

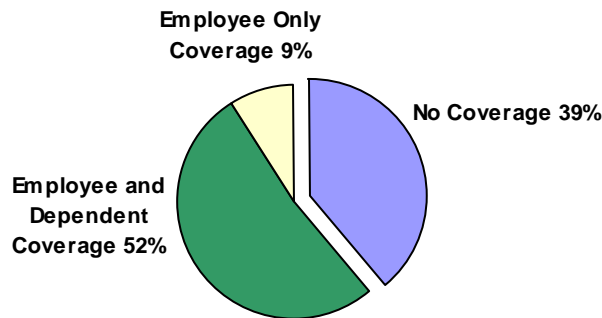


2004 Small Employer Health Insurance Survey* Findings

*A telephone survey of 810 Connecticut employers with two to 300 employees conducted from April through June of 2004 by the University of Connecticut Center for Survey Research And Analysis (CSRA) for the Office of Health Care Access

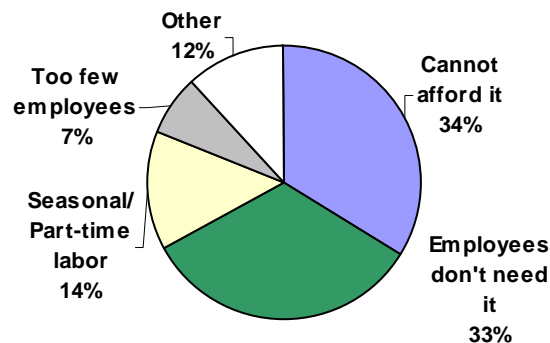
Employer Sponsored Health Insurance

Many Connecticut employers offered coverage



Firms that did *not* offer health insurance coverage (39% of small firms)

Cost cited as main reason for not offering coverage



Health Insurance Premiums

Characteristic	Employee Only Coverage	Dependent or Family Coverage
<i>Least expensive</i> monthly premium (average per firm)	\$421 (\$5,052 annually)	\$736 (\$8,832 annually)
<i>Portion</i> of premium paid by employer (average per firm)	79%	64%
<i>Percentage</i> of firms paying <i>total</i> premium	43%	37%

Characteristics of employer sponsored health insurance *(Offer rate -- 61% of small firms)*

Eligibility

- Three quarters of firms offering coverage required a workweek of 30 or more hours for employees to be eligible for health insurance. Almost one-third required 40 or more hours for eligibility.
- Most firms (70%) required a waiting period.
- Four out of five employees were eligible *(average per firm)*.
- Over half of all firms offering coverage reported that **all** employees were eligible for health insurance benefits.

Enrollment of eligible employees *(Take up rate)*

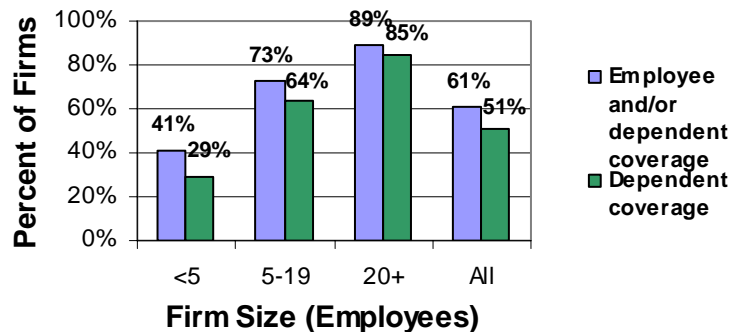
- Almost three quarters of eligible employees enrolled in their employer's coverage *(average per firm)*.
- In nearly two of every five firms, **all** eligible employees enrolled in coverage.

Dependent or family coverage *(offered by 84% of all small firms that provided employee health benefits)*

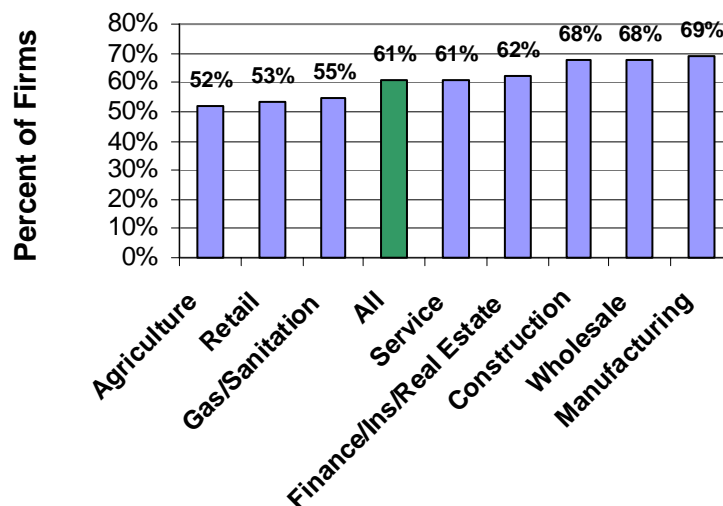
- For the average firm offering dependent or family coverage, nearly half of its eligible employees enrolled in this type of coverage.
- One of every five firms offering dependent or family coverage reported that **all** of their eligible employees opted to enroll.

Employer characteristics related to the prevalence of coverage

Larger firms were more likely to offer health insurance benefits



Employer sponsored health coverage varied by economic sector



The Office of Health Care Access, through a grant from the Department of Health and Human Services Health Resources and Services Administration (HRSA), is currently exploring policy options for public/private partnerships to expand access to employer sponsored health insurance coverage.