



# Sample Survey For Reference Purposes Only

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# Sample Survey – For Reference Purposes Only

## 1. Plan Sponsor Information

**Read me first:** Some questions include links to additional details or instructions to assist with your response. [Download sample survey](#).

**1. What is the name of the Plan Sponsor listed on your ERRP application?**

**2. What is the Application ID number assigned by the ERRP Center? (You may copy and paste this 10-digit number from the survey email).**

**3. As of the day you are completing this survey, how many participants does the plan represented in the ERRP application referenced in this survey cover?**

Please include ALL participants such as active employees, early retirees, other retirees (for example, those over age 65), and spouses, surviving spouses, and dependents. [Additional details or instructions](#) for Question 3 regarding the definition of early retiree.

**4. As of the day you are completing this survey, how many early retirees does the plan represented in the ERRP application referenced in this survey cover?**

Please include early retirees and spouses, surviving spouses, and dependents of early retirees. [Additional details or instructions](#) for Question 4 regarding the definition of early retiree.

## 2. Use of ERRP Reimbursements Already Received

**5. If your organization received ERRP funding in calendar year (CY) 2010 for the ERRP application referenced in this survey, against which plan year's costs did your organization apply (spend), or against which plan year's costs does your organization intend to apply (spend), this funding?**

(If your organization did not receive any ERRP reimbursement in CY 2010, skip to Question 6.) For each listed plan year, select from the drop-down box the percentage of funds received in CY2010 that were or will be applied against costs for that plan year. Adding up the responses for all plan years should total 100%. [Additional details or instructions](#) for Question 5 regarding whether an organization received ERRP funding in CY 2010; the definition of plan year; how to round partial percentages; how to respond if the percentage is between 0% and 1%; and how to respond if, for a given plan year, your organization did not apply ERRP funds at all.

Plan Year 2010	<input type="text"/>
Plan Year 2011	<input type="text"/>
Plan Year 2012	<input type="text"/>
Plan Year 2013	<input type="text"/>
Plan Year 2014	<input type="text"/>
Plan Year 2015	<input type="text"/>

**6. If your organization received ERRP funding in calendar year (CY) 2011 for the ERRP application referenced in this survey, against which plan year's costs did your organization apply (spend), or against which plan year's costs does your organization intend to apply (spend), this funding?**

(If your organization did not receive any ERRP reimbursement in CY 2011, skip to Question 7.) For each listed plan year, select from the drop-down box the percentage of funds received in CY2011 that were or will be applied against costs for that plan year. Adding up the responses for all plan years should total 100%. [Additional details or instructions](#) for Question 6 regarding whether an organization received ERRP funding in CY 2011; the definition of plan year; how to round partial percentages; how to respond if the percentage is between 0% and 1%; and how to respond if, for a given plan year, your organization did not apply ERRP funds at all.

Plan Year 2011	<input type="text"/>
Plan Year 2012	<input type="text"/>
Plan Year 2013	<input type="text"/>
Plan Year 2014	<input type="text"/>
Plan Year 2015	<input type="text"/>

**7. If your organization received ERRP funding in calendar year (CY) 2012 for the ERRP application referenced in this survey, against which plan year's costs did your organization apply (spend), or against which plan year's costs does your organization intend to apply (spend), this funding?**

(If your organization did not receive any ERRP reimbursement in CY 2012, skip to Question 8).

For each listed plan year, select from the drop-down box the percentage of funds received in CY 2012 that were or will be applied against costs for that plan year. Adding up the responses for all plan years should total 100%. [Additional details or instructions](#) for Question 7 regarding whether an organization received ERRP funding in CY 2012; the definition of plan year; how to round partial percentages; how to respond if the percentage is between 0% and 1%; and how to respond if, for a given plan year, your organization did not apply ERRP funds at all.

Plan Year 2012	<input type="text"/>
Plan Year 2013	<input type="text"/>
Plan Year 2014	<input type="text"/>
Plan Year 2015	<input type="text"/>

**8. Please characterize how your organization has applied (spent) ERRP reimbursements that your organization has already received for the ERRP application referenced in this survey:**

- Spent all the reimbursements
- Spent some but not all of the reimbursements
- Spent none of the reimbursements yet

**9. For each applicable plan year for which your organization or plan participants experienced reductions, or offsets of increases, to costs, due to your organization applying (spending) ERRP funds, select from the drop-down box the appropriate percentages for how the funds were used to affect costs.** For each listed use of funds for which neither your organization nor plan participants experienced such offsets or reductions in a listed plan year due to ERRP funds, please select "N/A". [Additional details or instructions for Question 9](#) regarding how to calculate the percentages and round partial percentages.

	PY2010	PY2011	PY2012	PY2013
a. To offset increases to sponsor's health benefit claim costs (self-insured plan)				
b. To offset increases to sponsor's health benefit premium costs (fully insured plan)				
c. To reduce, or offset increases to, premium costs paid by individual plan participants (self-insured or fully-insured plan)				
d. To reduce, or offset increases to, individual plan participants' overall deductibles				

**10. For each applicable plan year listed below, indicate whether or not your individual plan participants experienced a reduction, or an offset of increases, to copayments, coinsurance, or other out-of-pocket health benefit costs, due to the application of (spending of) ERRP funds.** Choose "yes" or "no" from the drop-down box, for each plan year listed. For purposes of this question, benefit-specific deductibles, such as a prescription drug deductible (as opposed to overall deductibles), are considered a type of "other out-of-pocket health benefit costs."

	Yes or No
PY 2010	
PY 2011	
PY 2012	
PY 2013	

### 3. Future Use of ERRP Reimbursements Already Received

**11. For each applicable plan year listed below, indicate for which plan years your organization projects that it and/or its plan participants will experience reductions, or offsets of increases to costs, due to your organization applying (spending) ERRP funds it has already received but has not yet spent. Select from the drop-down box the appropriate percentages for how your organization projects the funds will be used to affect costs.** For each listed use of funds for which your organization does not project that it and/or its plan participants will experience such offsets or reductions in a listed plan year due to ERRP funds, please select "N/A". [Additional details or instructions](#) for Question 11 regarding how to calculate the percentages and round partial percentages.

	PY 2010	PY2011	PY2012	PY2013	PY 2014	PY 2015
a. To offset increases to sponsor's health benefit claim costs (self-insured plan)						
b. To offset increases to sponsor's health benefit premium costs (fully insured plan)						
c. To reduce, or offset increases to, premium costs paid by individual plan participants (self-insured or fully-insured plan)						
d. To reduce, or offset increases to, individual plan participants' overall deductibles						

**12. For each applicable plan year listed below, indicate whether or not your organization projects that individual plan participants will experience a reduction, or an offset of increases, to copayments, coinsurance, or other out-of-pocket health benefit costs, due to the application of (spending of) ERRP funds.** Choose "yes" or "no" from the drop-down box, for each plan year listed. For purposes of this question, benefit-specific deductibles, such as a prescription drug deductible (as opposed to overall deductibles), are considered a type of "other out-of-pocket health benefit costs."

	Yes or No
PY 2011	
PY 2012	
PY 2013	
PY 2014	
PY 2015	

## 4. Submit Survey Responses

Thank you for completing the survey! If you would like to review or make copies of your responses, click "Previous" button and print screenshots as needed.

Please click "Submit Survey" to submit your responses.

## **Instructions for Completing Early Retiree Reinsurance Program Survey of Plan Sponsors**

### **Instructions for Question 3 and 4**

In general, an "early retiree" is a plan participant who is age 55 and older who is enrolled for health benefits in a certified employment-based plan, who is not eligible for Medicare, and who is not an active employee of an employer maintaining, or currently contributing to, the employment-based plan or of any employer that has made substantial contributions to fund such plan. An "early retiree" also includes the enrolled spouse, surviving spouse, and dependents of such individuals. The complete ERRP definition of "early retiree" can be found in the definition section of the ERRP regulations at 45 CFR 149.2. A copy of the regulations can be found at [www.errp.gov](http://www.errp.gov). There is additional information on the definition of early retiree in the set of Common Questions designated "Early Retirees" which are also published on [www.errp.gov](http://www.errp.gov).

[Return to Question 3](#)

[Return to Question 4](#)

### **Instructions for Question 5, 6 and 7**

An organization received ERRP funding in calendar year 2010, 2011, or 2012 if CMS transferred ERRP funds to the organization's bank account on any day within that calendar year. All references to "plan year" in this survey refer to the sponsor's 12-month plan year based on the cycle provided in the sponsor's ERRP application, which may not necessarily be a calendar year. For purposes of this survey, a sponsor's 2010, 2011, 2012, 2013, 2014, or 2015 plan year refers to its plan year that ends in that year, respectively. For example, a sponsor's plan year that starts on January 1, 2011, and ends on December 31, 2011, would be considered its 2011 plan year. A sponsor's plan year that starts on July 1, 2011, and ends on June 30, 2012, would be considered its 2012 plan year.

Since the options provided in the drop-down box are whole numbers, the sponsor may have to round to the nearest whole number. In general, a sponsor should round down if the sponsor's answer contains the 0.1-0.4 fraction of a percent, and round up if the answer contains the 0.5-0.9 fraction of a percent. If the percentage is greater than 0%, but less than 1%, select 1%. However, the sponsor should ensure that all the selected numbers add up to 100. For example, if a sponsor spent 49.5% for PY 2010, the sponsor should round up to 50%. However if the sponsor also spent 50.5% for PY2011, the sponsor should round down so that the numbers total 100. Select 0% if ERRP funds were not applied or will not be applied at all in a plan year.

[Return to Question 5](#)

[Return to Question 6](#)

[Return to Question 7](#)

## Instructions for Question 9

For line a, select the percentage of the total dollar cost increase that you have offset, for each plan year for which you have applied ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. If the plan is fully insured, select "N/A" for each plan year.

For line b, select the percentage of the total dollar cost increase that you have offset, for each plan year for which you have applied ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. If the plan is self-insured, select "N/A" for each plan year.

For line c, select the implemented reduction in the dollar amount that individual plan participants pay or will pay in premium costs as a percentage of what the dollar amount would otherwise be, for each plan year for which you have applied ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. To the extent that the impact of ERRP funds varies across plan participants, your answer should reflect a weighted average. For example, consider a plan with 100 participants. Assume that premium contributions paid by plan participants remained constant for 30 participants, decreased by 5% of what they otherwise would be for 30 participants, and decreased by 10% of what they otherwise would be for the remaining 40 participants. In this case, the weighted average of the reduction to plan participants' premium contributions, as a percentage of what they otherwise would be, would be calculated as follows:  $\{(0 \times 30) + (.05 \times 30) + (.10 \times 40)\} / (30 + 30 + 40) = 0.055$ , which equates to 5.5%. If individual plan participants did not, do not, or will not pay any premium costs for a given plan year, even absent the use of ERRP funds to reduce such costs, select "N/A" for each plan year.

For line d, select the implemented reduction in the dollar amount for individual plan participants' overall deductibles as a percentage of what the dollar amount would otherwise be, for each plan year for which you have applied ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. The reference to "overall deductibles" refers to single deductibles that apply across all a plan's benefits, as opposed to deductibles for a discrete type or category of benefits. However, if a plan has a single deductible that applies across all a plan's medical benefits, and a separate deductible that applies to prescription drugs, the reference to "overall deductibles" refers to the single deductible that applies across all the plan's medical benefits. To the extent that overall deductibles are or will be reduced, or increases to deductibles are or will be offset, but not for all plan participants, and/or not equally for all plan participants, your answer should reflect a weighted average. See sample weighted average calculation in the Instruction for Question 9c. If individual plan participants did not, do not, or will not be subject to an overall deductible for a given plan year, even absent the use of ERRP funds to reduce such a deductible, select "N/A" for each plan year. For purposes of this survey, benefit-specific deductibles, such as a prescription drug deductible (as opposed to

overall deductibles), are considered a type of "other out-of-pocket health benefit costs" referenced in Question 10.

[Return to Question 9](#)

### **Instructions for Question 11**

For line a, select the percentage of the total dollar cost increase that you project to offset, for each plan year for which you intend to apply ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. If the plan is fully insured, select "N/A" for each plan year.

For line b, select the percentage of the total dollar cost increase that you project to offset, for each plan year for which you intend to apply ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. If the plan is self-insured, select "N/A" for each plan year.

For line c, select the projected reduction in the dollar amount that individual plan participants will pay in premium costs as a percentage of what the dollar amount would otherwise be, for each plan year for which you intend to apply ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. To the extent that the impact of ERRP funds varies across plan participants, your answer should reflect a weighted average. For example, consider a plan with 100 participants. Assume that premium contributions paid by plan participants are projected to remain constant for 30 participants, are projected to decrease by 5% of what they otherwise would be for 30 participants, and are projected to decrease by 10% of what they otherwise would be for the remaining 40 participants. In this case, the weighted average of the reduction to plan participants' premium contributions, as a percentage of what they otherwise would be, would be calculated as follows:  $[\{(0 \times 30) + (.05 \times 30) + (.10 \times 40)\} / (30 + 30 + 40)] = 0.055$ , which equates to 5.5%. If individual plan participants did not, do not, or will not pay any premium costs for a given plan year, even absent the use of ERRP funds to reduce such costs, select "N/A" for each plan year.

For line d, select the projected reduction in the dollar amount for individual plan participants' overall deductibles as a percentage of what the dollar amount would otherwise be, for each plan year for which you intend to apply ERRP reimbursement in this manner. If the percentage is greater than 0%, but less than 1%, select 1%. The reference to "overall deductibles" refers to single deductibles that apply across all a plan's benefits, as opposed to deductibles for a discrete type or category of benefits. However, if a plan has a single deductible that applies across all a plan's medical benefits, and a separate deductible that applies to prescription drugs, the reference to "overall deductibles" refers to the single deductible that applies across all the plan's medical benefits. To the extent that overall deductibles are projected to be reduced, or increases to deductibles are projected to be offset, but not for all plan participants, and/or not equally for all plan participants, your answer should reflect a weighted average. See sample weighted average calculation in the Instruction for Question 11c. If individual plan participants did not, do not, or will not be subject to an overall deductible for a given plan year, even absent

the use of ERRP funds to reduce such a deductible, select "N/A" for each plan year. For purposes of this survey, benefit-specific deductibles, such as a prescription drug deductible (as opposed to overall deductibles), are considered a type of "other out-of-pocket health benefit costs" referenced in Question 12.

[Return to Question 11](#)