

U.S. DEPARTMENT OF COMMERCE  
 Economics and Statistics Administration  
 U.S. CENSUS BUREAU  
 ACTING AS COLLECTING AGENT FOR  
 U.S. DEPARTMENT OF  
 HEALTH AND HUMAN SERVICES  
 AGENCY FOR HEALTHCARE RESEARCH AND QUALITY

2009 Medical Expenditure Panel Survey  
 Insurance Component

**HEALTH INSURANCE COST STUDY  
 PLAN INFORMATION QUESTIONNAIRE**

**INSTRUCTIONS**

**REPORT FOR UP TO FOUR HEALTH INSURANCE PLANS OFFERED IN 2009 AT  
 THE LOCATION LISTED ABOVE.**

**You may use photocopies of this MEPS-10(S) form if sufficient copies were not included in this reporting package.**

**GENERAL PLAN INFORMATION**

*If a plan name is preprinted in the question 1 answer box on the right, answer for the plan specified. Otherwise, complete this Plan Information Questionnaire for the plan with the largest (or next largest) enrollment of active employees.*

**1. For 2009, what was the name of the health insurance plan with the largest (or next largest) enrollment of ACTIVE employees?**

- Examples:
- Blue Cross Blue Shield, High Option
  - Company Plan A
  - Aetna HMO

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100

012 Name of plan

**2. Which type of health care provider arrangement was available through this plan?**

**Exclusive providers** – Enrollees must go to providers associated with the plan for all non-emergency care in order for the costs to be covered.

**Any providers** – Enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

**Mixture of preferred and any providers** – Enrollees may go to any provider, but there is a cost incentive to use a particular group of providers.

- 103
- 1  Exclusive providers  
(Examples: Most HMO, IPA, and EPO-type plans)
  - 2  Any providers  
(Examples: Most fee-for-service plans)
  - 3  Mixture of preferred and any providers  
(Examples: Most PPO and POS-type plans)

**3. Did this plan REQUIRE that the enrollee see a gatekeeper or primary-care physician in order to be referred to a specialist?**

*For plans with multiple options, answer for the "in-network" option.*

- 104
- 1  Yes
  - 2  No
  - 3  Don't know

**4. Was this plan offered through a union or a trade association?**

- 113
- 1  Union
  - 2  Trade association
  - 3  Neither

**Continue with Page 2, Question 5**

## GENERAL PLAN INFORMATION – Continued

**5. Was this plan purchased from an insurance underwriter or was it self-insured?**

**Purchased from an insurance underwriter –** (Fully-insured) Coverage is purchased from an insurance company or other underwriter who assumes the risk for enrollees' medical expenses.

**Self-insured –** Your organization assumes the risk for the enrollees' medical expenses and may charge a premium to employees. This plan may be administered by a third party and may employ supplemental stop-loss insurance to limit unanticipated losses.

- 105    1  Purchased – **SKIP to Question 7a**  
           2  Self-insured – *Continue with Question 6a*  
           3  Don't know – **SKIP to Question 7a**

## SELF-INSURED PLAN INFORMATION

*Complete questions 6a–b if this plan was self-insured.*

**6a. Did your organization employ a third party administrator (TPA) for this self-insured plan?**

- 713    1  Yes – used a third party administrator  
           2  No – self-administered the plan

**b. Did your organization purchase stop-loss coverage for this plan?**

- 107    1  Yes  
           2  No

## ACTIVE ENROLLMENT

Estimates are acceptable for all enrollment figures.

**7a. How many ACTIVE employees at this location were ENROLLED in this plan during a typical pay period in 2009?**

*Include full-time, part-time, temporary and seasonal employees.  
 Exclude former employees, leased or contract workers and retirees.*

125     **Active employees enrolled in plan**

**b. How many of these ACTIVE employees were ENROLLED in SINGLE coverage during a typical pay period in 2009?**

129     **Active employees enrolled in single coverage**

EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) AT A LOWER PREMIUM than family coverage.

**c. If your organization offered EMPLOYEE-PLUS-ONE coverage, how many ACTIVE employees were ENROLLED during a typical pay period in 2009?**

*Include enrollment for both employee-plus-spouse and employee-plus-child(ren) coverage.*

571     **Active employees enrolled in employee-plus-one coverage**

**d. How many ACTIVE employees were ENROLLED in FAMILY (not single or employee-plus-one) coverage during a typical pay period in 2009?**

705     **Active employees enrolled in family coverage**

## COBRA ENROLLMENT

**8. How many FORMER employees were ENROLLED in this plan, excluding retirees, through COBRA or other state continuation-of-benefits laws during a typical pay period in 2009?**

126     **Former employees enrolled in plan, excluding retirees**

**Continue with Page 3, Question 9a**

## PLAN PREMIUMS

Report for TYPICAL situations and enrollees. If premium varied, report for a TYPICAL employee.  
 If this was a self-insured plan, report the premium equivalent.  
 Report employer/employee contributions and total premium for the same period during 2009.  
 Include any subsidy from an outside third party in the employee contribution for premiums.  
 If there is an HSA or HRA associated with this plan, include any employer contributions to an HSA or HRA account in the employer contribution to the premium.

### SINGLE COVERAGE

- 552 1  Yes – Continue with Question 9b  
 2  No – **SKIP to Question 10a**

**9a. Was SINGLE coverage offered under this plan?**

**b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with SINGLE coverage?**

131 

\$										,											.	0	0
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**Employer contribution for single premium**

**c. How much did this typical EMPLOYEE with SINGLE coverage contribute toward his/her own premium?**

132 

\$										,											.	0	0
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**Employee contribution for single premium**

**d. What was the TOTAL premium for this typical employee with SINGLE coverage?**

130 

\$										,											.	0	0
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**Total single premium**

**e. The amounts reported in questions 9b-d are based on which one of the following time periods?**

Mark (X) only one.

- 133 1  Weekly  
 2  Every 2 weeks  
 3  Monthly  
 5  Quarterly  
 4  Yearly

### EMPLOYEE-PLUS-ONE COVERAGE

*EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) AT A LOWER PREMIUM LEVEL than family coverage.*  
 If employee-plus-one premiums were different for employee-plus-child(ren) and employee-plus-spouse coverages, report for employee-plus-one child. If premiums varied for other reasons, report for a TYPICAL employee.

**10a. Was EMPLOYEE-PLUS-ONE coverage offered under this plan?**

- 570 1  Yes – Continue with Question 10b  
 2  No – **SKIP to Page 4, Question 11a**

**b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with EMPLOYEE-PLUS-ONE coverage?**

636 

\$										,											.	0	0
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**Employer contribution for employee-plus-one premium**

**c. How much did this typical EMPLOYEE with EMPLOYEE-PLUS-ONE coverage contribute toward his/her own premium?**

637 

\$										,											.	0	0
----	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	--	---	---	---

**Employee contribution for employee-plus-one premium**

**d. What was the TOTAL premium for this typical employee with EMPLOYEE-PLUS-ONE coverage?**

635 

\$										,											.	0	0
----	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	--	---	---	---

**Total employee-plus-one premium**

**e. The amounts reported in questions 10b-d are based on which one of the following time periods?**

Mark (X) only one.

- 638 1  Weekly  
 2  Every 2 weeks  
 3  Monthly  
 5  Quarterly  
 4  Yearly

**Continue with Page 4, Question 11a**

**PLAN PREMIUMS – Continued**

**FAMILY COVERAGE**

*If premium varied by family size, report for a family of four.*

**11a. Was FAMILY coverage offered under this plan?**

137 1  Yes – Continue with Question 11b  
2  No – **SKIP to Question 12a**

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**b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with FAMILY coverage?**

135 \$     ,     .    **Employer contribution for family premium**

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**c. How much did this typical EMPLOYEE with FAMILY coverage contribute toward his/her own premium?**

136 \$     ,     .    **Employee contribution for family premium**

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**d. What was the TOTAL premium for this typical employee with FAMILY coverage?**

134 \$     ,     .    **Total family premium**

---

**e. The amounts reported in questions 11b–d are based on which one of the following time periods?**

*Mark (X) only one.*

553 1  Weekly  
2  Every 2 weeks  
3  Monthly  
5  Quarterly  
4  Yearly

**GENERAL PREMIUM INFORMATION**

**12a. Did the PREMIUMS charged by the insurance company or carrier vary by any of these characteristics?**

*Mark (X) all that apply.*

138  Age  
139  Gender  
141  Wage or salary levels  
656  Composite rate plan  
142  Other

**OR**

640  Premiums did not vary

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**b. Did the amount an EMPLOYEE CONTRIBUTED toward his/her own coverage vary by any of these employee characteristics?**

*Mark (X) all that apply.*

641  Hours worked  
642  Union status  
643  Wage or salary level  
644  Occupation  
706  Length of employment  
645  Other

**OR**

646  Employee contribution did not vary

**INDIVIDUAL DEDUCTIBLES**

**13a. Did this plan have a deductible?**

**Deductible** – Predetermined amount which must be paid by an individual before the plan will reimburse for covered services.  
Many HMOs do not have a deductible.

151 1  Yes – Continue with Question 13b  
2  No – **SKIP to Page 5, Question 16a**

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**b. What was the annual deductible an individual paid?**

*Report "IN-NETWORK" deductibles (if applicable).  
If separate deductibles apply, enter physician care and hospital care amounts in appropriate boxes.  
If deductible is per overnight hospital stay, it is not an annual deductible and should be reported under 16b on Page 5.  
DO NOT report COPAYMENTS or individual or family out-of-pocket maximums here.*

146 \$     ,     .    **Individual annual deductible**

**OR**

Separate deductibles for:

147 \$     ,     .    **Physician care**

148 \$     ,     .    **Hospital care**

## FAMILY DEDUCTIBLES

**14a. Did this plan require that a specific number of family members meet their individual deductibles before the family deductible was met?**

- 224
- 1  Yes – Continue with Question 14b  
 2  No – **SKIP to Question 14c**  
 3  Family coverage not offered – **SKIP to Question 15**

**b. How many family members were required to meet their individual deductibles before the family deductible was met?**

150  Number of family members

*Report for a family of four.*

**c. What was the total annual deductible a family paid?**

149  Total annual family deductible

*Report for a family of four.*

## HEALTH SAVINGS ACCOUNT (HSA)

**15. If the deductibles you reported in questions 13 and 14 were \$1,150 or higher for single coverage and \$2,300 or higher for family coverage, did you contribute to a Health Savings Account (HSA) for the plan enrollees in 2009?**

- 714
- 1  Yes, contributed to an HSA  
 2  No, did not contribute to an HSA  
 4  Don't know

## PAYMENTS

**16a. Was hospital care covered under this plan?**

- 155
- 1  Yes – Continue with Question 16b  
 2  No – **SKIP to Question 16c**

**b. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an inpatient hospital admission after any annual deductible was met?**

152  Copayment paid by enrollee for hospital admission

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

Some plans may have both a dollar copayment and a percentage coinsurance.

*Report for precertified hospital admissions (if applicable).*

*Report for an admission at an "in-network"/participating hospital (if applicable).*

*Do not include any physician charges incurred during the hospital admission.*

- 154
- 1  Per day  
 2  Per stay

**AND/OR**

153  % Coinsurance paid by enrollee

**c. Was physician care covered under this plan?**

- 218
- 1  Yes – Continue with Question 16d  
 2  No – **SKIP to Page 6, Question 17**

**d. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an office visit after any annual deductible was met?**

156  Copayment paid by enrollee for office visit

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

Some plans may have both a dollar copayment and a percentage coinsurance.

*Report for an "in-network"/participating general practitioner during normal office hours.*

157  % Coinsurance paid by enrollee

**Continue with Page 6, Question 17**

**PAYMENTS – Continued**

<p><b>17. Were prescription drugs covered under this health plan?</b></p>	<p>673 1 <input type="checkbox"/> Yes                  2 <input type="checkbox"/> No                  3 <input type="checkbox"/> Don't know } <b>SKIP to Question 20a</b></p>
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<p><b>18. How many different pricing categories or tiers of prescription drug coverage were there for this plan?</b></p>	<p>712 <input type="text"/> Number of tiers                  715 <input type="checkbox"/> Don't know</p>
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<p><b>19. How much and/or what percentage did an enrollee pay out-of-pocket for the lowest tier of prescription drug coverage?</b>   <i>Report for the least expensive pharmacy available to the enrollee under the plan, excluding any mail-order programs.</i></p>	<p>Lowest cost to enrollee                  655 \$ <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> Copayment  <b>AND/OR</b>                  677 <input type="text"/> % Coinsurance</p>
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<p><i>Include all copayments, coinsurance and deductibles.</i>  <b>20a. What was the MAXIMUM ANNUAL out-of-pocket expense for an individual?</b>  <b>Out-of-pocket expense</b> – Those costs paid directly by the enrollee.                  This is often referred to as a catastrophic limit.</p>	<p>161 \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>  <b>OR</b>                  163 <input type="checkbox"/> No <b>individual</b> maximum</p>
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<p><b>b. What was the MAXIMUM ANNUAL out-of-pocket expense for a family of four?</b></p>	<p>162 \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>  <b>OR</b>                  222 <input type="checkbox"/> No <b>family</b> maximum</p>
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<p><b>21. What was the MAXIMUM amount this plan would have paid for an enrollee in ONE YEAR?</b></p>	<p>160 \$ <input type="text"/> , <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>  <b>OR</b>                  221 <input type="checkbox"/> No <b>annual</b> maximum</p>
--	--

**HEALTH REIMBURSEMENT ARRANGEMENT (HRA)**

<p><b>22. An employer can offer a Health Reimbursement Arrangement (HRA) by setting up an account to reimburse employees for medical expenses not covered by health insurance. Did your organization offer an HRA associated with this plan in 2009?</b>   <b>HRAs are NOT</b> Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs).   <i>See definition sheet for more information.</i></p>	<p>710 1 <input type="checkbox"/> Yes                  2 <input type="checkbox"/> No                  3 <input type="checkbox"/> Don't know</p> <p style="text-align: right;"><b>Continue with Page 7, Question 23</b></p>
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## PLAN CHARACTERISTICS

<b>23. Could this plan have refused to cover persons with pre-existing medical or health conditions?</b>	183	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No																				
<b>24. Did this plan have a policy requiring a waiting period before covering pre-existing conditions?</b>	185	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No																				
<b>25. Which of the services listed were covered by this plan?</b>		<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 10%;"></th> <th style="width: 10%; text-align: center;">Yes (1)</th> <th style="width: 10%; text-align: center;">No (2)</th> <th style="width: 10%; text-align: center;">Don't know (3)</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 5px;">173</td> <td style="padding: 2px 5px;">Chiropractic care . . . . .</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px 5px;">587</td> <td style="padding: 2px 5px;">Routine vision care . . . . .</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px 5px;">176</td> <td style="padding: 2px 5px;">Routine dental care . . . . .</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table>			Yes (1)	No (2)	Don't know (3)	173	Chiropractic care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	587	Routine vision care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	176	Routine dental care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Yes (1)	No (2)	Don't know (3)																		
173	Chiropractic care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
587	Routine vision care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
176	Routine dental care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		

**\*\*\* PLEASE NOTE \*\*\***

**If your organization offered only one health insurance plan, please end the form.**

**If your organization offered MORE THAN ONE health insurance plan, please complete a Plan Information Questionnaire for each plan that was offered, up to four plans.**

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Medical Expenditure Panel Survey  
 Insurance Component

**HEALTH INSURANCE COST STUDY  
 PLAN INFORMATION QUESTIONNAIRE**

**INSTRUCTIONS**

**The MEPS-11(S), Plan Information Questionnaire, is to be completed for ALL health insurance plans offered in 2009 AT THIS GOVERNMENT UNIT. Please use photocopies of this MEPS-11(S) form if sufficient copies were not included in this reporting package.**

**Section B**

**GENERAL PLAN INFORMATION**

*Begin with the plan having the largest enrollment and proceed through to the plan with the smallest enrollment of ACTIVE employees.*

*Please photocopy this MEPS-11(S) questionnaire if additional forms are needed.*

**1. For 2009, what was the name of the health insurance plan with the largest (or next largest) enrollment of ACTIVE employees?**

- Examples:
- Blue Cross Blue Shield, High Option
  - Option A
  - Aetna HMO

**FOR CENSUS USE ONLY**

100

012 Name of plan

**2. Which type of health care provider was available through this plan?**

**Exclusive providers** – Enrollees must go to providers associated with the plan for all non-emergency care in order for the costs to be covered.

**Any providers** – Enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

**Mixture of preferred and any providers** – Enrollees may go to any provider, but there is a cost incentive to use a particular group of providers.

- 103
- 1  Exclusive providers  
 (Examples: Most HMO, IPA, and EPO-type plans)
- 2  Any providers  
 (Examples: Most fee-for-service plans)
- 3  Mixture of preferred and any providers  
 (Examples: Most PPO and POS-type plans)

**3. Did this plan REQUIRE that the enrollee see a gatekeeper or primary-care physician in order to be referred to a specialist?**

*For plans with multiple options, answer for the "in-network" option.*

- 104
- 1  Yes
- 2  No
- 3  Don't Know

**4. Was this plan offered through a union or trade association?**

- 113
- 1  Union
- 2  Trade Association
- 3  Neither



## GENERAL PLAN INFORMATION – Continued

**5. Was this plan purchased from an insurance underwriter or was it self-insured?**

**Purchased from an insurance underwriter –** (Fully-insured) Coverage is purchased from an insurance company or other underwriter who assumes the risk for enrollees' medical expenses.

**Self-insured –** Your organization assumes the risk for the enrollees' medical expenses and may charge a premium to employees. This plan may be administered by a third party and may employ supplemental stop-loss insurance to limit unanticipated losses.

- 105    1  Purchased – **SKIP to Question 7a**  
           2  Self-insured – *Continue with Question 6a*  
           3  Don't know – **SKIP to Question 7a**

## SELF-INSURED PLAN INFORMATION

*Complete questions 6a–b if this plan was self-insured.*

**6a. Did your organization employ a third party administrator (TPA) for this self-insured plan?**

- 713    1  Yes – used a third party administrator  
           2  No – self-administered the plan

**b. Did your organization purchase stop-loss coverage for this plan?**

- 107    1  Yes  
           2  No

## ACTIVE ENROLLMENT

Estimates are acceptable for all enrollment figures.

**7a. How many ACTIVE employees were ENROLLED in this plan at this government unit during a typical pay period in 2009?**

*Include full-time, part-time, temporary and seasonal employees.  
 Exclude retirees, former employees, leased or contract workers.*

- 125     **Active employees enrolled** in plan at this government unit

**b. How many of those ACTIVE employees were ENROLLED in SINGLE coverage during a typical pay period in 2009?**

- 129     **Active employees enrolled** in single coverage

EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) AT A LOWER PREMIUM than family coverage.

**c. If your government unit offered EMPLOYEE-PLUS-ONE coverage, how many ACTIVE employees were ENROLLED during a typical pay period in 2009?**

*Include enrollment for both employee-plus-spouse and employee-plus-child(ren) coverage.*

- 571     **Active employees enrolled** in employee-plus-one coverage

**d. How many of those ACTIVE employees were ENROLLED in FAMILY (i.e., not single or employee-plus-one) coverage during a typical pay period in 2009?**

- 705     **Active employees enrolled** in family coverage

## PHSA (COBRA) ENROLLMENT

**8. How many FORMER employees were ENROLLED in this plan, excluding retirees, through PHSA (COBRA) or other state continuation-of-benefits laws during a typical pay period in 2009?**

- 126     **Former employees enrolled** in plan, excluding retirees

## PLAN PREMIUMS

Report for *TYPICAL* situations and enrollees.  
 If this was a self-insured plan, report the premium equivalent.  
 If premium varied, report for a *TYPICAL* employee.  
 Report government unit/employee contributions and total premium for the same period in 2009.  
 Include any subsidy from an outside third party in the employee contribution for premiums.  
 If there is an HSA or HRA associated with this plan, include any employer contributions to an HSA or HRA account in the employer premium.

### SINGLE COVERAGE

**9a. Was SINGLE coverage offered under this plan?**

552    1  Yes – Continue with Question 9b  
 2  No – **SKIP to Question 10a**

**b. For this plan, how much did the GOVERNMENT UNIT contribute toward the plan premium of one typical employee with SINGLE coverage?**

131    \$ [ ][ ][ ] , [ ][ ][ ] . 0 0    **Government unit contribution for single premium**

**c. How much did this typical EMPLOYEE with SINGLE coverage contribute toward his/her own premium?**

132    \$ [ ][ ][ ] , [ ][ ][ ] . 0 0    **Employee contribution for single premium**

**d. What was the TOTAL premium for this typical employee with SINGLE coverage?**

130    \$ [ ][ ][ ] , [ ][ ][ ] . 0 0    **Total single premium**

**e. The amounts reported in questions 9b–d are based on which one of the following time periods?**  
 Mark (X) only one.

133    1  Weekly  
 2  Every 2 weeks  
 3  Monthly  
 5  Quarterly  
 4  Yearly

### EMPLOYEE-PLUS-ONE COVERAGE

EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) AT A LOWER PREMIUM LEVEL than family coverage.

*If employee-plus-one premiums were different for employee-plus-child(ren) and employee-plus-spouse coverages, report for employee-plus-one child. If premiums varied for other reasons, report for a TYPICAL employee.*

**10a. Was EMPLOYEE-PLUS-ONE coverage offered under this plan?**

570    1  Yes – Continue with Question 10b  
 2  No – **SKIP to Page 4, Question 11a**

**b. For this plan, how much did the GOVERNMENT UNIT contribute toward the plan premium of one typical employee with EMPLOYEE-PLUS-ONE coverage?**

636    \$ [ ][ ][ ] , [ ][ ][ ] . 0 0    **Government unit contribution for employee-plus-one premium**

**c. How much did this typical EMPLOYEE with EMPLOYEE-PLUS-ONE coverage contribute toward his/her own premium?**

637    \$ [ ][ ][ ] , [ ][ ][ ] . 0 0    **Employee contribution for employee-plus-one premium**

**d. What was the TOTAL premium for this typical employee with EMPLOYEE-PLUS-ONE coverage?**

635    \$ [ ][ ][ ] , [ ][ ][ ] . 0 0    **Total employee-plus-one premium**

**e. The amounts reported in questions 10b–d are based on which one of the following time periods?**  
 Mark (X) only one.

638    1  Weekly  
 2  Every 2 weeks  
 3  Monthly  
 5  Quarterly  
 4  Yearly



## FAMILY DEDUCTIBLES

**14a. Did this plan require that a specific number of family members meet their individual deductibles before the family deductible was met?**

- 224
- 1  Yes – Continue with Question 14b  
 2  No – **SKIP to Question 14c**  
 3  Family coverage not offered – **SKIP to Question 15**

**b. How many family members were required to meet their individual deductibles before the family deductible was met?**

150  Number of family members

*Report for a family of four.*

**c. What was the total annual deductible a family paid?**

149  Total annual family deductible

*Report for a family of four.*

## HEALTH SAVINGS ACCOUNT (HSA)

**15. If the deductibles you reported in questions 13 and 14 were \$1,150 or higher for single coverage and \$2,300 or higher for family coverage, did you contribute to a Health Savings Account (HSA) for the plan enrollees in 2009?**

- 714
- 1  Yes, contributed to an HSA  
 2  No, did not contribute to an HSA  
 4  Don't know

## PAYMENTS

**16a. Was hospital care covered under this plan?**

- 155
- 1  Yes – Continue with Question 16b  
 2  No – **SKIP to Question 16c**

**b. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an inpatient hospital admission after any annual deductible was met?**

152  Copayment paid by enrollee for hospital admission

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

Some plans may have both a dollar copayment and a percentage coinsurance.

*Report for precertified hospital admissions (if applicable).*

*Report for an admission at an "in-network"/participating hospital (if applicable).*

*Do not include any physician charges incurred during the hospital admission.*

- 154
- 1  Per day  
 2  Per stay

**AND/OR**

153  % Coinsurance paid by enrollee

**c. Was physician care covered under this plan?**

- 218
- 1  Yes – Continue with Question 16d  
 2  No – **SKIP to Question 17 on Page 6**

**d. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an office visit after any annual deductible was met?**

156  Copayment paid by enrollee for office visit

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

Some plans may have both a dollar copayment and a percentage coinsurance.

*Report for an "in-network"/participating general practitioner during normal office hours.*

157  % Coinsurance paid by enrollee

**Continue with Page 6, Question 17**

## PAYMENTS – Continued

<p><b>17. Were prescription drugs covered under this health plan?</b></p>	<p>673 1 <input type="checkbox"/> Yes – Continue with Question 18                  2 <input type="checkbox"/> No                  3 <input type="checkbox"/> Don't know } <b>SKIP to Question 20a</b></p>
<p><b>18. How many different pricing categories or tiers of prescription drug coverage were there for this plan?</b></p>	<p>712 <input style="width: 50px; height: 20px;" type="text"/> Number of tiers</p> <p>715 <input type="checkbox"/> Don't know</p>
<p><b>19. How much and/or what percentage did an enrollee pay out-of-pocket for the lowest tier of prescription drug coverage?</b></p> <p><i>Report for the least expensive pharmacy available to the enrollee under the plan, excluding any mail-order programs.</i></p>	<p>Lowest cost to enrollee</p> <p>655 \$ <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> 0 0                  Copayment</p> <p style="text-align: center;"><b>And/Or</b></p> <p>677 <input style="width: 50px; height: 20px;" type="text"/> %                  Coinsurance</p>
<p><i>Include all copayments, coinsurance and deductibles.</i></p> <p><b>20a. What was the MAXIMUM ANNUAL out-of-pocket expense for an individual?</b></p> <p><b>Out-of-pocket expense</b> – Those costs paid directly by the enrollee.                  This is often referred to as a catastrophic limit.</p>	<p>161 \$ <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> 0 0                  OR</p> <p>163 <input type="checkbox"/> No <b>individual</b> maximum</p>
<p><b>b. What was the MAXIMUM ANNUAL out-of-pocket expense for a family of four?</b></p>	<p>162 \$ <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> 0 0                  OR</p> <p>222 <input type="checkbox"/> No <b>family</b> maximum</p>
<p><b>21. What was the MAXIMUM amount this plan would have paid for an enrollee in ONE YEAR?</b></p>	<p>160 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> 0 0                  OR</p> <p>221 <input type="checkbox"/> No <b>annual</b> maximum</p>

## HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

<p><b>22. An employer can offer a Health Reimbursement Arrangement (HRA) by setting up an account to reimburse employees for medical expenses not covered by health insurance. Did your organization offer an HRA associated with this plan in 2009?</b></p> <p><b>HRAs are NOT</b> Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs).                  See definition sheet for more information.</p>	<p>710 1 <input type="checkbox"/> Yes                  2 <input type="checkbox"/> No                  3 <input type="checkbox"/> Don't know</p>
--	---

**PLAN CHARACTERISTICS**

<b>23. Could this plan have refused to cover persons with pre-existing medical or health conditions?</b>	183    1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No																
<b>24. Did this plan have a policy requiring a waiting period before covering pre-existing conditions?</b>	185    1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No																
<b>25. Which of the services listed were covered by this plan?</b>	<table border="1"> <thead> <tr> <th></th> <th>Yes (1)</th> <th>No (2)</th> <th>Don't know (3)</th> </tr> </thead> <tbody> <tr> <td>173    Chiropractic care . . . . .</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>587    Routine vision care . . . . .</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>176    Routine dental care . . . . .</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> </tbody> </table>		Yes (1)	No (2)	Don't know (3)	173    Chiropractic care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	587    Routine vision care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	176    Routine dental care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Yes (1)	No (2)	Don't know (3)														
173    Chiropractic care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
587    Routine vision care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
176    Routine dental care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														

**\*\*\* PLEASE NOTE \*\*\***

**If your government unit offered MORE THAN ONE health insurance plan, please fill out a MEPS-11(s) for each plan that was offered. Then continue with the form MEPS-11(R), at the back of this package.**

**If this is your last health insurance plan, please continue with the form MEPS-11(R), Section C.**

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 Economics and Statistics Administration  
 U.S. CENSUS BUREAU  
 ACTING AS COLLECTING AGENT FOR  
 U.S. DEPARTMENT OF  
 HEALTH AND HUMAN SERVICES  
 AGENCY FOR HEALTHCARE RESEARCH AND QUALITY

Medical Expenditure Panel Survey – Insurance Component

**HEALTH INSURANCE COST STUDY**  
**Plan Information Questionnaire**

**Section B**

**HEALTH INSURANCE PLAN INSTRUCTIONS**

The MEPS-11(C)S, Plan Information Questionnaire, has two columns per page. One column is to be completed for EACH health insurance plan offered AT THIS GOVERNMENT UNIT. Please use photocopies of the MEPS-11C(S) if sufficient plan columns were not included in this reporting package.

Begin the first column of the questionnaire with the plan having the largest enrollment and proceed through the columns to the plan with the smallest enrollment of ACTIVE employees. Please enter the plan name at the top of each column.

**ENROLLMENTS**

Report enrollment figures for a typical pay period in 2009. Estimates are acceptable for all enrollment figures. **Include** full-time, part-time, temporary, and seasonal employees. **Exclude** retirees, former employees, and contract workers.

SINGLE coverage is health insurance coverage for the employee only.

EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) **at a lower premium level than family coverage**. Enrollment totals for employee-plus-one should include employees covered under employee-plus-spouse and employee-plus-child(ren).

**PREMIUMS**

Report premiums for TYPICAL situations and enrollees. If the premium varied, report for a TYPICAL employee. Report government unit/employee contributions and total premium for the same period in 2009. For a self-insured plan, report the premium equivalent amount equal to the cost of the employee benefit.

SINGLE premium is the amount paid for coverage of one TYPICAL employee with single coverage.

EMPLOYEE-PLUS-ONE premiums may differ for employee-plus-child(ren) and employee-plus-spouse coverages. If this is the case, report for employee-plus-one child. If premiums varied for other reasons, report for a TYPICAL employee.

FAMILY premiums may vary by family size. If this is the case, report for a family of four.

If there is an HSA or HRA associated with the plan, include any employer contribution for an HSA or HRA account in the employer premium.

## GENERAL PLAN INFORMATION

Answer questions 1–19 for each plan offered. Begin with the plan having the largest enrollment and proceed through to the plan with the smallest enrollment of ACTIVE employees. Report for a <b>typical pay period</b> in 2009.	FOR CENSUS USE ONLY	FOR CENSUS USE ONLY
	100	100
	012 Name of plan	012 Name of plan

### 2009 ENROLLMENTS

<b>1a.</b> Total <b>ACTIVE</b> employees <b>ENROLLED</b> in plan	125 <input style="width: 100px;" type="text"/> Total	125 <input style="width: 100px;" type="text"/> Total
<b>b.</b> <b>ACTIVE</b> employees <b>ENROLLED</b> in <b>SINGLE</b> coverage	129 <input style="width: 100px;" type="text"/> Single	129 <input style="width: 100px;" type="text"/> Single
<b>c.</b> <b>ACTIVE</b> employees <b>ENROLLED</b> in <b>EMPLOYEE-PLUS-ONE</b> coverage <i>Include both employee + spouse and employee + child(ren). See definition sheet for more information.</i>	571 <input style="width: 100px;" type="text"/> Employee + 1	571 <input style="width: 100px;" type="text"/> Employee + 1
<b>d.</b> <b>ACTIVE</b> employees <b>ENROLLED</b> in <b>FAMILY</b> coverage	705 <input style="width: 100px;" type="text"/> Family	705 <input style="width: 100px;" type="text"/> Family
<b>2.</b> <b>FORMER</b> employees <b>ENROLLED</b> through PHSA (COBRA) or other state continuation-of-benefits laws, excluding retirees	126 <input style="width: 100px;" type="text"/> Former PHSA (COBRA)	126 <input style="width: 100px;" type="text"/> Former PHSA (COBRA)

### 2009 PREMIUMS

<b>3a. Single Coverage</b>	552 <sup>2</sup> <input type="checkbox"/> Not offered – Skip to question 4a	552 <sup>2</sup> <input type="checkbox"/> Not offered – Skip to question 4a
<b>b.</b> Government/Employer contribution for single premium	131 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0	131 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0
<b>c.</b> Employee contribution for single premium	132 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0	132 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0
<b>d. Total single premium</b>	130 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0	130 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0
<b>4a. Employee-plus-one Coverage</b>	570 <sup>2</sup> <input type="checkbox"/> Not offered – Skip to question 5a	570 <sup>2</sup> <input type="checkbox"/> Not offered – Skip to question 5a
<b>b.</b> Government/Employer contribution for employee-plus-one premium	636 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0	636 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0
<b>c.</b> Employee contribution for employee-plus-one premium	637 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0	637 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0
<b>d. Total employee-plus-one premium</b>	635 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0	635 \$ <input style="width: 20px;" type="text"/> , <input style="width: 20px;" type="text"/> . <input style="width: 20px;" type="text"/> 0 <input style="width: 20px;" type="text"/> 0



**GENERAL PLAN INFORMATION**

		<b>FOR CENSUS USE ONLY</b>	<b>FOR CENSUS USE ONLY</b>
		100	100
		Name of plan	Name of plan

**2009 PREMIUMS – Continued**

<b>5a. Family Coverage</b>	137	2 <input type="checkbox"/> Not offered – <i>Skip to question 6</i>	137	2 <input type="checkbox"/> Not offered – <i>Skip to question 6</i>
<b>b.</b> Government/Employer contribution for family premium	135	\$ <input type="text"/> , <input type="text"/> . <input type="text"/> 0 <input type="text"/> 0	135	\$ <input type="text"/> , <input type="text"/> . <input type="text"/> 0 <input type="text"/> 0
<b>c.</b> Employee contribution for family premium	136	\$ <input type="text"/> , <input type="text"/> . <input type="text"/> 0 <input type="text"/> 0	136	\$ <input type="text"/> , <input type="text"/> . <input type="text"/> 0 <input type="text"/> 0
<b>d. Total family premium</b>	134	\$ <input type="text"/> , <input type="text"/> . <input type="text"/> 0 <input type="text"/> 0	134	\$ <input type="text"/> , <input type="text"/> . <input type="text"/> 0 <input type="text"/> 0
<b>6. The amounts reported in the premium questions are based on which of the following time periods?</b> <i>Mark (X) ONLY one.</i>	133	1 <input type="checkbox"/> Weekly 2 <input type="checkbox"/> Every 2 weeks 3 <input type="checkbox"/> Monthly 5 <input type="checkbox"/> Quarterly 4 <input type="checkbox"/> Yearly	133	1 <input type="checkbox"/> Weekly 2 <input type="checkbox"/> Every 2 weeks 3 <input type="checkbox"/> Monthly 5 <input type="checkbox"/> Quarterly 4 <input type="checkbox"/> Yearly

**SELF-INSURED PLAN INFORMATION**

<b>7. Was this plan purchased from an insurance underwriter or was it self-insured?</b> <b>Coverage was underwritten by the insurer</b> (usually monthly) and the insurer paid the enrollee’s claim. <b>The plan was self-insured</b> for the enrollee’s claim—either directly or through a Third Party Administrator (TPA)	105	1 <input type="checkbox"/> Coverage was underwritten by an insurer – <b>Skip to Question 9</b> 2 <input type="checkbox"/> Plan was self-insured – <i>Continue with Question 8a</i> 3 <input type="checkbox"/> Don’t know – <b>Skip to Question 9</b>	105	1 <input type="checkbox"/> Coverage was underwritten by an insurer – <b>Skip to Question 9</b> 2 <input type="checkbox"/> Plan was self-insured – <i>Continue with Question 8a</i> 3 <input type="checkbox"/> Don’t know – <b>Skip to Question 9</b>
<i>Complete questions 8a-b if this plan was self-insured.</i> <b>8a. Did your government unit employ a third party administrator (TPA) for this self-insured plan?</b>	713	1 <input type="checkbox"/> Yes – used TPA 2 <input type="checkbox"/> No – self-administered the plan	713	1 <input type="checkbox"/> Yes – used TPA 2 <input type="checkbox"/> No – self-administered the plan
<b>b. Did your government unit purchase stop-loss coverage for this plan?</b>	107	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	107	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No

**PLAN AFFILIATION**

<b>9. Was this plan offered through a union or a trade association?</b> A trade association is a group of individuals or companies in a specific business or industry organized to promote a common interest.	113	1 <input type="checkbox"/> Union    2 <input type="checkbox"/> Trade    3 <input type="checkbox"/> Neither ↓                  ↓ association	113	1 <input type="checkbox"/> Union    2 <input type="checkbox"/> Trade    3 <input type="checkbox"/> Neither ↓                  ↓ association
	114	Name of union or trade association	114	Name of union or trade association
	115	If a union, local number	115	If a union, local number
	116	Name of insurance representative	116	Name of insurance representative
	121	Telephone number (      )	121	Telephone number (      )

## GENERAL PLAN INFORMATION

	FOR CENSUS USE ONLY	FOR CENSUS USE ONLY
	100	100
	Name of plan	Name of plan

### PLAN INFORMATION

<b>10. In what month did the plan year begin?</b> <b>Enter a two-digit numeric response.</b> <b>Example: January=01; May=05</b>	<i>Enter a two-digit numeric response.</i> <i>Example: January=01; May=05</i> 123 <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> Month	<i>Enter a two-digit numeric response.</i> <i>Example: January=01; May=05</i> 123 <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> Month
<b>11. Could this plan have refused to cover persons with pre-existing medical or health conditions?</b>	183 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	183 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
<b>12. Did this plan have a policy requiring a waiting period before covering pre-existing conditions?</b>	185 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	185 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
<b>13. Did the PREMIUMS CHARGED by the insurance company or carrier vary by any of these employee characteristics?</b>  <i>If self-insured, mark (X) premiums did not vary.</i> <i>Mark (X) all that apply.</i>	138 <input type="checkbox"/> Age 139 <input type="checkbox"/> Gender 141 <input type="checkbox"/> Wage or salary level 656 <input type="checkbox"/> Composite rate plan 142 <input type="checkbox"/> Other  OR 640 <input type="checkbox"/> Premiums did not vary	138 <input type="checkbox"/> Age 139 <input type="checkbox"/> Gender 141 <input type="checkbox"/> Wage or salary level 656 <input type="checkbox"/> Composite rate plan 142 <input type="checkbox"/> Other  OR 640 <input type="checkbox"/> Premiums did not vary
<b>14. Did the amount an EMPLOYEE CONTRIBUTED toward his/her own coverage vary by any of these employee characteristics?</b>  <i>Mark (X) all that apply.</i>	641 <input type="checkbox"/> Hours worked 642 <input type="checkbox"/> Union status 643 <input type="checkbox"/> Wage or salary level 644 <input type="checkbox"/> Occupation 706 <input type="checkbox"/> Length of employment 645 <input type="checkbox"/> Other  OR 646 <input type="checkbox"/> Employee contribution did not vary	641 <input type="checkbox"/> Hours worked 642 <input type="checkbox"/> Union status 643 <input type="checkbox"/> Wage or salary level 644 <input type="checkbox"/> Occupation 706 <input type="checkbox"/> Length of employment 645 <input type="checkbox"/> Other  OR 646 <input type="checkbox"/> Employee contribution did not vary

## HEALTH SAVINGS ACCOUNT (HSA)

<b>15. If the deductibles for this plan were \$1,150 or higher for single coverage and \$2,300 or higher for family coverage, did you contribute to a Health Savings Account (HSA) for the plan enrollees in 2009?</b>	714 1 <input type="checkbox"/> Yes, contributed to an HSA 2 <input type="checkbox"/> No, did not contribute to an HSA 4 <input type="checkbox"/> Don't know	714 1 <input type="checkbox"/> Yes, contributed to an HSA 2 <input type="checkbox"/> No, did not contribute to an HSA 4 <input type="checkbox"/> Don't know
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**GENERAL PLAN INFORMATION – Continued**

	FOR CENSUS USE ONLY	FOR CENSUS USE ONLY
	100	100
	Name of plan	Name of plan

**HEALTH REIMBURSEMENT ARRANGEMENT (HRA)**

<p><b>16. An employer can offer a Health Reimbursement Arrangement (HRA) by setting up an account to reimburse employees for medical expenses not covered by health insurance. Did your organization offer an HRA associated with this plan in 2009?</b></p> <p><b>HRAs are NOT</b> Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs).</p> <p><i>See definition sheet for more information.</i></p>	<p>710 1 <input type="checkbox"/> Yes                  2 <input type="checkbox"/> No                  3 <input type="checkbox"/> Don't know</p>	<p>710 1 <input type="checkbox"/> Yes                  2 <input type="checkbox"/> No                  3 <input type="checkbox"/> Don't know</p>
---	---	---

**\*\*\* PLEASE NOTE \*\*\***

**Complete a MEPS-11C(S) column for each plan that was offered.**

**If you have completed your last health insurance plan, continue with form MEPS-11C(R), Section C.**

**REMEMBER TO ENCLOSE A COPY OF EACH PLAN BROCHURE WITH YOUR DATA SUBMISSION.**

**If you have any questions concerning this survey, please call 1-888-206-5068.**

Health Insurance Cost Study

## PLAN INFORMATION QUESTIONNAIRES

### A FEW IMPORTANT INSTRUCTIONS

This reporting package includes four blank MEPS-15(S), Plan Information Questionnaires. Please report for a **MAXIMUM** of four representative plans your organization offers. Definitions of the provided categories are at the bottom of this page.

If your organization offers four plans or fewer, report for all plans. If your organization offers more than four plans, please use the following criteria to determine which four plans to report.

- If your organization offers more than one Exclusive Provider Plan (HMO, IPA, EPO) to its active employees and each plan offers a **similar** level of benefits and/or premiums, complete only one MEPS-15(S) form for the Exclusive Provider Plan with the largest enrollment.
- If your organization offers more than one Exclusive Provider Plan (HMO, IPA, EPO) to its active employees and each plan offers a **different** level of benefits and/or premiums, complete a MEPS-15(S) form for each of the two plans which represent the two largest enrollments.
- If your organization offers one or more Conventional or Indemnity Plan, complete a MEPS-15(S) for the largest plan.
- If your organization offers more than one Mixture of Preferred and Any Provider Plans (PPO, POS) to its active employees and each plan offers a different level of benefits and/or premiums, complete a MEPS-15(S) form for each of the two plans which represents the two largest enrollments.
- Please retain a copy of the completed form for your records.

If you require assistance, please call **888-206-8023**, 8:30–5:00 EST.

### PROVIDER ARRANGEMENT CATEGORIES

#### **Exclusive Providers**

**(Examples: Most HMO, IPA, and EPO-type plans)**

- Enrollees must go to providers associated with the plan for all non-emergency care in order for the costs to be covered.

#### **Any Providers**

**(Examples: Most fee-for-service plans)**

- Enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

#### **Mixture of Preferred and Any Providers**

**(Examples: Most PPO and POS-type plans)**

- Enrollees may go to any provider, but there is a cost incentive to use a particular group of providers.

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 ACTING AS COLLECTING AGENT FOR  
 U.S. DEPARTMENT OF  
 HEALTH AND HUMAN SERVICES  
 AGENCY FOR HEALTHCARE RESEARCH AND QUALITY

Medical Expenditure Panel Survey – Insurance Component

**HEALTH INSURANCE COST STUDY  
 PLAN INFORMATION QUESTIONNAIRE**

**GENERAL PLAN INFORMATION**

*Please complete this Plan Information Questionnaire for the representative plan with the largest (or next largest) enrollment. Please select the plan which best represents all regions.*

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100

**1. For 2009, what was the name of the health insurance plan with the largest (or next largest) national enrollment of ACTIVE employees?**

Examples: 

- Blue Cross Blue Shield, High Option
- Company Plan A
- Aetna, HMO

012 Name of plan

**2. Which type of health care provider arrangement was available through this plan?**

*See the Definition Sheet included with this package for an explanation of these plans.*

- 103  1 Exclusive providers (Examples: Most HMO, IPA, and EPO-type plans)  
 2 Any providers (Examples: Most fee-for-service plans)  
 3 Mixture of preferred and any providers (Examples: Most PPO and POS-type plans)

**3. Did this plan REQUIRE that the enrollee see a gatekeeper or primary-care physician in order to be referred to a specialist?**

*For plans with multiple options, answer for the "in-network" option.*

- 104  1 Yes  
 2 No  
 3 Don't Know

**4. Was this plan offered through a union or trade association?**

- 113  1 Union  
 2 Trade association  
 3 Neither

**5. Was this plan purchased from an insurance underwriter or was it self-insured?**

**Purchased from an insurance underwriter –** (Fully-insured) Coverage is purchased from an insurance company or other underwriter who assumes the risk for enrollees' medical expenses.

**Self-insured –** Your organization assumes the risk for the enrollees' medical expenses and may charge a premium to employees. This plan may be administered by a third party and may employ supplemental stop-loss insurance to limit unanticipated losses.

- 105  1 Purchased – **SKIP to Question 7a on Page 2**  
 2 Self-insured – *Continue with Question 6a*  
 3 Don't know – **SKIP to Question 7a on Page 2**

**SELF-INSURED PLAN INFORMATION**

*Complete questions 6a-b if this plan was self-insured.*

**6a. Did your organization employ a third party administrator (TPA) for this self-insured plan?**

- 713  1 Yes – used a third party administrator  
 2 No – self-administered the plan

**b. Did your organization purchase stop-loss coverage for this plan?**

- 107  1 Yes  
 2 No

### ACTIVE ENROLLMENT

*Estimates are acceptable for all enrollment figures.*

**7a. How many ACTIVE employees were ENROLLED in this plan during a typical pay period in 2009?**  
*Include full-time, part-time, temporary and seasonal employees.  
 Exclude former employees, leased or contract workers and retirees.*

125  **Active** employees enrolled in plan

**b. How many of these ACTIVE employees were ENROLLED in SINGLE coverage during a typical pay period in 2009?**

129  **Active** employees enrolled in single coverage

EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) AT A LOWER PREMIUM than family coverage.

**c. If your organization offered EMPLOYEE-PLUS-ONE coverage, how many ACTIVE employees were ENROLLED during a typical pay period in 2009?**  
*Include enrollment for both employee-plus-spouse and employee-plus-child(ren) coverage.*

571  **Active** employees enrolled in employee-plus-one coverage

**d. How many ACTIVE employees were ENROLLED in FAMILY (i.e., not single or employee-plus-one) coverage during a typical pay period in 2009?**

705  **ACTIVE** employees enrolled in family coverage

### COBRA ENROLLMENT

**8. How many FORMER employees were ENROLLED in this plan, excluding retirees, through COBRA or other State Continuation-Of-Benefits laws during a typical pay period in 2009?**

126  **Former** employees enrolled in plan, excluding retirees

### PLAN PREMIUMS

*Report for TYPICAL situations and enrollees. If premium varied, report for a TYPICAL employee.*

*If this was a self-insured plan, report the premium equivalent.*

*Report employer/employee contributions and total premium for the same period during 2009.*

*Include any subsidy from an outside third party in the employee contribution for premiums.*

*If there is an HSA or HRA associated with this plan, include any employer contributions to an HSA or HRA account in the employer contribution to the premium.*

#### SINGLE COVERAGE

**9a. Was SINGLE coverage offered under this plan?**

552 1  Yes – Continue with Question 9b  
 2  No – **SKIP to Page 3, Question 10a**

**b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with SINGLE coverage?**

131 \$  ,       .  0  0 **Employer** contribution for single premium

**c. How much did this typical EMPLOYEE with SINGLE coverage contribute toward his/her own premium?**

132 \$  ,       .  0  0 **Employee** contribution for single premium

**d. What was the TOTAL premium for this typical employee with SINGLE coverage?**

130 \$  ,       .  0  0 **Total single** premium

**e. The amounts reported in questions 9b–d are based on which one of the following time periods?**  
*Mark (X) only one.*

133 1  Weekly 5  Quarterly  
 2  Every 2 weeks 4  Yearly  
 3  Monthly

## PLAN PREMIUMS – Continued

### EMPLOYEE-PLUS-ONE COVERAGE

EMPLOYEE-PLUS-ONE coverage is health insurance coverage for an employee-plus-spouse or an employee-plus-child(ren) AT A LOWER PREMIUM than family coverage.

*If employee-plus-one premiums were different for employee-plus-child(ren) and employee-plus-spouse coverages, report for employee-plus-one child. If premiums varied for other reasons, report for a TYPICAL employee.*

**10a. Was EMPLOYEE-PLUS-ONE coverage offered under this plan?**

- 570 1  Yes – Continue with Question 10b  
2  No – **SKIP to Question 11a**

**b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with EMPLOYEE-PLUS-ONE coverage?**

636 \$     ,     .  0  0 **Employer contribution for employee-plus-one premium**

**c. How much did this typical EMPLOYEE with EMPLOYEE-PLUS-ONE coverage contribute toward his/her own premium?**

637 \$     ,     .  0  0 **Employee contribution for employee-plus-one premium**

**d. What was the TOTAL premium for this typical employee with EMPLOYEE-PLUS-ONE coverage?**

635 \$     ,     .  0  0 **Total employee-plus-one premium**

**e. The amounts reported in questions 10b–d are based on which one of the following time periods?**

*Mark (X) only one.*

- 638 1  Weekly  
2  Every 2 weeks  
3  Monthly  
5  Quarterly  
4  Yearly

### FAMILY COVERAGE

*If premium varied by family size, report for a family of four.*

**11a. Was FAMILY coverage offered under this plan?**

- 137 1  Yes – Continue with Question 11b  
2  No – **SKIP to Page 4, Question 12a**

**b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with FAMILY coverage?**

135 \$     ,     .  0  0 **Employer contribution for family premium**

**c. How much did this typical EMPLOYEE with FAMILY coverage contribute toward his/her own premium?**

136 \$     ,     .  0  0 **Employee contribution for family premium**

**d. What was the TOTAL premium for this typical employee with FAMILY coverage?**

134 \$     ,     .  0  0 **Total family premium**

**e. The amounts reported in questions 11b–d are based on which one of the following time periods?**

*Mark (X) only one.*

- 553 1  Weekly  
2  Every 2 weeks  
3  Monthly  
5  Quarterly  
4  Yearly

## GENERAL PREMIUM INFORMATION

**12a. Did the PREMIUMS charged by the insurance company or carrier vary by any of these characteristics?**

Mark (X) all that apply.

- 138  Age  
 139  Gender  
 141  Wage or salary levels  
 656  Composite rate plan  
 142  Other  
**OR**  
 640  Premiums did not vary

**b. Did the amount an EMPLOYEE CONTRIBUTED toward his/her own coverage vary by any of these employee characteristics?**

Mark (X) all that apply.

- 641  Hours worked  
 642  Union status  
 643  Wage or salary level  
 644  Occupation  
 706  Length of employment  
 645  Other  
**OR**  
 646  Employee contribution did not vary

## INDIVIDUAL DEDUCTIBLES

**13a. Did this plan have a deductible?**

**Deductible** – Predetermined amount which must be paid by an individual before the plan will reimburse for covered services.

Many HMOs do not have a deductible.

- 151 1  Yes – Continue with Question 13b  
 2  No – **SKIP to Page 5, Question 16a**

**b. What was the annual deductible an individual paid?**

Report **"IN-NETWORK"** deductibles (if applicable).  
 If separate deductibles apply, enter physician care and hospital care amounts in appropriate boxes.  
 If deductible is per overnight hospital stay, it is not an annual deductible and should be reported under 16b on Page 5.  
 DO NOT report COPAYMENTS or individual or family maximums here.

- 146 \$    ,    .  0  0 Individual annual deductible  
**OR**  
 Separate deductibles for:  
 147 \$    ,    .  0  0 Physician care  
 148 \$    ,    .  0  0 Hospital care

## FAMILY DEDUCTIBLES

**14a. Did this plan require that a specific number of family members must meet their individual deductibles before the family deductible was met?**

- 224 1  Yes – Continue with Question 14b  
 2  No – **SKIP to Question 14c**  
 3  Family coverage not offered – **SKIP to Page 5, Question 15**

**b. How many family members were required to meet their individual deductibles before the family deductible was met?**

Report for a family of four.

- 150  Number of family members

**c. What was the total annual deductible a family paid?**

Report for a family of four.

- 149 \$    ,    .  0  0 Total annual family deductible



## HEALTH SAVINGS ACCOUNT (HSA)

**15. If the deductibles you reported in questions 13 and 14 were \$1,150 or higher for single coverage and \$2,300 or higher for family coverage, did you contribute to a Health Savings Account (HSA) for the plan enrollees in 2009?**

- 714 1  Yes, contributed to an HSA  
2  No, did not contribute to an HSA  
4  Don't know

## PAYMENTS

**16a. Was hospital care covered under this plan?**

- 155 1  Yes – *Continue with Question 16b*  
2  No – **SKIP to Question 16c**

**b. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an inpatient hospital admission after any annual deductible was met?**

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

Some plans may have both a dollar copayment and a percentage coinsurance.

*Report for precertified hospital admissions (if applicable).*

*Report for an admission at an "in-network"/participating hospital (if applicable).*

*Do not include any physician charges incurred during the hospital admission.*

152 \$ 

				.			
					0	0	

 Copayment paid by enrollee for hospital admission

- 154 1  Per day  
2  Per stay

**AND/OR**

153 

--

 % Coinsurance paid by enrollee

**c. Was physician care covered under this plan?**

- 218 1  Yes – *Continue with Question 16d*  
2  No – **SKIP to Question 17**

**d. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an office visit after any annual deductible was met?**

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

Some plans may have both a dollar copayment and a percentage coinsurance.

*Report for an "in-network"/participating general practitioner during normal office hours.*

156 \$ 

				.		
					0	0

 Copayment paid by enrollee for office visit

**AND/OR**

157 

--

 % Coinsurance paid by enrollee

**17. Were prescription drugs covered under this health plan?**

- 673 1  Yes – *Continue with Question 18*  
2  No  
3  Don't know } **SKIP to Page 6, Question 20a**

**18. How many different pricing categories or tiers of prescription drug coverage were there for this plan?**

- 712 

--

 Number of tiers  
715  Don't know

**PAYMENTS – Continued**

**19. How much and/or what percentage did an enrollee pay out-of-pocket for the lowest tier of prescription drug coverage?**

*Report for the least expensive pharmacy available to the enrollee under the plan, excluding any mail-order programs.*

Lowest cost to enrollee

655       Copayment

**AND/OR**

677  % Coinsurance

*Include all copayments, coinsurance, and deductibles.*

**20a. What was the MAXIMUM ANNUAL out-of-pocket expense for an individual?**

**Out-of-pocket expense** – Those costs paid directly by the enrollee.

This is often referred to as a catastrophic limit.

161

**OR**

163  No individual maximum

**b. What was the MAXIMUM ANNUAL out-of-pocket expense for a family of four?**

162

**OR**

222  No family maximum

**21. What was the MAXIMUM amount this plan would have paid for an enrollee in ONE YEAR?**

160

**OR**

221  No annual maximum

**HEALTH REIMBURSEMENT ARRANGEMENT (HRA)**

**22. An employer can offer a Health Reimbursement Arrangement (HRA) by setting up an account to reimburse employees for medical expenses not covered by health insurance. Did your organization offer an HRA associated with this plan in 2009?**

**HRAs are NOT** Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs).

*See definition sheet for more information.*

710 1  Yes  
2  No  
3  Don't know

## PLAN CHARACTERISTICS

<b>23. Could this plan have refused to cover persons with pre-existing medical or health conditions?</b>	183    1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No																				
<b>24. Did this plan have a policy requiring a waiting period before covering pre-existing conditions?</b>	185    1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No																				
<b>25. Which of the services listed were covered by this plan?</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">Yes (1)</th> <th style="width: 10%; text-align: center;">No (2)</th> <th style="width: 10%; text-align: center;">Don't know (3)</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;">173</td> <td style="vertical-align: top;">Chiropractic care . . . . .</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="vertical-align: top;">587</td> <td style="vertical-align: top;">Routine vision care . . . . .</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="vertical-align: top;">176</td> <td style="vertical-align: top;">Routine dental care . . . . .</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table>			Yes (1)	No (2)	Don't know (3)	173	Chiropractic care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	587	Routine vision care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	176	Routine dental care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Yes (1)	No (2)	Don't know (3)																	
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176	Routine dental care . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																	

**\*\*\* PLEASE NOTE \*\*\***

***Please complete the MEPS-15(E) Establishment Worksheet when you have completed all applicable MEPS-15(S) Plan Information Questionnaires.***

***If your organization offered more than one health insurance plan, please complete a Plan Information Questionnaire for each plan that was offered, up to four plans.***