

ETF Local Update - Survey Results

Question		Votes	Percentage
A.	Why do you participate in the local GHIP? Choose all that apply		
	Premium rate	40	20%
	Benefits offered	62	30%
	ETF's service	34	17%
	Change is hard. For example, your group is in the GHIP because you "always" have been.	14	7%
	We have limited choices of other coverage in our area.	9	4%
	Available health plan(s)	23	11%
	Other – Note: Please share your answer in Chat.	22	11%
	TOTAL	204	100%
B.	What factors do you take into account when you make decisions on health coverage (other than topics in A.)?		
	Access (Access, Network, Providers, Plans, etc.)	49	35%
	Costs (Costs, Premiums, Budget, Rates, Deductibles, etc.)	69	49%
	Benefits (Benefits, Coverage)	22	16%
	TOTAL	140	100%
C.	Would you recommend the GHIP to your peers? If so, why? If not, why not?		
	Yes	65	61%
	No	13	12%
	Other – Note: Please share your answer in Chat.	29	27%
	TOTAL	107	100%
D.	What factor(s) influence the choice of your current Program Option (PO)? Choose all that apply		
	Recruit and retain employees?	38	28%
	This benefit design is not available outside of GHIP	10	7%
	Cost fits within our budget	40	30%
	Not aware of other options	9	7%
	Always offered	20	15%
	Other – Note: Please share your answer in Chat.	17	13%
	TOTAL	134	100%
E.	What percentage of your employees choose the lowest cost health plan each year (meaning that they change plans when employee contribution changes)?		
	100-80%	39	44%
	79-60%	9	10%
	59-40%	9	10%
	39-20%	7	8%
	19-0%	24	27%
	TOTAL	88	100%
F.	What percentage of your employees want to have some specific provider network?		
	100-80%	43	55%
	79-60%	15	19%
	59-40%	7	9%
	39-20%	5	6%
	19-0%	8	10%
	TOTAL	78	100%
G.	If you could offer both the High Deductible Health Plan (PO7/17) and a richer benefit plan (e.g., the Local Health Plan PO6/16) at the same time, would you?		
	Yes	32	38%
	No	16	19%
	Maybe	37	44%
	TOTAL	85	100%

H. **ETF has discussed options for restructuring the local GHIP that would reduce the number of insurance carriers available and program options (PO). If your PO was discontinued, would you move to a new program option or look elsewhere for coverage at the same level?**

Move to a different GHIP program options	39	59%
Look elsewhere for SIMILAR coverage (outside GHIP's offering)	25	38%
Look elsewhere for LESS coverage (outside GHIP's offerings)	2	3%
TOTAL	66	100%

I. **When do you make decisions on coverage?**

January – February	0	0%
March – April	6	7%
May – June	11	12%
July	12	13%
August	25	28%
September – October	32	36%
November – December	4	4%
TOTAL	90	100%