

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 – November 2009

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

May 19, 2010



Submitted to

The Oklahoma Health Care Authority

This report completes contract component 4.0 (e, ii): Prepare a written report detailing feedback gathered by OHCA from participating Insure Oklahoma employers regarding the Insure Oklahoma/O-EPIC Program to be submitted by May 19, 2010.

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

November 2005 – November 2009

Executive Summary

“We love Insure OK. It’s helped our business immensely.”

*Oklahoma Small Business Owner
November 2009*

Purpose: This is the 5th in a series of annual surveys to gather feedback from small business employers regarding the Insure Oklahoma Oklahoma Employer/Employee Partnership for Insurance Coverage employer-sponsored insurance subsidy program.¹⁻⁸ Information collected from these surveys can be used by policy and decision makers to improve service and programmatic components as part of the continuous quality improvement (CQI) process of the subsidy program.

In November 2005, the Oklahoma Health Care Authority (OHCA) began 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), Governor Brad Henry’s initiative to provide affordable health insurance for all Oklahomans. IO/O-EPIC consists of two separate programs: (1) a premium subsidy program for low-income workers, and spouses, employed by small businesses, the IO/O-EPIC Employer-Sponsored Insurance program (IO/O-EPIC ESI) (see Appendix A), and (2) the IO/O-EPIC Individual Plan (IP), which began accepting applications in March 2007, and offers health coverage for people who are self-employed, unable to access health insurance through their employer, temporarily unemployed, students or people who are disabled with a “Ticket to Work” (an employment program for

people with disabilities who are interested in going to work).

In May 2010, the ESI subsidy program was helping provide health insurance to 15,705 employees, 3,041 spouses, and 53 students; the IP was providing coverage for 9,407 employees, 2,828 spouses, and 179 students.* Only the ESI program will be addressed in this report.

OHCA asked faculty and staff in the Primary Care Health Policy (PCHP) Division, Department of Family & Preventive Medicine (DFPM), University of Oklahoma Health Sciences Center (OUHSC), to assist with the survey development, data entry and summary, and report preparation for the CQI process.

On October 23, 2009, cover letters and surveys were mailed to all 5,388 small businesses participating in the subsidy program. This report describes the results from the 5th employer survey, and compares the results with prior surveys where applicable.^{1-4,7}

Background: One in three (33.1%) Americans under age 65 was without health insurance for part or all of 2007-2008; 3/5ths (60.2%) were uninsured for 9 months or more, and 1/4 (25.3%) were uninsured the full 24 months (2007-2008).^{9,10} Recent government and private health policy research placed the number of uninsured Americans at 46.3 million in 2008.^{11†}

*Insure Oklahoma Fast Facts, May 2010, www.insureoklahoma.org.

†U.S. Census Bureau (www.census.gov); State Health Access Data Assistance Center (SHADAC) (www.shadac.org/datacenter).

This figure includes all uninsured from birth through age 64. The number of uninsured working age adults (19-64) in the U.S. stands at 37.6 million for 2008 (20.4%).¹²

By some estimates, about half of the nation's uninsured are people who are self-employed or work for a small business.^{13,14} For 2009, insurance brokers say premiums for their small business clients have increased about 15%, double the 2008 increases. Premiums per employee could be as high as \$5,500 in 2010, up from \$4,800 in 2009 and \$4,500 in 2008. This continued increase in health premiums creates a dilemma for small businesses: continue offering ESI and risk losing their businesses, or reduce or eliminate coverage and risk losing their employees.¹⁵

On November 1, 2005, Oklahoma implemented IO/O-EPIC ESI, funded in part by a tax on tobacco products.¹⁶⁻³⁰ The premium subsidy program was designed and intended to assist in the purchase of health insurance. The program offers premium subsidies to employers and out-of-pocket limits for employees (Appendix A).

The Patient Protection and Affordable Care Act (P.L. 111-148), signed into law on March 23, 2010, will significantly change health care delivery, access and payment modalities (employer, employee, individual, government, etc.) nationwide. The law specifically addresses small businesses and includes provisions for premium relief and access to health coverage through Small Business Health Options Program (SHOP) Exchanges. Just how the Act will affect the ESI subsidy program remains to be seen.³¹⁻³⁴

In May 2010, 5,539 small businesses and 18,799 employees, spouses, and students were enrolled in the ESI program.* This report presents feedback from businesses participating in IO/O-EPIC ESI as of October 23, 2009.

Methods: DFPM staff helped OHCA develop and administer the 5th IO/O-EPIC ESI employer feedback survey. **Subjects:** The target population was all 5,388 small businesses participating

in the subsidy program on October 23, 2009. Survey respondents may have been in the program since November 2005 (48 months) or for as little as 1 month. Findings from this study were compared with previous CQI surveys where applicable.^{1-4,7} **Survey Instruments:** DFPM staff assisted OHCA with the development of a cover letter and survey instrument for this study (Appendix B). Several questions were adapted from previous surveys[†] to allow comparison and to identify trends.^{1-4,7} **Data Summary:** Raw data[‡] were entered into Excel spreadsheets. Excel data were subjected to random checking (every 5th-6th entry) by a staff member who was not involved in initial data entry to reduce data entry errors. Descriptive statistics were computed for the survey responses. Narrative survey responses were organized by theme and displayed graphically (Appendix C). Author credentials are attached in Appendix D.

Key Findings

1. Surveys were mailed to 5,388 small businesses; 547 (10.1%) were returned with incorrect addresses or undeliverable. 112 surveys were re-mailed with corrected addresses leaving 435 surveys undeliverable, and a total of 4,953 surveys mailed. 1,954 were received; 6 were eliminated. The response rate was 39.3%.
2. 49% of respondents represented firms in cities; 37% were located in towns, and 14% were in rural areas.
3. Businesses surveyed employed 33,087 workers. The average was 17; median, 10; mode, 2; range, 2-157; 10 (0.5%) reported more than 99 employees. No information was available as to why these larger businesses are participating in the subsidy program but OHCA has been notified. 80% of respondents (n=1,546) had 25 employees or fewer.
4. 49% of survey respondents reported participating in the subsidy program less than 12

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

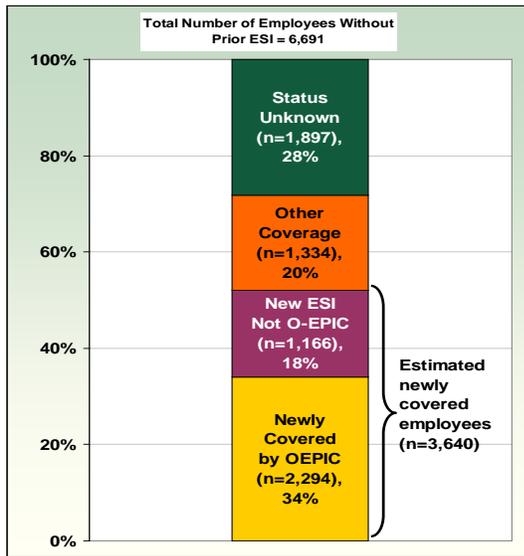
[‡] Available upon request.

* Insure Oklahoma Fast Facts, May 2010, www.insureoklahoma.org.

months (n=887); 37%, 12-24 months (n=679), and 14% longer than 24 months (n=249). 32 employers had been participating the full 48 months of the program.

5. 64% of survey respondents (n=1,247) offered ESI prior to enrolling in the subsidy program; 36% (n=695) did not. Figure 1 shows the impact on insurance status for employees who did not have prior access to ESI.

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



6. Employers who offered prior coverage reported that 12,240 employees participated in the plan.

7. Of businesses with prior ESI, 69% were located in cities compared to 62% for firms in towns and 51% for firms in rural areas.

8. Larger businesses (>25 employees) were much more likely to have offered prior coverage than smaller businesses. Only 59% of businesses with 25 employees or fewer had an ESI plan in place prior to the subsidy program compared to an average of 87% of larger businesses.

9. As with previous surveys, employers who did not offer prior ESI said the existence of the subsidy program itself was the most influential factor in their decision to provide employee health benefits.^{1-4,7} This was true regardless of where (city, town, rural) the business was located. Availability of the subsidy was the most

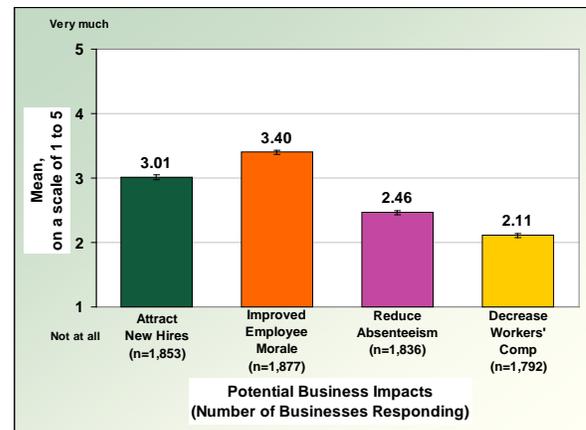
common deciding factor (57%, n=447) in the employers' choosing to add ESI.

10. Employers said most qualified employees who were not enrolled in the subsidy program had other coverage. On a scale of 1 ("Very unlikely") to 5 ("Very likely"), employers believed "can't afford premium" (mean=3.13, SEM=.08*, n=407) and "don't want to pay premium" (mean=3.12, SEM=.08, n=413) were the most likely reasons qualified employees without other coverage weren't applying for the program.

11. As in previous studies,^{1-4,7} only about one-quarter of employers contribute to spouse coverage (26%, n=500); 74% (n=1,423) did not.

12. As in previous studies,^{1-4,7} employers were asked to rate, on a scale of 1 ("Not at all") to 5 ("Very much") four potential business benefits of ESI. "Improved Morale" remained the highest rated benefit, followed by "Attract New Hires," "Reduced Absenteeism," and "Decreased Workers' Compensation Claims" (Figure 2). Although not one of the choices, employers also cited employee retention as an important adjunct to offering health benefits (Appendix C).

Figure 2. Mean Employer Rating of Four Potential Benefits of Participating in IO/O-EPIC ESI



13. Employers who had been participating in the subsidy program for more than 24 months noted that the offer of ESI was more beneficial for their businesses (especially the four benefits shown in Figure 2) compared with employers who had been

*SEM=Standard Error of the Mean

participating less than 12 months and those who had been participating from 12-24 months.

14. More than half (54%, n=325) of survey respondents who had phoned the Call Center before April 1, 2009 (when changes to improve customer service were implemented) AND after the changes were implemented said the Call Center service was better with the new policies and procedures; 40% (n=243) said the service was the same, and 6% (n=35) said they thought it was worse. Comments (Appendix C) indicate some continued frustrations with getting questions answered correctly the first time.

15. On a scale of 1 (“Not at all”) to 5 (“Very much”), insurance agents received very high marks (mean=4.35, SEM=.02, n=1,793) for their helpfulness with the subsidy program. Agents continue to take the lead in promoting the subsidy program and are the most important source of information for employers.

16. On a scale of 1 (“Not at all”) to 5 (“Very much”), employers said the program materials (brochures, posters, etc.) were helpful (mean=3.95; SEM=.05, n=1,777).

17. On a scale of 1 (“Not at all”) to 5 (“Very much”), employers said the subsidy program paperwork was easy (mean=3.75, SEM=.03, n=1,782). However, comments (Appendix C) indicated some frustration with the amount of paperwork, the difficulty of the application process for employees, lack of communication from OHCA, and delays receiving reimbursements.

18. The Patient Protection and Affordable Care Act (P.L. 111-148) has provisions that will provide premium relief for small businesses and access to qualified health plans through a SHOP Exchange (implementation anticipated in 2014).³¹⁻³⁴

Recommendations

1. The high rate of undeliverable mail suggests that OHCA might consider implementing an improved system for checking mailing addresses. This could improve communication with employers.

2. For future studies, it might be helpful to have the location demographics for all businesses participating in the subsidy program. This information would tell OHCA if location of business in any way impacted whether the business completed and returned the survey. This data would contribute to the generalizability of the survey and might target areas for marketing.

3. 80% of businesses responding had 25 employees or fewer. For future studies, the size distribution of all businesses participating in the subsidy program (as measured by number of employees) might provide useful information about the employers who respond to the survey. This information would also contribute to the generalizability of survey information and might indicate areas for marketing efforts.

4. As shown in previous studies,^{1-4,7} the existence of the subsidy program is a major factor contributing to an employer’s decision to offer ESI. Increased marketing efforts that describe the details and benefits of the subsidy program could increase employer buy-in.

5. The positive business benefits of long-term participation in the subsidy program should be part of OHCA’s marketing efforts. Survey respondents reported that participation in the subsidy program improved employee morale. The longer the employers had been participating, the more highly they rated this nationally validated business benefit. Improved employee morale has been shown to lead to increased productivity, which in turn can enhance the financial viability of the company.^{35,36}

6. Similarly, marketing efforts that highlight the increasing effect over time that offering health coverage has on the ability to attract new hires, retain quality employees and reduce absenteeism could also prove beneficial.

7. Insurance agents continue to be an important source of reliable information about the subsidy program. Employers in all demographic sectors reported that their insurance agent was a primary source of information about the subsidy. Continue to build and maintain close, positive relationships with insurance carriers and agents/producers and seek methods for rewarding agents' efforts.

8. Continue utilizing newspaper, direct mail, mass media, and other publications about the subsidy program. The media marketing should continue to stress "Contact your insurance agent for more information" and the income eligibility requirement.

9. Employers indicated that qualified employees who did not have coverage elsewhere were not applying for the subsidy program for predominantly two reasons: "They don't want to pay the premium," and/or "They think they can't afford the premium." Outreach efforts to explain the subsidy program as well as the importance of health insurance coverage aimed at eligible employees should be continued.

10. Although employers said Call Center service was "Better" since the new procedures were implemented in April 2009, comments suggest that some additional training and monitoring of Call Center personnel, and means for assuring that phone calls are returned in a timely manner, should be investigated.

11. Respondents said the paperwork was fairly easy. However, comments (Appendix C) suggest there is still some frustration with the amount of paperwork, lack of communication from OHCA, and delay in receiving reimbursements. Three remediations that might be considered are:

- a. Create a CQI testing system that dovetails with the actual system but that issues alerts for trouble areas (e.g., continuous beta testing).
- b. Hold focus groups with a cross section of subsidy program participants to gather their feedback; specific suggestions might yield new ways of addressing old issues.

- c. Initiate a "here's how" campaign to address paperwork issues, faxing and other trouble-spots.

12. Difficulty with faxing materials continues to be mentioned in the comments (Appendix C). Survey respondents suggest that 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 administrative frustrations.

13. More OHCA representatives in the field talking with employers and employees might help to reduce or eliminate some of the areas of concern. Many of the issues mentioned in the comments section (Appendix C) might be reduced in importance simply by giving employers the chance to talk face-to-face with a member of the Insure Oklahoma program.

14. OHCA officials should continue monitoring implementation of The Patient Protection and Affordable Care Act (P.L. 111-148) and its potential effect on the IO/O-EPIC ESI subsidy program, especially the impact of SHOP Exchanges.

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Introduction

“There is nothing that keeps poor people poor as much as paying doctor bills.”³⁷

Will Rogers

From JH Carter, The Quotable Will Rogers, pg. 90

Purpose

This report, prepared in collaboration with the Oklahoma Health Care Authority (OHCA) 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 IO/O-EPIC ESI. IO/O-EPIC ESI, a health insurance premium subsidy program which began on November 1, 2005, helps provide affordable health insurance benefits for income eligible workers (gross family income up to 200% of the federal poverty level) employed in small businesses (up to 99 employees).*

This study examines the experiences of small businesses participating in the subsidy program as of October 23, 2009 as part of the IO/O-EPIC ESI CQI process. To date, this process has yielded seven reports.^{1-5,7,8} Findings from those reports have been used by policy and decision makers to improve and promote the subsidy program.

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

Background

Health care and the plight of the uninsured were high on the list of issues in the 2008 presidential campaign, and the U.S. Congress has taken the first steps towards making health care accessible for all Americans.³⁸⁻⁴¹ Passage of The Patient Protection and Affordable Care Act (P.L. 111-148), signed into law on March 23, 2010, will significantly change health care delivery, access and payment modalities (employer, employee, individual, government, etc.) in America, and has the potential to impact the uninsured and underinsured and businesses of all sizes.³¹⁻³⁴

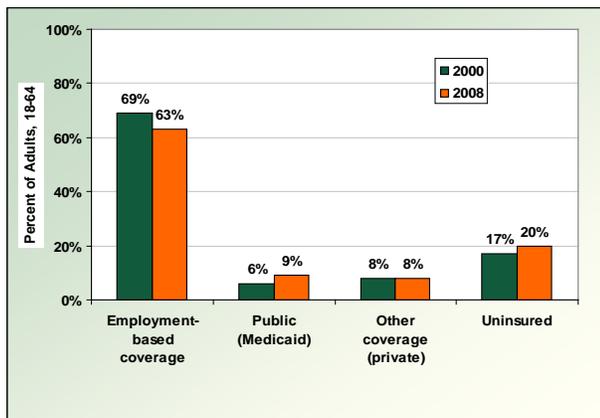
One in three Americans, 33.1% of the population under age 65, was without health insurance for part or all of 2007-2008. Three-fifths (60.2%) were uninsured for 9 months or more, and one-fourth (25.3%) were uninsured the entire 24 months (2007-2008).^{9,10} Recent government and private health policy research groups placed the number of uninsured Americans at 46.3 million in 2008 (most current time period for which figures were available).^{11†} This figure includes all uninsured from birth through age 64. The number of uninsured working age adults (19-64) in the U.S. stands at

†U.S. Census Bureau (www.census.gov); State Health Access Data Assistance Center (SHADAC) (www.shadac.org/datacenter).

37.6 million for 2008 (20.4% of the adult, non-elderly population).¹²

More than 60% of nonelderly U.S. citizens get health insurance through their employer, either as the employee or as a dependent (Figure 3).⁴² 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.⁴³

Figure 3. Status of Health Coverage for Adults Age 18-64, 2000-2008⁴⁴

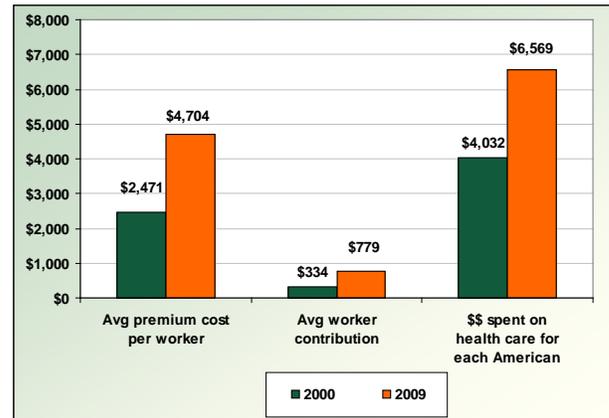


Approximately 4 out of 5 of the uninsured live in households with at least one full-time worker,⁴⁵⁻⁵⁴ and 28 million are small business owners, their employees and dependents, or are self-employed.^{55,56}

The average amount employees were asked to contribute toward their individual employer-sponsored health insurance premiums rose from \$334 in 2000 to \$779 for individual coverage in 2009.⁵⁷ Employer contributions during the same period rose from \$2,471 per covered worker to \$4,704.⁵⁸ The average total cost of health care per American increased from \$4,032 in 2000 to \$6,569 in 2009 (Figure 4).⁹ In addition to this increase in premiums, employers are passing along a greater percent of the cost to employees

through reduced benefits and increased cost-sharing. The overall result of these changes is that fewer and fewer low-income working adults can afford coverage.⁵⁹

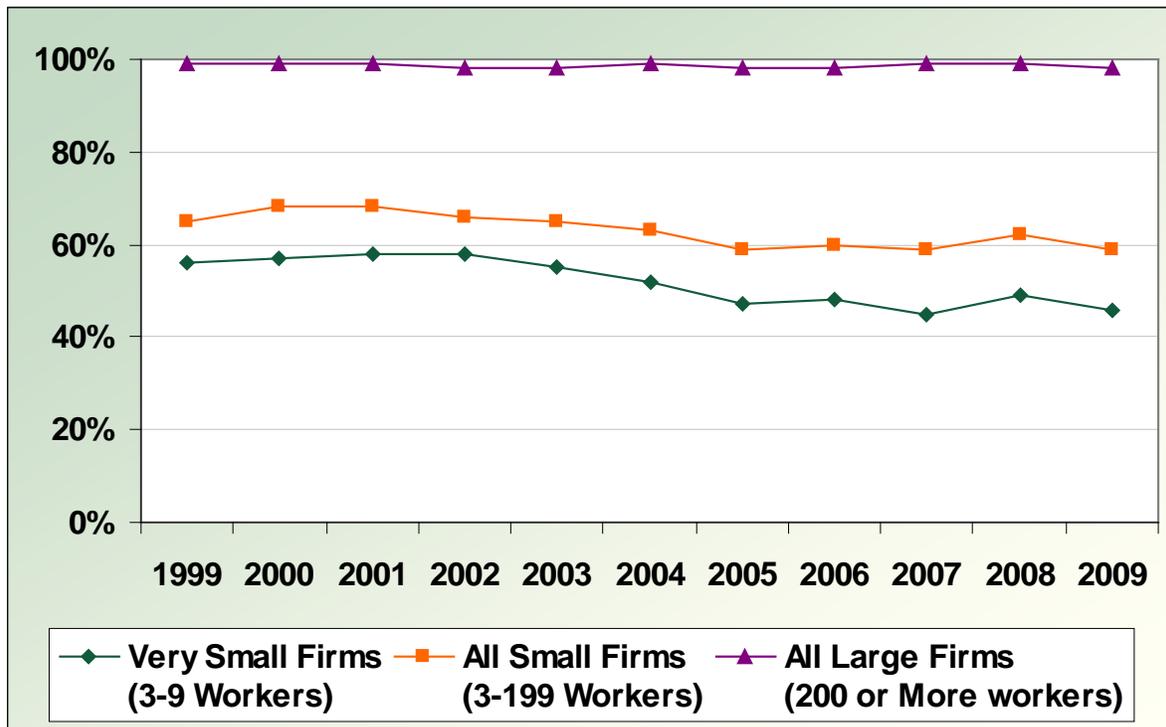
Figure 4. Change in Health Care Costs from 2000 to 2009⁹



Even if they can afford the premiums, or their employer pays 100% of employee premiums, many workers forego medical care because of the deductible, co-pay and co-insurance amounts.⁵⁸ In addition, inflation adjusted wages continue to fall by about \$1,000 annually.⁶⁰

The financial burden of employer-sponsored coverage 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 10 years, only about 59% of smaller businesses (3-199 workers) were offering coverage in 2009, down from 65% in 1999, and only 46% of very small businesses (3-9 workers) were offering coverage in 2009, down from 56% in 1999 (Figure 5).¹⁵

Figure 5. Percentage of Firms Offering Health Benefits by Firm Size, 1999-2007¹⁵



Source: Blakely, S. Employers, workers, and the future of employment-based health benefit. Washington DC:Employee Benefit Research Institute, Issue Brief No. 339, February 2010, pg 5.

In Oklahoma, 457,500 adults (22.1%) between the ages of 19 and 64 were uninsured during the period 2007-2008. This compares to 20.4% (37.6 million) uninsured, non-elderly adults the U.S. as a whole.^{12*}

In 2005, under the leadership of Governor Brad Henry, Oklahoma implemented the Insure Oklahoma O-EPIC program to increase access to affordable health care in Oklahoma. IO/O-EPIC consists of two separate programs: (1) a premium subsidy program for low-income workers and spouses employed by small businesses, the IO/O-EPIC Employer-Sponsored Insurance program (IO/O-EPIC ESI) (see Appendix A), and (2) the IO/O-EPIC Individual Plan (IP), which offers health coverage for people who are self-employed, unable to access health insurance through their employer,

*statehealthfacts.org, Henry J. Kaiser Family Foundation.

temporarily unemployed, students, or who are disabled with a “Ticket to Work.”[†]

The IO/O-EPIC ESI program is a premium subsidy program for income eligible employees (gross family income up to 200% of the federal poverty level) working in small businesses (99 employees or fewer)¹⁶⁻²⁰ funded in part by a tax on tobacco products, an option being considered by several other states.²¹⁻³⁰ As of May 2010, 5,539 small businesses, 15,705 employees, 3,041 spouses, and 53 students were participating in the subsidy program.[‡]

The Patient Protection and Affordable Care Act (P.L. 111-148) has provisions that could impact the IO/O-EPIC ESI program, specifically with regard to premium subsidy relief for the

†IO/O-EPIC IP began accepting applications in March, 2007.

Two CQI studies for the IP program have been conducted previously.^{9,10}

‡O-EPIC Fast Facts, May 2010, www.insureoklahoma.org.

smallest businesses and access health coverage through Small Business Health Options Program (SHOP) Exchanges. It is anticipated that state officials will be watching closely as implementation of this new era in health care unfolds.³¹⁻³⁴

As part of efforts to expand and improve the premium subsidy program, OHCA asked researchers with the DFPM Primary Care Health Policy Division to assist them with a continuous quality improvement (CQI) process for the premium subsidy program. This process, which began early in the program's history with a brief telephone survey of employers,⁸ has continued annually since November 2005 and has produced seven reports to date.^{1-5,7,8}

This report is the 5th in a series of studies aimed specifically at OHCA's on-going efforts to continue to improve and provide quality service through the subsidy program. This study surveyed employers who were actively participating in the program as of October 23, 2009. Some of the employers may have been participating in the program for as long as 48 months, since the program began in November 2005, and some for as little as 1 month. The results from this study were compared with those of previous quality improvement surveys^{1-4,7} to provide OHCA with up-to-date information that can be used to improve the access to and quality of the IO/O-EPIC ESI subsidy program experience.

Methods

"[Signed up for O-EPIC] Because of the [advertisements] I heard on the TV & Channel _ News. People were pleased and excited."

*Oklahoma Small Business Owner
November 2009*

To gather feedback from small business employers participating in the IO/O-EPIC ESI subsidy program, faculty and staff of the DFPM assisted OHCA in developing and reporting the results of a 5th survey as part of the continuous quality improvement (CQI) process. The methodology used for this study is described here, and is similar to methods used for studies conducted previously.^{1-5,7,51,52,61-68}

Subjects

Subjects for this study were small business employers who were actively participating in the subsidy program as of the mailing list generation date (October 23, 2009). OHCA mailed survey instruments (Appendix B) to 5,388 employers on October 23, 2009. Table 1 below shows the distribution and response rate for this survey.

Table 1. Survey Distribution and Response Rate

Surveys mailed 10/23/09	5,388
Returned by post office	547
Surveys re-mailed	112
Actual number of surveys mailed	4,953
Surveys undeliverable	435
Surveys received for this study	1,954
Unusable surveys	6*
Surveys summarized	1,948
Response rate	39.3%

*Blank or containing only comments not relevant to the survey (e.g., "no longer in business").

Survey Instrument

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 ESI CQI surveys.^{1-4,7} A copy of the survey instrument and cover letter are attached (Appendix B).

Four types of questions were developed for the surveys:

1. Likert scale,
2. Yes/No and 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 differences existed among participants based on business demographic sectors. Specific questions about program components were designed to gather feedback and suggestions about the ESI subsidy program application and enrollment process, eligibility, administration, and quality issues (see Appendix B).

Data Summary

Survey responses were entered into an Excel spreadsheet by team members. Data entry was subjected to random checking (every 5th to 6th entry) by a team member who was not involved in data entry to check for entry errors.

Descriptive statistics were computed for the survey responses. These statistics included mean, standard error of the mean (SEM), distribution frequencies, median, and mode, depending on the nature of the data and the questions being asked. The mean and the standard error of the mean (SEM) were calculated based on the assumption that ordinal or categorical responses to the 1 to 5 Likert scale can be used as if they were on a continuous variable scale. This assumption was made to assist managerial decision making.

Answers requiring a written response were entered as they appeared on the completed survey; some responses that included especially abbreviations, were edited solely for clarity. Responses were coded to identify themes that might be useful for Insure Oklahoma strategic planning and marketing. A complete list of narrative responses from the surveys is attached in Appendix C.

Charts and figures for this report were generated in Excel. The raw data for this study are available upon request.

Author credentials are included in Appendix D.

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 1,234 documents and citations. Materials relevant to Medicaid program innovation, uninsured and underinsured working adults and families, and current national discussions about health care reform are included in this library. The database and the library are available for use by OHCA staff, and by others upon

request. The numerous references cited in this report are part of this library and database.

Limitations of this Study

Surveys were mailed on October 23, 2009 to all 5,388 employers participating in O-EPIC as of October 23, 2009 (mailing list preparation date). As shown previously in Table 1 (page 5), there was a larger than expected rate of undeliverable mail. No information was readily available to explain the reason for the address problems. Nonetheless, 92% of surveys mailed to employers listed as participating in Insure Oklahoma ESI on the mailing list preparation date (October 23, 2009) were delivered. Surveys that were sufficiently complete to allow comparisons and computations* were received from 1,948 employers, a 39.3% response. This is somewhat less than the response rate for the previous surveys (Survey 4, 43.7%;¹ Survey 3, 50.5%;² Survey 2, 60.3%^{3,4}).

Survey recipients were not randomly selected; the survey was sent to all employers who were participating in the subsidy program as of the generation date for the mailing list, which was created from the Insure Oklahoma O-EPIC ESI database. There was no way to control which employers would complete the survey, and which would not. Therefore, a certain amount of self-selection must be assumed.

Another limitation is that not all employers answered every question, which resulted in blanks in the data and variation in the number of responses for each question. The number of responses per survey item was reported as well as the mean, median and/or mode, where applicable.

However, the high response rate (39.3%) and the general similarity between the business sectors in our study and the business sectors for all of Oklahoma should allow policy makers to

*Six (6) were either blank or contained only narrative responses. These were eliminated from the data summary.

utilize this study with reasonable assurance that the results represent the opinions, feelings, and suggestions of the small businesses participating in the subsidy program.

Results

“We could not afford insurance before O-EPIC.”

Oklahoma Small Business Owner
November 2009

Results from the survey data are reported in two sections: (1) Descriptive statistics for survey responses on a question-by-question basis, and (2) comparisons of pairings of survey questions. Narrative comments from the survey are attached in Appendix C. Raw data are available by request.

Survey results are reported in the order the questions appeared on the survey (Appendix B). OHCA distributed 5,388 surveys to employers on October 23, 2009; 547 were returned with incorrect addresses; 112 were remailed; 435 were undeliverable resulting in 4,953 surveys distributed. 1,954 surveys were submitted by employers; 6 were too incomplete to be used. 1,948 completed surveys were received, resulting in a 39.3% response rate.

Survey Results

NOTE: Some survey respondents did not answer all survey questions, so the number of responses (n) for each question may vary.

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. Responses from 1,787 employers were sorted according to the U.S. Census Bureau, Statistics of U.S. Businesses (SUSB) business sectors (Figure 6a). These results are similar to the previous surveys.¹⁻⁴

Figure 6a. Mix of Businesses in this Study
(n=1,787)

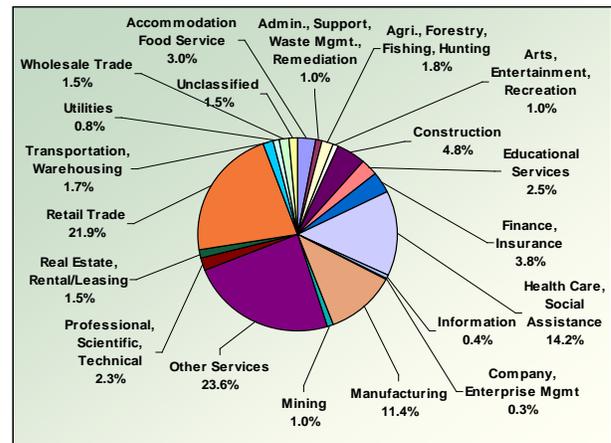
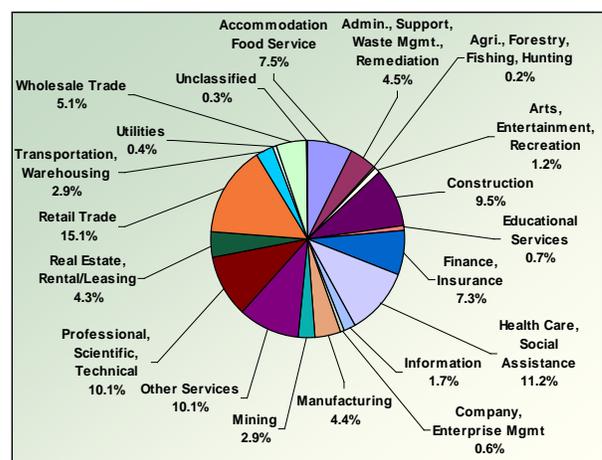


Figure 6b shows the mix of business sectors for Oklahoma.

Figure 6b. Mix of Businesses in Oklahoma
(n=89,628)



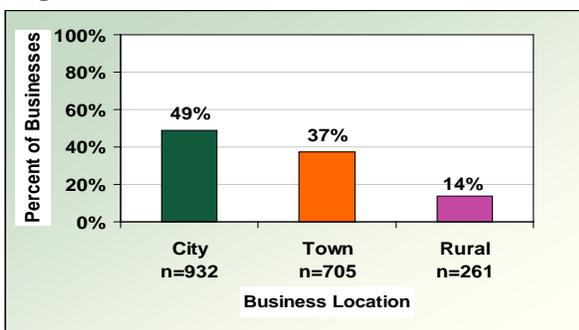
Source: U.S. Census Bureau, Statistics of U.S. Businesses, 2006. www2.census.gov/econ/susb/data/2006/state_naicssector_2006.xls

The correlation between our study group and Oklahoma businesses is .73, significant at

$p < .05$. This indicates our study group is representative of businesses in Oklahoma in general. As expected, our study has a larger percentage of businesses in both the “other services” and “retail trade” sectors than the state as a whole. This is most likely due to the income limitations for the subsidy program and the lower incomes generally associated with service and retail jobs.

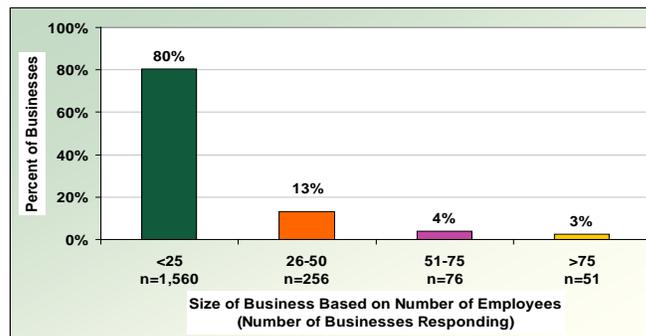
2. Business location. Employers were asked where their business was located: “City” (50,000+ pop.), “Town” (2,500-50,000 pop.), or “Rural” area (less than 2,500 pop.). About half (49%, $n=932$) of respondents said their business was in a city; 37% ($n=705$) in a town, and 14% ($n=261$) in a rural area (Figure 7). These results are similar to previous surveys.¹⁻⁴

Figure 7. Location of Businesses (n=1,898)



3. Including yourself, how many employees are in your company? A total of 33,087 employees were working for the 1,943 employers who responded to this question. The average number of employees per business was 17. The median number of employees was 10, the mode was 2, and the range was 2-157. Eighty percent (80%, $n=1,560$) of the businesses had 25 employees or fewer (Figure 8).

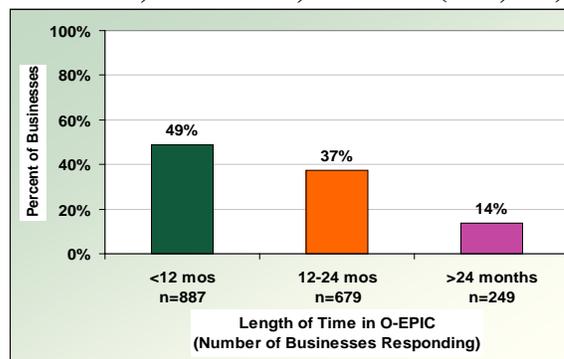
Figure 8. Size of Businesses in this Study based on Number of Employees (n=1,943)



Ten (10, 0.5%) employers reported more than 99 employees.

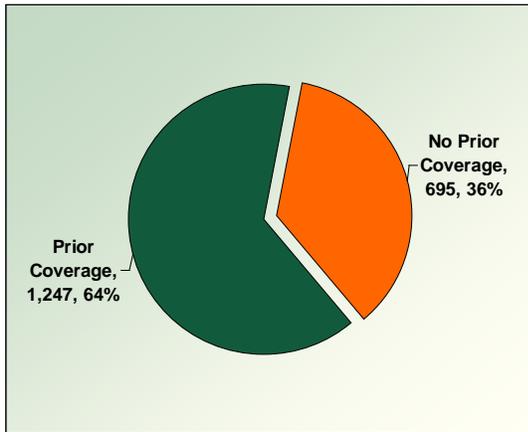
4. How long (# of months) have you participated in the subsidy program? The average length of time businesses had been participating in the subsidy program was **15.5 months**; median=13 months, mode=24 months, range=1-48 months; 2% of businesses ($n=32$) had been participating the full 48 months the program had been in operation. Figure 9 shows the length of time businesses in this study had been participating in the subsidy program by 3 time spans: <12 months, 12-24 months, and >24 months.

Figure 9. Length of Time in IO/O-EPIC ESI: <12 Mos, 12-24 Mos, >24 Mos (n=1,815)



5. Did you offer health insurance before the IO/O-EPIC ESI program? Nearly two-thirds of businesses (64%, $n=1,247$) had an insurance plan in place before the subsidy program; 36% ($n=695$) initiated a health plan after the program began (Figure 10).

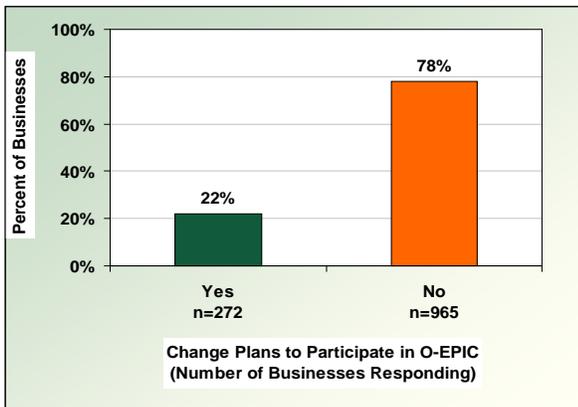
Figure 10. Business Insurance Status Prior to Participation in O-EPIC ESI (n=1,942)



Employers who answered YES to Question 5 about offering ESI prior to the subsidy program were asked to complete Questions 6 and 7, then proceed to Question 10.

6. (If you offered prior ESI.) Did you have to change plans to receive the IO/O-EPIC premium subsidy? Approximately 1/5th (22%, n=272) of employers with a health insurance plan in place reported having to switch plans to participate in the program; 78% (965) said they did not have to switch plans to offer the subsidy program (Figure 11). These results are similar to those in previous studies.¹⁻⁴

Figure 11. Employers with Prior ESI Who Had to Change Health Plans to Participate in IO/O-EPIC ESI Compared to Those Who Did Not Have to Change Plans (n=1,237)



7. (If you offered prior ESI.) How many employees and spouses participated in the previous company health plan? The 1,128 employers who answered this question reported that a total of 12,240 employees were covered under previous company plans, an average of 11 employees per business. Six hundred (600) employers indicated that 2,248 spouses were covered under prior plans, an average of 3 spouses per business (Figure 12).

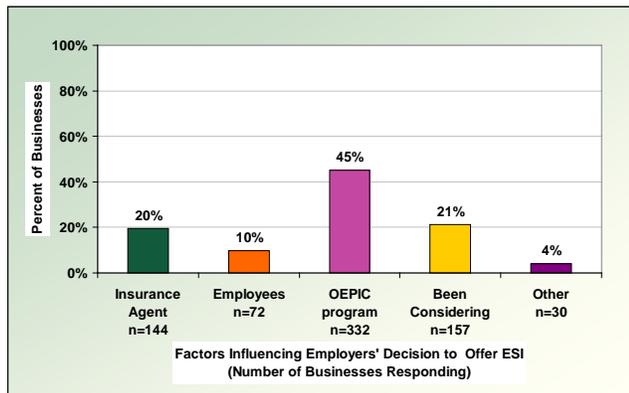
Figure 12. Employees and Spouses Participating in Prior Health Plan (1,128 Employers Reporting)



Employers who answered NO to Question 5 about offering ESI prior to the subsidy program were asked to skip Questions 6 and 7, answer Questions 8 and 9 and the remaining survey questions.

8. If you didn't offer health coverage before the subsidy program, who or what convinced you to offer insurance? Employers who did not previously offer coverage identified the subsidy program itself as the number one factor that convinced them to begin providing ESI for their employees (45%, n=332); 21% (n=157) said they had been considering offering coverage already; 20% (n=144) said their insurance agent was influential in their decision; 10% (n=72) said their employees prompted their choice, and 4% (n=30) indicated "Other" (Figure 13).

Figure 13. Factors Influencing Employers' Decision to Begin Offering ESI (n=735)*



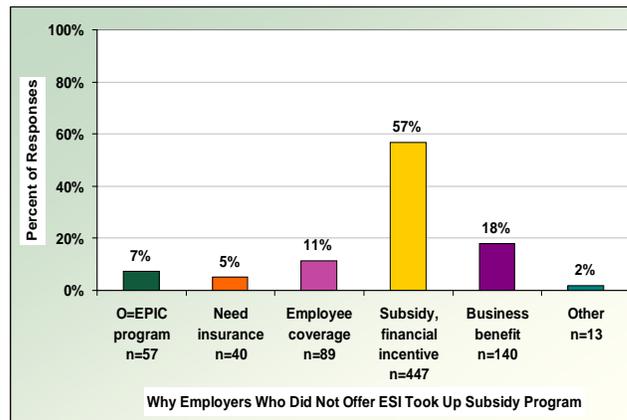
*The number of employers who indicated no prior ESI was 695 (Figure 10). However, some employers who offered prior ESI also answered this question resulting in an n of 735. We decided to include those responses.

Responses from the “Other” category included:

- “All of the above.”
- “Insurance commissioner.”
- “Our accountant.”
- “The economy.”
- “Needed to be competitive retaining & hiring quality staff.”
- “Family”
- “New business.”
- “Chamber of Commerce.”
- “New church.”

9. (If you did not offer prior ESI.) Why did you decide to participate in IO/O-EPIC ESI and offer health insurance for your employees? More than half (57%, n=447) of the 786 employers who responded to this question said that the premium subsidy was the most important factor influencing their decision to offer health benefits for their employees. Potential business benefits, including attracting and retaining good employees, reduced absenteeism, and employee morale, was the second most cited factor (18%, n=140) (Figure 14).

Figure 14. Why Employers Decided to Sign Up for the Subsidy Program (n=786)*



*The number of employers who indicated no prior ESI was 695 (Figure 10). However, some employers who offered prior ESI also answered this question resulting in an n of 786. We decided to include those responses.

“We want to compete in the job market for quality employees. Happy, healthy employees.”

*Oklahoma Small Business Owner
November 2009*

Below is a list of some of the responses to this question. A complete list of all narrative responses is attached in Appendix C.

O-EPIC Program

- “Always wanted coverage. Could not afford it without O-EPIC.”
- “Availability of O-EPIC program.”
- “We could not afford insurance before O-EPIC.”
- “Change in O-EPIC’s income limits.”

Insurance Need

- “We all needed cheap insurance.”
- “To make PRIVATE health care available.”
- “Been in business for 14 years. Needed coverage.”
- “Everyone needs health coverage.”
- “So many get sick and they have no insurance. They need it.”

Employee Coverage

- “Needed by my employees.”
- “Employee request.”
- “Because [employees] didn’t have any insurance.”
- “Employees couldn’t find reasonable individual plans.”
- “To help our lower paid employees with their health care cost.”

Subsidy/Financial Incentive

- “[IO/O-EPIC ESI] allowed me to provide insurance & stay in yearly budget.”
- “Cost of the program. We always wished we could get health insurance but could not afford it.”
- “It is a very good program and saves me lots of money every month.”
- “Business can’t afford to pay 100% of premium.”

Business Benefit

- “Needed to be competitive retaining & hiring quality staff.”
- “Keep business competitive [and] to keep employees.”
- “The help the program offers, to keep employees happy and working.”**
- “To make our company more marketable to employees.”
- “Business growth.”
- “Retain employees, keep them healthy and out of debt.”**

Other

- “Affordable spouse coverage.”**
- “To help with dependent coverage.”**
- “For lower wage employees who wanted to cover spouses.”**
- “Chamber of Commerce.”
- “Upcoming possibility of mandated health care.”
- “Was recommended by other business.”

10-12. Health Insurance Status Grid.

Employers were asked to complete a grid estimating the current health insurance status – to the extent possible – of their employees. Table 2 shows the results for all respondents.

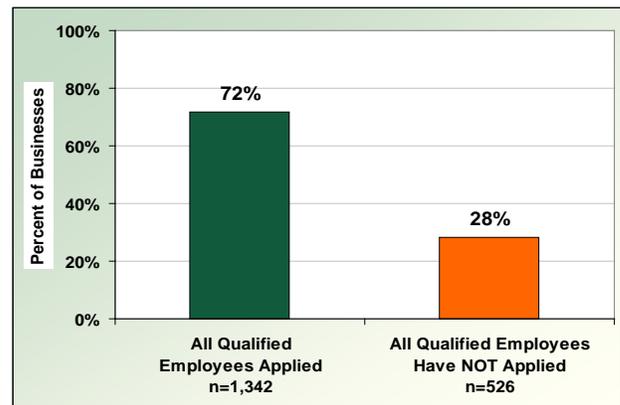
Table 2. Insurance Status for Employees: ESI Subsidized Coverage, ESI Not Subsidy Eligible, Other Coverage, Unknown

	Employees	Spouses
10. # covered by IO/O-EPIC ESI	7,379	1,588
11. # covered by ESI but not subsidy	11,033	N/A
12. # with other coverage (e.g., spouse)	5,281	N/A
Insurance status unknown: Total # of employees (31,583*) minus employees covered by O-EPIC (7,379), ESI not O-EPIC (11,033) and other coverage (5,281)	7,890	N/A

*The total number of respondents to this survey was 1,948 employers reporting a total of 33,087 employees. However, only 1,863 employers provided responses for questions 10-12, which included 31,583 employees.

13. All my IO/O-EPIC subsidy qualified employees applied for health coverage. Yes or No. Almost three-quarters of the respondents (72%, n=1,342) said “Yes” all qualified employees had applied. These respondents were instructed to skip Question 15 (Figure 15).

Figure 15. Application Status of Qualified, IO/O-EPIC ESI Eligible Employees (1,868)



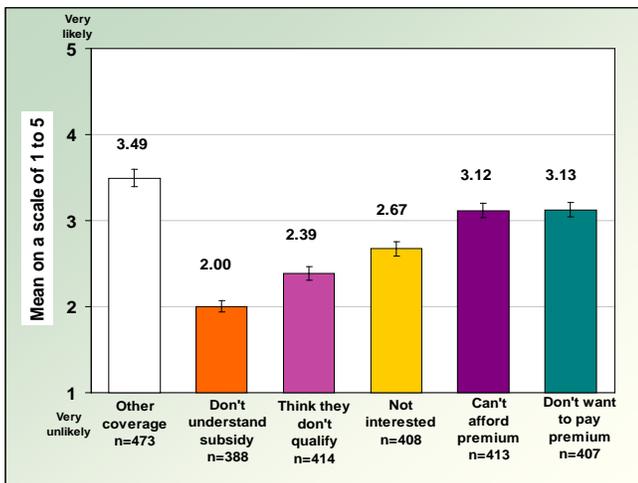
About one-quarter (28%, n=526) said all their qualified employees **had not** applied to the subsidy program. These respondents were asked to complete Question 14.

14. If you answered NO to Question 13, please rate on a scale of 1 (Very unlikely) to 5 (Very likely) why you think qualified employees are not applying for the health coverage and the premium subsidy. Employers said “Other Cov-

erage” was the most likely reason eligible employees were not applying for the subsidy (mean=3.49, SEM=.10, * n=473).

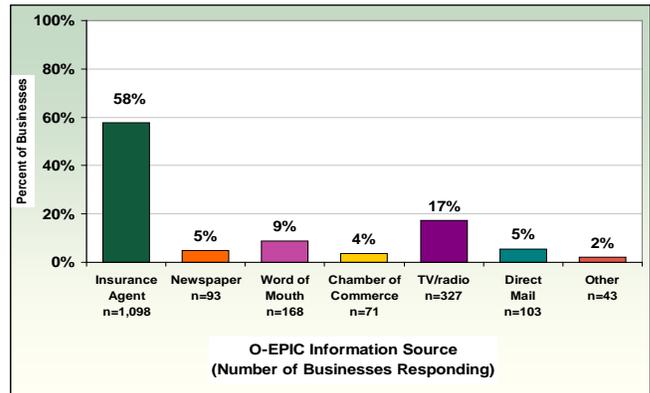
For those employees who did not have other coverage but were not applying for the subsidy, employers said “Think They Can’t Afford Premium” (mean=3.13, SEM=.08, n=407) and “Don’t Want to Pay Premium” (mean=3.12, SEM=.08, n=413) were the most likely reasons those employees were not applying for the subsidy (Figure 16).

Figure 16. Reasons Why Eligible Employees Have Not Applied for IO/O-EPIC ESI



15. How did you hear about the IO/O-EPIC ESI premium subsidy program? “Insurance Agents” were employers’ most frequent source of information about the subsidy program (58%, n=1,098). Television and radio were the 2nd most frequent sources of information (17%, n=327). “Word-of-mouth,” which was not cited as often in previous studies,^{1-4,7} was third (9%, n=168), indicating that people are talking about the subsidy program (Figure 17).

Figure 17. Primary Source of Information about IO/O-EPIC ESI Program (n=1,903)



“Insurance agent told us about it. We were able to provide better insurance for our employees with the subsidy.”

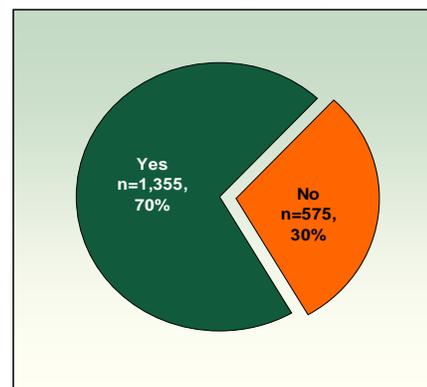
*Oklahoma Small Business Owner
November 2009*

“[Signed up] Because of the ... the advertisements on the TV & [local network] News. People were pleased and excited.”

*Oklahoma Small Business Owner
November 2009*

16. Before applying for IO/O-EPIC, did you know it was for low to moderate income workers? Employers were asked whether they understood that the subsidy program was for low to moderate income workers before they applied for coverage. Seventy percent (70%, n=1,355) said “Yes” they did understand and 30% (n=575) said “No” (Figure 18).

Figure 18. Employer Understanding of IO/O-EPIC ESI Eligibility (n=1,930)

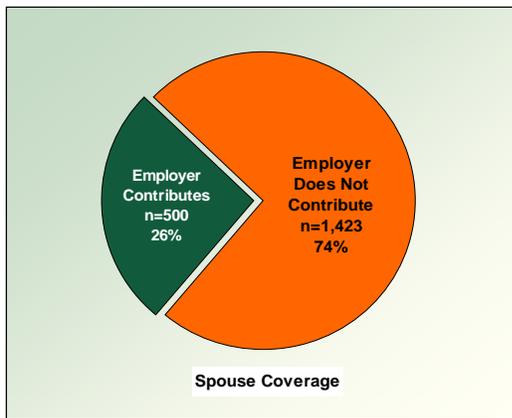


*SEM, Standard Error of the Mean.

The percentage of employers who understand the program increases annually. In Survey 4 (2008), 63% of employers understood the subsidy program, and in Survey 3 (2007), 51% understood.¹⁻⁴

17. Do you help pay for health coverage for spouses? About one-quarter (26%, n=500) of respondents contribute to health coverage for employees' spouses whereas 74% (n=1,423) reported that they did not contribute to dependent coverage (Figure 19). These percentages have remained fairly constant over the past 4 years.¹⁻⁴

Figure 19. Percentage of Employers Contributing to Spouse Coverage (n=1,923)



18. On a scale of 1 (Not at all) to 5 (Very much), circle the number that best describes the impact IO/O-EPIC has had on these aspects of your business. National studies on the impact of offering health benefits have identified four potential positive impacts the offer of employee health benefits can have for employers:

- 1) Attract New Hires,
- 2) Improve Employee Morale,
- 3) Reduce Absenteeism, and
- 4) Decrease Workers' Compensation Claims.^{35,36}

Survey respondents were asked to rate the impact each of these potential business benefits on a scale of 1 ("Not at all") to 5 ("Very much"). Relative frequency histograms were generated for each of these four items to inform

decisions regarding the design of future CQI surveys. Figures 20-23 present aggregate data for all 1,948 respondents for each impact item. (The item labeled "Blanks" represents cases where none of the numbers were circled; i.e., no response.)

Figure 20. Attract New Hires Response Frequency (n=1,948)

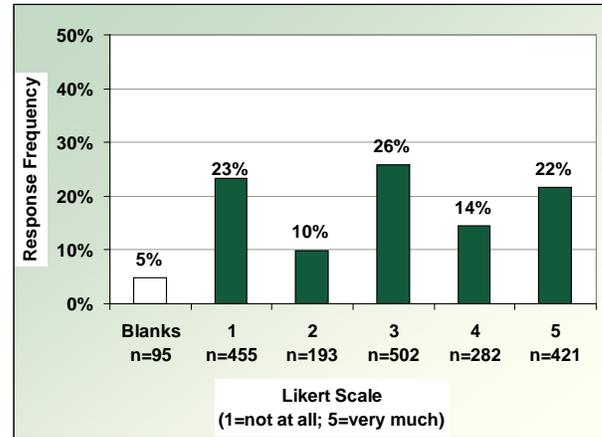
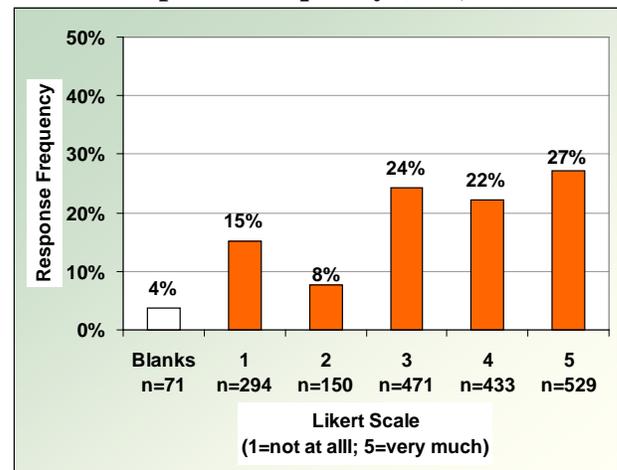


Figure 21. Improve Employee Morale Response Frequency (n=1,948)



"We want to compete in the job market for quality employees. Better for everyone. Happy, healthy employees."

*Oklahoma Small Business Owner
November 2009*

Figure 22. Reduce Absenteeism Response Frequency (n=1,948)

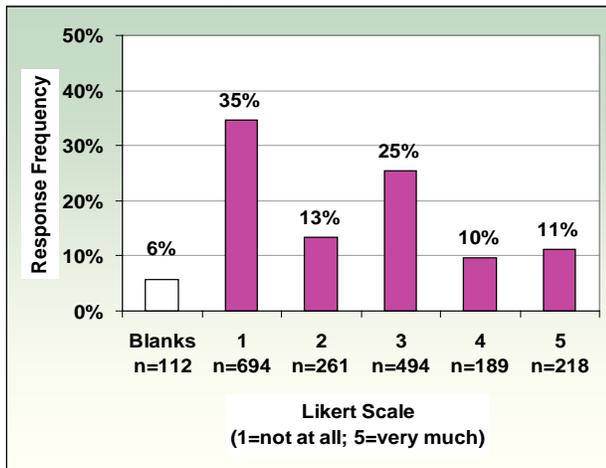
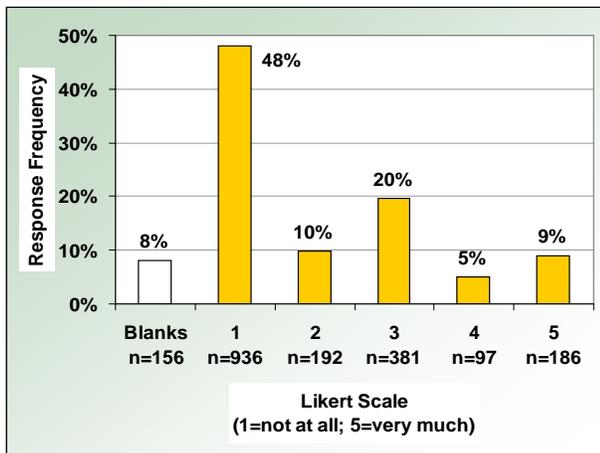
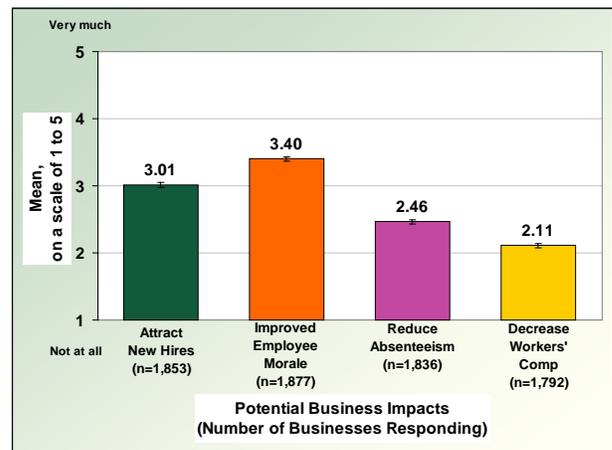


Figure 23. Decrease Workers' Compensation Claims Response Frequency (n=1,948)



Mean values for each of the business benefits are displayed in Figures 20-23. Employers said "Improved Employee Morale" was the greatest benefit (mean=3.40, SEM=.03, n=1,877), followed by "Attract New Hires" (mean=3.01, SEM=.03, n=1,853), "Reduced Absenteeism" (mean=2.46, SEM=.03, n=1,836), and "Decrease Workers' Compensation" (mean=2.11, SEM=.03, n=1,792) (Figure 24).

Figure 24. Mean Employer Rating of Four Potential Benefits of Participating in IO/O-EPIC ESI



The rank order for these responses matches the rank order from previous surveys.¹⁻⁴

"Thanks for allowing me to hire new employees by offering health benefits!"

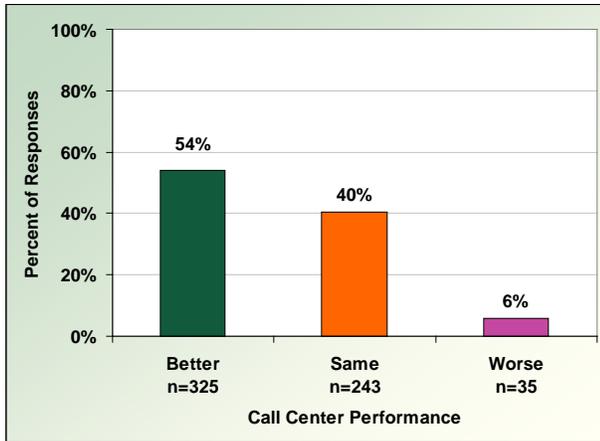
*Oklahoma Small Business Owner
November 2009*

19. Based on your feedback, OHCA implemented changes to the IO/O-EPIC Call Center on April 1, 2009. If you used the Call Center prior to April 1, 2009 and again since April 1, we want to know if your experience was worse, the same or better. Changes in Call Center policies and procedures were initiated in response to feedback from employers on previous surveys.¹⁻⁴ Separate directories were set up for the different programs to help get callers to the right place more readily. To see how the changes were being received, employers who had used the Call Center before April 1, 2009 and after the changes were implemented were asked to rate the Call Center as "Worse," "Same" or "Better." Those who had not used the Call Center could check N/A.

Six hundred and three (603) employers said they had used the Call Center before and after the changes; 1,127 indicated N/A. Fifty-four percent (54%, n= 325) said the Call Center was doing a better job; 40% (n=243) said Call Center performance was the same, and 6%

(n=35) thought it was worse than before the changes were implemented (Figure 25).

Figure 25. Call Center Changes Feedback (n=603)



“The call center employees are the best!! Well informed/helpful/excellent service.”

*Oklahoma Small Business Owner
November 2009*

“Call center has always been helpful.”

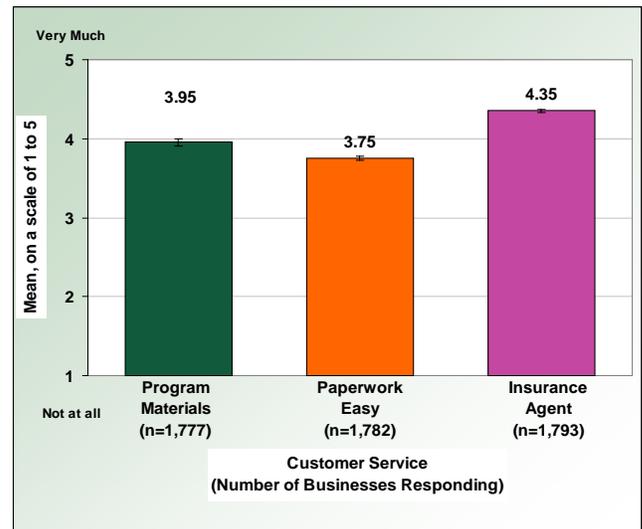
*Oklahoma Small Business Owner
November 2009*

20. On a scale of 1 (“Not at all”) to 5 (“Very much”), please rate the following statements:

- Program materials (brochures, employee materials) are helpful.
- IO/O-EPIC paperwork (invoices, employee change forms) is easy.
- The insurance agent I worked with was helpful.

Employers continue to give their “Insurance Agents” very high marks for their assistance with the premium subsidy program (mean=4.35, SEM=.02, n=1,793). Employers said “Program Materials” were also helpful (mean=3.95, SEM=.05, n=1,777). Employers indicated that the “Paperwork” was not unduly burdensome (mean=3.75, SEM=.03 n=1,782) (Figure 26). These results are similar to previous studies, with the role of the insurance agent increasing somewhat.¹⁻⁴

Figure 26. Mean Employer Rating of Helpfulness of Program Materials and Insurance Agents, and Ease of Paperwork



“It was affordable. The insurance agent explained the program really well.”

*Oklahoma Small Business Owner
November 2009*

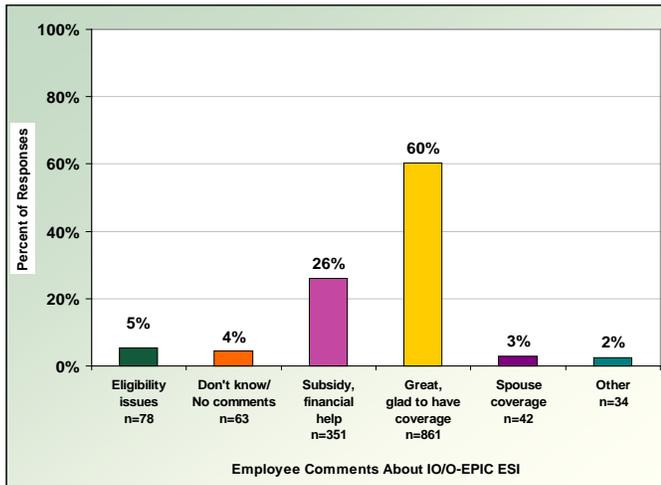
21. Please tell us what your employees think about the IO/O-EPIC premium subsidy plan.

Employers were asked to gauge how their employees were responding to the subsidy program. Their 1,429 responses fell loosely into six categories. Most said that their employees thought the program was great and were glad to have health insurance (60%, n=861) and the financial assistance through the subsidy made it possible for them to have good health coverage (26%, n=351) (Figure 27). Some of the comments from each category are shown below the figure. All comments are included in Appendix C.

“We have many [employees] who need assistance, but fall just short of qualification.”

*Oklahoma Small Business Owner
November 2009*

Figure 27. Employee Comments about IO/O-EPIC ESI Subsidy Program (n=1,429)



“Very good. [Employees] realize that without O-EPIC, we would have to reduce benefits or charge them more. That decision would have been very difficult for all concerned.”

*Oklahoma Small Business Owner
November 2009*

Eligibility Issues

- “Good plan. Wish more people were approved.”
- “Wish the income threshold was higher.”
- “No current employees are eligible. More would like to be.”
- The ones approved and applying are excited but most don't qualify.”
- “Wish it included people in a little higher income bracket and children.”
- “The ones that qualify for it LOVE IT. The ones that just barely don't qualify wish they did.”

Don't know/No comments

- “Since we have always paid before they really don't notice a difference. I on the other hand am very grateful.”
- “We pay 100% so it really has no effect on the employee although they think it is a good program.”
- “They haven't said.”

Subsidy/Financial help

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

- “They love it. It is saving them lots of money which they need for other things.”
- “Great. Only way any of us can afford coverage.”
- “They love it. They were uninsured before and couldn't afford insurance without it.”
- “Has helped them tremendously. They can afford medical insurance for their family.”

Great, Glad to have coverage

- “The employees are very pleased to have affordable insurance.”
- “Great. Now they go to doctors early, before waiting and going to emergency room.”
- “Glad to have insurance through workplace.”
- “The employees on O-EPIC love the program and coverage.”
- “Made the difference between no insurance and having insurance. Peace of mind.”

Spouse Coverage

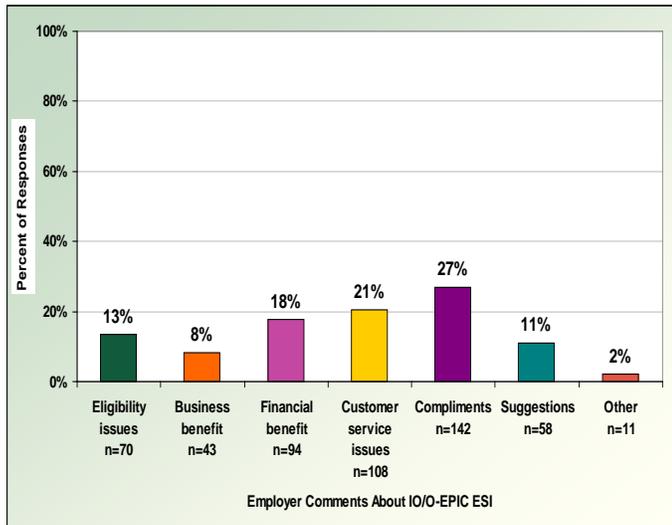
- “Allows spouses to obtain insurance at a cost the employee can afford.”
- “It made covering spouses possible.”
- “Our employees love being able to add their spouses to our group coverage. Prior to OEPIC, spouse coverage was not financially affordable for our staff.”

Other

- “They struggle with the application.”
- “Some were on the individual plan & preferred it because of cost and coverage.”
- “They think it should help with dependent children coverage if not eligible for SoonerCare.”
- “Lot of paper work-they don't like it. But we like it!”

22. Additional comments. General comments from 526 employers fell into seven categories (Figure 28). Twenty-seven percent of employers (27%, n=142) complimented the program; customer service issues were next (21%, n=108). Listed below the figure are examples of comments from each category. A complete list of comments is included in Appendix C.

Figure 28. Additional Comments (n=526)



“Why can't they do this on a federal level!! It would be nice if an entire family could be covered by it so the entire family had the same insurance.”

*Oklahoma Small Business Owner
November 2009*

“The program needs to be more flexible and allow for bank drafts.”

*Oklahoma Small Business Owner
November 2009*

Eligibility issues

- “We would have gotten on it sooner but we were 3 employees too large.”
- “Wish we could provide assistance to employees who earn more.”
- “I have disgruntled staff because of how you calculate income. They can't afford care but don't qualify for the program.”
- “Income limits are too low. Program encourages employer to pay low wages.”

Business benefits

- “We use our savings to help save the non-qualifying members money.”
- “It has helped us provide insurance during the recession.”
- “Helps small business ability to offer coverage.”
- “Keep finding more ways to assist small businesses. We need the help to compete with benefits of larger companies.”

“Very beneficial program. Allowed us to offer health insurance for employees and dependents.”

Financial

- “We would not have insurance without this help.”
- “We like it. It helps keeps the cost to employees way down.”
- “Without it, we would have had to drop insurance because it was getting too high.”
- “As an employer, I am grateful for some premium relief.”

Customer service issues

- “Forms are hard to fill out. Filing for renewal is confusing and we lost 3 months of subsidy because of it.”
- “Customer service has gotten better over the year.”
- “How can we get O-EPIC to begin coverage the same month that we begin Blue Cross coverage for a new hire?”
- “You need to make my payments more timely.”
- “Website could be a lot more user-friendly.”
- “Too complicated to reapply every year, and too long for people without computers.”
- “There's too much paperwork to keep up with.”
- “Call center is very helpful.”

Compliments

- “Thank you! Thank you! Thank you!”
- “We have been very pleased.”
- “Definitely helps make health insurance possible for many.”
- “Finally somebody understands!!”
- “We would not have employee coverage without O-EPIC's help.”
- “Two thumbs up!”
- “You've come a long way since spring of 2008. Much easier to get things done.”
- “O-EPIC/Matt has been very helpful to get all of our back payments done.”

Suggestions

- “[Need more providers] who accept insurance.”
- “Improve your website so that administrators can do more online.”

"I would like to see a way to submit our monthly health insurance bills online with a confirmation that it was received."

"Better notification for renewals."

"There are some very confusing questions in the online application. Needs improvement I think."

"Need better system for submitting claims. Fax was not received so it must be mailed."

"Keep O-EPIC going and increase the subsidy."

"Would like to be able to e-mail claims rather than mail or fax each month."

Other

"Need to include children. No one wants SoonerCare for their kids."

Table 3. Survey Results-at-a Glance

Survey Question	Result	Interpretation/Notes
1. Type of business: (e.g., manufacturing, retail, service, health care, etc.)	1,787 responses	The mix of businesses reflects the types of small businesses throughout OK.
2. Business location: n=1,898	City (50,000+) = 49%, n=932 Town (2,500-50,000) = 37%, n=705 Rural (less than 2,500) = 14%, n=261	Similar to previous CQI studies.
3. Including yourself, how many people work at your company? Total responses=1,943	Mean = 17, Median = 10, Mode = 2 Range = 2-157 Total employees reported: 33,087	80% had 25 employees or less, 13%, 26-50; 4%, 51-75, and 3% had more than 75 employees.
4. How long (# of months) have you participated in the subsidy program? Total responses=1,815	Mean = 15.5 months Median=13 months Mode=24 months Range=1-48 months	49% had been with the program less than 12 months, 37%, 12-24 months, and, 14%, more than 24 months. 32 companies had been with the program the full 48 months.
5. Did you offer company health insurance before the subsidy program? Total responses=1,942	Yes =64%, n=1,247 No=36%, n=695	The program is working to improve access to health insurance. 1/3 of businesses did not previously have ESI.
6. Did you have to change plans to participate in subsidy program? Total responses=1,237	Yes = 22%, n=272 No = 78%, n=965	Most prior plans qualified for IO/O-EPIC ESI subsidy.
7. How many individuals participated in the company health plan before subsidy program? Total responses=1,128	Employees: Mean = 11, Median=6, Mode=2 Spouses: Mean = 3, Median=1, Mode=0	12,240 employees, 2,258 spouses participated in prior ESI. Mean number of spouses doubles in the past year.
8. If you didn't offer company health insurance before subsidy program, who or what convinced you to offer insurance? Total responses=735	Insurance Agent = 20%, n=144 Employees = 10%, n=72 O-EPIC program itself = 45%, n=332 Been considering = 21%, n=157 Other = 4%, n=30	The existence of the IO/O-EPIC ESI subsidy program itself continues to be the greatest incentive for employers to offer health insurance coverage.
9. Why employers decided offer ESI? Total responses=786	O-EPIC program: 7%, n=57 Need insurance: 5%, n=40 Employee coverage: 11%, n=89 Subsidy: 57%, n=447 Benefit business: 18%, n=140 Other: 2%, n=13	Availability of the premium subsidy. Benefits to business include: Right thing to do, hire and retain valued employees, improve morale.
10. # of employees and spouses covered by, applying to subsidy program.	Employees = 7,379 Spouses = 1,588	An average of 4 employees and 1 spouse/respondent were enrolled in or applying for coverage under the subsidy.
11. # covered not under O-EPIC:	Employees = 11,033	An average of 7 employees/respondent were enrolled in ESI without the subsidy.
12. # with other coverage:	Employees = 5,281	An average of 4 employees/respondent had coverage through another source.
13. Did all your eligible employees apply for the subsidized plan? Total responses=1,868	Yes = 72%, n=1,342 No = 28%, 526	Slightly higher % eligible employees covered by subsidy compared to 2008 (68%).

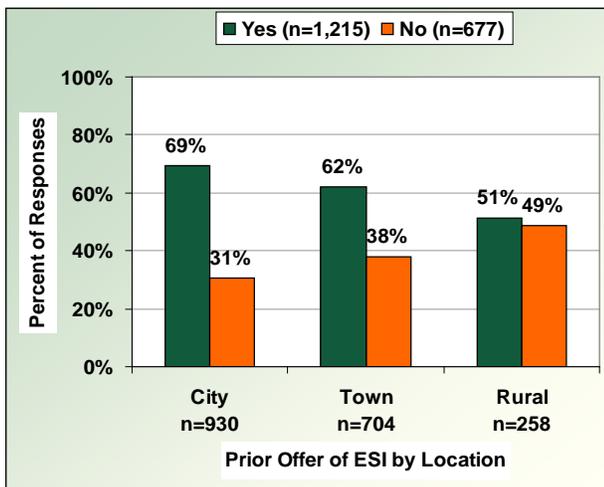
14. If you answered NO to Question 13, please rate, on a scale of 1 (“very unlikely”) to 5 (“very likely”) why you think qualified employees are not applying for subsidized ESI.	<u>Other coverage:</u> mean=3.49, SEM=.10, n=473 <u>Don't understand O-EPIC:</u> mean=2.00, SEM=.07, n=388 <u>Don't think they qualify:</u> mean=2.39, SEM=.08, n=414 <u>Not interested in health insurance:</u> mean =2.67, SEM=.08, n=408 <u>Don't want to pay premiums:</u> mean=3.12, .SEM=.08, n=407 <u>Think they can't afford premiums:</u> mean=3.13, SEM=.08, n=413	Employers feel that their subsidy qualified employees either think they can't afford the premiums or do not want to pay the premiums.
15. How did you hear about the O-EPIC? Total responses=1,903	Insurance Agent = 58%, n=1,098 Newspaper = 5%, n=93 Word of Mouth = 9%, n=168 Chamber of Commerce = 4%, n=71 TV/radio = 17%, n=327 Direct mail = 5%, n=103 Other = 2%, n=43	Insurance agents continue to be an important asset to IO/ O-EPIC ESI. TV and radio ads are also good sources for employers.
16. Prior to applying for O-EPIC, did you know program was for low-income workers? Total responses=1,930	Yes = 70%, n=1,355 No = 30%, n=575	Employers' knowledge about O-EPIC continues to increase. In October 2008, 63% of employers understood O-EPIC was for low-income workers compared to the current rate of 70%.
17. Do you contribute to spouse health insurance? Total responses=1,923	Yes = 26%, n=500 No = 74%, n=1,423	Slightly more than 2008 when 24% contributed to spouse coverage.
18. On a scale of 1 (“not at all”) to 5 (“very much”), rate the impact of 4 business benefits the subsidy program and ESI.	<u>Attract New Hires:</u> mean=3.01, SEM=.03, n=1,853 <u>Improve Employee Morale:</u> mean=3.40, SEM=.03, n=1,877 <u>Reduce Absenteeism:</u> mean=2.46, SEM=.03, n=1,836 <u>Decrease Workers' Compensation:</u> mean=2.11, SEM=.03, n=1,792	Employers see improved employee morale, which in turn can increase productivity. Retention was also mentioned.
19. Call Center changes Total responses (not N/A)=603	<u>Better:</u> 54% , n=325 <u>Same:</u> 40%, n=243 <u>Worse:</u> 6%, n=35 N/A: n=1,127	The call center is perceived as being somewhat better. Comments suggest that call center experience is related to the person they speak with (see Appendix C).
20. On a scale of 1 (negative) to 5 (positive), please rate 3 aspects of the subsidy program and application process.	<u>Program Materials:</u> mean=3.95, SEM=.05, n=1,777 <u>Paperwork:</u> mean=3.75, SEM=.03, n=1,782 <u>Insurance Agent:</u> mean=4.35, SEM=.02, n=1,793	Insurance agents remain very effective in assisting employers with the IO/O-EPIC ESI application and administration process.
21. Employee comments about the subsidy program? Comments were categorized into 5 categories and “Other.”	Employee comment percent by category. <u>Eligibility issues</u> = 5%, n=78 <u>No comments</u> = 4%, n=63 <u>Subsidy, financial help</u> = 26% n=351 <u>Great, glad to have coverage</u> = 60% n=861 <u>Spouse coverage</u> = 3%, n=42 <u>Other</u> = 2%, n=34	Majority are grateful for the coverage. See Appendix C for all comments. Several “other” comments asked about children.
22. Additional comments: Comments were categorized into 6 categories and “Other.”	Additional comment percent (n) by category <u>Eligibility issues</u> = 13% , n=70 <u>Business benefit</u> 8%, n=43 <u>Financial benefit</u> = 18%, n=94 <u>Customer service issues</u> = 21%, n=108 <u>Compliments</u> = 27% , n=142 <u>Suggestions</u> = 11% , n=58 <u>Other</u> = 2% , n=11	The largest group of comments was compliments about the subsidy program. Second were issues relating to customer service (fax problems, paperwork lost, etc.) Comments in the “other” category were mainly that they were too new to the program or were no longer in the program. See Appendix C.

Comparisons

Twelve comparisons were run on the responses from this survey. Questions for comparison were chosen based on their potential to shed light on policy issues and offer suggestions to improve the program. The mean and the standard error of the mean (SEM) were calculated based on the assumption that ordinal or categorical responses to the 1 to 5 Likert scale can be used as if they were on a continuous variable scale. This assumption was made to assist managerial decision making.

1. Is location related to whether a business had an ESI plan in place prior to the premium subsidy program? To determine whether location (city, town or rural) might impact whether a business offered employer-sponsored coverage before the subsidy program, those responses were compared. Respondents located in cities and towns were more likely to have had an employer-sponsored health plan in place (69% and 62%, respectively) than businesses located in rural areas (51%) (Figure 29).

Figure 29. Offer of ESI Prior to IO/O-EPIC by Business Location (n=1,892)



2. Is size of business (as measured by number of employees) associated with whether a business had an ESI plan in place prior to the premium subsidy program? To determine whether the size of the business (as measured by

number of employees) is associated with prior offer of ESI, those items were examined from two perspectives: (1) business size broken into four categories based on actual number of employees (25 or less, 26-50, 51-75, or more than 75 employees) (Figure 30), and (2) average number of employees per business (Figure 31).

Figure 30. Percent of Businesses with Prior/No Prior ESI by Business Size Organized into Four Size Categories (n=1,937)

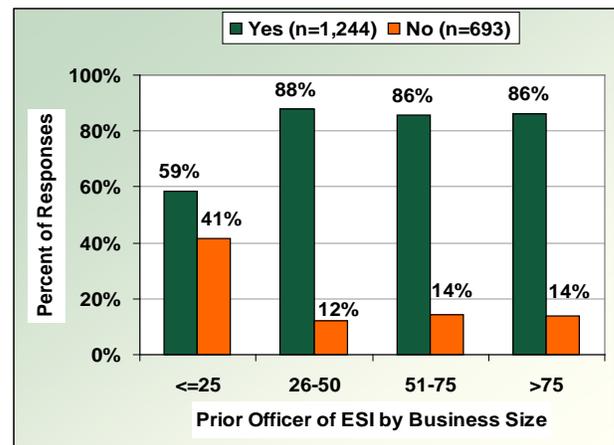
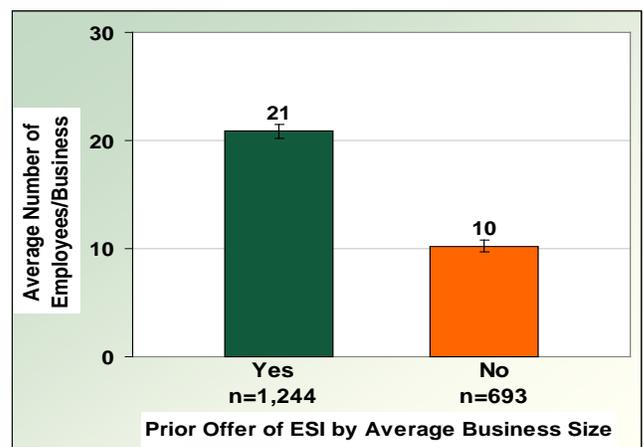


Figure 31 shows that companies with an employer-sponsored plan in place before the subsidy program had more than twice as many employees (21) compared with companies that did not (10).

Figure 31. Offer of ESI Prior to IO/O-EPIC by Average Number of Employees/Business (n=1,937)

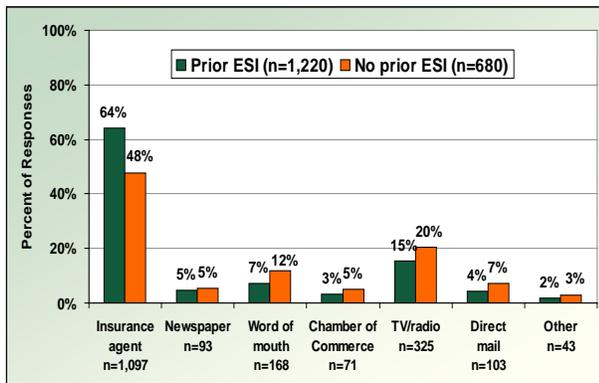


These results indicate that business size is associated with offer of employer-sponsored

coverage. This has been confirmed by national data sources.^{11,15,69,70}

3. Is there a variation in source of information about the premium subsidy program between companies that had an ESI plan in place compared to companies that did not have employee benefits before the IO/O-EPIC ESI program? To determine whether having an existing ESI plan was associated with the importance of various information sources for small business owners, responses for businesses with prior ESI were compared with those with no prior ESI (Figure 32).

Figure 32. IO/O-EPIC ESI Information Source by Prior Offer of ESI (n=1,900)



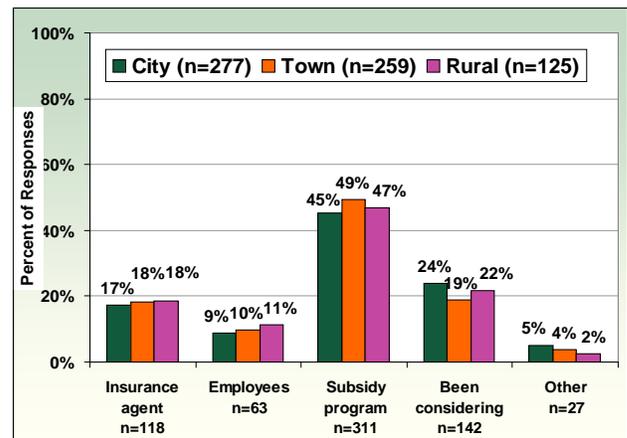
Sixty-four percent (64%) of companies that had an ESI plan in place heard about the subsidy program from their insurance agent compared to 48% of companies that did not have prior ESI (Figure 32). Insurance agents were the number one source of information about the subsidy program for all survey respondents regardless of prior ESI status.

Companies without prior ESI were somewhat more likely to have heard about the subsidy program via TV/radio (20%) than companies with prior ESI (15%). Similarly, 12% of companies without prior ESI heard about the subsidy program from a friend, family members, business associate, etc. (“Word of

mouth”) compared with 7% of companies with prior ESI.

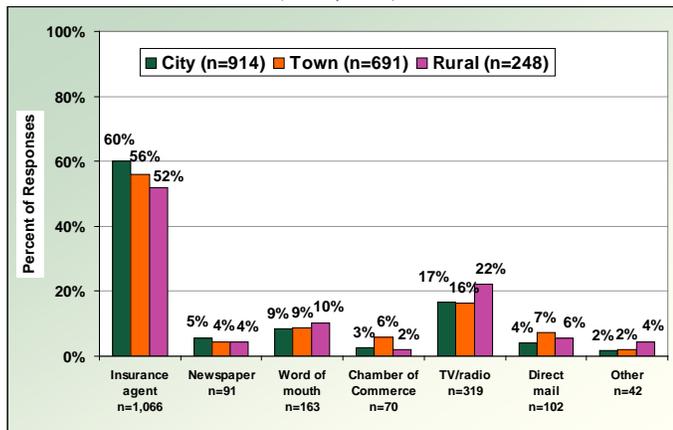
4. Does business location influence which factors convinced an employer who was not previously offering ESI to enroll in a health insurance program? Regardless of business location – city, 45%; town, 49%; rural, 47% – the existence of the “Subsidy program” was the single greatest factor that influenced employers who did not have an ESI plan to begin offering coverage (Figure 33).

Figure 33. Factors Influencing Decision to Offer ESI by Location of Business: City, Town, Rural (n=661)



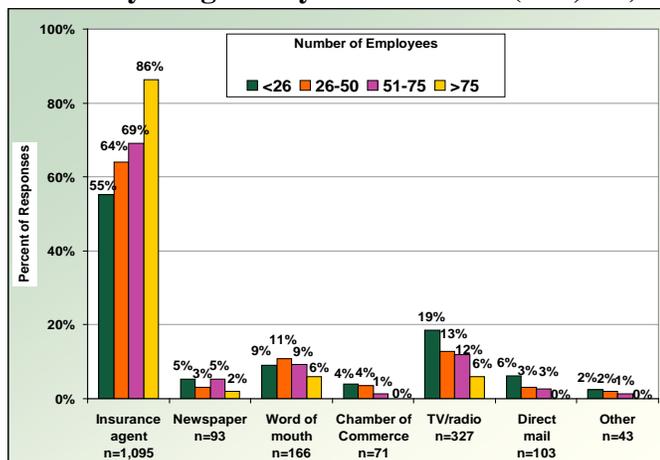
5. Is business location associated with the predominant source of information about IO/O-EPIC ESI? To determine if business location was linked to how employers got information about the program, we sorted the responses about information source by business location. Insurance agents were the most important information source for businesses in all locations. “TV/radio” was slightly more influential in rural areas, and “Direct mail” and the “Chambers of Commerce” were somewhat more influential in towns (Figure 34).

Figure 34. Sources of Information about the Subsidy Program by Business Location (n=1,853)



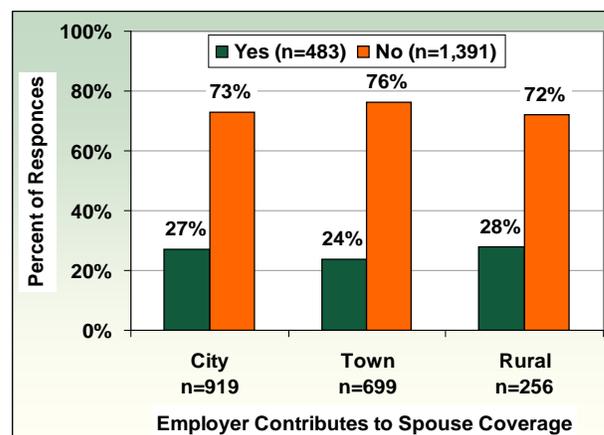
6. *Is business size (number of employees) related to the predominant source of information about IO/O-EPIC ESI?* To ascertain whether business size was linked to how employers got information about the subsidy program, those responses were compared. Insurance agents were the most common source of information for businesses of all sizes. For the largest businesses (more than 75 employees) agents were the chief source of information (86%). The smallest businesses also rated agents first (55%) but smaller businesses mentioned other sources more frequently than the largest businesses did (Figure 35).

Figure 35. Sources of Information about the Subsidy Program by Business Size (n=1,898)



7. *Does business location impact whether an employer contributes to spouse coverage?* To determine whether where a business was located (city, town, or rural) was related to whether employers contributed toward spouse health coverage, those responses were compared (Figure 36).

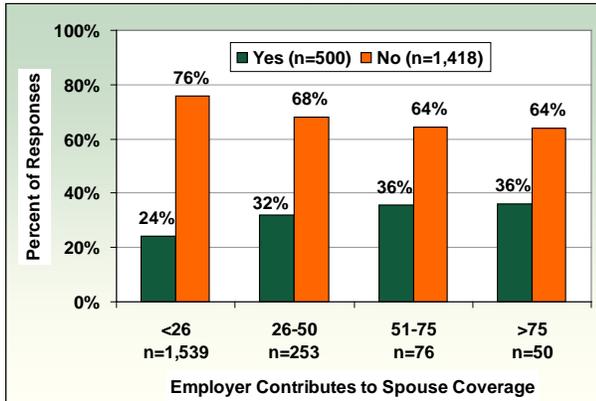
Figure 36. Employer Contribution to Spouse Health Coverage by Business Location (City, Town, Rural) (n=1,874)



Location appears to have no impact on whether an employer contributes toward spouse health insurance.

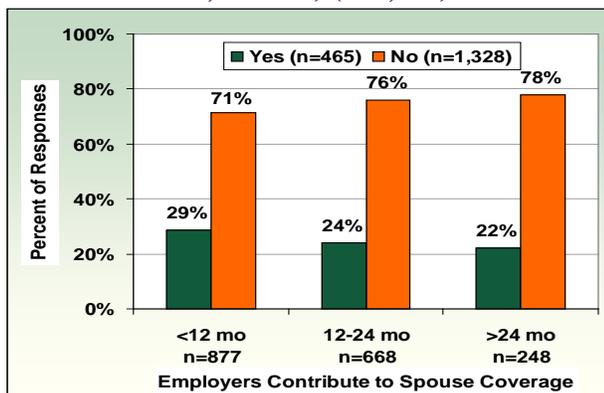
8. *Is business size (measured by number of employees) associated with employer contribution to spouse coverage?* As with previous studies,^{1-3,7} most businesses did not contribute to spouse coverage. Business location did not impact whether an employer contributed to spouse coverage (Figure 36 above). To determine if business size impacted employer contribution to spouse coverage, we compared those responses. Businesses with 26 employees or more were somewhat more likely to contribute toward spouse coverage than businesses with 25 employees or fewer (Figure 37).

Figure 37. Employer Contribution to Spouse Health Coverage by Business Size (<26, 26-50, 51-75, >75 Employees) (n=1,918)



9. Is length of time participating in the subsidy program related to whether an employer contributes toward spouse coverage? To determine if businesses that had been participating in the premium subsidy program longer were more likely to contribute toward spouse coverage, those responses were compared. Firms that had been participating less than 12 months were somewhat more likely to contribute toward spouse coverage (29%) than firms that had been participating for 12-24 months (24%). Both the <12 month group and the 12-24 month group were more likely to contribute to spouse coverage than businesses that had been in the subsidy program for more than 24 months (22%) (Figure 38).

Figure 38. Employer Contribution to Spouse Health Coverage by Length of Participation in Premium Subsidy Program (<12 mo, 12-24 mo, >24 mo) (n=1,793)



10. Does length of time participating in the subsidy program impact employer perceptions of four business benefits of offering health insurance? On a Likert scale of 1 (“Not at all”) to 5 (“Very much”), employers were asked to rate the impact of four nationally validated business benefits of offering health insurance:^{35,36} (1) “Attract New Hires,” (2) “Improved Employee Morale,” (3) “Reduced Absenteeism,” and (4) “Decreased Workers’ Compensation claims. Survey respondents were sorted into one of three groups based on the number of months they had participated in the program: (1) <12 months, (2) 12-24 months, and (3) > 24 months. Relative frequency histograms were then generated for each of these three groups to measure the impact of four potential business benefits in order to look for trends associated with time in the program to inform future CQI surveys. We then plotted the mean responses for each of the four business benefits by time in program.

(1) **Attract New Hires.** Figures 39-41 show the frequency responses for “Attract new hires” broken down by length of time in the subsidy program: <12 months, 12-24 months, and > 24 months.

Figure 39. Response Frequency for “Attract New Hires” for Businesses in Subsidy Program <12 months (n=887)

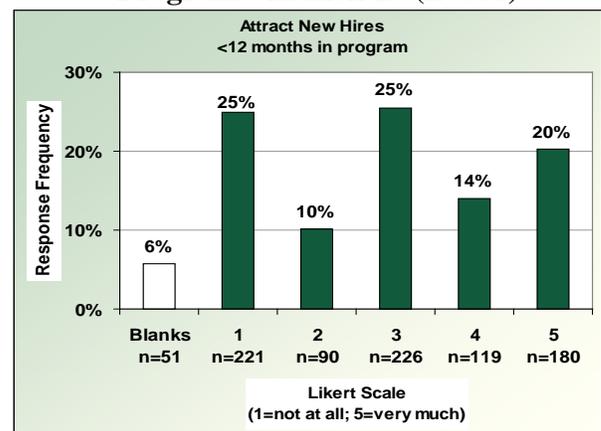


Figure 40. Response Frequency for “Attract New Hires” for Businesses in Subsidy Program 12-24 months (n=679)

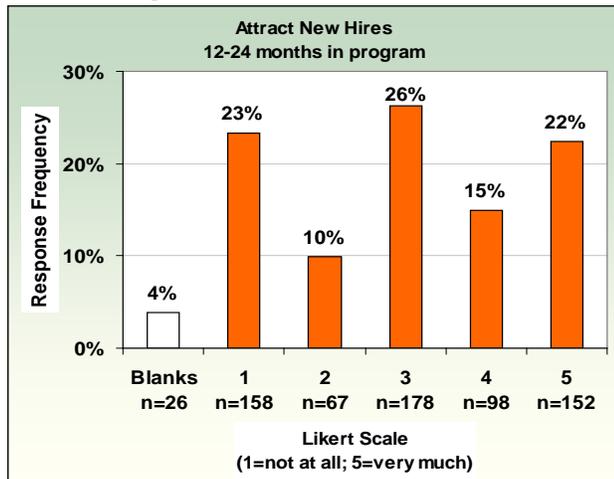


Figure 41. Response Frequency for “Attract New Hires” for Businesses in Subsidy Program >24 months (n=382)

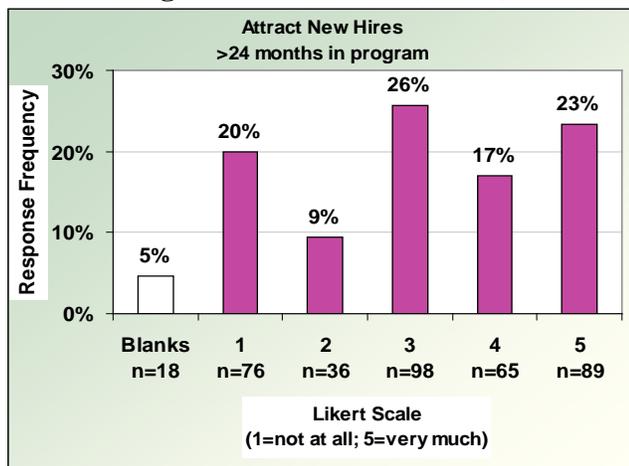


Figure 42 shows the mean responses for “Attract New Hires” by length of time in the subsidy program. Employers who had been participating in the program for more than 24 months said the subsidy program was more beneficial in helping them attract new hires (mean=3.31, SEM=.09, n=245) than employers who had been in the program less than 12 months (mean=2.94, SEM=.05, n=836) and those who had been in the program for 12-24 months (mean=3.03, SEM=.06, n=653).

Figure 42. Mean Impact on Improved Ability to Attract New Hires by Length of Time in the Subsidy Program (n=1,734)



As shown in Figure 42 above, there may be a slight upward trend for ability to attract new hires associated with length of time in the program.

(2) **Improved Employee Morale.** Figures 43-45 show the frequency responses for “Improved employee morale” broken down by length of time in the subsidy program: <12 months, 12-24 months, and > 24 months.

Figure 43. Response Frequency for “Improved Employee Morale” for Businesses in Subsidy Program <12 months (n=887)

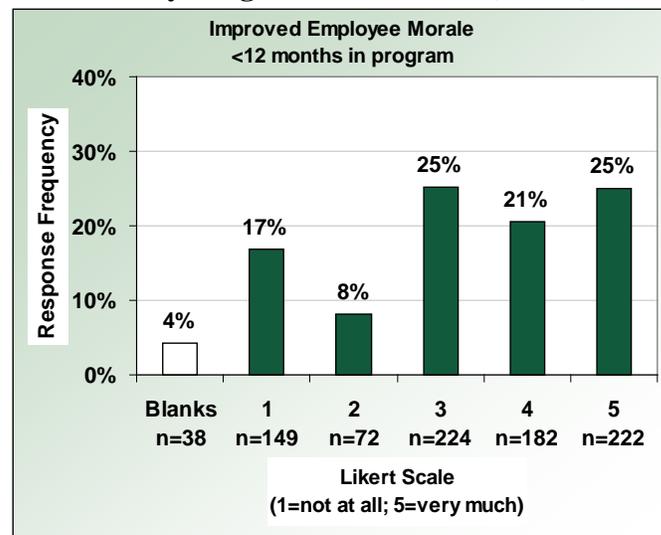


Figure 44. Response Frequency for “Improved Employee Morale” for Businesses in Subsidy Program 12-24 months (n=679)

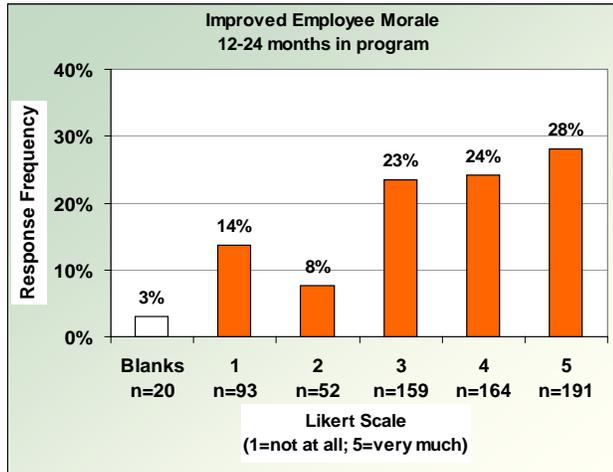


Figure 45. Response Frequency for “Improved Employee Morale” for Businesses in Subsidy Program >24 months (n=382)

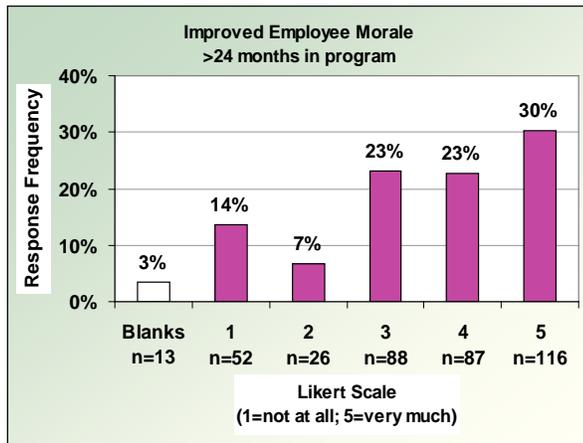
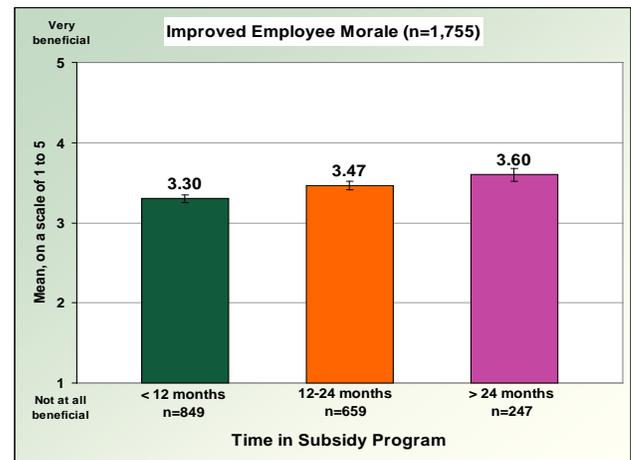


Figure 46 shows the mean responses for the item “Improved Employee Morale” by length of time in the subsidy program. Employers who had been participating in the program for longer saw a somewhat greater improvement in employee morale (12-24 months: mean=3.47, SEM=.05, n=659); >24 months: mean=3.60, SEM=.08, n=247) than employers who had been in the program less than 12 months (mean=3.30, SEM=.05, n=849).

Figure 46. Mean Impact on Improved Employee Morale by Length of Time in the Subsidy Program (n=1,755)



As shown in Figure 46 above, there may be a slight upward trend for improved employee morale associated with length of time in the program.

(3) Reduced Absenteeism. Figures 47-49 show the frequency responses for the item “Reduced absenteeism” broken down by length of time in the subsidy program: <12 months, 12-24 months, and > 24 months.

Figure 47. Response Frequency for “Reduced Absenteeism” for Businesses in Subsidy Program <12 months (n=887)

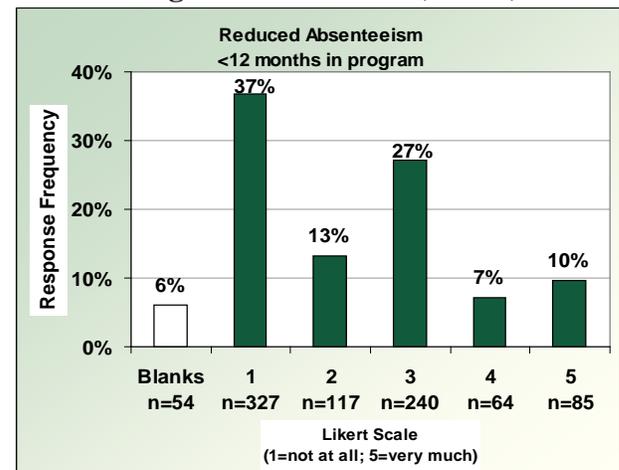


Figure 48. Response Frequency for “Reduced Absenteeism” for Businesses in Subsidy Program 12-24 months (n=679)

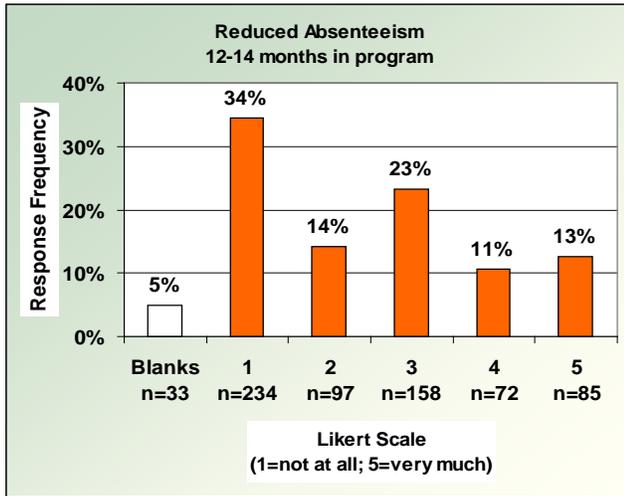


Figure 49. Response Frequency for “Reduced Absenteeism” for Businesses in Subsidy Program >24 months (n=382)

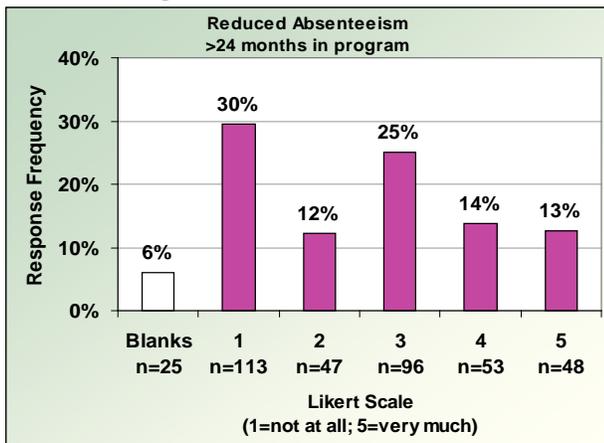
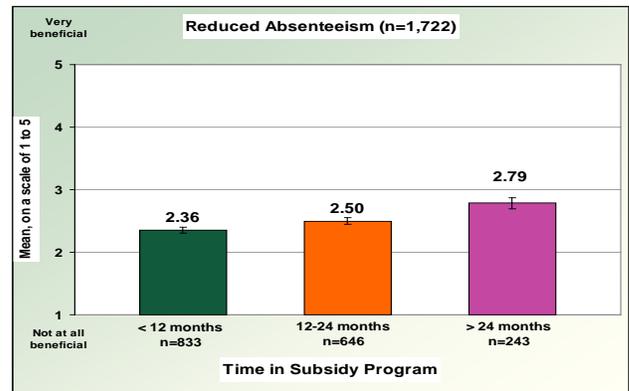


Figure 50 shows the mean responses for “Reduced Absenteeism” by length of time in the subsidy program. Employers who had been in the program for more than 24 months saw a somewhat greater reduction in absenteeism (mean=2.79, SEM=.09, n=243) than those who had been in the program for shorter periods of time: <12 months (mean=2.36, SEM=.05, n=833), 12-24 months: (mean=2.50, SEM=.06, n=646).

Figure 50. Mean Perceived Reduction in Employee Absenteeism by Length of Time in the Subsidy Program (n=1,722)



As shown in Figure 50 above, there may be a slight upward trend for reduced absenteeism associated with length of time in the program.

(4) Decreased Worker’s Compensation Claims. Figures 51-53 show the frequency responses for the item “Decreased workers’ compensation claims” broken down by length of time in the subsidy program: <12 months, 12-24 months, and > 24 months.

Figure 51. Response Frequency for “Decreased Workers’ Compensation Claims” for Businesses in Subsidy Program <12 months (n=887)

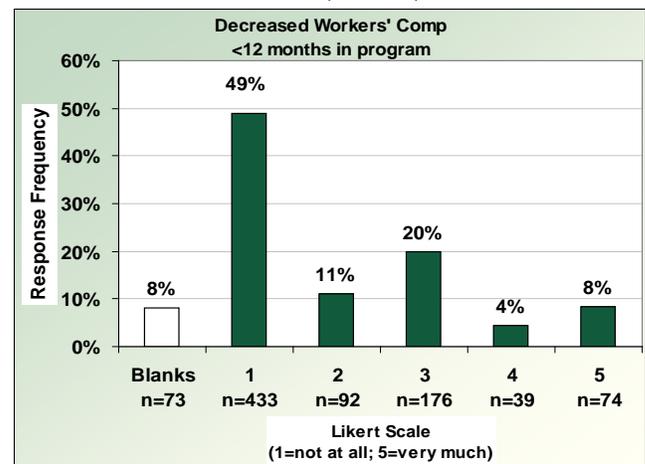


Figure 52. Response Frequency for “Decreased Workers’ Compensation Claims” for Businesses in Subsidy Program 12-24 months (n=679)

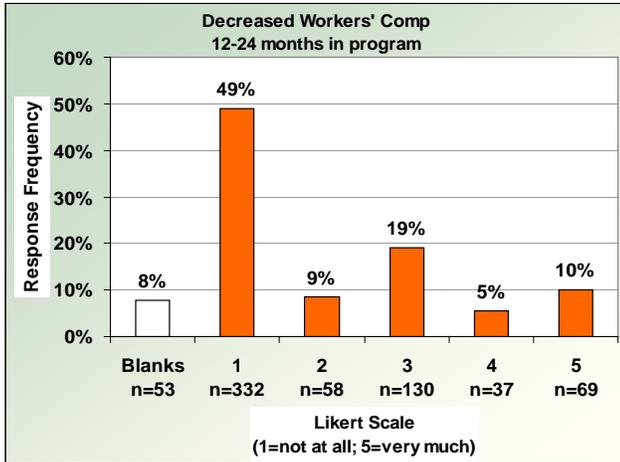


Figure 53. Response Frequency for “Decreased Workers’ Compensation Claims” for Businesses in Subsidy Program >24 months (n=382)

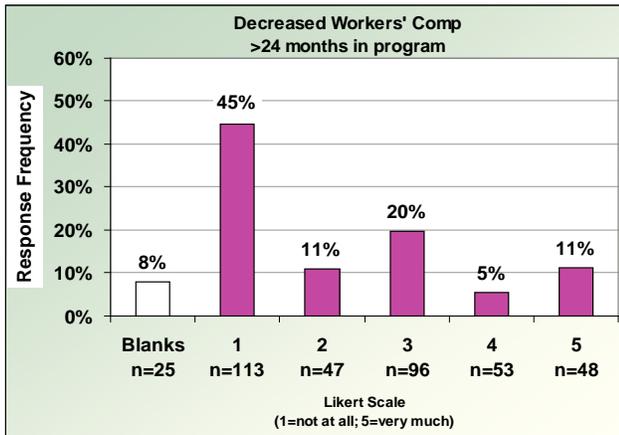
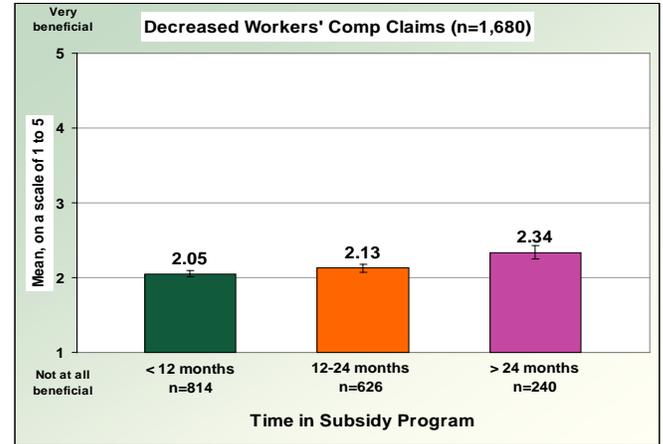


Figure 54 shows the mean responses for “Decreased Workers’ Compensation Claims” by length of time in the subsidy program. Employers in all time groups said the subsidy program had little impact on decreasing Workers’ Compensation claims (<12 months: mean=2.05, SEM=.05, n=814; 12-14 months: mean=2.13, SEM=.06, n=626; >24 months: mean=2.34, SEM=.09, n=240), although there may be a slight trend upward for decreased Workers’

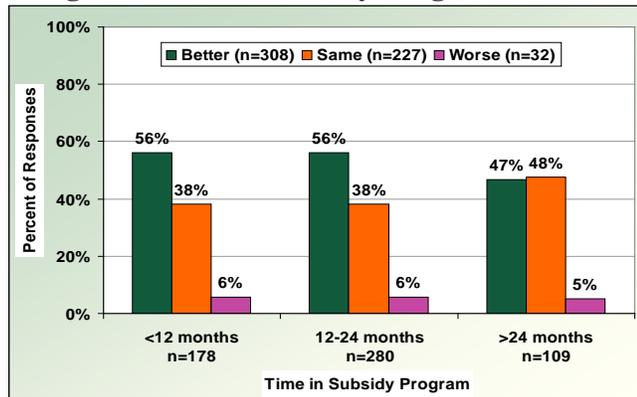
Compensation claims associated with length of time in the program.

Figure 54. Mean Perceived Decrease in Workers’ Compensation Claims by Length of Time in the Subsidy Program (n=1,680)



11. Is length of time in the subsidy program associated with employer perceptions of improved helpfulness of the IO/O-EPIC Call Center? In April 2009, OHCA implemented changes to the policies and procedures for the Call Center. To determine whether length of time participating in the program was associated with an improvement in employer experience with the Call Center, those responses were compared. If the employer had no contact with the Call Center since the new procedures were implemented, they were given the option to respond Not Applicable (N/A). Figure 55 shows the results of the comparisons. The number (n=567) indicates the number of employers who said they had contacted the Call Center since April 2009.

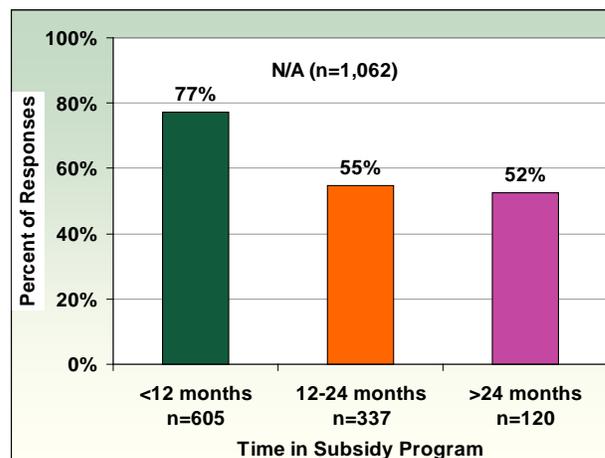
Figure 55. Improvement of Call Center by Length of Time in Subsidy Program (n=567)



Survey respondents who had been in the subsidy program 24 months or less indicated having a “Better” experience with the Call Center since April 2009 (56% for both groups) than employers who had been in the subsidy program for longer than 24 months (47%). Employers who had been in the program longer than 24 months were more likely to say the Call Center service was the “Same” (48%) than those groups who had been in the program for a shorter period of time (38% for both groups). Only a small percentage of each group said the service was “Worse” (Figure 55).

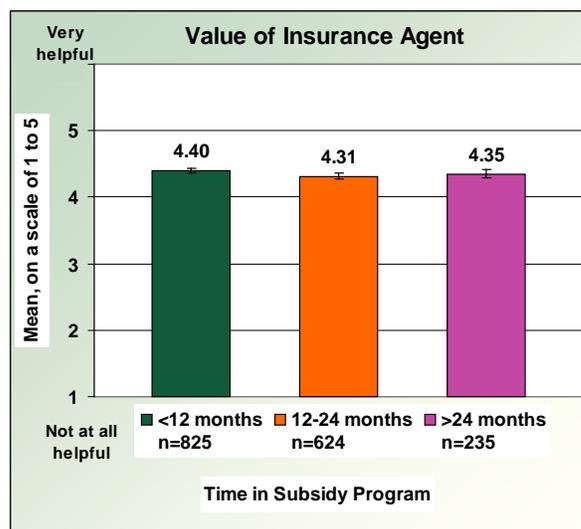
Figure 56 shows the distribution of N/A responses by time in the subsidy program. Total number of responses for the survey question was 1,629; 1,062 employers marked N/A on the survey indicating they had not contacted the Call Center since April 2009.

Figure 56. No Recent Contact with Call Center by Length of Time in Subsidy Program (n=1,062)



12. Does importance of the insurance agent vary with length of time participating in the subsidy program? To determine whether the importance of the insurance agent varied according to the length of time an employer had been participating in the subsidy program, those responses were compared. All three time period groups said their insurance agent was very helpful (<12 months: mean=4.40, SEM=.04, n=825; 12-24 months: mean=4.31, SEM=.04, n=624; >24 months: mean=4.35, SEM=.06, n=235) (Figure 57).

Figure 57. Mean Importance of Insurance Agent by Length of Time in Subsidy Program



Discussion

“My employees are amazed that they can get this level of assistance! [O-EPIC] has been an easily implemented and administered plan.”

*Oklahoma Small Business Owner
November 2009*

One in three Americans, 33.1% of the population under age 65, was without health insurance for part or all of 2007-2008. Three-fifths (60.2%) were uninsured for 9 months or more, and one-fourth (25.3%) were uninsured the entire 24 months (2007-2008).^{9,10} Recent government and private health policy research groups placed the number of uninsured Americans at 46.3 million in 2008 (most current time period for which figures were available).^{11*} This figure includes all uninsured from birth through age 64. The number of uninsured working age adults (19-64) in the U.S. stands at 37.6 million for 2008 (20.4% of the adult, non-elderly population).¹²

By some estimates, about half of the nation's uninsured are people who are self-employed or work for a small business.^{13,14} Insurance brokers and benefits consultants say that premiums for their small business clients have increased about 15%, double the 2008 increases. Premiums per employee could be as high as \$5,500 in 2010, up from \$4,800 in 2009 and \$4,500 in 2008. Although premiums are rising for larger companies as well, they have the "negotiating clout" to ensure their increases will not be as steep as those for smaller businesses.¹⁴

Health care and the plight of the uninsured were high on the list of issues in the 2008 presidential campaign, and the U.S. Congress has taken the first steps towards making health care accessible for all Americans.^{31-34,38-41} The Patient Protection and Affordable Care Act

(P.L. 111-148), signed into law on March 23, 2010, will significantly change health care delivery, access and payment modalities (employer, employee, individual, government, etc.) nationwide although there is much hard work still ahead.³¹⁻³⁴

Oklahoma, under the leadership of Gov. Brad Henry, 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 (99 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." P.L. 111-148 specifically addresses small businesses and includes provisions for premium relief and access to health coverage through Small Business Health Options Programs (SHOP) Exchanges. Just how the Act will impact the IO/O-EPIC ESI program remains to be seen.³¹⁻³⁴

The OUHSC Department of Family & Preventive Medicine's, Primary Care Health Policy Division assisted the Oklahoma Health Care

*U.S. Census Bureau (www.census.gov); State Health Access Data Assistance Center (SHADAC) (www.shadac.org/datacenter).

Authority with studies about the feasibility and acceptability of these insurance programs during the planning phases,⁶⁶⁻⁶⁸ and continued to help OHCA once the programs were initiated by collecting feedback from small business owners participating in the subsidy program, from participants in the IP, and from insurance agents selling and servicing ESI plans as part of the continuous quality improvement process.^{1-8,71-73}

This report, the 5th in an ongoing series of surveys, reports feedback from small business owners who were participating in the subsidy program as of October 23, 2009. Some respondents had been participating in the program for the full 48 months the program has been in force. Others may have only just enrolled. The results from this survey will help decision makers keep improving the IO/O-EPIC ESI subsidy program as national health care reform moves forward.

Overview of Results. On October 23, 2009, OHCA distributed surveys to all 5,388 small business owners participating in the subsidy program. Table 4 shows the distribution and responses from that mailing.

Table 4. Survey Distribution Details and Response Rate

Surveys mailed 10/23/09	5,388
Returned by post office	547
Surveys re-mailed	112
Actual number of surveys mailed	4,953
Surveys undeliverable	435
Surveys received for this study	1,954
Unusable surveys	6*
Surveys summarized	1,948
Response rate	39.3%

*Blank or containing only comments not relevant to the survey (e.g., “no longer in business”).

The 547 surveys returned by the post office had been incorrectly addressed. This high rate of undeliverable surveys indicated issues with the Insure Oklahoma ESI database, which IO staff have already begun correcting. Corrected addresses were obtained for 112 of the 547

undeliverable surveys. Corrected labels were printed and surveys were re-mailed to those 112 businesses. The actual number of surveys mailed was then 4,953, and the undeliverable number was 435. Employers faxed or mailed back 1,954 surveys, 6 of which were blank with notes indicating they were no longer in the program or containing other comments. These 6 surveys were eliminated from the data set.

The 1,948 completed surveys were entered into an Excel database and form the basis for the results described in this report.

The 1,948 businesses that returned completed surveys employed 33,087 workers, a 49% increase over 2008.¹ The Retail, Health Care, and Other Services sectors accounted for nearly 60% of responding businesses. Retail and Health Care were also large business sectors in Oklahoma in general. Two noticeable differences between the two groups (shown in Figure 6a and 6b, Results Section, page 8) are (1) the small Professional, Scientific and Technical sector in the study (2.3%) compared to 10% for all of Oklahoma, and (2) that the Other Services sector for all of Oklahoma is half that of our survey respondents. This is most likely due to the higher income levels associated with the Professional, Scientific, and Technical sector as compared with the Other Services sector of the Oklahoma economy. In general, however, all sectors of the businesses in Oklahoma are represented in our study, allowing policy and decision makers reasonable assurance of the generalizability of the results presented here.

Almost half (49%) of the businesses were located in cities, defined as more than 50,000 population. About one-third (37%) 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 17 employees, an increase of 2 employees per business over the 2008 study¹; the median number of employees was 10, and the mode was 2. Eighty percent (80%, n=1,560) of businesses had fewer than 25

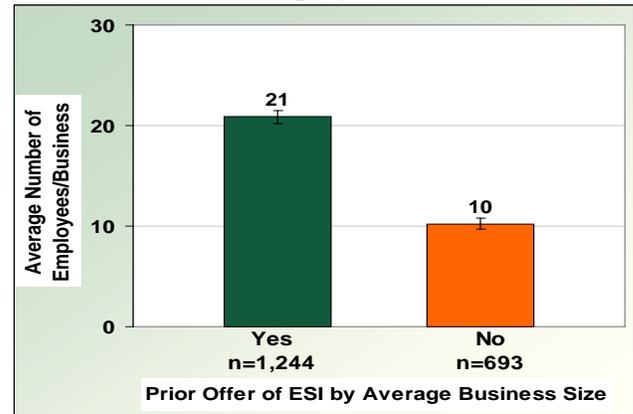
employees; 13% (n=256) had 26-50 employees, 4% (n=76) had 51-75 employees, and 3% (n=51) had more than 75 employees. Ten (10, 0.5%) employers reported more than 99 employees. No information was available as to why these larger businesses are participating in the subsidy program but OHCA has been notified.

The average length of time businesses had been participating in the subsidy program was 15-16 months, an increase from 2008 (10-11 months)¹; the range was 1 to 48 months (the entire duration of the program). Thirty-two survey respondents (2%) had been with the subsidy program the full 48 months.

Sixty-four percent (64%, n=1,247) of businesses reported having an employer-sponsored health plan in place prior to enrolling in the subsidy program; 36% (n=695) had no prior plan. Approximately 22% (n=272) of employers with a health insurance plan in place had to change plans to participate in the premium subsidy program. That employers continue to be willing to switch insurance plans to participate in the program demonstrates employers' commitment to the subsidy program even during challenging economic times, and illustrates the positive impact the program is having in Oklahoma.

The 1,128 employers who reported offering prior health coverage said that 12,240 of their employees participated in that plan, about 11 employees per business; 600 employers reported offering spouse coverage and 2,248 spouses participated, about 3 per business. Businesses that offered prior coverage tended to be more than twice as large (as measured by number of employees) as businesses that did not offer ESI prior to the subsidy program (Figure 58).

Figure 58. Offer of ESI Prior to IO/O-EPIC by Average Size of Business (Based on Number of Employees) (n=1,937)



These data indicate that business size does impact the offer of ESI. This has been confirmed by national data sources such as the U.S. Census Bureau, U.S. Bureau of Labor Statistics, Employee Benefit Research Institute, Kaiser Foundation and the Health Research & Educational Trust.^{11,15,69,70}

Thirty-six percent of employers surveyed (n=695) did not have an ESI plan in place before enrolling in the premium subsidy program. Employers who did not offer ESI prior to applying for the subsidy said that the availability of the Insure Oklahoma program itself was the number one reason their company was able to offer health insurance.

“The OEPIC subsidy was the deciding factor in offering health insurance.”

*Oklahoma Small Business Owner
November 2009*

The premium subsidy program is having the desired effect of incentivizing employers to provide coverage for previously uninsured workers.

Program Impact and Benefits. One goal of the CQI process for the premium subsidy 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.

Figures 59a, b, and c show the growth of the subsidy program from 2006 to 2009 based on number of survey respondents, total number of employees, and the average number of employees per business for Surveys 2-5.¹⁻⁴

Figure 59a. Number of Survey Respondents: 2006 to 2009

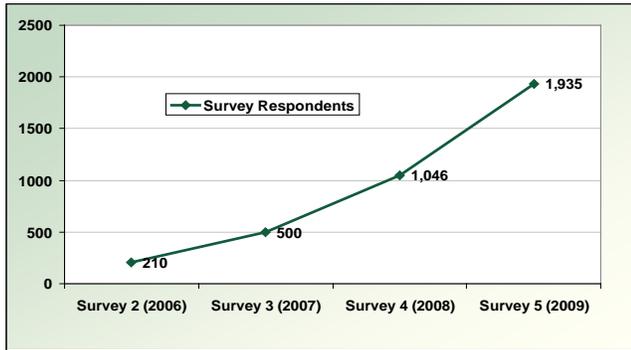


Figure 59b. Total Number of Employees in Each Survey: 2006 to 2009

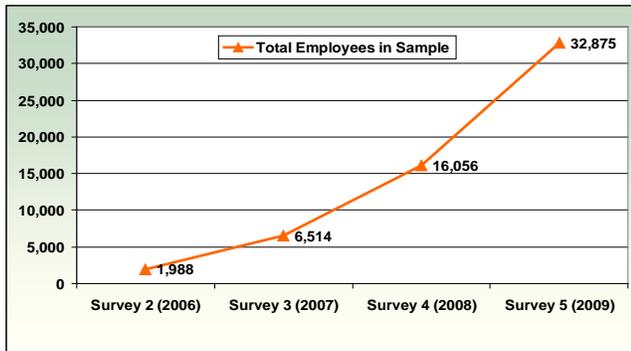


Figure 59c. Average Number of Employees per Business for Each Survey: 2006 to 2009

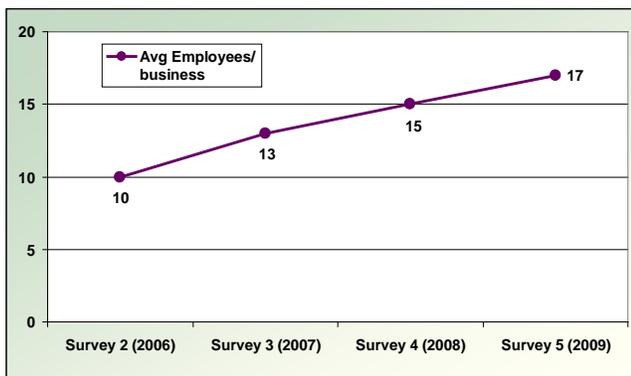
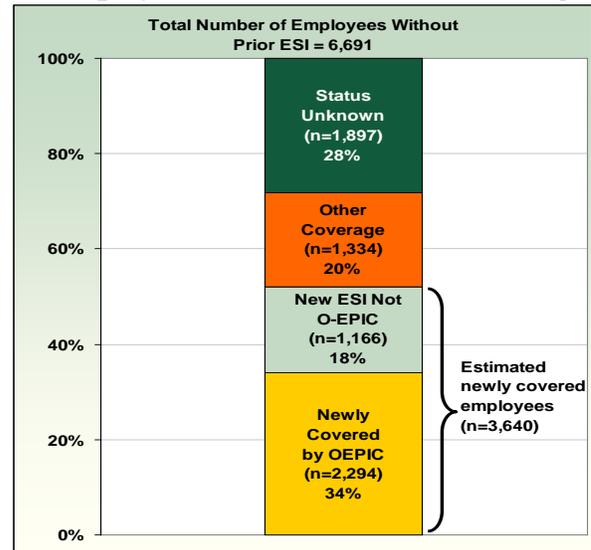


Figure 60 shows the increase in health coverage among the 6,691 employees who did not have access to ESI before the premium

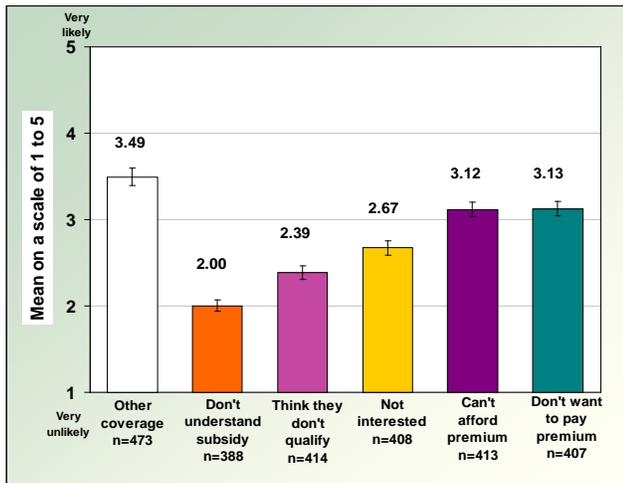
subsidy program. Thirty-four percent (34%, n=2,294) now have coverage with premiums subsidized under the IO/O-EPIC ESI subsidy program; 18% of employees who previously lacked access to ESI (n=1,166) signed up for coverage even though they were not eligible for the premium subsidy. Twenty percent (20%, n=1,334) had coverage elsewhere (e.g., spouse), and coverage status was unknown for 28% (n=1,897).

Figure 60. Increase in Coverage Among Employees without Prior ESI Coverage



If all eligible workers were not applying for coverage, employers were asked why. “Other Coverage” was the most frequently cited reason. However, if we set aside responses for employees who had other coverage, and just look at other reasons employees are not applying for subsidy program, affordability emerges as the biggest issue (Figure 61).

Figure 61. Reasons Eligible Employees Have Not Applied for IO/O-EPIC ESI



For those employees who did not have other coverage and hadn't applied for the subsidy program, "Don't Want to Pay Premium" was the most frequent reason (mean=3.12, SEM=.08, n=407), followed by "Think They Can't Afford Premium" (mean=3.11, SEM=.08, n=413) and "Not Interested in Insurance" (mean=2.67, SEM=.08, n=408) (Figure 61).

These results differ from previous studies in two interesting ways. First, the mean responses for "Don't Understand O-EPIC" and "Don't Think They Qualify" have declined. Second, mean responses for "Not Interested in Insurance" and "Think They Can't Afford Premium" have both increased from previous studies,¹⁻⁴ possibly as a result of the current economic climate.

The percentage of employers and employees who understand that the premium subsidy program is for qualified low-income workers is increasing steadily.¹⁻⁴ Despite increased understanding, some employees remain uncertain about the cost of the premiums and the value of health insurance in general. As shown in Figure 61, affordability is the greatest deterrent to getting qualified employees covered by the subsidy program. Outreach and education aimed at eligible employees focusing on how the premium subsidy works and the escalating importance of health insurance in the age of

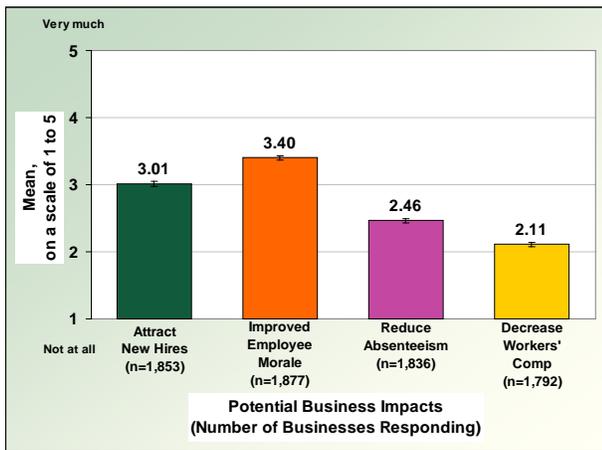
health care reform might be developed and implemented. If all eligible workers and businesses participate in the premium subsidy program, the number of uninsured working Oklahomans could be reduced. The Patient Protection and Affordable Care Act (P.L. 111-148) is also expected to provide increased access to affordable health insurance and thus reduce the number of uninsured, both working and non-working, from birth to age 65.³¹⁻³⁴

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.^{65,74-76} In Survey 5, as in Surveys 2, 3 and 4,¹⁻⁴ 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.

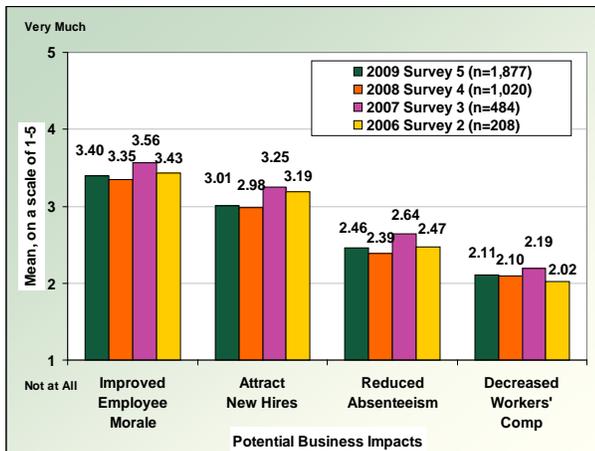
A comparison of the results from all four surveys shows that "Improved Morale," which may equate to increased productivity, is the most frequent business reason employers give for offering ESI. Worker morale is associated with productivity, and potentially to enhanced financial viability of the company.^{35,36} These data indicate that IO/O-EPIC ESI is having a positive effect on the morale of the employees in the businesses surveyed (Figure 62).

Figure 62. Mean Employer Rating of Four Potential Benefits of Participating in IO/O-EPIC ESI



Ratings for all 4 business benefits have remained fairly consistent over the past 4 years (Figure 63).¹⁻⁴

Figure 63. Mean Employer Rating of Four Business Benefits of Offering ESI: Comparison of Surveys 2, 3, 4, and 5¹⁻⁴



Below is a selection of comments survey respondents made regarding the business benefits of offering ESI. A complete list of all survey comments is attached in Appendix C.

“Retention of good employees - I needed to compete with big companies.”
“Keep employees longer; find better employees.”

“Retain employees and to keep them healthy and out of debt.”
“Make job more attractive to job candidates and current employees.”
“Employee retention, employees would not have insurance if not for O-EPIC.”
“Employee retention and cost.”
“Retention incentive.”
“To be a competitive employer.”
“To make our company more marketable to employees.”
“So they can stay healthy.”
“Wanted to insure employees to receive care and be at work.”
“To be a competitive business for attracting qualified workers.”
“Want to offer more than other employers.”
“Keep business competitive to keep employees.”
“The help the program offers, to keep employees happy & working.”
“Employee morale.”

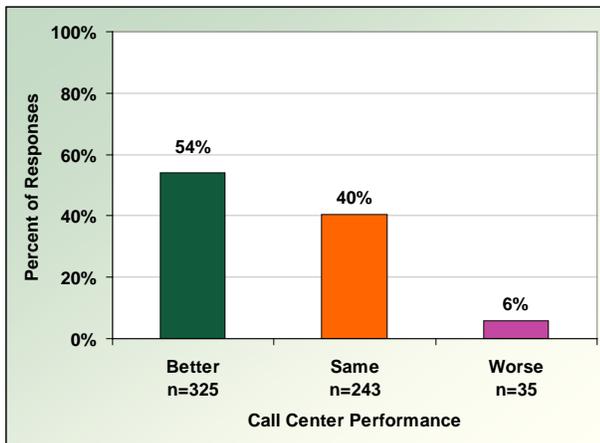
*Oklahoma Small Business Owners
November 2009*

Though not an option on the survey, employers mentioned the program was beneficial in retaining quality employees. 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.^{1-4,7,65-68}

This finding has potential uses in promoting the IO/O-EPIC ESI program. For example, a marketing campaign emphasizing that participation in the subsidy program may improve morale could possibly encourage other small businesses to apply to the program. Similarly, a campaign describing that participating employers felt the subsidy program had a positive impact on their ability to attract and retain quality employees could raise awareness of this program, and possibly increase participation.

In April 2009, OHCA made changes to the policies and procedures for the Call Center. To determine how effective those changes were, survey respondents who had phoned the Call Center before and after April 1, 2009 were asked to comment on their experiences. As shown in Figure 64, 54% of the 603 employers who had phoned the Call Center before and after the new policies found the customer service to be better.

Figure 64. Employer Feedback Regarding Changes to Call Center Policies and Procedures Before and After April 1, 2009 (n=603)



Although Figure 64 would suggest that the changes to the Call Center have been well received, comments from employers indicate there is still room for improvement. Below is a selection of survey respondent comments about problems encountered with the Call Center.

“The worst is not being able to speak with one person each time to resolve an issue. You always get a different person each time you call.”

“Not happy with how some of the representatives at the call center handle calls.”

“I wish that the call center had told me about the wage chart instead of telling me it was for \$11 per hour only.”

“The people who work for the call center are rude. I avoid calling them.”

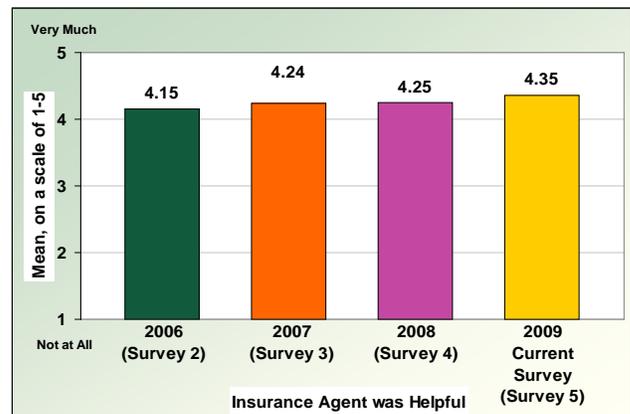
*Oklahoma Small Business Owners
November 2009*

Insurance agents continue to play an important role in selling and servicing the IO/O-EPIC ESI subsidy program. As shown in Figure 65, insurance agents receive high marks from survey respondents for their helpfulness with the subsidy program.

“I could not do this without my insurance agent.”

*Oklahoma Small Business Owner
November 2009*

Figure 65. Mean Employer Rating of Helpfulness of Insurance Agent: Surveys 2, 3, 4 and 5¹⁻⁴



Comments also testify to how important insurance agents are to the employers and to the subsidy program.

“O-EPIC office too hard to reach & get things done--better to work through insurance agent & have insurance agent reach O-EPIC.”

“My new insurance agent gave me the correct information.”

“Insurance agent let me know about it.”

“Insurance agent informed us of the program.”

“Recommended by insurance rep.”

“It was recommended by insurance agent.”

“Insurance broker told us about the plan.”

“Insurance agent said it was a good program.”

“Insurance agent encouraged O-EPIC participation.”

*Oklahoma Small Business Owners
November 2009*

OHCA should continue their efforts at finding ways to reward agents for their work and to keep agents up-to-date on programs, policies, and procedures, especially with regard to any changes that affect their clients. In a recent survey of insurance agents who are selling IO/O-EPIC ESI subsidy qualified plans, more direct contact with OHCA and Insure Oklahoma personnel was one suggestion agents made.⁷³

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

“This is a good program for cities and businesses and is very much appreciated by us.”

*Oklahoma Small Business Owner
November 2009*

“We fully support OEPIIC as it helps the employers and enables employees to have health insurance for their spouses.”

*Oklahoma Small Business Owner
November 2009*

Findings & Recommendations

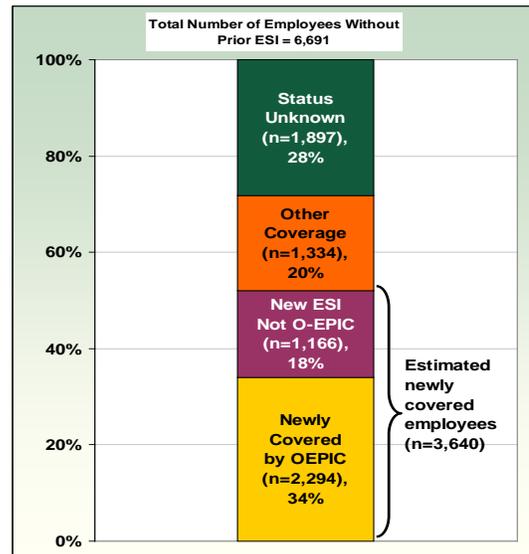
“We had always wanted to offer health insurance, but could not afford it without subsidy.”

Oklahoma Small Business Owner
July, 2008

Key Findings

1. Surveys were mailed to 5,388 small businesses; 547 (10.1%) were returned with incorrect addresses or undeliverable. 112 surveys were re-mailed with corrected addresses leaving 435 surveys undeliverable, and a total of 4,953 surveys mailed. 1,954 were received; 6 were eliminated. The response rate was 39.3%.
2. 49% of respondents represented firms in cities; 37% were located in towns, and 14% were in rural areas.
3. Businesses surveyed employed 33,087 workers. The average was 17; median, 10; mode, 2; range, 2-157; 10 (0.5%) reported more than 99 employees. No information was available as to why these larger businesses are participating in the subsidy program but OHCA has been notified. 80% of respondents (n=1,546) had 25 employees or fewer.
4. 49% of survey respondents reported participating in the subsidy program less than 12 months (n=887); 37%, 12-24 months (n=679), and 14% longer than 24 months (n=249). 32 employers had been participating the full 48 months of the program.
5. 64% of survey respondents (n=1,247) offered ESI prior to enrolling in the subsidy program; 36% (n=695) did not. Figure 66 shows the impact on insurance status for employees who did not have prior access to ESI.

Figure 66. IO/O-EPIC ESI Impact on Coverage Status of Workers with No Prior ESI



6. Employers who offered prior coverage reported that 12,240 employees participated in the plan.
7. Of businesses with prior ESI, 69% were located in cities compared to 62% for firms in towns and 51% for firms in rural areas.
8. Larger businesses (>25 employees) were much more likely to have offered prior coverage than smaller businesses. Only 59% of businesses with 25 employees or fewer had an ESI plan in place prior to the subsidy program compared to an average of 87% of larger businesses.
9. As with previous surveys, employers who did not offer prior ESI said the existence of the

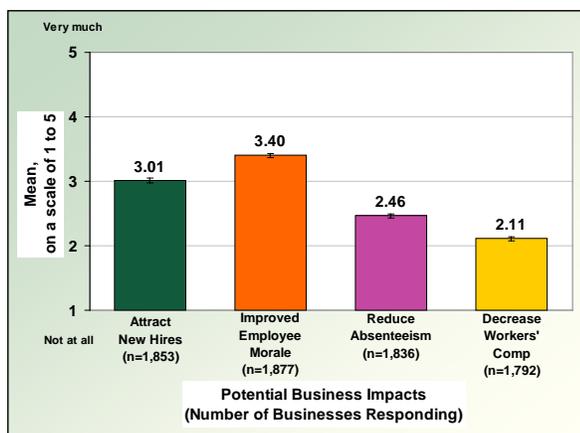
subsidy program itself was the most influential factor in their decision to provide employee health benefits.^{1-4,7} This was true regardless of where (city, town, rural) the business was located. Availability of the subsidy was the most common deciding factor (57%, n=447) in the employers' choosing to add ESI.

10. Employers said most qualified employees who were not enrolled in the subsidy program had other coverage. On a scale of 1 (“Very unlikely”) to 5 (“Very likely”), employers believed “can’t afford premium” (mean=3.13, SEM=.08*, n=407) and “don’t want to pay premium” (mean=3.12, SEM=.08, n=413) were the most likely reasons qualified employees without other coverage weren’t applying for the program.

11. As in previous studies,^{1-4,7} only about one-quarter of employers contribute to spouse coverage (26%, n=500); 74% (n=1,423) did not.

12. As in previous studies,^{1-4,7} employers were asked to rate, on a scale of 1 (“Not at all”) to 5 (“Very much”) four potential business benefits of ESI. “Improved Morale” remained the highest rated benefit, followed by “Attract New Hires,” “Reduced Absenteeism,” and “Decreased Workers’ Compensation Claims” (Figure 67). Although not one of the choices, employers also cited employee retention as an important adjunct to offering health benefits (Appendix C).

Figure 67. Mean Employer Rating of Four Potential Benefits of Participating in IO/O-EPIC ESI



*SEM=Standard Error of the Mean

13. Employers who had been participating in the subsidy program for more than 24 months noted that the offer of ESI was more beneficial for their businesses (especially the four benefits shown in Figure 2) compared with employers who had been participating less than 12 months and those who had been participating from 12-24 months.

14. More than half (54%, n=325) of survey respondents who had phoned the Call Center before April 1, 2009 (when changes to improve customer service were implemented) AND after the changes were implemented said the Call Center service was better with the new policies and procedures; 40% (n=243) said the service was the same, and 6% (n=35) said they thought it was worse. Comments (Appendix C) indicate some continued frustrations with getting questions answered correctly the first time.

15. On a scale of 1 (“Not at all”) to 5 (“Very much”), insurance agents received very high marks (mean=4.35, SEM=.02, n=1,793) for their helpfulness with the subsidy program. Agents continue to take the lead in promoting the subsidy program and are the most important source of information for employers.

16. On a scale of 1 (“Not at all”) to 5 (“Very much”), employers said the program materials (brochures, posters, etc.) were helpful (mean=3.95; SEM=.05, n=1,777).

17. On a scale of 1 (“Not at all”) to 5 (“Very much”), employers said the subsidy program paperwork was easy (mean=3.75, SEM=.03, n=1,782). However, comments (Appendix C) indicated some frustration with the amount of paperwork, the difficulty of the application process for employees, lack of communication from OHCA, and delays receiving reimbursements.

18. The Patient Protection and Affordable Care Act (P.L. 111-148) has provisions that will provide premium relief for small businesses and access to qualified health plans through a SHOP Exchange (implementation anticipated in 2014).³¹⁻³⁴

Recommendations

1. The high rate of undeliverable mail suggests that OHCA might consider implementing an improved system for checking mailing addresses. This could improve communication with employers.

2. For future studies, it might be helpful to have the location demographics for all businesses participating in the subsidy program. This information would tell OHCA if location of business in any way impacted whether the business completed and returned the survey. This data would contribute to the generalizability of the survey and might target areas for marketing.

3. 80% of businesses responding had 25 employees or fewer. For future studies, the size distribution of all businesses participating in the subsidy program (as measured by number of employees) might provide useful information about the employers who respond to the survey. This information would also contribute to the generalizability of survey information and might indicate areas for marketing efforts.

4. As shown in previous studies,^{1-4,7} the existence of the subsidy program is a major factor contributing to an employer's decision to offer ESI. Increased marketing efforts that describe the details and benefits of the subsidy program could increase employer buy-in.

5. The positive business benefits of long-term participation in the subsidy program should be part of OHCA's marketing efforts. Survey respondents reported that participation in the subsidy program improved employee morale. The longer the employers had been participating, the more highly they rated this nationally validated business benefit. Improved employee morale has been shown to lead to increased productivity, which in turn can enhance the financial viability of the company.^{35,36}

6. Similarly, marketing efforts that highlight the increasing effect over time that offering health coverage has on the ability to attract new hires, retain quality employees and reduce absenteeism could also prove beneficial.

7. Insurance agents continue to be an important source of reliable information about the subsidy program. Employers in all demographic sectors reported that their insurance agent was a primary source of information about the subsidy. Continue to build and maintain close, positive relationships with insurance carriers and agents/producers and seek methods for rewarding agents' efforts.

8. Continue utilizing newspaper, direct mail, mass media, and other publications about the subsidy program. The media marketing should continue to stress "Contact your insurance agent for more information" and the income eligibility requirement.

9. Employers indicated that qualified employees who did not have coverage elsewhere were not applying for the subsidy program for predominantly two reasons: "They don't want to pay the premium," and/or "They think they can't afford the premium." Outreach efforts to explain the subsidy program as well as the importance of health insurance coverage aimed at eligible employees should be continued.

10. Although employers said Call Center service was "Better" since the new procedures were implemented in April 2009, comments suggest that some additional training and monitoring of Call Center personnel, and means for assuring that phone calls are returned in a timely manner, should be investigated.

11. Respondents said the paperwork was fairly easy. However, comments (Appendix C) suggest there is still some frustration with the amount of paperwork, lack of communication from OHCA, and delay in receiving reimbursements. Three remediations that might be considered are:

- a. Create a CQI testing system that dovetails with the actual system but that issues alerts for trouble areas (e.g., continuous beta testing).
- b. Hold focus groups with a cross section of subsidy program participants to gather their feedback; specific suggestions might yield new ways of addressing old issues.

c. Initiate a “here’s how” campaign to address paperwork issues, faxing and other trouble-spots.

12. Difficulty with faxing materials continues to be mentioned in the comments (Appendix C). Survey respondents suggest that 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 administrative frustrations.

13. More OHCA representatives in the field talking with employers and employees might help to reduce or eliminate some of the areas of concern. Many of the issues mentioned in the comments section (Appendix C) might be reduced in importance simply by giving employers the chance to talk face-to-face with a member of the Insure Oklahoma program.

14. OHCA officials should continue monitoring implementation of The Patient Protection and Affordable Care Act (P.L. 111-148) and it’s potential effect on the IO/O-EPIC ESI subsidy program, especially the impact of SHOP Exchanges.

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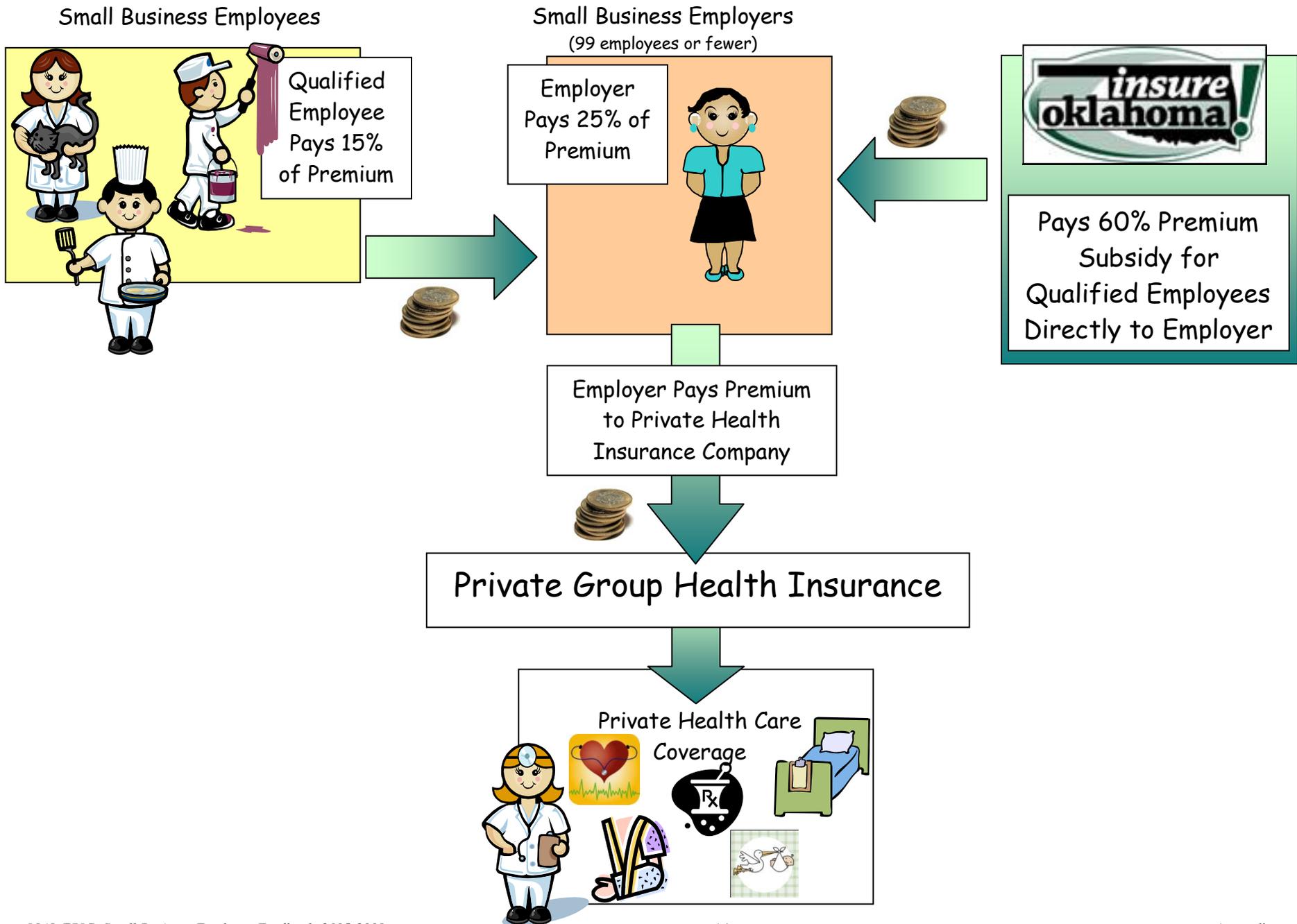
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Appendices

- A. IO/O-EPIC ESI Flow Chart
- B. Small Business Employer Cover Letter and Survey
- C. Narrative Comments from Survey
- D. Biographical Sketches of Project Faculty and Staff

APPENDIX A
IO/O-EPIC ESI Flow Chart





*Oklahoma Health Care Authority (OHCA)
Insure Oklahoma/O- EPIC
Participating Employer Survey 5*

October 20, 2009

Dear Insure Oklahoma/O-EPIC (IO/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. Survey must be received by November 28, 2009 to be included in the analysis.

This is the 5th employer feedback survey conducted since the Insure Oklahoma/O-EPIC premium subsidy program 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 subsidy 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) Department of Family & Preventive Medicine (DFPM) will analyze the survey responses and compare the results with previous surveys. Your survey must be received by November 28, 2009 to be included in the analysis.

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 reports at the Insure Oklahoma website: <http://www.insureoklahoma.org>. Hover the mouse over "About Us" and click on Small Business Employer Feedback Surveys or type <http://www.insureoklahoma.org/about.aspx?id=73> in your browser address window.

Thank you for participating in the IO/O-EPIC premium subsidy continuous quality improvement effort, and for completing and returning this survey.

APPENDIX B2
Small Business Employer Survey 5

- Type of business: (e.g., manufacturing, retail, service, health care, etc.) _____
- Business location: City (50,000 +)
 Town (2,500-50,000)
 Rural (less than 2,500)
- Including yourself, how many people work at your company? _____
- How long (# of months) have you participated in the subsidy program? _____ months
- Did you offer company health insurance before the IO/O-EPIC subsidy 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 the O-EPIC subsidy program, answer Questions 6 and 7.

- Did you have to change plans to receive the IO/O-EPIC premium subsidy?
 Yes No
- How many people participated in the company health plan before the IO/O-EPIC subsidy?
 Employees _____ Spouses _____

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

- If you didn't offer health coverage before the subsidy program, who or what convinced you to offer insurance? Check the ONE best answer.
 Insurance Agent
 Employees
 IO/O-EPIC program itself
 Been considering it for a while
 Other (list): _____
- Why did you decide to participate in IO/O-EPIC and offer health insurance for your employees? _____

Health Insurance Status Grid

	Employees	Spouses
10. # covered by or applying for IO/O-EPIC subsidy		
11. # covered but not eligible for IO/O-EPIC subsidy		N/A
12. # with <u>Other Coverage</u> through spouse, other family member, Medicare, VA, Indian Health, personal policy, etc.		N/A

- 13.** All my IO/O-EPIC subsidy qualified employees applied for health coverage.
 Yes - **DO NOT ANSWER** Question 14; skip to Question 15.
 No - Please **ANSWER** Question 14.

- 14.** If you answered **NO** to Question 13, please rate, on a scale of 1 (Very **Unlikely**) to 5 (Very **Likely**) why you think qualified employees are not applying for health coverage and the premium subsidy.

	Very Unlikely → Very Likely				
They have coverage through another source (e.g., spouse)	1	2	3	4	5
Don't understand premium subsidy	1	2	3	4	5
Don't think they qualify	1	2	3	4	5
Not interested in health insurance	1	2	3	4	5
Don't want to pay their portion of the premiums	1	2	3	4	5
Think they can't afford their portion of the premiums	1	2	3	4	5

- 15.** How did you hear about the IO/O-EPIC premium subsidy program? (please check 1 box only)
- Insurance agent
 - Newspaper
 - Word of mouth
 - Chamber of Commerce
 - TV
 - Direct Mail
 - Other: (list) _____

- 16.** Before applying for IO/O-EPIC, did you know it was for low to moderate income workers?
 Yes No
- 17.** Do you help pay for health coverage for spouses? Yes No
- 18.** On a scale of 1 (Not at All) to 5 (Very Much), circle the number that best describes the impact IO/O-EPIC has had on these aspects of your business.

	Not at All → Very Much				
Made my business more attractive to new hires	1	2	3	4	5
Improved employee morale	1	2	3	4	5
Reduced absenteeism due to illness	1	2	3	4	5
Decreased worker's comp claims	1	2	3	4	5

- 19.** Based on your feedback, OHCA implemented changes to the IO/O-EPIC Call Center on April 1, 2009. If you used the Call Center prior to April 1, 2009, and again since April 1, we want to know if your experience was:

Worse	Same	Better	N/A
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

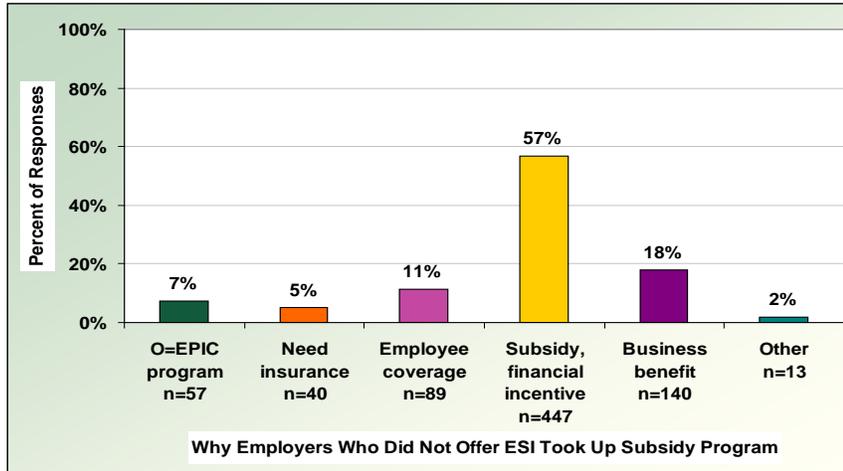
- 20.** On a scale of 1 (Not at All) to 5 (Very Much), circle your response for each statement about IO/O-EPIC.

	Not at All → Very Much					
Program materials (brochures, employee materials) are helpful	1	2	3	4	5	N/A
IO/O-EPIC paperwork (invoices, employee change forms) is easy	1	2	3	4	5	N/A
The insurance agent I worked with was helpful	1	2	3	4	5	N/A

- 21.** Please tell us what your employees think about the IO/O-EPIC premium subsidy plan.

- 22.** Additional Comments: _____

Question 9. Why did you decide to offer ESI through the IO/O-EPIC Program?



O-EPIC Program

Good program
We had been looking for insurance for a few months and they just happened to come together at the same time.
Quality
New employee had previously been on program.
Always wanted coverage. Could not afford it without O-EPIC.
Agent informed me of this program.
Availability of program.
Was a great option.
Employees needed it and O-EPIC was best deal.
We could not afford insurance before O-EPIC
It is low cost and good benefit.
Good idea.
It was an awesome program for our small business and our employees
better benefits
With O-EPIC we both could have health insurance.
Could not have without O-EPIC.
It was affordable with oepic.
Change in O-EPIC's income limits.

We were able to offer Chamber Choice.
Insurance agent let me know about it.
Insure OK advertising looked like it matched what we wanted to offer and make it affordable.
We had been trying to find an affordable policy and OEPIC just came with this company.
We would not have been able to offer without IO/OEPIC.
The OEPIC is a good program, it helps a lot of people with low income to have insurance.
It was made available by agent.
Great idea.
Because of this program.
Good program.
Agent
Best program available
With the cost of insurance on the rise; it was almost impossible for our employees to have insurance. IO/O-EPIC made it possible for some to afford the cost, without it they wouldn't be able to.
Insurance agent suggested it.
Insurance agent
Agent informed us of its benefits for us.
Agent

Because of the feedback I heard due to the advertisements on the TV & Channel 9 News. People were pleased and excited.

Insurance agent educated me with it.
Advice of insurance agent.
Insurance agent informed us of the program.

The level of coverage and the price.

They all qualified for OEPIC.
Good program.
Insurance agent
They wanted it and O-EPIC is more affordable.

Recommended by insurance rep.

It was made available.
We are so small we could not afford it without O-EPIC!

OEPIC was the only way we could afford the insurance.

It was recommended by insurance agent.

Subsidy
Alternative choices
Insurance broker told us about the plan - OEPIC.

Insurance agent said it was a good program.

Insurance agent suggestion.

Because of O-EPIC program.

Insurance agent encouraged O-EPIC participation

Good program.

Need Insurance

My wife and I needed health insurance
needed by my employees
We all needed cheap insurance
They needed insurance
To make PRIVATE health care available to them.
Had wanted to for a while.
Everyone needs health coverage.

Appendix C
Narrative Comments from Survey

Loss of group coverage from previous employer.
Single moms
Needed health insurance.
Needed.
Because we qualified also.
Been in business for 14 years.
Needed coverage.
So many get sick and they have no insurance. They need it.
I only have it for my wife and I. It seemed like the best thing to do. They need it.
To provide insurance for myself & other full-time employees.
Need.
To help them have insurance and myself.
Employees requested that we need health insurance.
It was needed.
needed coverage
There was a need
They needed it.
Need
The need was there.
We need it and it is a wonderful thing.
Have an employee with health issues & this enabled them to get insurance.
It was needed.
Needed benefit for employees.
Employee needed health insurance.
Need for insurance and affordability
Owner needed insurance.
Employees didn't have any insurance before (couldn't afford it).
I believe everyone should have health insurance.
Employees needed affordable insurance.
Most employees had no insurance.
We needed insurance so we decided they did too.
Need coverage.
Everyone needs insurance. It's a lot less expensive, still high though, for a small company.

Employee Coverage

Employee request
Because they didn't have any insurance.
Lack of coverage from her husband since the court ordered insurance had run out of time. We heard about O-EPIC.
To help my employees.
Savings for employees
Employees couldn't find reasonable individual plans
To help our lower paid employees with their health care cost
With the help we could offer coverage to all employees.
Employee was dedicated.
Worked for years here. Deserved insurance.
Wanted best of our employees.
Help for lesser paid employees
They need insurance at low cost.
Most of them needed it with healthcare so high.
Affordability for employees.
Employees needed health coverage but can't afford normal plans or prices.
Our employees desire insurance. All are getting older. employees needed coverage
My employees had no insurance and did not get health care.
To help employees.
It seemed the 1st time we could offer any kind of benefit that was close to affordable.
Employees needed coverage and this plan is best for our needs.
They needed insurance. We thought this way we could do it.
Because they were interested in it.
Save employees money.
To help low-income employees get health care for their family.
Great way to insure employees.
Help with employees insurance.

give the employees affordable health coverage.
For the employees benefit.
So employees could afford health coverage.
To help employees who were without health insurance from other sources.
To help employees.
For better coverage.
Employee benefit.
Give employee benefit.
Employees needed coverage.
The employees kept asking for insurance & the budget finally allowed for insurance.
Some employees asked for it.
For the benefit of the employees.
Greatly benefitted employees and employer.
Employee benefits
So employees could have health insurance
I wanted to help cover employees insurance needs.
Needed health coverage
Employee request.
Help employee.
Need the health coverage.
To provide health insurance to employees.
Wanted to provide health insurance for employees.
Employee need.
So I could get more of them to take insurance.
Employees were requesting coverage.
Several employees were not insured.
Benefits to employees.
As a benefit to my managers.
Enable more employees to have health coverage.
Employees husband lost job, she had no insurance.
Employees needed coverage.
Employees wanted health insurance.
Employees have a better chance to afford insurance.
To benefit low paid employees.
Most of our employees had no health insurance.

Appendix C
Narrative Comments from Survey

To give the employees an incentive and a chance for those who did not have insurance to have some.

To help our employees obtain insurance.

Too help employees.

To allow them health coverage.

They really needed it.

So employees could afford to have insurance coverage.

Employee had pre-existing condition and couldn't get insurance on their own.

To be able to provide coverage for employee.

Great benefit for employees.

I wanted to help my employees.

To help employees find affordable coverage.

There was a need for our employees and families to have affordable healthcare.

Cheaper health care for lower paid employees.

My employee lost health benefits due to divorce and needed coverage. And the program is great.

to help employee.

Only way I could afford insurance.

To help employees.

Benefited my employees.

To help employees.

Employee wanted it.

Wanted them to have insurance for themselves and their families.

To help employees.

To be able to provide benefits for employees.

To assist them with medical coverage.

To give more employers the opportunity to carry group coverage at an affordable price.

Excellent benefit to employees.

Helping out my employees.

Subsidy, Financial Incentive

To allow out employees affordable insurance coverage

To help them to be able to afford coverage

Employees wanted it and rates are good

It was the only way to provide insurance for employees

Allows us to offer health insurance to more of our employees.

Always wanted to and with this program could afford it.

O-EPIC help subsidized cost to make affordable.

Finally had enough employees to qualify for a group plan.

Cost

Hoped there would be cost savings for employees and employer

Lower cost to made it affordable

So employees could have affordable insurance.

Good insurance with affordability

Help with cost.

Save money

Great deal.

O-EPIC made health insurance affordable.

Affordability.

Help employees get affordable insurance.

Cost

Help affording premiums.

Lower premiums.

O-EPIC made it affordable for my employee.

To save them cost on insurance premiums

Save money. Could afford to do so with the program.

Employees need coverage and can't afford it.

Lower cost

This was the only way we could afford to do it.

Help employees afford the insurance premium.

So health insurance would be affordable to all employees.

It helps me to be able to offer health plan to employees. They can't afford it.

Only way we could afford insurance.

Because I could afford it.

Could not afford insurance without it.

Affordable.

Only way we can afford it. cost

So more employees and spouse could have insurance.

Because they could pay a portion of the one employee who didn't have insurance provided.

Because of the cost.

It made it more affordable.

O-EPIC subsidy made it cost effective.

One of them would not have been able to obtain insurance without IO.

Cost

Affordability, finally.

Money, help with premium.

Good coverage/price.

Affordable

Help with benefits.

To afford the expense.

more affordable

Always wanted to offer insurance - other employees did not need.

To afford

cost of insurance and lack of coverage

Made it affordable for employees.

This program is the only way we can afford to offer insurance to our employees.

Cheaper health insurance for our family.

To offer affordable health care.

Could afford it at the time, but now may be too much to pay since economic change.

affordability

Affordability for good insurance.

Couldn't afford to offer insurance to employees and

Appendix C

Narrative Comments from Survey

employees couldn't afford without OEPIC.

Financial assistance with premiums.

I believe this to be a great program that would help individuals to afford good coverage.

O-EPIC made it affordable to offer it.

Help with cost. I had wanted to provide earlier but cost was too large.

Less cost for employees.

To save money and still offer our employees the insurance they expect.

low cost for employees

It was more affordable.

Affordable.

To assist employees and ourselves with premiums and make insurance more affordable.

Subsidy program assistance, due to company's membership with Tulsa COC & BC/BS benefits.

Could not afford if not helped.

To save me and my employee's money and have affordable insurance.

Cost benefits.

The reduced cost.

Lower cost.

It helped the company afford coverage.

IO made our health insurance more cost efficient.

Cost and benefit to employees.

Before program could NOT afford.

Because now I can afford it.

Without the assistance I would have to drop health care.

The health cost is so expensive and most people can't afford.

More able to afford cost.

OEPIC enabled us to offer program due to cost.

Cost effective benefit for the company and employee.

Reduced premium

I needed insurance and the cost was affordable.

Cost

It is very affordable.

To receive the subsidy.

The OEPIC subsidy was the deciding factor in offering health insurance.

net cost of insurance

Reduced rate.

affordability

The only way we could afford insurance.

Made it a reasonable cost for employer and employee.

Off-set employer costs

It was a plan I could afford.

To reduce premium cost.

Because we all need insurance but couldn't afford on our own, this helped all of us.

Partial subsidy of payments

It made it affordable to our company. Otherwise couldn't do it!

Better rates.

Subsidy.

We have wanted to offer insurance, but couldn't afford before OEPIC.

Cost.

Good coverage at an affordable cost.

To help with the cost - we couldn't do it alone.

My business could pay our part of the bill each month and the insurance coverage is very good.

We are a small business.

Health insurance is so expensive.

Company and employees could afford.

For employees to be able to afford health insurance.

Subsidy to help with cost.

Reduced rates for employees.

Could afford and wanted to offer insurance through our community.

Reduced cost to all.

It made it affordable for us to offer health insurance.

Employees could afford to have insurance.

Had to do something. Not on government assistance so have no help.

I could not afford otherwise.

Business can't afford to pay 100% of premium.

Seems like a good deal for employer & employees.

Because it was a way to provide affordable health care.

To help with never ending increase of medical insurance and medical expenses.

Assisted me with paying.

To help reduce the cost of health care for employees.

could not afford it otherwise.

help with insurance cost

I could afford it now.

Only way we could afford coverage.

Only way we could afford coverage.

We could afford it now.

It made it affordable for both the company and employees.

It is very good program and saves me lots of money every month.

To help those who couldn't afford it before.

To make it possible for employees to have coverage. Not possible without O-EPIC.

To offer policies at an affordable rate for the employees.

The subsidy.

Help them out.

It was the only way we could afford to offer health insurance to our employees.

Economically feasible

As an added benefit to employment.

The help provided made it possible.

Total cost

Because O-EPIC made it affordable.

It was a plan that was affordable

To make it affordable.

Affordability.

It was the only affordable option.

Because we couldn't afford it otherwise.

A good benefit for employees. Couldn't offer it without OEPIC help.

To make coverage affordable to employees.

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Narrative Comments from Survey

Cost
Affordable health coverage.
The only way to afford cost.
The help they providing in making the premiums.
Affordable for employee.
So they could afford to have health insurance.
Affordability and good health plans coverage and thru insurance companies.
So lower income employees could afford health insurance.
Offer health insurance that employee could afford.
Cheaper for employees.
Affordable.
More affordable.
Health insurance is a necessary benefit and this program allowed us financially to offer insurance.
Premium savings. I can't afford it otherwise.
To help employees have insurance & premiums were low.
Only way coverage was affordable.
It became affordable.
To help with insurance costs.
O-EPIC made it justifiable and affordable. Without the subsidy we couldn't afford it.
I could cover myself and my other full-time for the same I was paying for just me.
Our employees all qualify because we are not paid a lot in the early childhood field.
Only way I could offer health insurance
Cost
Cost effective.
Affordable option for employer and employee.
We had always wanted to offer health insurance, but could not afford it without subsidy.
To help with costs of the insurance going up each year.
More affordable.
Cost reimbursement
More affordable for larger families.

Most of the employees could not have afforded insurance without this help.
The benefits (aide) offered by O-EPIC makes insurance affordable for me and my family.
To help employees who qualified on premiums.
O-EPIC made it more affordable & it cut down on days missed for employees.
Finally had something that was half-way affordable.
Cost.
It's the only way we could afford to offer it.
I need help to afford health care for them.
To be able to provide inexpensive health care.
Cost
Cost
Cost
Value for employees to get insurance at a premium they could pay.
Help low wage employees
We are a small business and needed the subsidy to offer health care.
To help employees afford insurance.
I could finally afford it.
Cost savings
Premium assistance
Could not afford premiums without assistance.
Cost
To help employees.
Affordability
Only way to offer affordable health insurance to our employees.
The expense reimbursement.
Cost effective/quality
Price
The program is an excellent way to offer affordable insurance to our employees.
They needed affordable insurance.
Because of the subsidy
It made our insurance much more affordable.
Because it helped my employees.

We are a small new business. It's nice to get some extra help.
To help the employees and the subsidy made it possible.
Cheaper for employees and self.
Made insurance affordable for employees and business.
Was the reason we could afford to offer insurance.
To help out with the premium.
Agent told us about it. We were able to provide a better insurance program for our employees with the subsidy.
Cost benefit.
Cost-effective and met our needs.
It made it easier to afford insurance for my employees.
They cannot afford coverage and I cannot afford their coverage.
Because we (employee and employer) could afford it.
The subsidy payment allowed us to be able to provide health care.
For the low cost of premiums.
Can't afford to pay for insurance.
Because the employee could afford health insurance easier.
Assistance with cost. Health insurance is extremely expensive.
Benefit to them and my family.
Extra benefits a plus.
We wanted to offer benefits without the full cost of health insurance. We couldn't afford it prior.
Cost effective, good coverage.
Reduced premiums for employees.
Because we couldn't afford it before.
Affordable quality insurance.
Cost of the program. We always wished we could get health insurance but could not afford it.
To make the insurance affordable to the employees.
This the only way my company could afford health coverage.
To provide quality health insurance to our employees that was affordable.

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Narrative Comments from Survey

It made health insurance affordable for both employees and employer.

Best price for us.

Cost.

To help make insurance affordable for employees.

Wonderful benefit we could not otherwise afford.

To help pay for it.

Only way we could afford it.

Much better plan-more affordable for employees and company.

To help with cost.

Most cost effective for our non-profit budget.

money

Savings and staff that would qualify & their family members

Affordable

So they could have affordable, good coverage.

Great coverage for a great price.

To be able to offer health insurance for a lower cost to employees.

One employee qualified.

Could afford it.

Makes coverage affordable.

O-EPIC made it possible to afford now.

To help them get affordable insurance.

Affordable insurance for employees who could not afford it.

To help offset the cost.

Couldn't afford coverage without subsidy, could afford coverage with it.

It made the insurance affordable.

Cost and a good benefit for employees.

It is affordable.

I could not afford it otherwise, even though I wanted to offer it.

Good value.

Affordability.

Premium assistance

I feel it is important but I can't afford it alone.

So they and I could afford it. insurance was not affordable without O-EPIC.

With help of O-EPIC I can afford to help pay for health insurance.

Health care premium cost getting higher.

To help keep better coverage.

Closest to being affordable.

We had wanted to offer health coverage but could not afford.

Assisted me with paying.

Affordability

Inexpensive-Government program

For better coverage. Save money

A way for employees to afford the cost.

Affordable.

Participating in IO/O-EPIC made the cost of insurance affordable for our employees.

It has saved us lots of money- Thank you-couldn't afford before.

I'm able to offer great insurance at a great price for my employees.

Cost savings.

It would make health insurance more affordable.

Cost to organization

To get a better product (coverage) for the same cost.

Assist with employee premiums.

Money.

Affordable.

Because we felt our employees couldn't afford full insurance premiums.

We qualified and it was affordable.

savings

Because we can't afford to pay for employees insurance and half the time we don't get reimbursed.

Cost

Support on cost.

Made health insurance affordable.

Because of the lower cost.

We felt with the subsidy we could afford it as well as our employees.

economy down

Because it got too high.

Affordability

Wanted to offer benefits that were reasonable cost.

We thought it could save us money.

could afford to.

The subsidy made insurance affordable to offer employees.

Lower cost to employees.

Couldn't afford to offer insurance otherwise.

Reimbursement for part of cost.

So all could afford the insurance.

Because we wanted insurance benefit for our staff and as a small business needed the help.

Insurance real high in price, employees need help.

Price.

Better rates.

price.

Allowed insurance to be offered.

We believed it would be a valuable benefit for our employee and OEPIC made it affordable for both us and them.

Help with cost.

Cost

Couldn't afford it alone.

Due to increased insurance premiums, we needed help offering the insurance.

They could now afford the high premium assistance.

Being able to get help - otherwise couldn't afford.

Because it was something we could afford to help the employee with premiums.

It was affordable.

To help with costs.

Health care became affordable.

It was affordable & something I could offer my employees and their families.

For employees to have insurance & not cost the company so much. But they make too much to even help us out!!

Because it was affordable and good for employees.

So we could afford it.

Finally affordable.

The subsidy made it possible.

Appendix C

Narrative Comments from Survey

Health care was unaffordable for company.
 Savings.
 Cost to provide health insurance
 Save money for company and employee.
 State participation made the coverage costs affordable.
 More economically feasible.
 Cheaper than self-employment insurance.
 decreased cost
 Savings.
 Subsidy made it affordable.
 Cost.
 To make affordable to them.
 It is the only way I can afford to provide health insurance.
 Cost of insurance too high for all employees to afford.
 I wanted them to have insurance but I couldn't afford to pay it for them.
 More affordable
 Cost
 Because of the assistance offered. Insurance prices are high enough on their own.
 It was affordable. The agent explained the program really well.
 Felt we needed to offer insurance - this seemed economically feasible.
 It allows us to be able to afford it.
 IO offered an affordable program for quality health insurance.
 Because it became affordable.
 60% reimbursement from Insure Oklahoma
 Cost.
 Price.
 affordable insurance.
 A lot cheaper.
 Wanted to provide health insurance and was grateful for the subsidy.
 Employee needed medical insurance but couldn't afford insurance.
 Cost.
 I could not afford it otherwise.
 Best deal.
 Could afford it at lower rates.

The pricing.
 To reduce our health care benefit costs.
 Cost.
 Affordable option for employee.
 Because it was affordable for them.
 Rates we can afford.
 It allowed us to qualify for a group since our employees could afford insurance.
 To help my employees and OEPIIC makes that possible.
 Affordable.
 OEPIIC made insurance coverage affordable.
 It was the only way to afford it.
 Help with the cost of insurance cost.
 Because of the assistance from Insure Ok.
 Cash flow.
 Finances - better insurance.
 Assistance from state.
 Affordable.
 rising health care costs
 Could not afford full price of insurance.
 Cost effective and a good insurance program.
 Subsidy
 Subsidy
 Help with payment.
 To save money.
 Otherwise some employees could not afford insurance.
 Premium reimbursement
 Help with increasing cost of premiums.
 Because I could not afford to buy for them and the employees couldn't buy it either.
 Price
 It was affordable for my employees.
 We couldn't afford the insurance before O-EPIC.
 To help defer cost.
 Cost benefits
 To save money on premiums and help employees.
 Only way we could afford coverage of employees.
 The OEPIIC program made insurance affordable for our employees who needed it.

Money
 Cost was not as high as I expected.
 Help with the cost of insurance.
 To assist employees.
 It allowed us to get enough participation to qualify for group coverage.
 To afford health insurance.
 Wanted to offer insurance but couldn't afford it.
 Only way we could even half way afford it.
 Only way to make it affordable.
 Because its affordable.
 No employees-myself & husband only-high medical insurance elsewhere.
 We couldn't afford the premiums nor could our employees.
 To help the employees with the premiums.
 It helped some of them afford insurance.
 It made it affordable.
 Cost effective.
 Cheaper for all of us.
 Too good of a deal to pass up.
 We wanted to offer health insurance to our employee but could not afford it without assistance.
 More affordable to employees.
 As a new business it was the only way I could afford to offer health insurance.
 Because we wouldn't be able to afford health insurance for our employees without OEPIIC.
 Our monthly health insurance was expensive - business was not bringing in revenue to support it in payroll.
 Only way we could continue to offer coverage at all. Our cost is \$430 and I shopped around. It isn't even very good.
 Cost of providing health insurance to employees.
 Allowed me to provide insurance & stay in yearly budget.
 Affordable rates.
 Reduce health care cost and offer affordable benefits to employees.

Appendix C
Narrative Comments from Survey

Cost.
Help cut down with cost of insurance.
Cost of it is incredible.
Cost.
Save company money and offer employee spouse affordable care.
Affordable

Business Benefits

To encourage employees to continue working here (benefits)

To offer benefit to employees economic reasons
To offer more benefits and retain employees
To save the company money.
We always wanted to offer benefits but couldn't afford to.
Lower insurance cost for company
Business growth
Retain employees
Retain employees
Good benefit for our employees made affordable.
To help employees.
Help compensate management employees.
Savings benefit for employees.
Benefits our company.
Right thing to do.
We want to compete in the job market for quality employees and better for everyone. Happy, healthy employees.
retain employees
So employees could have an option for health coverage.
Attract better employees from larger businesses.
For my employees and hopefully reduce employee turnover.
It was a benefit for employees and my company.
Convenient.
We thought we could afford it and benefit our employees.
Good for me and good for them.
Employee benefits/retention

Wanted to provide for employees to help retain quality employees.
for loyalty
Stability for employees.
To keep my employees. Good asset.
Retention of good employees - I needed to compete with big companies.
Better employee satisfaction.
For the benefits.
Retain and help employees.
To help my employees.
Keep employees longer; find better employees.
Retain employees and to keep them healthy and out of debt.
Make job more attractive to job candidate and current employees.
To offer health insurance to make our company a better place to work.
As a benefit to our employees.
Employee retention, employees would not have insurance if not for O-EPIC.
Benefit the employees.
Employee retention and cost
It is a great opportunity.
Beneficial for them and us.
We are a small seasonal company.
Good benefit.
To keep employees from leaving.
The benefits.
Part of employee retention process.
Retention incentive
Hoped it would help retain good employees.
Just bought business - March 2008
It was beneficial for the employees and employer.
Right thing to do.
Hoped it would decrease turnover and staff need it.
Great benefit.
As a benefit and the reimbursement.
To be a competitive employer
It is a good employee benefit to offer

To make our company more marketable to employees
Benefit of programs
So they can stay healthy
Wanted to insure employees to receive care and be at work
To be a competitive business for attracting qualified workers.
It was good for my employees.
To give my employees a group health care plan.
Wants to offer more than other employers
To have insurance available.
As an employee benefit.
A benefit for everyone.
To benefit my employees.
Employees deserve health care.
Keep business competitive to keep employees.
The help the program offers, to keep employees happy & working.
Better employee & great benefit for my employees.
As a small business it helps us to be able to afford to offer health care.
Employee morale.
I thought it was a good idea.
Employee benefit.
To help our employees receive health insurance.
Wanted to offer health insurance to my employees
It helps to offer benefits.
Good worker retention.
For the benefit of the employee.
Employee retention.
To incentivize potential hires and long term employment among existing staff.
Benefits help keep employees.
Help families to have better health care options.
purchased business and needed insurance for myself.
Because when I heard of the program too good to pass up.
Incentive for employees.
It was an easy advantage for us & our employees.
To cut overhead costs of company cost of insurance.
More employees.

Appendix C
Narrative Comments from Survey

The employees having health insurance is important!

Smart idea.

Some employees would prefer to work at a place that offers health insurance.

To help employees and add benefit that would aid in hiring and attracting employees.

To ensure better health for our staff.

It is a good deal and helps employees.

To try & keep good employee.

Had been considering offering insurance.

Benefit to employees.

Benefit for employees and small business owners.

To make insurance more affordable for employees and company.

The program is affordable for employees and employer.

Benefit ourself and our employees. None of us have insurance.

Good benefit for the employee.

A healthy man will do healthy work.

So they could stay healthy for work and to keep them longer with benefits.

We wanted to offer insurance with affordability to the employee and company.

We were growing and needed adequate insurance for our employee.

We wanted to offer insurance with affordability to the employee and company.

Great benefit to employees and company.

To be able to afford to offer insurance for employees & to help them.

Thought it was a great benefit.

Employee retention. Because they needed insurance.

Everyone needs health protection. It was a plus to hire new employees.

Reduce employee turnover and I needed less expensive insurance.

To reach and obtain better employees and add a benefit.

An employee was going elsewhere for benefits - good retention factor.

To be competitive.

Better benefit to employees and employer.

Offer insurance to retain employees.

Was good for self and employees.

Needed to help our employees more.

To try and have a benefit for my employees.

It made it an affordable benefit I could offer employees.

Benefits for employees mean more employee retention.

Employee confidence

To benefit our employees.

The benefit it would be to each employee.

Thought it may work out and employees would stay longer.

Made insurance more affordable & offer more benefits to employees.

Better benefits for my employees.

It is a great program for my employees.

Thought it would help out both the employee and company.

To benefit employees and try to slow turnover rate.

Cost--savings to company.

To try to offer competitive benefits.

To provide to family and promote healthy employees or to try to keep them.

We tried to participate. No people qualified.

Coincidence

No employees.

Employer son decided to put wife and son on plan.

To offer affordable spouse coverage.

It was recommended by other business.

For lower wages who wanted to cover spouses.

Other

Chamber of Commerce

Upcoming possibility of mandated health care.

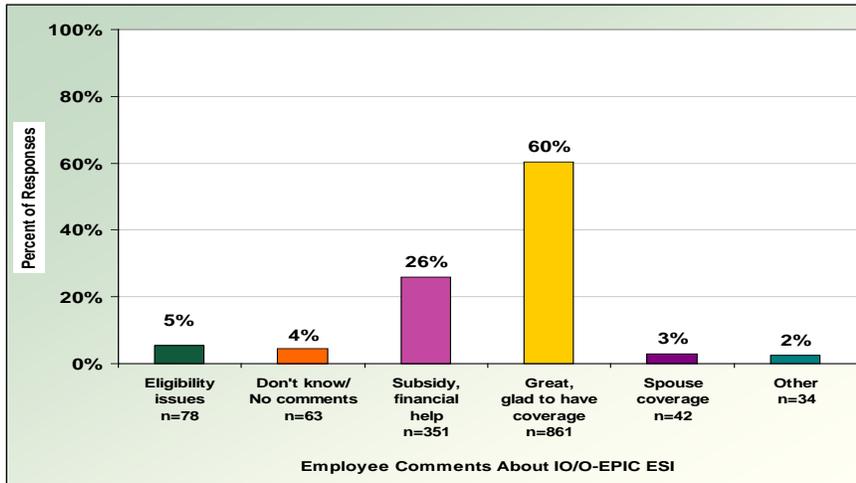
To provide health insurance at a lower cost to families.

Help cover benefits for family.

To help with dependent coverage.

family business

Question 21. What are your employees saying about the IO/O-EPIC ESI program?



Eligibility issues

No one here is eligible
We had 3 employees qualify when we first started and when they received a raise it disqualified them.
Wish the wage bracket was increased
Need to increase income level to increase participation
The one's that qualify think it's great.
Too low of income requirements
They don't qualify for subsidy.
They are just over the limits.
Some feel income levels should increase.
Salaries need to be lower
Need to cover more people, higher pay scales.
Did not qualify.
Like it if qualify.
One employee and he is not qualified.
We don't have enough employees who qualify.
They think it's a good plan but either they have coverage or can't afford anything.
One employee was rejected because we got out of program. The rest of the employees made too much money.
The ones that qualify like it.

Older employees with no dependents would like the wages raised so they can participate.
Those on plan love. Those who don't qualify wished the income guidelines would increase.
Low income ceiling.
Other who are close wish they were eligible.
They like the fact they can have insurance for a low premium would like higher income limits so more would qualify.
Income levels set too high.
Low employee pay plan.
They wish more people were eligible, especially single people.
Think income levels set too high.
They all would like to be covered.
Wish salary threshold was higher.
Most no longer qualify after first year.
Not enough of them qualify.
They like it. Would like to see max qualifying income increased.
They would like it if they could qualify. I think it should be available to all employees in small business regardless of salary because we don't get group rates.
Requirements too low--our single other employees would really benefit but income requirements too restrictive. If we had more participants who qualified, the company could afford to offer better coverage, which is badly needed.

Income requirements not low enough.
They wish the income limits would increase some, but they appreciate the coverage.
No one here is eligible
We had 3 employees qualify when we first started and when they received a raise it disqualified them.
Wish the wage bracket was increased
Need to increase income level to increase participation
The one's that qualify think it's great.
Too low of income requirements
They don't qualify for subsidy.
They are just over the limits.
Some feel income levels should increase.
Salaries need to be lower
Need to cover more people, higher pay scales.
Did not qualify.
Like it if qualify.
One employee and he is not qualified.
We don't have enough employees who qualify.
They think it's a good plan but either they have coverage or can't afford anything.
One employee was rejected because we got out of program. The rest of the employees made too much money.
The ones that qualify like it.
Older employees with no dependents would like the wages raised so they can participate.
Those on plan love. Those who don't qualify wished the income guidelines would increase.
Low income ceiling.
Other who are close wish they were eligible.
They like the fact they can have insurance for a low premium would like higher income limits so more would qualify.
Income levels set too high.
Low employee pay plan.
They wish more people were eligible, especially single people.

Appendix C

Narrative Comments from Survey

Think income levels set too high.
Great for those who qualify.
They all would like to be covered.
Wish salary threshold was higher.
Most no longer qualify after first year.
No employees currently enrolled.
Not enough of them qualify.
They like it. Would like to see max qualifying income increased.

Many thought they would qualify but found out they make too much money.

Very poorly. Employees were told they qualified & then they didn't.

Many do not qualify but are still satisfied.

They would like it if they could qualify. I think it should be available to all employees in small business regardless of salary because we don't get group rates.

Requirements too low--our single other employees would really benefit but income requirements too restrictive. If we had more participants who qualified, the company could afford to offer better coverage, which is badly needed.

N/A no one using.

Only one employee participated. They are no longer with our company.

Income requirements not low enough.

We no longer have any eligible employees.

Only one qualified and chose not to accept plan since receiving free medical care now.

Most feel that the amount of money made needs to be a lot lower for to receive benefits.

They wish the income limits would increase some, but they appreciate the coverage.

Unfortunately we ended up having no employees who qualify.

The ones that qualify for it LOVE it. The ones that just barely don't qualify wish they did.

Only one employee eligible.

Nice but there are loopholes that leave people uncovered.

1 employee has quit. 1 employee married & now doesn't qualify.

Income threshold too low.

We have many others who need assistance, but fall just short of qualification.

Feel minimum wage cut off is too low.

Wish it included people in a little higher income and children.

Those who qualify love it. Those who don't hate it.

Need to raise wage amount to qualify. Need to help small business by letting more people be covered. Help small business more.

Most employees feel that income levels should be significantly higher so more people qualify.

The requirements for monthly gross to qualify isn't meeting needs.

Was interested until denied for coverage.

Too many restrictions - usually borderline on income.

It can improve to pay more.

They don't understand why they have to enroll every 3 months.

Not enough employees can participate. Maximum income levels too low.

Hard to qualify for.

Truck drivers live on the road and have their homes to support basically like having 2 households. Is there no break for them?

They think it is unfair and should be based on premium to income ratio.

It's too hard to qualify based on pay rate. Single employees to qualify, have to make under \$11.00, we pay more in salary but can't offer OEPIC so it doesn't help our company much.

Great plan - wish more people were approved.

Good plan, need to increase wages so middle class can use.

More should qualify.

Most of our employees don't qualify.

No one qualifies.

Employees were initially very excited-however even though we are a small company we pay entire premium for employees-our employees are paid too much to qualify.

Wish the income threshold was higher.

They would like it but they barely don't qualify.

If they qualify, they love it.

No current employees are eligible, more would like to be.

The one approved and one applying are excited but most don't qualify.

They like it but most make slightly higher wages to qualify.

Don't know/no comments

They are not concerned with that part of their insurance.

No impact on employees since our organization paid 100% of employee premium

We have received no feedback They don't really respond to

questions.

Nothing really since we already paid 100% of employee premium.

They saw no change.

They don't care.

We pay 100% of their premiums so they are quite eager to participate.

We pay 100% so it has helped us, not really our employees.

No comment.

They have no clue.

I don't think they understand it.

Too new to comment.

No comment.

Very pleased. Employer pays employees share.

Doesn't affect them - we pay 100% of premium.

This company pays for 100% of employee plans. This is a great expense benefit to this company.

No feedback.

They aren't sure how they feel.

No employee has commented.

They haven't said.

I don't think they have any opinion.

No feedback.

They don't care, I pay all their insurance.

Few comments so far.

No comments-all's well.

They do not have an opinion as company pays 100% of their premiums.

No responses.

Received no comments.

Haven't used insurance yet.

No comments either way.

No comment.

They really don't pay much attention.

They are almost unaffected by it.

We don't discuss this.

Because we pay 100% of employee insurance they don't.

Employees could care less.

Employer paid premiums (all) it has helped overhead.

Don't care.

We pay all insurance premiums for our employees.

OK I guess.

Appendix C

Narrative Comments from Survey

We pay 100% of the health care so no big deal.

They love it - they do not have to pay anything because company pays the rest that OEPIC doesn't pay.

Could care less.

Good.

Since our company pays 100% of employee health care plans, employees are grateful that this subsidy plan makes it easier for the company to afford a good healthcare plan.

We pay 100% of employees insurance and are reimbursed - no impact on employees.

Doesn't affect them like it does me!

Employees don't have any contact with this program as the Plan Administrator I do all the paperwork they just fill out forms and turn them into me.

The company pays for the insurance so it is very helpful to the company.

The company pays all of the employee's insurance and the one employee qualified does not have his spouse covered.

No impact on them.

Bank pays 100% of employee premium.

Have had no comments.

They don't care.

Indifferent.

I pay their premiums so they are somewhat indifferent to the program.

We pay 100% so it really has no effect on the employee although they think it is good program.

We the employer pays up to \$500.00 per month for each employee.

Unknown

Haven't heard any complaints.

Not too much said.

No opinion - they're not affected.

I don't think they really understand it. None to few have comments, if any.

Have had no comments.

Subsidy, financial help

It allows them to be able to afford insurance

They seem pleased with the premiums

The ones who qualified love it.

Extreme relief. They can now have insurance.

Enjoy lower insurance costs

Reduced employee premium

Life saving money.

They think it's great. Without it they wouldn't have been able to get insurance.

they love it! They wouldn't have coverage without assistance.

Better rate coverage

They like it. They would not have insurance any other way.

It makes it possible to afford health insurance

Better coverage, less cost to employees.

Like help with premium.

They like the fact that it helps with their premiums.

They are very happy about affordable insurance.

They are grateful to be getting it. They would not be able to afford insurance otherwise.

Helps them to have affordable insurance.

They like the help. It makes health insurance affordable.

They think is a great way to help out.

They feel it allows them to have coverage which they would not be able to carry otherwise.

Good deal

Very affordable.

Grateful to be able to save money on premiums.

Happy with lower insurance rates.

They are happy to receive the subsidy.

It is okay. Allows them insurance they would not have.

They like it. They know it helps out.

Employees on it love the reduced payroll deduction for themselves.

They love the cost savings.

Happy that it saves from increased cost.

Wonderful. They couldn't afford insurance or to even go to the doctor before O-EPIC.

Knows he wouldn't be getting insurance otherwise.

Good, affordable.

The few that use it are grateful of the cost savings to them.

They like the cost and coverage.

They are glad they can afford health insurance.

Would not be able to afford premiums without it.

We pay their premiums. It has helped us continue paying.

They like lower premiums.

Very good. Couldn't do or afford without it.

They appreciate O-EPICs part in keeping the bottom line healthy.

Very helpful in providing them with coverage.

Affordable

Helps afford.

Only participant is myself.

All involved love the plan - i.e., financial benefit

Couldn't afford health insurance without it.

Made it affordable to get insurance.

Pleased of the reduced amount in health premiums.

Would not be able to afford coverage if we did not have it.

Very cost effective.

Couldn't afford health insurance without it.

Helps money-wise.

Pleased with affordable premium.

As the employer for some it is the only way we can keep providing health care. If we lose I will have to cancel health care.

They appreciate receiving health insurance and are aware our business could not afford it without the subsidy plan. They dislike the paperwork involved, but understand the trouble is well worth it.

Great but still can't afford the plan.

Love the low premiums!

Makes insurance affordable.

Wouldn't be able to afford.

It has allowed individuals who would not be able to have insurance covered.

Very helpful - we couldn't offer health insurance without it.

They are thankful for it. Without it they couldn't afford it.

Very pleased with benefits and cost.

Enjoy cheaper coverage.

It has allowed them to afford coverage.

They couldn't or wouldn't get insurance without it!

They love it, they would not have insurance without it.

They couldn't have insurance without it.

It is a wonderful program that helps [alleviate] out of pocket expense.

They seem to think its reasonable premiums.

Appendix C

Narrative Comments from Survey

Very happy with the coverage - happy that spouses are included. Without OEPIIC we would not have been able to offer insurance coverage.

Could not afford insurance without it.

Made possible to afford coverage.

They couldn't afford to insure their spouses or families before IO/OEPIIC.

Made insurance affordable.

Very happy with insurance and reduced premium.

A great plan to help pay insurance premiums.

happy to have the help

Has helped them tremendously.

They can afford medical insurance for their family.

Some would not have insurance if not for the program.

Very helpful.

They feel it is very helpful.

Very helpful, could not afford insurance before the program.

Great--saves money brought home each week.

Glad for the extra help.

All financial help is appreciated.

Like it very much---make it affordable for more people.

They appreciate the help in premiums-making insurance affordable to lower income workers.

They love it-saves money

It saves them money.

Great! Only way any of us can afford coverage.

Great! Only way we could afford coverage.

They are very appreciative to be able to afford health insurance.

They love it.

Very happy with coverage and affordability.

Very happy they can have insurance at a very reasonable rate.

Very pleased-great savings on premiums.

Thankful and relieved that this assistance is available.

They like the benefits.

It's great! They wouldn't be able to afford it otherwise!

If O-EPIC was not an option it would be hard for me to offer insurance at all.

Good asset. Without this subsidy some would not be able to afford insurance.

It has helped with expenses greatly, especially during this recession.

Very good benefit could not afford insurance without it. Easy sign up.

Only way they can afford their portion.

They like it because their premiums are less.

Helps a lot.

Great help.

It is a great program that has reduced a financial burden.

They are pleased this program allows them affordable good health insurance.

Most of them would not be able to have it if it were not for this program.

Without it we would not have insurance.

Saves money.

Made health insurance affordable to low income employees.

Great program - made insurance affordable that they were not able to have without this.

Would not have health insurance if it was not available.

One has had some trouble getting things covered, but premium is good.

They like the reduced premium.

Only way they can afford health insurance.

Have only one eligible--he thinks it is great--saves him money.

Fabulous! They couldn't afford insurance before.

They love it and couldn't afford health insurance without it.

Help keep their health cost down

They can afford it.

They are grateful for the benefits.

They like it a lot.

They love it! Without it they could not afford the insurance.

They think it's great--if they qualify.

Big benefit to help business and employee.

They love the assistance in being able to afford health insurance.

Those who qualified like it.

They are very glad to be saving more and to have quality health care.

Glad to have assistance.

Enjoy having coverage.

They appreciate the extra help in paying their part of premium.

The program allows our business and employees to save money. Its wonderful.

Could not afford without.

They greatly appreciate the help affording insurance.

Very few qualify. Ones that do appreciate the help.

They are very pleased--they have child support to pay so it helped them.

The employees who don't qualify are disappointed & the employees who do are thankful.

It has been very helpful.

Appreciate that it makes it financially affordable.

They love it-couldn't afford insurance without it.

Couldn't offer insurance without it.

It really helped

employees/spouses have more disposable income.

Helps pay the bill.

It is very helpful for her. It allows her to have more take. Home.

Great benefit.

Very happy--could not of afforded coverage without O-EPIC!

Like having affordable insurance.

Could not afford insurance without O-EPIC.

Would not afford insurance without this plan.

Happy to be saving all concerned.

They all think it is a huge financial help.

Love it! Its helped in this economy.

The one's that qualify are very happy that they can afford insurance.

It's the only way some can afford insurance coverage.

Very affordable!

Very thankful for the help--and very easy to participate.

She loves the refund and so does the business.

Appreciate it - couldn't do it without OEPIIC.

Couldn't have the insurance without OEPIIC assistance.

Very helpful for our lower income or college student employees.

Appreciative - understand agency could not provide insurance without OEPIIC.

It has helped them a lot to be able to afford health insurance.

Great help

They like anything that reduces the amount they have to pay for premiums.

Only two people qualify and they love it.

They appreciate the reduced premium for good insurance.

Appendix C

Narrative Comments from Survey

This is a mom & pop operation we are the only employees. We appreciate it very much. Without it we would not have health insurance.

They think it subsidizes the employer, so they don't know how to appreciate it.

Only one qualifies, but she loves that it makes her insurance affordable.

It has really helped the employee that qualifies.

They know it is the only way I can continue to offer insurance.

We already paid all insurance for employee and spouse---so it makes a difference to the company but not the employee. (But it does make it possible for us to continue to provide insurance.)

The three employees who participate would not have insurance without Insure Oklahoma.

It's the only way they can have health insurance.

They are very pleased about the premiums because they are affordable.

They have said they would not have insurance if the O-EPIC subsidy did not exist. Thank you.

Employees that qualify for the program are thankful for the subsidy.

Our employees couldn't afford insurance without it.

So very helpful for the single mom in our office.

They are grateful. They could not afford insurance otherwise.

They are very pleased with the assistance.

They like that they can be covered & can now afford insurance.

The one on it thinks pricing is great---other one that doesn't qualify wishes income levels were better.

They are pleased to be able to afford health insurance.

They think its great. I had two employees that now have insurance who couldn't otherwise.

Allows my company to offer medical insurance coverage that would not be possible for all of the qualified employees.

Pleased-very beneficial.

They could not afford insurance otherwise.

Helps.

They all wish they would qualify.

They appreciate it.

Has allowed them to afford health insurance.

Paying less for the same insurance coverage.

Allowed them to have insurance when didn't before.

Would have cancelled coverage without it.

It helps with expenses.

They wouldn't have insurance if not for the program.

Is very grateful.

It's a great program if you qualify.

They know it helps our company.

The ones that are eligible love it! If they did not get help they would not have insurance.

Employees that were approved appreciative of the help.

It is a great benefit made affordable.

Its positive. Some didn't see benefit if they didn't get a cost break but when shown the "bigger picture" they get why its good.

Good savings for employee & spouse coverage.

They are grateful they have help paying for health care premiums.

They appreciate it, it allows them to have insurance.

Help those that need it.

Are glad to have the program.

Very pleased. They could not have afforded insurance coverage before.

Like it. Appreciate the help.

Very helpful.

They like it. Otherwise no insurance.

Happy with premium assistance. Helps us afford insurance we otherwise could not afford.

Their pleased, its low and affordable.

Important & needed.

Very helpful.

They like the new prices for insurance. It's great for myself and them.

They love being able to afford insurance.

Helpful to those eligible, but most are not eligible.

They are very grateful for the help-enables them to have health coverage.

They are very thankful for your help.

Easy and very helpful.

Really helps with their portion out of pay-wish it did more for children coverage.

They appreciate the assistance in paying their insurance costs.

It's the only way health insurance is affordable.

Love the plan with lower insurance premiums.

They are glad to get the subsidy.

Employees like the savings.

Great way to reduce healthcare premiums.

A great help for their insurance expense.

All has worked well for them. Good service and answers. The subsidies have been greatly appreciated.

They all are extremely happy, it makes it more affordable.

the ones that qualify love it!

Grateful for the assistance.

They could not afford insurance without this program.

They are happy to have insurance coverage. If not for O-EPIC they wouldn't have coverage due to cost.

Very pleased and grateful for the assistance.

They like the reduced premium, otherwise couldn't afford insurance.

Could not afford insurance without O-EPIC.

The ones that qualify are happy due to income vs economy.

Valuable.

Grateful for subsidy.

They think it is wonderful it is the only way they can afford health insurance.

They love it! Saves them money, makes insurance affordable.

Those who qualify are very grateful, couldn't afford otherwise.

Good use of Oklahoma tax dollars.

Very thankful for it, so they can afford insurance.

They like having help pay for it and appreciate it.

Great cost savings; allows low-income families coverage at reasonable cost.

They love the lower cost.

Employees love the subsidy

The one who uses it was able to get good insurance that she otherwise couldn't afford.

Fine for now until there are increases.

Are very happy to have insurance. Without it we would not.

Love it. It has made health insurance possible for reasonable cost.

Appendix C

Narrative Comments from Survey

They appreciate the affordability.
The money in their pocket plus being able to insure spouse is wonderful.
Pay less for insurance.
Wouldn't be able to afford insurance without it.
They like it. They can afford it.
They love it. It is saving them lots of money which they need for other things.
They love it. Could not afford health coverage without it.
Very helpful.
They are thankful to have the assistance, some might not have the insurance if O-EPIC was not helping.
They like the extra income.
The ones that qualified love it. They were excited and relieved.
They really like it-they could not afford insurance without it.
They appreciate the help & would not be able to have insurance without.
They find it very helpful because they would be unable to afford insurance otherwise.
They appreciate the help paying premiums.
My employees are very young - little thought to health care - have no idea of cost. Know program helps me to provide them insurance - they did not know I was decreasing it until [I] found your program. Also - I had provided coverage for whole family until costs were too much for me. New hires were told coverage only for them etc, with OEPIIC I am able to provide insurance for everyone.
This is the only way they could afford health insurance.
They are very happy with the savings.
Most like it & the ones that have it wouldn't have coverage otherwise.
Can afford insurance with help.
Makes insurance possible for them.
Thankful, less stressed and appreciative.
The ones that are eligible love it.
They love it and are very grateful to have this help.
Grateful for assistance.
Great being able to have affordable insurance.
They would not have insurance if no subsidy.
They like it. I don't think they would have insurance without it.

If not for the program we could not afford the coverage during this difficult times.
Glad to have help paying for insurance.
It makes insurance affordable.
My employees are grateful for the OEPIIC subsidy.
Affordable.
They are pleased to have this insurance coverage that they would otherwise not be able to afford.
They do like the discounted price they pay.
They love it, the only way they could have insurance.
It's allowed all of those who could not afford insurance to be covered.
Would not have insurance without you.
It allows them to have coverage they would not have otherwise.
Employees can now afford medical coverage.
Appreciate it financially.
Like the reduced premium is about it.
They like the financial help, and peace of mind.
They love it. They were uninsured before and couldn't afford insurance without it.
They appreciate they do not have a large percentage they have to pay.
It is a big help. Wouldn't be able to afford insurance without it.
Great. We would not have health insurance if not for OEPIIC because we cannot afford any other.
Couldn't do it without it.
It affords insurance - not available before.
Love the fact they only pay the subsidy part.
It's the only way they can afford insurance.
Helps make insurance affordable.
One employee would not have insurance without the program.
Couldn't afford it.
They like it because it saves them money.
It helps the bottom line.
Helpful to them.
O-EPIC is a great help to our gentleman who participates.
Those qualified so far are pleased.
The ones that qualify really like it.
They are very appreciative to be able to afford health coverage.
They are thankful for premium assistance.

We would not be able to afford premiums without it.
It helps them to be able to afford it.
They are thankful we are able to provide insurance.
Great, helps save money, makes coverage more affordable.
They are glad it doesn't cost them.
They love it. It has allowed 13 people to afford insurance that did not have it before.
They have to have it. They like it.
Wonderful. Very helpful for qualified employees.
Grateful to have insurance and help on the payment.
Very appreciative.
They are very glad that the subsidy plan is offered.
They like the help of paying premiums.
Those who qualify love it!
It makes it affordable.
Very appreciative because without it they couldn't afford the premium.
Very happy especially with cost.
It helps them financially.
They would not be able to provide coverage for their spouses without the subsidy plan.
Great - would not be able to cover spouse without it.
They are so thankful for the program.
Eligible employee thinks it is great!
Love the plan--able to get better insurance.
My employees are happy to be insured.
Very beneficial plan. Helps maintain our overall insurance plan.
The ones who qualify really like it.
The others aren't affected.
It allowed them to afford insurance.
Love it - only way they can afford us.

Great. Glad to have coverage

They are very happy with it because it is very helpful
We all think this is a great program
Very good
Very much appreciated
Great!
The ones that take it are happy
Great help. Appreciated.
Great deal.
Very thankful
Appreciative. Impressed.

Appendix C

Narrative Comments from Survey

They appreciate the help.
 Super
 Very happy, by those who qualified
 great
 Couldn't do without it
 It is a huge benefit for them and
 they are very appreciative.
 Pleased. Got a better plan.
 We currently just have one. She is
 a single mom and it's great for her.
 It's great.
 Wonderful program
 Like it
 Great!
 The assistance is appreciated.
 They really appreciated the help.
 Excellent coverage
 The employees in the program are
 very pleased.
 The employees in the program are
 very pleased.
 They are glad to have insurance
 While they needed it they liked the
 plan
 Satisfied
 They wouldn't have insurance
 without it!
 Great!
 Very grateful.
 Beneficial, necessary
 Great!
 Eligible employees think it is a
 great program.
 Employee is delighted.
 Like it
 They are pleased.
 They like.
 Those who participate are glad to
 have it.
 We think the program is very
 beneficial for both employee and
 employee.
 Employees are pleased with the
 option.
 Love it. Can't do without it.
 Thankful for program.
 Could not do without it.
 They are very happy.
 They like it.
 They are very excited.
 Favorable
 Appreciate coverage
 They are very pleased to have it.
 They are very happy with it.
 Very good.
 Employees are very thankful for
 this service.
 They like the program.
 Think it's great.
 Eligible employee is very
 appreciative
 Great

Positive feedback.
 Satisfied
 If they want insurance they are
 very appreciative.
 Think it is a very valuable plan.
 The one's that qualify like it and
 think it's very worthwhile to them.
 Very secure knowing they are
 covered.
 Great.
 Thankful for it being available.
 Very appreciative.
 They love it.
 They like it.
 They are very pleased with the
 plan.
 Very good.
 It is great.
 Very appreciative.
 The ones who qualify like it.
 Love it.
 The few that take advantage of it
 think it is great.
 Like very much.
 Great idea.
 I believe they are grateful but don't
 understand the program.
 They're grateful. :-)
 They all are thrilled to be able to
 get this insurance.
 Very appreciated.
 Think it is wonderful. Hope it
 continues.
 Great. Thanks.
 Love it!
 Very appreciative.
 Those that qualify are satisfied.
 Love it.
 They love it.
 They are amazed that they can get
 this level of assistance!
 They are thankful.
 The one that qualified is thrilled.
 Very helpful.
 They like it.
 Very helpful.
 They like it.
 Great!
 Like it.
 Pleased.
 They like it.
 They like it.
 Very helpful to them.
 Very good. They realize that
 without O-EPIC, we would have to
 reduce benefits or charge them more.
 That decision would have been very
 difficult for all concerned.
 Only applies to one employee.
 Very helpful to him.
 Excellent.
 Like it.

They think the program is great.
 Very grateful for the benefit.
 Very pleased with this program.
 Love having insurance. Peace of
 mind.
 Like it.
 They are very happy.
 Love it. Helps them have
 insurance.
 They like it.
 Grateful.
 Really appreciate it.
 They have no complaints
 Good so far. Like having Aetna.
 Like it.
 Good
 The one that qualified loves it.
 Good program.
 They like it.
 Like it.
 They are happy and grateful.
 Very thankful for it.
 Great!
 They appreciate the help.
 I like it.
 It is great. Now have a much better
 insurance.
 Good.
 Great plan.
 I am sure he likes it. He has not
 commented.
 Employees are very grateful for
 assistance with insurance premiums.
 Happy with it.
 They like it because otherwise they
 would not have insurance.
 The love it and are very
 appreciative.
 Employees who qualify are
 appreciative for the opportunity to
 enroll when they would not have been
 able to otherwise.
 They would not have insurance
 without it.
 Well liked.
 They really like it.
 Pleased that they have health
 insurance.
 Very happy to be insured.
 Like it. So do we!
 Very happy to have the option.
 Glad it is available for low income.
 She is grateful.
 Love the plan!
 Very helpful, especially in this
 economy.
 They think it is a wonderful
 program.
 Great!
 They love it!
 Like it very much.
 It's great!

Appendix C

Narrative Comments from Survey

Helpful.
Great!
They love it!
The one's that qualified love it.
Love it!
It is great!
It is only my husband and myself.
It is fine.
They love it because it is so affordable.
It's needed at times!
We were able to significantly reduce the amount 2 employees pay for spousal coverage. We passed the savings on to the employee which increased their take-home pay.
Helpful.
They are very appreciative of this plan.
They like it.
They think it is good.
Glad to have insurance.
They are excited about it.
Those who qualify seem pleased.
They like it.
It has made health insurance possible for them. They are happy.
They like it.
They like it.
Fine.
Very pleased.
They all are happier with insurance.
They like it. Made it affordable for everyone.
They are very excited to have health insurance and OEPIC has been a great help financially.
They really like it.
Very pleased they have it.
Very pleased.
They love it. It is the only way some of them feel they can afford.
Love it!
Makes insurance coverage affordable.
They are enjoying the reduced premium - basically a raise for them.
They love it.
Love it.
Good.
It was helpful.
Excellent.
Love it!
We are very pleased that the benefit is offered.
Excellent program allows us to continue offering coverage.
Great option.
They love it!
We are self-employed and the program has been wonderful.

Some like it, some don't.
Great!
Very pleased.
Very happy.
Very nice/helpful benefit.
Like it very much.
Love it!
They like it.
Very pleased.
Each employee has, many times over, expressed their appreciation for this blessing! We all thank God for this program, or we would not have insurance.
They think it is great!
They are thankful.
Good.
Thank you for helping me as a business owner of my employees.
It's great and make coverage affordable.
Some worry that it will encourage employers to keep wages low to get subsidy. Overall, there have been great attitudes and the program has been very helpful.
They are very grateful if they qualify.
They appreciate it.
It has been very helpful.
Its very helpful.
They like it.
Glad for coverage.
Very much appreciated and is affordable to all.
They are really glad to have insurance.
They are glad to have it.
Think it is great.
They were excited about the option of assistance.
Very pleased to have insurance coverage.
Very grateful for financial help, paperwork is awful.
Great.
My employees are very happy with the benefit.
They love it!
Positive. Helps keep cost down.
They are very happy.
Good program.
Agree it is positive.
The one's that qualified really like it.
Very good.
Very positive from those that take advantage of it.
Great.
They love it, they can go to the doctor instead of the ER because of insurance.

Like it.
Okay - those that have it like it.
Very good benefit.
Those who qualify think it is wonderful!
Very satisfied.
Great!
Thankful for the help.
Glad for help.
Very good program.
Very pleased.
She is very glad - she no longer has to pay anything.
A good thing.
They love it - they know that's why they have insurance.
Glad it helps.
It is necessary.
They are glad because it is cheaper for them also.
Grateful for low-cost insurance.
Love it!
Happy they have coverage.
Good program.
They are pleased to participate.
Very pleased with the help.
They think it is good for the organization.
Think it is great.
Pleased very much.
They like it - it is very helpful.
They think it is a great program.
Our employees realize and appreciate the value of OEPIC.
Very helpful and thankful.
Very happy.
Greatly appreciate it.
Love it!
Grateful for the premium support.
Fine, great.
Like it.
Very pleased.
Very happy with it.
They are very appreciative of the assistance.
They like it.
Very happy.
They love it.
Thank you for it.
Those that qualify love it.
Great!
They are thankful to have insurance coverage.
They like it because we offer insurance.
Love it. Appreciate it.
They really like it.
They like it.
Love it.
Absolutely wonderful.
They are grateful for the plan.
We are grateful for this plan.

Appendix C

Narrative Comments from Survey

They seem very happy with it.
 They like it.
 Glad to have insurance through workplace.
 Wonderful!
 They like it, but we do have issues with getting poor information re making changes, etc.
 My husband and I think it is great.
 Those who have had a claim like it.
 They like it.
 It is good.
 It is great and hope to continue in the program.
 very positive.
 It's great! I have a new employee interested now!
 Love it.
 Co-pays are good. Coverage is not the best.
 They like it!
 Love it. Helped me keep some employees.
 Very happy with the program.
 They think it is great, we did not offer prior to plan.
 Ecstatic
 They really like it.
 Like it.
 Pleased.
 Think plan is great. New applicants excited about potential new benefits.
 They loved it and were very cooperative with paperwork.
 They appreciate having the coverage.
 Employees are very grateful.
 Like.
 Love it!
 The ones who qualify think its great.
 Very happy to have health coverage.
 They like it.
 They like it, wouldn't be able to have insurance without it.
 Wonderful!! Grateful
 They appreciate it.
 Love it.
 It is a blessing.
 They are pleased with it.
 They love it!
 Very helpful, gives peace of mind.
 They love it. Some are covered for the first time.
 Pleased.
 They love it.
 That it is great.
 Appreciative to have insurance.
 They like it of course. It helps them keep their cost down.
 Glad to have insurance.

My employees think the program is wonderful.
 Good knowing at having insurance.
 They like it.
 They are excited to have affordable insurance.
 Employees are very satisfied with help.
 Excellent.
 It is great.
 It helps them keep insurance.
 They like having insurance they can afford.
 Love it. They would buy without the subsidy.
 Very satisfied.
 They like it.
 Impressed.
 Good plan.
 They appreciate it.
 They are just grateful to have health coverage.
 Are very grateful
 Thankful.
 It's great, not government run and affordable.
 Good.
 They're happy to have insurance.
 They think it is great!
 Employees that have it like it.
 Those that could have it, but don't, either don't care or the computer sign up is a problem. We have offered help with the computer but they won't take us up on it.
 They love it.
 Great benefit.
 They are happy to have it.
 Those that qualify are happy to have it!!
 Great way to have excellent health insurance.
 The one's it helps, like it.
 They are very happy to be able to participate with this plan.
 They like the assistance.
 They like it.
 Great.
 They love it.
 Very appreciative of the help the plan provides in maintaining insurance.
 Great plan.
 They love it.
 Like very well.
 Those that are eligible love the plan.
 Think it is great so he can have insurance for his family.
 Love it.

That its great and they really appreciate it.
 They like it.
 They are glad to have insurance.
 They are happy with it.
 Very thankful
 She had never had insurance so she is happy
 They are all very excited about the program.
 It is great.
 Appreciate it.
 Great
 Allows some to have health insurance.
 Good
 Like it.
 They are very grateful for the opportunity for health coverage.
 They like it very much, it was very helpful.
 Tremendous, great program.
 Great
 They like it
 They are thankful for the program.
 They like it for the coverage.
 Real appreciative
 When we had an employee it helped--they loved it.
 Two enthusiastic thumbs up.
 Enjoy having coverage.
 Like it.
 Think its great.
 Good program.
 Love it.
 I pay all of premium so they are very happy.
 Great
 Love it
 Wonderful
 Outstanding
 Like it but wish it covered their children.
 They think it is great.
 They like its availability
 They love it.
 Seem to appreciate the benefit of health insurance that they would not purchase on their own.
 They love it!
 They think its great
 They are happy to have it.
 The ones on it think its great
 Like it
 They think its great.
 They are pleased.
 Think its great.
 Like it.
 They like it.
 Great!
 They enjoy having the benefit of health insurance.

Appendix C

Narrative Comments from Survey

Very pleased.
 They think its great.
 Awesome!
 Like having insurance benefits most companies like ours do not offer.
 Appreciate it.
 Great.
 They love it.
 It is good.
 They love it!
 I only have one eligible but it is great.
 They love it.
 We appreciate the plan.
 Like.
 Great!
 Love it.
 Like it just don't like the idea of having to re-apply each year.
 Very appreciative of it, glad they have it.
 Seem to like it.
 Glad.
 Happy.
 Think it is a great program however employees no longer qualify have to drop coverage.
 Very pleased.
 They brag about having health insurance.
 They appreciate all the help they can get - thank you.
 Really glad to have it.
 Thankful to have this option.
 Like it.
 Very happy - could not have insurance without it.
 Like it very much.
 Oklahoma is ahead of health care reform with this program.
 Great!
 They are grateful that there is a plan to help them be able to afford health insurance.
 Wonderful - thank you!
 Awesome - lifesaver's.
 They love the option of health insurance.
 They are extremely grateful for the assistance.
 They love it.
 They like it.
 They think it is great and beneficial for them.
 They love it!
 It's great.
 Love it.
 The program allows the parents to have health coverage they can afford. Most of their children are covered by SoonerCare.

The one's who qualify think its great.
 Pleased.
 Excellent program.
 Glad to have it.
 Very appreciative.
 Very good.
 They think its great since they did not have insurance before this.
 Like it.
 They like health insurance.
 It is wonderful.
 They like it.
 They like it.
 They think its great.
 Wonderful.
 Excellent.
 It meets a need they have.
 Very happy with program.
 They like it, as far as we can tell.
 Good.
 Its great!
 It's the difference between having insurance and not having insurance.
 Love having insurance.
 Good.
 The ones who qualify really appreciate the plan.
 The ones that qualify like it.
 Glad to have insurance.
 All that sign up like it very much.
 They are happy to have insurance.
 They like it very much.
 Those who qualify like it.
 Love it.
 Very appreciative.
 Great!
 They love it-they know without it they may be uninsured.
 They are very appreciative.
 They are very pleased.
 They think it is a great program.
 They are very grateful for this insurance.
 We have one employee who qualified and she is very happy to have it.
 Only one on it-he thinks its okay.
 They are happy with it.
 Those aware are very appreciative.
 Very satisfied.
 "It's OK".
 The two that qualify think its great.
 Very good.
 They love it.
 Eligible employees think its great.
 Others wish for broader eligibility.
 They like it.
 Glad to have it!
 No concerns.
 Good plan.

They like it.
 Covered employees are very happy, some think income scale should be higher.
 Seem to like it.
 Very appreciated
 Like it.
 They love it.
 They like having coverage.
 They love it.
 They love it. It reduces their premium.
 Most are glad to have health insurance.
 They are happy it is in effect.
 Like it.
 If they qualify, they love it.
 Great!
 Don't understand what the subsidy is or how it works. The one's that are taking advantage of it, love it.
 They believe it is a valuable addition to the overall compensation package throughout our office.
 Love it!
 Happy to have the option.
 Great!
 Very favorable.
 The one's who participate love it.
 It would be nice if more took part in it.
 He really likes it.
 They appreciate it.
 It works well for our office.
 They like it.
 Excellent
 Its great.
 Glad we have it.
 They like it.
 Its great to afford health insurance when it is so hard to come by.
 Good idea.
 Good, it provides coverage.
 They think its great and appreciate it.
 They are grateful.
 Perfect.
 They think its great.
 Good.
 Very positive on this.
 Very helpful to have vs not have enough.
 They don't like to reapply every year but otherwise like the plan.
 Appreciate it.
 Love it!
 Love it!!!
 Great
 Very much appreciated.
 Good.
 Helps them feel more prepared for illness.
 Happy to have!

Appendix C Narrative Comments from Survey

<p>They seem to like it. She was thankful for the program. Great. Great. Great. Great. They love it. Great! Satisfied, pleased. They wouldn't have insurance without it. ELATED! Like it. Like it. They like it very much. They are grateful. They like it. Those participating appreciate the coverage and know the benefits. They like it. The one's that qualified love it. Great to have. They like it. Allows them to have health insurance. Grateful. They appreciate the lower premiums and are very happy with it. They like how it saves them money. They like it. Great! They very much appreciate the program. A benefit. They have no idea how it helps. They think its great. Excellent. Good plan. Important program. Pleased. Excellent program. Wonderful. Happy to have insurance. Most think it is a good program. It has allowed us to choose our own coverage plan freely. They think its wonderful. Good idea. Employees would be uninsured without the plan. Everyone thinks this is a great program. Like it. Those that have applied & been accepted like it. The two that qualified appreciate it. The others haven't even applied. They would not have health insurance without it. Very pleased. Like it. One pleased to have coverage, other takes out for other workers to have.</p>	<p>Our employee is very happy to have it. It is appreciated. Very helpful to them. It was good. One spouse wrote a full-page thank you letter stating how much it has helped their family. They are thankful for it. Ok. Great way for them to afford insurance. Great! Ok. Happy. They like it. Good opportunity to insure. They have all appreciated it. They all are very satisfied with the plan. They like it. Good. Thankful. Like it. Love it. If it wasn't for the program the 10 I have on O-EPIC-I would have on insurance. They love it Happy. Great program! Very Happy. They like it. They appreciate-wish applied to kids too. They love it! Grateful for its existence! They think its great. Very thankful-were able to have health insurance. They like it. Like the program and coverage. They enjoy benefits. Great. Very grateful. "Great" They like it. Seem to like it. They like the benefit. Those that qualify are grateful for the help. Think it is a great plan. Enabled me and my family to have better health because I can go to the doctor and afford cost for my family. Very pleased. They like it. Seem to be pleased. Love it. Like it. They love it and appreciate it. Much appreciated in these rough economical times.</p>	<p>It is lifesaving! Like it. The 2 that are on it are very thankful for it. It has been a big help in retaining one employee. Great. Glad to participate. Good. All 3 are extremely happy with it. Great. Very happy with it. They appreciate it. Very satisfied. The one employee that is on the program loves it. If they understand & use they like. Think its good. Thankful-the first time for most of them to have insurance. Payments are prompt. Employees very thankful. They are very pleased. They appreciate it. Very pleased. They are very pleased. Only one really got a break in price - the other one our company has pays so we got the break and we love it. They like it. Enthusiastic. They are very happy to have more affordable insurance. Good program. They think it is great. Very pleased. Glad to have it. Happy. They feel good. Need to have that. Very pleased with the plan. Like it. Great benefit for them. Very excited about it. Haven't had any illness or injury since insurance effective - very pleased to be insured though. Happy with coverage. Good so far. Pleased. Very good. Love it and are very thankful They love it and greatly appreciate it. The one's that qualify are very satisfied. A great help. We were able to get much better insurance - we love the plan - thank you! Ok. Very thankful for insurance. Very thankful for the plan.</p>
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Appendix C

Narrative Comments from Survey

They are excited about the coverage with their insurance. Of course, the employees who are not eligible are not happy because the company has had to change their coverage, reducing benefits in their policy, because of cost.

They are very happy and thankful for it.

Very good.

They love it.

They appreciate it.

The one's who qualified are very happy.

It's a very good plan.

Love it!

She thinks the program is great.

Good.

Good plan.

They - my one employee - love it.

Very good program.

Pleased with the help.

The employees on OEPIIC love the program and coverage.

Like the low rates - we need insurance that we all can afford. Love the program!

It's wonderful.

Appreciation.

They are enjoying it and find it very helpful.

All the employees really like the program.

Love it.

Happy.

For those who qualify seem to be happy with OEPIIC.

Positive.

It is a huge benefit.

Good.

Good.

They like it.

A great way to be able to get insurance.

Great.

They enjoy the benefits.

They like it, it is a big benefit.

He thinks it's great and frees up his paycheck.

They like it.

It's ok.

They love it.

They like it.

They like it.

He is very thankful for the help.

They are all very thankful for the help.

They are very impressed.

Amazing.

Like but had problems renewing.

They like it.

The one's that qualified were very pleased with it.

They think it is great.

Good.

Appreciate coverage I provide.

They think it is great.

Very good.

They like it. More employees could afford insurance.

Appreciate it.

For some it has reduced their cost for insurance and they are appreciative.

A great program that provides a much needed service.

Thought it was great.

They love it. One of our employees has insurance for the first time and he is 57.

Great.

I pay employee premium - they love it. Now won't pay for wives though. Too cheap to pay 15% for their wife's premium.

They love it.

They like it.

Appreciate it.

They are very pleased with it.

Employees appreciate chance to have health care.

They like it a lot.

The benefit for those that qualify is great.

They think it is great!

They appreciate the program.

Those qualified so far are pleased.

It's great.

They believe it helps them.

It's a nice benefit.

They are very pleased.

They live it.

They are happy to have health coverage.

Happy to have it.

He likes it.

Favorable.

It does help the employee and employer.

Everyone is very pleased.

Like it.

They are grateful.

Those that qualify are grateful for the assistance.

Pleased to receive assistance.

All very happy to receive it.

Very excited.

Very appreciative.

The one's that qualify love the financial break.

They are grateful.

They are very happy with plan.

They love it.

They love it, because they otherwise may choose to just go without.

They like it very much.

It's great.

Liked it.

Very helpful with premium needs.

Helps lower health costs.

Love it.

Grateful.

Good

They don't quite understand it but like it.

Great plan.

It's a good program.

They are happy to have health coverage provided by our company.

That it's a life saver.

Great.

Ecstatic

They really appreciate it.

Very pleased.

The employees we have on it are grateful.

Those who qualify love it.

They like it.

Very thankful.

It is very helpful.

Great program!

It's great.

We are pleased.

The one's who participate think it's great. They love it.

Great!

Most really like it.

They are thrilled.

Employees are very grateful for OEPIIC program.

Think its great if they qualify.

They appreciate being able to receive it.

Very glad to have available.

The one's who got accepted really appreciate it.

The appreciate something to help.

Like it.

Like it.

Awesome, we're very grateful.

They love it!

Excellent benefit.

Seem to be very pleased.

Like it.

Very grateful.

Great.

Made the difference between no insurance and having insurance - peace of mind.

Glad to have it.

Really like it.

They love it. They are all single-income families.

Like it.

Appendix C

Narrative Comments from Survey

They love it.
Thankful for the help.
They like it.
Thankful for the help.
Excited.
They think it is great.
Very good.
OK.

Spouse coverage

Great! Helps their family a lot.
They like it because they can get insurance for their family.
Most think it's great especially those with spouse and family plans.
I have an employee and spouse that would not have insurance without O-EPIC.
It's made the most impact on employees covering their spouses.
They are extremely grateful for the subsidy. It helps one employee to afford having his spouse covered.
My wife and I really like the coverage with BC/BS.
Grateful.
Employer paid for employee.
Spouses are able to be covered.
They like it. It helps them get their spouse covered.
It is great for spouses they would like it for children too.
We pay 100% of employee and couldn't afford spouse coverage.
Likes that it helps pay for spouse coverage. Appreciate the help.
They didn't care except for the one's that had spouses, they like it.
Allows spouses to obtain insurance at a cost the employee can afford.
It helps provide health insurance for their spouses with they couldn't afford.
Great-now they go to dr's. early, before waiting & going to ER.
They like being able to have spouse covered.
They really appreciate being able to insure spouses.
Its very cost effective for the insured covering spouses and children.
The ones with spouses covered love it.
They are pleased, 5 spouses would not have insurance without O-EPIC.
Those that qualified appreciated it. Allow many to cover spouses,

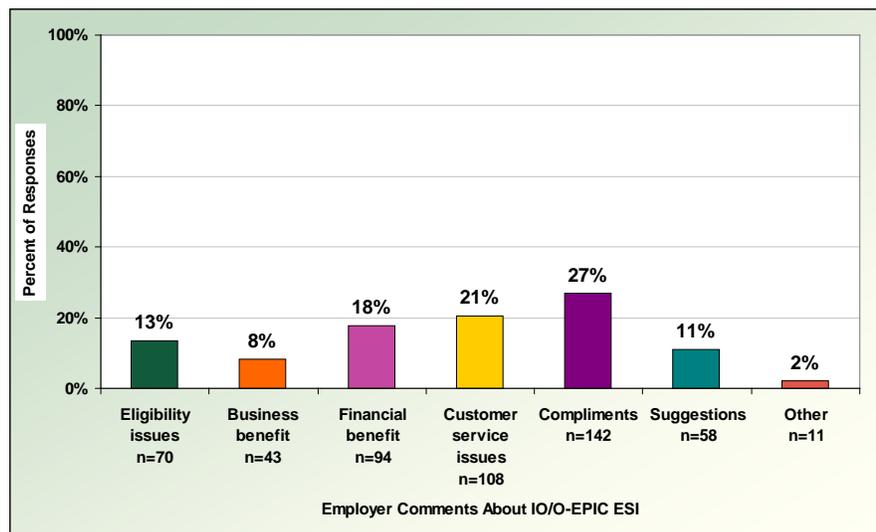
otherwise would be nice to extend it to whole families (children).
Really helps, wouldn't have covered spouse otherwise.
Without it they couldn't afford insurance coverage for spouse.
Very happy with the money it saves them. They can now afford to cover spouses that were uninsured.
Those with spouse coverage excited to have it.
Thankful as it is the only way we could continue to provide coverage.
Very thankful for it.
They are able to afford coverage for their spouse.
Wonderful added benefit for our company in regards to having a chance to cover our spouses - wish we all qualified.
Can afford to cover spouse on insurance.
The ones that cover spouses are very happy with it.
For spousal coverage - they love it.
My employee loves it because they can afford to insure spouse.
They love it. It allows them coverage for spouse.
It really helps employees that have spouses on our plan
Appreciate lower cost to cover spouse.
Our employees love being able to add their spouses to our group coverage. Prior to OEPIC spouse coverage was not financially affordable for our staff. From an employer's perspective the employee subsidies have helped us maintain high quality health coverage for our staff.
Would not cover spouse without it.
Pleased to add spouse at a better rate.
It made covering a spouse possible.
The one's with spousal coverage love it.

Other

Not much. You aren't paying anything.
They consider it one more "thing" they have to do.
From our point it was good if you had previous insurance, way too expensive for the state. I had it a year pre-existing so I still didn't go to doctor for cost reasons. I fell and broke 3 ribs, went to ER, got my bill what was

approved went to deductible. So far as I'm concerned I should have just saved thousands for you and me. I'm on Medicare, spouse will be 12-1-09. Deductible too much.
New insurance plan (approved by OEPIC) is not as good as the other.
They do it to help the company but it doesn't benefit them personally.
Efforts to keep people from cheating make it hard for the honest ones.
Great deal, but sometimes confusing on qualification restrictions.
The \$1,000 deductible concerns them.
Scam.
lot of paper work-they don't like it. But we like it!
Not sure.
New member
Too complicated-takes too much time. O-EPIC reps are not helpful.
No one processed yet.
Constant forms are a hassle.
They struggle with the application.
Thinks it should help with dependent children coverage if not eligible for SoonerCare.
Coverage was for five months-then auditor found employee was ineligible. BIG PROBLEM FOR OUR COMPANY. She should not have been approved. Now we have been told we have to pay back the 5 months. Employee no longer employed after Nov. Pregnant with twins!
Waste of time
They think O-EPIC is run poorly & not any help with fixing their own errors.
Some were on the individual plan & preferred it because of cost and coverage.
Cannot re-enroll/enroll on their own, always need assistance.
NOT AT ALL!
They are very disappointed I cancelled.
Not in long enough to tell.
Confusing to use.
Haven't had it long enough to tell.
We stopped the plan May 2009 due to employees were not cooperating in sending in the info requested.
Haven't had it long.
Haven't used it.
Too early to know.
We were very displeased with O-EPIC.

22. Additional comments



Eligibility

We thought it was for small business employers not low-income. Only had 1 employee that it helped. We had to drop our insurance because our rate jumped 32% and no one could afford.

It's just my wife and I.
increase income level

People on very limited income.
More would be eligible if income rates were increased

Income rates need to be higher.
People are on very limited income.
More would be eligible if incomes rates are increased.

We would have gotten on it sooner but we were 3 employees too large.

Some are upset about the income level too low to qualify

Wish we could provide assistance to employees who earn more.

Would be more beneficial to include higher income workers. Those employers who pay higher wages are penalized.

Upset about \$ increase

Income requirements aren't high enough.

One spouse is being dropped because she works for a big company.

Needs to be extended to include 18 year olds as eligible employee.

With the salary limit was higher.

Difficult for individuals to qualify.

We do not have any employees who qualify at this time.

Only applies to one employee.

The one employee who was eligible couldn't receive benefits because it's considered as asset if you have DHS assistance.

Extend the income limits, some of us are being buried by premiums.

Raise minimum wage amount to let more employees qualify, Asst. mgrs, mgrs, etc.

Wish more qualified.

Only one employee qualified because of low-income ceiling.

I have disgruntled staff because of how you calculate income - they can't afford care, but don't qualify for the program.

Since owner had to decrease expenses, lost ability to have 'group' as defined by BC/BS - hence lost OEPIC ability to assist. New owner and employee are uninsured.

Approved - then didn't approve.

They said we don't qualify.

Even though the limits have been raised, most of my employees are still not eligible.

This really helps small business.
Need to expand income limit.

There are 3 employees that are limited or not eligible and 3 that will check if available at open enrollment.

We have 2 temporary employees. Hopefully will go full-time and they will qualify.

Should help more people who actually work and make decent pay.

We lost coverage for myself and my spouse despite though we are having business problems with recession, losing \$500 /month

Income limits are too low.

Program encourages employer to pay low wages.

Wish it covered dependents.

I think it is terrible that I can't be covered because I am barely over the income limit.

I wish all employees, regardless of income, could qualify. Some go without coverage because they don't qualify & can't afford it.

Should be available to everyone whether they work or not.

O-EPIC income level is still really low considering how expensive health care is.

The income requirements keep most of my employees from participating.

Even though employer makes more money, his company & personal taxes are refunded-shouldn't he be able to qualify since his personal taxes show no income?

You advertise it is for small business but it is only for fast food restaurants.

"Raise" the qualifying dollar level for single/married/spouse.

I pay my employees too well.

Wish it covered more employees.

We had no employees qualify due to moderate salary levels.

We have many who are barely over the income level required.

Needs to be for all employees regardless of income.

We no longer have employees who qualify.

Wish requirements for salary were higher.

I think the pay scale is set way too low & why should their spouse matter on income when they're not even on O-EPIC insurance. So now my employee doesn't qualify for himself (not right).

I don't feel the program helps any employee/employer it is so restrictive on income that for the average employee to qualify they would have to be destitute. Considering the

Appendix C

Narrative Comments from Survey

economy today this program does not help those who have more than one job earner-that enables more people to not seek a job and just live off the system.

Income level needs to be a little higher.

Would like to see it expanded to cover a bit higher pay level.

Work needs to be done on college students and household income being used.

I have several employees who would like to join but just missed qualifying.

More companies would participate if the income limits were raised.

Became dissatisfied with the program this year when we continued with the same carrier but upped deductible. Became ineligible for OEPIC.

Maybe a smaller subsidy for higher paid employees.

Doesn't like the pre-conditioned.

The one employee has a big family which helps him stay on OEPIC, otherwise he wouldn't qualify.

We are no longer eligible due to our new plan limits on deductibles and out of pocket max. We miss it.

Would like to see family (children) coverage.

Would be better if the program weren't income based.

It would be helpful to increase dollar amounts one must earn to be eligible.

You should take into account gross income after insurance is taken out to determine eligibility.

There is a large gap for those OEPIC qualified that do not qualify for SoonerCare.

We are glad we can offer health insurance to our employees. We wish that all that our eligible would take advantage of this program.

We work 59 hours per week, so it seems we are penalized for working longer/harder. Only 1 was eligible because he had a child.

Individual denied because he lived at home still had to include their income - too much to qualify.

Individual denied because he lived at home still had to include their income - too much to qualify.

Business benefit

Employees probably do not know what all is involved in securing their insurance

It really helps us to keep better than average coverage

Thank you for the opportunity to offer to our staff.

It helps me sell to groups who cannot afford insurance.

They use it.

This is very beneficial to the company and employees that qualify because health insurance expenses are high.

Good program. Allows us to provide better benefits.

Took several months to understand the system but is easy after that. Big help to our business by offsetting risking cost of premiums.

My new secretary is in the waiting period of 6 months but she will apply when eligible.

It has helped us provide insurance during the recession.

We love OK Insure. It's helped our business immensely.

Helps small business ability to offer coverage.

Keep finding more ways to assist small businesses. We need the help to compete with benefits of larger companies.

Gives workers a much better sense of security.

Good plan in the year's we qualify.

We have 3 additional employees pending and will apply during open enrollment.

Has been a benefit.

Great for small business owner.

Great help for my company.

Allowed us to expand our business by hiring additional employees and to offer better benefits to potential employees.

Very excited about plan-very helpful to a small to medium size business.

As a business owner I am very happy such a program exists in Oklahoma.

I would not have applied if it were government insurance.

I think it is great from an employer point of view. The subsidy is very helpful for us. Wish more of our employees qualified.

Great program for employers & employees--easy to do.

O-EPIC has made a big difference in our company's enrollment and the owner is glad to have it.

It is the only way we could have our business because we have to have health care.

Wonderful program-very valuable to small businesses.

This is the most important program to Oklahoma people and business.

Helps both employer and employee. It makes them feel more secure.

Good program, strong benefit for the small business owner.

As an employer it has helped the employees attitude.

Our company pays for all the employee premium so it helps us be able to offer better insurance coverage.

Good program for small companies. Since we pay 100% of employees it is great for us!

One employee qualified. It is an asset to employee and company.

As employers, we are happy to affordably offer health insurance.

As a small business it has helped to be able to provide medical insurance.

Employees now get dental coverage because they have health and they like that additional benefit.

We enjoy the service and benefit.

Very beneficial program. Allowed us to offer health insurance for employees and dependents.

It has helped the company to continue to ensure its employees.

Financial

Most think they can't afford their portion of the premium

Really haven't been enrolled long enough to tell.

My employee will be turning 60 next year. I wish the rates weren't going to be so outrageous.

Helpful to company during challenging economic times.

We are no longer in the program. Employees said it didn't pay.

Somewhat helped with cost. We would not have insurance without this help.

Only way we could have insurance.

We like it - it helps keep the cost to employees way down!

Appendix C

Narrative Comments from Survey

Without it we would have had to drop insurance because it was getting too high.

Only problem - is we have had some issues getting reimbursement timely.

Not having competent staff cost me \$6500.00 dollars.

The reimbursement from OEPIC has enabled us to offer health insurance to all our employees.

As an employer, I am grateful for some premium relief.

We now are able to have better insurance at affordable rates due to subsidy.

This was great for us to be able to do this for our employees. Always wanted to but couldn't.

The reimbursement process was too slow.

I like OEPIC best. I now pay more on Medicare than I do OEPIC.

They all love it and it doesn't kill their paycheck.

Being a small business, it has allowed us to offer insurance and pay for 75-100% of the cost.

Advertised to help small business. If business pays fair wages this does little to help.

Need more help to keep coverage in place (insurance is a real load with all the other Worker Comp., Unemployment plus liabilities, etc.

We could not afford to offer health insurance to our employees if not for Insure Oklahoma.

It is a great program for employees and employers.

Without this program we would not be able to offer insurance.

As employers, we also appreciate the subsidy program.

Saves company money.

What a blessing to have the money reimbursed. Also it helped one of our employees insure his wife.

It is an excellent program. The high cost was making it difficult for my employee to pay for health insurance.

Better coverage than what was offered.

Thank you! Affordable!!!

It's allowed us to have insurance when we wouldn't have been able to before.

They would not carry insurance without OEPIC or they be on government assistance.

Which they had not been able to afford in the past.

Participating in OEPIC has allowed the bank to absorb increasing premiums without having to pass those along to employees.

Since it was a benefit of ours it does not seem to make a difference to employees but to us because we were going to have to cut it as a benefit!

The subsidy has been the only "assistance" that a single female business owner could get!

Coverage not that good and costs are still WAY out of line.

They could not afford insurance without it for families as well.

This is one of the best programs. Without it a lot of families couldn't have health insurance.

Without assistance a small employer could not afford to do.

Better insurance and helpful to business payroll.

We had no rebate for 4 months.

Your people didn't process our filings until I called 3x's.

It affords staff that can't afford and I cannot afford to pay for total cost.

Offering insurance makes business more attractive but we don't starve our employees so now no one qualifies but insurance needs to be subsidized.

Good program---as an employer, helps with premium costs.

We could not afford health insurance before as a small business.

Due to turnover 10/09 applications being processed. Company did pay 50%, now = 25%. Great!

Although we have always provided health insurance to our employees, O-EPIC has allowed us to keep the same coverage at no cost to the employee.

Increase amount you pay and vote against nationalized healthcare!!!

Excellent program to help employees and employers to receive insurance....

The program is very beneficial-the average person couldn't afford insurance for the family.

It helped the lower paid employees rates for the employer. Every little bit helps when paying insurance.

Made insurance possible for our company.

We are grateful for this program, without it we would have to decrease benefits.

very beneficial to our employees.

I am generally against government subsidies-not this one.

If they did not get help I could not keep insurance on them.

Without O-EPIC our employees would be uninsured.

The OEPIC has helped our business by reimbursing. We have always paid for employee coverage and OEPIC has allowed us to continue to provide coverage.

The two we have on OEPIC could not afford insurance without OEPIC.

Great help to small business for employees.

Without O-EPIC I would have to stop providing insurance to employees.

Before we received any information, health cards, etc. I received a bill for over \$5,500 in premium. I called and cancelled. As a small business owner, I can't afford anything close to that up front.

Took awhile to get payments coming in the beginning.

Wish we had not lost our insurance - even with this help - we had to let it go.

We will drop if OEPIC stops.

If it wasn't for the program the 10 I have on O-EPIC-I would have on insurance. They love it

I like it very much. Without I might have to cut benefits.

I don't know that we would have been able to keep insured.

Out of pocket expenses that were above normal have never been reimbursed as program said they would.

I think this is a way for Oklahoma to help employees workforce-give insurance help to both if employee willing to work & employers paying taxes!

We pay both employer/employee amounts for our people-not spouses.

Very poor expensive with family.

This program is a blessing. Most of my staff would have insurance if it wasn't for this program.

Love the savings we can offer for those who qualify.

Getting reimbursed is very difficult. Took 6 months to get 1st payment!

Just wish that if the employee didn't qualify that they help the town with their part.

Just wish that if the employee didn't qualify that they help the town with their part.

Appendix C

Narrative Comments from Survey

I had a couple of employees get insurance that could not afford it before and 2 added their wives.

IO/OEPIC allowed me to continue offering health insurance. Rising premiums were close to dropping.

Keep it funded!

The employees are my husband and myself, this is very cost effective for us.

If it wasn't available they would not have insurance.

They could not afford coverage without it.

Would have to change coverage without it.

Keep up the good work & keep the premiums affordable for the poor.

Has made insurance much more available to employees who would not otherwise afford to have insurance.

Some could not have insurance, now they can afford it.

As a small company we could not afford health premiums.

We use our savings to help save the non-qualifying members money.

Most could not afford insurance without it.

Without O-EPIC I could not provide the quality of insurance currently provided.

The business pays total premium for employees. Really helps now during economic crisis.

Most could not afford insurance without it.

Without O-EPIC I could not provide the quality of insurance currently provided.

The business pays total premium for employees. Really helps now during economic crisis.

Customer service

Better organization and information needed.

Forms are hard to fill out; filing for renewal is confusion and we lost 3 months of subsidy because of it.

Invoicing process is slow. Office to be one-person show.

We are getting no help! 2 employees qualify. This program has been worthless. You do nothing.

Customer service has gotten better over the year.

New to duties and I don't speak insurance

Hard to work with when correcting errors on OHCA's part, i.e., missing payments

System still needs to be simplified a bit.

We have been trying to get on the program since Jan. 09

How can we get O-EPIC to begin coverage the same month that we begin Blue Cross coverage for a new hire?

The requirement to fax in our monthly insurance statements is burdensome and seems unnecessary. Couldn't employers just fax in changes?

You need to make my payments more timely!!

Some of the questions on the IO/O-EPIC paperwork employees don't know.

The administration is very difficult. Subsidy payments are most of the time incorrect.

Too much paperwork.

Payments are not made in a timely manner. Continue to lose invoices that are faxed.

The people who work for the call center are rude. I avoid calling them. Why can't we e-mail monthly invoices?

Haven't called since call center improvements but it was pretty bad.

Website could be a lot more user friendly.

Very difficult to get faxed invoice through. Tried 1 week!. Finally e-mailed.

Faxes are lost with monthly statements. Payments delayed.

Too complicated to reapply every year, and too long for people without computers.

You kept telling them to get on company policy it kept them out of insurance 3 month. She got very ill during this time.

Since we've been with O-EPIC we have yet to receive a reimbursement.

Not clear on how spouse coverage is paid. Have gotten conflicting info.

I wish I would get a report back from O-EPIC listing all employees eligible and participating in the program. All I've ever received is one letter giving me our employees numbers. And I've had to ask the employees that applied if they were approved.

Nobody calls you when there is a problem with payment. We are 5 mos

behind now and still not resolved that I know.

It's a bit of a pain for me.

Online change form won't print. Says Form is corrupted.

Would not be able to email invoice copies.

Too much paperwork. Don't like having to renew yearly.

Do not like being responsible for mistakes made by IO.

Would like to have paperwork processed faster.

Applying for this program is very time consuming.

The worst is not being able to speak with one person each time to resolve an issue. You always get a different person each time you call. The first one was not available this time.

We applied sent in tax forms and we were accepted when we applied online. We were denied even though we met the requirements.

Slow on payment, seem confused when changes occur - no notification, no payment till weeks later - hard to plan on any payment until confirmed.

Need to raise deductible requirements, so more plans are eligible.

Still remains laborious to renew - always have to call about computer generated rejection letters that are in error.

Program was new and not much info was available to them.

Need it bad still don't have it.

The fax machine is ALWAYS busy (or maybe it just does not work).

Have recently reapplied per new plan, no response from O-EPIC after 3 weeks!!!

Call center has always been helpful.

The employee was very helpful-one of the ladies was not.

Our insurance agent is absent. We often feel lost.

Not happy with how some of the representatives at the call center handle calls.

Application hard - is savings worth it?

Your administrative staff is poorly organized, poorly informed and is a bureaucratic catastrophe.

Have had to call multiple times before payments were reimbursed.

We do have difficulty receiving reimbursement from the state.

There's too much paperwork to keep up with.

Appendix C

Narrative Comments from Survey

It took several months to get things corrected. I would talk to O-EPIC & then 2 weeks later no record.

O-EPIC office too hard to reach & get things done--better to work through insurance agent & have insurance agent reach O-EPIC.

I thought the program would help me as an employer, but it did not help at all.

Customer service is poor and payment system is poor. Keeping up with payment part still too many mistakes. Cost the business owner too much time and money. Need to have program for personal insurance policies and not just group policies.

Company reimbursements are very slow!

I am VERY dissatisfied with this program. None of my employees qualify. This survey is poor too. Difficult to understand. In my opinion this program is a prime example of government waste and inefficiency.

Shorter hold times, please!

Sometimes have problems getting subsidy due to faxes not getting put in the system.

Yearly enrollment is a nightmare.

Takes too long for premium disbursements, invoices keep getting "lost".

Very difficult to work with--have to return calls. Not conducive to speed/efficiency.

Spouses have been dropped for no reason other than applications were input incorrectly. Lost dollars and you don't go back & pay for your mistakes.

Fixing monthly bills is difficult. Half the time you don't say you get them.

We have 1 employee in waiting period but will most likely apply after.

The website is not helpful at all!

Our company paid out 25% of a large premium. No one can answer our questions about this problem of repayment. Probably won't use Insure OK again.

It is sometime hard to get a problem solved and no feedback on item sent in.

Half the time we don't get reimbursed for premiums - we feel the state scammed us and now we have to offer insurance for our employees.

Employee change & rate change response letters confusing.

Application process on website confusing. Had to term and reapply several employees.

Call center very helpful.

Not administrative friendly.

Very unhelpful. Very hard to work with.

Lack of understanding and going the extra step on their own, to apply is preventing the use of a resource.

Very difficult to talk to someone to clarify problems--had problems getting paperwork straight.

I had trouble getting information as to what was needed to get reimbursed. It is now ok.

Takes a lot of time to do.

Too much paper work - too many redundant questions.

Employers hate the statement process. This needs to be streamlined to make it easier.

We are having lots of trouble getting reimbursed. We are not informed of problems when they arise.

Cancelled program - employees went to part-time - never paid before. Nothing was ever paid then you terminated the only employees that were on the program.

Seems that people at O-EPIC don't communicate well with each other.

It is a good program but a lot of paperwork.

Very little instruction in how to actually apply & renew coverage. We stumble along by trial & error.

The initial application was a bit repetitious & tedious, but the rest is easy.

Forms are redundant.

The whole process for employers is confusing and too date deadline oriented.

We have had a lot of difficulties with our faxes being lost, being told different info from different people.

The people I have had to speak to at OEPIC are often rude and cause more problems than help.

Why do I have to provide citizenship records every time I reapply? It doesn't change.

I have had lots of problems getting reimbursed - - a total pain. If it didn't impact our employee benefitting I would cancel.

Hard to learn how this program works. Learned through error.

Hassle getting a new policy. Took 4 months to get money.

OEPIC isn't consistent in paying on a regular schedule.

One doesn't use it because of the 1 year for pre-existing conditions.

One of my employees had problems when it came time to renew because of this - she became ineligible for a month and had to pay a high premium that she couldn't afford.

Still a complicated system with a lot of people who know little. I've been given wrong information often.

Enrollment needs to be simplified.

The getting started was difficult. It has gotten easier.

It took too much of my time to refax or call my agent because I kept having to find info for OEPIC to complete.

Paperwork is confusing-10 keeps changing/increasing required paperwork. Paperwork to get enrolled is burdensome--they keep wanting more forms, proof of citizenship, etc....

Due to the unorganization of OEPIC had to cancel health insurance. Took 1 month to become enrolled.

A lot of mistakes made by the OEPIC rep, taking too long to help us! We wanted to start within a month.

We did not learn about it for 4 months until we could not afford insurance and were planning to change our plan. It is now 5 months since applying for Insure OK and we still don't have a check to subsidize our expensive monthly payments. It is a disastrous, bureaucratic mess!

I would not recommend it to anyone I know.

I wish that the call center had told me about the wage chart instead of telling me it was for \$11 per hour only. My new insurance agent gave me the correct information.

Would like to see easier way to submit--maybe quarterly.

Set up was very difficult. Not always getting paid promptly--no contact from O-EPIC if there was a question on payment.

Compliments

It has been a great help to our expense since insurance premiums continue to increase each year.

Definitely helps make health insurance possible for many.

Appreciate it
Works well

I wish more states would offer.

Wouldn't have insurance without it.
IO/O-EPIC is a blessing.

Great, same insurance

Appendix C

Narrative Comments from Survey

Thank you! Thank you! Thank you!
We have been very pleased.
Thank you very much.
It helps both employer and
employee very much. Thanks!
Blessings to all!!
Finally, somebody understands!!
We could not have employee
coverage without O-EPIC's help.
This has been an easily
implemented and administered plan.
Good program.
Good program.
Two thumbs up!
Thank so much. Most that don't
participate are part-time college
students still on their parent's
insurance.
You've come a long way since
spring of 2008. Much easier to get
things done.
Great program!
Thanks for making this available.
Thank you OK!
Good job!
Really needed this type of plan.
Great program, please keep it.
Great program and helpful agents.
We are glad we are part of this
program.
Thanks, Insure Oklahoma!
Thank you.
Thank you for OEPIC!
Easy to sign up for, and easy to
manage.
Thanks!
Much better than Obama care.
Thank you!
Thanks - it is really helping my staff
so far!
Very grateful for premium help in
this day and time.
We appreciate this program. It has
been a blessing to the staff and us.
I have found Felicia to be the most
helpful OEPIC employee by far to
assist with questions.
Thanks.
Thank you.
A great program for small business.
OEPIC/Matt has been very helpful
to get all of our back payments done.
This is a great program. Thanks for
all of your help.
This has been a good program for
the employees that qualify.
Good program.
Great - keep up the good work.
We fully support OEPIC as it helps
the employers and enables
employees to have health insurance
for their spouses.

Thank you.
Great program.
Keep up the good work for small
businesses.
Thanks
We appreciate the program and the
helpful people who handle our
questions.
At first our employees thought O-
EPIC was a separate insurance
policy-different than what the
employees who pay the full amount
had. They're very pleased!
Although I have had varying
numbers of people on the program it
is always easy to work with-please
continue this great program.
Thank you!
very good program.
I appreciate it.
Thank you Jesus for O-EPIC
This is a good program for cities
and businesses and is very much
appreciated by us.
Appreciate the program.
Very pleased with OEPIC and
insurance plan.
Very beneficial to those who need
assistance.
I hope Obama health care doesn't
wipe OEPIC out.
Great program. Please do not
discontinue it.
Subsidy payments are very prompt.
Our agent has been extremely
helpful throughout the process.
I'm grateful for all tobacco users in
Oklahoma for contributing to O-EPIC.
O-EPIC is wonderful! It has made
our business more attractive to new
hires & cut down on days missed.
Love it!
Great program!!
Good program--keep it in force.
Thank you
Great program. Probably most
effective one I've seen from OK
government in a long time. Good
work.
It really helps. Thanks so much.
Good program.
Great program!
Thank you!!!
The people at O-EPIC are very
friendly and helpful.
Good program!
Thanks!
This is a great program - easy to do
- best government program we deal
with.
Wonderful program.

If spouse's weren't included they
would not have insurance.
A great program. We hope it
continues for many more years!!
More states should have a program
like O-EPIC.
Thanks O-EPIC!!
THANK YOU!
Great program; hope it won't
change after the reform!
Good program.
Great program.
Thank you
Very good program.
Thank you!
Great program!
The reimbursement process is
simple and the payments are timely.
Keep up the good work!
Thank you
Thanks!
Good health is a true blessing that
we often take for granted.
Thank you, this is a great program.
Thank you!
Enjoy working with this program.
Really helps the people who really
need it.
I could not do this without my
insurance agent.
I think it is wonderful for the
employer. Your system is wonderful.
Thank you.
This is a great program.
We are very happy with aspects of
the program. Keep up the great work.
Thanks for offering this plan.
Excellent program.
Good program.
Thanks for your assistance.
Thank you
The call center employees are the
best!! Well informed/helpful/excellent
service.
Thanks for making this available.
It is a great plan that is a huge
benefit to employers.
This program works great!
Thanks and God bless for each of
you for offering this plan.
Have a nice day!
Solved insurance problem.
Thank you for providing this
program.
We appreciate your service.
This is very good for my company.
OEPIC is one of the best programs
OK has come up with.
Thank you for being there.
Excellent program and service.
Overall, OEPIC helps us, please
continue.

Appendix C

Narrative Comments from Survey

Good program.
Thanks for allowing me to hire new employees by offering health benefits!
Thanks.
Thank you.
Good program.
This program is greatly appreciated.
As an owner of the business - I love it, too.
I love submitting electronically! I would love more of your forms to be fillable.
Great program.
Thank you for this help.
Great program! Hope it is always available.
Thanks, much appreciated
This has been a great help to us as employers and employees. Keep it up.
Only many thanks for a great program.
It was easy to get signed on.
I think it is a great benefit.
Thank you Insure Oklahoma!!
It was easy to get signed on.
I think it is a great benefit.
Thank you Insure Oklahoma!!

Suggestions

Should have option (q18) for N/A.
Not hiring so wouldn't know, no absenteeism or claims.
Improve your website so that administrators can do more online.
I would like to see a way to submit our monthly health ins. bills online with a confirmation that it was received.
Employees don't like filling out all the paperwork every year if there are not changes.
Horrible paperwork. Lots of extra pages and duplication. Wasting paper and postage each month when mailing the notice of deposit. Please go green!
The program needs to be more flexible and allow for bank drafts.
Add dental.
Pay us in a timely manner.
The income limitations for the business owner are too low.
Better notification for renewals.
There were some very confusing questions in the online application.
Needs improvement I think.
Since employer must apply every year could you send an email a month or so in advance to remind us? Thank you.

Increasing income limits to \$14-15/hour would benefit more employees.
The call center is helpful. Need better tracking on subsidy payments.
Raise income guidelines.
Make it easier for employers, please.
Coverage needs to improve a lot.
Need better system for submitting claims-fax was not received so it must be emailed.
Keep O-EPIC going and increase the subsidy.
Find another way to receive invoice.
The fax line is always busy!
The annual renewal process is difficult to understand.
We are not on the subsidy plan because we went to a \$1,500 deductible to make it affordable. Are you going to accept plans like that?
Need better way to confirm that O-EPIC has received invoices via fax.
There is no way to confirm unless you call & wait, call & Wait...no good.
Would like to be able to send an email for claims rather than mail or fax each month.
Why can't they do this on a federal level!! It would be nice if an entire family could be covered by it so the entire family had the same insurance.
Your method and timely manner of payment to my city needs major improvements.
Should make applying easier.
We need steady increases in allowable pay.
Child support is not taxable and should not be used for qualifications.
There should be allowance made for single/single parents/seniors.
Wish was more employer friendly-- need to be able to have confirmation on when O-EPIC has received my monthly invoice.
Employees with dependent coverage should get assistance if not on SoonerCare.
When applying on line the form is not very clear about dependents....had two employees that had to send in change forms.
Service center goes down at 7:00pm for upgrading, I work late shift. Be nice if it closed at a later time. Is there some way the system can hold information typed in but not save for the application. I have had to stop to research.....

[Different plans] should be included or qualified.
Fix lag times in coverage. If I add an employee, it takes a month or two to get them on OEPIC.
I think the renewal process is confusing. I also think our agent needs to be notified as well of things pertaining to our group.
Need on line management of hires and terminations.
Great program but the information that we should be able to supply employees isn't anywhere to be found. Need brochures for employers to hand out to employees. Call center and the faxing system-you can't understand some of the call center employees & several times faxes were lost. I have faxed some documents as many as three times.
The change forms in all areas need to be more user friendly.
It is a wonderful program. Federal government needs to use this program.
Eighteen year olds are left out of the picture-don't qualify Medicaid or O-EPIC.
We hope this plan will not be disturbed by the National Health Care Bill.
Would like to see children added to this program soon.
I wish it was available to the employees that work in Oklahoma but either live in Missouri or Kansas. We have other employees that qualify but live out of state.
Please educate us more on requirements for different procedures.
Why aren't children included?
Keep it available.
Invoice needs to be alphabetical order.
Cover 100%.
Lack of provider who accept insurance.
The program should continue.
Need to change way you compute eligibility - cannot use only income without using deductions from the same business.
Don't like children are not on plan but on SoonerCare.
If all states had OEPIC we would not need the federal government getting involved.
Please - please - make your web site usable by other browsers besides "explorer"!!

Appendix C

Narrative Comments from Survey

I created a cheat sheet to help employees online. The only thing that was confusing was for spouses to be covered they have to work for 99< employees.

Renewing is not an easy process- letters would be helpful.

I wish children could be covered instead of having to use SoonerCare. If a child had Blue Cross for instance instead, they would have a larger choice of doctors.

You need an email notification to let me know you have received a fax submission or when you have paid our subsidy.

You need an email notification to let me know you have received a fax submission or when you have paid our subsidy.

Other

Most business is illegal in state.

Not been on program long enough.

Have not been on plan long enough to feel impact.

Agent more concerned with O-EPIC assistance than the coverage.

Our insurance agent deals with O-EPIC, not me. She may have a different response, but doubt it.

Still don't care

Some employees who qualify will not complete the paperwork-too lazy!

Need to include children - no one wants SoonerCare for their kids.

Many individuals who are OEPIC qualified and pay child support through DHS are required to insure their children. This defeats the purpose of OEPIC.

No one took advantage of it.

No longer use.

This company is closed now.

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

Laine H. 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. Coleman
Health Policy Research Coordinator, Primary Care Health Policy Division

Sarah Coleman 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. Mrs. Coleman 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 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. Mrs. Coleman is currently the health policy research coordinator for the division.

Susan M. Hall, MSM
Outreach Liaison, Primary Care Health Policy Division

Susan Hall joined the University of Oklahoma Health Sciences Center (OUHSC), Department of Family and Preventive Medicine, Primary Care Health Policy Division as Outreach Liaison in October, 2008. She holds a Bachelor of Arts degree in Education from Northeastern State University and a Master of Science degree in Management from Southern Nazarene University. Before joining OUHSC, Ms. Hall worked for 37 years for the Oklahoma Department of Human Services and has an extensive background in human services, training, technical assistance and program management. She received the Social Security Public Service Award in 1984 for her contributions to the national implementation of Work Programs under the Aid to Families with Dependent Children Program. Ms. Hall is responsible for outreach coordination and functions as a community liaison for the division. She assists in conducting the research projects of the division.

Jim Cacy, Ph.D.
Research and Statistics Consultant

Dr. Jim Cacy joined the Department of Family and Preventive Medicine in October of 1994 as a Project Manager responsible for training physicians to use an electronic medical records system, and as a Research Assistant responsible for assisting in the development of the Oklahoma Research/Resource Network (OKPRN). Prior to joining the Department, Dr. Cacy was a Programs Supervisor for the Oklahoma Department of Human Services Office of Client Advocacy (OCA), where he was responsible for the preparation of the annual Human Services Commission report of the OCA's grievance and abuse investigation statistics. He received his Ph.D. in Educational Psychology, specializing in Program Evaluation, in 1995, from the University of Oklahoma. His graduate training included advanced training in parametric and nonparametric statistics, and both quantitative and qualitative research techniques. In July of 1999 he was promoted to the rank of Instructor and Division Head of the Department's Information Technology Division, and in June of 2001 he was promoted to the rank of Clinical Assistant Professor. During his tenure, he has been involved with numerous research projects as an expert in

APPENDIX D
Biographical Sketches of Project Faculty and Staff

research design, statistics, curriculum development, and information technology, and he has served as an instructor in Biostatistics and Epidemiology for the University's Medical School. He has authored and co-authored numerous publications and presentations on a variety of topics, and he has been an Invited Presenter to numerous national conferences in the area of electronic medical records. He recently retired from his Faculty position with the Department. His current professional activities include Adjunct Professor of Psychology at the MidAmerica Christian University, where he teaches undergraduate social psychology and abnormal psychology and master's level developmental psychology.

Denise M. Brown, PHR

Senior Administrative Manager, Department of Family & Preventive Medicine

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 resources, administrative and hospital based management; including patient and employee relations. As senior administrative manager, she works closely with the research 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.