Appendix F

THE STATE OF WYOMING

DAVE FREUDENTHAL
GOVERNOR

Department of Employment

P.O. BOX 2760
CASPER, WY 82602

RESEARCH AND PLANNING SECTION

(307) 235-3200

6/28/04

Mail Merge Contact Information

Dear Mail Merge Contact Person,

The Wyoming Department of Employment, Research and Planning, under contract with the Wyoming Health Care Commission (http://www.wyominghealthcarecommission.org/), is researching employers' opinions about health insurance. More specifically, we are seeking employers' opinions about the cost and provision of employer-sponsored health insurance.

We ask that you direct the enclosed survey to a human resources person(s) or another individual(s) knowledgeable about your firm's health insurance policies who can speak authoritatively for the firm. Please mail the survey back to Research and Planning in the enclosed self-addressed stamped envelope by July 14th, 2004. **It is important that we get feedback from you regardless of whether or not your firm provides health insurance to employees**.

According to the Wyoming Employment Security Law 27-3-603, all data collected must be held in strictest confidence, with results published only in summary statistical reports. The information you provide to us will be held in confidence to the extent permitted by law.

Sincerely,

Tom Gallagher, Manager Research and Planning

Employer Opinion Survey

Research & Planning
Wyoming Department of Employment
P.O. Box 2760
Casper, WY 82602
(307) 473-3819
http://doe.state.wy.us/LMI/

Please return this form by July 14th, 2004.
Mail: use the enclosed self-addressed stamped envelope.
FAX: 307-473-3834

All data collected must, by Wyoming Employment Security Law 27-3-603, be held in the strictest confidence, with results published only as summary statistics. The information you provide to us will be held confidential to the extent permitted by law.

Respondent Information *(Please print.)*

1. Your name	2. Your title
3. Your firm's full name ***(If you own more than one firm, please list only the largest.)***	4. Your firm's physical address ***(If you own more than one firm, please list only the largest.)***
5. Which category most accurately describes your position in the company? ***(Please circle one.)*** A. Employer-Owner B. Human Resources Manager C. Other Manager D. Sole Proprietor E. Other ***(Please specify.)***_____	6. Your firm's mailing address ***(If you own more than one firm, please indicate the largest. List "same" if same as the physical address.)***

Number and Type of Employees

7. As of today, what is your best estimate of how many workers your firm (listed in number 3) currently employs in Wyoming? _____

8. As of today, what is your best estimate of how many employees (listed in number 7) are considered full time? _____

9. As of today, what is your best estimate of how many employees (listed in number 7) are considered part time? _____

10. As of today, what is your best estimate of how many employees (listed in number 7) are considered seasonal or temporary employees? _____

Insurance Information

	Full-Time Employees		Part-Time Employees	
11. Does your firm offer medical insurance to at least some employees?	Yes	No	Yes	No
12. Does your firm have any employees who are not offered medical insurance?	Yes	No	Yes	No
13. Does your firm offer medical insurance for employees' spouses or dependents?	Yes	No	Yes	No
14. For the majority of employees, what percentage of the medical premium does your firm pay? ***(If your firm does not offer medical insurance, please write "NA".)***	_____ Percent		_____ Percent	

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F3

Barriers to Providing Health Benefits		
15. Are there barriers other than cost that factor into your decision whether to offer health insurance to your employees ***(e.g., high employee turnover or seasonality)***?	Yes	No
16. If the answer to question number is 15 is yes, please list those barriers your company experiences. A. B. C. D.		
Cost Containment		
17. If your company currently offers health insurance to any employees, has or will your company need to begin cost containment, such as reducing the level of benefits or premium contribution, to continue providing health insurance? ***(If your firm does not currently offer health insurance, please write in "NA" and go to question number 19.)***	Yes	No
18. If the answer to question number 17 is yes, please list what your company is planning to do to contain costs. A. B. C. D.		
Willingness to Contribute ***(Please complete this section, even if your firm presently has no employees without health insurance.)***		
19. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?	Yes	No
Additional comments:		
20. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs? ***(For example, processing premium payments? If no, skip to question number 26.)***	Yes	No
Additional comments:		
21. Would your firm use a secure electronic system to contribute to an individual health benefits account for each or some of your uncovered employees?	Yes	No
Additional comments:		
22. Is your firm willing to contribute to an individual health benefits account for each or some of your uncovered seasonal or temporary employees?	Yes	No
Additional comments:		
23. Is your firm willing to utilize an electronic system housed in the Wyoming Department of Employment to manage individual health benefits accounts?	Yes	No
Additional comments:		

Please Continue

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Willingness to Contribute continued		
24. Is your firm willing to contribute to a state health benefits pool where your contributions would be commingled with other contributions to benefit both your uncovered employee(s) and other pool members?	Yes	No
Additional comments:		
25. Is your firm willing to pay a comparable percentage of payroll ***(e.g., 1%)*** to uncovered employees as you do for covered employees?	Yes	No
Additional comments:		
Awareness and Understanding of Recent Developments		
26. Are you aware of the new Health Savings Accounts (HSAs) that were enacted into law in 2004?	Yes	No
27. Do you have any detailed knowledge of Health Savings Accounts?	Yes	No
28. Have you heard of the utilization of debit cards for the purposes of administering claims against benefit reimbursement accounts such as Flexible Spending Accounts (FSAs) or Health Reimbursement Accounts (HRAs)?	Yes	No
29. Have you heard of utilizing the Internet for accessing personal health records and healthcare claims information?	Yes	No
Open-Ended Questions		
30. Do you believe that there is a health insurance or health coverage problem? ***Please explain.***		
31. If you believe there is a health insurance or health coverage problem, what suggestions would you make to fix the problem? ***Please explain.***		
32. Other comments:		
33. Would you like to receive a copy of the statistical report compiled from all of the questionnaire results?	Yes	No

Thank you!

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Appendix G

Table 3.1: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Full-Time Employees

			Question 11. Does firm offer medical insurance to at least some full-time employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	325	333	0	0	658
		Row %	49.4%	50.6%	0.0%	0.0%	100.0%
	Construction	Employers	858	1,426	0	0	2,284
		Row %	37.6%	62.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	158	387	0	0	545
		Row %	29.0%	71.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,260	252	0	0	1,512
		Row %	83.3%	16.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	636	1,125	0	0	1,761
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Information	Employers	156	41	0	0	197
		Row %	79.3%	20.7%	0.0%	0.0%	100.0%
	Financial Activities	Employers	562	649	0	0	1,211
		Row %	46.4%	53.6%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,360	769	0	0	2,128
		Row %	63.9%	36.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	704	580	0	0	1,284
		Row %	54.8%	45.2%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	487	903	0	0	1,390
		Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Other Services	Employers	317	812	0	0	1,129
		Row %	28.1%	71.9%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,100
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	4,389	6,113	0	0	10,502
		Row %	41.8%	58.2%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,119	826	0	0	1,944
		Row %	57.5%	42.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	815	303	0	0	1,118
		Row %	72.9%	27.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	500	35	0	0	536
		Row %	93.4%	6.6%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,100
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%

Table 3.2: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Part-Time Employees

			Question 11. Does firm offer medical insurance to at least some part-time employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	37	389	0	0	426
		Row %	8.6%	91.4%	0.0%	0.0%	100.0%
	Construction	Employers	40	1,052	0	0	1,092
		Row %	3.7%	96.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	12	372	0	0	384
		Row %	3.1%	96.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	32	1,364	0	0	1,396
		Row %	2.3%	97.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	29	1,807	0	0	1,836
		Row %	1.6%	98.4%	0.0%	0.0%	100.0%
	Information	Employers	16	156	0	0	172
		Row %	9.5%	90.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	158	745	0	0	902
		Row %	17.5%	82.5%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	7	1,520	0	0	1,527
		Row %	0.5%	99.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	126	792	0	0	919
		Row %	13.7%	86.3%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	100	1,366	0	0	1,466
		Row %	6.8%	93.2%	0.0%	0.0%	100.0%
	Other Services	Employers	5	654	0	0	659
		Row %	0.8%	99.2%	0.0%	0.0%	100.0%
	Total	Employers	562	10,218	0	0	10,780
		Row %	5.2%	94.8%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	302	7,600	0	0	7,902
		Row %	3.8%	96.2%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	74	1,448	0	0	1,522
		Row %	4.9%	95.1%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	88	822	0	0	910
		Row %	9.6%	90.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	98	348	0	0	446
		Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Total	Employers	562	10,218	0	0	10,780
		Row %	5.2%	94.8%	0.0%	0.0%	100.0%

Table 3.3: Summary Estimates of the Number of Employers Experiencing Barriers Other Than Cost to Offering Health Insurance Coverage to Their Employees

			Question 15. Are there barriers other than cost that factor into your decision whether to offer health insurance to your employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	101	501	0	0	602
		Row %	16.8%	83.2%	0.0%	0.0%	100.0%
	Construction	Employers	1,055	902	0	0	1,957
		Row %	53.9%	46.1%	0.0%	0.0%	100.0%
	Manufacturing	Employers	80	471	0	0	551
		Row %	14.5%	85.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	293	1,219	0	0	1,512
		Row %	19.4%	80.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	526	1,501	0	0	2,027
		Row %	26.0%	74.0%	0.0%	0.0%	100.0%
	Information	Employers	57	154	0	2	213
		Row %	26.8%	72.1%	0.0%	1.1%	100.0%
	Financial Activities	Employers	311	1,017	0	3	1,331
		Row %	23.4%	76.4%	0.0%	0.2%	100.0%
	Professional & Business Services	Employers	784	1,523	0	0	2,307
		Row %	34.0%	66.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	363	921	0	0	1,284
		Row %	28.3%	71.7%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	771	763	0	0	1,533
		Row %	50.3%	49.7%	0.0%	0.0%	100.0%
	Other Services	Employers	362	888	0	0	1,249
		Row %	28.9%	71.1%	0.0%	0.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	3,745	7,287	0	0	11,032
		Row %	33.9%	66.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	420	1,505	0	0	1,926
		Row %	21.8%	78.2%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	390	695	0	0	1,085
		Row %	35.9%	64.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	148	371	0	5	524
		Row %	28.3%	70.8%	0.0%	1.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%

Table 3.4: Summary Estimates of the Number of Employers Utilizing Cost Containment in Order to Offer Health Insurance Coverage to Their Employees

			Question 17. If your company offers health insurance to any employees, has/will your company need to begin cost containment?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	142	265	0	0	407
		Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Construction	Employers	308	235	152	0	695
		Row %	44.3%	33.8%	21.9%	0.0%	100.0%
	Manufacturing	Employers	123	73	0	0	196
		Row %	62.9%	37.1%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,225	30	0	4	1,260
		Row %	97.3%	2.4%	0.0%	0.3%	100.0%
	Retail Trade	Employers	573	197	0	0	769
		Row %	74.4%	25.6%	0.0%	0.0%	100.0%
	Information	Employers	83	71	0	2	156
		Row %	53.2%	45.2%	0.0%	1.5%	100.0%
	Financial Activities	Employers	268	287	0	0	555
		Row %	48.3%	51.7%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	358	984	0	0	1,342
		Row %	26.7%	73.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	323	277	0	103	704
		Row %	45.9%	39.4%	0.0%	14.7%	100.0%
	Leisure & Hospitality	Employers	271	187	28	0	487
		Row %	55.7%	38.5%	5.8%	0.0%	100.0%
	Other Services	Employers	167	260	0	0	427
		Row %	39.1%	60.9%	0.0%	0.0%	100.0%
	Total	Employers	3,841	2,865	180	110	6,996
		Row %	54.9%	41.0%	2.6%	1.6%	100.0%
Number of Employees	<10 Workers	Employers	2,166	2,195	152	103	4,616
		Row %	46.9%	47.5%	3.3%	2.2%	100.0%
	10 - 19 Workers	Employers	775	290	28	0	1,093
		Row %	70.9%	26.5%	2.6%	0.0%	100.0%
	20 - 49 Workers	Employers	564	222	0	0	786
		Row %	71.7%	28.3%	0.0%	0.0%	100.0%
	50+ Workers	Employers	335	158	0	6	500
		Row %	67.1%	31.7%	0.0%	1.3%	100.0%
	Total	Employers	3,841	2,865	180	110	6,996
		Row %	54.9%	41.0%	2.6%	1.6%	100.0%

Table 3.5: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees

			Question 19. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	65	572	0	0	636
		Row %	10.2%	89.8%	0.0%	0.0%	100.0%
	Construction	Employers	135	1,491	152	11	1,790
		Row %	7.5%	83.3%	8.5%	0.6%	100.0%
	Manufacturing	Employers	106	434	5	5	551
		Row %	19.2%	78.9%	0.9%	1.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	295	968	0	0	1,263
		Row %	23.4%	76.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	441	1,395	185	0	2,021
		Row %	21.8%	69.0%	9.2%	0.0%	100.0%
	Information	Employers	73	145	5	5	229
		Row %	31.8%	63.5%	2.3%	2.3%	100.0%
	Financial Activities	Employers	145	1,168	3	13	1,328
		Row %	10.9%	87.9%	0.2%	1.0%	100.0%
	Professional & Business Services	Employers	40	2,256	4	0	2,300
		Row %	1.7%	98.1%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	169	874	14	5	1,063
		Row %	15.9%	82.2%	1.4%	0.5%	100.0%
	Leisure & Hospitality	Employers	310	1,052	11	100	1,472
		Row %	21.0%	71.5%	0.7%	6.8%	100.0%
	Other Services	Employers	146	981	0	120	1,247
		Row %	11.7%	78.7%	0.0%	9.7%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%
Number of Employees	<10 Workers	Employers	1,271	8,741	302	181	10,495
		Row %	12.1%	83.3%	2.9%	1.7%	100.0%
	10 - 19 Workers	Employers	457	1,332	41	53	1,883
		Row %	24.3%	70.7%	2.2%	2.8%	100.0%
	20 - 49 Workers	Employers	137	872	5	11	1,025
		Row %	13.4%	85.1%	0.5%	1.1%	100.0%
	50+ Workers	Employers	58	391	31	16	496
		Row %	11.8%	78.9%	6.2%	3.1%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%

Table 3.6: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees if Administrative Costs Could be Reduced

			Question 20. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	56	527	0	6	589
		Row %	9.5%	89.4%	0.0%	1.1%	100.0%
	Construction	Employers	120	1,649	0	21	1,790
		Row %	6.7%	92.1%	0.0%	1.1%	100.0%
	Manufacturing	Employers	102	390	5	48	545
		Row %	18.8%	71.5%	0.9%	8.8%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	278	964	4	0	1,246
		Row %	22.3%	77.3%	0.3%	0.0%	100.0%
	Retail Trade	Employers	544	1,442	11	0	1,998
		Row %	27.2%	72.2%	0.6%	0.0%	100.0%
	Information	Employers	70	146	8	2	227
		Row %	30.7%	64.5%	3.7%	1.0%	100.0%
	Financial Activities	Employers	26	1,279	3	21	1,328
		Row %	1.9%	96.3%	0.2%	1.6%	100.0%
	Professional & Business Services	Employers	240	1,877	4	0	2,121
		Row %	11.3%	88.5%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	217	840	0	5	1,063
		Row %	20.4%	79.1%	0.0%	0.5%	100.0%
	Leisure & Hospitality	Employers	338	972	0	123	1,433
		Row %	23.6%	67.9%	0.0%	8.6%	100.0%
	Other Services	Employers	28	1,093	0	129	1,249
		Row %	2.2%	87.5%	0.0%	10.3%	100.0%
	Total	Employers	2,020	11,179	35	355	13,589
		Row %	14.9%	82.3%	0.3%	2.6%	100.0%
Number of Employees	<10 Workers	Employers	1,363	8,693	0	219	10,275
		Row %	13.3%	84.6%	0.0%	2.1%	100.0%
	10 - 19 Workers	Employers	418	1,299	6	86	1,809
		Row %	23.1%	71.8%	0.3%	4.8%	100.0%
	20 - 49 Workers	Employers	171	818	5	28	1,021
		Row %	16.7%	80.1%	0.5%	2.7%	100.0%
	50+ Workers	Employers	68	369	24	22	483
		Row %	14.1%	76.3%	5.1%	4.5%	100.0%
	Total	Employers	2,020	11,179	35	355	13,589
		Row %	14.9%	82.3%	0.3%	2.6%	100.0%

Table 3.7: Summary Estimates of the Number of Employers Willing to Use a Secure Electronic System to Contribute Funds Above Current Payroll to Individual Benefit Accounts for Uncovered Employees

			Question 21. Would your firm willing to use a secure electronic system to contribute to an individual health benefits account for each or some of your uncovered employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	17	47	0	0	65
		Row %	26.9%	73.1%	0.0%	0.0%	100.0%
	Construction	Employers	109	184	0	4	297
		Row %	36.7%	62.0%	0.0%	1.3%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	17	0	0	283
		Row %	94.1%	5.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	82	312	162	0	555
		Row %	14.7%	56.2%	29.1%	0.0%	100.0%
	Information	Employers	70	0	8	2	80
		Row %	86.6%	0.0%	10.4%	3.0%	100.0%
	Financial Activities	Employers	18	15	3	8	44
		Row %	41.2%	35.1%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	18	0	0	244
		Row %	92.6%	7.4%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	87	233	0	5	326
		Row %	26.8%	71.6%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	105	199	0	95	399
		Row %	26.2%	49.9%	0.0%	23.9%	100.0%
	Other Services	Employers	17	11	0	110	137
		Row %	12.2%	8.0%	0.0%	79.8%	100.0%
	Total	Employers	1,103	1,042	173	262	2,580
		Row %	42.8%	40.4%	6.7%	10.2%	100.0%
Number of Employees	<10 Workers	Employers	625	843	150	147	1,766
		Row %	35.4%	47.8%	8.5%	8.4%	100.0%
	10 - 19 Workers	Employers	300	99	6	93	497
		Row %	60.3%	19.9%	1.2%	18.6%	100.0%
	20 - 49 Workers	Employers	130	73	0	0	203
		Row %	64.2%	35.8%	0.0%	0.0%	100.0%
	50+ Workers	Employers	49	27	16	22	115
		Row %	42.5%	23.8%	14.4%	19.3%	100.0%
	Total	Employers	1,103	1,042	173	262	2,580
		Row %	42.8%	40.4%	6.7%	10.2%	100.0%

Table 3.8: Summary Estimates of the Number of Employers Willing to Contribute Health Benefits Funds Above Current Payroll for Seasonal or Temporary Employees

			Question 22. Is your firm willing to contribute to an individual health benefits account for each or some of your uncovered seasonal and/or temporary employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	9	6	0	0	15
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Construction	Employers	60	68	0	0	128
		Row %	47.1%	52.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	48	97	0	0	144
		Row %	33.2%	66.8%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	26	262	0	0	288
		Row %	9.1%	90.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	0	568	11	0	579
		Row %	0.0%	98.0%	2.0%	0.0%	100.0%
	Information	Employers	51	18	6	2	77
		Row %	65.5%	23.6%	7.8%	3.1%	100.0%
	Financial Activities	Employers	0	23	3	15	41
		Row %	0.0%	56.1%	6.5%	37.4%	100.0%
	Professional & Business Services	Employers	222	7	4	0	234
		Row %	95.2%	3.2%	1.7%	0.0%	100.0%
	Education & Health Care	Employers	26	59	0	109	194
		Row %	13.6%	30.4%	0.0%	56.0%	100.0%
	Leisure & Hospitality	Employers	177	166	0	28	371
		Row %	47.6%	44.8%	0.0%	7.6%	100.0%
	Other Services	Employers	8	112	0	0	121
		Row %	6.9%	93.1%	0.0%	0.0%	100.0%
	Total	Employers	628	1,386	24	155	2,192
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%
Number of Employees	<10 Workers	Employers	407	959	0	103	1,470
		Row %	27.7%	65.3%	0.0%	7.0%	100.0%
	10 - 19 Workers	Employers	119	225	6	44	394
		Row %	30.3%	57.1%	1.5%	11.1%	100.0%
	20 - 49 Workers	Employers	70	147	0	0	217
		Row %	32.1%	67.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	31	55	18	8	112
		Row %	28.1%	48.9%	16.1%	6.9%	100.0%
	Total	Employers	628	1,386	24	155	2,192
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%

Table 3.9: Summary Estimates of the Number of Employers Willing to Utilize an Electronic System Housed in the Department of Employment

			Question 23. Is your firm willing to use an electronic system housed in the Wyoming Department of Employment to manage individual health benefits accounts?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	30	41	0	0	71
		Row %	42.5%	57.5%	0.0%	0.0%	100.0%
	Construction	Employers	94	186	0	4	284
		Row %	33.1%	65.5%	0.0%	1.4%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	245	17	0	528
		Row %	50.4%	46.4%	3.2%	0.0%	100.0%
	Retail Trade	Employers	215	179	185	0	579
		Row %	37.1%	30.9%	32.0%	0.0%	100.0%
	Information	Employers	69	0	9	2	80
		Row %	85.7%	0.0%	11.3%	3.0%	100.0%
	Financial Activities	Employers	26	8	3	8	44
		Row %	58.8%	17.6%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	22	4	0	252
		Row %	89.8%	8.7%	1.5%	0.0%	100.0%
	Education & Health Care	Employers	48	253	14	11	326
		Row %	14.7%	77.6%	4.4%	3.3%	100.0%
	Leisure & Hospitality	Employers	205	105	23	67	399
		Row %	51.3%	26.2%	5.7%	16.8%	100.0%
	Other Services	Employers	25	112	0	110	247
		Row %	10.2%	45.5%	0.0%	44.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,959
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%
Number of Employees	<10 Workers	Employers	847	966	150	147	2,111
		Row %	40.1%	45.8%	7.1%	7.0%	100.0%
	10 - 19 Workers	Employers	315	60	61	64	500
		Row %	63.0%	12.0%	12.2%	12.9%	100.0%
	20 - 49 Workers	Employers	107	93	26	0	226
		Row %	47.4%	41.2%	11.4%	0.0%	100.0%
	50+ Workers	Employers	41	36	18	27	122
		Row %	33.2%	29.8%	14.7%	22.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,959
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%

Table 3.10: Summary Estimates of the Number of Employers Willing to Contribute to a Health Benefits Pool

			Question 24. Is your firm willing to contribute to a health benefits pool where contributions would be co-mingled with other contributions to benefit uncovered employees & other pool members?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	17	54	0	0	71
		Row %	24.5%	75.5%	0.0%	0.0%	100.0%
	Construction	Employers	107	221	0	0	327
		Row %	32.6%	67.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	102	43	0	5	150
		Row %	68.0%	28.8%	0.0%	3.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	262	262	21	0	544
		Row %	48.1%	48.1%	3.8%	0.0%	100.0%
	Retail Trade	Employers	348	46	185	0	579
		Row %	60.1%	7.9%	32.0%	0.0%	100.0%
	Information	Employers	72	0	6	2	80
		Row %	89.6%	0.0%	7.5%	3.0%	100.0%
	Financial Activities	Employers	13	8	10	15	46
		Row %	28.1%	16.5%	22.3%	33.1%	100.0%
	Professional & Business Services	Employers	218	200	4	0	423
		Row %	51.7%	47.4%	0.9%	0.0%	100.0%
	Education & Health Care	Employers	137	155	29	5	326
		Row %	41.9%	47.6%	8.9%	1.6%	100.0%
	Leisure & Hospitality	Employers	194	154	23	28	399
		Row %	48.6%	38.6%	5.7%	7.1%	100.0%
	Other Services	Employers	28	110	0	110	247
		Row %	11.2%	44.4%	0.0%	44.4%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%
Number of Employees	<10 Workers	Employers	1,100	929	150	110	2,289
		Row %	48.1%	40.6%	6.6%	4.8%	100.0%
	10 - 19 Workers	Employers	306	105	83	44	537
		Row %	56.9%	19.5%	15.4%	8.1%	100.0%
	20 - 49 Workers	Employers	71	143	23	5	242
		Row %	29.3%	59.3%	9.4%	2.0%	100.0%
	50+ Workers	Employers	21	74	22	8	125
		Row %	16.6%	59.6%	17.6%	6.1%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%

Table 3.11: Summary Estimates of the Number of Employers Willing to Pay a Percentage of Payroll for Uncovered Employees Comparable to the Amount Paid for Covered Employees

			Question 25. Is your firm willing to pay a comparable percentage of payroll to uncovered employees as you do for covered employees?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	9	13	0	0	22
		Row %	40.5%	59.5%	0.0%	0.0%	100.0%
	Construction	Employers	64	211	0	0	274
		Row %	23.3%	76.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	59	16	38	38	150
		Row %	39.2%	10.4%	25.2%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	283	262	0	0	544
		Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	348	69	11	0	429
		Row %	81.1%	16.2%	2.7%	0.0%	100.0%
	Information	Employers	51	0	5	5	62
		Row %	82.4%	0.0%	8.9%	8.7%	100.0%
	Financial Activities	Employers	10	26	3	8	46
		Row %	22.3%	55.4%	5.8%	16.5%	100.0%
	Professional & Business Services	Employers	393	26	0	0	419
		Row %	93.9%	6.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	139	182	0	5	326
		Row %	42.6%	55.8%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	223	103	23	28	377
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers	28	0	0	110	137
		Row %	20.2%	0.0%	0.0%	79.8%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%
Number of Employees	<10 Workers	Employers	1,225	562	38	147	1,973
		Row %	62.1%	28.5%	1.9%	7.5%	100.0%
	10 - 19 Workers	Employers	289	156	0	39	484
		Row %	59.7%	32.2%	0.0%	8.0%	100.0%
	20 - 49 Workers	Employers	83	110	26	0	219
		Row %	38.1%	50.1%	11.8%	0.0%	100.0%
	50+ Workers	Employers	7	78	16	8	109
		Row %	6.2%	71.7%	15.1%	7.0%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%

Table 3.12: Summary Estimates of the Number of Employers Aware of Health Savings Accounts

			Question 26. Are you aware of the new Health Savings Accounts (HSAs) that were inacted into law in 2004?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	9	13	0	0	22
		Row %	40.5%	59.5%	0.0%	0.0%	100.0%
	Construction	Employers	64	211	0	0	274
		Row %	23.3%	76.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	59	16	38	38	150
		Row %	39.2%	10.4%	25.2%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	283	262	0	0	544
		Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	348	69	11	0	429
		Row %	81.1%	16.2%	2.7%	0.0%	100.0%
	Information	Employers	51	0	5	5	62
		Row %	82.4%	0.0%	8.9%	8.7%	100.0%
	Financial Activities	Employers	10	26	3	8	46
		Row %	22.3%	55.4%	5.8%	16.5%	100.0%
	Professional & Business Services	Employers	393	26	0	0	419
		Row %	93.9%	6.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	139	182	0	5	326
		Row %	42.6%	55.8%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	223	103	23	28	377
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers	28	0	0	110	137
		Row %	20.2%	0.0%	0.0%	79.8%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%
Number of Employees	<10 Workers	Employers	1,225	562	38	147	1,973
		Row %	62.1%	28.5%	1.9%	7.5%	100.0%
	10 - 19 Workers	Employers	289	156	0	39	484
		Row %	59.7%	32.2%	0.0%	8.0%	100.0%
	20 - 49 Workers	Employers	83	110	26	0	219
		Row %	38.1%	50.1%	11.8%	0.0%	100.0%
	50+ Workers	Employers	7	78	16	8	109
		Row %	6.2%	71.7%	15.1%	7.0%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%

Table 3.13: Summary Estimates of the Number of Employers With Detailed Knowledge of Health Savings Accounts

			Question 27. Do you have any detailed knowledge of HSAs?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	101	548	0	9	658
		Row %	15.3%	83.3%	0.0%	1.3%	100.0%
	Construction	Employers	459	1,825	0	0	2,284
		Row %	20.1%	79.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	122	429	0	0	551
		Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	561	934	0	0	1,495
		Row %	37.5%	62.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	341	1,721	0	0	2,062
		Row %	16.5%	83.5%	0.0%	0.0%	100.0%
	Information	Employers	47	182	0	0	229
		Row %	20.5%	79.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	198	1,140	0	0	1,338
		Row %	14.8%	85.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,029	1,271	0	0	2,300
		Row %	44.7%	55.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	308	970	0	0	1,279
		Row %	24.1%	75.9%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	394	1,111	0	28	1,533
		Row %	25.7%	72.5%	0.0%	1.8%	100.0%
	Other Services	Employers	364	993	0	0	1,356
		Row %	26.8%	73.2%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,085
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%
Number of Employees	<10 Workers	Employers	2,727	8,775	0	0	11,502
		Row %	23.7%	76.3%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	452	1,453	0	37	1,941
		Row %	23.3%	74.8%	0.0%	1.9%	100.0%
	20 - 49 Workers	Employers	468	643	0	0	1,111
		Row %	42.1%	57.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	277	253	0	0	530
		Row %	52.2%	47.8%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,085
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%

Table 3.14: Summary Estimates of the Number of Employers With Knowledge of Internet Use for Health Information and Claims Management

			Question 29. Have you heard of using the Internet for accessing personal health records and health care claims information?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	170	488	0	0	658
		Row %	25.8%	74.2%	0.0%	0.0%	100.0%
	Construction	Employers	878	1,406	0	0	2,284
		Row %	38.4%	61.6%	0.0%	0.0%	100.0%
	Manufacturing	Employers	199	352	0	0	551
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	416	1,096	0	0	1,512
		Row %	27.5%	72.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	509	1,553	0	0	2,062
		Row %	24.7%	75.3%	0.0%	0.0%	100.0%
	Information	Employers	103	126	0	0	229
		Row %	44.9%	55.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	629	709	0	0	1,338
		Row %	47.0%	53.0%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	704	1,603	0	0	2,307
		Row %	30.5%	69.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	698	581	0	0	1,279
		Row %	54.6%	45.4%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	317	1,165	0	28	1,511
		Row %	21.0%	77.1%	0.0%	1.9%	100.0%
	Other Services	Employers	153	1,085	0	3	1,241
		Row %	12.4%	87.4%	0.0%	0.2%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%
Number of Employees	<10 Workers	Employers	3,366	8,026	0	0	11,393
		Row %	29.5%	70.5%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	615	1,306	0	28	1,950
		Row %	31.6%	67.0%	0.0%	1.5%	100.0%
	20 - 49 Workers	Employers	488	607	0	3	1,098
		Row %	44.5%	55.3%	0.0%	0.2%	100.0%
	50+ Workers	Employers	306	225	0	0	530
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%

Table 3.15: Distribution of Response Categories for Open-Ended Question Regarding Remedies and Suggestions to Fix the Health Care/Coverage Problem

Response Category Number and Title	Comments	
	Number	Col. %
1. Limits, Regulations, Requirements, Constraints	46	14.6
2. Intermediate Role for Government, Excluding Limits	38	12.1
3. Large Scale Federal and/or State Intervention	27	8.6
4. Tort Reform	40	12.7
5. Expand the Pool to Increase Access	24	7.6
6. Just Fix It! - No Means Specified	22	7.0
7. Do Not Know of a Remedy	39	12.4
8. Address Corruption, Fraud, and Abuse	12	3.8
9. High Deductibles, Health Savings Accounts	9	2.9
10. Bring in More Carriers	9	2.9
11. Emphasize Prevention/Consumer Education	8	2.5
12. Segment the Product	7	2.2
13. Segment the Consumer	6	1.9
14. More Drug Company Competition	5	1.6
15. Study Other Countries	5	1.6
16. Other Comments	17	5.4
Total	**314[a]**	**100.0**

[a]273 employers provided 314 comments.

Table 3.16: Summary Estimates of the Number of Employers Not Offering Health Insurance Coverage to at Least Some Full-Time Employees

			Question 12. Does your firm have any full-time employees who are not offered medical insurance?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	348	295	0	0	643
		Row %	54.1%	45.9%	0.0%	0.0%	100.0%
	Construction	Employers	1,648	591	0	0	2,239
		Row %	73.6%	26.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	392	148	0	0	540
		Row %	72.6%	27.4%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	559	953	0	0	1,512
		Row %	36.9%	63.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	1,310	440	0	0	1,750
		Row %	74.8%	25.2%	0.0%	0.0%	100.0%
	Information	Employers	52	137	0	0	189
		Row %	27.4%	72.6%	0.0%	0.0%	100.0%
	Financial Activities	Employers	786	415	0	0	1,201
		Row %	65.4%	34.6%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	823	1,298	0	0	2,121
		Row %	38.8%	61.2%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	595	668	0	0	1,263
		Row %	47.1%	52.9%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	1,035	283	0	0	1,318
		Row %	78.5%	21.5%	0.0%	0.0%	100.0%
	Other Services	Employers	814	314	0	0	1,129
		Row %	72.2%	27.8%	0.0%	0.0%	100.0%
	Total	Employers	8,363	5,542	0	0	13,904
		Row %	60.1%	39.9%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	6,778	3,653	0	0	10,430
		Row %	65.0%	35.0%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,040	832	0	0	1,872
		Row %	55.5%	44.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	420	667	0	0	1,087
		Row %	38.6%	61.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	125	390	0	0	515
		Row %	24.3%	75.7%	0.0%	0.0%	100.0%
	Total	Employers	8,363	5,542	0	0	13,904
		Row %	60.1%	39.9%	0.0%	0.0%	100.0%

Table 3.17: Summary Estimates of the Number of Employers Not Offering Health Insurance Coverage to at Least Some Part-Time Employees

			Question 12. Does your firm have any part-time employees who are not offered medical insurance?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	404	28	0	0	432
		Row %	93.5%	6.5%	0.0%	0.0%	100.0%
	Construction	Employers	1,076	36	0	0	1,112
		Row %	96.7%	3.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	380	5	0	0	384
		Row %	98.7%	1.3%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,368	27	0	0	1,396
		Row %	98.0%	2.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	1,853	11	0	0	1,864
		Row %	99.4%	0.6%	0.0%	0.0%	100.0%
	Information	Employers	173	2	0	0	175
		Row %	98.6%	1.4%	0.0%	0.0%	100.0%
	Financial Activities	Employers	765	137	0	0	902
		Row %	84.8%	15.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,535	0	0	0	1,535
		Row %	100.0%	0.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	825	109	0	0	933
		Row %	88.4%	11.6%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	1,395	72	0	0	1,466
		Row %	95.1%	4.9%	0.0%	0.0%	100.0%
	Other Services	Employers	657	3	0	0	659
		Row %	99.6%	0.4%	0.0%	0.0%	100.0%
	Total	Employers	10,431	430	0	0	10,861
		Row %	96.0%	4.0%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	7,600	302	0	0	7,902
		Row %	96.2%	3.8%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,523	37	0	0	1,560
		Row %	97.6%	2.4%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	904	37	0	0	941
		Row %	96.1%	3.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	403	55	0	0	458
		Row %	88.1%	11.9%	0.0%	0.0%	100.0%
	Total	Employers	10,431	430	0	0	10,861
		Row %	96.0%	4.0%	0.0%	0.0%	100.0%

Table 3.18: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Dependents of Full-Time Employees

			Question 13. Does your firm offer medical insurance for full-time employees' spouses or dependents?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	297	348	0	0	645
		Row %	46.1%	53.9%	0.0%	0.0%	100.0%
	Construction	Employers	837	1,447	0	0	2,284
		Row %	36.7%	63.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	153	393	0	0	545
		Row %	28.0%	72.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,239	273	0	0	1,512
		Row %	81.9%	18.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	469	1,293	0	0	1,761
		Row %	26.6%	73.4%	0.0%	0.0%	100.0%
	Information	Employers	136	58	0	0	194
		Row %	69.9%	30.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	555	657	0	0	1,211
		Row %	45.8%	54.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,145	983	0	0	2,128
		Row %	53.8%	46.2%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	454	830	0	0	1,284
		Row %	35.4%	64.6%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	298	1,021	0	0	1,318
		Row %	22.6%	77.4%	0.0%	0.0%	100.0%
	Other Services	Employers	194	935	0	0	1,129
		Row %	17.2%	82.8%	0.0%	0.0%	100.0%
	Total	Employers	5,776	8,237	0	0	14,013
		Row %	41.2%	58.8%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	3,672	6,758	0	0	10,430
		Row %	35.2%	64.8%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	946	998	0	0	1,944
		Row %	48.7%	51.3%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	694	415	0	0	1,109
		Row %	62.6%	37.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	464	65	0	0	529
		Row %	87.7%	12.3%	0.0%	0.0%	100.0%
	Total	Employers	5,776	8,237	0	0	14,013
		Row %	41.2%	58.8%	0.0%	0.0%	100.0%

Table 3.19: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Dependents of Part-Time Employees

			Question 13. Does your firm offer medical insurance for part-time employees' spouses or dependents?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	30	389	0	0	420
		Row %	7.2%	92.8%	0.0%	0.0%	100.0%
	Construction	Employers	20	1,072	0	0	1,092
		Row %	1.8%	98.2%	0.0%	0.0%	100.0%
	Manufacturing	Employers	12	372	0	0	384
		Row %	3.1%	96.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	32	1,364	0	0	1,396
		Row %	2.3%	97.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	29	1,807	0	0	1,836
		Row %	1.6%	98.4%	0.0%	0.0%	100.0%
	Information	Employers	13	156	0	0	169
		Row %	7.9%	92.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	158	745	0	0	902
		Row %	17.5%	82.5%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	7	1,520	0	0	1,527
		Row %	0.5%	99.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	126	807	0	0	933
		Row %	13.5%	86.5%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	28	1,366	0	0	1,395
		Row %	2.0%	98.0%	0.0%	0.0%	100.0%
	Other Services	Employers	0	657	0	0	657
		Row %	0.0%	100.0%	0.0%	0.0%	100.0%
	Total	Employers	455	10,256	0	0	10,711
		Row %	4.2%	95.8%	0.0%	0.0%	100.0%
Number of Employees	<10 Workers	Employers	230	7,600	0	0	7,830
		Row %	2.9%	97.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	53	1,483	0	0	1,536
		Row %	3.5%	96.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	76	822	0	0	898
		Row %	8.4%	91.6%	0.0%	0.0%	100.0%
	50+ Workers	Employers	96	350	0	0	446
		Row %	21.5%	78.5%	0.0%	0.0%	100.0%
	Total	Employers	455	10,256	0	0	10,711
		Row %	4.2%	95.8%	0.0%	0.0%	100.0%

Table 3.20: Summary Estimates of the Number of Employers With Knowledge of Health Account Debit Cards

			Question 28. Have you heard of using debit cards for administering claims against benefit reimbursement accounts?				
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	159	499	0	0	658
		Row %	24.2%	75.8%	0.0%	0.0%	100.0%
	Construction	Employers	715	1,569	0	0	2,284
		Row %	31.3%	68.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	157	393	0	0	551
		Row %	28.5%	71.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	635	877	0	0	1,512
		Row %	42.0%	58.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	651	1,411	0	0	2,062
		Row %	31.5%	68.5%	0.0%	0.0%	100.0%
	Information	Employers	87	142	0	0	229
		Row %	38.0%	62.0%	0.0%	0.0%	100.0%
	Financial Activities	Employers	362	976	0	0	1,338
		Row %	27.1%	72.9%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	737	1,563	0	0	2,300
		Row %	32.0%	68.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	408	871	0	0	1,279
		Row %	31.9%	68.1%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	334	1,148	0	28	1,511
		Row %	22.1%	76.0%	0.0%	1.9%	100.0%
	Other Services	Employers	156	1,203	0	0	1,359
		Row %	11.5%	88.5%	0.0%	0.0%	100.0%
	Total	Employers	4,401	10,653	0	28	15,082
		Row %	29.2%	70.6%	0.0%	0.2%	100.0%
Number of Employees	<10 Workers	Employers	2,833	8,669	0	0	11,502
		Row %	24.6%	75.4%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	747	1,183	0	28	1,958
		Row %	38.2%	60.4%	0.0%	1.4%	100.0%
	20 - 49 Workers	Employers	512	579	0	0	1,091
		Row %	47.0%	53.0%	0.0%	0.0%	100.0%
	50+ Workers	Employers	308	222	0	0	530
		Row %	58.1%	41.9%	0.0%	0.0%	100.0%
	Total	Employers	4,401	10,653	0	28	15,082
		Row %	29.2%	70.6%	0.0%	0.2%	100.0%