some employers reported more than 50 employees. Employers reporting from 50 to 60 employees could reasonably be attributed to

growth in the company. Some companies reported greater than 60 employees. Although we can postulate on a number of reasons for this (satellite facilities, part-time or seasonal employees, etc.), there are no data on which to base these hypotheses. This information, however, has been forwarded to the OHCA. These larger numbers were included in the calculations.

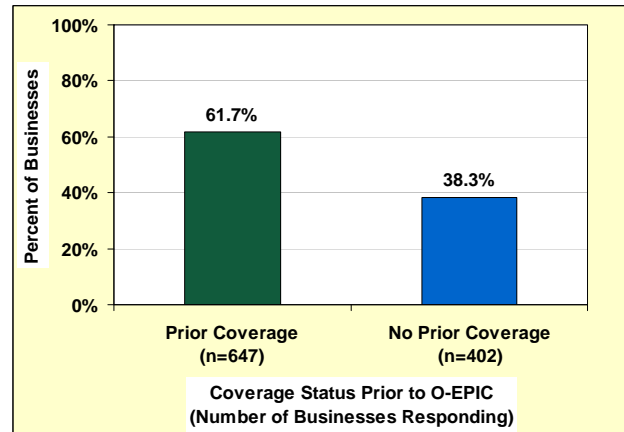
4. Length of Time in IO/O-EPIC ESI. The average length of time businesses had been participating in IO/O-EPIC ESI was **10-11 months**; the median was 8 months, and the mode was 3 months. Twenty-six (26, 3%) businesses had been participating since IO/O-EPIC ESI began 32 months prior to this study. However, the sample was fairly evenly divided when the data were stratified by “less than 9 months” and “10 months or more” (Figure 11)

Figure 11. Length of Time in IO/O-EPIC ESI Stratified by Less than 9 Months and 10 months or more (n=992)



5. Did you offer health insurance before the IO/O-EPIC ESI program? Nearly 2/3rds of businesses (61.7%, n=647) had an insurance plan in place before IO/O-EPIC ESI; 38.3% (n=402) initiated a health plan after IO/O-EPIC ESI began (Figure 12). This indicates that the IO/O-EPIC ESI program is having the desired effect of incentivizing employers to provide coverage for previously uninsured workers.

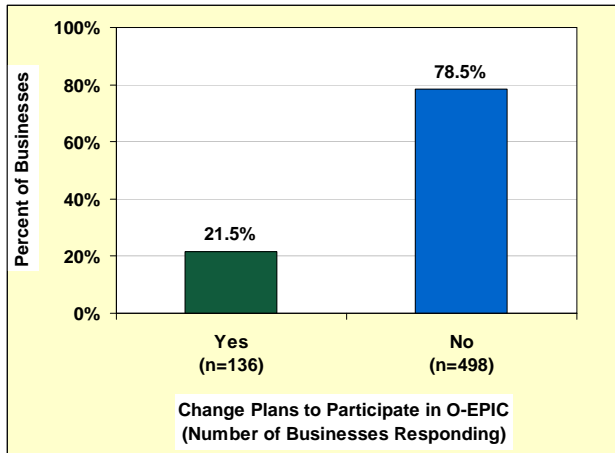
Figure 12. Business Insurance Status Prior to Participation in O-EPIC ESI (n=1,049)



Employers who answered “Yes” to Question 5, indicating they did offer health insurance before IO/O-EPIC ESI, were asked to answer Questions 6 and 7, and then skip Questions 8 and 9. If they answered “No,” indicating they did not offer coverage prior to IO/O-EPIC ESI, they were asked to skip Questions 6 and 7, and answer Questions 8 and 9.

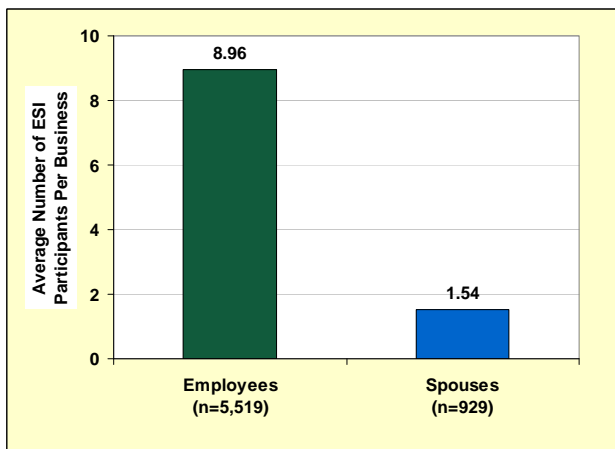
6. Employers who offered prior ESI coverage were asked if they had to change health insurance plans to participate in IO/O-EPIC ESI. Approximately 1/5th (21.5%, n=136) of employers with a health insurance program in place reported having to switch plans to participate in IO/O-EPIC ESI; 78.5% (498) said they did not have to switch plans to offer IO/O-EPIC ESI (Figure 13). These results are similar to those to both Survey 2 and Survey 3.^{2,3} The fact that employers continue to be willing to switch insurance plans to participate in IO/O-EPIC ESI demonstrates employers’ commitment to providing affordable coverage for their employees.

Figure 13. Percent of Employers Who Had to Change Compared to Those Who Did Not Have to Change Health Plans to Participate in IO/O-EPIC ESI (n=634)



7. *Employers who offered prior ESI coverage were asked how many employees and spouses participated in the previous company health plan.* Six hundred (600) of the employers who offered prior health coverage reported that 5,519 employees were covered under their previous company plan, **about 9 employees per business** (mean = 8.96, Std Dev = 9.42); 929 spouses were covered under the previous plan, 1.54 per business (Figure 14).

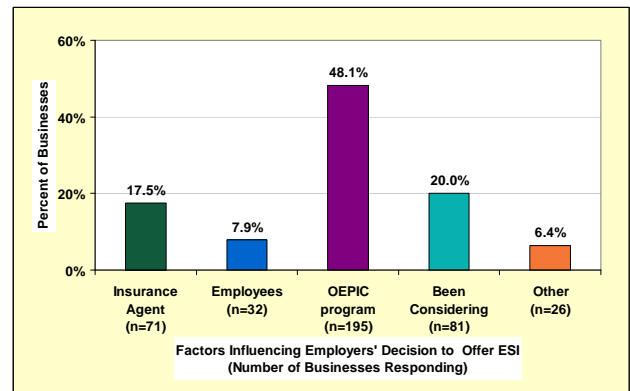
Figure 14. Employees and Spouses Participating in Prior Health Plan



8. *Employers who did not offer prior ESI were asked who or what convinced them to participate in IO/O-EPIC ESI?* Employers who did not previously offer coverage identified the

existence of the IO/O-EPIC ESI program itself as the number one factor that convinced them to begin providing ESI for their employees (48.1%, n=195); 20% (n=81) said they had been considering offering coverage already; 17.5% (n=71) said their insurance agent was influential in their decision, while 7.9% (n=32) said their employees prompted their choice (Figure 15). Respondents were asked to choose the best answer.

Figure 15. Factors Influencing Employers' Decision to Begin Offering ESI (n=405)



9. *Employers who did not offer prior ESI were asked to tell us why they decided to offer health insurance and participate in IO-OEPIC ESI.* In addition to the fact that Oklahoma now had a program in place that was attractive, we wanted to know, in the employer's own words, why they decided to begin offering employer-sponsored coverage. Most of the comments had to do with the fact that IO/O-EPIC ESI made health insurance affordable. Others mentioned business benefits such as employee retention. And still others said it was "the right thing to do." Below is a list of some of the responses to this question. A complete list is attached in Appendix C.

Affordability

- "Could not afford insurance without assistance."
- "My employees needed insurance and O-EPIC made it financially possible."
- "Financial relief to provide more benefits for employees."
- "That is the only possible way we could afford insurance--great program."

"I can afford insurance now that there is help."
 "We are a nonprofit and were not able to afford health insurance until O-EPIC."
 "Needed insurance and couldn't afford it without O-EPIC."
 "Needed to find affordable coverage for my employees."

Employee Retention

"It is hard to get employees and keep them without offering medical insurance."
 "Helps retain employees longer and it was a win/win situation for me and the employee."
 "It is a good benefit for employees and encourages them to stay. Did not want to be uninsured."
 "To be able to offer cost effective benefits as a help to retaining employees."
 "Attempting to hire a better qualified worker, to get that health insurance is a very important job consideration."
 "Incentive to employees to decrease turnover."

Right Thing to Do

"To help our uninsured employees get insurance."
 "Only way I could afford to offer my employees health insurance."
 "Felt like I should offer insurance if I could afford it."
 "Wanted to offer benefits to our employees."
 "Because I care about my employees."

10-13. Health Insurance Status Grid.

Employers were asked to complete a grid describing the current health insurance status – to the extent possible – of their employees. Table 1 shows the totals for all respondents.

Table 1. Employee Health Insurance Status

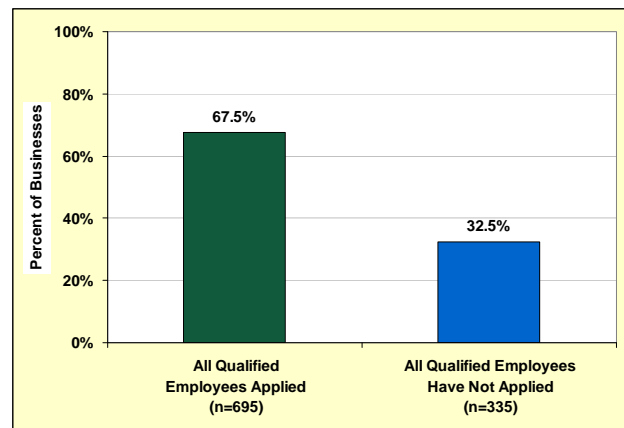
	Employees	Spouses
10. # covered by or applying to IO/O-EPIC ESI	3,946	672
11. # covered but not under IO/O-EPIC ESI	5,397	N/A
12. # not covered or coverage status unknown	5,929	N/A
13. Total # employees	15,272	N/A

14. Have all qualified employees applied for IO/O-EPIC ESI? To determine whether or not qualified employees were applying for IO/

O-EPIC ESI coverage, employers were asked to respond True or False to a question about whether all their eligible employees had applied. More than two-thirds of employers (67.5%, n=695) said all their qualified employees had applied. These respondents were instructed to skip Question 15.

One-third (32.5%, n=335) said all their qualified employees **had not** applied to IO/O-EPIC ESI (Figure 16).

Figure 16. Application Status of Qualified, IO/O-EPIC ESI Eligible Employees

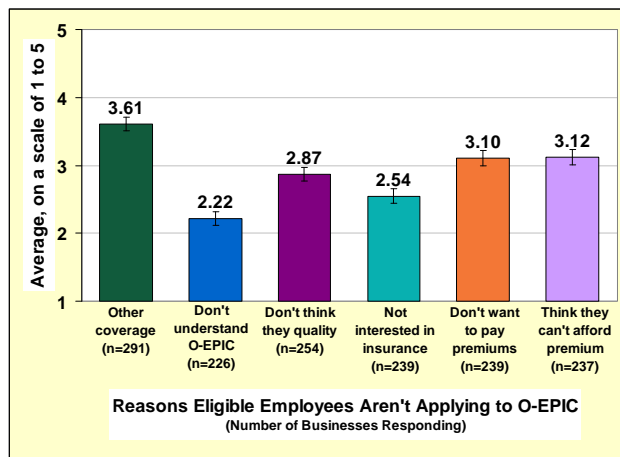


The one-third of employers who responded that all qualified employees **had not** applied, were instructed to answer Question 15.

15. Employers' reasons why qualified employees had not applied for IO/O-EPIC ESI coverage.

On a scale of 1 to 5, with 1 being least likely and 5 being most likely, employers rated "Other Coverage" as the main reason their eligible employees had not applied for IO/O-EPIC ESI (mean=3.61, n=291). "Think they can't afford premiums" ranked 2nd (mean=3.12, n=237), and "Don't want to pay premiums" ranked 3rd (mean=3.10, n=239). "Don't understand O-EPIC" ranked last (mean=2.22, n=226) (Figure 17).

Figure 17. Reasons Why Eligible Employees Have Not Applied for IO/O-EPIC ESI

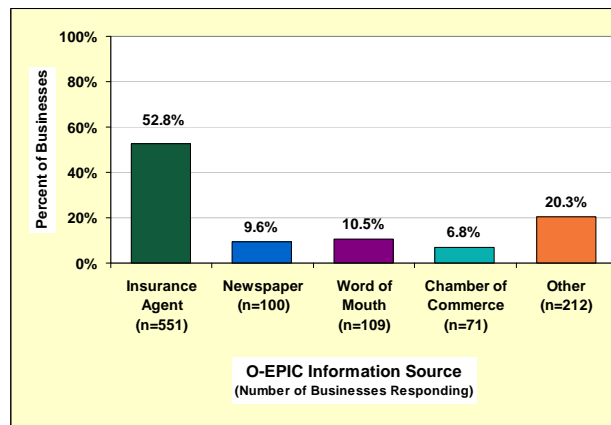


Even though employers have heard about and understand the IO/O-EPIC ESI program better now than ever before, some employees are still uncertain, don't think they qualify, or feel the premiums are still unaffordable.

16. How did you hear about the IO/O-EPIC ESI program? "Insurance Agents" were employers' most frequent source of information about the IO/O-EPIC ESI program (52.8%, n=551). "Other" sources, which included television ads and flyers received in the mail, ranked 2nd (20.3%, n=212). All other sources – "Newspapers," "Word of Mouth," and "Chambers of Commerce" – were not nearly as influential (Figure 18). Insurance agents have been very important for the IO/O-EPIC ESI program since it began accepting applications in November, 2005.^{1-5,7}

"Our insurance agent played a vital role in our business signing up. We had applied and were told we didn't qualify. Our insurance agent encouraged me to apply again and took me to an informative meeting. If it weren't for her, we wouldn't be on this program."

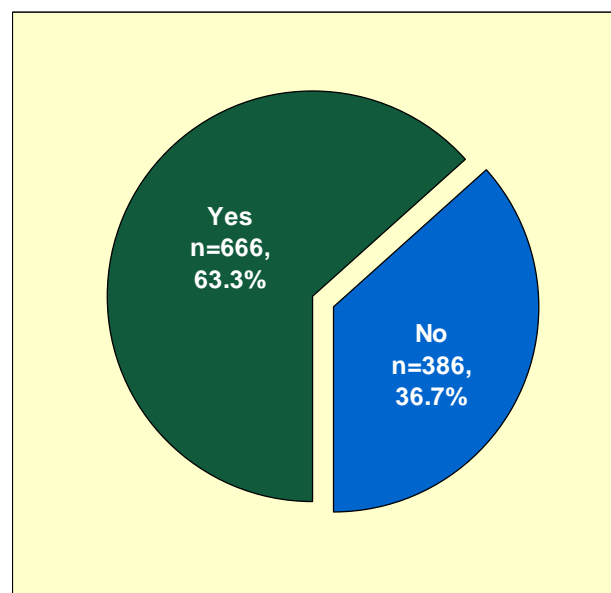
Figure 18. Primary Source of Information about IO/O-EPIC ESI Program (n=1,043)



"I wanted my employees to have health insurance but could not afford it until I heard about the O-EPIC program from Chamber of Commerce."

17. Understanding of IO/O-EPIC ESI program eligibility. Employers were asked whether they understood that IO/O-EPIC ESI was an insurance program for low-income workers before they applied for coverage. Two-thirds said "Yes" they did understand, while one-third did not (Figure 19).

Figure 19. Employer Understanding of IO/O-EPIC ESI Eligibility (n=1,052)

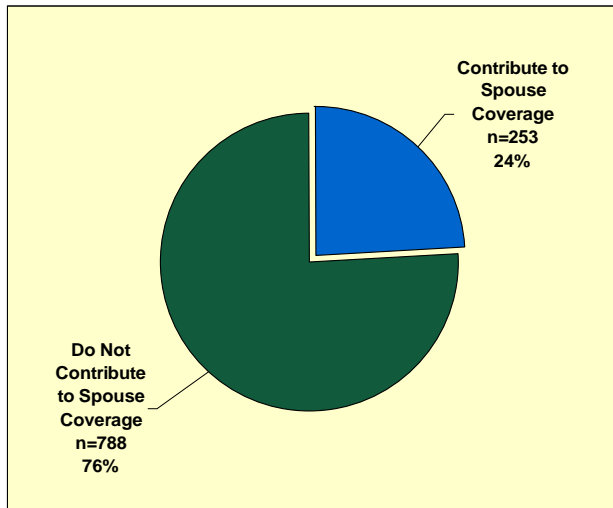


A greater percentage of employers understood that IO/O-EPIC ESI was a premium

subsidy program for low-income workers in this study than in previous studies,²⁻⁴ in which only about half of employers knew IO/O-EPIC ESI was for their lower income employees. This indicates that accurate information about the IO/O-EPIC ESI program is reaching and penetrating a larger audience.

18. Percentage of employers in this sample who contribute to spouse coverage. Fewer than one-quarter (24%, n=253) of employers in this sample contribute to health coverage for employees' spouses whereas 76% (n=788) reported that they did not contribute to dependent coverage (Figure 20).

Figure 20. Percentage of Employers Contributing to Spouse Coverage (n=1,041)



19. Four potential business benefits of participating in IO/O-EPIC and offering ESI. Employers rated the following potential business benefits of offering health coverage on a scale of from 1 to 5, with 1 being not important and 5 being very important (Figure 21).

- 1) Improve Employee Morale,
- 2) Attract New Hires,
- 3) Reduce Absenteeism, and
- 4) Decrease Workers' Compensation Claims.

“Improve Morale” was ranked as the greatest benefit (mean=3.35, SEM=0.05), followed by improved ability to “Attract New Hires” (mean=2.98, SEM=0.04). “Reduced Ab-

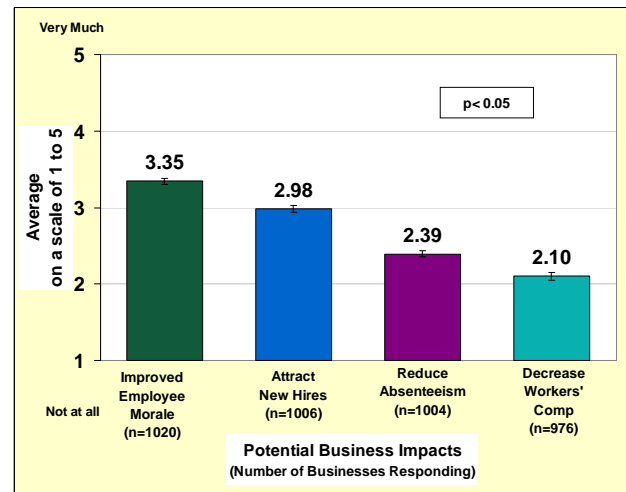
senteeism” was the third rated benefit (mean=2.39, SEM=0.04), and “Decrease Workers' Compensation Claims,” fourth (mean=2.10, SEM=0.05). These data indicate that IO/O-EPIC ESI is having a positive effect on the morale of the employees in the businesses surveyed. Worker morale is correlated to productivity, and potentially to enhanced financial viability of the company.^{46,47}

“Helps morale of your low income people so much they work harder for you because now you have done something for them.”

Though not an option on the survey, employers mentioned the program was beneficial in attracting and retaining quality employees.

“Helps retain employees longer. It was a win/win situation for me and my employees.”

Figure 21. Employer Ranking of Four Potential Business Benefits of Participating in IO/O-EPIC and Offering Health Coverage



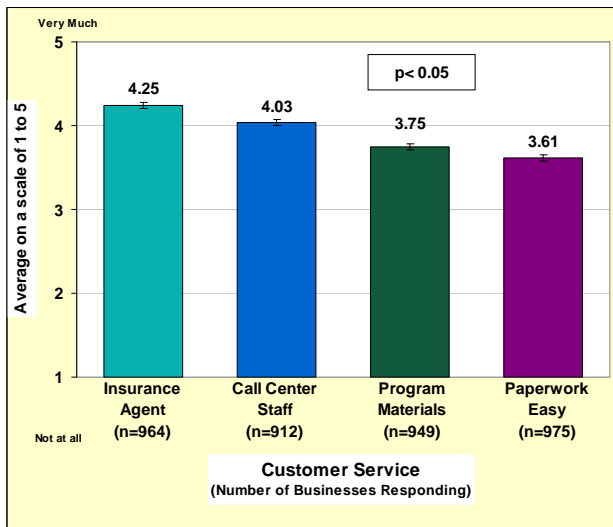
There was a statistically significant difference (p<0.05) between each of the four potential benefits, which allows us to place the four potential benefits in rank order (Figure 21). The rank order for these benefits matches the rank order from previous surveys.¹⁻³

20. Helpfulness of four customer service aspects of the IO/O-EPIC ESI program and application process. Employers were asked to rate four aspects of the IO/O-EPIC ESI program

related to customer service, and the application and administration process.

Employers rated “Insurance Agents” highest (mean, 4.25, n=964) on a scale of 1-5 (1=least helpful, 5=most helpful), followed by Call Center Staff (mean, 4.03, n=912). Employers said program materials were helpful (mean=3.75, n=949), and that the paperwork was not overly challenging (mean=3.61, n=975). All points showed a statistically significant difference, one from the other (p<.05) (Figure 22).

Figure 22. Employer Rating of Helpfulness of Four Customer Service Aspects of IO/O-EPIC ESI



Although the statistical results from the survey indicated that overall, program participants were pleased with the assistance they received from OHCA, there were areas in which some employers expressed frustration. The most frequently mentioned in the comments was the problem with IO/OEPIC receiving faxed documents. Many suggested adding additional fax lines/machines.

"I do not like when I fax things in. I do not get feedback if it is not what they need. Many calls. Very frustrating."

The second was frustration with the website. During discussions and interviews with employ-

ers, many suggested increasing the “user-friendliness” of the web site, especially for their employees. One group discussion participant suggested:

“...provide a tool kit with explanations and instruction about using each form. It would simplify the program and the process businesses have to go through.”

And, although answers to the survey question that asked employers to rate each of the customer service areas gave the Call Center high marks (Figure 22), individual comments on the surveys and from the individual discussions indicated there were problems with calls being returned in a timely manner, and in some instances with incorrect information.

"Talked with different people each time about the same problems. Never got anything done and the fax line is always down."

21. What are your employees saying about IO/O-EPIC ESI? Employers were asked to gauge how their employees were responding to the IO/O-EPIC ESI program. Their responses fell loosely into seven categories. Most responded that their employees were appreciative of the program (n=229), that they understood the benefit of having health insurance (n=110), and that the financial assistance made it possible for them to have good health coverage (n=108). Increasing the income eligibility was mentioned (n=38) as was gratitude for the spouse benefit (n=28). Some of the comments from each of the categories are shown below. All comments are included in Appendix C.

Increase income eligibility

"The low income is too low. Low income gets welfare. Middle income can't get welfare or afford insurance."

"We only have 1 employee that it has helped to any amount, but he is excited."

Employer Pays

"Since we have always paid before they really don't notice a difference. I on the other hand am very grateful."

Financial assistance makes it possible

"They appreciate the help with their premium. Otherwise, some would not be able to afford insurance."

"Very beneficial, especially the annual out of pocket reimbursement."

"They say it makes all the difference between having health care versus putting food on the table."

Appreciative of program

"The employees are very pleased to have affordable insurance."

"The ones who participate in O-EPIC say it is a great program."

"They like the plan."

Benefit of health insurance

"Nice to have a job with insurance."

"Thankful to have insurance coverage--gives peace of mind."

"It allows opportunity for health coverage that normally would not have."

Glad to have spouse coverage

"Applied because eligible and it helps the company, and offers spousal coverage."

"They are happy to have. Lifesaver for spouse."

"Love that it makes having coverage for spouses affordable."

Other

"Coverage is very good. Paperwork is difficult."

22. Additional comments. General comments from employers fell into seven categories. Most (n=94) remarked about an administrative issue, in particular several commented about difficulty faxing and suggested that additional fax machines or fax lines were needed. Some expressed the desire to increase the income eligibility (n=40). Many, however, said they would be unable to offer coverage without IO/O-EPIC ESI (n=45) and were very appreciative that the program was in place (n=45). Some comments from each of these categories are shown below. A complete list of comments is included in Appendix C.

Increase income eligibility

"We only had 3 that qualified. The rest made too much."

"Grateful but wish the income limits were higher."

Employer pays

"Insurance premiums are paid by employer 100%. Non-profit has really helped to continue 100% on all employees."

Too new to program

"We signed up in March and are still getting things hooked up so I don't have any comments other than telephone assistance has been nice each time I have had a question."

Unable to offer coverage without IO/O-EPIC

"We were no longer able to offer insurance of any quality to our youth pastor. It has been a blessing."

"It made a big difference in the fact that I have been able to keep my men covered. I was going to have to drop [their coverage]."

Very appreciative

"Thank you. A government program that works."

"Our employees would not have elected insurance coverage without this program."

"Thanks for helping us to be covered or we would have no insurance at all!!"

Administrative issues

"It is very hard to get through on the fax line to send copies of the bills. Need more lines available to fax the bills."

"Some of the ones who participate say their children don't qualify for SoonerCare and also not for O-EPIC. Do you know why?"

"It is difficult for new businesses since first month is not usually reimbursed. The employees can't afford the extra so the business has to pay all of it. It really hurt me when I first started."

Other

"Keep up the good work."

Table 2. Survey Results-at-a Glance

Survey Question	Result	Interpretation/Notes
1. Type of business: (e.g., manufacturing, retail, service, health care, etc.)	988 responses	The mix of businesses in the sample reflects the types of small businesses throughout OK
2. Business location:	City (50,000+) = 50% Town (2,500-50,000) = 36% Rural (less than 2,500) = 14%	Similar to previous CQI studies.
3. Including yourself, how many people work at your company?	Mean = 15.35 SEM = 0.14	63% had 14 employees or fewer, 37% had 15 employees or more.
4. How long (# of months) have you participated in O-EPIC?	Mean = 10.70 months SEM = 0.27	53% had been with the program 9 months or less, 47%, more than 9 months.
5. Did you offer company health insurance before the O-EPIC program?	Yes = 61.7% No = 38.3%	The program is working to increase the number of the uninsured. Note: 1/3 were newly covered employees.
6. Did you have to change plans to participate in O-EPIC?	Yes = 21.5% No = 78.5%	Most prior plans qualified for IO/O-EPIC ESI
7. How many individuals participated in the company health plan before O-EPIC?	Employees Mean = 8.96, SEM=0.13 Spouses Mean = 1.54, SEM = 0.10	5,519 employees, 929 spouses participated in prior ESI
8. If you didn't offer company health insurance before O-EPIC, who or what convinced you to offer insurance?	Insurance Agent = 17.5% Employees = 7.9% OEPIC program itself = 48.1% Been considering = 20% Other = 6.4%	The existence of the O-EPIC program itself enticed employers to offer health insurance coverage.
9. Why employers decided offer ESI?	Narrative	Right thing to do, hire and retain valued employees.
10. # of employees and spouses covered by or applied for O-EPIC:	Employees = 3,946 Spouses = 672	3,946 employees and 672 spouses applied for O-EPIC.
11. # covered not under O-EPIC:	Employees = 5,397	5,397 employees are covered not under O-EPIC.
12. # covered elsewhere or insurance status unknown:	Employees = 5,929	5,929 employees have insurance through another source or their insurance status is unknown.
13. Total # of employees:	Employees = 15,272 (SEM = 0.15)	15,272 is the total number of employees in this sample.
14. Did all your eligible employees apply for O-EPIC?	Yes = 67.5% No = 32.5%	2/3rds of eligible employees applied for O-EPIC.
15. If you answered NO to Question 14, please rate, on a scale of 1 (Very Unlikely) to 5 (Very Likely) why you think qualified employees are not applying for O-EPIC.	<u>Other coverage</u> Mean = 3.61, SEM = 0.10 <u>Don't understand O-EPIC</u> Mean = 2.22, SEM = 0.10 <u>Don't think they qualify</u> Mean = 2.87, SEM = 0.10 <u>Not interested in health insurance</u> Mean = 2.54, SEM = 0.11 <u>Don't want to pay premiums</u> Mean = 3.10, SEM = 0.11 <u>Think they can't afford premiums</u> Mean = 3.12, SEM = 0.11	Employees are likely not applying because they have coverage through another source or they think they can't afford premiums. Further review is suggested.

16. How did you hear about the O-EPIC?	Insurance Agent = 52.8% Newspaper = 9.6% Word of Mouth = 10.5% Chamber of Commerce = 6.8% Other = 20.3%	Insurance agents continue to be an important asset to IO/ O-EPIC ESI. 20.3% indicated 'other' source, e.g., business mailing or radio/TV ad.
17. Prior to applying for O-EPIC, did you know program was for low-income workers?	Yes = 63.3% No = 36.7%	2/3rds of employers understood OEPIC was for income eligible employees, an increase over last year (50.6% employers understood in January 2008.)
18. Do you contribute to spouse health insurance?	Yes = 24.3% No = 75.7%	Not many do, which is to be expected since many did not even offer ESI prior to the program.
19. On a scale of 1 to 5 with 1 being negative and 5 being positive, please rate the following aspects of how the O-EPIC program has impacted your business in following areas?	<u>Attractive to New Hires</u> Mean = 2.98, SEM = 0.05 <u>Improved Employee Morale</u> Mean = 3.35, SEM = 0.04 <u>Reduced Absenteeism</u> Mean = 2.39, SEM = 0.04 <u>Decreased Workers' Comp</u> Mean = 2.10, SEM = 0.05	Employers see improved employee morale, which in turn can increase productivity. Retention was also mentioned.
20. On a scale of 1 to 5 with 1 being negative and 5 being positive, please rate the following aspects of the O-EPIC program and application process.	<u>Program Materials</u> Mean = 3.75, SEM = 0.04 <u>Call Center Staff</u> Mean = 4.03, SEM = 0.04 <u>Paperwork</u> Mean = 3.61, SEM = 0.04 <u>Insurance Agent</u> Mean = 4.25, SEM = 0.04	Insurance agents and call center staff both remain very effective in assisting employers with the O-EPIC application and administration process.
21. What are your employees saying about O-EPIC? Comments were categorized into 7 categories.	Comments were categorized into the following areas: Increase income eligibility = 38 employer pays 100% = 9 subsidy, financial help = 108 Appreciative = 229 Benefit of insurance = 110 Spouse coverage = 23 Other = 73	Appendix
22. Additional comments:	Comments were categorized into the following areas: Increase income eligibility = 40 employer pays 100% = 3 too new to program = 2 unable to offer coverage without OEPIC = 45 Thanks, helps a lot = 45 Administrative problem = 94 Other = 39	Appendix

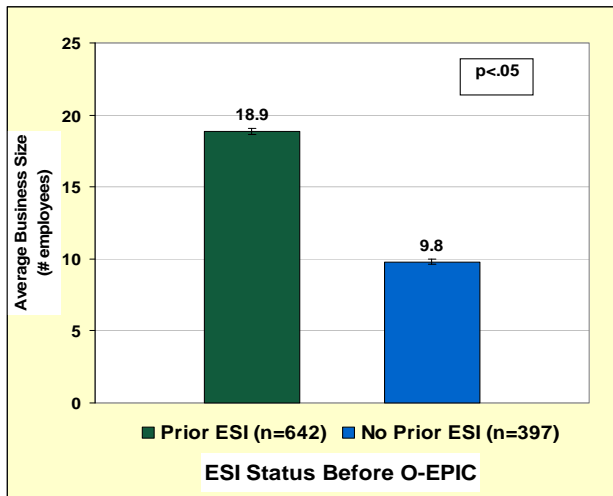
Comparative Analyses

Eleven comparative analyses and two sub-analyses were run on the data from this survey. Questions for cross-analysis were chosen based on their potential to shed light on policy issues and offer suggestions to improve the program.

1. Does size of business as measured by number of employees predict whether a business offered ESI before IO/O-EPIC ESI?

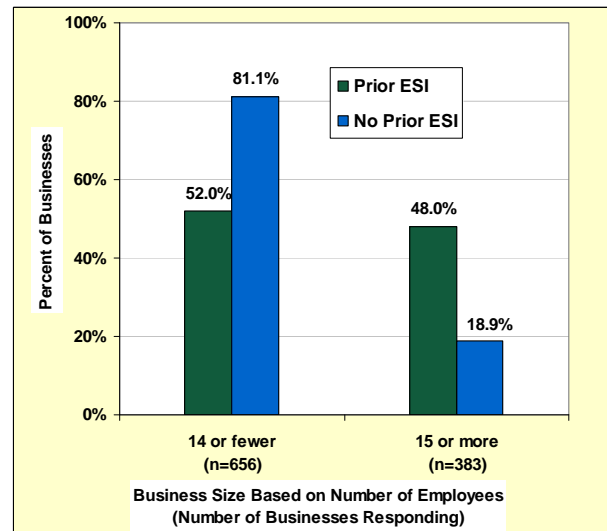
We wanted to know whether the size of the business (as measured by number of employees) predicted whether or not a business offered employer-sponsored coverage before joining IO/O-EPIC ESI. We looked at this question from 2 perspectives: (1) Average business size based on number of employees, and (2) Smaller businesses in our sample (14 or fewer employees) compared to larger businesses (15 or more). Figure 23 shows that companies with an employer-sponsored plan in place before IO/O-EPIC ESI had twice as many employees (18.9 compared with 9.8) as those that did not.

Figure 23. Offer of ESI Prior to IO/O-EPIC Compared by Size of Business (n=1,039)



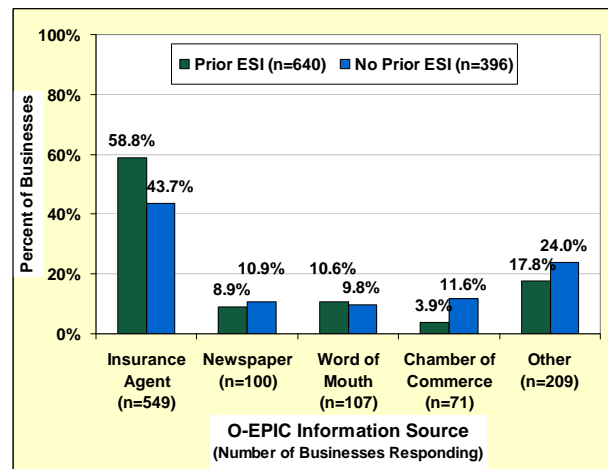
Additionally, 81% of businesses with 14 employees or fewer did not have prior coverage compared with only 18.9% of larger businesses. (Figure 24). Size of business does predict prior offer of ESI.

Figure 24. Percent of Businesses with Prior/No Prior ESI Compared by Business Size (14 or Fewer Employees vs 15 Employees or More)



2. Is there a variation in source of information about the IO/O-EPIC ESI program between companies that had an employee benefits plan in place compared to companies that did not have employee benefits before the program? To determine whether the existence of an employee benefit program impacted the importance of various information sources for small business owners, we compared responses for businesses that had health benefits to those that did not have health benefits before IO/O-EPIC ESI and ran those comparisons against favored information sources (Figure 25).

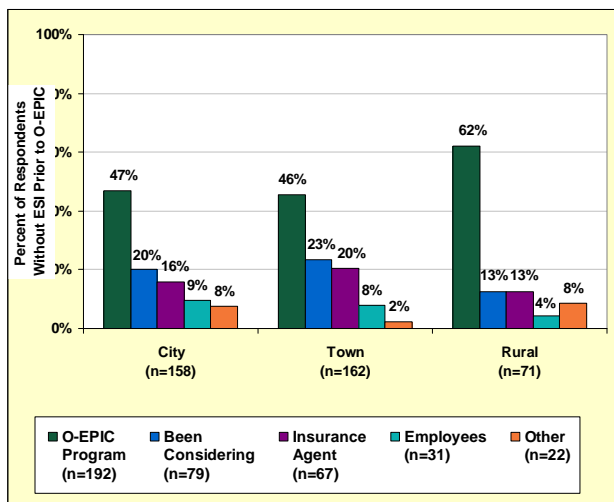
Figure 25. IO/O-EPIC ESI Information Source Compared by Prior Offer of ESI



Companies with an employee benefits plan in place were more likely to have heard about IO/O-EPIC ESI from their insurance agent (58.8%) than companies that did not have a benefits program. This is reasonable as companies with an employee benefits package would have a relationship with an insurance agent. Still, the fact that the most frequent source of information for businesses without prior coverage was an insurance agent (43.7%) indicates that agents and brokers are promoting the IO/O-EPIC ESI program. Other sources listed most commonly by employers who did not offer coverage previously were television ads and flyers in the mail.

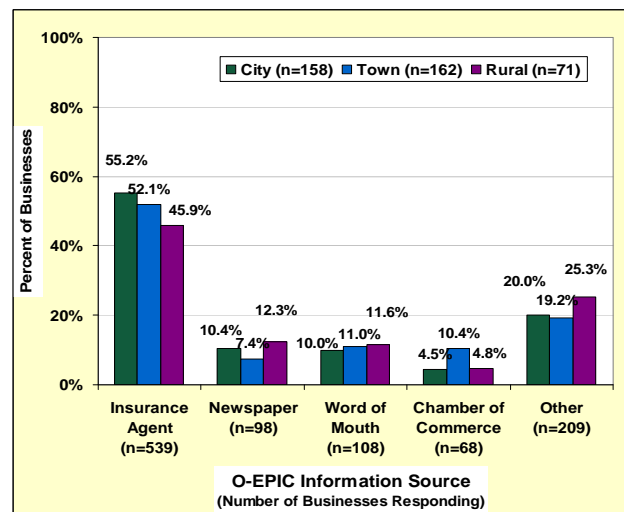
3. Does business location (city, town, or rural area) predict the factors that convince an employer who was previously not offering ESI to enroll in a health insurance program? Across the board – city, 47%; town, 46%; rural, 62% – the existence of the “**IO/O-EPIC ESI Program itself**” was the single greatest factor that influenced employers who did not offer health benefits to begin offering coverage (Figure 26). This is good news for OHCA and the Insure Oklahoma program, and shows the need for this type of program.

Figure 26. Factors Influencing Decision to Offer ESI Compared by Location of Business: City, Town, Rural (n=391)



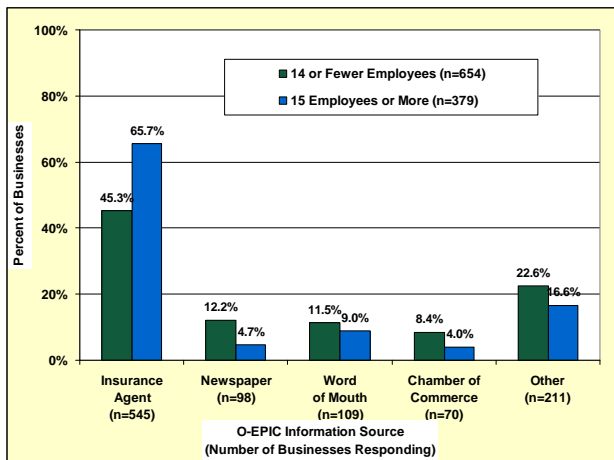
4. Does business location (city, town, or rural area) predict the predominant source of information about IO/O-EPIC ESI? For the purpose of marketing the Insure Oklahoma/ O-EPIC ESI program, we wanted to know if business location predicted how employers got information about the IO/O-EPIC ESI program. Insurance agents were the most important information source for businesses in all locations (Figure 27). Newspaper was slightly more influential in rural areas and the Chambers of Commerce were more influential in towns.

Figure 27. Sources of Information about IO/O-EPIC ESI Compared by Business Location (n=1,022)



5. Does business size (14 employees or fewer vs 15 employees or more) predict the predominant source of information about IO/O-EPIC ESI? To assist with marketing the Insure Oklahoma/ O-EPIC ESI program, we wanted to know whether business size predicted how employers got information about IO/O-EPIC ESI. Insurance agents were more important for larger businesses (65.7% of businesses with 15 or more workers) than for smaller ones (45.3%), but agents were the primary source for both large and small businesses. Newspapers, Word of Mouth and Chambers of Commerce were more important to small businesses than larger businesses. (Figure 28).

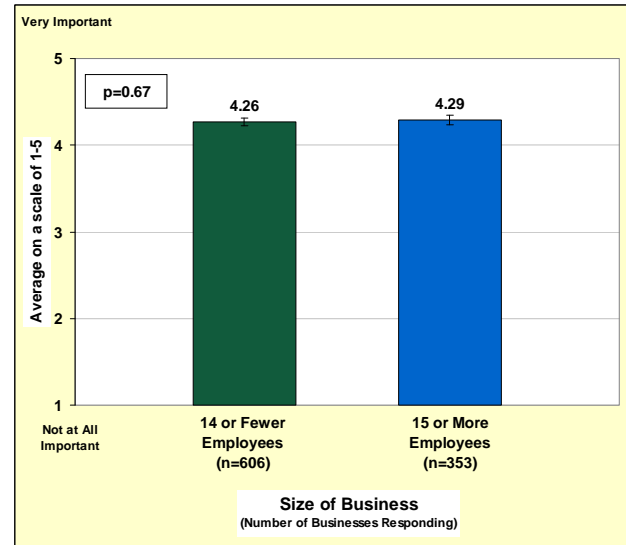
Figure 28. Sources of Information about IO/O-EPIC ESI Compared by Business Size (n=1,033)



This result correlates with our findings that larger companies were more likely to offer ESI than smaller companies, and thus to have an on-going relationship with an insurance agent.

6. Importance of insurance agent compared by business size (14 or fewer employees vs 15 employees or more). Given the analyses that demonstrate larger businesses and those that offered ESI before the IO/O-EPIC program were more reliant on insurance agents than smaller businesses or businesses with no prior coverage, we ran a statistical analysis comparing responses from small businesses (14 or fewer employees) and larger businesses (15 employees or more) to a Likert style question “Please rate your insurance agent” on a scale of 1 to 5 (1=not helpful and 5=very helpful). In response to this specific question, there was no statistically significant difference between the importance of agents to small businesses (mean=4.26) compared to larger businesses (mean=4.29). So, although in other questions, larger businesses and businesses in urban areas rated their agents as being somewhat more important than smaller businesses and those in suburban or rural areas, all businesses surveyed felt their agents were an equally important part of the IO/O-EPIC ESI process (Figure 29).

Figure 29. Importance of Agent Compared by Business Size (n=959)



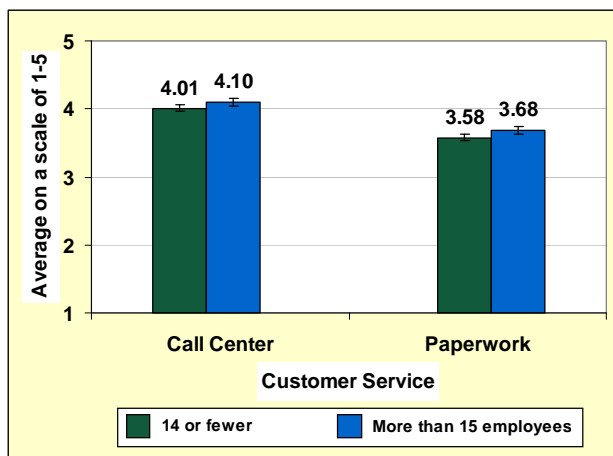
7. Does business size predict the importance of the Call Center staff or the ease of completing Paperwork for the IO/O-EPIC ESI program? We noticed a discrepancy in the helpfulness of the “Call Center” and the ease of “Paperwork” between survey question responses and comments written on the surveys and verbal comments from participants in the discussion groups and telephone interviews. To see if business size could contribute to these differences, we stratified the data by business size (14 or fewer employees vs 15 employee or more) and analyzed the results for helpfulness of “Call Center” and ease of “Paperwork.” As shown in Figure 30, no significant differences were found. We are unable to offer a hypothesis about why the discrepancy exists. Comments that precipitated this analysis included:

“Administration is a hassle...You do everything online and they still send you mounds and mounds of paperwork.”

“The fax system is a nightmare. I’m continually faxing and refaxing things. I tried to fax for a week and gave up and put it in the mail.”

“Phone calls to the Call Center have never been returned. I e-mailed and received a response within an hour or so.”

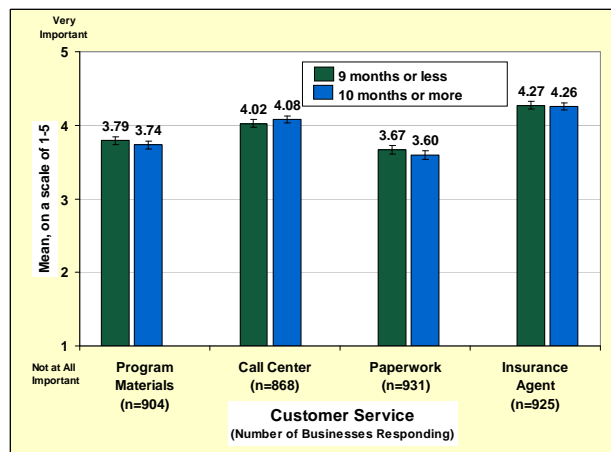
Figure 30. Helpfulness of Call Center and Ease of Paperwork Stratified by Business Size (14 or Fewer Employees, 15 Employees or More)



Therefore, size of business does not correlate statistically to increased frustration over administrative issues. In Comparison 8 (below) we looked at whether length of time participating in the IO/O-EPIC ESI program could contribute to this discrepancy.

8. Does length of time participating in IO/O-EPIC ESI (9 months or less compared with 10 months or more) predict employer satisfaction with 4 service components of the IO/O-EPIC ESI program? On a Likert scale of 1 to 5 (1=not helpful or easy, 5=very helpful or easy), employers were asked to rate four service components of IO/O-EPIC ESI: Program Materials, Call Center Staff, Paperwork, and Insurance Agents. Both groups rated Insurance Agents and Call Center Staff “Very Important.” Paperwork was the least “easy” for both groups. The differences between the two groups were not statistically significant (Figure 31).

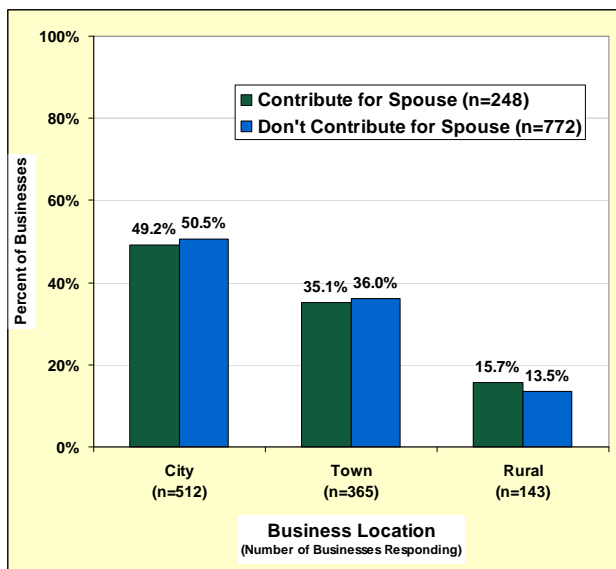
Figure 31. Helpfulness of Four Service Components of IO/O-EPIC ESI



As with Comparison 7 (above), there appears to be a disconnect between what employers mark on the survey and their written comments in two customer service areas: helpfulness of Call Center and ease of Paperwork. In Comparison 7, we looked at whether business size could account for this discrepancy. In Comparison 8, we looked at length of time participating in the program as a possible confounding factor. However, as shown in Figure 31, there were no significant differences in survey responses when these variables are stratified. We are unable to offer a hypothesis about why this discrepancy exists.

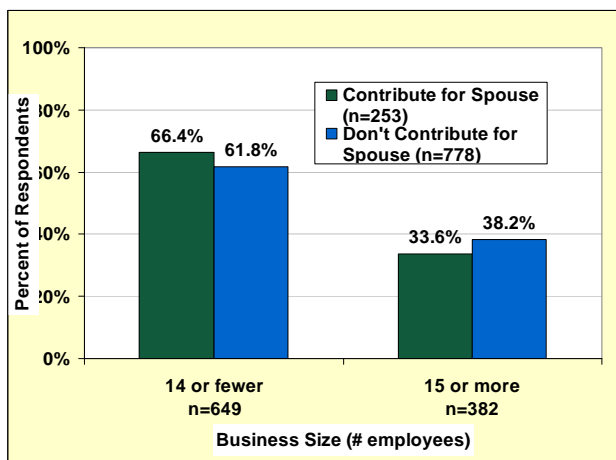
9. Does business location (city, town, rural) predict whether a business will contribute to spouse health care coverage? To determine if business location had an impact on whether a business contributed to spouse coverage, we compared employer responses for these two variables. On a percentage basis, there were no differences between business location and contribution to spouse coverage. It should be noted that only 248 businesses in this study contributed to spouse coverage; 772 did not. (Figure 32).

Figure 32. Contribution to Spouse Coverage Compared by Business Location (n=1,020)



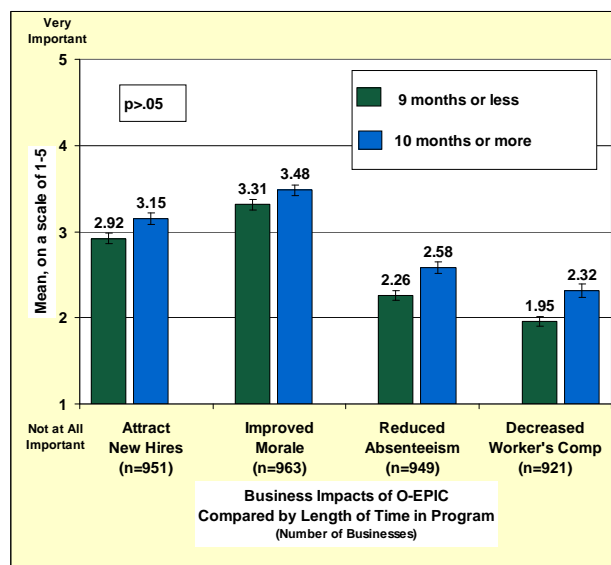
10. Does business size (14 or fewer employees vs 15 employees or more) predict whether a business will contribute to spouse health care coverage? In this sample, most businesses did not contribute to spouse coverage (253 business contributed to spouse coverage; 778 did not). On a percentage basis, smaller businesses were somewhat more likely to contribute to spouse coverage than larger businesses, which is the opposite of national findings⁴⁸ (Figure 33).

Figure 33. Contribution to Spouse Coverage Compared by Business Size (n=1,031)



11. Does length of time participating in IO/O-EPIC ESI (9 months or less compared with 10 months or more) predict employer perceptions of business benefits of offering health insurance? On a Likert scale of 1 to 5 (1=not important, 5=very important), employers were asked to rate four potential, nationally acknowledged benefits of offering employee health insurance. Across the board, businesses that had been participating in IO/O-EPIC ESI and offering health coverage for their employees for 10 months or more considered all potential benefits to more important than businesses that had been participating for a shorter period of time. The differences were all statistically significant ($p < .05$) (Figure 34).

Figure 34. Importance of Four Business Benefits of Offering ESI



See Appendix B for a transcript of discussion groups and telephone interviews, and Appendix C for a complete list of written survey comments.

Discussion Groups and Telephone Interviews

DFPM researchers contacted 40 small business employers who completed the Optional Contact Information portion of the survey indicating they would be willing to participate in additional discussions or telephone interviews about their experiences with the IO/O-EPIC ESI program. The discussion groups and/or phone interviews were held with employers in Ada, Altus, Bartlesville, Bethany, Chickasha, Durant, Edmond, Enid, Eufaula, Grove, Guymon, Lawton, McAlester, Moore, Oklahoma City, Stillwater, Tulsa and Woodward.

An additional set of questions was prepared for the discussion and telephone conversations. They were:

1. *What is the least confusing part of the IO/O-EPIC ESI program?*
2. *What is the most confusing part of the IO/O-EPIC ESI program?*
3. *If IO/O-EPIC ESI had a sliding scale benefit with a maximum of one-third of the premium for income eligible employees, would this be a benefit to you?*
4. *How important to you it is that IO O-EPIC ESI have a reserve fund?*
5. *How important is program stability?*
6. *What would you do if you were in charge of the IO/O-EPIC ESI program?*
7. *Additional comments.*

In response to Question 1, what was the least confusing part of the program, the answers were conflicting. Some said nothing was confusing and some said everything was confusing. When asked what was the most confusing, one of the most interesting answers was:

“Explaining the program to employees. The application process is redundant and the letter employees receive isn’t helpful. It confuses them.”

Along the same lines, another discussant said that employees don’t understand the

process and “are asked questions they don’t know” the answers to.

“I think the employee letter should direct the employee to go directly to see someone within their organization to apply.”

Question 3 regarding the implementation of a sliding scale benefit in order to allow higher income employees to participate was met with a resounding “Yes.” Any such expansion would of course require approval from the Center for Medicare and Medicaid Services (CMS).

Discussants were asked how important they thought it was for IO/O-EPIC ESI to have a reserve fund. This also met with a resounding “very important” from most small business representatives. One individual captured the essence of the question:

“It is very important that the money designated for this program be protected to ensure the program continues for those who need it.”

Program stability and the existence of a protected reserve fund were linked. Employers are concerned that they would have to take away the benefits should the program become insolvent. In past studies, employers indicated that they would rather not offer coverage at all than to have to stop offering it because they couldn’t afford to continue.⁷² One discussant commented:

“If the program is going to end, there should be some safeguards to protect employers and employees.”

In response to Question 6. What would you do if you were in charge of the program; several respondents said they would make the website more user-friendly, including the addition of a user’s guide or “tool kit” that would explain the purpose of each form and how to complete it. Streamlining the application process, especially numerous problems with the faxing system, was also suggested.

Other responses including qualifying more insurance plans, changing re-enrollment to 24 months rather than 12 months, and adding children. These responses indicate that people

may not understand the legal limitations of the IO/ O-EPIC ESI program.

Additional comments mentioned the problems getting through to the Call Center, confusion over the actual costs of a plan (increased or decreased premium vs increased or decreased co-payments), and the fax issue mentioned earlier.

One discussant attributed their success with the program to their insurance agent saying,

“If it weren’t for her, we wouldn’t be on the program.”

For a complete list of all discussion groups and telephone interviews, including answers to the questions and additional comments, please refer to Appendix B.

Discussion

“When you’re attempting to hire a better qualified worker, to get that health insurance is a very important job consideration.”

*Oklahoma Small Business Owner
July, 2008*

Recent Census Bureau figures place the number of uninsured Americans at 45.7 million, down from 47 million in 2007.¹¹⁻¹⁹ However, most of the reduction is due to the expansion of government programs, and most of the newly insured are children.¹¹ Approximately 4 out of 5 of the uninsured live in households with at least one full-time worker,^{23-30,54,55} and 28 million are small business owners, their employees and dependents, or are self-employed.^{17,20}

Uninsured adults are more likely to go without needed care, be diagnosed with advanced disease, be sicker, and die sooner than those with insurance.^{19,21} For years, states have taken the lead in developing strategies to cover the uninsured.¹² Recently, the U.S. Congress turned its attention to “the growing number of small business owners and their employees who are unable to afford coverage.”¹⁷ Legislation introduced in August, 2008, would create a purchasing pool for small businesses and the self-employed.²⁰

Health care and the plight of the uninsured are high on the list of issues in the 2008 presidential campaign, and the U.S. Congress is beginning to take steps toward trying to make health care more accessible, especially for small businesses and self-employed individuals.³²

Until recently, innovations in expanding access to health care had been primarily at the state level.^{12,75-78}

Under the leadership of Gov. Brad Henry, Oklahoma has been on the cutting edge in seeking solutions to the problem of providing affordable health coverage for the nearly half-million of the State’s uninsured. The Insure Oklahoma (IO) initiative, signed into law in 2005, brought about the Oklahoma Employer/Employee Partnership for Insurance Coverage (O-EPIC). IO/O-EPIC has two components: an employer-sponsored insurance (ESI) program, which provides premium subsidies for small businesses (50 employees or fewer) that offer a qualified health plan for their income-eligible employees and spouses; and an Individual Plan (IP), which provides access to affordable, state-sponsored health insurance for individuals who are self-employed, sole proprietors, temporarily unemployed and looking for work, or who are disabled with a “ticket to work.”

The OUHSC Department of Family & Preventive Medicine’s Primary Care Health Policy Division assisted the Oklahoma Health Care Authority with studies about the feasibility and acceptability of these insurance programs during the planning phases,⁷²⁻⁷⁴ and continued to help OHCA once the programs were initiated by

collecting feedback from insurance agents and small business owners participating in the IO/O-EPIC ESI program, and from participants in IO/O-EPIC IP, as part of the continuous quality improvement (CQI) process.¹⁻⁸

This report describes the experiences of small business owners who were participating in the Insure Oklahoma/O-EPIC ESI program as of April 30, 2008.

Overview of Results. On May 21, 2008, OHCA distributed surveys to all 2,446 small business owners participating in IO/O-EPIC ESI; 31 surveys were undeliverable, blank, or received past the deadline resulting in 2,415 successfully distributed surveys. Employers returned 1,056 surveys for analysis, a 43.7% response rate. These businesses employed 16,056 workers, a 59% increase over 2007 and a 90% increase over 2006. The retail, health care, and service sectors accounted for 57% of businesses in the study sample. Those sectors also accounted for a large proportion of all businesses in Oklahoma indicating that our sample is a reasonable facsimile of all business types in the state. Half (50%) of the businesses were located in cities, defined as more than 50,000 population. About one-third (36%) were in towns (2,500 to 50,000 population), and 14% were in rural areas (less than 2,500 population). Business size, as measured by number of employees, averaged 15 employees; the median number of employees was 10, and the mode was 2. Sixty-three percent (63%) of businesses had 14 employees or fewer, and 37% had 15 or more employees.

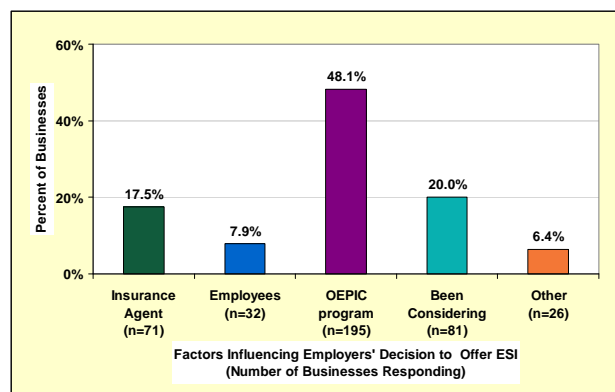
The average length of time businesses had been participating in IO/O-EPIC ESI was 10-11 months; the range was 1 to 32 months (the entire duration of the IO/O-EPIC ESI program). Sixty-two percent (62%) of participating businesses had an employer-sponsored plan in place prior to applying to the IO/O-EPIC ESI program; 38% did not. Only 22% of businesses with prior ESI had to change plans to qualify for IO/O-EPIC ESI. The 600 employers who

offered prior health coverage reported that 5,519 of their employees participated in the ESI plan, about 9 employees per business; 311 employers reported offering spouse coverage and 929 spouses participated, about 2 per business. Although there could be some small discrepancy in these figures because some employers did not answer all the questions, in general about one-third of the employees working for the businesses in this sample had prior ESI.

Employers who did not offer ESI prior to applying for IO/O-EPIC ESI coverage said that the number one reason they decided to join the program was the availability of the Insure Oklahoma program itself (Figure 35).

“Great program that allows you to do something good for your employees.”

Figure 35. Factors Influencing Employers’ Decision to Begin Offering ESI (n=404)



“It is affordable for both the employee and the employer.”

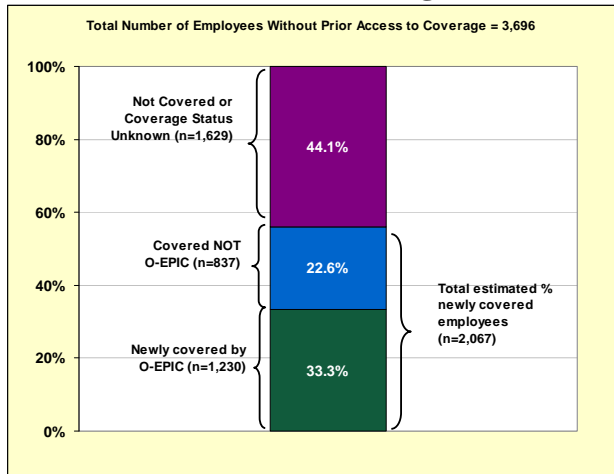
Program Impact and Benefits. One goal of the CQI process for the IO/O-EPIC ESI program is to determine the impacts – positive or negative – that the program is having, both in terms of number of covered lives and the business benefits of providing access to health care for employees and spouses. Table 3 indicates the overall insurance status of employees as reported by employers in July, 2008.

Table 3. Health Insurance Status as Reported by All Employers, July 2008

	Employees	Spouses
# covered by or applying to IO/O-EPIC ESI	3,946	672
# covered but not under IO/O-EPIC ESI	5,397	N/A
# not covered or coverage status unknown	5,929	N/A
Total # employees	15,272	N/A

The data used to generate Table 3 were sorted and analyzed to determine the specific impact the availability of the IO/ O-EPIC ESI was having in terms of newly covered individuals. As Figure 36 demonstrates, of the 3,696 newly covered employees who did not have access to ESI before IO/ O-EPIC ESI, 33.3% (n=1,230) were now covered under the IO/O-EPIC plan, and 22.6% (n=837) previously uninsured employees signed up for coverage even though they were not eligible for the IO/O-EPIC premium subsidy, resulting in 55.9% of employees who are now covered.

Figure 36. Reduction in Uninsurance Among Employees in Businesses without Prior ESI Coverage

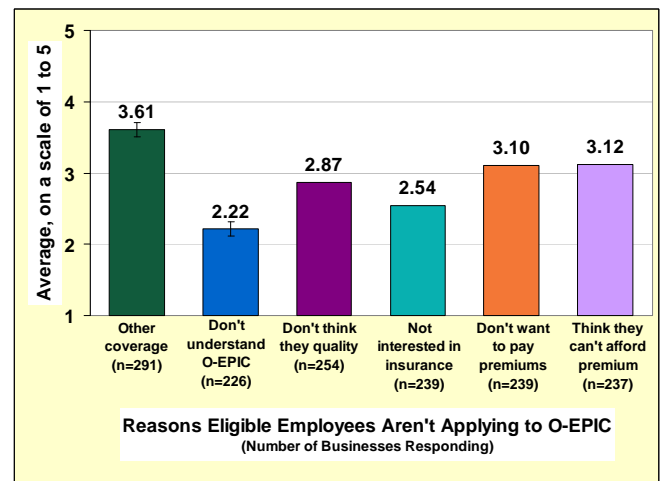


Newly covered employees (22.6%) in companies without prior ESI, are not in IO/O-EPIC. Their coverage and possibly coverage of spouses is, however, a direct result of the IO/O-EPIC program. These results clearly indicate that the availability of IO/O-EPIC ESI is creating access to affordable, quality health

benefits even for higher income workers. Again, this is very good news for OHCA and for Oklahoma.

If all eligible workers were not applying for coverage, employers were asked why. “Other Coverage” was the highest rated reason. However, setting aside the data for those employees who had other coverage, and looking at the other reasons employers think their employees are not applying for IO/O-EPIC ESI is very revealing (Figure 37).

Figure 37. Reasons Why Eligible Employees Have Not Applied for IO/O-EPIC ESI



These results indicate that employees either don't want to pay the premium, think they can't afford it, don't qualify, or and perhaps feel they can go without health coverage. Outreach efforts to explain the IO/O-EPIC ESI program as well as the importance of health insurance coverage aimed at eligible employees might be considered, developed and implemented. If all eligible workers and businesses participate in IO/O-EPIC ESI, the number of uninsured working Oklahomans could be reduced dramatically.

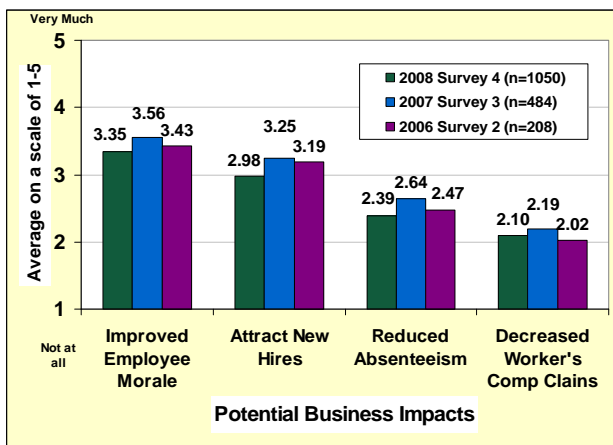
A number of studies on a national level have identified the business benefits of offering ESI including attracting and retaining quality employees, reducing absenteeism, and improving morale and productivity.^{71,79-81} In Survey 4, as in Surveys 2 and 3, employers were asked to

rate four potential benefits of offering health insurance:

- attracting new hires,
- improving employee morale,
- reducing absenteeism, and
- decreasing workers' compensation claims.

A comparison of the results from all three surveys shows that "Improved Morale," which equates to increased productivity, is the most frequent business reason employers give for offering ESI (Figure 38). Ratings of all 4 have remained consistent.

Figure 38. Employer Rating of Four Business Benefits of Offering Health Coverage and Participating in IO/O-EPIC ESI: Comparison of Surveys 2, 3, and 4



This confirms other studies of small business employers, which showed that most employers, even those in very small businesses, "want to do the right thing" for their businesses and for their employees.^{2,3,5,71-74}

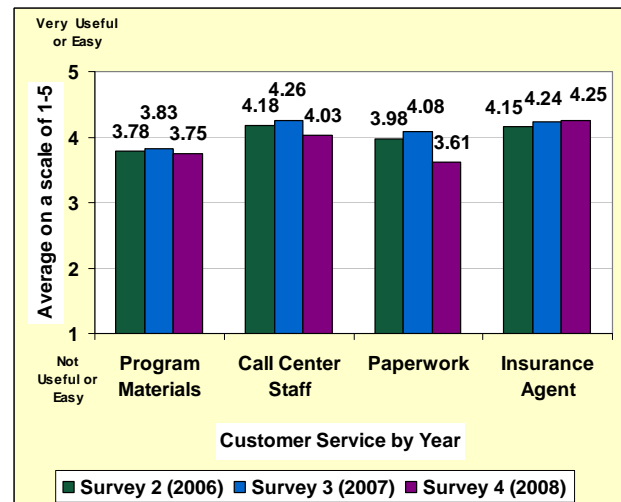
This finding has potential uses in promoting the IO/O-EPIC ESI program. For example, a marketing campaign emphasizing that employers taking part in the IO/O-EPIC ESI felt that participation improved morale, thus increased productivity,^{46,47} and encouraging other small businesses to apply to the program. Similarly, a campaign describing participating employers who felt IO/O-EPIC ESI has had a positive impact on their ability to attract new hires, as well as retain valued employees, could raise

awareness of this program, and possibly increase participation.

Customer service is an important component of any successful venture, whether government-sponsored or private sector. We have tracked four specific customer service elements of the IO/O-EPIC ESI program for three years to assure that OHCA and the insurance agents involved in selling the plan are performing at the highest levels possible.

IO/O-EPIC Call Center Staff have consistently been rated as "Very Useful" by small business owners, as have insurance agents (Figure 39). The importance of insurance agents has grown steadily over the past 3 years. Paperwork and issues related to administering the program were rated lower this year than in the past but still in the "Easy" to Very Easy" range. "Program Materials," like "Paperwork" were rated somewhat lower, but still in the "Useful" range.

Figure 39. Employer Rating of Customer Service Elements of IO/O-EPIC ESI: Comparison of Surveys 2, 3, and 4



Although results from the survey certainly indicate that OHCA can be proud of the work it has done generating useful program materials and keeping paperwork and administrative red tape to a minimum, there are issues that

emerged from survey comments, discussion groups and phone interviews that suggest there are areas of concern. Several survey comments expressed frustration with the faxing process. These same concerns were echoed in the discussion and phone interviews. As one respondent put it:

"Your fax numbers are always busy. This wastes an incredible amount of time."

Some respondents found the web site somewhat difficult to navigate:

"Online is a bit difficult to navigate."

"Internet to enroll employees DOES NOT WORK at all. We had to call and have your employees enroll two of our employees. The insurance agent is enrolling another employee after one left."

Continuous in-house or out-of-house testing of the web site along with the addition of very user-friendly "tool kits" to assist employers and employees alike should be investigated. It is possible that potential applicants may have given up when faced with these frustrations. To increase uptake of the IO/O-EPIC ESI program, reducing administrative problems and improving customer service should be a priority. Track all calls on subjects that should have been handled by another way (e.g., internet enrolling) to allow CQI intervention.

Insurance agents appear to be the most important aspect of the outreach efforts on behalf of the IO/O-EPIC ESI program. Efforts cultivating insurance agents should continue. They have contributed greatly to the continued success of the IO/O-EPIC ESI program.

In general, employers give good grades IO/O-EPIC ESI program. Continued monitoring to ensure ongoing quality improvement based on stakeholder feedback will help to secure the viability of the IO/O-EPIC ESI program.

"Don't ever let this program go away. It is so helpful for small businesses."

Findings and Recommendations

“With the cost of insurance increasing, this helps ensure our ability to continue offering coverage for our employee”

*Oklahoma Small Business Owner
July, 2008*

Key Findings

1. Surveys were mailed to 2,446 small businesses; 31 were undeliverable or unusable resulting in 2,415 surveys distributed; 1,056 were received for analysis, a 43.7% response rate.
2. Businesses surveyed employed 16,056 workers. Insurance status was reported for 15,272. (This discrepancy is because not all employers answered all the survey questions.) 5,519 workers had health insurance before IO/O-EPIC ESI (36.1%).
3. 1,019 employers reported that 3,946 employees applied for or were covered by IO/O-EPIC, and 5,397 employees had health insurance but not with IO/O-EPIC for a total of 9,343 employees with coverage; 5,929 employees had benefits from another source or their coverage status was unknown.
4. 389 businesses with 3,696 workers did not offer prior ESI. 1,230 (33.3%) of those workers are now covered by IO/O-EPIC ESI; 837 previously uninsured workers (22.6%) who were not eligible for IO/O-EPIC ESI subscribed to the new ESI plan. This means that 55.9% of workers in the 389 businesses that reported not offering prior ESI are now covered. The 22.6% of the newly covered employees, and possibly

their spouses, is a direct result of IO/O-EPIC. This is a very positive impact of the program. Insurance status was unknown for 1,629 employees in businesses without prior coverage, although many may be covered elsewhere.

5. Most employers who previously **did not** offer coverage cited the existence of the “IO/O-EPIC Program Itself” as the primary reason they elected to offer ESI coverage (48%, n=195).

6. Only 253 businesses in this study reported contributing to spouse coverage; 788 did not. Data on spouse coverage not provided by IO/O-EPIC ESI was not collected.

7. As in Surveys 2 and 3, employers were asked to rate four potential business benefits of health insurance. “Improved Morale” remained the highest ranking benefit, followed by “Attract New Hires,” “Reduced Absenteeism,” and “Decreased Workers’ Compensation Claims.” Although not one of the choices, employers also cited employee retention as an important adjunct to offering health benefits.

8. Respondents said IO/O-EPIC ESI improved employee morale, which is linked to increased productivity and an improvement in a company’s bottom line.^{46,47}

9. Across the board, businesses that had been participating in IO/O-EPIC ESI and offering health coverage for their employees for 10 months or more considered all potential benefits more important than businesses that had been participating for a shorter period of time.

10. Allowing higher income employees to participate in the IO/O-EPIC program was met with a resounding “Yes.”

11. Insurance Agents received very high marks (mean, 4.25 out of 5) from employers all around. Agents continue to take the lead in promoting the IO/O-EPIC ESI program among small businesses. They were cited as the most important source of information and were influential in employers deciding to participate in IO/O-EPIC.

12. Survey respondents gave Call Center staff good grades (mean, 4.03 out of 5) for assistance with IO/O-EPIC ESI enrollment and the administration process. However, some comments suggest that there are areas within the Call Center that could benefit from additional training. Comments indicate frustrations over getting calls returned in a timely manner and getting questions answered correctly the first time.

13. Discussions or telephone interviews were held with 40 employers. Those contacts were used to provide additional feedback about the IO/O-EPIC ESI program. The feedback received during interviews was similar to comments received on the surveys.

Recommendations

1. **Marketing efforts** that feature the benefits of offering health insurance, perhaps with a small business spokesperson, could encourage other small business owners to apply. Survey respondents reported that participation in IO/O-EPIC ESI improved employee morale. National studies have shown that improved morale results in improved productivity, which in turn can en-

hance the financial viability of the company.^{46,47} Employers continue to report that IO/O-EPIC ESI has a positive effect on their ability to attract new hires. Employee retention was also mentioned as a reason to offer health benefits.

2. **Increased marketing efforts describing the benefits of the program**, especially television, direct mail, radio, and newspaper ads, could increase uptake among small businesses and reduce the number of uninsured working Oklahomans and spouses.

3. **Increased marketing efforts targeting small businesses without insurance coverage describing the benefits of IO/O-EPIC ESI**. This effort could potentially increase the number of newly insured working Oklahomans and their spouses.

4. **Continue increasing newspaper, direct mail, mass media, and other publications** about the IO/O-EPIC program. Employers reported that newspapers and television were a major source of information about the IO/O-EPIC ESI program. The media marketing should stress “Contact your insurance agent for more information” and the income eligibility requirement.

5. **Outreach efforts to explain the IO/O-EPIC ESI program as well as the importance of health insurance coverage aimed at eligible employees might be considered, developed and implemented**. If all eligible workers and businesses participate in IO/O-EPIC ESI, the number of uninsured working Oklahomans could be reduced dramatically.

6. **Methods to acknowledge the hard work agents** have done and the positive impact their efforts have had on the success of the IO/O-EPIC ESI program should be developed. Insurance agents continue to be important proponents of the IO/O-EPIC ESI program. Employers in all demographic sectors reported that their insurance agent was a primary source of information about IO/O-EPIC ESI. OHCA should continue to build and maintain close,

positive relationships with insurance carriers and agents/producers.

7. An evaluation of the amount of paperwork and ways to streamline the process should be considered. Although in general, survey respondents said the paperwork and administration of the program were somewhat easy, some comments about the “mounds and mounds” of paperwork that follow the online application were noted.

8. Continuous in-house and out-of-house testing of the website to ensure navigability would be beneficial, and might improve uptake. Difficulties navigating the website, especially for employees, were cited by some employers on the survey and in interviews.

9. Adding additional fax machines, fax machines with larger memory capacity, and additional lines to handle the volume of calls should be considered. It is possible that some potential applicants are not completing the application process due to frustrations such as, faxing, website, etc. Numerous respondents, both on the survey and in the discussion and telephone interviews, raised concerns and mentioned problems with the fax system.

10. Individual comments suggest that some additional training of Call Center personnel and means for assuring that phone calls are returned in a timely manner should be investigated. OHCA received high marks on the survey for the knowledge and professionalism of the Call Center staff.

11. Review current procedures for call center to ensure all contact with employers is documented and the IT system makes the history of previous calls available to IO/O-EPIC staff handling calls. Additionally, a monitoring system to track all calls on subjects that should have been handled another way (e.g., internet enrolling) to allow CQI intervention would likely be beneficial.

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Appendices

- A. Survey Documents
 - A1. Small Business Employer Cover Letter
 - A2. Small Business Employer Survey
- B. Employer Discussion and Telephone Interviews
 - B1. Discussion and Telephone Interview Questions
 - B2. Discussion and Telephone Interview Responses
- C. Narrative Survey Comments
 - C1. Why Did You Decide to Offer ESI
 - C2. What Are Your Employees Saying About InsureOklahoma/O-EPIC ESI
 - C3. Additional Comments and Suggestions About Insure Oklahoma/O-EPIC ESI
- D. Biographical Sketches of Project Faculty and Staff



*Oklahoma Health Care Authority (OHCA)
Insure Oklahoma/O-EPIC
Participating Employer Survey 4*

May, 2008

Dear O-EPIC Participating Employer

Please complete the survey on the back of this page and either mail it back in the enclosed, postage-paid envelope or fax only the survey page to Sarah Hyden at 405-271-8800.

This is the 4th employer feedback survey conducted since Insure Oklahoma/O-EPIC began in November, 2005. Your responses will be used by the Oklahoma Health Care Authority (OHCA), the agency that administers Insure Oklahoma/O-EPIC, to improve the O-EPIC program and make it more responsive to the needs of your employees, and your business. Even though you may have received similar surveys in the past, please complete this survey. Researchers within the University of Oklahoma Health Sciences Center (OUHSC) Primary Care Health Policy (PCHP) Division will analyze the survey responses and compare the results with previous surveys.

Results from this survey will be reported to OHCA anonymously; no names will be used. If you would like to see how previous surveys were reported, you may view the report from OUHSC Primary Care Health Policy Division's most recent O-EPIC employer survey (submitted by the Primary Care Health Policy Division to OHCA on January 11, 2008) at the Insure Oklahoma website: <http://www.oepic.ok.gov>. Click the link marked Business Feedback Report in the left column.

In addition, Primary Care Health Policy Division researchers may be conducting interviews with O-EPIC participating employers. If you would like to take part in discussions about the O-EPIC program, please complete the Optional Contact Information portion of the survey. Thank you again for being part of our on-going efforts to keep O-EPIC a quality, responsive health insurance subsidy program.

APPENDIX A2
Small Business Employer Survey

1. Type of business: (e.g., manufacturing, retail, service, health care, etc.) _____

2. Business location: City (50,000 +)
 Town (2,500-50,000)
 Rural (less than 2,500)

3. Including yourself, how many people work at your company? _____

4. How long (# of months) have you participated in O-EPIC? _____ months

5. Did you offer company health insurance before the O-EPIC program?

- Yes - Please **ANSWER** Questions 6 and 7
 No - Please **SKIP TO** Questions 8 and 9

If you answered YES to Question 5, offered company health insurance before O-EPIC, please answer Questions 6 and 7.

6. Did you have to change plans to participate in O-EPIC?
 Yes No

7. How many individuals participated in the company health plan before O-EPIC? Employees _____
 Spouses _____

If you answered NO to Question 5, please answer Questions 8 and 9.

8. If you didn't offer company health insurance before O-EPIC, who or what convinced you to offer insurance? Check the best answer.

- Insurance Agent
 Employees
 O-EPIC program itself
 Been considering it for a while
 Other (list): _____

9. Tell us why you decided to participate in O-EPIC and offer health insurance for your employees. _____

Health Insurance Status Grid

	Employees	Spouses
10. # covered by or applying to O-EPIC		
11. # covered but not under O-EPIC		N/A
12. # not covered or coverage status unknown		N/A
13. Total # of employees		N/A

14. All my qualified employees applied for O-EPIC.

Yes - **DO NOT ANSWER** Question 15; skip to Question 16.

No - Please **ANSWER** Question 15.

15. If you answered **NO** to Question 14, please rate, on a scale of 1 (Very Unlikely) to 5 (Very Likely) why you think qualified employees are not applying for O-EPIC. Very → Very

	Unlikely		Likely		
	1	2	3	4	5
They have coverage through another source (e.g., spouse)					
Don't understand O-EPIC					
Don't think they qualify					
Not interested in health insurance					
Don't want to pay premiums					
Think they can't afford premiums					

16. How did you hear about O-EPIC?

- Insurance agent
 Newspaper
 Word of mouth
 Chamber of Commerce
 Other: (please list) _____

17. Before applying for O-EPIC, did you know it was for low to moderate income workers?

Yes No

18. Do you help pay for health coverage for spouses? Yes No

19. On a scale of 1 (Not at All) to 5 (Very Much), rate the following statements about how O-EPIC has impacted your business.

Not at All → Very Much

	1	2	3	4	5
Made my business more attractive to new hires					
Improved employee morale					
Reduced absenteeism due to illness					
Decreased worker's comp claims					

20. On a scale of 1 (Not at All) to 5 (Very Much) rate each statement about O-EPIC. Check (✓) N/A for not applicable.

Not at All → Very Much | N/A

	1	2	3	4	5	N/A
Program materials (brochures, employee materials) are helpful						
Call Center staff is helpful						
O-EPIC paperwork (invoices, employee change forms) is easy						
The insurance agent I worked with was helpful						

21. Please tell us what your employees are saying about the O-EPIC insurance subsidy plan.

22. Additional Comments: _____

Optional: Contact Information

Name _____

Address _____

Phone _____

APPENDIX B1
Discussion Group and Telephone Interview Questions

Meeting/Interview Date: _____

Location: _____

Moderator: _____

Note taker: _____

1. What is the least confusing part of the IO/OEPIC program?

2. What is the most confusing part of the IO/OEPIC program?

3. If IO/OEPIC offered a sliding scale benefit for employees at higher income levels would you be interested and would it be a benefit to you?

4. On a scale of 1 (not important) to 5 (very important), how important is it for IO/OEPIC to have a reserve fund?

5. Do you have any comments about program stability?

6. What would you do if you were in charge of the IO/OEPIC program? Would you change anything?

APPENDIX B2

Discussion Group and Telephone Interview Responses

Location	Discus- sion Date/ Type	# Invited/ #Attended	Q1. What is the least confusing part of the IO/OEPIC program?	Q2. What is the most confusing part of the IO/OEPIC program?	Q3. Sliding scale benefit	Q4. Importance of reserve fund?	Q5. Program stability?	Q6. What would you do if you were in charge of the OEPIC program?	Additional comments:
Bethany	7/16/2008 Lunch	6 invited 1 attended	Everything was confusing.	Application process Website didn't direct me to update changes. Monthly documentation process, instructions about how to submit aren't clear. Didn't realize we had to send employee change information every month. Employees are directed to apply on-line and are asked questions they usually don't know (i.e., how many employees?). Employees apply at work with HR (takes ~45 min – 1 hour). I think the employee letter should direct them to see someone in company to apply.	Yes, definitely.	Very important!!!!	Very important!!!! Without this program many of our employees wouldn't have insurance because they can't afford it. They would have to do without.	Make the website more user-friendly and provide a tool-box with explanation and instruction about using each form. I would simplify the program and the process businesses have to go through – application and monthly.	Phone calls to the call center have never been returned. When calls weren't returned I emailed and received a response within an hour or so. Plans are made to seem cheaper by decreasing the premium and increasing co-pay and deductible amounts. It is frustrating.
Edmond	7/23/2008 Phone Interview	1	x	x	x	x	x	We appreciate the program but the administration of it is a hassle. We pay 100% of our employees health insurance and we only have 1 employee eligible for this program. They don't seem organized at all. You do everything on line and then they still send you mounds and mounds of paperwork. They overpaid us in one of the first months and when we told them, they said - do you want to send us back a check or can we just not pay you for awhile? Overall, the processes seem really unorganized and they use way too much paper.	
Chickasha	7/29/2008 Lunch	8 invited 3 attended	x	The start-up and application process.	Anything would help and our employees would love it.	Very important	Money designated for this program needs be protected to ensure the program continues to work for those who need it.	Attempt to streamline the application process and prevent faxes from having to be re-faxed over and over again. Once you get started in the program it gets easier.	We pay part of employee health insurance. Because of this program we are considering paying more. Our agent played a vital role in our business signing up. We applied and told we didn't qualify. Agent encouraged me to apply again, took me to an informative meeting. If it weren't for her, we wouldn't be on this program.

APPENDIX B2

Discussion Group and Telephone Interview Responses

Location	Discussion Date/ Type	# Invited/ #Attended	Q1. What is the least confusing part of the IO/OEPIC program?	Q2. What is the most confusing part of the IO/OEPIC program?	Q3. Sliding scale benefit	Q4. Importance of reserve fund?	Q5. Program stability?	Q6. What would you do if you were in charge of the OEPIC program?	Additional comments:
Chickasha	E-mail	1 Missed Chickasha meeting, sent notes via email	I haven't found it confusing at all.	Not confusing but looking up the fax number each month	Yes, since we pay Employee portion just not the spouse.	Very important	x	Add children. Sooner Care recipients are treated like 2nd rate citizens. I know people who were on it and the change in treatment from going from Sooner Care to insurance was amazing. They say you get an appointment faster and just better all around treatment. On Sooner Care, you can get into ER easier than seeing a Dr in a Clinic	x
Moore (1 st attendee)	8/5/2008 Lunch	5 invited 2 attended	Faxing invoices for the EFT	Explaining the program to employees. The application process is redundant and the letter employees receive isn't helpful - it seems to confuse them.	Of course!!	x	I really haven't thought about it but that doesn't mean it isn't important.	Change the annual renewal process to guaranteed eligibility for 24 months. Paperwork is overwhelming. Seems very labor intensive for OHCA staff too. I would imagine it is difficult to keep up with all the businesses and employees. Isn't there a way to work with OTC to find out income? If they are under, requalify. If they are over, send a letter of inquiry.	The fax system is a nightmare. I'm continually faxing and refaxing things. I tried to fax for a week and gave up and put it in the mail. They lose my faxes continually.
Moore (2 nd attendee)	"	"	Employee online application.	The name...pick one and stick with it. Also, employers really can't apply online - the application cannot be submitted.	Of course!!	x	People aren't going to stop smoking; I don't worry about program stability.	Open more insurance plans. If premiums continue to rise, we won't be able to afford \$1,000 deductible. Let businesses change carriers with a change form instead of starting over.	Q5. If the program is going to end there should be some safeguards to protect employers and employees.

APPENDIX B2

Discussion Group and Telephone Interview Responses

Location	Discussion Date/ Type	# Invited/ #Attended	Q1. What is the least confusing part of the IO/OEPIC program?	Q2. What is the most confusing part of the IO/OEPIC program?	Q3. Sliding scale benefit	Q4. Importance of reserve fund?	Q5. Program stability?	Q6. What would you do if you were in charge of the OEPIC program?	Additional comments:
Altus	8/21/2008 Phone interview	1	Nothing about the program is easy.	The paperwork. Getting past the fact that OEPIC wasn't an insurance company. Lots of duplication in the application process. The application process is the most confusing.	I'm sure it would - it would be good.	Pretty important	No answer.	I would make the application process much simpler and more clear. They sent me a letter stating you're going to be cancelled and it was intimidating because I had done exactly what they asked for but they still said I hadn't. Once I hooked up with an agent and it was very helpful.	
Altus	8/21/2008 Phone interview	1	No answer	The application and re-application process. The info should be filled in since we have already provided it and they should just ask if there are changes. The process is lacking user-friendliness.	No, my other employees have coverage elsewhere.	Very important	No answer.	I would change the user-friendliness of the application and website. My employees apply here and it is not a fun process. Secondly, I've got half a drawer full of paperwork and I would minimize that. Lastly, the application process.	When I called the call center I got different answers from different people regarding the same question. It seems like the left hand doesn't know what the right hand is doing.
Guymon	8/22/2008 Phone interview	1	None of it is confusing.	None of it is confusing.	Yes	Neutral	No answer.	I wouldn't change anything.	
Guymon	8/22/2008 Phone interview	1	It is pretty easy - self-explanatory.	Remembering to fax in all the paperwork.	Yes	Important	No answer.	I would take away the faxing and make the program more user-friendly.	
McAlester	8/22/2008 Phone interview	1	No answer	Making sure all the information is in the computer	Yes	Very important	No answer.	I'd advertise the program differently. I don't feel like enough people know about it.	
Grove	8/22/2008 Phone interview	1	No answer	The computer user-friendliness needs to be simplified - it doesn't work very well.	Yes	Very Important	No answer.	The new applicant/new hire info has a lot of paperwork - it seems tedious - why don't they consolidate?	

APPENDIX B2

Discussion Group and Telephone Interview Responses

Location	Discussion Date/ Type	# Invited/ #Attended	Q1. What is the least confusing part of the IO/OEPIC program?	Q2. What is the most confusing part of the IO/OEPIC program?	Q3. Sliding scale benefit	Q4. Importance of reserve fund?	Q5. Program stability?	Q6. What would you do if you were in charge of the OEPIC program?	Additional comments:
Grove	8/22/2008 Phone interview	1	Sending in the monthly bill.	Everything!!! The application process and the employee termination process have been confusing but all of it is overwhelming and confusing.	Of course!!	Very important	No answer.	I would streamline and simplify administration of the program.	
Durant	8/22/2008 Phone interview	1	Terminating an employee from the program - it is easy.	The annual reapplication process.	No	Very Important	No answer.	It has been a blessing I wouldn't change anything.	
Durant	8/22/2008 Phone interview	1	No answer.	No answer.	I imagine it would, we only had 1 person qualify with the existing income requirements.	Very Important	No answer.	I wouldn't change anything. The program helps the employer and the employees.	
Woodward	8/22/2008 Phone interview	1	It isn't confusing but there are a lot of steps.	The first time you apply there are too many steps.	Yes, we had quite a few just outside the limits.	Neutral	No answer.	I would increase the income limits and implement the sliding scale subsidy.	
Woodward	8/22/2008 Phone interview	1	No answer.	No answer.	Yes	Very important	No answer.	Nothing, I think it is wonderful.	
Stillwater	8/27/08 Phone interview	1	No Answer.	The Insure Oklahoma/OEPIC calculation.	Very much.	Important	I don't know.	Figure out a way to do this without having to mail in the monthly paperwork.	
Stillwater	8/27/08 Phone interview	1	Nothing has been simple. It has been a nightmare.	We think we've done everything right but we end up getting a letter stating they need something else. It is frustrating.	Yes	Very important	No, program stability isn't a concern. I consider this program a gift. I didn't have it before.	I would have a supervisor assigned to each employer to take care of. When I call they tell me someone will call me back but they never do. I never get the same person.	Although I have complaints, I really do appreciate this program. It has been wonderful.
Bartlesville	8/27/08 Phone interview	1	So far not much.	Getting all the employees signed up and in the computer.	Yes, we have a number of employees who are just over the limit.	Very important	No answer.	Maybe provide a little more info about how the program and the OESC work together. I don't really understand it.	

APPENDIX B2

Discussion Group and Telephone Interview Responses

Location	Discussion Date/ Type	# Invited/ #Attended	Q1. What is the least confusing part of the IO/OEPIC program?	Q2. What is the most confusing part of the IO/OEPIC program?	Q3. Sliding scale benefit	Q4. Importance of reserve fund?	Q5. Program stability?	Q6. What would you do if you were in charge of the OEPIC program?	Additional comments:
Bartlesville	8/27/08 Phone interview	1	Faxing in the bills and getting the money.	Figuring out how much the program is going to pay our business.	No	Very important	No answer.	I would probably leave things as they are, it seems to work well and the employees I've dealt with seem well-trained.	
Ada	8/27/08 Phone interview	1	Sending in our insurance bill every month.	When I call in to talk to someone I always seem to get the run-around. It was horrible at first but it is better now.	Yes	Very important	I hope it is around for a long time. The more Oklahoman's it helps the better.	I would change the sliding scale.	
Ada	8/27/08 Phone interview	1	No answer.	Getting all of it set up. The first month was really hard because I didn't get reimbursed at all. I think that may keep businesses from signing up.	Yes	Very important	No answer.	I would change the first month process and maybe give businesses some sort of credit.	This program has helped me retain employees and overall it is a good program, it was just difficult the first month.
Lawton	8/27/08 Phone interview	1	It is pretty simple.	The change forms – taking off and adding a plan was difficult.	Absolutely	Very important	No answer.	Not at this time, it has been pretty simple for us.	
Enid	8/27/08 Phone interview	1	EFT	Faxing every part of the monthly insurance bill.	Yes	Very important	No answer.	No answer.	
Enid	8/27/08 Phone interview	1	Faxing in the paperwork	The renewal process.	Yes	Important	No answer.	I don't know	
Eufaula	8/28/08 Phone interview	1	My insurance agent	I don't understand any of it. I have too much paperwork to do – it is too much work.	No	Not important	If the program went away, I would just stop offering insurance.	No answer.	
OKC	9/22/08 Phone interview	1	All of it, I have to call about everything.	Getting everything together and sending in the right stuff.	Yes, everybody makes too much money	Very important	No answer.	I'd let everybody get on.	
OKC	9/22/08 Phone interview	1	The actual reimbursement.	The change forms and paperwork.	Absolutely	Important	The bottom line is that O-EPIC goes away so does our health insurance.	Expand the income limits.	
OKC	9/22/08 Phone interview	1	It doesn't seem to be very simple.	Not knowing if the faxes have gone through and I don't know about a problem until I call in.	Yes	Very important	No answer.	I'd hire more employees. There don't seem to be enough employees.	

APPENDIX B2

Discussion Group and Telephone Interview Responses

Location	Discussion Date/ Type	# Invited/ #Attended	Q1. What is the least confusing part of the IO/OEPIC program?	Q2. What is the most confusing part of the IO/OEPIC program?	Q3. Sliding scale benefit	Q4. Importance of reserve fund?	Q5. Program stability?	Q6. What would you do if you were in charge of the OEPIC program?	Additional comments:
OKC	9/22/08 Phone interview	1	No answer.	The enrollment and documentation process.	Definitely.	Very important	No answer.	Staff it better, they seem to be short-handed.	
OKC	9/22/08 Phone interview	1	It is all fairly easy. Simple.	Getting reimbursed – we've been in the program for 6 months and we've only been reimbursed once.	Yes	Important	No answer.	No answer.	
OKC	9/22/08 Phone interview	1	It was easy to apply online at my leisure.	We struggled a bit with the start date – it wasn't the same for everyone so it was confusing.	Sure	Very important	I don't know anything about the program's stability or budget but I probably should.	I can't say that I would. When I call the questions I have are addressed. Everyone is accommodating.	
Tulsa	9/23/08	1	Access from the internet.	Understanding the percent of who pays what.	Yes	Very important	No answer.	No, I think it is a good program.	
Tulsa	9/23/08	1	Getting the money.	Nothing is confusing currently.	Yes	Very important	No answer.	More people with IO/OEPIC accessible.	
Tulsa	9/23/08	1	Everything is easy.	Our employees have been very confused about how to apply, we have to help them.	Sure	Important	No answer.	I've been really happy with everything.	
Tulsa	9/23/08	1	The reimbursement process – getting the money.	Getting employees approved.	Yes	Important	No answer.	I wouldn't change anything.	
Tulsa	9/23/08	1	All of it.	Nothing has been confusing.	Yes	I don't know	It seems stable, I'm happy with it.	Just the pay scale, I would expand the limits to include more people.	

Appendix C
Narrative Comments from Survey

1. Why did you decide to offer ESI through the IO/O-EPIC Program?

"Great opportunity to offer affordable benefits to employees in need of insurance."	"Wanted health care for employees. Insurance agent told me about OEPIC."
"They asked for it."	"OEPIC make health insurance affordable for our program."
"Better deal for employees and company."	"Cost."
"Because I could afford to offer the benefits to my employees."	"Agent told us about it."
"Wanted to be able to offer quality health plan at a reasonable price to our employees."	"Because I care about my employees."
"Program benefits of O-EPIC."	"To help employees take home more of their pay check."
"Make it easier for our employees to afford insurance."	Employees need health insurance and we need employees
"The program gave us the means to offer quality health care to our employees."	"As a non-profit, it was the only way we could afford to offer insurance to our employees."
"It's a benefit much needed when you have employees that are 50 and older."	"saves money".
"It is a program that is affordable for us and our employees."	"made it affordable."
"To help employees with dependent coverage."	"incentive."
"High cost of health insurance."	"The need for insurance."
"Wanted to offer employees security of health benefits."	"We thought it would help with the cost."
"Employees need it and with help wanted to provide it."	"To help out our employees."
"Most of Employees are family and are no longer covered by parents insurance."	"Good value for our employees."
"Insurance Agent told us about it."	"I feel health care is important and want my employees to have health care coverage."
"Cost factor, great deal for small business."	"OEPIC made it possible due to cost of health insurance so high."
"I believe OEPIC is a good deal for employees."	"We wanted to offer our employees a benefit that would make them feel valued."
"Cost".	"All of us needed healthcare."
"Affordable, good coverage."	"Found the right offer."
"Attempting to hire a better qualified worker and to get that health insurance is a very important job consideration."	"The OEPIC staff was very helpful, great job."
"the need for affordable health insurance."	"Cost, employees need it."
"Good plan."	"Allowed my employees to afford health insurance."
"Felt like I should offer insurance if I could afford it."	"Could not pay for other programs."
"Affordable."	"We could not afford health insurance on our own. Great opportunity for our employees also."
"To offer incentive to my employees and get help from the state."	"Needed health insurance."
"Cost effective."	"Employees"
"Employees need insurance coverage/"	"need was great."
"To make insurance more affordable."	"Made it affordable to both the company and the employees."
"I could not afford to offer insurance before this program."	"Because our agency has a chance to grow if we hire people - they would qualify with OEPIC - at least for a time."
"Wanted to offer benefits to our employees."	"No other way they could afford insurance."
"It makes it affordable for our employees."	"I only have one that qualifies but needed insurance on spouse."
"To help with costs."	"OEPIC made insurance affordable to employer and employee."
"Because we needed health insurance and we couldn't afford it any other way."	"Because it makes it affordable to us."
"Cost"	"Cost."
"I could afford it."	"Cost vs Benefits."
"employees qualified"	"I've decided to offer it to my employees because now I am able to afford it."
"To maybe help those employees who couldn't afford insurance."	"Retention tool, health care needs."
"To help the employees."	"Affordable."
"Incentive to employees to decrease turnover."	"Affordable."
	"Affordable"

Appendix C

Narrative Comments from Survey

<p>"It became a little more affordable to offer insurance." "Better quality employees and they last longer." "discount." "Because it was affordable for me and employee." "Saw an ad for it." "More affordable for small business." "To provide better benefits to employees and assist with health care costs." "To compete with other employers and help employees." "To provide coverage for employees." "To make it affordable". "It made medical insurance affordable for our employees." "Had wanted to get health insurance for employees but it was too costly. OEPIC is the only reason we have it now." "With the help of OEPIC the company and employees could finally afford it." "We needed it and it was actually affordable." "It was the best choice." "This helps the employees that qualify get better insurance for less money." "Economic reasons." "Made it affordable." "Financial assistance." "Only way we and the employees could afford coverage." "Affordable." "To provide a valuable benefit for my employees at a reasonable cost." "As a small company we could not afford to offer health insurance benefits to our employees without the OEPIC program." "Because it made it affordable for our company and employees." It helped make it affordable for us, thank you." It made insurance affordable." "it is the best plan for my income." "Wanted to retain my employees, could not have offered it without the OEPIC program and I would have to cancel." "To help save money." "Because OEPIC helped with the cost." "OEPIC made it more affordable to do." "needed benefits." "Price." "We need insurance and so did our employees." OEPIC makes it affordable for our employees to have health insurance." "Because State of Okla participation." "To help the employees." "it was the only way it could be affordable." OEPIC made premiums affordable and the health insurance plan had good benefits "Cost less" "so they could have insurance." "needed insurance program."</p>	<p>"Cost" "Could not afford without OEPIC." "We just started the business." "Spouse lost her job and needed insurance for everyone." "it was a rate we felt like we could afford." "The ability to offer affordable insurance." "To reduce the cost of health care for company and employer" "it helps them and us." "Great program for employees in which I could not offer insurance without." "Made it affordable to the employees." "deeply discounted insurance through subsidy to help in employee retention." "it made it affordable." "Low cost for them." "wanted to help them get insurance." "The insurance is too expensive." "Needed health care and OEPIC made it affordable." "Only way I could afford coverage." "Very reasonable for our services to afford." "Cost of insurance for employees." "For employee benefit package and employee retention." "OEPIC support" "To offer more affordable coverage for all employees." "Insurance agent recommended." The insurance agent I contacted informed me of your program." employee needs to lower rates "To give them a benefit they couldn't afford otherwise," "Its such a good program for everyone involved." "I have been wanting to offer this benefit but could not afford it." "cost and coverage along with subsidy." "They needed insurance but couldn't afford any other kind." "It covers low to moderate income workers." "For employee's welfare, it was affordable for company-- private insurance was out of the question." "that made health insurance affordable to my employees." "Employee retention." "More affordable for employees with help on insurance costs." "Because we could transition from a "monetary adjustment system on a cost neutral basis." "The insurance was good and the price was affordable." "Can not afford to offer insurance unless otherwise nor can employees afford it." "Want to attract and keep valuable employees. We also want to remain competitive in the job market in regards to benefits." "Try needed insurance and this was the only way we could afford it." "Employee and spouse needed better health insurance than we could afford." "This is the only way I am able to offer insurance."</p>
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Appendix C

Narrative Comments from Survey

"Affordable."
"Important to employees."
"Makes insurance affordable for low wage employees."
"To offer employees insurance."
"We're a very small company but want to help our employees as much as possible and try to be competitive with a larger company."
"So employees can afford insurance."
"Affordable."
"Helps cut the cost of health care."
"It makes it more affordable."
"Needed by employees."
"to offer employee benefits."
"Notification by mail."
"Win-Win for employees working 24 hours or more but still could not afford insurance". "Financially advantageous."
"Reimbursements."
"It helps."
"to help employees that wanted health insurance."
"To benefit employees."
"Lower cost."
"it was more affordable."
OEPIC make it affordable to the company."
"Helps retain employees, helps current employees with medical expenses."
"Because it would help those who did not or could not afford insurance have the ability to have it."
"Financial assistance with premiums."
"Help with costs."
"\$\$\$"
we believe everyone should have health insurance."
"affordable for employees and employers."
to have affordable health care for employees
to pay for partial premiums
without OEPIC small companies like ours wouldn't be able to offer insurance for our employees could afford--thanks!
not all qualify but it was a bonus for those who couldn't afford it on their own--our insurance agent told us
"this is the only affordable way to offer it."
the workers needed insurance, insurance is a good benefit but the business could not afford to offer insurance until OEPIC came along.
"our personal insurance was going to run out--it was cobra, so I offered this to my employees."
most of our employees would not otherwise be able to afford health insurance
affordable coverage for employees
helps us afford insurance
because it made insurance affordable for us and the employees
affordable The cost of health insurance and the money we can save our employees
it was affordable and easily accessible
happier and healthier employees

as a small new company, we could not absorb premiums for staff insurance
insurance agent
we could afford the premiums with OEPIC assistance
cost became reasonable
needed health insurance, OEPIC made it affordable to retain good employees
it was a plan that a small company could afford finally affordable
affordable
to try to promote better employees to work in the business.
To provide health coverage for employees who would not consider it otherwise
company could not afford to offer without assistance
premium subsidies change to cover more employees
Need to assist employees with high costs of insurance
benefit to supplement income
"Saving money for the town."
to provide affordable health insurance
affordability
employee was in need of insurance
with OEPIC's help, it made the cost more affordable
to save employees money
affordability
price
because of the benefit to employees and the company
need for employees to be covered, like to offer benefits
better compensation package
to be able to compete with other company benefits
why not, it is a great benefit to offer
to help employees
we had an agent talk to use about it
because it made it affordable to do so
for the benefit of the employees
made insurance affordable
to get affordable insurance for myself and full time employees
it was the only way I could afford to offer my employees insurance
it makes it affordable
it is a way to draw and keep good employees
advice of insurance agent
to help retain employees
it helps keep the cost down and affordable
for employee retention
employees needed it, great program for everyone
because it was affordable
added incentive for good employees
get help to pay premium/small business can not afford to pay by themselves
OEPIC makes it easy to afford for both my company and my employees
looked good but no one signed up for it
to help stabilize my employees lives and as a good employee relationship

Appendix C

Narrative Comments from Survey

because it offers me the opportunity to provide a retention piece for employment and that I can afford it was more affordable for me and my staff employee satisfaction, benefits, and better health we wanted to value it helps offset the cost of health insurance help offset the cost of insurance one employee qualified and we started for her right time to do it and anything that helps cost needed help with cost without it I could not afford to offer health care it made it affordable to our employees because it made it affordable for our company/employees this program made insurance affordable for us to offer it to our employees because of the monthly assistance in the overall cost this was the only way we could afford to have insurance personal plans were so expensive they (employees) could no longer afford them company and employees could not afford anything else affordability it was finally affordable cost reimbursement great program OEPIC helps make insurance affordable made it more affordable for both employees and the facility to help them with affordable insurance coverage agent recommended to take the strain off low paying job wanted to help employees OEPIC made it possible for me to provide a health plan to my employees most qualified employees wanted health insurance benefits, added value to our company affordability based on benefits offered and the monthly premiums I can afford it and employees can afford it benefits to employees would not be able to afford outside of it help employees get insurance they needed health coverage I could afford my employee lost health insurance due to divorce cost best deal to help family everyone deserves health insurance because of the affordability and type of insurance good coverage, good price better benefits to help retain qualified employees. price/affordability advertised only way to afford health insurance either myself or my employees could not afford the monthly premiums attract and keep new employees to provide more benefits for employees

cost and coverage employee retention owner wanted to I wanted insurance for my manager and long term employees--OEPIC made it possible because that was the only way I could afford it I could not afford other plans, OEPIC is fantastic it was affordable and easily accessible I wanted to provide health insurance to my manger but could not afford to do so. because it is affordable I can attract better quality employees offering health insurance because we can afford the employer share under OEPIC incentive to keep employees made health insurance affordable to give better incentives, improved employee morale employees didn't have insurance and OEPIC has made it affordable for them we've wanted to be able to provide health insurance but was cost prohibitive until OEPIC it hard for self employed people to have insurance it is good for business owners and employees could not afford without OEPIC payment we couldn't really afford benefits before we had help from OEPIC to make insurance affordable to them so I can get better employees for my company keep employees longer if help provide insurance OEPIC made offering health insurance to employee easier, could not have afforded to without OEPIC it made it possible to offer health insurance. We would have been able to afford it other wise its affordable compared to others looked into saw TV show about importance of offering health insurance to employees needed health insurance. makes me feel better to provide health insurance for my employees because health care is not affordable without insurance. could afford insurance because it made health insurance affordable until OEPIC, we could not afford this benefit this program helps my employee manage his health care made it affordable it made it more affordable for the company and the employees OEPIC made it affordable good insurance for the value good program, it helped us be able to afford to offer insurance save money, insurance becomes affordable with OEPIC more affordable needed health coverage to stay competitive to help our uninsured employees get insurance made it affordable cost because affordable for both employer and employee

Appendix C

Narrative Comments from Survey

it is hard to get employees and keep them without offering medical insurance
3 employees want to try it
help retain employees longer and it was a win/win situation for me and the employee
could not afford insurance without assistance
it made it cost effective. my employees needed insurance and OEPIC made it financially possible
it is a good benefit for employees and encourages them to stay. Did not want to be uninsured
only way I could afford to offer my employees health insurance
financial relief to provide more benefits for employees premiums and rebate
it just made sense
I wanted my employees to have health insurance but could not afford it until I heard about the OEPIC program.
because Insure OK would help on premium and it had been a long term goal for us that we finally could do.
needed for my children
price
hairdresser service, the public, and can't afford health insurance
many years ago, we had a group for our managers only. It got too expensive. With the OEPIC program, I could have an affordable group again.
request of employee
better coverage
we were going to offer insurance anyway. When talking with our insurance agent, she told us about OEPIC to be able to offer cost effective benefits as a help to retaining employees
that is the only possible way we could afford insurance-- great program
I can afford insurance now that there is help
cost. we are a nonprofit and were not able to afford health insurance until OEPIC
for cheaper health insurance
good benefit
needed insurance and couldn't afford it without OEPIC
OEPIC helped to make insurance affordable
employee could not afford other insurance
for affordable rates for my employees
Needed to find affordable coverage for my employees
our employees could afford it
thought that it would help the employees get insurance, but it didn't
it was affordable for workers and the child care's part also
we want to offer great benefits for our employees and OEPIC makes that possible
was brought to our attention by the insurance broker
cost and being insured
To be a responsible business owner
O-EPIC make it affordable

Great program that allows you to do something good for your employees.
It is affordable for both the employee and the employer
A great way to provide health benefits
Needed to provide cost efficient coverage for full-time pastor

Appendix C
Narrative Comments from Survey

2. What are your employees saying about the IO/O-EPIC ESI program?

"We concentrate on what other clients of ours could get signed up for."	"The ones who participate in OEPIC this it is a great program."
"They like it, of course."	"Very grateful, still a bit unsure because it is so new."
"Administration is very pleased with subsidy."	"Love that it makes having coverage for spouses affordable."
"Not many comment."	"A very good thing."
"We pay 100% for employees so they don't care."	"Very Grateful."
"Glad for the help."	"Love having insurance."
"That it is a blessing."	"They are happy they have health insurance."
"Not much."	"It allows opportunity for health coverage that normally would not have."
"It doesn't affect them, we pay their health coverage premium."	"At this time we don't have any employees who qualify."
"Very helpful."	"Great!"
"It makes finances a little more manageable."	"They are just glad they have health insurance."
"1. Applied because eligible and it helps the company. 2. Spousal coverage."	"They like the plan."
"Since we have always paid before they really don't notice a difference. I on the other hand am very grateful."	"The ones that qualify love it. All other employee insurance rates went up considerably."
"Nothing. Have given apps to some employees, but they do not return them."	"It is great!"
"The ones who participate are ecstatic. It is sometimes difficult to convince the non-participating ones because they fear it won't work the way you say and they will be paying too much. "	"It has allowed several employees to afford health insurance."
"Helps a lot, especially for employees that need a little extra help."	"They appreciate it very much."
"They appreciate the help with their premium. Otherwise, some would not be able to afford insurance."	"Happy to have."
"Great!"	"Pleased with cost and services."
"Very beneficial, especially the annual out of pocket reimbursement."	"Enjoy it."
"Nice to have a job with insurance."	"We have not used it yet."
"Happy to get this."	"Appreciative of the help."
"They are very appreciative of having coverage."	"One was very happy that his wife could afford insurance now."
"They are happy to have. Lifesaver for spouse."	"They like it."
"They say it makes all the difference between having health care versus putting food on the table."	"They love it!!"
"Like the smaller payments [premiums]."	"NOTHING--DOES NOTHING FOR THEM!"
"They like being able to insure spouse."	"Good."
"It is very helpful. It allows us to have/afford health insurance."	"It still does not cover spouses and the salary range is still to low, people can't qualify because (they make) "\$1,000 to \$3,000 to much money. If you could lower the rate for insurance, the lower pay could get it and if you raised the wages, the people who could qualify would take it."
"We've always paid 100% of our employees health insurance so they really aren't saying much."	"Without OEPIC insurance, it would not be feasible for our employees (to have health insurance)."
"Not a lot. They are pleased from what I understand."	"Fantastic plan! Makes a huge difference in our ability to insure our employees!"
"They can not afford insurance."	"Fantastic!"
"Not high enough income allowance."	"They really appreciate having OEPIC."
"Very appreciative."	"It makes insurance affordable."
"They wish help could be had for family members."	"Enjoy it."
"No comments at this time."	"They are thrilled."`
"Most have only applied for insurance because of OEPIC. Couldn't afford it before."	"They like it! We can afford to provide coverage."
"Good job!"	"They like the coverage."
"They are happy to have."	"like it."
	"nothing"
	"nothing"
	"The ones that qualify are happy about it."
	"don't know"

Appendix C

Narrative Comments from Survey

"They enjoy the benefits made available to them thru the OEPIC program."
"It's awesome."
"It is important to them."
"It is very helpful."
"They like the rates offered to them."
"They like it overall. They say it has helped them shoulder the burden of premiums with less s????"
"Should have known about it sooner!"
"They are very please with the coverage and the reduction in premium."
"Made it possible to continuing providing health coverage."
"Appreciate deductible being a little lower."
"Pleased."
"Love it."
"Not at this time."
"They are thankful for the assistance."
"They like the rate as it assists them in affording insurance coverage."
"Lowering the cost of insurance has been very helpful for lower income employees."
"Yeah. They can afford insurance for spouses."
"Idea very good but internet website very bad."
"They have no clue."
"They are glad to have it!"
"They are thankful for the help."
"Very grateful for the assistance."
"They love the fair price."
"They are so grateful to be able to insure their spouses. It is a great benefit for them."
"one applied did not qualify."
"I paid all the premiums so it didn't affect them."
"Very impressed."
"nothing!"
"a lot of paperwork."
"great to have affordable health insurance."
"its ok."
"In times of high insurance, it makes insurance affordable for everyone."
"Pleased."
"Nothing, made one happy."
"They are pleased to receive the assistance"
"They like it."
"They seem to be happy with it."
"Still wondering when it will be effective. We applied back in February and still haven't got it going yet."
"They wish that the program would also help with children, so they could use private insurance instead of soonercare."
"Great savings if you qualify."
"Great."
"As employees, I am not sure that they understand what a wonderful gift this is to us as a business, they do appreciate the benefit. The monthly cost to each employee is 15% of an individual premium-- AWESOME."
"They love it and are very grateful."
"They can provide health insurance for family as a young couple."
"The one employee likes the help."
"They feel positive about being able to help the firm and themselves manage health care costs."
"Like it."
"Only had one eligible."
"They have messed up one employee's account twice. That is very frustrating. They also entered our business incorrectly causing us to have a lapse of coverage."
"Thank you. A government program that works."
"They like saving money."
"Thankful."
"Nothing."
"My employees who qualify were already participating in insurance, but the reduction of their share of premiums was a welcome relief."
"Nothing at this time."
"Since we are fully insured at no cost to the employees, it was not an issue."
"We think it is great."
"It is taking a while to ear back from OEPIC when employees apply."
"We only had 3 that qualified. The rest made too much."
"Grateful but wish the income limits were higher."
"This is a great plan."
"Great."
"Thank you."
"The program is a tremendous blessing."
"nothing."
"Our employees are moderately paid so don't qualify for the OEPIC--very disappointing to staff and employer."
"Would not be able to have insurance if not for OEPIC."
"Like the fact they can now afford insurance."
"Most are excited about it. Some are obviously disappointed that they don't qualify, but understand why. The people who do have it, love it."
"They make too much money."
"Coverage is very good. Paperwork is difficult."
"The 2 that qualify greatly appreciate the program."
"EE like OEPIC helping pay."
"We had it for 1 year and now the employee got married and no longer qualifies."
"They appreciate it very much."
"Thankful to have insurance coverage--gives peace of mind."
"The ones with spouses that were approved love it."
"They are not all computer friendly so the application is a bit of a problem."
"They do not have anything to say if they do not qualify!"
"They like it."
"Nothing really, they like it, we've had staff change and their used to be more on OEPIC."

Appendix C

Narrative Comments from Survey

"Glad we have it."
"Good coverage for the money."
"Hard to qualify."
"They appreciate that it is available to assist in their monthly expenses."
"For those able to cover spouse very helpful and appreciative."
"Very helpful."
"Grateful".
"As company, great even though it applies to only a few"
"Great plan--no complaints with the subsidy plan itself."
""It doesn't directly affect them besides the discount which is great."
"They are very pleased with it."
"They are very excited about the assistance available to them to purchase health insurance above what our company contributes for them--Great program."
"Not much."
"Very thankful to have health care."
"Without OEPIC, they could not afford insurance."
"They are pleased with it."
"Grateful."
"Not much as most of it is handled through HR."
"Thank you for the burden relief which is comforting and affordable."
"None qualified to participate."
"Thank you, it helps a lot."
"nothing"
"Glad that it is available, we would be in trouble without the support."
"They love it."
"Those that qualify by income are very pleased with the savings it has brought them in dollars."
"We pay 100% of the cost of the insurance for the employee so we don't get much of a comment back from them, but it really helps the company to provide insurance to its employees."
"She is grateful."
"Our family is grateful for State contribution."
"Need to increase the (number of) employee(s) to 100"
"They love that they can get insurance but it is a little confusing."
"They like having insurance they can afford."
"Happy to have insurance that they can afford."
"Those who qualify are very pleased."
"We only have 1 employee that it has helped to any amount, but he is excited."
"Pay is too high to participate."
"It is a great program and they are now able to go to the doctor when they could not before."
"Great!"
"It helps a lot."
"The employees that have OEPIC love it. They would not have any insurance without it."
"It is now affordable."
"they love it."
"no comments, have not used yet."
"extremely pleased"
"Great, could not afford insurance for spouse without it."
They like that it is Blue Cross."
"Great, it helps them out."
"Only way they could get insurance."
"Employee who participate this it is great."
"Cool"
"The ones that have it love it and think it is a great program."
"Too soon to tell, they do like the cost"
"Are appreciative to have health insurance."
"This is great, a real help."
"They are thankful."
"very few qualify, but the ones that do love it."
"The person using it is very happy."
"The cost of going to the doctor was cheaper, prescription meds were cheaper."
"Love it, very helpful financially."
"Only company benefits, no ???? Benefited".
"Employees are very happy to have insurance."
"One employee decided to take coverage with the help."
"Very grateful for it."
"they are glad to have it. We were able to improve our health insurance."
"They love it."
"They are very grateful that now they can afford health care for themselves and their families."
"They love it. One girl has gotten medical treatment she has needed for a long time. Thank you!
"Great program."
"Could not afford insurance (agency previously paid 80% and employee paid 20%)
"too few benefits on illnesses."
"Like it."
"Only one qualified."
"Now they have insurance when they couldn't afford it (before)."
"Like the program."
"just husband and wife."
"Great plan because we can go to the doctor and get well sooner."
"Never was able to have benefits. Thanks to Oklahoma, I can now have (benefits)"
"So glad to have the help."
"They are happy to be able to participate in the OEPIC program."
"Very pleased and happy to be able to choose a dr. to go to."
"There have been some problems with covering 2 employees were married. OEPIC can't seem to get the coverage correct."
"happy to have insurance."
"Have only applied, no feed back (yet)."
"They like it."
"Happy to have."

Appendix C

Narrative Comments from Survey

"Don't know yet, just started."
"Happy to have insurance."
"just started the program 5-1-08"
"Love it."
"No one has used it yet but I know they are glad to have the insurance."
"Most employees annual income is just above the limits."
"There is a disconnect between the insurance providers and OEPIC. The current structure asks employers to convince employees who could not afford the cost of health insurance to do exactly what could not be accomplished before OEPIC. Granted the process is only 2 months but it is hard to convince employers to take the risk and pay bills for those 2 months until they are approved.
"it helps with the huge cost of insurance,"
"Nothing, as we pay their premium for them."
"A great benefit. I can afford insurance with OEPIC."
"Pleased with having insurance themselves."
"It makes it affordable for them to have insurance. Need to up the annual eligibility."
"great to have coverage that is affordable."
"yeah! Great to have."
"Great program."
"Very hard to use."
"My employees are extremely grateful for subsidized health care. A quality plan (BCBS) at a very low employee cost."
"Our situation is unique. I own the business and my husband is my employee, but for us, we no longer worry if something medical arises, we have insurance. We only had insurance for catastrophic situations with a very high deductible and premiums before. Now we have much better coverage."
"Love it. Now we have insurance!"
"Very thankful for spouse insurance--now affordable where none was."
"Glad to have insurance coverage."
"Very excited--one man could not afford his wife's premium--now he can. Thanks!"
"I'm the only one enrolled."
"needs to be available to a higher income. We have single males who make just of the qualification amount and would benefit greatly if the qualification amount would be raised."
"Our current policy is not a QHP, we no longer qualify."
"Perfect."
"We couldn't afford health insurance without this program."
"Pleased when used."
"They are happy to have the coverage."
"none seem to qualify."
"very thankful, it is a blessing."
"Still can't afford the payment."
"Great!"
"They love it."

"Very happy that I took advantage of the program."
"Constant paperwork and filling out same forms is very time consuming."
"They love it. Spouse's that have not been able to get insurance can now afford it."
"no comments."
"Pleased with the service."
"They like it very much, helps morale greatly."
"They love it."
"It makes insurance affordable."
"It is the only way they can afford health insurance."
"Huge benefit."
"They appreciate it; otherwise, they would not be able to have insurance."
"Happy."
"They appreciate the help it offers in the town."
"I try to pay my employees so they can at last pay their bills and buy the necessities of life without having to have 2 jobs. Tired employees don't perform well. My employees do not qualify for OEPIC even though they barely make enough to get by. Raise the eligibility for working people who are trying to make a life!"
"Their monthly premium is so low!"
"The material is not clear to who qualifies."
"The think it is great without it they could not afford to cover their spouses."
"The on line application process is flawed."
"very nice, no comments yet."
"Have not visited with them as of yet. Has not had to use the insurance as of this date."
"Annual income amount should be higher--it is frustrating to apply for"
"Great."
"Appreciate insurance coverage."
"They like it, wish it helped with dental."
"They would not have taken the insurance if not for OEPIC's help to pay for it."
"Like it."
"Works great."
"No one else is eligible--they make too much money."
"it's a good thing."
"they like it."
"Very appreciative."
"Its great! I appreciate the help with the insurance premiums."
"no comments from participants--no participants--the forms are a pain."
"They think it is great."
"They love it."
"I think Aetna is too high,"
"Makes insurance affordable."
"They love it."
"we are just now applying."
"they like it."
"the ones that have OEPIC are very happy to have health insurance."

Appendix C Narrative Comments from Survey

<p>"without OEPIC we would be forced to take a lesser med coverage policy due to the costs." "Couldn't do without it. Oklahoma has a winner in this one." "They all appreciate it." "Pain in the you know what!" "They know this is probably the only way they could afford insurance." "They love it "Works great." "Glad they have coverage." "That it is the best thing that our company has to offer and it helped some of them stay here." "Those participating like it and understand the benefit of reimbursement of out of pocket above floor." "They are pleased." "it is a good plan." "They have not made any comments but I know they appreciate the monetary assistance." "They love it," "No opinion one way or the other." "They like it--there are some employees who are just above the cut off who could really use the help and that's the hardest thing." "They are very excited to have health insurance." "They love it because they can afford to insure their spouse." "Too much paperwork and correspondence." "The think it is a great thing." "They love it." "had no comments." "we wouldn't have coverage if it wasn't for OEPIC" are grateful for the decrease in their portion to be paid, because of the increase in fuel and food costs. "They don't care one way or the other because the company covers 100% of their premium. "very please, especially for spouses and dependents." plan makes insurance affordable for their spouses like having insurance but couldn't afford premiums excellent help for us, very small business and we could afford health care without OEPIC. it is great, one of the best sate programs they are thankful for it nothing love it, which it was available to everyone, not matter the income level. the employees are glad to have it because they could not afford insurance without it. they don't qualify thankful for the coverage they would normally not be able to pay for "they want it but they don't enroll." ones who qualify this it is great very good, makes better insurance affordable love it. saves money great</p>	<p>"the one how qualifies loves it, I wish more were qualified." they feel better about being able to have insurance. Just had one employee have to use it, we will find out how it pays and coverage details then. difficult to apply very much needed to afford insurance at present no employees qualify for the plan. thank you for the program helpful financially good plan they think it is wonderful with the subsidy. The impact to their salary is very small they are grateful to have insurance at a rate they can afford employees who don't qualify say that this will be good for anyone that can qualify and they are glad our company is participating great and a life saver! very grateful for the assistance! so far they are satisfied they could not have insurance without the program our employees haven't said much at all most have help through veterans or state or other. the ones on it love it and the others would like to get on it love it, like that they are covered by insurance only wish it covered children it makes health coverage available they are very grateful to have the plan they are fortunate and grateful thank you --would not be able to afford spouse coverage without insurance Oklahoma. 2 of the staff think the premiums are reasonable very happy for the help--they would not be able to afford insurance without OEPIC. like it glad to have insurance at an affordable cost to them appreciate it they are happy that they are able to have insurance thankful they now have insurance and all employees covered use it makes insurance affordable not really talking, just glad to have helps make insurance possible life saver! just started, no checks yet the 2 who have it are very grateful and others hope to qualify they think it is great. Most of them could not afford health insurance without the help. likes the affordability grateful, without OEPIC they would not be able to afford coverage. Excited to have insurance at a reasonable cost to them couldn't have health insurance without it good plan Very grateful to have the help.</p>
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Appendix C

Narrative Comments from Survey

They love the insurance for the amount they have to pay
The subsidy plan has made a difference in having health insurance. So much that if we did not have the plan, we would not have insurance at all.
glad to have it.
affordable
make gas go down (?)
they like it
they think they won't qualify or that they can not afford to use it.
glad it is there
they are very grateful for the ones that qualify
they appreciate the help. Many could not afford to cover family even though we paid part of the family cost
happy to have insurance, premiums are affordable
very helpful, couldn't afford it without OEPIC
they like it
they can now afford health insurance
loves it
they are very happy this I offered and is a great help
they wouldn't have insurance without it
they really like it
new to the program; no comments yet
they love the discount, its very helpful to them and their families.
cost per employee less and this in turn gives them more money for other
Thanks to the OEPIC program, they can afford a good health insurance plan
glad to have some insurance at an affordable price
now we can afford health insurance
appreciate the help
glad to have insurance that is good and doesn't cost too much
they wish the qualifying limit was higher so more employees would qualify
happy to have affordable coverage
they really like it
happy to have good coverage
the employees that have used it have been very pleased
all are happy to be able to afford insurance
they are thrilled to have good affordable health care coverage
they are very glad for the coverage and the prescription plan
they love it, they are all single income families and this took a burden off of them
those that use it are happy
affordable
its useless to them and changing plans to match OEPICS requirements made their coverage go up
they do like it because they don't have to pay very much to get good insurance
our employees are very please with OEPIC
affordable, wonderful to have in place
employees are satisfied with plan

helpful with spouse insurance cost
great!
they love it
they are happy they have insurance
don't have it, no one would take it
happy about it
very happy it is available
WOW!
they are very happy they can have insurance for their spouses
could not have insurance coverage without OEPIC, could not afford it!
they are glad I can offer insurance and they think it is a great program
no feedback
very positive
it is a life saver, a lot couldn't have afforded health care without it
they are very glad that it is available to them
they love it, they are excited and really can't believe they actually are getting money from the state
do not qualify
great, thank you--now I can sleep in peace
they are thankful for the coverage
they don't make enough but make too much to qualify--
great program if we could just qualify
satisfied
all our employees are above the income guidelines
need to cover more employees
it helps them to afford health insurance
we pay all the insurance costs for employees
its great!
none
very affordable and helpful
they are thankful to be employed in a state with this opportunity
the one we have on OEPIC is happy
they like it
they are very happy
could not afford insurance without it
at this time they don't say much but they are very grateful
they are thankful
they are so happy to have coverage. Love being able to go to the dr. when they need to.
she hasn't use it yet
very reasonably priced
he is glad to have it otherwise he would not have insurance
like coverage very much, including dental
great for low income employees but middle income employees are left out and one their own. No price breaks for middle income!
nothing good
it is the only way they can have insurance coverage.
they are very thankful to be getting help with insurance premium.

Appendix C

Narrative Comments from Survey

glad to be insured
it makes insurance affordable
My employees are relieved to be able to afford spousal health insurance. For some, it is the first time the spouse has had health insurance.
they don't qualify or unsure how to enroll
the employee is very grateful for the financial help allowing her to have the health insurance.
like having insurance they like it. They wouldn't buy insurance if they didn't have OEPIC.
very happy to have affordable health insurance
helps them out financially
they find it very helpful
none qualified
it is a good deal
it helps provide health insurance for themselves and family
they are grateful are please the program is available this covers all 3 dealerships
my wife uses the Indian clinic. It won't cover the children! Thanks all! That's all I pay? What about dental and vision?
it makes insurance affordable
not much, we are in the process of changing our billing to the first of the month. Haven't received any reimbursement yet.
Proof of citizenship is a hassle but are grateful for the subsidy which keeps the company from raising their contributions.
Proof of citizenship is a hassle but are grateful for the subsidy which keeps the company from raising their contributions.
Proof of citizenship is a hassle but are grateful for the subsidy which keeps the company from raising their contributions.
pleased to have the insurance
grateful to have it
good for those with spouses --would be good for kids too.
added benefit and happy to have it available
like it
for today's economy, any financial assistance, especially health care, is wonderful
very appreciative
glad they don't have to pay too much
they appreciate it could not afford without it
they are very pleased-- without OEPIC they would not have coverage
no comments really
that it is a really great plan to have and that it really works
awesome
they love it
the one that is covered is grateful and pleased
it is very important to be able to have health insurance and very much appreciated
so far good
They like the OEPIC insurance very much

they are positive about the health coverage
they can afford insurance
nothing
Thank you God!
they are happy to have insurance
They are very thankful to have the insurance coverage very good--helps keep them healthily.
They are pleased that it is available and it allows them to have coverage they otherwise wouldn't have.
thank you!
they are very happy to be able to have health insurance
thankful for it
said it is great! Others fall in the category of making too much are upset
they are grateful for it
wish maximum income requirement was a little higher
appreciate it very much
they are very pleased to be paying less than \$60/mo for full coverage insurance
most do not apply because they know they do not qualify like it, very helpful
it's a lot of hassle with all the correspondence received
very pleased to have coverage they can actually afford
it helps us a lot
they are happy to have insurance by individual
Life saver! Reduced stress about seeking health care and associated costs--made it possible to get needed health care services and now can enjoy better health
they like it
good choice to get insurance for 15%
thank God! Without it we would not have any insurance great!
very helpful qualifying salaries for single with or without dependents are set to low, hard for singles to qualify.
everyone is very happy with it
they think it is a great opportunity and would not be able to have health coverage without it.
they love that it saves them money
they love it
they are pleased because of OEPIC and business can now offer health insurance
we are happy to have it
it is great
excited about reduced premiums
I had 2 on OEPIC in the past, they were appreciative of it
they love it
they appreciate it very much. Helps make it with working here.
they are glad to have insurance coverage. Thought wisdom teeth being pulled should be covered.
finally can afford health insurance!
nothing
glad to have it as a plan
ITS GREAT! Makes having insurance possible.
glad to have it affordable
Happy with the help

Appendix C

Narrative Comments from Survey

most employers do not qualify
they are very happy that it is available.
very excited--most did not have or could afford health insurance. OEPIC program allowed them coverage for the first time.
good insurance, employees like the coverage
they like the savings, "nice, "thank you"
they like it, those that participate in the insurance
its okay, most of my employees don't have enough money to even pay their part
they are happy
excellent, thank you
this is a good program and helps them a lot.
very glad as it helps them with high medical costs
it helps
they love it
that is great
They are very happy to have assistance with the health insurance coverage
good plan
Between Sooner Care and OEPIC, Oklahoma is very helpful to lower income people. They realize this. It is a very good ego builder for them.
very happy with coverage--reduced their portion from 20% to 15%
very glad to be a part of the program. Would not be able to afford it without it.
makes it affordable to offer insurance
like it
like having insurance, couldn't afford before
have not had to use it yet
documentation for proof of citizenship was problematic--some forms of readily available ID were in same category making those not work
they could not afford health insurance without it
very thankful it is available
It is a stress relief to those who have qualified covered otherwise
they are very thankful for it
they like it,
they appreciated having insurance other wise they could not afford it
very helpful
it really helps!
good thing
they like the idea not having to pay so much
love it
None of our employees were eligible for help, we still do not have medical coverage.
the employee we have that qualifies says it is a "god send".
I have no contact with the insurance agency that sold me my policy not have I received any reimbursement
thanks for the program
too early--but think it is going to be a good thing
it makes it possible for employees to have insurance

appreciate the premium reduction
they are glad to have insurance coverage. They like the dr. office co-pay and the RX card.
OEPIC website is impossible. Rates are good but application process is slow and confusing.
they don't say
it's a great plan
They are having to complete additional paperwork after the on line applications--which is inconvenient
they like it
could not have health insurance if not for OEPIC
make gas go down
very happy with it.
they love it that their insurance premiums have been cut so much
they love it--without it they could not afford their insurance
they are grateful for the BCBS coverage OEPIC gives them
they love the price, and they don't understand that they have show their eligibility.
happy to have it
makes health insurance affordable
better coverage
they love being able to afford insurance
good
Thank God!
appreciate an affordable way to have health insurance
They love the extra money in their pockets and the ability to have insurance
Very proud to be able to have insurance and can afford it on a lower wage
glad that I have enrolled in it. Able to have insurance at a low cost
Still waiting for application response, no feed back yet will not fill out paperwork
They know about it but really have no opinion since it helps the company but not them
they like it
they are excited to have health care
don't have any Oklahoma residents including us
Grateful for savings
Some of our numbers may not make sense because the spouses are also employees.
good plan
great help financially
not in effect yet
nothing at the moment
very grateful that this plan is available to them, otherwise they could not afford to pay for health insurance too much paperwork
the insurance has been good as of now also affordable
pleased to have insurance
nothing at the moment
they like it except for re-enrollment each year is too time consuming

Appendix C

Narrative Comments from Survey

without OEPIC they would not be able to afford insurance
They are proud to get some help with insurance premiums
the low income is too low. Low income gets welfare.

Middle income can't get welfare or afford insurance.

very helpful--website is not very friendly

the employees are very pleased to have affordable
insurance.

OEPIC is the best new benefit ever in our company health
plan

very pleased

they like it they are happy to finally have coverage they
can afford

it is really a great savings and makes insurance affordable

they like it because it reduces their premium

ones with coverage spouses are very happy

those who have applied and qualified seem to like having
more money in their pockets!

they like it

Very grateful. The amount of time it takes to get through
the customer service/quality of service is very
unsatisfactory

it is very helpful for the few who qualify

A better rate

It's a really great savings and makes insurance
affordable."

nothing

They are glad they have insurance.

They think its great.

They like it since insurance coverage is so expensive
otherwise

Its great to have a very high quality insurance at such a
low cost.

They couldn't afford it without O-EPIC

Very glad to have it.

They like saving money but having to come up with Id
verifications are a lot of trouble.

Employees think that this is a great insurance

Not sure

The 2 employees currently on it find it to be manageable
as far as cost. They say they no longer go without care.

Great idea. Wish more qualified.

Appendix C
Narrative Comments from Survey

3. Additional comments

"Insurance premiums are paid by employer 100%. Non-profit has really helped to continue 100% on all employees."

"We signed up in March and are still getting things hooked up so I don't have any comments other than telephone assistance has been nice each time I have had a question."

"It made a big difference in the fact that I have been able to keep my men covered. I was going to have to drop."

"I'm pretty sure employees are too lazy to fill apps out."

"Some of the ones who participate say their children don't qualify for SoonerCare and also not for O-EPIC. Do you know why? It is difficult for new businesses since first month is not usually reimbursed. The employees can't afford the extra so the business has to pay all of it. It really hurt me when I first started. Overall, I am very pleased! Thanks for helping me take care of my employees. I honestly could not afford it otherwise."

"It would be beneficial to extend program to include a high income level."

"I do not like when I fax things in, I do not get feedback if it is not what they need. Many calls. Very frustrating."

"Never had insurance before."

"We (the employer) are grateful, too."

"[We offered OEPIC] so it would be more affordable for all involved and to be able to add spouses."

"Need more people to answer questions on phone. Had to hold for too long."

"Would be nice to have the income limit raised so more could participate."

"This is the best thing ever."

"We were considering dropping our employees health coverage until we found OEPIC. It's been a God send."

"We have only one month of experience with OEPIC. So far so good. Thank you. "

"Should include children."

"We have received not a dollar from InsureOK as of 5-27-08. We have called, faxed, e-mailed and no reply. We are a qualified employer (ID#E00002315)"

"We felt it was the responsible choice and that our employees deserve health care". Online is a bit difficult to navigate"

"A good thing for both business and employees."

"As a business owner, I feel it is wonderful! OEPIC offers fabulous support help."

"Income guidelines were to low for employees to qualify. We wanted to try to offer to our employees whose families could not afford it otherwise."

"Fabulous program!"

"Many companies have employees who would participate if the income limit was higher."

"Cost was getting to a place I could not afford to carry it."

"We were no longer able to offer insurance to our youth pastor of any quality. It has been a blessing."

"We wanted to participate due to the high cost of health insurance. (OEPIC) saves our company a lot of money because we were paying approximately 75% of their insurance."

"I am not getting our subsidy checks from you even though I fax the information to you every month. The people I have spoken with are not helpful at all."

"It does nothing for me!"

"(OEPIC) Made health insurance affordable."

"Thank you for this program to assist our employees with their premium costs."

"Income level needs to be higher."

"This is the nicest thing the government has done for hard working people. We really appreciate it."

1. Having to send monthly bill to OEPIC is frustrating. Sometimes we remember and sometimes we do not. 2. I have to go through the OKC Chamber of Commerce which is an additional \$560 a year. I belong to the south Chamber and active in it. South can not get the same benefit because OKC won't allow it." Only had 1 week to enter PIN #s in computer so I faxed, was received 4/30 and was told OEPIC has 30 days to enter, therefore no May subsidy!"

"The first payment was 6 weeks past due."

"Our center had always wanted to offer health insurance but was unable due to financial reasons, OEPIC has made it a reality."

"It would be nice if it was easier to bill."

"Your fax numbers are always busy--this wastes an incredible amount of time."

"50 employees is too limited--needs to be increased"

"Middle income employees wish they could qualify."

"Internet to enroll employees DOES NOT WORK at all. We had to call and have your employees enroll tow of our employees. The Insurance agent is enrolling another employee after one left."

"Web site needs to work with more browsers than just one!"

"Can you buy another freaking fax machine with all that cash? The faxing system is horrendous. I've had to personally deliver 3 times in 17 months....ridiculous."

"Talked with different people each time about the same problems. Never got anything done and the fax line is always down."

"The program is great, just wish it would cover dependents."

"OEPIC actually gives me the opportunity to provide my employees health insurance which they so desperately need."

"Company sponsored health insurance with a well known provider like BCBS is definitely a great recruiting benefit for new hires."

"The qualification income is still too high."

Appendix C

Narrative Comments from Survey

"The cost is great. The coverage is good when we have it."

"I am just now applying for insurance, before this it was too expensive. Thank you. :)"

"It is a great program."

"I still haven't been reimbursed by OEPIC."

"Way too much paperwork! Need to let office of employees know all needs like driver's licenses, etc."

"One qualified employee did not apply because he did not have a social security number for his child."

"We pay 100% of the healthcare so the owner is seeing the benefits."

"Please get an additional fax number or have an e-mail address for forms to be sent. The fax is always busy."

"The staff is great."

"Everyone made too much money and did not qualify."

"The program is very much appreciated."

"Would like to see the criteria altered to allow more participation--wonderful idea if you are making minimum wage only."

"Thanks for the program and everyone is very great when we with questions."

"#12 question-number of non covered employees is high because of 7 new hires. Will apply after 60 day period."

"Most employees do not qualify."

"We are a small business who pays our laborers around \$12-\$14/hr. I think you should include the range."

Everything is mailed to a different address. It is difficult to get up to speed on the program. Maybe a flow chart would help. If the 2nd income rate was a little higher, more employees would qualify."

"The salary greatly limits and needs to be raised more. Still, a lot of businesses do not have insurance at small businesses because of the cost."

"Too much paperwork. Having to reapply every year is too much trouble. Web site hard to navigate."

"We've only been participating 2 months so it is a little soon to have an opinion but having the coverage is great."

"The employees that qualify like the help they receive with their deductible."

"Our employees would not have elected insurance coverage without this program."

"Could improve on funds transfer date closer to insurance due date."

"Paying for insurance takes big chunk out of paycheck but hard to qualify."

"Thank you."

"The online application does have its problems and then we receive letters about the 9999 problem--this holds up coverage. We have enclosed an example"

"Thanks for helping us to be covered or we would have no insurance at all!!"

"Don't like the fact that children are not covered, enrolled but never participated in the plan."

"The housing authority is also very pleased with the cost savings. Also, it has encouraged 2 employees to add their spouses to insurance coverage."

"We need to hire more employees but do not want to loose OEPIC benefit".

"I seem to have to convince my employees to go and fill out the paperwork. I like the program and try very hard to get the employees that qualify to sign up."

"I hope they can continue to increase the income limits."

"Keep up the good work."

"Most of our employees are young and don't care about health insurance, they are about money."

"Faxing in information without any kind of confirmation the information was received needs to be changed."

"Keep up the good work."

"Only enrolled for 3 months, too early to give opinion on #19"

"Faxing billing statements each month is not working very well." Can take hours to go though."

"I have submitted several complaints/requests and have never received a response from any of them."

"My employees needed insurance but couldn't afford it; our company couldn't afford paying a % either, OEPIC was a God send that answered both our prayers. Thank you for this program, I often say, "it's a no brainer to sign up for the organization and the employee....Why wouldn't you?"

"None of my employees qualified because I pay more than minimum wage."

"Hope the program continues--if the program stops so does my employee insurance."

"As an employer I am very excited to be able to offer this plan to my employees. Some employees would never have the opportunity to get health care if it weren't for OEPIC."

"Thank you for helping them have insurance--one of my employees is deaf and she really appreciates it."

"Only benefited 1 of my employees--would be helpful if income levels for qualifying were higher."

"We've only had this a few months and it was overwhelming. Did not understand it all. Had to pay bill before I got reimbursed. Once I signed up, no one had time to help me. SO I DROPPED!"

"Thank you."

"OEPIC makes it possible for us to offer our employees health insurance for affordable rates. It also decreases the amount of time off work because they can go to the doctor sooner and get well sooner. Thanks!"

"This was the only way my company could afford insurance for my employees."

"Still do not get subsidy payment before insurance premium is due even if I fax on the same day as the receipt of the insurance statement."

"There is a guy there not friendly or helpful. Just wasn't to pass on to someone else. The ladies are very helpful."

Appendix C

Narrative Comments from Survey

"Faxing info to OEPIC is difficult, hard to get fax to go through."

"Family owned business so #19 really doesn't apply."

"Would be nice if amount was raised to single \$25,000 and under

"The beginning was very confusing and frustrating trying to figure out what I needed to do for both OEPIC and BCBS pertaining to enroll and disenrolling

"The only that I have continually is having to follow to ensure the subsidy request was received--I've followed up 6 of 10 months because they don't seem to have an adequate subsidy collection subsidy tracking system."

"I have told people about the OEPIC program. All small businesses should take advantage of this wonderful program."

"Paperwork easy but is lot by OEPIC a lot (duplicates are usually required). As employer we already offered insurance. It has helped greatly as being able to offer a better insurance policy."

OEPIC needs to be broader in criteria, too hard to qualify.

"see attached (nothing attached.)

"Great help to small employers."

"Reduce your paperwork and the program might still succeed."

"I believe you need to increase the # of employees from 50 to 250."

"When a company signs up, you should not send information letters, etc. to non-eligible employees, waste of time, resources, and money."

"Excellent coverage, low co-pays."

"This assistance helps us to continue with the same insurance man and not increase the deductible."

"Good program."

"Administration needs work, it is not efficient nor is it customer friendly, i.e. hard to use program efficiently."

"Great."

"My first month's reimbursement has been slow, still waiting for a check."

"We could use more employee materials. Pleas add the children of approved plans as this will reduce the workload on the OK state Medicaid system--make it an all family inclusive plan!!!

"Would like dental."

"All or nothing! I've got employees just over the income line and they get 0 while some one just under gets full \$\$"

"it is too soon to tell about how OEPIC has impacted our business."

"I wish that the renewal was easier. Reapplying each year is quite a hassle."

"If only poverty level employees are helped, how does it help employees?"

"Raise the qualifying income level please."

"I wish that they could make it easier to qualify (higher income allowances."

Thank you, thank you."

"Other states should be required to do the same."

"It would be helpful if the qualifying income was raised."

"Employees do not understand paperwork--too much to get employees qualified and not all low income people qualify."

"Single women not applying confused with statements about obtaining coverage if they left our employment--keeps them out for 12 months.

"Fortunately I don't have a lot of employees enrolled. I have to fill out forms for them to enroll and there is no follow up on their cost."

"Letter from you said effective 3-1-08, we have received only one deposit and its almost June 1st!"

"We the employer, think it is a great thing!"

"you should be more clear on how to get the funds. It has been 2 months and still nothing from OEPIC yet. I'm doing my best to comply but you want more and more."

"Not sure, have not received reimbursement yet."

was hoping it would reimburse part of the company cost of insurance--cost is very expensive but guess company pays employees too much. According to OEPIC, employees do not qualify--small business insurance is getting very expensive

"reimbursement is slow, cancelling employees takes too long

I always have an issue when it comes to re-enrolling--that process really needs improvement!

many seem to fall though the cracks

This month you terminated my husband over driver's

license and birth certificate--we've had this for 5 months, Why now? great program

it is very hard to get through on the fax line to send copies of the bills. Need more lines available to fax the bills.

certification is a problem, it is hard to get birth certificates, verification of citizenship is terrible

we have yet had anyone to apply. At the time I only had 1 employee that fell in this category and his spouse went

to work. I do have several new employees that this might work for me in the near future

our company could not offer employees insurance without the program

There was nothing on the news about employees making too much--it was supposed to help small businesses needs to cover children and increase income guidelines in my opinion OEPIC is the best, most helpful program the state or federal government has ever offered.

glad you rec'd new fax equipment, forms need to be more on line and integrated--enter REIN once, not 4 times!

Renewal of employer is cumbersome--I didn't even get my REN paperwork. The plan was dropped and we lost

\$\$ for a few months--call on renewals--PLEASE

OEPIC is impossible to call in to ask questions--if you don't know the extension number or the last 4 letters of the last name, you are S.O.L.

Appendix C

Narrative Comments from Survey

company having to pay 85% of premium upfront puts a financial burden on us while waiting on reimbursement more so than not offering OEPIC

enrollment parameters need to be able to be back dated to first of month if signup before the 10th of the month would like to work with OEPIC if we can make it work we should have universal health coverage but this is a step in the right direction

we do not advise applicants that we participate in OEPIC My husband and I could not afford insurance at all until we signed up with OEPIC. Their subsidy made it affordable.

allowed employee to have coverage he could not previously afford

we have some employees on the plan that have never had health insurance. This program is so important. We can't live without it. We hope you add children soon! OEPIC needs to communicate better with the broker (?) community without oepic, as the employer, we were looking at either the employee paying part of the insurance or dropping it altogether.

thanks so much for making it possible to have health insurance for our employees.

thank you, you have truly been blessing

although I (business owner) don't qualify, I can't afford to insure myself and my family. There should be a program for everyone!

I think it is very helpful to those needing insurance. I wished you would raise the qualifying limits.

it is a wonderful program and it helps us as a small biz tremendously

communication, as far as reimbursement goes, is very poor between the company and state--I get a different answer every time

Before OEPIC our personnel cost of providing health insurance was too much--this has helped our business case flow immensely

call center staff unfriendly and not very willing to help thanks!

we have always paid the employee portion of the insurance. Need to increase the amount to qualify for reimbursement

paperwork sent to OEPIC often gets lost--seems very disorganized. The communication between OEPIC employees and the employer is almost non-existent. It takes forever to get approved and all the paperwork in without being lost!

it is a great program

it really helps the employer to offer insurance. We are looking at employees staying longer because of benefits better incentive than a raise

I was told to apply based on my salary and then had to lump in profits from company. The process is very misleading.

because of growth in staff we were going to start asking employees to pay part of their premium and wanted to find a way to help lower that cost

the reimbursement has never been correct and no one has fixed it. Being the employer we go through a lot for employees to get this benefit

need to include children so that they can choose the coverage they need

this service is not helpful at all and ended up costing the company more money. Also you are understaffed.

we are having problems getting oEPIC to reimburse the company

we only have one employee who qualifies. If his performance improves, he will get rewarded with 2 raises which could potentially disqualify him. This is the drawback of this system. It really doesn't help us much as a business

my insurance agent has really taken care of this comment on #20, re paperwork--"too much"

not only are they insured, they were able to choose our premium plan

have not been reimbursed AT ALL since I started OEPIC (5 months) have now been assured I will get 4 months worth on 6/19

Offered to employees, apparently they didn't want to pay their part

I am in the process of making application for additional employees under the present location and are adding additional locations and new employees. I think this is one of the best programs the State of Oklahoma has come up with!

this program has been wonderful for our company without OEPIC I could not afford to even offer a health plan at this time. My business is still trying to grow.

I think this is an excellent program

the income base is still very low and should be increased a little in order to help both the organization and the employees

employees were very interested because most are struggling with other bills but they have to have health coverage whether they qualify or not

we used for one employee who did not qualify after the renewal year

need to raise the financial limits. I have employees that could use the help and are in single income families

I have not turned in the applications yet

very good program

I have submitted several complaints/requests and have never received a response to any of them.

I was not aware that OEPIC was a part of Medicaid

To date, I have NOT received reimbursement--this is not how you advertise your program on the internet! OEPIC needs to reimburse employers the 60% much quicker.

We are a very small business and we relied on your help but have not received it yet.

Appendix C

Narrative Comments from Survey

faxing and mailing payments separately are unnecessary work--should be all in one--too much paperwork. Fax machine is busy A LOT.

I think it is a great thing the state is doing to help small businesses

I would like help with our employees insurance also employees wish OK would raise the max on 2 workers

I sent in employee change form and never received back employment enrollment PIN letter

when we first looked into it, I thought it was the employee only wages were used to calculate. When adding the spouse wages, none of our employees qualified.

without aide from OEPIC we could not afford health insurance

Need information on how to handle when OEPIC employee terminates employment, COBRA?

I do not have any brochures for our employees. If available may we get some to hand out?

On Line application is great, would like to be able to do employee changes and terms on line

On Line application is great, would like to be able to do employee changes and terms on line

On Line application is great, would like to be able to do employee changes and terms on line

would like to see dependents covered--some are borderline with Soonercare and don't qualify for dependent coverage with Sooner Care

many of my employees are part time or seasonal help only and don't qualify

very good service for small employers who otherwise would not be able to provide health insurance

#15 & 19, We are government contractor with health and welfare allowance--we could not get answers about health and welfare and how to apply it

please keep the program going, really helps small businesses

need better system to verify that you have received paperwork

I can't praise the program enough, it helps on a small business so much, thank you OEPIC

We have been with OEPIC 3 months but still have not received reimbursement from OEPIC

The bicycle shop could not have health insurance for its 2 employees without OEPIC

the premium assistance has been a tremendous help to our agency because we pay 100% of our employee's premiums.

Had OEPIC not been in operation, it was questionable whether company could continue to provide health insurance

I am thankful to know about OEPIC. I certainly couldn't have afforded to pay for health care without it, thanks!

Never could afford great insurance before. Thanks to current government that they care about the people.

I am generally against social welfare however, I think this is a worthwhile program for working people, Yeah!

OEPIC has allowed employees to receive coverage who otherwise could not afford the premiums

thanks for your help

information from your customer service center varies and is very frustrating--does your mail and fax work?

the call center staff is friendly but no one really knows answers and I get different answers from different people

I wish there were something in place to let you know if you did not receive all the information you need to get the monthly reimbursement

it leaves a lot to be paid to doctors, labs, testing facilities, etc.

too much "lag time" in communication--hopefully you've gotten your staff shortage remedied

wonderful program

Insure even higher income

Keep up the good work. This is a great program and very worthwhile

thanks, much appreciated

would be easier if OEPIC renewed along with our health insurance annually

a lot of paperwork for employer, some employers without computer internet access will not participate

In reference to #20, call center--most employees are helpful, I've had to speak to a couple that were rude however! My main difficulty is lack of consistency--I'll speak to an employee one day who gives me an answer, then the next day we'll receive a letter with the opposite information. It took 6 phone calls, spread over 2 months for me to have 1 question answered. Several employees told me they would research the answer and return my ca. They never did. I have dates and names if interested

I tell all the daycares and small businesses they should apply. I would not be able to provide insurance without it.

I found the on-line application to be difficult to work with. I finally mailed them in.

If nothing changes except for proof of income, make renewal easier, assuming all other information is the same

It would have been nice if the employer knew about the literature sent to employees before it was sent in order to help explain the process to them.

I have a difficult time reaching a "real person" to speak with. Your automation system takes way too much time to go through.

perhaps the maximum wage could be raised in the future

We found out about the program through an article in the Oklahoman

I have been trying to get subsidized for months it such an agonizing process people give up. I still haven't got it due to no help from your staff or lack of information

One lady did not have insurance until she qualified

OEPIC allows 2 of our employees better afford the opportunity to participate in our health insurance plan!

Appendix C

Narrative Comments from Survey

would like a way not to have to fax a monthly statement in order to receive reimbursement money
For those who qualify, OEPIC is great and raising the entry level is enabling more people to qualify. We certainly support OEPIC
we have employees who qualify--I have sent in copies of invoices but have received no money yet
we are currently in the process of employee application
Betting up and staying set up have been time consuming thus far, hopefully this part is over?
it would be nice to increase the employee limit t 100-150 instead of 50
as an employer, we need the help. Insurance is a great expense for us
I have no contact with the insurance agency that sold me the policy nor have a received ANY reimbursement"
Communication between agent, OEPIC and insurance company has been confusing at best causing slow service the process is too long and complicated
none
We should have all the paperwork upfront to complete at one time
OEPIC needs to communicate with the broker community
Have the economic qualifications for sooner care been changed to match OEPIC? Or can we do children like spouses?
sometimes fax does not go through--please call if missing one
We had a lot of trouble getting started due to poor communication of OEPIC to workers. WE had a lot of trouble with rate change due to OEPIC office poor communication. (Give my name?) Are you kidding? I can not hardly get anything done now. I sure am not going to tell them I am complaining about their ineptness.
The people at the help line are incredibly knowledgeable and courteous
don't ever let this program go away, it is so helpful for small businesses
great program to be in once all the paperwork is over
plan allowed health benefit to be extended to one spouse--Great!
Employee says employer already pays insurance so they don't need to change
had trouble applying on-line--ever changing password a problem
savings to employees
thank you for this program
faxing monthly bills, invoices is a problem. More than 50% of the time the line is busy--A hassle
limits income; therefore, limits spouse income
When we had people on the program, they loved it--we loved it--it was an excellent program for us
Employer pays 90% so OEPIC benefits employer;
Employee sees little impact since those on OEPIC do not have spouse coverage

we don't currently use OEPIC but we are considering switching insurance carriers and using it
I have never received anything in the form of money from OEPIC--just a lot of requests for paperwork
need less paperwork for re-enrollment each year, there has to be a better way
OEPIC has been a major headache for me. I just paid \$1600 for an employee's spouse insurance after trying for months to get her on OEPIC to find out she wasn't eligible
With the cost of insurance increasing, this helps insure ability to continue offering coverage for our employees as an employer, many of our employees couldn't afford this coverage without OEPIC --way to go Oklahoma!
On the pay scale, this s a way for the state to get people off welfare--not really helping those that need help like me
The employees can go to the dr. when they need one
The OEPIC reimbursement has literally helped us to remain in business
please figure a better way to get our invoices submitted.
The fax # is always busy towards the end of the month
It took me 9 phone calls and 2 months to get reimbursed for a month that got overlooked.
it needs to be more advertised. WE missed 1 month for our employees because we didn't know our company had to renew yearly. That didn't seem fair that it wasn't known to us OR our agent.
There have been several problems getting routine forms faxed/filed.
This program has helped us to continue to offer health insurance to our employees.
Changing plans on employees to qualify has been hard as it make take 2-3 months to be reimbursed for their premium paid by the company.
OEPIC employees and the process for receiving by far needs to be reviewed.
I have worked with Rachel in your office. She was professional and helpful.

APPENDIX D
Biographical Sketches of Project Faculty and Staff

Garth L. Splinter, M.D., MBA
Division Head, Primary Care Health Policy Division

Dr. Garth Splinter began his post-secondary education at the University of Oklahoma where he majored in industrial engineering, receiving his Bachelor of Science degree in 1974. He then enrolled at Harvard University's business school where he earned his MBA in 1976. He graduated from the Oklahoma University College of Medicine in 1984, with a Doctor of Medicine degree. He completed residency training in family medicine in 1987 and joined the faculty at the Oklahoma University Health Sciences Center (OUHSC) as the Director of the Health Sciences Center for Health Affairs and Rural Health Programs and part-time Medical Director for the Employees Group Insurance Board. Dr. Splinter served as Special Assistant on Health Care Issues to Governor David Walters from 1991–1994. He was also the Chair of the Commission on Oklahoma Health Care and served as Principal Investigator for the Robert Wood Johnson Grant of State Initiatives on Health Care granted to the Governor's office.

In 1994, Dr. Splinter was appointed by the Governor and confirmed by the Oklahoma Senate as Chief Executive Officer of the newly created Oklahoma Health Care Authority, the agency that oversees Medicaid. During Dr. Splinter's five years as CEO, the Oklahoma Medicaid program was successfully converted to statewide managed care. In 1999, Dr. Splinter joined the Department of Family Medicine, University of Oklahoma College of Medicine, as an Associate Professor. From 1999 to 2003, he also served as the Chief Medical Officer of the University Hospitals Trust under a contract with the University. From 2001 to the present, he has served as a board member for Ribomed Biotechnologies, Inc., a Carlsbad, CA - based startup company. From 2003 to the present, he has been the Director of the Primary Care Policy Division in the Department of Family Medicine. In that position, he oversees health policy studies addressing such issues as Medicaid reform, employee sponsored health care, and issues related to the uninsured and underinsured in Oklahoma.

Laine McCarthy, MLIS
Associate Professor and Writer/Analyst, Primary Care Health Policy Division

Laine McCarthy, MLIS, joined the Department of Family & Preventive Medicine on January 1, 1984 as a Research Assistant. She served as a Senior Administrative Manager and as a Technical Writer before her promotion to the rank of Instructor on January 1, 1995. In June, 1998, Ms. McCarthy was promoted to Clinical Assistant Professor, and then in June 2001, she received promotion to Clinical Associate Professor. She has a BA degree in English Education from the University of Arizona-Tucson, and a Masters in Library and Information Studies from the University of Oklahoma-Norman.

During her tenure with the University, Ms. McCarthy has been the recipient of several education and training grants including two grants from the Bureau of Health Professions, Health Research and Services Administration (HRSA), US Department of Health and Human Services. The first grant was awarded in 1992 (\$320,000) to establish a library in the Department of Family & Preventive Medicine, and develop and implement a residency curriculum in evidence-based medicine. The second grant, awarded in 1998 (\$500,000), established a faculty information technology training program for in-house and community physicians. She has presented the results of these grant programs in several national forums including the Society of Teachers of Family Medicine and the American Academy of Family Physicians. Ms. McCarthy is also the author of numerous manuscripts and books on a variety of topics including primary prevention of microalbuminuria (published in the Journal of Family Practice), writing case reports, medical terminology and evidence-based medicine. She has participated in the design and conduct of numerous successful research projects for the Oklahoma Health Care Authority. Laine currently serves as writer/analyst for the Division of Primary Care Health Policy.

APPENDIX D
Biographical Sketches of Project Faculty and Staff

Sarah D. Hyden
Projects Coordinator, Primary Care Health Policy Division

Sarah Hyden joined the University of Oklahoma Health Sciences Center (OUHSC), Department of Family and Preventive Medicine, Primary Care Health Policy Division as Project Coordinator in May of 2003. She holds a Bachelor of Science degree from Southern Nazarene University. Prior to joining OUHSC, she spent six years in healthcare sales and marketing field, with a focus on outreach and contact management, specifically with physicians and other health practitioners. Ms. Hyden is responsible for supervision of projects within the Primary Care Health Policy Division. Additionally, she ensures all work requirements and time deadlines are met; establishes protocol for completion of grants, contracts and/or Division research and analysis projects. She conducts research projects including presentations, survey administration and data collection to targeted populations throughout Oklahoma and serves as liaison between the Department, the Division and various government and university agencies. She has participated in the design and conduct of numerous successful research projects for the Oklahoma Health Care Authority. Ms. Hyden is currently the projects coordinator for the division.

Denise M. Brown, PHR
Senior Administrative Manager, Primary Care Health Policy Division

Denise Brown has been in the healthcare field since 1974. Denise has been with the University of Oklahoma Health Sciences Center (OUHSC) since 1984 and joined the Department of Family and Preventive Medicine in 1989. Ms. Brown holds a Bachelor of Science degree in Social Work and is a certified Professional in Human Resources. She has an extensive background in human resource, administrative and hospital based management; including patient and employee relations. As senior administrative manager, she works closely with the projects coordinator.

Steven A. Crawford, M.D.
The Christian N. Ramsey, Jr., M.D., Endowed Chair in Family Medicine
Department of Family and Preventive Medicine

Steven A. Crawford, M.D., is the University of Oklahoma, College of Medicine's Christian N. Ramsey, Jr., M.D., Chair in Family Medicine. Dr. Crawford graduated Magna cum laude from Claremont McKenna College in 1975 and from the University of Illinois, College of Medicine in 1979. He completed his residency training at the Waco Family Practice Residency Program in 1982 and a family medicine teaching fellowship, also in Waco, in 1983. Dr. Crawford served as chair of the family medicine department at the Oklahoma City Clinic, a private for-profit, physician-owned, multi-specialty group practice, from 1989 until 1998. He has served as Professor and Chair of the Department of Family and Preventive Medicine since 1999. His prior appointments include Interim Chair, Vice-Chair, Residency Program Director, and Associate Residency Program Director at OU. He has also served as Chief of the Family Medicine Service at the OU Medical Center since 1990 and Chairman of the OU Medical Center Board of Trustees since 2000.

Dr. Crawford has served as the elected president of the Oklahoma County Medical Society in 2002 and served as the president of the Oklahoma Academy of Family Physicians in 1994. He has also served as Chair of the Oklahoma Health Care Authority's Medical Advisory Committee and in many other professional positions over his career.