



The Associated Press-NORC  
Center for Public Affairs Research

# **Employer Perspectives on the Health Insurance Market: A Survey of Businesses in the United States**

**Conducted by The Associated Press-NORC Center for Public Affairs Research  
with funding from the Robert Wood Johnson Foundation**

*Interview dates: August 19, 2014 – October 8, 2014*

*Interviews: Nationally representative survey of 1,061 private sector employers with at least 3 employees*

*Margin of error: +/- 5.6 percentage points at the 95% confidence level*

*NOTE: All results show percentages among all respondents, unless otherwise labeled.*

**D1. To begin, I have a few questions about your organization and the types of benefits your organization offers to some or all of its employees.**

**Including workers at all locations and sites, how many people are currently employed full-time by your organization?**

**D2. Including workers at all locations and sites, how many people are currently employed part-time by your organization? Please note, a part-time employee is defined as an employee who works less than 30 hours per week on average.**

	AP-NORC 8/19-10/8
1-2 Employees NET	-
Small NET (3-49 employees)	93
Medium NET (50-499 employees)	6
Large NET (500+ employees)	1
Don't Know	-
Skipped on web	-
Refused	-

N=

1061

**D3. Thinking about both the total number of full-time and part-time employees your organization has across all locations and sites, how many full-time equivalents, sometimes called FTEs, does your organization have?**

	AP-NORC 8/19-10/8
Median	6
Mean	41
Don't know	1
Refused	2

N=

1061

**INS1. Which of the following types of health benefits does your organization offer to its employees? Does your organization offer [INSERT ITEM] or not?**

**INTERVIEWER: CODE YES IF R INDICATES BENEFIT IS PROVIDED FOR SOME WORKERS BUT NOT ALL**

AP-NORC 8/19-10/8	Yes	No	Don't know	Refused
Health insurance coverage or a health insurance plan	59	41	*	*
Dental coverage	35	65	-	-
Vision coverage	25	75	-	*
Funds to purchase insurance on a private exchange	16	83	1	1
A flexible spending account for health care [IF NECESSARY: A flexible spending account, or FSA, allows an employee to set aside a portion of earnings to pay for qualified expenses for medical expenses. The employee contributions are not subject to payroll taxes.]	12	87	*	1

N=1061

*If offers health insurance in INS1a*

**INS2a. For about how many years has your organization offered some type of health insurance plan to some or all of its employees?**

	AP-NORC 8/19-10/8
1-10 years	32
11-20 years	32
21+ years	35
Don't know	1
Refused	*

N=

878

*If offers funds to purchase insurance in INS2b*

**INS2b. On average, how much does your organization provide to employees per month to purchase health insurance on a private exchange?**

	AP-NORC 8/19-10/8
Median	300
Mean	570
Don't know	3
Refused	4

N=

92

*If offers any type of insurance in INS1*

**INS3. Does your organization offer any type of health benefits to spouses or dependents of employees, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	66
No	33
Don't know	1
Refused	-
<i>N=</i>	921

*If offers some spouse or dependent benefit in INS3. Each item asked only if offered to employees in INS1.*  
**INS4a-e. Which of the following health benefits are available to spouses or dependents of employees?**

**Does your organization offer [INSERT ITEM] to spouses or dependents, or not?**

**[RANDOMIZE ORDER]**

AP-NORC 8/19-10/8	Yes	No	Don't know	Refused
Health insurance coverage or a health insurance plan <i>n=803</i>	97	3	-	*
Vision coverage <i>n=597</i>	97	1	-	2
Dental coverage <i>n=731</i>	96	3	-	*
A flexible spending account for health care [IF NECESSARY: A flexible spending account, or FSA, allows an employee to set aside a portion of earnings to pay for qualified expenses for medical expenses. The employee contributions are not subject to payroll taxes.] <i>n=474</i>	77	23	*	-
Funds to purchase insurance on a private exchange <i>n=54</i>	48	52	-	-

*If employer does not provide health insurance or does not provide health insurance to employee spouses or dependents in INS1 or INS3*

**INS5a. Has your organization ever offered some type of health insurance plan to the employee's spouse or dependents, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	14
No	86
Don't know	*
Refused	1
<i>N=</i>	116

*If has ever offered insurance to employee spouses or dependents in Ins5a.*

**INS5d. About how many years ago did your organization stop offering some type of health insurance plan to the employee’s spouse or dependents?**

	AP-NORC 8/19-10/8
Median	5
Mean	6
Don’t know	11
Refused	-
<i>N</i> =	26

*If less than 50 employees and offers a health insurance plan*

**INS6. Does your organization participate in the Small Business Health Options Marketplace, sometime called SHOP, or not?**

**INTERVIEWER: USE AS NEEDED: The SHOP is a feature of the Affordable Care Act that helps small businesses provide health insurance coverage to employees.**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	3
No	94
Don’t know	3
Refused	*
<i>N</i> =	318

*If less than 50 employees and offers a health insurance plan*

**INS7. During 2013, did your organization receive a tax credit from the federal government for the health insurance plan premiums it paid, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	22
No	66
Don’t know	11
Refused	2
<i>N</i> =	318

*If employer doesn't offer a health insurance plan*

**INS9. Has your organization ever offered some type of health insurance plan to its employees, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	27
No	72
Don't know	*
Refused	-
<i>N=</i>	183

*If yes in INS9*

**INS10. About how many years ago did your organization stop offering some type of health insurance plan to its employees?**

	AP-NORC 8/19-10/8
Median	4
Mean	5
Don't know	1
Refused	-
<i>N=</i>	65

*PLAN1-PLAN6 asked of employers who offer an insurance plan*

**PLAN1. There are several types of health insurance plans that employers may offer their employees, such as Health Maintenance Organizations (HMOs) or Preferred Provider Organizations (PPOs). How many health insurance plans does your organization offer to its employees?**

	AP-NORC 8/19-10/8
Offers one plan	73
Offers more than one plan	27
Don't know	-
Refused	-
<i>N=</i>	878

**PLAN2. Can any of the plans your organization offers be considered a high-deductible health insurance plan or not? That is, do any of the plans that your organization offers have an ANNUAL single deductible of AT LEAST \$1,250 and a family deductible of AT LEAST \$2,500 for in-network or preferred providers?**

**IF NEEDED:** A deductible is an amount that the enrollee must pay BEFORE all or most services are payable by the plan.

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	58
No	41
Don't know	1
Refused	*

N=

878

*If yes to PLAN2*

**PLAN3. Does your organization offer a Health Savings Account, or HSA, along with any of the high-deductible health insurance plans it offers, or not?**

A health savings account is a personal savings account available only to employees enrolled in a high-deductible health insurance plan that allows the employee to pay for certain medical expenses using contributions that aren't subject to federal income tax at the time of deposit. Please do not include flexible spending accounts, which are available to employees in other types of health insurance plans or other arrangements.

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	29
No	71
Don't know	-
Refused	*

N=

556

**PLAN4. Do any of your organization’s health insurance plans include a high performance or tiered provider network, or not?**

**A high performance or tiered network is one that groups providers WITHIN the network based on quality, cost, and/or efficiency of care they deliver.**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	14
No	81
Don’t know	4
Refused	1
<i>N=</i>	<i>878</i>

**PLAN5. What percentage of your organization’s employees participate in the health insurance plan(s) offered by your organization? Would you say...**

**[ORDER REVERSED FOR HALF]**

	AP-NORC 8/19-10/8
Less than 10%	4
10% to 24%	7
25% to 49%	11
50% to 69%	21
70% to 89%	22
90% or more	35
Don’t know	*
Refused	1
<i>N=</i>	<i>878</i>

*If employer has part-time employees*

**PLAN6. Are any part-time employees eligible to participate in the health insurance plan(s) offered by your organization or not? A part-time employee is defined as an employee who works less than 30 hours per week on average.**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	21
No	79
Don’t know	-
Refused	*
<i>N=</i>	<i>715</i>



*If more than 50 employees and does not offer insurance*

**PLAN7. The Affordable Care Act will be fully implemented starting in 2015. Part of the law will require employers with 50 or more full-time employees to offer coverage to at least 70% of full-time employees or face financial penalties. When this part of the ACA is implemented, does your organization plan to offer coverage to its employees, reduce staff or change schedules so that your organization avoids penalties under the law, pay the financial penalties, or aren't you sure yet?**

**READ AS NEEDED:** Full-time is defined by the IRS as 30 hours per week or more.

*n=15, sample too small to report detailed results*

*If more than 50 employees and does offer insurance*

**PLAN8. The Affordable Care Act will be fully implemented starting in 2015. Part of the law will require employers with 50 or more full-time employees to offer coverage to at least 70% of full-time employees or face financial penalties. When this part of the ACA is implemented, does your organization plan to change any of your employees' schedules to reduce the number of full-time employees who must be covered under the law, or not? If you aren't sure yet, just say so.**

**READ AS NEEDED:** Full-time is defined by the IRS as 30 hours per week or more.

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Organization plans to change employee schedules	3
Organization does not plan to change employee schedules	84
Aren't sure yet	13
Don't know	*
Refused	*

*N=*

*566*

[DEC1-COST2 ASKED IF EMPLOYER OFFERS INSURANCE]

**DEC1. I am going to read you some reasons employers give for offering a health insurance plan.**

**For each one, tell me if it is a major reason, a minor reason, or not a reason why your organization offers (a) health insurance plan(s).**

RE-READING STEM OR SCALE FOR EACH ITEM IS OPTIONAL WHEN R UNDERSTANDS QUESTION

**How about because...?**

[RANDOMIZE]

AP-NORC 8/19-10/8	Major reason	Minor reason	Not a reason	Don't know	Refused
It is the right thing to do	81	6	13	*	*
It helps with employee retention	61	20	19	-	-
It helps with employee recruitment	57	18	24	-	-
It increases productivity by keeping employees healthy	41	32	26	*	*
Employees demand or expect it	36	30	34	-	-
Competitors offer it	34	30	36	*	*
It reduces absenteeism by keeping employees health	34	37	29	*	*
It is the law under the affordable care act	29	22	48	*	1
It is tax deductible for the employer	23	39	36	*	1
There are fines if a health insurance plan is not offered	22	20	56	1	*
It is not included in taxable income for employees	18	34	47	1	-
One or more employees have medical problems	9	31	59	-	*

N=878

**DEC2. Now, think about the process your organization uses to select the health insurance plan(s) it will make available to employees. First, is the decision to offer a health insurance plan made by an individual, a small group of employees, or a larger, formal committee?**

[DO NOT RANDOMIZE RESPONSE OPTIONS]

	AP-NORC 8/19-10/8
Individual	45
Small group of employees	38
Committee	11
Both individuals and a committee (VOL)	6
Don't know	1
Refused	*

N=

878

**RND\_03.**

**DEC3A/DEC3B.**

**[ASK HALF] Does your organization always, sometimes, or never use a broker or consultant to assist in choosing a health insurance plan or plans?**

**[ASK HALF] Does your organization never, sometimes, or always use a broker or consultant to assist in choosing a health insurance plan or plans?**

**[ORDER REVERSED FOR HALF]**

	AP-NORC 8/19-10/8
Always	63
Sometimes	23
Never	14
Don't know	*
Refused	-
<i>N=</i>	878

**DEC4. Has your organization changed insurance carriers or decided to offer additional plans with a new insurance carrier in the past year, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes, has changed plans	27
No, has not changed plans	73
Don't know	*
Refused	-
<i>N=</i>	878

**DEC5. Has your organization shopped for a new health insurance plan or insurance carrier in the past year, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	46
No	53
Don't know	1
Refused	*
<i>N=</i>	633

**DEC6. Next, thinking about factors your organization might consider when selecting a health insurance plan to offer to its employees, how important is each of the following as a factor in your organization's decision when selecting a health insurance plan to offer to its employees?**

**How about [INSERT ITEM]? Would you say it is...not important at all, not too important, moderately important, very important, or extremely important?**

AP-NORC 8/19-10/8	Not important at all	Not too important	Moderately important	Very important	Extremely important	Don't know	Refused
The cost of the plan to your organization	1	3	10	37	49	-	-
The cost of the premium for employees	6	4	12	42	36	-	-
The type of services covered under the plan	*	1	17	49	33	-	-
The amount of the deductible and out-of-pocket costs for employees	1	3	23	42	30	-	-
The level of service provided by the plan to your organization	1	2	20	53	24	-	-
How broad or narrow the provider network is	*	6	27	46	21	-	-
The reputation of the health insurance plan with other companies	2	7	30	42	19	-	-
Quality ratings of providers covered by the plan	4	7	30	41	19	-	-
The geographic coverage of the health care network	2	9	35	38	18	-	-
The accuracy and timeliness of claims processing	3	7	31	42	17	-	-

*N=878 unless otherwise specified*

**DEC6 (Cont).** Next, thinking about factors your organization might consider when selecting a health insurance plan to offer to its employees, how important is each of the following as a factor in your organization’s decision when selecting a health insurance plan to offer to its employees?

How about [INSERT ITEM]? Would you say it is...not important at all, not too important, moderately important, very important, or extremely important?

Ensuring continuity in plan offerings to employees	1	3	38	42	16	-	-
Broker recommendations <i>(Asked if employer has always or sometimes used broker recommendations in DEC3, n=804)</i>	3	6	43	37	11	-	-
The accreditation by national organizations	5	21	33	29	11	-	-
Employee feedback on current health care plans and coverage	6	9	40	35	10	-	-
Employee preferences	4	13	46	30	7	-	-

*N=878 unless otherwise specified*

**DEC7. Of all of the factors we just reviewed, which would you say is the single most important factor in your organization's decision to select a health insurance plan to offer to its employees?**

	AP-NORC 8/19-10/8
The cost of the plan to your organization	13
The cost of the premium for employees	5
The type of services covered under the plan	5
The amount of the deductible and out-of-pocket costs for employees	2
How broad or narrow the provider network is	2
The geographic coverage of the health care network	1
The level of service provided by the plan to your organization	1
Employee preferences	1
Continuity in plan offerings to employees	1
Quality ratings of providers covered by the plan	1
Broker recommendations	1
The accuracy and timeliness of claims processing	*
The accreditation by national organizations	*
The reputation of the health insurance plan with other companies	*
Employee feedback on current health care plan offerings and coverage	*
All Other	19
Other (SPECIFY)	6
Cost - unspecified (Vol.)	6
Both cost and coverage (Vol.)	5
Cost to both employer and employee (Vol.)	2
Cost to employee (unspecified) (Vol.)	*
Don't know	*
Refused	45

**DEC11. (DEC11A-DEC11D)**

**Next, I want to ask about any sources of information that your organization may use to evaluate health insurance plan quality. For each source I mention, please indicate whether your organization uses that source of quality information or not. If you are not familiar with it, please just tell me.**

**[FIRST/NEXT], how about [INSERT ITEM]?**

RE-READING STEM OR SCALE FOR EACH ITEM IS OPTIONAL WHEN R UNDERSTANDS QUESTION  
**[RANDOMIZE]**

AP-NORC 8/19-10/8	Yes, Uses	No, does not use	Unfamiliar with this source	Don't know	Refused
Quality data provided by the health insurance plan	36	37	25	1	*
HEDIS (“Hee-Dis”) Scores or NCQA (“N-C-Q-A”) data <b>IF NECESSARY:</b> HEDIS scores are health insurance plan quality ratings; the NCQA is an organization dedicated to improving quality care.	4	29	65	2	*
CAHPS (“CAPS”) data <b>IF NECESSARY:</b> CAHPS surveys ask consumers and patients to report on and evaluate their experiences with health care plans and providers.	4	29	64	3	*
eValue8 (“EVALUATE”) data from the National Coalition on Business Health <b>IF NECESSARY:</b> eValue8 includes performance reports that allow business participants to assess health care vendors on a local, regional and national basis.	1	34	61	3	*

N=878

**DEC11E. Are there any other sources of information that your organization uses to evaluate health insurance plan quality that I didn't mention?**

	AP-NORC 8/19-10/8
Yes	24
No	72
Don't know	3
Refused	1
<i>N</i> =	878

**DEC11E\_O**

[Open-ended]

**RND\_05.**

**DEC12. About how often, if at all, does your organization communicate data about the quality of its health insurance plans to its employees? Would you say...?**

**[RANDOMIZE RESPONSE OPTIONS BASED ON RND\_05]**

	AP-NORC 8/19-10/8
Monthly or more often	*
Quarterly	10
Twice a year	13
Once a year	42
Less than once a year	12
Never	23
Don't know	1
Refused	-
<i>N</i> =	878



**COST1. How likely would your organization be to pay more for a health care plan with higher quality ratings?**

[ASK HALF] Would you say extremely likely, very likely, somewhat likely, not too likely or not likely at all?

[ASK HALF] Would you say not likely at all, not too likely, somewhat likely, very likely, or extremely likely?

[REVERSE ORDER FOR HALF]

	AP-NORC 8/19-10/8
<b>Very or extremely likely NET</b>	<b>11</b>
Very likely	4
Extremely likely	7
Somewhat likely	44
<b>Not too likely or not likely at all NET</b>	<b>45</b>
Not too likely	30
Not likely at all	16
Don't know	*
Refused	*

N=

878

**COST2. How likely would your organization be to accept lower quality ratings in order to save money for both your organization and its employees?**

[IF RND\_07 = 0] Would you say extremely likely, very likely, somewhat likely, not too likely or not likely at all?

[IF RND\_07 = 1] Would you say not likely at all, not too likely, somewhat likely, very likely, or extremely likely?

[RANDOMIZE RESPONSE OPTIONS Based On RND\_07]

	AP-NORC 8/19-10/8
<b>Very or extremely likely NET</b>	<b>10</b>
Very likely	5
Extremely likely	4
Somewhat likely	27
<b>Not too likely or not likely at all NET</b>	<b>62</b>
Not too likely	39
Not likely at all	23
Don't know	1
Refused	*

N=

878

**EXCH1. Next, I want to ask a few questions about health insurance exchanges.**

**Insurance exchanges are now offering subsidized private coverage in every state. Is your organization examining the design of the exchange plans as you think about updating or changing the insurance benefits your organization offers, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	20
No	78
Don't know	2
Refused	*

*N=*

*1061*

*If offers health insurance*

**EXCH2.**

**The exchange plans have a number of different design features. For each of these features, can you tell me how likely it is that your organizations will incorporate it in its health insurance plans in the next two years?**

**How about [INSERT ITEM]?**

**[RESPONSE ORDER REVERSED FOR HALF]**

RE-READING STEM OR SCALE FOR EACH ITEM IS OPTIONAL WHEN R UNDERSTANDS QUESTION

AP-NORC 8/19-10/8	Extremely likely	Very likely	Somewhat likely	Not too likely	Not likely at all	Don't know	Refused
Incorporating a combined deductible for medical and prescription costs. That means that prescriptions and medical care are part of the same deductible, and there is no "first dollar" pharmacy coverage.	8	13	51	23	5	-	-
Dropping coverage for spouses and other dependents.	8	3	19	28	42	-	-
Charging smokers a financial penalty on top of their standard premium	6	15	39	24	16	-	-
Placing many or most brand name prescription drugs on high cost sharing tiers.	5	10	43	30	12	-	-
Selecting a plan with high performance networks	3	7	60	26	4	-	-
Selecting a plan with narrow provider networks	*	1	25	51	22	-	-

N=226

**EXCH3. Private exchanges allow employees to shop for individual coverage from a range of health insurance plans and may or may not include a financial contribution to employees from the organization. Within the next three years, how likely do you think your organization will be to join a private exchange?**

**[RESPONSE ORDER REVERSE FOR HALF]**

	AP-NORC 8/19-10/8
<b>Very or extremely likely NET</b>	<b>6</b>
Extremely likely	2
Very likely	5
Somewhat likely	27
<b>Not too likely or not likely at all NET</b>	<b>64</b>
Not too likely	32
Not likely at all	32
Don't know	2
Refused	*

*N=1061*

**RND\_10.**

**ACA1. Next, I want to ask about the Affordable Care Act, or ACA.**

**As the Affordable Care Act is fully implemented over the next three years, do you think it will...**

**[HALF] make it easier for employers to scale back their own health benefit plans, make it harder for employers to scale back their own health benefit plans, or have little effect on employer decisions about their own health benefit plans?**

**[HALF] make it harder for employers to scale back their own benefit plans, make it easier for employers to scale back their own benefit plans, or have little effect on employer decisions about their own health plans?**

**[RANDOMIZE RESPONSE OPTIONS BASED ON RND\_10]**

	AP-NORC 8/19-10/8
Make it easier	26
Make it harder	34
Have no effect	35
Don't know	4
Refused	*

*N=1061*

**WELLINT.** Next, I'd like to ask you some questions about wellness and health promotion programs.

**WELL1. (WELL1A-WELL1L)**

**Does your organization or any of its health insurance plans offer the following wellness or health promotion programs to at least some employees or not?**

**[FIRST/NEXT], how about [INSERT ITEM]?**

RE-READING STEM OR SCALE FOR EACH ITEM IS OPTIONAL WHEN R UNDERSTANDS QUESTION

**[RANDOMIZE WELL1A-K, ALWAYS ASK WELL1L LAST]**

AP-NORC 8/19-10/8	Yes	No	Don't know	Refused
Web-based resources for healthy living	35	63	2	*
A wellness newsletter	27	72	1	*
Management programs for chronic diseases such as diabetes	24	73	2	*
Health risk assessments or appraisals ( <b>IF NECESSARY:</b> Health risk appraisals usually are extended questionnaires and are designed to provide feedback on health risks and quality of life.)	20	74	4	1
Employee assistance programs or other behavioral health programs	20	77	2	*
Smoking cessation program	20	77	2	*
Weight loss programs	19	79	1	1
Biometric Screening ( <b>IF NECESSARY:</b> Biometric screening is a health examination that measures an employee's risk factors such as cholesterol, blood pressure, cardiovascular screening, stress and nutrition. It can include mammograms and health screenings.)	19	78	3	*
Lifestyle or behavioral coaching ( <b>IF NECESSARY:</b> This does not include smoking cessation but can include health coaching via phone or on-site, nurse hotline, or diabetes counseling/management.)	18	79	3	*
Gym membership discounts or on-site exercise facilities	18	80	1	*
Classes in nutrition or healthy living	18	78	3	1
Any other type of wellness benefit (INCLUDE SPECIFY BOX FOR YES RESPONSES)	4	94	1	1

N=1061

*If yes to any in WELL1*

**WELL2. Are any of these wellness programs available to spouses or dependents of your employees, or not?**

	AP-NORC 8/19-10/8
Yes, all	44
Yes, some	15
No	37
Don't know	4
Refused	*

N=812

*If yes to any in WELL1*

**WELL3. Does your organization use any of the following strategies to promote your wellness offerings or not?**

**FIRST/NEXT, how about [INSERT ITEM]?**

**IF NECESSARY: Does your organization use this strategy or not to promote your wellness offerings?**

RE-READING STEM OR SCALE FOR EACH ITEM IS OPTIONAL WHEN R UNDERSTANDS QUESTION

AP-NORC 8/19-10/8	Yes	No	Don't know	Refused
Providing access to a benefits counselor	21	78	1	*
Personalizing communication	18	81	1	1
Providing non-monetary incentives such as recognition	14	83	2	*
Distributing a company or organization newsletter	14	86	*	*
Maintaining a website	13	86	-	1
Providing monetary incentives	12	88	*	*
Assigning an employee to promote wellness	11	89	*	_*
Using social media tools	9	90	2	*
Maintaining an intranet site or other internal website	8	91	-	*
Hosting team competitions	5	94	*	1

N=812

*If offers a chronic disease management program in WELL1*

**WELL4. You mentioned that your organization or its health insurance plans include a management program for chronic diseases such as diabetes. Does your organization offer financial incentives to employees to participate in these disease management programs, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes	5
No	93
Don't know	2
Refused	*
<i>N=</i>	521

*If offers health risk appraisals or assessments in WELL1*

**WELL5. You mentioned that your organization or its health insurance plans include health risk appraisals or assessments. Does your organization offer financial incentives such as cash or premium discounts to employees that complete a health risk appraisal or health risk assessment, or not?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes, offers	11
No, does not offer	89
Don't know	-
Refused	-
<i>N=</i>	449

*If offers biometric screening in WELL1*

**WELL6. You mentioned that your organization or its health insurance plans include biometric screening. Are employees rewarded financially if they meet specified biometric outcomes such as meeting a target body mass index or cholesterol level or not? Please do NOT include incentives related to smoking or tobacco use in answering this question.**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes, rewarded	10
No, not rewarded	90
Don't know	*
Refused	*
<i>N=</i>	430

**WELL7. Are employees penalized financially if they do not meet specified biometric outcomes such as meeting a target body mass index or cholesterol level or not? Please do NOT include penalties related to smoking or tobacco use in answering this question.**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Yes, penalized	6
No, not penalized	94
Don't know	*
Refused	*
<i>N=</i>	<i>430</i>

**ORGANIZATION/RESPONDENT BACKGROUND**

**DINTRO. Finally, we have a few questions for statistical purposes.**

**D4. Which category comes closest to describing your current position in your organization?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Human Resources Manager	11
Benefits Manager	2
Executive Officer/Corporate Officer	18
Owner	31
Office manager/branch manager	30
Project or Program Manager	2
Other (SPECIFY)	6
Don't know	-
Refused	1
<i>N=</i>	<i>1061</i>

**D6. Is your organization a private for-profit organization, or a not-for-profit organization?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Private for-profit	86
Not-for-profit organization	14
Other (SPECIFY)	*
Don't know	*
Refused	*
<i>N=</i>	<i>1061</i>



**D7. Is your organization primarily a...?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Manufacturing organization	10
Health care organization	17
Service, retail or wholesale organization	51
<b>Some other type of organization (SPECIFY)</b>	<b>23</b>
Professional services (VOL)	12
Education (VOL)	2
Construction (VOL)	3
Other	6
Don't know	-
Refused	-

*N=*

*1061*

**D8. In what region of the country is the headquarters of your organization located?**

**[DO NOT RANDOMIZE RESPONSE OPTIONS]**

	AP-NORC 8/19-10/8
Northwestern U.S.	20
Midwest U.S.	22
Southern U.S.	34
Western U.S.	23
Don't know	*
Refused	1

*N=*

*1061*

## Study Methodology

This survey, funded by the Robert Wood Johnson Foundation, was conducted by the Associated Press-NORC Center for Public Affairs Research between the dates of August 19 and October 8, 2014. Staff from NORC at the University of Chicago, the Associated Press, and the Robert Wood Johnson Foundation collaborated on all aspects of the study.

This nationally representative survey of employers was conducted via web and telephone with 1,061 employers with at least three employees, full-time or part-time. Interviews were completed over the telephone by professional interviewers who were carefully trained on the specific study (n=445) or through an online survey (n=616). Respondents were offered a \$50 monetary incentive for participating, as compensation for their time. A “most knowledgeable respondent” method was used to select the respondent in the organization who could best answer the survey. Thirty-one percent of respondents identified themselves as business owners, 30 percent as office managers, 18 percent as executive officers, 11 percent as human resources managers, 2 percent as benefits managers, 2 percent as project managers, and 6 percent as another position.

NORC selected the sample of businesses from the Dunn and Bradstreet business data supplied by Survey Sampling International and included an oversample of large businesses to ensure sufficient sample size for analysis. In the United States, a majority (96 percent) of employers are small businesses with fewer than 50 employees, although these organizations only employ 28 percent of workers. Medium- and large-sized businesses, with 50 or more employees, are 4 percent of the employer population, but they employ 72 percent of workers.<sup>1</sup>

The sample was weighted to adjust for unequal sampling probabilities, unknown eligibility, nonresponse, and population coverage. A base weight was computed first to account for the selection probabilities under the sample design. The base weight was then adjusted to compensate for businesses that are of unknown eligibility and for those that refused to participate in the survey. Finally, a poststratification adjustment was applied to all complete cases to align the weighted sample distribution to 2011 census business (firm) counts by census region and size class. The 28 poststrata are defined by the four census regions crossed by seven size classes: 3-9, 10-24, 25-49, 50-199, 200-999, 1,000-4,999, and 5,000 or more workers. Only complete cases have a final weight. The weighted data, which represent the target population of the study, were used for all analyses. Unweighted sample sizes by business size groupings appear in the table below.

The final response rate was 22 percent, based on the American Association for Public Opinion Research Response Rate 3 method. The overall margin of error was +/- 5.6 percentage points, taking into account the complex sample design.

A complete study report is available on the AP-NORC Center for Public Affairs Research website: [www.apnorc.org](http://www.apnorc.org).

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<sup>1</sup> U.S. Census Bureau. Statistics of U.S. Businesses. Employer Firms, Establishments, Employment, and Annual Payroll Small Firm Size Classes, 2011. <http://www.sba.gov/advocacy/firm-size-data>.

**About the Associated Press-NORC Center for Public Affairs Research.**

The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest quality journalism to bring key information to people across the nation and throughout the world.

- The Associated Press is the world's essential news organization, bringing fast, unbiased news to all media platforms and formats.
- NORC at the University of Chicago is one of the oldest and most respected, independent research institutions in the world.

The two organizations have established the Associated Press-NORC Center for Public Affairs Research to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.

The founding principles of the AP-NORC Center include a mandate to carefully preserve and protect the scientific integrity and objectivity of NORC and the journalistic independence of The Associated Press. All work conducted by the Center conforms to the highest levels of scientific integrity to prevent any real or perceived bias in the research. All of the work of the Center is subject to review by its advisory committee to help ensure it meets these standards. The Center will publicize the results of all studies and make all datasets and study documentation available to scholars and the public.

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