

ACEC/MO 2012 Employee Medical Survey - RESULTS -

Section 1 (Background Info)

1. Type of Firm?
 - 14 Engineering
 - 0 Architectural
 - 6 Engineering/Architectural
 - 2 Architectural/Engineering
 - 0 Surveyor
 - 1 Consultant
 - 1 Non-engineering: Industrial Services

2. Type of Entity?
 - 13 S-Corp
 - 8 C-Corp
 - 1 PC
 - 0 Partnership
 - 1 LLC
 - 0 Sole Proprietor
 - 0 Other

3. Type of Work?
 - 10 Civil
 - 2 Structural
 - 0 MEP/FP
 - 10 All the above
 - 1 Other: Structural and Civil

4. Size of Company? (all staff)
 - 2 1-10
 - 5 11-30
 - 4 31-100
 - 8 101-500
 - 4 Over 500

5. Size of firm in Missouri? (all staff)
 - 5 1-10
 - 7 11-30
 - 7 31-100
 - 2 101-500
 - 2 Over 500

Section 2 (Health Care)

1. What share of total medical insurance costs does your firm pay for employees?
0 0%
0 25%
9 25% to 75%
13 more than 75%

2. What share of total medical insurance costs does your firm pay for the employee's family?
3 0%
1 less than 25%
16 25% to 75%
2 more than 75%

3. How many medical plan options do you offer your employees?
9 1
9 2
4 3
0 more than 3

4. Do you offer salary, compensation or other incentive to employees who chose a lower cost medical plan option?
5 YES
16 NO

5. If your plan has a deductible and co-insurance, what is the amount of your single deductible? (if you offer multiple options, give the lowest, in-network deductible offered)
3 \$0 to \$250
7 \$500
1 \$750
4 \$1,000
1 \$1,500
3 \$2,000
2 \$2,500
1 \$3,000
0 over \$3,000

6. If your plan has a deductible and co-insurance, what is the family deductible in terms of a multiplier of the single deductible – usually 2 or 3 times?
17 2 times single
0 2.5 times single
4 3 times single
1 Other: \$600 put into each employee's HSA account annually

7. Does your plan include prescription drug cards with tiered co-pays?
20 YES
2 NO
8. Does your firm use a Health Savings Account (HSA)?
13 YES
9 NO
9. Does your firm use a Health Reimbursement Arrangement (HRA)?
6 YES
15 NO
10. Do you offer the following other coverages? (please select all that apply)
19 Flexible Spending Arrangement (FSA / Section 125 plan)
4 Retiree Health coverage
20 Dental Insurance
18 Vision Plan
22 Basic Employee Life Insurance
14 Dependent Life Insurance
16 Employee supplemental Life Insurance
17 Short Term Disability Insurance
19 Long Term Disability Insurance
11. As the cost of health coverage continues to increase, which of the following steps are you likely to take to control costs? (please select all that apply)
15 Increase employee contributions
16 Increase deductibles
8 Offer more plan options
3 Offer a Health Reimbursement Arrangement (HRA)
5 Offer a Health Savings Account (HSA)
1 Move to a self-insured plan
1 Mandatory preventative exams
4 Mandatory wellness programs
12. How well educated do you consider yourself in term of health care reform (The Affordable Care Act) and its impact on your firm?
5 Not at all
14 Somewhat
3 Fully understand the new law
13. Are you considering dropping your health plan all together, paying the penalty and having your employees obtain coverage through the state health care exchange?

3 YES

19 NO

12 Why/Why Not:

- 1) Fine is less than costs per employee.
- 2) We want to remain competitive in the marketplace.
- 3) Competition for employees.
- 4) We are employee owned.
- 5) Employees expect this benefit.
- 6) Cost for insurance increasing too much.
- 7) Health coverage is an important recruiting/retaining benefit.
- 8) I expect that there would still be a cost & benefit advantage to group insurance. In one way or another, the firm is still paying for it when you consider total employee compensation with benefits.
- 9) Our above average benefit package is a good recruiting/retention tool.
- 10) Not at this time. If costs increase considerably, we will consider it but we don't anticipate that as an option right now.
- 11) Not in the best interest of the employee and it will not help us retain our most valuable human capital.
- 12) I feel that companies based on providing professional services should provide some type of health care plan for their employees. The cost to do so becomes a cost of doing business which becomes a factor in the cost of services rendered.

14. Are there other strategies you will employ to deal with the impact of this new law? If so, please list:

- Yes, wellness plans, mandatory coverage for EEs, more expense to EEs especially in regards to family coverage.
- I will wait to discuss with those more knowledgeable about the coming changes.
- I don't know what the real or true impact of this law is. I can't develop a strategy to deal with something that I don't understand.