

## SECTION Z

### TOTAL PLAN COSTS

07/26/95

Section X and Z are asked for SEF when plan subsampling occurs. Section X and Z are asked for MEF for the company altogether (000) and each establishment (001,002...) from which plans were subsampled.

**SEGMENT = ESCS**

**PYEND: GLOBAL DISPLAY - DEFINED IN SECTION D TO INDICATE HEALTH INSURANCE PLAN YEAR. IF D9=2, "the year that ended D10MONB, D10YEARB", else "1993".**

**COMP\_ORG: GLOBAL DISPLAY - IF SOURCE = DMI(1) AND B8=1, "company", ELSE, "organization".**

**COR\_ORAG: GLOBAL DISPLAY - IF SOURCE = DMI(1) AND B8=1, "company or organization", ELSE, "organization or agency"**

**TADDR: GLOBAL DISPLAY - INDICATE ESTABLISHMENT ADDRESS, "CURRADDR, CURRCITY, CURRST"**

**PLANYEAR: GLOBAL DISPLAY - IF D9=2 (plan year other than calendar year), "plan year", else "".**

PLMONYR: GLOBAL DISPLAY - DEFINED IN SECTION D TO INDICATE HEALTH INSURANCE PLAN YEAR IF D9=2, "D10MONA, D10YEARA to D10MONB, D10YEARB", else, "January, 1993 to December, 1993".

DISPLAY1:  
"altogether" FOR SEF. FOR MEF, "for your COMP\_ORG altogether." IF COMPANY-  
LEVEL (000); IF ESTAB LEVEL (001,002...) "for the CURRNAME TADDR location  
only."

DISPLAY2: FOR SEF IF D9=2, "that is, from PLMONYR", else, "".

DISPLAY3: MEF ONLY  
"[PROBE: This would include all locations considered part of your {COMP\_ORG}]"  
IF COMPANY (000). NOT SHOWN FOR ESTAB LEVEL

NOTE: INTRODUCTION IS ONLY DISPLAYED FOR SEF/GOV CASES. LACK OF ROOM ON  
MEF SCREENS.

[ASK TO SPEAK WITH R. WHEN R ON PHONE, READ INTRODUCTION.]

{[My name is {INTERVIEWER NAME} and I am calling for the United States Department of Health and Human Services regarding a study about health benefits. This study collects information on the cost of providing health benefits to employees. Results will be used to develop estimates of health care spending and to evaluate health care reform.]}

ZGATE1: (ZGATE1F mef company level, ZGATE1E mef estab-level)

The (next/first) questions are about the total annual costs for all of your {Plan Count} health insurance plans {DISPLAY1}. The information I need is for {PLANYEAR} 1993. {DISPLAY2}

Would you be able to answer these questions?

{DISPLAY3}

( 1 )

1. CONTINUE SECTION Z WITH {RESPNAME} (SKIP)
2. SKIP SECTION Z, GO TO {RESPNAME'S} NEXT APPROPRIATE SECTION (ZGATE2)
3. GO TO QUESTIONNAIRE MANAGEMENT SCREEN (QMS)
- GT. GO TO RESULT
8. (NOT DISPLAYED - FOR DATAPREP PURPOSES ONLY. INDICATES SECTION WAS NOT ASKED AND -9 WAS ASSIGNED TO APPROPRIATE QUESTIONS IN THIS QUESTIONNAIRE SECTION.)
88. (NOT DISPLAYED - FOR DATAPREP USE ONLY. INDICATES SECTION WAS NOT ASKED. THIS QUESTIONNAIRE SECTION OF UNSTARTED PLAN LEFT EMPTY (ALL -1\*S).)

**SKIP: IF B1^=2 (SEF COMPANY MAY HAVE OTHER BRANCHES IN US) & SOURCE=1 (DMI) & SEF GO TO ZGATE1A, ELSE GO TO Z1.**

**1 = ZGATE1, SIZE=C2**

**ASK ZGATE2 IF ZGATE1 = 2 (SKIP SECTION Z FOR NOW)**

**ZGATE2**

**[ARE YOU SKIPPING SECTION Z BECAUSE {RESPNAME} IS ...]**

( 1 )

1. NOT APPROPRIATE FOR SECTION Z, OR,
2. {RESPNAME} CAN ANSWER QUESTIONS LATER?

**1 = ZGATE2, SIZE=N2**

***GO TO RESPONDENT\*S NEXT SECTION***

**ZGATE1A IS ASKED IF B1 ^= 2 (MAY BE OTHER COMPANY BRANCHES IN US) & SOURCE = DMI(1) & SEF (MEFPU=1). ZGATE1A NOT ASKED FOR MEF CASES.**

ZGATE1A. The information I need is for the {TADDR} location. Can you tell me the total costs for this location only, for all of your locations, or for some other group of locations?

[IF R CAN ANSWER FOR BOTH THIS LOCATION AND THE FIRM AS A WHOLE, ENTER 1 FOR THIS LOCATION.]

( 1 )

1. R CAN ANSWER FOR THIS LOCATION ONLY (Z1)
2. R CAN ANSWER FOR ALL LOCATIONS (Z1A)
3. R CAN ANSWER ONLY FOR SOME OTHER GROUP (SPECIFY) (2)  
(Z1A)

***DK/REF GO TO Z1***

**1 = ZGATE1A, SIZE=N2  
2 = ZGATEOTH, SIZE=C25**

**SET LDISPLAY: “at this location” IF ZGATE1A = 1, ELSE, “for you firm” IF ZGATE1A = 2, ELSE, “for (specify)” IF ZGATE1A = 3, ELSE, “ “ IF B1=2.**

**ASK Z1A IF ZGATE1A = 2 OR 3 (R CAN ANSWER FOR ALL OR SOME LOCATIONS).  
NOT ASKED FOR MEF CASES.**

**Z1A IS ASKED TO DETERMINE RATIO BETWEEN COSTS AND ENROLLEES AT FIRM  
OR OTHER LEVEL WHEN COSTS ARE NOT AT THE ESTABLISHMENT LEVEL.**

Z1A. At the end of {PYEND}, how many employees were enrolled in all your health insurance plans {LDISPLAY}? Do not include retirees or former employees.

[IF NONE, ENTER 0 (ZERO)]

( 1 ) EMPLOYEES

OVERLAY:

[IS {Z1A} A NUMBER OR PERCENTAGE?]

( 2 )

1. NUMBER
2. PERCENTAGE

***ALL RESPONSES INCLUDING DK/REF GO TO Z1***

**1 = Z1ANUM, SIZE=N7, HR: 1 TO 9,999,999, SR: 1 TO 100,000**

**1 = Z1APCT, SIZE=N3, HR: 0 TO 100**

**2 = Z1AUNT, SIZE=N2**

**ALWAYS ASK Z1.**

**DISPLAY1: " " FOR SEF. FOR MEF: "in your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB (001,002...) "at the CURRNAME TADDR location"**

**DISPLAY2: "{COR\_ORAG}" IF SEF, ELSE, "{COMP\_ORG}" FOR MEF COMPANY (000) & ESTAB LEVEL (001,002...) RECORDS.**

**Z1. (Z1F mef company level, Z1E mef estab-level)**

Were you self-insured for any of your health insurance plans in {PLANYEAR} 1993, or were you fully insured for all plans {DISPLAY1}?

[PROBE: Did your {DISPLAY2} bear the financial responsibility for your employees' medical claims, or did an insurance company?]

[CODE A MINIMUM PREMIUM PLAN (MPP), AS SELF-INSURED.]

( 1 )

1. SELF-INSURED FOR ANY PLAN [INCLUDE "PARTIALLY"]  
(Z1B)
2. FULLY-INSURED FOR ALL PLANS/DON'T KNOW (Z5B)

***DK/REF GO TO Z5B***

**1 = Z1, SIZE=N2**



**ASK Z1B IF Z1=1 (SELF-INSURED FOR ANY PLAN)**

Z1B. Let me confirm that your {COMP\_ORG} pays for your employees medical claims out of your {COMP\_ORG}'s own funds.

Is this correct?

[IF {COMP\_ORG} HAS STOP-LOSS OR RE-INSURANCE COVERAGE WHICH IS CONSIDERED "PARTIALLY" SELF-INSURED, CODE YES.]

( 1 )

1. YES, SELF-INSURED [INCLUDE "PARTIALLY"] (Z2)
2. NO, FULLY-INSURED / DON'T KNOW (Z5B)

***DK/REF GO TO Z5B***

**1 = Z1B, SIZE=N2**

**ASK Z2 IF Z1 = 1 and Z1B ^= (2, -7, -8) (CONFIRMED THAT COMPANY IS SELF-INSURED)**

**DISPLAY1: " " FOR SEF. FOR MEF: "for your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB LEVEL (001,002...) "at the CURRNAME TADDR location"**

**DISPLAY2: "{COR\_ORAG}" IF SEF, ELSE, MEF, "{COMP\_ORG}" FOR BOTH COMPANY (000) AND ESTAB LEVELS (001,002...).**

**Z2. (Z2F mefs, Z2E mef estab-level))**

As a self-insured {DISPLAY2}, did you have "stop loss" coverage or "reinsurance" or some other arrangement in {PLANYEAR} 1993 which limited the total medical expenses your {DISPLAY2 } could incur {DISPLAY1}?

[PROBE: Stop-loss or reinsurance protects self-insured firms from very large claims for an individual or a large amount of total claims.]

( 1 )

1. YES [INCLUDE "PARTIALLY SELF-INSURED"] (Z3)
2. NO (Z5A)

***DK/REF GO TO Z5A***

**1 = Z2, SIZE=N2**

**ASK Z3 IF Z2 = 1 (COMPANY HAD STOP LOSS COVERAGE)**

**DISPLAY1: " " FOR SEF. FOR MEF: "for your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB LEVEL (001,002...) "for the CURRNAME TADDR location"**

(Z3E mef, Z3F mef company-level)

**Z3.           What was the premium you paid for stop loss coverage or reinsurance in {PLANYEAR} 1993 for all your health insurance plans {DISPLAY1}?**

( 1 )

1.   PREMIUM GIVEN   \$( 2 )   (Z4)
2.   INCLUDED IN ADMINISTRATIVE COSTS   (Z5A)

***DK/REF GO TO Z5A***

**1 = Z3FMT**

**2 = Z3AMT, SIZE=N10, ATM STYLE, HR: 0 TO 9,999,999, SR: 2,000 TO 100,000**

**IF Z3AMT > 0 THEN SET BASE.STLSAMT = 1**

**Z4 IS SHOWN AS AN OVERLAY TO Z3 IF Z3FMT = 1 (STOP LOSS COVERAGE PREMIUM GIVEN)**

**Z4. Was that...**

( 1 )

1. per month,
2. per quarter,
3. for the year, or
91. for some other period? (SPECIFY) ( 2 )

***ALL RESPONSES INCLUDING DK/REF GO TO Z5A***

**1 = Z4, SIZE=N2**

**2 = Z4OTH, SIZE=C40**

**ASK Z5A IF Z1=1 (SELF-INSURED FOR ANY PLAN) & Z1B ^= (2, -7, -8); ELSE Z5B (FULLY INSURED FOR ALL PLANS.)**

**DISPLAY1: "the stop loss or reinsurance premium" IF Z2 = 1, ELSE " "**

**DISPLAY2: " " FOR SEF. FOR MEF: "for your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB LEVEL (001,002...) "for the CURRNAME TADDR location"**

**DISPLAY3: "{COR\_ORAG}" FOR SEF, ELSE FOR MEF, "{COMP)ORG}" FOR BOTH COMPANY (000) AND ESTAB LEVELS (001,002...).**

**Z5A. (Z5AF mef, Z5AE mef estab-level)**

In {PLANYEAR} 1993, what were your {DISPLAY3}'s total costs for all your health insurance plans, including premiums, claims, administrative costs, {DISPLAY1}, and any other costs associated with the plans {DISPLAY2}?

\$ ( 1 )

***ALL RESPONSES INCLUDING DK/REF GO TO Z6***

**SOFT EDIT: IF Z5AAMT < Z3AMT, SHOW REVERSE VIDEO MESSAGE. THEN, REASK Z5A. IF DISCREPANCY RESOLVED, SET CCFLAGZ1=1, ELSE, SET CCFLAGZ1=2. TOTAL COSTS FOR ALL PLANS MUST BE GREATER THAN THE {Z3AMT} PAID FOR STOP-LOSS OR REINSURANCE.**

**1 = Z5AAMT, SIZE=N12, ATM STYLE HR: 0 TO 999,999,999, SR: 2,000 TO 2,000,000**

**ASK Z5B IF Z1 ^ = 1 (FULLY INSURED FOR ALL PLANS) OR Z1B = (2, -7, -8) (SELF-INSURED STATUS NOT CONFIRMED), ELSE GO TO Z6**

**DISPLAY1: " " FOR SEF. FOR MEF: "for your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB LEVEL (001,002...) "for the CURRNAME TADDR location"**

**DISPLAY2: "{COR\_ORAG}" IF SEF, ELSE, IF MEF, "{COMP\_ORG}" FOR BOTH COMPANY (000) & ESTAB LEVELS (001,002...).**

**Z5B. (Z5BF mef company-level, Z5BE mef estab-level)**

In {PLANYEAR} 1993, what were the total premiums your {COMP\_ORG} paid for all your health insurance plans {DISPLAY1}? Please include any other costs, such as lump sum payments, associated with the plans.

\$ ( 1 )

***ALL RESPONSES INCLUDING DK/REF GO TO Z6***

**1 = Z5BAMT, SIZE=N12, ATM STYLE HR: 0 TO 999,999,999, SR: 2,000 TO 2,000,000**

**ALWAYS ASK Z6**

**DISPLAY1: " " FOR SEF. FOR MEF: "for your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB LEVEL (001,002...) "for the CURRNAME TADDR location"**

Z6. (Z6F mef company-level, Z6E mef estab-level)

Z6. What was the total amount of benefits paid for claims incurred for all your health insurance plans in {PLANYEAR} 1993 {DISPLAY1}?

\$ ( 1 )

***ALL RESPONSES INCLUDING DK/REF GO TO Z7***

**1 = Z6AMT, SIZE=N12, ATM STYLE, HR: 0 TO 999,999,999, SR: 2,000 TO 2,000,000**

**ALWAYS ASK Z7**

**DISPLAY1: " " FOR SEF. FOR MEF: "for your COMP\_ORG altogether" IF COMPANY LEVEL (000). IF ESTAB LEVEL (001,002...) "for the CURRNAME TADDR location"**

**DISPLAY2: "{COR\_ORAG}" IF SEF, ELSE, IF MEF, "{COMP\_ORG}" FOR BOTH COMPANY (000) & ESTAB LEVELS (001,002...).**

**Z7. (Z7F mef company-level, Z7E mef estab-level)**

In {PLANYEAR} 1993, how much did your {DISPLAY2} pay for administration (claims processing) for all your plans {DISPLAY1}?

( 1 ) (skip)

1. DOLLAR AMOUNT ( 2 )
2. PERCENT OF PAID CLAIMS ( 3 )
3. PERCENT OF PREMIUMS ( 4 )
4. COSTS INCLUDED IN PREVIOUSLY DONE PLAN

***SKIP:***

***IF Z7UNT = 1, GO TO Z8, ELSE, ALL RESPONSES, INCLUDING DK/REF, GO TO RESPONDENT'S NEXT SECTION***

**1 = Z7UNT, SIZE=N2**

**2 = Z7AMT, SIZE=N12, ATM, HR: 0 TO 999,999,999, SR: 2,000 TO 1,000,000**

**3 = Z7PCT, SIZE=N3, HR: 1 TO 100**

**4 = Z7PCTB, SIZE=N3, HR: 1 TO 100**



**ASK IF Z7UNT=1. (DOLLAR AMOUNT GIVEN FOR ADMINISTRATIVE COSTS)**

**Z8 AND Z9 (OVERLAY) ARE DISPLAYED ON THE SAME SCREEN.**

**Z8**            **Was that...**

( 1 ) (Z9)

1. per month,
2. for the year, or
91. for some other period? (SPECIFY) ( 2 )

**1 = Z8, SIZE=N2**

**2 = Z8OTH, SIZE=C25**

**Z9.**            **Was that per employee or for all the plans altogether?**

( 1 )

1. PER EMPLOYEE
2. PLAN ALTOGETHER
91. OTHER (SPECIFY) ( 2 )

***GO TO RESPONDENT'S NEXT SECTION***

**1 = Z9, SIZE=N2**

**2 = Z9OTH, SIZE=C25**

**SECTION Z APPENDIX**

**ESCS.Z5AMT** *Total costs for all plans, when at least one plan is self-insured*

Z5AMT was reset to -9 when the amount given did not include all plans that were offered, or the amount did not include the establishment(s) in question.

**ESCS.Z5BAMT** *Total costs for all plans, when all plans are fully insured*

Z5BAMT was reset to -9 when the amount given did not include all plans that were offered, or the amount did not include the establishment(s) in question.

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