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Business Study

Objectives

- Understand attitudes, perceptions and barriers to workforce related issues and health insurance among Oklahoman employers.
 - Perception of workforce readiness in OK, with emphasis on knowledge, skills and education.
 - Understand health challenges with employers' workforce.
 - Learn of perceptions and challenges of employee health insurance.
 - Including current costs and the evolution of the price of health insurance.
 - Find out the opinions of Insure Oklahoma and why employers do or do not participate.
 - Including improvements to the program.



Research Methodology

- **Two different research methodologies** were used in the business study.



Online Survey

Statistically valid quantitative study used to derive hard-data, facts and figures.

&



In-Depth Interview

Real-life conversations with employers to provide “color” and understanding to the “black and white” quantitative data.



The Research Audience

- The study was conducted among **Oklahoma employers**.
 - The telephone in-depth interviews were conducted **exclusively with individuals who either had final or significant input into decisions about employee benefits**.
 - Individuals participating in the telephone in-depth interviews completed the online survey beforehand.
 - The online study consisted of a similar audience, however **72% of participants had final or significant input** into decisions about employee benefits.





In-Depth Interview Methodology

- 65 telephone in-depth interviews.
- Each lasted approximately twenty minutes to half an hour.
- The survey was state-wide.
- The online survey recruited participants and Consumer Logic scheduled the interviews.
- Evolve Research conducted the qualitative interviews and analyzed the collected data.





Online Survey Methodology

- 299 online surveys with Oklahoma employers.
- Survey participants were recruited using various networks of the **Waiver 1332 Task Force**.



- The survey was fielded **December 2016 through April 2017**.





The Margin of Error

The margin of error for the online study is +/- 5.62% at the 95% confidence level.

This means, if the study was repeated 100 times, then we would expect to see results vary by up to 5.62% in either direction in 95 of those instances.



Year On Year Summary

- When comparing the responses from the 2017 study to those from the 2014 study, **there are many similarities.**
- The biggest single difference relates to the make-up of the online sample.
 - **In 2017, 82% of respondents participated in the Insure Oklahoma program compared to 54% in 2014.**
 - This difference does not indicate a significant shift in the make-up of Oklahoma businesses. Instead, **it is indicative of the make-up of the available business sample.**
 - Insure Oklahoma was extremely active in promoting this study to their members.



Data Comparisons

- Where applicable, we have compared the 2017 online study to a near-identical study conducted in 2014 by Millman, the *State of Oklahoma Business Health and Wellness Survey*.
 - Additionally, we have added data-points from the *NSBA 2015 Small Business Health Care Survey*.



Significance Testing

Each question was tested for **two types of statistical significance**. The statistical testing tells us whether there is marked difference in how different groups feel about a certain question. E.g. it would be useful to see if there is a difference in how urban versus rural businesses feel about a certain question.

Comparisons to the **average**

How a specific group performs compared to the average for that question. E.g. are smaller businesses significantly more or less likely to answer “lack of basic work skills” than **everyone else**?

Comparisons to **groups**

How a specific group performs compared to another specific group for that question. E.g. are smaller businesses significantly more or less likely to answer “lack of basic work skills” than a **medium** or **large** sized business?



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Setting The Scene

Most of the fieldwork was conducted between the end of December 2016 and end of January 2017.

- During the time of this study, the government was transitioning from the pro-ACA Obama administration to that of a repeal-focused Trump administration.
- Few details were known about President Trump's plans for healthcare at the time the survey was fielded.



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Executive Summary

Executive Summary

- Over a quarter of employers believe **access to health insurance is the biggest driver of a healthy workforce.**
- **Lack of basic skills**, technical skills and lack of problem solving/critical thinking are primarily **responsible for employers not being able to find capable employees.**
- Being able to offer **health insurance plays a major role in employee retention and acquisition.**
 - Benefits can be **just as important as salary.**



Executive Summary

- The top three items causing employers significant health challenges are:
 - Making positive healthy lifestyle choices
 - Losing weight
 - Reducing stress
- **Brokers play an extremely important role** in advising Oklahoma businesses of their health insurance options.



Executive Summary

- Most participants offered their employees health insurance.
 - The amount of coverage differs from employer to employer, but **affordability is key and dictates what an employer can offer.**
- **89% of employers reported increases to the cost of health insurance** at their last renewal.
 - Plans offered may have changed as a result, although many have put-off changes until “next year.”
 - Some employers have had to adapt and change their offerings as a result to keep costs affordable.



Executive Summary

- Workforce issues tend to relate to attracting “quality” or qualified staff.
 - Available workforce might not be qualified for the job.
 - Rural communities suffer from a limited pool of resources.
 - Some of which have substance abuse issues.
 - Potential workforce is not necessarily sure what the job/role entails before applying for a job.
 - Employers may not be able to pay well enough to attract the top level job candidates.



Executive Summary

- **Insure Oklahoma is seen as a vital resource in making healthcare affordable to employees.**
 - **Main criticisms of the program surround:**
 - The qualifying salary cut-off point being too low.
 - Having to administer each employee one at a time (larger businesses).
 - Lack of communication between Insure OK and the business offering insurance.



The Future

- Employers are uncertain of the future of health insurance.
 - Many employers feel they are nearing a “breaking point.”
 - If costs continue to rise, employers may be forced to reduce benefits or cut costs elsewhere.
- The changes to the ACA and the transition to a new government are leading this uncertainty.



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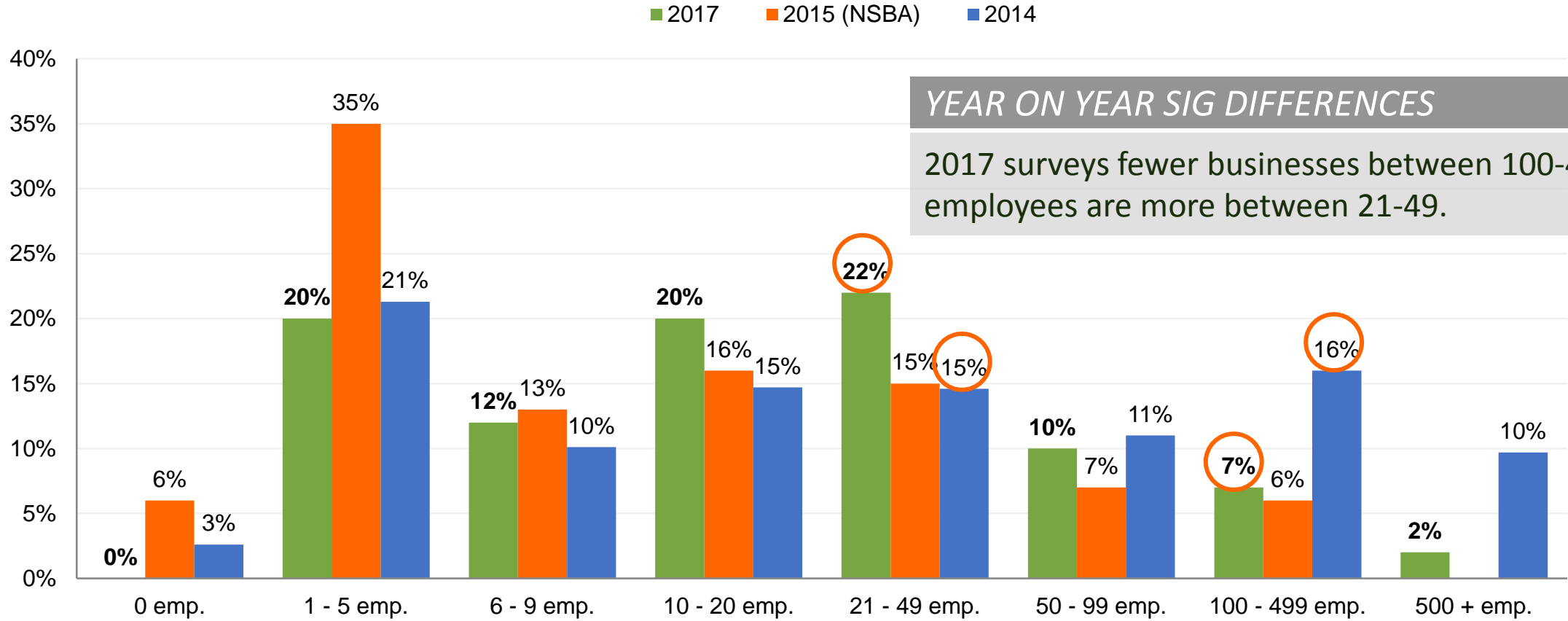
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Employer Profiles



Full Time Employees

Q1 - How many full-time employees (30 or more hours a week) does your business have?



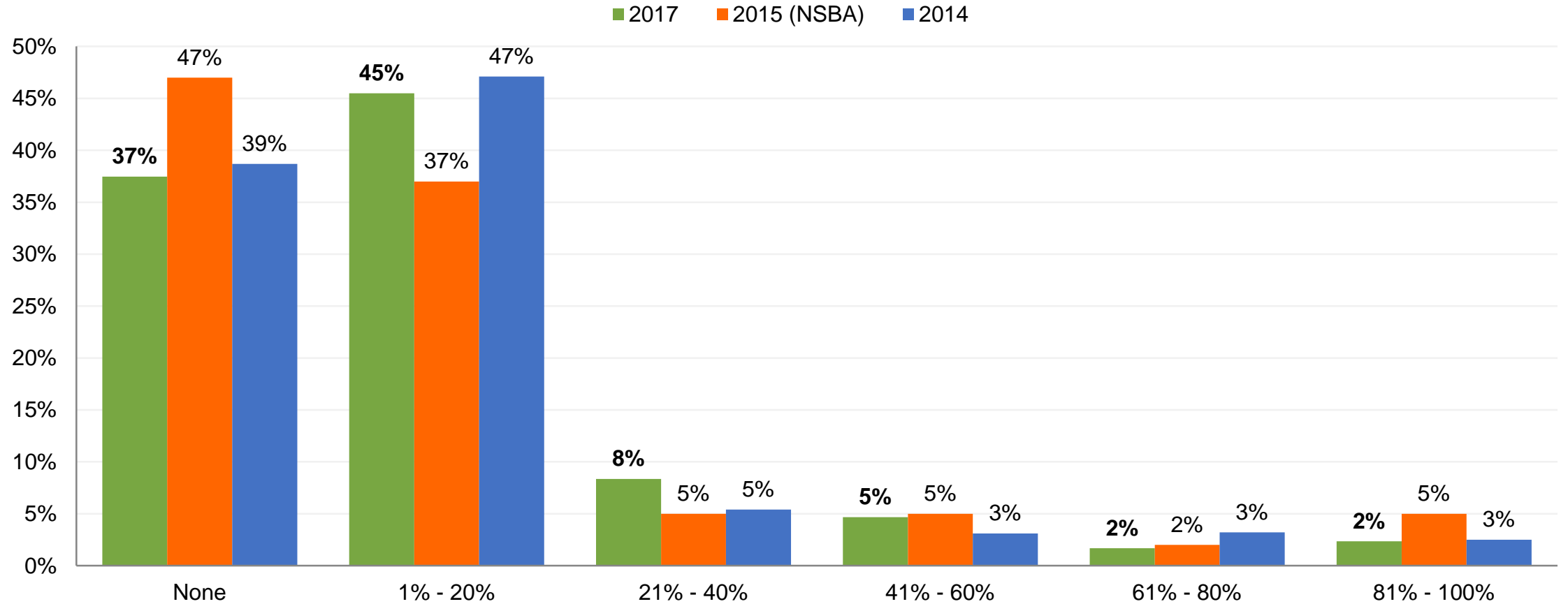
YEAR ON YEAR SIG DIFFERENCES
 2017 surveys fewer businesses between 100-499 employees are more between 21-49.





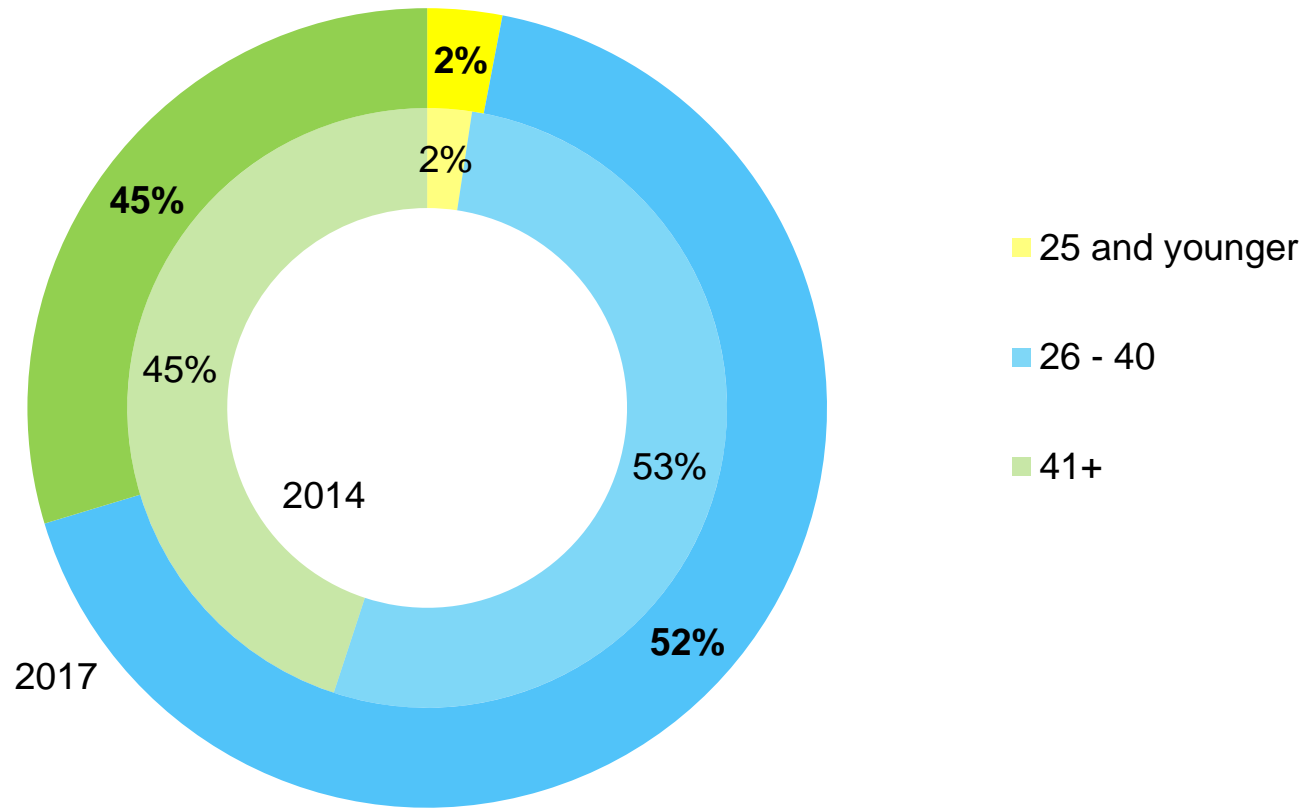
Part-time Employees

Q2 - About what percentage of your employees currently work less than 30 hours a week?





Q3 - What is the average age of your employees?





Average Age of Employees

- Businesses with smaller revenues (less than \$100,000) are less likely to employ people who are 25 years old and younger.
 - Also more likely to report 0% productivity lost due to illness (26%).
- Those offering Insure OK have average age of employees of 26-40 (59%) versus non-Insure OK (37%).
- Non-Insure OK businesses are more likely to have 41-55 years old (54% versus 36%).

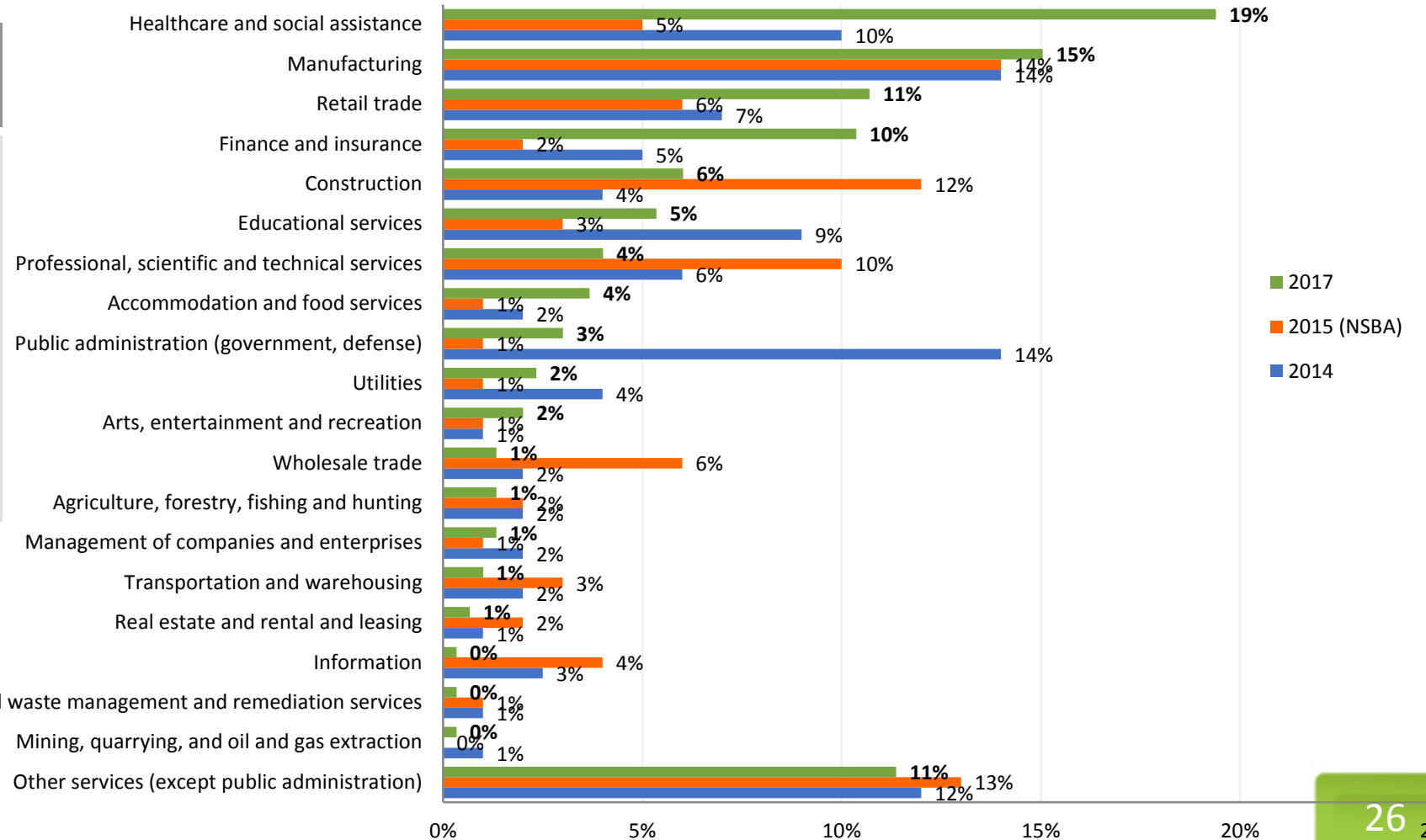




Q4 - Which of the following best describes your industry?

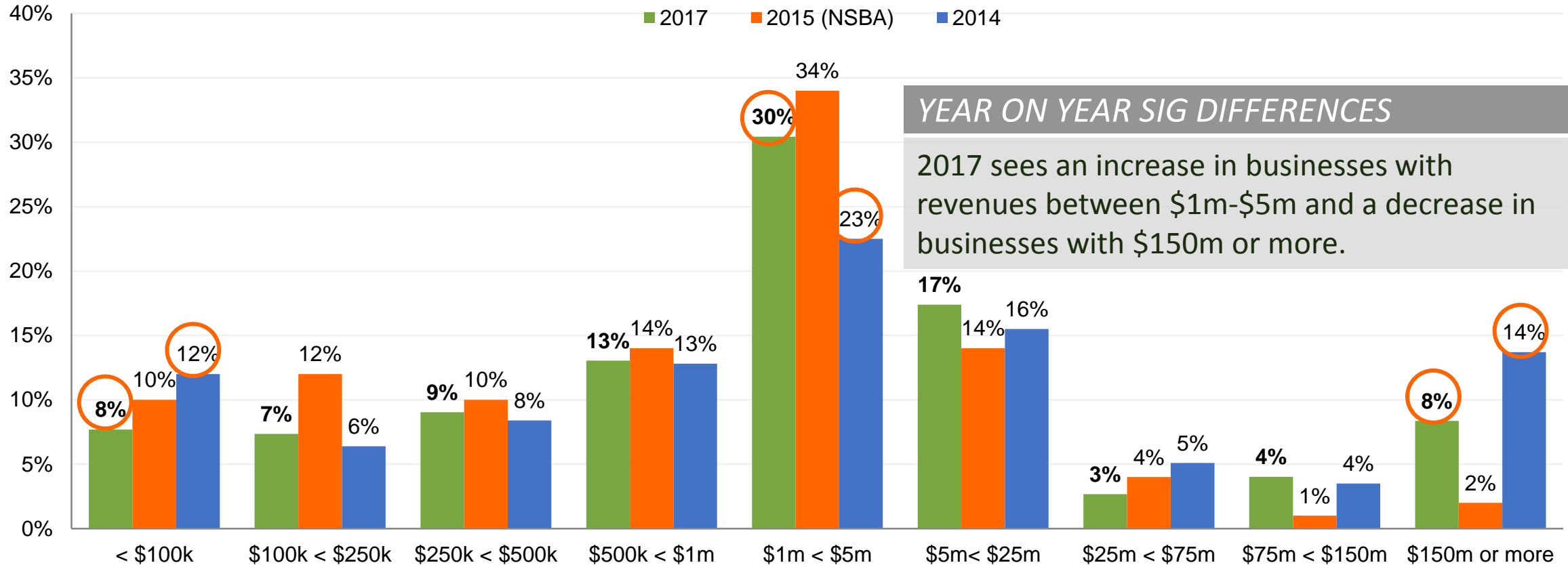
YEAR ON YEAR SIG DIFFERENCES

There are several significant differences in terms of industry make-up. The most notable include more healthcare and social assistance representation and less public administration participation.





Q6 - What are your gross sales or revenues for the most recent fiscal year?



YEAR ON YEAR SIG DIFFERENCES

2017 sees an increase in businesses with revenues between \$1m-\$5m and a decrease in businesses with \$150m or more.





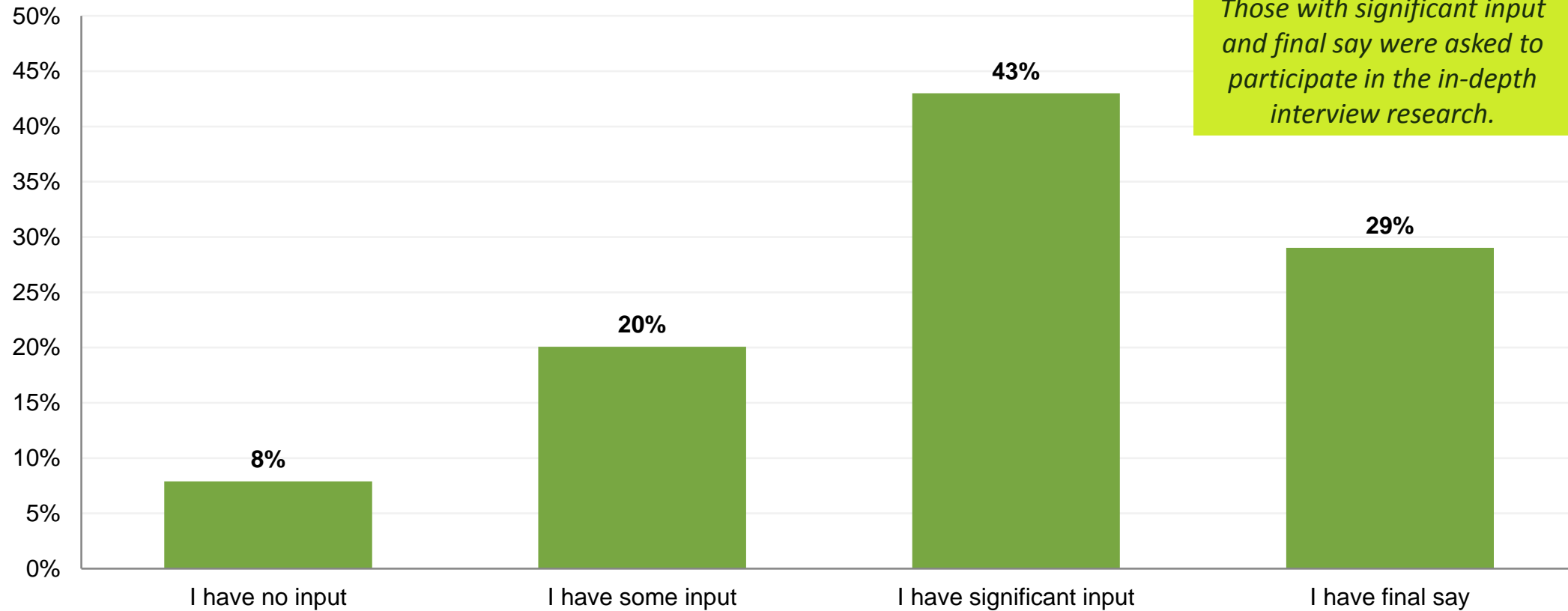
- Business with less than \$100K in revenues are more likely to be educational services (31%).





Decision Making

Q55 - When it comes to making decisions about employee benefits in your business or organization, what level of input do you have?



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Workforce Readiness

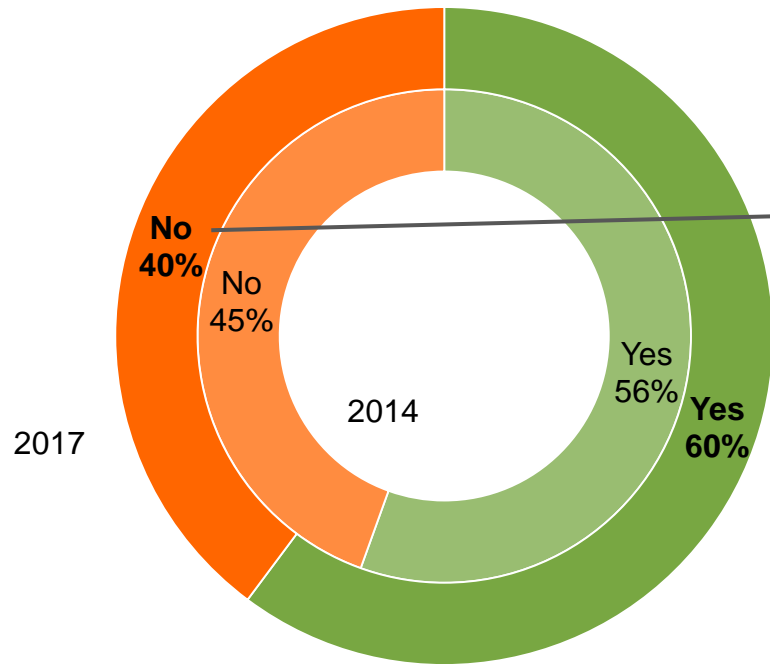


Finding a Capable Workforce

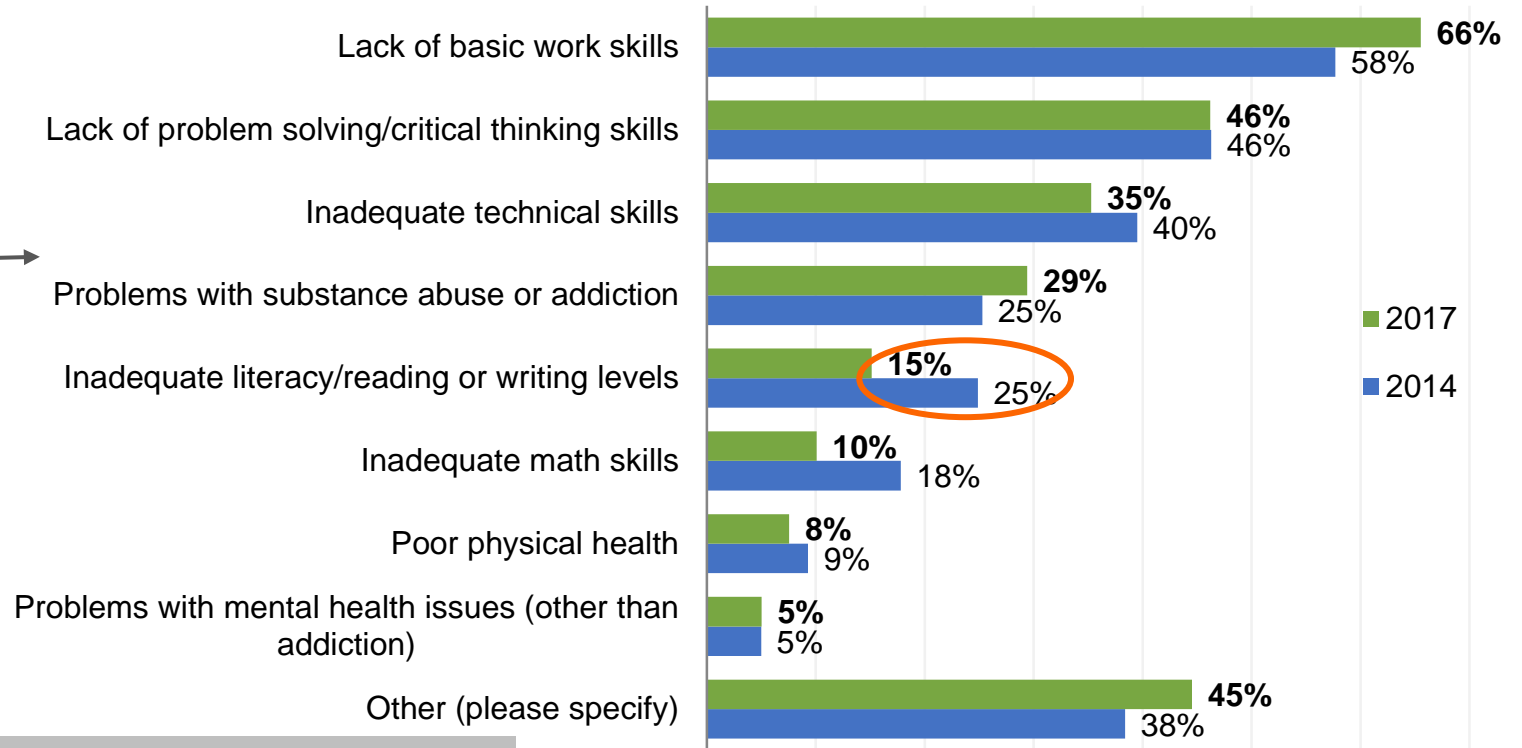
Q7 - Can you find enough employees who are ready to work (able physically, mentally and emotionally, and have the right training, talent and skill level)?

Q8 - What factors do you think are the cause? (n=119, Pick the top 4)

Able to find capable employees?



Factors inhibiting workforce readiness



Rural employers are more likely to say it is **difficult to find enough capable employees** than urban employers.



It's hard to keep employees because they're more about the paycheck than the benefits.

We don't have the ability to pay our top staff what they're worth.

The highest turnover is with the delivery crew – it's not a high paying job and they're always looking for something else.





Finding a Skilled Workforce

- Workforce issues tend to operate in tandem with one another.
 - **Low wages and salary often go hand-in-hand with not being able to access skills and talent.**
- These issues are further compounded in rural communities where there is a limited talent pool from which to draw.

It's hard to find employees – we're a non-profit and we can't pay much.

No-one wants to work in insurance around here.





Limited Pool for Hiring

- As a result of being located in an area where the population has inadequate skills, new hires are:
 - **Applying for jobs without the relevant qualifications**
 - Not having the basic skillset or understanding of what the job entails.
 - **Working in industries they don't like**
 - Resulting in high employee turnover rates which are costly for businesses.





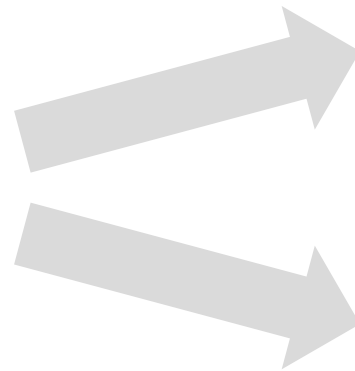
- Some employers from rural communities mentioned **substance abuse problems within their smaller communities.**
 - This manifests itself as a certain proportion of the workforce being unemployable from the outset.
 - This further curbs the already-limited local talent-pool.





- During the qualitative study, some employers brought up the **increasing cost of insurance and other benefits as a workforce issue.**

Increasing cost of
health insurance



Competitive edge reduced

Can't attract skilled talent
without it

Reduce benefits and coverage

Can't afford to maintain same
level of coverage





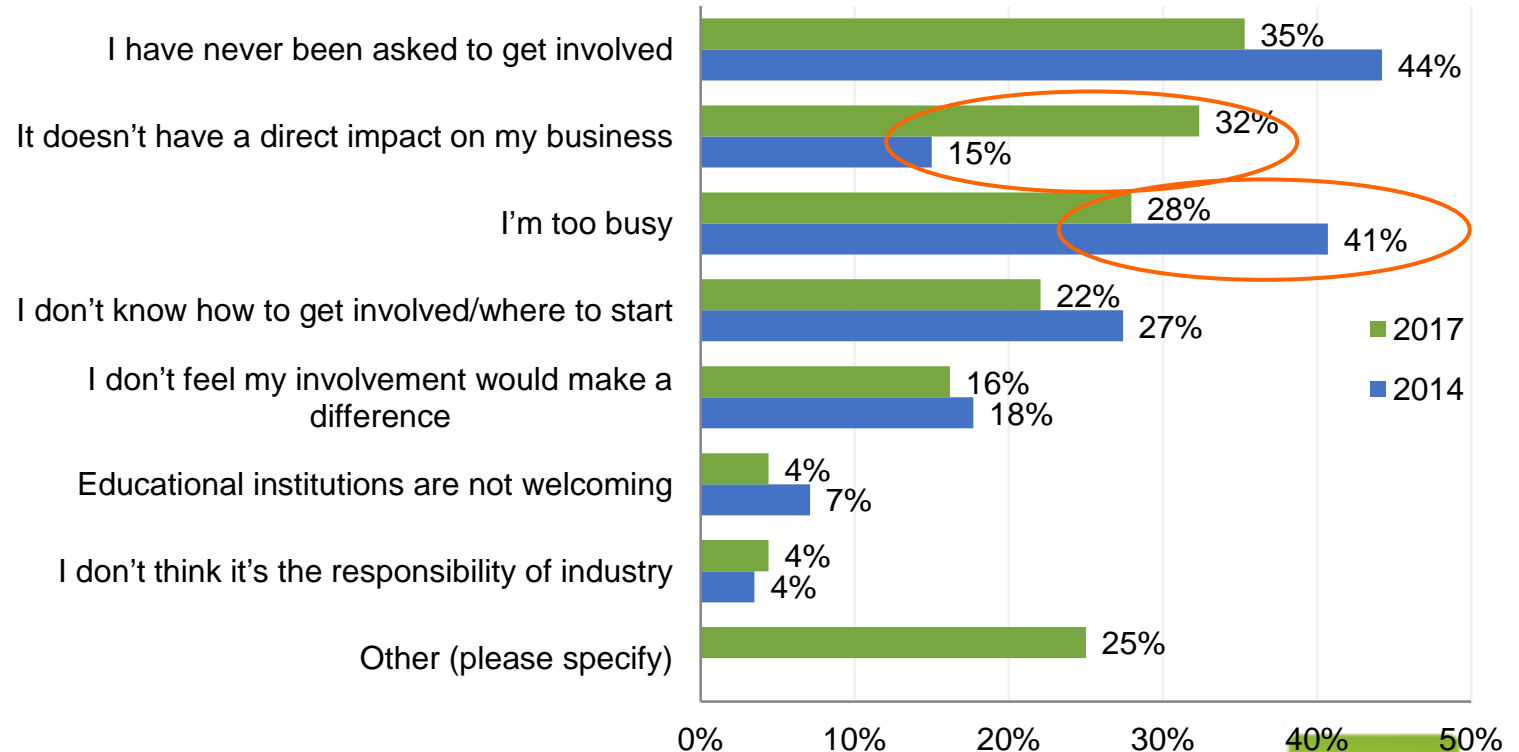
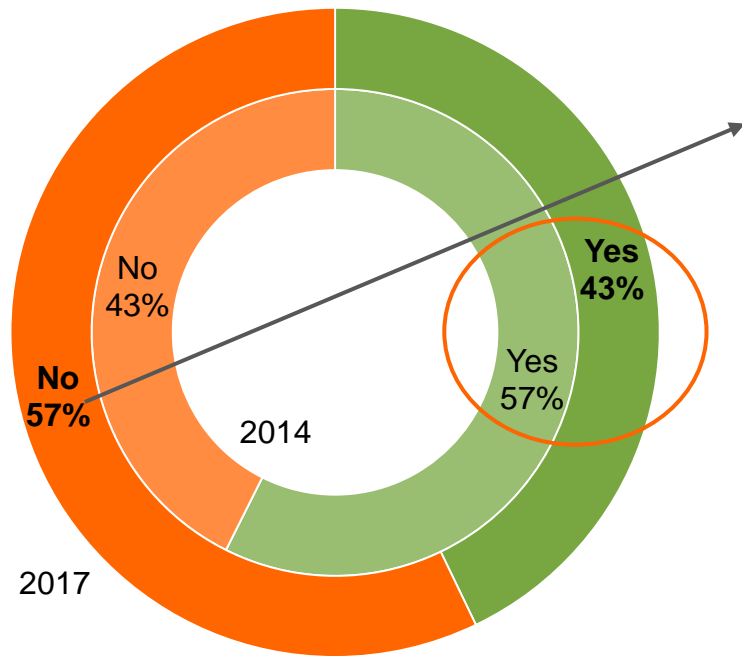
Promoting Workforce Readiness

Q9 - Are you actively involved in promoting workforce readiness (such as providing internships, work with educational or training institutions to develop skilled workers, etc.)? (n=119)

Q10 - What prevents you from getting involved in promoting workforce readiness? (n=68, check all that apply)

Promote Workforce Readiness

What prevents you from getting involved?





Workforce Readiness

- **Fewer businesses in 2017 promote workforce readiness** compared to 2014.
 - 2017 businesses are more likely to indicate workforce readiness does not have an impact on their business.
 - They are less likely to state they do not have time as a reason for not promoting workforce readiness and more likely to mention workforce readiness simply **not having a direct impact on their business.**





Are there gaps between your business needs and the pool of talent available?

Where are the gaps coming from?

Note: actual percentages not provided since this information is based on qualitative data, not quantitative.

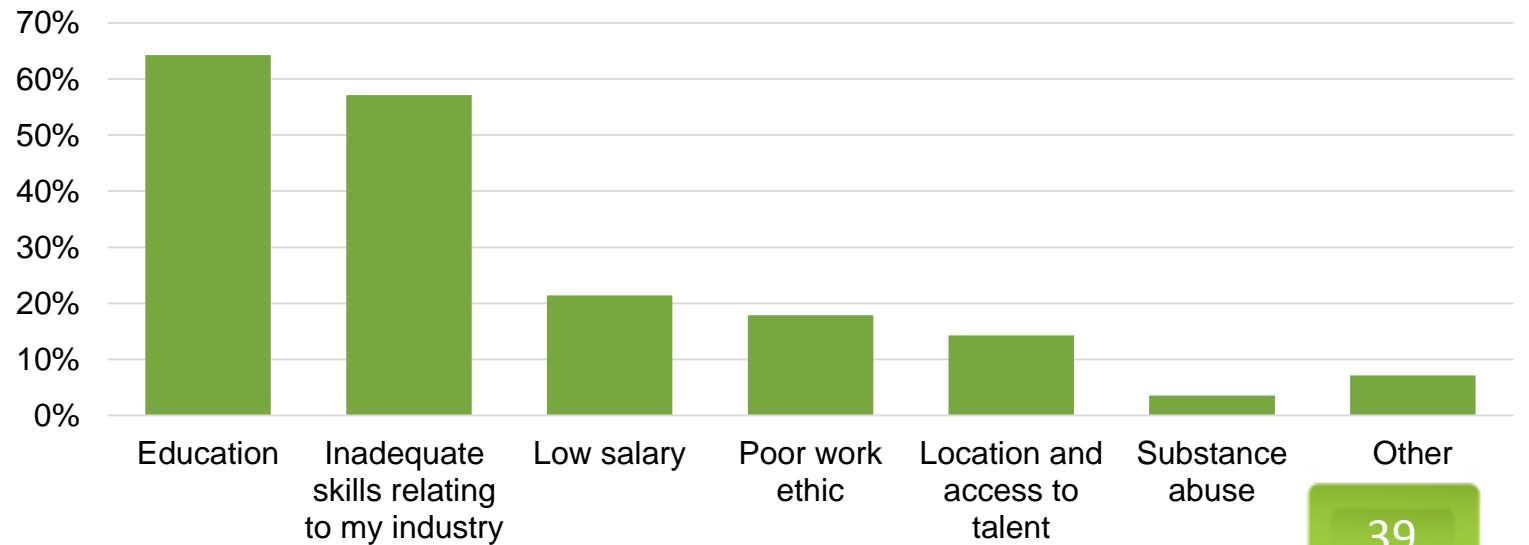
YES

50%



NO

45%





- Generally speaking, there are **typically skills, education and training gaps** between businesses and the talent pool.
 - These needs tend to be reinforced in smaller communities with limited talent pools, but not so much in larger urban areas.
- The most common gaps are associated with **education and inadequate skills relating to the industry.**





Bridging Business Gaps: Roles

How can the following help bridge those gaps?

Universities or career centers



Offer classes relating to the Oklahoma market and recruiting partnerships. **Help “kids” choose the right career** and give them **basic skills** (as this can impact employer financially).

The State



Offer **financial incentives** to employers for training so they can afford to train their workforce.

Employers



Many employers acknowledge they **should be doing more** in terms of training.





Teach basic skills. Some employees don't know how to properly load a dishwasher or that you shouldn't pour grease down a drain.

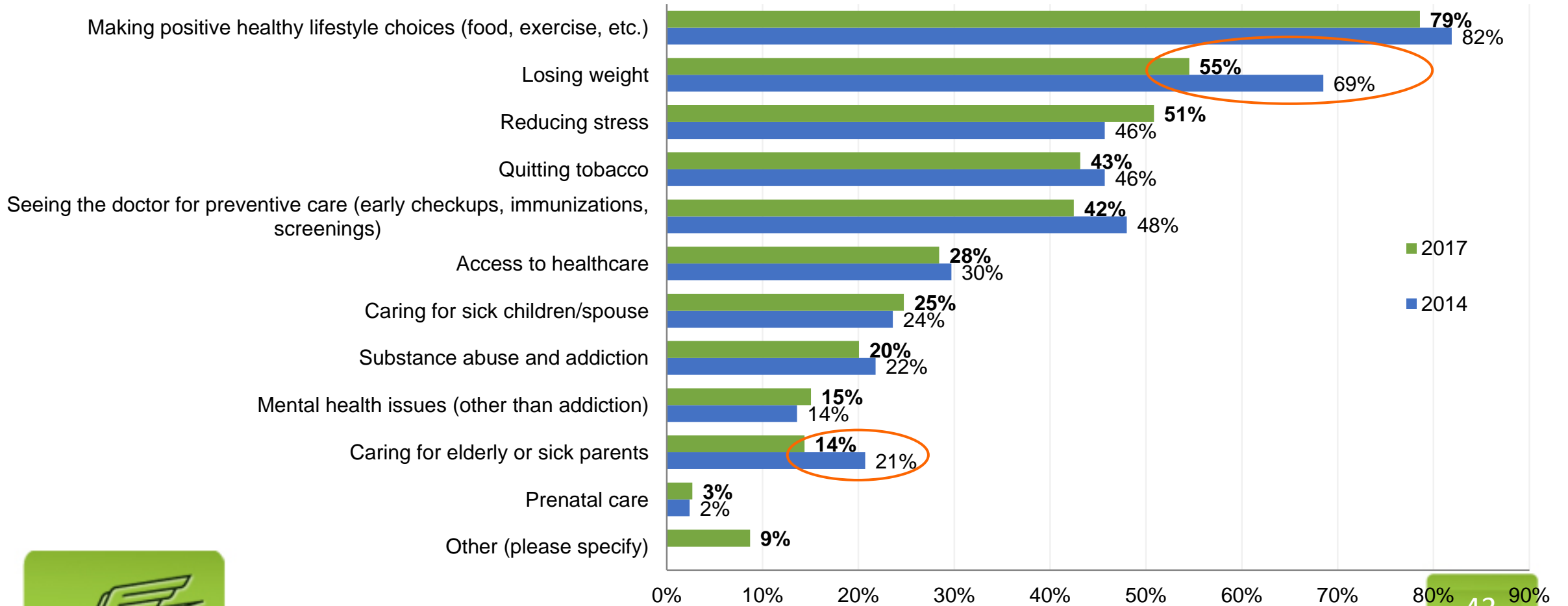
Could hire them green and train them on the job.





Employee Health Challenges

Q11 - Oklahoma has the country's lowest cost of living and the second lowest cost of doing business. However, we are ranked as the 46th most unhealthy state in the nation and this drops our overall business ranking... What do you think are your employees' most significant health challenges right now? (Pick the top 5.)





- Making positive lifestyle choices is the biggest challenge for their employees according to employers, followed by losing weight.
- Interestingly, just over **half of surveyed businesses report stress as one of their most significant health challenges** for employees.
 - This suggests employees are having trouble balancing physical and emotional issues in the workplace.

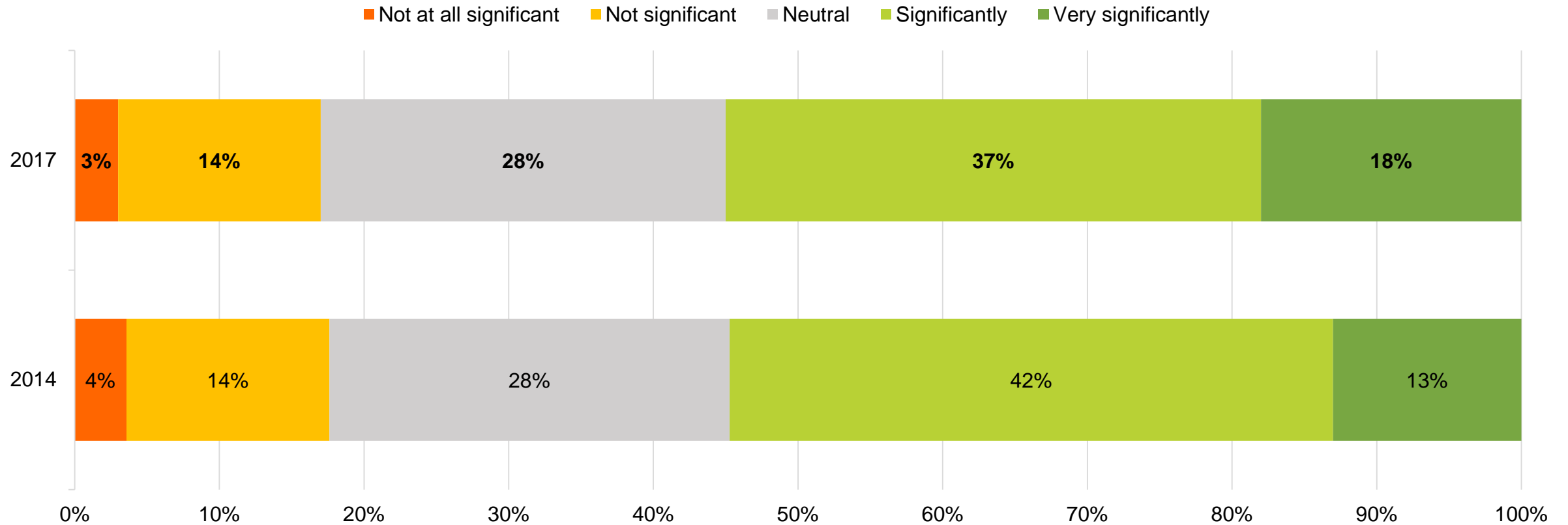
How can employers work to aid positive healthy lifestyle choices and relieve stress for their employees? Wellness program?





Health Affects on Business

Q12 - Oklahomans on average feel they are "in poor physical health" 4 out of 30 days. To what degree does your employees' health affect your business?



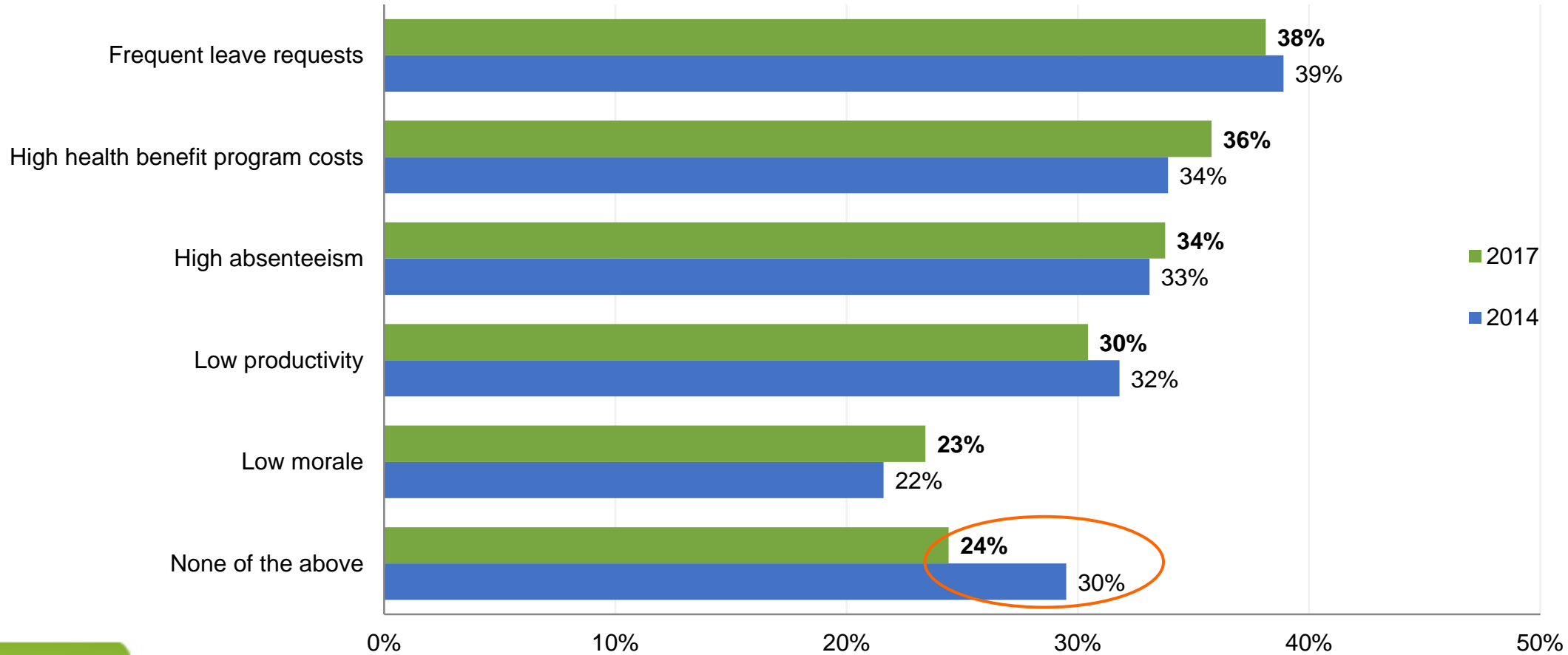


- The physical health of employees **affects over half of Oklahoma employer's businesses.**
- To keep businesses functioning as effectively as possible, employees need to be as healthy as possible, which places an emphasis on the importance of **health education, health insurance and wellness programs.**



Health and Business Operation

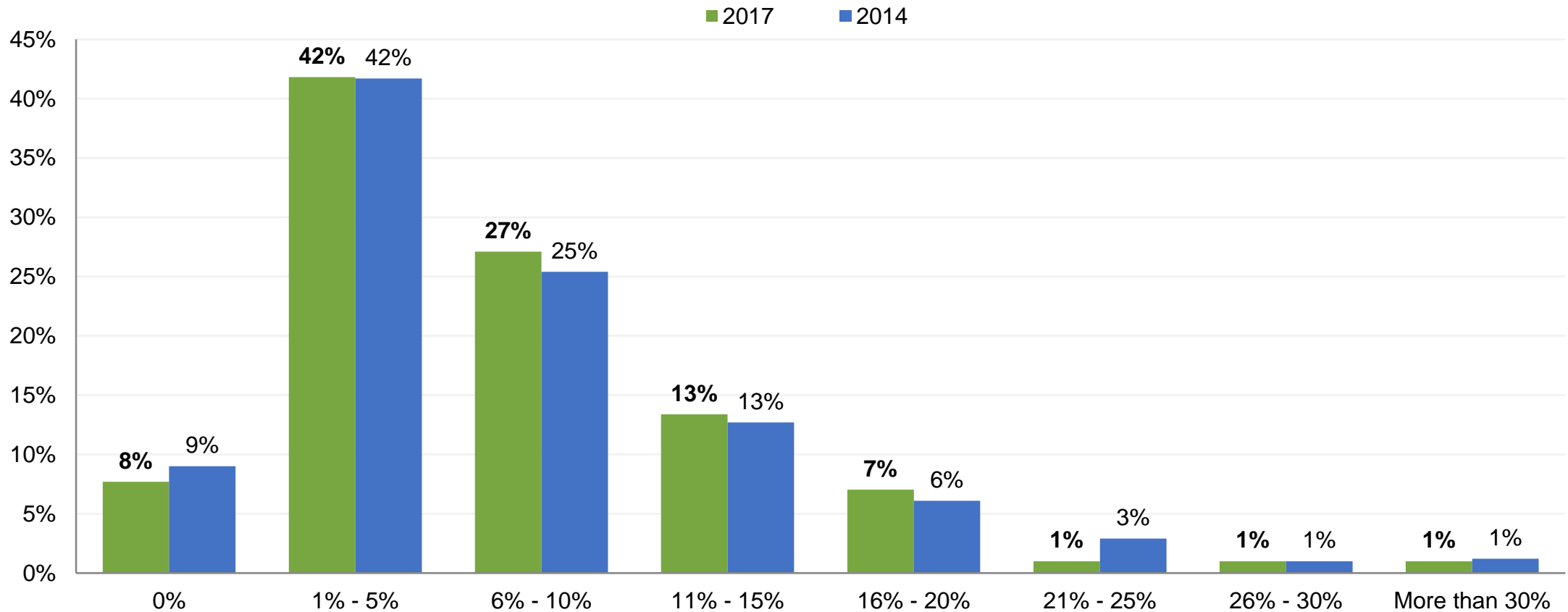
Q13 - In the last 2 years, have you experienced any of the following in your business operation due to health issues? (select all that apply)





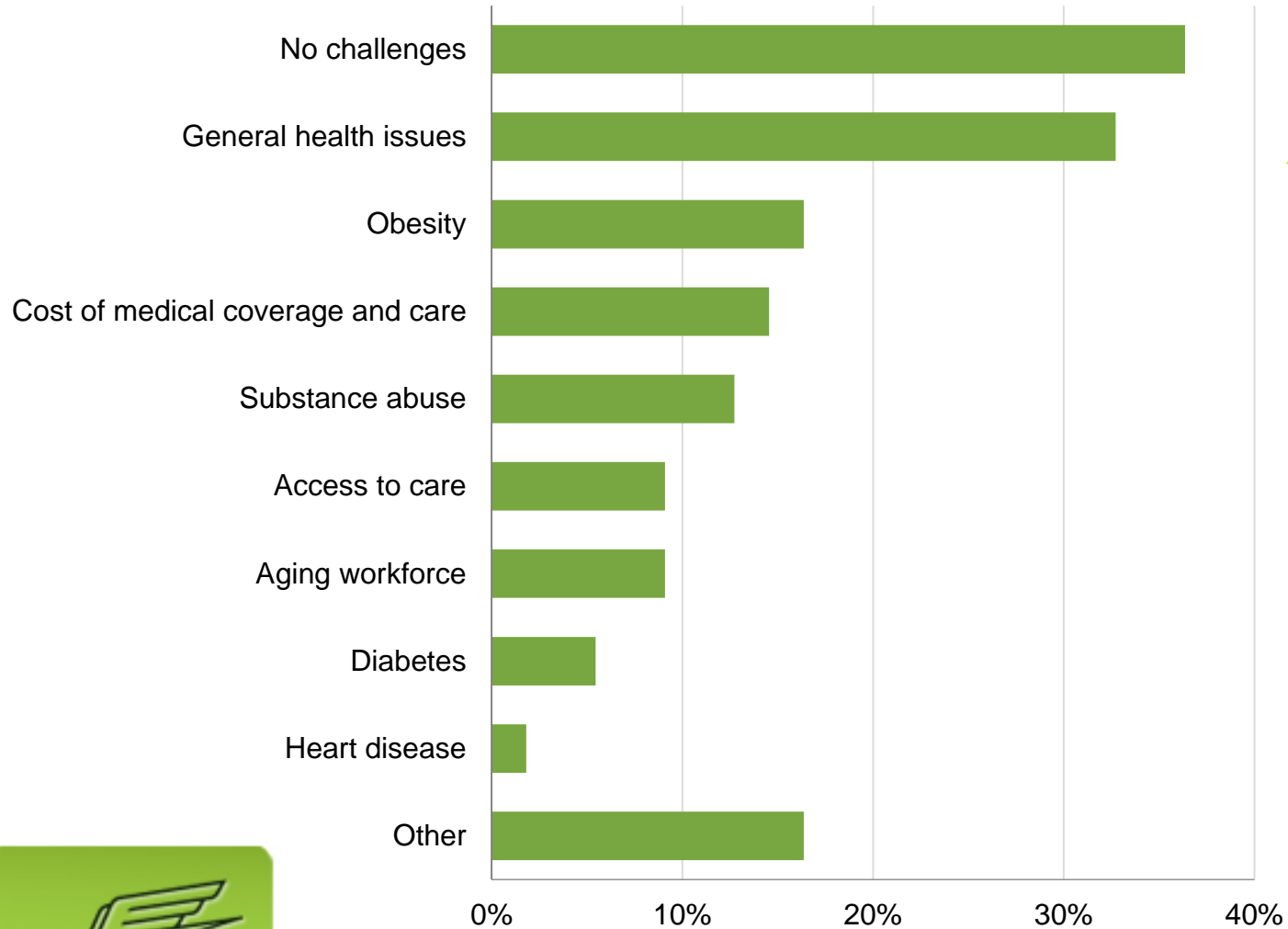
Productive Work Days Lost

Q14 - On average, what percentage of productive work days do you estimate your business loses each month due to employee health issues?





Health-Related Challenges



Aside from the general issues and the fact that we all can improve some with a better diet and more exercise, I'm not seeing any specific health issues or anything out of the ordinary.

Note: actual percentages not provided since this information is based on qualitative data, not quantitative.





Challenges and Absences

Most in-depth interview participants stated their **employees are generally healthy**, with the average days missed per year to be **about 4 – 8**. However, there were specific groups which suffered challenges/absences more than others...

Specific Groups

Older Employees

Physical ailments including bad backs, arthritis and rheumatism

Parents

Single parents may have to take time off to **care for sick children**

Specific Illnesses

Colds, sinus infections and allergies





People take sick days when their kids are sick.

Older workers tend to miss more days on average. If a virus is going around, older workers will take longer to recover.





Ways to Improve...

Physical, mental & emotional readiness

- Supporting healthy lifestyles.
- Offering training and education:
 - Healthy behaviors
 - Job skills
 - Constructive ways to deal with **stress and emotion** in the workplace

Training, talent and skill levels

- Training and education on related job skills.
 - And in some cases basic life skills
 - Internal or external training
- Provide relevant classes through Vo-Tech schools.
 - And encourage people to attend



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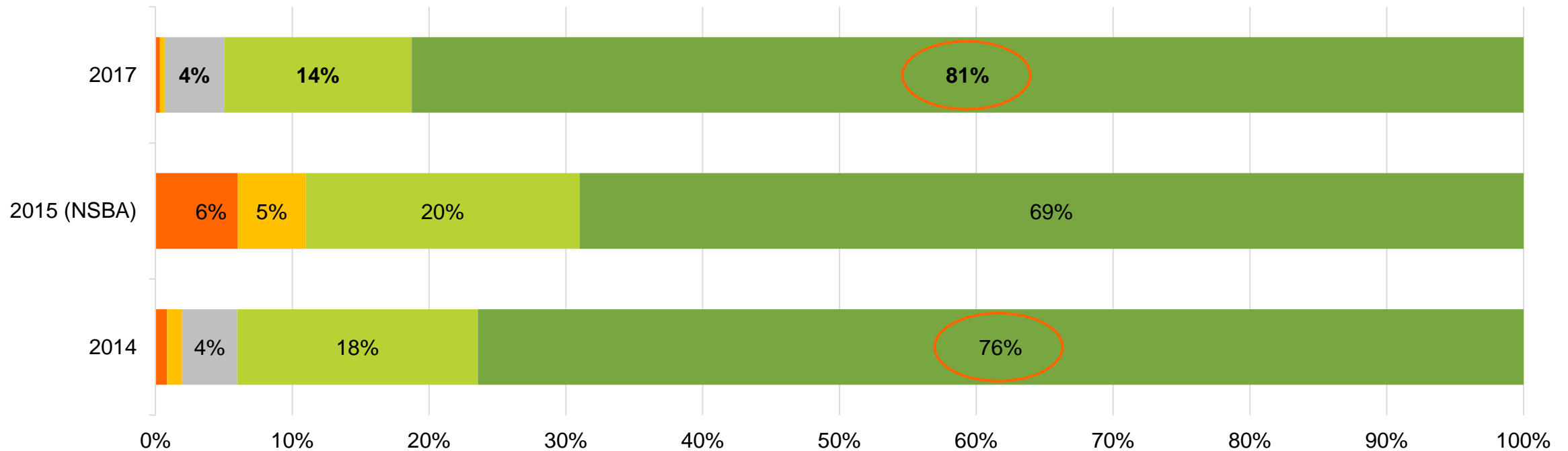
Health Insurance



Importance of Health Insurance

Q15 - How important do you believe offering health insurance to employees is in recruiting or retaining top quality employees?

Not at all important Not important Neutral Important Very important



*Offering health insurance plays a **major role** in recruiting and retention.*





Attracting and Retaining Staff

- Most view health insurance as a **vital towards both attracting and retaining employees.**
 - For jobs requiring skilled labor, health insurance is a vital benefit.
 - They would not be able to attract or retain the workforce needed without providing it.
 - Those employing lower-wage or unskilled workers say that insurance is a nice benefit that helps offset the lower pay.
- The companies not offering insurance **don't believe it's a big deal.**
 - People are coming to work to earn a paycheck, not to get healthcare.
 - If they want insurance, they can get it through their spouse or purchase on their own.
- One employer had to drop health benefits this year. This organization said **losing benefits has had a negative effect on both attracting and retaining their staff.**



Retaining Employees



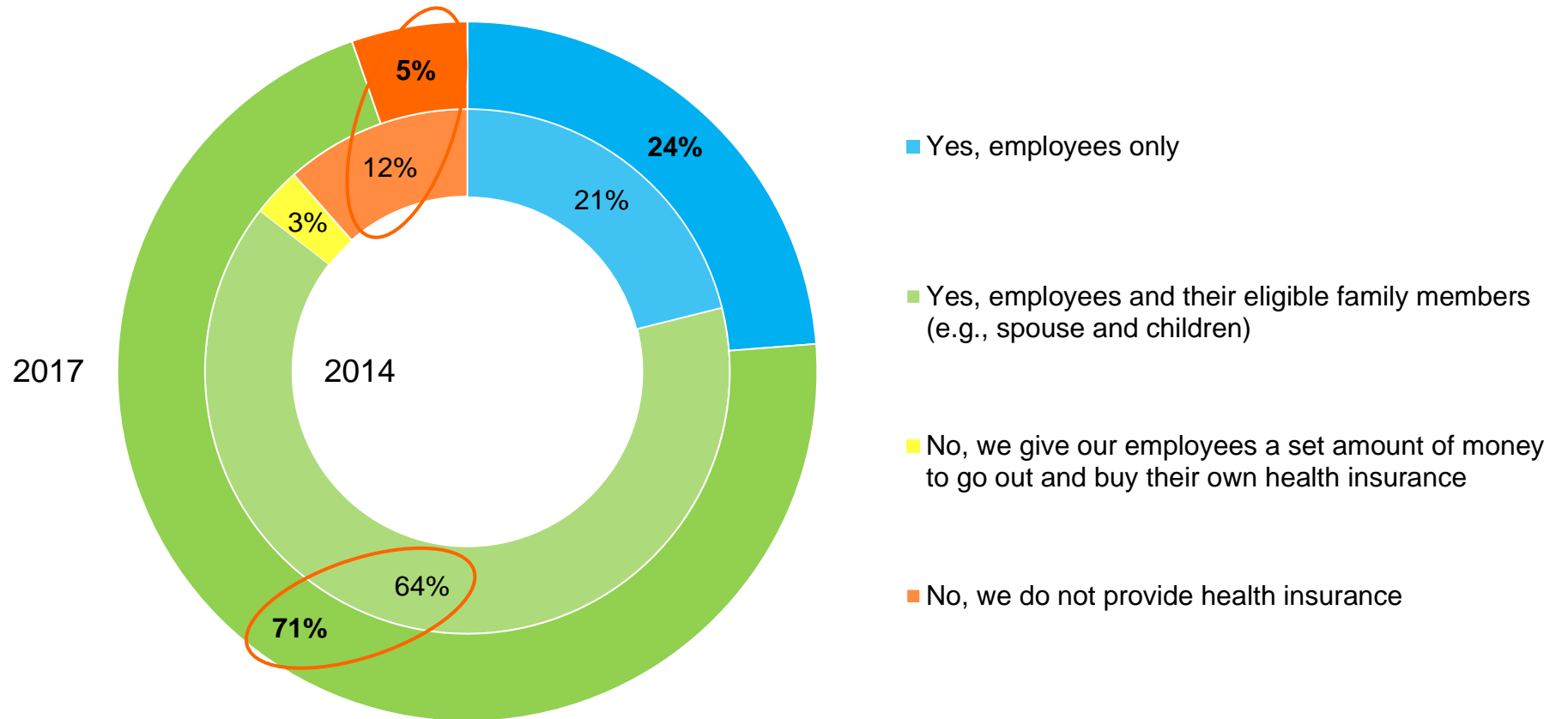
- 27% of accommodation/food services are neutral about healthcare being a tool to recruit/retain employees compared to the average (4%).





Offer Health Insurance

Q16 - Do you currently offer health insurance to your employees?





- Although 69% of employers offer health insurance to employees and family members, **3 out of 4 do not provide any financial contribution towards dependents.**
- Companies with 1-5 full-time employees are more likely to either:
 - Offer insurance to the employee only.
 - Not offer insurance at all.
- Companies with 21 or more full-time employees are more likely to extend coverage towards dependents.



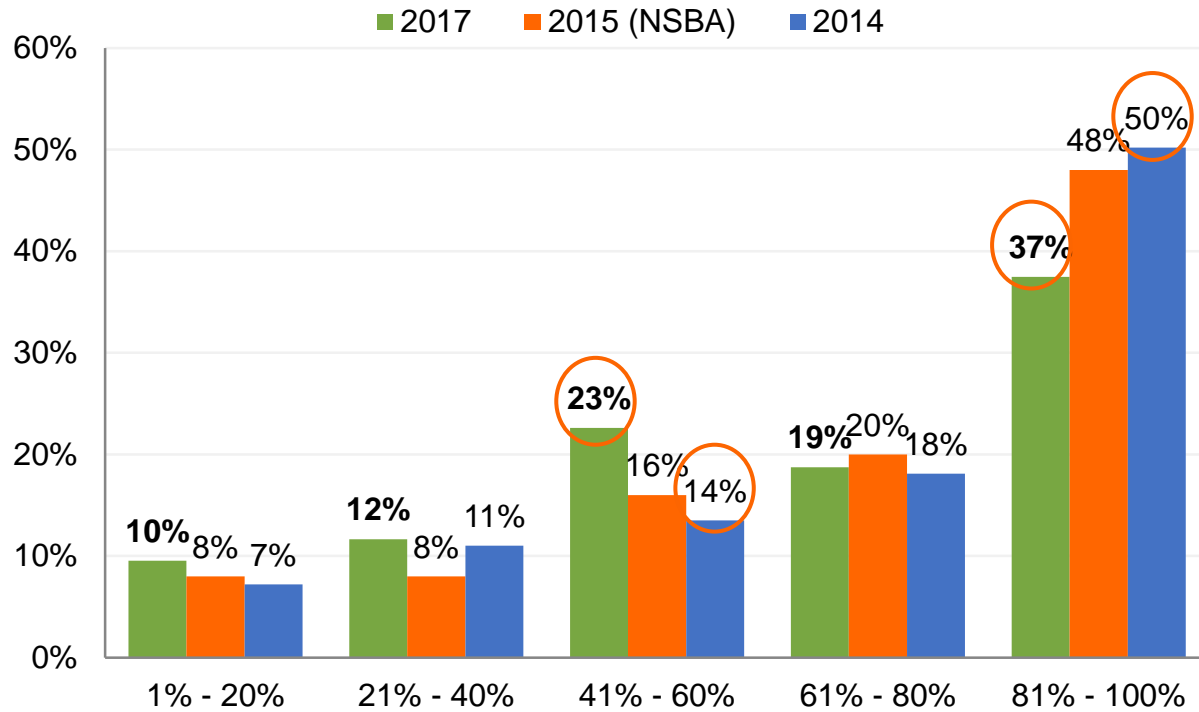


Employees Covered & Decision Making

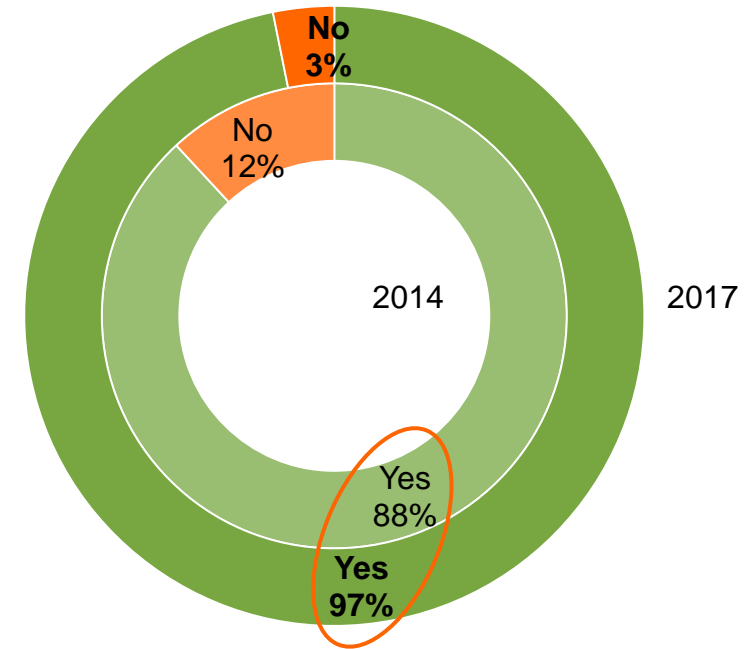
Q23 - About what percentage of your workforce is currently covered by your health insurance plan? (n=283)

Q24 - Are decisions about your company's benefits program made in Oklahoma? (n=283)

% of Workforce Covered



Decisions made in Oklahoma





Insurance Coverage

- Businesses with 1-5 employees are more likely than average to cover 81% - 100% of their workforce (61% versus average of 37%).
- Businesses with more than 250 employees are more likely to have decisions about benefits made outside of Oklahoma (75% versus an average of 97%).
- 100% of companies offering Insure OK report decisions about benefits are made in OK versus 88% of non-Insure OK.





Observations

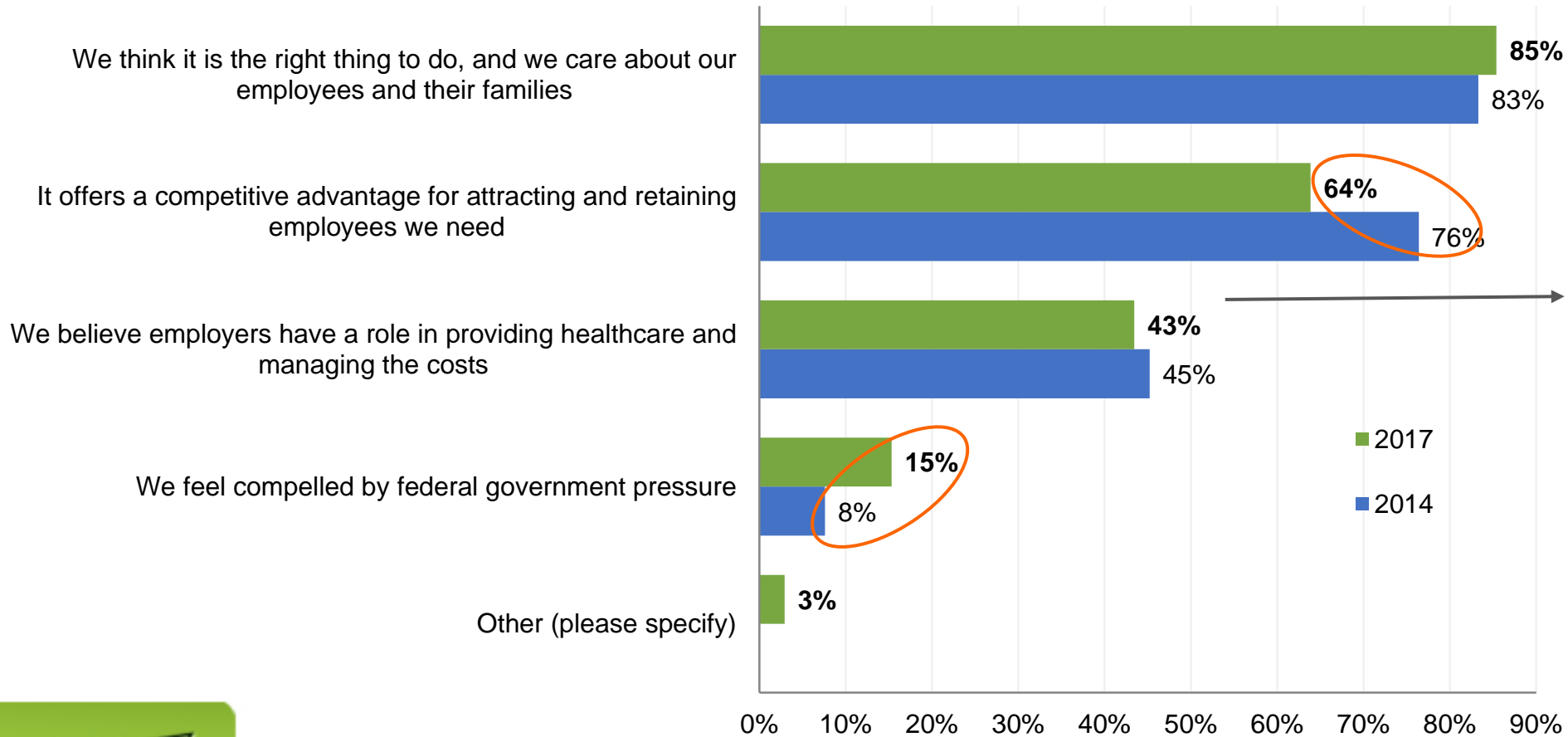
- Companies with an average workforce age of 41 or older are more likely to report that 81-100% of employees are covered than those with an average of 40 or younger.
- Companies not participating in Insure Oklahoma are more likely to say that 81-100% of their employees are covered than those participating in Insure OK.
- Employers in finance/insurance are more likely to report 81-100% coverage than those in other industries.
- Employers in the accommodation and food service industries are more likely to report that only 1-20% of employees are covered by their plan.





Why Offer Health Insurance

Q25 - Why do you offer health insurance to your employees? (n=274, check all that apply)



More likely to be:

- Urban
- Not participating in Insure OK



Why Offer Coverage



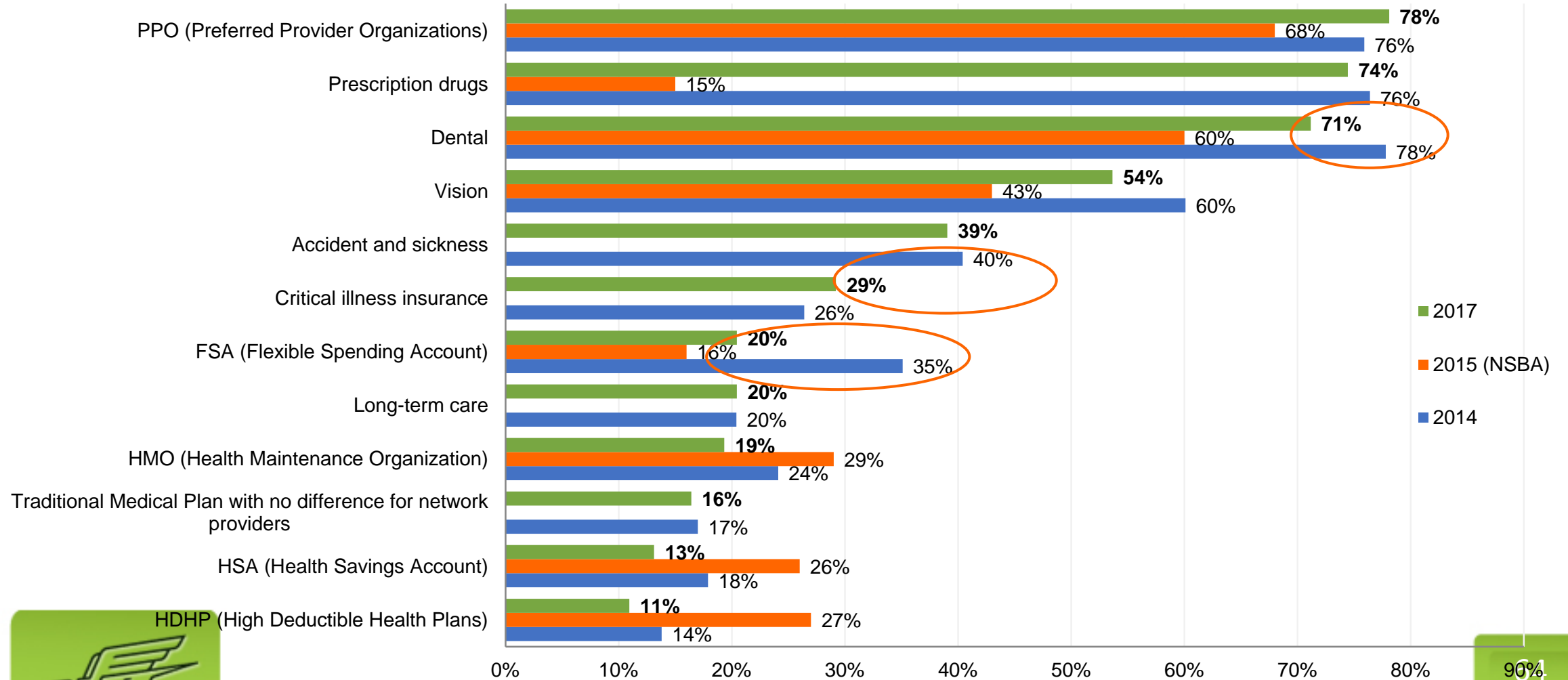
- Businesses with 1-5 employees are less likely to report offering coverage is a competitive advantage than average (39% versus average of 64%).





Health Benefits Offered

Q26 - What types of health benefits do you offer employees? (n=274, check all that apply)



Benefits Offered



- Urban businesses more likely to offer HMOs (27%) than rural (8%).
- Non-Insure more likely to offer:
 - High Deductible Health Plans (27% versus 6%)
 - Vision (70% versus 48%)
 - HSA (27% v 9%)
 - FSA (37% v 15%)
- Food services less likely to offer dental than any other service (9% versus an average of 71%).





- **Urban employers are more likely to offer HMOs** than those in rural markets.
- **Rural employers are more likely to offer Vision and FSAs** than those in urban markets.
- **Companies with over 20 full-time employees typically offer more benefits** than those with 20 or less:
 - **21+ full-time employees:** Accident and sickness insurance
 - **50+ full-time employees:** Flexible Spending Accounts
 - **100+ full-time employees:** Dental, Vision, Critical illness insurance





- **Employers NOT participating in Insure Oklahoma** are more likely to offer:
 - High deductible health plans
 - Vision
 - Health Savings Accounts
 - Flexible Spending Accounts





Types of Coverage

- **Most employers offer a PPO** to their employees since they offer more flexibility when needing medical care.
 - However, a few people we spoke to switched their plan from a PPO to an HMO **due to rising costs of health coverage.**
- A handful of employers offer multiple plans, such as 2-3 PPOs with varying deductibles (including high deductible options) or networks.
 - Employees tend to evaluate their own needs and how likely they are to need significant health or medical care in the coming year, and choose accordingly*.
 - Some employers offer a PPO as their standard plan and an HMO through Insure Oklahoma.
 - Some offer plans based on age brackets.



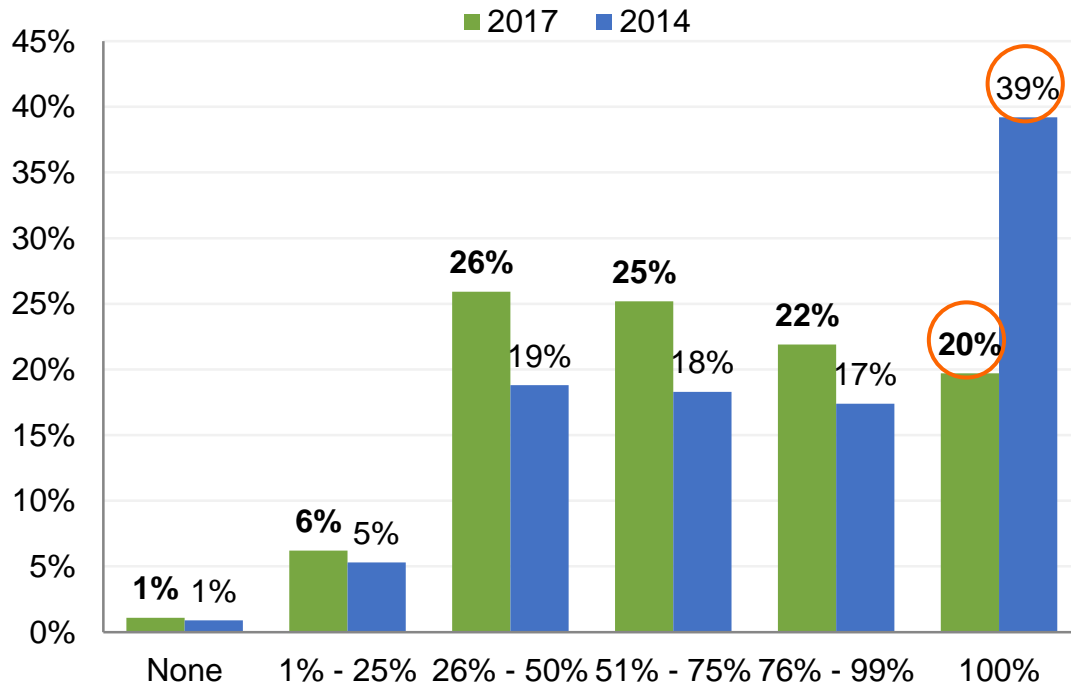
**Note: from the consumer research, we know this decision is difficult for the employee*

Percentage of Premiums Paid by Employer

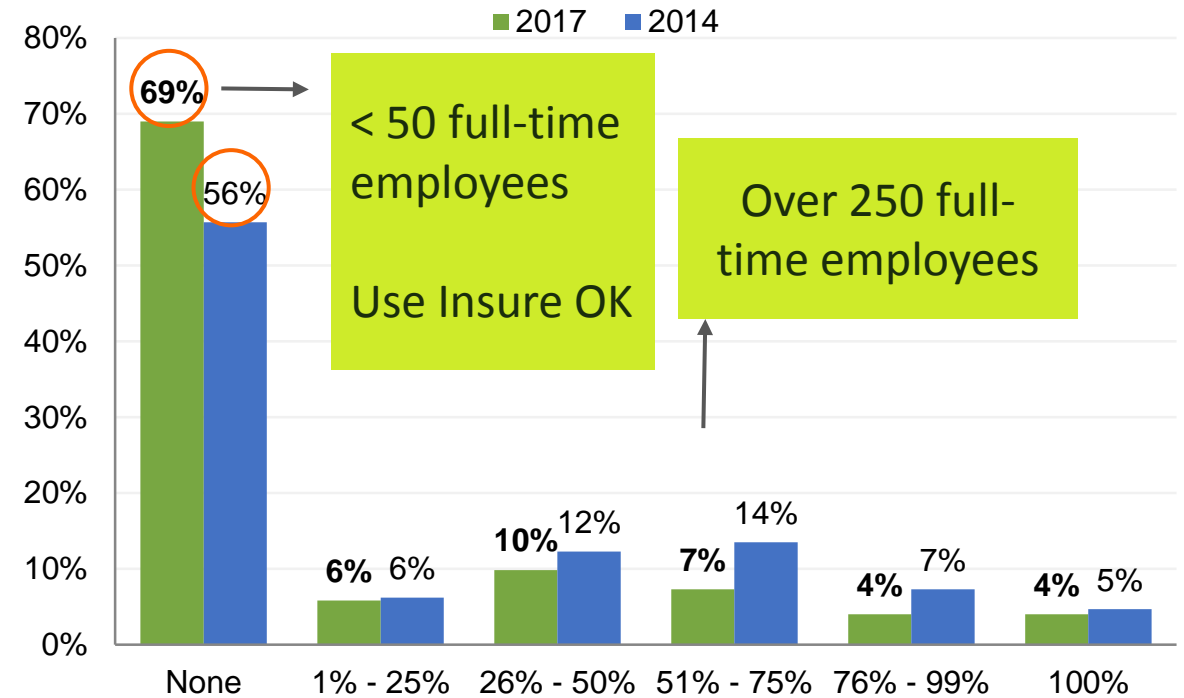
Q27 - What percentage of your employees' health plan premiums do you pay (employee only)? (n=274)

Q28 - What percentage of health plan premiums do you pay for employees' dependents? (n=274)

Employees



Dependents



67% of employers contribute at least 50% to health plan premiums.





Employer Contributions

- Employers **typically contribute between 26%-100%** of employee premiums.
- Spouses and dependents are eligible on most plans; however, the **employee usually must pay for their family members.**
 - In some cases the employer will contribute towards the **spouse and family, but its usually a lower percentage** than what they pay for employee-only plans.





Employee Out-of-Pocket Expenses

PREMIUMS	DEDUCTIBLES	COPAY	CO-INS	PRESCRIPTIONS
20-25% OR \$150-\$400	\$500 - \$1,500	\$20 - \$30 (GENERAL) \$60 - \$75 (SPECIALIST)	20% (80/20)	\$0 - \$150 (depending on drug classification)

Apply some caution when interpreting the information above – it is from the qualitative interviews, not the quantitative online study.





Insurance Premium Contribution per Employee (employer share)

Q29 - On average, what is the total monthly per employee cost of your health insurance premiums?
(Please indicate only the amount the company contributes toward the monthly premium.) (N=273)

Total \$ amount	\$ per month/employee	\$ per month/employee + spouse	\$ per month/employee + family
\$0	2%	36%	36%
\$1 - 100.00	8%	3%	3%
\$101 - 200.00	10%	3%	3%
\$201 - 300.00	17%	6%	6%
\$301 - 400.00	16%	9%	8%
\$401 - 500.00	14%	8%	6%
\$501 - 600.00	14%	8%	6%
\$601 - \$800.00	10%	7%	7%
\$801 - 1000.00	6%	6%	5%
\$1,001 +	10%	13%	21%
Total Employers	273	273	274





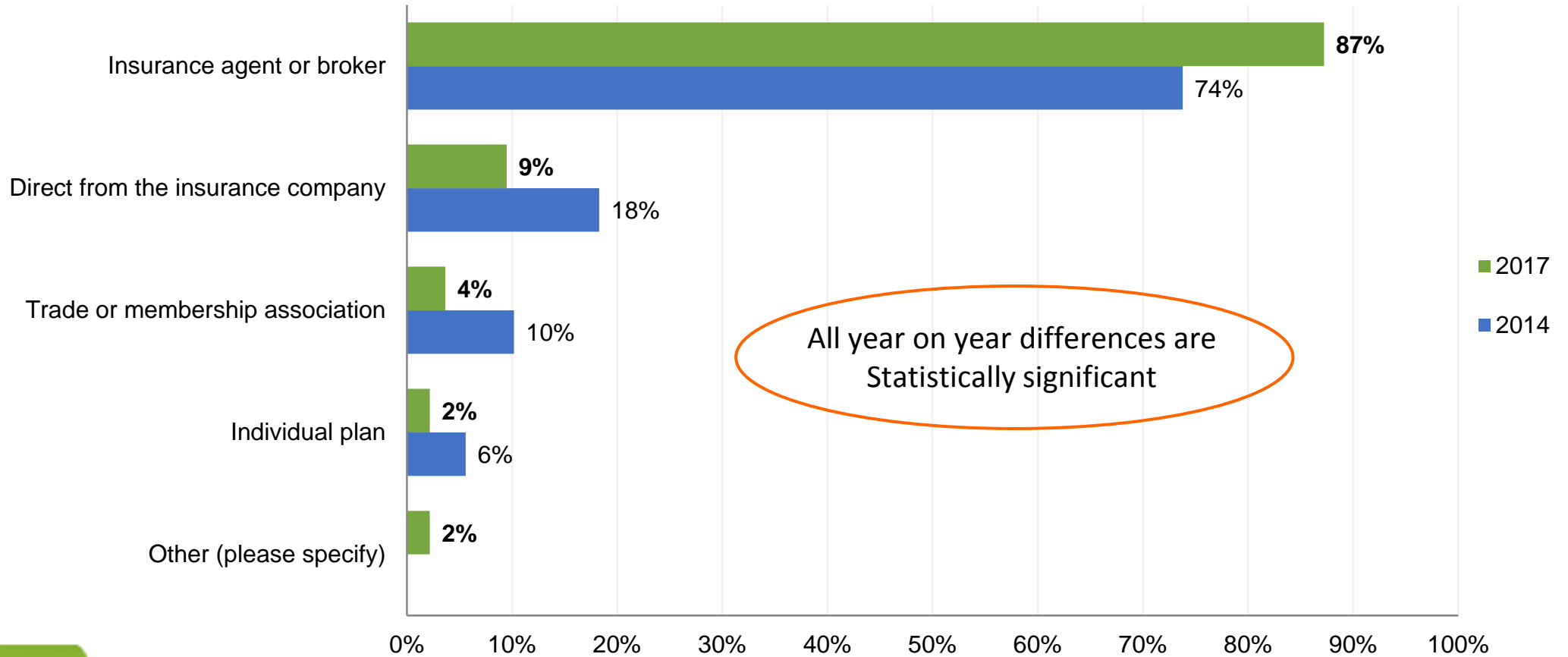
Insurance Premiums

- Companies with 250+ employees are more likely to contribute \$301-\$400 per employee to employee and spouse compared to the average (42% versus 9%).
- Those with 1-5 employees are more likely not to contribute anything per employee to employee and spouse (61% versus 36% average).



Purchasing Health Insurance

Q30 - From which source(s) do you purchase employee health insurance? (n=274)





Trustworthy Sources

- Those who participate in Insure Oklahoma are required to go through an insurance broker:
 - Most **employers find their brokers trustworthy** and rely on them to share the most credible information and coverage options.
 - Few employers do their own independent research on health insurance to use as frame of reference when comparing options and talking with brokers.
- The employers who do not use an insurance broker typically go through a 3rd party or a payroll service to handle administration.



Significant Differences

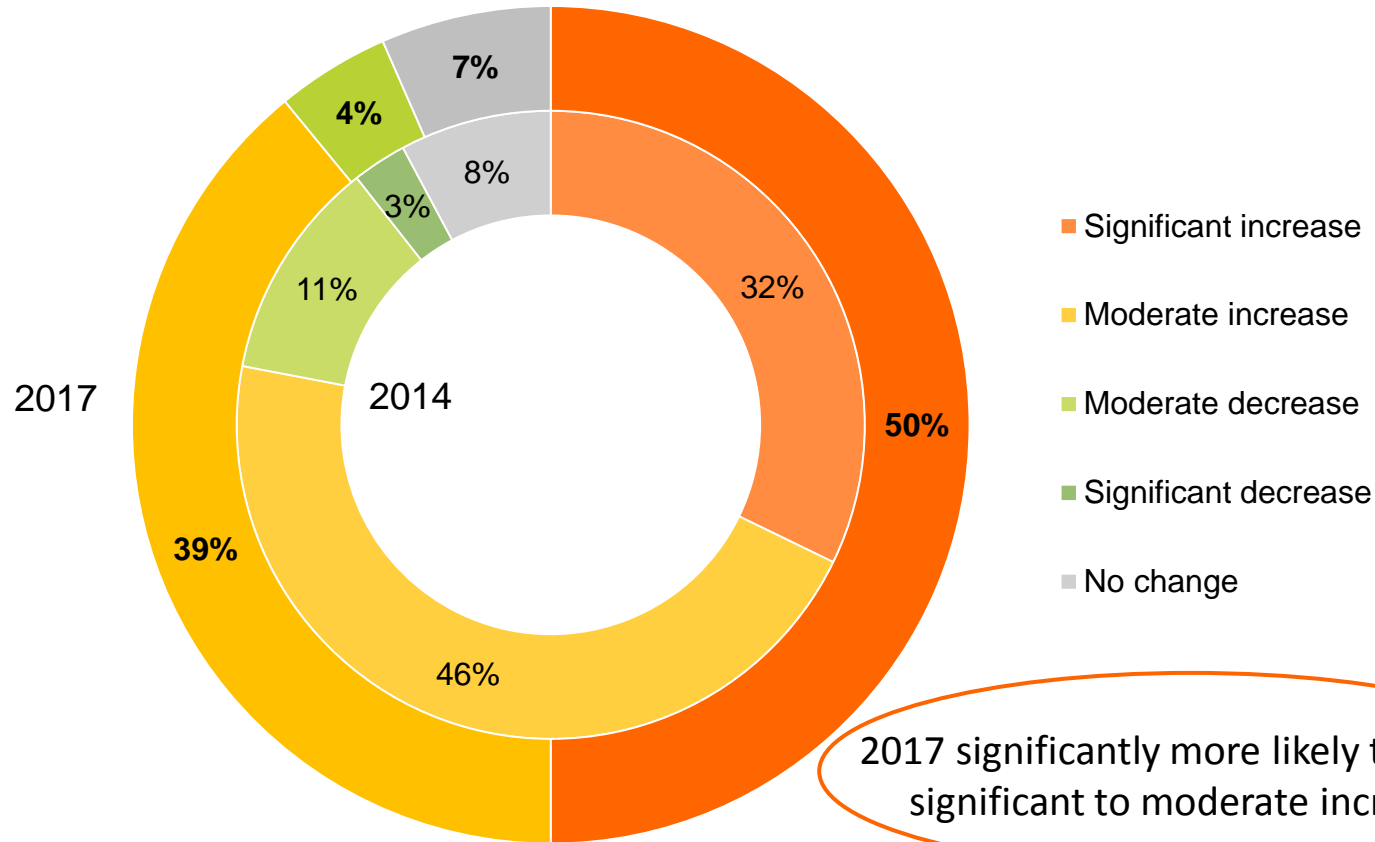
- Ninety-three percent of Insure Oklahoma go through a broker, compared to 69% of non-Insure Oklahoma businesses.





Premium Cost Changes

Q31 - At your most recent health insurance renewal, what premium cost changes did you experience? (n=274)



2017 significantly more likely to report significant to moderate increase.

89% of employers report premium increases at their most recent health insurance renewal.





Insurance Costs Over Time

- Most businesses we spoke to have offered health insurance for at least 6 years, although some only began offering it more recently due to the ACA.
- Costs have been increasing steadily over the past few years; several mentioned that **costs have skyrocketed this past year.**
 - **Some businesses had to reduce coverage** in order to keep premiums in check, or **reduce employer contributions.**
 - One business we spoke to was forced to drop coverage this past year due to the rising costs coupled with having a down year with lower revenue.





Health Insurance Burdens

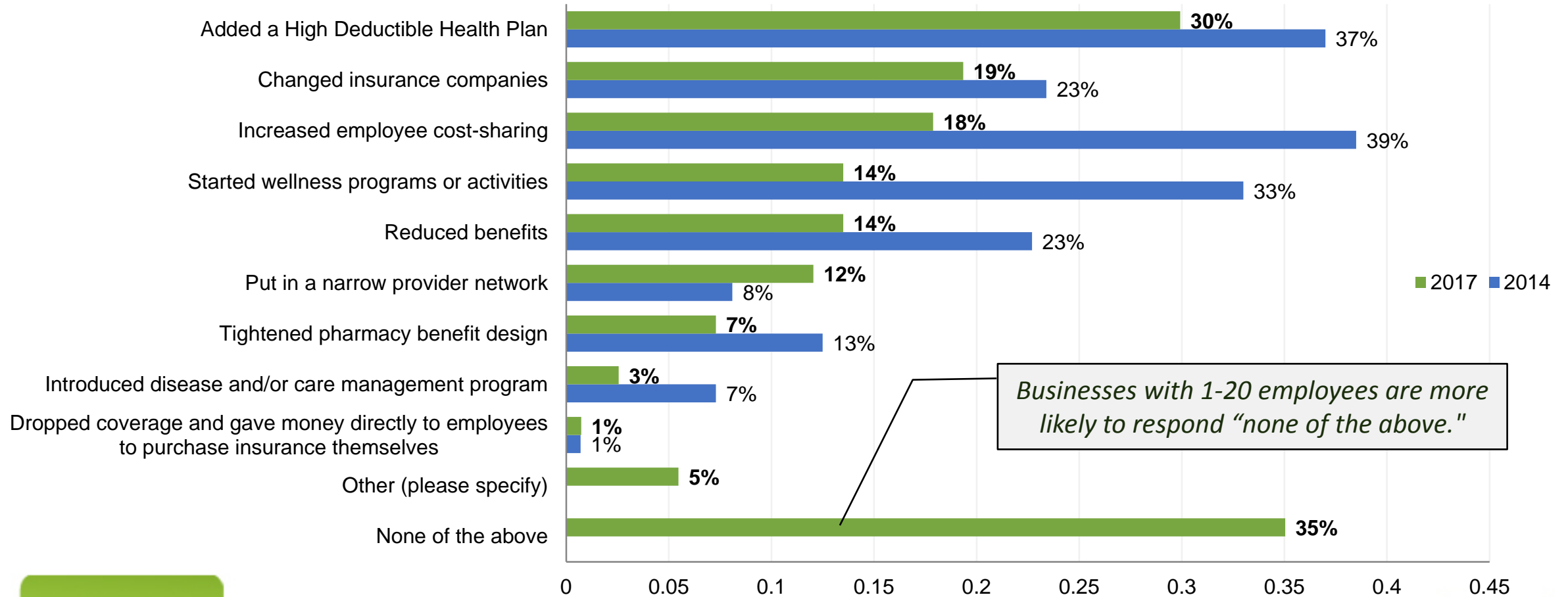
- Nearly two-thirds of **businesses mention the cost of health insurance** is most burdensome for their business.
- Just over a fourth of respondents mention the burden of administrative duties.
 - These tend to be businesses with more than three or four employees.





Changes to Health Insurance Plan

Q32 - To help with rising costs, have you made any of the following changes in the last 2 years? (n=274, check all that apply)



Note: Although there are many significant differences since 2014, the question was modified in 2017 to include a "none of the above" option. This is likely to be the main reason for the differences.





Observations

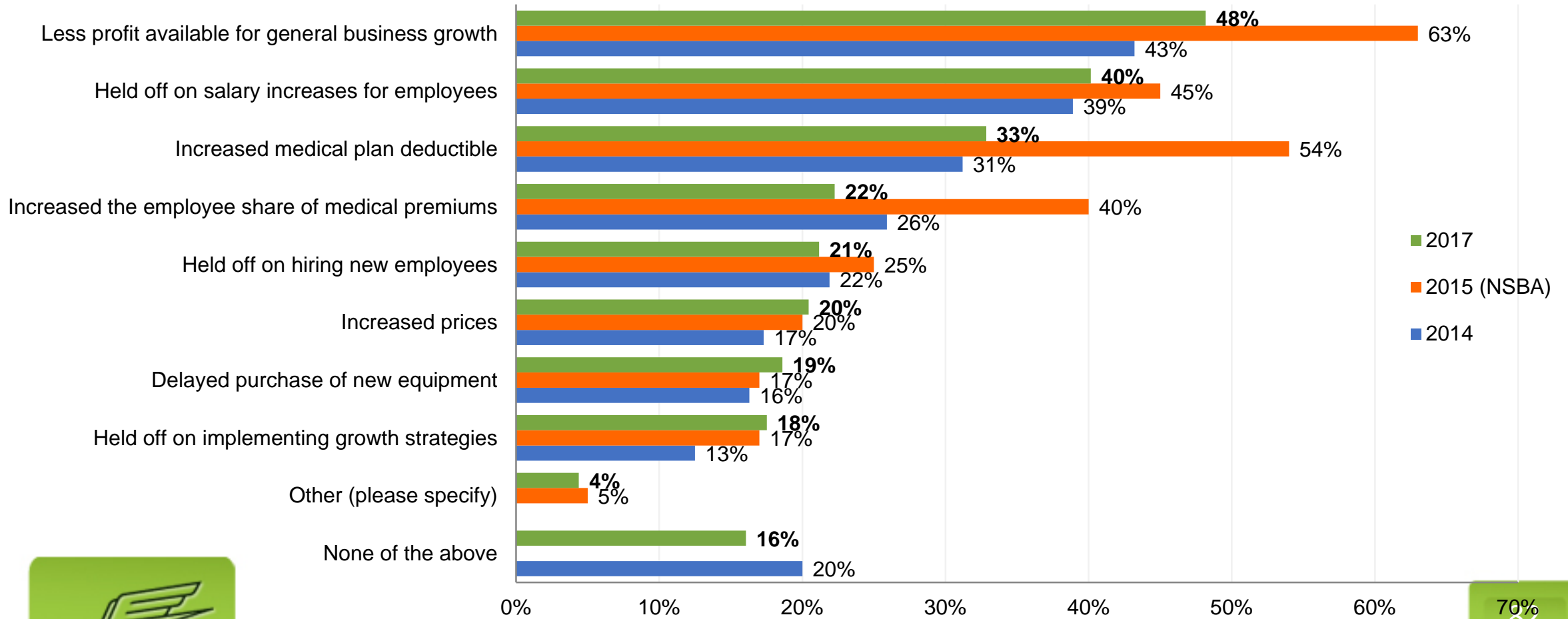
- Employers in urban markets were more likely to put in a narrow provider network or change insurance companies than those in rural markets.
 - Rural employers were more likely to not do anything.
- Companies with over 100 employees were more likely to start wellness programs or activities than those with fewer employees.
 - Companies with 1-5 employees were more likely to not do anything.
- Employers offering Insure OK were more likely to change insurance companies than those not offering Insure OK.
 - Employers not offering Insure OK were more likely to offer disease or care management programs or start wellness programs or activities.





Impact of Premium Cost Increase

Q33 - What impact, if any, have increases in the cost of healthcare or the amount of healthcare-related requirements on employers had on your business?
(n=274, check all that apply) TOP RESPONSES





Observations

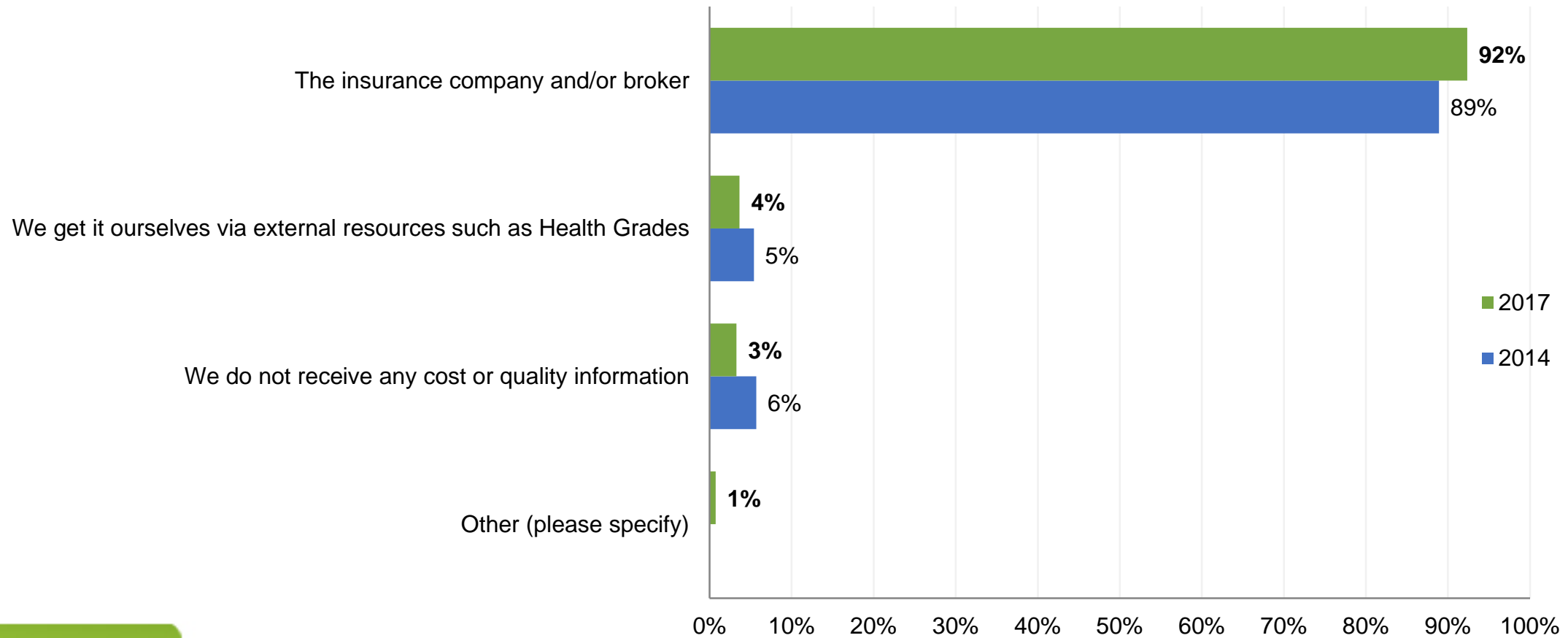
- Urban employers were more likely to switch insurance companies than rural employers.
- Companies with 10-49 employees were more likely to say there was less profit available for general business growth than average.
 - Companies with 10-20 employees were also more likely to hold off on hiring new employees.
- Companies with over 250 employees were more likely to increase the employee share of medical premiums than those with 1-20 or 50-99 employees.





Health Insurance Information

Q34 - How does your business get healthcare cost and quality information? (n=274)



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Insure Oklahoma



- Most respondents (82%) participate in the Insure Oklahoma program.
- **Insure Oklahoma is seen as a great program** for providing health insurance to lower income workers (and their families).
 - It makes **insurance premiums affordable for employees.**
 - It makes offering health insurance more **affordable to small businesses.**
 - There is financial benefit to offering the program.





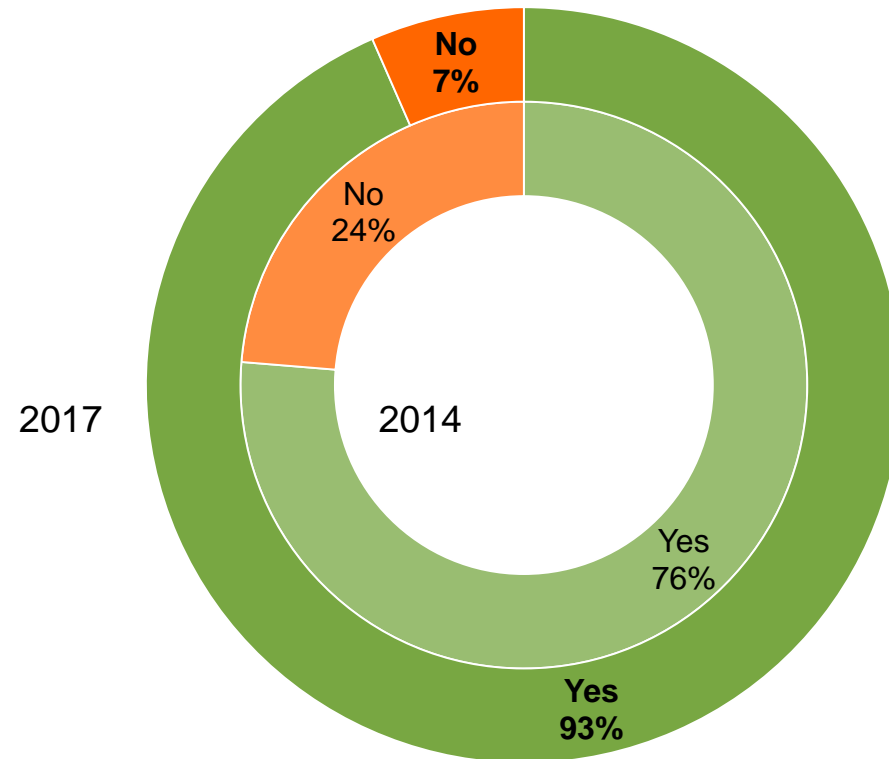
It is a huge benefit for the business. It allows to put money back in the company to help those who do not qualify for Insure Oklahoma.





Fewer than 250 Employees?

Q35 - Does your business have fewer than 250 employees? (n=274)



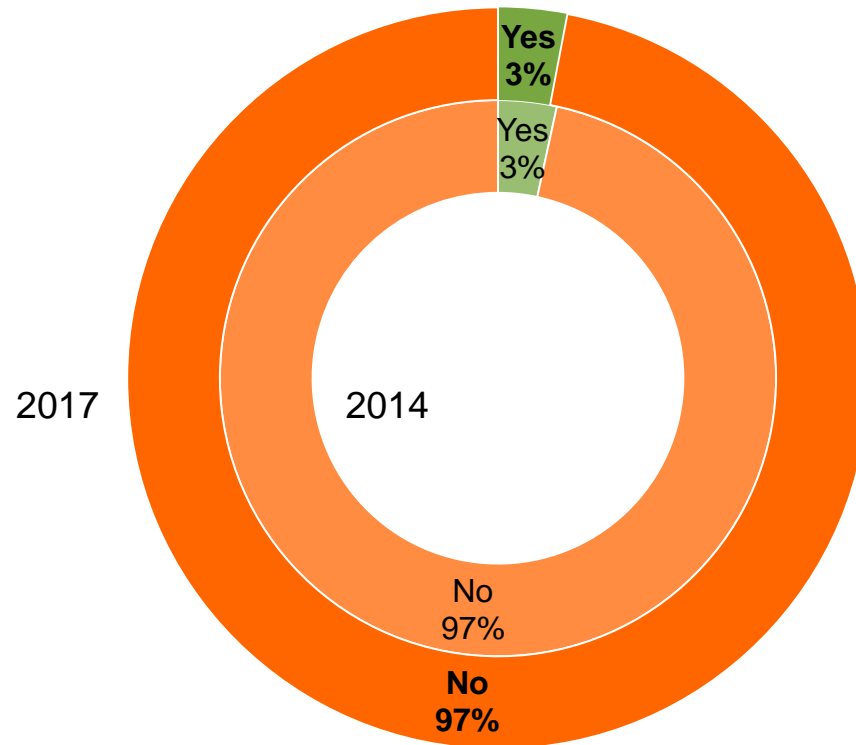
In 2017, significantly more businesses with less than 250 employees participated in the research.





Participate in Federal SHOP Exchange

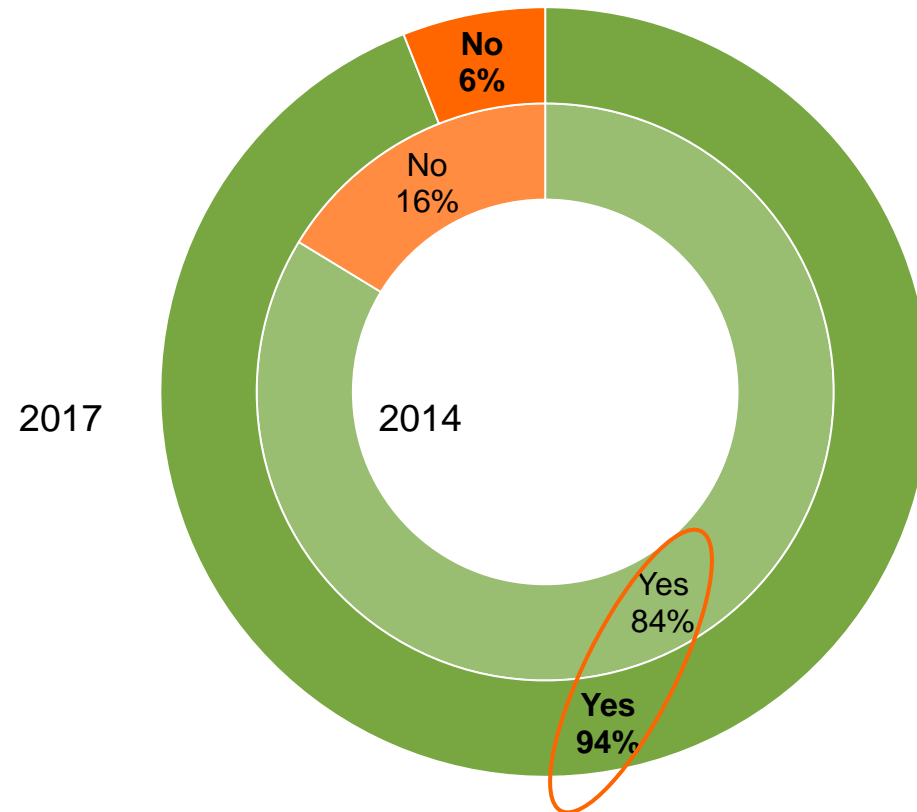
Q36 - Do you offer coverage for your employees through the federal SHOP exchange? (n=256)





Aware of Insure Oklahoma

Q37 - Are you aware of the subsidized coverage available for employers and employees who meet certain eligibility requirements through Insure Oklahoma? (n=256)



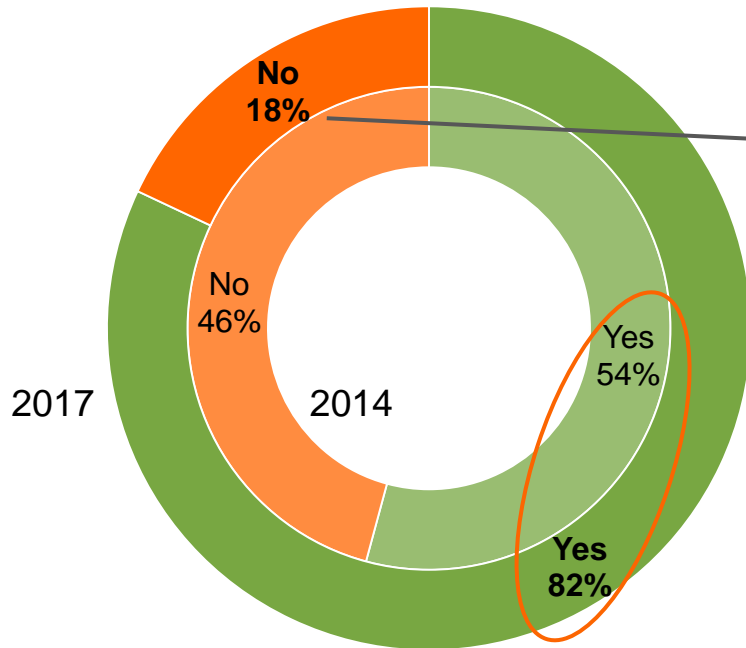


Participate in Insure Oklahoma

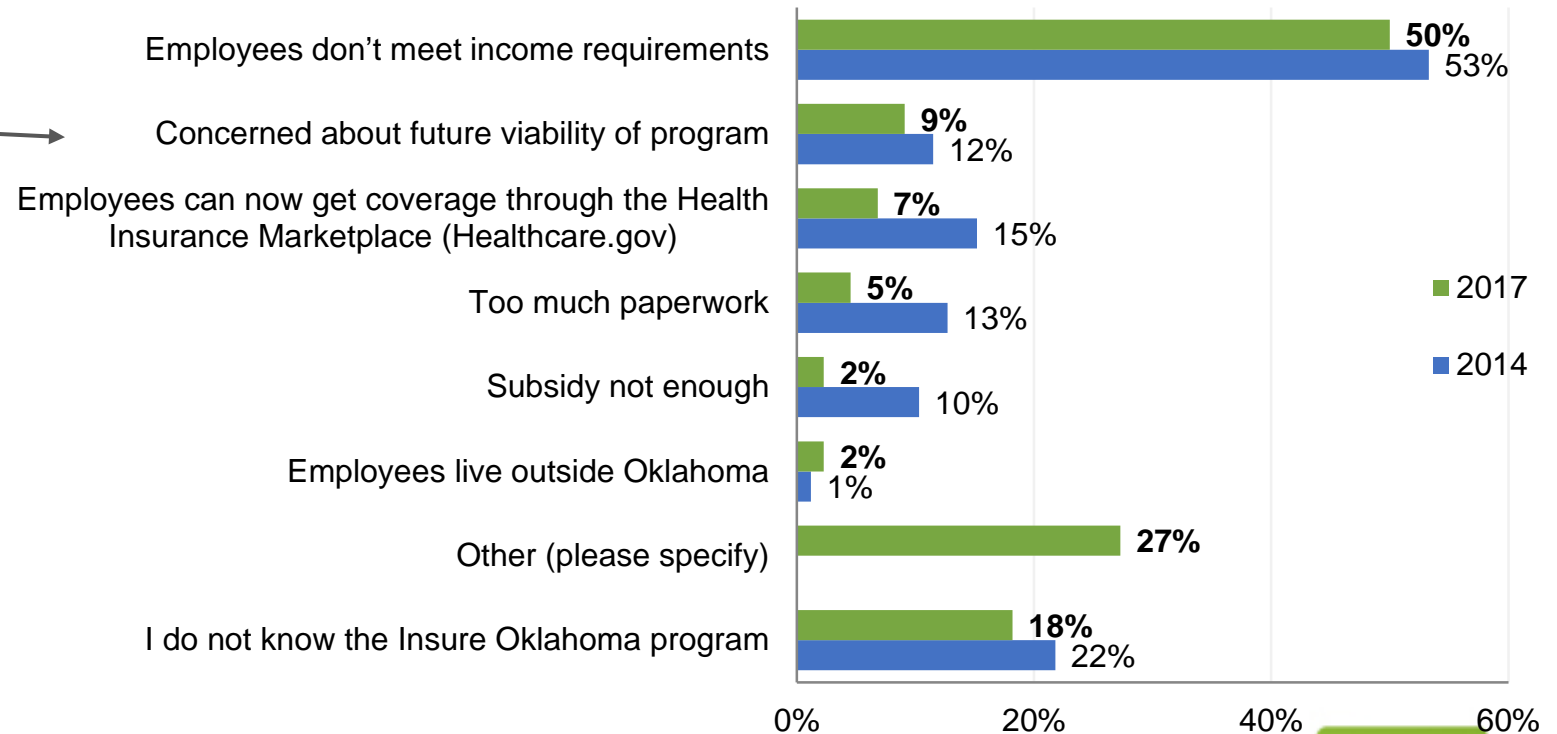
Q38 - Do you offer coverage for your employees through Insure Oklahoma? (n=251)

Q40 - Why not? (n=44)

Participate in Insure Oklahoma



Reasons for not participating



YOY Differences

- At face value, the data indicates Insure OK participation rates have increased significantly since 2014.
- However, this is unlikely to reflect an uptick in actual participation. It is most likely due to the **make-up of the 2017 sample**.
 - Insure Oklahoma heavily promoted this research to their audience and as a result, most of our participants were businesses working with Insure Oklahoma .
 - Therefore, **the year on year significant difference is attributable to survey participation rates**, not Insure Oklahoma participation rates!





Insure OK Offered Coverage

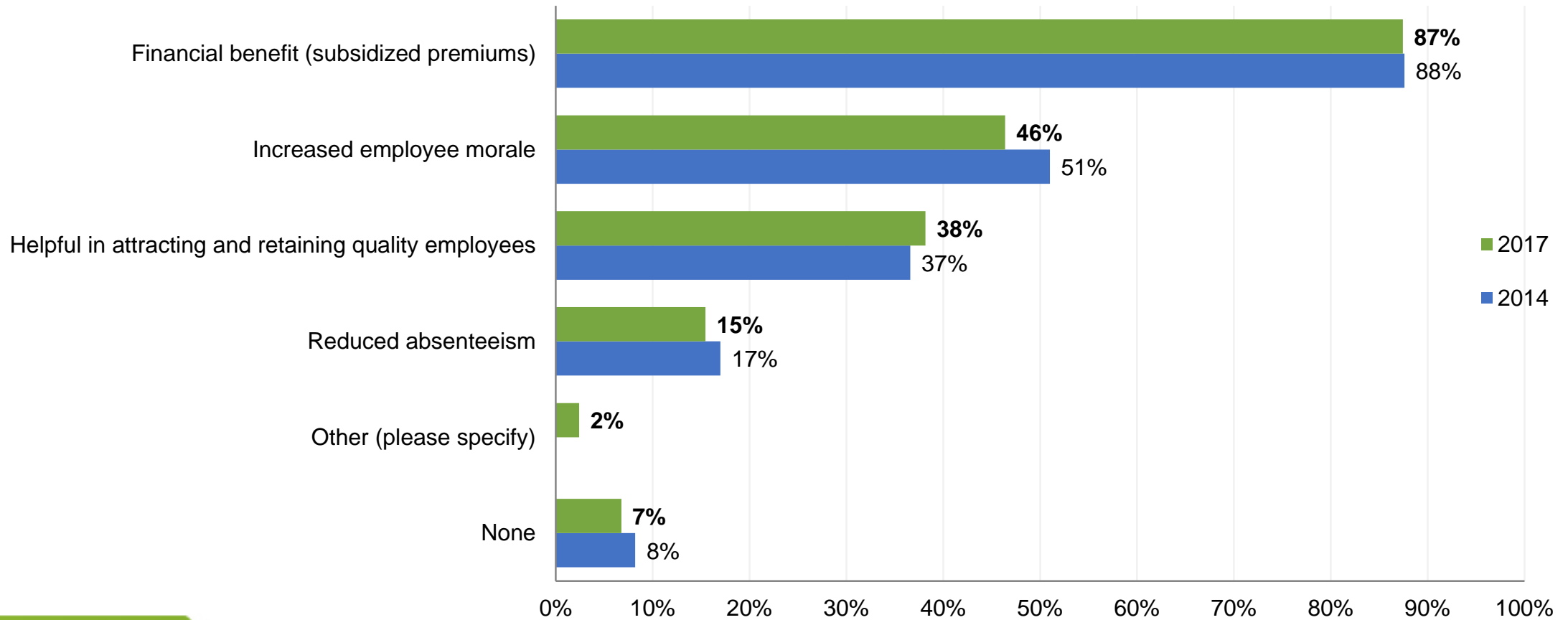
- Rural businesses more likely to offer Insure OK (91%) than urban (77%).
- Businesses in finance are less likely to offer Insure OK than any other business type.
 - This is mainly because employees do not meet income requirements.





Positive Impact of Insure Oklahoma

Q39 - What positive impacts to your business have you seen from participating in Insure Oklahoma (if any)? (n=207)





Insure Oklahoma Complaints

- While employers appreciate Insure Oklahoma, there are some complaints:

Income limits are very low

Employees can be kicked out of the program without warning with just a slight increase in income, such as working overtime one month.

Administration is burdensome

Each employee must be managed individually and there's lots of paperwork/online work.

Insure OK does not communicate with the employer, so they may not know if an employee was dropped from the program until the subsidy stops coming in.

Enrollment process is difficult

Employees are responsible for enrolling themselves. Some of them may not understand what Insure OK is asking them for, or even have access to a computer.

If they have a child on SoonerCare, they must know the login credentials in order to apply for Insure Oklahoma.

Website is not user-friendly



Challenges of Insure Oklahoma

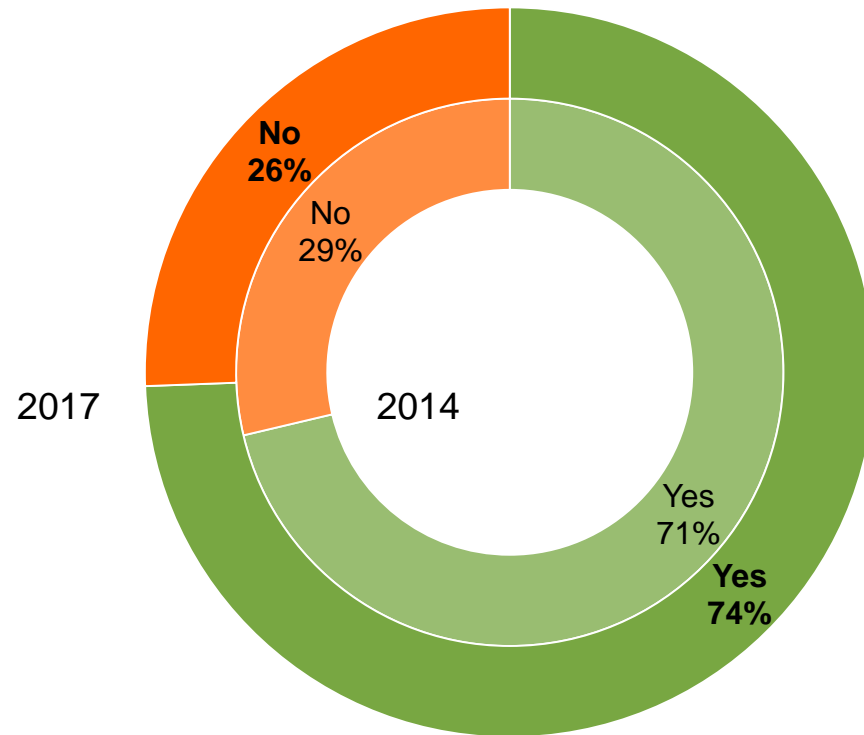
- Cost
- Paperwork/administration duties
- Difficult or lengthy enrollment process
 - The employees are not tech-savvy enough to fill out online paperwork – e.g. manual laborers.
 - Some simply do not have access to the internet or a computer.
- Lack of communication between carrier and employees
 - Esp. difficult when it comes to Insure Oklahoma process





Continue Coverage Without Subsidy?

Q41 - Would you continue to offer health insurance to your employees if you didn't have tax credits or subsidies? (n=207)



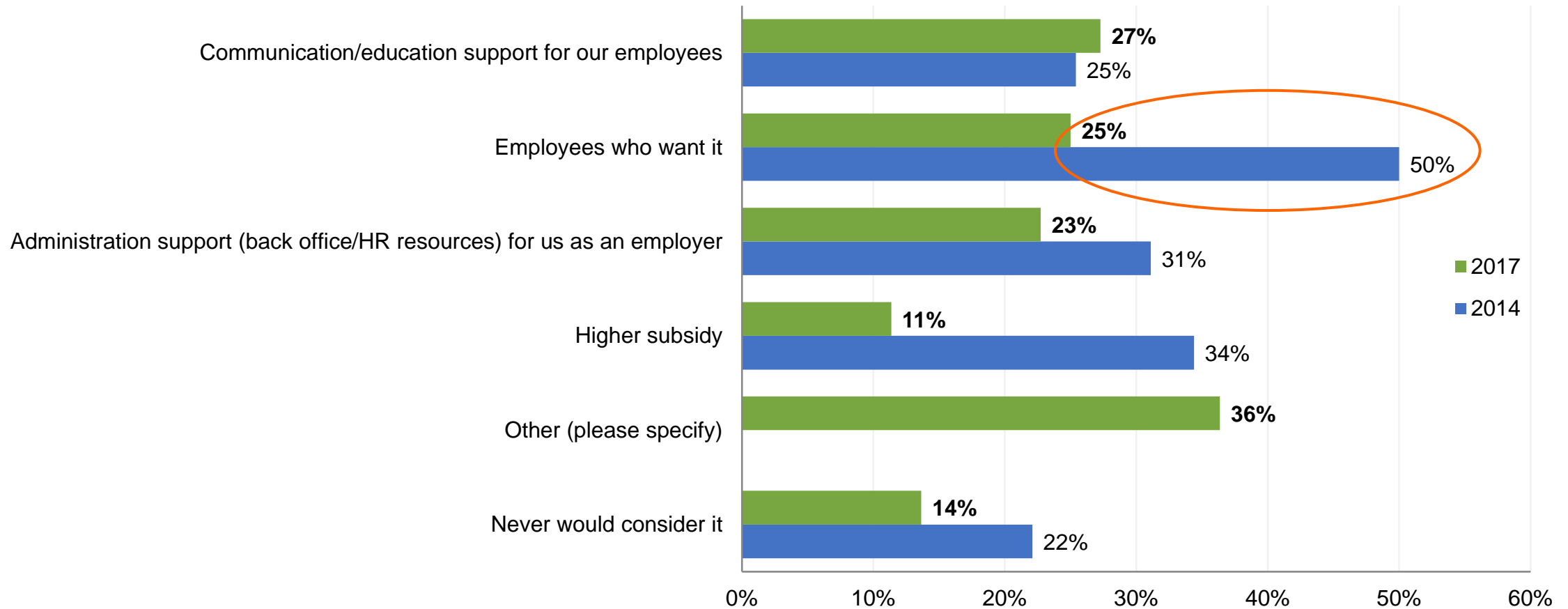
Only half of employers with 1-5 full-time employees would continue to offer health insurance without tax credits or subsidies.





Motivate Participation in Insure Oklahoma

Q42 - What would it take for your business or your employees to participate in the Insure Oklahoma program? (n=44, check all that apply)



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No Health Insurance



Reasons for No Insurance

- One business stated they simply do not have health insurance because the employees are paid enough bonuses and incentives throughout the year in order to cover health care expenses.
 - This employer also stated that he would be willing to cover 50% or more of the costs if they were to get on a group insurance plan.
- Other reasons include:
 - Too expensive
 - Business is too small
 - **Employees do not see the value**





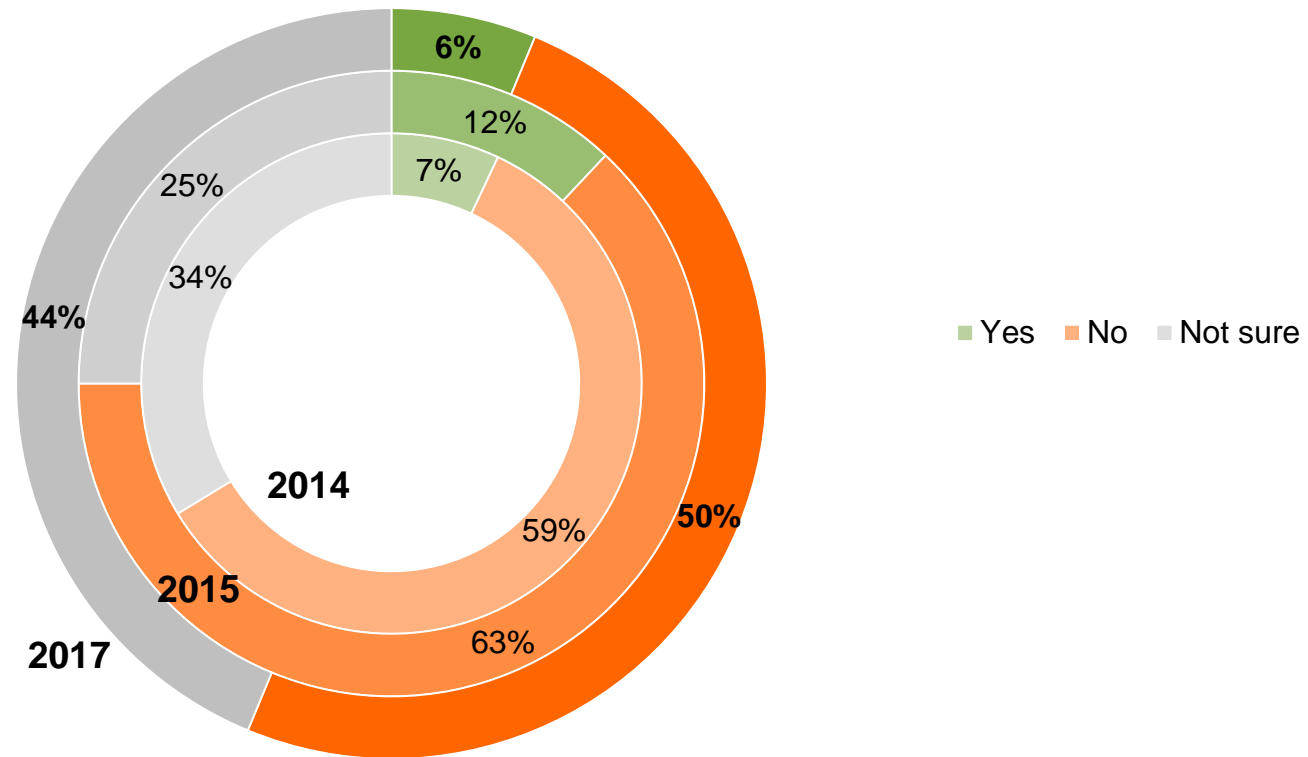
- **Only sixteen employers were asked the questions that form this section of the report (employers who currently do not offer their employees health insurance).**
- **Use caution when extrapolating data.**





Offer Health Insurance

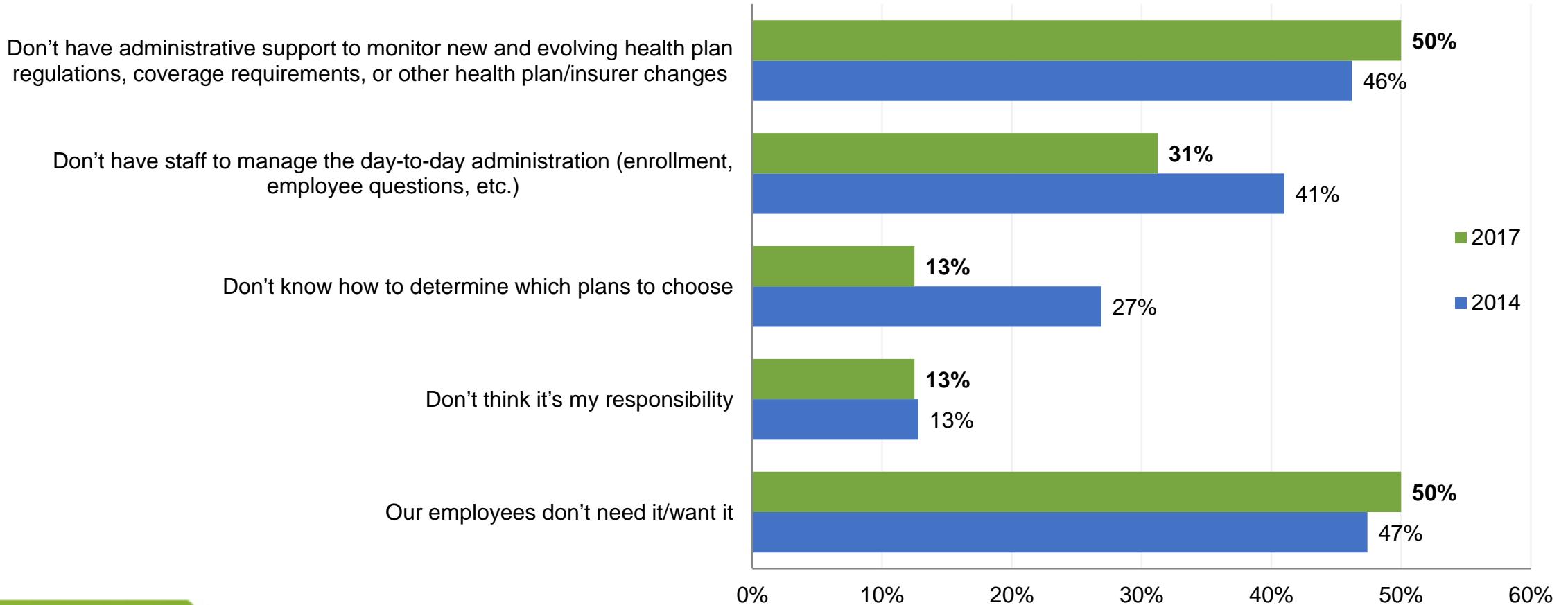
Q17 - Are you planning to offer your employees health insurance in the next 12 months? (n=16)





Why Don't You Offer Health Insurance

Q18 - Other than cost, why don't you offer health insurance to employees? (check all that apply) (n=16)





Max Amount Willing to Contribute

Q19 - What is the maximum amount per month per employee you would be willing to pay towards your employees' health insurance? (n=16)

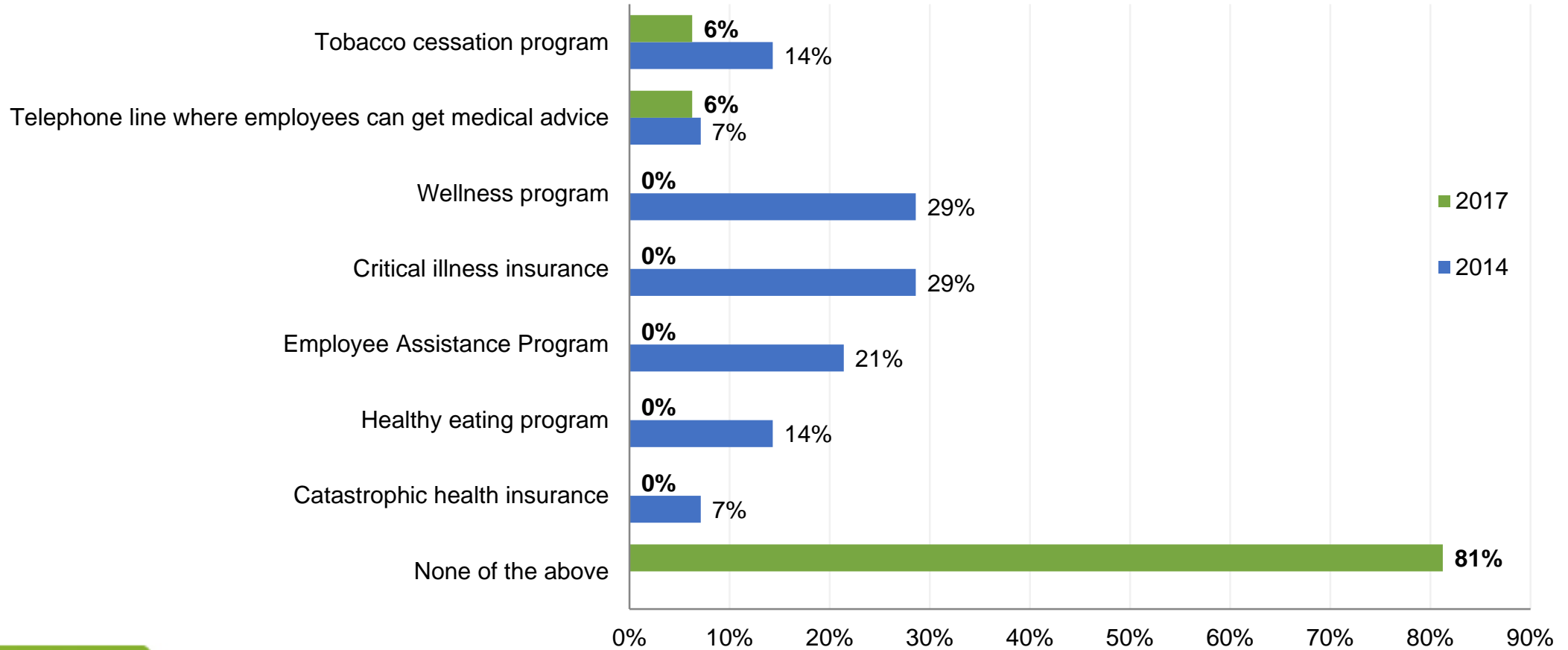
	\$ per month/employee	\$ per month/employee + spouse	\$ per month/employee + family
\$0	5	10	9
\$1-100	3	1	1
\$101 - 200	4	1	1
\$201 - 300	2	1	2
\$301 - 400		1	1





Offer Other Insurance/Programs

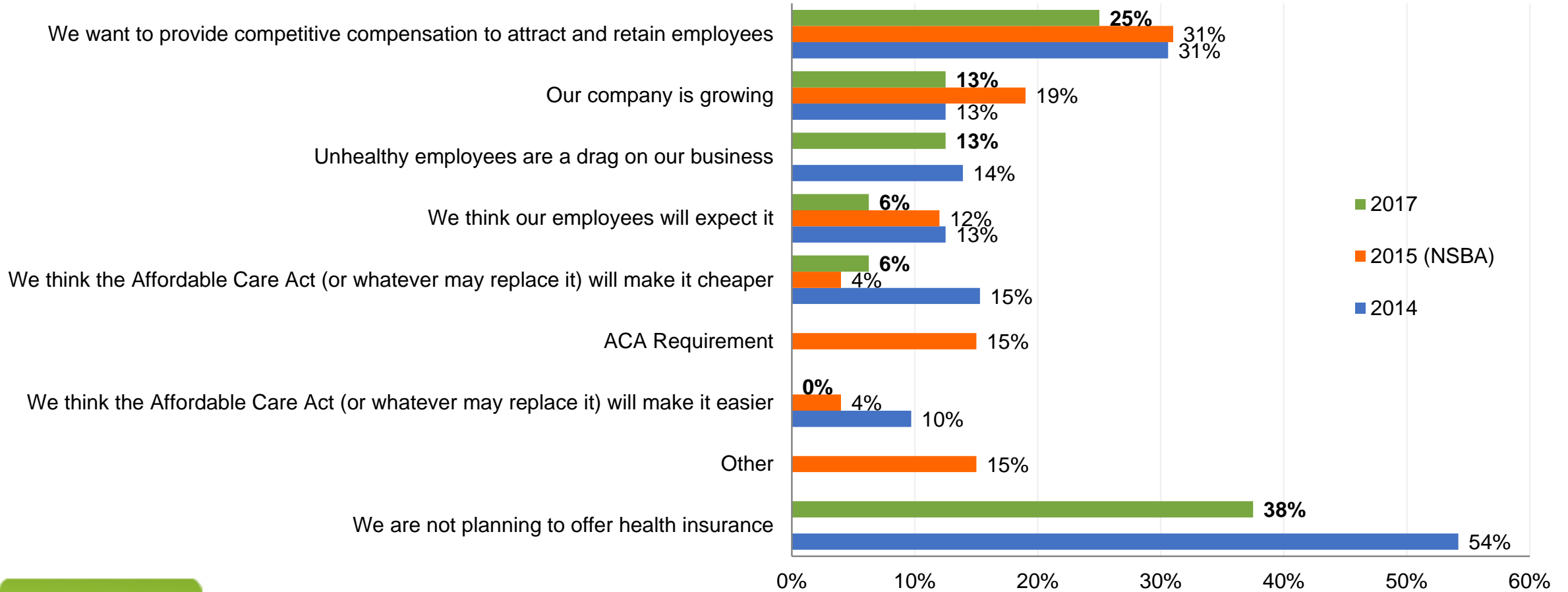
Q20 - Do you offer any of the following other kinds of insurance and/or programs? (check all that apply) (n=16)





Why Offer Insurance in the Future

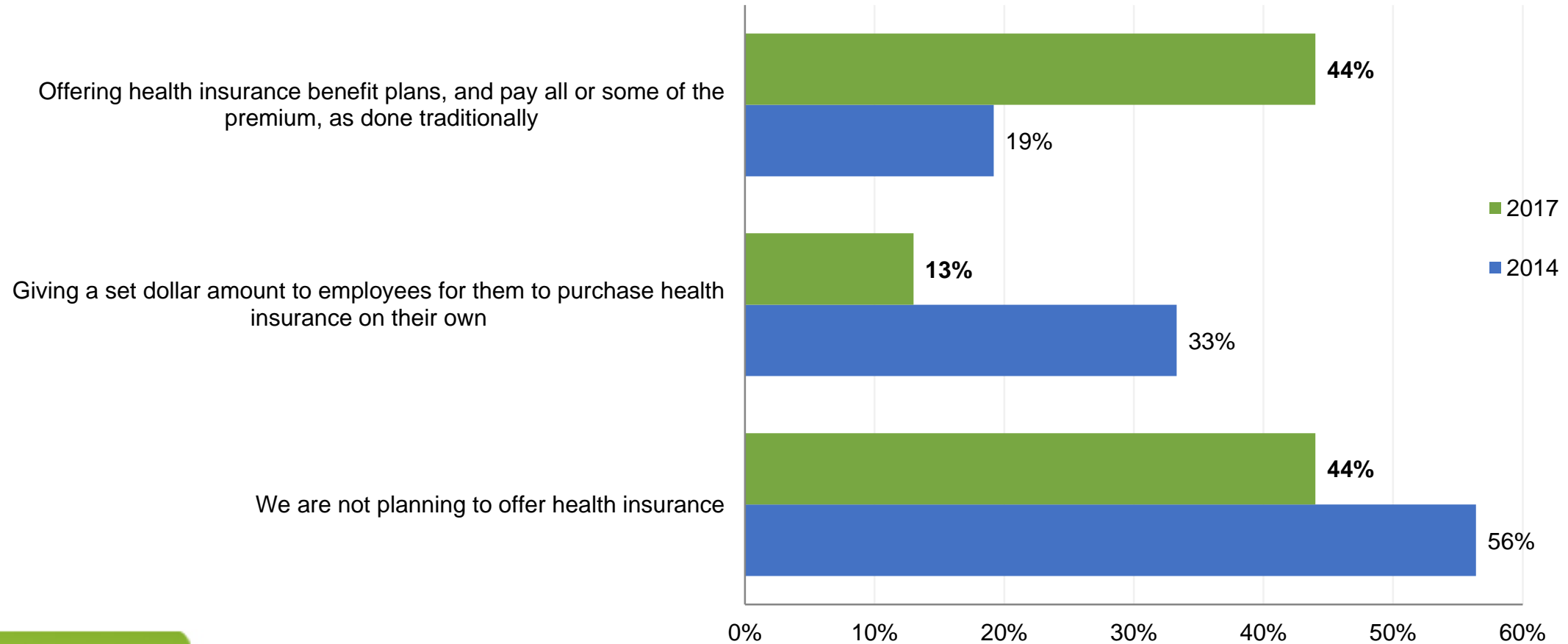
Q21 - If you are planning to offer health insurance at some point in the future, why will you? (n=16)





Preferred Insurance Strategy

Q22 - If you are planning to offer health insurance at some point in the future, which strategy might you prefer? (n=16)



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Wellness Programs

Wellness Programs

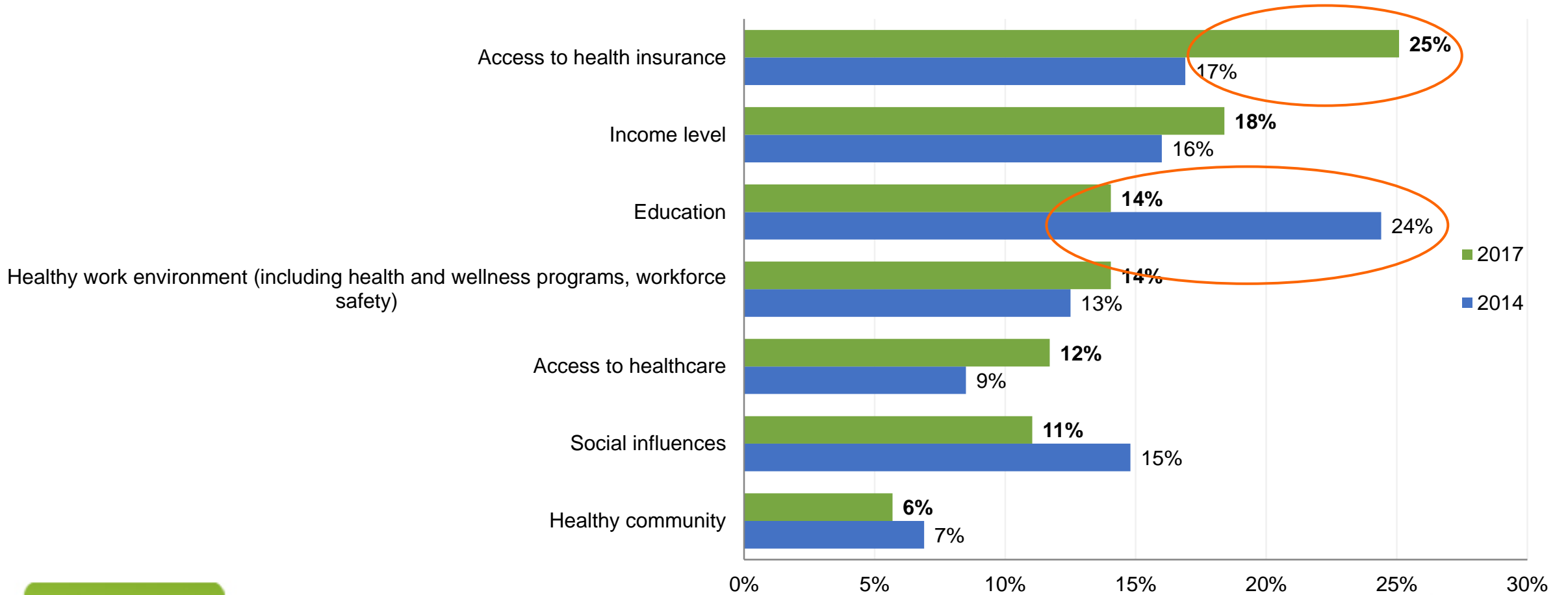
- There seems to be a role for wellness programs in many Oklahoma businesses, regardless of the practicality.
 - Earlier, the research established 79% of employers felt their employees faced challenges making healthy lifestyle choices.
- Is there a role OSDH can play in terms of helping businesses implement wellness programs encouraging employees to make healthy lifestyle choices?





Drivers of Healthy Workforce

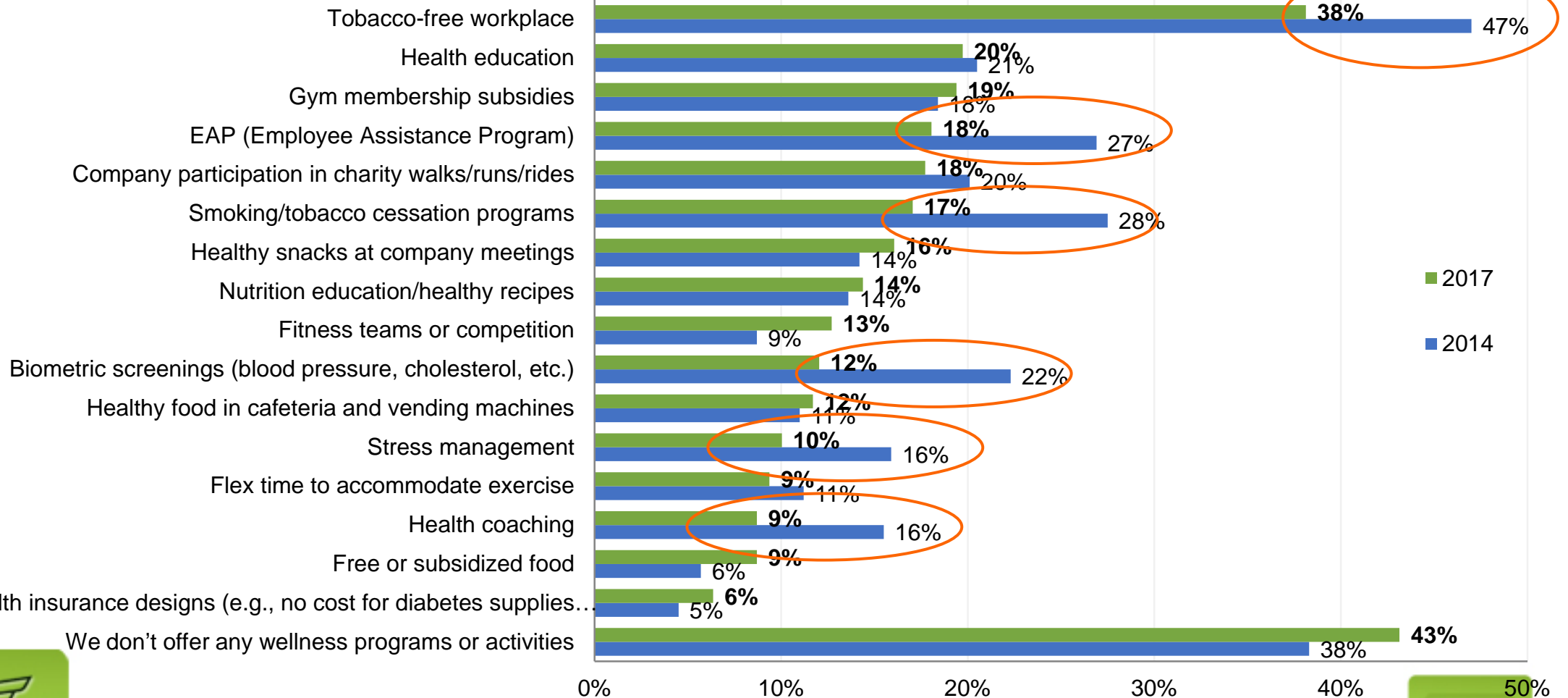
Q43 – In your opinion, what is the biggest driver of a healthy workforce and influence on personal health/behavior decisions?





Types of Wellness Programs

Q44 - What types of wellness programs or activities do you offer your employees? (check all that apply)





- Companies with 100 or more employees are more likely to offer some sort of wellness program or activity than smaller employers.
- Employers with an average workforce age of 41-55 are more likely to offer health education than those with an average age of 26-40.
- Employers who do not participate in Insure OK are more likely to offer health and wellness programs than those who do participate.





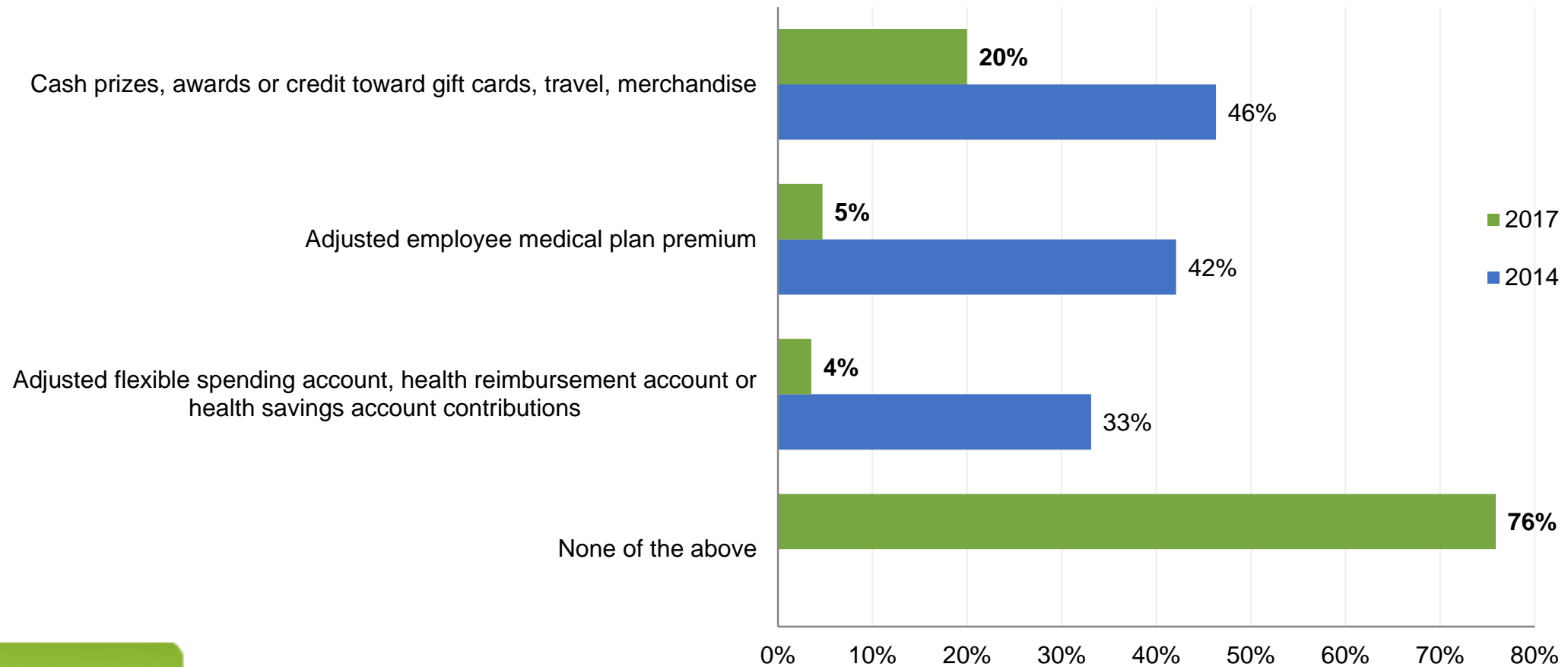
- Employers in the educational services industry are more likely to offer:
 - Smoking/tobacco cessation programs
 - Free or subsidized food
 - Healthy food in cafeteria and vending machines
 - Healthy snacks at company meetings
 - Tobacco free workplace
- Employers in the healthcare and social assistance industries are more likely to offer
 - Healthy snacks at company meetings
 - Tobacco free workplace
 - Company participation in charity walks/runs/rides





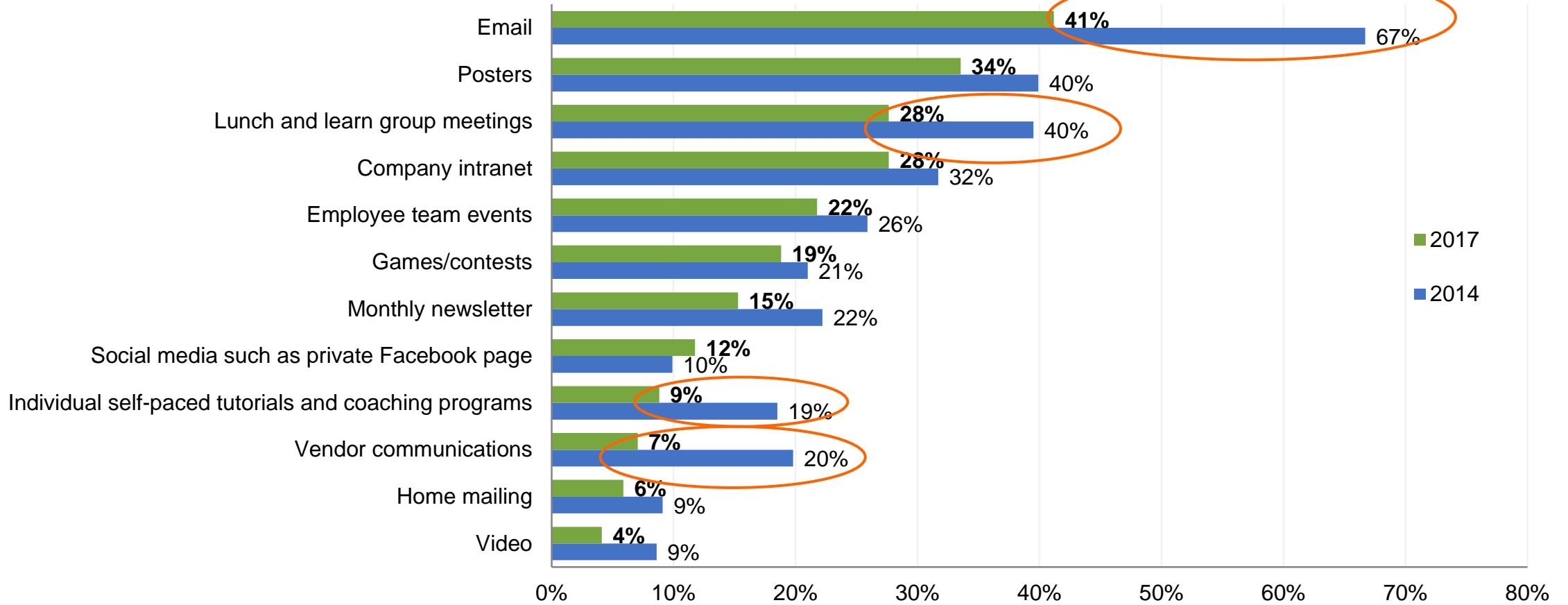
Incentives/Penalties

Q45 - Are employee incentives or penalties applied to any wellness programs or activities you provide? (n=170)





Q46 - How do you promote your wellness program or activities? (n=170)

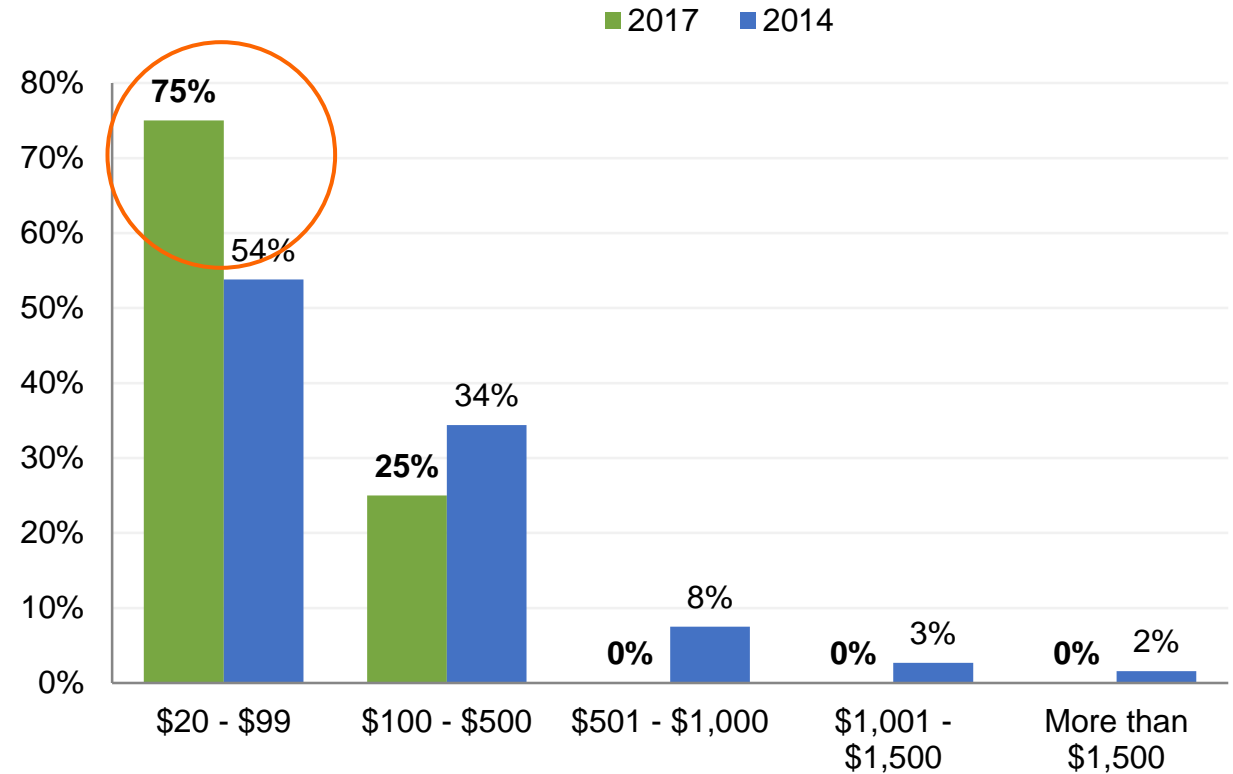
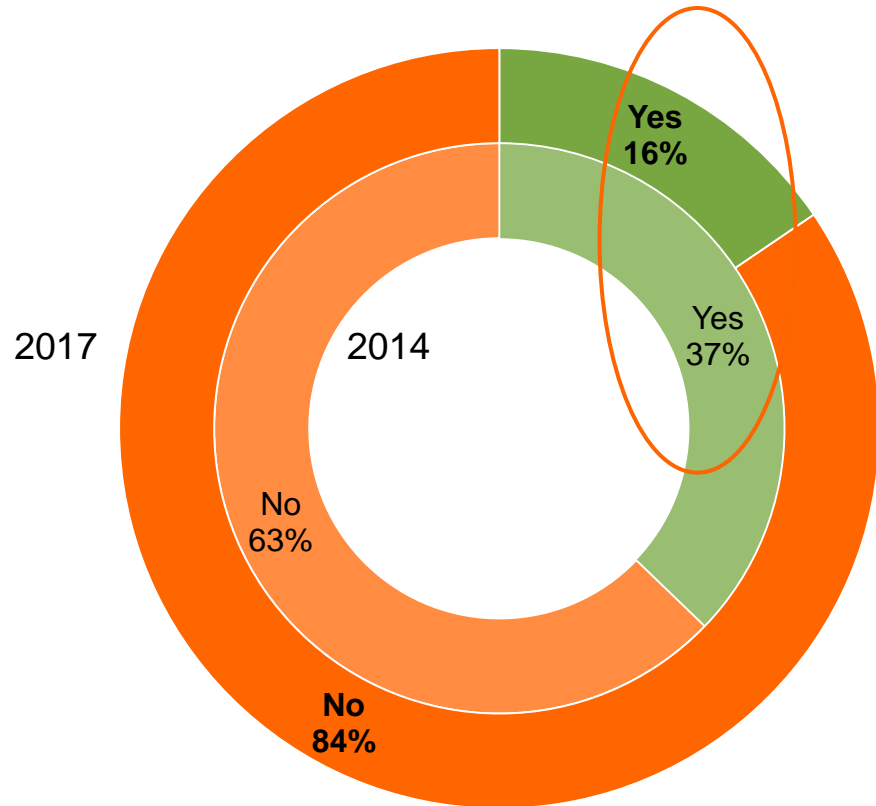




Willingness to Pay

Q47 - Would you be willing to pay for wellness programs for your employees? (n=129)

Q48 - How much would you be willing to pay per employee each year? (n=129)

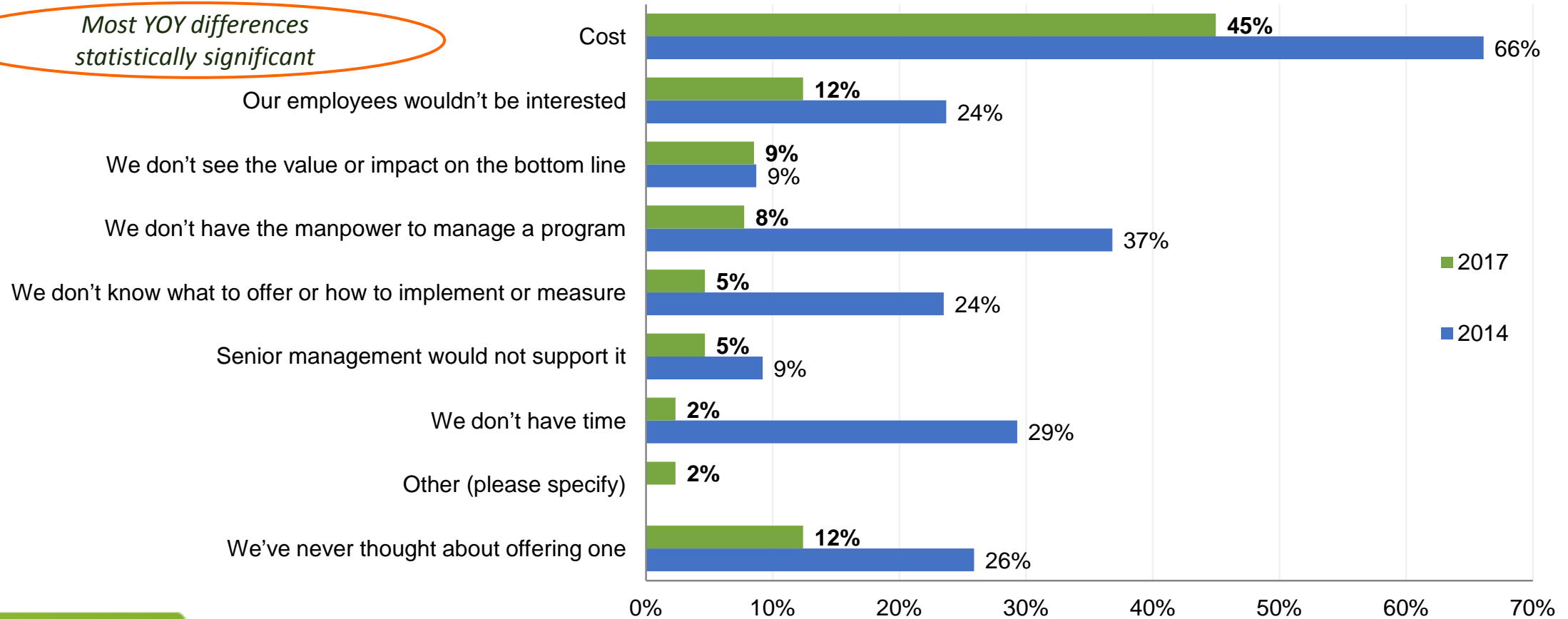




Reason for No Wellness Programs

Q49 - If you don't offer a wellness program, what prevents you from doing so? (n=129)

Most YOY differences statistically significant





Interest in Wellness Program Partnership

Q50 - If you don't offer a wellness program, would you be interested in participating in a program with other employers to create, and share the cost of, wellness or healthy living programs? (n=129)

