

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

2016 Medical Expenditure Panel Survey
Insurance Component

HEALTH INSURANCE COST STUDY PLAN INFORMATION QUESTIONNAIRE

INSTRUCTIONS

REPORT FOR UP TO FOUR HEALTH INSURANCE PLANS OFFERED IN 2016 AT THE LOCATION LISTED ABOVE.

Please 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 below, 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 2016, what was the name of the health insurance plan with the largest (or next largest) enrollment of ACTIVE employees?

012 Name of plan

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

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 plans)
 - 2 Any providers
(Examples: Most fee-for-service plans)
 - 3 Mixture of preferred and any providers
(Examples: Most PPO and POS 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

29026010



PLAN PREMIUMS - Continued

EMPLOYEE-PLUS-ONE COVERAGE

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

11a. Was EMPLOYEE-PLUS-ONE coverage offered under this plan?

- 570
- 1 Yes - Continue with Question 11b
- 2 No - **SKIP to Question 12a**

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

636

\$, .00 **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

\$, .00 **Employee contribution for employee-plus-one premium**

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

635

\$, .00 **Total employee-plus-one premium**

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

Mark (X) only one.

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

FAMILY COVERAGE

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

12a. Was FAMILY coverage offered under this plan?

- 137
- 1 Yes - Continue with Question 12b
- 2 No - **SKIP to Page 5, Question 13a**

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

135

\$, .00 **Employer contribution for family premium**

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

136

\$, .00 **Employee contribution for family premium**

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

134

\$, .00 **Total family premium**

e. The amounts reported in Questions 12b-d are based on which one of the following time periods?

Mark (X) only one.

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

f. Did the TOTAL premium for FAMILY coverage vary depending on the number of family members covered by the plan?

- 752
- 1 Yes
- 2 No
- 3 Don't know

Continue with Page 5, Question 13a

29026044



GENERAL PREMIUM INFORMATION

13a. Did the TOTAL premium for SINGLE coverage vary by the age of the employee enrolled in the plan?

- 749
- 1 Yes
 - 2 No
 - 3 Don't know

b. Did older EMPLOYEES contribute more toward their SINGLE coverage premium than younger employees?

- 750
- 1 Yes
 - 2 No
 - 3 Don't know

c. Did the amount individual EMPLOYEES contributed toward their SINGLE coverage premium vary by any of these characteristics?

Do not include incentive programs that do not impact contributions.

- | | | Yes
(1) | No
(2) | Don't
know
(3) |
|-----|---|--------------------------|--------------------------|--------------------------|
| 734 | Participation in a fitness/weight loss program..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 735 | Participation in a smoking cessation program..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 761 | Wellness/Health monitoring..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

INDIVIDUAL DEDUCTIBLES

14a. 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 14b
 - 2 No - **SKIP to Page 6, Question 17**

b. What was the annual deductible an individual paid?

Report "IN-NETWORK" deductibles (if applicable).

If deductible is per overnight hospital stay, it is not an annual deductible and should be reported under Question 18b on Page 6.

DO NOT report COPAYMENTS or individual or family out-of-pocket maximums here.

If prescription drugs have a separate deductible, it should be reported under Question 20c on Page 7.

146

\$, .00 Individual annual deductible

FAMILY DEDUCTIBLES

15a. 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 15b
 - 2 No - **SKIP to Question 15c**
 - 3 Family coverage not offered - **SKIP to Page 6, Question 16**

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

\$, .00 Total annual family deductible

Continue with Page 6, Question 16

29026051



HEALTH SAVINGS ACCOUNT (HSA)

Complete only if the deductibles for this plan were \$1,300 or higher for single coverage and/or \$2,600 or higher for family coverage, otherwise skip to Question 17.

16. Did your organization contribute to a Health Savings Account (HSA) for the plan enrollees in 2016?

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

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

17. Did your organization offer an HRA associated with this plan in 2016?

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.

HRAs are NOT Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs). See definition sheet MEPS-20(D) for more information.

- 710
- 1 Yes
- 2 No
- 3 Don't know

PAYMENTS

18a. Was hospital care covered under this plan?

- 155
- 1 Yes - Continue with Question 18b
- 2 No - **SKIP to Question 19a**

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 Copayment paid by enrollee for hospital admission

- 154
- 1 Per day
- 2 Per stay

AND/OR

153 % Coinsurance paid by enrollee

19a. Was physician care covered under this plan?

- 218
- 1 Yes - Continue with Question 19b
- 2 No - **SKIP to Page 7, Question 20a**

b. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for a General Practitioner office visit, with a participating physician, after any annual deductible was met?

Out of pocket expense - 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, excluding preventive care visits.

156 Copayment paid by enrollee for office visit

AND/OR

157 % Coinsurance paid by enrollee

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

Report for an "in-network"/participating specialist.

771 Copayment paid by enrollee for Specialist Physician office visit

AND/OR

772 % Coinsurance paid by enrollee

Continue with Page 7, Question 20a

29026069



