



Topline

Kaiser Family Foundation
Survey of Health Insurance Agents

June 2012

METHODOLOGY

The *Survey of Health Insurance Agents* was designed, analyzed and conducted by researchers at the Kaiser Family Foundation, including Bianca DiJulio, Cynthia Cox, Larry Levitt, Gary Claxton, Mollyann Brodie, Liz Hamel, and Karen Pollitz. The survey of 500 health insurance agents was conducted between February 15 and March 8, 2012 using computer-assisted telephone interviews carried out by Social Science Research Solutions (SSRS). The sample was drawn from the Dun & Bradstreet database. In order to identify agents who sell major medical insurance, the sample was pulled from five Standard Industrial Classification (SIC) categories that a pilot study determined contained a sufficient percentage of health insurance agents. The five SIC categories were: (1) Life insurance; (2) Health insurance; (3) Insurance agents, brokers, and service; (4) Insurance agents, NEC (Not Elsewhere Classified); and, (5) Insurance Brokers, NEC. Participants were eligible for the survey if they met the following criteria: (1) acts as an agent or broker for comprehensive or major medical health insurance policies; and, (2) arranges for major medical health insurance policies for more than one health insurer; and (3) arranges major medical health insurance policies in the individual market and/or the small group market.

The sample was weighted to balance the sample demographics to match estimates from the Dun and Bradstreet Database since there is no federal source specifically for health insurance agent data. Data were weighted by SIC code, Census division, business size, and site type. All statistical tests of significance account for the effect of weighting. Weighted and unweighted values for key demographic variables are shown in the table below.

Sample Demographics		
	Unweighted	Weighted
Census Region		
Northeast	9.8%	9.8%
Midwest	35.0%	31.7%
South	34.4%	32.8%
West	20.8%	25.7%
Business Size		
Less than 5	68.6%	76.5%
5-9	11.4%	9.9%
10-20	4.2%	3.6%
21 or more	3.6%	2.8%
Unknown	12.2%	7.2%
Site Type		
Single location	91.6%	92.9%
Multiple locations	8.4%	7.1%
SIC		
Insurance agents, brokers, and service	75.2%	78.3%
Insurance agents, NEC	14.6%	16.6%
Other 3 categories	10.2%	5.1%

The survey has two modules: Form A for questions about the individual health insurance market and Form B for questions about the small group market. Agents who sell health insurance only or mostly in the individual market were assigned to Form A, while those who sell only or mostly in the small group market were assigned to Form B. Some agents reported an equal share of their business coming from each market and most were assigned to Form B.

The margin of sampling error including the design effect for the full sample is plus or minus 5 percentage points, for Form A it is plus or minus 6 percentage points, and for Form B it is plus or minus 7 percentage points. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margin of sampling errors for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

The response rate calculated based on the American Association of Public Opinion Research's Response Rate 3 formula was 58 percent.

- Please note:
- (1) Table percentages may not add to 100% due to rounding.
 - (2) Values less than 0.5% are indicated by an asterisk (*).
 - (3) "VOL" indicates that a response was volunteered by the respondent and not an explicitly offered choice.

SCREENER

S1. Is at least one person at this company an insurance agent or broker, or are there no insurance agents or brokers working here?

	Total
Yes	100
No	--
Don't know	--
Refused	--

S2. Does at least one person at this agency act as an agent or broker for comprehensive or major medical health insurance policies, or not?

	Total
Yes	100
No	--
Don't know	--
Refused	--

S3. Does the agency arrange for major medical health insurance policies for more than one health insurer, or does it only sell health insurance policies for one insurer?

	Total
More than one insurer	100
Only one insurer	--
Don't know	--
Refused	--

S3-a/b. Do you personally arrange for major medical health insurance policies in the (INSERT), or not? (PN: PLACE 'IF NECESSARY' NOTES ON SCREEN BELOW THE QUESTION FOR EACH ITEM 'A' THROUGH 'B') [PN -NOTE FOR ITEM A: (IF NECESSARY: for individuals who want to purchase health insurance on their own for themselves or their families.)] [PN -NOTE FOR ITEM B: (IF NECESSARY: for small businesses purchasing health insurance for their employees.)]

	Yes	No	Don't know	Refused
a. Individual market	92	8	--	--
b. Small group market	84	16	*	--

S3a/S3b. Combo table based on total

	Total
Sells to individuals only	16
Sells to small market only	8
Sells to both	76

MAIN SURVEY

1. Are you licensed in the state of (INSERT), or are you licensed in a different state? (INTERVIEWER NOTE: IF LICENSED IN MULTIPLE STATES, ASK "In which state do you do most of your health insurance business?")

	Total
Confirmed	99
Different state	1
Don't know	--
Refused	--

2. About what share of the policies you sell are for major medical health insurance? (READ LIST)

	Total
Less than half	50
Half or more	50
Don't know	*
Refused	--

(NO QUESTION 3)

READ TO ALL: Now, thinking only about major medical health insurance...

(RANDOMIZE 'small group health insurance policies' AND 'individual health insurance policies')

4. Would you say more of your business comes from (individual health insurance policies), more from (small group health insurance policies), or about the same amounts from both?

Based on total who arrange for major medical health insurance in both the individual market and in the small group market

	Total
More from individual	45
More from small group	34
Same amounts from both	21
Don't know	*
Refused	--
	<i>N=379</i>

3a/3b/4. Combo table based on total

	Total
Sells to individuals only	16
Sells to small market only	8
Sells to both	76
Mostly individual health insurance policies	34
Mostly small group health insurance policies	26
Same amounts from both	16

(IF (Q3a=1 and Q3b=1) SELLS IN BOTH INDIVIDUAL AND SMALL GROUP MARKETS, INSERT "INDIVIDUAL AND SMALL GROUP" AND "MARKETS";
 IF (Q3a=1 and Q3b=2,D,R) ONLY SELLS IN INDIVIDUAL, INSERT "INDIVIDUAL" AND "MARKET";
 IF (Q3b=1 and Q3a=2,D,R) ONLY SELLS SMALL GROUP, INSERT "SMALL GROUP" AND "MARKET")

5. What are the most noteworthy trends or changes you have seen in the (individual and small group/individual/small group) health insurance (market/markets) in recent years? (open-end, record up to 3 responses with a light probe after the 1st and 2nd, "is there another trend you think is noteworthy?") (INTERVIEWER NOTE — IF SAYS DON'T KNOW, PROBE: "Just from your own observations." RECORD UP TO 3 RESPONSES WITH A LIGHT PROBE AFTER THE 1ST AND 2ND: "is there another trend you think is noteworthy?" PROBE FOR DETAIL ON ONE WORD ANSWERS, I.E. "COSTS")

First Mention	Total	Sells Only		Sells
		Individual	Both/Small	
Cost-Related (Net)	58	59	58	
High/higher premiums/rates/coverage/costs	35	31	36	
High/higher out-of-pocket costs (deductibles, coinsurance, etc.)	13	20	12	
Group healthcare is becoming so expensive people are switching to individual policies	1	--	1	
Less employers are offering insurance to their employees because they can't afford it	1	--	1	
Increased costs being passed onto employees	1	--	1	
Less people have insurance because they can't afford it	3	3	3	
Lack of understanding of health care costs	1	--	1	
Other cost-related mentions	3	4	2	
BENEFITS/COVERAGE-RELATED (NET)	10	11	9	
Reduction in benefits/coverage (general)	4	5	4	
Increase in benefits/coverage (general)	1	2	1	
Preventive care is covered/free	2	1	2	
Less plan/policy options/choices	1	2	*	
More consumer/individual directed plans	1	--	1	
Other benefits/coverage-related mentions	1	1	2	
CHANGES IN UNDERWRITING (NET)	7	5	7	
Changes in insuring children	2	--	3	
Changes in insuring preexisting conditions	*	1	*	
Changes in insuring adult children up to age 26	*	--	*	
Stricter underwriting	3	2	3	
Other changes in underwriting mentions	1	1	1	
OBAMA'S HEALTHCARE REFORM/EFFECTS (NET)	8	7	8	
Government interference	3	5	2	
Healthcare reforms/new laws (general)	6	2	6	
Increased interest in HSA accounts	3	4	2	
Fewer insurance companies	1	--	1	
Reduction in agent/broker commissions	3	--	4	
Other	4	4	4	
None/No other mention	5	9	4	
Don't know	1	*	1	
Refused	*	1	--	

Q5 continued on next page

Q5 continued

Total Mentions	Total	Sells Only Individual	Sells Both/Small
Cost-Related (Net)	73	73	73
High/higher premiums/rates/coverage/costs	50	44	51
High/higher out-of-pocket costs (deductibles, coinsurance, etc.)	23	28	22
Group healthcare is becoming so expensive people are switching to individual policies	1	--	2
Less employers are offering insurance to their employees because they can't afford it	2	--	2
Increased costs being passed onto employees	2	--	2
Less people have insurance because they can't afford it	5	4	6
Lack of understanding of health care costs	1	--	1
Other cost-related mentions	6	10	5
BENEFITS/COVERAGE-RELATED (NET)	22	20	22
Reduction in benefits/coverage (general)	10	8	11
Increase in benefits/coverage (general)	2	2	2
Preventive care is covered/free	4	3	4
Less plan/policy options/choices	2	2	1
More consumer/individual directed plans	2	--	2
Other benefits/coverage-related mentions	3	4	3
CHANGES IN UNDERWRITING (NET)	14	12	14
Changes in insuring children	4	2	5
Changes in insuring preexisting conditions	2	4	2
Changes in insuring adult children up to age 26	1	--	1
Stricter underwriting	5	4	5
Other changes in underwriting mentions	2	3	2
OBAMA'S HEALTHCARE REFORM/EFFECTS (NET)	14	7	15
Government interference	4	6	4
Healthcare reforms/new laws (general)	10	3	11
Increased interest in HSA accounts	5	4	6
Fewer insurance companies	3	--	4
Reduction in agent/broker commissions	6	1	7
Other	15	14	15
None/No other mention	79	87	78
Don't know	1	*	1
Refused	*	1	--

Percentages will add to more than 100 due to multiple responses.

[Throughout the survey, Form A was read the first item in parentheses ("individual") and Form B was read the second item ("small group").]

Read: Now, I'd like to ask some questions specifically about the (individual/small group) health insurance market.

6. About what share of your small group clients are firms with fewer than 10 employees? (READ LIST)

Based on Form B (small group)

	Form B (small group)
All	8
More than half	28
About half	32
Fewer than half	31
None	1
Don't know	--
Refused	*

N=234

7. I'm going to ask about some of the different activities you may engage in as a health insurance broker. Of the time you spend arranging (individual major medical insurance/small group major medical health insurance), how much time do you spend (INSERT FIRST ITEM)? Most of your time, a lot of time, some time, or not much time? What about (INSERT NEXT ITEM)? (If necessary, read: Do you spend most of your time, a lot of time, some time, or not much time on this?)

Total	Most of your time	A lot of time	Some time	Not much time	No time at all (VOL)	Don't know	Refused
a. Investigating options across carriers and coverage levels	21	28	27	23	1	*	--
b. Preparing plan booklets	3	10	23	48	15	1	--
c. Explaining coverage to clients	34	38	20	7	--	*	*
d. Helping clients resolve claims questions or disputes with their carriers	8	16	37	34	4	*	--
e. Underwriting for the carrier	5	8	30	37	19	1	--

Form A (individual)	Most of your time	A lot of time	Some time	Not much time	No time at all (VOL)	Don't know	Refused
a. Investigating options across carriers and coverage levels	16	19	31	33	1	1	--
b. Preparing plan booklets	2	7	20	56	14	2	--
c. Explaining coverage to clients	35	35	19	10	--	*	*
d. Helping clients resolve claims questions or disputes with their carriers	7	12	36	40	4	*	--
e. Underwriting for the carrier	5	8	32	38	16	1	--

Form B (small group)	Most of your time	A lot of time	Some time	Not much time	No time at all (VOL)	Don't know	Refused
a. Investigating options across carriers and coverage levels	27	39	22	11	1	--	--
b. Preparing plan booklets	5	14	26	39	16	*	--
c. Explaining coverage to clients	33	42	22	3	--	*	--
d. Helping clients resolve claims questions or disputes with their carriers	9	21	39	26	4	--	--
e. Underwriting for the carrier	5	7	29	36	24	--	--

8. Are most of the plans you arrange in the (individual/small group) insurance market Health Savings Account eligible, or not?

	Total	Form A (individual)	Form B (small group)
Yes	50	52	48
No	48	46	51
Don't know	1	2	1
Refused	1	1	*

(NO QUESTIONS 9 THROUGH 11)

(RANDOMIZE 'more' AND 'less')

12. Compared to policies that you sold two years ago, do you think the health insurance plans you sell today in the (individual/small group) market provide enrollees with (more) financial protection, (less) financial protection, or about the same level of protection?

	Total	Form A (individual)	Form B (small group)
More	14	16	11
Less	40	34	48
About the same	44	49	39
Don't know	2	1	2
Refused	--	--	--

13. Some policies have limits on the number of services or the dollar amounts that will be covered for certain benefit categories, and others do not. In the past two years in the (individual/small group) market, have you seen an increase in the number of policies with LIMITS or CAPS on what they will pay for (INSERT FIRST ITEM), or not? What about policies with limits or caps on (INSERT NEXT ITEM)? [IF NECESSARY: In the past two years, have you seen an increase in policies that limit or cap (INSERT), or not?]

Total	Yes, seen an increase	No, no increase	Decrease (VOL)	Don't know	Refused
a. Inpatient Hospital services	31	65	1	2	*
b. Outpatient or Ambulatory care	31	64	1	3	*
c. Physician services	29	65	1	4	*
d. Prescription drugs	49	46	2	3	*
e. Mental health services	33	59	2	6	*

Yes to any 71

Form A (individual)	Yes, seen an increase	No, no increase	Decrease (VOL)	Don't know	Refused
a. Inpatient Hospital services	35	60	1	4	--
b. Outpatient or Ambulatory care	36	59	*	5	--
c. Physician services	32	63	--	5	--
d. Prescription drugs	51	43	1	5	--
e. Mental health services	34	56	2	9	--

Yes to any 72

Form B (small group)	Yes, seen an increase	No, no increase	Decrease (VOL)	Don't know	Refused
a. Inpatient Hospital services	26	72	1	1	1
b. Outpatient or Ambulatory care	24	71	3	1	1
c. Physician services	26	68	3	3	1
d. Prescription drugs	47	49	2	1	1
e. Mental health services	31	63	2	3	1

Yes to any 69

14. Some policies exclude benefits for certain categories of services. In the past two years, in the (individual/small group) market, have you seen an increase in the number of policies that EXCLUDE coverage for (INSERT FIRST ITEM) or not? What about policies that exclude coverage for (INSERT NEXT ITEM)? [IF NECESSARY: In the past two years, have you seen an increase in policies that exclude coverage for (INSERT), or not?]

Total	Yes, seen an increase	No, no increase	Decrease (VOL)	Don't know	Refused
a. Inpatient Hospital services	13	83	*	3	*
b. Outpatient or Ambulatory care	16	80	1	2	*
c. Physician services	17	79	*	3	*
d. Prescription drugs	35	61	*	3	*
e. Mental health services	23	70	1	6	*
Yes to any	47				

Form A (individual)	Yes, seen an increase	No, no increase	Decrease (VOL)	Don't know	Refused
a. Inpatient Hospital services	14	82	*	4	--
b. Outpatient or Ambulatory care	20	76	*	4	--
c. Physician services	19	76	1	4	--
d. Prescription drugs	36	60	--	4	--
e. Mental health services	25	66	1	8	--
Yes to any	49				

Form B (small group)	Yes, seen an increase	No, no increase	Decrease (VOL)	Don't know	Refused
a. Inpatient Hospital services	11	86	*	3	1
b. Outpatient or Ambulatory care	12	86	2	*	1
c. Physician services	15	83	*	1	1
d. Prescription drugs	35	62	1	2	1
e. Mental health services	20	75	1	4	1
Yes to any	44				

(RANDOMIZE 'underestimate' AND 'overestimate')

15. When talking with (individuals/small businesses) about the cost of health insurance, do most clients (underestimate) what health benefits will cost, (overestimate) what health benefits will cost, or have a pretty good sense of what health benefits will cost?

	Total	Form A (individual)	Form B (small group)
Underestimate	72	77	67
Overestimate	5	8	1
Have a pretty good sense	22	14	31
Don't know	1	1	*
Refused	--	--	--

(RANDOMIZE 'a lot' AND 'a little')

16. Compared to two years ago, would you say your (individual/small group) clients' priorities in what they're looking for in a health plan have changed (a lot), changed (a little), or stayed about the same?

	Total	Form A (individual)	Form B (small group)
A lot	33	27	40
A little	21	20	22
Stayed the same	46	53	37
Don't know	1	1	1
Refused	--	--	--

17. Can you briefly describe how they've changed? [DO NOT READ LIST] [SELECT ALL THAT APPLY]

Based on total who say clients' priorities in what they're looking for in a health plan have changed

	Total	Form A (individual)	Form B (small group)
More emphasis on low premium/low monthly cost	42	36	49
Moving toward high deductible/higher out of pocket costs	42	46	39
More emphasis on low deductible/coinsurance/copay	8	12	4
More interest in plans eligible for a health savings account	7	6	8
More interest in coverage of specific benefits	13	18	8
More interest in broad provider networks	4	5	3
Less emphasis on quality of benefits	8	6	10
Employee costs rising/employers shifting more cost to the employees	3	--	6
Cost to them is the driving factor/clients are looking for (any) cheaper options	5	2	7
Looking for a better value/want to pay less for more benefits	3	3	2
More interested/knowledgeable/better consumers	2	2	1
Other	7	7	6
Don't know	2	1	3
Refused	--	--	--
	N=265	N=123	N=142

Percentages will add to more than 100 due to multiple responses.

16/17. Combo table based on total

	Total	Form A (individual)	Form B (small group)
Clients' priorities have changed	53	47	62
More emphasis on low premium/low monthly cost	23	17	30
Moving toward high deductible/higher out of pocket costs	22	21	24
More emphasis on low deductible/coinsurance/copay	4	6	2
More interest in plans eligible for a health savings account	4	3	5
More interest in coverage of specific benefits	7	8	5
More interest in broad provider networks	2	2	2
Less emphasis on quality of benefits	4	3	6
Employee costs rising/employers shifting more cost to the employees	2	--	4
Cost to them is the driving factor/clients are looking for (any) cheaper options	3	1	4
Looking for a better value/want to pay less for more benefits	1	1	1
More interested/knowledgeable/better consumers	1	1	*
Other	4	3	4
Don't know/Refused	1	*	2
Clients' priorities have stayed the same	46	53	37
Don't know	1	1	1
Refused	--	--	--

18. Thinking about your business in the (individual/small group) health insurance market, do you mostly arrange coverage with one insurer or with more than one insurer?

	Total	Form A (individual)	Form B (small group)
One insurer	28	29	26
More than one insurer	72	71	74
Don't know	--	--	--
Refused	--	--	--

19. Would you say most of your (individual/small group) health insurance clients apply to just one insurer, most apply to two insurers, or most apply to three or more insurers?

Based on total who mostly arrange coverage with more than one insurer

	Total	Form A (individual)	Form B (small group)
One insurer	50	56	43
Two insurers	27	28	25
Three or more insurers	22	15	31
Don't know	1	1	1
Refused	--	--	--
	<i>N=361</i>	<i>N=185</i>	<i>N=176</i>

- 18/19. Combo table based on total

	Total	Form A (individual)	Form B (small group)
Mostly arrange coverage with more than one insurer	72	71	74
Most clients apply to just one insurer		36	40
Most clients apply to two insurers		19	20
Most clients apply to three or more insurers		16	10
Mostly arrange coverage with one insurer	28	29	26
Don't know	--	--	--
Refused	--	--	--

(RANDOMIZE 'more' AND 'fewer')

20. Compared to two years ago, are you receiving (more) inquiries from small businesses interested in purchasing health insurance, (fewer) inquiries, or has the number of inquiries remained about the same?

Based on Form B (small group)

	Form B (small group)
More inquiries	17
Fewer inquiries	33
Remained about the same	49
Don't know	1
Refused	--
	<i>N=234</i>

21. Is there a particular industry or business sector from which you're receiving fewer inquiries these days?

- 21a. Which industry is that? [IF NECESSARY: THE ONE FROM WHICH YOU ARE RECEIVING FEWER INQUIRIES TODAY]

20/21/21a. Combo Table based on Form B (small group)

	Form B (small group)
Receiving more inquiries from small businesses	17
Receiving fewer inquiries from small businesses	33
From a particular industry/business sector	8
Construction	2
Health Services	1
Mining	*
Miscellaneous services	*
Non-profit/religious/charitable organization	1
Other	1
Question was not originally asked (Balance line)	2
Not from a particular industry/business sector	25
Inquiries have remained the same	49
Don't know	1
Refused	--

Read to all: Still thinking about the (individual/small group) health insurance market....

(RANDOMIZE 'more' AND 'fewer')

22. Compared with two years ago, are there (more) insurance carriers, (fewer) insurance carriers, or about the same number of carriers selling health insurance in your area?

	Total	Form A (individual)	Form B (small group)
More carriers	3	3	4
Fewer carriers	45	43	48
About the same number	51	53	48
Don't know	1	2	*
Refused	--	--	--

(RANDOMIZE 'more' AND 'fewer')

23. Do you think health insurers in the (individual/small group) market are offering (more) coverage options, (fewer) coverage options, or about the same number of options as they were two years ago?

	Total	Form A (individual)	Form B (small group)
More	26	22	30
Fewer	29	30	28
About the same number	44	46	42
Don't know	1	1	1
Refused	--	--	--

24. What is the most common deductible amount for single coverage plans you arrange in the (individual/small group) health insurance market? (Open-ended. Record exact amount.)

	Total	Form A (individual)	Form B (small group)
\$1-\$499	1	1	1
\$500-\$999	6	4	7
\$1000-\$1499	26	23	30
\$1500-\$1999	14	11	17
\$2000-\$2999	31	32	30
\$3000-\$3999	8	8	7
\$4000 or more	12	18	4
No deductible (VOL)	1	--	2
Don't know	2	2	2
Refused	*	--	*

25. Thinking of how this compares to previous years, what would you say was the most common deductible amount for single coverage plans you arranged in the (individual/small group) market two years ago? (Open-ended. Record exact amount.)

	Total	Form A (individual)	Form B (small group)
\$1-\$499	3	2	4
\$500-\$999	27	21	35
\$1000-\$1499	32	30	35
\$1500-\$1999	12	15	10
\$2000-\$2999	15	19	9
\$3000-\$3999	2	3	--
\$4000 or more	3	6	*
No deductible (VOL)	1	--	3
Wasn't selling in this market two years ago (VOL)	2	2	1
Don't know	2	2	2
Refused	*	--	*

26. Thinking about the carriers you work with in the (individual/small group) market, what would you say was the typical percentage point premium increase for health insurance in 2011? [IF NECESSARY: Just your best estimate.] (Open-ended. Record percentage between 0 and 100.)

	Total	Form A (individual)	Form B (small group)
Less than 1%	1	2	--
1-5%	6	6	5
6-10%	31	31	32
11-20%	44	39	50
21-30%	11	11	10
31% or more	2	3	*
Don't know	6	8	2
Refused	*	--	*

27. Based on what you've heard from carriers in the (individual/small group) market, what do you expect the typical percentage point premium increase for health insurance to be in 2012? [IF NECESSARY: Just your best estimate.] (Open-ended. Record percentage between 0 and 100.)

	Total	Form A (individual)	Form B (small group)
Less than 1%	1	1	*
1-5%	9	12	6
6-10%	33	30	37
11-20%	39	36	43
21-30%	7	7	7
31% or more	2	2	1
Don't know	9	11	6
Refused	*	*	--

(ROTATE CODES 1-4, 4-1)

28. Thinking about how premiums changed at renewal for your clients in 2011, what share of your (individual/small group) clients faced a premium increase of greater than 10%?

	Total	Form A (individual)	Form B (small group)
More than half	49	47	53
Between a quarter and half	25	22	28
Fewer than a quarter	18	20	15
None	4	5	2
All (VOL)	2	2	2
Don't know	2	3	1
Refused	--	--	--

(ROTATE CODES 1-4 AND 4-1)

31. Among those (individual/small group) clients who faced a premium increase in the past year, about what share decided to (INSERT). Did most, some, just a few, or none of your (individual/small group) clients do this?

Total	Most	Some	Just a few	None	All (VOL)	No clients faced increase (VOL)	Don't know	Refused
a. Stay with the same plan and pay the increase in premiums	50	26	18	2	2	*	1	1
b. Make changes in covered benefits and/or cost sharing to keep premiums down	38	33	19	6	1	1	1	--
c. Switch insurers to keep costs down	11	32	36	20	--	1	1	*
d. Drop coverage entirely	2	16	43	39	--	1	1	--

Form A (individual)	Most	Some	Just a few	None	All (VOL)	No clients faced increase (VOL)	Don't know	Refused
a. Stay with the same plan and pay the increase in premiums	62	21	11	1	3	1	2	*
b. Make changes in covered benefits and/or cost sharing to keep premiums down	28	35	23	10	--	2	2	--
c. Switch insurers to keep costs down	10	25	36	27	--	2	1	*
d. Drop coverage entirely	3	16	49	30	--	1	1	--

Form B (small group)	Most	Some	Just a few	None	All (VOL)	No clients faced increase (VOL)	Don't know	Refused
a. Stay with the same plan and pay the increase in premiums	36	33	25	3	1	--	*	1
b. Make changes in covered benefits and/or cost sharing to keep premiums down	51	30	14	2	3	1	1	--
c. Switch insurers to keep costs down	12	39	36	11	--	--	1	--
d. Drop coverage entirely	*	15	36	49	--	--	*	--

32. Thinking about those (individual/small group) health insurance clients that made changes to covered benefits or cost sharing to keep premiums down, what was the most common change? Did they most commonly increase the deductibles, cut certain benefits, or something else?

Based on total who have clients that made changes in covered benefits/cost sharing to keep premiums down

	Total	Form A (individual)	Form B (small group)
Increase deductibles	88	89	87
Cut certain benefits	5	6	5
A combination of both increasing deductibles and cutting benefits	1	1	*
Shopped/changed carriers	1	2	*
Increased cost-sharing (co-pays and deductibles)	2	*	4
Switched plan	1	--	1
Something else	1	*	3
Don't know	1	1	--
Refused	*	1	--
	<i>N=458</i>	<i>N=231</i>	<i>N=227</i>

- 31b/32. Combo Table based on total

	Total	Form A (individual)	Form B (small group)
Any clients made changes in covered benefits/cost sharing	91	86	97
Increased deductibles	80	77	84
Cut certain benefits	5	5	5
A combination of both increasing deductibles and cutting benefits	1	1	*
Shopped/changed carriers	1	1	*
Increased cost-sharing (co-pays and deductibles)	2	*	4
Switched plan	1	--	1
Something else	1	*	2
Don't know/refused	1	2	--
No clients made changes in covered benefits/cost sharing	6	10	2
No clients faced increase (VOL)	1	2	1
Don't know	1	2	1
Refused	--	--	--

(ASK IF SELLS INDIVIDUAL INSURANCE AND IN STATE WITH A "CAP")

33. Some states have received federal grants to establish Consumer Assistance Programs to provide residents with direct help with problems or questions about health insurance coverage. In (INSERT STATE NAME), this program [P.N. -IF BRAND NAME INSERT: is known as (INSERT BRAND NAME FOR PROGRAM) and] operates within the (INSERT AGENCY). Have you heard of this program, or not?

Based on total who sell in the individual market and got selected, and who are in a state with a Consumer Assistance Program

Yes	41
No	56
Don't know	2
Refused	*
	N=238

34. Have you ever referred a client or applicant to the program, or not?

33/34. Combo Table based on total who sell in the individual market and got selected, and who are in a state with a Consumer Assistance Program

Have heard of state's Consumer Assistance Program	41	
Ever referred a client/applicant to the program		20
Never referred a client/applicant to the program		21
Don't know/refused		--
Have not heard of the state's Consumer Assistance Program	56	
Don't know	2	
Refused	*	
	N=238	

If sells small group insurance, READ: On another topic...

35. Do you sell stop loss or catastrophic loss insurance to employer groups who want to self-fund, or not?

Based on total who sell in the small group market and got selected

Yes	22
No	77
Don't know	1
Refused	--
	N=329

36. What is the smallest group for which you arrange stop loss insurance? IF NECESSARY: What is the smallest number of employees you arrange stop loss insurance for?

35/36. Combo Table based on total who sell in the small group market and got selected

Sells stop loss/catastrophic loss insurance	22	
1-9		4
10-24		3
25-49		3
50-99		4
100 or more		6
Does not sell stop loss/catastrophic loss insurance	77	
Don't know	1	
Refused	--	
	N=329	

(RANDOMIZE ITEMS A AND B)

37. Do the stop loss policies you sell to small employers typically (INSERT), or not?

35/36/37. Combo Table based on total who sell in the small group market and got selected

Sells stop loss/catastrophic loss insurance	22	
Smallest group is less than 50 employees	10	
Policies limit the amount the employer is required to spend for each employee		7
Policies limit the amount the employer has to spend overall for covered benefits under the plan		8
Smallest group is 50 employees or more	11	
Does not sell stop loss/catastrophic loss insurance	77	
Don't know	1	
Refused	--	
	N=329	

38. In the past two years, among small employers, has interest in self-funding and purchasing stop loss coverage increased, decreased or stayed about the same?

35/38. Combo Table based on total who sell in the small group market and got selected

Sells stop loss/catastrophic loss insurance	22	
Interest in self-funding and purchasing the coverage has increased		9
Interest in self-funding and purchasing the coverage has decreased		2
Interest in self-funding and purchasing the coverage has stayed about the same		10
Don't know/refused		*
Does not sell stop loss/catastrophic loss insurance	77	
Don't know	1	
Refused	--	
	N= 329	

(RANDOMIZE 'more' AND 'less')

39. In the past two years, have carriers become (more) or (less) interested in selling self-funded programs with stop loss coverage to small employers or has it stayed about the same?

35/39. Combo Table based on total who sell in the small group market and got selected

Sells stop loss/catastrophic loss insurance	22	
Carriers have become more interested in selling the programs		7
Carriers have become less interested in selling the programs		2
Carriers interest in selling the programs have stayed about the same		11
Don't know/refused		1
Does not sell stop loss/catastrophic loss insurance	77	
Don't know	1	
Refused	--	
	N=329	

READ TO EVERYONE: Changing topics...

(RANDOMIZE 'favorable' AND 'unfavorable')

40. As you may know, a health reform bill was signed into law in March 2010. Given what you know about the health reform law, do you have a generally (favorable) or generally (unfavorable) opinion of it? (GET ANSWER THEN ASK: Is that a very [favorable/unfavorable] or somewhat [favorable/unfavorable] opinion?)

	Total
Very favorable	9
Somewhat favorable	11
Somewhat unfavorable	19
Very unfavorable	54
Don't know	7
Refused	*

41. How much would you say you know about the health care law? Would you say you know a lot, a fair amount, only a little, or nothing at all about the health care law?

	Total
A lot	29
A fair amount	54
Only a little	15
Nothing at all	1
Don't know	*
Refused	*

42. How often do clients ask you questions about the health care law—often, sometimes, rarely, or never?

	Total
Often	43
Sometimes	30
Rarely	19
Never	8
Don't know	*
Refused	--

(RANDOMIZE 'a' thru 'd') (RANDOMIZE 'better off' AND 'worse off')

43. Do you think [INSERT] will be (better off) or (worse off) under the health reform law, or don't you think it will make much difference? [READ IF NECESSARY: "Will (INSERT ITEM) be (better off) or (worse off) under the health reform law, or don't you think it will make much difference?"] (Rotate options in parentheses across interviews, but not within same interview)

	Better off	Worse off	Won't make much difference	Don't know	Refused
a. Health insurance brokers generally	4	74	14	7	--
b. You and your family	7	59	30	4	*
c. Your business	6	65	22	7	--
d. The country as a whole	14	72	8	6	*

44. Are you familiar with the Preexisting Condition Insurance Plan, or PCIP, created by the health care law, or not?

	Total
Yes	79
No	21
Don't know	*
Refused	--

45. Have you placed any individuals in the Preexisting Condition Insurance Plan or not?

Based on total who are familiar with PCIP

	Total
Yes	27
No	72
Don't know	1
Refused	--
	N=391

44/45. Combo Table based on total

	Total
Familiar with PCIP	79
Have placed individuals in PCIP	21
Have not placed individuals in PCIP	57
Don't know/refused	*
Not familiar with PCIP	21
Don't know	*
Refused	--

(RANDOMIZE 'better' AND 'worse')

46. In your experience, has the PCIP made the accessibility and affordability of coverage for individuals with pre-existing health conditions (better), (worse) or has it not made much of a difference?

Based on total who are familiar with PCIP

	Total
Better accessibility and affordability	20
Worse accessibility and affordability	13
About the same accessibility and affordability	46
Accessibility better but not affordability (VOL)	5
Affordability better but not accessibility (VOL)	1
Don't know	15
Refused	*
	N=391

44/46. Combo Table based on total

	Total
Familiar with PCIP	79
Has made accessibility/affordability better	16
Has made accessibility/affordability worse	11
Accessibility/affordability is about the same	36
Accessibility better but not affordability (VOL)	4
Affordability better but not accessibility (VOL)	1
Don't know/refused	12
Not familiar with PCIP	21
Don't know	*
Refused	--

(NO QUESTIONS 47 THROUGH 50)

51. When the law is fully put in place in 2014, do you think most individual health Insurance policies will be sold within the health insurance exchanges set up by the law, or outside the exchanges?

	Total
Within exchanges	41
Outside exchanges	34
Split evenly (VOL)	3
Don't know	21
Refused	--

52. As you may know, federal subsidies in the form of tax credits will be available to people with incomes up to four times the poverty level who buy coverage on their own through the health insurance exchanges. Do you think these tax credits will make a big difference, a small difference, or no difference in encouraging people to buy insurance through the exchanges rather than outside the exchanges?

	Total
Big difference	23
Small difference	39
No difference	30
Don't know	8
Refused	1

(RANDOMIZE 'more' AND 'fewer')

53. When the law is fully put in place in 2014, do you think you personally will sell (more) individual health insurance policies, (fewer) individual health insurance policies, or about the same amount as you do now? IF "MORE/FEWER" FOLLOW UP WITH: Is that a lot [more/fewer] or a slightly [more/fewer]?)

Based on total who sell in the individual market

	Total
A lot more	6
Slightly more	11
Slightly fewer	10
A lot fewer	36
About the same amount	28
Don't know	8
Refused	*

N=461

(RANDOMIZE 'more' AND 'less')

54. When the law is fully put in place in 2014, do you think you personally will spend (more) time servicing health insurance policies, (less) time servicing policies, or about the same amount as you do now?

	Total
More	28
Less	26
About the same	41
Don't know	6
Refused	*

55. As you may know, the law allows eligible small businesses to receive a tax credit for offering health insurance. Have you talked to any client about the small employer tax credit, or not?

Based on total who sell in the small group market

	Total
Yes	51
No	49
Don't know	*
Refused	--
	<i>N=418</i>

56. The health care law establishes a Navigator program within the Exchanges, which is a program to assist consumers in making choices about their health care options and accessing financial help if eligible. How much would you say you know about the Navigator program...a lot, a fair amount, only a little, or nothing at all?

	Total
A lot	5
A fair amount	12
Only a little	40
Nothing at all	43
Don't know	*
Refused	*

(NO QUESTION 57)

PERSONAL AND BUSINESS DEMOGRAPHICS

READ TO EVERYONE: I just have a few more questions for classification purposes only...

58. How many years have you worked as a broker arranging major medical insurance?

	Total
Less than 1 year (VOL)	1
1-4 years	14
5-9 years	17
10-19 years	24
20-29 years	25
30 or more years	18
Don't know	*
Refused	*

59. Is this office part of a larger agency or is this an independent office?

	Total
Part of a larger agency	20
Independent office	80
Don't know	*
Refused	*

60. How many agents or brokers work at this office?

	Total
1	28
2	20
3-9	40
10-19	6
20-49	3
50 or more	2
Don't know	*
Refused	1

61. How many agents or brokers work for the agency as a whole? [IF NECESSARY: Just your best guess]

Based on total whose office is part of a larger agency

	Total
1	1
2	1
3-9	24
10-19	16
20-49	16
50-99	8
100 or more	24
Don't know	7
Refused	2
	N=107

59/60/61. Combo Table based on total

	Total
1	25
2	16
3-9	35
10-19	8
20-49	5
50 or more	7
Don't know	2
Refused	1

62. In politics today, do you consider yourself a [ROTATE: Republican, Democrat/Democrat, Republican], an independent, or what?

	Total
Republican	49
Democrat	12
Independent	25
Other/none/no preference/other party	8
Don't know	1
Refused	6



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